



Business Online Banking User Guide

616.379.0371
wmcbbank.com



EQUAL HOUSING
LENDER

MEMBER FDIC



Thank you for choosing West Michigan Community Bank for your online business service needs. We appreciate the opportunity to serve you.

Should you have any questions regarding this user guide, please contact your West Michigan Community Bank Treasury Management Sales team or the eBanking Support Group at the below contact details.

Treasury Management Sales

Andrew Lebron | VP, Commercial Treasury Management & Public Funds

Randi Lopez | Treasury Management Specialist

Abigail Holcomb | Treasury Management Analyst

Treasury Management Group Phone – 616.379.0371

Treasury Management Group eMail – treasurymanagement@wmcb.bank

eBanking Support

Support Team

- **Jodi Hurren** | VP, eBanking Officer
- **Christi Vaerten** | Senior eBanking Specialist
- **Esther Hill** | eBanking Specialist
- **Shyan Kreiner** | eBanking Specialist
- **Lynn Bower** | eBanking Specialist
- **Kristyn Struve** | eBanking Specialist
- **Support Phone:** (888) 280-8541
- **Support Email:** ebanking@teamnfgi.com

Getting Started	1
Two-Factor Authentication	1
Logging Off	2
Resetting a Forgotten Password.....	2
Settings Menu	2
Personal Settings.....	2
Manage Users.....	3
Account Settings	3
User Management.....	3
Sub-Users Overview	3
Adding a New Sub-User.....	5
Editing a Sub-User	7
Payments.....	8
ACH Module.....	8
New ACH Batch	9
Manual Batch Creation.....	9
ACH File Upload.....	11
Editing an ACH Batch.	13
Editing or Adding a Recipient to an ACH Batch	13
Editing or Deleting a Recipient.....	14
Deleting an ACH Batch	15
Duplicating an ACH Batch.....	15
Review and Initiate a One-Time ACH Batch	16
Review and Initiate Multiple ACH Batches	17
Uninitiate an ACH Batch	18
Tax Payments	18
ACH History	20
Wires Module.....	21
Wires Overview.....	21
New Wires.....	21
Creating a Wire	21

Creditor Information.....	22
Creditor and Instructed Agent.....	22
Review and Initiate a Wire	24
Review and Initiate a Wire Template	25
Editing a Wire Template.....	26
Deleting a Wire Template.....	26
Positive Pay Module.....	27
Check Positive Pay	28
Creating a Custom Template	28
Manually Add a Check	29
Upload Issued Item File	30
Working Check Exceptions	32
ACH Positive Pay	35
Working ACH Exceptions.....	35
ACH Filters.....	35
Reports.....	36

Getting Started

1. Once your Business Online Banking is set up, you'll receive an email containing a secure link to establish your login credentials. Click on the link to create your login credentials.
2. Enter your username and password once more and then secure your account with two-factor authentication (see below for two-factor authentication options and set up). Click Next.
3. You will receive a confirmation message that your two-factor authentication setup has been completed. After you select Done, you'll be prompted to accept West Michigan Community Bank's user agreement. You will then be directed to your business online banking Dashboard.

Note: After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging on to a device you have not previously registered, you will be required to request a two-factor authentication (2FA) code.

Two-Factor Authentication (2FA)

Two-Factor Authentication provides an additional layer of security to Business Online Banking and is designed to protect your account. In addition to your username and password, you will be required to verify your identity using a second method. This helps prevent unauthorized access to sensitive financial information. NOTE: the bank will NEVER ask you to provide your password, 2FA verification code or token code.

1. There are 3 options for 2FA to choose from:
 - a. Security Key
 - i. A Security Key is a physical token that connects to the end user's computer via USB, Bluetooth, or NFC. The authenticator code is automatically entered and never shared with anyone, including the end user utilizing the key. NOTE: all physical keys must comply with the FIDO protocol. The Titan security key and YubiKey Bio series are two recommended Security Keys.
 - b. Symantec hardware/software token
 - i. Symantec tokens can either be a physical hard token or a mobile app soft token.
 1. For a physical hard token, please contact Treasury Management Sales or the eBanking Support group.
 2. For the mobile soft app, download the app, VIP ACCESS.
 - c. Authenticator App
 - i. An Authenticator app is a mobile app that produces a 6-to-8-digit code that regenerates, typically every 30 seconds.
 1. Some recommended Authenticator apps include Google Authenticator, Duo or Microsoft Authenticator.

Logging Off

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

1. Click your name in the lower left corner of the screen.
2. Click the **Sign Out** tab.
3. Close your internet browser.

Resetting a Forgotten Password

If you forget your password, you can easily reestablish a new one from the West Michigan Community Bank home page.

1. From the website, click on the **Reset ID/Password** link.
2. Enter your username.
3. Enter your email address.
4. Click the **Next** button.
5. After successfully completing the two-factor authentication, you will be able to create a new password and log in.

Settings Menu

These menus can be used to manage your personal and account settings, as well as manage business settings.

Personal Settings

Personal Settings can be used to manage your profile, security, alerts and view the user agreement.

1. Profile – can be used to add a photo to your profile, update your name, and view address, email and phone number.
2. Security – can be used to edit your username, password, add a passkey, manage connected apps, view and edit 2-step verification methods, and view recently used devices. NOTE: under 2-step verification, you can add an additional 2FA method.
3. Alerts – can be used to set up alerts for specific changes, transactions or notifications.
 - a. User Security – provides alerts when there is a login from a new device, password change or username changes (these are hard coded for email alerts, however, you can choose to have a text or in-app alert enabled).

- b. General – provides general alerts, such as Incoming ACH credit, Incoming ACH debit, Certificate matured, Loan matured, Insufficient funds, Statement available, Incoming wire.
- c. Business – provides alert regarding a Business email address change, Business phone number change and User permission changed.
- d. ACH – provides alert regarding ACH module options, such as Recurring ACH batch about to initiate, ACH batch initiated, ACH batch processed, Recurring ACH batch to expire, Recurring ACH batch not initiated, ACH batch uninitiated, ACH batch updated, Incoming ACH EDI transaction.
NOTE: we highly recommend enabling the ACH batch initiated, ACH batch processed, and ACH batch updated alerts, as these can help mitigate fraud.
- e. Positive Pay – provides alert regarding Positive pay, such as ACH exceptions, Positive Pay exceptions, Positive Pay review time ending and unmatched reconciliation item. **NOTE: if you have Positive Pay, you need to enable these alerts in order to receive notification of exception items. See additional information under the Positive Pay section.**
- f. Transfers – provides alert regarding Scheduled transfer expiring and transfer failed.
- g. Wires – provides alert regarding Wires, such as Recurring wire expired, Recurring wire expiring soon, Recurring wire not transferred, Wire ready for approval, Recurring wire to be transferred, Wire transferred, Wire updated. **NOTE: we highly recommend enabling the Wire transferred and Wire updated alerts, as these can help mitigate fraud.**

Manage Users

This menu allows Admins to view the business profile information, to manage and set up users and to view the Activity audit log. See additional information on this menu under the User Management setting.

Account Settings

This menu allows users to set up and maintain Account settings, such as display options, balance and transaction alerts and Document settings.

User Management

Sub-Users Overview

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

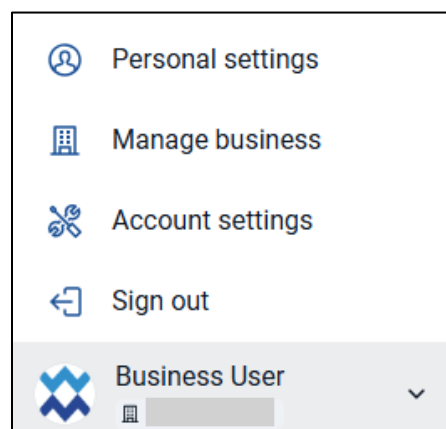
Each sub-user is assigned a set of user permissions that permit or prevent them from performing certain actions, such as:

- Sending or drafting payments and creating templates for certain transaction types.
- Accessing specific accounts.
- Managing users.
- Account transfers.

