Business Online Banking

User Guide

616.379.0371
wmcb.bank

WEST MICHIGAN COMMUNITY BANK
where relationships matter

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.

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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, of 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.

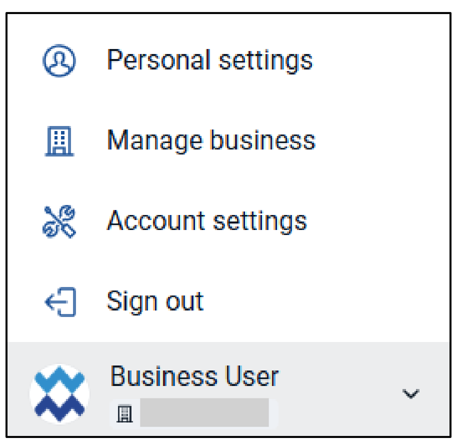
Each sub-user is assigned a set of user permissions that permit or prevent them from performing certain actions, such as:

- 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.

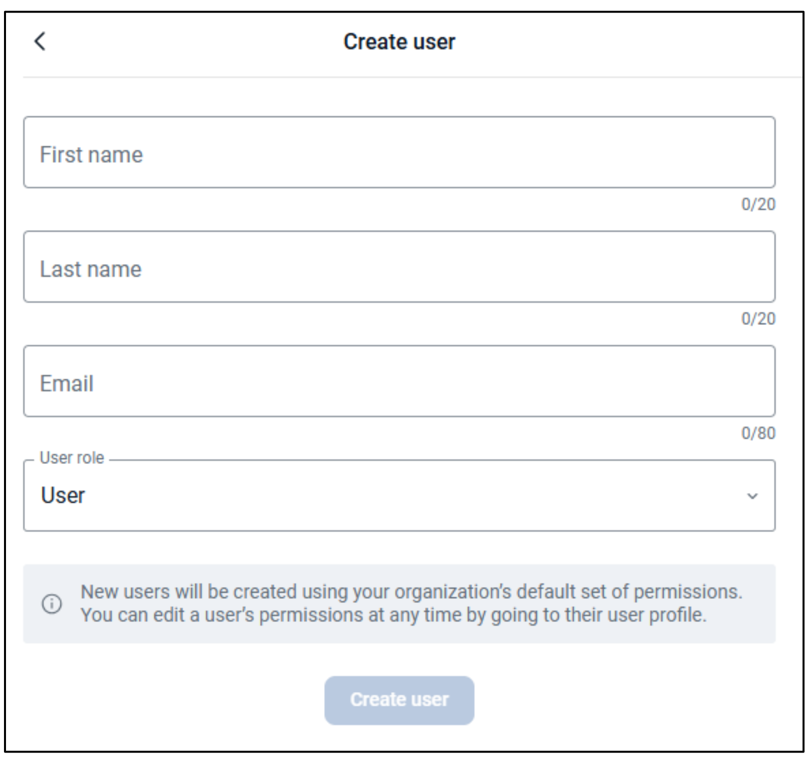
1. Click on your name in the lower left-hand corner of the screen.
2. Click on **Manage Business**.
3. The following information is presented for each sub-user:
    a. Name
    b. Username
    c. Role
    d. Status
4. Use the search bar to search for a user.
5. Click the filter icon to filter users.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



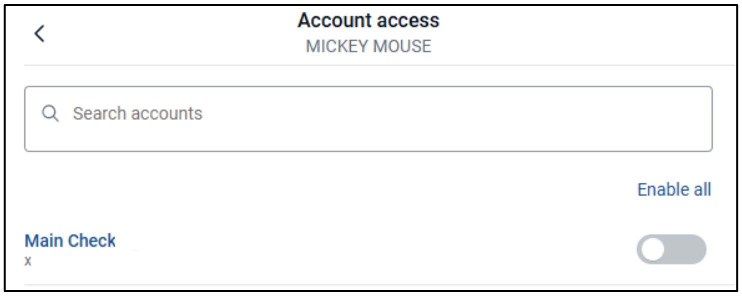
Adding a New Sub-User

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)

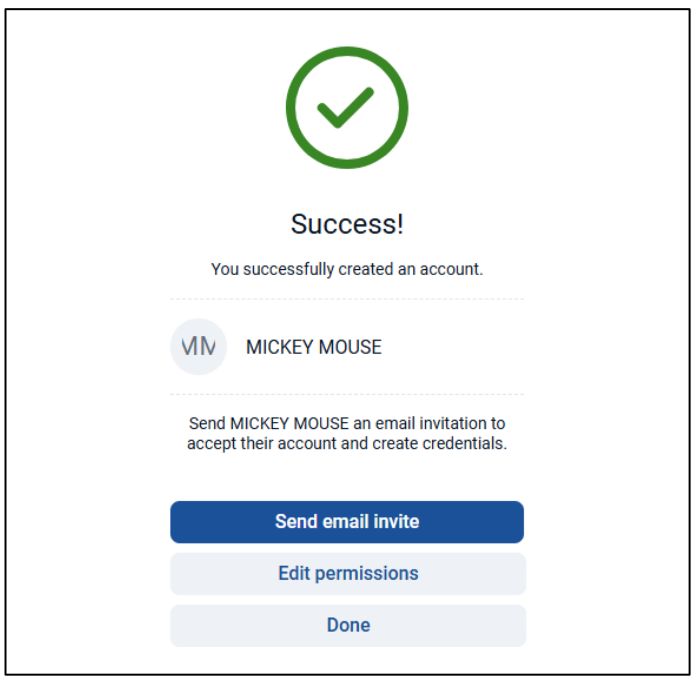
1. Click the “+Create user” link.
2. Enter the user’s first and last name.
3. Enter the user’s email address.
4. Use the drop-down to select a user role.
5. Click the **Create user** button.
6. Enter your 2FA authentication.



