

User Guide

Digital Banking IQ Premier

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Digital Banking IQ Premier User Guide

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Using This Guide

Bottomline Technologies, Inc., developed this User Guide to help you understand how to navigate and use Digital Banking IQ Premier.

Contacting Bottomline Technologies

This section provides contact information for Training and Documentation.

Training

Bottomline Technologies offers training courses in Digital Banking IQ Premier and many other products. For information, contact your account representative.

Documentation

Bottomline Technologies is always interested in improving the quality of the product documentation. If you find errors or omissions in this guide or have improvement suggestions, e-mail your specific comments to us at Bob.Massa@bottomline.com. You can send comments anonymously or provide complete contact information so we can contact you. We welcome your input.

Conventions

The following table describes the conventions used in this guide.

This convention	Indicates
bold text	<ul style="list-style-type: none"> Names of items in the user interface, such as menus, options, fields, tabs, or buttons. Names of files to execute as part of a procedure.
<i>italic text</i>	<ul style="list-style-type: none"> Items that vary according to the environment or situation. References to other parts of the product documentation.
<code>code text</code>	<ul style="list-style-type: none"> File names and paths. Code examples. Text of messages displayed on the computer screen. Text you enter in a form or in a command window.
<code><italic code text></code>	<ul style="list-style-type: none"> Variable parts of a file name or path. Information that you enter in a form or in a command window where the actual text depends on particular circumstances.
hyperlink	<ul style="list-style-type: none"> Cross references to other parts of this guide.


This convention	Indicates
------------------------	------------------

- Links to Web sites or email addresses.

Welcome

This user guide is designed to aid you in finding your way around and using Digital Banking IQ Premier. The system is divided into a number of sections corresponding to application modules, which are represented by the chief selections on the application's [main menu](#).

The menu categories are

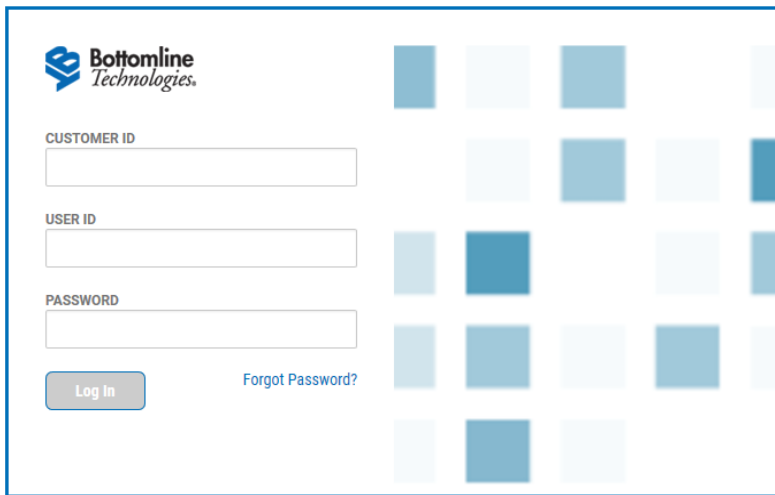
- [Home Page](#)
- [Payments & Transfers](#)
- [Payment Fraud Control](#)
- [Reporting](#)
- [User Maintenance](#)
- [Options Menu](#) 
- [Log Out](#)

Navigation

The following section provides a brief tour of the application and offers tips for working in the program.

Logging in

When you launch the application, the first screen you see is the Log In screen.



Enter your customer ID, user ID, and password, and then click **Log In**. You will proceed to the [Home page](#), which provides access to all areas of the program.

Security Challenges When Logging On

Your administrator may have set up your company so that whenever you log on to the application, you are required to enter a one-time passcode (OTP). The administrator can send this passcode to you either by email or SMS text message. If you correctly enter the passcode, you will proceed to the Home page. However, if you enter the passcode incorrectly, you will be locked out of the system, and your administrator will have to unlock your access.

Security Questions

Your system may be configured to prompt you for the answers to different security questions in the event you forget your password. If your system has been configured for this feature, the first time you log in, you will be asked to answer a series of three security questions. Answer the questions, and click **Save**.

If you forget your password while logging into the system, click the **Forgot Password** link on the Log In screen. The system will prompt you to answer some of the security questions you answered previously. You must answer the questions correctly in order to reset your password.

For information on entering or changing your security questions, see [Enter or Change Security Questions](#).

Home Page and Widgets

The Home Page provides the ability for you to personalize your onscreen experience with a group of widgets. Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, making positive pay decisions, and maintaining contacts. The Notification widget, which tells you about actions that you need to take, is the only widget that must remain on the Home Page. Otherwise, you can add and remove widget as desired.

The screenshot displays the Home Page interface. At the top, there is a blue header with the word "Home" and an "Add Widget" button. Below the header, the page is divided into several sections:

- MESSAGE OF THE DAY:** A message box with a speech bubble icon and the text "Welcome to Digital Banking IQ. This is a sample message of the Day."
- ACTION ITEMS:** A list of three items, each with a red circle containing a number and a "View" link:
 - 2 Bulletins To Read
 - 23 Payments To Approve
 - 29 Account Transfers To Approve
- ACCOUNT SUMMARY:** A section with a settings gear icon and four tabs: "ALL ACCOUNTS" (underlined), "BALANCE HISTORY", "ACCOUNT ACTIVITY", and "EXPORT".
- DEPOSIT Accounts:** A section with four account cards, each showing the account name, account number, and current available balance:
 - COMMERCIAL CHEC... (ACCOUNT NUMBER: 10000000000003, CURRENT AVAILABLE: \$3,917.82)
 - COMMERCIAL CHEC... (ACCOUNT NUMBER: 10000000000004, CURRENT AVAILABLE: \$7,871.07)
 - PAYROLL FUNDING (ACCOUNT NUMBER: 10000000000005, CURRENT AVAILABLE: \$8,320.89)
 - PREMIER CHECKING (ACCOUNT NUMBER: 10000000000008, CURRENT AVAILABLE: \$1,421.87)

In this guide, we will discuss the widgets in a default layout, so, for example, when we describe the Balance & Transaction Reporting [workspace¹](#), we will describe the two default BTR-oriented widgets: [Balance & Transaction Reporting](#) and [Transaction Search](#).

Home Page with Widgets

Note the blue button marked 2 in the Notification widget; the button tells you that you have bulletins to read. Click the button to see the bulletins. When you have finished, click the arrow to the left of the *Bulletins* heading to return to the Home page.

¹Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.



The Home Page is the first screen you see after logging on to the program. If your page was configured by an administrator, you will see a series of widgets already in place.

Managing Widgets

You can add widgets to the Home Page, as well as move existing widgets to different locations on the page. You can also resize existing widgets and remove those you don't want to use anymore.

To add a widget:


1. On the application Home Page, click **Add Widgets**.
2. Select the desired widget from the list.

The newly added widget appears on the page.

To move a widget:

- Left-click the widget and, with the mouse button depressed, drag and drop the widget to the desired position on the Home Page.

To resize a widget:

1. Click the **Options** icon  in the upper right-hand corner of the widget.
2. Click **Resize**.

The widget is resized so that it takes up only half the width of the screen.

3. To return the widget to its original size, repeat Steps 1 and 2.

To remove a widget:

1. Click the **Options** icon in the upper right-hand corner of the widget.
2. Click **Remove**.

The widget is deleted from the screen. It can be [added](#) again as desired.

A brief description of available widgets follows this section.

Payment Fraud Control Widget

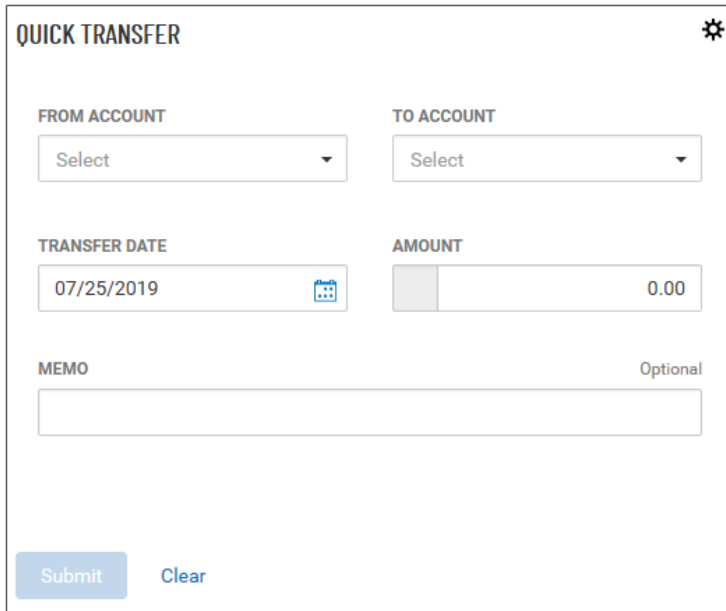
The Payment Fraud Control widget displays all check and electronic payment transactions that the bank identifies as suspect, as well as allowing you to view a decision history for each of them. Based on the information displayed for each item, you can decide which items to pay or return. For more information, see [Payment Fraud Control](#).

Payment Templates Widget

You can create payment templates that contain commonly used payment information. Payments can then be made from these templates, saving time and improving efficiency. The Template List View widget lets you view and manage templates created in the application. For more information, see [Payment Templates](#).

Quick Transfer Widget

The Quick Transfer widget lets you complete a simple money transfer between two accounts.



The screenshot shows a 'QUICK TRANSFER' widget with a settings gear icon in the top right corner. It contains the following fields and controls:

- FROM ACCOUNT:** A dropdown menu with 'Select' as the current value.
- TO ACCOUNT:** A dropdown menu with 'Select' as the current value.
- TRANSFER DATE:** A date input field showing '07/25/2019' with a calendar icon to its right.
- AMOUNT:** A numeric input field with a slider bar and the value '0.00'.
- MEMO:** A text input field with the label 'MEMO' and the word 'Optional' to its right.
- Buttons:** 'Submit' and 'Clear' buttons at the bottom left.

Making a Simple Transfer

To make a simple transfer:

1. With the **Transfer tab** selected, select the accounts between which you want to transfer funds (the From and To accounts).
2. Use the calendar icon to select the transfer date.
3. Enter an amount.
4. (optional) Enter a brief memorandum.
5. Click **Submit**.

Notifications Widget


The Notifications widget provides notification of actions that have occurred in the system and items that are awaiting your attention, including

- Bulletins to Read
- Payments To Approve

- Account Transfers To Approve
- Positive Pay Exceptions

Click the **View** link corresponding to a notification. For example, if you click the **View** link for Payments To Approve, the Payment Center will appear with the transactions list filtered for payments ready to approve only. You can then take action on the items in the list.

The widget also displays the message of the day that administrators want to share with all users of the system.

MESSAGE OF THE DAY	ACTION ITEMS									
 Welcome to Digital Banking IQ. This is a sample message of the Day.	<table><tr><td>2</td><td>Bulletins To Read</td><td>View</td></tr><tr><td>23</td><td>Payments To Approve</td><td>View</td></tr><tr><td>13</td><td>Account Transfers To Approve</td><td>View</td></tr></table>	2	Bulletins To Read	View	23	Payments To Approve	View	13	Account Transfers To Approve	View
2	Bulletins To Read	View								
23	Payments To Approve	View								
13	Account Transfers To Approve	View								

The Notifications widget is the only widget that must be positioned on and remain on the [Home Page](#).

Account Summary Widget

The Bank Account Summary widget lists the balances of the accounts that you have permission to see. The available balance information includes opening ledger, current ledger, opening available, and current available balance. You can also access transaction details and account statement reports from the widget. For more information, see [Balance & Transaction Reporting](#).

User Maintenance Widget

The User Maintenance widget lets you add, modify, delete, or view system users. For more information, see [User Maintenance](#).

Electronic Reports Widget

The Electronic Reports widget lets you search for ERD reports and/or reports by receiver group. For more information, see [Electronic Reports](#).

Stop Payments Widget

The Stop Payments widget shows stop payments and cancel stop payments. For more information, see [Stop Payments](#).

Check Issue Management Widget

The Check Issue Management widget displays all check issues and voids created in the system. It also allows you to add check issue/voids, cancel stops, and place stops. For more information, see [Check Issue Management](#).

Transaction Search Widget

The Transaction Search widget lets you find transactions for a given account or accounts. For more information, see [Transaction Search](#).

Payments Widget

The Payments widget allows you to create and manage payments. You can perform a number of operations, including viewing, editing, modifying, approving, and deleting payments. For more information, see [Payments](#).

Transfers Widget

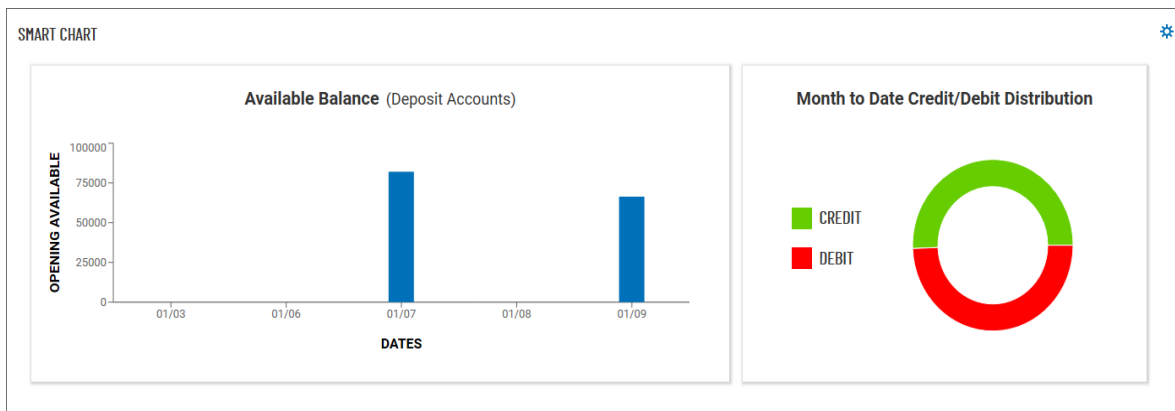
The Transfers widget allows you to create and manage Transfers. You can perform a number of operations, including viewing, editing, modifying, approving, and deleting transfers. For more information, see [Transfers](#).

Transfer Templates Widget


You can create transfer templates that contain commonly used transfer information. Transfers can then be made from these templates, saving time and improving efficiency. The Transfer Templates widget lets you view and manage templates created in the application. For more information, see [Transfer Templates](#).

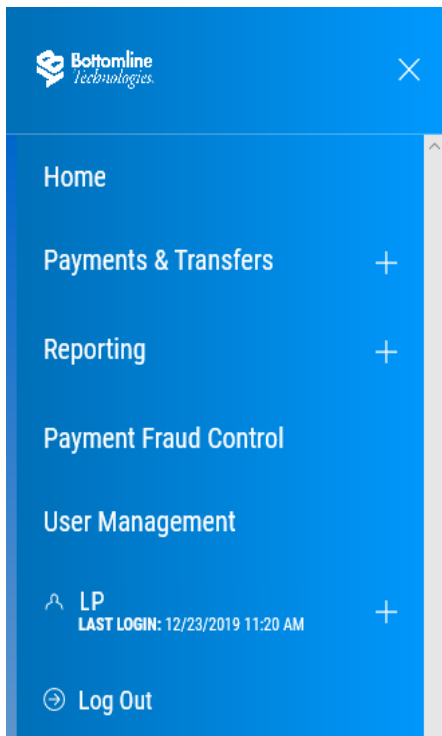
Smart Chart Widget

The Smart Chart Widget is available to all users entitled to [Balance & Transaction Reporting](#). The widget provides a visualization of the available balance trend across all deposit accounts over a five-day range. It also provides a visualization of the month-to-date debit/credit mix.



Fly-out or Sidebar Menu

Navigation through the application is controlled by the Fly-out (Sidebar) menu that appears at the left of the screen. To activate it, click the "hamburger" button .



From the menu, you can navigate to the following program areas:

- [Payments & Transfers](#)
- [Reporting](#)
- [Payment Fraud Control](#)
- [User Maintenance](#)
- [The Options Menu](#)
- [Log Out](#)

You can also return to the [Home page](#). Click the arrow to the right of the desired selection.

Note that the **Payments & Transfers** and **Reporting** options and the **Options Menu** are marked by a plus sign. Click it to see further options. For **Payments & Transfers**, these include

- [Transfers](#)
- [Stop Payments](#)
- [Payment Center](#)


For **Reporting**, the additional options include

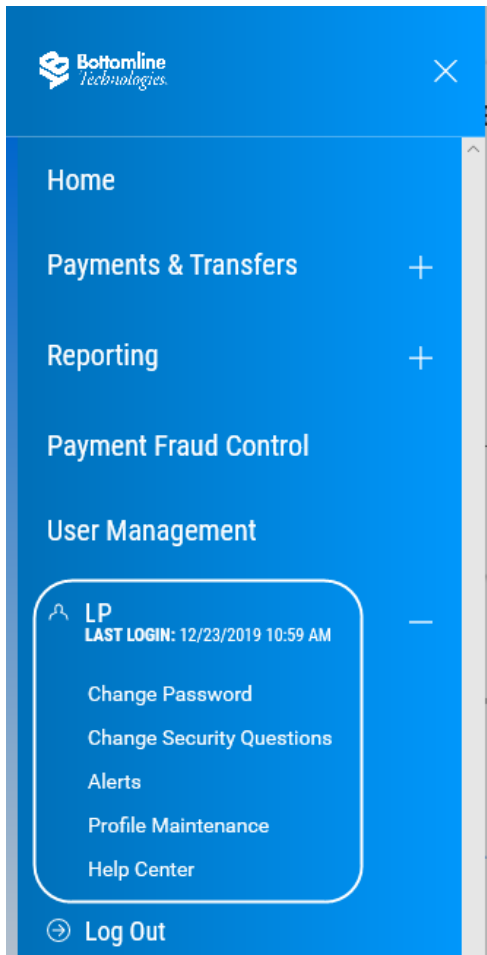
- [Balance & Transactions](#)
- [Statements and Reports](#)

Finally, the **Options Menu** (marked by the **User** icon ) offers a series of options associated with your individual access to the application:

- [Change Password](#)
- [Change Security Questions](#)
- [Alerts](#)
- [Profile Maintenance](#)
- [Help Center](#)

Options Menu

The **Options Menu** (marked by the **User** icon ) is the last area on the [Fly-out Menu](#). It gives you access to a series of options associated with your individual access to the DBIQ Premier application.



These options include

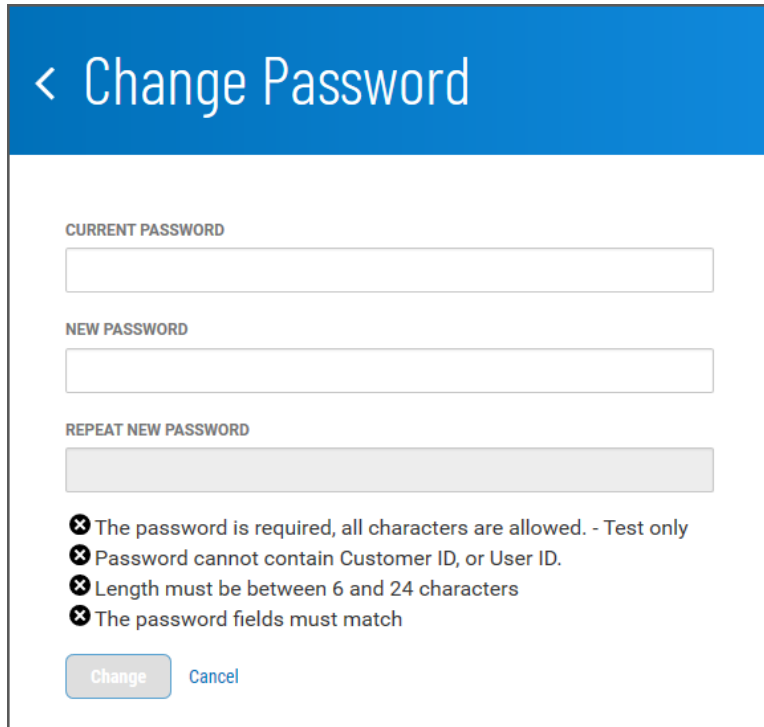
- [Change Password](#)
- [Change Security Questions](#)
- [Alerts](#)
- [Profile Maintenance](#)
- [Help Center](#)

Change Password

You can change your password as a security measure or whenever you receive an administrator- or a system-generated email notification that your password has been changed. If you receive a password-change notification, you will receive a temporary password, and you will need to change the password to one of your own choosing in order to keep using the application, because the temporary password will expire.

To change your password:

1. On the **Fly-out Menu**, expand the **Options Menu** if necessary, and click **Change Password**.



< Change Password

CURRENT PASSWORD

NEW PASSWORD

REPEAT NEW PASSWORD

- ✘ The password is required, all characters are allowed. - Test only
- ✘ Password cannot contain Customer ID, or User ID.
- ✘ Length must be between 6 and 24 characters
- ✘ The password fields must match

Change Cancel

2. Enter the current password (possibly your temporary password).
3. Enter the new password following the guidelines at the bottom of the screen. These guidelines are designed for maximum security.
4. Enter the password again in the **Repeat New Password** box.
If your entries match, the **Change** button will become available.
5. Click **Change**.

Enter or Change Security Questions

If you forget your password while logging into the system, click the **Forgot Password** link on the Logon screen. The system will prompt you to answer some of the security questions you answered previously. You must answer the questions correctly in order to reset your password.

To enter or change your security questions:

1. On the **Fly-out Menu**, expand the **Options Menu** if necessary, and click **Change Security Questions**.

2. Answer the three questions posed on the screen following the guidelines at the top of the screen. If for security reasons you want your answers to be masked, check the **Mask Answers** box.

The answers you enter will appear as a series of dots.

3. When you have finished, click **Save**.

Alerts

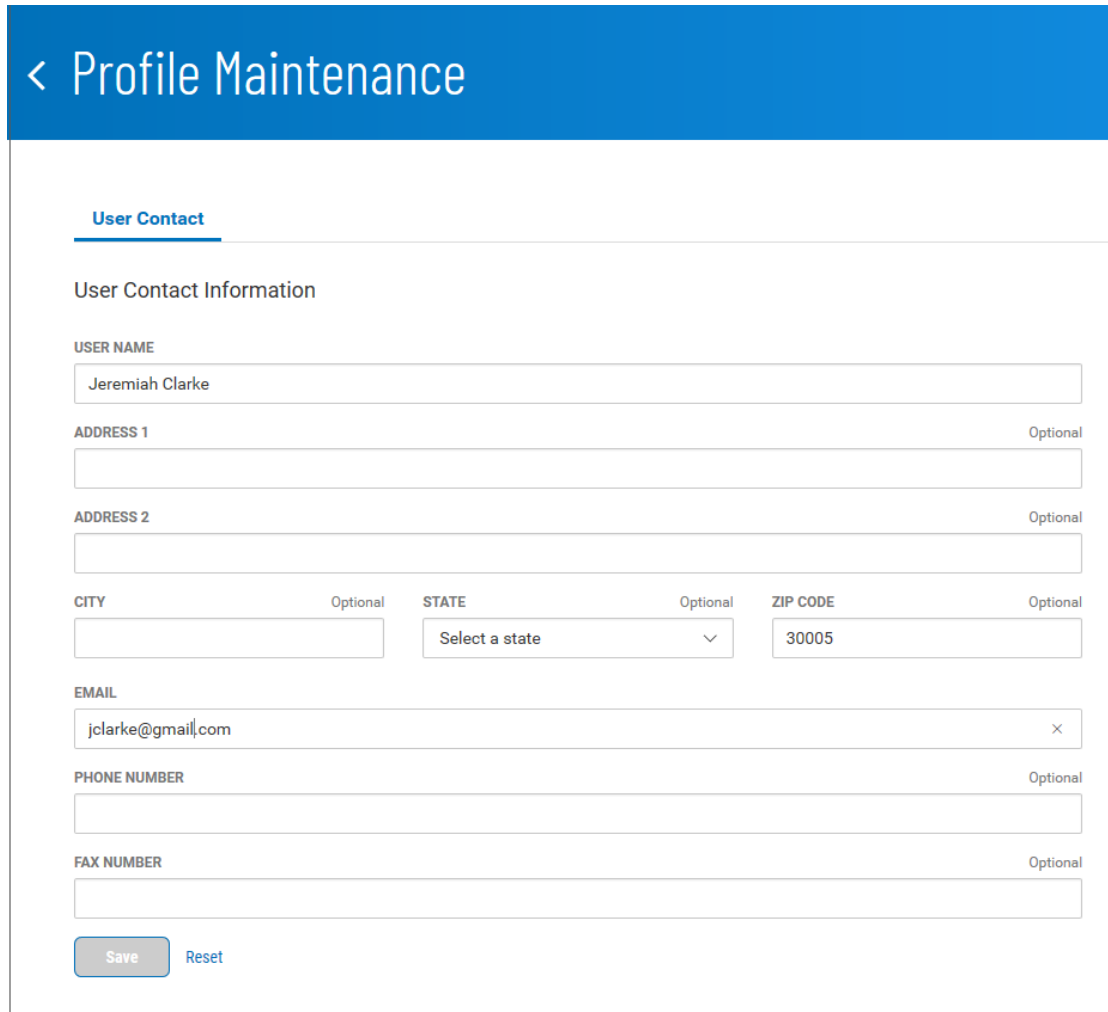
The Alerts feature is not currently available.

