



# Business Online™

5.0

User Training Guide

November 2014



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# **Business Online Account Holder**

## **Introduction**

Business Online enables corporate client's to access accounts, view balance information, transfer funds, and request Stop Payments.

Corporate clients utilize an Internet browser to perform various account functions. Each client must have a personal computer with Internet access. A screen resolution of 800 x 600 pixels is recommended.

Security features enable the financial institution to establish controls at either the Client level or at the financial institution level. A review function allows the client and/or financial institution to access and approve Stop Payments, fund transfers, and file transfers, based on permission controls in the Specifications.

Each corporate client and authorized client employee use login information including an Access ID and Password.

**Note:** A user's functionality within Business Online is dependent on an employee's Security Level. All of the features described within this guide may or may not apply.

## **Types of Activity**

Business Online is a browser-based product designed for five general activities: Summarizing Account Information, Performing Fund Management Activities, Performing File Management Activities, Establishing New Employees, and Reviewing Fund and File Transfers.

- **Summarizing Account Information**, corporate clients can view a list of all their accounts at the financial institution by clicking the Accounts tab. From the accounts list, a specific account can be selected to view account detail and perform research functions.
- **Fund Management Activities**, corporate clients can review assigned fund transfer templates, issue fund transfers, and inquire into fund transfers that have been issued. Clients can also select transactions, sort transactions, and export transactions to personal financial management applications (such as Microsoft Money® or Intuit® Quicken®).
- **File Management Activities**, corporate clients can review assigned file transfer templates, issue file transfers, and inquire into file transfers that have been issued.
- **Administration Activities**, corporate clients can, but are not limited to, add new employees, designate employee account access, and establish fund transfer templates.
- **Reviewing Fund and File Transfers**, an authorized user (corporate client employee) can review issued fund and file transfers before they even reach the financial institution.

**Note:** This guide refers to basic Business Online features. If a financial institution uses ACH Manager, any standard ACH funds and file transfer items do not apply to ACH Manager. If a financial institution uses Wire Manager, standard wire transfers do not apply.

## Log In

### Multifactor Authentication

The financial institution may use one of the following options:

- **MFA Device Print Security** - strong authentication solution uses specific machine forensics information from the user's PC.
- **MFA Security Token** (using VASCO technology) - utilizes a "connectionless" One-Time Password (OTP) token that generates a unique password every 36 seconds.

### MFA Device Print Security

Multifactor authentication is available without having to install new software or carry any special devices. This password-enhanced, PC forensics solution identifies each user based on a password and the specific computer being used, assuring the financial institution that the user is legitimate and ensures that the user is truly at the financial institution's website.

MFA Device Print Security combines the traditional Access ID and password with something the user already possesses – a computer. The result is end-to-end protection against phishing, spoofing, keyboard logging, and other fraudulent attacks.

If a user has more than one computer, supplemental authentication through knowledgebase question and answers, or emailing a One Time Password, confirms the user's identity.

#### Key Features:

- Supplemental authentication information is provided in case the device ID and device fingerprint do not recognize the user. The customer's computer is registered with a single identifier (a device ID) that uses secure cookies and Macromedia® Flash® shared objects.
- Users are prompted to select answers to challenge questions.

## MFA Enrollment

The MFA enrollment process allows a customer to log into the financial institution's corporate Internet banking website and enroll in MFA Device Print Security multifactor authentication.

1. Open a supported Internet browser.
2. In the address bar, type the financial institution's URL, and then click **Go**.
3. Click the **icon** or **link** that represents the corporate Internet banking section of the website.

A log in page appears.

4. Type the Access ID (User Code), and then click **Log In**.

5. Type the Password, and click **Log In**.

**Note:** A Corporate Administrator assigns each user's Access ID Temporary passwords may be assigned manually or automatically based on institution level settings. A unique password is established during the initial login. The Access ID and Password are case sensitive.

The MFA Device Print Security enrollment page appears.

6. Type the Security Data information, select the appropriate option button to register the computer, and then click **Submit**.

**Contact Information**

E-mail Address:

Confirm E-mail Address:

**Challenge Questions and Answers**

Challenge Question 1:

Answer:

Challenge Question 2:

Answer:

Challenge Question 3:

Answer:

Select One of the Following Options:

☐ This is a Personal Computer. Register It.

☒ This is a Public Computer. Do Not Register It.

**Submit**

## Definitions

The following are financial institution defined instructions to complete the enrollment process. These fields are not required; however, it is highly recommended that the profile be filled out thoroughly as fields may be associated with ancillary modules.

### Contact Information Section

#### E-mail Address

The email that the Forgot Your Passcode/PIN and One-Time Passcode information is sent. Verify the email address is correct or type an email address if one does not already exist.

#### Confirm E-mail Address

Re-enter the email address for verification.

### Challenge Questions and Answers Section

#### Challenge Question 1 - 3

Select three questions used for authentication when logging on from an unregistered computer. Several predefined questions are available for selection.

#### Answer 1 - 3

The unique answers to Challenge Questions 1 - 3.

## Computer Registration

Indicate whether to register the computer as a trusted computer. Once a computer is registered, the user is not challenged on subsequent log on attempts.

This is a Personal Computer. Register it.

This is a Public Computer. Do Not Register it. (Default)

**Note:** A single user may register multiple computers. Computer registration tokens are stored in a PC's Cache, Cookies, and/or Flash Object. Therefore, clearing these items may de-register a PC.

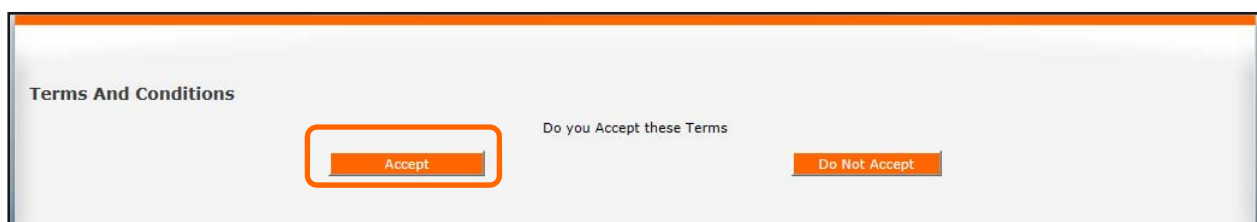
Once the enrollment process is complete, the user is prompted to change the password. Once the MFA enrollment process is complete, you can log on to the Internet banking website using registered and unregistered computers.

7. Type the current Password, the New Password, and then re-type the New Password to confirm.
8. Click **Submit**.



The screenshot shows a 'Change Password' form. It has three input fields: 'Current Password:', 'New Password:', and 'Confirm New Password:'. Below the 'New Password' field is an orange 'Submit' button. To the right of the input fields, there is a note: 'Please choose a new password. It must be at least 6 characters in length and include both numbers and letters.'

9. Click **Accept**.



The screenshot shows a 'Terms And Conditions' form. It has the title 'Terms And Conditions' on the left. In the center, it says 'Do you Accept these Terms'. Below this text are two orange buttons: 'Accept' and 'Do Not Accept'. The 'Accept' button is highlighted with a red rectangle.

## Registered Computer

1. Access the corporate banking website.
2. Type the Access ID (User Code), and then click **Log In**.



Access ID:

Take Me To:

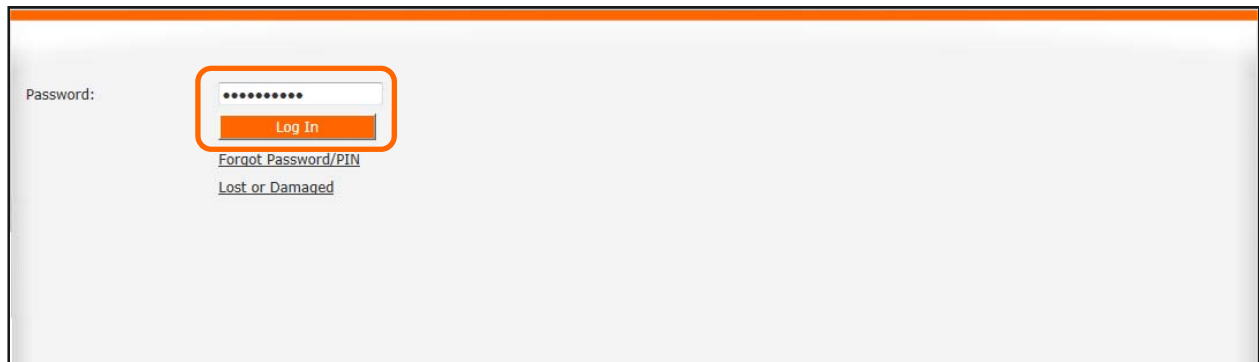
**Log In**

[Forgot Password/PIN](#)

[Lost or Damaged](#)

3. Type the Password, and click **Log In**.

Once logged in, the Account Overview page appears.



Password:

**Log In**

[Forgot Password/PIN](#)

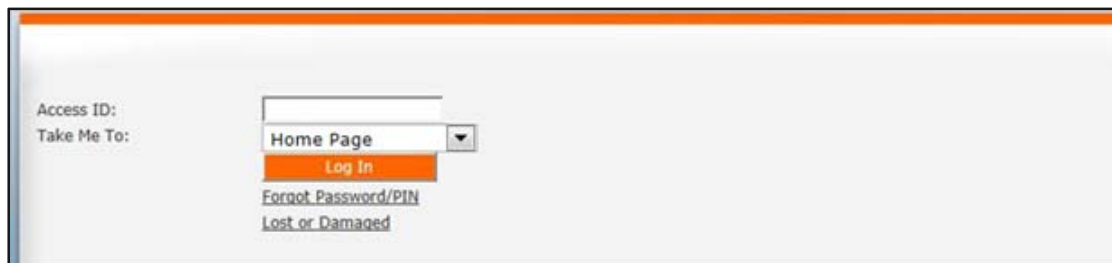
[Lost or Damaged](#)

## Unregistered Computer

Challenge questions and/or a one-time passcode appear when a user attempts to log on using an unregistered computer.

1. Access the corporate banking website.
2. Type the Access ID, and click **Log In**.

**Note:** The Access ID and Password are case sensitive.



The screenshot shows a login interface with the following elements:

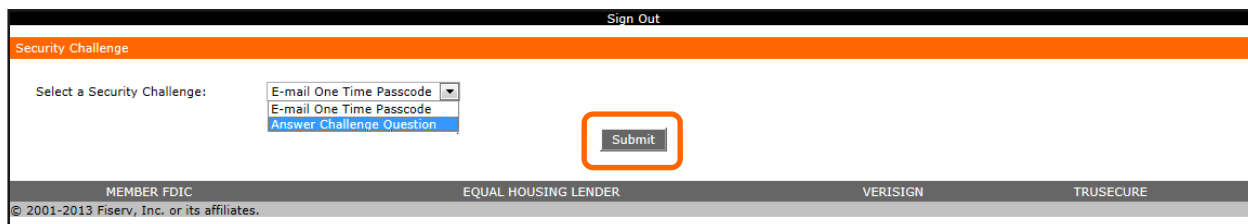
- Labels: "Access ID:" and "Take Me To:"
- A text input field for the Access ID.
- A dropdown menu labeled "Home Page" with a downward arrow.
- An orange "Log In" button.
- Two links: "Forgot Password/PIN" and "Lost or Damaged".

MFA Device Print Security verifies the computer's identification against the computers registered by the user. If the computer does not match, a Security Challenge is issued. Two types of Security Challenges are available: the One Time Passcode and the Challenge Question.

**Note:** Your financial institution determines which type of challenge is available. You may choose to offer one or both options. If only one type of security challenge is offered, the website does not display the following screen, but instead proceeds directly to the appropriate challenge screen.

3. Select a **Security Challenge** from the list, and then click **Submit**.

**Note:** If the One Time Passcode challenge is selected, an email notification is automatically sent to the email address used to enroll in MFA Device Print Security. The user must have an Internet email service to receive the One Time Passcode.



The screenshot shows a "Security Challenge" page with the following elements:

- A "Sign Out" link in the top right corner.
- A section titled "Security Challenge" with an orange header.
- A label "Select a Security Challenge:" followed by a dropdown menu.
- The dropdown menu is open, showing two options: "E-mail One Time Passcode" (selected) and "Answer Challenge Question".
- A "Submit" button, which is highlighted with an orange rectangle.
- A footer bar containing the following text: "MEMBER FDIC", "EQUAL HOUSING LENDER", "VERISIGN", and "TRUESECURE".
- Copyright notice: "© 2001-2013 Fiserv, Inc. or its affiliates."

The Security Challenge page appears.

One of the three challenge questions appears after the system randomly selects which question to ask.

4. Type the appropriate information, and then click **Submit**.

**Note:** If the user answers the security question incorrectly, an 'Incorrect Security Challenge Response (with a sequence number)' message displays.

If the user answers the challenge question incorrectly two consecutive times, they are prompted with a different challenge question. If the second question is answered incorrectly twice, the user is locked out of MFA Device Print Security. The user must contact the financial institution to request a password reset.

The Authentication Image and Pass Phrase displays.

5. Verify the **information**.
6. Type the Password, and then click **Log In**.

# **Home Page**

## **Introduction**


The Home page has the following tools and integration capabilities for convenient transfers and up-to-date account information:

- Favorite Accounts
- Review Transfers
- Alerts & Messages
- Positive Pay
- Transfer Funds
- Quick Launch

**Note:**

- Review Transfers and Transfer Funds areas only display ACH and Wire options if the financial institution offers these features to a client.
- The Alerts & Messages section and the Positive Pay Import section is only displayed if the financial institution offers the feature to their clients.

Fiserv HomepageHelpLog Off

HomeAccountsManagement ToolsAdministrationReviewAccount ServicesPrint

MyFinancial, Inc.







You have 134 transfers awaiting review.

Home

9/9/2014 3:08 PM PDT (Refresh)

Favorite Accounts (edit)

FavoritesGroups

Account Nickname	Current	Available
 CHECKING ACCOUNT 0004730220	9,934,633,791.83	9,934,633,791.83
 0006505770 DDA	10.64	10.64
 CHECKING ACCOUNT 0004730221	11,525,567,395.04	11,525,567,395.04
 0006500016 DDA Jen	253,145.26	253,090.26
 0006508120 DDA	63,658.81	63,658.81
 0006500017 DDA	4,149,067.65	4,149,067.65
<a href="#">- Show all accounts -</a>		

Review Transfers

ReviewIssued

Wire Transfers

There are no transfers awaiting approval.