Admin users can set up the features, accounts and permissions each sub-user needs to do their job. Establishing these settings will give sub-users the exact permissions needed to perform specific tasks, helping you manage your business and keep it running as smoothly as possible.

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

1. Click on your name in the lower left-hand corner of the screen.
2. Click on **Manage Business**.
3. The following information is presented for each sub-user:
 - a. Name
 - b. Username
 - c. Role
 - d. Status
4. Use the search bar to search for a user.
5. Click the filter icon to filter users.
6. Click on “+Create user” link to add a sub-user.



Manage users			+ Create user
Search users			
NAME	ROLE	STATUS	
B Banno Biz Test BannoTest	Admin	✓ Active	
J John Doe	Admin	⌚ Pending	
S Stephtest1	Admin	✓ Active	

Adding a New Sub-User

You can set up new sub-users by creating a new profile and assigning user permissions.

(You should contact West Michigan Community Bank when you add a new wire or Remote Deposit Capture user)

1. Click the “+Create user” link.
2. Enter the user’s first and last name.
3. Enter the user’s email address.
4. Use the drop-down to select a user role.
5. Click the **Create user** button.
6. Enter your 2FA authentication.

<

Create user

First name

0/20

Last name

0/20

Email

0/80

User role

User

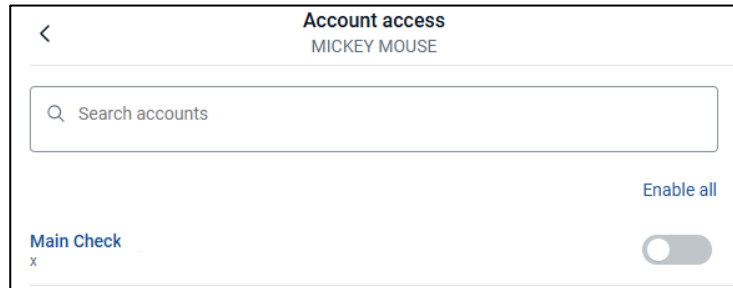
⌵

①

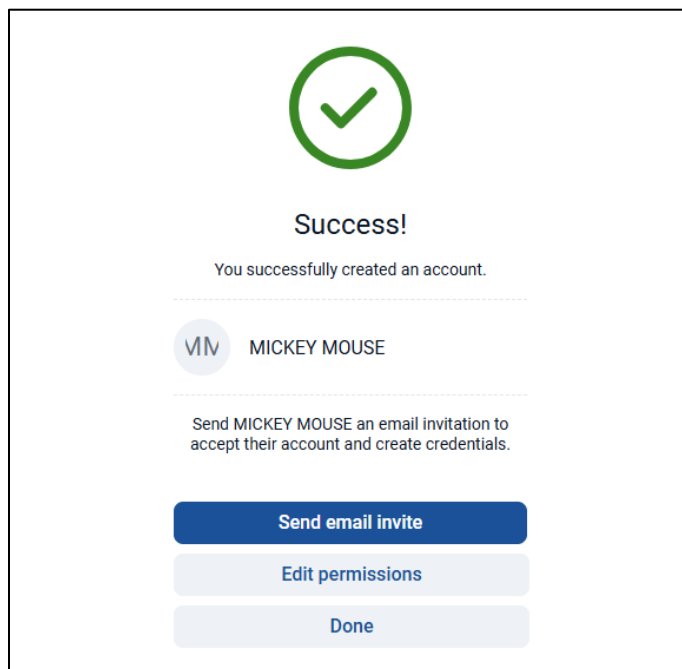
New users will be created using your organization's default set of permissions.
You can edit a user's permissions at any time by going to their user profile.

Create user

7. The user will now show as “Pending” and you will be prompted to **Enable accounts**.
8. Click on **Select** to choose the accounts that you want to give access to the user.
9. Click on **Enable all**, to enable all accounts, or slide the toggle to enable an individual account.



10. Click on **Done**.
11. Click on **Enable accounts**, to activate the accounts for the user.
12. You will get a “Success!” message, to which you can choose to do the following next:
 - a. Send email invite.
 - b. Edit permissions.
 - c. Done.



13. Click **Edit permissions**, so you can complete the users set up.
14. Click on **Set permissions**.
15. From the Permissions, you can select to give access to the following:
 - a. ACH (additional add-on service, *fees apply)
 - b. Alerts
 - c. Bill Pay (additional add-on service, *fees apply)
 - d. Card Management

- e. Documents
 - f. Positive Pay (additional add-on service, *fees apply)
 - g. Reporting
 - h. Stop payments (*fees apply)
 - i. Transfers
 - j. User management
 - k. Wires (additional add-on service, *fees apply)
16. Click the toggle on to enable the permission.
 17. Click on the ⓘ icon to view permission definitions.
 18. Enter any necessary limits.
 19. Once completed, click on the user's name to get back to the user settings
 20. After coming back to the main screen and all permissions are set, click on **Invite** to prompt the email invite for the user to set up their credentials.

Editing a Sub-User

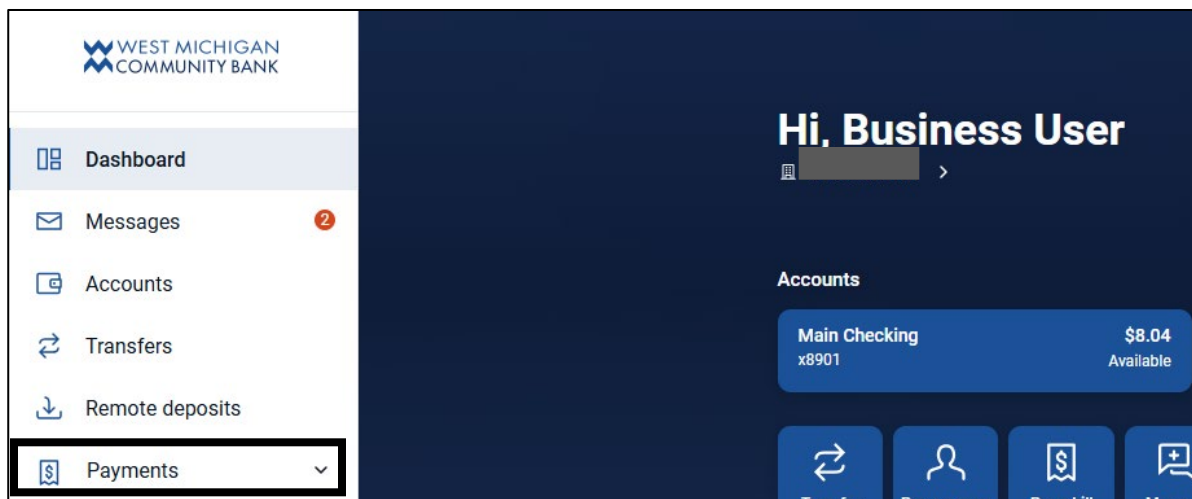
You can make changes to existing sub-users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

1. Click on your name in the lower left-hand corner of the screen.
2. Click on **Manage Business**.
3. Locate and select the sub user you would like to edit.
4. Click on the ⋮ icon and select **Edit user**.
 - a. Click on the pencil icon.
 - i. From here, you can edit the sub users name, user role, and email address.
 - b. Click on the **Hold** account access.
 - i. Holding a user's account will temporarily disable their account access. They will not be able to access their account until this is removed. You can use this for extended leaves of absence, vacations, etc.
 - c. Click on Send password reset link.
 - i. This will send a temporary password link to the user, if they have forgotten theirs.
 - d. Click on Delete user.
 - i. Deletes the sub user and deactivates their ID but does not erase the data from any existing payments.
5. Click on the Set permissions button.
 - a. From here, you can edit the sub users access rights and limits.
 - b. Click on the ⓘ icon to view permission definitions.
6. Click on the Account to access account permissions.
7. The Account permissions will be dependent on what user permissions were set above.
 - a. From here, you can enable the account, by using the toggle.