Profile Maintenance

The Profile Maintenance feature lets you enter and maintain your personal contact information.

To enter your user contact information:

1. On the **Fly-out Menu**, expand the **Options Menu** if necessary, and click **Profile Maintenance**.



The screenshot shows a mobile application interface for 'Profile Maintenance'. At the top is a blue header with a back arrow and the text 'Profile Maintenance'. Below the header is a section titled 'User Contact' with a blue underline. Underneath is the heading 'User Contact Information'. The form contains several input fields: 'USER NAME' with the value 'Jeremiah Clarke'; 'ADDRESS 1' (Optional); 'ADDRESS 2' (Optional); 'CITY' (Optional), 'STATE' (Optional) with a dropdown menu showing 'Select a state', and 'ZIP CODE' (Optional) with the value '30005'; 'EMAIL' with the value 'jclarke@gmail.com' and a close icon; 'PHONE NUMBER' (Optional); and 'FAX NUMBER' (Optional). At the bottom left are two buttons: 'Save' and 'Reset'.

2. Enter all profile information; the **User Name** and **Email** fields will be automatically populated with your existing profile information as entered by your administrator.
3. When you have finished, click **Save**.

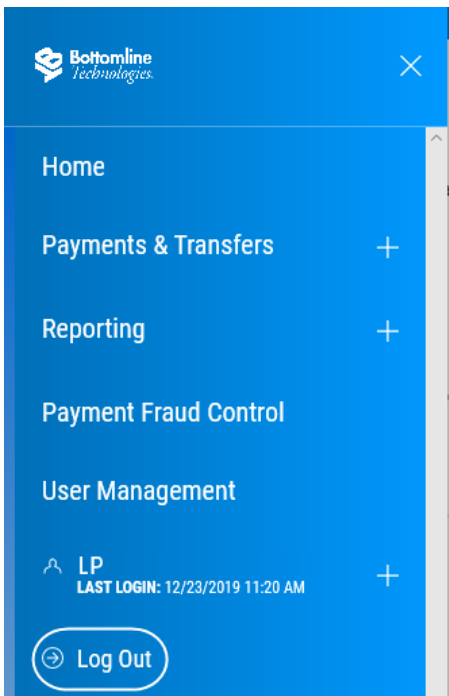
Help Center

The Help Center feature provides online help for the DBIQ Premier application.

Log Out

To log out of the DBIQ Premier application:

- On the **Fly-out Menu**, expand the **Options Menu** if necessary, and click **Log Out**.



The system [Log In](#) screen appears.

Workspaces

Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. Workspaces are groupings of individual widgets.

16
Add Widget ▼

⊕ Initiate Payment(s) As of 07/11/2019 11:24 AM 🔍

FILTER Select Fields ▼
SAVED VIEWS Select view ▼

<input type="checkbox"/>	Actions	Payment Type	From Account Name	Payee Name	Amount	Transaction Date	Status	⋮
<input type="checkbox"/>		Corporate Collections	-	MULTI	15.55	07/02/2019	Activated	
<input type="checkbox"/>		Corporate Collections	-	MULTI	2.00	07/11/2019	Activated	
<input type="checkbox"/>		Consumer Payments	-	MULTI	12.00	07/02/2019	Activated	
<input type="checkbox"/>		Consumer Payments	Alternate Checking	MULTI	1.00	07/12/2019	Activated	

APPROVE

Viewing 1-4 of 4 records DISPLAY 10 per page < PAGE 1 of 1 >

PAYMENT TEMPLATES ⚙️

⊕ Create Payment Template As of 07/11/2019 11:24 AM 🔍

FILTER Select Fields ▼
SAVED VIEWS Show All ▼

<input type="checkbox"/>	Actions	Template Name	Payment Type	Payee Name	Amount	State	⋮
<input type="checkbox"/>	View ▼	Alice Pay	Consumer Pa...	Multi	\$12.00	Active	
<input type="checkbox"/>	View ▼	Elmer School T...	Corporate Col...	Multi	\$15.55	Active	

APPROVE DELETE REJECT

Viewing 1-2 of 2 records DISPLAY 10 per page < PAGE 1 of 1 >

The Payments Workspace, containing the Payments and Payment Templates Widgets

Note that you can use the **Add Widget** drop-down at the top of the screen to add widgets to any workspace.

Working with Lists

Many functions in this application are organized in a list. For example, the Payments list is shown below. You access the Payments list by selecting **Payment Center** from the Fly-out menu.

Payment Center Add Widget

[Initiate Payment](#) As of 12/26/2019 03:43 PM

SHOW ALL Filter, Sort, Print, Export

SELECT	ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMBER
<input type="checkbox"/>	...	Corporate Payments	Commercial Checking	Mort	10
<input type="checkbox"/>	...	Corporate Payments	Commercial Checking	Bob	8
<input type="checkbox"/>	...	Consumer Payments	-	Tomtom	9
<input type="checkbox"/>	...	Domestic Wire	Commercial Checking	testpreier	-
<input type="checkbox"/>	...	Domestic Wire	Commercial Checking	testpreier	-
<input type="checkbox"/>	...	Domestic Wire	Commercial Checking	Test	-
<input type="checkbox"/>	...	International Wire	Commercial Checking	Olga Sklonna	-
<input type="checkbox"/>	...	International Wire	Commercial Checking	Olga Sklonna	-
<input type="checkbox"/>	...	International Wire	Commercial Checking	Olga Sklonna	-

DISPLAY 10 1 2 3 ... 14 >

The Payments list

Working with Lists: Available Actions

The **Actions** column allows you to take action on a single item in a list. Depending on the item, you can view, edit, approve, or delete an item.

Click the drop-down menu to view available actions. If only one action is available for an item, access that function by clicking it.

View

To view the details of an item in a list, click or select **View** in the **Actions** column. Details of the item will be displayed. Buttons at the bottom of the screen allow you to take action on the item. Click an action button, or click **Cancel** to return to the list. See [Working in Detail Screens](#) for more information.

Transfers
Add Widget ▼

TRANSFERS

+ Initiate Transfer(s) As of 12/17/2019 02:27 PM

🔍 🗑️ 🔄 ⬇️

SELECT	ACTIONS	STATUS	FROM ACCOUNT	FROM ACCOUNT NAME	TO ACCOUNT	TO ACCOUNT NAME	TRANSACTION DATE	AMOUNT
<input type="checkbox"/>	⋮ View	No Approval Required	1000000000005	Payroll Funding	1000000000007	Business Checking	01/31/2020	3.30
<input type="checkbox"/>	⋮	No Approval Required	1000000000031	Commercial Checking	1000000000007	Business Checking	01/08/2020	67,645.65
<input type="checkbox"/>	⋮	No Approval Required	1000000000028	Commercial Checking	1000000000031	Commercial Checking	01/03/2020	3,544.44
<input type="checkbox"/>	⋮	No Approval Required	1000000000031	Commercial Checking	1000000000005	Payroll Funding	01/03/2020	0.69
<input type="checkbox"/>	⋮	Approved	1000000000030	Commercial Checking	1000000000031	Commercial Checking	12/31/2019	100.00
<input type="checkbox"/>	⋮	No Approval Required	1000000000005	Payroll Funding	1000000000006	Test Loan Account	12/31/2019	25.00
<input type="checkbox"/>	⋮	Approved	1000000000028	Commercial Checking	1000000000009	Commercial Checking	12/23/2019	45.36
<input type="checkbox"/>	⋮	Canceled	1000000000009	Commercial Checking	1000000000005	Payroll Funding	12/23/2019	20.00
<input type="checkbox"/>	⋮	No Approval Required	1000000000029	Commercial Checking	1000000000031	Commercial Checking	12/23/2019	7.77
<input type="checkbox"/>	⋮	No Approval Required	1000000000009	Commercial Checking	1000000000007	Business Checking	12/23/2019	2.00

Approve
Reject

 DISPLAY 10 ▼
1 2 3 ... 68 >

Modify

Clicking or selecting **Modify** from the **Actions** column will display an edit screen where you can make changes to the item. When you have finished making the necessary changes, click **Save** or **Submit**.

Approve

Many items require approval when they are entered or modified. Items that need approval will usually have a status of **Entered** or **Modified** (shown in the **Status** column of the list). To approve an item, click or select **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

If you attempt to approve an item or items, a confirmation screen may appear telling you that some of the selected items are not eligible.

Delete

The delete function removes an item from the system. Click or select **Delete** in the **Actions** column to delete an item. You will need to confirm that you would like to delete the item before it is removed.

You can also delete multiple items at one time by checking the appropriate check boxes and selecting delete.

Navigating through a List

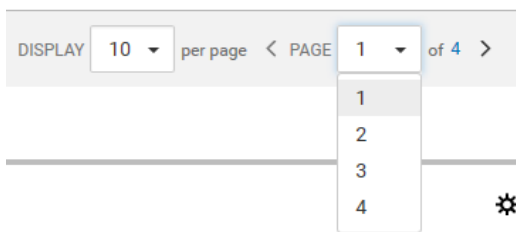
The number of records and number of pages in a list is shown on the bottom of the screen.

STOP PAYMENTS

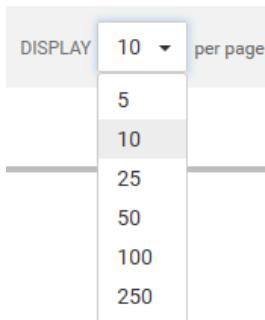
As of 07/12/2019 11:34 AM

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON	EXPIRATION DA	RESPONSE DESCRIPTION	BANK TRACE NUMBER	INITIATED BY	STOP DATE
...	Placed	Payroll Funding	1000000000005	100000001-100000002	20.00	test stop	12/28/2023	The request could not be e...	20183620001	Bhavita Bhardwaj	12/28/2018
...	Placed	Payroll Funding	1000000000005	100000001	20.00		12/28/2023	The request could not be e...	20183620003	Bhavita Bhardwaj	12/28/2018
...	Placed	Loan Account	1000000000006	1234	12.00	Wrong Check		(DN)	20190450001	Bhavita Bhardwaj	02/14/2019
...	Placed	Payroll Funding	1000000000005	12345	100.00	Wrong Check		Stop Payment request acc...	20190500001	Bhavita Bhardwaj	02/19/2019
...	Placed	Loan Account	1000000000006	100-105				Stop Payment request acc...	20190740001	Bhavita Bhardwaj	03/15/2019

Click the arrows or the **Page** drop-down to navigate from one page to the next.



Use the **Display** drop-down to select the number of records you want to appear on each page.

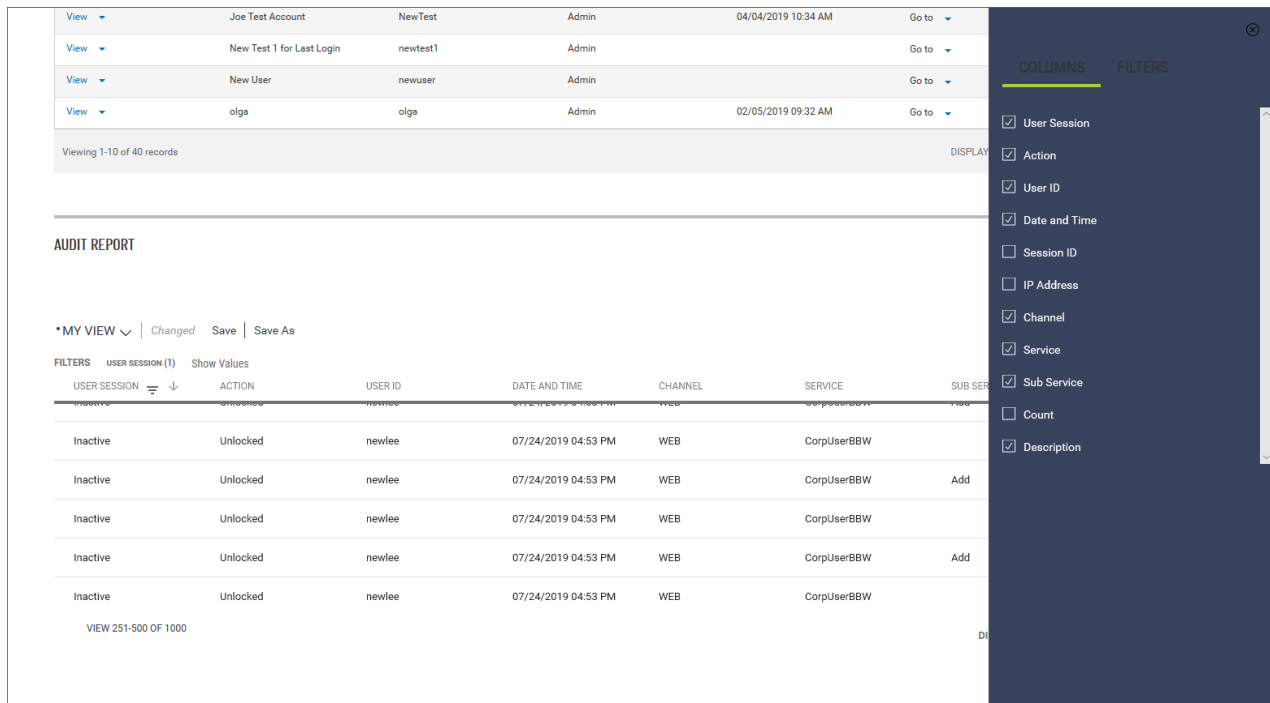


Filtering a List

You can use the filter function to change the names of columns that will appear in a list or to limit the records that appear in the list.

To filter the list:

1. Click the **Columns** icon  or **Filter**  icon that appear at the top right above the list.
2. To filter the columns, select the **Columns** tab.



The screenshot shows a table of user sessions and an 'AUDIT REPORT' section. The 'COLUMNS' menu is open, showing a list of columns with checkboxes to toggle their visibility.

View	Joe Test Account	NewTest	Admin	04/04/2019 10:34 AM	Go to
View	New Test 1 for Last Login	newtest1	Admin		Go to
View	New User	newuser	Admin		Go to
View	olga	olga	Admin	02/05/2019 09:32 AM	Go to

Viewing 1-10 of 40 records

AUDIT REPORT

• MY VIEW ▼ | Changed | Save | Save As

FILTERS USER SESSION (1) Show Values

USER SESSION	ACTION	USER ID	DATE AND TIME	CHANNEL	SERVICE	SUB SER
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	Add
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	Add
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	Add
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	Add
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	Add

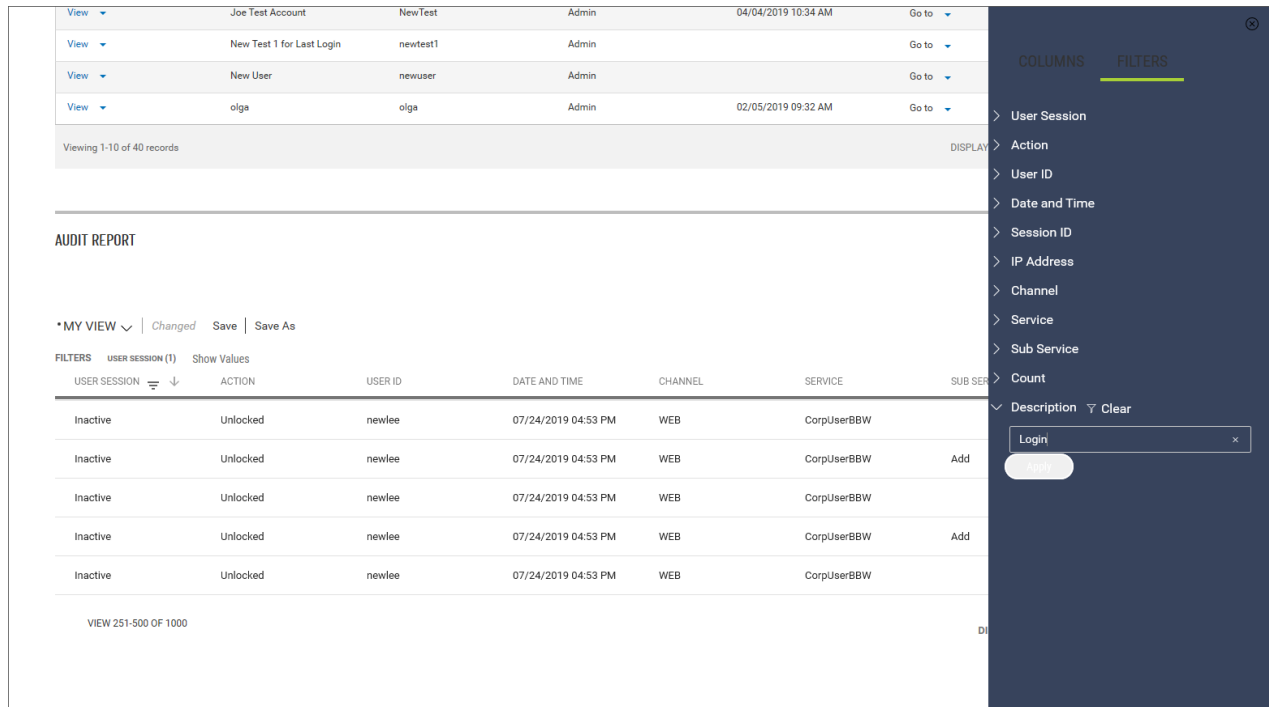
VIEW 251-500 OF 1000


COLUMNS FILTERS

- User Session
- Action
- User ID
- Date and Time
- Session ID
- IP Address
- Channel
- Service
- Sub Service
- Count
- Description

3. Check or uncheck the boxes corresponding to columns on the report, depending on whether you want them to appear or not.
4. Click the **X** at the top of the Filters menu.

5. To filter the list by record, select the Filters tab.



6. Click the right arrow beside the record, and enter the criterion you want to filter by. In the example shown above, the Description column will be filtered to display only records that have *Login* as the description.
7. If you want to clear the filter, click **Clear**  to the right of the record name.
8. To filter the list by the entered criterion or criteria, click the **Apply** button at the bottom of the Filter menu.

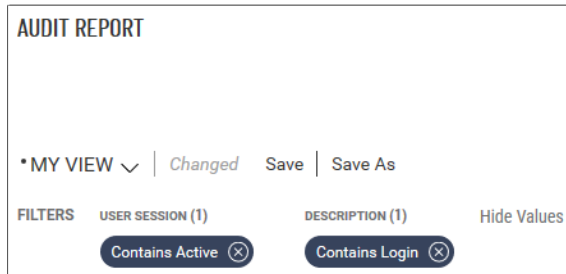
Viewing the Filters Applied List

Once you filter a list, you can save it as a new view.

To save a filter as a view:

1. Filter the list as described under [Filtering a List](#).
2. In the **Filters** section at the top left of the list, click **Show Values**.

This shows the filters currently applied.



- To remove a filter, click the **X** on the button displaying the filter name.
- To hide the filters, click **Hide Values**.

Sorting a List

A list can be sorted so that the order of the rows is reversed.

To sort a list:

1. Click on the column header. The rows of data will be resorted. A blue down arrow appears in the column to indicate the sort order.
2. To return the rows to their original order, click the column header again.

Moving Columns

You can move columns to a new position on a list.

To move a column:

- Drag and drop the column to the new position.

Adding or Removing Columns

Columns can be added or removed from some lists in the application. If the list supports this function, you will see the **Options** (⚙️) icon in the header row at the right side of the list.


To add or remove columns:

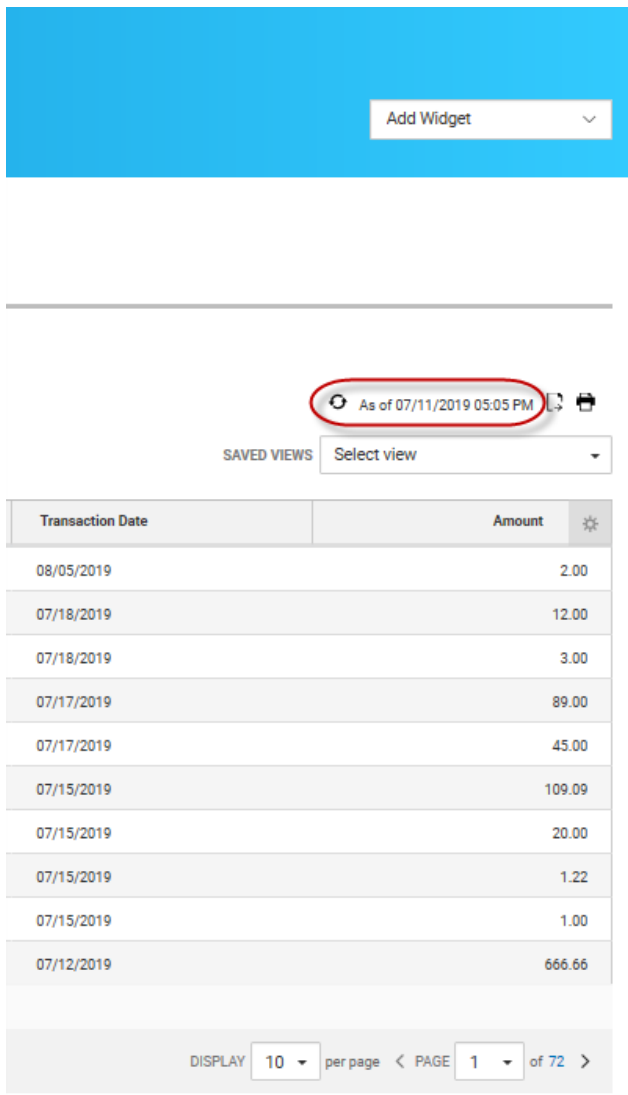
1. Click the **Options** icon.

The available columns are displayed. The checked boxes indicate which columns currently appear in the list.

2. Simply check or uncheck the columns you would like to include/exclude in your list, and then click **Apply**.

Refreshing a List

A number of lists feature a **Refresh** icon  in the upper-right corner. Along with the icon is a notification of the most recent date and time.



The screenshot shows a user interface with a blue header bar containing an "Add Widget" button. Below the header, there is a "SAVED VIEWS" section with a "Select view" dropdown. A red circle highlights a refresh icon and the text "As of 07/11/2019 05:05 PM". Below this is a table with two columns: "Transaction Date" and "Amount". The table contains ten rows of data. At the bottom of the table, there is a pagination control showing "DISPLAY 10 per page < PAGE 1 of 72 >".

Transaction Date	Amount
08/05/2019	2.00
07/18/2019	12.00
07/18/2019	3.00
07/17/2019	89.00
07/17/2019	45.00
07/15/2019	109.09
07/15/2019	20.00
07/15/2019	1.22
07/15/2019	1.00
07/12/2019	666.66

When you click the icon, the list is refreshed, and the date and time are updated. This will be especially useful if you are working in a list for an extended period of time.

Exporting Lists

The data from some lists can be exported.

To export a list:

1. If the **Export** tab is available for a list, click it to export selected information. The following example reference exporting account information in the [Balance & Transaction Reporting](#) list.


