



Business Online Banking Users' Guide

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Getting Started

Welcome to Business Online Banking with FNB Oxford Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

By adding powerful commercial products and features, FNB provides you with the complex tools your business needs to achieve its goals. Although our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through only business features.

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 Online Banking process. If you have additional questions, contact us at (662) 234-2821.



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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. After setting up company administration with a bank representative, you can organize which employees get access to different features within Business Online Banking by establishing user rights.

Recipients

Recipients are people or businesses to whom you send or collect 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 the respective transaction details. Each created recipient is saved 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 they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the second business day.

Please call us at (662) 234-2821 for a full list of wire and ACH fees or if you have any questions.

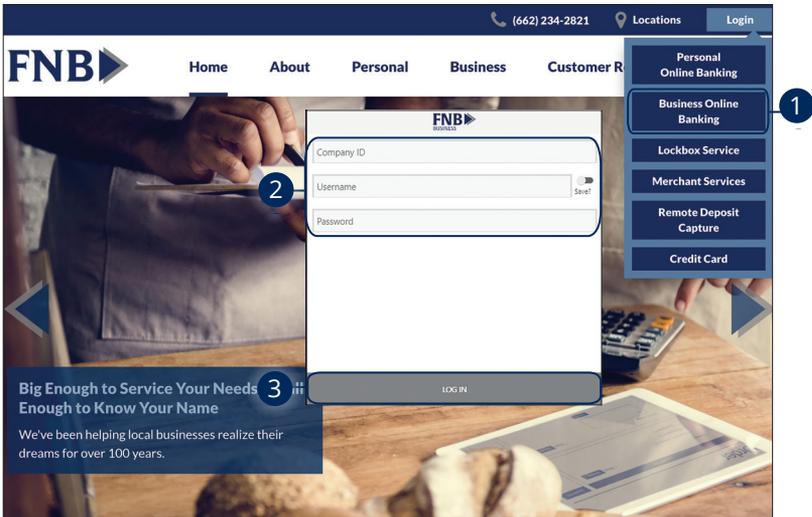
Business Online Banking Transaction Types

Type	Description
ACH Pass-Thru	Upload a NACHA-formatted file.
ACH Payment	Initiate a payment for one recipient.
ACH Batch	Initiate a payment for several recipients.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.

Getting Started

Logging In

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



1. Under the **Login** tab, click **Business Online Banking**.
2. Enter your Company ID, Username and Password.
3. Click the **Log In** button.

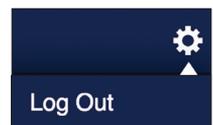


Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at (662) 234-2821 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

1. Click the **Log Out** button in the upper right hand corner.
2. Close your internet browser.



Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and FNB accounts, see your account summaries and more!

The screenshot shows the FNB Business Home Page interface. The left sidebar contains navigation menus for Manage Money, Pay Bills, Business Tools, Check Management, and Other Items. The main content area displays account balances for four different accounts (Demand Dep, Demand Dep, Installment, Commercial) and a Transactions table. A search box is located above the transactions table. A callout window (K) shows search results for account nicknames.

DATE	DESCRIPTION	AMOUNT	BALANCE
10-11-2019	pay in # 168 to zero	\$66.21	\$159.06
10-11-2019	LN 168 PAYMENT	\$50.00	\$215.27
10-11-2019	payment in 168	\$50.00	\$265.27
10-11-2019	REVERSE PAYMENT TEST 2	\$50.00	\$315.27
10-11-2019	LN 168 print reversal	\$50.00	\$265.27
10-19-2019	test paym	\$50.00	\$215.27
10-19-2019	test 168	\$50.00	\$265.27
09-16-2019	TEST PA	\$50.00	\$215.27

Account Nickname	Account Type	Balance
Demand Dep5986	Available Current	\$92.15 \$92.15
Demand Dep3001	Available Current	\$98.51 \$98.51

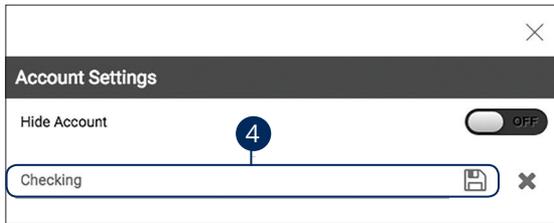
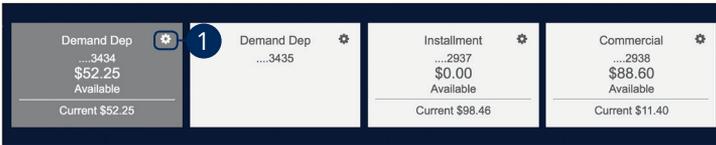


Note: The letters correspond to several available features on the Home page.

-
- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by clicking on the name of the feature.
 - B.** Your FNB accounts are displayed in an account card with its balance.
 - C.** The  icon shows your account settings
 - D.** If you click an account name, additional transaction information displays underneath the selected account.
 - E.** You can expand or collapse account details by clicking the  icon.
 - F.** The  icon allows you to export your transactions into a different format.
 - G.** You can use the search bar to search your transactions using keywords.
 - H.** The  icon allows you to print a list of your transactions.
 - I.** The  icon allows you to log out of your account.
 - J.** The  icon shows your accounts as a list broken down into assets and liabilities. You can sort accounts by selecting the drop down menu.
 - K.** In list view, you can use the search bar to search your accounts using keywords.
 - L.** When in list view, the  icon allows you to print a list of your accounts.

Account Settings

The Home page and your accounts should appear in a way that is fitting to you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



1. Click the  icon to show your account settings.
2. Use the toggle switch to either show or hide an account.
3. Click the  icon to edit an account name.
4. Enter a new name and click the  icon when you are finished.

Security

Protecting Your Information

Here at FNB, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at (662) 234-2821.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

Edit Delivery Preferences

You can add additional delivery methods to notify you about your accounts wherever you are.

The image shows two screenshots of the Alerts configuration interface. The top screenshot shows the 'ALERTS' header and a 'Configure' button labeled '1'. The bottom screenshot shows the 'ALERTS' screen with 'Email Enabled' and 'Text Alerts' sections. The 'Email Enabled' section has a 'Save' button labeled '2b'. The 'Text Alerts' section has a toggle labeled '3b'.

In the top right corner of the page, click the  to view the Menu. Click **Alerts**.

1. Click the **Configure** button.
2. To enable email alerts:
 - a. Enter your email address.
 - b. Click the **Save** button.
3. To enable text alerts:
 - a. Enter your phone number.
 - b. Click the "Enable number for alerts?" toggle.
 - c. You will be sent a validation code. Click the **OK** button once you have entered the validation code.

Security

Editing Alerts

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

The image contains three screenshots illustrating the steps to edit account alerts:

- Step 1:** The 'ALERTS' configuration screen. Under 'STEP 2: Enable/Disable Individual Alerts', the 'Account Alerts' option is selected and highlighted with a blue circle labeled '1'. Below it, a list of accounts is shown: BUSINESS CHECKING, PERSONAL INTEREST, MYSAVINGS +, HSA SAVINGS, REGULAR C/D < \$100, and MYMONEY +.
- Step 2:** The 'Account Alerts for Demand Dep ...3434' configuration page. It shows two alert types: 'Available balance of \$200.00 or less' and 'Current balance of \$300.00 or less'. On the right side of each alert, there are two icons: a bell with a slash (2a) and a bell (2b). Blue circles labeled '2a' and '2b' point to these icons.
- Step 3:** The 'Edit threshold amount' dialog box. It shows a text input field containing '\$200.00' with a blue circle labeled '3' pointing to it. Below the input field are 'Cancel' and 'Submit' buttons, with a blue circle labeled '4' pointing to the 'Submit' button.

In the top right corner of the page, click the  to view the Menu. Click **Alerts**.

- Use the drop-down to choose an account.
- Enable and disable alerts:
 - Click the  or  icon to disable an alert.
 - Click the  or  icon to enable an alert.
- Edit the threshold amount.
- Click the **Submit** button.

Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

The first screenshot shows the 'ALERTS' menu with 'Security Alerts' selected. The second screenshot shows the 'Security Alerts' configuration screen with toggle switches for 'Alert me when the email address where I receive alerts is changed' and 'Alert Phone Changed'. The third screenshot shows a dialog box to 'Edit threshold amount' with a text field containing '\$200.00' and 'Cancel'/'Submit' buttons.

In the top right corner of the page, click the  to view the Menu. Click **Alerts**.

1. Click the **Security Alerts** tab.
2. Enable and disable alerts
 - a. Click the  or  icon to disable an alert.
 - b. Click the  or  icon to enable an alert.
3. Edit the threshold amount and click the **Submit** button when necessary.

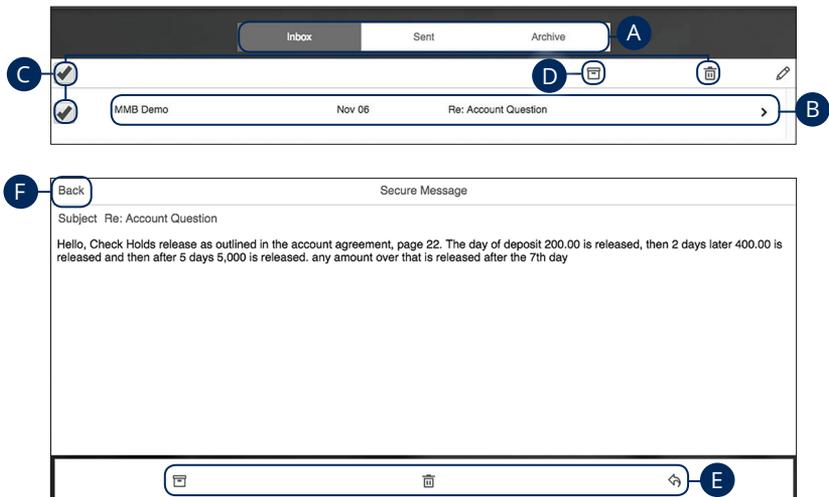


Note: You will receive an email or SMS/Text when an alert is added, changed or updated.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at FNB, Secure Messages allows you to communicate directly with a FNB customer service representative. From the Secure Messages page, you can view replies, old messages, create new conversations and attach images.



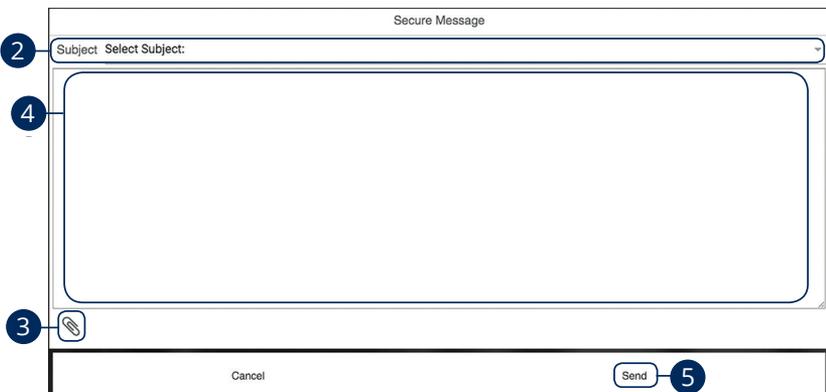
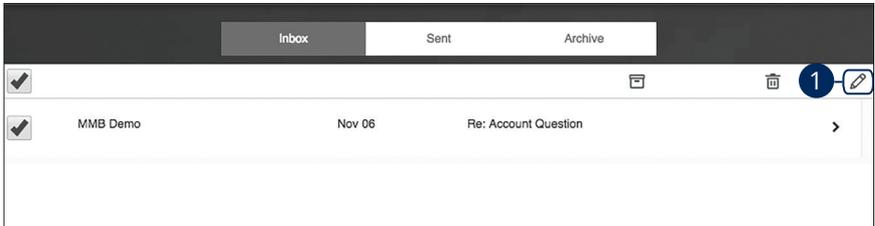
In the **Sidebar Menu**, click **Messaging**.

