Business Online & Mobile Banking

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Business

Business Online Banking includes a set of tools used to manage commercial accounts and business integrations.

- **ACH Origination** – Efficiently pay businesses and individuals by using ACH transfers.
- **Positive Pay** – Stop fraudulent checks and ACH debits by monitoring issued items and working exceptions.
- **User management** – Allows businesses to manage any users they want to grant access to your accounts.

> **NOTE**
> The information provided in this guide is separated into Online and Mobile sections.

Online

Business Online Banking offers several tools and functions to process payments, set permissions, and manage business users and businesses.

Editing your username

Users can edit their personal **Username**.

1. Click on your name at the bottom of the menu panel then > **Personal settings**.
2. In the *Personal* section in the navigation panel, select **Security**.
3. Next to the *Username* section, select **Edit**.
4. Enter a new username.
5. Select **Save**.

The username is updated and is now used when logging into the user account. A history event is also generated.

Editing your email

Users can edit their personal **Email**.

1. Click on your name at the bottom of the menu panel then > **Personal settings**.
2. In the *Personal* section of the navigation panel, select **Profile**.
3. In the *Email* section, select **Edit email**.
4. Enter the new email address.
5. Select **Save**.

The email is updated and can now be used for two-factor authentication. A history event is also generated.

Editing your phone number

Users can edit their personal **Phone number**.

1. Click on your name at the bottom of the menu panel then > **Personal settings**.
2. In the *Personal* section of the navigation panel, select **Profile**.
3. In the *Phone* section, select **Edit phone number**.
4. Edit the phone number.
5. Select **Save**.

The phone number is updated and can now be used for two-factor authentication. A history event is also generated.

Business activity feed

The business activity feed displays a list of actions completed by the business and business users. Actions completed on behalf of the business or other business users include:

· Money movement
· Modifying entitlements and permissions
· Updating business and business user profile settings

Business users with an admin or viewer role can review the *Activity* feed in their
Business management settings.

> **NOTE**
> To remove visibility so that the *Activity* feed does not display to a user, the **User management** entitlement must be deactivated for the business user.

As new activity occurs, an *Activity* banner shows the number of new events at the top of the feed. Selecting this banner updates the activity feed to display the newest events.

At the top of the activity feed, a business user can filter events by time frame, a business user's name, and the type of event. They can also download activity history into a .csv file.

View activity feed

Access to the activity feed depends on the platform and role of the user:

• Business Online Banking – Select the user icon and go to **Business management** > **Activity**.

> **NOTE**
> Only a business admin can view the activity feed in the **Business management** settings.

User management

Using **User management**, administrators can create and manage users in Business Online Banking. Administrators can also assign user roles, manage account access, and set permissions.

Selecting **My profile** > **Business management** opens the *Managing users* screen. On the *Managing users* screen, you can create a user, and you can search for and filter users. You can also select users to view their user profile.

The *Managing users* screen displays each organization member's name, role, and status.

Creating a user (Online)

Administrators with the required permissions can create new users.

1. Select **My profile** > **Business management**.
2. Select **Create user**.
3. Enter the user's **First name**.
4. Enter the user's **Last name**.
5. Enter the user's **Email**.
6. Select the **User role**.
   - *User*
   - *Viewer*
   - *Admin*
7. Select **Create user**.
   A window may appear asking you to confirm your credentials to continue creating the user.
8. If needed, enter your password, and then select **Confirm password**.
9. Select **Enable accounts**. The *Account access* window opens.
   You must give the user access to at least one account to create the user.
10. For each account, use the sliders to turn account access on or off.
11. Select **Done**.
12. Select the **Enable accounts** button.
   A message appears stating that you successfully created an account for the user.
13. Select a situation and follow the corresponding steps.

Situation	Steps
Sending email invites	a. Select **Send email invite**.
	An email is sent to the user to invite them to create their username and password to access Banno. You are redirected to the *Manage users* screen.

Changing user permissions	Default permissions are automatically assigned to new users. Select this option to change the user's permissions. a. Select **Edit permissions**. The user's profile opens. b. Select **Set permissions**. c. Use the toggles to edit permissions.
Selecting Done	a. Select **Done**. The user is created, and you are redirected to the *Manage users* screen. **NOTE** If you select **Done**, the System does not send an invite email to the user. You can send an invite email from the user's profile.

User profile

Administrators can access user profiles by selecting **My profile** > **Business management**. You can select a user from the list of users on the *User management* page to view their user profile.

From the user profile, you can view the user's name, role, status, email, and account access. You can also:

- Edit user
- Hold account access
- Send password reset link
- Delete user
- Set permissions
- Set account access and account-specific permissions

Additional services

The permissions under Additional services only manage the user's ability to see the application in Business Online Banking. These permissions do not control access to or login for the external application.

An administrator manages these applications on behalf of the users. The administrator must manually activate each application on the user's profile for the user to view the application in Business Online Banking.

Permissions

A user can only access and use a feature if the related permissions are turned on.

User permissions

In a user's profile, you can use the **Set permissions** button to access the *Permissions* screen. Administrators can manage permissions for:

- ACH
- Positive pay for checks and ACH
- Card Management/Card Controls
- Stop payments
- Transfers
- User management

Setting ACH access for a user

In Business Online Banking *User management*, administrators can set *ACH* access for users.

1. Go to **Your/My profile** > **Business management**.
2. Select the user who you want to give access to *ACH*.
3. Select **Set permissions**.
4. Use the sliders to turn on or off the following permissions.

Enable

Allows the user access to **ACH** entitlements. This permission must be activated if a business user needs to use **ACH** functionality.

View ACH

Allows the user to view ACH transactions/batches.
> **NOTE**
> To edit any ACH permission, first activate **View ACH**.

Initiate ACH

Allows the user to send ACH transactions/batches to the Bank for processing.
> **NOTE**
> To activate **Initiate ACH**, first enter a **Daily ACH limit** value greater than zero.

Full ACH Control

This button determines Dual Control for ACH origination, which is highly recommended and an industry best practice. If this button is **toggled on (green)**, the user can process ACH batches without a second user reviewing and approving ACH batches. If this button is **toggled off (gray)**, then this user may set up new ACH batches or approve an ACH batch but cannot do both for the same batch.

Daily ACH limit
   Sets the maximum amount that a user can initiate per day. The field must be set
   higher than zero.

Edit/create ACH Control
   Describes the extent to which a user can create and modify ACH batches.
   - **Per batch ACH limit** – Allows the user to create and modify ACH batches.
   - **Partial edit** – Allows the user to edit a receiver's amount, transaction type (debit
     or credit), addenda information, held status, and prenote status.
   - **None** – Block user ability to edit or create ACH batches.

Upload ACH file
This permission option allows the user to upload ACH transactions.

Batch delete
   This permission allows the user to remove one or more ACH batches.

Recurring ACH
   This permission option allows a user to edit recurring ACH batches during batch edit.

Restricted Batch Access
   This allows a user to create and view restricted batches/categories that are marked
   restricted at the time of entry or during edit.

Import recipients
   This permission option allows a user to upload a fixed–position, .csv, or tab–delimited
   file into a batch that can only contain transaction items.

Setting Positive pay access for a user

In Business Online Banking **User management**, administrators can set *Positive pay*
access for users.
   1. Select **My profile > Business management**.
   2. Select the user who you want to give access to *Positive pay*.
   3. Select **Set permissions**.
   4. Under *Positive pay*, use the slider to turn *Positive pay* access on or off.
   5. Use the sliders to turn the following permission options on or off.

Upload Positive pay
   This permission option lets the user add check items by uploading an Account
   Reconciliation (ARP)/positive pay .csv file or by manually adding check items.

Work Positive pay
This permission option lets the user decide to pay or return check item exceptions.

Work ACH Exceptions

This permission option lets the user decide to pay or return ACH exceptions.

Setting Stop payments access for a user

In **User management**, administrators can set access for stop payments for users.

1. Select **My profile** > **Business management**.
2. Select the user who you want to give access to stop payments.
3. Select **Set permissions**.
4. Under *Stop payments*, use the **Enable** slider to turn on or turn off access to stop payments.
5. Use the toggles to turn the following permission options on or off.

View stop payment

This permission option lets the user view the stop payment history.

Add stop payment

This permission option allows the user to create stop payments.

> **NOTE**
> To turn on **Add stop payment**, you must turn on **View stop payment** first.

Setting Transfers access for a user

In **User management**, administrators can set *Transfers* access for users.

1. Select **My profile** > **Business management**.
2. Select the user who you want to give access to *Transfers*.
3. Select **Set permissions**.
4. Under *Transfers*, use the **Enable** slider to turn on or off *Transfers* access.
5. Use the toggles or fields to set the following permission options.

Transfer limit

This permission option sets the maximum amount that a user can send to another account per transfer. The field must be set higher than zero.

