Business Online User Guide
July 2017

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 the 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 transaction, sort transaction, and export transaction to personal financial management application (such as Microsoft Money® or Intuit® Quicken®).

⇒ File Management Activities. Corporate clients can review assigned file transfer templates, issue file transfers, and inquire into fie transfers that have been issued.

⇒ Administration Activities. Corporate clients can, but are 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.

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Note: This guide refers to basic Business Online features. If a financial institution uses ACH Manger, any standard ACH funds and fil transfer items do not apply to ACH Manger. If a financial institution uses Wire Manger, 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 form 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. The 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 intuition'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 had more than one computer, supplemental authentication through knowledgebase questions 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 answer to challenge questions.

![CB COMMUNITY BANK logo]

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 Go.

5. Type the Password, and then 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.
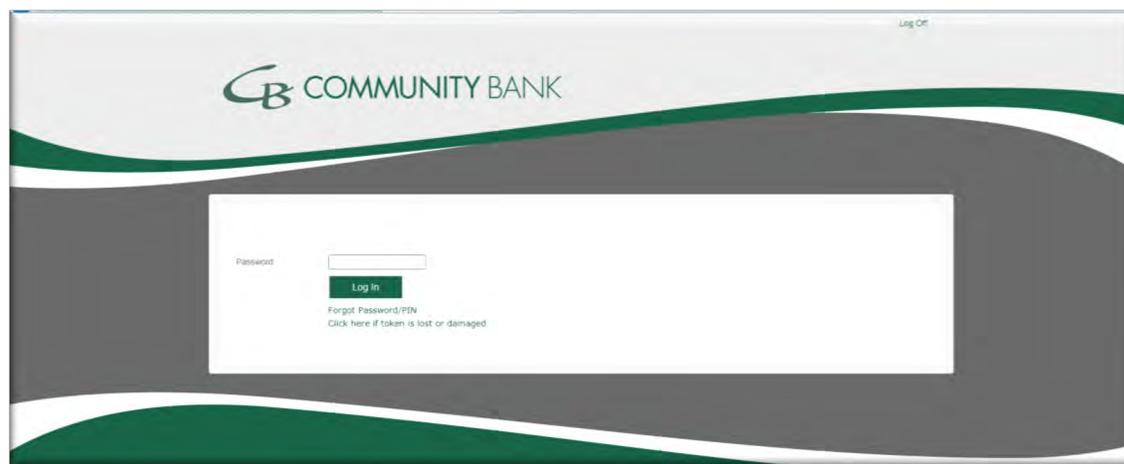
The MFA Device Print Security enrollment page appears.

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: What is the name of your first pet?

Answer:

Challenge Question 2: What was your first job?

Answer:

Challenge Question 3: What was the model of your first car?

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 the profile be filled out thoroughly as fields may be associated with ancillary modules.

Contact Information Section

Email 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 Email Address

Re-enter the emails address for verification.

Challenge Questions and Answers Section

Challenge Questions 1-3

Select three questions used for authentication when logging on from an unregistered computer. Several prede-fined questions are available fore selection.

Answer 1-3

The unique answers to Challenge Questions 1-3

![CB Community Bank logo]

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 computer. Computer registration token are stored in a PC's Cache, Cookies, and/or Flash Object. Therefore, clearing the items may de-register a PC.

Once the enrollment process is completed, 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 unregister computers.

7. Type the current Password, the new Password, and then re-type the New Password to confirm.

8. Click **Submit**.

Change Password

Current Password:	
New Password:	
Confirm New Password:	Please choose a new password. It must be at least 6 characters in length and include both numbers and letters.

Submit

9. Click **Accept**

Terms And Conditions

Do you Accept these Terms

Accept   Do Not Accept

Registered Computer

1. Access the corporate banking website.

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

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

Once logged in, the Account Overview page appears.

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.

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 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 questions incorrectly, and 'Incorrect Security Challenge Response (with a sequence number)' message displays.
>
> If the user answers the challenge questions incorrectly two consecutive times, they are prompted with a different challenge questions. If the second questions 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.

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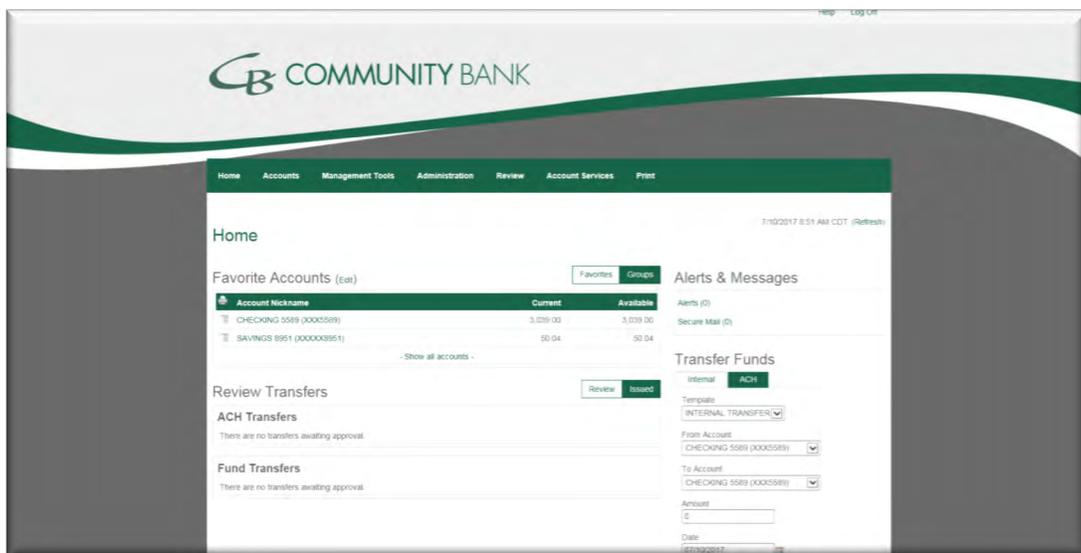
Favorite Accounts

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 then fifteen displayed.

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.

Definitions

Edit (link)

Modifies the favorite account list.

Favorites

The favorite view displays favorite accounts by account nickname along with current and available balances. The 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 account associated wit 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 t 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

	Description	Reason	Amount
☐	ACH 2nd July Alert2	Review Required Limit	Unbalanced
☐	ACH Smoke Test Alert2	Review Required Limit	Unbalanced
☐	ACHAlert2	Review Required Limit	Unbalanced
☐	ACHAlert4	Review Required Limit	1.00
☐	ST July 7 Alert	Review Required Limit	12,345.00
☐	Test Beck7	Review Required Limit	1.22
☐	US CT ACH 1	Review Required Limit	1.01
☐	US CT SENIOR	Review Required Limit	2.22

APPROVE   DISAPPROVE

Fund Transfers

	Date	Description	Amount
☐	07/18/2014	DDA to DDA	10.00
☐	07/18/2014	new open ended	12.10
☐	07/18/2014	Open Ended	12.00
☐	07/18/2014	SAV - SAV	12.00
☐	07/25/2014	DDA to ML	52.30
☐	09/03/2014	Review	1.00

APPROVE   DISAPPROVE

To display a list of recent transfers, uses 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 form either the Review or Issued screens. An overlay window opens to display the additional details:

Alerts

The Alerts & Messages section enables you to view account notifications (if Event Mangers 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 notification 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 instruction, if necessary.

4. To review the details, click **Begin Transfer.**

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

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**.
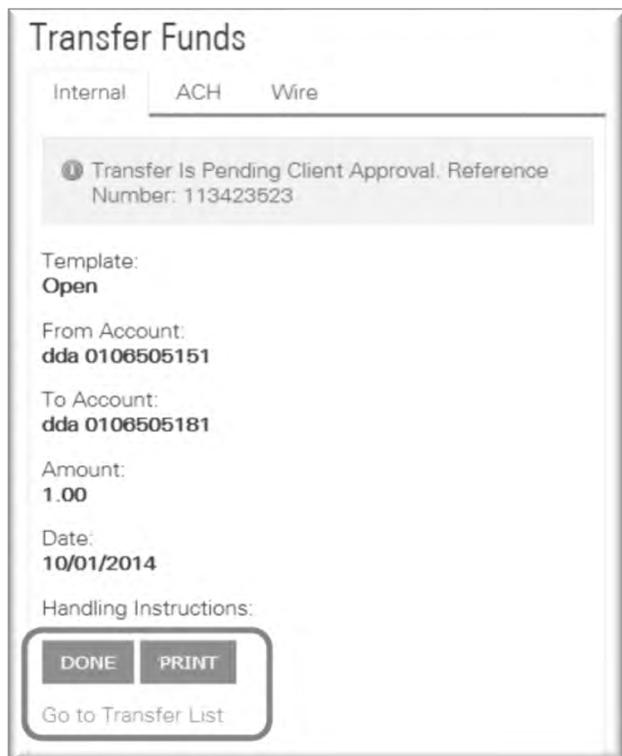
Quick Launch

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.