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

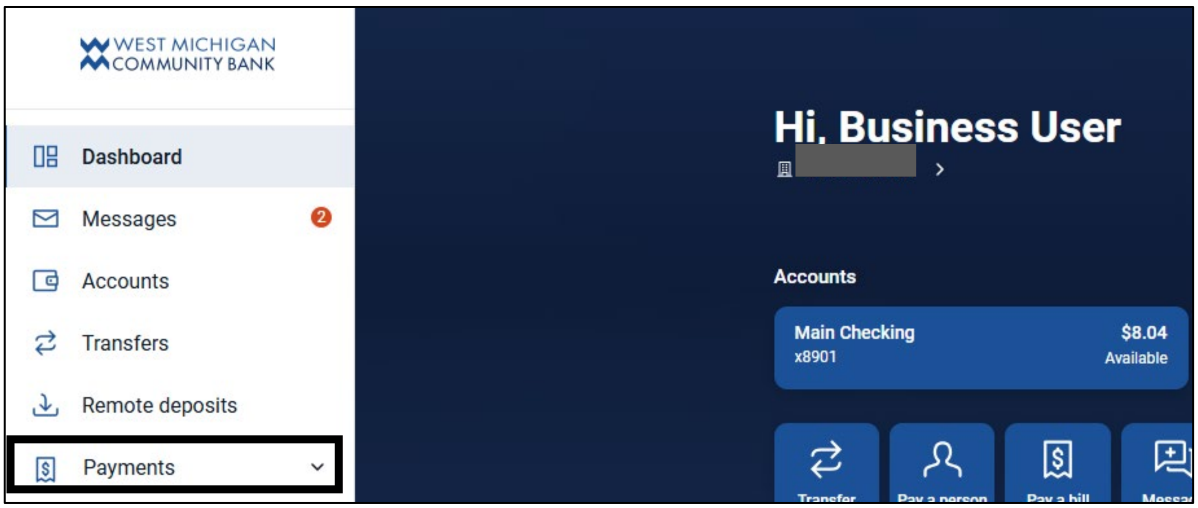
You can make changes to existing sub-users at any time. This is especially beneficial if someone's job title changs or their approval limits need to be adjusted.

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: Dependng on your access rights, you may not have to click on Payments to see the accessible modules.



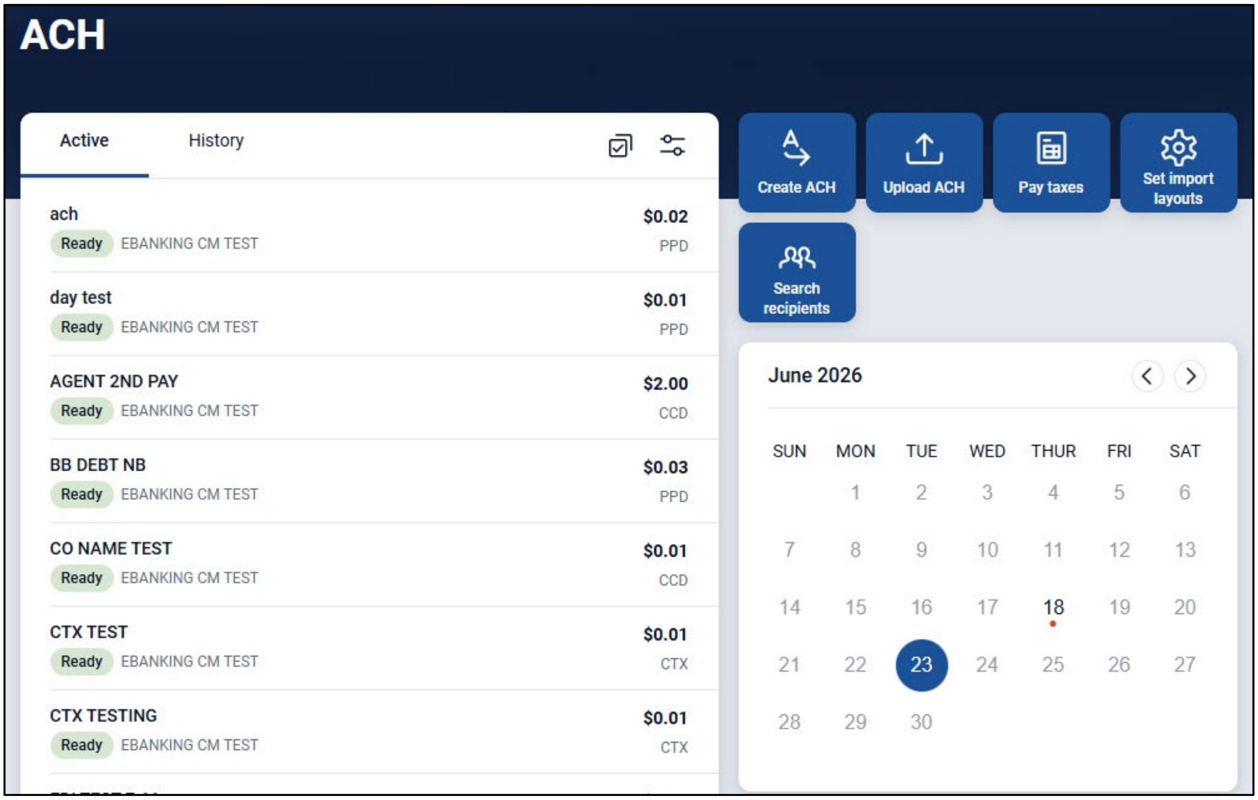
ACH Module

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.