- b. If Positive Pay was enabled, you will have options to enable.
- c. If Stop Payments was enabled, you will have the option to enable.
- d. If Transfers was enabled, you will have options to enable transfer options.
- e. If Wires was enabled, you will have options to enable wire transfer and limit options.
- f. If Documents was enabled, you will have the option to enable documents for the account here.
- g. Click on the ⓘ icon to view permission definitions.

Payments

To access your Online Business Payment services (items such as business Bill Pay, ACH, Wires and Positive Pay) select Payments from the left-hand menu options. Note: Depending on your access rights, you may not have to click on Payments to see the accessible modules.



ACH Module

The ACH module allows you to pay or collect money from individuals or companies. You may need ACH capabilities to send a payroll file or collect monthly dues from your customers. ACH abilities depend on your agreement with West Michigan Community Bank.

The main ACH screen displays the batches/pre-notes created. It also provides the ability to create an ACH, upload an ACH and make tax payment (approved users).

There are a few ways that a batch can be created. If you have software able to create NACHA formatted files, you can simply upload the batch. If not, you may use the manual feature and enter the information. You can also import a file, which uses a combination of upload and manual.

Note: You must be enabled for this service. *Additional Fees Apply.

The screenshot displays the ACH interface. At the top, the title 'ACH' is shown. Below it, there are two tabs: 'Active' and 'History'. The 'Active' tab is selected, showing a list of active ACH batches. Each batch entry includes a status (e.g., 'Ready'), a description (e.g., 'EBANKING CM TEST'), and a dollar amount (e.g., '\$0.02'). To the right of the list, there are four buttons: 'Create ACH', 'Upload ACH', 'Pay taxes', and 'Set import layouts'. Below these buttons is a 'Search recipients' button. On the right side of the interface, there is a calendar for June 2026, with the date '23' highlighted.

Batch Name	Status	Description	Amount	Type
ach	Ready	EBANKING CM TEST	\$0.02	PPD
day test	Ready	EBANKING CM TEST	\$0.01	PPD
AGENT 2ND PAY	Ready	EBANKING CM TEST	\$2.00	CCD
BB DEBT NB	Ready	EBANKING CM TEST	\$0.03	PPD
CO NAME TEST	Ready	EBANKING CM TEST	\$0.01	CCD
CTX TEST	Ready	EBANKING CM TEST	\$0.01	CTX
CTX TESTING	Ready	EBANKING CM TEST	\$0.01	CTX

1. From the **Payments** tab, select **ACH**.
2. Click the  icon to filter batches by type.
3. Click the History tab to view your ACH history.
4. Click the **Create ACH**, **Upload ACH**, **Pay taxes**, or **Set import layouts** buttons to create new ACH batches.
5. Click on an active ACH batch to view more details, make edits, or delete.

New ACH Batch

Manual Batch Creation

Part 1: Creating an ACH Batch

1. From the **Payments** tab, select **ACH**.
2. Select Create ACH.
3. Enter a batch name.
4. Select a company.
5. Company ID will prefill.
6. Select an SEC code.
7. Enter an entry description (this will prefill but can be modified).
8. Enter Discretionary data (this will prefill but can be modified).

Create ACH

Batch name

Company EBANKING CM TEST >

Company ID 9876543211 >

SEC PPD >

Entry description ACH BATCH >

Discretionary data ACH BATCH >

Recipients Add recipients >

[Cancel](#) [Create batch](#)

- Batch Name – Customer chooses this to distinguish between batches
- Company – defaults
- Company ID – defaults
- SEC – Defaults but should be chosen based on type of payees within batch (PPD = Person, CCD = Company)
- Entry Description – Defaults but this is the purpose of the batch that displays to the recipient **NOTE: Effective 3/2026 – if paying for PAYROLL purposes, entry description MUST read PAYROLL**
- Discretionary Data – Defaults but this is the purpose of the batch for benefit of customer and bank.
- Restrict batch – If restricted, only users with restricted batch access entitlement can view and work the batch.

Part 2: Creating an ACH Recipient

1. Click the **Add recipients** link.
2. Choose either the Add manually link or the Import from file link.
3. From Add manually, enter the recipient's full name.
4. Enter an amount (zero is not accepted).
5. Select a transaction type (Credit=payment or Debit = collection).
6. Enter the account number.
7. Enter the routing number.
8. Use the drop-down to select an account type.
9. Check the box to prenote a participant, if desired (recommended).
10. Check the box to hold a payment, if needed.
11. Optional: Click the Optional fields link.
 - a. Optional: Enter an ID number (never use an employee's TIN).
 - b. Optional: Enter an addenda.
12. Click the +Add another recipient, if additional recipients need to be added to batch.
13. Click **Save recipient**.

14. Click **Create batch**.

15. You will receive a green confirmation that the batch has been created and will see that batch now listed in your batch list.

Note: Prenoting a recipient will issue a test transaction to the receiving financial institution to ensure the validity of the account information. Selecting prenote will create an additional batch labeled "PNT" that you will need to initiate separate from the original batch, after waiting the required number of days per Nacha rules.

You may hold a recipient when you do not want them to receive funds for this processing date.

ACH File Upload

ACH File Upload allows you to upload properly formatted Nacha ACH files generated from your accounting software.

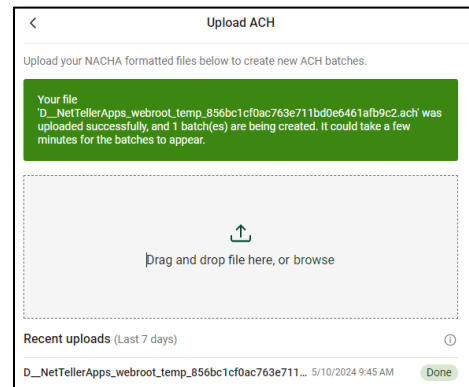
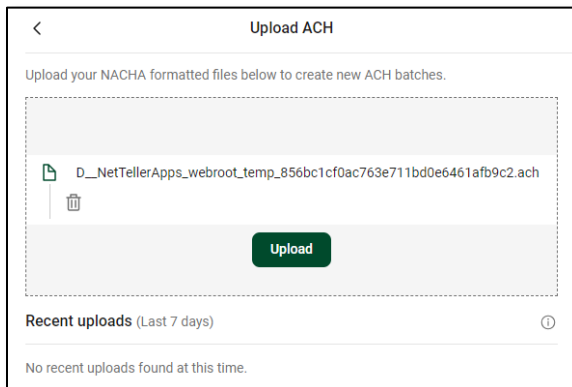
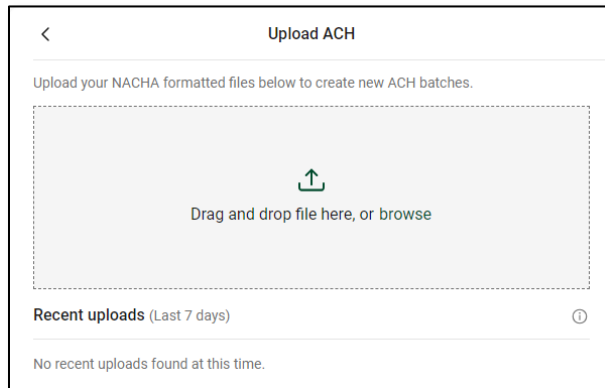
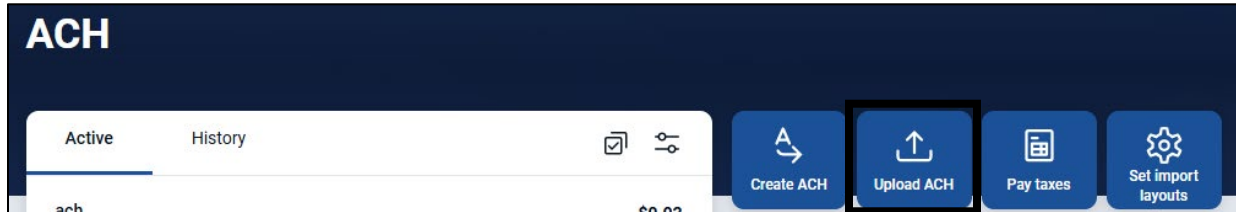
The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in the online business banking
- SEC was enabled
- Batch and File Control Totals equal contents of file
- Has totals equal contents of file
- Dollar Limits are within business and user ACH limits
- Company names and company IDs match what was set up by West Michigan Community Bank
- Effective date is within permitted date range
- Business cutoff
- ACH debit and credit lead days