2. Use the **File Output** drop-down menu to select an output format:
 - BAI
 - Comma-delimited (CSV)
 - QuickBooks (QBO)
 - Quicken (QFX)
3. Use the Accounts drop-down menu to select an account or accounts. If you want the report to contain information for all accounts, click Select all. Click Done.
4. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

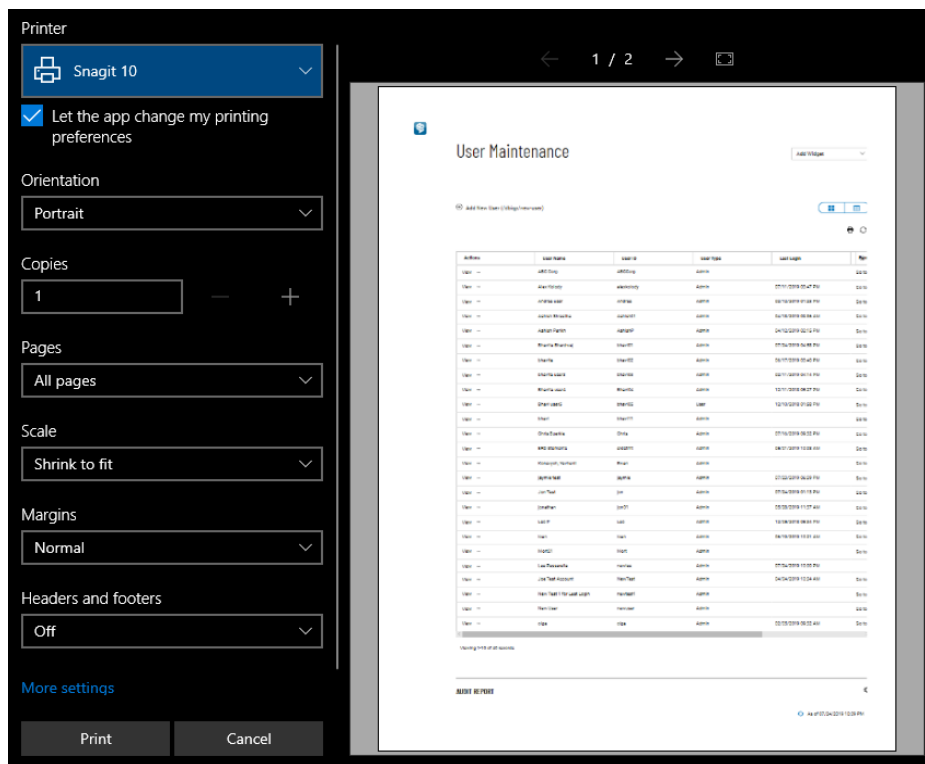
If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.
5. Click **Export**.

Printing Lists

Some lists can be printed.

To print a list:

1. Click the **Print** icon .
2. The Print dialog appears.



3. Select and enter the options that you want to influence printed output, such as **Orientation**, **Copies**, and **Margins**.
4. If desired, click **More settings**, and select additional page layout and paper options.
5. Click **Print**.


Working with Lists: Saving a View

Once you have arranged a list with the proper columns, sort order, and filters, you can save the list for future use. The following example references the [Audit Report](#) widget.

To save a view

1. Type a name for the view in the bulleted text box at the top left of the widget.
2. Click **Save**.

You can make your new custom view the default view, rename it, or delete it.

1. Click the down arrow  to the right of the view name.
2. Click the ellipsis marks . . .

3. Do one of the following:
 - Click **Set as Default** to make this view the new default.
 - Click **Rename**, and then enter a new name for the view.
 - Click **Delete** to remove the custom view.

Selecting Tiles or List View

Some widgets offer a choice of displaying the contents in either tile or tabular (list) view. The following example references the [Balance & Transaction Reporting](#) widget.

To see information displayed as a series of easily readable tiles, click the left side of the **Tiles/List** icon



DEPOSIT Accounts	
COMMERCIAL CHEC... ACCOUNT NUMBER: 1000000000003 CURRENT AVAILABLE: \$3,917.82	COMMERCIAL CHEC... ACCOUNT NUMBER: 1000000000004 CURRENT AVAILABLE: \$7,871.07
PAYROLL FUNDING ACCOUNT NUMBER: 1000000000005 CURRENT AVAILABLE: \$8,320.89	PREMIER CHECKING ACCOUNT NUMBER: 1000000000008 CURRENT AVAILABLE: \$1,421.87
COMMERCIAL CHEC... ACCOUNT NUMBER: 1000000000009 CURRENT AVAILABLE: \$1,805.19	PREMIER BIZ CHECKI... ACCOUNT NUMBER: 1000000000010 CURRENT AVAILABLE: \$3,243.50
TEST PREMIER BIZ C... ACCOUNT NUMBER: 1000000000011 CURRENT AVAILABLE: \$9,147.53	COMMERCIAL CHEC... ACCOUNT NUMBER: 1000000000028 CURRENT AVAILABLE: \$6,058.15
COMMERCIAL CHEC... ACCOUNT NUMBER: 1000000000031 CURRENT AVAILABLE: \$351.98	COMMERCIAL CHEC... ACCOUNT NUMBER: 1000000000029 CURRENT AVAILABLE: \$8,363.82
COMMERCIAL CHEC... ACCOUNT NUMBER: 1000000000030 CURRENT AVAILABLE: \$8,362.85	POPAY ACCOUNT NUMBER: 40040012 CURRENT AVAILABLE: \$409.72
POPAY 2 ACCOUNT NUMBER: 423698741 CURRENT AVAILABLE: \$3,227.12	POPAY 4 ACCOUNT NUMBER: 4576321 CURRENT AVAILABLE: \$3,880.63
POPAY 4 ACCOUNT NUMBER: 4004001 CURRENT AVAILABLE: Not Available	
LOAN Accounts	
TEST LOAN ACCOUNT ACCOUNT NUMBER: 1000000000006 CURRENT PRINCIPAL: \$825.74	

To see information displayed in tabular fashion, click the right side of the **Tiles/List** icon.

Balance & Transaction Reporting

Add Widget

[ALL ACCOUNTS](#)
[BALANCE HISTORY](#)
[ACCOUNT ACTIVITY](#)
[EXPORT](#)

☰ ☰

— DEPOSIT ACCOUNTS

 TODAY'S OPENING LEDGER: Not Available
 CURRENT AVAILABLE: \$76,207.24

As of 01/09/2020 12:28 PM
🔍
🗑️
🔄
⬇️

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Commercial Checking	1000000000003	-	3,692.35
Commercial Checking	1000000000004	-	9,410.38
Payroll Funding	1000000000005	-	398.98
Premier Checking	1000000000008	-	8,558.93
Commercial Checking	1000000000009	-	4,855.51
Premier Biz Checking	1000000000010	-	4,338.97
Test Premier Biz Checking	1000000000011	-	5,723.49
Commercial Checking	1000000000028	-	4,171.07
Commercial Checking	1000000000029	-	5,995.44
Commercial Checking	1000000000030	-	3,639.85

VIEW 1-10 OF 15 DISPLAY 10 1 2 >

+ LOAN ACCOUNTS

 CURRENT AVAILABLE: \$4,820.43
 CURRENT PRINCIPAL: \$825.24

+ INVESTMENT ACCOUNTS

 YESTERDAY'S VALUE: Not Available
 TODAY'S POSITION: \$10,653.54

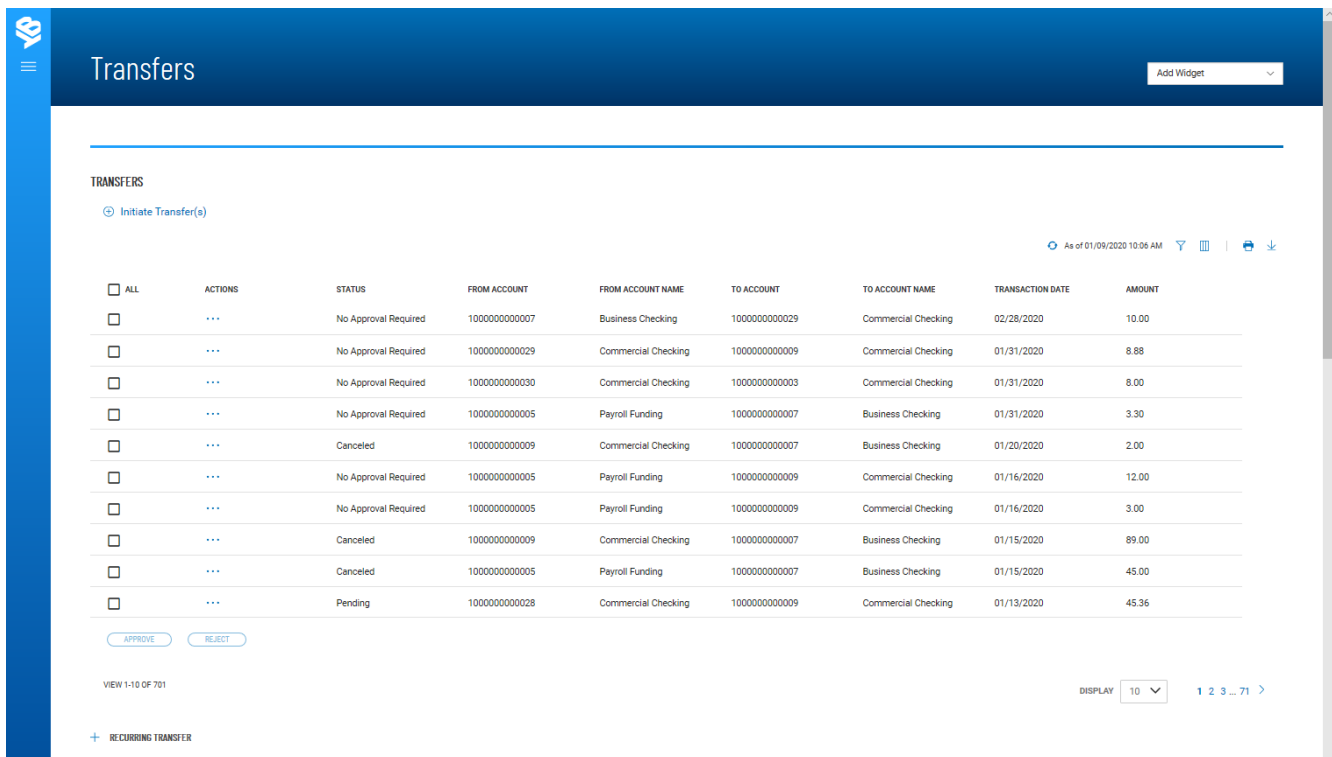
Payments & Transfers

The Payments & Transfers menu has the following options that allow you to create and manage transfers/templates, payments/templates, and payees:

- [Transfers](#)
- [Stop Payments](#)
- [Payment Center](#)
- [Payee Directory](#)

Transfers

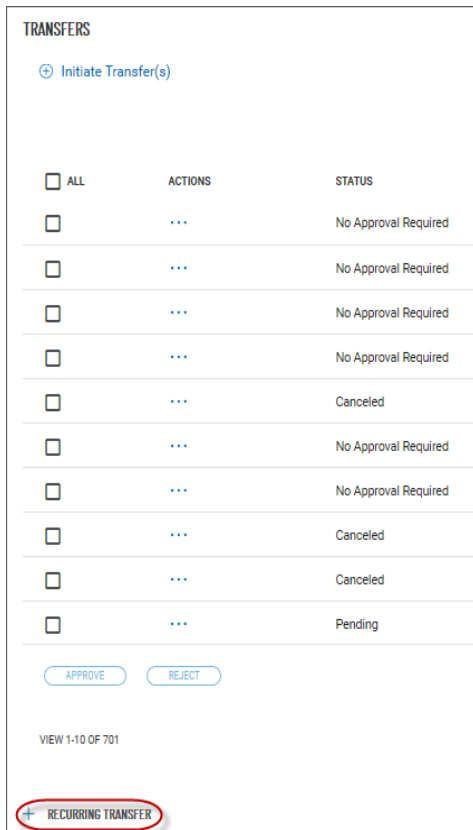
A transfer is a simple transfer of money between two accounts. You can choose to create a single transfer or multiple transfers.



The Transfers list view displays the following information for all available transfers:

- **Status**¹
- **From Account**²
- From Account Name
- **To Account**³
- To Account Name
- Transaction Date
- Amount

Note that at the bottom of the Transfers widget there is a **Recurring Transfer** section.



If recurring transfers have been created, you can view and manage them, by clicking the plus sign icon **+**.

¹The current status of the item. For example, in Check Management, possible statuses include Entered: The check entry has been entered, but needs to be approved. Approved: The check entry has been approved. Bank Confirmed: The bank has processed the check entry. Deleted: The check entry has been deleted. Partial Success: This indicates that approval of a stop payment or cancel stop request was partially successful.

²The debit account.

³The account to which a payment or transfer is made.

Initiating a Transfer

To create a transfer:

1. From the Fly-out menu, select **Payments & Transfers>Transfers**.
2. Click **Initiate Transfer**.

The screenshot shows the 'Initiate Transfer(s)' form. The top right corner displays a balance of \$78.60 with a note '(1) TRANSFERS'. The form is divided into several sections: 'FROM ACCOUNT' with a dropdown menu showing 'Commercial Checking - 1000000000030 (\$8,362.85 USD Available)', 'TO ACCOUNT' with a dropdown menu showing 'Investment Account - 123400002 (\$7,452.72 USD Available)', 'TRANSFER DATE' with a date field set to '01/09/2020' and a calendar icon, and 'AMOUNT' with a currency symbol '\$' and a value of '78.60'. Below these are a 'MEMO' field, a 'MAKE THIS A RECURRING TRANSFER' checkbox, and an 'ADDITIONAL TRANSFERS' section with a counter set to '0'. At the bottom, there is a 'Save as a Template' checkbox and two buttons: 'INITIATE' and 'CANCEL'.

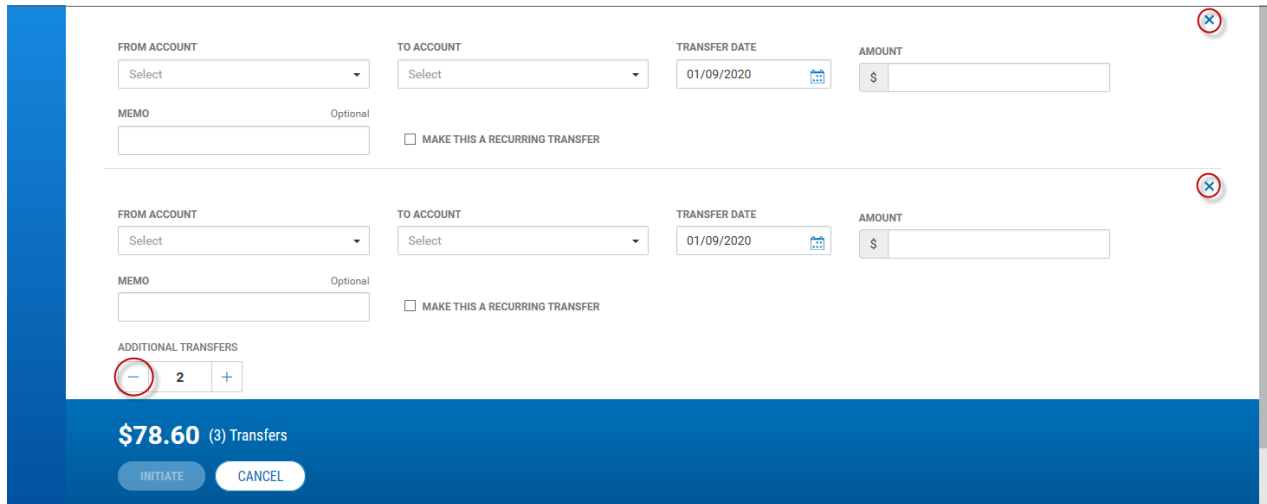
3. Use the drop-down menu to select the **From Account**¹.
4. Use the drop-down menu to select the **To Account**².
5. Use the **Calendar** icon to select the transfer date.
6. Enter the transfer amount.
7. (optional) If desired, enter a brief memorandum.
8. (optional) If you want this to be a scheduled transfer, check the **MAKE THIS A RECURRING TRANSFER** checkbox.

¹The debit account.

²The account to which a payment or transfer is made.

- (optional) If you want to create additional transfers, in the **Additional Transfers** section, enter the desired number in the text box, and then click the **Plus** icon (+) to open additional set(s) of transfer fields.

If you want to remove a set, click the **Minus** icon (-) to remove it. Alternatively, you can click the **x** to the far right of any set of fields to remove them.



Use the icons to remove an unwanted set of transfer fields

- Repeat steps 2 through 7 for each new transaction you want to add.
- (optional) If you want to save this transaction as a template, check the **Save as a Template** checkbox.
- When you have finished, click **Initiate**.

You return to the Transfers widget. A message will appear at the top of the widget indicating if the action was successful or listing any errors. See [Confirmation and Error Messages](#).


Viewing a Transfer

To view a transfer:

- From the Fly-out menu, select **Payments & Transfers>Transfers**.
- Select the desired transfer in the list, and click **View**.

Approving a Transfer

Some transfers must be approved before they are processed. For more information, see [Work with Lists - Available Actions](#).

- Select the appropriate transfer or transfers, and in the **Select** column, check the **Select** checkbox.
- Click the **Approve**  button.

OR

- Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Approve**.

Transfers Templates

Similar to a [payment template](#), a transfer template can serve as the basis for a new transfer, saving you time and energy.

The Transfers Templates widget displays all transfer templates stored in the system.

TRANSFER TEMPLATES

[+ Create New Template](#)

As of 01/09/2020 10:28 AM 🔍 📄 🖨️ ⬇️

<input type="checkbox"/> ALL	ACTIONS	TEMPLATE NAME	FROM ACCOUNT NAME	FROM ACCOUNT NUMBER	TO ACCOUNT NAME	TO ACCOUNT NUMBER
<input type="checkbox"/>	⋮	AAXX	Commercial Checking	1000000000009	Payroll Funding	100000000
<input type="checkbox"/>	⋮	same name	Commercial Checking	1000000000031	Commercial Checking	100000000
<input type="checkbox"/>	⋮	Template1	Business Checking	1000000000007	Investment Account	123400000
<input type="checkbox"/>	⋮	Testnew12	Business Checking	1000000000007	Commercial Checking	100000000
<input type="checkbox"/>	⋮	NewTemplate11	Business Checking	1000000000007	Commercial Checking	100000000
<input type="checkbox"/>	⋮	NewPayment1	Business Checking	1000000000007	other	123400000
<input type="checkbox"/>	⋮	testtest1	Commercial Checking	1000000000031	Commercial Checking	100000000
<input type="checkbox"/>	⋮	NewTemp528	Commercial Checking	1000000000009	investment CD	123400000
<input type="checkbox"/>	⋮	Rodney's Template	Business Checking	1000000000007	Commercial Checking	100000000
<input type="checkbox"/>	⋮	newtemp	Business Checking	1000000000007	investment CD	123400000

VIEW 1-10 OF 14
DISPLAY 1 2 >

You can perform a number of operations on individual templates, including viewing, modifying, and deleting. For more information on these options see [Working with Lists](#). You can also select a template and initiate a transfer based on it.

The Transfer Templates list view displays the following information for all available templates:

- Template Name
- From Account Number and Name – The account the transfer is either made or originated from
- To Account Number and Name – The account the transfer is made to
- Amount – The amount of the transfer
- Memo, if available
- Created By - The name of the user who created the template

To create a transfer template:

1. From the Fly-out menu, select **Payments & Transfers>Transfers**.
2. Scroll to the Transfers Templates widget.
3. Click **Create New Template**.
4. Enter a template name.
5. Use the drop-down menu to select the From account.
6. Use the drop-down menu to select the To account.
7. Use the Calendar icon to select the transfer date.
8. Enter the transfer amount.
9. (optional) If desired, enter a brief memorandum.
10. Click **Save**.

You return to the Transfers Templates widget. A message will appear at the top of the widget indicating if the action was successful or listing any errors. See [Confirmation and Error Messages](#).

Viewing a Transfer Template

To view a transfer:

1. From the Fly-out menu, select **Payments & Transfers>Transfers**.
2. Scroll to the Transfers Templates widget.
3. Select the desired transfer in the list, and click **View**.

Modifying a Transfer Template

To modify a transfer template:

1. From the Fly-out menu, select **Payments & Transfers>Transfers**.
2. Scroll to the Transfers Templates widget.
3. Find and select the desired template in the list.
4. Click **Modify**.
5. Edit the fields as needed.
6. When you have finished, click **Save**.


Deleting a Transfer Template

To delete a transfer template:

1. From the Fly-out menu, select **Payments & Transfers>Transfers**.
2. Scroll to the Transfers Templates widget.
3. Find and select the desired template in the list.

4. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.


OR

To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Delete**  button.

Initiating a Transfer from a Template

You can use a transfer template to initiate a transfer.

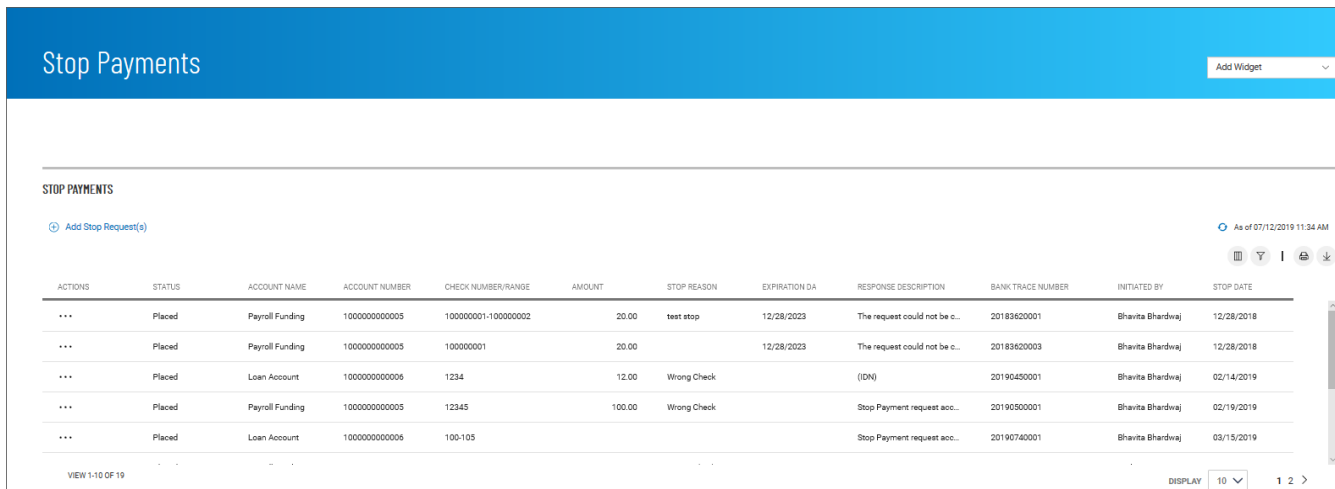
To initiate a payment from a template:

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Initiate Transfer**.
2. Review the template details, and make any changes as needed.
3. When you have finished, click the **Initiate** button .

The transfer will be created and listed in [Transfers list view](#). If it requires approval, you will need to approve it before it is processed.

Stop Payments

The Stop Payment widget lets you place a stop on check payments when needed.



The screenshot shows the 'Stop Payments' widget interface. At the top, there is a blue header with the title 'Stop Payments' and an 'Add Widget' button. Below the header, there is a sub-header 'STOP PAYMENTS' and a link 'Add Stop Request(s)'. The main area contains a table with the following columns: ACTIONS, STATUS, ACCOUNT NAME, ACCOUNT NUMBER, CHECK NUMBER/RANGE, AMOUNT, STOP REASON, EXPIRATION DA, RESPONSE DESCRIPTION, BANK TRACE NUMBER, INITIATED BY, and STOP DATE. The table lists five stop payment requests. At the bottom, there is a 'VIEW 1-10 OF 19' indicator and a 'DISPLAY 10' dropdown menu.