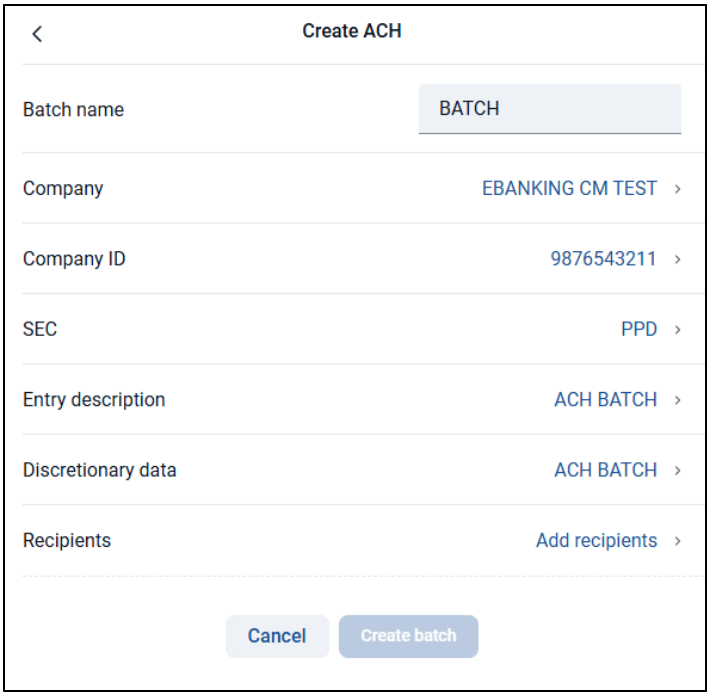
1. From the **Payments** tab, select **ACH**.
2. Click the icon to filter batches by type.
3. Click the History tab to view your ACH history.
4. Click the **Create ACH**, **Upload ACH**, **Pay taxes**, or **Set import layouts** buttons to create new ACH batches.
5. Click on an active ACH batch to view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

New ACH Batch

Manual Batch Creation

Part 1: Creating an ACH Batch

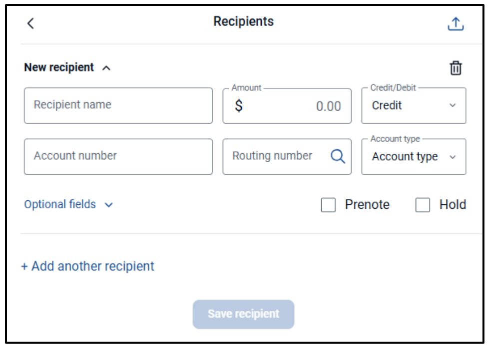
1. From the **Payments** tab, select **ACH**.
2. Select Create ACH.
3. Enter a batch name.
4. Select a company.
5. Company ID will prefill.
6. Select an SEC code.
7. Enter an entry description (this will prefill but can be modified).
8. Enter Discretionary data (this will prefill but can be modified).



- 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.

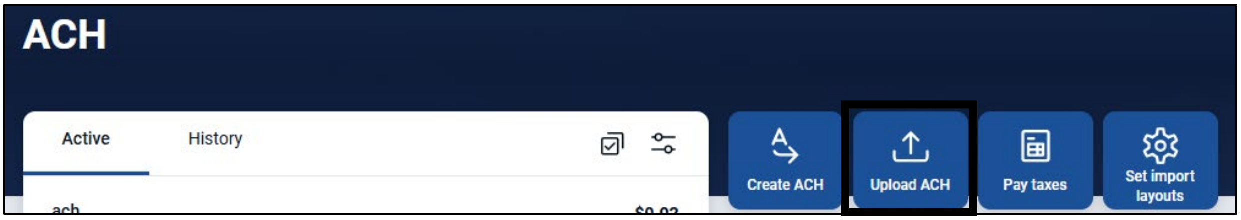
The following validations are performed on uploaded ACH files:

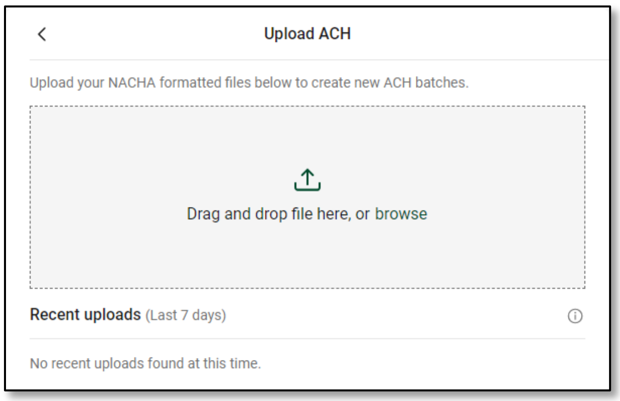
- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in the online business banking
- SEC was enabled
- Batch and File Control Totals equal contents of file
- Has totals equal contents of file
- Dollar Limits 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

