



TM  
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bank**  
of Moose Lake

Member FDIC



**Business Online Banking Guide**

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# Getting Started

Welcome to Business Online Banking with First National Bank of Moose Lake! Whether you are at home or the office using a mobile phone, tablet or laptop, we strive to make your Business Online Banking experience easy and convenient.

By adding powerful commercial products and features, First National Bank of Moose Lake provides you with the complex tools your business needs to achieve its goals. Business Online Banking shares similar features with our personal accounts, but this guide is designed to direct you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Online Banking process. If you have additional questions, contact us at 218-485-4441.

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# Getting Started

## Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

### Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features within Business Online Banking by establishing user entitlements.

### Recipients

Recipients are people or businesses to whom you send or request money using a payment feature offered through Business Online Banking. After creating a profile for each recipient, you can choose the method to send them money and view the respective transaction details. Each created recipient saves within the system, so you can quickly and easily make future payments.

# Getting Started

## Transaction Type Overview

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though both methods are quick, electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions can be sent as a single or batch process, and funds are generally not available until the next business day.

Please contact us at 218-485-4441 for a full list of wire and ACH fees or if you have any questions.

### Business Online Banking Transaction Types

Type	Description
ACH Upload	Upload a NACHA-formatted file.
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Receipt	Initiate a payment from one recipient.
ACH Collection	Initiate a payment from several recipients.
ACH Import	Import a list of recipients and amounts.
Domestic Wire	Send a wire to a recipient within the US.
Payroll/ Restricted Batch	Create batches with sensitive information that will prevent additional ACH operators from seeing sensitive information. Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.

# Getting Started

## User Enrollment

### New User

Contact First National Bank of Moose Lake at 218-485-4441 to enroll your business in online banking. An Online Business Banking representative will assist you in setting up your account.

## Logging In After Enrollment

After your first-time enrollment, logging in is easy and only requires your login ID and password.

The screenshot shows the First National Bank of Moose Lake website. The 'Online Banking' menu is open, and the 'BUSINESS' option is highlighted with a red circle and the number 1. Below this, a login form is displayed with fields for 'Company ID', 'Username', and 'Password', each with a red circle and the number 2. A 'Save' button is next to the 'Username' field. At the bottom of the form, there is a 'LOG IN' button with a red circle and the number 3.

1. After registering click the **Business** button.
2. Enter your Company ID, Username and Password.
3. Click the **Log In** button.



**Note:** If you enter an incorrect password too many times, your account will be temporarily locked. Contact us at 218-485-4441 for assistance.



# Business Banking

## Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user entitlements that permits or prevents them from performing certain actions such as:

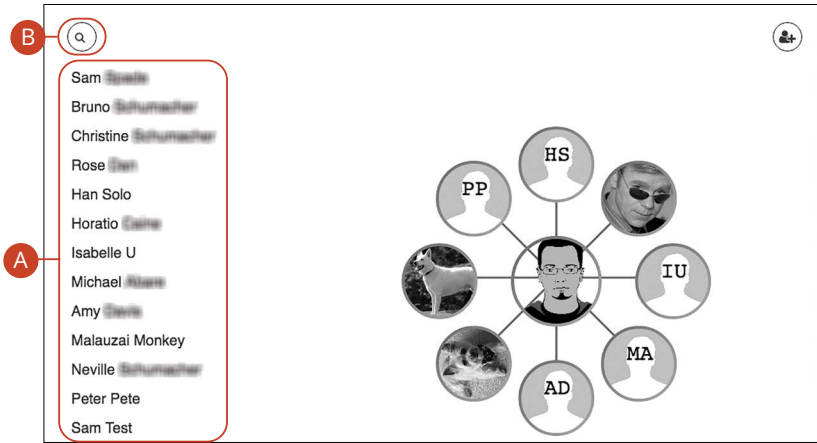
- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts for multiple entities.
- Managing recipients, users and templates.

Authorized users can set up the features, accounts and entitlements each user needs to do their job. Establishing these entitlements gives users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

## User Management Overview

The User Management page lets you view all your existing users in one easy place. From a desktop device, you can create users, edit entitlements and oversee your employees on a day-to-day basis.

### Desktop

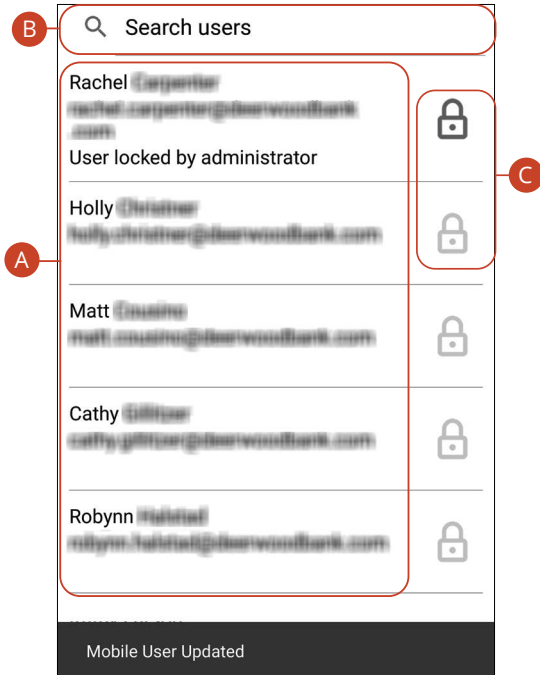


In the sidebar, click **Manage Users**.


- A. View the name of each user on the left side of your screen.
- B. Use the search bar to find a specific user.

## Mobile

The User Management page lets you view all your existing users in one easy place.

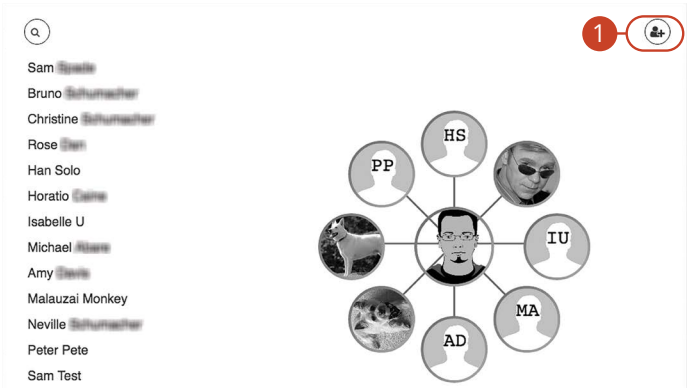


In the sidebar, click **Manage Users**.



- A.** View the name and email of each user.
- B.** Use the search bar to find a specific user.
- C.** Lock and unlock a user by clicking the .

### Adding a New User

An authorized user with Manage Users entitlements can set up a new user by creating a profile, unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user entitlements.

A screenshot of the 'Add User' form. At the top left is an avatar placeholder icon. To its right is a box labeled 'Upload an avatar' with a camera icon. Below these is a 'User Information' section with fields for First Name, Last Name, and Email, each with a radio button for selection. To the right of this is a 'Login Information' section with fields for Login, Password, and Confirm Password, each with a radio button and a lock icon. Red circles with numbers 2, 3, and 4 highlight the avatar upload area, the User Information fields, and the Login Information fields respectively.

In the sidebar, click **Manage Users**.

1. Click the  icon.
2. (Optional) Click on the image in the upper left-hand corner to add an avatar, then click the  icon to upload an image.
3. Enter the user's first name, last name and email address.
4. Create a new login ID for the user, then enter and confirm a password following our guidelines.
5. Scroll to bottom and save the user before completing the entitlements section

The screenshot shows a user profile form with two main sections: "Contact Information" and "Address Information".

**Contact Information:**

- Phone Number:** A text input field with a red circle and line (Step 6) pointing to it. The field contains a placeholder "( ) - - - -".
- Verification Method:** A dropdown menu with a red circle and line (Step 6) pointing to it. The selected option is "SMS".