Note: ACH Upload functionality conforms to Nacha guidelines. These guidelines have been established to help financial institutions mitigate security and fraud risk.

1. From the **Payments** tab, select **ACH**.
2. Click the **Upload ACH** button.
3. Select the file to upload.
4. Click the **Upload** button.

- Review the upload status.
- Click on the ⓘ icon to review status (click on the refresh button to refresh the status).
- Click the back arrow to view the batch in your Active batch list.



Active		History		
BATCH		RECURRING		AMOUNT
0000220				\$0.75
Ready		NFGI EBANKING		PPD

Editing an ACH Batch

You can edit any active ACH batch.

1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to edit.
3. Click the Edit link.
 - a. From here, you can edit Batch name, Company ID, Entry Description or Discretionary Data.

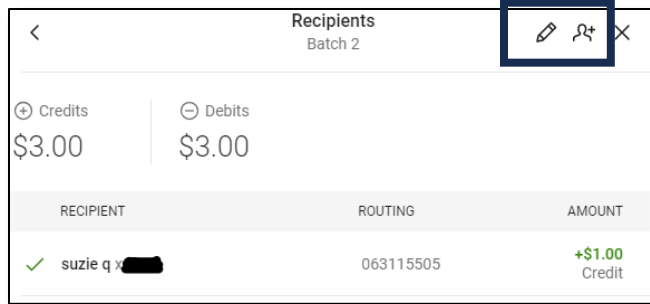
The screenshot shows a mobile application interface for editing an ACH batch. The title bar at the top says 'Edit batch' with a back arrow on the left. The form contains several fields: 'Batch name' with the value '0000051', 'Company ID' with the value '1123456789' and a chevron icon, 'Entry description' with the value 'VENDOR PMT' and a chevron icon, and 'Discretionary data' with the value 'ACH BATCH' and a chevron icon. Below these is a 'Restrict batch' option with an information icon and an unchecked checkbox. At the bottom are 'Cancel' and 'Save' buttons.

Editing or Adding a Recipient to an ACH Batch

You can add or edit recipients to any active ACH batch.

1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to edit.
3. Click on the **Recipients** link.
4. Click on the  icon to edit a recipient's transaction amount, hold the recipient or send a prenote.
5. Click on the  icon to add a recipient.
6. Click on the recipient's name to Edit the recipients account information.
7. Click on the recipient's name, then the  icon to delete a recipient from a batch.

The screenshot shows a mobile application interface for batch details. The title bar says 'Batch details' with a menu icon and a close icon. The main content area shows the batch ID '0000051' with a 'Ready' status. Below this are two columns: 'Credits' with a value of '\$0.01' and 'Debits' with a value of '\$0.00'. There is an 'Edit' link with a chevron icon. Below the amounts is the 'Effective date' section, which shows a calendar icon and the date 'May 28, 2025'. At the bottom is a 'Recipients' section with a link that says '7 recipients >'. This link is highlighted with a dark blue border.

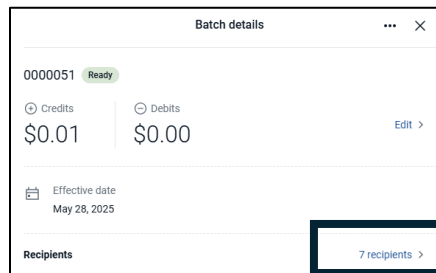


RECIPIENT	ROUTING	AMOUNT
✓ suzie q	063115505	+\$1.00 Credit

Editing or Deleting a Recipient

You can edit a recipient's bank information, ID number and/or addenda information.

1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to edit.
3. Click on the **Recipients** link.
4. Click on the recipient that you would like to edit.
5. Make the necessary changes or click on the  icon to delete the recipient from the batch.



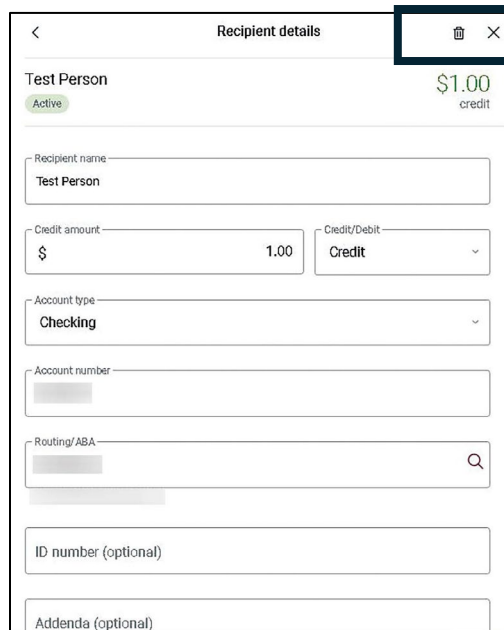
Batch details

0000051 Ready

Credits: \$0.01 Debits: \$0.00

Effective date: May 28, 2025

Recipients: 7 recipients >



Recipient details

Test Person \$1.00 credit

Active

Recipient name: Test Person

Credit amount: \$ 1.00 Credit/Debit: Credit

Account type: Checking

Account number:

Routing/ABA:

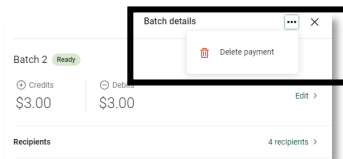
ID number (optional):

Addenda (optional):

Deleting an ACH Batch

You can delete an ACH Batch that is no longer in use. Note: Once an ACH Batch is deleted, you can no longer get that batch information back.

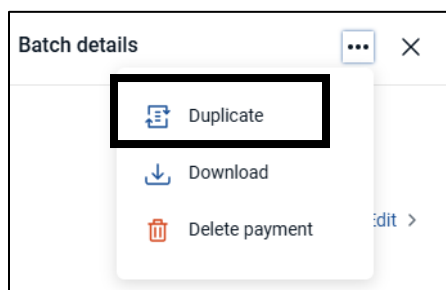
1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to delete.
3. Click on the ******* icon and select **Delete Payment**.
4. Click on the Delete button to confirm.



Duplicating an ACH Batch

You can duplicate an existing batch. This is done typically in cases when you may have a payroll file and are paying a bonus, this will allow you to duplicate an existing batch with the same information so that both batches can be initiated on the same day.

1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to duplicate.
3. Click on the ******* icon and select **Duplicate**.
4. Create a new Batch name.
5. Click on Create batch.
6. Click on the Done button.