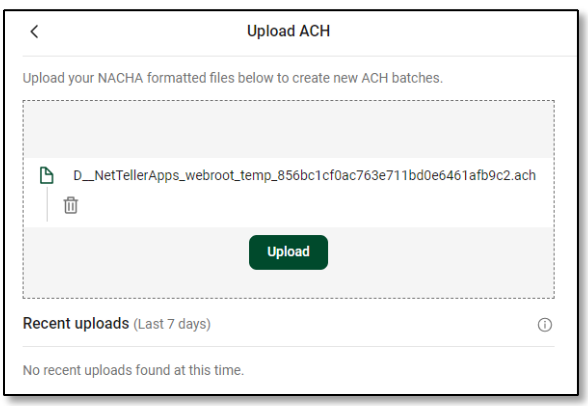
Note: ACH Upload functionality conforms to Nacha guidelines. These guidelines have been established to help financial institutions mitigate security and fraud risk.

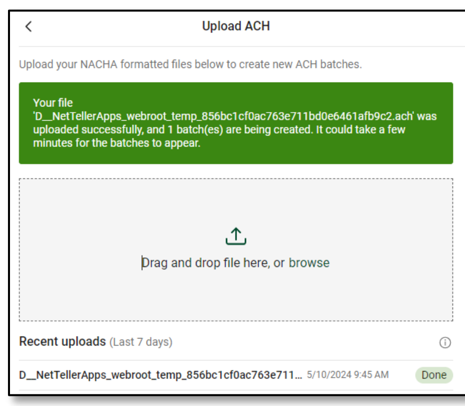
1. From the **Payments** tab, select **ACH**.
2. Click the **Upload ACH** button.
3. Select the file to upload.
4. Click the **Upload** button.

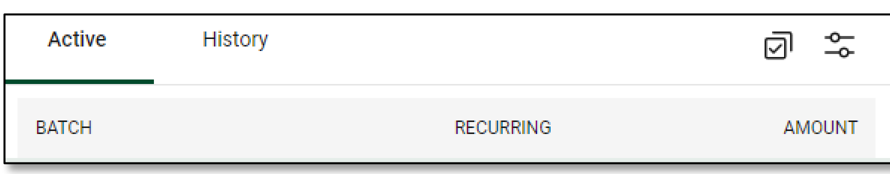
5. Review the upload status.
6. Click on the ⓘ icon to review status (click on the refresh button to refresh the status).
7. Click the back arrow to view the batch in your Active batch list.

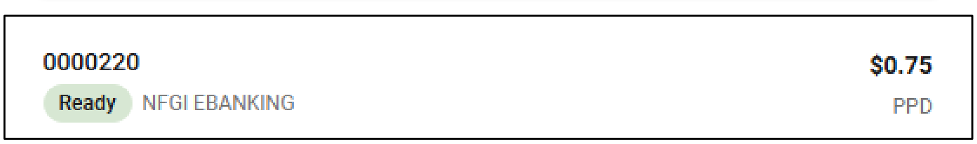








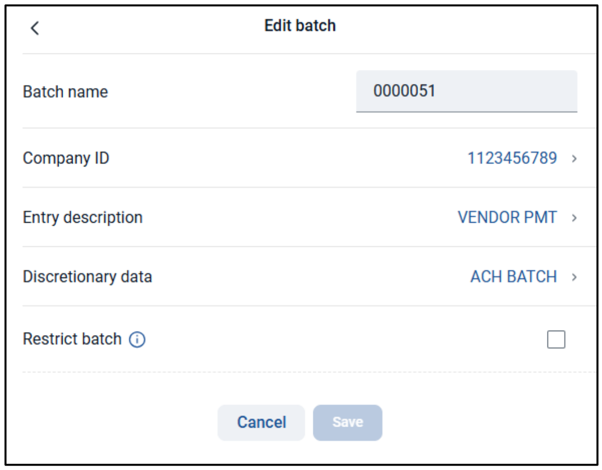




Editing an ACH Batch

You can edit any active ACH batch.

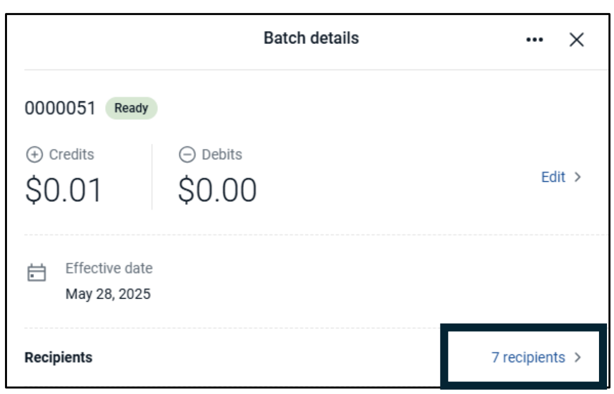
1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to edit.
3. Click the Edit link.
    a. From here, you can edit Batch name, Company ID, Entry Description or Discretionary Data.