Allow transfers

This permission option only appears for banks. This permission option lets the user initiate transferring funds between internal accounts.

> **NOTE**
> To turn on **Allow transfers**, you must enter a **Transfer limit** value that is greater than *0*.

Setting User management access for an Admin or Viewer user

Users with the *Admin* and *Viewer* roles need *User management* access.

1. Select **My profile** > **Business management**.
2. Select the user that you want to give access to *User management*.

> **NOTE**
>
> You can only give *User management* access to a user with an *Admin* or *Viewer* role. If you give *User management* access to a user with a user role, security measures prevent the member from accessing user management functionality.

3. Select **Set permissions**.
4. Under *User management*, use the slider to turn *User management* access on or off.

Account permissions (Online)

The following user account permissions can be set in *User management*.

Positive pay

Upload Positive pay

This permission option lets the user add check items by uploading an Account Reconciliation (ARP)/positive pay .csv file or by manually adding check items.

Work ACH Exceptions

This permission option lets the user decide to pay or return ACH exceptions.

Work Positive pay

This permission option lets the user decide to pay or return check item exceptions.

Stop payments

Add stop payment

This option allows the user to create stop payments.

> **NOTE**
>
> To turn on **Add stop payment**, you must turn on **View stop payment** first.

View stop payment

This permission option lets the user view the stop payment history.

Transfers

Transfer from

This permission option allows the user to move funds out of the account. This permission applies to internal transfers only. When the permission is deactivated, the account does not appear as an option when the business user creates a transfer.

Transfer to

This permission option allows the user to move funds to the account. This permission applies to internal transfers only. If the permission is deactivated, the account does not appear as an option when the user creates a transfer.

Setting account access and permissions

Administrators can set a user's account access from their user profile in Business Online Banking *User management*.

1. Select **My profile** > **Business management**.
2. Select the user that you want to manage account access for.
3. Select a situation and follow the corresponding steps.

Situation	Steps
Setting account access on the user's profile	a. Under the Access column, use the toggles to turn on or off account access for each account.
Setting account access from the account's permissions	a. Select an account b. Under Account access, use the Enable toggle to turn on or off account access

4. If needed, select an account to open the account's permissions.
5. Use the toggles and fields to turn on or off user account permissions as needed

View-only permissions

Select permissions can be activated so that a user views the functionality but cannot use the functionality for actions, such as moving funds or updating permissions.

These permissions include allowing a user to view *ACH*, *Stop payments*, *Transfers and User management*. You cannot set view only permissions for card management. If a user must view the card management functionality in Business Online Banking, you must also give them access to manage cards.

ACH

- Activate the **Enabled** permission.
- Activate the **View ACH** permission.
- Deactivate all other *ACH* permissions.

Stop payments

- Activate the **Enabled** permission.
- Deactivate all other *Stop payments* permissions.

Transfers
- Activate the **Enabled** permission.
- Set the transfer limit to zero.
- Deactivate all other *Transfers* permissions.

User management
- Ensure that the user has the role of **Viewer**.
- Activate the **Enabled** permission.

Invite a user

Administrators must invite new users and users with a Pending status to create their username and password so that they can log in to Business Online Banking. There are two ways to invite a user:

- When you create a user, select **Send an email invite**.
- In the user's profile, select **Invite**.

When you invite a user, Business Online Banking sends an email to the user with a link that takes the user to the enrollment screen to create their username and password. The user has up to seven days to enroll in the Business Online Banking Platform before the link expires. Once the user creates their login credentials, they can log in to Business Online Banking.

> **NOTE**
> If an administrator sends multiple email invites to the same user, the user must use the most recent email to join. If the user selects an older or expired link, Business Online Banking displays the message *Invitation link failed*.

> **CAUTION**
> Only select the link once. If the user selects the link twice or refreshes the page, they receive an error message, and the administrator must send a new invite email.

Inviting a user from the user's profile

In Business Online Banking an administrator with the required permissions can invite users with a *Pending* status to create their login credentials and access Business Online Banking. Only users with at least the **Admin** role and **Edit everything** permissions can invite a user to complete the account creation process.

1. Select **My profile** > **Business management**.
2. Select the *Pending* user that you want to invite.
3. The user's profile opens. A notification banner displays *[Name]'s account is pending. Invite them to complete set-up of their account.*
4. Select **Invite**.

5. A notification displays Invitation sent successfully.

Business Online Banking sends an email to the user that contains a **Join** link. The user can select the link to create their username and password to log in to the system.

Editing a user profile

Administrators with the required permissions can edit a user's name, role, and email. Only users with at least the **Admin** role and **Edit everything** permission can edit a user's profile.

1. Select **My profile** > **User management**.
2. Select the user that you want to edit.
3. Next to the profile image, select the **... Ellipsis** button.
4. Select **Edit user**.
5. The *Edit user* window appears.
6. Select a situation and complete the corresponding steps.

Situation	Steps
Editing the username	a. Select **Edit name**. b. Change the user's name. c. Select **Save**. A notification displays *[Name]'s name was updated successfully.*
Editing the user role	a. Select a role from the **User role** drop-down list. A notification displays *[Name]'s user role was updated successfully.*
Editing the user's email	a. Select **Edit email**. b. Change the user's email. c. Select **Save**. A notification displays *[Name]'s email was updated successfully.*

Unlocking a user's account

When a user incorrectly enters their login credentials three or more times, their account is locked. An administrator must unlock the account before the user can log in again.

It can take up to five minutes for an account to appear *Locked* in **User management**.

> **NOTE**
>
> A user can have their account status set to *Locked* and *Account access is on hold*. In this situation, you must unlock the account and remove the hold before the user can log in again.

1. Select **My profile** > **Business management**.
2. Select the user that you want to unlock.
3. The user's profile opens. A notification banner displays *[Name]'s account access is locked due to multiple incorrect login attempts.*
4. Select **Unlock**.
5. A message appears stating that the user was successfully unlocked.
6. If the user needs their password reset, select **Send password reset**, and then select **Email**.
7. A notification displays *Sent password reset link successfully*, and the user must reset their password before they can sign in again.
8. Select **I'm done**
9. The user's account is unlocked.

Resetting a user's password

If a user forgets their password or needs their password reset, an administrator can select **Send password reset link** from the user's profile.

1. Select **My profile** > **Business management**.
2. Select the user that you want to send a password reset link to.
3. Select the **Ellipsis** button.
4. Select **Send password reset link**.
5. The *Send password reset link* window appears.
6. Select **Email**.
7. A notification displays *Sent password reset link successfully*.

The user is sent an email with a **Reset password** button that they can use to reset their password.

Holding account access for a user

A user with **User management** access can hold a user's account. Putting an account on hold prevents the user from logging in to Business Online Banking.

> **NOTE**
> A user can have their account status set to *Locked* and *Account Access is on hold*. In this situation, you must unlock the account and remove the hold before the user can log in again.

1. Select **My profile** > **Business management**.
2. Select the user account that you want to hold.
3. Select the ••• **ellipsis** button.
4. Select ⏸ **Hold account access**.
5. A message appears asking you to confirm that you want to hold the user's account.
6. Select **Hold**.

A notification banner displays *[Name]'s account access is temporarily on hold*. On the **Manage users** screen, the user's account displays *Account access is on hold.*

To remove the hold, you can select **Remove** in the notification banner. A notification displays *The hold on [Name]'s account access has been removed*, and the user is able to log in again.

Deleting a business user

Business users with **Administrator** and **User management** access can delete a user. Deleting a business user removes the user from **User management** and Business Online Banking.

1. Select **My profile** > **Business management**.
2. Select the user that you want to delete.
3. Select ••• .
4. Select 🗑 **Delete user**.
   A window appears asking you to confirm that you want to delete the user.
5. Select **Delete**.
   A notification appears: [Name] was successfully deleted.

Editing business details

Business administrators can modify a business's email and phone number in Business Online Banking.

Only users with at least the **Admin** role and **User management** permission can edit business details.

1. In the Business Online Banking main menu, select **My profile**.
2. Select **Business management**.
3. Under the *Business management* section, select **Profile**.
4. Choose a situation and complete the steps.

Situation	Steps
Editing a business email	a. In the *Email* section, select **Edit email**. b. Enter a new email. The information entered must be a valid email address. If not, an error message appears.
Editing a business phone number	a. In the *Phone* section, select **Edit phone**. b. Enter a new phone number. c. Select **Save**.

A history event for the email or phone number change appears in the business activity feed.

History Events

Changes made in *User management*, such as updating a permission or modifying a user's profile, create history events in the business activity feed.

Positive pay

Businesses can use Positive Pay to add checks and stop fraudulent checks and ACH payments from posting to their accounts by working check and ACH exceptions.

Using *Positive pay*, users can:

- **Add checks**
  - Upload .csv files with check details
  - Manually enter check details
- **Work exceptions** for issued checks and ACH payments

Access Positive pay

Select **Positive pay** from the menu to access the Positive pay Dashboard. If you have been enabled for multiple payment entitlements, you can access Positive pay by selecting **Payments** and then **Positive pay**.