- A. Click the appropriate tab at the top to view your inbox, sent messages or archived messages.
- B. Click on a message to open it in a new screen.
- C. Delete multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the  icon.
- D. Archive multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the  icon.
- E. Delete an opened message by clicking the , reply by clicking the  icon or archive by clicking the  icon.
- F. Return to your mailbox by clicking the “Back” link.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



In the **Sidebar Menu**, click **Messaging**.

1. Create a new message by clicking the .
2. Select the subject from the drop-down.
3. (Optional) Attach a file by clicking the .
4. Enter your message.
5. Click the "Send" link when you are finished.

Transaction Types

Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. There are various features that help you transfer funds in different ways.

- **Transfer Funds:**

Move money between your business FNB accounts.

Transfer Funds				
TRANSFER FUNDS				
DATE	FROM	TO	DESCRIPTION	AMOUNT

- **Check Deposit:**

Deposit a check without visiting a branch.

Check Deposit			
DEPOSIT A CHECK			
DATE	ACCOUNT	STATUS	AMOUNT

Transactions

Transfer Funds

When you need to make a one-time or recurring transfer between your business FNB accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows the top of the mobile app interface. At the top, there is a header bar with the text "Transfer Funds" and a settings icon on the right. Below the header is a large button labeled "TRANSFER FUNDS" with a right-pointing arrow. A blue circle with the number "1" is positioned to the left of this button. Below the button is a table header with the following columns: DATE, FROM, TO, DESCRIPTION, and AMOUNT.

The screenshot shows the "Transfer Funds" form in the mobile app. The form is divided into two main sections. On the left, there are five input fields, each with a numbered callout:

- 2**: "Transfer From" with a "Select..." dropdown menu.
- 3**: "Transfer To" with a "Select..." dropdown menu.
- 4**: "Amount" with a text input field containing "\$0.00".
- 4**: "Send Date" with a date picker showing "12-11-2018".
- 5**: "Memo" with a text input field containing "Memo".

 On the right side of the form, there is a "Summary" section with the following information:

- Amount**: \$0.00
- From**: --
- To**: --
- Send Date**: 12-11-2018

In the **Sidebar Menu**, click **Transfer Funds**.

1. Click the **Transfer Funds** button.
2. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
3. Enter the amount to transfer.
4. Enter the date to process the transaction.
5. Enter a memo. If Memo is left blank, the transaction description will read, "Transfer from (account number) to (account number)"

The image shows a form for setting up a recurring transfer. It is divided into two main sections. The left section contains three input fields: 'Frequency' with a calendar icon and a dropdown arrow, 'Recurrence' with a dropdown arrow, and 'End Date' with the text '12-12-2018'. The right section displays the selected values: 'Frequency: Daily' and 'Recurrence: Until: 12-12-2018'. At the bottom, there are two buttons: a grey 'Cancel' button on the left and a dark blue 'Submit' button on the right. Callout circles are placed around the form: '6a' points to the Frequency field, '6b' points to the Recurrence field, '6c' points to the End Date field, and '7' points to the Submit button.

6a	Frequency Daily	Frequency Daily
6b	Recurrence Until But Not After Date	Recurrence Until: 12-12-2018
6c	End Date 12-12-2018	
	Cancel	Submit

6. If you would like to set up a recurring transfer:
 - a. Choose the frequency of the transfer.
 - b. Choose how long the transfer should occur.
 - c. Enter an end date or total number of transfers, if necessary.
7. Click the **Submit** button when you are finished.



Note: You can view or cancel unprocessed transactions from within the Transfers tab.

Transactions

Managing Transfers

When you need to delete a transaction, you can view and manage all transfers through the Transfers Home page.

Single Transfer

The screenshot shows the 'Transfer Funds' interface. At the top, there is a header 'Transfer Funds' with a search icon. Below the header, there is a section titled 'TRANSFER FUNDS' with a right-pointing arrow. A table with columns 'DATE', 'FROM', 'TO', 'DESCRIPTION', and 'AMOUNT' is displayed. The table contains one row for a 'Web Transfer' on '01-05-2019' with a status of 'Transfer executed successfully'. A 'Details' menu is open over this row, showing 'Details' and 'Delete' options. A callout box with the number '1' points to the 'Delete' option. Below the table, a confirmation dialog is shown with the text 'Are you sure you want to delete this transfer?'. The dialog has 'Cancel' and 'Confirm' buttons. A callout box with the number '2' points to the 'Confirm' button.

DATE	FROM	TO	DESCRIPTION	AMOUNT
No Pending Payments				
Processed				
01-05-2019	Demand Dep3434	Demand Dep3435	Web Transfer Transfer executed successfully.	

Are you sure you want to delete this transfer?

Cancel Confirm

In the **Sidebar Menu**, click **Transfer Funds**.

1. Find the transaction you want to delete, click the  icon and select "Delete."
2. Click the **Confirm** button when you are finished.

Recurring Transfer

The screenshot shows the 'Transfer Funds' interface. At the top, there is a header 'Transfer Funds' with a search icon. Below it, a section titled 'TRANSFER FUNDS' contains a right-pointing arrow. A table lists transactions with columns: DATE, FROM, TO, DESCRIPTION, and AMOUNT. A transaction is shown with a status of 'Pending'. A callout box labeled '1' points to a three-dot menu icon next to the transaction. This menu contains 'Details', 'Delete Next Occurrence', and 'Delete All Occurrences'. Below the table, a confirmation dialog is shown with the text 'Are you sure you want to delete the entire series?'. It has two buttons: 'Cancel' and 'Confirm'. A callout box labeled '2' points to the 'Confirm' button.

DATE	FROM	TO	DESCRIPTION	AMOUNT
12-04-2019	Demand Dep ...3434	Demand Dep ...3435	Transfer from (...3434) to (...3435) Scheduled to be executed	

Are you sure you want to delete the entire series?

Cancel Confirm

In the **Sidebar Menu**, click **Transfer Funds**.

1. Find the transaction you want to delete, click the  icon and select "Delete Next Occurrence" to delete only the next payment in the series or select "Delete All Occurrences" to delete the entire series.
2. Click the **Confirm** button when you are finished.

Transactions

Check Deposit

You no longer need to visit a branch when depositing a check! By using the Check Deposit feature, you can upload images of the front and back of a check to deposit it to your FNB account.

In the **Sidebar Menu**, click **Deposits**.

1. Click the **Deposit a Check** button.
2. Select an account using the “Deposit To” drop-down.
3. Enter the amount of the deposit.
4. Upload an image of the front and back of the check.
5. Click the **Submit** button when you are finished.



Note: Checks must be properly endorsed with “For Mobile Deposit Only at FNB Oxford Bank.” Any deposits received after 2:00 PM CT, will not be processed until the next business day.

Bill Pay

Bill Pay Overview

Sending payments to companies and individuals has never been easier! Bill Pay with FNB helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



 A screenshot of the 'Pay To' form. The form has a close button (X) in the top right corner. It contains several input fields: 'Payee Name', 'Payee Nickname' (optional), 'Payee Account', 'Pay From' (a dropdown menu with 'Select...' and a downward arrow), 'Address 1', 'Address 2' (optional), and 'City'. At the bottom of the form is a blue 'Submit' button, which is highlighted with a blue circle containing the number '3'. There are also two tabs, 'Payees' and 'Activity', visible in the background.

In the **Sidebar Menu**, click **Bill Pay**.

1. Click the **Add a Payee** tab.
2. Enter the new payee's account information.
3. Click the **Submit** button when you are finished.

Editing a Payee

You can make edits to existing payees on the Bill Pay page if their contact information or account number changes.

The first screenshot shows the 'Bill Pay' interface. At the top, there are buttons for 'ADD A PAYEE' and 'SUBMIT YOUR BILL'. Below these are tabs for 'Payees' and 'Activity'. A table lists payees with columns for 'Payee Name', 'Pay From', 'Payment Date', 'Payment Amount', and 'MEMO'. The first row is for 'City Light, Gas and Water (...9789)'. To the right of the table, there is a 'PAY' button with a three-dot menu icon, and a 'Details' button is circled with a '1'.

The second screenshot shows the 'Details' view for the selected payee. The title is 'QA TEST City Light, Gas and Water'. It displays the account number '789789' and a 'Monthly' payment schedule for '02-12-2018'. A table shows three payment entries with their respective dates and amounts. At the bottom, there is an edit icon circled with a '2'.

The third screenshot shows the edit form. It includes fields for 'Pay To' (QA TEST), 'Payee Nickname' (City Light, Gas and Water), 'Payee Account' (789789), 'Pay From' (Savings5936), 'Address 1' (12301 RESEARCH BLVD), 'Address 2' (BUILDING V SUITE 100), and 'City'. A 'Submit' button is at the bottom, circled with a '3'.

In the **Sidebar Menu**, click **Bill Pay**.

1. Click the  icon and select **Details** from the drop-down menu.
2. Click the  icon.
3. Edit the information and click the **Submit** button when you are finished.

Delete a Payee

If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Pay page.

The screenshot shows the Bill Pay interface. At the top, there are buttons for 'ADD A PAYEE' and 'SUBMIT YOUR BILL'. Below these are tabs for 'Payees' and 'Activity'. A search bar is on the right. The main table has columns for 'Payee Name', 'Pay From', 'Payment Date', 'Payment Amount', and 'MEMO'. The first row is for 'City Light, Gas and Water (...9789)'. To the right of this row is a 'PAY' button and a 'Details' dropdown menu, which is circled with a '1'. Below this, two screenshots show the process of deleting a payee. The first screenshot, labeled '2', shows the details for 'QA TEST City Light, Gas and Water' with a trash icon circled. The second screenshot, labeled '3', shows a confirmation dialog 'Are you sure you want to delete this payee?' with a 'Confirm' button circled.

Payee Name	Pay From	Payment Date	Payment Amount	MEMO
City Light, Gas and Water (...9789) Set Recurrence	Select...	Deliver On: Click to select date	\$0.00	

QA TEST
City Light, Gas and Water
Account # 789789
Monthly 02-12-2018

0744488	02-13-2018	\$0.50
2768805	02-06-2018	\$1.23
7733738	02-06-2018	\$1.30

Are you sure you want to delete this payee?

Cancel Confirm

In the **Sidebar Menu**, click **Bill Pay**.

1. Click the  icon and select **Details** from the drop-down menu.
2. Click the  icon.
3. Click the **Confirm** button.

Bill Pay

Pay an Existing Payee

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.

The screenshot shows the 'Bill Pay' interface. At the top, there are buttons for 'ADD A PAYEE' and 'SUBMIT YOUR BILL'. Below these are tabs for 'Payees' and 'Activity'. The main area is a table with the following columns: 'Payee Name', 'Pay From', 'Payment Date', 'Payment Amount', and 'MEMO'. The first row is for 'City Light, Gas and Water (....9789)'. The 'Pay From' column has a dropdown menu with 'Select...' and is circled in red with a '1'. The 'Payment Date' column has a calendar icon and 'Click to select date' and is circled in red with a '2'. The 'Payment Amount' column has '\$0.00' and is circled in red with a '3'. The 'MEMO' column has a memo icon and is circled in red with a '4'. The 'PAY' button is circled in red with a '5'.