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON	EXPIRATION DA	RESPONSE DESCRIPTION	BANK TRACE NUMBER	INITIATED BY	STOP DATE
...	Placed	Payroll Funding	10000000000005	10000001-10000002	20.00	test stop	12/28/2023	The request could not be e...	20183620001	Bhavita Bhardwaj	12/28/2018
...	Placed	Payroll Funding	10000000000005	100000001	20.00		12/28/2023	The request could not be e...	20183620003	Bhavita Bhardwaj	12/28/2018
...	Placed	Loan Account	10000000000006	1234	12.00	Wrong Check		(IDN)	20190450001	Bhavita Bhardwaj	02/14/2019
...	Placed	Payroll Funding	10000000000005	12345	100.00	Wrong Check		Stop Payment request acc...	20190500001	Bhavita Bhardwaj	02/19/2019
...	Placed	Loan Account	10000000000006	100-105				Stop Payment request acc...	20190740001	Bhavita Bhardwaj	03/15/2019

The list view displays the following about existing stops:

- Status
- Account Name
- Account Number
- Check Number/Range – An individual check or range of checks by number can be stopped
- Amount
- Stop Reason - *Wrong Check or Account Closed*

- Response Description – Description of the response from the bank, for example, *Stop Payment request accepted*
- Bank Trace Number – Number assigned by the bank to trace the original check
- Initiated By – User who created the stop payment
- Stop Date – Date the stop was created

To place a stop payment on a check:

1. From the Fly-out menu, select **Payments & Transfers>Stop Payments**
The system displays the Stop Payments widget.
2. Click **Add Stop Request(s)**.

3. Use the drop-down menu to select the **From Account**¹.
4. Enter the serial number of the check you want to stop payment on.

Note

You can stop a range of checks by clicking **Range** and then beginning and ending check numbers in the **From** and **To** fields. In this case only the **Stop Duration** and **Stop Reason** fields will be available for completion. You will skip the other fields mentioned below.

If you change your mind, you can click **Single** to instead enter an individual check number.

5. (optional) Enter the amount of the payment (unless you entered a check range).
6. (optional) Use the **Stop Duration** drop-down to select a period of time during which the stop will be in effect.

¹The debit account.

7. (optional) Use the **Stop Reason** drop-down to select a reason for the stop – for example, *Wrong Check*.
8. (optional) Use the calendar icon to select an **Issue Date**¹ (unless you entered a check range).
9. (optional) If necessary, enter a **Payee**² (unless you entered a check range).
10. (optional) If you want to create additional stop payment, in the **Additional Stop Requests** section, enter the desired number in the text box, and then click the **Plus** icon (+) to open additional set(s) of stop request fields.

If you want to remove a set, click the **Minus** icon (-) to remove it. Alternatively, you can click the **x** to the far right of any set of fields to remove them.
11. Repeat steps 3 through 9 for each new stop you want to add.
12. Click **Submit**.

Payment Center

Payment functions are available from the [Payments & Transfers](#) menu.

The Payment Center **Workspace**³ contains two widgets:

- [Payments](#)
- [Payment Templates](#)

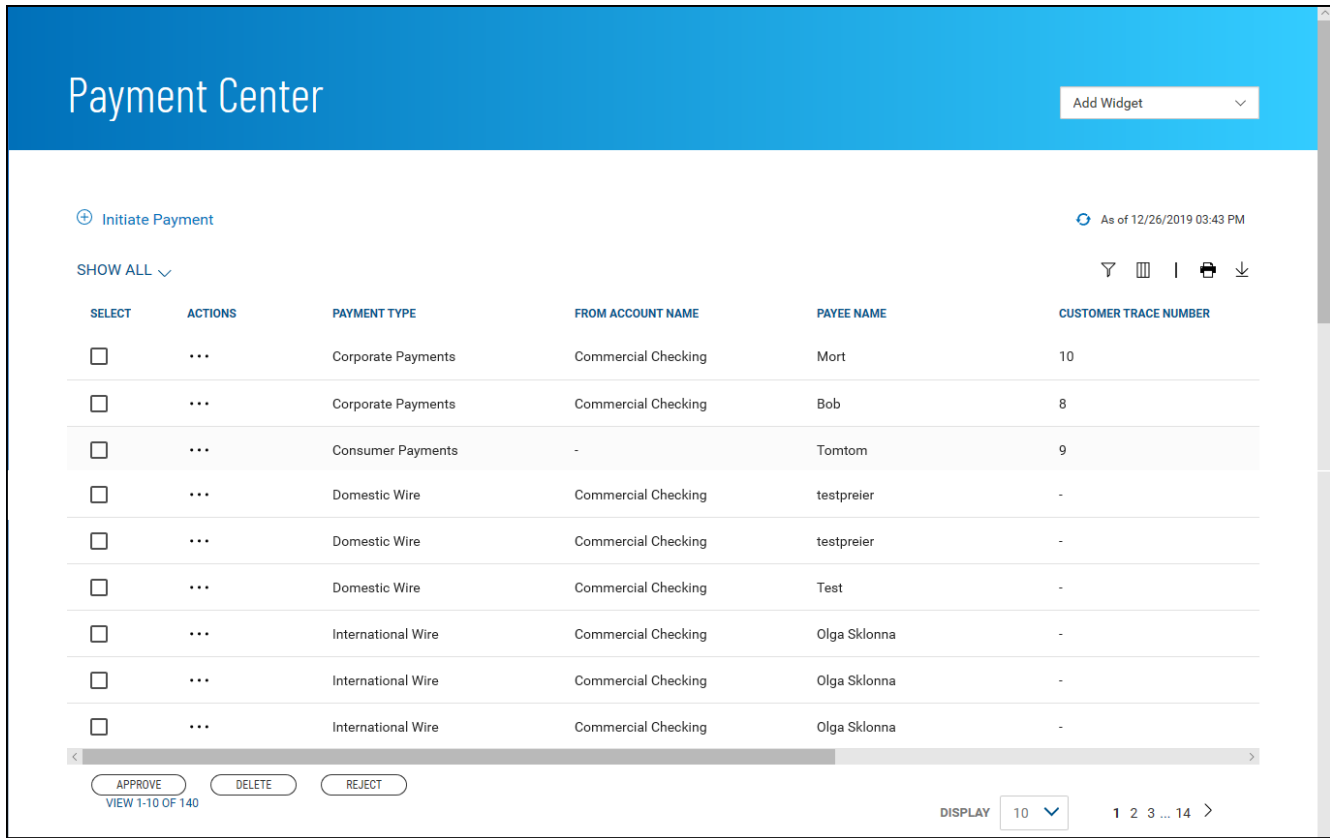
Payments


The Payments widget lets you create and manage payments. You can perform a number of operations on individual payments, including viewing, modifying, approving, and deleting payments. For more information on these options see [Working with Lists](#).

¹International Bank Account Number, a numbering system used to identify bank accounts across borders. An IBAN number includes a two-digit country identifier, two check digits, and a country-specific basic bank account number.

²International Bank Account Number, a numbering system used to identify bank accounts across borders. An IBAN number includes a two-digit country identifier, two check digits, and a country-specific basic bank account number.

³Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.





The columns that appear in the Payments list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The Payments list view displays the following information about available payments:

- Payment Type - The payment type of the payment (ACH or wire)
- From Account Name - The name of the account the payment is either made or originated from (debit account)
- Payee Name - The name of the beneficiary of the payment
- Transaction Date - The date the payment is issued
- Amount -- The amount of the payment
- Status - The status of the payment. See [Payment Workflow and Statuses](#).

Changing Payment Views

Note the **SHOW ALL** selection at the top left of the widget. With this selected, the widget lists all available payments. Click the down arrow to select a new, limited view: **ACH Payments**, **Wire Payments**, or **Requires My Approval** for payments that are ready to be approved by you.

- If you want to save this view as the default, click **Save** .
- If you want to save this view under a new name, click **Save As** .

Initiating a Payment

To create a payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment(s)**.
3. Use the **Payment Type** drop-down menu to select the type:
 - Domestic Wire
 - International Wire
 - Loan Payment
 - Loan Draw
 - ACH
 - Tax (not currently available)
4. Complete the fields on the Initiate Payment screen, and then click Save & Confirm.

For detailed instructions on creating payments of each individual type, refer to the appropriate sections of this guide:

- [Domestic Wire Payments](#)
- [International Wire Payments](#)
- [Loan Payments](#)
- [Loan Draws](#)
- [Corporate Collections](#)
- [Corporate Payments & Collections](#)
- [Consumer Payments](#)
- [Consumer Payments & Collections Payments](#)
- [Represented Check Payments](#)
- [Telephone Initiated Collections Payments](#)
- [Internet Initiated Collections Payments](#)


Viewing a Payment

- Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

Deleting a Payment

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR

To delete multiple payments, in the **Select** column check the boxes corresponding to the desired payments, and then click the **Delete**  button.

Modifying a Payment

1. Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**.
2. In the Modify Payment screen, make changes to the payment as needed, and then click **Confirm**.

Copying a Payment as a Template

You can copy an existing payment as a template, which you can later use to create a new payment.

1. Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Copy as Template**.
2. In the Copy as Payment Template screen, make changes as needed, and then click **Save**.


Copying a Payment as a Payment

You can copy an existing payment as a template, which you can later use to create a new payment.

1. Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Copy as Payment**.
2. In the Copy as Payment Template screen, make changes as needed, and then click **Save**.

Approving a Payment

A payment must be approved before it is sent to the beneficiary. For more information, see [Work with Lists - Available Actions](#).

1. Select the appropriate payment or payments, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.

OR

- Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Approve**.

Viewing Payment Detail

Summary information for each payment in Payments list view is available.

- Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

Wire Payments

Domestic Wire Payments

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

To create a domestic wire payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. Enter the amount.
5. Enter or select a transaction date.
6. (optional) Enter the purpose for this wire payment.
7. In the **Originator Information** section, select the From account.
8. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
9. Use the **Offset Account** drop-down menu to select an account.
10. Enter the beneficiary account number.
11. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
12. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
13. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
14. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
15. (optional) If desired, expand the Bank to Bank Information section, and add up to six lines of information from originator to beneficiary bank.
16. When you have finished, click **Confirm**.
The Review Payment screen appears.
17. Review the displayed payment information for accuracy, and then click **Submit**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

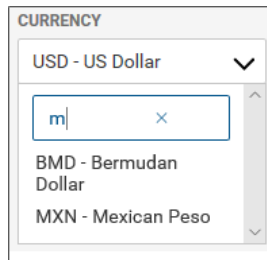
International Wire Payments

An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create a international wire payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **International Wire**.
4. Use the **Currency** drop-down menu to select the payment currency.

You can also start typing the name of a currency in the **Filter** box; the application will find and retrieve a currency name or names based on what you enter, and you can select from the listed currencies.




5. Enter the amount.
6. Enter or select a transaction date.
7. Use the **Charges** drop-down to select how any charges accruing from the transaction will be handled.
 - **Beneficiary** - Charges will be paid by the beneficiary.
 - **Ours** - Charges will be paid by your company.
 - **Shared** - Charges will be shared by your company and the beneficiary.
8. (optional) Enter the purpose for this wire payment.
9. In the **Originator Information** section, select the From account.
10. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
11. Use the **Offset Account** drop-down menu to select an account.
12. Enter the beneficiary account number.
13. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
14. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
15. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
16. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.

17. (optional) If desired, expand the Bank to Bank Information section, and add up to six lines of information from originator to beneficiary bank.
18. When you have finished, click **Confirm**.
The Review Payment screen appears.
19. Review the displayed payment information for accuracy, and then click **Submit**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Rejecting Wire Payments

Approvers of wire payments can reject a payment appearing in the [Payment Center list](#) if the initiator made an error while creating the payment. Once the payment is rejected, the initiator can edit the payment as needed and resubmit it for approval.

To reject a wire payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
 2. Locate the questionable payment in the list, and do one of the following:
 - Check the **Select** box corresponding to the payment, and then click the **Reject**  button.
- OR
- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

Loan Payments

Make a Loan Payment

A **loan payment**¹ is used to pay down an existing loan.

To create a loan payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Loan Payment**.
4. Select the From account for the payment.
The account available balance appears below the field.
5. Select the loan account.
The outstanding balance of the loan appears below the field.

¹a payment made to an existing loan account. Payments may include interest and principal, interest only, principal only, or escrow only.

6. Select the appropriate payment option.
7. Enter the amount to pay.
8. When you have finished, click **Confirm**.
The Review Payment screen appears.
9. Review the displayed payment information for accuracy, and then click **Submit**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Create a Loan Draw

A **loan drawdown**¹ is used to deposit funds from a loan account or line of credit into a bank account.

To make a loan draw:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Loan Payment**.
4. Select the loan account.
The outstanding balance of the loan appears below the field.
5. Select the To account for the payment.
The account available balance appears below the field.
6. (optional) If desired, enter a memo.
7. When you have finished, click **Confirm**.
The Review Payment screen appears.
8. Review the displayed payment information for accuracy, and then click **Submit**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

ACH Payments

Corporate Payments

This type of payment is made either to corporations or individual vendors supplying goods and services.

To create a corporate payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.

¹a transfer of funds from an existing loan account to a chosen to (receiving) account

3. Use the **Payment Type** drop-down to select **Corporate Payments**.
4. Enter the payment name.
5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the Active drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.

26. When the payment information is complete, click **Send Payment**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Corporate Collections

This transaction type is used for corporate debt collections. In this case, the beneficiary of the payment is the corporation for whom the debt is collected.

To create a corporate collections payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Collections**.
4. Enter the payment name.
5. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the Active drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).

19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
26. When the payment information is complete, click **Send Payment**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Corporate Payments & Collections

This type of payment is made either to corporations or individual vendors supplying goods and services. This transaction type can also be used for corporate debt collections.

To create a corporate payments/collections payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Payments & Collections**.
4. Enter the payment name.
5. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, click the appropriate radio button: **Credit** if this transaction is a collection, **Debit** if it is a payment.
11. Enter the name of the receiver (beneficiary).
12. Enter a unique identifier for the receiver.

13. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
14. Enter the bank code of the receiver's bank.
15. Enter the receiver's account number.
16. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
17. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
18. (optional) Enter the addenda as needed, a maximum of 80 characters.
19. Use the Active drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
20. Enter the amount of the payment.
21. To send a zero-dollar transaction, check **Prenote**.
22. When you have finished, click **Save & Continue**.
The payment is saved.
23. The **Transaction Date** field defaults to the current day. Change the date as desired.
24. Review and make changes to other payment information as necessary.
25. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
26. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
27. When the payment information is complete, click **Send Payment**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Consumer Payments

This transaction type is used to make payments (such as refunds) to a consumer.

To create a consumer payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Payments**.
4. Enter the payment name.

5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.

26. When the payment information is complete, click **Send Payment**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Consumer Payments & Collections Payments

This transaction type is used to collect consumer debts OR pay a consumer either in the form of a reward for purchasing goods/services or a refund.

To create a consumer payments/collections payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Payments & Collections**.
4. Enter the payment name.
5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, click the appropriate radio button: **Credit** if this transaction is a collection, **Debit** if it is a payment.
11. Enter the name of the receiver (beneficiary).
12. Enter a unique identifier for the receiver.
13. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
14. Enter the bank code of the receiver's bank.
15. Enter the receiver's account number.
16. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
17. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
18. (optional) Enter the addenda as needed, a maximum of 80 characters.

19. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
20. Enter the amount of the payment.
21. To send a zero-dollar transaction, check **Prenote**.
22. When you have finished, click **Save & Continue**.
The payment is saved.
23. The **Transaction Date** field defaults to the current day. Change the date as desired.
24. Review and make changes to other payment information as necessary.
25. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
26. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
27. When the payment information is complete, click **Send Payment**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Represented Check Payments

This type of payment is used to re-present a check that has been processed and returned because of insufficient or uncollected funds.

To create a represented check payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Represented Check**.
4. Enter the payment name.
5. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.

12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
26. When the payment information is complete, click **Send Payment**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Telephone Initiated Collections Payments

This transaction type is used to collect payments over the telephone. In this case, the beneficiary of the payment is called the *consumer*.

To create an telephone-initiated collection payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Telephone Initiated Collections**.
4. Enter the payment name.

5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.

26. When the payment information is complete, click **Send Payment**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Internet Initiated Collections Payments

This transaction type was introduced in March 2001. It is defined as a debit entry to a consumer bank account, for which the authorization was obtained from the receiver (the consumer who owns the bank account) over the Internet. The specific designation for these types of transactions was created in order to address unique risks inherent to Internet payments. These payments require additional security procedures and obligations that address these risks.

To create an internet-initiated collection payment:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Internet Initiated Collections**.
4. Enter the payment name.
5. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.

18. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
26. When the payment information is complete, click **Send Payment**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

ACH Pass-Thru

Pass-through files are NACHA files generated outside the application. After the file is imported, it is sent along to the bank with no further processing applied. The ACH Pass-Thru feature lets you import files either as individual batches OR as pass-through files. You import pass-through files in NACHA or delimited-file format.

To upload and import a NACHA-format file:

1. Expand the **Send ACH File** section.

ACH PASS-THRU ⚙️

— SEND ACH FILE

Upload NACHA Supported File [Cancel](#)

Drag file here or select file from your computer
1 file maximum. 10MB individual file maximum

As of 12/26/2019 12:02 PM

DEFAULT ▼
🔍
🗑️
|
🖨️
⬇️

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS
⋮	validateaddenda1.txt	4	10,046.70	
⋮	validateaddenda.txt	4	10,046.70	
⋮	multiple-batch-and-addendas.txt	4	10,046.70	

2. Drag and drop a maximum 10MB NACHA-supported file from your computer hard drive to the ACH Pass-Thru widget. OR click the **select file** link, and then browse and select the file from your hard drive.

The file appears in the list.

The ACH Pass-Thru list includes the following information about each imported file:

- Incoming File Name
- Total Batches
- Total Debits
- Total Credits

Viewing an ACH Pass-Thru File

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

File Summary

TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
4	\$10,046.70	\$5,820.19	Uploaded

Select Batch Number

BATCH NUMBER: 0

BATCH INFORMATION

ACH SENDER ID	ACH SENDER	EFFECTIVE ENTRY DATE	DESCRIPTION
061000104	STisnomore	10/06/2019 05:36 PM	Fall 2019
SERVICE TYPE	TOTAL DEBITS	TOTAL CREDITS	
Corporate Payments & Collections	\$1,389.52	\$2,300.87	

Transaction Details

	TOTAL DEBITS	TOTAL CREDITS	TOTAL AMOUNT
	\$1,389.52	\$2,300.87	\$3,690.39

As of 12/26/2019 03:01 PM

• DEFAULT | Changed | Save | Save As

NAME	ID NUMBER	ROUTING NUMBER	ACCOUNT NUMBER	AMOUNT	DEBIT/CREDIT	TYPE OF ITEM	TRACE NUMBER	ADDE
> Ginger Davis	454565	061000104	0685416	963.87	Credit	Live	123123120000001	Yes
> Lovie Howe	45546564456	061000104	5437811245	693.65	Debit	Live	123123120000002	Yes
> Mary Ann Byrd	597244	061000104	2316540987	705.00	Credit	Live	123123120000003	Yes
> The Professor	654654	061191848	0698415	632.00	Credit	Live	123123120000004	Yes
> The Skipper	5645645	061000104	06165789468	60.00	Debit	Live	123123120000005	Yes
> Thurston Howe	4554456	061000104	9635214	635.87	Debit	Live	123123120000006	Yes

VIEW 1-6 OF 6

DISPLAY: All 1

The File Summary screen displays information about the batch contained in the NACHA import, including information for the entire batch.

Transaction detail information includes total debits and credits and the total amount of all transactions.

Select Batch Number

The **Select Batch Number** drop-down menu allows you to select and display information for a single batch in the imported file.

Select Batch Number

BATCH NUMBER

0

Batch Number	ACH Sender ID	ACH Sender	Total Debits	Total Credits
0	061000104	STisnomore	\$1,389.52	\$2,300.87
1	061000104	STisnomore	\$6,711.97	\$0.00
2	061000104	STisnomore	\$685.21	\$1,969.32
3	061000104	STisnomore	\$1,260.00	\$1,550.00

Transaction List

The list of transactions includes the following information for each transaction in the batch.

- Name (of the beneficiary)
- ID Number
- Routing Number
- Account Number
- Amount
- Debit/Credit
- Type of Item - Live (active) or Frozen (on hold)
- Trace Number
- Addenda - addenda included, Yes/No

Click the arrow icon > to the left of a listed transaction to see any included addenda.

Deleting an ACH Pass-Thru File

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

Processing an ACH Pass-Thru File

Processing a pass-thru file extracts the transactions from the file and adds them to the list of payments in the Payment Center.

To process a pass-thru file:

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Process**.

OR

In the NACHA import [File Summary screen](#), click the **Process** button at the bottom of the screen.

Viewing Failed Uploads

If the upload (import) of a NACHA file fails, it will be listed in the **Failed Uploads** section of the ACH Pass-Thru widget. Expand the section to see the list of files that failed to upload to the system.


Payment Templates

In order to create payments more efficiently, you can create templates that contain commonly used payment information. Payments can then be made from these templates, saving time and improving efficiency. Templates are managed from a consolidated, single view. Templates can be created for all payment types.

To navigate to the Template widget:

1. From the [Payments & Transfers](#) menu.
2. In the Payments workspace, scroll down to the **Payment Templates** widget.

ALL	ACTIONS	TEMPLATE NAME	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE	S
<input type="checkbox"/>	...	ACH Daily	Corporate Pay...	ACH	Multi	500.00	Active	R
<input type="checkbox"/>	...	ACH WKLY	Corporate Pay...	ACH	None	0.00	Prenote	A
<input type="checkbox"/>	...	Copy test111	Corporate Pay...	ACH	KruseBank	0.00	Active	R
<input type="checkbox"/>	...	corp pay	Corporate Pay...	ACH	Multi	0.00	Disabled	A
<input type="checkbox"/>	...	corp pay 2	Corporate Pay...	ACH	Mort	78.83	Active	A
<input type="checkbox"/>	...	test	Corporate Pay...	ACH	Multi	31.00	Active	A
<input type="checkbox"/>	...	Lee p Test	Corporate Pay...	ACH	Multi	5,060.00	Active	A
<input type="checkbox"/>	...	TemplateNew	Corporate Pay...	ACH	RecvrBTTEST	0.01	Disabled	A
<input type="checkbox"/>	...	corp pay	Corporate Pay...	ACH	Multi	78.83	Active	A
<input type="checkbox"/>	...	Jaymie	Consumer Coll...	ACH	jaymie	78.00	Active	R

The columns that appear in the Templates list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).



The Payment Templates list view displays the following information about available templates:

- ACH Sender – The name of the creator of the template
- Addendum – An addendum to the payment, if it exists
- Batch Description – For batch payments, the unique description identifying the batch
- Beneficiary – The beneficiary or payee of the payment
- Beneficiary Bank – The ID of the beneficiary's bank
- Beneficiary Account – Account of the beneficiary
- Bank Code – The identifying code issued by the central bank of the bank's associated country
- Currency – The currency of the payment
- Frequency – If a recurring payment, the schedule for the payment. Otherwise, *NonRecurring*.
- From Account – The account the payment is made from (debit account)
- Intermediary Bank – The bank that routes funds from payer to payee, if one exists
- Intermediary Bank 2 – The second intermediary bank, if one exists
- Offset Account – The From account
- Receiver Name – The name of the receiver. This could be the beneficiary or multiple beneficiaries, in which case it will appear as *Mutli*.
- Total Credits – Amount of all credits in the payment
- Total Debits – Total of all amount debited from the From account
- Template Name – The name of the template
- Payment Type – The payment type of the payment
- Payment Category – ACH or Wire
- Payee Name – The name of the payee. This could be the beneficiary or multiple beneficiaries, in which case it will appear as *Mutli*.
- Amount – The total mount of the payment
- State – Active or Inactive
- Status – Approval status of the payment: Requires my approval or Available for use, in which case the template can be used to [initiate a payment](#).

From the Payment Templates widget, a user can create, view, modify, or delete a template. A user can also modify, delete, approve, or reject a template from the Templates widget.

Changing Template Views

Note the **SHOW ALL** selection at the top left of the widget. With this selected, the widget lists all available payment templates. Click the down arrow to select a new, limited view: **ACH Templates** or **Wire Templates**.

- If you want to save this view as the default, click **Save** .
- If you want to save this view under a new name, click **Save As** .

Creating a Payment Template

You can create a variety of payment types in the Create Payment Template screen. For instructions on creating an individual type, click the appropriate link.


To create a payment template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down menu to select the type:
 - [Corporate Payments](#)
 - [Corporate Collections](#)
 - [Corporate Payments & Collections](#)
 - [Consumer Payments](#)
 - [Consumer Collections](#)
 - [Consumer Payments & Collections](#)
 - [Domestic Wire](#)
 - [International Wire](#)

Deleting a Payment Template

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR


To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Delete**  button.

Modifying a Payment Template

1. Select the appropriate template, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**.
2. In the screen that appears, make changes to the payment as needed, and then click **Confirm**.