Addition application links in the Quid 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.
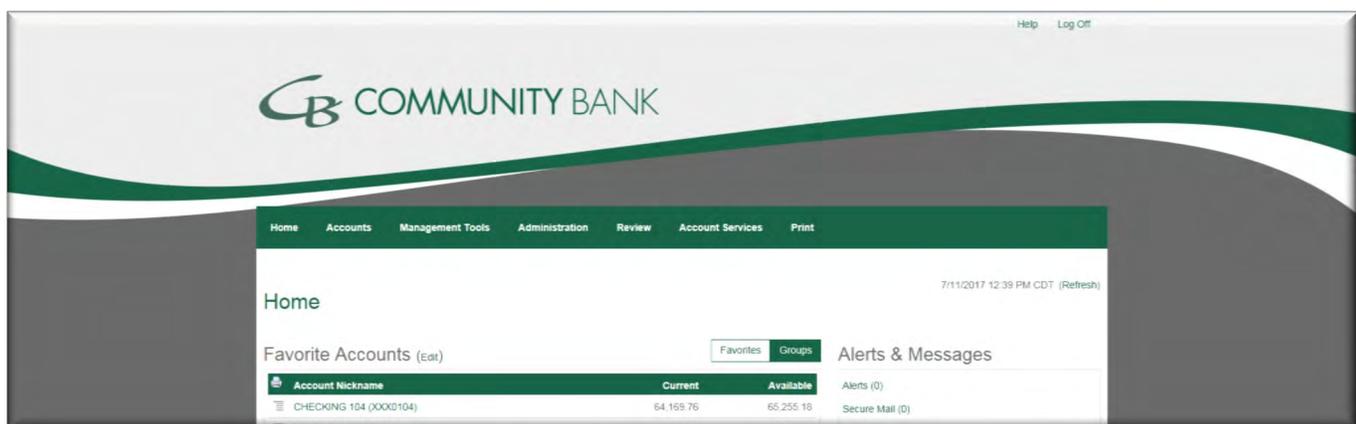
Account Inquiry

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 Account, Search Transactions, Transaction Archive (AMS), and Check Image Viewer.
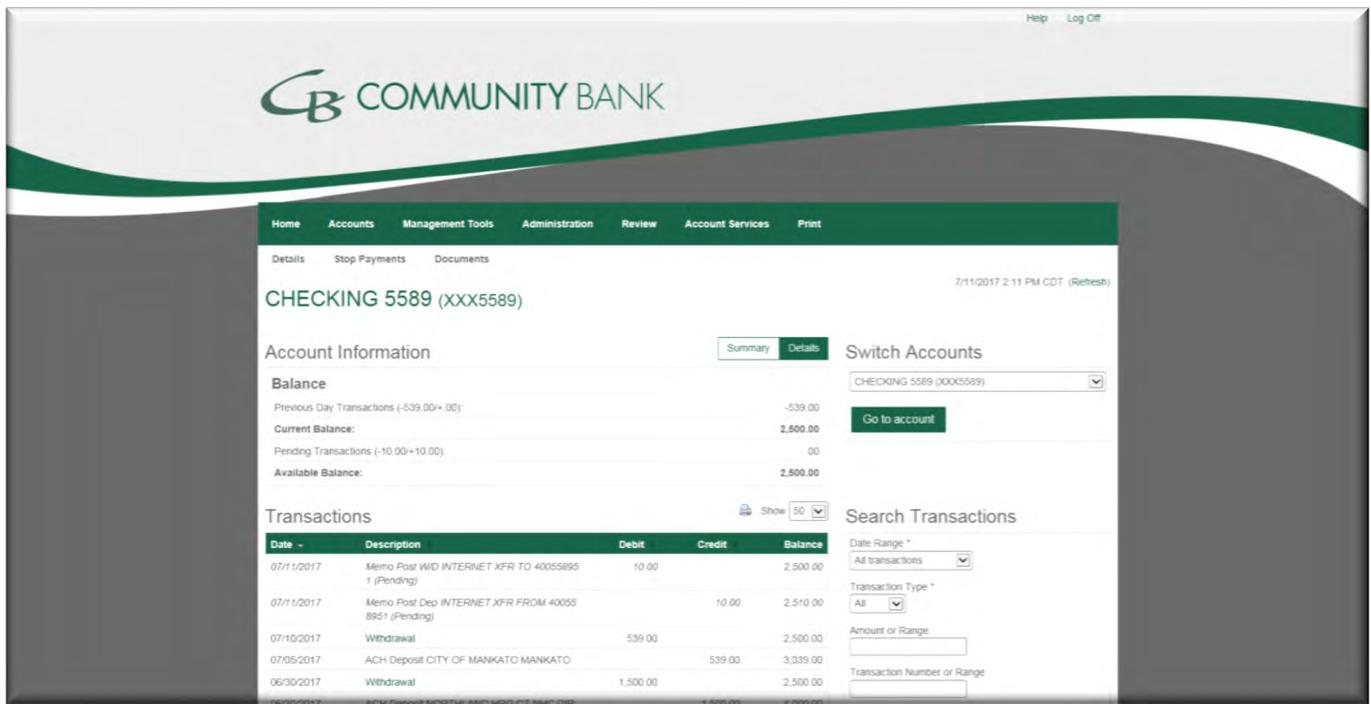
- The loan account inquiry available information could include: A Past Due notice banner, Account Information with Payment and Balance details, Transactions, Switch Accounts and Search Transaction.

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Account Information

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

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

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 (Pending)*	*10.00*		
09/04/2014	*LAKE SHORE SAVINGS LAKE SHORE IL (Pending)*	*9.00*		
09/04/2014	*HALF PRICE BOOKS MONONGAHELA PA (Pending)*	*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

Show 50

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

Transactions — Show 50 / 50 / 100 / 200

Date	Description	Debit	Credit	B
09/04/2014	*BALONEY STORE GREEN BAY WI (Pending)*	*10.00*		
09/04/2014	*LAKE SHORE SAVINGS LAKE SHORE IL (Pending)*	*9.00*		

Switch Accounts

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

1. From the list, select an account

2. Click **Go To Account**

Switch Accounts

0006500017 DDA

GO TO ACCOUNT

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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**.
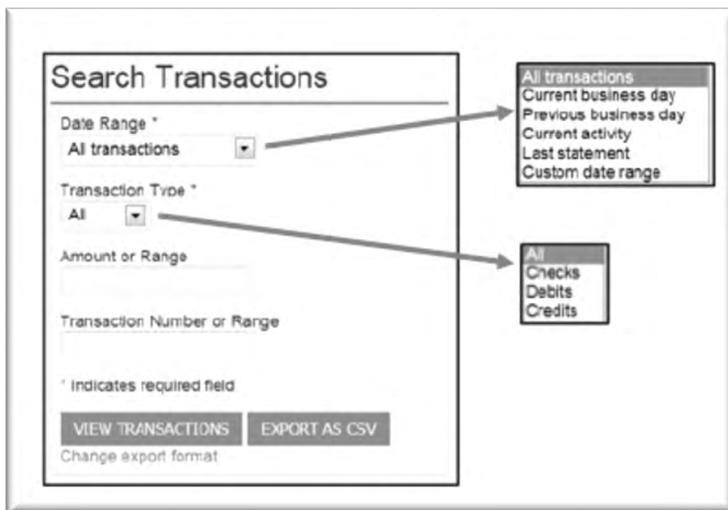
4. To export the transaction(s), click **Export As CSV**, or click the **Change export format** link for a selection of different export options.
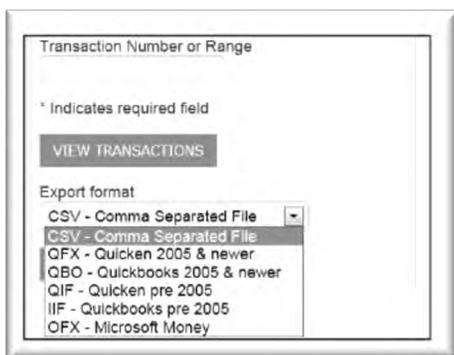
Note: Transaction information can be exported for use in personal finance applications, such as Intuit Quicken or QuickBooks. Financial institutions offering this option must have an agreement with Intuit before providing applicable export formats for their customer's.

Definitions

Date Range

All Transaction, 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 fil 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 Mangers 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.