ACH Transfers

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	Test Beck7	Review Required Limit	1.22
<input type="checkbox"/>	US CT ACH 1	Review Required Limit	1.01
<input type="checkbox"/>	US CT SENIOR	Review Required Limit	2.22

APPROVE

DISAPPROVE

Fund Transfers

<input type="checkbox"/>	Date	Description	Amount
<input type="checkbox"/>	07/25/2014	12-DDA	2.20
<input type="checkbox"/>	09/03/2014	1705000001 to 16	52.31
<input type="checkbox"/>	09/03/2014	3095S to 16D	51.80

APPROVE

DISAPPROVE

Alerts

Alerts (0)

Transfer Funds

InternalACHWire

Template

Loan Paymnet

From Account

Main Checking

To Account

Loan 400047

Payment Type

Principal Payment

Amount

0

Date

09/10/2014

Handling Instructions (optional)

BEGIN TRANSFER

[Go to Transfer List](#)

Quick Launch

Bill Payment List

November 2014











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## Favorite Accounts













The Favorite Accounts and Accounts by Group sections provide an overall view of defined favorite accounts or account groups, current and available balances, recent transactions, and provides the ability to view check images and deposits.

Users can view up to fifteen recent transactions by clicking the List icon. This includes debit and credit amounts, deposits, check images, and the option to view additional activity not listed on the page if there are more transactions than fifteen displayed

Home		
Favorite Accounts <small>(edit)</small>		
<div> <div>Favorites</div> <div>Groups</div> </div>		
Account Nickname	Current	Available
 dda 0106505171	6,178.93	6,178.93
 dda 0106505181	962.34	962.34
 dda 0106505191	1,160.45	1,160.45
 sav 0106505020	6,506.96	.00
 dda 0106505184	1,160.26	1,160.26
 sav 0106505021	6,365.66	.00
 sav 0106505022	11,921.75	.00
 sav 0106505023	6,421.38	.00
 cn	202,864.24	-152,864.24
 CONSUMER LOAN- 106505154	874.80	.00
Date	Description	Amount
09/17/2014	PAYMENT - <a href="#">Show Details</a>	2.00
08/26/2014	PAYMENT - <a href="#">Show Details</a>	1.00
08/26/2014	PAYMENT - <a href="#">Show Details</a>	90.00
08/12/2014	PAYMENT - <a href="#">Show Details</a>	1.95
07/07/2014	PAYMENT - <a href="#">Show Details</a>	25.00
07/07/2014	PAYMENT - <a href="#">Show Details</a>	15.00
07/07/2014	PAYMENT - <a href="#">Show Details</a>	10.00
07/07/2014	PAYMENT - <a href="#">Show Details</a>	10.07
07/07/2014	PAYMENT - <a href="#">Show Details</a>	24.00
07/07/2014	PAYMENT - <a href="#">Show Details</a>	10.00
07/07/2014	PAYMENT - <a href="#">Show Details</a>	10.00
07/07/2014	PAYMENT - <a href="#">Show Details</a>	20.00
06/27/2014	PAYMENT - <a href="#">Show Details</a>	10.00
06/27/2014	PAYMENT - <a href="#">Show Details</a>	10.00
06/27/2014	PAYMENT - <a href="#">Show Details</a>	10.00
<a href="#">- Go to account for more transactions -</a>		
<a href="#">- Show all accounts -</a>		

When the Groups view is selected, accounts display in alphabetical order within each account group defined in Client Side Administrator, along with the current, available and total of the group's available balances. Accounts not assigned to a display group are placed in the company's group, for example Client Name Accounts, or the Unassigned group. Select the Favorites view to display favorite accounts again.

- To display non favorite accounts, click the **Show all accounts** link to populate a list of all accounts on the Home page. Select Show favorite accounts only to minimize the section.

Home		
Accounts by Group		
		<input checked="" type="button" value="Favorites"/> <input type="button" value="Groups"/>
Deposits		
Account Nickname	Current	Available
 dda 0106505151	24,980.94	24,980.94
 dda 0106505171	6,178.93	6,178.93
 dda 0106505177	5,933.00	5,933.00
 dda 0106505181	962.34	962.34
 dda 0106505184	1,160.26	1,160.26
 dda 0106505191	1,160.45	1,160.45
		Total Funds Available: <b>40,375.92</b>
Savings		
Account Nickname	Current	Available
 sav 0106505020	6,506.96	.00
 sav 0106505021	6,365.66	.00
 sav 0106505022	11,921.75	.00
		Total Funds Available: <b>.00</b>
Loans		
Account Nickname	Current	Available
 cn	202,864.24	-152,864.24
 CONSUMER LOAN- 106505154	874.80	.00
 ml 0106509008	20,749.10	

## Definitions

### Edit (link)

Modifies the favorite account list.

### Favorites

The Favorites view displays favorite accounts by account nickname along with current and available balances. This is the default view when favorite accounts are defined.

**Groups**

The Groups view displays accounts in alphabetical order within each account group defined in Client Side Administrator.

**Account Nickname**

The unique client-defined name assigned to the account. Click the account nickname hyperlink to display additional account information.

**Current**

The balance of the account as of the last processing day. Current applies to all deposit accounts.

**Available**

The account balance for the current business day after debiting any float, hold, presentment and pending transfer items from the current balance.

**Total Funds Available**

The balance after crediting and debiting any pending transfers, presentment items, holds, or today's float.

**Show all accounts (link)**

Displays all accounts associated with the user that does not display in the Favorite Account section.

**Show Favorite accounts only (link)**

Displays only the favorite accounts. This link is available after the Show all accounts link is selected.

**Go to account for more transactions (link)**

Enables a user to view more transactions currently not listed for a selected favorite account. The link only displays when a user clicks next to a favorite account to view their recent transactions.

**Merchant Capture**

Enables Merchant Capture.

**Token Enablement**

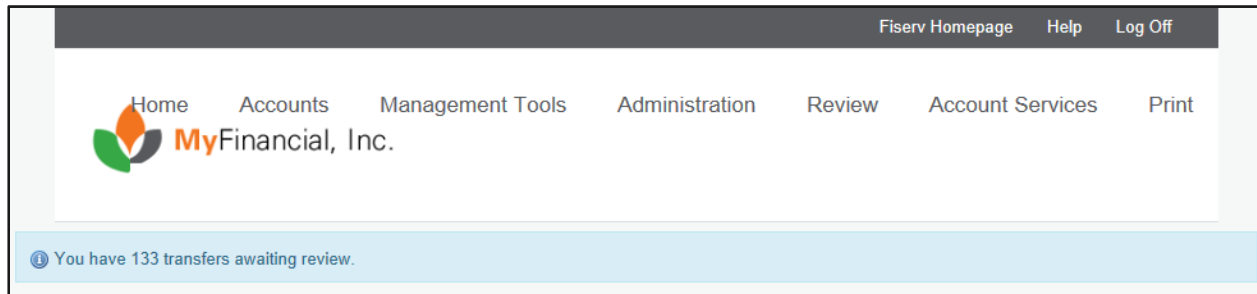
MFA Security Tokens (with VASCO tokens) is used.

**Change Password**

Enables online password changes.

## Review Transfers

Any user with Approval rights will see a notification banner at the top of the Home page advising them if there are any outstanding items awaiting review/approval.



The Review and Issued Transfers section offers seamless and secure transfer management, without having to navigate from the Home page. This enables those with sufficient permissions to review transfers and quickly change the status of transfers.

Depending on the products available several sections may display: Wire Transfers, ACH Transfers, and Fund Transfers.

- To change a transfer status, select the check box next to the transfer, and then click **Approve** or **Disapprove** in the respective sections.

Review Transfers

Review Issued

Wire Transfers

There are no transfers awaiting approval.

ACH Transfers

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	ACH 2nd July Alert2	Review Required Limit	Unbalanced
<input type="checkbox"/>	ACH Smoke Test Alert2	Review Required Limit	Unbalanced
<input type="checkbox"/>	ACHAlert2	Review Required Limit	Unbalanced
<input type="checkbox"/>	ACHAlert4	Review Required Limit	1.00
<input type="checkbox"/>	ST July 7 Alert	Review Required Limit	12,345.00
<input type="checkbox"/>	Test Beck7	Review Required Limit	1.22
<input type="checkbox"/>	US CT ACH 1	Review Required Limit	1.01
<input type="checkbox"/>	US CT SENIOR	Review Required Limit	2.22

APPROVE DISAPPROVE

Fund Transfers

<input type="checkbox"/>	Date	Description	Amount
<input type="checkbox"/>	07/18/2014	DDA to DDA	10.00
<input type="checkbox"/>	07/18/2014	new open ended	12.10
<input type="checkbox"/>	07/18/2014	Open Ended	12.00
<input type="checkbox"/>	07/18/2014	SAV - SAV	12.00
<input type="checkbox"/>	07/25/2014	DDA to ML	52.30
<input type="checkbox"/>	09/03/2014	Review	1.00

APPROVE DISAPPROVE

To display a list of recent transfers, users can click the **Issued** tab.

Issued Transfers

Review Issued

Wire Transfers

There are no transfers issued.

ACH Transfers

There are no transfers issued.

Fund Transfers

Date	Description	Status	Amount
09/02/2014	Open Ended	Pending Approval	50.00
09/02/2014	Open Ended	Pending Approval	90.00
09/03/2014	Review	Pending Supervisor Approval	1.00
09/10/2014	Open Ended	Pending Client Approval	121.13
09/11/2014	18 to 19	Pending Administrator Approval	150.00
10/01/2014	DDA to DDA	Approved	10.00
10/01/2014	Review	Client Disapproved	2.00
12/26/2014	Open Ended	Approved	2.00

To view more details on a transfer, click the **Description** link from either the Review or Issued screens. An overlay window opens to display the additional details:

### DDA to DDA: Funds Transfer Detail as of 10/01/2014 1:11 PM

Transfer Information		Account Information	
Transfer Type:	Internal Transfer	From Institution R/T Number:	5098-00015
Current Status:	Approved	From Account Type:	Demand Deposit
Placement Date & Time:	09/22/2014 05:14 PM	From Account:	XXX0017
Transfer Date:	10/01/2014	From Account Nickname:	0006500017 DDA
Transfer Amount:	10.00	To Institution R/T Number:	5098-00015
Confirmation Number:	119138156	To Account Type:	Demand Deposit
Display Group:	Deposits	To Account:	XXX0020
Recurring:	No	To Account Nickname:	0006500020 DDA
Handling Instructions:	BO xfer	<b>Employee Information</b>	
Message:		Employee Name:	CTSENIOR1
		Employee Group:	Senior Administrator
		Reviewing Employee Name:	Christy Field

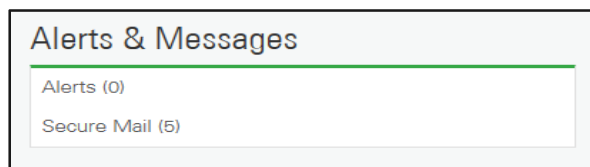
DONE

## Alerts

The Alerts & Messages section enables you to view account notifications (if Event Manager is used) and to communicate through encrypted messages (if LinkLive is used).

- To view notifications and events such as an upgrade notification or low balance alert, click the **Alerts** link.
- To view any secure messages passed between you and your financial institution, click the **Secure Mail** link.

**Note:** The numbers listed next to each link indicate the number of unread notifications or messages.



## Transfer Funds

The Transfers section provides a convenient way to issue single internal fund transfers, ACH and Wire transfers without leaving the Home page.

### To initiate a Fund Transfer:

1. On the Internal tab, select a Template from the list.
2. From the **From Account and To Account** list, select an account.
3. Type the **Amount**, type a Date or click the **Calendar** icon, and then enter in any handling instructions, if necessary.
4. To review the details, click **Begin Transfer**.

Transfer Funds

Internal ACH Wire

Template  
Open

From Account  
dda 0106505151

To Account  
dda 0106505181

Amount  
1.00

Date  
10/01/2014

Handling Instructions (optional)

**BEGIN TRANSFER**

[Go to Transfer List](#)

5. After reviewing the details, to process the request, click **Transfer Funds** or to start over, click **Cancel**.

Transfer Funds

Internal ACH Wire

Template:  
**Open**

From Account:  
**dda 0106505151**

To Account:  
**dda 0106505181**

Amount:  
**1.00**

Date:  
**10/01/2014**

Handling Instructions:

**TRANSFER FUNDS** **CANCEL**

[Go to Transfer List](#)

Once you submit a transfer, a confirmation appears on the same review screen, or a notice appears when the transfer requires additional approval.

6. To return to the main internal transfer entry page, click **Done**, or to print the confirmation or notice, click **Print**.
7. To navigate off of the Home page and to the Transfer List page, click **Go to Transfer List**.

### Transfer Funds

Internal   ACH   Wire

**Transfer Is Pending Client Approval. Reference Number: 113423523**

Template:  
**Open**

From Account:  
**dda 0106505151**

To Account:  
**dda 0106505181**

Amount:  
**1.00**

Date:  
**10/01/2014**

Handling Instructions:

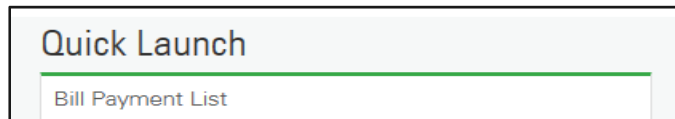
DONE

PRINT

[Go to Transfer List](#)

## Quick Launch

The Quick Launch section provides access to other applications or websites from the Home page. Depending on the products available, users can conveniently access the application, such as ACH Manager, using single sign-on capabilities, rather navigating to the application link in the menu or on another page.



Additional application links in the Quick Launch section can be customized by your financial institution.

## Accounts Tab

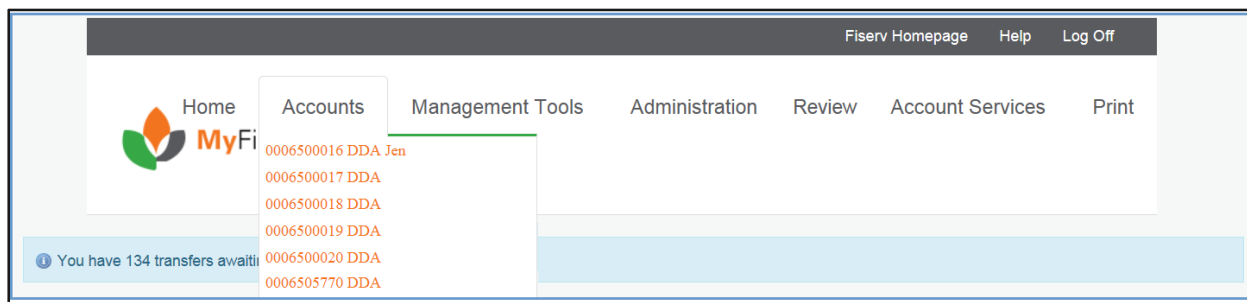
Corporate Internet banking websites provide users the ability to view account information in a variety of ways. The menu includes all of the accounts for which the user has authorization to access.