**Address Information:**

- Address 1:** A text input field with a red circle and line (Step 7) pointing to it. The field contains a placeholder "Address 1".
- Address 2:** A text input field with a red circle and line (Step 7) pointing to it. The field contains a placeholder "Address 2".
- ZIP Code:** A text input field with a red circle and line (Step 7) pointing to it. The field contains a placeholder "ZIP Code".
- City:** A text input field with a red circle and line (Step 7) pointing to it. The field contains a placeholder "City".
- State:** A dropdown menu with a red circle and line (Step 7) pointing to it. The selected option is "State".

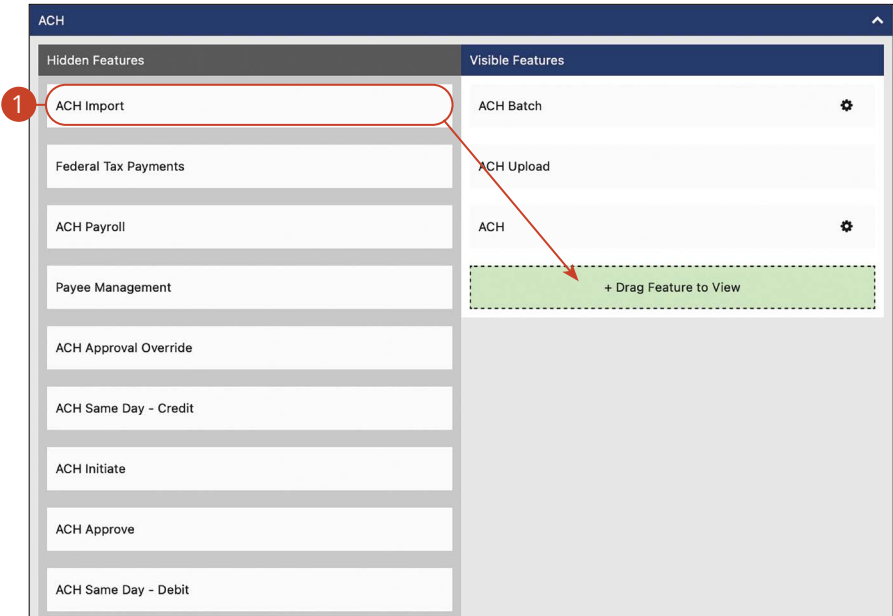
6. Enter the user's phone number. Select a verification method from the drop-down, and enter the High Risk Transaction (HRT) SMS phone number.
7. Enter the user's street address, zip code, city and state.



**Note:** If you choose "Phone" as your verification method, extensions are not supported.

### Part 1 of 4: Establishing Transaction Type Entitlements

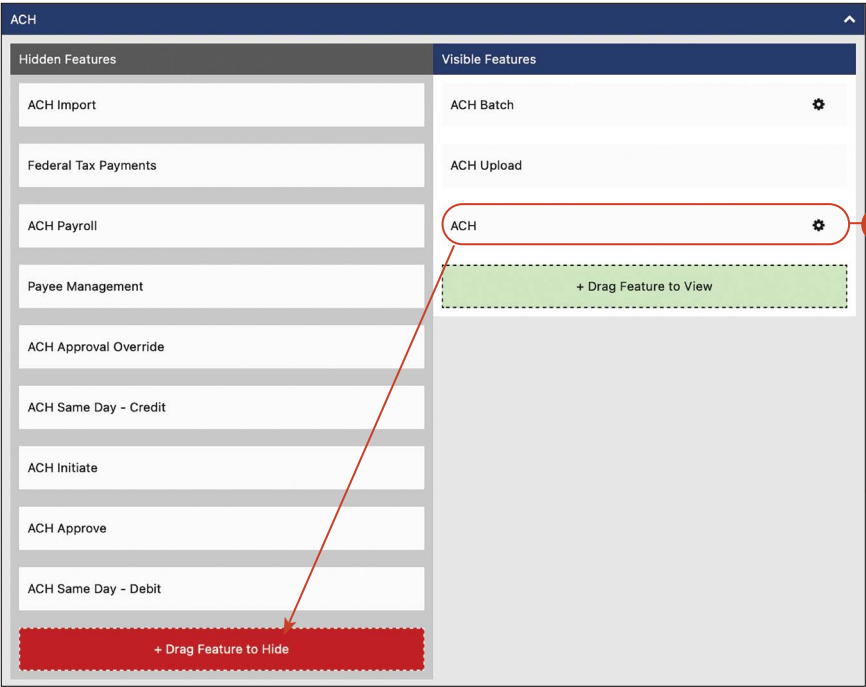
You can assign or edit a user’s entitlements based on which responsibilities and limitations a user has regarding certain transactions. Here, you can also change a user’s transaction limits.



1. Choose whether a user can view a specific feature by dragging the transaction to the “+ Drag Feature to View” box.

## Part 2 of 4: Disabling a Transaction Type

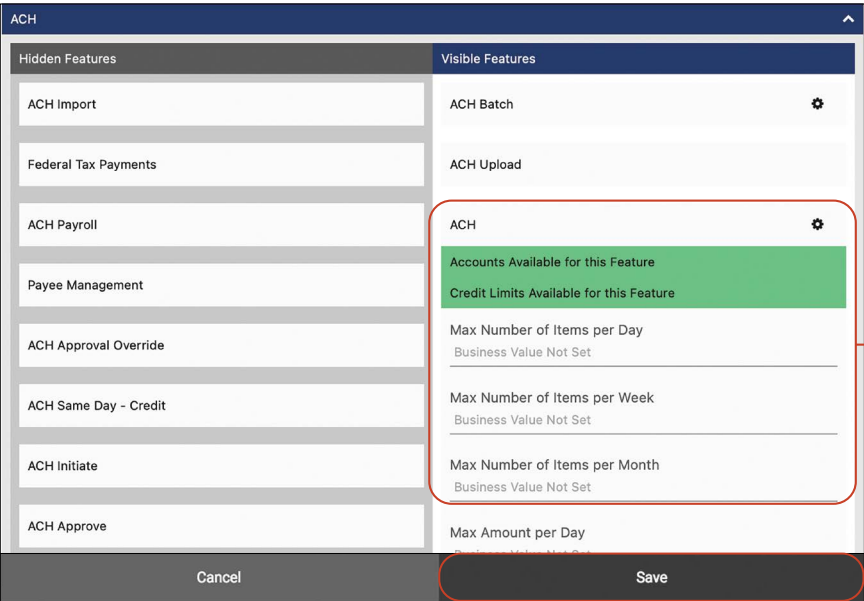
If a user should not have access to a certain transaction type such as payroll or wires, an authorized user can disable those entitlements for individual users.



1. Disable a user's ability to view a specific transaction by dragging the feature to the "+ Drag Feature to Hide" box.

Part 3 of 4: Editing Approval Limits for a Transaction Type

A user’s approval limits can be adjusted, so you never have to worry about the dollar amount or number of transactions they make. You can set these restrictions for a daily basis, as well as per account.



- 1. Click the ⚙ icon to show the limits for a feature. Edit the maximum amounts a user can send and the maximum number of transactions a user can perform. The maximum number cannot be higher than the business value.
- 2. Click the **Save** button when you are finished making changes.



**Note:** You must establish approval limits for single and batch ACH transactions separately.



## **Part 4 of 4: Dual Control**

If a payment requires dual approval, once one user creates an ACH or Wire transaction a second user with ACH/wire approval authority will need to approve the payment before it can be processed.