Payee Name ↑	Pay From	Payment Date	Payment Amount	MEMO
City Light, Gas and Water (....9789) Set Recurrence	Select...	Deliver On: Click to select date	\$0.00	

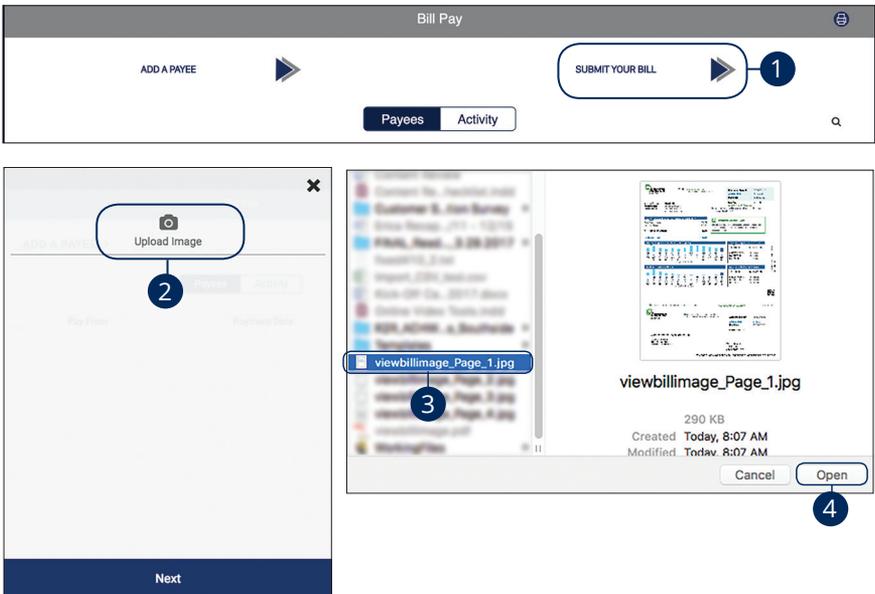
In the **Sidebar Menu**, click **Bill Pay**.

1. Select an account using the “Pay From” drop-down.
2. Select a date to deliver on using the calendar feature.
3. Enter a payment Amount.
4. (Optional) Enter a memo.
5. Click the **Pay** button.

Bill Pay

Making a New Payment

Pay individual bills by uploading a picture of your bill. All of the payee information is entered automatically.



In the **Sidebar Menu**, click **Bill Pay**.

1. Click the **Submit Your Bill** tab.
2. Click the **Upload Image** button.
3. Select the image of the bill you wish to pay.
4. Click the **Open** button.

The image displays two screenshots of a mobile payment application interface. The left screenshot shows the 'ADD & PAYEE' screen with the following fields and callouts:

- 5: Pay From (drop-down menu)
- 6: Amount (\$0.00)
- 7: Delivery Date (02-20-2018)
- 8: Send On Date (02-13-2018)
- 9: Delivery Options (Standard)
- 10: Memo
- 11: Next button

The right screenshot shows the 'CONFIRM' screen with the following information and callouts:

- 12: Confirm button
- Amount: \$1.00
- Pay From: Demand Dep5986
- Send On: 02-13-2018
- Deliver On: 02-20-2018
- Delivery Option: Standard

5. Select an account using the “Pay From” drop-down.
6. Enter the bill amount.
7. Select a delivery date.
8. Select a send on date.
9. Select a delivery option.
10. (Optional) Enter a memo.
11. Click the **Next** button.
12. Review the information and click the **Confirm** button when you are finished.



Note: Payments sent via Overnight Mail are \$30.00 each.

Commercial

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. After establishing a company policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

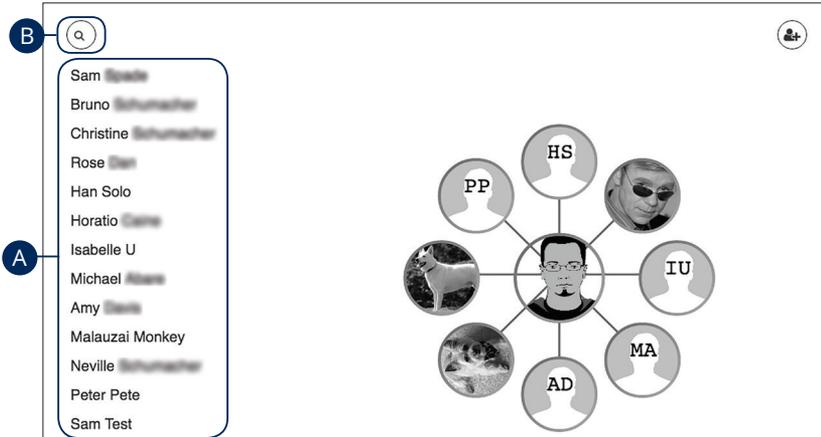
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- 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.
- Managing recipients, users, subsidiaries and templates.

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

User Management Overview

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

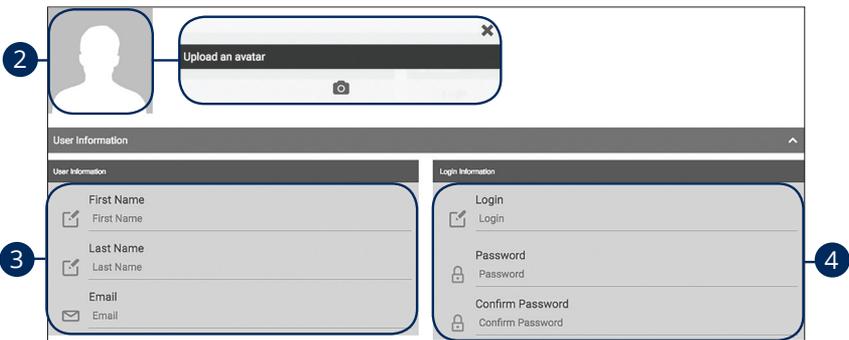
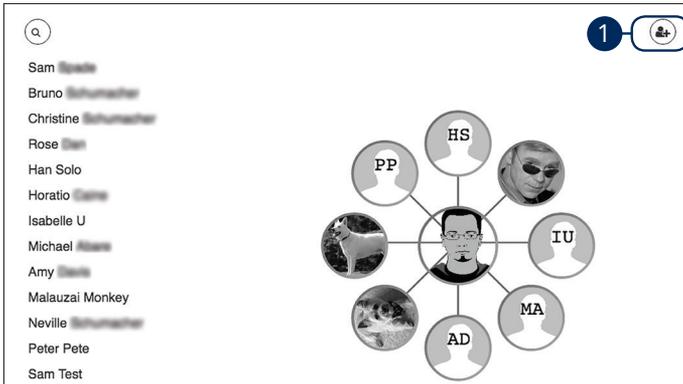


In the **Business Tools** tab, click **Manage Users**.

- A.** Scroll to view the name of each user on the left side of your screen.
- B.** Click on the search icon, and use the search bar to find a particular user.

Adding a New User

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



In the **Business Tools** tab, 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 and enter and confirm a password following our guidelines.

The image shows a mobile application form for user contact and address information. The form is divided into two main sections: 'Contact Information' and 'Address Information'. Step 5 points to the 'Phone Number' field, which includes a 'Verification Method' dropdown menu currently set to 'SMS' and an 'HRT SMS Number' field. Step 6 points to the 'HRT Email Address' and 'HRT Voice Number' fields. Step 7 points to the 'Address 1' and 'Address 2' fields, as well as the 'Zip Code', 'City', and 'State' fields.

Contact Information	
Phone Number () - - - Verification Method SMS	HRT SMS Number () - - -
HRT Email Address HRT Email Address	HRT Voice Number () - - -

Address Information	
Address 1 Address 1	Zip Code
Address 2 Address 2	City City
	State State

5. Enter the user's phone number, select a verification method from the drop-down and enter the SMS phone number.
6. Enter the user's email address and voice number
7. Enter the user's street address, zip code, city and state.

Part 1 of 3: Establishing Transaction Type Rights

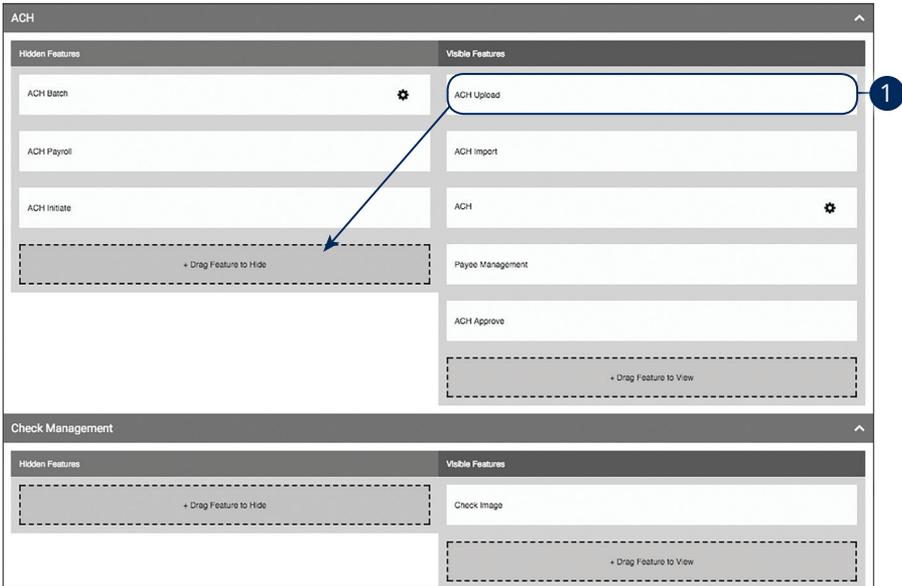
You can start assigning or editing a user's rights, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's transaction limits.

The screenshot displays two panels for feature management. The top panel is titled "ACH" and is divided into "Hidden Features" and "Visible Features". In the "Hidden Features" column, "ACH Batch" is circled with a blue circle containing the number "1". A gear icon is next to it. A blue arrow points from this gear icon to a dashed box in the "Visible Features" column labeled "+ Drag Feature to View". Other features in the "Visible Features" column include "ACH Upload", "ACH Import", "ACH", "Payee Management", and "ACH Approve". The bottom panel is titled "Check Management" and also has "Hidden Features" and "Visible Features" columns. A dashed box in the "Hidden Features" column is labeled "+ Drag Feature to Hide", and a dashed box in the "Visible Features" column is labeled "+ Drag Feature to View".

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

Part 2 of 3: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights 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 3: Editing Approval Limits for a Transaction Type

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.

The screenshot shows the ACH interface with two columns: Hidden Features and Viable Features. The 'Checking' feature is selected, and its limits are displayed in a dialog box. The limits are:

Limits Available for this Feature	
Credit Transaction Limit	\$200
Credit Daily Limit	\$1,000
Debit Transaction Limit	\$50
Debit Daily Limit	\$100

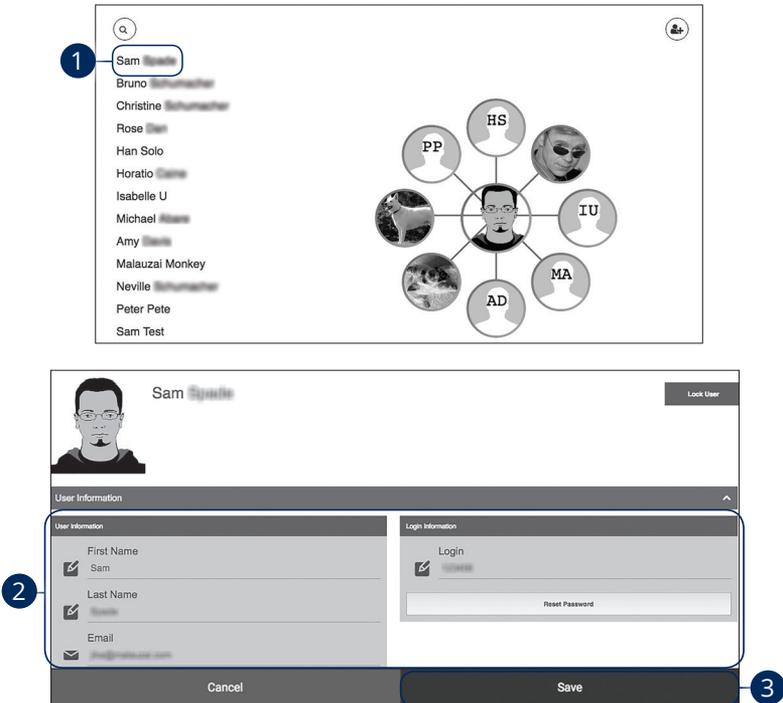
The interface also shows a 'Cancel' button and a 'Save' button at the bottom.