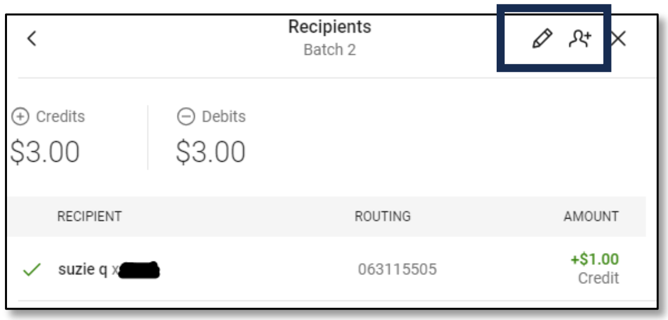


Editing or Adding a Recipient to an ACH Batch

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.

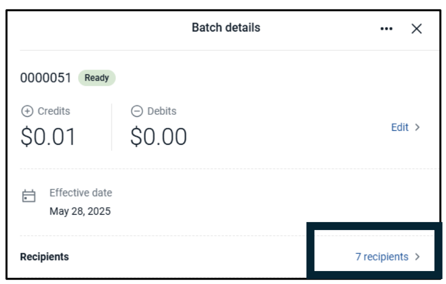


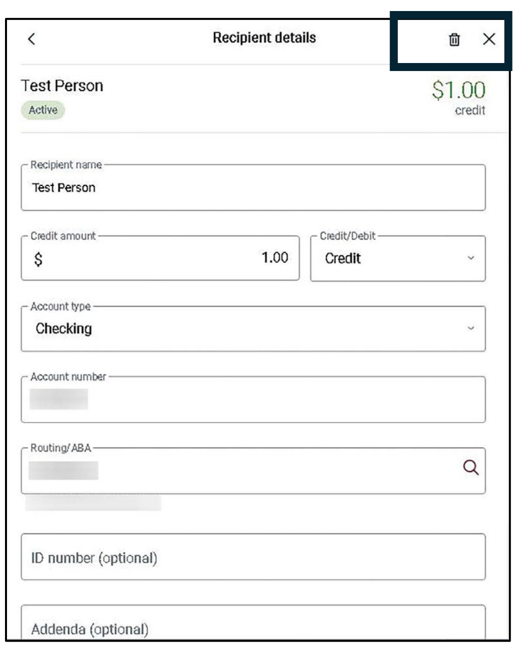


Editing or Deleting a Recipient

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.

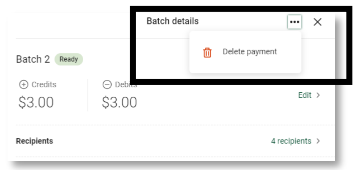




Deleting an ACH Batch

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.

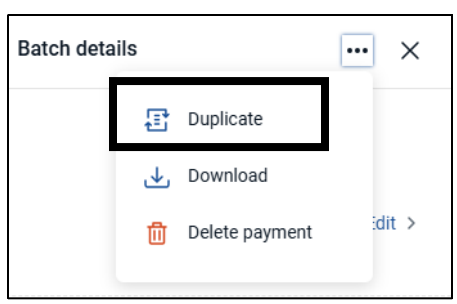
1. From the **Payments** tab, select **ACH**.
2. Select the ACH batch you would like to delete.
3. Click on the ••• icon and select **Delete Payment**.
4. Click on the Delete button to confirm.

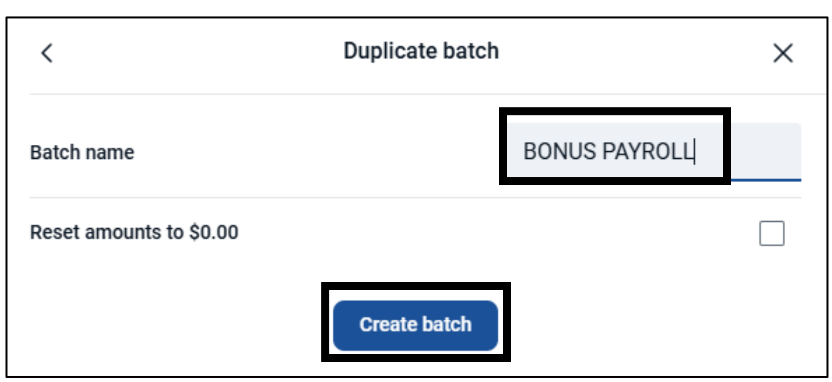


Duplicating an ACH Batch

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.