1. Click **Accounts**, and then click an **account** from the menu to navigate to the Accounts page.

### Use the Accounts page to:

- View balances and recent transactions.
- Export transactions.
- Display the most recent 50, 100, or 200 transactions in descending order, with the option to display more.
- Search through all available transaction history and search transactions by the statement cycle or business day in the Search Transaction section.
- Open a new Check Image Viewer widget that quickly locates a specific check image.
- Financial institutions using the Activity Manager System (AMS) may open the Transaction Activity application with a single click.

Corporate users can also access the Accounts page by selecting the Account Nickname link located in the Favorite Accounts section on the Home page.



## Account Inquiry

The account inquiry provides all pertinent information for real-time decision making.

- To view Account Inquiries, from the **Switch Account List**, click an account Nickname, or select an account from the **Accounts** menu.

The Account Inquiry is organized into several sections depending on Account type.

Available information for a demand deposit account could include: Account Information with Balance details, Transactions, Switch Accounts, Search Transactions, Transaction Archive (AMS), and Check Image Viewer.

The screenshot displays the Fiserv MyFinancial, Inc. interface. At the top, there is a navigation bar with links: Home, Accounts, Management Tools, Administration, Review, Account Services, and Print. Below this is a secondary bar with links: Details, Stop Payments, Documents, and eStatements. The main header shows the account type and number: "Checking 0006500703 (xxx0703)" and the date/time: "9/10/2014 9:56 AM (Refresh)".

The page is divided into several sections:

- Account Information:** Includes a "Summary" and "Details" tab. The "Summary" tab is active, showing:
 

Balance	
Current Balance:	51.87
Total Float:	.00
Holds:	.00
Today's Float:	.00
Available Balance:	51.87
Total Funds Available:	31,731.57
- Switch Accounts:** A dropdown menu shows "Checking 0006500703" and a "GO TO ACCOUNT" button.
- Transactions:** A table with columns: Date, Description, Debit, Credit, and Balance. It shows two transactions:
 

Date	Description	Debit	Credit	Balance
08/25/2014	INTEREST PAID		.14	51.87
07/24/2014	INTEREST PAID		.14	51.73
- Search Transactions:** Includes fields for "Date Range" (set to "All transactions"), "Transaction Type" (set to "All"), "Amount or Range", and "Transaction Number or Range". It also has a "VIEW TRANSACTIONS" button and an "EXPORT AS CSV" button.
- Check Image Viewer:** Includes a "Check Number" field and a "VIEW IMAGE" button.

The loan account inquiry available information could include: A Past Due notice banner, Account Information with Payment and Balance details, Transactions, Switch Accounts, and Search Transactions.

Fiserv Homepage Help Log Off

[Home](#)
[Accounts](#)
[Management Tools](#)
[Administration](#)
[Review](#)
[Account Services](#)
[Print](#)

Details Documents <Statements

Payment is past due.

## CML 2638 (2638)

9/10/2014 10:14 AM (Refresh)

**Account Information**

[Summary](#)
[Details](#)

**Payment**

<b>Total Amount Currently Due:</b>	131,298.35
<b>Total Amount Past Due:</b>	125,921.35
<b>Current Payment Due on 07/19/2011:</b>	131,298.35
<b>Last Payment Received on 06/13/2014:</b>	1.00

**Balance**

<b>Principal Balance:</b>	250,550.69
<b>Interest Amount (at 11.2500%):</b>	90,141.45
<b>Late Charge:</b>	2,517.36
<b>Fees:</b>	.00
<b>Estimated Net Payoff:</b>	343,209.50

**Switch Accounts**

[GO TO ACCOUNT](#)

**Search Transactions**

Date Range \*
All transactions

Transaction Type \*
All

Amount or Range

\* Indicates required field

[VIEW TRANSACTIONS](#)
[EXPORT AS CSV](#)

[Change export format](#)

**Transactions**

Show 50

Date	Description	Amount	Balance
09/03/2014	INTERNET CM LN ADV TO 700007844 <a href="#">Show Details</a>	122.00	250,550.69
09/03/2014	INTERNET CM LN ADV TO 110010069 <a href="#">Show Details</a>	118.00	250,428.69
09/03/2014	INTERNET CM LN ADV TO 104730000 <a href="#">Show Details</a>	117.00	250,310.69
09/03/2014	INTERNET CM LN ADV TO 100006677 <a href="#">Show Details</a>	116.00	250,193.69
09/03/2014	INTERNET CM LN ADV TO 100006335 <a href="#">Show Details</a>	115.00	250,077.69
09/03/2014	INTERNET CM LN ADV TO 100006313 <a href="#">Show Details</a>	114.00	249,962.69
09/03/2014	INTERNET CM LN ADV TO 170005472 <a href="#">Show Details</a>	110.00	249,848.69
09/03/2014	INTERNET CM LN ADV TO 161054321 <a href="#">Show Details</a>	109.00	249,738.69
09/03/2014	INTERNET CM LN ADV TO 112341235 <a href="#">Show Details</a>	108.00	249,629.69
09/03/2014	INTERNET CM LN ADV TO 100112238 <a href="#">Show Details</a>	106.00	249,521.69
09/03/2014	INTERNET CM LN ADV TO 100004631 <a href="#">Show Details</a>	105.00	249,415.69
09/03/2014	INTERNET CM LN ADV TO 100004002 <a href="#">Show Details</a>	104.00	249,310.69
09/03/2014	INTERNET CM LN ADV TO 100001520 <a href="#">Show Details</a>	103.00	249,206.69
09/03/2014	INTERNET CM LN ADV TO 100001331 <a href="#">Show Details</a>	102.00	249,103.69
09/03/2014	INTERNET CM LN ADV TO 100001330 <a href="#">Show Details</a>	101.00	249,001.69

## Account Information

When you select an account from the Switch Account List or Accounts menu, the Account Information section will display the balance Summary.

COD 129800198 (XXXXXX0198)	
Account Information	
<div>Summary Details</div>	
Balance	
Current Balance:	72,526.96
Total Float:	.00
Holds:	.00
Today's Float:	.00
Available Balance:	72,526.96
Maturity Date:	02/27/2015
Term:	6 Months
Interest	
Current Interest Rate:	8.5000%

- To view more in-depth balance information, click the **Details** button on any account to expand the section.

COD 129800198 (XXXXXX0198)	
Account Information	
<div>Summary <b>Details</b></div>	
Balance	
Current Balance:	72,526.96
Total Float:	.00
Holds:	.00
Today's Float:	.00
Available Balance:	72,526.96
Maturity Date:	02/27/2015
Term:	6 Months
Interest	
Current Interest Rate:	8.5000%
Last Interest Payment (09/06/2014):	.00
Interest Paid 2014:	4,323.21
Interest Paid 2013:	4,211.15
Balance History	
Last Deposit (09/06/2014):	.01
Last Withdrawal (08/29/2014):	1,607.64
Average Available Balance Current Month:	72,526.95
Average Available Balance 2014:	68,885.67
Average Ledger Balance Current Month:	72,526.95
Average Ledger Balance Previous Month:	72,483.81
Average Ledger Balance 2014:	68,886.43
Average Ledger Balance 2013:	48,353.07
Initial Deposit:	30,000.00

## Transactions

The Transactions list provides a detailed view of transaction activity pertaining to the specified account and defaults to the Current Statement cycle activity. The Transaction List can be sorted in ascending or descending order by clicking on the appropriate column headings.

- Date
- Description
- Amount
- Debit
- Credit
- Balance

To differentiate which transfers are pending and approved, all pending transfers are italicized and include the status of *(Pending)* after the transaction description.

Date ▾	Description ▾	Debit ▾	Credit ▾	Balance
09/04/2014	BALONEY STORE GREEN BAY WI <i>(Pending)</i>	10.00		
09/04/2014	LAKE SHORE SAVINGS LAKE SHORE IL <i>(Pending)</i>	9.00		
09/04/2014	HALF PRICE BOOKS MONONGAHELA PA <i>(Pending)</i>	8.00		
09/06/2014	INTERNET TFR FRM SAV 0106505710		103.00	252,574.13
09/03/2014	INTERNET TFR TO SAV 0106142013	10.00		252,471.13
09/03/2014	INTERNET TFR TO CHK 0006500017	7.00		252,481.13
09/03/2014	INTERNET TFR TO SAV 0106142013	34.32		252,488.13
09/03/2014	INTERNET TFR TO SAV 0106142013	15.23		252,522.45
09/03/2014	INTERNET TFR TO SAV 0106142013	20.00		252,537.68

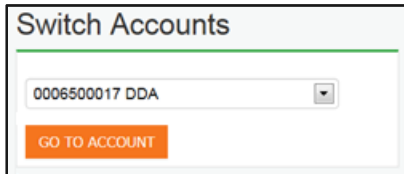
The Show list enables users to select the number of transactions to display (50, 100, or 200).

Date ▾	Description ▾	Debit ▾	Credit ▾	Balance
09/04/2014	BALONEY STORE GREEN BAY WI <i>(Pending)</i>	10.00		
09/04/2014	LAKE SHORE SAVINGS LAKE SHORE IL <i>(Pending)</i>	9.00		

## Switch Accounts

Users can quickly view one account after another using the **Switch Accounts** section. The list displays accounts in alphabetical order by Account Group or Unassigned if no account group is defined.

1. From the list, select an account.
2. Click **Go To Account**.



The screenshot shows a web interface titled "Switch Accounts". Below the title is a dropdown menu with the text "0006500017 DDA" and a small downward arrow. Below the dropdown is an orange button with the text "GO TO ACCOUNT".

## Search Transactions

The Search Transactions section allows the user to perform specific transaction research. The Transaction information can be categorized by date, type, amount, or number. Any or all of these search criteria can be used to narrow the generated list of transactions.

### To perform a Transaction Search:

1. From the **Date Range** list, click a Date Range.
2. From the **Transaction Type** list, click a Transaction Type.
3. To view the list of transactions, type the search criteria, and then click **View Transactions**.

The screenshot shows the 'Search Transactions' form. The 'Date Range' dropdown is open, showing options: 'All transactions', 'Current business day', 'Previous business day', 'Current activity', 'Last statement', and 'Custom date range'. The 'Transaction Type' dropdown is also open, showing options: 'All', 'Checks', 'Debits', and 'Credits'. The form includes input fields for 'Amount or Range' and 'Transaction Number or Range', a 'VIEW TRANSACTIONS' button, an 'EXPORT AS CSV' button, and a 'Change export format' link. A note indicates that an asterisk (\*) denotes a required field.

4. To export the transaction(s), click **Export As CSV**, or click the **Change export format** link for a selection of different export options.

This screenshot shows a close-up of the 'Transaction Number or Range' input field and the 'Export format' dropdown menu. The dropdown menu is open, displaying a list of export formats: 'CSV - Comma Separated File' (highlighted), 'QFX - Quicken 2005 & newer', 'QBO - Quickbooks 2005 & newer', 'QIF - Quicken pre 2005', 'IIF - Quickbooks pre 2005', and 'OFX - Microsoft Money'. A 'VIEW TRANSACTIONS' button is visible above the dropdown.

**Note:** Transaction information can be exported for use in personal finance applications, such as Intuit Quicken or Quickbooks. Financial institutions offering this option must have an agreement with Intuit before providing applicable export formats for their customers.

## Definitions

### Date Range

All Transactions, Current business day, Previous business day, Current activity, Last Statement, or Custom date range.

### Transaction Type

Search for All, Checks, Debits, or Credits.

### Amount or Range

Type an amount or amount range for selection criteria.

### Transaction Number

Type a check number or check number range for selection criteria.

### View Transactions

Click to update the Transactions display with the search results.

### Export As CSV

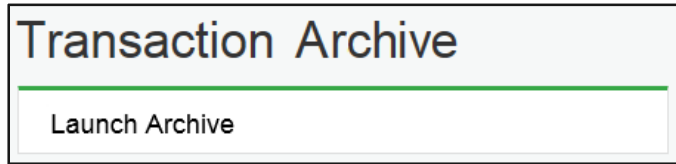
Click to create a .csv file with the search results that can be opened or saved.

### Change export format

Click to display list to select other export format options.

## Transaction Archive

If using the Activity Manager System, there will also be a Transaction Archive section available for users to click Launch Archive. This feature offers capability to customize transaction categories and create spending reports.



**Note:** The Transaction Archive option is available only through AMS. Please contact your Fiserv account manager for additional information.

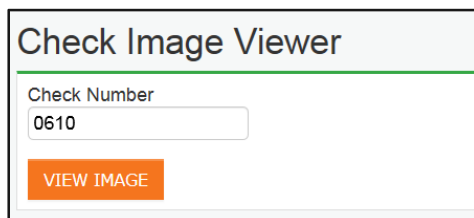
## Check Image Viewer

Images can be viewed on all check transactions except current business day.

Corporate users can quickly locate a specific check image by utilizing the Check Image Viewer. In addition the check image link in Description field of the Transactions area, corporate users can search for a specific check image.

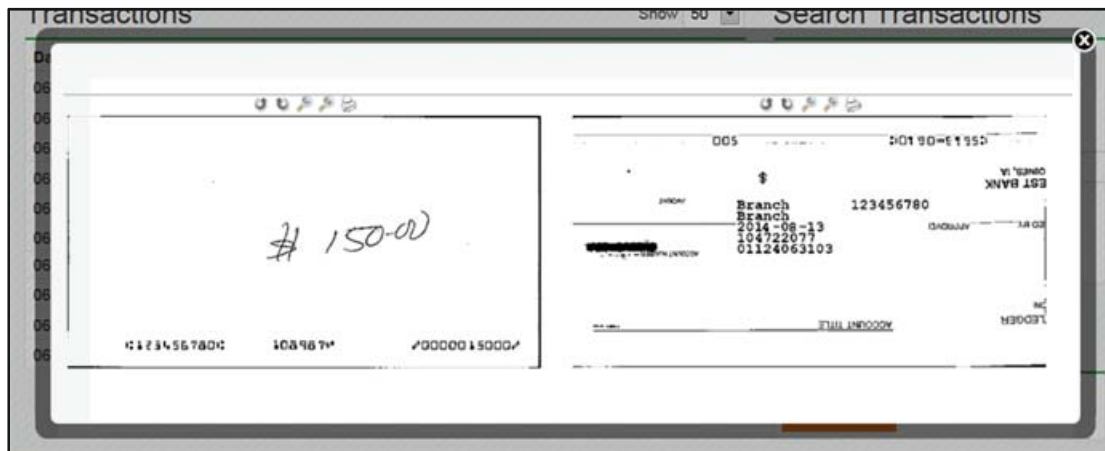
### To view an image:

1. Type the Check Number.
2. Click **View Image**.

A screenshot of the 'Check Image Viewer' form. It has a title bar 'Check Image Viewer'. Below the title bar is a text input field labeled 'Check Number' with the value '0610' entered. Below the input field is an orange button labeled 'VIEW IMAGE'.

