



Q2

Business Banking Getting Started Guide

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PREFACE

This section explains the purpose and audience of this document, as well as the conventions used in this guide.

Purpose

This document is intended to provide an overview of common tasks in online and mobile banking with the Business Banking product. This document assumes that you have installed the application, accessed the online banking site, and logged in to your account.

For more detailed information on these and other tasks, see the *Business and Corporate Banking User Guide*.

Audience

This document is designed for anyone who is new to using online and mobile banking in the Business Banking product. It can also be a refresher for anyone who has not used Business Banking lately.

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

Bold Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.

Italic Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.

" "

Words enclosed in quotations include document titles and cross-references to related information that may prove helpful.

Monospaced Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.

[] Square brackets enclose optional information, as in [log_name].

< > A pair of angle brackets enclose labels, tags, and variables.

> A single angle bracket separates menu options in a single procedure. For example, File > Open.

| The vertical bar (pipe) indicates choices that may be entered, as in <5 | 6 | 7>.



Text with this symbol indicate a Note. Notes provide information that supplements the main text, or refers to special situations.



Text with this symbol indicates a tip. Tips provide information for an alternate method of performing a process or solving a problem.



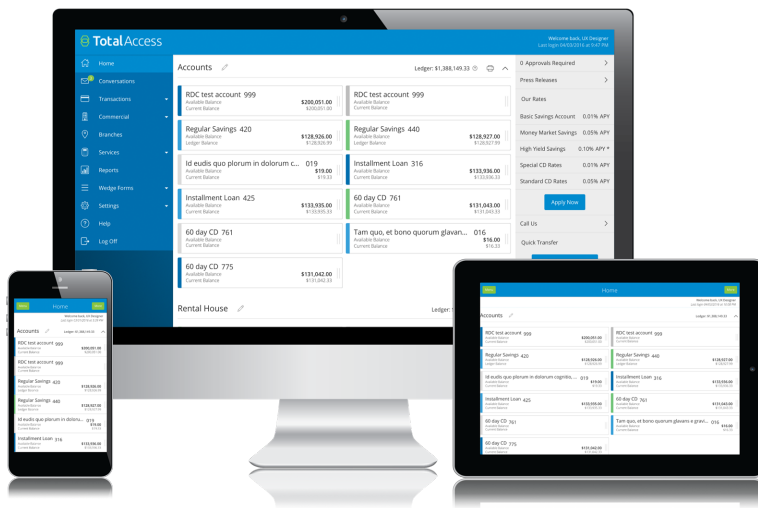
Text with this symbol indicates a caution. Cautions advise users of critical situations or situations that could result in a loss of data or system stability.

CHAPTER 1: ABOUT ONLINE AND MOBILE BANKING

Online and mobile banking provides an improved account management experience. The interface and features are consistent and intuitive, making managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are relative to the device that makes the most sense. For example, you can take a picture of a check for mobile deposits on your phone, but not on a desktop.

Online and mobile banking adapts to your device



The online and mobile banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in online banking, the same setting takes effect in mobile banking the next time you log in.

The Home page

When you log in, the Home page appears. On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar.

You can view the Home page at any time.

To view the Home page

- In the navigation menu, click or tap **Home**.

The Home page includes some or all of the following:

- Menu
- Account overview with the name and balance of each of your accounts
- Sidebar with Quick Actions, social media feeds, and other information
- Your last login date and time
- Account Summary graph that displays the balances in your accounts



Note: The Account Summary graph is only available on desktop and tablet due to mobile space restrictions and graph dimensions.

- System notifications for online banking or mobile banking



Note: The names of menu items, buttons, fields, and pages may vary or may not be available, depending on the configuration.

Account Details overview

The Account Details page may include the following information:

Information on the Account Details page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.
Last Deposit Date	The date of the most recent deposit.
Transactions	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions.



Tip: To view some of the information on the Account Details overview, you may need to click or tap the details icon (.



Note: Some of the Account Details information may vary depending on our financial institution's configuration.

Amount formatting

For Business Banking users, negative amount formatting in transactions for both assets (for example, a savings account) and debts (for example, a credit card) is indicated by the amount being enclosed in parentheses. Calling out a normal state in a balance on a debt is also in parentheses. Calling out positive amounts or balances occurs via a leading plus sign (for example, +\$230.00) to help identify deposits or payments into an account. Such formatting allows users to easily scan for transactions, and draws attention to accounts that may have unexpected balances.