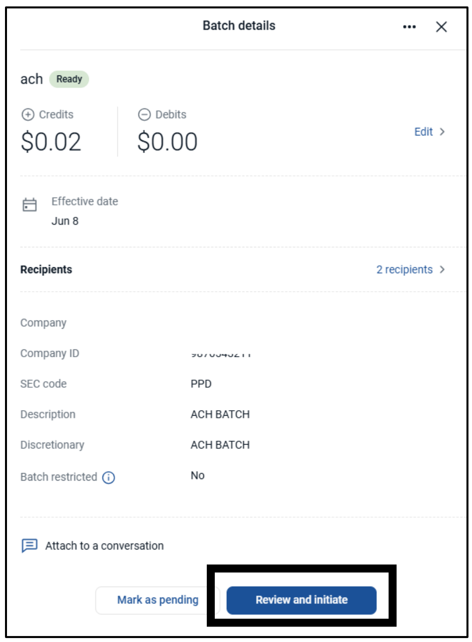


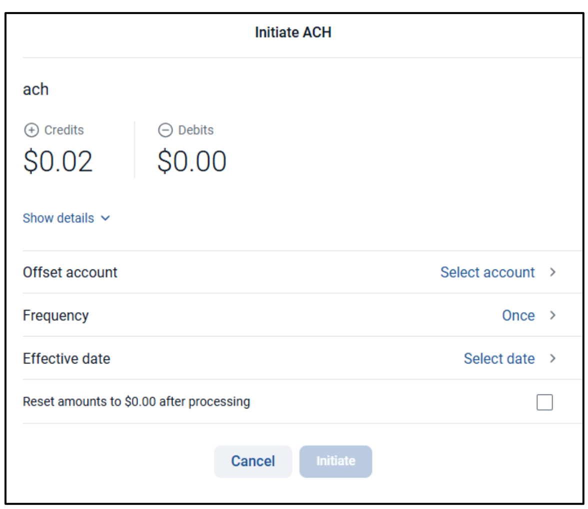


Review and Initiate a One-Time ACH Batch

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.

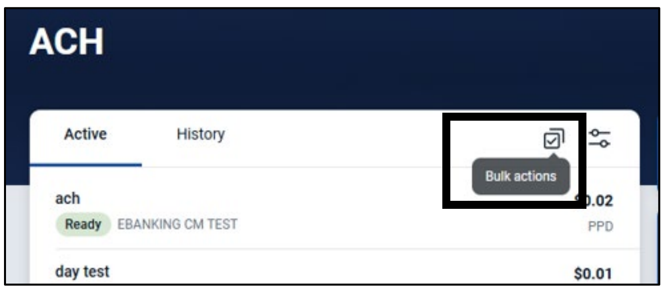


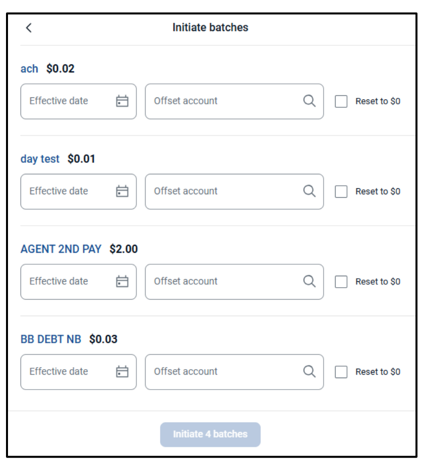


Review and Initiate Multiple ACH Batches

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.

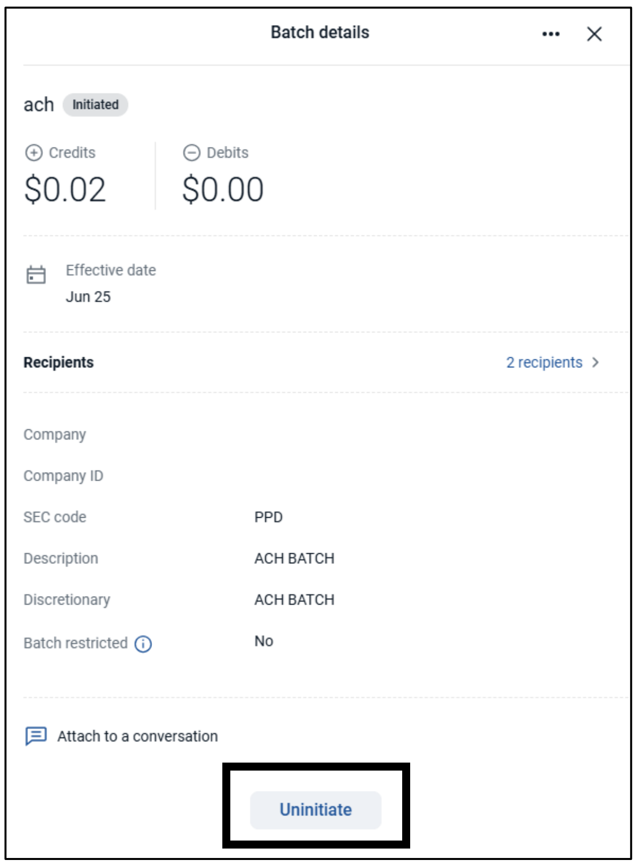




Uninitiate an ACH Batch

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.