Positive Pay Dashboard

The *Positive pay* dashboard displays .csv files that you upload and .txt files for checks that you manually entered. From the dashboard, you can:

- **Add checks**

    NOTE

    When using the **Add checks** functionality, users can only upload files on Online. Mobile users must add checks manually.

- **Work check exceptions**
- **Work ACH exceptions**
- **Manage templates**

    NOTE

    The **Manage templates** functionality is only available to Online business users.

- **View ACH filter rules**

When you upload a file or manually enter checks, the following information appears on the dashboard for each entry:

Entry name

The dashboard displays the name of uploaded .csv files and an automatic name for .txt files with manually entered check details. The .txt files for manually entered checks are automatically named *PosPayManualEntry_[User name]_[Upload date].txt*.

Associated account

When a user uploads a .csv file or manually enters check details, they must select an associated account. The associated account's name and the last four digits of the account appear on the *Positive pay* dashboard.

Status

Each entry has one of the following statuses:

- *Pending* – Entries with a *Pending* status are manually entered checks that have not been reviewed, approved, and sent to the bank's main system. On a *Pending* entry, you can select **Review & approve** to access the *Review checks* screen.
- *Successful* – Once you **Approve** an uploaded .csv file or **Review & approve** manually entered checks, the status changes to *Successful*. Then, the issued checks are sent to the core to be paid.
- *Unapproved* – If you do not **Review & approve** manually entered or uploaded files before you upload another file or manually add more checks, the status changes to *Unapproved.*

Date counter

The date counter tracks the number of days since the entry was uploaded or manually entered.

NOTE

You can only view entries for seven days. After seven days, entries are removed from the dashboard.

If the user has not uploaded a file or manually entered a check in the past seven days, the dashboard displays the message *Your check uploads will display here*.

Adding checks by uploading a .csv file

Using Positive Pay, users can upload a .csv file to add issued check details.

To upload a Positive pay file, a business user must have the **Upload positive pay** permission.

NOTE

Mobile business users cannot upload Positive pay files.

Each .csv file you upload is associated with one account. If you want to pay out from multiple accounts, you must upload multiple .csv files.

1. In the navigation panel, select **Positive pay**.
   If the user has multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. Select ✛ **Add checks**.
3. Select **Select template**.
   If you select **Default template**, the .csv file you upload must follow the default .csv specifications formatting guidelines. Select Default template formatting guide to view the file specifications.

   NOTE

   When uploading a .csv using the default template, do not include column titles in your .csv file. The file must include only check details.

Default template column properties (*required)

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	1	2	3	4	5	6	7	8	9	10	11	12	13
2													
3													
4													

Column	Data	Format
Column 1	Item number*	
Column 2	Item amount*	x.xx (enter without currency sign)
Column 3	Issue date*	mm/cc/yyyy
Column 4	Payee*	Max 35 characters
Column 5	Void indicator	V=Void
Column 6	Account type	Chk=checking
Column 7	Debit/Credit	D= Debit, C=Credit
Column 8	Void date	mm/dd/yyyy
Column 9	Payee address 1	
Column 10	Payee address 2	
Column 11	Payee address 3	
Column 12	Payee address 4	
Column 13	Stop indicator	Stop=Yes

4. In the *Choose associated account* section, select **Select**.
5. On the *Select account* screen, select the associated payout account for the .csv file. You can search for accounts by account name, the last four digits of the account, or the available funds in the account. If your organization has more than one type of account, you can filter by account type. If your organization has only one type of account, the filter button does not appear.

   After you select an account, the system determines if the account is eligible for positive pay. If the selected account is eligible for positive pay, you are redirected to the *Add checks* screen, and the account you selected is associated with the checks in the .csv file you are uploading.

   If the account is not eligible, a message notifies you that the account is not enrolled in positive pay, and you must select a different account.

6. Drag and drop your .csv file, or select **browse** to upload your .csv file.
7. Select **Submit**.
   Once submitted, the dashboard opens. Here, the new check appears with an *In progress* status. Once the check information is processed, the status changes to *Pending* and you can begin the final approval process.
8. Select **Review & approve**. The *Review checks* field page opens.

9. Review the check information, and then select **Approve**.
   If the upload is successful, the screen displays a success message, and the check items are sent to the core. On this screen, the .csv file displays an `Uploaded & approved` status, which appears as `Successful` on the *Positive pay* dashboard.

   > **CAUTION**
   >
   > When you select **Approve**, the system may appear to time out. Instead of a success message, an alert notifies you that the approval is still in progress. Do not do any of the following:
   >
   > a. Reupload the .csv file
   > b. Refresh the page
   > c. Reapprove the checks
   >
   > The submission is still processing. You can navigate to another section of Online Banking, including uploading new .csv files and manually adding other checks from the *Positive pay* dashboard.

10. Select **Done** to return to the *Positive pay* dashboard or select **Upload another** to upload a .csv file or manually enter check details.

Once a file is uploaded and approved, the bank can view the issued check(s).

Check upload templates

In Positive Pay, business users with the **Upload Positive pay** permission can create and edit delimited and fixed upload formats.

> **NOTE**
> Mobile business users cannot edit, create, or delete Positive pay upload templates.

Creating a delimited template format

In *Manage templates*, business users can create a custom delimited template format. Once created, this template can be used whenever a check is added to Positive Pay through the **Upload file** functionality.

Business users must have the **Upload positive pay** permission to create delimited upload templates.

> **NOTE**
> Mobile business users cannot edit, create, or delete Positive pay upload templates.

1. In the navigation panel, select **Positive pay**.
   If the financial institution has multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. In the *Settings* section, select **Manage templates**.

3. Select ➕.

   The *Select template format* screen appears.

4. Select **Delimited**.

   To view more details about the template format, hover over ⓘ.

5. Enter a **Template name**.

6. If necessary, change the **Account Format**, **Field delimiter**, and **Text qualifier** selections.

7. In the *Column order* section, enter a **Column number** for the *Item number* and *Item amount* sections.

   > **NOTE**
   > The *Item number* and *Item amount* sections are the only required sections necessary to create a template.

8. If necessary, complete the optional fields.

   Some optional fields require configurations. When a **Column number** is entered for a field with a configuration, the field's configuration unlocks and can be edited. Once you have edited the configuration, select **Save** to keep your changes.

   The **Review** button is activated.

9. Select **Review**.

   If a **Column number** overlaps, an error message appears.

   The *Review delimited template* screen appears.

10. Review the template information, and then select **Save**.

    To return to the previous screen to add or change information, select **Edit**.

The *Template saved* confirmation message appears.

Select **Upload template** to begin a check upload process or select **Done** and return to the *Manage templates* screen.

Creating a fixed position template format

In *Manage templates*, users can create a custom fixed position template format. Once created, this template can be used whenever a check is added to Positive Pay through the **Upload file** functionality.

Business users must have the **Upload positive pay** permission to create fixed position upload templates.

> **NOTE**
> Mobile business users cannot edit, create, or delete Positive pay upload templates.

1. In the navigation panel, select **Positive pay**.

   If the financial institution has multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.

2. In the *Settings* section, select **Manage templates**.

3. Select ➕. The *Select template format* screen appears.

4. Select **Fixed format**.

    To view more details about the template format, hover over ⓘ.

5. Enter a **Template name**.

6. If necessary, change the **Account format** selection.

7. In the *Label position* section, complete the **Begin** and **End** fields for the *Item number* and *Item amount* sections.

    The **Begin** and **End** fields accept number inputs. The range between the numbers entered in these fields determines the number of digits allowed in that column per entry. In the **Begin** field, you cannot enter *0*. If *0* is entered, you cannot **Review** the template until a valid entry is entered.

    > **NOTE**
    > The *Item number* and *Item amount* sections are the only required sections to create a template.

8. If necessary, complete the optional fields.
    Some optional fields require configurations. When a **Column number** is entered for a field with a configuration, the field's configuration unlocks and can be edited. Once you have edited the configuration, select **Save** to keep your changes.
    The **Review** button is activated.

9. Select **Review**.
    If any **Begin** and **End** field input is used more than once, an error message appears asking you to remove any overlapping inputs. You cannot review the template until all overlapping inputs are removed.
    The *Review delimited template* screen appears.

10. Review the template information, and then select **Save**.
    To return to the previous screen to add or change information, select **Edit**.

The *Template saved* confirmation message appears.

Select **Upload template** to begin a check upload process or select **Done** and return to the *Manage templates* screen.

Deleting an upload template

If necessary, users can delete an upload format. Deleting an upload format permanently removes the format list. Users must have the **Upload positive pay** permission to delete upload templates.

> **NOTE**
> Mobile business users cannot edit, create, or delete Positive pay upload templates.