Approving a Payment Template

A payment must be approved before it is sent to the beneficiary or beneficiaries. For more information, see [Work with Lists - Available Actions](#).

1. Select the appropriate payment or payments, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.

Rejecting a Payment Template

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

OR

2. To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Reject** button.

The Reject screen appears, displaying details of the selected template. If you want to proceed with rejection, click **Reject**. Otherwise, click **Cancel**.

Viewing Payment Template Detail

Detail information for each template in Payment Templates list view is available.

- Select the appropriate template, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

TEMPLATE INFORMATION

PAYMENT TYPE	TEMPLATE NAME	STATE	STATUS	LAST MODIFIED ON	LAST MODIFIED BY
Corporate Payments	corp pay	Active	Available for use	12/30/2019 09:31 PM	L

ORIGINATOR INFORMATION

ACH SENDER	OFFSET ACCOUNT
101 - Division 1	1000000000004
BATCH DESCRIPTION	DISCRETIONARY DATA
desc	

Transaction Details

TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
1	\$949.96	\$0.00	\$949.96

As of 01/09/2020 11:16 AM

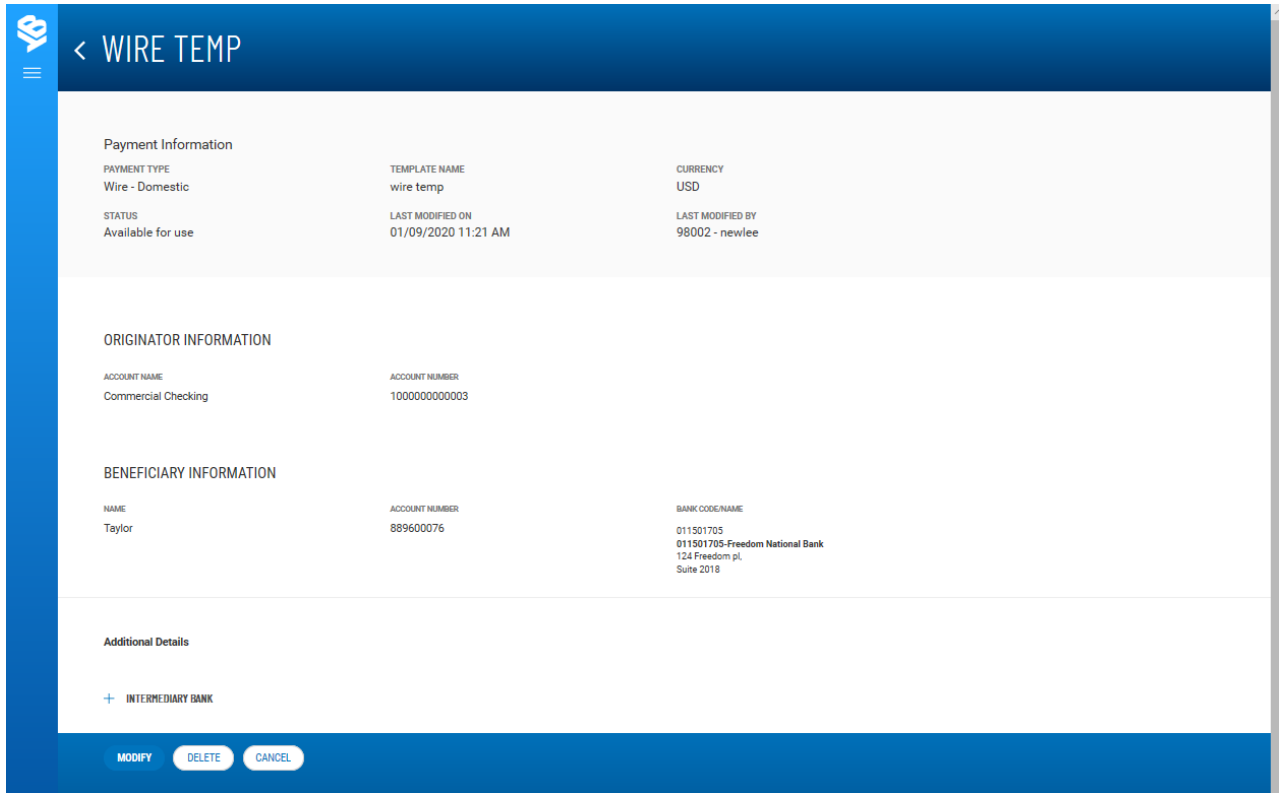
ACTIONS	NAME	ID	ROUTING NUMBER	ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT	CREDIT/DEBIT	STAT
...	Mort	Mort01	012045671	82887888	Checking	949.96	Credit	Acti

VIEW 1 OF 1

DISPLAY 1

\$949.96 Payment

Detail view of an ACH template



Detail view of a wire template

Depending on actions taken previously on the template, the buttons available at the bottom of the screen (such as **Modify** and **Send Payment**) will vary.

Initiating a Payment from a Template



Once a template is approved, it can be used to initiate a payment.

To initiate a payment from a template:

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Initiate**.

OR

In the [Template Detail screen](#), click the **Initiate Payment**  button.

2. Review the template details, and make any changes as needed.
3. Do one of the following:
 - To send the payment to the designated beneficiary or beneficiaries, click the **Send Payment**  button.
 - To save the changes to the details so that you can send the payment later, click the **Save & Continue**  button.

Corporate Payment Templates

This type of payment is made either to corporations or individual vendors supplying goods and services.

To create a corporate payments template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Payments**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
10. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. (optional) Enter any addenda as needed, a maximum of 80 characters.
15. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
16. When you have finished, click **Save & Continue**.

The template is saved.
17. If you want to add an additional receiver, repeat steps 9 through 15, and then click the **Add** button.
18. Repeat steps 9 through 15 and then click **Add** until you have finished adding receivers.
19. Click the left arrow button at the top of screen OR **Cancel** to return to the Payment Center.

Corporate Collections

This transaction type is used for corporate debt collections. In this case, the beneficiary of the payment is the corporation for whom the debt is collected.

To create a corporate collections template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Collections**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
10. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. (optional) Enter any addenda as needed, a maximum of 80 characters.
15. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
16. When you have finished, click **Save & Continue**.

The template is saved.
17. If you want to add an additional receiver, repeat steps 9 through 15, and then click the **Add** button.
18. Repeat steps 9 through 15 and then click **Add** until you have finished adding receivers.
19. Click the left arrow button at the top of screen OR **Cancel** to return to the Payment Center.

Corporate Payments & Collections Templates

This type of payment is made either to corporations or individual vendors supplying goods and services. This transaction type can also be used for corporate debt collections.

To create a corporate payments/collections template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Payments & Collections**.

4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, click the appropriate radio button: **Credit** if the transaction is a collection or **Debit** if the transaction is a payment.
10. Enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
12. Enter the bank code of the receiver's bank.
13. Enter the receiver's account number.
14. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
15. (optional) Enter any addenda as needed, a maximum of 80 characters.
16. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
17. When you have finished, click **Save & Continue**.

The template is saved.
18. If you want to add an additional receiver, repeat steps 9 through 16, and then click the **Add** button.
19. Repeat steps 9 through 16 and then click **Add** until you have finished adding receivers.
20. Click the left arrow button at the top of screen OR **Cancel** to return to the Payment Center.

Consumer Payments Templates

This transaction type is used to make payments (such as refunds) to a consumer.

To create a consumer payments template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Payments**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.

7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
10. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. (optional) Enter any addenda as needed, a maximum of 80 characters.
15. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
16. When you have finished, click **Save & Continue**.

The template is saved.
17. If you want to add an additional receiver, repeat steps 9 through 16, and then click the **Add** button.
18. Repeat steps 9 through 15 and then click **Add** until you have finished adding receivers.
19. Click the left arrow button at the top of screen OR **Cancel** to return to the Payment Center.

Consumer Collections Templates

This transaction type is used to collect consumer debts. In this case, the consumer's account is debited by the corporation or vendor collecting the debt. So the beneficiary is the corporation/vendor, *not* the consumer.

To create a consumer collections template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Collections**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.

8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
10. Enter a unique identifier for the receiver.
(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. (optional) Enter any addenda as needed, a maximum of 80 characters.
15. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
16. When you have finished, click **Save & Continue**.
The template is saved.
17. If you want to add an additional receiver, repeat steps 9 through 15, and then click the **Add** button.
18. Repeat steps 9 through 15 and then click **Add** until you have finished adding receivers.
19. Click the left arrow button at the top of screen OR **Cancel** to return to the Payment Center.

Consumer Payments & Collections Templates

This transaction type is used to collect consumer debts OR pay a consumer either in the form of a reward for purchasing goods/services or a refund.

To create a consumer payments/collections template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Payments & Collections**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.

9. In the **Receiver Information** section, click the appropriate radio button: **Credit** if the transaction is a collection or **Debit** if the transaction is a payment.
10. Enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
12. Enter the bank code of the receiver's bank.
13. Enter the receiver's account number.
14. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
15. (optional) Enter any addenda as needed, a maximum of 80 characters.
16. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
17. When you have finished, click **Save & Continue**.

The template is saved.
18. If you want to add an additional receiver, repeat steps 9 through 16, and then click the **Add** button.
19. Repeat steps 9 through 16 and then click **Add** until you have finished adding receivers.
20. Click the left arrow button at the top of screen OR **Cancel** to return to the Payment Center.

Domestic Wire Payments Templates

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

To create a domestic wire payments template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
10. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.

11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. (optional) Enter any addenda as needed, a maximum of 80 characters.
15. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
16. When you have finished, click **Save & Continue**.

The template is saved.

17. If you want to add an additional receiver, repeat steps 9 through 15, and then click the **Add** button.
18. Repeat steps 9 through 15 and then click **Add** until you have finished adding receivers.
19. Click the left arrow button at the top of screen OR **Cancel** to return to the Payment Center.

International Wire Payments Templates

An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create a international wire payments template:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
10. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.

11. Enter the bank code of the receiver's bank.

12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. (optional) Enter any addenda as needed, a maximum of 80 characters.
15. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
16. When you have finished, click **Save & Continue**.

The template is saved.

17. If you want to add an additional receiver, repeat steps 9 through 15, and then click the **Add** button.
18. Repeat steps 9 through 15 and then click **Add** until you have finished adding receivers.
19. Click the left arrow button at the top of screen OR **Cancel** to return to the Payment Center.

Payment Templates: File Import

The [Payment Templates](#) widget includes an **Import** tab that lets you import files in NACHA or comma-delimited format.

To import a file:

1. From the Fly-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and select the **Import** tab.

The screenshot shows the 'PAYMENT TEMPLATES' widget with the 'IMPORT' tab selected. Below the tabs is an 'IMPORT TYPE' dropdown menu. A table lists imported templates with columns for Actions, File Name, Import Date, Map, Import Mode, Import Type, and Name. The table contains three rows of data. At the bottom, there is a pagination bar showing 'VIEW 1-3 OF 3' and a 'DISPLAY' dropdown set to 'All'.

ACTIONS	FILE NAME	IMPORT DATE	MAP	IMPORT MODE	IMPORT TYPE	NAME
...	Check-fixed8.txt	12/27/2019	NACHA	Create Only	Template	
...	CashCon1028...	12/27/2019	NACHA	Create Only	Template	
...	NACHA.txt	12/27/2019	NACHA	Create Only	Template	Payroll

3. Use the **Import Type** drop-down menu to select the appropriate type: Standard U.S. ACH, StdU.S.ACH-Zero Amts (zero-dollar prenote ACH files), or a user-defined import map, if available. If you select Standard U.S. ACH or StdU.S.ACH-Zero Amts, skip to Step 8 below.

4. If you select a user-defined map file, you can click the **View Map Details** link to see the fields in the map you have chosen. For more information on user-defined import maps and their formats, consult your DBIQ Premier administrator.
5. Use the **ACH Sender** drop-down menu to select the sender (originator) of the ACH payment.
6. Use the **Batch Template** drop-down menu to select the template that you want to create based on the import file.
7. Use the **Process Mode** drop-down menu to select the action you want to take on the imported file: Add Entries, Update Entries, Add and Update Entries.
 - Select **Add Entries** to add all entries to the chosen template.
 - Select **Update Entries** to update existing entries in the chosen template.
 - Select **Add and Update Entries** to add and update entries in the chosen template.

The screenshot shows a web interface titled "PAYMENT TEMPLATES". It has two tabs: "PAYMENT TEMPLATES" and "IMPORT", with "IMPORT" being the active tab. Below the tabs are four dropdown menus: "IMPORT TYPE" (set to "Simple Map 1"), "ACH SENDER" (set to "Company 1"), "BATCH TEMPLATE" (set to "New Payments 1"), and "PROCESS MODE" (set to "Add and Update Entries"). A blue link labeled "View Map Details" is positioned to the right of the "IMPORT TYPE" dropdown.

8. Drag and drop a maximum 10MB file from your computer hard drive to the Payment Templates widget. OR click the **select file** link, and then browse and select the file from your hard drive. The file appears in the list at the bottom of the widget.

File List

The list of imported files includes the following information for each file:

- File Name
- Import Date
- Map - NACHA or user-defined
- Import Mode - Generally, this will be Create Only, though imports through user-defined map files offer other options
- Import Type - Payment or Template depending on the type of file imported
- Name - Generally the template name, for example, *Payroll*.

Viewing a File Import

To view a summary of an imported file:

- In the **Actions** column of the file list, click the ellipses (...), and from the drop-down menu, select **View**.

The screenshot shows the 'File Import Summary' interface. It is divided into several sections:

- Import Overview:** A summary table with the following data:

FILE NAME	IMPORTED DATE/TIME	IMPORTED BY
NACHA.txt	12/27/2019 03:16 PM	newlee
MAP	IMPORT MODE	TEMPLATE OR PAYMENT
NACHA	Create Only	Template
- Import Information:**
 - Account Information:**

TEMPLATE NAME	PAYMENT TYPE	ACH SENDER	BATCH DESCRIPTION
Payroll	Corporate Payments	101 - Division 1	Payroll
 - STATUS:** OK
- Debit / Credit Summary:**

DEBIT COUNT	TOTAL DEBITS	CREDIT COUNT	TOTAL CREDITS
0	0.00	4	5,060.00
- Bypassed Debit/Credit Summary:**

DEBITS BYPASSED	TOTAL DEBITS BYPASSED	CREDITS BYPASSED	TOTAL CREDITS BYPASSED
0	0.00	0	0.00
- File Import Detail:**
 - TRANSACTION DETAILS:** A table with columns: ACTIONS, RECORD NUMBER, TRANSACTION TYPE, BENEFICIARY, AMOUNT, STATUS.

ACTIONS	RECORD NUMBER	TRANSACTION TYPE	BENEFICIARY	AMOUNT	STATUS
...	3	Credit	Blue Davis	20.00	A
...	4	Credit	Dee Dee Smart	5,000.00	A
...	5	Credit	Dillion Services	20.00	A
...	6	Credit	William Genoa	20.00	A
 - IMPORT MESSAGES:** (Empty)

At the bottom of the screen, there are three buttons: **ACCEPT**, **DELETE**, and **CANCEL**. A 'DISPLAY' dropdown menu is set to 'All' and shows '1' record.

Import Information

The Import Summary screen displays information about the imported file, including

- Template Name
- Payment Type
- ACH Sender
- Batch Description
- Status - OK or Failed
- Debit Count
- Total Debits

- Credit Count
- Total Credits
- Debits Bypassed*
- Total Debits Bypassed*
- Credits Bypassed*
- Total Credits Bypassed*

*If you are updating an existing template using a user-defined import map, the import map can be set up in such a way that items that should not be added to the existing template are bypassed. For more information on user-defined import maps and their formats, consult your DBIQ Premier administrator.

Transaction Details

The **Transaction Details** section of the screen lists the following information for each transaction in the batch:

- Record Number - number of the record in which the transaction occurs
- Transaction Type - Credit or Debit
- Beneficiary
- Amount
- Status - E (entered) or A (approved)

Import Messages

If there was a problem with the import, select the **Import Messages** tab to view information detailing the problems encountered.

File Import Detail		
TRANSACTION DETAILS		IMPORT MESSAGES
TYPE	RECORD NUMBER	MESSAGE DESCRIPTION
Error	1	ACH Record length invalid. Expected a record of 94. ACH File Validation aborted. [10030]
Error	1	ACH Record not found in expected order. [1001]

VIEW 1-2 OF 2 DISPLAY All 1

Accepting or Deleting the Imported File

If the file was successfully imported, you can choose to accept or deleted it. Click either the **Accept** or **Delete** button. If you accept the import, it will appear in the [Payment Templates](#) list and will be available for use as a template for payments and other templates.

Once accepted, you can review, modify, and approve the template. Note that when you modify the template, you need to update the template offset account.

Recurring ACH Payments from a Template

You can create recurring ACH payments from templates using the [Schedule a Payment](#) feature. As an added convenience, you can set up a recurring payment while creating a template.

To create a recurring payment from a template:

1. From the [Payments & Transfers](#) menu.
2. In the Payments workspace, scroll down to the **Payment Templates** widget.
3. Create a new ACH template (for example, a corporate payment template, and then click **Save & Continue**.

OR

Modify an existing ACH, and click **Save & Continue**.

4. Check the **Make this a recurring payment** checkbox.

The screenshot shows the 'corp pay' template creation interface. At the top right, the balance is \$949.96 and there is one payment scheduled. A success message 'Template saved' is displayed. The form includes fields for Payment Type (Corporate Payments), Template Name (corp pay), Originator Information (ACH SENDER: Division 1 - 101, OFFSET ACCOUNT: 1000000000004 - Commercial Checking (USD)), Batch Description (desc), and Discretionary Data. A checkbox labeled 'MAKE THIS A RECURRING PAYMENT' is checked and highlighted with a red box. Below this is the 'Recurring Payment' section with fields for Start Date (12/31/2019), Activation Time (Select), Frequency (Weekly), and Repeat Every. There are also checkboxes for days of the week (MONDAY, TUESDAY, WEDNESDAY, THURSDAY, FRIDAY) and a note about scheduling on non-business days with radio buttons for PRIOR and AFTER. A 'Modify' button is at the bottom left.

5. In **Recurring Pattern** section, use the **Start Date** calendar icon to select a start date for the recurring payment.
6. Use the **Activation Date** calendar icon to select a date when the recurring payment will be active.

7. Use the **Frequency** drop-down menu to select a pattern: Weekly or Monthly.
 - If you select weekly payments, use the drop-down to select how on how many weeks you want the payment to repeat (for example, every three weeks). Then check the box corresponding to the day of the week you want the payment to occur (for example, Friday).
 - If you select semi-monthly payments, use the **Repeat on the** drop-downs to select the days of the month on which you want the payment to occur (for example, the 15th and End of the Month). Then use the **every _____ month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).

The screenshot shows a 'Recurring Payment' form. At the top, there are three fields: 'START DATE' with the value '01/02/2020', 'ACTIVATION TIME' with a 'Select' dropdown, and 'FREQUENCY' with a dropdown menu set to 'Semi-Monthly'. Below these is the 'Repeat on the' section, which includes two dropdown menus for selecting days of the month, followed by 'day and', another two dropdown menus, 'day every', a third dropdown menu, and 'month(s)'. At the bottom of this section, there are two radio buttons: 'PRIOR' (unselected) and 'AFTER' (unselected). A 'Modify' button is located at the bottom left of the form.

- If you select monthly payments, click the appropriate radio button to select either day(s) of the month or days of the week.

The screenshot shows the 'Recurring Payment' form with 'Monthly' selected in the 'FREQUENCY' dropdown. The 'Repeat on the' section shows '30th' in the first dropdown, 'day every', '6' in the second dropdown, and 'month(s)'. The radio buttons for 'DAY(S) OF THE MONTH' and 'DAY(S) OF THE WEEK' are present, with 'DAY(S) OF THE MONTH' being selected. The 'AFTER' radio button is also selected. A 'Modify' button is at the bottom left.

- If you select days of the month, use the **Repeat on the** drop-downs to select the day of the month on which you want the payment to occur (for example, the 15th). Then use the **every _____ month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
 - If you select days of the week, use the **Repeat on the** drop-downs to select the day of the month on which you want the payment to occur (for example, the 2nd Friday). Then use the **every _____ month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
8. In the **When schedule falls on non-business day, complete transfer one business day:** field, click the appropriate radio button: Prior or After.
 9. Click **Modify** at the bottom of the **In Recurring Pattern** section.
 10. Click **Save & Continue**.

Payee Directory

The Payee Directory is a list of those companies and individuals to whom you make regular payments. Once you have added payees to the system, they will be available for selection in the **Receiver Information** section of payment screens.

The screenshot shows the 'Payee Directory' interface. At the top left, there is a blue header with the title 'Payee Directory' and an 'Add Widget' button. Below the header, there is a white area with a blue 'Add a Payee' button and a refresh icon. On the right, there is a date filter 'As of 12/26/2019 04:15 PM' and icons for filter, list view, print, and download. The main content is a table with the following columns: SELECT, ACTIONS, NAME, ID #, TYPE, and CONTACT PERSON. Two rows are visible: one for 'Petco And Company' (Business) and one for 'Business1' (Business) with 'Contact 1' listed under CONTACT PERSON. Below the table, there are 'APPROVE' and 'DELETE' buttons, and a 'VIEW 1-2 OF 2' indicator. At the bottom right, there is a 'DISPLAY' dropdown set to 'All' and a count of '1'.

The Payee Directory list displays the following information for each payee:

- Name
- ID#
- Type - Business, Individual, or Employee
- Contact Person

Adding a Payee

To add a new payee to the directory:

1. From the Fly-out menu, select **Payee Directory**.
2. Click **Add a Payee**.

The screenshot shows the 'Add Payee' form with a blue header bar containing a back arrow and the text '< Add Payee'. The form is divided into two main sections: 'PAYEE DETAILS' and 'Payment'.
PAYEE DETAILS
Payee Types: Three radio buttons are present: 'Business' (checked), 'Individual', and 'Employee'.
Payee Information: Two text input fields are shown. The first is labeled 'BUSINESS NAME' and the second is labeled 'ID #'. The 'ID #' field has the word 'Optional' to its right. Below these fields is a blue link that says 'Show Additional Fields'.
Payment
Routing Details: This section contains four fields. The first is a dropdown menu labeled 'PAYMENT TYPE' with 'ACH' selected. The second is a dropdown menu labeled 'ACCOUNT TYPE' with '--Please Select--' selected. The third is a text input field labeled 'BANK CODE'. The fourth is a text input field labeled 'ACCOUNT NUMBER'. Below this section is a blue link that says 'Show Additional Fields'.
At the bottom of the form, there is a small 'ADD' button, a text box containing the number '1', the text 'Payment Type(s)', and another 'ADD' button.

3. Check the appropriate **Payee Types** box: **Business**, **Individual**, or **Employee**.
4. Enter the business or individual name of the payee.
5. (optional) Enter a unique identifier for the payee.
6. (optional) To add contact information for this payee, click **Show Additional Fields**.

7. (optional) Complete the contact information, including
 - name
 - email address(es)
 - phone number
 - and extension
 - mobile phone number
 - and fax number
8. In the **Payment** section, under **Routing Details**, use the **Payment Type** drop-down menu to select a default type: ACH, Wire - Domestic, or Wire - International.
9. Use the **Account Type** drop-down menu to select a type: Checking or Savings.
10. Enter the payee bank code.
11. Enter the payee account number.
12. (optional) To add payee address information for this payee, click **Show Additional Fields**, and enter up to three address lines.
13. When you have finished, click **Submit**.

Viewing a Payee


- Select the appropriate payee, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

Modifying a Payee

1. Select the appropriate payee, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**.
2. In the Modify Payee screen, make changes to the payment as needed, and then click **Modify**.

Approving a Payee


A payee must be approved before it become available for payments in the Payment Center.

1. Select the appropriate payee or payees, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.

Deleting a Payee

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR

To delete multiple payees, in the **Select** column check the boxes corresponding to the desired payees, and then click the **Delete**  button.