Business and Corporate Banking color usage

Account Type:		Asset	Debt	
Balances	Commerical	(\$500)	+ \$500	Describing exceptional state
		\$500	(\$500)	Describing normal state
Transactions	Commerical	(\$500)	(\$500)	Negative Impact on Net worth
		+ \$500	+ \$500	Positive Impact on Net worth

Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

A transaction can appear on the Account Details page or in the Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: <ul style="list-style-type: none"> • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers • Card transactions

Viewing transactions (cont'd)

Page	Includes
Activity Center	<p>Transaction types will vary depending on your configuration. Transaction types that you create in online and mobile banking may include:</p> <ul style="list-style-type: none"> • Transfers • Stop payment requests • Address change requests • Check reorders • Deposited checks • Business payments • Payroll transactions • Wires • Tax payments • Commercial payments and collections

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in online banking or mobile banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option searches the transaction's description. Therefore, any term that appears in the transaction (such as "Check #2389") can be searched for on the Account Details page. The Activity Center, on the other hand, only contains transactions that were originated in online and mobile banking.



Note: You can use the search box or the search filters separately, but you can't combine search and filtered results.

Transferring funds

You can transfer funds between accounts at your FI. You can also make transfers between your accounts at your FI and external FIs.

To transfer funds

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.
2. On the Funds Transfer page, in the **From** drop-down list, select the account you want to transfer funds from.
3. In the **To** drop-down list, select the account you want to transfer funds to.
4. In the **Amount** field, enter the amount to transfer.
5. (Optional) Select the **Make this a recurring transaction** check box.
 - a. Select an option from the **How often should this transfer repeat?** drop-down list.
 - b. Select a **Start Date**
 - c. Select an **End Date** from the calendar, or click or tap **Repeat Forever**.
6. Click or tap the **Date** field, and then select the date that you want the transfer to occur.
7. (Optional) If you select today's date, a confirmation gives you the option of continuing with the same-day transaction or choosing the next business day. Select a **Process by** date.



Note: The date selected is the date you want the transfer to be processed, not the date the funds will become available. If you select today's date for an external transfer to another FI, your FI may charge an additional processing fee.

Additionally, depending on your FI's configuration, Same Day ACH transactions may not be available depending on the day of week or time of day.

8. (Optional) Enter information about the transfer in the **Memo** field.
9. Click or tap **Draft** or **Approve**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
10. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series. You can also see checks that have been deposited on the Deposited Checks tab.

Activity Center

Single Transactions		Recurring Transactions	
<input type="text" value="Search transactions"/>		Filters	
Favorites			
Created	Status	Approvals	Transaction Type
2/27/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 43937
			Regular Checking ****-7887
			+ \$10.00
			Actions

You can customize the transaction details that appear in the Activity Center by selecting up to six fields. Options vary by transaction type, but may include:

- Amount
- Approvals
- Beneficiary FI
- Create Date
- Created By
- From Account
- Intermediary FI
- Message to Beneficiary
- Payment Template (name)
- Process Date
- Recipients
- Status
- To Account
- Transaction Type and ID
- ACH Class Code

You can utilize these fields to approve or cancel transactions, as well as export or print the filtered data.

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.



Tip: You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Furthermore, click or tap an individual transaction to expand the transaction details. Depending on your FI's configurations and the transaction type, transaction details in the Activity Center may include the following:

- | | | |
|-----------------------|---------------------------|--------------------------|
| • Tracking ID | • Batch ID | • Created date |
| • Created By | • Process date | • From Account |
| • To Account | • To Account Type | • Currency Code |
| • Exchange Rate | • Foreign Currency Amount | • USD Amount |
| • Recipient Wire Name | • Beneficiary FI Name | • Beneficiary FI Address |

Creating custom views in the Activity Center

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select Message to Beneficiary and Beneficiary Bank as two columns of data that will appear, and then save the custom view as a Favorite for later use.

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

Alerts page

Settings

Alerts --- New Alert ---

Date Alerts (1)

Account Alerts (0)

History Alerts (0)

Insufficient Funds Alerts (1)

Description	Account	Frequency	Notification	Enabled	
When I have insufficient funds.	Regular Checking xxxxxx-159	○	Send only a secure message	<input checked="" type="checkbox"/>	Edit

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Date	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: <ul style="list-style-type: none"> • A specified check number posts. • A credit or debit transaction is greater than or less than an amount that you specify. • A transaction description matches text that you specify.
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.