1. Click the  icon to show the limits for a feature.
2. Edit the maximum amounts a user can send and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.

Commercial

Editing an Existing User's Rights

Authorized users with the Manage Users right 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 **Business Tools** tab, click **Manage Users**.

1. Select a user to edit.
2. Make the necessary changes to the existing user.
3. Click the **Save** button when you are finished making changes.

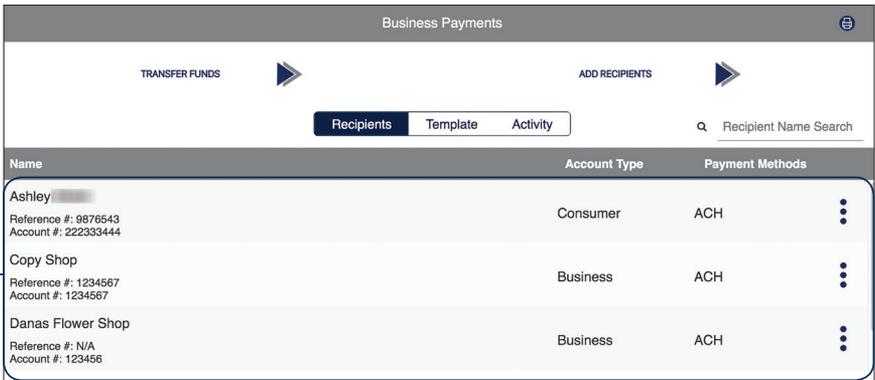


Note: For more details on editing user rights, visit page 33.

Commercial

Recipient Overview

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



Business Payments		
TRANSFER FUNDS		
ADD RECIPIENTS		
Recipients Template Activity		
Recipient Name Search		
Name	Account Type	Payment Methods
Ashley Reference #: 9876543 Account #: 222333444	Consumer	ACH
Copy Shop Reference #: 1234567 Account #: 1234567	Business	ACH
Danas Flower Shop Reference #: N/A Account #: 123456	Business	ACH

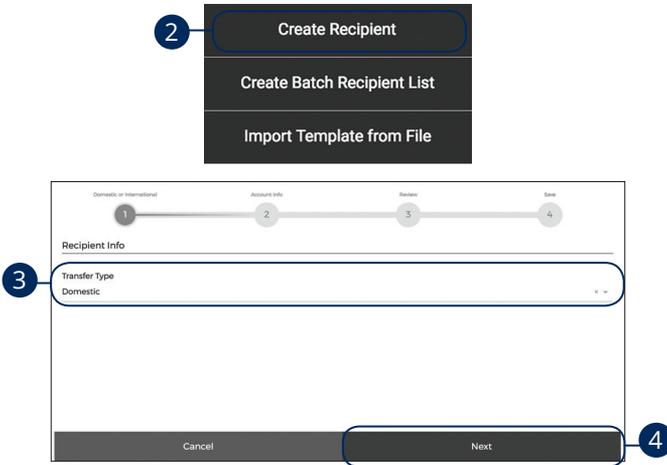
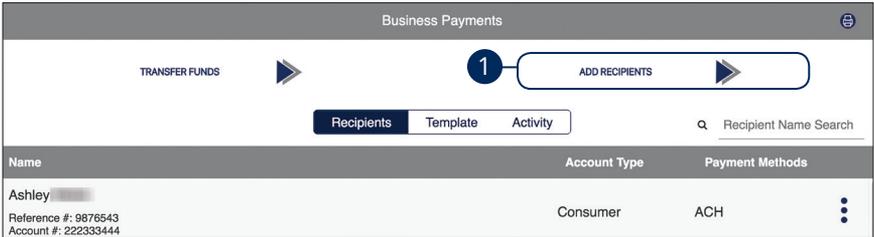
In the **Business Tools** tab, click **Business Payments**.

A. The following information presents for each recipient:

- Name
- Reference Number
- Account Number
- Account Type
- Payment Method

Part 1 of 7: Adding a Recipient

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



In the **Business Tools** tab, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Recipient** button.
3. Choose a transfer type from the drop-down.
4. Click the **Next** button.

Part 2 of 7: ACH Only—Entering Information

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

The screenshot shows a two-step form for adding a payee. The top section, titled "Transfer Type", includes a "Recipient" dropdown menu and several input fields: "Name", "Email" and "Reference Number", "Account Number" and "Account Type" (a dropdown), and "ACH Routing Number" (pre-filled with "123456789"). At the bottom of this section are "Back" and "Next" buttons. The bottom section, titled "Company Entry Description", features a single input field and "Back" and "Next" buttons. A progress indicator at the top of the bottom section shows five steps: "Domestic or International" (checked), "Account Info" (checked), "ACH" (3), "Review" (4), and "Save" (5). Numbered callouts (1-10) point to specific elements: 1 (ACH checkbox), 2 (Recipient dropdown), 3 (Name field), 4 (Email/Reference Number fields), 5 (Account Number field), 6 (Account Type dropdown), 7 (ACH Routing Number field), 8 (Next button), 9 (Company Entry Description field), and 10 (Next button).

1. Check the box next to ACH.
2. Use the drop-down to select either consumer or business.
3. Enter the recipient's name.
4. (Optional) Enter the recipient's email and reference number.
5. Enter the recipient's account number.
6. Use the drop-down to select an account type.
7. Enter the recipient's ACH routing number.
8. Click the **Next** button.
9. Enter a company description.
10. Click the **Next** button.

Part 3 of 7: Domestic Wires Only—Receiving Bank Detail

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

The screenshot shows a multi-step form for wire transfers. At the top, a progress bar indicates five steps: Domestic or International (checked), Account Info (2), Wire (3), Review (4), and Complete (5). The 'Transfer Type' section has two options: 'ACH' (unchecked) and 'Wire' (checked, highlighted with a blue circle 1). Below this is the 'Recipient' section with several fields: 'Consumer/Business' (a drop-down menu highlighted with a blue circle 2), 'Name' (text field highlighted with a blue circle 3), 'Contact Name' (text field highlighted with a blue circle 4), 'Email' and 'Reference Number' (text fields highlighted with a blue circle 5), 'Phone Number' and 'Fax Number' (text fields highlighted with a blue circle 6), 'Account Number' (text field highlighted with a blue circle 7) and 'Account Type' (a drop-down menu highlighted with a blue circle 8), and 'Address 1' and 'Address 2' (text fields highlighted with a blue circle 9). The 'Address 1' field includes sub-fields for 'City', 'State' (a drop-down menu), and 'Zip Code'.

1. Check the box next to Wire.
2. Use the drop-down to select either consumer or business.
3. Enter the recipient's name.
4. Enter the recipient's contact name.
5. (Optional) Enter the recipient's email and reference number.
6. (Optional) Enter the recipient's phone number and fax number.
7. Enter the recipient's account number.
8. Use the drop-down to select an account type.
9. Enter the recipient's address.

The image shows a form titled "Beneficiary FI" with the following fields and callouts:

- 10**: A callout pointing to the "Wire Routing Number" field, which contains the value "123456789".
- 11**: A callout pointing to the "Address 1" field, which contains the value "City".
- 12**: A callout pointing to the "Next" button at the bottom right of the form.

The form also includes a "Bank Name" field, an "Address 2" field, a "State" dropdown menu (currently showing "Select..."), and a "Zip Code" field. At the bottom, there are "Back" and "Next" buttons.

10. Enter the beneficiary financial institution's routing number.
11. Enter the beneficiary financial institution's address.
12. Click the **Next** button.

Part 4 of 7: Domestic Wires Only—Intermediary Detail

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

The form contains the following fields and controls:

- 1. Intermediary Bank
- 2. Routing Number
- Bank Name
- Street 1
- Street 2
- Zip Code
- City
- State Select...
- Back
- Next

1. Check the box next to Intermediary Bank.
2. Enter the intermediary bank's routing number.
3. Enter the intermediary bank's address.
4. Click the **Next** button.

Part 5 of 7: International Wires Only—Receiving Bank Detail

When sending an international wire, the beneficiary financial institution is the final institution to receive the funds. Depending on the payment type you selected in Part 1, you may need to provide receiving bank information.

Domestic or International Account Info Wire Review Complete

1 2 3 4 5

Transfer Type

Wire

Recipient

1 Consumer/Business
Select...

2 Name

3 Contact Name

4 Email Reference Number

5 Phone Number Fax Number

6 Address 1
Address 2
Address 3

7 IBAN/CLABE/Account Number

1. Use the drop-down to select either consumer or business.
2. Enter the recipient's name.
3. Enter the recipient's contact name.
4. (Optional) Enter the recipient's email and reference number.
5. (Optional) Enter the recipient's phone number and fax number.
6. Enter the recipient's address.
7. Enter the recipient's IBAN/CLABE/Account Number.

The image shows a form titled "Beneficiary FI" with the following fields and callouts:

- Callout 8: Points to the "SWIFT/BIC" input field.
- Callout 9: Points to the "Bank Name" input field.
- Callout 10: Points to the "Address 1", "Address 2", and "Address 3" input fields.
- Callout 11: Points to the "Next" button.

The form also includes a "Back" button on the left and a "Next" button on the right, both located at the bottom of the form area.

8. Enter the beneficiary financial institution's SWIFT/BIC.
9. Enter the beneficiary financial institution's bank name.
10. Enter the beneficiary financial institution's address.
11. Click the **Next** button.

Part 6 of 7: International Wires Only—Intermediary Detail

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

The screenshot shows a form titled "Intermediary Detail" with the following fields and callouts:

- 1**: A checkbox labeled "Intermediary Bank" which is checked.
- 2**: A "Routing Method" dropdown menu currently showing "ABA".
- 3**: A "Routing Number" text input field.
- 4**: A "Bank Name" text input field.
- 5**: An address section with "Street 1" and "Street 2" text input fields, and "Zip Code", "City", and "State" (with a "Select..." dropdown) text input fields.
- 6**: A "Next" button at the bottom right of the form.

1. Check the box next to Intermediary Bank.
2. Use the drop-down to select ABA or SWIFT.
3. Enter the intermediary bank's routing number or SWIFT/BIC number.
4. Enter the intermediary bank's name.
5. Enter the intermediary bank's address.
6. Click the **Next** button.

Commercial

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.

The screenshot shows a web interface for managing recipients. At the top, there are navigation links for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are tabs for 'Recipients', 'Template', and 'Activity'. A search bar labeled 'Recipient Name Search' is also present. The main content is a table with columns for 'Name', 'Account Type', and 'Payment Methods'. The table contains one entry for 'Ashley' with 'Reference #: 9876543' and 'Account #: 222333444'. The 'Account Type' is 'Consumer' and the 'Payment Methods' is 'ACH'. A blue circle with the number '1' is placed over the three-dot menu icon next to the recipient name. A dropdown menu is open, showing options: 'Details', 'Pay Now', 'Edit' (highlighted with a blue border), and 'Delete'.

Name	Account Type	Payment Methods
Ashley Reference #: 9876543 Account #: 222333444	Consumer	ACH

In the **Business Tools** tab, click **Business Payments**.

1. Find the recipient you want to edit, click the  icon and select "Edit."
2. Follow the steps on page 38 to edit the recipient.