1. In the navigation panel, select **Positive pay**.
    If the financial institution has multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.

2. In the *Settings* section, select **Manage templates**.

3. Select a template.
4. Next to the page title, select 🗑.

   The *Delete template?* screen appears.
5. Select **Delete**.

The template is permanently removed from the template list.

Editing an upload template

If a financial institution's (FIs) upload requirements change, a business user can edit existing templates to fit the new requirements.

Business users must have the **Upload positive pay** permission to delete upload templates.

> **NOTE**
> Mobile business users cannot edit, create, or delete Positive pay upload templates.

1. In the navigation panel, select **Positive pay**.
   If the FI has multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. In the *Settings* section, select **Manage templates**.
3. Select a template.
4. Edit the template as required. The **Review** button activates.
5. Select **Review**.
   The *Review [template type] template* appears.
6. Review the edited template information, and then select S**ave**.

The *Template saved* confirmation message appears.

Adding checks manually

Users can add check details manually in Positive Pay. Users must have the **Work positive pay** permission to add checks manually.

1. In the navigation panel, select **Positive pay**.
   If the financial institution has multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. Select ➕ **Add checks**.
3. Select 📝 **Add your checks manually**.
4. Select the associated payout account.
   You can search for accounts by account name, the last four digits of the account, or the available funds in the account. If your organization has more than one type of account, you can filter by account type. If your organization has only one type of account, the filter button does not appear.

   After you select an account, Banno determines if the account is eligible for positive pay. If the selected account is eligible for positive pay, you are directed to the *Enter*

checks screen, and the account you selected is associated with the checks you are entering.

If the account is not eligible, a message notifies you that the account is not enrolled in positive pay, and you must select a different account.

5. Enter the **Check number**.
6. Enter the amount listed on the check in the **Check amount** field.
7. Enter the **Payee**.
8. Select the **Type**.
     - ○ `Debit` – The check amount that is withdrawn from the account.
     - ○ `Credit` – This option is available, but not used.
     - ○ `Void` – The check cannot be used for payment.
9. Click **Select** to open the *Check date* screen.
10. Select the date that appears on the check, and then select **Save**.
11. Select **Save and enter another** to enter more checks that Banno combines into one .txt file. *You can manually enter up to 100 checks in one .txt file.*
12. Select **Review checks** once you have manually entered all the checks for this .txt file. The *Review checks* screen opens. If you entered more than 100 checks, you must delete checks before you can select **Approve**.
13. Validate that the information on the *Review checks* screen is correct, and then select **Approve**.
    A dialog box opens asking you to confirm that you want to approve the checks.
14. Select **Approve**.

    If your session in Business Online Banking times out, any information that you enter and do not **Approve** is not saved. If the upload is successful, the screen displays a success message and Banno creates a .txt file containing the check details you entered.

15. Select **Done**.

> **CAUTION**
> Do not select **Add more**. You must **Review & approve** the .txt file on the *Positive pay* dashboard before you or another user uploads a .csv file or manually enters more checks. If you do not **Review & approve** the .txt file, the entry changes from `Pending` to `Unapproved` status, and you cannot **Review & approve** the file. You must upload a .csv file or manually enter the check details again to approve the checks.

16. Select **Review & approve** on the *Positive pay* dashboard.

17. Validate that the information in the *File upload summary* section is correct, and then select **Approve**.

    If the approval is successful, the screen displays a success message, and the check items are sent to the core. On this screen, the .txt file displays an *Uploaded & approved* status, which appears as *Successful* on the *Positive pay* dashboard.

CAUTION

When you select **Approve**, Banno may appear to time out. Instead of a success message, an alert notifies you that the approval is still in progress. Do not do any of the following:

- Re-enter the check details
- Refresh the page
- Reapprove the checks

The submission is still processing. You can navigate to another section of Banno, including uploading new .csv files and manually adding other checks from the *Positive pay* dashboard.

18. Select **Done** to return to the *Positive pay* dashboard or select **Upload another** to upload a .csv file or manually enter check details.

Once a file is uploaded and approved, the bank can view the issued check(s).

Editing a manually entered check

When a user adds checks manually, they can edit checks on the *Review checks* screen. Users must have the **Work positive pay** permission to edit checks.

NOTE

Checks can only be edited before they are approved. This limit means that if you approve a group of checks and want to delete some later, you must contact the Treasury Management Business Resource Center (563) 262-3880 to have the checks deleted.

1. After entering all necessary checks on the *Enter checks* screen, select **Review [x] checks**.
2. On the *Review checks* screen, select a check from the list.
   The *Edit check* screen opens.
3. Change the check details as needed.
4. Select **Save**.

The check details are updated, and you are redirected to the *Review checks* screen.

Deleting a manually entered check

When a user adds checks manually, they can delete checks on the *Review checks* screen. The system does not include deleted checks in the generated .txt file. Users must have the **Work positive pay** permission to delete manually added checks.

CAUTION

You can manually enter up to 100 checks at one time. If you entered more than 100 checks, you must delete checks from the *Review checks* screen before you can select **Approve**.

> **NOTE**
> Checks can only be edited before they are approved. This limit means that if you approve a group of checks and want to delete some later, you must contact the Treasury Management Business Resource Center (563) 262–3880 to have the checks deleted.

1. After entering all necessary checks on the *Enter checks* screen, select **Review [x] checks**.
2. On the **Review checks** screen, select the check you want to delete from the list. The *Edit check* screen opens.
3. Select 🗑. A dialog box opens asking you to confirm that you want to delete the check.
4. Select **Delete**.

The check is deleted, and you are redirected to the **Review checks** screen.

Void issued checks

Once checks are uploaded as a .csv file or manually entered and approved, the bank can view and modify checks as needed. A user cannot modify approved checks, but the user can void approved checks.

A void check cannot be used for payment. To void a check, complete one of the following:
- Upload a .csv file with the check details, including a Void indicator.
- Manually enter the check details, and select *Void* for **Type**.

Working check exceptions

If a posted check does not match the record, a user can work exceptions to decide to pay or return issued checks during a set time frame each day.

To work check exceptions, a user must have the **Work positive pay** permission. You may work exceptions between **5:00 AM – 10:30 AM Central.** Once this time frame passes, the exceptions are locked, and you cannot work them. Any unworked exceptions are returned.

1. In the navigation panel, select **Positive pay**.
   If several payment methods are turned on for your account, **Positive pay** can appear under the **Payments** drop-down menu option.
2. Select 🗂 **Work check exceptions**.
   In Banno Mobile, select the **Check exceptions** tab. If there are no exceptions, the *No check exceptions accounts* message appears. If there are check exceptions, the *Work exceptions* screen opens. The *Work exceptions* screen displays exceptions from the first account that contains exceptions. The system orders the accounts alphabetically by account name.
3. If you want to view an exception from a specific account, select ❯ next to the bank account currently selected, and then, in the *Select account* screen, select the account with the exceptions you want to address.

You can search for accounts by account name, the last four digits of the account, or the available funds in the account. You can filter by account type.

4. You can decision check exceptions in several ways.
   - To handle a single exception, select the **Pay** check box next to the exception.
   - To handle all exceptions at once, select **Select all**. This option allows you to process all exceptions in bulk.
   - To handle multiple exceptions individually, select the **Pay** check box for each exception.

   Each check in the list shows the check's amount, payee, status, check number, and exception reason.

5. If needed, select a check number to view the check's details.
   The *Check details* screen opens. On the *Check details* screen, you can view and print check details and images for the selected check and select **Ask us about this check** to start a *Messages* chat with the bank.

6. Select **Submit** once you have reviewed all exceptions.

The check exception is sent for processing and the *Check exceptions submitted* confirmation message appears.

Working ACH exceptions

If a posted ACH transaction does not match one of the approved ACH Companies, a user can work exceptions to decide to pay or return the ACH payment during a set time frame each day. To work ACH exceptions, a user must have the **Work ACH exceptions** permission.

1. In the navigation panel, select **Positive pay**.
   If several payment methods are turned on for your account, **Positive pay** can appear under the **Payments** drop-down menu option.

2. Select ⊛ **Work ACH exceptions**.
   If you are using our Mobile App, select the *ACH exceptions* tab.
   If there are no exceptions, the *No ACH exception accounts* message appears. If there are ACH exceptions, the *Work ACH exceptions* screen opens. The *Work ACH exceptions* screen shows exceptions from the first account that contains exceptions. The system orders the accounts alphabetically by account name.

3. If you want to view an exception from a specific account, select ❯ next to the bank account currently selected, and then select the account with the exceptions you want to address.

4. You can decision ACH exceptions in several ways.
   - To handle a single exception, select the **Pay** or **Return** radio button next to the exception.
   - To handle all exceptions at once, select **Pay all** or **Return all**. These options allow you to process all exceptions in bulk.

- To handle multiple exceptions individually, select the **Pay** or **Return** radio button for each exception.