![CB Community Bank logo]
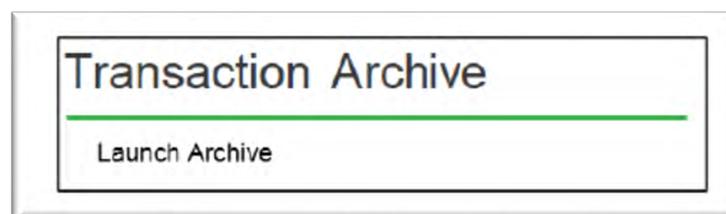
Check Image Viewer

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**.

The front of the image appears in an overly 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.
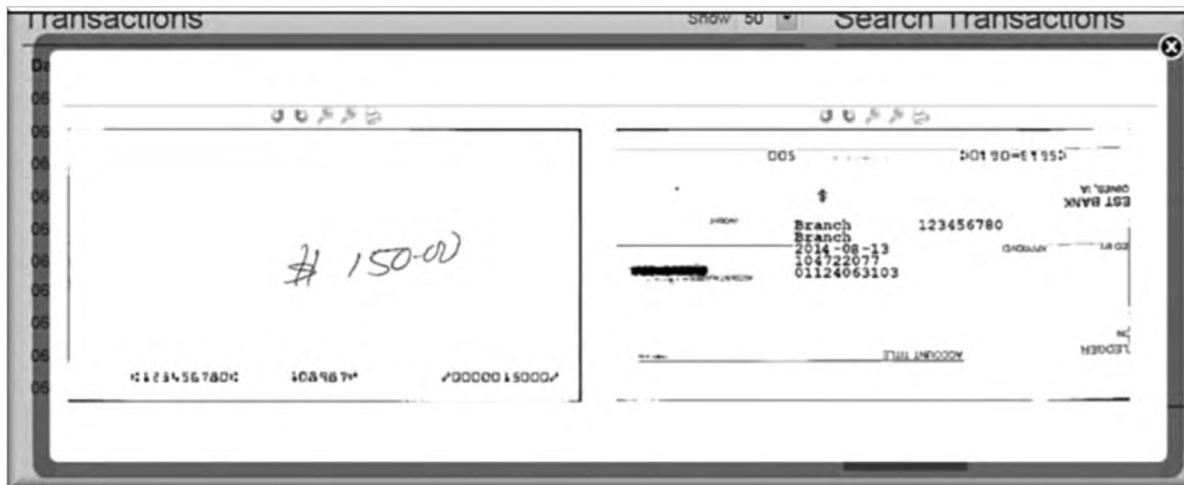
Stop Payments

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.**
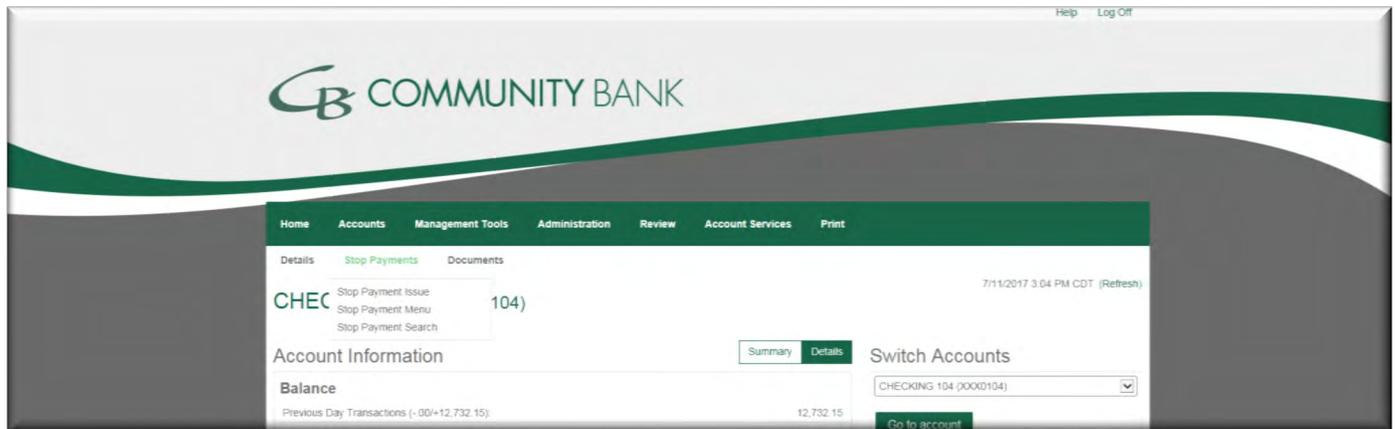
Stop Payment Issue

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**.
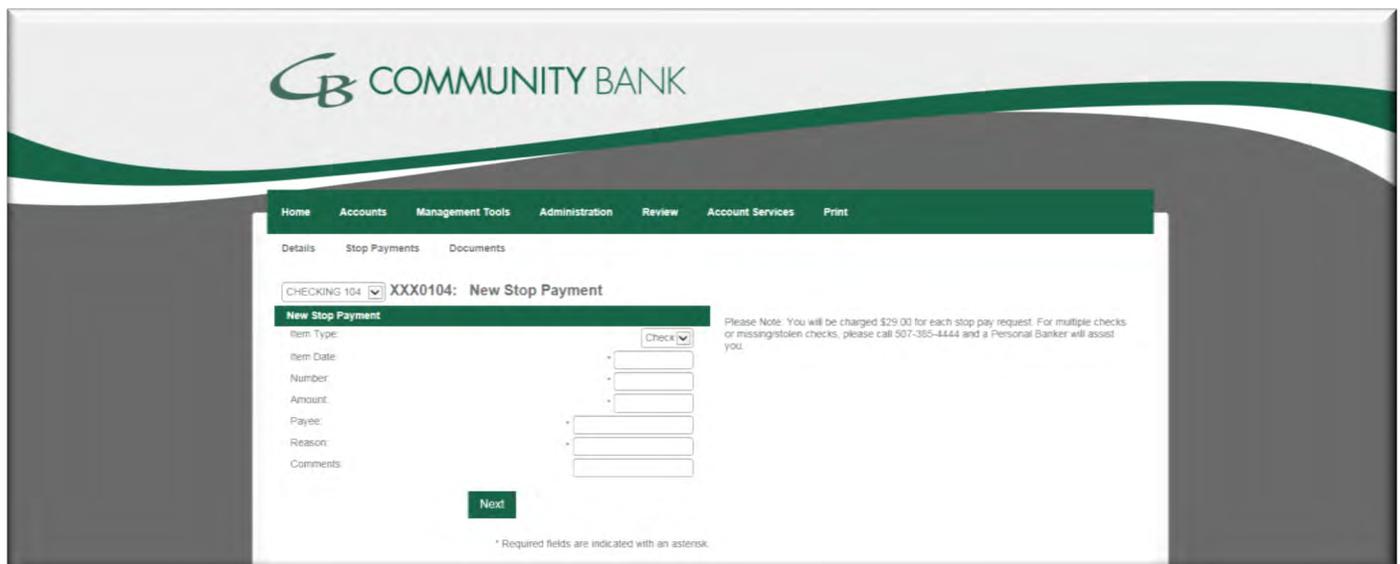
The following information is required:

- 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.]

Stop Payment Menu

The Stop Payment Menu provides a complete list of all Stop Payment features and is separated into two sections: Approve 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
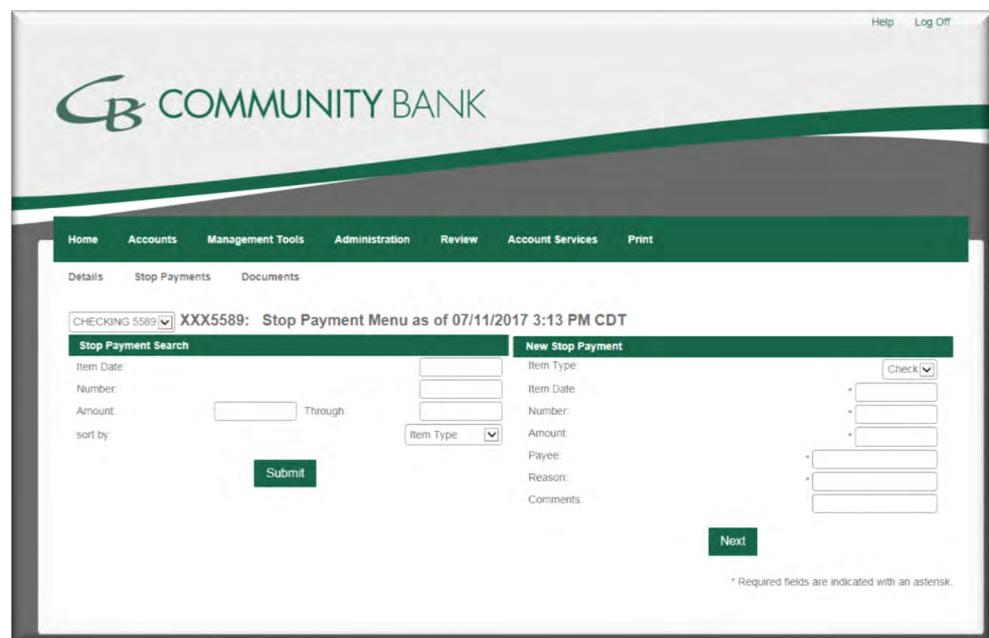
The Stop Payment Search allows a client to search for specific Stop Payments that have already been issued. The Stop Payment Search can be categorized by item date, number or amount. Any one or all three of these search criteria can be used to narrow the list of items. A sort option is available to determine how the Stop Payments appear. The Stop Payments 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 / Though 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.