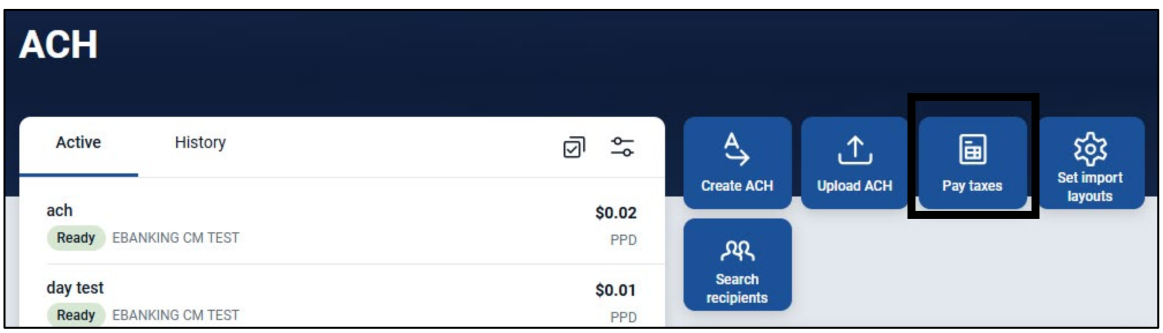


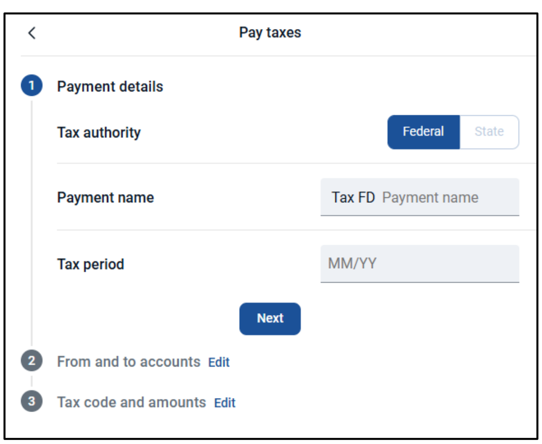
Tax Payments

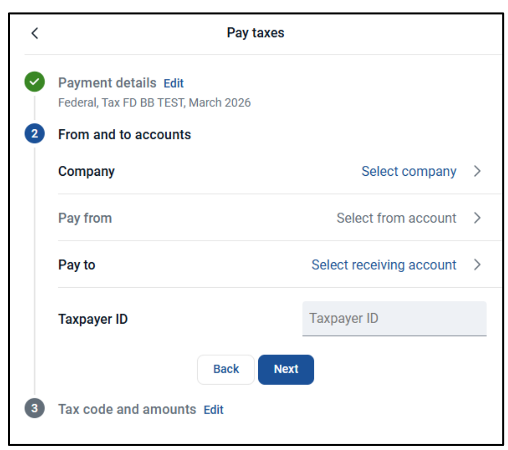
You can initiate Federal Tax Payments through the Electronic Federal Tax Payment System (EFTPS). **Note**: You must be enabled for this service.

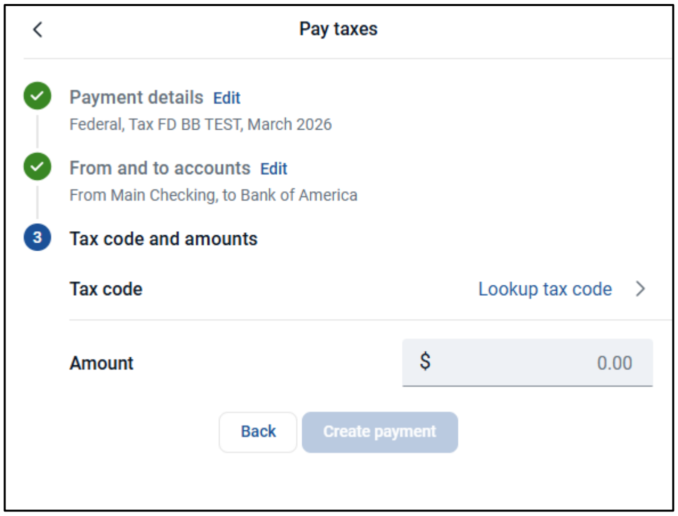
1. From the **Payments** tab, select **ACH**.
2. Click the **Pay taxes** button.

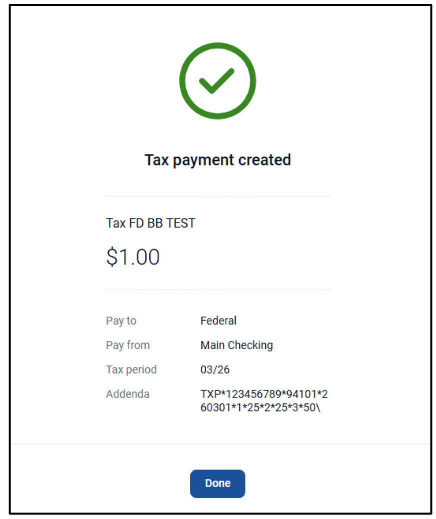
3. Select the tax authority.
4. Enter the payment name.
5. Enter the tax period.
6. Click the **Next** button.
7. Select a company.
8. Select the pay from account.
9. Select the pay to account.
10. Enter the taxpayer ID.
11. Click the **Next** button.
12. Select a tax code.
13. Enter an amount.
14. Click 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.

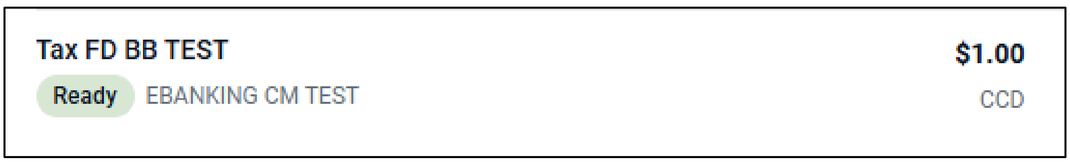












ACH History

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.