You can evaluate the details of an exception by selecting it. Selecting the exception opens the *ACH exception details* page.

5. Select **Submit**.

To change the decision, you can clear the check box, and then select **Submit**.

> **NOTE**
>
> Clearing the check box can only be done before the exception cutoff time, which is 10:30 Am Central.

> **NOTE**
>
> To add new ACH Companies, or to edit or delete companies from the approved list, please contact the **Treasury Management Business Resource Center at (563) 262-3880 or email** tmbrc@cbibt.bank .

The ACH exception is sent for processing.

Correcting a check or ACH exception

If necessary, a user can submit a correction for a check or ACH exception. To correct exceptions, a user must have the **Work positive pay** permission.

> **NOTE**
>
> Mobile users cannot correct a check or ACH exception.

1. In the navigation panel, select **Positive pay**.
   If several payment methods are turned on for your account, **Positive pay** can appear under the **Payments** drop-down menu option.
2. Choose a situation and complete the steps.

Situation	Steps
Selecting a check exception	a. Select 🔲 **Work check exceptions**.
	b. In the *Check #/Reason* column of the exception that you want to correct, select ➤.
	The *Check details* screen appears.
Selecting an ACH exception	a. Select 🔵 **Work ACH exceptions**.

Situation	Steps
	b. In the *SEC/Reason* column of the exception that you want to correct, select ➤. The *ACH exception details* screen appears.

3. Select ⓘ **Submit a correction**.
   The *Attach to a conversation* screen, appears.
4. Choose how to submit your correction request.
   o To add to a current conversation, select 💬 **Add to existing conversation**, and then on the *Select conversation* screen, select a conversation.
   o To add to a new conversation, select 🗨 **Add to new conversation**.

> **NOTE**
> If no other options work, you can call the Treasury Management Business Resource Center at (563) 262-3880.

The **Messages** dashboard opens with an existing or new conversation. In the message text box, details for the selected exception appear, as well as instructions for listing your requested corrections.

5. Make the necessary corrections, and then select **Send**.

The exception correction is sent to the bank.

ACH Filter Rules

In *Positive pay*, users can view their accounts' ACH filter rules. Viewing these rules allows users to identify and avoid possible fraudulent transactions.

> **NOTE**
> Users with Positive pay access and the **Work ACH exceptions** permission can view ACH filter rules.

To view ACH filter rules, in the navigation panel go to **Payments** > **Positive pay** > **View ACH filter rules**. Users can select individual business accounts and view the specific filter rules applied to an account as well as the rules' criteria, including ACH Company Name, ACH Company ID and the maximum amount the system will allow to clear before an ACH debit is presented as an exception.

If the filter rules fail to load for an account on the *ACH filter rules* page, the ⚠ *Failed to load filters* error message appears beneath the account name. To reload the filters for a specific account, select **Retry**.

ACH Origination

Using *ACH* in Business Online Banking and Mobile, users can:

- Create and edit batches, including prenotes and tax payments
- Review and initiate batches
- View ACH history

Depending on the number of payment entitlements that are turned on, *ACH* appears individually or as an option in the [$] **Payments** drop-down menu in the navigation menu.

View and search ACH batches (Online and Mobile)

On the Automated Clearing House (*ACH*) screen, end users can view, edit, initiate, and uninitiate ACH batches. Depending on the ACH status, a batch appears in the *Active* or *History* list for an account.

- *Active* – Batches in a *Ready*, *Initiated*, or *Pending* approval status.
- *History* – Batches in a *Processed* status that have been sent to their recipients.

Uninitiated batches ready to be initiated have a status of *Ready* or *Pending approval*. Select one of these batches to view the entered details, edit details (including recipients), or to initiate.

Status

Depending where a batch is in the transmit process, it has one of four statuses:

- *Ready* – The batch is created and ready to initiate sending funds to the recipient.
- *Initiated* – The batch is sent and begins processing for the selected effective date.
- *Processed* – The batch is complete and recipients receive the transfer as of the effective date listed.
- *Pending approval* – A user initiated the batch. The batch is awaiting approval from another user/login.

Activity

Full information for ACH payments is available in the activity feed of each user. This feed includes details for any created or edited ACH batches. You can filter activity by ACH for easier access to ACH events.

To find the activity feed, select the user icon in the bottom left and go to **Business management > Activity**.

ACH Batches

Each Automated Clearing House (ACH) batch has certain required fields that need to be filled in before the batch is created.

Batch name

This field allows an end user to create a name for a batch. This name is for your reference and will not appear on the actual debit and credit entries.

Company

This field brings the end user to a list of ACH companies to choose from. The information shown includes the company name, company ID, the default SEC code, and the default description.

Entry description

This field will show on the ACH debit and credit entries and should describe the batch purpose.

➤ Please use *PAYROLL* as the Entry description for any batch that is for payments of wages, salaries and other similar types of compensation.

➤ Use *PURCHASE* for any debit entry authorized by a consumer for the online purchase of goods.

Discretionary data

This field allows the end user to enter optional additional information about the batch. It will appear on all ACH debit and credit entries for this batch.

Recipients

This field allows the end user to enter one or more recipients for the batch. When more than 10 recipients are added, recipients are listed in separate pages, 10 at a time.

Creating ACH batches

Manually create an Automated Clearing House (ACH) batch.

1. Select **ACH** from the menu.
2. On the ACH screen, select **Create ACH.**
3. Enter a **Batch name** then select a *Company.*
4. Fill in the required fields.

   SEC is the Standard Entry Class Code (SEC) and tells the participating financial institutions what type of ACH entries are contained in the batch. It is imperative that you select the correct SEC Code for each batch. Consumer and non-consumer entries should not be in the same ACH batch.

The following SEC Codes are allowed to be initiated with CBI Bank & Trust:

- **PPD** – Prearranged Payment and Deposit Entry (used for batches with Consumer entries)
- **CCD** – Corporate Credit or Debit (used for batches with Non-Consumer entries)
- **CTX** – Corporate Trade Exchange (used for adding Addenda for Non-Consumer entries)

5. Select **Create batch**.

> **NOTE**
> You may need to refresh your screen before you see the batch you just created.

Editing ACH batches

Edit uninitiated Automated Clearing House (ACH) batches to add or remove batch details.

1. Select the **Payments** drop-down menu and select *ACH*.
2. Under the *Active* tab on the *ACH* screen, select a batch.
3. Select **Edit**.

> **NOTE**
> The **Edit** button only appears as an option for batches with the *Ready* status.

4. Enter new details and then **Save**.

Deleting ACH batches

Manually delete an Automated Clearing House (ACH) batch.

1. Select the **Payments** drop-down menu and select *ACH*.
2. Under the *Active* tab on the *ACH* screen, select a batch.
3. Select **… Ellipses**. Select 🗑 **Delete payment**.
4. Select **Delete**.

Uploading ACH batches

Import an Automated Clearing House (ACH) batch created by another application.

> **NOTE**
> Mobile users cannot upload ACH files.

1. Select the **Payments** drop-down menu and select *ACH*.
2. On the *ACH* screen, select ⬆ **Upload ACH**.

> **NOTE**
> Only NACHA-formatted .txt and .ach files are accepted.

3. Drag and drop your file and select **Upload**.

Downloading ACH batches as Nacha files

Users with the required permissions can download ACH batches as Nacha® files. A user must have the **View Batch** permission to download ACH batches.

1. Go to **Payments** > **ACH**.
2. Select the desired batch from the *batch list*.
3. The *Batch Details* screen appears.
4. Select the **...** ellipsis, and then select **Download**. The *Download Batch* screen appears.
5. Select *NACHA* from the **Download Format** drop-down menu, and then select **Download**.

The browser downloads the Nacha® file using the following naming format:

NetTellerId_BatchNumber_DateTimeFileDownload.txt

Downloading ACH batches as PDF files

Users with the required permissions can download ACH batches as PDF files. Users must have the **View Batch** permission to download ACH batches.

1. Go to **Payments** > **ACH**.
2. Select the desired batch from the batch list. The *Batch Details* screen appears.
3. Select the ••• ellipsis, and then select **Download**.
   The *Download Batch* screen appears.
4. Select *Acrobat (PDF)* from the **Download Format** drop-down menu, and then select **Download**.

The browser downloads the PDF file using the following naming format:

BatchName_BatchNumber_DateTime.txt

Adding ACH recipients

End users must add one or more recipients to an Automated Clearing House (ACH) batch before initiation can occur.

1. Select the **Payments** drop-down menu and select `ACH`.

2. Choose a situation and follow the steps.

Situation	Steps
Adding a recipient when creating an ACH batch	a. On the ACH screen, select Create ACH.
Adding a recipient to an active ACH batch	a. On the ACH screen, select an ACH batch. b. Select **[x] recipient.** c. Select 👤+.