Commercial

Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from an existing payment using that entity.

The screenshot shows the 'ADD RECIPIENTS' section of a software interface. At the top, there are navigation buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are tabs for 'Recipients', 'Template', and 'Activity'. A search bar labeled 'Recipient Name Search' is on the right. The main area displays a table with columns for 'Name', 'Account Type', and 'Payment Methods'. One recipient is listed: 'Ashley' with a reference number of 9876543 and account number 222333444, categorized as 'Consumer' with 'ACH' payment methods. A menu icon (three dots) next to the recipient name is circled with a '1', and a dropdown menu is open showing options: 'Details', 'Pay Now', 'Edit', and 'Delete'. Below the table, a confirmation dialog box is displayed with an information icon and the text: 'Are you sure you want to delete this payee? Click confirm to authorize'. It has 'Cancel' and 'OK' buttons, with the 'OK' button circled with a '2'.

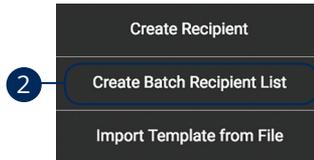
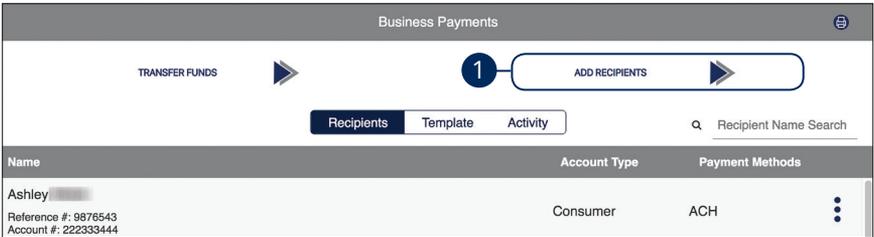
In the **Business Tools** tab, click **Business Payments**.

1. Find the recipient you want to edit, click the  icon and select "Delete."
2. Click the **Confirm** button when you are finished.

Commercial

Creating a Template Payee List

Business Online Banking allows you to create a template 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 **Business Tools** tab, click **Business Payments**.

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

General Recipients Amount Review End

1 2 3 4 5

Group Information

3 **Batch Name** **Batch Description**
Enter Batch Name Enter Description

4 **Batch Type**
Select...

5 Payroll Batch

Payment Type

6 Debit
 Credit
 Mixed

Cancel Next 7

3. Enter the batch name and batch description.
4. Use the drop-down menus to select the batch type.
5. Check the box next to Payroll Batch if it is a payroll batch.
6. Select the payment type by checking the appropriate box.
7. Click the **Next** button.

General Recipients Amount Review End

1 2 3 4 5

Recipients

Search

Select All

1ABC 12345678913 *i*

AAA Fence *i*

ABARE AIRLINES *i*

ABC Test *i*

ACME Fence *i*

Audi Auto *i*

Bluth Banana stand *i*

Back Next

General Recipients Amount Review End

1 2 3 4 5

Set Default Amounts

1ABC 12345678913

ABARE AIRLINES

\$0.00

\$0.00

Back Next

8. Check the appropriate boxes to add recipients to a batch.
9. Click the **Next** button.
10. Enter an amount to send to each recipient.
11. Click the **Next** button.

General Recipients Amount Review 4 End 5

Confirm & Save

Details

Batch Name
test

Batch Description
test

Batch Type
Consumer

Payment Type
Debit

Payroll Batch

Recipients	Amount
1ABC 12345678913	\$0.00
ABARE AIRLINES	\$0.00
Total Credit	\$0.00
Total Debit	\$0.00

Back Next

General Recipients Amount Review End 5

Batch created successfully.

Close

12. Review payment information.
13. Click the **Next** button.
14. Click the **Close** button when you are finished.

Commercial

Importing a Template from File

When creating a template 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 screenshot shows the 'Business Payments' interface. At the top, there is a 'TRANSFER FUNDS' button with a right-pointing arrow. To its right is a large button labeled 'ADD RECIPIENTS' with a right-pointing arrow, which is circled in blue with the number '1'. Below this are three tabs: 'Recipients', 'Template', and 'Activity'. To the right of the tabs is a search field labeled 'Recipient Name Search'. Below the tabs is a table with columns for 'Name', 'Account Type', and 'Payment Methods'. The first row shows 'Ashley' as the name, 'Consumer' as the account type, and 'ACH' as the payment method. There are also reference and account numbers listed for Ashley.

The screenshot shows a dark grey menu with three options: 'Create Recipient', 'Create Batch Recipient List', and 'Import Template from File'. The 'Import Template from File' option is highlighted with a blue border and circled in blue with the number '2'.

The screenshot shows a dialog box titled 'What do you want to do?'. It has three radio button options: 'Import ACH File', 'Import Delimited File', and 'Import Fixed Length File'. The 'Import ACH File' option is selected and circled in blue with the number '3'. At the bottom of the dialog is a 'Cancel' button.

In the **Business Tools** tab, click **Business Payments**.

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

The screenshot shows a 'Details' dialog box with the following elements:

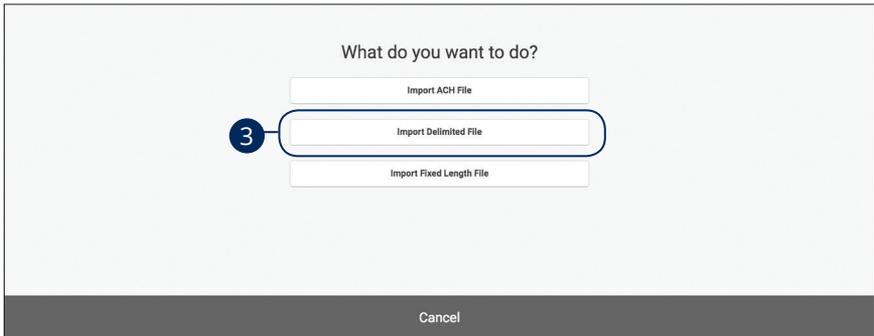
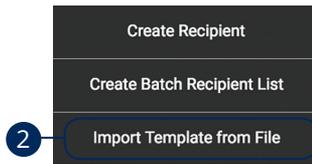
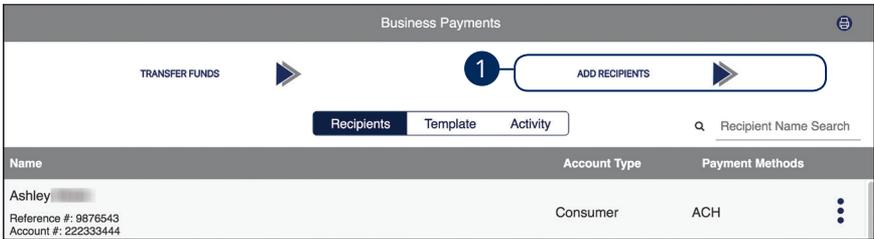
- Callout 4: 'Choose File' button (No file chosen)
- Callout 7: 'Payroll Batch' checkbox
- Callout 8: 'Next' button
- Buttons: 'Add or update?' (with 'Select...' dropdown), 'Add new batch', and 'Update existing batch'.

Below the main screenshot are two smaller versions of the dialog box illustrating the steps:

- Left dialog: Shows step 5a pointing to the 'Add or update?' dropdown (set to 'Add new batch') and step 5b pointing to the 'Name' input field.
- Right dialog: Shows step 6a pointing to the 'Add or update?' dropdown (set to 'Update existing batch'), step 6b pointing to the 'Batch' dropdown (set to 'Select...'), and step 6c pointing to the 'Add new payees to this batch' checkbox.

4. Click the **Choose File** button to choose a file to upload.
5. Follow these steps to upload a file.
 - a. Use the drop-down and select "Add a new batch."
 - b. Enter the batch name.
6. 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.
7. (Optional) Check the box to create a payroll batch.
8. Click the **Next** button.
9. Click the **Confirm** button.
10. Click the **Close** button when you are finished.

Import Delimited File



In the **Business Tools** tab, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Template from File** button.
3. Click the **Import Delimited File** button.

The screenshot shows the 'Details' dialog box. Callout 4 points to the 'Choose File' button, and callout 5 points to the 'Use saved mapping' checkbox. The dialog includes a 'Delimitter' field and a 'Payroll Batch' checkbox. At the bottom, there are 'Cancel' and 'Next' buttons.

This screenshot shows the 'Details' dialog box with callouts 6a through 6d. Callout 6a points to the 'Add or update?' dropdown menu. Callout 6b points to the 'Name' text input field. Callout 6c points to the 'Batch Type' and 'Payment Type' dropdown menus. Callout 6d points to the 'Description' and 'Delimiter' text input fields.

4. Click the **Choose File** button to choose a file to upload.
5. Check this box to use saved mapping.
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.
 - c. Select the batch type and payment type using the drop-downs.
 - d. Enter a description and delimiter.

Details

No file chosen

Use saved mapping

Add or update?
Update existing batch x ▾ 7a

Batch
Select... ▾ 7b

Add new payees to this batch 7c

Delimiter _____ 7d

Payroll Batch

Details

No file chosen

Use saved mapping

Add or update?
Select... ▾

Delimiter _____

8 Payroll Batch

9

Cancel Next

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.
8. (Optional) Check this box to create a payroll batch.
9. Click the **Next** button.

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	x v	1	2
Name	x v	Abilene Boot Co/Allegany Inc	Power
Recipient Type	x v	Business	Business
Routing Number	x v	123123123	123123123
Account Number	x v	XXXXXXXXXX	XXXXXXXXXX
Account Type	x v	checking	checking
Payment Type	x v	debit	debit
Amount	x v	26.15	25

Start Row
1

End Row
2

Back Next

10. Map the imported data.
11. Click the **Next** button.
12. Click the **Confirm** button.
13. Click the **Close** button when you are finished.

Import Fixed Length File

The screenshot shows the 'Business Payments' interface. At the top, there is a 'TRANSFER FUNDS' button with a right-pointing arrow. To its right is a button labeled 'ADD RECIPIENTS' with a right-pointing arrow, which is circled in blue with the number '1'. Below this is a navigation bar with three tabs: 'Recipients' (selected), 'Template', and 'Activity'. To the right of the tabs is a search field labeled 'Recipient Name Search'. Below the navigation bar is a table with three columns: 'Name', 'Account Type', and 'Payment Methods'. The first row of the table contains the following information: Name: Ashley, Account Type: Consumer, Payment Methods: ACH. There is a three-dot menu icon to the right of the 'ACH' text.

The screenshot shows a dark grey menu with three options: 'Create Recipient', 'Create Batch Recipient List', and 'Import Template from File'. The 'Import Template from File' option is highlighted with a blue border and a circled '2' to its left.

The screenshot shows a dialog box titled 'What do you want to do?'. It contains three input fields: 'Import ACH File', 'Import Delimited File', and 'Import Fixed Length File'. The 'Import Fixed Length File' field is highlighted with a blue border and a circled '3' to its left. At the bottom of the dialog box is a 'Cancel' button.

In the **Business Tools** tab, click **Business Payments**.

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

Details

4 Choose File No file chosen
Add or update?
Select...

7 Payroll Batch

Cancel Next 8

Details

5a Choose File No file chosen
Add or update?
Add new batch x ▾

5b Name

5c Batch Type
Select... ▾

Payment Type
Select... ▾

5d Description

Details

6a Choose File No file chosen
Add or update?
Update existing batch x ▾

6b Batch
Select... ▾

6c Add new payees to this batch

4. Click the **Choose File** button to choose a file to upload.
5. Follow these 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 these 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 this box to create a payroll batch.
8. Click the **Next** button.