Reporting

The **Reporting** menu has the following reporting and search options:

- [Balance & Transactions](#)
- [Statements and Reports](#)

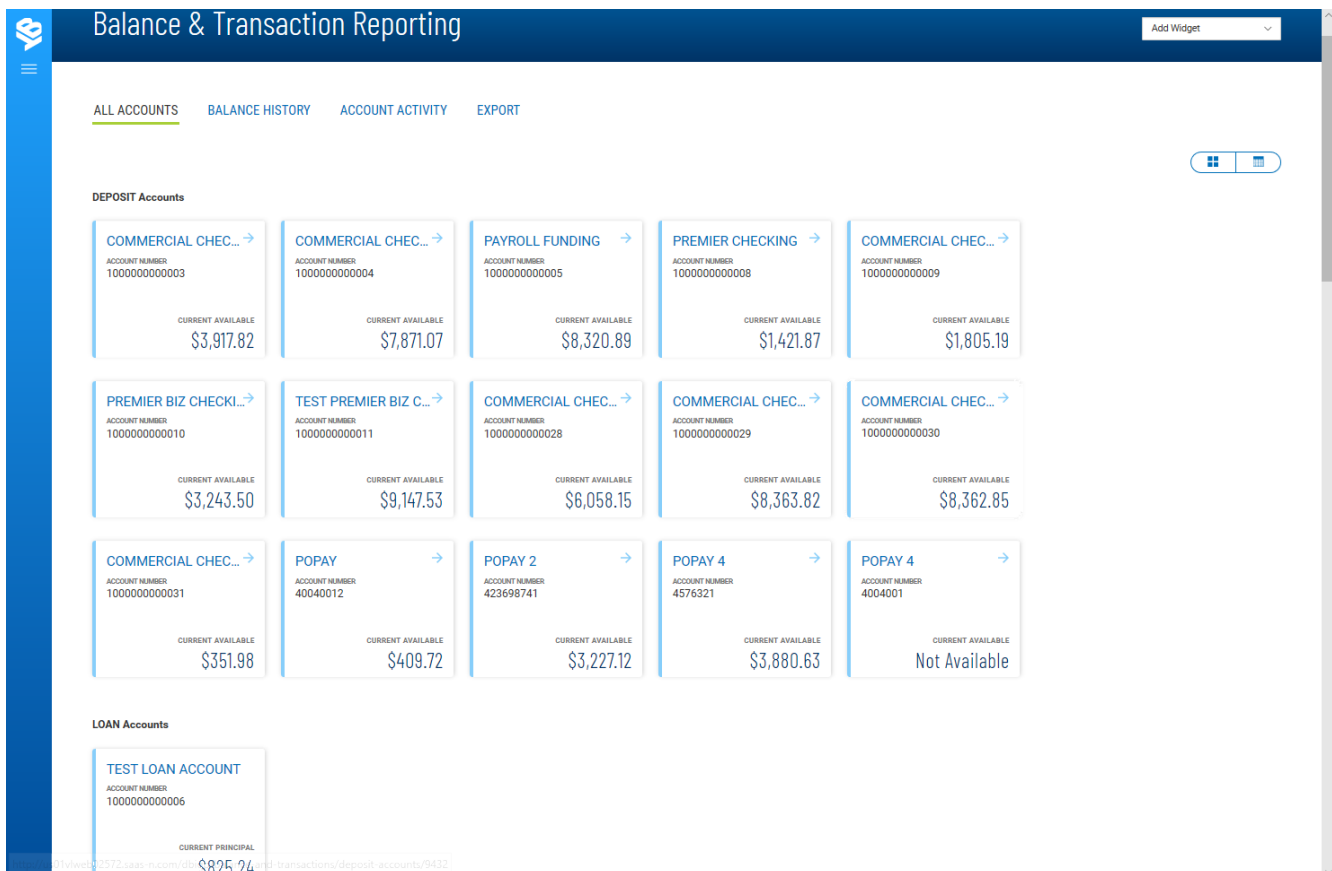
Balance & Transaction Reporting

The Balance & Transaction Reporting workspace contains a widget that displays account balance and activity information. In addition, it contains the [Transaction Search](#) widget, which lets you search for transactions by account.

If you are entitled to a small number of accounts (under 20), two views are available to you in the Balance & Transactions Reporting widget. For those with more than 20 accounts, only List view will be available.

To see account information displayed as a series of easily readable tiles, click the left side of the

Tile/List icon .



To see account information displayed in tabular fashion, click the right side of the **Tile/List** icon.

Balance & Transaction Reporting

ALL ACCOUNTS | BALANCE HISTORY | ACCOUNT ACTIVITY | EXPORT

DEPOSIT ACCOUNTS

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Commercial Checking	1000000000003	-	3,692.35
Commercial Checking	1000000000004	-	9,410.38
Payroll Funding	1000000000005	-	398.98
Premier Checking	1000000000008	-	8,558.93
Commercial Checking	1000000000009	-	4,855.51
Premier Biz Checking	1000000000010	-	4,338.97
Test Premier Biz Checking	1000000000011	-	5,723.49
Commercial Checking	1000000000028	-	4,171.07
Commercial Checking	1000000000029	-	5,995.44
Commercial Checking	1000000000030	-	3,639.85

VIEW 1-10 OF 15

DEPOSIT ACCOUNTS SUMMARY: TODAY'S OPENING LEDGER: Not Available, CURRENT AVAILABLE: \$76,207.24

LOAN ACCOUNTS SUMMARY: CURRENT AVAILABLE: \$4,820.43, CURRENT PRINCIPAL: \$825.24

INVESTMENT ACCOUNTS SUMMARY: YESTERDAY'S VALUE: Not Available, TODAY'S POSITION: \$10,653.54

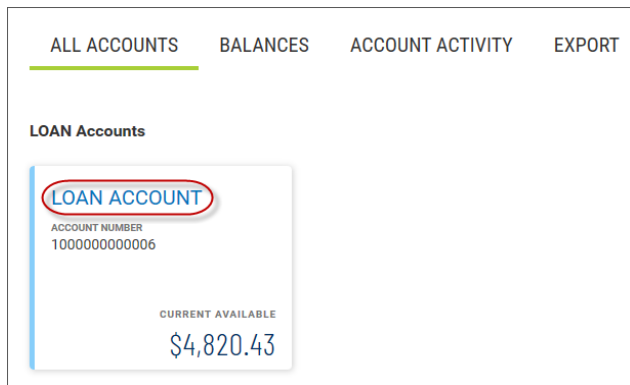
The Balance & Transaction Reporting widget displays the information for the following account types:

- Deposit
- Loan
- Investment
- Other Accounts

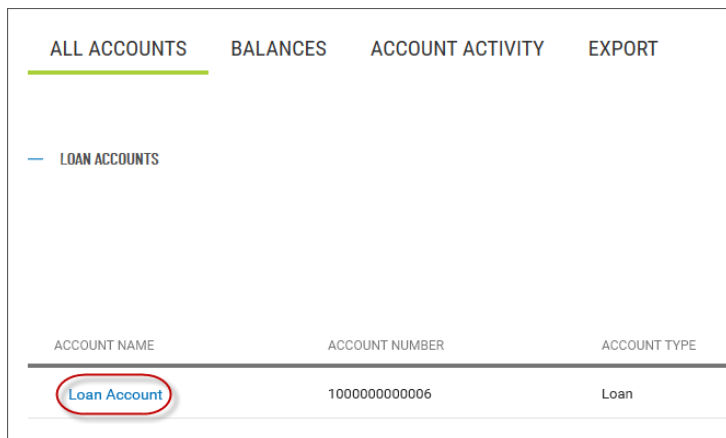
The summary balance information provided for deposit and loan accounts includes yesterday's value and today's position balances. For loan accounts, the displayed information includes current principal and current available balances. For Other Accounts, the summary information includes closing available and available balances.

Viewing Account Details

To view detail information for an account, click the account name in either Tile or List view:



Loan account summary in Tile view



Loan account summary in List view

Detail information appears. In the case of a loan account (shown below), a series of tabs displays interest, pass due, and balance information as well as general information about the loan.

< Loan Account Details

GENERAL LOAN ACCOUNT

ACCOUNT

Test Loan Account 1000000000006

Balances as of
01/09/2020

\$825.24
CURRENT PRINCIPAL

\$4,820.43
CURRENT AVAILABLE

[Edit Account Name](#)

GENERAL INFORMATION
INTEREST
PAST DUE
BALANCES

General Information

LOAN TERM	PAYMENT AMOUNT
0	\$3.40

Transactions for

2019-12-10 - 2020-01-09

As of 01/09/2020 12:31 PM
⌵
☰
|
🖨
↓

DATE	TRANSACTION	CREDIT / PAYMENT	DEBIT / DRAW	PRINCIPAL	INTEREST	OTHER
01/09/2020	Paid Check		2,300.00			
01/09/2020	TranDesc-Pay...		210.11			
01/09/2020	TranDesc-ACH...		210.31			
01/09/2020	Paid Check		2,140.01			
01/09/2020	converted che...		2,150.01			
01/09/2020	TDSC-ACH Cre...	6,212.01				
01/09/2020	TDSC Lockbox...	213.01				
01/09/2020	Blue Shield of ...		53,991.99			
01/09/2020	WEB TXFR FR...	55,991.99				
01/09/2020	Blue Shield of ...		29,240.47			

VIEW 1-10 OF 11
DISPLAY 10 1 2 >

Making Quick Transfers in Tile View

In Tile view, accounts whose tiles have a blue arrow → in the upper-left corner are From accounts. You can make a quick transfer in Tile view by dragging and dropping a From account tile onto the tile representing a another account. When you start the drag-and-drop process, the application will gray-out those accounts that are not To accounts, telling you which are ineligible for a transfer.

Once you have placed the From account tile on an available To account tile, the Initiate Transfer dialog will appear with the From and To accounts prefilled. You can then enter an amount and change the From and To account information if necessary.

INITIATE TRANSFER

FROM ACCOUNT
Commercial Checking - 1000000000003 (\$3,917.81 USD Available)
\$3,917.81 USD Available

TO ACCOUNT
Payroll Funding - 1000000000005 (\$8,320.89 USD Available)
\$8,320.89 USD Available

TRANSFER DATE
06/17/2019

AMOUNT
0.00

MEMO Optional

Submit **Clear**

When you have finished, click **Submit**.

Balances

Select the **Balances** tab to view balance information for a given account.


1. Use the **Accounts** drop-down menu to select the account.
2. Use the **Calendar** icon to select a date or range of dates.
3. Click **Submit**.

Account Activity

Select the **Account Activity** tab to see transactions made on a given account or accounts.

1. Use the **Accounts** tab to select one or more accounts.
2. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

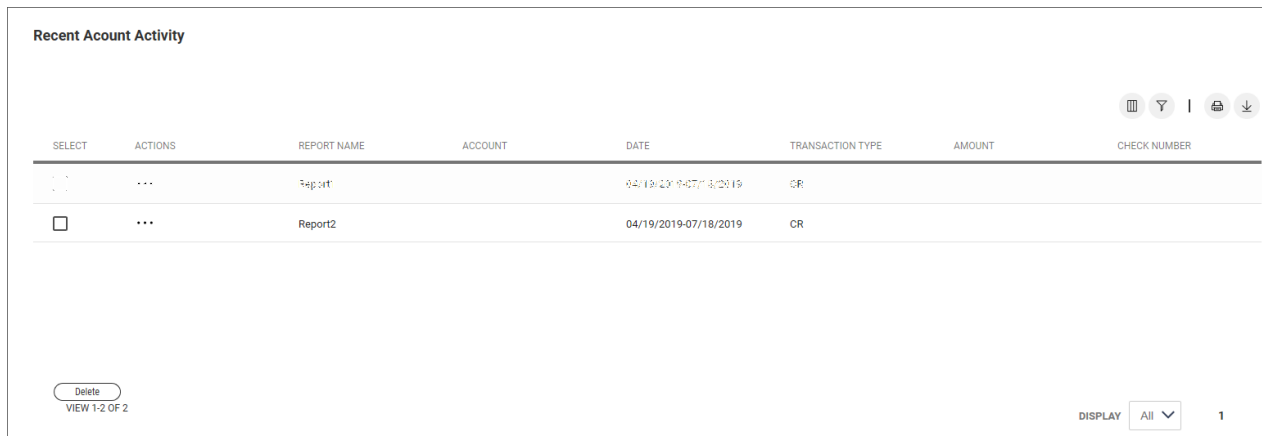
If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE	TRANSACTION TYPE	Optional																																																																																																													
23 Jul 2019 - 23 Jul 2019 	Select																																																																																																														
<table border="1"> <tr> <td>Today</td> <td><</td> <td>Jun 2019</td> <td>Jul 2019</td> </tr> <tr> <td>Previous Business Day</td> <td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td> <td>Su</td><td>Mo</td><td>Tu</td><td>We</td><td>Th</td><td>Fr</td><td>Sa</td> </tr> <tr> <td>Previous Month</td> <td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td>1</td> <td>30</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td> </tr> <tr> <td>Month to Date</td> <td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td> <td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td> </tr> <tr> <td>Quarter to Date</td> <td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td> <td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td> </tr> <tr> <td>Year to Date</td> <td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td> <td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td> </tr> <tr> <td>Custom Range</td> <td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td> <td>28</td><td>29</td><td>30</td><td>31</td><td>1</td><td>2</td><td>3</td> </tr> <tr> <td></td> <td>30</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td> <td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td> </tr> </table>	Today	<	Jun 2019	Jul 2019	Previous Business Day	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6	Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13	Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20	Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27	Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3		30	1	2	3	4	5	6	4	5	6	7	8	9	10		
Today	<	Jun 2019	Jul 2019																																																																																																												
Previous Business Day	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa																																																																																																	
Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6																																																																																																	
Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13																																																																																																	
Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20																																																																																																	
Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27																																																																																																	
Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3																																																																																																	
	30	1	2	3	4	5	6	4	5	6	7	8	9	10																																																																																																	
23 Jul 2019 - 23 Jul 2019		<input type="button" value="Cancel"/> <input type="button" value="Apply"/>																																																																																																													

3. (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or **Paid Checks**.
4. (optional) Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.
5. (optional) If you selected **Paid Checks** as the type, enter a check number, OR click **Range**, and then enter a range of numbers. If you want to enter one check number instead, click **Single**.

6. Click **Submit**.


The results are posted in the **Recent Account Activity** list.



The screenshot shows a table titled "Recent Account Activity" with the following columns: SELECT, ACTIONS, REPORT NAME, ACCOUNT, DATE, TRANSACTION TYPE, AMOUNT, and CHECK NUMBER. There are two rows of data. The first row has a radio button, three dots, "Report1", an empty account field, "04/19/2019-07/18/2019", "CR", an empty amount field, and an empty check number field. The second row has a checked radio button, three dots, "Report2", an empty account field, "04/19/2019-07/18/2019", "CR", an empty amount field, and an empty check number field. At the bottom left, there is a "Delete" button and "VIEW 1-2 OF 2". At the bottom right, there is a "DISPLAY" dropdown menu set to "All" and a page number "1".

SELECT	ACTIONS	REPORT NAME	ACCOUNT	DATE	TRANSACTION TYPE	AMOUNT	CHECK NUMBER
<input type="radio"/>	...	Report1		04/19/2019-07/18/2019	CR		
<input checked="" type="radio"/>	...	Report2		04/19/2019-07/18/2019	CR		

You can perform the following actions on the reports in the list:

- Click **View** to see transaction details.
- Click **Modify** to make changes to the details.
- Click **Delete** to remove a report from the list. You can also select the desired report in the list, and then click **Delete** .

Export

Select the **Export** tab to export selected account information.

1. Use the **File Output** drop-down menu to select an output format:
 - BAI
 - Comma-delimited (CSV)
 - QuickBooks (QBO)
 - Quicken (QFX)
2. Use the Accounts drop-down menu to select an account or accounts. If you want the report to contain information for all accounts, click Select all. Click Done.

3. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:

- Today
- Previous Business Day
- Month to Date
- Quarter to Date
- Year to Date
- Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

4. Click **Export**.

Account Summary

The Account Summary widget displays advanced information for all available accounts.

The information appears on a series of four tabs.

All Accounts

This tab provides a tile or grid list view of all accounts the user is entitled to. Balance and transaction activity for each account appears at a glance.

The screenshot shows the 'ACCOUNT SUMMARY' interface with the 'ALL ACCOUNTS' tab selected. It displays a grid of 15 account tiles under the heading 'DEPOSIT Accounts'. Each tile shows the account name, account number, and current available balance.

Account Name	Account Number	Current Available
COMMERCIAL CHEC...	1000000000003	\$3,917.81
COMMERCIAL CHEC...	1000000000004	\$7,871.07
PAYROLL FUNDING	1000000000005	\$8,320.89
PREMIER CHECKING	1000000000008	\$1,421.87
COMMERCIAL CHEC...	1000000000009	\$1,805.19
PREMIER BIZ CHECKI...	1000000000010	\$3,243.50
TEST PREMIER BIZ C...	1000000000011	\$9,147.53
COMMERCIAL CHEC...	1000000000028	\$6,058.15
COMMERCIAL CHEC...	1000000000029	\$8,363.82
COMMERCIAL CHEC...	1000000000030	\$8,362.85
COMMERCIAL CHEC...	1000000000031	\$351.98
POPAY	4004012	\$409.72
POPAY 2	423698741	\$3,227.12
POPAY 4	4576321	\$3,880.63
POPAY 4	4004001	Not Available

Balance History

This tab displays historical deposit account balances.

To view balance history:

1. Use the Accounts drop-down menu to select the account or accounts you want to include.

The screenshot shows the 'ACCOUNT SUMMARY' interface with the 'BALANCE HISTORY' tab selected. Below the navigation tabs, there is an 'ACCOUNTS' dropdown menu currently open, showing a list of accounts with checkboxes. The 'DATE' field is set to '23 Dec 2019'. At the bottom of the dropdown list, there are buttons for 'Select All', 'CLEAR', and 'DONE'. Below the dropdown, there are 'Submit' and 'Cancel' buttons.

Do one of the following:

- In the text box at the top of the list, enter the number of the account you want to include.
 - Check the boxes for the account or accounts you want to include.
 - Scroll to the bottom of the list, and click **Select All** to include all listed accounts.
2. Use the **Date** calendar icon to select the desired date.
 3. Click **Submit**.

Account Activity

This tab lets you run and save account activity reports on one or more deposit accounts.

The screenshot shows the 'ACCOUNT SUMMARY' interface with the 'ACCOUNT ACTIVITY' tab selected. Below the navigation tabs, there is a 'Report Criteria' section. It includes four fields: 'ACCOUNTS' (a dropdown menu with 'Select' selected), 'DATE' (a date range '12/24/2019 - 12/24/2019' with a calendar icon), 'TRANSACTION TYPE' (a dropdown menu with 'Select' selected), and 'AMOUNT' (a text box with '0.00' and a 'Range' link). At the bottom left, there are 'Submit' and 'Cancel' buttons. A gear icon is visible in the top right corner.

To view account activity:

1. Use the Accounts drop-down menu to select the account or accounts you want to include. Do one of the following:
 - In the text box at the top of the list, enter the number of the account you want to include.
 - Check the boxes for the account or accounts you want to include.
 - Scroll to the bottom of the list, and click **Select All** to include all listed accounts.

2. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Previous Month
 - Month to Date
 - Quarter to Date
 - Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE
TRANSACTION TYPE
Optional

23 Jul 2019 - 23 Jul 2019

Select
▼

	Jun 2019						Jul 2019							
	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
Today														
Previous Business Day														
Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6
Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13
Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20
Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27
Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3
	30	1	2	3	4	5	6	4	5	6	7	8	9	10

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3. Use the **Transaction Type** drop-down menu to select the appropriate type:

- Credit
- Debit
- Paid Checks
- Deposits
- ACH Transfers
- Wire Transfers

OR select **All Types**.

4. Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.

5. When you have finished, click **Submit**.

< View Account Activity

REPORT CRITERIA

<small>ACCOUNTS</small> 15 Accounts	<small>DATE RANGE</small> Quarter to Date	<small>TRANSACTION TYPE</small> All	<small>AMOUNT</small> \$10.00 - \$1,000.00
--	--	--	---

↻ As of 12/24/2019 10:39 AM

⌵
☰
|
🖨
⬇

DATE	ACCOUNT NAME	ACCOUNT NUMBER	TRANSACTION TYPE	TRANSACTION DESCRIPTION	DESCRIPTI
2019-12-24	Commercial Checking	10000000000003	Debit	TranDesc-Payment	Check
2019-12-24	Commercial Checking	10000000000003	Debit	TranDesc-ACH Payment	Check
2019-12-24	Commercial Checking	10000000000003	Credit	TDSC Lockbox Credit	Transfer
2019-12-24	Commercial Checking	10000000000004	Debit	TranDesc-Payment	Check
2019-12-24	Commercial Checking	10000000000004	Debit	TranDesc-ACH Payment	Check
2019-12-24	Commercial Checking	10000000000004	Credit	TDSC Lockbox Credit	Transfer
2019-12-24	Payroll Funding	10000000000005	Debit	TranDesc-Payment	Check
2019-12-24	Payroll Funding	10000000000005	Debit	TranDesc-ACH Payment	Check

Saved Criteria

The results of earlier reports on account activity appear in the **Saved Criteria** list at the bottom of the **Account Activity** tab. To view the results of any report in the list, select it, and then select **Run** from the **Actions** drop-down list.

Export

The **Export** tab lets you export deposit account activity in BAI, CSV, and Quicken/QuickBooks format.

To export account activity:

1. Use the **Export Type** drop-down list to select the desired format, for example, **BAI Format**.
2. Use the **Accounts** drop-down menu to select the account or accounts you want to include. Do one of the following:
 - In the text box at the top of the list, enter the number of the account you want to include.
 - Check the boxes for the account or accounts you want to include.
 - Scroll to the bottom of the list, and click **Select All** to include all listed accounts.
3. Enter a date or range of dates, OR use the **Calendar** icon to select from the following:
 - Last 7 Days
 - Last 30 Days
 - Month to Date
 - Quarter to Date
 - Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE	TRANSACTION TYPE	Optional
23 Jul 2019 - 23 Jul 2019	Select	

	Jun 2019							Jul 2019						
	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
Today														
Previous Business Day														
Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6
Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13
Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20
Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27
Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3
	30	1	2	3	4	5	6	4	5	6	7	8	9	10

23 Jul 2019 - 23 Jul 2019

4. When you have finished, click **Submit**.

Transaction Search

The **Transaction Search** widget in the [Balance & Transaction Reporting](#) workspace lets you find transactions for a given account or accounts.

1. Use the **Accounts** tab to select one or more accounts.
2. Enter a date or range of dates, OR use the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE	TRANSACTION TYPE	Optional
23 Jul 2019 - 23 Jul 2019	Select	

	Jun 2019						Jul 2019							
	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
Today														
Previous Business Day														
Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6
Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13
Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20
Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27
Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3
	30	1	2	3	4	5	6	4	5	6	7	8	9	10

23 Jul 2019 - 23 Jul 2019

3. If you want to filter by more criteria, click Show Additional Filters.
4. (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or **Paid Checks**.
5. (optional) Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.
6. (optional) If you selected **Paid Checks** as the type, enter a check number, OR click **Range**, and then enter a range of numbers. If you want to enter one check number instead, click **Single**.
7. Click **Submit**.

Statements and Reports

The Statements and Reports **workspace**¹ contains two widgets:

- [Statements](#)
- [Electronic Reports](#)

Statements

The Statements widget in the [Statements and Reports](#) workspace lets you search for statements associated with a given account or accounts.

1. Use the **Accounts** drop-down menu to select an account or accounts. Check the box corresponding to each desired account.

¹Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

2. Use the Statement Period drop-down menu to select a period:

- Last Month
- Last 3 Months
- Last 6 Months

OR

Click **Custom Range**, and use the drop-down menus to select a range:

- Use the **From** drop-down to select a starting month.
- Select a year.
- Use the **to** drop-down to select an ending month.
- Select a year. The maximum range you can select is 12 months.

The screenshot displays the 'Statements and Reports' workspace. The top navigation bar includes the title and an 'Add Widget' button. The main content area is divided into two sections: 'STATEMENTS' and 'STATEMENT PERIOD'. The 'STATEMENTS' section features an 'ACCOUNTS' dropdown menu with '6 Selected'. The 'STATEMENT PERIOD' section contains four dropdown menus for selecting a range: 'From' (July), 'Year' (2019), 'to' (September), and 'Year' (2019). A 'Cancel' link is positioned to the right of the second year dropdown. A blue 'SUBMIT' button and a 'Clear' link are located at the bottom left of the form.


3. Click **Submit**.

Electronic Reports



The Electronic Reports widget in the [Statements and Reports](#) workspace lets you search for Electronic Report Delivery (ERD) reports and/or reports by receiver group.