]
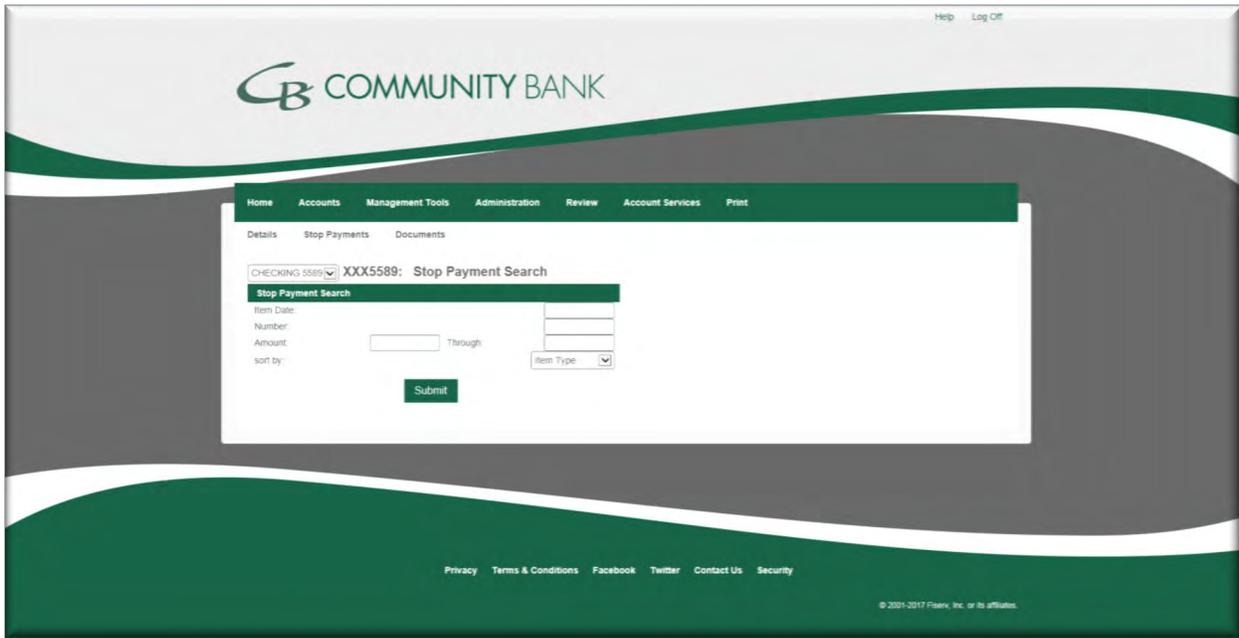
Stop Payment Error Code Messages

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 attempt Stop Payment matches as 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 account 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 fil transfer templates are assigned to an employee by the corporate administrator. The employee can only manage transfers listed within the Management Tools rea. 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

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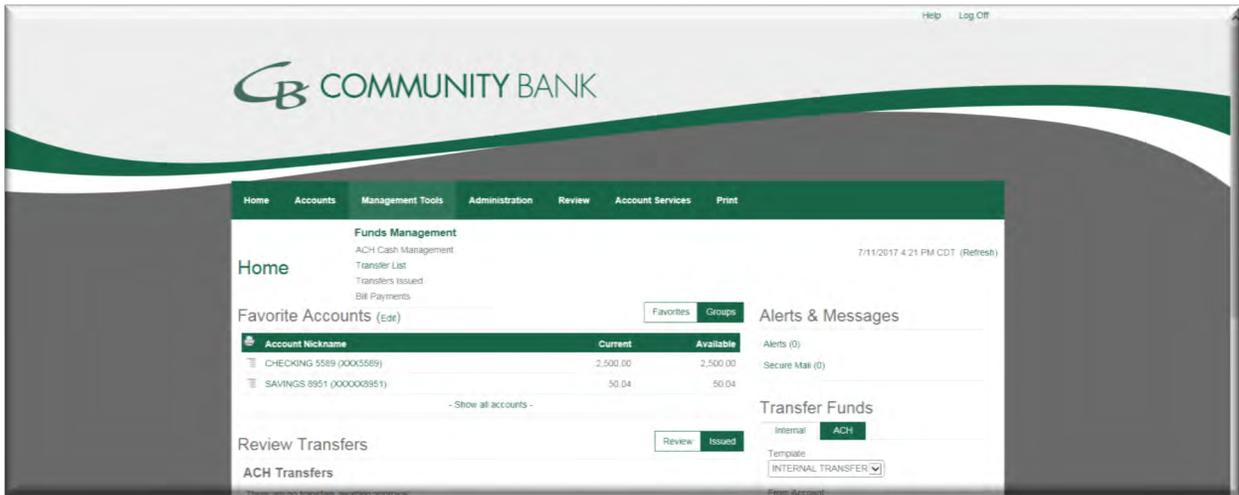
Each transfer template details the account used as the source of the transfer funds. The next transfer date and the next transfer amount display for templates set up as recurring.

Fund Transfer List as of 09/25/2014 2:33 PM

Undefined Fund Transfer Group

Select	Transfer Description	From Account	Date	Amount
☐	18 to 19	0006500018 DDA		
☐	5710 to 8120	0106505710 Savings		
☐	sav to 8120	0700012469 Savings		
☐	SAV TO SAV	0700012469 Savings		
☑	Template	0006500017 DDA	09/25/2014	306.00
	Trans_Open			
	Weekly 8120	0006500017 DDA		
	Total:			306.00

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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
	Open			
	Total:			

SUBMIT

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:	

SUBMIT

Single Transfer Enabled

BATCH TRANSFER MODE

Confirmation & 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	Number of Transfer Items:	1
Transfer Amount:	1.00	Total of Transfer Amounts:	1.00
From Account Nickname:	sav31	*Important: You May Want to Print this Page for Future Reference.*	
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**		

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.

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

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The first transfer is added to the batch.

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**.

A transfer status bar appears.

Confirmation numbers appear when the transfer is complete.

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

Transfer Type:	Internal Transfer
Current Status:	Pending Client Approval
Placement Date & Time:	08/29/2014 02:57 PM CDT
Transfer Date:	08/29/2014
Transfer Amount:	50
Confirmation Number:	111154729
Display Group:	Undefined Fund Transfer Group
Recurring:	No
Handling Instructions:	
Message:	

Account Information

From Institution R/T Number:	5098-00015
From Account Type:	Demand Deposit
From Account:	106505151
From Account Nickname:	dda 0106505151
To Institution R/T Number:	5098-00015
To Account Type:	Savings
To Account:	*****5021
To Account Nickname:	sav 0106505021

Employee Information

Employee Name:	Christy Field
Employee Group:	People
Reviewing Employee Name:	

File Management

> *Note:* This section only applies to 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 Transfer:

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.
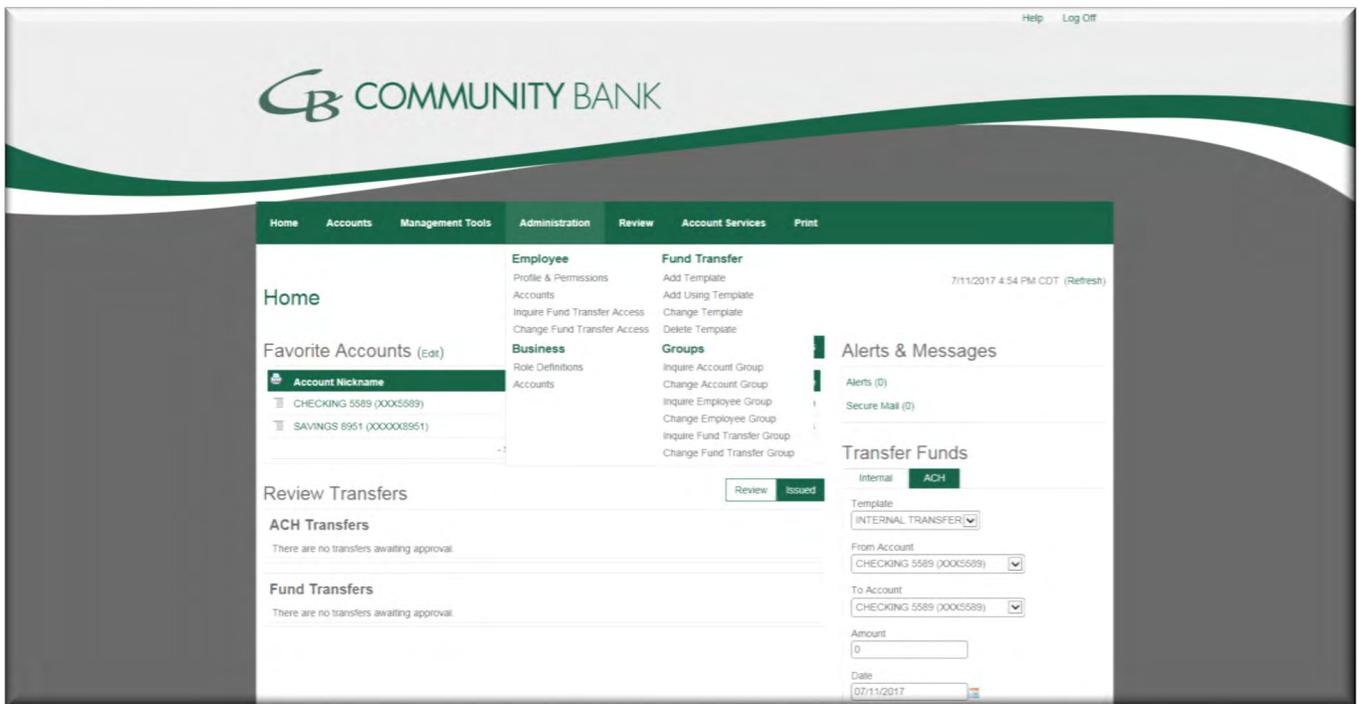
Employee

Profile & Permissions

1. Click **Administration**, and then select **Profile & Permissions**.
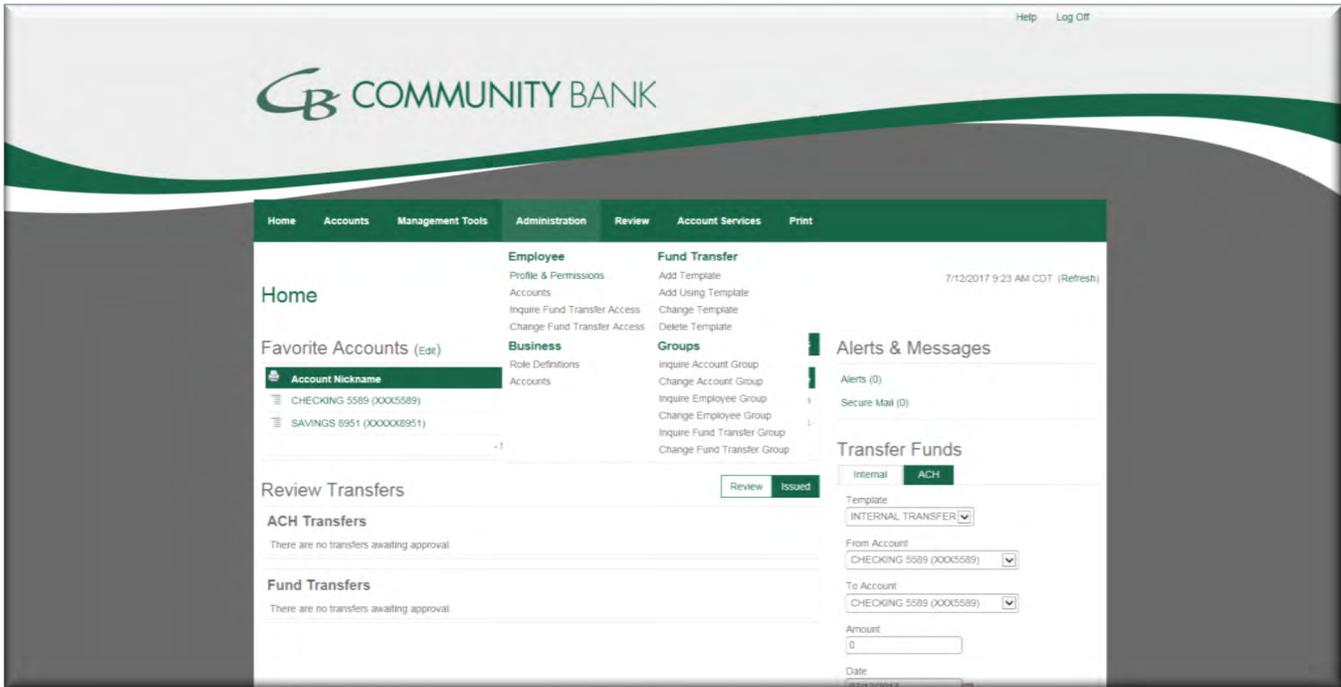
2. Select the function, and then type the search criteria

3. Click **Submit**.

4. **Click the** New Employee option button, and then click **Submit**.

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File Transfer Options

Review ACH File Transfers:	No
Review Other File Transfer:	No

Limits and Thresholds

Wire Review Threshold:	0.00
Wire Daily Transfer Limit:	0.00
File Review Threshold:	0.00
File Daily Transfer Limit:	0.00

Bill Payments

Initiate/Delete Payments:	No

Positive Pay Options

Inquiry and Import Template Maintenance:	None
Maintenance and Review:	None

Stop Payments

Inquiry:	No
New:	No

Interface Specifications

Interface	User Code	Password
(None)		
(None)		
(None)		
(None)		
(None)		
(None)		
(None)		
(None)		
(None)		

Electronic Documents

Select All

☐ CTX Test	☐ LOAN MATURITY NOTICE
☐ DDA ONUS DEBITS	☐ CHECKING ACCT STMT-DESIGNED
☐ SAV ONUS DEBITS	☐ LOAN RATE/ESCROW/PAYMENT CHG
☐ SAV ONUS CREDITS	☐ DDA EIM NOTICES
☐ COD ONUS DEBITS	☐ DDA NOTICE 1
☐ DDA ONUS CREDITS	☐ DDA TRANSFER NOTICE
☐ LAS ONUS DEBITS 1	☐ DDA NOTICE 6
☐ LAS ONUS DEBITS 2	☐ LOAN PAST DUE NOTICE
☐ LAS ONUS CREDITS 1	☐ LOAN NOTICE 7
☐ LAS ONUS CREDITS 2	☐ SDB DRILL BOX NOTICE
☐ DDL ONUS CREDITS	☐ SDB PAST DUE NOTICE
☐ DDA ANALYSIS STATEMENTS	☐ LOAN NOTICE 12
☐ COD INT/RATE/MATURITY NOTICE	☐ LOAN NOTICE 13
☐ CHECKING ACCOUNT E-STATEMENTS	☐ LOAN BILLING NOTICE
☐ CHECKING ARCHIVE STATEMENTS	☐ LOAN NOTICE 19
☐ SAV STATEMENT ARCHIVE	☐ LOAN NOTICE 24
☐ SAV INT/RATE/MATURITY NOTICE	☐ NOTE NOTICE 10
☐ SAV NOTICE 2	☐ DDL NOTICE 1
☐ DDA POSITIVE PAY NOTICES	☐ DDL Payment Notice
☐ LOAN PAYMENT NOTICE	☐ SDB BILLING NOTICE
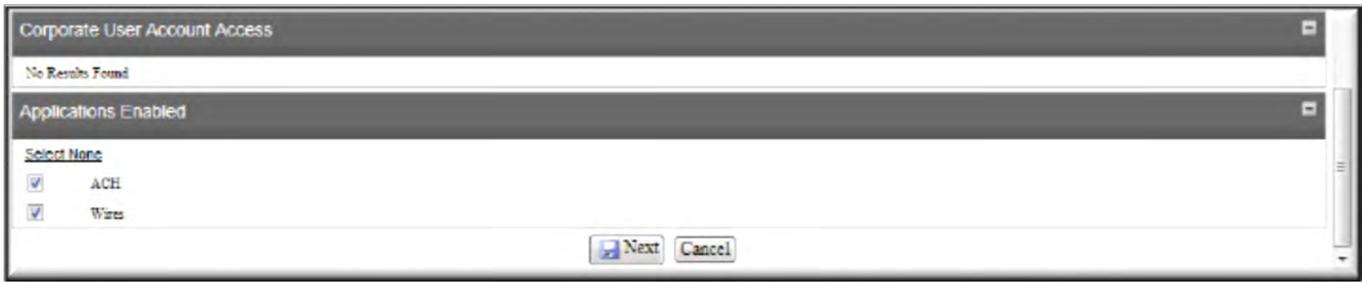
Definitions

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.