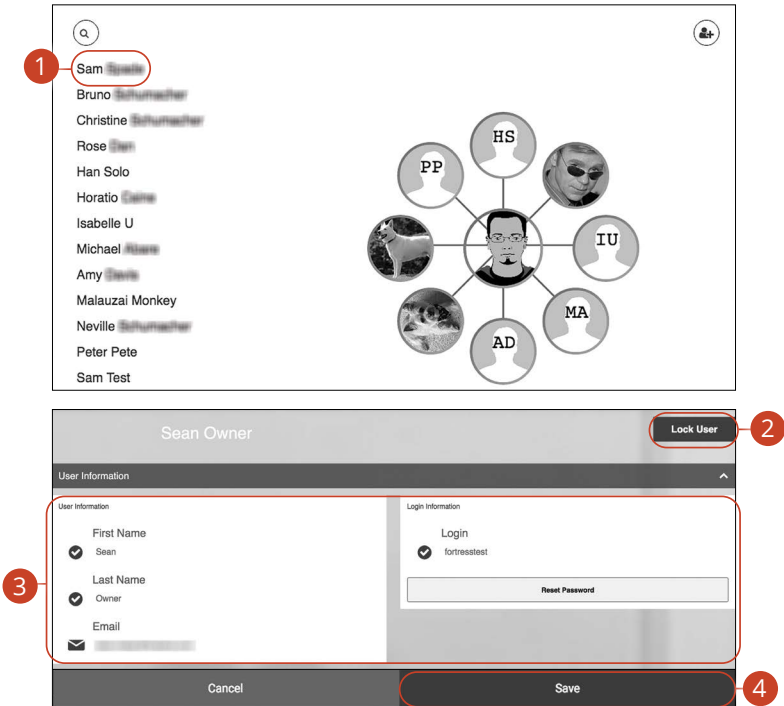
Daily reminders will be sent to all users that have ACH/wire approval authority. They will get a notification for each payment needing approval. If payments aren't approved before the Deliver By date, they will still remain in a needs approval status. Once approved, the Deliver By date will update and the notification emails will cease.

Single user businesses can also set up dual control by creating a separate user ID for themselves that only has ACH/wire approval authority. For example they can originate an ACH/wire transaction on their desktop and approve it through the First National Bank of Moose Lake mobile app.

# Business Banking

## Editing an Existing User's Entitlements

Authorized users with the Manage Users entitlement can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.



In the sidebar, click **Manage Users**.

1. Select a user to edit.
2. (Optional) Lock or unlock a user by clicking the Lock User/Unlock User button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.



**Note:** For more details on editing user entitlements, visit page 11.

# Business Banking

## Recipient Overview

A recipient is any person or company you can pay or collect payments from. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or collected from a recipient. After they are created, you can include them in multiple payments or templates.

TRANSFER FUNDS

ADD RECIPIENTS

Recipients

Batches

Activity

Q

Recipient Name Search

Name	Account Type	Payment Method
Bob Smith Reference #: 123456789 Account #: 123456789	Business	ACH
CASEY ALLEN Reference #: 15 Account #: 456987123	Consumer	ACH
CHRIS WALKER Reference #: 654 Account #: 85213657	Consumer	ACH
JACKIE TATE Reference #: 2659 Account #: 1234587	Consumer	ACH
JENNIFER STEIN		

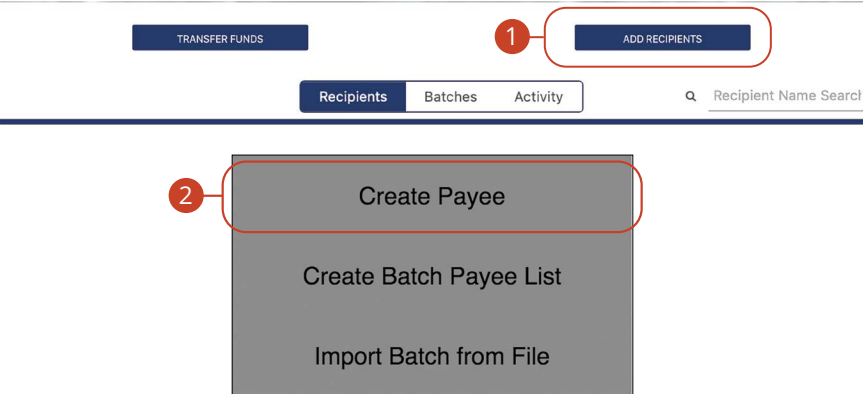
In the sidebar, click **Business Payments**.

**A.** The following information presents for each recipient:

- Name
- Reference Number
- Account Number
- Account Type
- Payment Methods

### Adding a Recipient

If you are assigned the Payee Management entitlement, you will need to set up your recipients before you can send payments. In order to add a recipient, you will need to have their contact and account information.



In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Payee** button.

## ACH Only - Recipient Account Detail

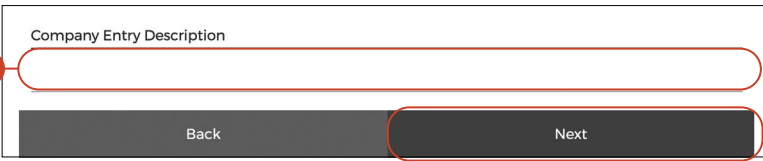
When adding a payee who will only receive ACH payments, you will need to provide additional information for that recipient.

The screenshot shows a web form for adding a payee who receives ACH payments. The form is titled "ACH Only - Recipient Account Detail". At the top, there are two checkboxes: "ACH" (checked) and "Wire". Below this is a section titled "Payee Information". The form contains several input fields and a drop-down menu, each with a red circle and a number indicating the step to complete it:

- 1. Check the box next to "ACH".
- 2. Select either Consumer or Business from the drop-down.
- 3. Enter the name of the person or business receiving the ACH.
- 4. (Optional) Enter the recipient's email address.
- 5. Enter a reference number.
- 6. Enter their account number.
- 7. Select an account type using the drop-down.
- 8. Enter their ACH routing number.
- 9. Click the **Next** button.

The form also includes a "Back" button and a "Next" button at the bottom.

1. Check the box next to "ACH."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the ACH.
4. (Optional) Enter the recipient's email address.
5. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
6. Enter their account number.
7. Select an account type using the drop-down.
8. Enter their ACH routing number.
9. Click the **Next** button.



The screenshot shows a form with a text input field labeled "Company Entry Description". A red circle with the number "10" is next to the input field. Below the input field are two buttons: "Back" and "Next". A red circle with the number "11" is next to the "Next" button.

**10.** Enter a company entry description.

**11.** Click the **Next** button.

**12.** Continue to page 27.



**Note:** The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

## ACH & Wire - Receiving Bank Detail

When adding a payee who will receive ACH and wire payments, you will need to provide additional information for that recipient.

1 ☒ ACH ☒ Wire

Payee Information

2 Consumer/Business  
Select... ▼

3 Name

4 Contact Name

5 Email Reference Number 6

7 Phone Number Fax Number  
( ) - ( ) -

8 Account Number Account Type  
Select... ▼ 9

Follow steps 1-2 on page 17.

1. Check the boxes next to "ACH" and "Wire."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the ACH.
4. (Optional) Enter a contact name.
5. (Optional) Enter the recipient's email address.
6. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
7. (Optional) Enter the recipient's phone and fax number.
8. Enter their account number.
9. Select an account type using the drop-down.

10 Address 1 Address 2

City State ZIP Code

Select...

11 ACH Routing Number

123456789

Recipient Financial Institution

12 Wire Routing Number

123456789

Bank Name

13 Address 1 Address 2

City State ZIP Code

Select...

Back Next

14

10. Enter their street address.
11. Enter their ACH routing number.
12. Enter their wire routing number.
13. Enter their bank's street address.
14. Click the **Next** button.



The screenshot shows a form interface. At the top, there is a label 'Company Entry Description' above a text input field. Below the input field are two buttons: 'Back' on the left and 'Next' on the right. A red circle with the number '15' is positioned to the left of the input field, and a red circle with the number '16' is positioned to the right of the 'Next' button. Red lines connect these circles to their respective elements in the form.