The front of the image appears in an overlay window if it is available.

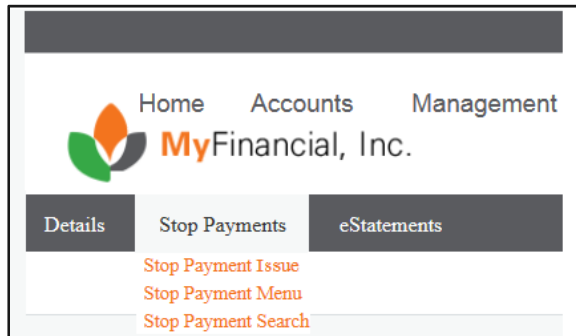
3. To view the back or to rotate the image, click the **View Back of Document** or **Rotate** icons.
4. To print a copy of the image, click the **Print** icon.
5. To close the window and return back to the Accounts page, click the **Close** icon in the right corner.



## Stop Payments

Stop Payments allow a client to request a Stop Payment on any one of the assigned accounts.

1. Click **Stop Payments**.
2. Click **Stop Payment Issue**, **Stop Payment Menu**, or **Stop Payment Search**.



## Stop Payment Issue

The Stop Payment Issue feature provides real-time access to an Online Stop Payment input page.

**To issue a New Stop Payment:**

1. Point to **Stop Payments**.
2. From the list, click **Stop Payment Issue**.

A screenshot of the 'New Stop Payment' form in the MyFinancial, Inc. system. The form is titled 'XXX0016: New Stop Payment' and includes a dropdown menu for '0006500016 DDA Item'. The form fields are organized into two columns. The left column contains fields for 'Item Date:', 'Item Type:', 'Number:', 'Amount:', 'Payee:', 'Reason:', and 'Comments:'. The right column contains fields for 'Through:', 'Through:', and a 'Check' dropdown menu. A 'SUBMIT' button is located at the bottom center of the form.

**The following information is required:**

- Item Date
- Item Type
- Number
- From/Through Amount
- Payee
- Reason
- Comments

**When the information has been entered:**

- To issue the Stop Payment, click **Next**.

A Stop Payment Confirmation page appears detailing the information entered, including a confirmation number.

**Note:** The system searches the Internet transaction lists to determine if the item has posted to the account.

Item Type	Number	Amount	Payee
CHECK	1234 through 1234	1.00 through 1.00	George Washington

Confirmation Number: 116490689

*Stop Payment Menu*

Fiserv HomepageHelpLog Off

HomeAccountsManagement ToolsAdministrationReviewAccount ServicesPrint

MyFinancial, Inc.

DetailsStop PaymentseStatements

XXX0016: Stop Payment Menu as of 09/11/2014 8:59 AM0006500016 DDA Item

Stop Payment Search

Item Date:  
Number:  
Amount:  
sort by:

Through:

Item Type

SUBMIT

New Stop Payment

Item Date:  
Item Type:  
Number:  
Amount:  
Payee:  
Reason:  
Comments:

Through:

Check

SUBMIT

Pending Stop Payments

Type	Stop Date	Item Date	Expiration Date	From Number	Thru Number	From Amount	Thru Amount	Payee
CHECK	05/09/2011	05/09/2011	05/09/2011	700	7200			CHECK RANGE

Reason:

Comments:

*Stop Payment Search*

DetailsStop Payments

XXXXXX05184: Stop Payment Searchdde XXXXXX05184

Stop Payment Search

Item Date:  
Number:  
Amount:  
sort by:

Through:

Item Type

SUBMIT

## Stop Payment Menu

The Stop Payment Menu provides a complete list of all Stop Payment features and is separated into two sections: Approved Stop Payments and Stop Payment Search.

**Note:** All required fields are financial institution defined and indicated with an asterisk.

**The Approved Stop Payment page displays all Stop Payments that have been approved and includes:**

- Type
- Expiration Date
- Number
- Amount
- Payee

The Stop Payment Search allows a client to search for specific Stop Payments that have already been issued. The Stop Payment Search can be categorized by item date, number, or amount. Any one or all three of these search criteria can be used to narrow the list of items. A sort option is available to determine how the Stop Payments appear. The Stop Payment Search can also be located by clicking Stop Payment and Search.

**Stop Payment Search includes:**

- Item Date - The date the item was issued.
- Number - Type an item number or an item number range to search for.
- From/Through Amount - Type an amount or an amount range to search.
- Sort By - Select a sort option.

**When the search criteria have been entered:**

- To view the **Stop Payment** list, click **Submit**.

**Note:** To view additional information about the Stop Payment, click the **Type** link.

## Stop Payment Error Code Messages

### Invalid Transaction Amount

- An amount was not entered on a regular Stop Payment
- A Range Stop Payment's 'From' amount was entered

### Invalid Document Number

- A valid Serial number was not entered
- The Range Stop's 'To' serial number is less than the 'From' serial number

### Duplicate Transaction

- The attempted Stop Payment matches a Stop Payment already placed

### Item Has Already Posted To The Account

- A check with the specified serial number has already cleared

## **Management Tools Tab**

Funds can be transferred between corporate accounts within the user's financial institution or to accounts at other financial institutions. The Management Tools menu allows clients to manage funds within authorized accounts.

**Note:** The Management Tools area and all the information contained within are tied to the employee Security Level.

The Management Tools area also includes additional inquiries into specific fund and file transfers, inquiries into the accounts the transfers are occurring from, a recap of all fund and file transfers, and a list of all the predefined fund transfers that have been issued.

Fund and file transfer templates are assigned to an employee by the corporate administrator. The employee can only manage transfers listed within the Management Tools area. The Bill payment link verbiage may vary depending upon the product used.

### **Funds Management may consist of:**

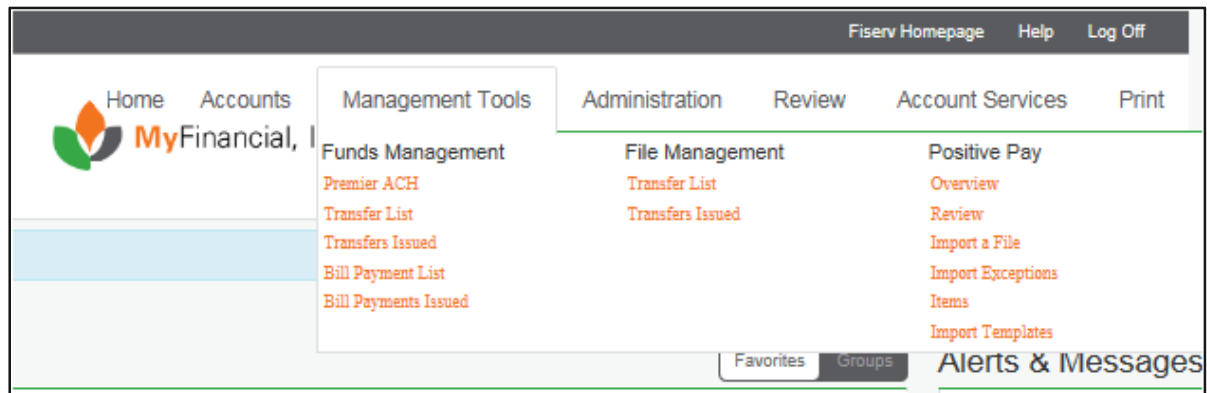
- ACH Manager and/or Premier® ACH Editor
- Wire Manager
- Transfer List
- Transfers Issued
- Bill Payment List
- Bill Payments Issued

### **File Management (with Premier ACH Editor only):**

- Transfer List
- Transfers Issued

**Positive Pay, if licensed, may consist of:**

- Overview
- Review
- Import a File
- Import Exceptions
- Items
- Import Templates

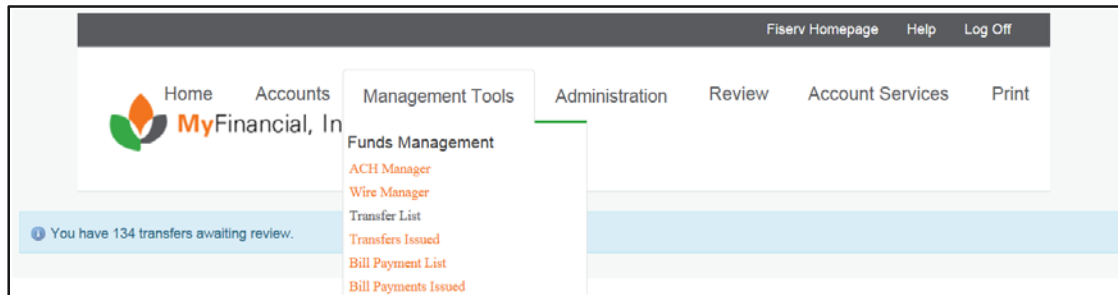


# Funds Management

## Transfer List

The Funds Management Transfer List provides a list of all fund transfer templates to which a specific user has access. It also enables users to issue one or several transfers.

1. Click **Management Tools**.
2. Select **Transfer List**.



Each transfer template details the account used as the source of the transfer funds. The next transfer date and the next transfer amount display for templates set up as recurring.

The screenshot shows the 'Fund Transfer List as of 09/25/2014 2:33 PM' page. It displays a table of transfer templates with columns for 'Select', 'Transfer Description', 'From Account', 'Date', and 'Amount'. The table lists several templates, including '18 to 19', '5710 to 8120', 'sav to 8120', 'SAV TO SAV', 'Template', 'Trans\_Open', and 'Weekly 8120'. The 'Template' row is selected, showing a date of '09/25/2014' and an amount of '306.00'. A 'SUBMIT' button is located at the bottom right of the table.

Select	Transfer Description	From Account	Date	Amount
<input type="checkbox"/>	<a href="#">18 to 19</a>	<a href="#">0006500018 DDA</a>		
<input type="checkbox"/>	<a href="#">5710 to 8120</a>	<a href="#">0106505710 Savings</a>		
<input type="checkbox"/>	<a href="#">sav to 8120</a>	<a href="#">0700012469 Savings</a>		
<input type="checkbox"/>	<a href="#">SAV TO SAV</a>	<a href="#">0700012469 Savings</a>		
<input checked="" type="checkbox"/>	<a href="#">Template</a>	<a href="#">0006500017 DDA</a>	09/25/2014	306.00
	<a href="#">Trans_Open</a>			
	<a href="#">Weekly 8120</a>	<a href="#">0006500017 DDA</a>		
	Total:			306.00

## Issue a Fund Transfer Template

1. Click **Management Tools**.
2. From the list, click **Transfer List**.
3. Click the **Transfer Description** link of the appropriate transfer template.

Fund Transfer List as of 09/25/2014 3:00 PM CDT

Undefined Fund Transfer Group

Select	Transfer Description	From Account	Date	Amount
	<a href="#">Open</a>			
	Total:			

4. Type the transfer dates, amounts, and select From/To Accounts.
5. To initiate the fund transfers, click **Submit** within the group.

Open: Transfer Information as of 09/25/2014 2:58 PM CDT

Transfer Information		Issue Transfer	
From Institution R/T Number:	5098-00015	Transfer Date:	9/25/2014
To Institution R/T Number:	5098-00015	Transfer Amount:	1.00
		From Account Nickname:	sav31
		To Account Nickname:	sav32
		Handling Instructions:	

Single Transfer Enabled

## Confirmation and Warning Page

A fund transfer confirmation screen appears after you click submit. The fund transfer confirmation displays the number of fund transfers completed and the total amount transferred.

**Note:** A message may display to indicate the fund transfer is pending approval. Only designated employees can review pending items in Client Review.

Warning	
Transfer Is Pending Client Approval	
Transfer Confirmation as of 09/25/2014 2:59 PM CDT	
Open	Transfer Summary
Transfer Date:	09/25/2014
Transfer Amount:	1.00
From Account Nickname:	sav31
From Institution R/T Number:	5098-00015
From Account Type:	Savings
From Account:	*****5031
To Account Nickname:	sav32
To Institution R/T Number:	5098-00015
To Account Type:	Savings
To Account:	*****5032
Confirmation Number:	115565305
Status:	Transfer Is Pending Client Approval
Number of Transfer Items: 1	
Total of Transfer Amounts: 1.00	
Important: You May Want to Print this Page for Future Reference.	

## Issue Multiple Fund Transfers

If a user would like to perform more than one transfer using a generic transfer template, the Batch Transfer Mode eliminates the need to submit the first transfer and then repeat the entire process for each transfer.

1. Select **Funds Management**, and then select **Transfer List**.
2. Click the **Transfer Description** link, and then click the **Batch Transfer Mode** button.

Open: Transfer Information as of 09/25/2014 3:19 PM CDT

Transfer Information		Issue Transfer	
From Institution R/T Number:	5098-00015	Transfer Date:	9/25/2014
To Institution R/T Number:	5098-00015	Transfer Amount:	
		From Account Nickname:	sav31
		To Account Nickname:	sav32
		Handling Instructions:	
		<input type="button" value="SUBMIT"/>	
		Single Transfer Enabled	
		<input type="button" value="BATCH TRANSFER MODE"/>	

3. Type the Issue Transfer information, and then click **Add Transfer**.

Open: Transfer Information as of 09/25/2014 3:19 PM CDT

Transfer Information		Issue Transfer	
From Institution R/T Number:	5098-00015	Transfer Date:	9/25/2014
To Institution R/T Number:	5098-00015	Transfer Amount:	4.00
		From Account Nickname:	sav31
		To Account Nickname:	sav32
		Handling Instructions:	
		Batch Transfer Enabled	
		<input type="button" value="SINGLE TRANSFER MODE"/>	
		<input type="button" value="ADD TRANSFER"/>	<input type="button" value="SUBMIT ALL"/>
		Transfer Status	
		Switched To Batch Transfer Mode.	

The first transfer is added to the batch.

Open: Transfer Information as of 09/25/2014 3:19 PM CDT

Transfer Information		Issue Transfer	
From Institution R/T Number:	5098-00015	Transfer Date:	9/25/2014
To Institution R/T Number:	5098-00015	Transfer Amount:	4.00
		From Account Nickname:	sav31
		To Account Nickname:	sav32
		Handling Instructions:	

Batch Transfer Enabled

SINGLE TRANSFER MODE

ADD TRANSFER SUBMIT ALL

Transfer Status

Added Transfer Number 1.  
Total Batch Transfers \$4.00

Issue Transfer No:1 REMOVE 1

Transfer Date:	9/25/2014
Transfer Amount:	4.00
From Account Nickname:	sav31
To Account Nickname:	sav32
Instructions:	

SUBMIT ALL

**Type the information for the next Transfer.**

1. Click **Add Transfer**.
2. To remove a transfer from the batch, click **Remove**.
3. Once all transfers have been entered, click **Submit All**.