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 delete 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.

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 number 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

Indicate 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: token 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 cannon 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-token not used, DP260, GO3)

Role Assignment Section

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

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:* The 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 Manger 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 Manger.

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.

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 Manger.

File Daily Transfer Limit

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

> *Note:*   Not applicable for clients using ACH Manger.

Bill Payment Section

Initiate/Delete Payment

Indicates whether the employee can issue / delete bill payments.

Inquire and Import / Template Maintenance

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

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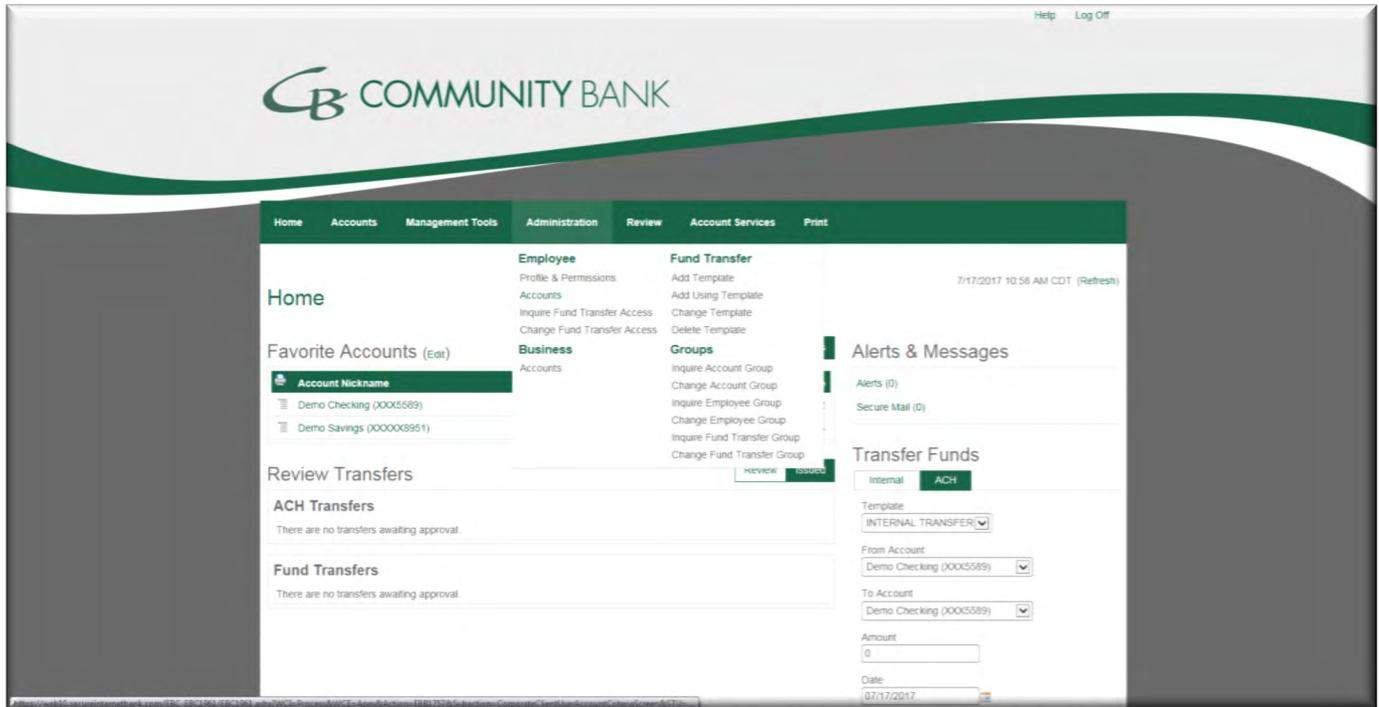
2. Type the search criteria, and click **Submit.**

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.

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**.

Definitions

Account Specifications Section

Status

Select Active or Manual Lock form 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

Inquire Detail

The user can view Balances.

Transactions

The user can view Transactions.

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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 Payment's

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 use 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 & 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**.
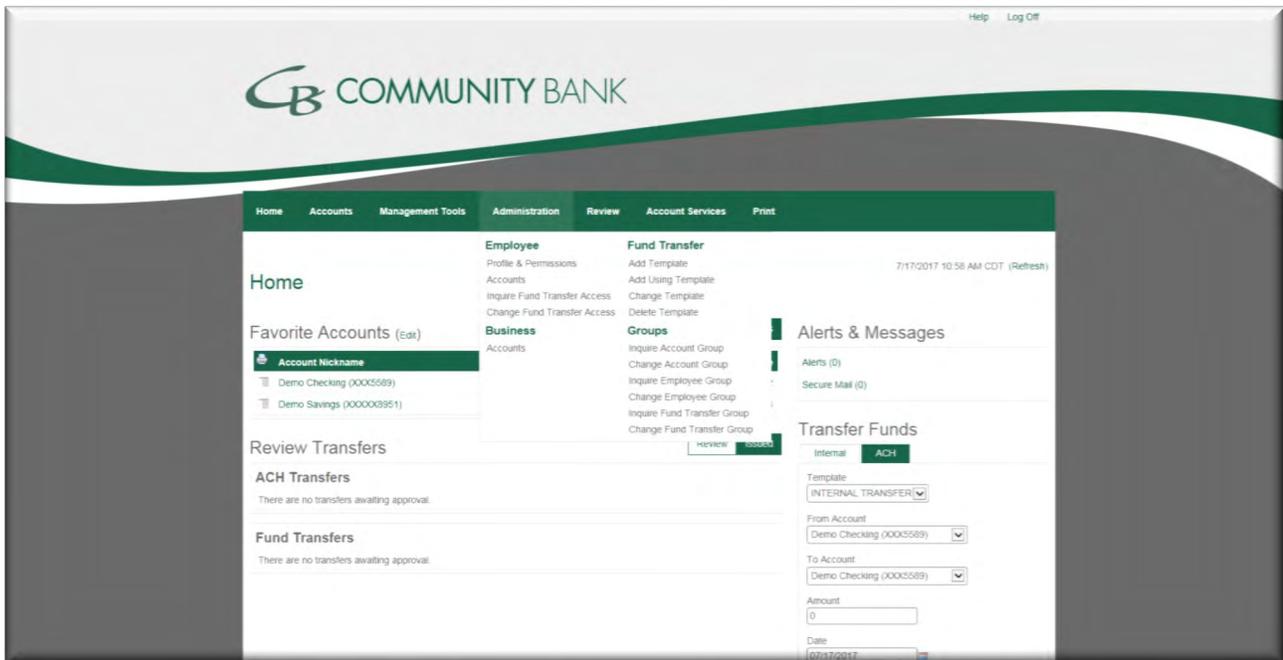
3. Type the search criteria, and then click **Submit.**

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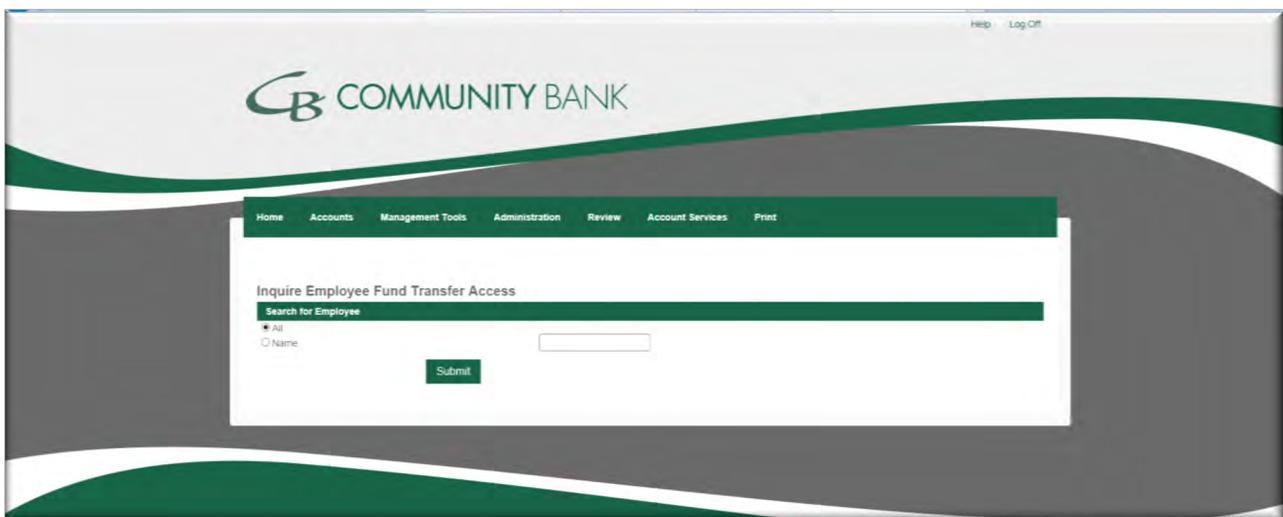
5. Select **Yes** or **No** from the list to give or take away access to specific Fund Transfer templates.