Alert types (cont'd)

Alert Type	Description
------------	-------------

Transaction Notifies you when the following transactions are generated:

- ACH batch
- ACH collection
- ACH PassThru
- ACH payment
- ACH receipt
- Domestic wire
- EFTPS
- Funds transfer
- International wire
- Payroll

The alert can trigger when the transaction is:

- Drafted
- Authorized
- Processed
- Canceled
- Failed

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through:

- Secure message (in online and mobile banking)
- Email
- Telephone call
- Text (SMS) message

Security alerts overview

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.



Note: Some alerts may be dimmed, depending on your FI's configurations. Dimmed alerts cannot be edited.



Caution: Always use a second delivery method along with email for greater security.

CHAPTER 2: BUSINESS FEATURES OVERVIEW

This section includes information and detailed instructions for the Business features in online and mobile banking.

User management overview

Every user has an individual set of rights, including:

- Rights to create payments and templates of specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to features in online and mobile banking.
- Transaction view capabilities.

These rights control what each user can do in online and mobile banking. Manage these rights by giving users the permissions that they need to perform their jobs.

The rights, features, and accounts assigned to the Business user you create for your business are driven by your needs and factors such as the business structure, number of owners, and number of employees.

The following table includes examples of user transaction and feature rights for business structures:

Business structure examples

Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	<ul style="list-style-type: none">• Owner: Draft and approve vendor payments and invoices. Manage users.• Backup: Draft restricted for vendor payments and invoices.

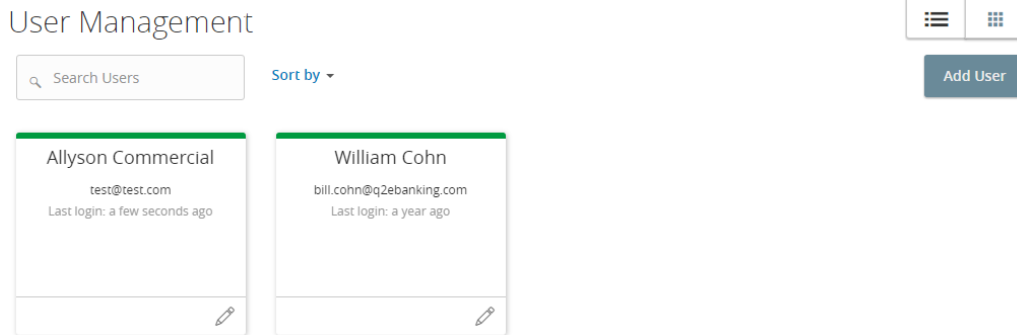
Business structure examples (cont'd)

Business structure	Owners	Employees	Transaction and feature rights for individuals
Partnership	2	20	<ul style="list-style-type: none"> • Owner 1: Draft vendor payments and invoices. Manage users. • Owner 2: Approve vendor payments and invoices. Manage users. • Office manager: Draft restricted for vendor payments and invoices.
Small or medium business	Multiple	200+	<ul style="list-style-type: none"> • Directors: Manage templates. Approve payments. Manage users. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.
Large business	Shareholders	1000+	<ul style="list-style-type: none"> • Finance EVP: Manage templates. Approve payments. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

Business user management

The User Management page lists all of the Business account users. You can view users as cards in a grid or as a list.

Sample User Management page



The following information appears for each user:

- Name
- Email address
- The time since the user last logged in
- Account lock status

Click the edit icon (✎) to view more User details. On the View User page, you can:

- See the phone number associated with the User
- Deactivate the User
- Assign Rights
- Delete the User

The card color indicates the account status.

Account status colors

Color	Status
Red	Account is locked.
Green	Account is unlocked.

How rights control payments and templates

A template is a defined set of instructions you can use for repeated payments or collections. You must have a Draft right and Manage Recipient right to create a template.



Note: The Manage Recipient right is required to be able to create a template.