Open: Transfer Information as of 09/25/2014 3:19 PM CDT

Transfer Information		Issue Transfer	
From Institution R/T Number:	5098-00015	Transfer Date:	9/25/2014
To Institution R/T Number:	5098-00015	Transfer Amount:	8.00
		From Account Nickname:	sav32
		To Account Nickname:	sav31
		Handling Instructions:	

Batch Transfer Enabled  
SINGLE TRANSFER MODE

**Transfer Status**

Added Transfer Number 2.  
Total Batch Transfers \$12.00

Issue Transfer No:1		<input type="button" value="REMOVE 1"/>
Transfer Date:	9/25/2014	
Transfer Amount:	4.00	
From Account Nickname:	sav31	
To Account Nickname:	sav32	
Instructions:		

Issue Transfer No:2		<input type="button" value="REMOVE 2"/>
Transfer Date:	9/25/2014	
Transfer Amount:	8.00	
From Account Nickname:	sav32	
To Account Nickname:	sav31	
Instructions:		

A transfer status bar appears.

Confirmation numbers appear when the transfer is complete.

Issue Transfer No:1	
<b>Warning</b>	
Transfer Is Pending Client Approval	
Confirmation Number: 118238840	
Transfer Date:	09/26/2014
Transfer Amount:	1.00
From Account Nickname:	sav31
To Account Nickname:	sav32
Instructions:	

Issue Transfer No:2	
<b>Warning</b>	
Transfer Is Pending Client Approval	
Confirmation Number: 118238764	
Transfer Date:	09/26/2014
Transfer Amount:	6.00
From Account Nickname:	sav32
To Account Nickname:	sav31
Instructions:	

## Transfers Issued

The Fund Transfers Issued screen provides a review of all the fund transfers issued during the current processing day.

1. Click **Management Tools**, and then click **Transfers Issued**.
2. Click the Transfer Description link of the appropriate transfer.

Funds Transfers Issued as of 09/25/2014 2:50 PM CDT Sorted by Group, Transfer Description				
Undefined Fund Transfer Group				
Transfer Description	Current Status	Employee	Transfer Date	Transfer Amount
Open	Pending Client Approval	Christy Field	08/29/2014	.50
Open	Pending Client Approval	Christy Field	08/29/2014	1.00
Open	Pending Client Approval	Christy Field	09/03/2014	.01
Open	Pending Client Approval	Christy Field	09/12/2014	1.00
Open	Pending Client Approval	Christy Field	09/25/2014	1.00
Sub Total:				3.51
Total:				3.51

Transfer information appears on the left section of the page; the Account Information and Employee Information appear on the right.

Open: Funds Transfer Detail as of 09/25/2014 2:53 PM CDT			
Transfer Information		Account Information	
Transfer Type:	Internal Transfer	From Institution R/T Number:	5098-00015
Current Status:	Pending Client Approval	From Account Type:	Demand Deposit
Placement Date & Time:	08/29/2014 02:57 PM CDT	From Account:	106505151
Transfer Date:	08/29/2014	From Account Nickname:	dda 0106505151
Transfer Amount:	.50	To Institution R/T Number:	5098-00015
Confirmation Number:	111154729	To Account Type:	Savings
Display Group:	Undefined Fund Transfer Group	To Account:	*****5021
Recurring:	No	To Account Nickname:	sav 0106505021
Handling Instructions:		Employee Information	
Message:			
		Employee Name:	Christy Field
		Employee Group:	People
		Reviewing Employee Name:	

# File Management

**Note:** This section only applies clients using Premier ACH Editor.

File Management enables file uploads such as payroll, direct deposit, or check issued files and file downloads. File Management also allows for additional inquiries into specific file transfers and file transfers issued that day.

## File Transfers List

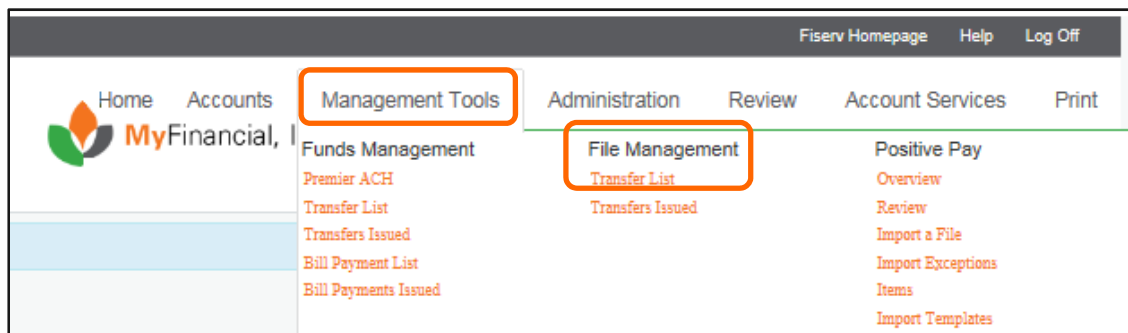
The File Transfer List provides a list of all of the employees designated file transfer templates, such as Payroll Files, Issued Checks, and Direct Deposit Files.

1. Click **Management Tools**.
2. From **File Management**, click **Transfer List**.

Each transfer is listed detailing the file name and file type.

3. Click the **Transfer Description** link to display specific detail of a file transfer template.

**Note:** File transfer templates must be established by the financial institution.



## File Transfers Issued

The File Transfers Issued page provides a review of all the file transfers issued during the current processing day.

**To display the list of File Transfers:**

1. Click **Management Tools**.
2. Click **Transfers Issued** under **File Management**.

## Administration Tab

The Administration Tab assigns businesses the access and rights to employee maintenance, establish new employees, assign account access, fund transfers, and file transfers to employees. Users with appropriate permissions can establish user roles, create Fund Transfer templates, and maintain account, employee, and fund transfer Display Groups.

Employees must be assigned an employee security level of Administrator or Senior Administrator to access this tab. The Administration Options at the Employee level determine the functions an employee can perform. Senior Administrators have the ability to change, add, and inquire their own access settings on the Administrator Tab.

**Note:** The financial institution determines whether a corporate client has access to Administration features.

The screenshot displays the Fiserv MyFinancial, Inc. Administration Tab interface. The top navigation bar includes links for Home, Accounts, Management Tools, Administration (highlighted), Review, Account Services, and Print. A dropdown menu for the Administration tab is open, showing options for Employee, Accounts, Business, and Fund Transfer. The 'Employee' section includes Profile & Permissions, Accounts, Inquire Fund Transfer Access, Change Fund Transfer Access, Inquire File Transfer Access, and Change File Transfer Access. The 'Accounts' section includes Role Definitions and Accounts. The 'Business' section includes Role Definitions and Accounts. The 'Fund Transfer' section includes Add Template, Add Using Template, Change Template, Delete Template, Groups, Inquire Account Group, Change Account Group, Inquire Employee Group, Change Employee Group, Inquire Fund Transfer Group, and Change Fund Transfer Group. The main content area shows a 'Home' section with a 'Favorite Accounts' table and a 'Transfer Funds' section.

Account Nickname	Current	Available
CHECKING ACCOUNT 0004730220	9,934,633,791.83	9,934,633,791.83
0006505770 DDA	10.64	10.64
CHECKING ACCOUNT 0004730221	11,525,567,395.04	11,525,567,395.04
0006500016 DDA Jen	253,145.26	253,090.26
0006508120 DDA	63,658.81	63,658.81
0006500017 DDA	4,149,067.65	4,149,067.65

- Show all accounts -

**Transfer Funds**

Internal ACH Wire

Template  
Loan Paymnet

From Account  
Main Checking

# Employee

## Profile & Permissions

1. Click **Administration**, and then select **Profile & Permissions**.

Fiserv Homepage Help Log Off

Home Accounts Management Tools **Administration** Review Account Services Print

MyFinancial, Inc.

You have 134 transfers awaiting review.

**Home**

**Favorite Accounts** (edit)

Account Nickname	Current	Available
CHECKING ACCOUNT 0004730220	9,934,633,791.83	9,934,633,791.83
0006505770 DDA	10.64	10.64
CHECKING ACCOUNT 0004730221	11,525,567,395.04	11,525,567,395.04
0006500016 DDA Jen	253,145.26	253,090.26
0006508120 DDA	63,658.81	63,658.81
0006500017 DDA	4,149,067.65	4,149,067.65
- Show all accounts -		

Alerts (0)

**Transfer Funds**

Internal ACH Wire

Template  
Loan Paymnet

From Account  
Main Checking

2. Select the function, and then type the search criteria.
3. Click **Submit**.
4. Click the **New Employee** option button, and then click **Submit**.

Select User Criteria

☐ Inquire Employee  
☐ Change Employee  
☒ **New Employee**  
☐ New Employee Using Existing Employee  
☐ Delete Employee

Submit Clear

New Employee

1 - Codes

Codes

Name:

Security Level:

Employee

Status:

Active Employee

Employee Group:

None

Date Created:

Transaction Exports:

No

Date Last Accessed:

Date Last Changed:

(None)

(None)

(None)

(None)

(None)

(None)

Contact Methods

E-mail Address:

Business Phone:

Business Phone Ext.:

0

Mobile Phone:

Client Details

☒ Client Name

Client Number

Client Tax ID

☒ LILY'S LAKESIDE CATERING

2001003937

210000006

Security

Access ID:

[Change Password](#)

PIN:

Terms Acceptance Date:

Multifactor Authentication

Token Status:

(None)

Token Type:

(None)

Role Assignment

Role Name

(None)

[Add Role](#)

Overrides

Cutoff Group Override:

Use Default

File Transfer Options		
Review ACH File Transfers:	<input type="button" value="No"/>	
Review Other File Transfer:	<input type="button" value="No"/>	
Limits and Thresholds		
Wire Review Threshold:	<input type="text" value="0.00"/>	
Wire Daily Transfer Limit:	<input type="text" value="0.00"/>	
File Review Threshold:	<input type="text" value="0.00"/>	
File Daily Transfer Limit:	<input type="text" value="0.00"/>	
Bill Payments		
Initiate/Delete Payments:	<input type="button" value="No"/>	
Positive Pay Options		
Inquiry and Import Template Maintenance:	<input type="button" value="None"/>	
Maintenance and Review:	<input type="button" value="None"/>	
Stop Payments		
Inquiry:	<input type="button" value="No"/>	
New:	<input type="button" value="No"/>	
Interface Specifications		
Interface	User Code	Password
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="(None)"/>	<input type="text"/>	<input type="text"/>
Electronic Documents		
<u>Select All</u>		
<input type="checkbox"/> CTX Test	<input type="checkbox"/> LOAN MATURITY NOTICE	
<input type="checkbox"/> DDA ONUS DEBITS	<input type="checkbox"/> CHECKING ACCT STMT-DESIGNED	
<input type="checkbox"/> SAV ONUS DEBITS	<input type="checkbox"/> LOAN RATE/ESCROW/PAYMENT CHG	
<input type="checkbox"/> SAV ONUS CREDITS	<input type="checkbox"/> DDA EIM NOTICES	
<input type="checkbox"/> COD ONUS DEBITS	<input type="checkbox"/> DDA NOTICE 1	
<input type="checkbox"/> DDA ONUS CREDITS	<input type="checkbox"/> DDA TRANSFER NOTICE	
<input type="checkbox"/> LAS ONUS DEBITS 1	<input type="checkbox"/> DDA NOTICE 6	
<input type="checkbox"/> LAS ONUS DEBITS 2	<input type="checkbox"/> LOAN PAST DUE NOTICE	
<input type="checkbox"/> LAS ONUS CREDITS 1	<input type="checkbox"/> LOAN NOTICE 7	
<input type="checkbox"/> LAS ONUS CREDITS 2	<input type="checkbox"/> SDB DRILL BOX NOTICE	
<input type="checkbox"/> DDL ONUS CREDITS	<input type="checkbox"/> SDB PAST DUE NOTICE	
<input type="checkbox"/> DDA ANALYSIS STATEMENTS	<input type="checkbox"/> LOAN NOTICE 12	
<input type="checkbox"/> COD INT/RATE/MATURITY NOTICE	<input type="checkbox"/> LOAN NOTICE 13	
<input type="checkbox"/> CHECKING ACCOUNT E-STATEMENTS	<input type="checkbox"/> LOAN BILLING NOTICE	
<input type="checkbox"/> CHECKING ARCHIVE STATEMENTS	<input type="checkbox"/> LOAN NOTICE 19	
<input type="checkbox"/> SAV STATEMENT ARCHIVE	<input type="checkbox"/> LOAN NOTICE 24	
<input type="checkbox"/> SAV INT/RATE/MATURITY NOTICE	<input type="checkbox"/> NOTE NOTICE 10	
<input type="checkbox"/> SAV NOTICE 2	<input type="checkbox"/> DDL NOTICE 1	
<input type="checkbox"/> DDA POSITIVE PAY NOTICES	<input type="checkbox"/> DDL Payment Notice	
<input type="checkbox"/> LOAN PAYMENT NOTICE	<input type="checkbox"/> SDB BILLING NOTICE	

Corporate User Account Access

No Results Found

Applications Enabled

Select None

☒ ACH

☒ Wires

Next Cancel

## Definitions

### Codes Section

#### Name

Type the employee's first and last names.

#### Security Level

Select the employee access level.

Employee - The employee is not authorized to review transfers.

Supervisor - The employee has administration rights and is authorized to review transfers from their own Display Group.

Administrator - The employee has administration rights and is authorized to review transfers of others.

Senior Administrator - The employee has administration rights (including assigning other administrators), and is authorized to review transfers of others.

**Note:** Refer to the Appendix for additional information.

#### Employee Group

Identifies under which Display Group the employee is listed, such as Supervisor or Administrator.

#### Transaction Exports

Determines if the employee can export transactions to banking software products.

#### Status

Determines if an employee is currently using Internet banking.

Active Employee

Frozen Status, No Access - Employee is not deleted but has no access

Closed Employee Record - Indicates a former employee who has not yet been deleted from the system.

#### Date Created

Identifies when the employee record was created.

**Date Last Accessed**

Identifies when the employee record was last accessed.

**Date Last Changed**

Identifies when the employee record was last modified.

**Contact Methods Section****E-mail Address**

Type the employee's email address.

**Note:** This field is required if using the Auto-Generate Password feature.

**Business Phone**

Type the employee's business phone number.