3. Enter the **Batch name** and select a *Company*. The remaining fields appear.

4. Select **Add recipients**.
5. Fill out the required fields.

> **NOTE**
>
> **Optional fields** include the ability to add an **ID number** and **Addenda**.

6. Select **Save recipients**.

Adding a prenote

Prenotes are zero-dollar test transactions. Use a prenote to validate a recipient's account information.

1. Select the **Payments** drop-down menu and select ACH.
2. On the *ACH* screen, select **Create ACH**.
3. Enter a **Batch name**, and then select a Company. New required fields appear.
4. Select **Add recipients**.
5. Fill out the required fields and select **Prenote**.
6. Select **Save recipient**.

> **NOTE**
>
> All prenote batches are denoted with the prefix *PNT –* in the ACH list.

Creating tax payments

NOTE: We strongly recommend that companies pay taxes through the EFTPS and specific state websites, rather than Online Banking.

Create a tax-specific Automated Clearing House (ACH) batch to pay for state or federal taxes.

1. Select the **Payments** drop-down menu and select *ACH*.
2. On the *ACH* screen, select ▦ **Pay taxes**.
3. Fill out the required fields.
4. Select **Create payment** and then **Done**.

Restrictive ACH batches

A restrictive ACH batch limits visibility of a specific batch based on a user's restriction permission.

Many people with various levels of responsibility control business finances. Organizations can control which users view and interact with certain batches by restricting them based on permissions. This ability is crucial for instances like payroll batches, which are private and are only controlled by specific users.

To view the **Restricted batch access** permission in People, an administrator must go to a user's **Permissions** > **User permissions** screen. In the *ACH* section, the **Restricted batch access** permission appears.

Creating restricted ACH batches

Users must have the **Restricted batch access** permission to create restricted ACH batches. If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**.
   If your profile has multiple payment methods activated, the **ACH** option may appear in the **Payments** drop-down menu.
2. Select **Create ACH**.
3. Enter a **Batch name**.
4. Select a **Company**. New required fields appear.
5. Complete the required fields, and then select the **Restrict batch** check box.
6. Select **Create batch**.

The *ACH batch created* screen appears.

Viewing a restricted ACH batch

Users must have the **Restricted batch access** permission to view restricted ACH batches. If the user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**. If your profile has multiple payment methods activated, the **ACH** option may appear in the **Payments** drop-down menu.
2. On the *ACH* screen, select a batch.

   > **NOTE**
   > Restricted ACH batches are not labeled restricted on the *ACH* screen. To see if a batch is restricted, a user must select a batch and verify on the *Batch details* screen that the **Batch restricted** field is set to *Yes*.

Editing a restricted ACH batch

Users must have the **Restricted batch access** permission to edit restricted ACH batches. If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**.
2. On the *ACH* screen, select a batch. The *Batch details* screen appears.
3. Select **Edit**.

   > **NOTE**
   > The **Edit** button only appears as an option for batches with the *Ready* status.
4. Select or deselect the **Restrict batch** checkbox to activate or deactivate the batch restriction.
5. Select **Save**.

The *ACH batch updated* screen appears.

Attaching an ACH batch to a conversation

Users with the required permissions can attach an ACH batch to a conversation.

1. Choose a situation and follow the steps.

Situation	Steps

Attaching an ACH batch to a conversation through the Messages menu	a. In the navigation panel, select **Messages**.
	b. Select a conversation or select **Start a conversation.**
	c. Next to the text box, select ⊕.
	d. Select ↱ **ACH**.
	e. Select the ACH batch or batches that you want to attach.
	
	    TIP
	    Navigate between the *Active* and *History* tabs on the *Select ACH* screen to select current or archived ACH payments.
	
	f. Select **Attach**. If necessary, a user can remove an ACH attachment from a message by selecting ⊗. The selected ACH batches appear above the conversation text box.

Attaching an ACH batch to a conversation through the ACH details view	a. In the navigation panel, select **ACH**. If you profile has multiple payment methods activated, the ACH option may appear in the **Payments** drop-down menu.
	b. Select an ACH batch.
	c. Select 🗩 **Attach to a conversation**.
	d. Select an option to continue.
	
	  i. Select 🗩 **Add to a conversation** to add the ACH batch to an existing conversation. The *Select conversation* screen appears. On this screen, select a conversation to open the conversation. The selected ACH batch appears as a message attachment.
	
	  ii. Select 🗩 **Start a new conversation** to add the ACH batch to a new conversation. A new conversation is created. The selected ACH batch appears as a message attachment.

2. Add any necessary additional information in the text box.

3. Select **Send**.

The message and attached ACH batch sends. Although sent, an uninitiated ACH batch can still be edited and initiated from the conversation by going to the *Batch details* screen of the sent ACH batch.

To view the ACH batch details, select it in the conversation, and then select **View batch details**. If the attached ACH batch is a historical batch, then select **Go to ACH page** and find the ACH batch in the ACH *History* tab.

Marking ACH Batches for Pending Approval

Users without the **Full ACH Control** permission can mark ACH batches for pending approval. A batch can be marked as pending if the following conditions are met:

- It is in *Ready* status.
- It has at least one recipient.
- It is not a tax payments batch.
- It is not a prenote batch.

To mark a batch for pending approval, go to the *ACH* tab, and then select a batch. The *Batch Details* screen appears. Select **Mark as Pending**. Once a batch has been marked as pending, an alert notification is delivered to other users within the organization. The batch then appears on the *Active* batch list.

To return a pending batch to *Ready* status, select **Return to Ready**.

To send a pending batch for approval, select **Review and Initiate**. The user who last edited the batch cannot perform this action.

Setting ACH import layouts

Users can design import layouts for external files. These layouts can then be used to accurately import recipient information.

1. In the navigation panel, select **ACH**.
   If your profile has multiple payment methods activated, the **ACH** option may appear in the **Payments** drop-down menu.
2. Select ⚙ **Set import layouts**.
3. Choose a situation and follow the steps.

Situation	Steps
Creating a CSV or tab delimited import layout (without a transaction code label)	a. Select with the **CSV** or **Tab** delimited tab. b. Next to each label, enter a number in the Column field. The numbers entered in the Column field determine where in the file that column's information appears. **NOTE** Values entered in one **Column** field cannot be used for another label. If a duplicate column value is entered, the *Columns cannot match* error message appears. If this error remains unresolved, the user cannot save the file layout. c. In the **Checking equals** and **Savings equals** fields, provide the codes that identify the type of account receiving the ACH entry. For checking accounts use *C* and for savings accounts use *S.* d. In the **Debit equals** and **Credit equals** fields, provide codes that identify a payment as debit or credit. For debits, use *DR*; for credits use *CR*.
Creating a CSV or tab delimited import layout (with a transaction code label)	a. Select either the **CSV** or **Tab delimited** tab. b. Next to each label, enter a number in the **Column** field. The numbers entered in the **Column** field determine where in the file that column's information appears. **NOTE** Values entered in one **Column** field cannot be used for another label. If a duplicate column value is entered, the *Columns cannot match* error message appears. If this error remains unresolved, the user cannot save the file layout. c. If a file includes transaction codes, select the **Use transaction code** toggle. The *Transaction code* label appears and the **Checking equals**, **Savings equals**, **Debit equals**, and **Credit equals** fields disappear. d. Enter a number in the *Transaction code* label's **Column** field.
Creating a fixed position import layout (without a transaction code label)	a. Select the **Fixed position** tab. b. Next to each label of the layout, enter a number in the **Start** and **End** fields. The **Start** and **End** fields are the column positions that mark where each label begins and ends.

> **NOTE**
> Values entered in one label's **Start** or **End** field cannot be used for another label. If a duplicate value is entered, the *Columns cannot match* error message appears. If this error remains unresolved, the user cannot save the file layout.

    c. In the **Checking equals** and **Savings equals** fields, provide the letter code that identify the type of account a payment is going to.
- *Checking – C*
- *Savings - S*

    d. In the **Debit equals** and **Credit equals** fields, provide the letter codes that identify a payment as credit or debit.
- *Credit – CR*
- *Debit - DR*

Creating a fixed position import layout (with a transaction code label)	a. Select the **Fixed position** tab. b. Next to each label of the layout, enter a number in the **Start** and **End** fields. The **Start** and **End** fields are the column positions that mark where each label begins and ends. > **NOTE** > Values entered in one label's Start or End field cannot be used doe another label. If a duplicate value is entered, the *Columns cannot match* error message appears. If this error remains unresolved, the user cannot save the file layout. c. If the file the user wants to upload includes transaction codes, select the **Use transaction code** toggle. The *Transaction code* label appears and the **Checking equals**, **Savings equals**, **Debit equals** and **Credit equals** fields disappear. d. Complete the **Start** and **End** fields for the *Transaction code* label's **Column** field.

4. Select **Save**.

The file layout is saved and the *Import layout updated successfully* confirmation message appears.