**15.** Enter a company entry description.

**16.** Click the **Next** button.



**Note:** The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

## ACH & Wire - Receiver and Intermediary Detail

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

The form is titled "ACH & Wire - Receiver and Intermediary Detail". It contains two main sections: "Receiver DI Bank" and "Intermediary Bank".

- Step 1:** A checkbox labeled "Receiver DI Bank" is checked.
- Step 2:** Below the checkbox, there are two input fields: "Routing Number" and "Bank Name".
- Step 3:** A checkbox labeled "Intermediary Bank" is checked.
- Step 4:** Below the checkbox, there are two input fields: "Routing Number" and "Bank Name".
- Step 5:** Below the "Intermediary Bank" section, there are three input fields: "Street 1", "Street 2", and "Zip Code". Below these, there are two more input fields: "City" and "State Select...".
- Step 6:** At the bottom of the form, there are two buttons: "Back" and "Next". The "Next" button is highlighted with a red circle.

If you have a Reciever DI Bank and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.
7. Continue to page 27.

## Domestic Wires Only - Receiving Bank Detail

A beneficiary financial institution is the final institution to receive funds. Depending on the transfer method you selected in Part 1, you will need to provide receiving bank information.

☐ ACH 1 ☒ Wire

**Payee Information**

2 **Consumer/Business**  
Consumer

3 **Name**  
Test

4 **Contact Name**  
J Doe

5 **Email**  
jdoe@email.com

6 **Reference Number**  
123456

7 **Phone Number**  
(555) 555-5555

**Fax Number**  
(555) 555-5556

8 **Account Number**  
123456

9 **Account Type**  
Checking

Follow steps 1-2 on page 17.

1. Check the box next to "Wire."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the wire.
4. Enter the contact name. If you are sending the wire to a person, enter same name from step 3.
5. (Optional) Enter the recipient's email address.
6. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
7. (Optional) Enter the phone number and fax number.
8. Enter the account number.
9. Select an account type using the drop-down.

10

Address 1

Address 2

1 Main

City

State

ZIP Code

Any

Alabama

55555

11

Recipient Financial Institution

Wire Routing Number

123456789

Bank Name

12

Address 1

Address 2

City

State

ZIP Code

Select...

13

Back

Next

10. Enter the address.

11. Enter the beneficiary financial institution's routing number. The bank's name will auto-populate.

12. Enter the beneficiary financial institution's address.

13. Click the **Next** button.



**Note:** Incorrect receiving bank details are the main reason wire transfers get rejected. Wires are considered a final method of payment and may not be recalled if incorrect information is entered. Be sure the wiring instruction data is accurate.

## Domestic Wires Only - Receiver and Intermediary Detail

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

1 ☒ Receiver DI Bank

Routing Number

2 Bank Name

3 ☒ Intermediary Bank

Routing Number

4 Bank Name

5 Street 1 Street 2

Zip Code City State Select...

Back Next 6

If you have a Receiver DI Bank and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.

## Review

1

Account Information

Beneficiary

Transfer Type

Account Information

Transfer Type

☒ ACH ☐ Wire

Beneficiary

Consumer/Business

Name

EmailReference Number

BackSubmit

✓

Payee created successfully

2Pay Now

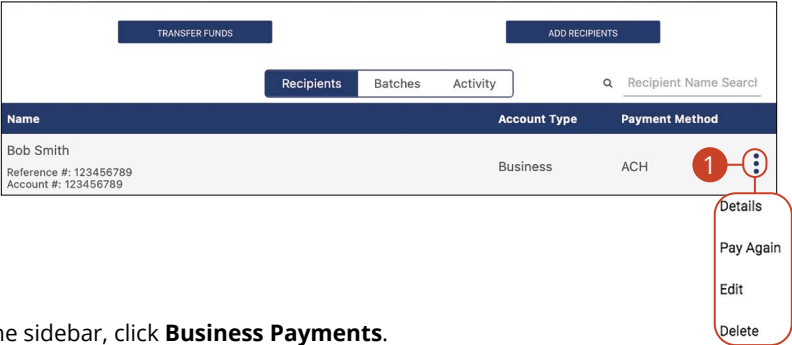
3Close

1. Review the information and click the **Submit** button when you are finished. You will receive a message that says the batch was created successfully.
2. Click the **Pay Now** button to send the batch payment.
3. Click the **Close** button to close the popup window.


# Business Banking

## Editing a Recipient

If a recipient’s account or personal information changes, an authorized user can make edits from the Business Payments screen.



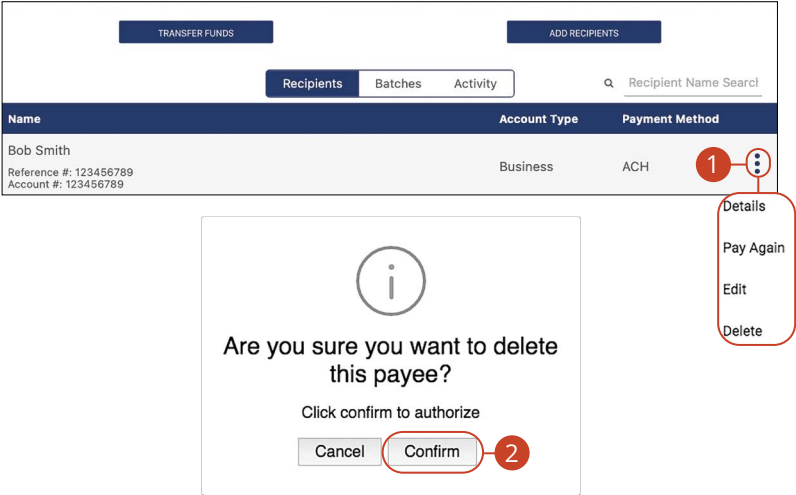
In the sidebar, click **Business Payments**.

1. Find the recipient you want to edit, click the  icon and select “Edit” (Desktop) or “View Details” (Mobile).
2. Make changes to the recipient’s information. Click the **Submit** button and, then the **Close** button.


# Business Banking

## Deleting a Recipient

If you are assigned the Payee Management entitlement, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Business Payments screen, but does not erase the data from any existing payments. To remove a recipient from a saved transaction, you must delete them from the actual transaction.



In the sidebar, click **Business Payments**.

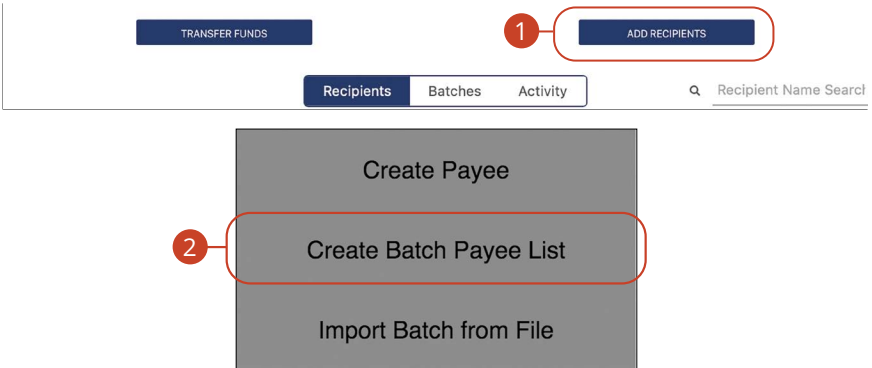
1. Find the recipient you want to delete, click the  icon and select “Delete” (Desktop) or “Delete Payee” (Mobile).
2. Click the **Confirm** button when you are finished.



# Business Banking

## Creating a Batch Payee List

Business Online Banking allows you to create a batch payee list to make quick payments to multiple people. This is especially beneficial when doing payroll since you can enter multiple amounts and recipients.



In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Batch Payee List** button.