**Business Phone Ext.**

Type the employee's business phone numbers extension.

**Mobile Phone**

Type the employee's mobile phone number.

**Client Details Section**

Displays the client with which the user is associated.

**Security Section****Access ID**

Indicates the unique ID used to log in. The Access ID is case sensitive.

**PIN**

The personal identification number for security verification. Used with tokens only.

**Terms Acceptance Date**

Indicates the date the employee accepted the terms and conditions statement.

**Change Password**

Click the Change Password link (or Reset Password link if using the Auto-Generate Password feature) to establish a temporary password.

**Note:** A temporary password is established, and the client is prompted to establish a new password upon initial login.

**Multifactor Authentication Section****Token Status**

Select the status of the token from the list.

None - Tokens are not used

Outstanding Order - Not applicable

Token Ordered - Not applicable

Pending Enablement - Token has not been enabled

Token Enabled - Token enabled and working

Token Disabled - Token cannot be used

Token Lost - Token reported as lost

Token Damaged - Token reported as damaged

**Token Type**

Select the type of Token used from the list.

Values are:

None - Tokens are not used

DP260

GO3

**Role Assignment Section**

- Click the **Add Role** link to assign a role.

**Overrides Section****Cutoff Group Override**

Reserved for future use.

**Account Options Section****Incoming ACH**

Indicates whether an employee can view incoming ACH.

**Note:** This option applies to In-House financial institutions only.

**Incoming Wire**

Indicates whether an employee can view incoming wires.

**Note:** This option applies to financial institutions using WireXchange only.

**Approvals Options Section****Review Internal Transfers**

Indicates if fund transfers issued by the employee require client review.

**Review ACH Transfers**

Indicates if ACH Funds Transfers issued by the employee require client review.

**Note:** This option applies to Premier ACH Editor clients only.

**Review Wire Transfers**

Indicates if wire transfers issued by the employee require client review.

**Note:** This option does not apply to Wire Manager clients.

**Approve Transfers**

Indicates if the user can approve a wire transfer submitted by another user.

**Fund Transfers Options Section****Inquire Transfers**

Indicates if the employee can inquire into transfers.

**Note:** This option is required for single sign on to CheckFree® Small Business.

**Initiate Transfers**

Indicates if the employee can issue fund transfers.

**Review Bill Payment Transfers**

Indicates if bill payments issued by the employee require client review.

**File Transfers Options Section**

This section does not apply to ACH Manager.

**Review ACH File Transfers**

Indicates whether the ACH file transfers require review by the client.

**Review Other File Transfers**

Indicates whether additional supported file transfers require review by the client.

**Limits and Thresholds Section****Wire Review Threshold**

The dollar amount of individual wire transfers the employee can issue without client review.

**Wire Daily Transfer Limit**

The daily dollar amount of wire transfers an employee can issue without client review.

**File Review Threshold**

The maximum dollar amount of a single ACH file transfer. If the amount exceeds the threshold, the ACH file transfer is placed in client side review for verification and approval.

**Note:** Not applicable for clients using ACH Manager.

**File Daily Transfer Limit**

The maximum dollar accumulation of all ACH file transfers. If the amount exceeds the daily limit, the ACH file transfer is placed in client side review for verification and approval.

**Note:** Not applicable for clients using ACH Manager.

**Bill Payments Section****Initiate/Delete Payment**

Indicates whether the employee can issue/delete bill payments.

**Positive Pay Options Section****Inquiry and Import/Template Maintenance**

Determines whether the employee can inquire, import, maintain, or change templates.

**Maintenance and Review**

Determines whether the employee can review and maintain positive pay items.

**Stop Payments Section****Inquiry**

Determines if the employee can inquire on Stop Payments.

**New**

Determines if the employee can add Stop Payments.

**Interface Specifications Section****Interface**

Indicates the code used to identify the product selected for all interface product solutions.

**Usercode**

The usercode associated with this interface.

**Password**

The password that is associated with this interface. Click the link to display the Change Password checkbox. Enter and confirm the new password.

**Electronic Documents Section**

- Select the check boxes for all the documents the user can view.

**Corporate User Account Access Section**

- Check the accounts the user can view.

**Applications Enabled Section**

- Select the check box to enable an application for this user.

## Accounts

1. Click **Administration**, and then select **Accounts**.

Home Accounts Management Tools **Administration** Review Account Services Print

Employee Profile & Permissions **Accounts** Inquire Fund Transfer Access Change Fund Transfer Access Business Role Definitions Accounts Fund Transfer Add Template Add Using Template Change Template Delete Template Groups Inquire Account Group Change Account Group Inquire Employee Group Change Employee Group Inquire Fund Transfer Group Change Fund Transfer Group

You have 134 transfers awaiting review.

### Home

#### Favorite Accounts (edit)

Account Nickname	Current	Available
CHECKING ACCOUNT 0004730220	9,934,633,791.83	9,934,633,791.83
0006505770 DDA	10.64	10.64
CHECKING ACCOUNT 0004730221	11,525,567,395.04	11,525,567,395.04
0006500016 DDA Jen	253,145.26	253,090.26
0006508120 DDA	63,658.81	63,658.81
0006500017 DDA	4,149,067.65	4,149,067.65

- Show all accounts -

### Transfer Funds

Internal ACH Wire

Template  
Loan Paymnet

From Account  
Main Checking

2. Type the search criteria, and click **Submit**.

Select Corporate Employee Account Criteria

Access ID: ChristyField

Employee Name:

**Submit** Clear

#### Corporate Employee List

User Name	Access ID
ChristyField	ChristyField

Cancel

**Note:** If no search criteria or partial search criteria are entered, a list of users appears. Select the appropriate User Name link to view the account.

3. Click an **Account Number** link, a **Change** icon, or a **Delete** icon.

Account Number	Account Type	Account Nickname	Change	
<a href="#">106505151</a>	Demand Deposit	dda 0106505151		X
<a href="#">106505171</a>	Demand Deposit	dda 0106505171		X
<a href="#">106505177</a>	Demand Deposit	dda 0106505177		X
<a href="#">106505181</a>	Demand Deposit	dda 0106505181		X
<a href="#">106505184</a>	Demand Deposit	dda 0106505184		X
<a href="#">106505191</a>	Demand Deposit	dda 0106505191		X
<a href="#">*****5020</a>	Savings	sav 0106505020		X
<a href="#">*****5021</a>	Savings	sav 0106505021		X
<a href="#">*****5022</a>	Savings	sav 0106505022		X
<a href="#">*****5023</a>	Savings	sav 0106505023		X
<a href="#">*****5024</a>	Savings	sav 0106505024		X
<a href="#">*****5026</a>	Savings	sav 0106505026		X
<a href="#">*****5027</a>	Savings	sav 0106505027		X
<a href="#">*****5028</a>	Savings	sav 0106505028		X
<a href="#">*****5029</a>	Savings	sav 29		X
<a href="#">*****5031</a>	Savings	sav31		X
<a href="#">*****5032</a>	Savings	sav32		X
<a href="#">*****5033</a>	Savings	sav3		X
<a href="#">*****5034</a>	Savings	sa566		X
<a href="#">*****5035</a>	Savings	sav6		X
<a href="#">*****5036</a>	Savings	sav7		X
<a href="#">*****5184</a>	Savings	sav8		X

[Show all accounts](#)

Amount

## Definitions

### Account Number

Click link to inquire into account permissions for this user.

### Change

Click to change account permissions for this user.

### Delete

Click to remove this user's access to this account.

4. Make any necessary changes.
5. Click **Save**.

Change Employee Account	
Client Name:	COMPANY KIM 2
Account Type:	Demand Deposit
Account Number:	X1111
Access Identification:	6610-60065
Institution Number:	01
Institution Report Number:	001
Account Specifications	
Status:	Active
Nickname:	CHECKING 2
Access Group:	NOW ACCOUNTS
Display Group:	CHECKING
Merchant Capture Access Override:	Yes
Account Options	
Inquiry Detail:	Yes
Presentments:	Yes
Transactions:	Yes
Incoming ACH:	No
Incoming Wire:	No
ACH Item Search:	No
Exports:	Yes
Account Number Display:	Yes
Fund Transfer Options	
Overdrafts Allowed:	Yes
Loan Payment:	All
Tax Payment:	No
Bill Payment:	No
Internal Transfer In:	Yes
Internal Transfer Out:	Yes
ACH Transfer In:	No
ACH Transfer Out:	No
Wire Transfer Out:	No

## Definitions

### Account Specifications Section

#### Status

Select Active or Manual Lock from the list.

#### Merchant Capture Access Override

No Override - no override to Client-level Merchant Capture Option

No Access - no access to Merchant Capture

Yes - access to Merchant Capture

### Default Account Options Section

#### Inquiry Detail

The user can view Balances.

**Transactions**

The user can view Transactions.

**Account Number Display**

Indicates whether the account number displays.

**Presentments**

Indicates whether the user can view current-day transactions.

**Stop Payments Section****Inquiry**

Indicates whether the user can inquire into Stop Payments.

**Add**

Indicates whether the user can add Stop Payments.

**Positive Pay Options Section****Inquiry and Import/Template Maintenance**

Indicates whether the user can inquire, import, or maintain templates.

None - Indicates the user cannot perform positive pay inquiries, file import, or template maintenance functions.

Inquiry - Indicates the user can view positive pay files.

Import/Template Maintenance - Indicates the user can view positive pay files and maintain templates.

Inquiry and Import/Template Maintenance - Indicates the user can view and import positive pay files and maintain templates.

**Maintenance and Review**

Indicates whether the user can review or maintain positive pay items.

None - Indicates the user cannot review or maintain positive pay items.

Maintenance - Indicates the user can maintain positive pay items.

Review - Indicates the user can review positive pay items.

**Fund Transfer Options Section**

Indicates whether the user can initiate specific Funds Transfers

## Inquire and Change Fund Transfer Access

**Note:** After creating a new Fund Transfer Template, the Administrator needs to assign permissions for users to access the template by using Change Employee Funds Transfer Access.

1. Click **Administration**.
2. From the **Employee** section, click **Inquire Fund Transfer Access** or **Change Fund Transfer Access**.

Fiserv Homepage Help Log Off

Home Accounts Management Tools **Administration** Review Account Services Print

MyFinancial, Inc.

You have 134 transfers awaiting review.

**Home**

**Favorite Accounts** (edit)

Account Nickname	Current	Available
CHECKING ACCOUNT 0004730220	9,934,633,791.83	9,934,633,791.83
0006505770 DDA	10.64	10.64
CHECKING ACCOUNT 0004730221	11,525,567,395.04	11,525,567,395.04
0006500016 DDA Jen	253,145.26	253,090.26
0006508120 DDA	63,658.81	63,658.81
0006500017 DDA	4,149,067.65	4,149,067.65

- Show all accounts -

**Administration**

- Employee
  - Profile & Permissions
  - Accounts
    - Inquire Fund Transfer Access**
    - Change Fund Transfer Access**
  - Business
    - Role Definitions
    - Accounts
- Fund Transfer
  - Add Template
  - Add Using Template
  - Change Template
  - Delete Template
- Groups
  - Inquire Account Group
  - Change Account Group
  - Inquire Employee Group
  - Change Employee Group
  - Inquire Fund Transfer Group
  - Change Fund Transfer Group

Alerts (0)

**Transfer Funds**

Internal ACH Wire

Template  
Loan Paymnet

From Account  
Main Checking

3. Type the search criteria, and then click **Submit**.
4. Click the **Name** link.

**Inquire Employee Fund Transfer Access**

Search for Employee

☐ All  
☐ Employee Group:  
☒ Name:

Not People

George Washington

SUBMIT

**Results for George Washington**

Name	Employee Group
<b>George Washington</b>	People

5. Select **Yes** or **No** from the list to give or take away access to specific Fund Transfer templates.
6. Click **Submit**.

**Note:** If a new File Transfer Template is created by the financial institution, the Client Administration needs to assign permissions for users to access the template by using Change File Transfer Template as well. This option only applies to Premier ACH clients, not ACH Manager.

#### *Inquire Result*

Inquire Employee Fund Transfer Access			
Undefined			
Internal:		Yes:	Open:
			Yes:

#### *Change Result*

Change Employee Fund Transfer Access			
Undefined			
Internal:	No	Open:	Yes
			No
			Yes
		<input type="button" value="SUBMIT"/>	

## Role Definitions

A Role is a term that describes the available functions assigned to a given individual business client or business client user.

A User Role is a term that describes what permissions a user has in relation to the overall set of functions assigned to a business client's user.

1. Click the **Administration** tab.
2. Click **Role Definitions**.

The screenshot shows the Fiserv MyFinancial, Inc. Administration tab. The 'Administration' menu is open, and 'Role Definitions' is highlighted with a red box. The main content area shows 'Favorite Accounts' and 'Transfer Funds' sections.