A screenshot of the 'Duplicate batch' form. The title is 'Duplicate batch'. There is a back arrow on the left and a close 'X' on the right. The 'Batch name' field contains 'BONUS PAYROLL' (highlighted with a red box). Below this is a checkbox labeled 'Reset amounts to \$0.00'. At the bottom is a blue button labeled 'Create batch' (highlighted with a red box).

Review and Initiate a One-Time ACH Batch

You can initiate any active ACH batch for one-time processing.

1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to initiate.
3. Click the **Review and Initiate** button.
4. (Optional) Click the “Show Details” link to show additional details.
5. Select an offset account.
6. Select an effective date.
7. (Optional) Check the box to reset amounts to \$0.00 after processing.
8. Click the **Initiate** button.
9. Enter your 2FA authentication.
10. Click the **Done** button.

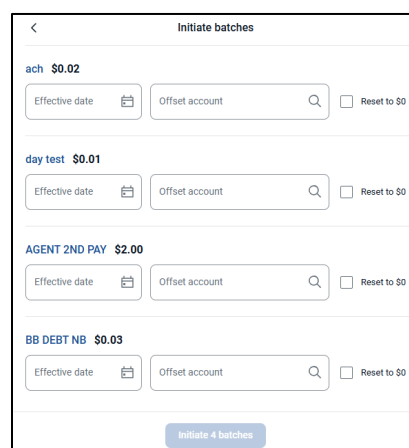
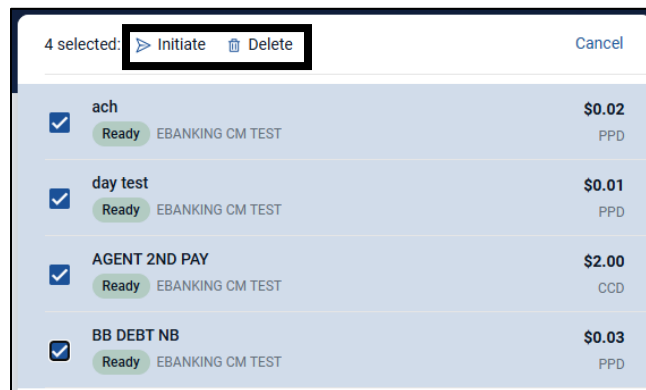
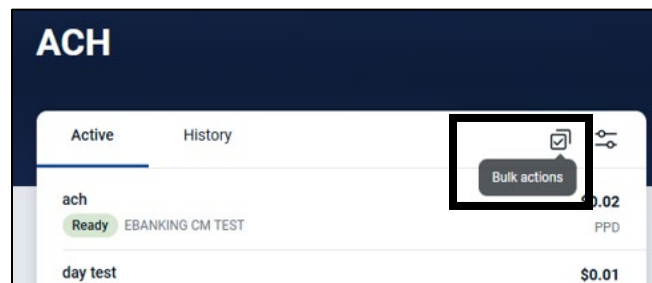
The screenshot shows a 'Batch details' modal window. At the top, it says 'ach' with a 'Ready' status. Below this, there are two columns: 'Credits' with a value of '\$0.02' and 'Debits' with a value of '\$0.00'. An 'Edit' link is next to the Debits value. Underneath, the 'Effective date' is listed as 'Jun 8'. A section titled 'Recipients' indicates '2 recipients'. Below this, a table lists various fields: Company, Company ID, SEC code, Description, Discretionary, and Batch restricted, with their corresponding values. At the bottom, there is an 'Attach to a conversation' link and two buttons: 'Mark as pending' and 'Review and initiate'. The 'Review and initiate' button is highlighted with a black rectangular box.

The screenshot shows an 'Initiate ACH' modal window. It displays the same 'ach' status and 'Credits'/'Debits' values as the previous screen. Below these, there is a 'Show details' link. The modal includes several configuration options: 'Offset account' with a 'Select account' link, 'Frequency' set to 'Once', 'Effective date' with a 'Select date' link, and a checkbox for 'Reset amounts to \$0.00 after processing'. At the bottom, there are two buttons: 'Cancel' and 'Initiate'.

Review and Initiate Multiple ACH Batches

You can initiate multiple active ACH Batches.

1. From the **Payments** tab, select **ACH**.
2. Click the **Bulk Actions**  icon.
3. Select the ACH batches you would like to initiate.
4. Click the **Initiate** button.
5. Select an effective date for each batch.
6. Select an offset account for each batch.
7. (Optional) Check the box to reset amounts to \$0.00 after processing.
8. Click on **Initiate**.
9. Enter your 2FA authentication.
10. Click the **Done** button.



The screenshot shows the 'Initiate batches' form. It has a back arrow and a title 'Initiate batches'. Below the title, there are four sections, each for a batch: 'ach \$0.02', 'day test \$0.01', 'AGENT 2ND PAY \$2.00', and 'BB DEBT NB \$0.03'. Each section has an 'Effective date' field with a calendar icon, an 'Offset account' field with a search icon, and a 'Reset to \$0' checkbox. At the bottom, there is a blue button labeled 'Initiate 4 batches'.

Uninitiate an ACH Batch

You can uninitiate an initiated batch. Note: You can only uninitiate a batch that is an initiated status.

1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to uninitiate.
3. Click the **Uninitiate** button.
4. Click the **Uninitiate** button.

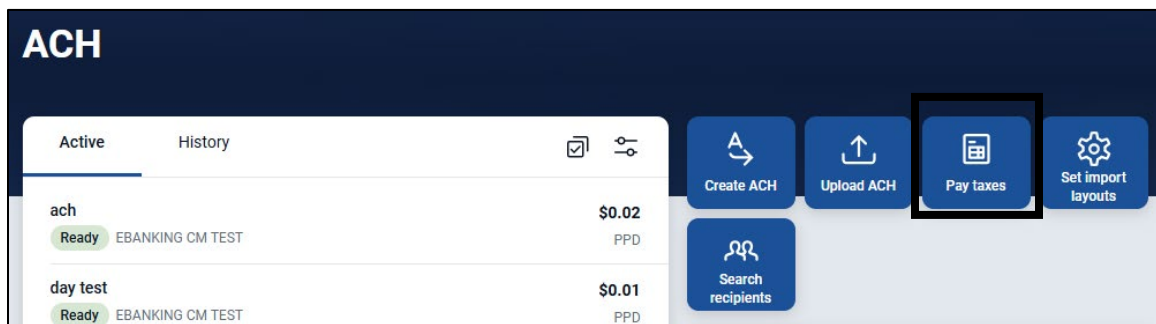
The screenshot displays the 'Batch details' modal for an ACH batch. At the top, there are tabs for 'Active' and 'History', with 'Active' selected. Below the tabs, the batch is identified as 'ach' with a status of 'Initiated' and a value of '\$0.02'. The batch is associated with 'EBANKING CM TEST' and 'PPD'. The 'Batch details' section shows 'Credits' of '\$0.02' and 'Debits' of '\$0.00'. The 'Effective date' is 'Jun 25'. There are '2 recipients'. The 'Recipients' section lists fields: Company, Company ID, SEC code (PPD), Description (ACH BATCH), Discretionary (ACH BATCH), and Batch restricted (No). At the bottom, there is an 'Attach to a conversation' link and a blue 'Uninitiate' button, which is highlighted with a black rectangle.

Tax Payments

You can initiate Federal Tax Payments through the Electronic Federal Tax Payment System (EFTPS). **Note:** You must be enabled for this service.