ELECTRONIC REPORTS ⚙

Report Search Criteria

REPORT TYPE: All Reports ▾ LOAD DATE: 07/01/2019 - 07/24/2019 

Submit [Clear](#)

🔄 As of 07/24/2019 08:51 AM  

FILTER: Select Fields ▾ SAVED VIEWS: Select view ▾

File	Account Number	Account Name	Report Type	↓ Load Date	As Of Date	⚙
No records found						

Viewing 0-0 of 0 records DISPLAY 10 ▾ per page < PAGE 1 ▾ of 1 >

1. Use the **Report Type** drop-down menu to select a report type: All Reports, ERD Report, or Receiver Group. **All Reports** is the default.

2. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:

- Yesterday
- Last 7 Days
- Last 30 Days
- Last 60 Days
- Last 90 Days
- This Month
- Month to date
- Last Month
- Quarter to date
- Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE

23 Jul 2019 - 23 Jul 2019
📅

TRANSACTION TYPE Optional

Select
▼

Today	<	Jun 2019		Jul 2019
Previous Business Day		Su Mo Tu We Th Fr Sa		Su Mo Tu We Th Fr Sa
Previous Month		26 27 28 29 30 31 1		30 1 2 3 4 5 6
Month to Date		2 3 4 5 6 7 8		7 8 9 10 11 12 13
Quarter to Date		9 10 11 12 13 14 15		14 15 16 17 18 19 20
Year to Date		16 17 18 19 20 21 22		21 22 23 24 25 26 27
Custom Range		23 24 25 26 27 28 29		28 29 30 31 1 2 3
		30 1 2 3 4 5 6		4 5 6 7 8 9 10

23 Jul 2019 - 23 Jul 2019
Cancel
Apply

3. Click **Submit**.

The results are displayed in the list table at the bottom of the widget.

Payment Fraud Control

The Payment Fraud Control module provides controls against the threat of payment fraud. The module allows you and your bank to monitor your accounts for suspicious activity and allows you to decide whether to pay or return suspect items.

There are three types of fraud control: positive pay, reverse positive pay, and electronic payments positive pay. If your company uses positive pay, an issue file is sent to the bank daily indicating the items that were issued for that day. The bank then matches incoming items against the issue file. Any items that are considered suspect by the bank are loaded into the application. The reverse positive pay process is similar. However, rather than sending the bank an issue file, the bank sends you a list of all items paid on that day. The list is then loaded into the application. Once the issue file or paid items list is loaded, you use the Payment Fraud Control widget to review each item and decide whether it should be paid or returned.

To help you manage suspect items in a timely manner, alerts can be configured to notify you when suspect items are loaded, when items require your decision, and when other actions are required.

To ensure that all items are properly tracked, the workspace also includes the Check Issue Management widget. This widget allows you to manually enter check issues and voids that are not in your check reconciliation system.

In the Payment Fraud Control widget, you can choose to view all accounts or selected accounts for suspect positive pay, reverse positive pay, and electronic payments positive pay items.

ACCOUNT NUMBER	ACCOUNT NAME	ITEMS	PAY	RETURN
1000000000003	Commercial Checking	0	0	0
1000000000004	Commercial Checking	0	0	0
1000000000005	Payroll Funding	0	0	0
1000000000006	Test Loan Account	0	0	0
1000000000007	Business Checking	0	0	0
1000000000008	Premier Checking	0	0	0
1000000000009	Commercial Checking	0	0	0
1000000000010	Premier Biz Checking	0	0	0
1000000000011	Test Premier Biz Checking	0	0	0
1000000000028	Commercial Checking	0	0	0

All Accounts

To see all items for all available accounts, select the **All Accounts** tab. The list view displays the following information:

- Account Number
- Account Name
- Items - The total number of suspect items by account
- Pay - All items that have been paid
- Return - All items that have been returned
- Cutoff Time - The time that decisions must be submitted

Based on the details of the suspect items displayed here, you can decide which items to pay or return.

To make a decision on suspect items in an account:

1. Select an account, and click the link in the **Account Number** column.

The screenshot displays the 'BY ACCOUNT' view. At the top, there are tabs for 'ALL ACCOUNTS' and 'BY ACCOUNT'. Below this is a 'SELECT ACCOUNT' dropdown menu showing 'Business Checking 1000000000007 - 0 E...'. A red arrow points from this dropdown to a 'CUTOFF TIME' tile showing '11:59 PM'. A red box with the text 'Turns red as cutoff time approaches' is positioned over the arrow. To the right of the cutoff time tile is a summary box with columns for 'ITEMS', 'PAY', and 'RETURN', each showing a value of '0'. Below these elements is a 'DECISIONS FOR' section with a date range of '01/09/2020 - 01/09/2020'. A table header is visible with columns: 'ALL', 'ACTIONS', 'SERIAL NUMBER', 'ITEM STATUS', 'PAID DATE', 'PAID AMOUNT', and 'PAI'. The table content shows 'No Rows To Show'. At the bottom, there are buttons for 'PAY', 'PAY AND ISSUE', 'PAY AS ISSUED', and 'RETURN'. A 'VIEW 0 OF 0' indicator and a 'DISPLAY All' dropdown are also present.

By default, the list view displays all suspect (exception) items for the current date.

The tiles at the top of the screen note the cutoff time and the total number of items, total number paid, and total number returned.

Note

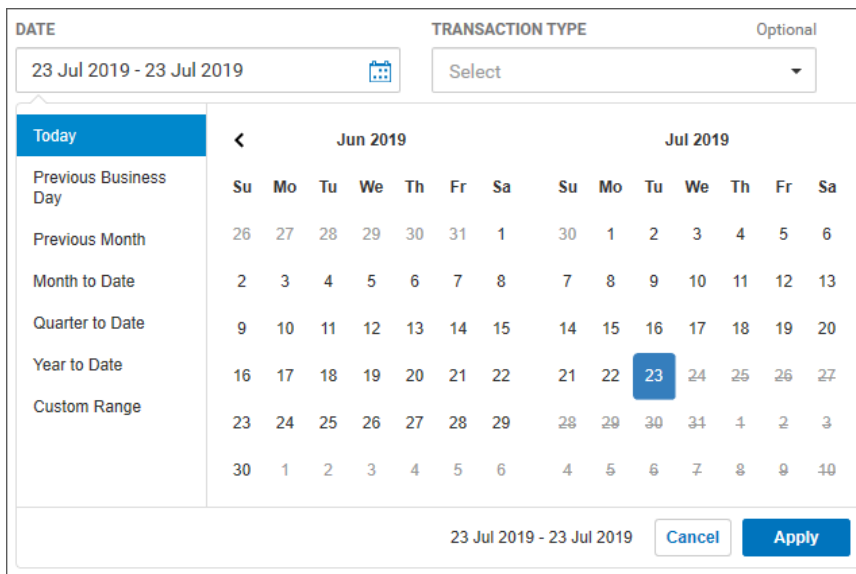
When the suspect items in the account are within a half-hour of cutoff time, the edge of the **Cutoff Time** tile will turn red.

The list view displays the following information for all suspect items:

- Serial Number
- Item Status – The status of the decisions on the item
- Paid Date
- Paid Amount
- Issue Date
- Issue Amount
- Exception Reason – The reason the item could not be processed (for example, account closed or missing signature)
- Instruction (from the bank)
- Return Reason

2. You can view an image of a suspect item by clicking the account number of the desired item in the list.
3. To display items for dates other than today, use the **Decisions For** drop-down menu to select a date or range of dates, OR use the **Calendar** icon to select from the following:
 - Yesterday
 - Last 7 Days
 - Last 30 Days
 - Last 60 Days
 - Last 90 Days
 - Month to date
 - Quarter to date
 - Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

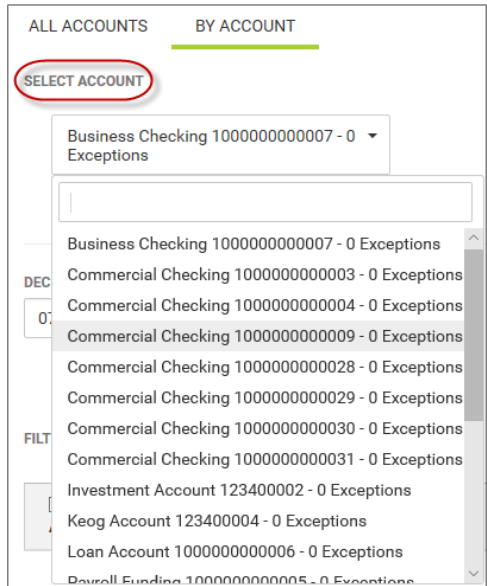


4. The results are displayed in the list table at the bottom of the widget.
5. Check the items in the list you wish to make a decision for.
6. At the bottom of the list, click one of the following actions:
 - Click **Pay** to pay the selected items.
 - Click **Pay and Issue** to pay the selected items and create an issue for the items.
 - If an issue had already been created for the item, click **Pay as Issued** to pay the item.
 - Click **Return** to return the items without payment.

- After clicking one of the actions, the decisions are submitted. Decisions need to be approved before the cutoff time before being sent to the bank.

By Account

To see all items for a selected account, select the **By Account** tab, and use the **Select Account** dropdown menu to select the appropriate account.



Now, to display suspect items by date and take actions on them, follow the instructions under [All Accounts](#) above.

Check Issue Management

The Check Issue Management widget in the [Payment Fraud Control](#) workspace is used to manage check issues and voids if your company uses positive pay for risk management. After check issues and voids are approved, an issue file is sent for comparison with the checks that are presented to the bank for payment. Suspect items are then presented to you for a decision on the Payment Fraud Control widget.

The Check Issue Management widget is not used if your company is a reverse positive pay customer.

From the Check Issue Management widget, you can perform the following actions:

- [add check issue\(s\)/void\(s\)](#)
- import issue files
- create and save issue file import maps

To view individual check issues and voids:

- From the Fly-out menu, select **Payment Fraud Control**.
- Scroll to the Check Issue Management widget.

CHECK ISSUE MANAGEMENT *

CHECK ISSUES/VOIDS IMPORT ISSUE FILES IMPORT MAPPING

⊕ Add Check Issue(s)/Void(s) As of 07/24/2019 12:28 PM

🗑️ 🔍 📄 ⬇️

ACCOUNT NAME	ACCOUNT NUMBER	CHECK ISSUE NUMBER	AMOUNT	ISSUE DATE	TYPE
Premier Biz Checking	1000000000010	111	1.00	07/23/2019	Issue
Business Checking	1000000000007	1111	1,000.00	06/20/2019	Issue
Loan Account	1000000000006	1111	111.00	06/14/2019	Issue
Loan Account	1000000000006	1	100.00	06/05/2019	Issue
Commercial Checking	1000000000009	122	0.00	-	Void

VIEW 1-9 OF 9 DISPLAY All 1

The Check Issue Management widget lists the following information for each item:

- Account Name
- Account Number
- Check Issue Number
- Amount
- Issue Date
- Type - whether issue or void

Creating Check Issues and Voids

Check issues and voids are created from the [Check Issue Management](#) widget. Check issues and voids can also be imported. See [Import a Check Issue/Void](#) for more information.

To create a check issue or void:

1. From the Fly-out menu, select **Payment Fraud Control**.
2. Scroll to the Check Issue Management widget.
3. Click **Add Check Issue(s)/Void(s)**.

The Check Issue/Voids widget appears.

< Add Check Issue(s)/Void(s)

ENTERED ISSUED CHECKS/VOIDS

Issued Check Void

ACCOUNT: CHECK ISSUE NUMBER: DATE: AMOUNT:

Show Optional Fields

Add: Issued Check Void

1 Issued Checks for 0.00 | 0 Voided Checks

Entering Check Issues

1. In the **Entered Issued Checks/Voids** section, make sure the **Issued Check** radio button is selected.
2. Use the drop-down to select the account (From account).
3. Enter the number of the check you would like to issue.
4. Use the **Calendar** icon to select an issue date.
5. Enter an amount.
6. If needed, click **Show Optional Fields**, and then enter a payee name.
7. To enter additional check issues or voids, click the appropriate radio button (**Issued Check** or **Void**), enter the number you would like to add, and then click **Add**. Proceed as instructed in Steps 2 through 6.
8. Click **Submit**.
9. The issue or issues appear on the Check Issue Management widget.

Entering Voids

1. In the **Entered Issued Checks/Voids** section, make sure the **Void** radio button is selected.
2. Use the drop-down to select the account (From account).
3. Enter the number of the check you would like to void.
4. (optional) Use the **Calendar** icon to select a void date.
5. Enter an amount.
6. If needed, click **Show Optional Fields**.

7. Select the appropriate radio button: **Issued Check** or **Void**.
 - If you select **Void**, use the **Account** drop-down to select an account, and then enter a check issue number.
 - If you select **Issued Check**, use the **Account** drop-down to select an account, and then enter a check issue number, date, and amount.
8. To enter additional check issues or voids, click the appropriate radio button (**Issued Check** or **Void**), enter the number you would like to add, and then click **Add**. Proceed as instructed in Steps 2 through 7.
9. Click **Submit**.
10. The void or voids appear on the Check Issue Management widget.

Import Issue Files

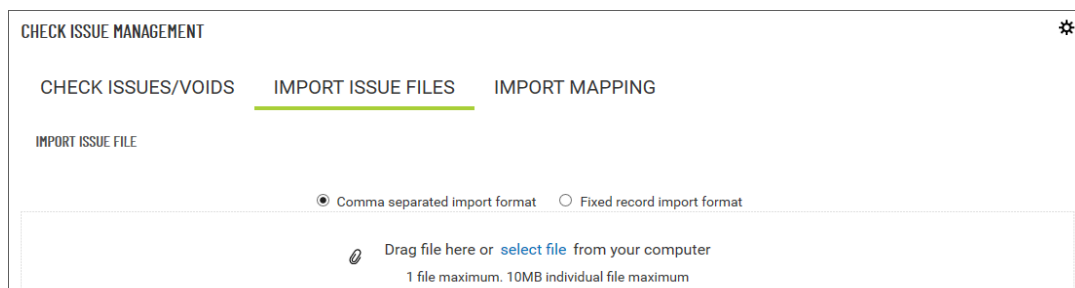
The [Check Issue Management](#) widget in the [Payment Fraud Control workspace](#)¹ allows you to import check issues and voids from a file.

- To map the positions of the fields in import issue files, see [Import Mapping](#).
- For standard bank-defined file formats, see [Check Issue File Formats](#).

After an imported check issue and voids is approved, it is included in the issue file sent to the bank.

To import a check issue file:

1. From the Fly-out menu, select **Payment Fraud Control**.
2. Scroll to the Check Issue Management widget.
3. Select the **Import Issue Files** tab.



4. Click the appropriate radio button: **Comma separated import format** or **Fixed record import format**.

¹Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

5. Do one of the following;
 - Drag and drop the file onto the widget.
 - Click the select file link, and then browse for and select the desired file.

Note that a maximum 10MB file size is supported.

Import Mapping

Import Mapping, available from the [Check Issue Management](#) widget in the [Payment Fraud Control](#) workspace, lets you map the positions of the significant fields (such as **Account Number** and **Amount**) in the issue files that you import. Standard bank-defined file layouts are shown [below](#).

To map the positions of import file fields:

1. From the Fly-out menu, select **Payment Fraud Control**.
2. Scroll to the Check Issue Management widget.
3. Select the **Import Mapping** tab.

CHECK ISSUE MANAGEMENT *

CHECK ISSUES/VOIDS IMPORT ISSUE FILES IMPORT MAPPING

Comma-Separated Import Format

Field Name	Position In Import File
Account Number (34)	1
Check Issue Number (11)	2
Amount (10)	3
Issue Date (10)	4
Issue/Void Indicator (1)	5
Payee (50)	6

Fixed-Record Import Format

Field Name	Position In Import File	Field Start Position	Field Length	Strip Zeros
Account Number (34)	1	1	34	<input type="checkbox"/>
Check Issue Number (11)	2	35	11	<input type="checkbox"/>
Amount (10)	3	46	10	<input type="checkbox"/>
Issue Date (10)	4	56	10	<input type="checkbox"/>
Issue/Void Indicator (1)	5	66	1	<input type="checkbox"/>
Payee (50)	6	67	50	<input type="checkbox"/>

Save
Clear

4. Use the drop-down menus to change the position of each field in a file as needed.
5. For fixed-record import format, you can also use the drop-down menus in the **Field Length** column to change the lengths of fields as needed.
6. If you want to strip leading zeros out of the **Account Number**, **Check Issue Number**, and/or **Amount** fields, check the checkboxes in the **Strip Zeros** column as needed.
7. Click **Save**.

Check Issue File Formats

The following tables show the standard bank-defined file layouts, but note that you can also create custom check issues/voids import maps. See the [Import Map](#) topic.

Fixed-width Format

Field Name	Start	Stop	Length	Type	Comment
Bank Code	1	8	8		
ABA	9	17	9	Num	
Account Number	18	51	34	Char	
Issue/ Void Indicator	52	52	1	Char	"V" for void / "I" for issue
Check Amount	53	63	11	Num	Zero filled, right justified, implied decimal point
Issue/Void Date	64	71	8	Date	MMDDYYYY
Check Number	72	81	10	Num	Zero filled, right justified
Issue Payee Name	82	161	80	Char	

Comma-delimited Format

Field Name	Length	Type	Comment
Bank Code	8		
ABA	9	Num	
Account Number	34	Char	
Issue/ Void Indicator	1	Char	"V" for void / "I" for issue
Check Amount	11	Num	Zero filled, right justified, implied decimal point
Issue/Void Date	8	Date	MMDDYYYY
Check Number	10	Num	Zero filled, right justified
Issue Payee Name	80	Char	

User Management

From the User Maintenance widget, you can manage DBIQ Premier users and the functions they have access to.

The screenshot shows the 'User Management' widget interface. It features a blue header with the 'User Management' title and an 'Add Widget' button. Below the header, there is a '+ Add New User' button and a view toggle (grid/list). The main content is a table with the following columns: ACTIONS, LOGIN STATUS, USER NAME, USER ID, USER TYPE, and LAST LOGIN. The table displays 10 rows of user data, all with 'Unlocked' status. At the bottom, there is a pagination control showing 'VIEW 1-10 OF 57' and 'DISPLAY 10'.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Unlocked	alex	alex	Admin	10/06/2019 05:33 PM
...	Unlocked	Alex Kolody	alexkolody	Admin	08/22/2019 04:21 PM
...	Unlocked	Andrea user	Andrea	Admin	12/27/2019 01:44 PM
...	Unlocked	Ashish Shrestha	Ashish01	Admin	04/18/2019 09:36 AM
...	Unlocked	Ashish Parikh	AshishP	Admin	11/13/2019 11:47 AM
...	Unlocked	Bhavita Bhardwaj	bhavi01	Admin	01/09/2020 11:18 AM
...	Unlocked	bhavita Updated12	bhavi02	Admin	01/07/2020 11:55 AM
...	Unlocked	bhavita user3sfdghjb	bhavi03	Admin	02/11/2019 04:14 PM
...	Unlocked	Bhavita user4	Bhavi04	Admin	09/12/2019 09:38 AM
...	Unlocked	Bhavi user5	bhavi05	User	12/10/2018 01:58 PM

The User Maintenance list displays the following information for all system users:

- User name
- User ID
- User Type – Admin or User
- Last Login – Date and time of last login to the system
- Permissions
- Status – *Locked* or *Unlocked*. To unlock or lock a user, click the current status; it will change to the opposite status.

Selecting Tiles or List View

You can change the format in which User Maintenance information is displayed. To see the information displayed in Tiles rather than List format, click the left side of the List/Tiles icon



Name	User ID	User Type	Last Login	View User Summary	Locked/Unlocked
ALEX	alex	Admin	10/06/2019 05:33 PM	View User Summary v	Locked
ALEX KOLODY	alexkolody	Admin	08/22/2019 04:21 PM	View User Summary v	Unlocked
ANDREA USER	Andrea	Admin	12/27/2019 01:44 PM	View User Summary v	Unlocked
ASHISH SHRESTHA	Ashish01	Admin	04/18/2019 09:36 AM	View User Summary v	Unlocked

- To unlock locked a user in Tiles view, slide the **Locked** indicator to the left.



- To lock an unlocked user in Tiles view, slide the **Unlocked** indicator to the right.



Adding a New User

Adding a user to the system is a three-step process. First, you define the user, then assign entitlements, and finally assign limits.

To add a user:

1. Click **Add New User**.

The screenshot shows a web interface for adding a new user. The page title is "Add New User". The form is organized into several sections:

- DEFINE USER**: This section contains three sub-sections:
 - USER INFORMATION**: Includes input fields for "USER ID", "USER NAME", and "CONTACT NAME".
 - PASSWORD**: Includes a "System Generated Password" checkbox and a "Send password via email" checkbox.
 - ADMIN SETTINGS**: Includes an "ENABLE DATE" field with a calendar icon (showing 01/09/2020) and a "USER TYPE" dropdown menu currently set to "Admin".
- CONTACT INFORMATION**: Includes an "EMAIL" input field and a "PHONE" input field (marked as "Optional"). Below the phone field is a link that says "> Add Contact Fields".

At the bottom right of the form, there are two buttons: "Cancel" and "NEXT".

2. In the **Define User** section, enter a user ID, user name, and contact name. The contact name could be the same as the user name.
3. In the **Contact Information** section, enter the user's email address.
4. (optional) Enter the user's phone number.
5. (optional) To enter contact information, click **Add Contact Fields**, and then enter an address line, city, state, and zip. If you need to add an additional address line, click **Add address line**.
6. In the **Admin Settings** section, accept the current date or use the **Calendar** icon to select a date in case you want to activate the user later than today's date.
7. Use the **User Type** drop-down menu to select the appropriate type: **Admin** or **User**. Admin users will have entitlements to maintain regular users.

- Click **Next** to assign service entitlements.

< Add New User

MORT | MORT01
EDIT

Assign Services

PERMISSIONS COPIED FROM
Select

Select All

— CORE SERVICES

Select All

BR - Same Day Rpt.

- Account History
- Cash Position Worksheet
- Same Day Report

Statements

Transfers

- Approval
- Import
- Input
- Report

Stop Payments

- Stop Payments
- Stop Reports

Electronic Report Delivery

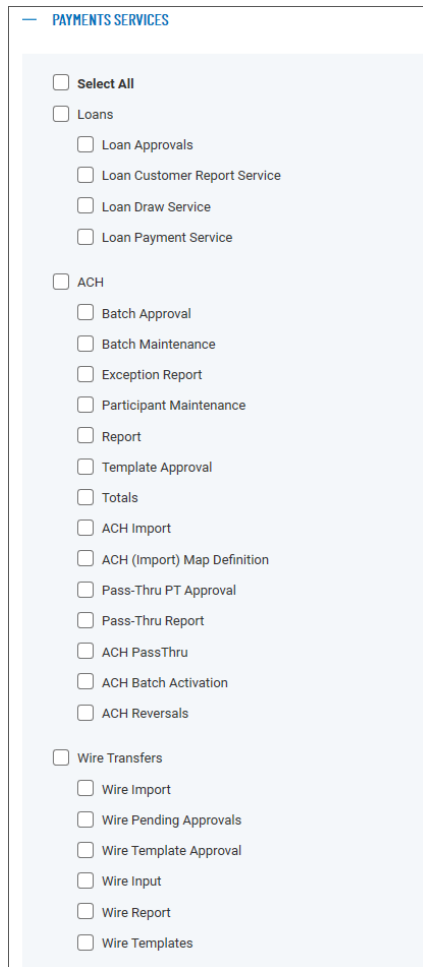
+ PAYMENTS SERVICES

+ OTHERS

Assigning Service Entitlements

- To streamline the process, you can use the **Permissions Copied From** drop-down menu to select a current user and assign his or her entitlements to the new user. Then you can deselect or add entitlements as needed. To deselect all entitlements and start from scratch, check the **Unselect All** checkbox.
- If you are setting up the user from scratch, you can check the **Select All** checkbox to assign all Core Services, Payment Services, Other Services, and Administration entitlements. Otherwise, check the checkboxes for each entitlement that you want to assign.

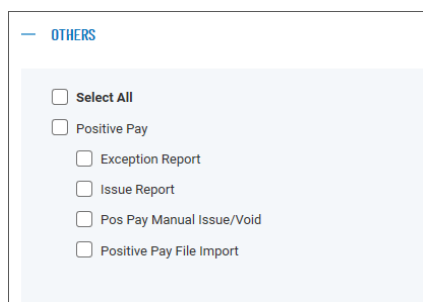
3. To assign Payment Services, click the plus sign to the left of the heading.