Business Payments

Map your data

Save this mapping for re-use with future imports

Amount

Starting Position

0

Length

0

Payment Type

Starting Position

0

Length

0

File Contents

Only previewing up to the first 20 rows from your file. You will see all rows on the next screen.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010	1011	1012	1013	1014	1015	1016	1017	1018	1019	1020	1021	1022	1023	1024	1025	1026	1027	1028	1029	1030	1031	1032	1033	1034	1035	1036	1037	1038	1039	1040	1041	1042	1043	1044	1045	1046	1047	1048	1049	1050	1051	1052	1053	1054	1055	1056	1057	1058	1059	1060	1061	1062	1063	1064	1065	1066	1067	1068	1069	1070	1071	1072	1073	1074	1075	1076	1077	1078	1079	1080	1081	1082	1083	1084	1085	1086	1087	1088	1089	1090	1091	1092	1093	1094	1095	1096	1097	1098	1099	1100	1101	1102	1103	1104	1105	1106	1107	1108	1109	1110	1111	1112	1113	1114	1115	1116	1117	1118	1119	1120	1121	1122	1123	1124	1125	1126	1127	1128	1129	1130	1131	1132	1133	1134	1135	1136	1137	1138	1139	1140	1141	1142	1143	1144	1145	1146	1147	1148	1149	1150	1151	1152	1153	1154	1155	1156	1157	1158	1159	1160	1161	1162	1163	1164	1165	1166	1167	1168	1169	1170	1171	1172	1173	1174	1175	1176	1177	1178	1179	1180	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192	1193	1194	1195	1196	1197	1198	1199	1200	1201	1202	1203	1204	1205	1206	1207	1208	1209	1210	1211	1212	1213	1214	1215	1216	1217	1218	1219	1220	1221	12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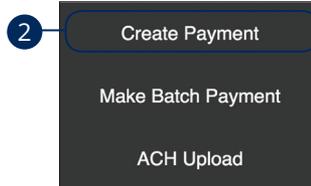
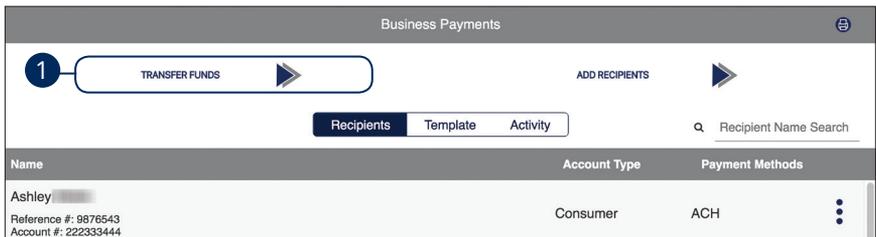
Commercial

Creating a New Payment

If you are assigned Draft or Approval rights, 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 **Business Tools** tab, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Create Payment** button.

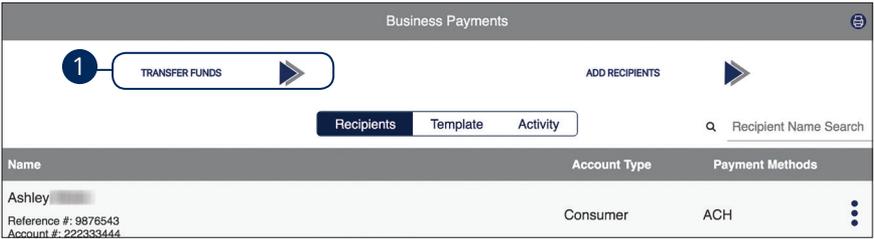
Business Payments
⊟

<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 3 <div style="display: flex; justify-content: space-between; align-items: center;"> Recipients × + </div> <div style="background-color: #f0f0f0; padding: 2px;">Ashley [redacted]</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> Payment Method ✎ </div> <div style="background-color: #f0f0f0; padding: 2px;">ACH</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 4 <div style="display: flex; justify-content: space-between; align-items: center;"> Originating ID × </div> <div style="background-color: #f0f0f0; padding: 2px;">TRNTEST (912345)</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 5 <div style="display: flex; justify-content: space-between; align-items: center;"> Offset Account × </div> <div style="background-color: #f0f0f0; padding: 2px;">Demand Dep3434</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 6 <div style="display: flex; justify-content: space-between; align-items: center;"> Amount \$ </div> <div style="background-color: #f0f0f0; padding: 2px;">\$1.00</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 7 <div style="display: flex; justify-content: space-between; align-items: center;"> Memo ✎ </div> <div style="background-color: #f0f0f0; padding: 2px;">80 character limit</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 8 <div style="display: flex; justify-content: space-between; align-items: center;"> Credit or debit: × </div> <div style="background-color: #f0f0f0; padding: 2px;">Credit</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 9 <div style="display: flex; justify-content: space-between; align-items: center;"> Effective Date 📅 </div> <div style="background-color: #f0f0f0; padding: 2px;">07-11-2019</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 10 <div style="display: flex; justify-content: space-between; align-items: center;"> Frequency ⌵ </div> <div style="background-color: #f0f0f0; padding: 2px;">Weekly</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 11 <div style="display: flex; justify-content: space-between; align-items: center;"> Recurrence ⌵ </div> <div style="background-color: #f0f0f0; padding: 2px;">Until End Date</div> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> 12 <div style="display: flex; justify-content: space-between; align-items: center;"> End Date 📅 </div> <div style="background-color: #f0f0f0; padding: 2px;"></div> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <h3 style="margin: 0;">Payment Summary</h3> <p>Payee Ashley [redacted]</p> <p>Account Number 222333444</p> <p>Routing Number 111310294</p> <p>Account Type Checking</p> <p>Originating ID TRNTEST (912345)</p> <p>Offset Account3434</p> <p>Amount \$1.00</p> <p>Credit/Debit credit</p> <p>Effective Date 07-11-2019</p> <p>Frequency Weekly</p> </div>
Cancel	Submit 13

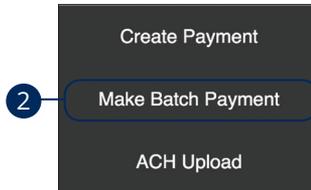
3. Use the drop-down menu to select a recipient.
4. Use the drop-down menu and select an originating ID.
5. Use the drop-down menu and select an offset account.
6. Enter a payment amount.
7. Enter a memo.
8. Use the drop-down menu and select credit or debit.
9. Enter an effective date.
10. Use the drop-down menu and select a frequency.
11. If necessary, use the drop-down menu and select a recurrence.
12. If necessary enter an end date or number of payments
13. Click the **Submit** button when you are finished.
14. Click the **OK** button to authorize.

Make Batch Payment

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



The screenshot shows the 'Business Payments' interface. At the top, there is a 'TRANSFER FUNDS' button with a right-pointing arrow, highlighted with a blue circle and the number '1'. To its right is an 'ADD RECIPIENTS' button with a right-pointing arrow. Below these buttons are three tabs: 'Recipients', 'Template', and 'Activity'. To the right of the tabs is a search bar labeled 'Recipient Name Search'. Below the search bar is a table with the following columns: 'Name', 'Account Type', and 'Payment Methods'. The table contains one row with the following data: 'Ashley', 'Consumer', and 'ACH'. Below the table, there are three lines of text: 'Reference #: 9876543' and 'Account #: 222333444'. A vertical ellipsis menu icon is located to the right of the 'ACH' text.



The screenshot shows a dark grey menu titled 'Create Payment'. It contains three options: 'Create Payment', 'Make Batch Payment', and 'ACH Upload'. The 'Make Batch Payment' option is highlighted with a blue circle and the number '2'.

In the **Business Tools** tab, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Make Batch Payment** button.

3 Select Batch
Select...

4 Change Recipient Details

5 Select an Option
Select...

6 Memo
Enter Memo

7 Effective Date
07-12-2019

8 Frequency
Monthly

9 Recurrence
Until End Date

10 End Date

Summary
Originating ID
TRNTEST912345
Effective Date
07-12-2019
Frequency
Monthly
Recurrence
Until End Date
End Date
...

Cancel Submit 11

Details

Name
Cash batch name
Description
City name
Batch Type
Business
Account
BUSINESS CHECKING (,788)

Recipients

Hide All 4a

Shows tray \$30.00 4b

Total Credit \$30.00
Total Debit \$0.00

4c Prenote

4d Confirm

3. Use the drop-down and select a batch.
4. To change the recipient details, click the **Change Recipient Details** button.
 - 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 **Confirm** button when you are finished.
5. Use the drop-down to select an account to pay from.
6. Enter a memo.
7. Enter an effective date.
8. Use the drop-down menu and select a frequency.
9. If necessary, use the drop-down menu and select a recurrence.
10. If necessary, enter and end date or number of payments
11. Click the **Submit** button.

10

Details

Name
Cathy Jorch name

Description
Cathy desc

Batch Type
Business

Account
BUSINESS CHECKING (-7481)

Recipients

Brenda Bray	\$30.00	Send
<hr/>		
Total Credit	\$30.00	
Total Debit	\$0.00	
<hr/>		
<input type="checkbox"/> Prenote		

Cancel Submit

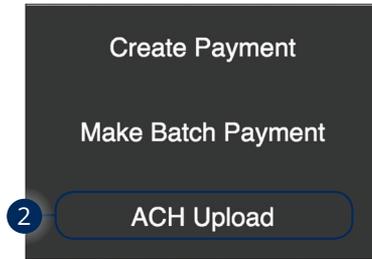
12. Review the information and click the **Submit** button.

Commercial

ACH Upload

If you have draft entitlements, you can upload an ACH payment list.

The screenshot shows the 'Business Payments' header. Below it, a 'TRANSFER FUNDS' button is highlighted with a blue circle containing the number '1'. To the right is an 'ADD RECIPIENTS' button with a right-pointing arrow. Below these buttons are tabs for 'Recipients', 'Template', and 'Activity', with 'Recipients' selected. A search bar labeled 'Recipient Name Search' is on the right. Below this is a table with columns 'Name', 'Account Type', and 'Payment Methods'. The first row shows 'Ashley' under Name, 'Consumer' under Account Type, and 'ACH' under Payment Methods. Below the table, reference and account numbers are listed: 'Reference #: 9876543' and 'Account #: 222333444'.



The screenshot shows the 'Upload ACH File' dialog box. At the top, it says 'Upload ACH File'. Below that is a 'Choose File' button with 'No file chosen' next to it, highlighted with a blue circle containing the number '3'. There is a checkbox labeled 'Payroll Batch' which is unchecked. At the bottom, there are two buttons: 'Cancel' and 'Next'. The 'Next' button is highlighted with a blue circle containing the number '4'.

In the **Business Tools** tab, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **ACH Upload** button.
3. Upload ACH file for Passthru.
4. Click the **Next** button.

Review and Confirm

File Summary

File Name	TESTING.MI2.doc
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	Issued
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	091907125	123456	Credit
MAC	DOE, JOHN	\$2,423.62	091907125	123456	Credit
PLA	DOE, JOHN	\$1,228.02	091907125	123456	Credit
ENG	DOE, JOHN	\$1,216.81	091907125	123456	Credit

5

6

7

8

5. Select the from account.
6. Choose an effective date.
7. Click the **Confirm** button.
8. Click the **Close** button when finished.

Commercial

Batches

If you are sending payments to vendors, suppliers, collections or making payroll, it is best to create a batch to simplify your routine transactions.

Repeat Payment

Using a batch is a quick way to send a recurring payment.

The top screenshot shows the 'Business Payments' interface. At the top, there are buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these is a navigation bar with 'Recipients', 'Template', and 'Activity' buttons. The 'Template' button is circled with a blue '1'. Below the navigation bar is a search bar labeled 'Batch Name Search'. A table lists payment batches:

Name	Type	Payment Type
AmyBatch3 Description: Payroll on	Business	Debit
eva [redacted] Description: test	Consumer	Debit

A dropdown menu is open for the 'AmyBatch3' row, with 'Pay Now' circled with a blue '2'. Other options in the menu are 'Details', 'Edit', and 'Delete'.