1. From the **Payments** tab, select **ACH**.
2. Click the **Pay taxes** button.

3. Select the tax authority.
4. Enter the payment name.
5. Enter the tax period.
6. Click the **Next** button.
7. Select a company.
8. Select the pay from account.
9. Select the pay to account.
10. Enter the taxpayer ID.
11. Click the **Next** button.
12. Select a tax code.
13. Enter an amount.
14. Click the **Create Payment** button.
15. Click the **Done** button.
16. Locate the Tax Payment batch that was just created.
17. Click on **Review and Initiate**.
18. Select the Effective Date.
19. Click on Confirm.
20. Click on **Initiate**.
21. Enter your 2FA authentication.
22. Click the **Done** button.



Pay taxes

1 **Payment details**

Tax authority: Federal State

Payment name:

Tax period:

Next

2 From and to accounts [Edit](#)

3 Tax code and amounts [Edit](#)

Pay taxes

✓ **Payment details** [Edit](#)
Federal, Tax FD BB TEST, March 2026

2 **From and to accounts**

Company: Select company >

Pay from: Select from account >

Pay to: Select receiving account >

Taxpayer ID:

[Back](#) **Next**

3 Tax code and amounts [Edit](#)

Pay taxes

- ✓ **Payment details** [Edit](#)
Federal, Tax FD BB TEST, March 2026
- ✓ **From and to accounts** [Edit](#)
From Main Checking, to Bank of America
- 3 Tax code and amounts**

Tax code [Lookup tax code](#) >

Amount \$ 0.00

[Back](#) [Create payment](#)



Tax payment created

Tax FD BB TEST
\$1.00

Pay to: Federal
Pay from: Main Checking
Tax period: 03/26
Addenda: TXP*123456789*94101*260301*1*25*2*25*3*50\

[Done](#)

Tax FD BB TEST **\$1.00**

Ready EBANKING CM TEST **CCD**

ACH History

You can view 180 days' worth of ACH history. **NOTE:** It is recommended that if you need ACH batch history longer than 180 days, you should print or save your batch information.

1. From the **Payments** tab, select **ACH**.
2. Click on History.
3. Click the  icon to expand search options.
4. Click on the batch to view additional information.

ACH

[Active](#) [History](#) 

JUN 18 **BB DEBT NB** **\$0.03**
EBANKING CM TEST PPD

Wires Module

A wire transfer is a method of electronically transferring funds from one individual or entity to another. It involves the movement of money between different financial institutions. Wire transfers are typically fast, secure, and reliable, making them a popular choice for various types of financial transactions.

Note: You must be enabled for this service. *Additional Fees Apply.

Wires Overview

1. From the **Payments** tab, select **Wires**.
2. Click the **History** tab to view your wire history.
3. Click the **Templates** tab to view your wire templates.
4. Click the **Create Wire** button to create new wires or wire templates.
5. Use the drop-down to change the account.
6. Click a wire to view more details, make edits or delete.

The screenshot displays the 'Wires' module interface. At the top, there are three tabs: 'Active', 'History', and 'Templates'. The 'Active' tab is currently selected. Below the tabs, there is a section for 'Account' with a dropdown menu showing 'Main Checking :'. To the right of the account selection, there is a 'Create wire' button with a wire icon. Below the account selection, there is a table with two columns: 'WIRE' and 'AMOUNT'. To the right of the table, there is a calendar for June 2026. The calendar shows the days of the week (SUN, MON, TUE, WED, THUR, FRI, SAT) and the dates. The date 23 is highlighted with a blue circle.

New Wires

Domestic wires allows you to send funds to any recipient in the U.S. Make sure you have all of the necessary account and contact information for the recipient before you continue.

Part 1: Creating a Wire

1. From the **Payments** tab, select **Wires**.
2. Click the **Create wire** button.

3. Enter a wire name.
4. Enter a dollar amount.
5. Use the drop-down to select a from account.
6. Click the “Add creditor” link to add a creditor.



<

Create wire

Wire name

0/50

Amount

\$

0.00

From

Main Checking

>

To

Add creditor

>

Remittance information

Add notes

>

Save as template

i

☐

Create wire

Part 2: Creditor Information

Add a creditor to a wire. The creditor is the recipient of the wire.

1. Enter the name of the creditor.
2. Enter the account number.
3. Enter the address.
4. Click the “Show optional fields” link to show additional optional fields.

Creditor details
Person or company receiving the payment.

Name

Account number

Building/street # Street name

Town name (city) Country subdivision (state)

Post code (zip) United States - US

+ Show optional fields

Optional address fields

Department Sub department

PO box Building name

Room Floor

Town location District name

— Hide optional fields

Part 3: Creditor and Instructed Agent

When sending a wire, the creditor financial institution is the final bank that receives the funds. Some financial institutions use an in-between third-party bank called instructed agent to process funds. If the creditor bank uses an instructed agent, the instructed agent's information will need to be input as well.

1. Search for or enter the receiving financial institution information.
2. (Optional) Check the box if the instructed agent's details are the same as the creditor agent's details, uncheck the box if it is not.
3. Search for or enter the intermediary financial institution information.
4. Click the **Save** button.

Creditor agent
Beneficiary institution that holds the creditor's account.

Find institution

Routing/ABA number Institution name

Reference beneficiary

Town name (city) Country subdivision (state)

United States - US

Instructed agent
Creditor's receiving financial institution.

☒ Same details as creditor agent

Cancel Save

5. (Optional) Click the “add notes” link to add a note.
6. (Optional) Check the box to save as a template – for future use.
7. Click the **Create wire** button.
8. Review the wire information and click the **Done** button.

Note: The wire will still need to be initiated to be sent out. See below under Review and Initiate a Wire.

Review and Initiate a Wire

1. From the **Payments** tab, select **Wires**.
2. Select the wire you would like to initiate.
3. (Optional) Click the “Show details” link to show additional details.
4. Click the Initiate button.
5. (Optional) Click the “Show details” link to show additional details.
6. Click the Initiate button.
7. Enter your 2FA authentication.
8. Click the **Done** button.
9. The wire will now have a pink “approval” tag. If you are set up to need a second approver. The second user will need to log in, click on that wire, and approve it.

The first screenshot shows a table with tabs 'Active', 'History', and 'Templates'. The 'Active' tab is selected. Below the tabs is a dropdown menu for 'Account' with 'Main Checking' selected. Below that is a table with columns 'WIRE' and 'AMOUNT'.

WIRE	AMOUNT
NTSM TEST Ready	\$0.01

The second screenshot shows the 'Wire details' modal for the 'NTSM TEST' wire. It displays the amount '\$0.01' and a 'Ready' status. Below this, it shows 'From: Main Checking' and 'Creditor details' with fields for Name, Account number, and Address. There is a 'Show details' link and an 'Attach to a conversation' option. At the bottom is a 'Review and initiate' button.

The third screenshot shows the 'Initiate wire' modal for the 'NTSM TEST' wire. It displays the amount '\$0.01' and a 'Ready' status. Below this, it shows 'From: Main Checking' and a 'Show details' link. At the bottom are 'Cancel' and 'Initiate' buttons.

Active
History
Templates

Account
BUSINESS CHECKING

WIRE	AMOUNT
Jodi EAA test #10 Ready to	\$0.10
TESTING HIGH RISK Initiated	\$0.01

Review and Initiate a Wire Template

1. From the **Payments** tab, select **Wires**.
2. Click the **Templates** tab.
3. Select the template you would like to initiate.
4. Click the **Review and initiate** button.
5. Enter your 2FA authentication.
6. Click the **Done** button.

Active
History
Templates

Account
Main Checking

WIRE	AMOUNT
TEST NB to	\$0.01

Wire details

TEST NB
\$0.01
Edit

Template

From
Main Checking

Remittance information
INVOICE2222

Creditor details

Name

Account number

Address

Show details

Review and initiate

Editing a Wire Template

1. From the **Payments** tab, select **Wires**.
2. Click the **Templates** tab.
3. Select the template you would like to edit.
4. Click the **Edit** link.
5. Make the necessary changes and click the **Save** button.