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.

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 account. 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 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 Statement and Notices

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

Online Administration Options Section

Roles

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.

Note: Only financial institutions can add new accounts.

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

4. Click **Save**.

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 Tem**plate.

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**.
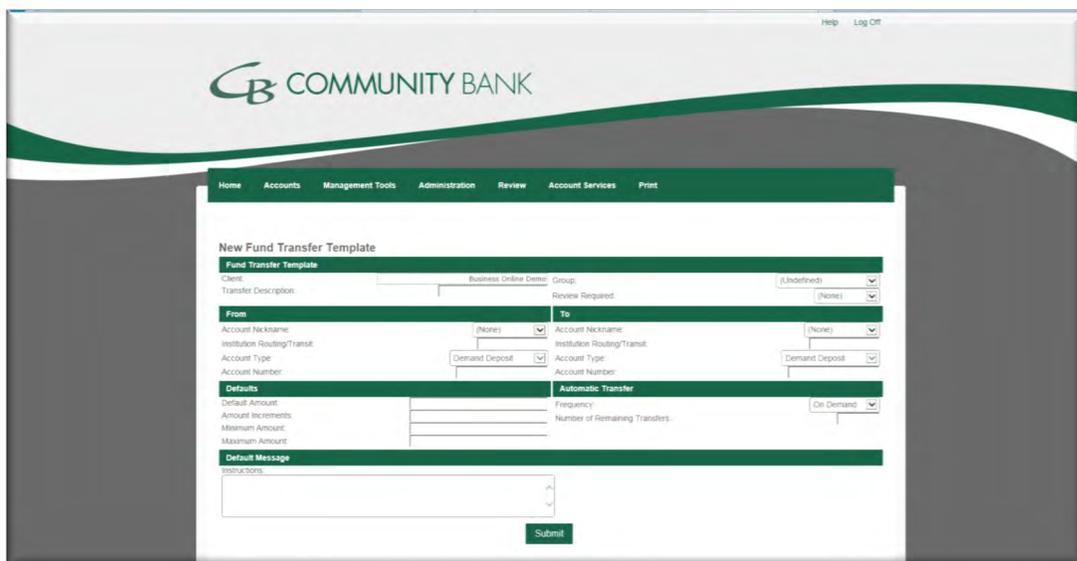
Definitions

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. 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	Annually	Bi-monthly
Monthly	Weekly	
Quarterly	Bi-weekly	
Semi-annually	Twice Monthly (for Premier clients this will be the 1st and the 15th)	

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 inquire.

> *Example:* This could be used to notify employees that transactions posted after 4 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.
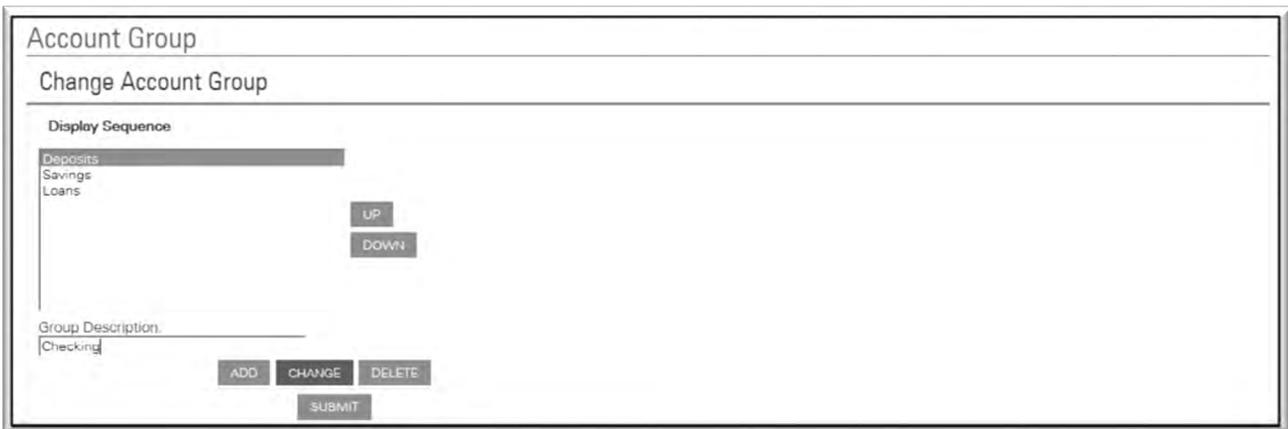
2. Type the new Group Description, and then click Change.

3. Click Submit.

A confirmation screen appears.

Change Employee Group

Change Fund Transfer Group

![CB Community Bank logo]

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.**
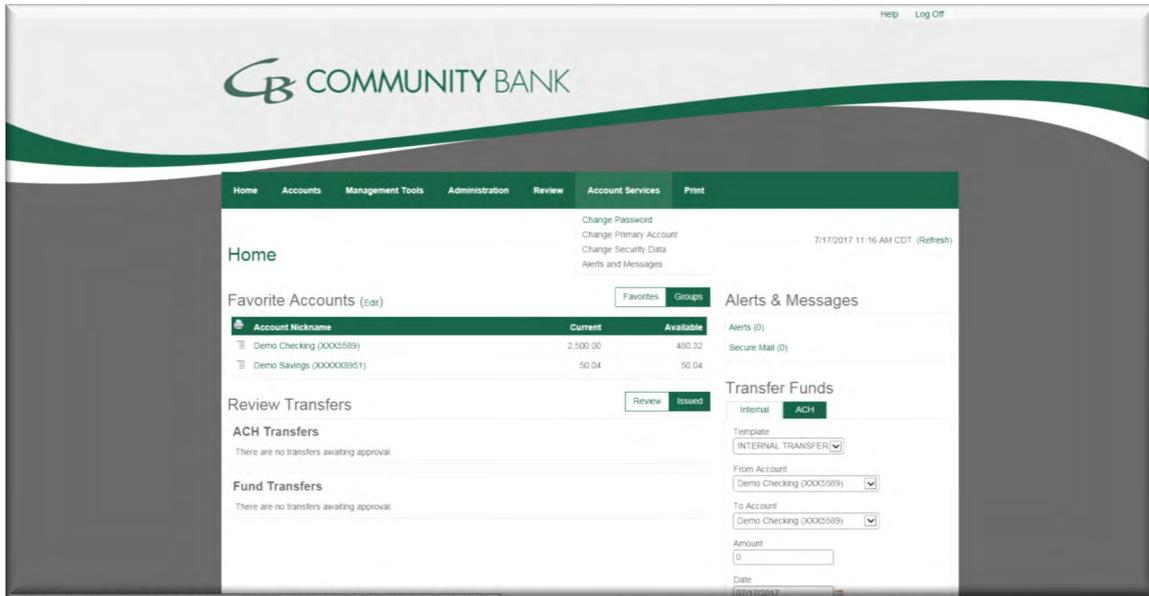
The Change Password page appears.