The bottom screenshot shows the 'Business Payments' interface with a 'Summary' panel on the right. On the left, there are several controls:

- 'Select Batch' dropdown menu.
- 'Method' section with a checked 'ACH Batch' option.
- 'Change Recipient Details' button circled with a blue '3'.
- 'Select an Option' dropdown menu circled with a blue '4'.

The 'Summary' panel on the right displays the following information:

- Originating ID: TRNTEST912345
- Effective Date: 07-12-2019
- Frequency: Monthly
- Recurrence: (partially visible)

In the **Business Tools** tab, click **Business Payments**.

1. Click the **Template** button.
2. Find the template you want to pay, click the  icon and select "Pay Now."
3. If you need to change recipient details, click the **Change Recipient Details** button.
4. Use the drop-down to select an account to pay from.

5 Memo
Enter Memo

6 Effective Date
07-12-2019

7 Frequency
Monthly

8 Recurrence
Until End Date

9 End Date

Recurrence
Until End Date

End Date
--

Cancel Submit 10

Business Payments

Details

Name
Simple batch

Description
QA achwire

Batch Type
Consumer

Account
Demand Dep ...3434

Recipients

QA DOS	\$0.01	Send
QA TESTER	\$0.01	Send
Total Credit	\$0.00	
Total Debit	\$0.02	

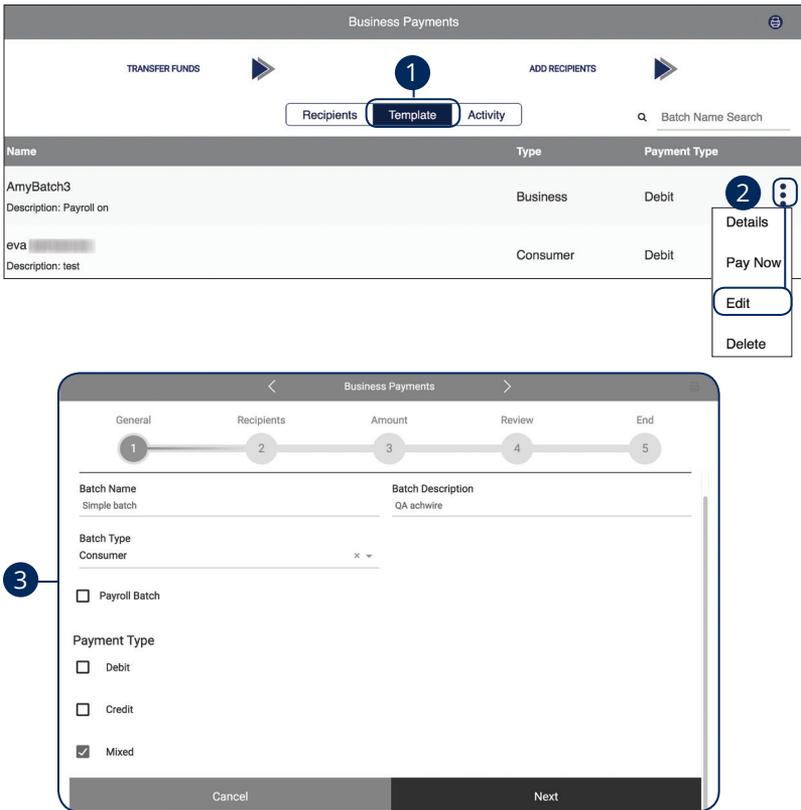
Prenote

Back Submit 10

- (Optional) Enter a memo.
- Select an effective date.
- Use the drop-down to select a frequency.
- Use the drop-down to select a recurrence.
- Click the **Next** button.
- Review the payment and click the **Submit** button.

Edit Batch

Editing a batch is a quick way to make a quick change without having to create a new batch.



In the **Business Tools** tab, click **Business Payments**.

1. Click the **Template** button.
2. Find the template you want to edit, click the **⋮** icon and select "Edit."
3. Make your changes using the **Next** button to move to each section of the template.
4. Click the **Close** button when you are finished.

Delete Batch

You can delete an unnecessary batch. However, once a batch is deleted, previous payments using the batch will not change.

The screenshot shows the 'Business Payments' interface. At the top, there are navigation buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are tabs for 'Recipients', 'Template', and 'Activity'. A search bar labeled 'Batch Name Search' is on the right. The main table has columns for 'Name', 'Type', and 'Payment Type'. Two rows are visible: 'AmyBatch3' (Business, Debit) and 'eva' (Consumer, Debit). A menu is open for the 'AmyBatch3' row, showing options: 'Details', 'Pay Now', 'Edit', and 'Delete'. A confirmation dialog box is displayed in the foreground, asking 'Are you sure you want to delete this batch?' with 'Click confirm to authorize' and buttons for 'Cancel' and 'OK'.

Name	Type	Payment Type
AmyBatch3 Description: Payroll on	Business	Debit
eva Description: test	Consumer	Debit

In the **Business Tools** tab, click **Business Payments**.

1. Click the **Template** button.
2. Find the template you want to delete, click the  icon and select "Delete."
3. Click the **OK** button to confirm.

Commercial

Activity

All transactions initiated through Business Online Banking or through our app appear in the Activity Center. Here you can view additional details for all of your transactions.

The screenshot displays the 'Business Payments' activity center. At the top, there are navigation options: 'TRANSFER FUNDS', 'ADD RECIPIENTS', and 'Activity' (highlighted with callout 1). Below the navigation bar, there are tabs for 'Recipients', 'Template', and 'Activity'. A table lists transactions with columns: Effective Date, Payee, Offset Account, Status, and Amount. The table is split into 'Review Payment' and 'Processed Payments' sections. Callouts 1a, 1b, and 1c point to the print icon, filter icon, and details icon respectively.

Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
08-01-2019	Eva Test	Commercial ...2938 - ACH Batch	Scheduled	\$0.00 \$0.01
Processed Payments				
11-01-2019	Test ACH Delete	Demand Dep ...3434 - ACH	Deleted	\$1.00
11-01-2019	Test QA Reference #: 123456	Demand Dep ...3434 - ACH	Deleted	\$1.00

In the **Business Tools** tab, click **Business Payments**.

1. Click on the **Activity** button.
 - a. Use the  icon to print a list of transactions.
 - b. Use the  icon to filter your transactions.
 - c. Click on the  icon to view more details about a transaction.

Commercial

Viewing, Approving or Denying a Transaction

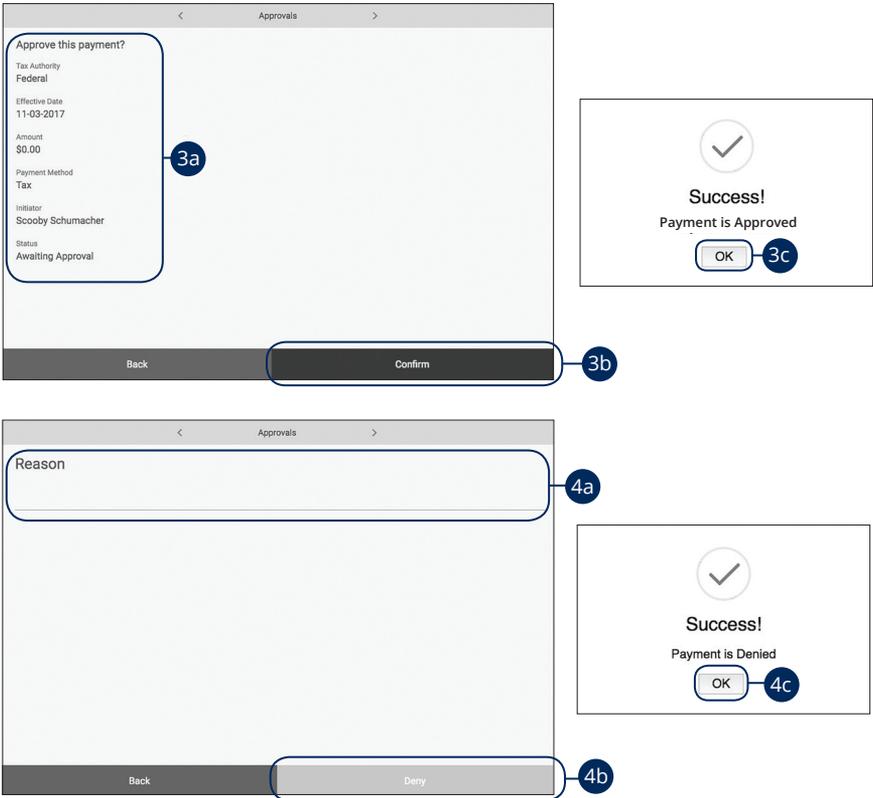
All payments appear in the Activity Center, where authorized users can view, approve or deny certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.

Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
07-15-2019	AmyBatch3	Installment ...2937 - ACH Batch	Awaiting Approval	2,500.00
Processed Payments				
07-18-2019	eva [redacted]	Demand Dep ...3434 - ACH Batch	Deleted	
07-11-2019	eva [redacted]	Demand Dep ...3434 - ACH Batch	Processed	

Payment Details
 Delete
 Deny
 Approve

In the **Business Features** tab, click **Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the  icon and select "Approve" or "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

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at (662) 234-2821.

The screenshot shows a web form titled "Stop Payments". It contains a dropdown menu for "Account Number *" with the selected value "Demand Dep3434". Below this is a section for "Stop Payment On *" with the option "Single Check" selected. A note below states "(Not available for Debit Card, ACH or Electronic transactions.)". At the bottom, there are two buttons: "Cancel" and "Next". A red circle with the number "1" points to the dropdown menu, and another red circle with the number "2" points to the "Next" button.

In the **Sidebar Menu**, click **Stop Check Payment**.

1. Select an account using the "Account Number" drop-down.
2. Click the **Next** button.

Stop Payments

Account Number
Demand Dep3434

Check Number *

3

Amount *

4

Reason*

5

Back Submit 6

3. Enter the check number.
4. Enter the amount.
5. Enter a reason.
6. Click the **Submit** button when you are finished.

Services

Reordering Checks

If you've previously ordered checks through FNB, you can conveniently reorder checks online at any time on our trusted vendor's website.

1

You are being redirected to an external site.

Proceed

2

MAIN STREET

Using the reorder form located in your last order of checks, please enter the specified information below in the entry boxes below.

It's time to reorder! Please select this form to your Personal Information

Charlie K. Lynn
132 Main Street
Anytown, USA 05555

ABA Number: 021000021
Account Number: 000000000000000000000000
Routing Number (or address only ABA):
Check Number: 000000000000000000000000
Check Date: 00/00/00
Check Amount: 000000000000000000000000
Check Type: 000000000000000000000000
Check Status: 000000000000000000000000
Check Reason: 000000000000000000000000

021000021 000000000000000000000000
ABA NUMBER ACCOUNT NUMBER

ABA Number
Account Number

Enter ABA Number
Enter Account Number

Submit Cancel

In the **Sidebar Menu**, click **Check Reorder**.

1. Click the **Proceed** button.
2. Complete your order on our vendor's website.



Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail for an additional \$2 paper statement fee (please refer to your Truth in Savings Disclosure) while E-Statement notices are sent via email and are available through online banking.