Active History Templates	
Account Main Checking x8901	
WIRE	AMOUNT
TEST NB	\$0.01

Wire details

TEST NB

\$0.01

Edit >

Template

FromMain Checking

Remittance informationINVOICE2222

Creditor details

Name

Account number

Address

Show details

Review and initiate

Deleting a Wire Template

1. From the **Payments** tab, select **Wires**.
2. Click the **Templates** tab.
3. Select the template you would like to delete.
4. Click the  icon.
5. Click the **Delete** button.

Wire details

TEST NB

\$0.01

Edit >

Template

FromMain Checking

Remittance informationINVOICE2222

Creditor details

Name

Account number

AddressPIGEON, MI, US 48755

Show details

Review and initiate

Positive Pay Module

Positive Pay is a fraud detection tool that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

Positive Pay requires the Customer to upload a file of issued checks or manually enter issued checks through their West Michigan Community Bank Business Online Banking application each time checks are issued. When those issued checks are presented for payment at the bank either through the in-clearing files or presented over the counter for encashment, they are compared electronically against the list of issued checks. When the components of the check do not match the issued check information that was uploaded, a positive Pay Exception is created. Exceptions must be reviewed and decisioned by the Customer as they may be indicators that fraud has occurred on their account.

It should be noted that the upload as well as the review of any identified exceptions is extremely time sensitive. Timely uploads ensure that when checks are presented for payment, they can be compared to the list of issued items and valid checks will not be rejected. Exception item review and decisioning must occur by 3:00 p.m. the morning after presentment.

Note: You must be enabled for this service. *Additional Fees Apply.

Check Positive Pay

Creating a Custom Template

Prior to uploading checks, if you are uploading a check file from your software system, you must create a template under Manage Templates. Work with the eBanking group to set this up. Acceptable formats include the following:

- Delimited – CSV, text, xls, or.xlsx file that separates row and columns by a delimiter character, such as a comma (,)
- Fixed Position – Text file that arranges rows and columns by fixed width columns

1. From the **Payments** tab, select **Positive Pay**.
2. Click the **Manage templates** tab.
3. Click the **+** icon.
4. Click either the **Delimited** or **Fixed position** button, depending on your file type.
5. For this example, we are using the **Delimited** option.
6. Enter a template name.
7. Indicate whether or not your spreadsheet includes a decimal.
8. Enter which column is used for each item in your file. For any item you are not using, leave the column field blank.
9. Indicate a column and set the indicators.
10. Indicate a column and select a date format.
11. Indicate the column for Payee.
12. Click the **Review** button.
13. Click the **Save** button. Your template is now ready to use.

< Create delimited template

Template name 0/50

Amount format ⓘ No format validation >

Field delimiter ⓘ Comma (,) >

Text qualifier ⓘ None >

Column order
Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	Col #	
Item Amount Required	Col #	
Account number	Col #	
Account type	Col #	Set indicators Required >
Issue date	Col #	Set date format Required >

Issue date Set date format
Required >

Payee
Max 80 characters

Debit/credit Set indicators
Required >

Void indicator Set indicator
Required >

Void date Set date format
Required >

Payee address 1

Payee address 2

Payee address 3

Payee address 4

Stop indicator Set indicator
Required >

Positive pay

Check entries

Your check uploads will display here

+ Add checks

Work check exceptions

Work ACH exceptions

Settings

[Manage templates](#)

[View ACH filter rules](#)

Manually Add a Check

You can manually add a check when you want to enter the check information, rather than upload a file. This option can also be used to Void Checks from your issued check file.

1. From the **Payments** tab, select **Positive Pay**.
2. Click on the **Add Checks** button.
3. Click on **Add your checks manually** button.
4. Select the account the check was issued from.
5. Enter your check number.

6. Enter your check amount.
7. Enter your Payee Name (you will want to enter exactly as how it is displayed on the check, so if it is in all caps, put it in all caps – special characters should be avoided – limit of 35 characters)
8. Type should be Debit (you can also use the VOID option here, if you want to take a check out of your issued check file)
9. Click on Select to use the calendar to choose the date.
10. (Optional) To add another check, click the **Save and enter another** button.
11. Click on **Review checks** button.
12. Review the information and click the **Approve** button.
13. Click the **Approve** button.
14. Click the **Done** button.
15. Click the **Review & approve** button.
16. Review the items and click the **Approve** button.

Enter checks
Main Checking

Check number: 0000 (0/10)

Check amount: \$ 0.00

Payee: Payee name (0/80)

Type: Debit

Check date: Select >

Buttons: Save and enter another, Review 0 checks

Positive pay

Check entries

PosPayManualEntry_EBANKJODI_260623.txt Main Checking
Checking
Pending

Review & approve >

+ Add checks

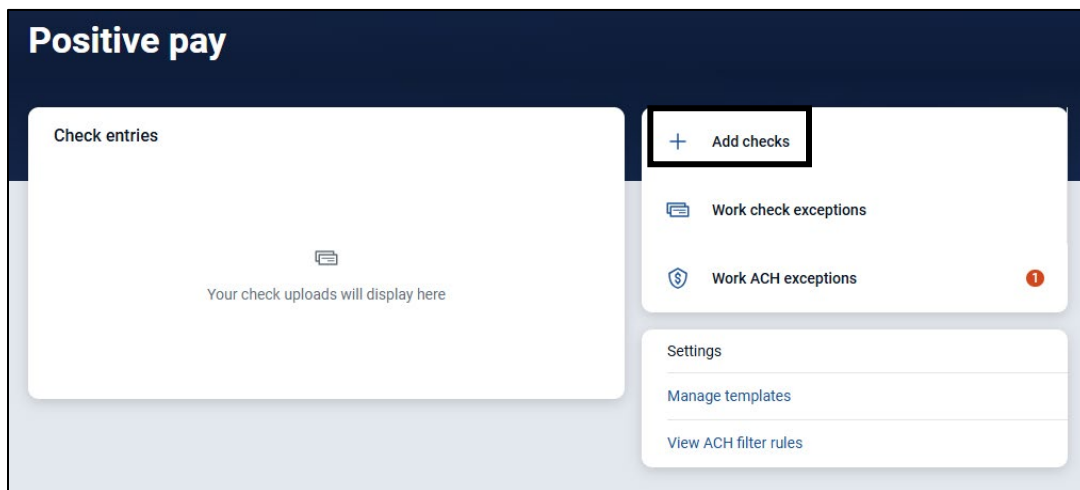
Work check exceptions

Work ACH exceptions

Upload Issued Item File

1. From the **Payments** tab, select **Positive Pay**.
2. Click on the **Add Checks** button.

3. (Optional) Click the “View CSV formatting guide” link to view the necessary CSV formatting.
4. Select the account the check was issued from.
5. Select the CSV file.
6. Click on Submit.
7. You will receive a success notice. Note: you may need to hit the refresh button.
8. Click the **Review and approve** button.
9. Review the upload and click the **Approve** button.
10. Click the Done button.



The screenshot shows the 'Add checks' form. At the top, there is a back arrow and the title 'Add checks'. Below the title, there is a section 'Add your checks manually' with a right arrow. The form is divided into three numbered steps: 1. 'Select template' with a 'Select template >' link. 2. 'Choose associated account' with a 'Select >' link. 3. 'Upload file' with a 'Default template formatting guide' link. Below the third step, there is a large dashed box with an upload icon and the text 'Drag and drop file here, or browse'. At the bottom, there is a 'Submit' button and a note: 'After submission, please allow time for processing.'