Importing ACH recipients

Users can use a .csv or .txt file to import recipients into a new or existing ACH batch. To import ACH recipients, users must have the **Import recipients** permission.

NOTE

It is recommended to create the necessary ACH import layout before importing ACH recipients to an ACH batch. For more information, refer to the relevant topic on setting ACH import layouts.

1. In the navigation panel, select **ACH**. If the financial institution has multiple payment methods activated, the **ACH** option may appear in the **Payments** drop-down menu.
2. Choose a situation and follow the steps.

Situation	Steps
Importing ACH recipients when creating an ACH batch	a. Select ⤷ **Create ACH**. b. Complete the **ACH name** field. c. In the *Company* section, click **Select Company**. d. Select a company. e. Complete the remaining required fields. f. In the *Recipients* section, select **Add recipients**. g. Select ⬆ **Import from file**. The *Import recipients* screen appears. If no file layout exists, the user can select **File layouts** and create the required layout for the current ACH batch. h. In the **File Type** drop-down field, select a file type. i. Either drag and drop or select **Browse** to upload the file to the system. j. Select **Save**.
Importing ACH recipients into an existing ACH batch	a. On the Active tab, select a batch. 　**NOTE** 　The batch must be in a *Ready* status. 　The Batch details screen appears. b. In the Recipients section, select **[X] recipient**. c. Select 👤⁺, and then select ⬆ **Import from file.** The Import recipients screen appears. If no file layout exists, the user can select ⚙ **File layouts** and create the required layout for the current ACH batch.

d. In the **File Type** drop-down field, select a file type.

e. Either drag and drop or select **Browse** to upload the file to the system.

f. Select **Import.**

The recipients are added to the new or existing batch.

Review and initiate ACH batches

Initiated batches have a status of *Initiated*. Selecting these batches shows the details of the initiated batch. These batches can also be uninitiated at any time before the cutoff time on the selected effective date, reverting the batch to a *Ready* status.

The ☑ **Bulk actions** button allows users to select 10 or more batches at a time to initiate. Dates can be set individually or for all selected batches, while offset accounts must be selected for each batch. Users can bulk initiate tax payments, prenotes, and standard batches in *Ready* or *Pending Approval* status.

> **NOTE**
> The **Initiate** button is unavailable if any selected batches cannot be initiated. This occurrence can be due to an insufficient balance or a batch that has already been initiated.

Error Messages

Error messages can sometimes appear when initiating a batch. To ensure proper initiation, review the limits set on your transactions:

- **ACH Limit Exceeded** – The batch exceeds the cash user limit and/or the overall company limit.
- **Daily Credit/Debit Exposure Limit Exceeded** – The file exceeds the daily effective day credit/debit limit.
- **Monthly Credit/Debit Exposure Limit Exceeded** – The file exceeds the monthly effective day credit/debit limit.

Mobile

Business Mobile Banking offers several tools and functions to process payments, set permissions, and manage business users and businesses.

Editing your username

Users can edit their personal **Username**.

1. Click on your name at the bottom of the menu panel then > **Personal settings**.
2. In the *Personal* section in the navigation panel, select **Security**.
3. Next to the *Username* section, select **Edit**.
4. Enter a new username that is at least 8 characters long.
5. Select **Save**.

The username is updated and is now used when logging into the user account. A history event is also generated.

Editing your email

Users can edit their personal **Email**.

1. Click on your name at the bottom of the menu panel then > **Personal settings**.
2. In the *Personal* section of the navigation panel, select **Profile**.
3. In the *Email* section, select **Edit email**.
4. Enter a new email.
5. Select **Save**.

The email is updated and can now be used for two-factor authentication. A history event is also generated.

Editing your phone number

Users can edit their personal **Phone number**.

1. Click on your name at the bottom of the menu panel then > **Personal settings**.
2. In the *Personal* section of the navigation panel, select **Profile**.
3. In the *Phone* section, select **Edit phone number**.
4. Edit the phone number.
5. Select **Save**.

The phone number is updated and can now be used for two-factor authentication. A history event is also generated.

Positive pay

Businesses can use Positive Pay in the Mobile App to stop fraudulent checks and ACH payments from posting to their accounts by working check and ACH exceptions.

Access Positive pay

Depending on user entitlements to payment entitlements, uses will access *Positive pay* using one of the following methods:

· Select **Positive pay** from the menu.
· Select **Payments** > **Positive pay** from the menu.

Working check exceptions

If a posted check does not match the record, a user can work exceptions to decide to pay or return issued checks during a set time frame each day.

To work check exceptions, a user must have the **Work positive pay** permission. The exceptions processing window is **5:00 AM to10:30 AM Central**. At the cut-off time, unprocessed exceptions are locked, and you can no longer work them. Any items not processed will be returned.

1. In the navigation panel, select **Positive pay**.
    If several payment methods are turned on for the user's profile, **Positive pay** can appear under the **Payments** drop-down menu option.
2. Select ✉ **Work check exceptions.**
    In Banno Mobile, select the **Check exceptions** tab. If there are no exceptions, the *No check exceptions accounts* message appears. If there are check exceptions, the *Work exceptions* screen opens. The *Work exceptions* screen displays exceptions from the first account that contains exceptions. The system orders the accounts alphabetically by account name.
3. If you want to view an exception from a specific account, select >next to the account currently selected, and then, in the *Select account* screen, select the account with the exceptions you want to address.
    You can search for accounts by account name, the last four digits of the account, or the available funds in the account. You can filter by account type.
4. You can decision check exceptions in several ways.
    o   To handle a single exception, select the **Pay** check box next to the exception.
    o   To handle all exceptions at once, select **Select all**. This option allows you to process all exceptions in bulk.
    o   To handle multiple exceptions individually, select the **Pay** check box for each exception.
    Each check in the list shows the check's amount, payee, status, check number, and exception reason.
5. If needed, select a check number to view the check's details.
    The *Check details* screen opens. On the *Check details* screen, you can view check details and images for the selected check and select **Ask us about this check** to start a *Messages* chat with the bank.
6. Select **Submit** once you have reviewed all exceptions.

The check exception is sent for processing and the *Check exceptions submitted* confirmation message appears.

Working ACH exceptions

If a posted ACH transaction does not match the record, a user can work exceptions to pay or return the ACH payment between **5:00 AM and 10:30 AM Central**. To work ACH exceptions, a user must have the **Work ACH exceptions** permission.

1. In the navigation panel, select **Positive pay**.
   If several payment methods are turned on for your account, **Positive pay** can appear under the **Payments** drop-down menu option.

2. Select ⊛ **Work ACH exceptions**.
   If you are using Banno Mobile, select the *ACH exceptions* tab.
   If there are no exceptions, the *No ACH exceptions accounts* message appears. If there are check exceptions, the *Work ACH exceptions* screen opens. The *Work ACH exceptions* screen shows exceptions from the first account that contains exceptions. The system orders the accounts alphabetically by account name.

3. If you want to view an exception from a specific account, select > next to the account currently selected, and then select the account with the exceptions you want to address.

4. You can decision ACH exceptions in several ways.
   - To handle a single exception, select the **Pay** or **Return** radio button next to the exception.
   - To handle all exceptions at once, select **Pay all** or **Return all**. These options allow you to process all exceptions in bulk.
   - To handle multiple exceptions individually, select the **Pay** or **Return** radio button for each exception.

   You can evaluate the details of an exception by selecting it. Selecting the exception opens the *ACH exception details* page.

5. Select **Submit**.
   To change the decision, you can clear the check box, and then select **Submit**.

   > **NOTE**
   > Users may process exceptions between **5:00 AM – 10:30 AM Central**. Any unprocessed exceptions will be returned after 10:30 AM.

   The ACH exception is sent for processing.

ACH filter rules

In *Positive pay*, users can view their accounts' ACH filter rules. Viewing ACH filter rules allows users to identify and avoid possible fraudulent transactions.

> **NOTE**
>
> Users with Positive pay access and the **Work ACH exceptions** permission can view ACH filter rules.

To view ACH filter rules, in the navigation panel go to **Payments > Positive pay > View ACH filter rules**.

On the *ACH filter rules* page, users can select individual business accounts to view the account's *Filter rule details*. Here, users can view the specific filter rules applied to an account as well as the rules' criteria.

If the filter rules fail to load for an account on the *ACH filter rules* page, the ⚠ *Failed to load filters* error message appears beneath the account name. To reload the filters for a specific account, select **Retry**.

ACH Origination

Using *ACH* in the Mobile App, end users can:

- Create and edit batches, including prenotes and tax payments
- Review and initiate batches
- View ACH history

Depending on the number of payment entitlements that are turned on, *ACH* appears individually or as an option in the 🧾 **Payments** drop-down menu in the Banno navigation menu.

View and search ACH batches (Online and Mobile)

On the *ACH* screen, users can view, edit, initiate, and uninitiate ACH batches. Depending on the ACH status, a batch appears in the *Active* or *History* list for an account.