Account Nickname	Current	Available
CHECKING ACCOUNT 0004730220	9,934,633,791.83	9,934,633,791.83
0006505770 DDA	10.64	10.64
CHECKING ACCOUNT 0004730221	11,525,567,395.04	11,525,567,395.04
0006500016 DDA Jan	253,145.26	253,090.26
0006508120 DDA	63,658.81	63,658.81
0006500017 DDA	4,149,067.65	4,149,067.65

- Show all accounts -

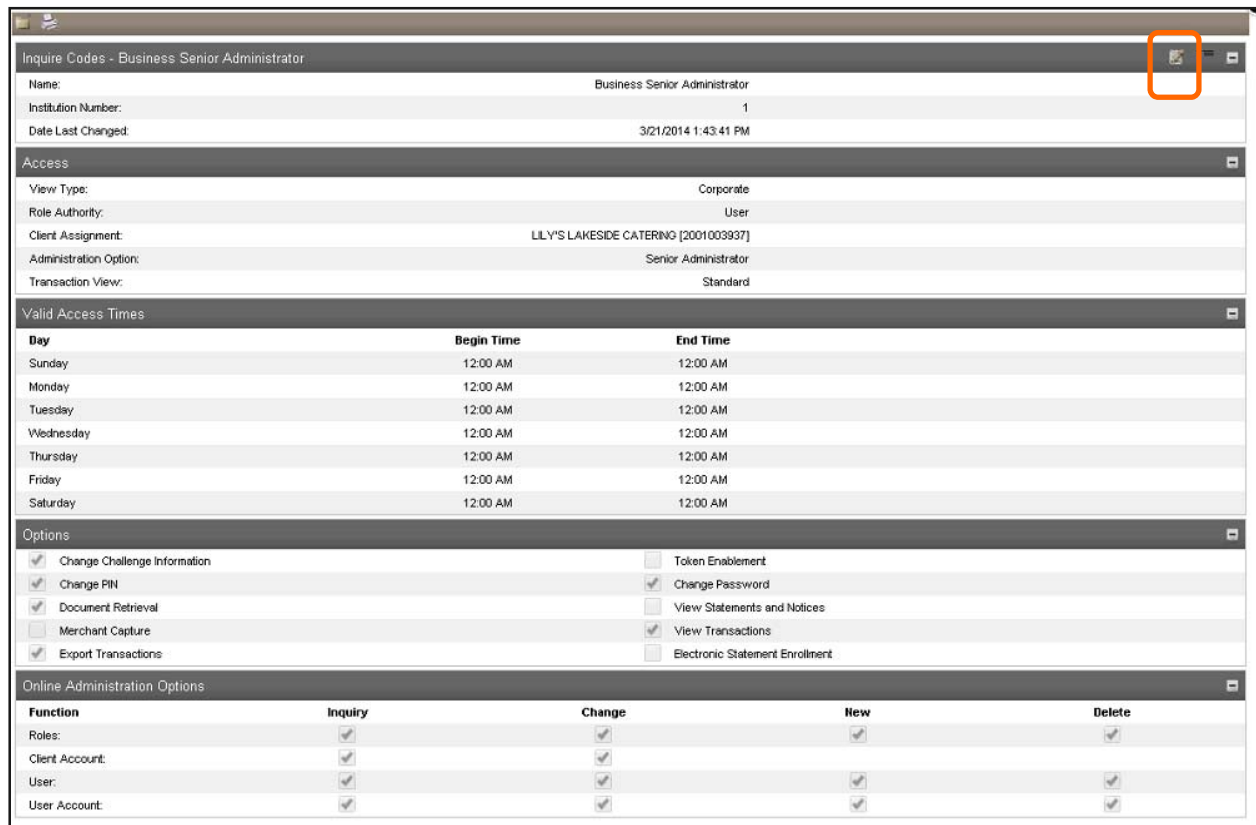
3. Select the **Inquiry Role** option button, and then click **Submit**.
4. From the **Role List**, click a **Name** link.

The screenshot shows the 'Select Role Criteria' dialog box. The 'Inquire Role' option is selected, and the 'Role List' table is visible. The 'Name' column is highlighted with a red box.

Name	Client Name	Client Number
<a href="#">Business Senior Administrator</a>	Lily Lakeside Catering	2000100039
<a href="#">Lily Lakeside User Role</a>	Lily Lakeside Catering	2000100039

Review the inquiry information.

5. To make any edits to the inquiry, click the **Change** icon.



**Inquire Codes - Business Senior Administrator**

Name: Business Senior Administrator  
 Institution Number: 1  
 Date Last Changed: 3/21/2014 1:43:41 PM

**Access**

View Type: Corporate  
 Role Authority: User  
 Client Assignment: LILY'S LAKESIDE CATERING [2001003937]  
 Administration Option: Senior Administrator  
 Transaction View: Standard

**Valid Access Times**

Day	Begin Time	End Time
Sunday	12:00 AM	12:00 AM
Monday	12:00 AM	12:00 AM
Tuesday	12:00 AM	12:00 AM
Wednesday	12:00 AM	12:00 AM
Thursday	12:00 AM	12:00 AM
Friday	12:00 AM	12:00 AM
Saturday	12:00 AM	12:00 AM

**Options**

<input checked="" type="checkbox"/> Change Challenge Information	<input type="checkbox"/> Token Enablement
<input checked="" type="checkbox"/> Change PIN	<input checked="" type="checkbox"/> Change Password
<input checked="" type="checkbox"/> Document Retrieval	<input type="checkbox"/> View Statements and Notices
<input type="checkbox"/> Merchant Capture	<input checked="" type="checkbox"/> View Transactions
<input checked="" type="checkbox"/> Export Transactions	<input type="checkbox"/> Electronic Statement Enrollment

**Online Administration Options**

Function	Inquiry	Change	New	Delete
Roles:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Client Account:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
User:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
User Account:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**Do one of the following:**

- To return to a previous page without saving changes, click **Back**.
- Select role permissions for Valid Access Times, Options, and Online Administration Options and then click **Next** (only available if Applications have been selected), or to save, click **Finish**.
- To exit out of the screen without saving changes, click **Cancel**.

New Role	1-Authorities	2-Codes	3-ACH
<b>Step 2 - Codes</b>			
Name:		<input type="text"/>	
Institution Number:		82	
<b>Access</b>			
View Type:		Corporate	
Role Authority:		User	
Client Assignment:		Company [2000823137]	
Administration Option:		<input type="text" value="User"/>	
Transaction View:		<input type="text" value="Standard"/>	
<b>Valid Access Times</b>			
<b>Day</b>	<b>Begin Time</b>	<b>End Time</b>	
Sunday	<input type="text" value="12:00 AM"/>	<input type="text" value="12:00 AM"/>	
Monday	<input type="text" value="12:00 AM"/>	<input type="text" value="12:00 AM"/>	
Tuesday	<input type="text" value="12:00 AM"/>	<input type="text" value="12:00 AM"/>	
Wednesday	<input type="text" value="12:00 AM"/>	<input type="text" value="12:00 AM"/>	
Thursday	<input type="text" value="12:00 AM"/>	<input type="text" value="12:00 AM"/>	
Friday	<input type="text" value="12:00 AM"/>	<input type="text" value="12:00 AM"/>	
Saturday	<input type="text" value="12:00 AM"/>	<input type="text" value="12:00 AM"/>	
<b>Options</b>			
<u>Select All</u>			
<input type="checkbox"/> Change Challenge Information	<input type="checkbox"/> Token Enablement		
<input type="checkbox"/> Change PIN	<input type="checkbox"/> Change Password		
<input type="checkbox"/> Document Retrieval	<input type="checkbox"/> View Statements and Notices		
<input type="checkbox"/> Merchant Capture	<input type="checkbox"/> Mobile Merchant Capture		
<input type="checkbox"/> View Transactions	<input type="checkbox"/> Export Transactions		
<input type="checkbox"/> Electronic Statement Enrollment			
<b>Online Administration Options</b>			
<b>Function</b>	<b>Inquiry</b>	<b>Change</b>	<b>New</b>
	<u>Select All</u>	<u>Select All</u>	<u>Select All</u>
Roles:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Client Account:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
User:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
User Account:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="button" value="Back"/> <input type="button" value="Next"/> <input type="button" value="Finish"/> <input type="button" value="Cancel"/>			

**Definitions****Codes Section****Name**

This field indicates the name of the role.

**Valid Access Times Section****Day**

The day(s) of the week when the user is allowed to access Internet banking accounts.

**Begin/End Time**

The beginning/end of the daily period when users have access to Internet banking accounts. hh:mm AM/PM.

**Options Section****Change Challenge Information**

Allows the user to change their MFA challenge information.

**Change PIN**

Enables online PIN changes.

**Document Retrieval**

Enables online document retrieval (through Director® or the Titan national image archive).

**Merchant Capture**

Enables Merchant Capture.

**Token Enablement**

MFA Security Tokens (with VASCO tokens) is used.

**Change Password**

Enables online password changes.

**View Statements and Notices**

Enables online viewing of statements and notices, with images accessed through Director or the Titan national image archive.

**Online Administration Options Section****Roles**

Determines if an end user can view and/or perform maintenance on Corporate User Roles through Client Side Administration within Business Online.

**Note:** Both the Corporate Client Role and the Corporate User Role must have the Roles options selected for the end user to have access to the new Roles link within Business Online.

**Client Account**

Determines if an end user can view and/or perform maintenance on a Client Account through Client Side Administration within Business Online.

**Note:** Both the Corporate Client Role and Corporate User Role must have the Client Account options selected for the end user to have access to the new Client Account link within Business Online.

**User**










Determines if an end user can access other user records.

**User Account**

Determines if an end user can administer User Accounts.

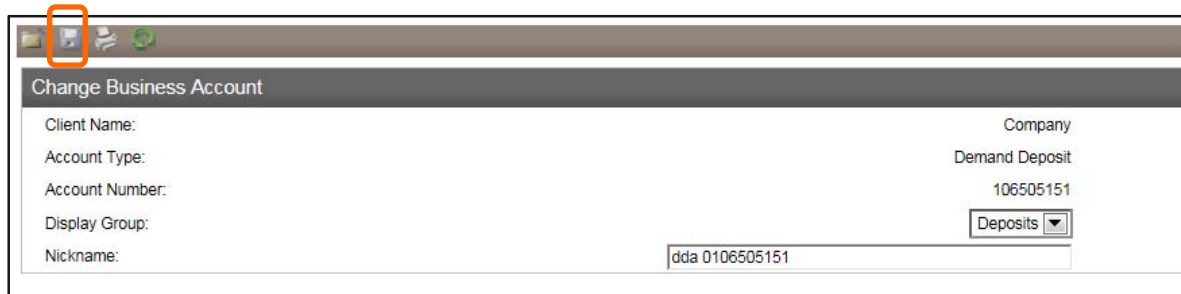
## Accounts

1. Point to **Administration**, and then click **Accounts** from the Business section.
2. To edit Display Groups or Account Nicknames, click the **Change** icon.

Account List For Company			
Account Number	Account Type	Account Nickname	Change
<a href="#">106505151</a>	Demand Deposit	dda 0106505151	
<a href="#">106505171</a>	Demand Deposit	dda 0106505171	
<a href="#">106505177</a>	Demand Deposit	dda 0106505177	
<a href="#">****5021</a>	Savings	sav 0106505021	
<a href="#">****5022</a>	Savings	sav 0106505022	
<a href="#">****5023</a>	Savings	sav 01065023	
<a href="#">****5024</a>	Savings	sav 0106505024	
<a href="#">****5154</a>	Installment	in 0106505154	
<a href="#">****5008</a>	Mortgage	ml 0106505008	

**Note:** Only financial institutions can add new accounts.

3. Select the appropriate **Display Group** from the list, and type the Nickname.
4. Click **Save**.



**Change Business Account**

Client Name: \_\_\_\_\_ Company

Account Type: \_\_\_\_\_ Demand Deposit

Account Number: \_\_\_\_\_ 106505151

Display Group: \_\_\_\_\_ Deposits ▼

Nickname: \_\_\_\_\_ dda 0106505151

**Note:**

- Before changes to the Account Nickname take effect, the user must log out and log back in to online banking.
- Accounts reassigned to an existing Display Group will require nightly processing before they take effect.

# Fund Transfer

## Templates

Fund transfer templates can be established, changed, and deleted by specific employees for internal transfers, external transfers, Foreign and Domestic wire transfers, Federal or State Tax Payments, and Bill Payments. Templates for ACH In, ACH Out, and Tax Payment may not be available if ACH Manager is used. Domestic and Foreign Wire templates may not be available if Wire Manager is used.

1. Click **Administration**.
2. Click **Add Template**, **Add Using Template**, or **Change Template**.
3. From the **Fund Transfer Type** list, select an option, and then click **Submit**.

4. Choose the appropriate **Fund Transfer Type**, and then click **Submit**.

## Definitions

### Fund Transfer Template Section

**Client**

The name of the selected client.

**Transfer Description**

The unique description that identifies the fund transfer.

**Group**

Indicates which Display Group the transfer template appears.

**Review Required**

Determines the security level required to approve the transfer.

**From Section****Account Nickname**

Indicates the account name of the account receiving the funds transfer.

**Institution Routing/Transit**

The routing and transit number of the financial institution that is the source of funds.

**Account Type**

The type of account that is the source of the funds.

**Account Number**

The account that is the source of the funds.

**To Section****Account Nickname**

Indicates the account name of the account receiving the funds transfer.

**Institution Routing/Transit**

The routing and transit number of the financial institution receiving the fund transfer.

**Account Type**

The account type receiving the fund transfer.

**Account Number**

The account receiving the fund transfer.

**Defaults Section****Default Amount**

Identifies the default transfer amount.

**Note:** The amount can be overridden when issuing the fund transfer.

**Amount Increments**

The amount increment used when issuing a fund transfer.

**Example:** If \$5.00 is entered in the Amount Increment field, transfers can only be issued in \$5 increments (i.e. \$5, \$10, \$15, \$20). If this field is left blank (or a zero is entered), no amount increment restrictions are assigned to the transfers.

**Minimum Amount**

The minimum transfer amount allowed.

**Maximum Amount**

The maximum transfer amount allowed.

**Automatic Transfer Section****Frequency**

The frequency of the recurring fund transfer.

On Demand

Monthly

Quarterly

Semi-annually

Annually

Weekly

Bi-weekly

Twice Monthly (for Premier clients this will be the 1<sup>st</sup> and the 15<sup>th</sup>)

Bi-monthly

**Number of Remaining Transfers**

The number of remaining transfers.

**Default Message Section****Instructions**

A financial institution defined message that displays when a customer issues a transfer or processes an inquiry.

**Example:** This could be used to notify employees that transactions posted after 3 p.m. are not processed until the following business day.

# Groups

## Change Groups

1. Click **Administration**, select **Change Account Group**, **Change Employee Group**, or **Change Fund Transfer Group**, and then select the appropriate **Display Sequence**.

Account Group

Change Account Group

Display Sequence

Deposits  
Savings  
Loans

UP  
DOWN

Group Description:  
Checking

ADD CHANGE DELETE

SUBMIT

2. Type the new Group Description, and then click **Change**.
3. Click **Submit**.

Account Group

Change Account Group

Display Sequence

Checking  
Savings  
Loans

UP  
DOWN

Group Description:  
Checking

ADD CHANGE DELETE

SUBMIT

A confirmation screen appears.

## Change Employee Group

Employee Group

Change Employee Group

Display Sequence

People

Not People

ADMINS

SR ADMINS

UP

DOWN

Group Description:

EMPLOYEES

ADD

CHANGE

DELETE

SUBMIT

## Change Fund Transfer Group

Fund Transfer Group

Change Fund Transfer Group

Display Sequence

Deposits

All

Loans

Payments

UP

DOWN

Group Description:

INTERNAL TRANSFERS

ADD

CHANGE

DELETE

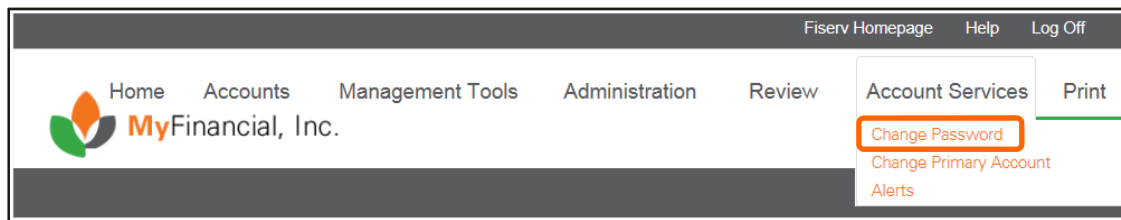
SUBMIT

## Account Services Tab

### Change Password

Users can be prompted to change passwords at set intervals defined by the financial institution. Previous passwords may be reused.