Positive pay

Check entries

PosPayManualEntry_EBANKJODI_260623.txt Main
 Checking
Pending

Review & approve >

+ Add checks

Work check exceptions

Work ACH exceptions 1

Review checks

File upload summary

File name PosPayManualEntry_EBANKJODI_260623.txt

Total items 1

Total amount \$1.00

DATE	PAYEE/AMOUNT	CHECK #
JUN 23	\$1.00 TESTTTT	00123568955

Cancel
Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

1 checks approved

PosPayManualEntry_EBANKJODI_260623.txt Uploaded & approved

Account Main Checking

Upload date Jun 23, 2026

Done
Upload another

Check entries

PosPayManualEntry_jodiloui01_260616.txt BUSINESS CHECKING 5 mins ago
Successful

Working check exceptions

NOTE: You should set up your Positive Pay Exception Alerts > under your name in the lower left-hand corner of the Dashboard > Personal Settings > Alerts > Positive pay. Choose which to make active, depending on product and how you want to receive. It is recommended to make all 3 options active.

 Positive pay ACH exceptions Email, In-app message, SMS	4 active ▾ Active >
Positive Pay exceptions Email, In-app message, SMS	Active >
Positive Pay review time ending Email, In-app message, SMS	Active >

Customers that utilize Positive Pay are responsible for reviewing their exceptions and decisioning them prior to 3:00 p.m. every business day. Failure to review timely exceptions could result in a loss to the customer or the potential for a valid item being returned.

When checks are posted to the account, the system reviews the check elements against the details in the upload (or against the manually created items) and the set parameters. Any variances will result in an Exception item. Exceptions may be created due to the following reasons:

- Duplicate Check Number: The item was previously paid.
- Mismatch Amount: Amount does not match the upload amount or the manually created item amount.
- Paid Not Issued: The item was never loaded into the system as an issued check.
- Paid Not Issued: The item was never loaded into the system as an issued check.

1. From the **Payments** tab, select **Positive Pay**.
2. Click on the **Work check exceptions** button. Note: The system will display if there are any exceptions with a red indication.
3. Review the Payee, Amount, Check number and Reason for the exception.
4. Click on the check  icon to display an image of the check.
5. (Optional) Click an exception to view additional details and submit corrections to the bank.
 - a. Corrections could include check number or amount. Click on Submit Correction to begin the correction process – NOTE: submitting corrections is an important step, so that your file is adjusted correctly.
6. Click the box if you want to **Pay** the item.
7. Uncheck the box if you want to **Return** the item.

 Work check exceptions 1

<

Work check exceptions

>

Account: Main Checking

ⓘ

 Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
Pay all		
☒	\$1.00 Pay	0000000000 Duplicate

Returning 0 | Paying 1

Reset

Return all

Submit

Check details

\$1.00

Check images



Account name

Main Checking

Check number

0000000000

Source of entry

Other

Exception reason

Duplicate

Protected

No

DDA Batch

0089

DDA Sequence

0010000659

Print

Submit a correction

<

Attach to a conversation

>

Submit your correction request by adding it to a conversation.

Add to existing conversation

Start a new conversation

Call us at 800.664.1778

ACH Positive Pay

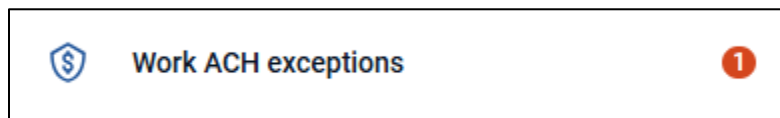
ACH Positive Pay is a fraud detection tool that helps protect your business from automated clearing house (ACH) fraud by reviewing incoming debits and returning them before they are deducted from your account.

It should be noted that the review of any identified exceptions is extremely time sensitive. Exception item review and decisioning must occur by 3:00 p.m. the morning after presentment.

Note: You must be enabled for this service. *Additional Fees Apply.

Working ACH exceptions

1. From the **Payments** tab, select **Positive Pay**.
2. Click on the **Work ACH exceptions** button. Note: The system will display if there are any exceptions with a red indication.
3. Review the Payee, Amount, Check number and Reason for the exception.
4. Click the box if you want to **Pay** the item.
5. Uncheck the box if you want to **Return** the item.



<

Work ACH Exceptions

Account: Main Checking >

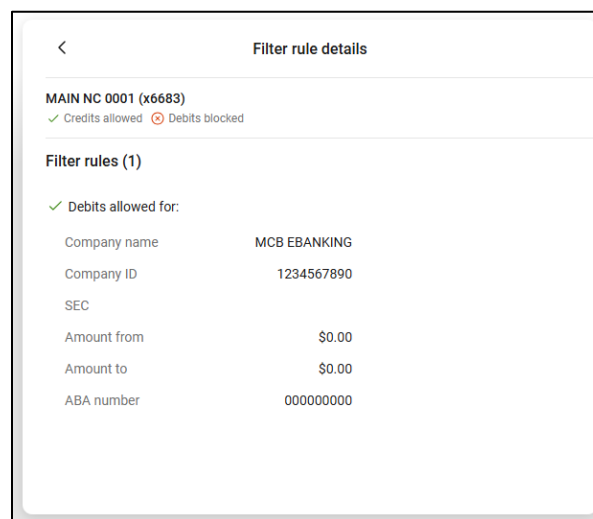
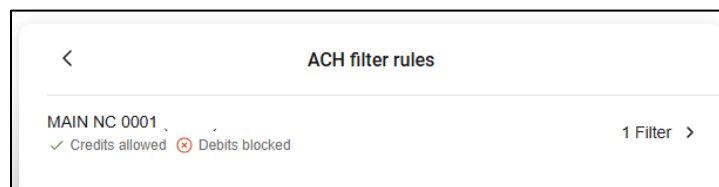
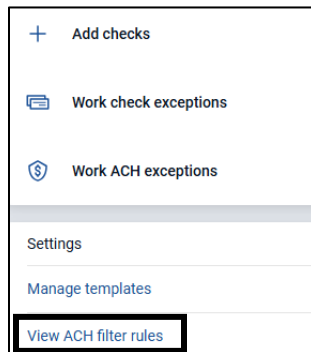
① Select ACH exceptions you would like to pay or return. Exceptions not decisioned will have the default decision applied after cutoff.

PAY	RETURN	PAYEE/AMOUNT/DESCRIPTION	SEC/REASON
Pay all Return all			
		\$0.05 Debit NFGI EBANKING- ACH BATCH NFGI EBANKING	PPD ① Debits not allowed >
Undecided 1 Returning 0 Paying 0			
		Reset	Submit

ACH Filter Rules

For ACH items that you want to allow to debit from your account, you can set these up as a filter. As these items clear, provide the eBanking team with the transaction information so that a filter may be placed. Filters should be periodically reviewed for accuracy.

1. From the **Payments** tab, select **Positive Pay**.
2. Click on the **View ACH filter rules** button.
3. If filters exist, they will be listed, click on the filter that you want to view.



Reports

There are multiple reporting options within the Business Online Banking Dashboard.

1. Prior Day Summary – displays balance information, float information, and activity totals for the previous business day.
2. Prior Day Detail – displays prior day balance information and transactions that posted to the account on the previous business day.
 - a. Click the Update button to generate the information. You have the option to Download report.

3. Current Day Summary – displays balance information and activity totals for current business days.
4. Activity Report – view transactions for a specific account or several accounts at one time. Results may be shown by date range, a specific date, previous number of days, or previous business day. Report may be narrowed down further by type of transaction, amounts, and check numbers.
5. Summary Report – view totals for a specific account or several accounts at one time. Results may be shown by date range, a specific date, previous number of days, or previous business day.
6. Positive Pay – if you are enabled with positive pay, there are 3 different report types available. Items, Items maintenance and Items exceptions.
 - a. Items will give you your issued item file.
 - b. Items maintenance will give you your pay/return updates.
 - c. Items exceptions will give you your exception items list.
7. Click on the ... icon to Save report or Download report.