The following table illustrates how the Draft rights for each Transaction Type and the Manage Templates feature control access to payments and templates when Manage Recipients for the User is enabled as well:

Rights for each Transaction Type

Draft right for Transaction Type	Manage Templates assigned	Manage Templates not assigned
Draft	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft is enabled. • Create a template from any Transaction Type. • Create a payment from any template and change any fields. • Edit any template. • Delete any template. 	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft Rights are enabled. • Create a template for the Transaction Type where Draft Rights are enabled. • Create a payment from any assigned template or own template and change any fields. • Edit own templates for Transaction Types where Draft is enabled. • Edit assigned templates for Transaction Types where Draft is enabled.

Rights for each Transaction Type (cont'd)

Draft right for Transaction Type	Manage Templates assigned	Manage Templates not assigned
Draft Restricted	Users can create a template, but cannot draft a payment from an existing template, or draft a one-time payment.	Create a payment from an assigned template and change the date, amount, and description.



Caution: Do not combine Draft Restricted and Manage Recipient rights, as they conflict with each other.



Note: A user with Draft rights can create a template to access and edit the template. The only other users who can access the template are users who were granted permission to access the template in the template's Info and User Access Tab or users who have Manage Template Rights.

Creating and saving templates

You must have Draft rights to a Transaction Type and the Manage Recipients feature or Manage Templates and Manage Recipients features assigned to create a template. After a payment is drafted, it must be approved. Rights also control who can approve a drafted payment.



Note: The Manage Recipient right is required to be able to create a template.

You must have rights to an account to include it in a payment or template:

Required account rights for payment types

Payment type	Required account right
<ul style="list-style-type: none">• ACH Payment• ACH Batch• Payroll• Domestic Wire• International Wire• Tax Payment	Withdraw
<ul style="list-style-type: none">• ACH Receipt• ACH Collection	Deposit

The rights required for an ACH PassThru payment depend on the contents of the file's contents.

Rights to Transaction Types

After selecting a user, the Overview tab on the User page appears with the approval limits and other details for each Transaction Type.

The Draft rights for each Transaction Type include the following rights:

Draft rights for Transaction Types

Icon	Right	Permission
✓	Draft	<ul style="list-style-type: none"> • Create a draft. • Create a template of the specified Transaction Type.
ⓘ	Draft Restricted	<ul style="list-style-type: none"> • Create a draft based on an assigned existing template, and change the amount, settlement date, and description (Addendum for ACH and Message to Beneficiary for Wires).
⊘	None	<ul style="list-style-type: none"> • Cannot create a draft. • Transaction Type does not appear in the New Payments list.

The Approve rights for each Transaction Type include the following:

Approve rights for Transaction Types

Icon	Right	Permission
✓	Approve	Approve a draft.
⊘	None	User can't approve a draft.

The Cancel rights for each Transaction Type include the following:




Cancel rights for Transaction Types

Icon	Right	Permission
✓	Cancel	Cancel an existing draft or an approved, but unprocessed transaction.
⊘	None	User can't cancel.

The View rights control which transactions are visible in the Activity Center. However, without the proper View rights, you may not be able to approve or cancel a draft or transaction.

The rights for each Transaction Type include the following:

View rights for Transaction Types

Icon	Right	Permission
	View Own	Can view your own activity, but cannot view activity by any other users.
	View All	View activity of all other users.
	View None	User can't view activity by any user or User Role.

Rights to access features

Certain features are assigned to each specific user. Depending on your account configuration, the features may include some or all of the following:

Feature access

Feature name	Allows you to
Manage Templates	Create new templates of any Transaction Type, Edit any existing templates of any Transaction Type, and Delete any existing templates. Manage Recipient Rights must also be enabled to create a Template or edit existing templates.

Feature access (cont'd)

Feature name	Allows you to
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.
Statement Image	View statement images.
Mobile Capture	Use mobile banking to deposit checks.
Allow One-Time Recipient	User can add a recipient for one-time payments. However, the recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments.



Caution: Since a user who has the Manage Users feature assigned can change his or her own rights and limits, you should limit the number of users who have the Manage Users feature assigned.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	<p>Allows the user to create a one-time recipient in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can create a recipient as a permanent record or click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. "Can view all recipients" allows the user to see the existing list when making a one-time payment.</p>
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in the workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in the workflow.</p> <p>If this feature and Manage Recipients are disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in the workflow. If <i>Allow one-time recipient</i> is on, the user can create a one-time recipient (OK button appears) in the one-time payment flow.</p>

Depending on your account configuration, you may be able to access other features on the Features tab of the User Policy page. These features can include custom forms or access to other services that we provide. The rights have different effects on payments:

Effects of rights on payments

Enabled feature rights	New template	Template edit	One-time payment
Manage Recipients and Draft right	Can see and choose from the entire recipient list to create and save a template or draft a payment (after saving the template).	Can see and choose from the entire recipient list to create and save a template.	Can see and choose from the entire recipient list to create a payment.
Can Access Existing Recipients and Draft right	Not applicable since Manage Recipients and Draft or Manage Templates are required to save a new template.	Can see and choose from the entire recipient list to edit the template for Draft only (saving is not possible).	Can see and choose from entire recipient list to create a payment.
Allow One Time Recipients and Draft right	Not applicable, as permanent recipients' records are required for templates.	Not applicable, as permanent recipients' records are required for templates.	Cannot see recipient list, but can create a one-time recipient (not saved as a permanent record) to create a payment.

CHAPTER 3: MAKING COMMERCIAL PAYMENTS

After a user is created, the user can have transaction access and limits, system features, and accounts assigned to the user. Once these have been assigned, the user can begin creating payments, accessing their enabled features, and viewing their accounts in online banking immediately.

Be aware of the following when making payments:

- Recipient total amounts must be less than or equal to the approval limits by Transaction Type for the user in order to approve the transaction. However, the user may still be able to draft the transaction as long as the transaction amount does not exceed the transaction limit for that transaction type at the Customer level, per transaction.
- Users must have the Draft and Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments from existing templates.
- Users must have Draft Rights to make a payment, as Approve alone will not allow the User to create a payment.
- When a user approves a payment in the Review & Submit tab, the payment will be checked against the limits set for that user. If the payment exceeds the limit assigned, the user will receive an error message.



Note: Within the Info & User Access Tab of the template workflow, users with the Draft right only enabled can be selected or deselected. Users with the Manage Templates feature enabled will automatically be selected and cannot be unselected.

Payment and template overview

Your business pays and collects funds every day. You can use commercial payments and templates in online and mobile banking to create one-time payments and to create templates to automate routine payments.

In online and mobile banking, a payment is a transaction you create to pay or collect funds.

Templates make it easy for you to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

Templates help you to do the following:

- Reduce error rates
- Delegate tasks
- Control regular payments

You can create a template and assign it to another user. You can also control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all of the following:

- Create a payment from the template and change only the date, amount, and description.
- Create a payment from the template and change any field.
- Edit the template and save the changes for all users.



Note: You can only create unique template names that do not share the same name as an existing template.

Payment recipients overview

A recipient is any person or business your business can exchange funds with. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates.

A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a recipient when you create the payment or template. Each recipient must have one or more associated accounts. Wire transfers require beneficiary financial institution information and may also need an intermediary financial institution.

If the recipient account(s) have the required information to support that transaction type, recipients will appear in the payment workflows for ACH and wire. (For example, at a minimum, wire recipients must have a beneficiary bank name and wire routing number to appear in the workflow.)

Add Recipient page

The screenshot shows a form titled "Recipient Detail" with the following fields:

- Display Name ***: A text input field.
- ACH Name**: A text input field.
- Wire Name**: A text input field.
- ACH ID**: A text input field.
- Email Address**: A text input field containing the example "example@example.com".
- Send email notifications**: A checkbox.

The Wire Name field, which must be included, is the person or business who should receive the funds in a wire transfer. When you add an account to the Recipient card, you specify a Beneficiary Financial Institution that will accept the transfer on behalf of the wire recipient (Wire Name).

An intermediary financial institution is a receiving financial institution other than the Beneficiary financial institution. The wire transfer goes first to the intermediary, which retransmits it to the Beneficiary Financial Institution.

If you have the Manage Recipients feature assigned, you can do the following:

- Create recipients
- Edit recipients
- Create a new template (if the Draft feature is also enabled).

The Recipient Management page does not appear if your rights do not permit you to manage recipients.

Subsidiaries overview

A subsidiary is an alternate company profile that you can use when you create a payment or template. You can use subsidiaries when your business requires that you create transactions for multiple entities. For example, a holding company could create a subsidiary for each of the company's real subsidiaries. An accountant who pays taxes on behalf of clients could create a subsidiary for each client.

When you include a subsidiary in a payment, we substitute the characteristics of the subsidiary when we send the processed transaction to the receiving financial institution. The financial institution may or may not pass the information on to the recipient. A payment or a template can be associated with a single subsidiary.