· *Active* – Batches in a *Ready*, *Initiated*, or *Pending approval* status.
· *History* – Batches in a *Processed* status that have been sent to their recipients.

Uninitiated batches ready to be initiated have a status of *Ready* or *Pending* approval. Select one of these batches to view the entered details, edit details (including recipients), or to initiate.

Status

Depending where a batch is in the transmit process, it has one of four statuses:

- *Ready* – The batch is created and ready to initiate sending funds to the recipient.
- *Initiated* – The batch is sent and begins processing for the selected effective date.
- *Processed* – The batch is complete and recipients receive the transfer as of the

effective date listed.

- *Pending Approval* – A user initiated the batch. The batch is awaiting approval from another user.

ACH Batches

Each ACH batch has certain required fields that need to be filled in before the batch is created.

ACH name
This field allows an end user to create a name for a batch.

ACH company
This field brings the end user to a list of ACH companies to choose from. The information shown includes the company name, company ID, SEC code, and requirements for batches created using the given ACH company.

Entry description
This field will show on the ACH debit and credit entries and should describe the batch purpose.

➢ Please use *PAYROLL* as the Entry description for any batch that is for payments of wages, salaries and other similar types of compensation.

➢ Use *PURCHASE* for any debit entry authorized by a consumer for the online purchase of goods.

Discretionary data
This field allows the end user to enter or edit discretionary data.

Recipients
This field allows the end user to enter one or more recipients for the batch. When more than 10 recipients are added, recipients are listed in separate pages, 10 at a time.

Creating ACH batches

Manually create an ACH batch.

1. Select the **Payments** drop-down menu, and then select *ACH*.
2. On the *ACH* screen, select **Create ACH**.
3. Enter a **Batch name**, and then select a *Company*. New required fields appear.
4. Fill in the required fields.
5. Select **Create batch**.

Editing ACH batches

Edit uninitiated Automated Clearing House (ACH) batches to add or remove batch details.

1. Select the **Payments** drop-down menu and select *ACH*.

2. Under the *Active* tab on the *ACH* screen, select a batch.
3. Select **Edit**.

> **NOTE**
> The **Edit** button only appears as an option for batches with the *Ready* status.

4. Enter new details and then **Save**.

Deleting ACH batches

Manually delete an Automated Clearing House (ACH) batch.

1. Select the **Payments** drop-down menu and select *ACH*.
2. Under the *Active* tab on the *ACH* screen, select a batch.
3. Select **... Ellipses**.
4. Select 🗑 **Delete payment**.
5. Select **Delete**.

Adding ACH recipients

Users must add one or more recipients to an Automated Clearing House (ACH) batch before initiation can occur.

1. Select the **Payments** drop-down menu and select *ACH*.
2. Choose a situation and follow the steps.

Situation	Steps
Adding a recipient when creating an ACH batch	a. On the *ACH* screen, select Create ACH.
Adding a recipient to an active ACH batch	a. On the ACH screen, select an ACH batch. b. Select **[x] recipient**. c. Select 👤.

3. Enter the Batch name and select *Company*. The remaining fields appear.
4. Select **Add recipients**.
5. Fill out the required fields.

> **NOTE**
> **Optional fields** include the ability to add an **ID number** and **Addenda**.

6. Select **Save recipient**.

Adding a prenote

Prenotes are zero-dollar test transactions. Use a prenote to validate a recipient's account information.

1. Select the **Payments** drop-down menu and select *ACH*.
2. On the *ACH* screen, select **Create ACH**.

3. Enter a **Batch name**, and then select a *Company*. New required fields appear.
4. Select **Add recipients**.
5. Fill out the required fields and select **Prenote**.
6. Select **Save recipient**.

> **NOTE**
>
> All prenote batches are denoted with the prefix *PNT –* in the ACH list.

Creating tax payments

Create a tax-specific (ACH) batch to pay for federal taxes.

1. Select the **Payments** drop-down menu and select *ACH*.
2. On the *ACH* screen, select [icon] **Pay taxes**.
3. Fill out the required fields.
4. Select **Create payment** and then **Done**.

Restrictive ACH batches

A restrictive ACH batch limits visibility of a specific batch based on a business user's restriction permission.

Creating restricted ACH batches

Users with the required permissions can create restricted ACH batches. Users must have the **Restricted batch access** permission to create restricted ACH batches. If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**.
   If the financial institution has multiple payment methods activated, the **ACH** option may appear in the **Payments** drop-down menu.
2. Select **Create ACH**.
3. Enter a **Batch name**.
4. Select a **Company**. New required fields appear.
5. Complete the required fields, and then select the **Restrict batch** check box.
6. Select **Create batch**.

The *ACH batch created* screen appears.

Viewing a restricted ACH batch

Users with the required permissions can view restricted ACH batches. Users must have the **Restricted batch access** permission to view restricted ACH batches. If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**.
   If the financial institution has multiple payment methods activated, the **ACH** option

may appear in the **Payments** drop-down menu.

2. On the *ACH* screen, select a batch.

> **NOTE**
>
> Restricted ACH batches are not labeled restricted on the *ACH* screen. To see if a batch is restricted, a user must select a batch and verify on the *Batch details* screen that the **Batch restricted** field is set to *Yes*.

Editing a restricted ACH batch

Users with the required permissions can edit a batch to either activate or deactivate its restriction. Users must have the **Restricted batch access** permission to edit restricted ACH batches. If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**.
   If the financial institution has multiple payment methods activated, the **ACH** option may appear in the **Payments** drop-down menu.

2. On the *ACH* screen, select a batch. The *Batch details* screen appears.

3. Select **Edit**.

> **NOTE**
>
> The **Edit** button only appears as an option for batches with the *Ready* status.

4. Select or deselect the **Restrict batch** checkbox to activate or deactivate the batch restriction.

5. Select **Save**.

The *ACH batch updates* screen appears.

Attaching an ACH batch to a conversation

Users with the required permissions can attach an ACH batch to a conversation.

1. Choose a situation and follow the steps.

Situation	Steps
Attaching an ACH batch to a conversation through the Messages menu	b. In the navigation panel, select **Messages**. c. Select a conversation or select **Start a conversation**. d. Next to the text box, select ⊕. e. Select ↪ **ACH**. f. Select the ACH batch or batches that you want to attach. > **TIP** > Navigate between the Active and History tabs on the Select ACH screen to select current or archived ACH payments. g. Select **Attach**.

	If necessary, a user can remove and ACH attachment from a message by selecting ⊗. The selected ACH batches appear above the conversation text box.
Attaching an ACH batch to a conversation through the ACH details view.	a. On the menu, select **ACH**. If you have more than one payment method, ACH may appear in the **Payments** drop-down menu.
	b. Select an ACH batch.
	c. Select 🗩 Add to a conversation.
	d. Select an option to continue.
	i. Select 🗩 Add to a conversation to add the ACH batch to an existing conversation. The *Select conversation* screen appears. On this screen, select a conversation to open the conversation. The selected ACH batch appears as a message attachment.
	ii. Select 🗩 Start a new conversation to add the ACH batch to a new conversation. A new conversation is created. The selected ACH batch appears as a message attachment.

2. Add any necessary additional information in the text box.
3. Select **Send**.

The message and attached ACH batch sends.

Although sent, an uninitiated ACH batch can still be edited and initiated from the conversation by going to the *Batch details* screen of the sent ACH batch.

To view the ACH batch details, select it in the conversation, and then select **View batch details**. If the attached ACH batch is a historical batch, then select **Go to ACH page** and find the ACH batch in the ACH *History* tab.

Review and initiate ACH batches

Initiated batches have a status of *Initiated*. Selecting these batches shows the details of the initiated batch. These batches can also be uninitiated at any time before the cutoff time on the selected effective date, reverting the batch to a *Ready* status.

The ☑ **Bulk actions** button allows end users to select 10 or more batches at a time to initiate. Dates can be set individually or for all selected batches, while offset accounts must

be selected for each batch. Users can bulk initiate tax payments, prenotes, and standard batches in *Ready* or *Pending approval* status.

> **NOTE**
> The **Initiate** button is unavailable if any selected batches cannot be initiated. This occurrence can be due to an insufficient balance or a batch that has already been initiated.

Error Messages

Error messages can sometimes appear when initiating a batch. To ensure proper initiation, review the limits set on your transactions:

- **ACH Limit Exceeded** – The batch exceeds the cash user limit and/or the overall company limit.
- **Daily Credit/Debit Exposure Limit Exceeded** – The file exceeds the daily effective day credit/debit limit.
- **Monthly Credit/Debit Exposure Limit Exceeded** – The file exceeds the monthly effective day credit/debit limit.

For Assistance with Business Online Banking

For assistance, please contact the CBI Bank & Trust Treasury Management Business Resource Center at (563) 262-3880 or (309) 344-2562 or tmbrc@cbibt.bank.