1. From the **Account Services** tab, click **Change Password**.



The Change Password page appears.

2. Type the current password, the new password, and then in the **Confirm New Password** box, type your new password again.
3. Click **Submit**.

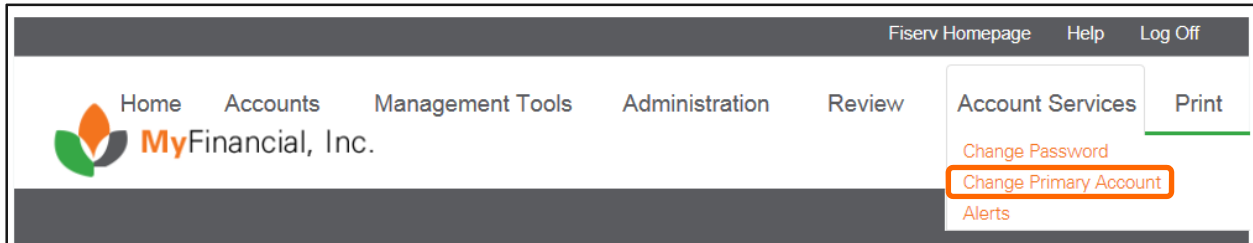
A screenshot of the 'Change Password' form. The form is titled 'Change Password' and includes three input fields: 'Current Password:', 'New Password:', and 'Confirm New Password:'. Below the input fields, there are two buttons: 'SUBMIT' (highlighted with an orange box) and 'CANCEL'.

The Account Overview page appears.

## Change Primary Account

The Primary Account is the account used when selecting Primary Account Summary from the optional Take Me to list on the Log In page.

1. From the **Account Services** tab, select **Change Primary Account**.



The Change Primary Account page appears.

2. From the **Select a Primary Account** list, to designate as the primary account, select an **account** option button.
3. Click **Submit**.

A screenshot of the 'Change Primary Account' page. The page has a title 'Change Primary Account' and a section header 'Select a Primary Account'. Below this is a list of radio buttons, each followed by an account ID. The first option, 'dda 0106505151', is selected. At the bottom right of the list is a 'SUBMIT' button, which is highlighted with an orange rectangle. The list of accounts includes various IDs like 'dda 0106505171', 'sav 0106505020', and 'CONSUMER LOAN- 106505154'.

The Account List page appears.

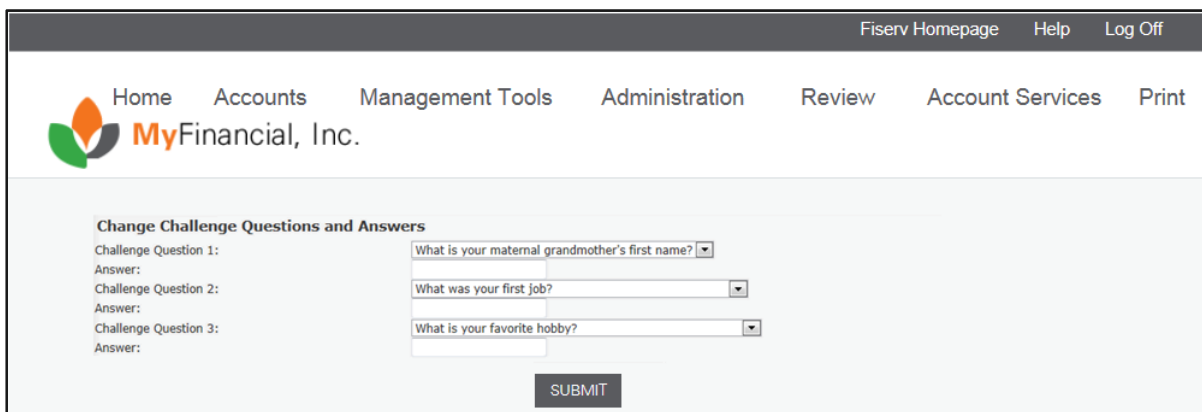
## Change Security Data

The user can modify the Security Challenge Information on the website.

1. Click the **Account Services** tab, and then click **Change Security Data**.

**Note:** The Change Security Data option is available from the Account Services list based on the financial institution's website design.

2. In the **Change Challenge Questions and Answers** area, select a challenge question in the event of a security situation, from the **Challenge Question 1** list.
3. Type the response in the corresponding **Answer** field.
4. To update **Challenge Questions 2 and 3**, repeat steps 2 and 3.
5. Click **Submit**.



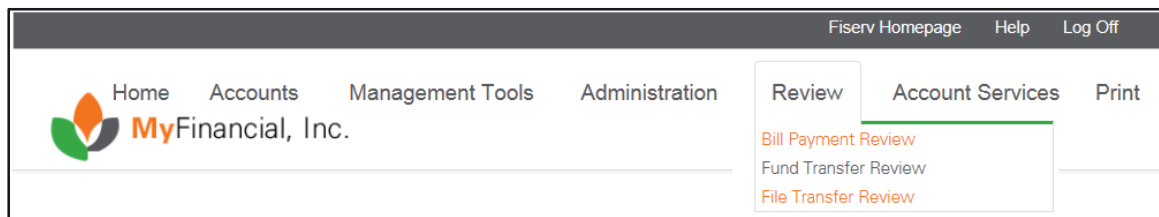
The screenshot shows the 'MyFinancial, Inc.' website interface. At the top, there is a navigation bar with links: Home, Accounts, Management Tools, Administration, Review, Account Services, and Print. Below this, the 'Change Challenge Questions and Answers' section is displayed. It contains three challenge questions, each with a dropdown menu for the question and a text input field for the answer. The questions are: 'What is your maternal grandmother's first name?', 'What was your first job?', and 'What is your favorite hobby?'. A 'SUBMIT' button is located at the bottom of the form.

The changed data appears the next time the business customer logs on.

## Review Tab

The Client Review allows companies to review issued fund transfers for verification purposes. You can use the Client Review to approve or disapprove transfers.

The Fund Transfer Review is a list of all fund transfers that the employee has permissions to view. Click the Transfer Description link to view additional information and change the current status of the transfer. The status of the transfer can also be changed by selecting a status from the New Status menu on the Transfer List.



The **Fund Transfer Review** includes:

- Transfer Description
- Current Status
- New Status
- Employee
- Transfer Date
- Transfer Amount

The **Bill Payment Review** includes:

**Note:** This section applies only to the original Bill Payment Module.

- Payment Description
- Current Status
- New Status
- Employee
- Payment Date
- Payment Amount

**The Wire Transfer Review includes:**

**Note:** This section does not apply to Wire Manager.

- Transfer Description
- Current Status
- New Status
- Employee
- Transfer Date
- Transfer Amount

**The File Transfer Review includes:**

**Note:** This section does not apply to ACH Manager.

- Transfer Description
- Current Status
- New Status
- Employee
- Placement Date
- Total Debit Amount
- Total Credit Amount

**To make multiple decisions:**

- For each transfer, from the **New Status** list, select the status, and then click **Submit**.

**Or to make a single decision:**

- Click a Transfer Description link.

### Funds Transfer Review List as of 10/01/2014 11:09 AM Sorted By Type, Transfer Date

Internal Transfers

Transfer Description	Current Status	New Status	Employee	Transfer Date	Transfer Amount
DDA to DDA	Pending Client Approval	Approved	CTSENIOR1	09/23/2014	10.00
Review	Pending Supervisor Approval	Disapproved	CTSENIOR2	09/03/2014	2.00
Review	Pending Supervisor Approval	None	CTSENIOR2	09/03/2014	1.00
DDA to ML	Pending Client Approval	None	CTSENIOR1	07/25/2014	52.30
DDA to DDA	Pending Client Approval	None	CTSENIOR1	07/18/2014	10.00
SAV - SAV	Pending Administrator Approval	Approved	Anjali12	07/18/2014	12.00
new open ended	Pending Client Approval	Disapproved	Anjali12	07/18/2014	12.10
Open Ended	Pending Client Approval	None	Anjali12	07/18/2014	12.00
Total Debits:					.00
Total Credits:					.00

**SUBMIT**

- From the **New Status** list, select the status, and then click **Submit**.

### 1-2: Funds Transfer Review Detail as of 10/01/2014 11:19 AM

Transfer Information

Current Status:	Pending Supervisor Approval	Transfer Type:	Internal Transfer
New Status:	None	Transfer Date:	02/14/2014
Placement Date & Time:	02/13/2014 10:32 PM	Transfer Amount:	10.00
From Institution R/T Number:	5098-00015	Confirmation Number:	111995552
From Account Type:	Demand Deposit	Employee Name:	Anjali12
From Account:	XXX0016	Employee Group:	Senior Administrator
To Institution R/T Number:	5098-00015	Recurring:	No
To Account Type:	Demand Deposit		
To Account:	XXX0020		
Handling Instructions:			
Message:			

**SUBMIT**

The confirmation page displays.

### Funds Transfer Review List as of 10/01/2014 11:18 AM Sorted By Type, Transfer Description

Internal Transfers

Transfer Description	Current Status	Employee	Date	Amount
DDA to DDA	Approved	CTSENIOR1	09/23/2014	10.00
Review	Client Disapproved	CTSENIOR2	09/03/2014	2.00

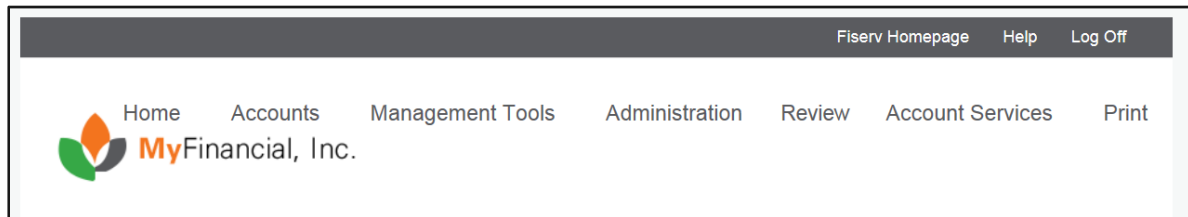
# Additional Business Online Features

## Help

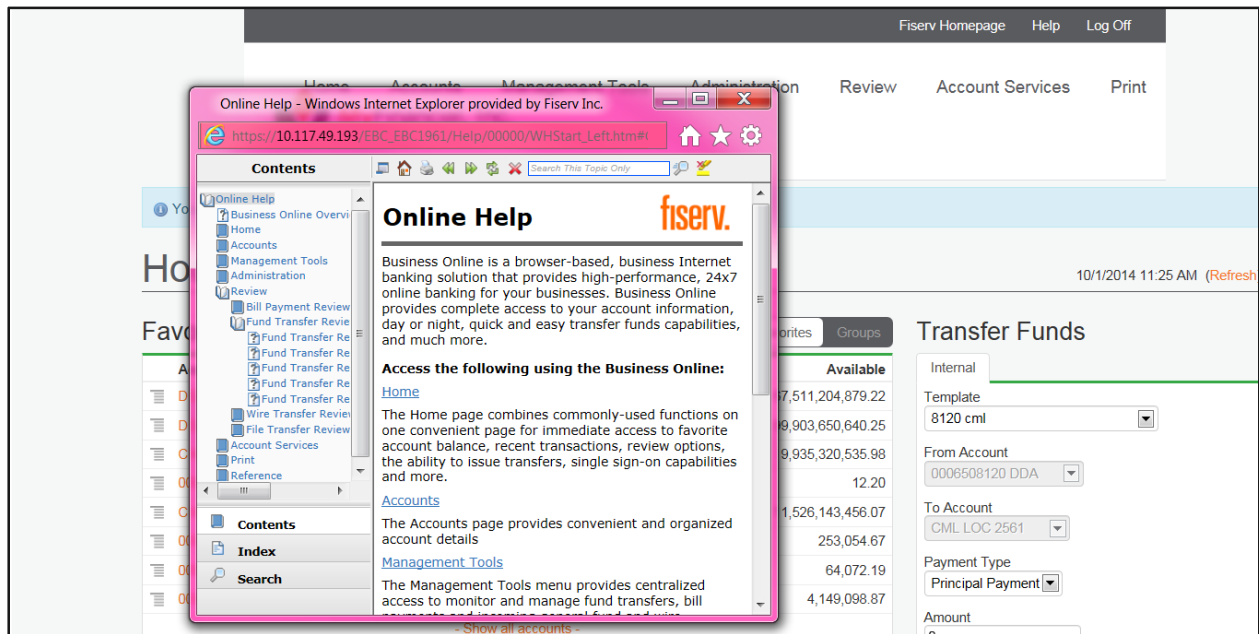
To view an explanation of the functions available in Business Online:

1. Click **Help**.

**Note:** The help topic displayed represents the page currently accessed in the browser.



2. To view additional information or other topics, click **Search**.



## Appendix

### Security Level

	Senior Administrator	Administrator	Supervisor	Employee
<b>Hours of Access</b>	As assigned in the Client and User Roles.	As assigned in the Client and User Roles.	As assigned in the Client and User Roles.	As assigned in the Client and User Roles.
<b>Employee Administration</b> (Administering users and their access rights)	If the Senior Administrator has been granted access to Employee Administration, the Senior Administrator can set up, change, and delete users with a security level of Administrator, Supervisor or Employee.	If the Administrator has been granted access to Employee Administration, the Administrator can set up, change, and delete users with a security level of Supervisor or Employee.	If the Supervisor has been granted access to Employee Administration, the Supervisor can set up, change, and delete users with a security level of Employee.	Cannot set up, change, or delete any users or user rights.
<b>Access to Business Online Features</b>	As assigned in the Client and User Roles and User record.	As assigned in the Client and User Roles and User record.	As assigned in the Client and User Roles and User record.	As assigned in the Client and User Roles and User record.
<b>Access to Accounts</b>	As specified in the user's Account Access profile.	As specified in the user's Account Access profile.	As specified in the user's Account Access profile.	As specified in the user's Account Access profile.
<b>Transfer Review Authority</b> (Authority to review and approve account transfers.)	Can review all transfers initiated by all other users if Review rights were granted.	Can review all transfers initiated by all other users if Review rights were granted.	Can review all transfers unless Administrator review is required on the template.	Cannot review transfers.
<b>Template Administration</b> (Templates are predefined forms for account transfers, wire transfers as determined by role; tax payments, and ACH transfers, as determined by role.)	As specified in the user's profile or role.	As specified in the user's profile or role.	As specified in the user's profile or role.	Cannot administer templates of any type.

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