If you have the Manage Subsidiaries feature assigned, you can do the following:

- Create subsidiaries
- Edit subsidiaries

The Subsidiary Management page does not appear if you don't have the right to manage subsidiaries.



Note: If subsidiaries are managed on your behalf, the Manage Subsidiaries feature and the Subsidiary Management page do not appear. When you create or edit a template, you can add or remove the existing subsidiaries.

Managing recipients

On the Recipient Management page, recipients appear as cards in a grid or as items in a list. The grid view and the list view include the display name, recipient name, number of associated accounts, and email address for each recipient.

Managing subsidiaries

On the Subsidiary Management page, subsidiaries appear as cards in a grid or as items in a list. The grid view and the list view include the display name, ACH Header name, and Tax ID for each subsidiary.

Subsidiary Management page grid view

Subsidiary Management ☰ ☱

Sort by ▾ Add Subsidiary

ACH

ACH
ACH Header: ACH HEADER

Tax ID: 23232323232

ach2

ACH
ACH Header: ach header

Tax ID: 23423423423

Atlanta Office

Wire & ACH
ACH Header: ACH
Wire Header: Wire Header

Tax ID: 8798798798

Subsidiary Management page list view

Subsidiary Management ☰ ☱

Add Subsidiary

Name ▾	Wire/ACH ▾	Tax ID ▾	
ACH	ACH	23232323232	
ach2	ACH	23423423423	
Atlanta Office	Wire & ACH	8798798798	

When you add a subsidiary, the required information varies. A subsidiary must have valid information for at least one payment type. The required information for each payment type includes the following:

Required subsidiary fields

Payment type	Required fields
<ul style="list-style-type: none"> • ACH Payment • ACH Receipt • ACH Collection • ACH Batch • Payroll 	<ul style="list-style-type: none"> • ACH Header • Tax ID
<ul style="list-style-type: none"> • Domestic wire transfer • International wire transfer 	<ul style="list-style-type: none"> • Wire Header • Address

Creating a payment or a template

You can use the Payments page to create payments or templates for any Transaction Type for which you have the Draft and Manage Recipient rights assigned. You must save a template before you can draft a payment based on the template.

Payments page

Payments ☰ ☱

Filter by Type ▾
New Template ▾
New Payment ▾

Available Templates

☆ 654 ACH Payment 🗑️ PPD 📄 ✎	☆ 65654 Domestic Wire 🗑️ 📄 ✎	☆ a ACH Payment 🗑️ PPD 📄 ✎
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Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

Using imported files

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

Creating a tax payment

You can use online and mobile banking to make tax payments to a state or federal tax authority. Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements.



Note: If an FI wants new tax forms, they must request ACH instructions directly from state and federal agencies.

Managing templates





On the Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons

Icon	Task
	Mark the template as a favorite.
	Pay or edit the template.
	Copy the template.
	Delete the template.

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.



Note: The Manage Recipient right is required to be able to create a template.

The following table describes rights, definitions, and behavior when creating a template:

Draft rights and behavior

Right	Definition	Behavior
Manage Recipients	Master feature that turns on recipient navigation and allows the end user to create or edit recipient records within the customer. This right is required to create a template.	User has Manage Recipient navigation rights along with the permission to create, edit, and delete recipient records for the customer.

Draft rights and behavior (cont'd)

Right	Definition	Behavior
Can view all recipients	Requires Generated Transaction rights (at least draft). Allows a user to see recipients created by others under the same customer.	When a user starts a new payment (one-time-payment or from an existing template), the user will have the ability to select any of the existing recipients, regardless of who created them within that customer. In order for this to be the behavior for templates, a user must have draft rights to the transaction type and be granted access rights to a template or has Manage Template access.
Allow one-time recipients	Requires Generated Transaction rights (at least draft). Allows a user to create a new recipient in the middle of the payment workflow. The new recipient will not have a permanent record saved in the Recipient tab.	When a user starts a new payment (one-time payment only), the user will have the ability to create a new recipient for the use of that one payment.

Creating a payment from a template overview

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.



Note: Be aware that the Notify approvers button on the Payment Drafted overlay does not appear for Multi-Transfers, PassThru, Payment from file, and Multi-Wire transactions.

Mobile authorization code overview

You can use a mobile authorization code (MAC) to approve a Business or transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to online banking or mobile banking to approve the draft.