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

3. Click **Submit.**
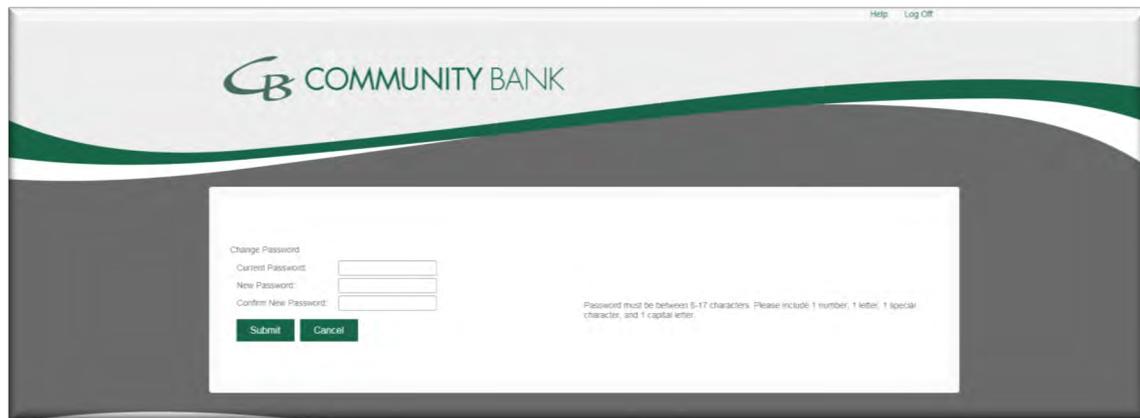
The Account Overview page appear

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**.
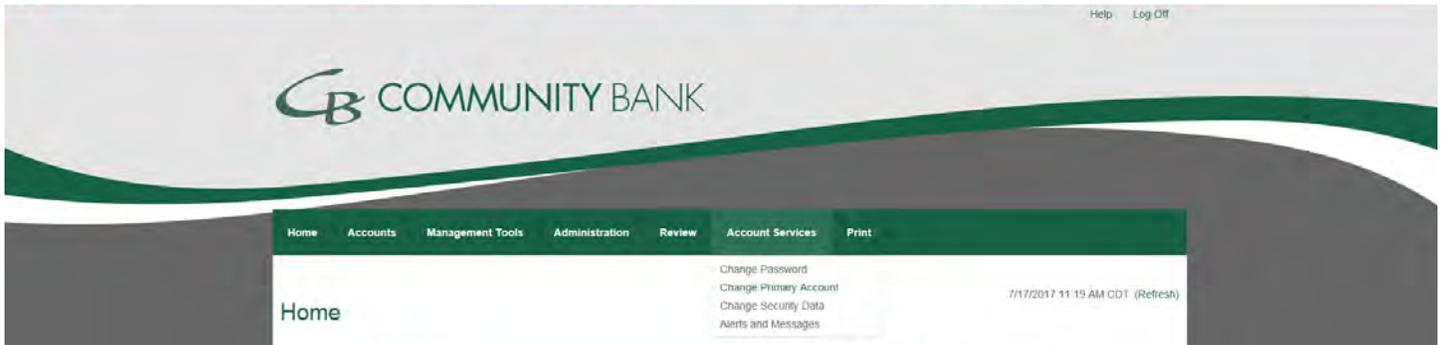
The Change Primary Account page appears.

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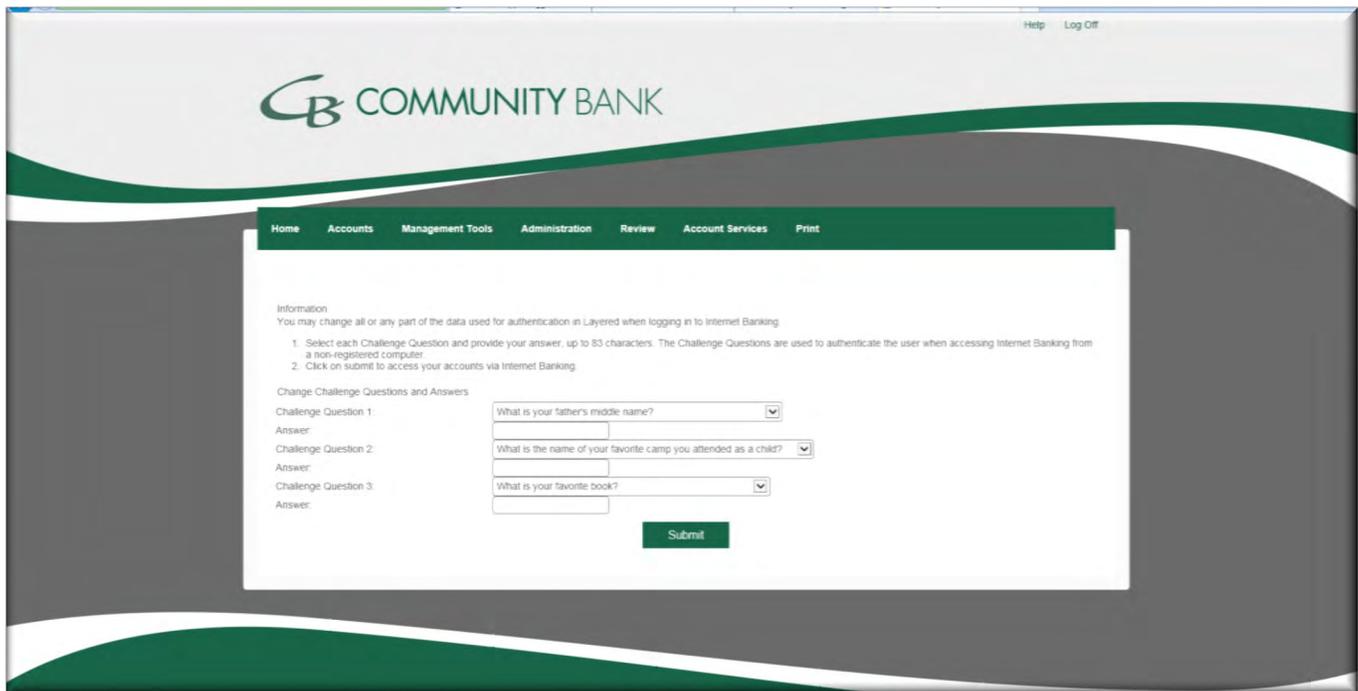
3. Click **Submit**.
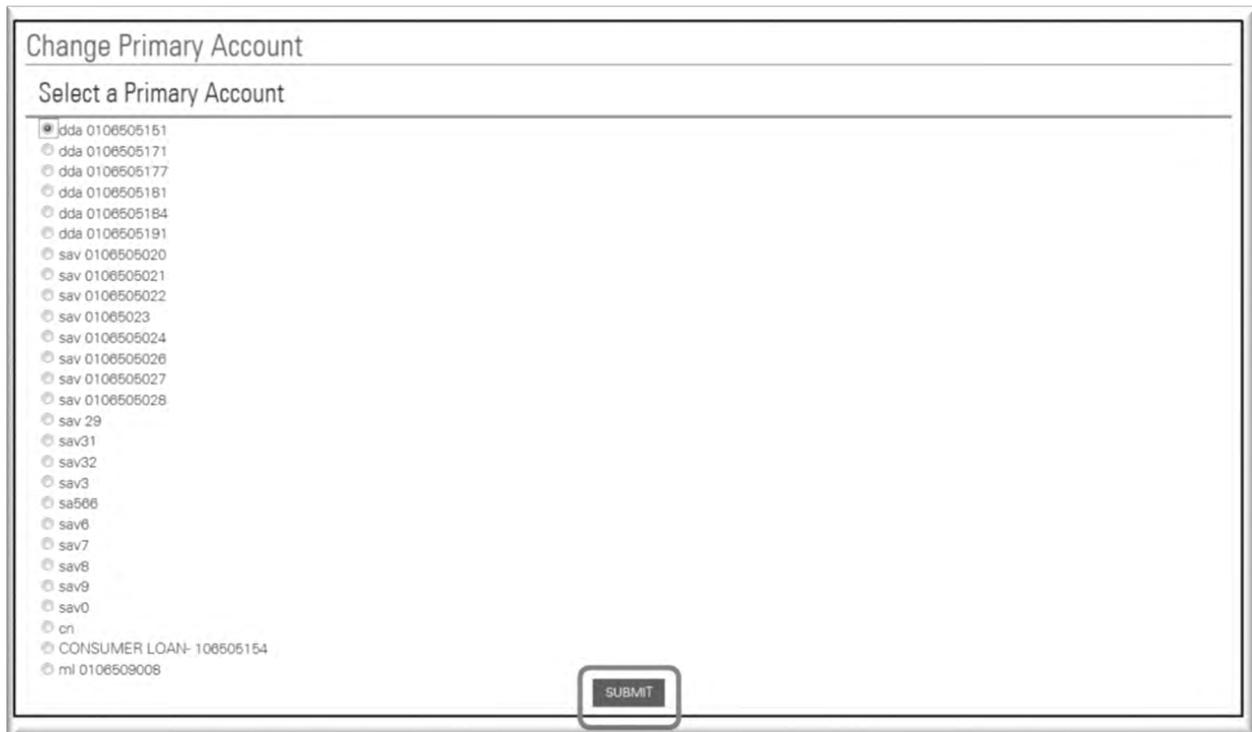
The Account List page appears.

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 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:

- Payment Description

- Current Status

- New Status

- Employee

- Payment Date

- Payment Amount

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

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 Wire 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:**

1. Click a Transfer Description link.

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

The confirmation page displays.

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**.

	Senior Administrator	**Administrator**	**Supervisor**	**Employee**
Hours of Access	As assigned in the Client and User Roles.	As assigned in the Client and User Roles.	As assigned in the Client and User Roles.	Assigned in the Client and User Roles.
Employee Administration (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 o Employee Administration, the Supervisor can set up, change and delete users with a security level of Employee.	Cannon set up, change or delete any users or user rights
Access to Business Online Features	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.
Access to Accounts	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.
Transfer Review Authority (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.
Template Administration (Templates are predefined forms for account transfers, wire transfers as determined by role; tax payments, and ACH transfers, as determine 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.