The screenshot shows a 'Group Information' form with the following fields and controls:

- 3** Batch Name (text input field)
- 4** Batch Type (drop-down menu)
- 5** Batch Description (up to 10 characters) (text input field)
- 6** Payment Type (radio buttons for Debit, Credit, and Mixed)
- 7** Batch Options (checkbox for Restricted Batch)
- 8** ADD RECIPIENTS button (blue button)
- CANCEL button (grey button)

3. Enter the batch name.
4. Use the drop-down to select a batch type. Select PPD for consumer or CCD for business.
5. Enter a batch description. This field is limited to ten characters or less. The description is automatically added to the NACHA-formatted ACH file.
6. Select the payment type by checking the appropriate box.
7. (Optional) Check this box if the transaction is a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Add Recipients** button.

## Desktop

Recipients

Rows per page: 25 \* 0-0 of 0

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
Recipient ID	Recipient Name	Routing #	Account #	Choose	Consumer	Debit	\$0.00	

ADD RECIPIENT

Recipients

Rows per page: 25 \* 1-1 of 1

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
Recipient ID	Recipient Name	Routing #	Account #	Choose	Consumer	Debit	\$0.00	
2543	Bob Customer	075900973	30185149	Checking	Consumer	Debit	\$1.00	

CANCEL REVIEW

1. Use the drop-downs to select a recipient by their Id or name.
2. Use the drop-downs to select the account type, pay type and +/- type.
3. Enter the amount.
4. Click the icon to add an addenda.
5. Click the **Add Recipient** button.
6. Repeat steps 1-5 to add additional recipients.
7. Click the **Review** button.

Batch NameTest BatchTotal Credits\$0.00

Batch TypeConsumerTotal Debits\$1.00

Batch DescriptionTest BatchTotal Amount-\$1.00

Batch OptionsRestricted BatchTotal Recipients1

Payment TypeDebit

Recipients

Rows per page: 251-1 of 1

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
2543	Bob Customer	XXXXXXXXXX	XXXXXXXXXX	Checking	Consumer	Debit	\$1.00	

MAKE CHANGES

CANCEL

SAVE

✓

Batch created successfully.

PAY NOW

DONE

- 8. Review payment information.
- 9. Click the **Save** button. You will receive a message that says the batch was created successfully.
- 10. Click the **Pay Now** button to send the batch payment.
- 11. Click the **Done** button to close the popup window.

# Business Banking

## Importing a Batch from File

When creating a batch payment, you can import select ACH, delimited or fixed length files from your device. This allows you to import recipients and amounts swiftly and efficiently.

### Import ACH File

The process is shown in three steps:

- Step 1:** In the top right corner of the interface, click the **ADD RECIPIENTS** button.
- Step 2:** In the **Create Payee** modal, click the **Import Batch from File** button.
- Step 3:** In the **What do you want to do?** dialog, click the **Import ACH File** button.

In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import ACH File** button.

Details

4

Choose File | No file chosen

Add or update?

Select...

Add new batch

Update existing batch

7

☐ Payroll Batch

Cancel

Next

8

Details

Choose File | No file chosen

Add or update?

Add new batch

5a

5b

Name

☐ Payroll Batch

Details

Choose File | No file chosen

Add or update?

Update existing batch

6a

Batch

Select...

6b

☐ Add new payees to this batch

6c

☐ Payroll Batch

Review and Confirm

test2

Batch Type

Consumer

Payment Type

Batch

Recipients

Recipient changes are in bold

Reference ID	Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type
99999	<b>123456789</b>	\$1,111.11	043308691	<b>123456789</b>	Savings	Credit	Consumer
123128	<b>123456789</b>	\$2,222.22	072402348	<b>123456789</b>	Checking	Credit	Consumer
123129	<b>123456789</b>	\$3,333.33	072402348	<b>123456789</b>	Checking	Credit	Consumer
12345678	<b>123456789</b>	\$6,666.66	111000614	<b>123456789</b>	Checking	Debit	Consumer

Back

Confirm

9

- Click the **Choose File** button to choose a file to upload.
- Follow these steps to upload a new file:
  - Use the drop-down and select "Add a new batch."
  - Enter the batch name. (10 Characters Maximum)
- Follow the steps to update an existing file:
  - Use the drop-down and select "Update existing batch."
  - Select a batch from the drop-down.
  - (Optional) Check the box to add new payees to the batch.
- (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
- Click the **Next** button.
- Review the information and click the **Confirm** button.

## Import Delimited File

Delimited files must include the following columns:

- **Amount:** Format column as dollars in Excel.
- **Reference number:** Employee ID, Invoice Number, etc.
- **Type of payment:** Must read Consumer for PPD or Business for CCD.
- **Name of person receiving funds:** special characters not allowed, i.e. John & Mary Smith
- **Account number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Routing Number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Account Type:** Checking or Savings
- **Payment Type:** Credit or Debit



**Note:** Columns do not have to be in this order and do not require a heading.

In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.

What do you want to do?

Import AGH File

**3** Import Delimited File

Import Fixed Length File

Details

**4** Choose File No file chosen

☐ Use saved mapping **5**

Add or update?  
Select... ▼

Delimiter

☐ Payroll Batch

Cancel Next

Details

Choose File No file chosen

☐ Use saved mapping

**6a** Add or update?  
Add new batch × ▼

**6b** Name

3. Click the **Import Delimited File** button.
4. Click the **Choose File** button to choose a file to upload.
5. Check this box to use saved mapping from a previous import.
6. Follow these steps to add a new batch:
  - a. Use the drop-down and select "Add a new batch."
  - b. Enter the batch name. Batch names within the same business cannot be repeated.



The image displays two screenshots of a batch import form. The top screenshot shows a form with four fields: 'Batch Type' (a dropdown menu with 'Select...' as the placeholder), 'Payment Type' (a dropdown menu with 'Select...' as the placeholder), 'Description' (a text input field), and 'Delimiter' (a text input field). Red callouts labeled '6c' and '6d' point to the 'Batch Type' and 'Payment Type' dropdowns respectively. The bottom screenshot shows the 'Details' section of the form. It includes a 'Choose File' button, a 'No file chosen' status, a checkbox for 'Use saved mapping', a dropdown menu for 'Add or update?' (with 'Update existing batch' selected), a dropdown menu for 'Batch' (with 'Select...' as the placeholder), a checkbox for 'Add new payees to this batch', and a 'Delimiter' text input field. Red callouts labeled '7a', '7b', '7c', and '7d' point to the 'Add or update?' dropdown, the 'Batch' dropdown, the 'Add new payees to this batch' checkbox, and the 'Delimiter' text input field respectively.

- c. Select the batch type and payment type using the drop-downs.
  - d. Enter a description (10 Characters Maximum) and delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes ("), pipes (|) and braces ({}).
7. Follow these steps to update an existing file:
- a. Use the drop-down and select "Update existing batch."
  - b. Select a batch from the drop-down.
  - c. (Optional) Check the box to add new payees to the batch.
  - d. Enter a delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes ("), pipes (|) and braces ({}).

Details

Choose File

No file chosen

☐

Use saved mapping

Add or update?

Select...

Delimiter

☐

Payroll Batch

Cancel

Next

Business Payments

Map your data

☐

Save this mapping for re-use with future imports

Only previewing up to the first 9 rows from your file. You will see all rows on the next screen.

Reference ID	1	2
Name	Abilene Boot Co/Allegany Inc	Power
Recipient Type	Business	Business
Routing Number	123123123	123123123
Account Number		
Account Type	checking	checking
Payment Type	debit	debit
Amount	26.15	25
Start Row	1	
End Row	9	

Back

Next

8. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
9. Click the **Next** button.
10. Check this box to save the mapping for re-use with future imports
11. Map the imported data.
12. Click the **Next** button.
13. Click the **Confirm** button when you are finished.