The image displays two screenshots of a web interface for managing statement delivery preferences. The top screenshot shows a 'Delivery Preferences' modal window with a close button (X) in the top right. A blue circle with the number '1' points to the 'Delivery Preferences' title. Below the title, there are two account entries: 'Jason Checking (...1001)' and 'Savings_Option_Agg (...1502)', each with a right-pointing chevron. The bottom screenshot shows the 'Delivery Preferences' form for the 'Savings_Option_Agg (...1502)' account. It includes a 'Statement Preference' dropdown menu with 'Select:' as the current selection, a 'Notification E-Mail (if electronic)' text input field containing '1test@malauzai.com', and another 'Statement Preference' dropdown menu. At the bottom of the form are 'Back' and 'Submit' buttons. A blue circle with the number '2' points to the first dropdown, '3' points to the email input field, and '4' points to the 'Submit' button.

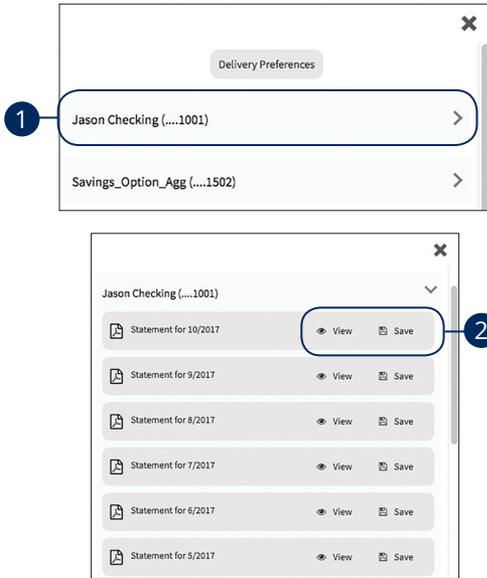
In the **Sidebar Menu**, click **Statements**.

1. Click the **Delivery Preferences** button.
2. Use the drop-down to select which accounts to edit.
3. Use the drop-down to select your statement preference.
4. If necessary add or change your email address.
5. Click the **Submit** button when you are finished.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.



In the **Sidebar Menu**, click **Statements**.

1. Select an account to view its statements.
2. Click either the **View** button to view the statement or the **Save** button to save the statement.

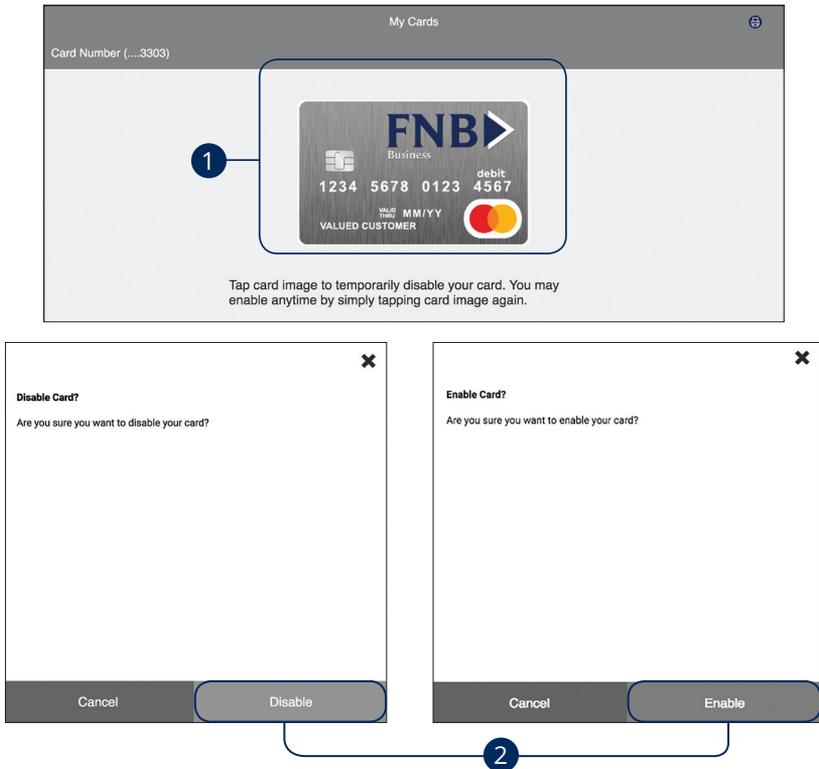
Services

Manage Cards

Our card management feature can help you control your cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.



In the **Sidebar Menu**, click **My Debit Cards**.

1. Click on a card to enable or disable the card.
2. Click the **Disable/Enable** button.



Note: When a card has been enabled, the card image will be displayed in color. When a card has been disabled, the card image will be grayed out.

Services

Account Reporting

You can create several reports within Business Digital Banking to keep track of payments, checks and transactions during a specified date range.

Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.

The screenshot shows the 'Account History Report' interface. At the top right, there are 'Print' and 'Export' icons. Below the title is an 'Advanced Search' section with a 'Collapse' button. The form contains several fields: 'Choose Account:' with a dropdown menu (1); 'Choose Saved Report:' with a dropdown menu; 'Search By Check Number:' with a text input field; 'Enter Amount Range:' with two text input fields separated by 'to' (2); 'Choose Date Filter:' with a dropdown menu showing 'Last 30 Days'; and 'Transaction Type:' with two checked checkboxes, 'Debit' and 'Credit' (3). At the bottom of the form are two buttons: 'Save Report' (4) and 'Apply'. Below the main form is a separate box titled 'Please name your report' containing a text input field (5) and two buttons: 'Cancel' and 'Confirm' (6).

In the **Sidebar Menu**, click **Account Reporting**.

1. Select at least one filter: check number, amount range, or date.
2. (Optional) Choose a transaction type by selecting the appropriate box.
3. Click the **Save Report** button.
4. Enter a name for the report.
5. Click the **Confirm** button.

Deleting an Existing Report

If you no longer need an existing report, you can delete it from your Business Digital Banking.

The screenshot shows the 'Account History Report' interface. At the top right, there are 'Print' and 'Export' icons. Below the title is an 'Advanced Search' section with a 'Collapse' arrow. The search criteria include:

- Choose Account: Demand Dep3434
- Choose Saved Report: Sample Report (highlighted with a blue circle and the number 1)
- Search By Check Number: (empty field)
- Enter Amount Range: \$0.00 to \$0.00
- Choose Date Filter: Last 30 Days
- Transaction Type: Debit, Credit

At the bottom, there are three buttons: 'Delete Report' (highlighted with a blue circle and the number 2), 'Edit Report', and 'Apply'.

Below the main interface is a 'Confirm Delete?' dialog box. It contains an information icon, the text 'Confirm Delete?', 'Click confirm to authorize', and two buttons: 'Cancel' and 'Confirm' (highlighted with a blue circle and the number 3).

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose saved report from the drop-down,
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

Running an Existing Report

Running an existing report allows you to display the results from your saved reports.

The screenshot shows the 'Account History Report' interface. At the top right, there are 'Print' and 'Export' icons. Below the title is an 'Advanced Search' section with a 'Collapse' button. The form includes the following fields and controls:

- 'Choose Account:' with a 'Select...' dropdown menu, circled in blue with a '1' callout.
- 'Choose Saved Report:' with a 'Select...' dropdown menu, also circled in blue with a '1' callout.
- 'Search By Check Number:' with a text input field.
- 'Enter Amount Range:' with two text input fields containing '\$0.00' and a 'to' separator, followed by another '\$0.00' input field.
- 'Choose Date Filter:' with a dropdown menu showing 'Last 30 Days' and a clear 'x' button.
- 'Transaction Type:' with two checked checkboxes: 'Debit' and 'Credit'.
- At the bottom, there are two buttons: 'Save Report' and 'Apply', with the 'Apply' button circled in blue and a '2' callout.

In the **Sidebar Menu**, click **Account Reporting**.

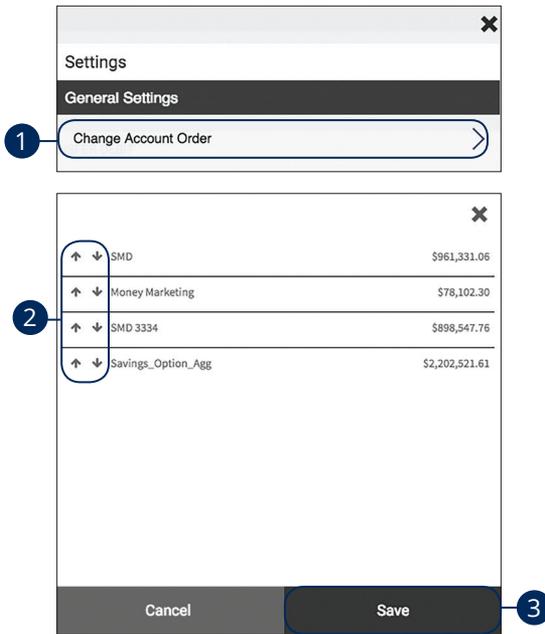
1. Use the drop-downs and select an account and saved report.
2. Click the **Apply** button to run the report.

Settings

Settings

Changing Account Order

The Home page and your accounts should appear in a way that is fitting for you. The order in which your accounts appear on the Home page can be changed in Settings to suit your needs.



In the  drop-down in the upper right corner, click **Settings**.

1. Click the **Change Account Order** button.
2. Select the up or down arrows to change the order your accounts appear in.
3. Click the **Save** button when you are finished.

Locations

Branches and ATMs

If you need to locate a FNB branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.

Locations

Geolocation is not supported for this device. Please turn on location sharing.

Map Satellite

Redo Search in this area

38655 Go

ATMs Branches All

Show Favorite Locations

- Jackson Ave. Branch ATM, Branch
 - 1113 Jackson Ave. W.
 - Oxford, MS 38655
- Oxford Main Branch ATM, Branch
 - 101 Courthouse Square
 - Oxford, MS 38655
- South Lamar Branch ATM, Branch
 - 2149 S. Lamar Blvd.
 - Oxford, MS 38655
- Sisk Avenue Branch ATM, Branch
 - 703 Sisk Ave.
 - Oxford, MS 38655

Sisk Avenue Branch
ATM, Branch

703 Sisk Ave.
Oxford, MS 38655

Telephone (662) 234-2621
(662) 234-2632

Customer Service First Service (Automated)

Lobby Hours
Monday-Thursday 8:30am-4:30pm
Friday 8:30am-5:00pm

ATM Hours
Monday - Friday 7:00am-7:00pm
Saturday 9:00am - 12:00pm

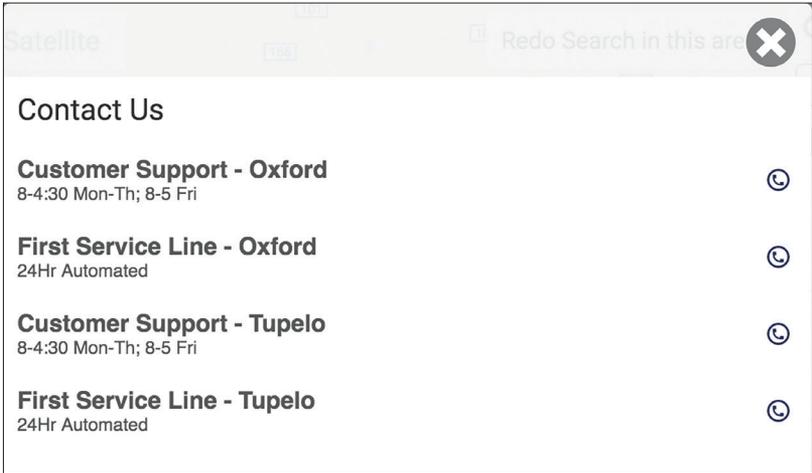
In the  drop-down at the top-right corner of the page, click **Locate Us**.

- Use the search bar to find locations near you.
- Sort which type of locations are displayed.
- Locations are displayed here, click on a location to display additional information.
- Click the heart next to a location to mark it as a favorite location.

Contact Us

Important Phone Numbers

If you need to contact FNB about a lost or stolen card or concerning any other issue you may have we have listed our important phone numbers on our contact us page.



In the  drop-down in the upper right corner, click **Contact Us**.



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