— PAYMENTS SERVICES

- Select All
- Loans
 - Loan Approvals
 - Loan Customer Report Service
 - Loan Draw Service
 - Loan Payment Service
- ACH
 - Batch Approval
 - Batch Maintenance
 - Exception Report
 - Participant Maintenance
 - Report
 - Template Approval
 - Totals
 - ACH Import
 - ACH (Import) Map Definition
 - Pass-Thru PT Approval
 - Pass-Thru Report
 - ACH PassThru
 - ACH Batch Activation
 - ACH Reversals
- Wire Transfers
 - Wire Import
 - Wire Pending Approvals
 - Wire Template Approval
 - Wire Input
 - Wire Report
 - Wire Templates

4. To assign Other Services, click the plus sign to the left of the **Others** heading.



— OTHERS

- Select All
- Positive Pay
 - Exception Report
 - Issue Report
 - Pos Pay Manual Issue/Void
 - Positive Pay File Import

- Click the **ACH Permissions** tab, and select and/or deselect the appropriate transaction types for each ACH sender (payee). Check the **Unselect All** checkbox to deselect all ACH permissions and start from scratch.

ACCOUNT LEVEL PERMISSIONS	ACH PERMISSIONS	REPORT PERMISSIONS
<p>PERMISSIONS <input checked="" type="checkbox"/> Unselect All</p>		
ACH SENDER	TRANSACTION TYPES	
101-DIVISION 1	<input checked="" type="checkbox"/> Unselect All	
	<input checked="" type="checkbox"/> CCD w/Addenda, Mixed Credits and Debits	
	<input checked="" type="checkbox"/> CCD w/Addenda, Credits	
	<input checked="" type="checkbox"/> Re-presented Check Entries, Debits	
	<input checked="" type="checkbox"/> PPD w/Addenda, Debits	
	<input checked="" type="checkbox"/> CCD w/Addenda, Debits	
	<input checked="" type="checkbox"/> CTX w/Addenda, Debits	
	<input checked="" type="checkbox"/> PPD w/Addenda, Mixed Credits and Debits	
	<input checked="" type="checkbox"/> PPD w/Addenda, Credits	
	<input checked="" type="checkbox"/> WEB w/Addenda, Debits	
	<input checked="" type="checkbox"/> BOC, Debits	
	<input checked="" type="checkbox"/> CTX w/Addenda, Credits	
	<input checked="" type="checkbox"/> CTX w/Addenda, Mixed Credits and Debits	
	<input checked="" type="checkbox"/> Telephone-Initiated Entries, Debits	
	<input checked="" type="checkbox"/> ARO, Debits	
	<input checked="" type="checkbox"/> POP Debits	
102-DIVISION 2	<input checked="" type="checkbox"/> Unselect All	
	<input checked="" type="checkbox"/> Telephone-Initiated Entries, Debits	
	<input checked="" type="checkbox"/> ARO, Debits	
	<input checked="" type="checkbox"/> PPD w/Addenda, Debits	

- Click the **Report Permissions** tab, and select the appropriate report entitlements for the user.

9. At this point, you can click **Save & Continue to Summary** to save your work and proceed to the Summary screen, OR click **Next** to assign limits.

Assigning Limits

1. In the **ACH Limits** section, enter a batch activation limit for each batch. Note that each field will display the maximum limit value for the field, for example, 99,999,999.99.
2. Enter the batch approval limit for each batch.
3. In the **Transfer Limit - Account** section use the **Account Type** drop-down menu to assign limits to each account: From and To. If you want to assign the same limits to both From and To accounts select **From/To**, and then assign limits.
4. In the **Entry/TXN** field, enter the transfer limit per transaction.
5. In the **Entry/Day** field, enter the transfer limit per day.
6. In the **Max # Per Day** field, enter the maximum number of transfer transactions the user can create per day.
7. When you have finished, click **Next** to proceed to the Summary screen.

Summary - Review User Information

The Summary screen lets you review the details and entitlements you have entered for the user.

The screenshot shows the 'Add New User' page with a blue header. A progress bar at the top right indicates the current stage is 'Summary', with 'Entitlements' and 'Limits' as previous stages. The main content area is titled 'Review User Information' and is divided into three main sections: 'USER DETAILS', 'ENTITLEMENTS', and 'LIMITS'.

USER DETAILS

User Information		Contact Information	
USER NAME	Mort01	EMAIL	mort@gmail.com
PHONE		PHONE	(702) 123-4567
PASSWORD	*****	ENABLE DATE	24-Jul-2019
		USER TYPE	Admin

ENTITLEMENTS

Core Services	STATEMENTS	TRANSFERS	STOP PAYMENTS
BR - SAME DAY RPT. Account History Cash Position Worksheet Same Day Report	Statements	Approval Import Input Report	Stop Payments Stop Reports
ELECTRONIC REPORT DELIVERY ERD Report			
Payments Services			
LOANS Loan Approvals Loan Customer Report Service Loan Draw Service Loan Payment Service	ACH Batch Approval Exception Report Report Totals ACH (Import) Map Definition Pass-Thru Report ACH Batch Activation	Batch Maintenance Participant Maintenance Template Approval ACH Import Pass-Thru PT Approval ACH PassThru ACH Reversals	WIRE TRANSFERS Wire Import Wire Pending Approvals Wire Template Approval Wire Input Wire Report Wire Templates

1. If you need to edit information for any stage of the process, click the appropriate link:

- **Go to User Details**
- **Go to Entitlements**
- **Go to Limits**

OR you can click the EDIT link at the top of the screen to make modifications in each stage.

2. When have reviewed the information and are satisfied with the results, click **Save**.

The new user appears in the User Maintenance list.

Viewing and Modifying User Details

You can view details of a listed user and, if needed, modify user details and entitlements.

To view details of a listed user:

1. Select the desired user, and in the **Actions** column, click **View** or **Modify**.

The screenshot shows the 'Modify User' interface for a user named 'loan'. The interface is divided into several sections:

- Header:** 'LOAN | LOAN' with an 'EDIT' link circled in red. Navigation tabs for 'Entitlements', 'Limits', and 'Summary' are visible, with 'Summary' being the active tab.
- Review User Information:** A section containing 'USER DETAILS' and 'Contact Information'.

User Information		Contact Information	
USER ID loan	USER NAME loan	EMAIL Olga.Sklonna@bottomline.com	ENABLE DATE 19-Jun-2019
CONTACT NAME Olga Sklonna	PASSWORD *****	USER TYPE Admin	
- ENTITLEMENTS:** A section with a 'Go to User Details' link circled in red. It lists various services:
 - Core Services:** BR - SAME DAY RPT., Account History, Cash Position Worksheet, Same Day Report.
 - STATEMENTS:** Statements.
 - TRANSFERS:** Approval, Import, Input, Report.
 - STOP PAYMENTS:** Stop Payments, Stop Reports.
 - ELECTRONIC REPORT DELIVERY:** ERD Report.
 - Payments Services:**
 - LOANS:** Loan Approvals, Loan Customer Report Service, Loan Draw Service, Loan Payment Service.
 - ACH:** Batch Approval, Exception Report, Report Totals, ACH (Import) Map Definition, Pass-Thru Report, ACH Batch Activation.
 - Batch Maintenance:** Batch Maintenance, Participant Maintenance, Template Approval, ACH Import, Pass-Thru PT Approval, ACH Pass-Thru, ACH Reversals.
 - WIRE TRANSFERS:** Wire Import, Wire Pending Approvals, Wire Template Approval, Wire Input, Wire Report, Wire Templates.

2. If you need to edit information for any stage of the process, click the appropriate link:
 - **Go to User Details**
 - **Go to Entitlements**
 - **Go to Limits**

OR you can click the EDIT link at the top of the screen to make modifications in each stage.

Deleting a User

You can delete a user as needed.

To delete a user:

1. Select the desired user, and in the **Actions** column, click **Delete**.
2. You are asked to confirm the deletion; the action cannot be undone.
3. Click **Delete** to delete, or click **Cancel**.

Copying a User

An individual user can be copied and then modified as needed to streamline the process of user addition.

To copy a user:

1. Select the desired user, and in the **Actions** column, click **Copy**.

The Add New User screen appears.

2. In the **Define User** section, enter a user ID, user name, and contact name, and other information as instructed in [Adding a New User](#).
3. Click next, and modify the existing entitlements as needed, following the instructions in "Add a New User."

Resetting a Password

If a user's entitlements or credentials are hacked, if the user forgets his or her password, or for another reason, you may need to reset a password.

To reset a password:

- Select the desired user, and in the **Actions** column, click **Reset password**.

A temporary password is sent to the user via email. The next time he or she logs in to the application, the user can change the password as desired.

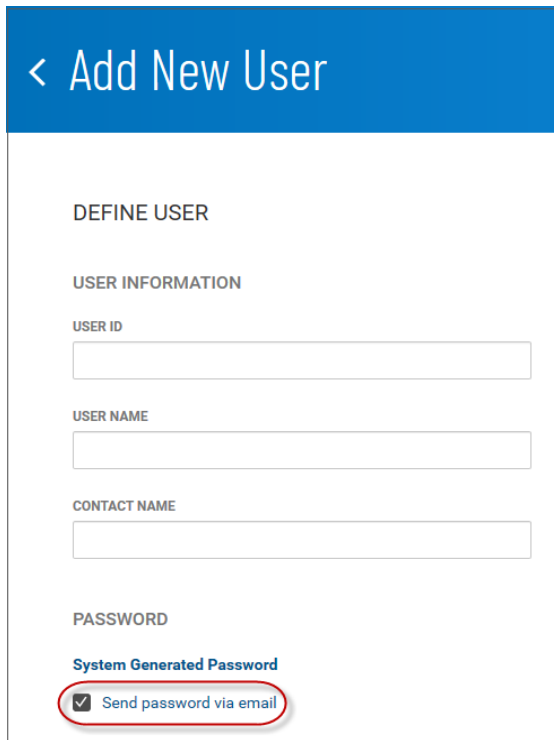
Note also that you can resend (reset) a password if necessary from the **Define User** section of the Modify User screen.

The screenshot shows the 'Modify User' interface. At the top, there is a blue header with a back arrow and the text '< Modify User'. Below this, the 'DEFINE USER' section is divided into two columns. The left column contains 'USER INFORMATION' with fields for 'USER ID' (Mort), 'USER NAME' (Mort01), and 'CONTACT NAME' (Morton Smith). Below these is a 'PASSWORD' section with a 'Send Password' button circled in red. The right column contains 'CONTACT INFORMATION' with fields for 'EMAIL' (mort@gmail.com) and 'PHONE' (702) 123-4567, and 'ADMIN SETTINGS' with 'ENABLE DATE' (07/24/2019) and 'USER TYPE' (Admin). At the bottom right, there are 'Cancel' and 'NEXT' buttons, and a link 'Continue to Summary'.

System-Generated Passwords

Your version of the application can be configured so that new users and users who need to change their passwords receive new passwords via email notification sent by the system rather than an administrator. If your system is so configured, you can set up a new user for system generated-emails.

- In the Add New User screen, leave the **Send password via email** checked. The option is checked by default.



The screenshot shows the 'Add New User' form. At the top, there is a blue header with a back arrow and the text '< Add New User'. Below the header, the form is titled 'DEFINE USER'. Underneath, there is a section for 'USER INFORMATION' with three input fields: 'USER ID', 'USER NAME', and 'CONTACT NAME'. Below these fields is a 'PASSWORD' section with a link for 'System Generated Password'. At the bottom of the form, there is a checkbox labeled 'Send password via email' which is checked and circled in red.

The email that is sent by the system will contain the new, temporary email. The user receiving the email can use the temporary password to log in to the system and then [change the password](#) once logged in.

Dual Approval

Your version of DBIQ Premier may be configured for Dual Control. This feature requires that whenever a client user is created or modified, a second corporate administrator must approve the changes made by the first. The [User Management list](#) will alert you to client users with changes that need approval; the user will be marked *Needs Approval*.

To view and approve changes to a client user:

1. From the Fly-out menu, select **User Maintenance**.
2. In the User Maintenance list, find a user marked *Needs Approval*.
3. Click the **View User Changes** link.

The Changes Awaiting Approval screen lists all modifications made to the user.

4. Review the changes, and do one of the following:

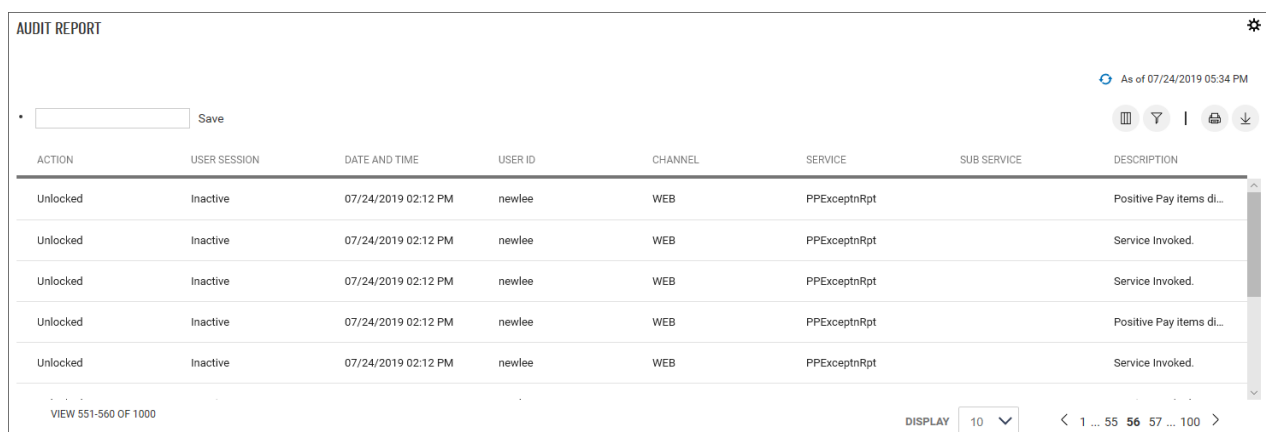
- Click **Approve** to approve the changes.
- Click **Reject** the changes.

Audit Report

The Audit Report widget in the [User Maintenance](#) workspace displays information about all user actions taken in the DBIQ Premier application on the current day. It allows administrators to monitor user activity.

To view the Audit Report:

1. From the Fly-out menu, select **User Maintenance**.
2. Scroll to the Audit Report widget.



The screenshot shows the 'AUDIT REPORT' widget interface. At the top right, it indicates 'As of 07/24/2019 05:34 PM'. Below this is a 'Save' button and a set of icons for filtering and sorting. The main area contains a table with the following columns: ACTION, USER SESSION, DATE AND TIME, USER ID, CHANNEL, SERVICE, SUB SERVICE, and DESCRIPTION. The table displays five rows of data, all with 'Unlocked' as the action and 'Inactive' as the user session. The date and time for all entries is '07/24/2019 02:12 PM', and the user ID is 'newlee'. The channels are 'WEB', and the services are 'PPEceptnRpt'. The descriptions include 'Positive Pay Items di...' and 'Service Invoked.'. At the bottom left, it says 'VIEW 551-560 OF 1000'. At the bottom right, there is a 'DISPLAY' dropdown set to '10' and a pagination control showing '1 ... 55 56 57 ... 100'.

ACTION	USER SESSION	DATE AND TIME	USER ID	CHANNEL	SERVICE	SUB SERVICE	DESCRIPTION
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Positive Pay Items di...
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Service Invoked.
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Service Invoked.
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Positive Pay Items di...
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Service Invoked.

The report lists the following information for each action taken:

- Action – *Unlocked* or *Locked*, depending on the user's current status
- User Session – *Unlocked* or *Locked*, depending on the user's current status *Active* or *Inactive*, depending on whether the user is currently in an active session in the application
- Date and Time – The date and time the activity occurred
- User ID
- Channel – The channel through which the activity was initiated, either through the Web or a portal
- Service – The application service through which the action was made
- Sub Service – This will display an auxiliary service, if one was involved
- Description – A brief description of the action, for example, *Positive Pay items displayed*

Saving Changes Made to the Report

If you make any changes to the report, such as changing the order or number of the columns or filtering the report, you can save the changed report.

1. Type a name for the report in the bulleted text box at the top left of the widget.
2. Click **Save**.

You can make your new custom report the default view, rename it, or delete it.

1. Click the down arrow ▼ to the right of the report name.
2. Click the ellipsis marks . . .
3. Do one of the following:
 - Click **Set as Default** to make this report view the new view.
 - Click **Rename**, and then enter a new name for the report view.
 - Click **Delete** to remove the custom report view.

Glossary

A

ABA

American Bankers Association, which is responsible for assigning the nine-digit routing transit number that appears on a check to identify the financial institution the check is drawn on.

ABA number

American Banking Association routing number assigned to individual chartered financial institutions.

ACH

Automated Clearing House, an electronic network for transmitting and clearing transactions between participating financial institutions. The rules for ACH transactions are established and regulated by NACHA (National Automated Clearing House Association) and the Federal Reserve.

Addenda Code

Optional three-letter code used in ACH transfers usually from one corporation to another.

Amount

The amount of the check.

B

Bank Code

A four-digit code used to identify a bank and issued by the central bank of the associated country; for example, BONY = Bank of New York.

Bank Confirmed

The bank has processed the check entry.

Bank ID

Identifying number issued by the bank.

Bank Reason

Reason the bank returned the item – for example, Bad Date or No Payee.

beneficiary

The person or entity being paid.

BIC

Business Identifier Code used to identify financial institutions around the world. Since BICs are maintained by the Society for Worldwide Interbank Financial Telecommunication (SWIFT), they are also known as SWIFT codes.

C**Check Issue Date**

The date when the check was generated. In most cases, this is the same as the check date, though check date and issue date could be different, for example, if the check date refers to the date an item was selected for payment and the issue date refers to the date the check was actually printed.

Created By

The user who created the item.

CSV

Comma-separated values: CSV is a delimited text file format that stores the alphanumeric values contained in each record as fields separated by commas.

Cutoff Time

A time, set by the bank, by which a decision should be made on a returned item. The cutoff time should always be noted so that decisions are made in a timely fashion.

D**DDA**

Demand Deposit Account, a bank account with funds available upon demand.

Decision

Decision made concerning a suspect item returned by the bank: Return, Pay, or Pay and Issue.

Decision Date

Date when the electronic payment positive pay decision (for example, Return) was made.

Deleted

The check entry has been deleted.

Destination Country

The country where a payment is being sent.

Destination Currency

The currency that a payment is received in.

Duration

Length of time the stop order was in effect; stop payments are typically valid for six months.

E**Effective Date**

The date when the electronic payment positive pay decision goes into effect.

Entered By

The user who created the item.

Entry Date

Date the item was created/entered into the system.

extended remittance information

Extended remittance information included with outgoing wire payments allows originators to include up to 9,000 characters of information with the wire, which is to help the receiver apply the payment. This information consists of three components: Remittance originator information - Information associated with the customer initiating the wire (name, ID number, contact numbers, and so forth). Remittance beneficiary information - Information associated with the beneficiary receiving the wire (name, type, ID number, and so forth). Remittance document(s) - Information contained in each remittance document associated with the payment. Multiple remittance documents may be added to the payment, but at a minimum, at least one remittance document must be added to the payment before submitting the payment.

F

FIPS code

Federal Information Processing Standard code, a five-to-seven digit number that identifies a specific county within a state. For example, the FIPS code for Alachua County, Florida, is 12001. The first two digits identify the state and the last three, the county. Codes that extend to seven digits sometimes include the locality as the last two digits.

Forward Days

The number of days between the transaction date and the value date.

From Account

The debit account.

I

IBAN

International Bank Account Number, a numbering system used to identify bank accounts across borders. An IBAN number includes a two-digit country identifier, two check digits, and a country-specific basic bank account number.

ID Type

The originator ID type is a four-letter code corresponding to a unique identifier for the originator. The available codes are ARNU: Alien Registration Number CCPT: Passport Number CUST: Customer Identification Number DRLC: Driver's License Number EMPL: Employer Number NIDN: National Identify Number SOSE: Social Security Number TXID: Tax Identification Number.

intermediary bank

A financial institution used to route funds from the payer to the payee (or ordering party) when no direct relationship has been established.

Issue Date

The date when the check was issued.

Issue/Void Date

The date of the check issue or check void.

item research number

The MICR locator number for check item research.

L**loan drawdown**

a transfer of funds from an existing loan account to a chosen to (receiving) account

loan payment

a payment made to an existing loan account. Payments may include interest and principal, interest only, principal only, or escrow only.

M**Memo**

The memo for the entry.

N**NACHA**

Funds transfer made through the Automated Clearing House (ACH) network.

O**Originating ACH Company ID**

The identifier of the ACH-member company that originates a debit or a credit transaction via the Automated Clearing House (ACH).

Originating ACH Company Name

The name of the ACH-member company that originates a debit or a credit transaction via the Automated Clearing House (ACH).

origination currency

The account currency of the entity that initiated the transaction.

originator

Financial organizations that make payments on behalf of another institution. Administrators can set up payment originators for your company so that when you make a payment, you can select the originator from the application database.

Originator ID

An ID used by the ACH network to identify the originator (payer) of the payment transaction.

P**Partial Success**

This indicates that approval of a stop payment or cancel stop request was partially successful.

Payee Name

The name of the payee.

prenote

A zero dollar transaction used to verify an account.

process control

A code identifying the check type. The process control usually appears to the right of the on-us account number on the MICR line of the check.

Profile Key

A check profile key is used to hold repetitive and static data necessary for check processing. The data found in the check profile key includes company information, bank and account information, the check numbering range, and up to 30 customizable data fields.

R**Range**

For a stop or cancel stop order that applies to multiple checks, the last serial number.

Reason

Reason the check is being stopped, for example, insufficient funds.

Return Reason

Reason the item is being returned to the bank—for example, Fraud or Insufficient Funds.

RTGS

Real-Time Gross Settlement, "The continuous settlement of payments on an individual order basis without netting debits with credits across the books of a central bank" (Investopedia).

S**SEC Code**

Standard Entry Class Code, a three-character code that identifies a specific payment application. The code identifies the type of payment (debit or credit), account type (consumer or corporate), and record format under NACHA rules.

Serial Number

The serial number of the check. For a stop or cancel stop order that applies to multiple checks, the first serial number.

Sort Code

A six-digit bank code used in United Kingdom and Irish banking systems to identify participating financial institutions (clearing banks in the UK). Like the routing number used in the US banking system, it permits routing of money transfers between banks. The first two digits in the code identify the bank, while the last four digits are for internal reference.

Status

The current status of the item. For example, in Check Management, possible statuses include Entered: The check entry has been entered, but needs to be approved. Approved: The check entry has been approved. Bank Confirmed: The bank has processed the check entry. Deleted: The check entry has been deleted. Partial Success: This indicates that approval of a stop payment or cancel stop request was partially successful.

Status [Electronic Positive Pay Decisioning]

Status of the transaction: - Entered - Approved - Paid - Returned

Status [Small Business Payments]

Status of the payment: - Entered - Approved - Approver Rejected - Incomplete (meaning the payment was saved for later)

Stop Creation Date

The date on which the stop payment request was made.

Stop Type

Either Check or Pre-authorized Debit

SWIFT

The Society for Worldwide Interbank Financial Telecommunication, a network that transmits information about transactions to financial institutions worldwide.

T

To Account

The account to which a payment or transfer is made.

Transaction Code Class

A code assigned to ACH (Automated Clearing House) transactions. Among other issues, the codes indicate the type of transaction (deposit, withdrawal) and type of account (savings, checking).

transaction currency

The currency in which a payment is processed and booked

Transaction Date

The date the transaction will be released to the back office for processing. This is typically the date the debit will take place, unless the transaction is being warehoused in the back office. Whenever the value date is changed, either by the user or by a calculation, the transaction date is set to the latest available date consistent with the value date and transaction/value date validation rules.

TSV

Tab-separated values: TSV is a delimited text file format that stores the alphanumeric values in each record as fields separated by tabs. That is, each record in the file is stored as a row in a table, with the individual fields arranged in columns.

Type

Describes the item type such as Check Issue, Place Stop, Cancel Stop, or Check Void.

U**US-ACH**

Automated Clearing House, the network for electronic funds transfer in the US.

V**value date**

The delivery date of funds involved in a payment.

W**Workspace**

Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

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