**Note:** After mapping has been completed the ACH Batch and the individual payees within that batch will be visible within Business Payments.

## Import Fixed Length File

The screenshot shows a web interface for business payments. At the top, there is a sidebar with a 'TRANSFER FUNDS' button and an 'ADD RECIPIENTS' button, which is circled in red and labeled with a red '1'. Below the sidebar, there are three tabs: 'Recipients', 'Batches', and 'Activity'. The 'Recipients' tab is selected. To the right of the tabs is a search bar labeled 'Recipient Name Search'. In the center of the screen, there is a gray box with three options: 'Create Payee', 'Create Batch Payee List', and 'Import Batch from File'. The 'Import Batch from File' option is circled in red and labeled with a red '2'. Below this box, there is a larger gray box titled 'What do you want to do?'. Inside this box, there are three buttons: 'Import ACH File', 'Import Delimited File', and 'Import Fixed Length File'. The 'Import Fixed Length File' button is circled in red and labeled with a red '3'. At the bottom of the interface, there is a dark gray bar with a 'Cancel' button.

TRANSFER FUNDS

1 ADD RECIPIENTS

Recipients Batches Activity

Recipient Name Search

Create Payee

Create Batch Payee List

2 Import Batch from File

What do you want to do?

Import ACH File

Import Delimited File

3 Import Fixed Length File

Cancel

In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import Fixed Length File** button.

The image displays three sequential screenshots of a 'Details' form used for creating or updating a batch.

- Top Screenshot:** Shows the initial state of the form. A red circle '4' highlights the 'Choose File' button. Below it, a red circle '7' highlights the 'Payroll Batch' checkbox. At the bottom, a dark bar contains 'Cancel' and 'Next' buttons, with a red circle '8' highlighting the 'Next' button.
- Bottom Left Screenshot:** Shows the form after selecting 'Add new batch'. A red circle '5a' highlights the 'Add or update?' dropdown menu. A red circle '5b' highlights the 'Name' text input field. A red circle '5c' highlights the 'Batch Type' dropdown menu. A red circle '5d' highlights the 'Description' text input field.
- Bottom Right Screenshot:** Shows the form after selecting 'Update existing batch'. A red circle '6a' highlights the 'Add or update?' dropdown menu. A red circle '6b' highlights the 'Batch' dropdown menu. A red circle '6c' highlights the 'Add new payees to this batch' checkbox.

4. Click the **Choose File** button to choose a file to upload.
5. Follow the steps to add a new batch:
  - a. Use the drop-down and select "Add a new batch."
  - b. Enter the batch name.
  - c. Select the batch type and payment type using the drop-downs.
  - d. Enter a description.
6. Follow the steps to update an existing file:
  - a. Use the drop-down and select "Update existing batch."
  - b. Enter the batch name.
  - c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Next** button.

10

- ## Business Banking: Importing a Batch from File

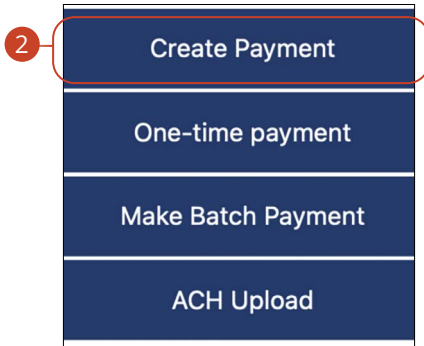
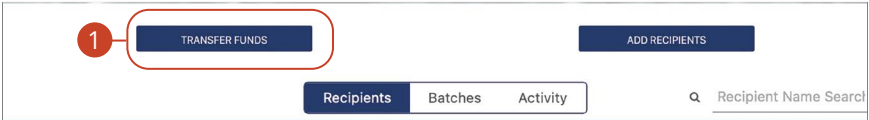
# Business Banking

## Creating a New Payment

If you are assigned the initiate entitlement, you can use the Payments tab to send a one-time payment.

### Create a Payment

You can initiate payments within Business Online Banking after establishing a payee. Creating a new payment also allows you to set up recurring payments and effective dates.



In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Create Payment** (Desktop) or **Transfer** (Mobile) button.

3	<input checked="" type="checkbox"/> <div> <div>Pay To</div> <div>Bob Smith</div> <div>▼</div> <div>+</div> </div>	<h3>Payment Summary</h3> <p>Payee Bob Smith</p> <p>Account Number 123456789</p> <p>Routing Number 091914820</p> <p>Account Type Checking</p> <p>Originating ID oBanker (9125698743)</p> <p>Offset Account (...1016)</p> <p>Amount \$1.00</p> <p>Memo Test</p> <p>Credit/Debit credit</p>
4	<input checked="" type="checkbox"/> <div> <div>Payment Method</div> <div>ACH</div> </div>	
5	<input checked="" type="checkbox"/> <div> <div>Originating ID</div> <div>oBanker (9125698743)</div> <div>▼</div> </div>	
6	<input checked="" type="checkbox"/> <div> <div>Select an Offset Account</div> <div>Business Regular Checking (...1016)</div> <div>▼</div> </div>	
7	<input checked="" type="checkbox"/> <div> <div>Amount</div> <div>\$1.00</div> </div>	
8	<input checked="" type="checkbox"/> <div> <div>Purpose of ACH</div> <div>Test</div> </div>	
9	<input checked="" type="checkbox"/> <div> <div>Credit or Debit:</div> <div>Credit</div> <div>▼</div> </div>	
10	<input checked="" type="checkbox"/> <div> <div>Effective Date</div> <div>12-16-2021</div> </div>	

3. Select a recipient using the drop-down.
4. (Optional) Select a payment method using the drop-down.
5. Use the drop-down to select an originating ID.



**Note:** Originating IDs are entered by your financial institution when the business is added to the Administrator Console. Originating IDs are often the EIN for a business, but could also be a DUNS number or another identifying number generated by your financial institution. If the field is blank, the business account holder must contact your financial institution to add the correct number in the Originating Entities fields in Administrator Console.

6. Use the drop-down to select an offset account.
7. Enter a payment amount.
8. Enter a purpose.
9. Select a payment type using the drop-down.
10. Select an effective date.

Frequency  
Monthly

Recurrence  
Until End Date

End Date  
01-01-2022

Effective Date  
12-16-2021

Frequency  
Monthly

End After  
01-01-2022

Cancel Submit

Authorize Payment?

Click confirm to authorize

Cancel Confirm

11. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

12. For a recurring transfer:

a. Choose how long the transfer should occur.

- **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
- **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
- **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.

b. Enter an end date or total number of transfers, if necessary.

13. Click the **Submit** (Desktop) or **Next** (Mobile) button.

14. Click the **Confirm** button.



## One-time Payment

Create a on-time single transaction with out saving the recipients information.

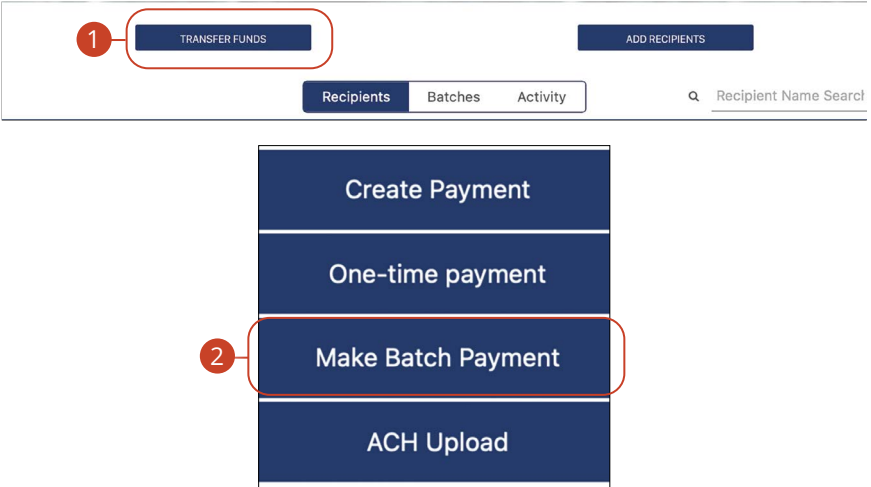
The screenshot displays the Business Payments interface. At the top, there is a navigation bar with a 'TRANSFER FUNDS' button (labeled 1) and an 'ADD RECIPIENTS' button. Below this is a tabbed interface with 'Recipients', 'Batches', and 'Activity' tabs. A search bar labeled 'Recipient Name Search' is on the right. The main content area shows a vertical stack of four buttons: 'Create Payment', 'One-time payment' (labeled 2), 'Make Batch Payment', and 'ACH Upload'. Below this stack, a confirmation message 'Payee data is valid.' is displayed with a checkmark icon. At the bottom, a 'Pay Now' button (labeled 4) is shown.

In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **One-Time Payment** button.
3. For more information about creating a recipient go to page 17.
4. Click the **Pay Now** button.

## Make Batch Payment

If you have draft entitlements, you can create a batch payment using an established batch payment list.



In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Make Batch Payment** (Desktop) or **Batch Transfer** (Mobile) button.

3

Select Batch

test swa

4

Method

ACH Batch

4

Change Recipient Details

5

Select an Offset Account

Business Regular Checking (...1016)

6

Purpose of Wire

Test

7

Effective Date

12-16-2021

Summary

Batch

test swa

Select an Offset Account

Business Regular Checking (...1016)

Originating ID

oBanker 9125698743

Memo

Test

Effective Date

12-16-2021

Frequency

One-time

Details

Payee Name

test swa

Description

test

Batch Type

Consumer

Totals

Total Credit

\$0.01

Total Debit

\$0.01

Total # of Recipients

2

4c

☐ Prenote

Recipients

4a	Recipient	Reference #	Account #	DR/CR	Amount	Memo
4b	<input type="checkbox"/> Test Android		1234567890	Debit	\$0.01	<input type="radio"/>
	<input type="checkbox"/> test iphone		1234567891	Credit	\$0.01	<input checked="" type="radio"/>

Cancel

4d

Next

3. Select a batch using the drop-down.
4. To make a one-time edit to payment amounts for the selected batch, click the **Change Recipient Details** button. You can also select the pre-note option on this section of the page.
  - a. Click the box to hold all payments in this batch.
  - b. Click a box next to a recipient to hold individual payments.
  - c. Click the box to prenote all recipients in the batch and verify their information.
  - d. Click the **Next** button when you are finished.
5. Select an account to pay from using the drop-down.
6. Enter a memo.
7. Enter an effective date.

8 Frequency ☒ Monthly

9a Recurrence ☒ Until End Date

9b End Date ☒ 01-01-2022

Effective Date 12-16-2021

Frequency Monthly

End After 01-01-2022

Cancel Submit 10

Details

Payee Name	test swa
Description	test
Batch Type	Consumer
Account	Business Regular Checking (...1016)

Totals

Total Credit	\$0.01
Total Debit	\$0.01
Total # of Recipients	2

Recipients

Recipient	Reference #	Account #	DR/CR	Amount	Memo
Send Test Android		1234567890	Debit	\$0.01	<input type="radio"/>
Send test iphone		1234567891	Credit	\$0.01	<input checked="" type="radio"/>

Cancel Submit 11

8. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.
9. For a recurring transfer:
  - a. Choose how long the transfer should occur.
    - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
    - **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
    - **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
  - b. Enter an end date or total number of transfers, if necessary.
10. Click the **Submit** button.
11. Review the information and click the **Submit** (Desktop) or **Next** (Mobile) button.
12. Click the **OK** button when you are finished.

# Business Banking

## ACH Batch Upload

ACH Batch Upload allows you to upload properly formatted NACHA ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names & IDs match what was setup by your financial institution
- Effective Date is within permitted date range
  - Business Cutoff
  - ACH Debit & Credit Lead Days
  - Same Day ACH Cutoff



**Note:** ACH Upload functionality conforms to NACHA guidelines. These guidelines have been established to help FIs mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

Common conditions that cause ACH upload errors:

- The use of special characters.
- Effective date out of range – Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- Company Name and ID do not match – Company Name and ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- Batch unbalanced – The system was unable to detect an offset transaction with the amount equal to the total amount of transactions within the batch. The file could also contain an account that was set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system then inserts the offset transaction using the selected account in order to make the batched balanced.
- Block count – Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9s are added to the file after the initial 9 record to fill out the block 10. Platform allows validation of 9 records.
- SEC code not supported – Common issue, typically resolved by entitling the business permission to upload such SEC type.

After the uploaded ACH file is accepted, it is available for processing by the financial institution.

1 TRANSFER FUNDS

ADD RECIPIENTS

Recipients Batches Activity

Recipient Name Search

Create Payment

One-time payment

Make Batch Payment

2 ACH Upload

Upload ACH File

3 Choose File no file selected

4 ☐ Payroll Batch (Restricted Batch)

5 ☐ Same Day

ACH cutoff is 4:00pm CST, for assistance call 218-485-4441.

Cancel Next 6

In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **ACH Upload** button.
3. Click the **Choose File** button and upload the ACH file for Pass-Thru.
4. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
5. (Optional) Check the box if this is a Same Day transaction.
6. Click the **Next** button.

Review and Confirm

File Summary

File Name	TESTING MLZ.txt
SEC Code(s)	PPD
Total Debit	\$9,753.68
Total Credit	\$9,753.68
Payroll Batch	No

Uploaded Batch 1-180824114623

Description	PAYROLL
Batch Type	Consumer
Payment Type	Mixed
Total Debit	\$9,753.68
Total Credit	\$9,753.68

Recipients

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
STAN	DOE, JOHN	\$1,234.99	080801123	123456	Credit
MAC	DOE, JOHN	\$2,423.62	080801123	123456	Credit
PLA	DOE, JOHN	\$1,228.02	080801123	123456	Credit
ENG	DOE, JOHN	\$1,216.81	080801123	123456	Credit

7

Select an Option  
Select...

8

Effective Date  
08-27-2018

9

BackConfirm

ACH  
File  
✓  
Uploaded  
Successfully

10

Upload Another File

Close

- 7. Select the From account.
- 8. Choose an effective date.
- 9. Click the **Confirm** button.
- 10. Click the **Close** button when finished.



# Business Banking

## Editing a Batch

You can edit the information in a batch. This changes the batch template, but does not change pending payments using that batch template.

TRANSFER FUNDS

ADD RECIPIENTS

Recipients

**Batches**

Activity

Batch Name Search

Name	Type	Payment Type
test swa Description: test	Consumer	Mixed
test swa2 Description: tst	Consumer	Mixed


Details

Pay Again

**Edit**

Delete

In the sidebar, click **Business Payments**.

1. Click the **Batches** button.
2. Find the batch you want to edit, click the  icon and select “Edit” (Desktop) “View Details” (Mobile).
3. Make your necessary changes and click **Submit**. Review and click **Close**.

# Business Banking

## Deleting a Batch

You can delete a batch that is no longer needed. This deletes the batch template, but does not erase pending payments using that batch template.

TRANSFER FUNDS

1

ADD RECIPIENTS

Recipients

Batches

Activity

Batch Name Search

Name	Type	Payment Type
test swa	Consumer	Mixed
Description: test		

⋮

2

Details

Pay Again

Edit

Delete

i

Are you sure you want to delete this payee?


Click confirm to authorize

Cancel

Confirm

3

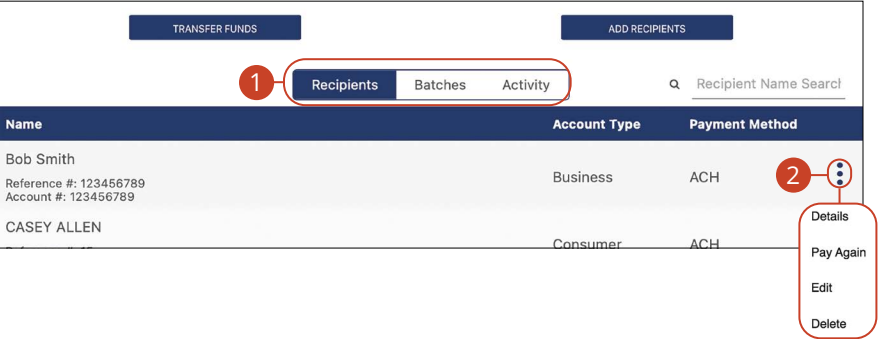
In the sidebar, click **Business Payments**.

1. Click the **Batches** button.
2. Find the batch you want to delete, click the  icon and select “Delete” (Desktop) or “Delete Payee” (Mobile).
3. Click the **Confirm** button when you are finished.


# Business Banking

## Pay Again

Quickly and easily create transactions for previously created recipients and batches. You can also repeat previous transactions.



In the sidebar, click **Business Payments**.

1. Repeat a payment to a recipient, batch or previous payment by selecting either the **Recipients**, **Batches** or **Activity** button.
2. Find the recipient, batch or payment you want to repeat, click the  icon and select "Pay Again."
3. For more information about repeating a single recipient transaction, go to page 44.
4. For more information about repeating a batch transaction, go to page 47.

# Business Banking

## Activity

All transactions initiated through Business Online Banking or through our app appear in the Activity tab. Here, you can view additional details for all of your transactions and edit or delete pending transactions.

TRANSFER FUNDS

ADD RECIPIENTS

Recipients

Batches

Activity

Effective Date

Payee

Offset Account

Status

Amount

Review Payment

10-07-2021	Bob Smith Reference #: 123456789	N/A - ACH	Stale	\$0.01
------------	--	-----------	-------	--------


⋮

View Details

Edit

Delete

In the sidebar, click **Business Payments**.

- 1. Click on the **Activity** button.
- 2. Click on the  icon and select "View Details" to view more details about a transaction.

### Editing a Transaction


RecipientsBatchesActivity1

Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
10-07-2021	Bob Smith Reference #: 123456789	N/A - ACH	Stale	\$0.01
10-02-2021	Bob Smith Reference #: 123456789	N/A - ACH	Stale	

⋮2

View Details  
Edit  
Delete

In the sidebar, click **Business Payments**.

1. Click on the **Activity** button.
2. Find the transaction you want to edit, click the  icon and select "Edit."

### Deleting a Transaction

RecipientsBatchesActivity1

Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
10-07-2021	Bob Smith Reference #: 123456789	N/A - ACH	Stale	\$0.01

⋮2

View Details  
Edit  
Delete

Review Payment ⚙️

Amount  
TOTAL (Credit): \$0.13  
TOTAL (Debit): \$0.00  
Group  
Test1  
Method  
ACH Batch  
Payment Type  
Consumer  
Offset Account  
(...8340)  
Originating ID  
Test Business/119999999  
Effective Date  
Sep 30, 2020  
Recurrence  
One-time  
Payment History

3Delete


Enter a reason for this action:

Enter a reason

4

CLOSE OK

In the sidebar, click **Business Payments**.

1. Click on the **Activity** button.
2. Find the transaction you want to delete, click the  icon and select "Delete" (Desktop) or "View Details" (Mobile).
3. (Mobile Only) Click the **Delete** button.
4. Enter a reason and click the **OK** button.

# Business Banking

## Viewing, Approving or Denying a Transaction

Authorized users can view, approve or deny certain payments within the Business Approvals feature. If a payment has processed and cleared, you cannot make changes to that transaction.

### Desktop

Effective Date	Payee	Offset Account	Status	Amount
11-16-2020	<div>Reference #: Emp. # 5</div>	Checking Premium (....0483) - ACH	Awaiting Approval	<div>2,000.00</div> <div>⋮</div> <div>Payment Details</div> <div>Delete</div> <div>Approve</div> <div>Deny</div>

In the sidebar, click **Business Approvals**.

- 1. Locate the transaction you would like to approve or cancel.
- 2. Click the ⋮ icon and select “Approve” or “Deny.”

Approvals

Approve this payment?

Tax Authority  
Federal

Effective Date  
11-03-2017

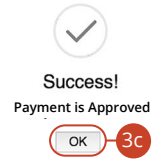
Amount  
\$0.00

Payment Method  
Tax

Initiator  
Scooby Schumacher

Status  
Awaiting Approval

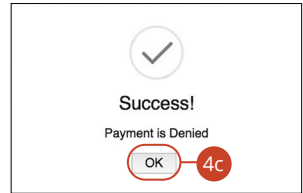
Back Confirm



Approvals

Reason

Back Deny



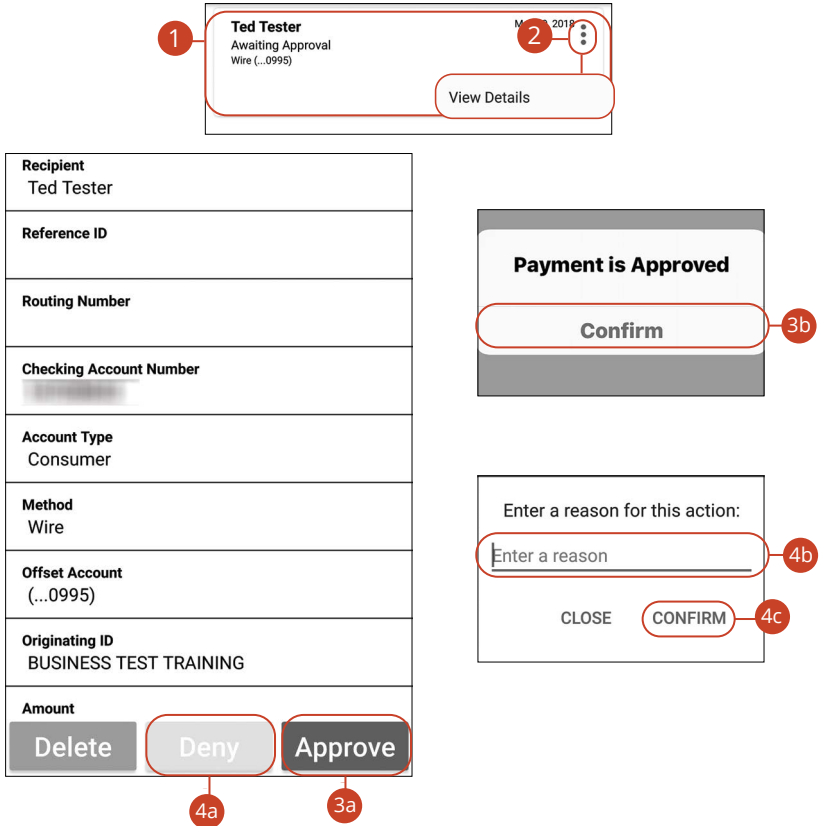
3. Follow the steps to approve a transaction:

- a. Review the payment information.
- b. Click the **Confirm** button.
- c. Click the **OK** button.

4. Follow the steps to deny a transaction:

- a. Enter a reason for the denial.
- b. Click the **Deny** button.
- c. Click the **OK** button.

## Mobile



In the sidebar, click **Business Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the icon and select "View Details."
3. Follow the steps to approve a transaction:
  - a. Click the **Approve** button.
  - b. Click the **Confirm** button.
4. Follow the steps to deny a transaction:
  - a. Click the **Deny** button.
  - b. Enter a reason for the denial.
  - c. Click the **Confirm** button.







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