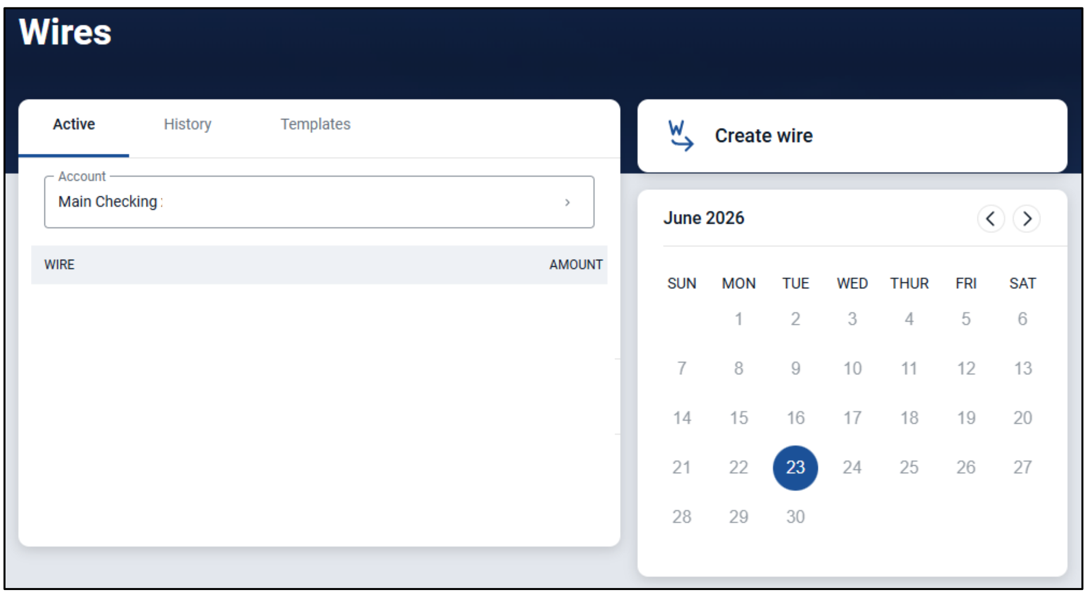
Wires Module

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.



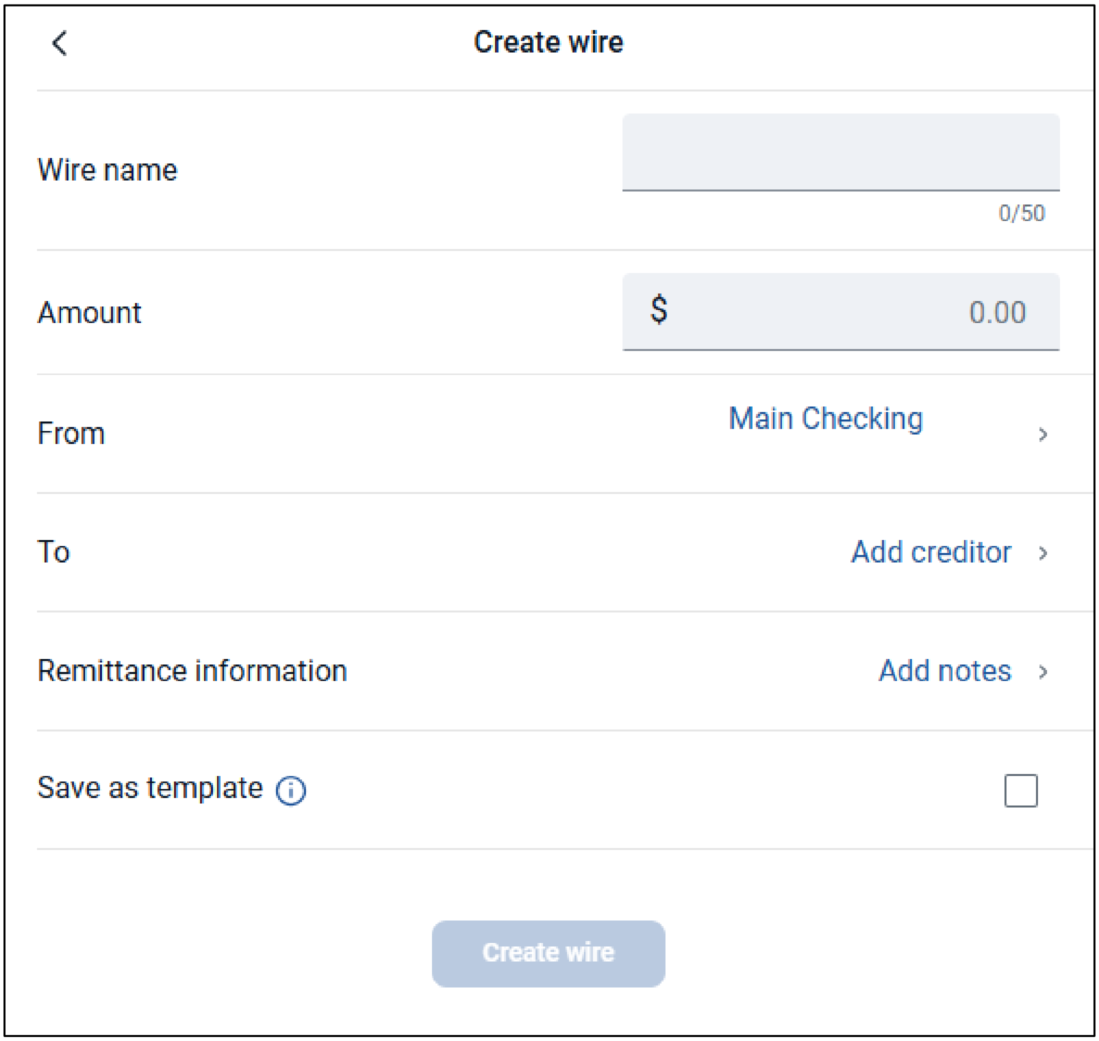
New Wires

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.

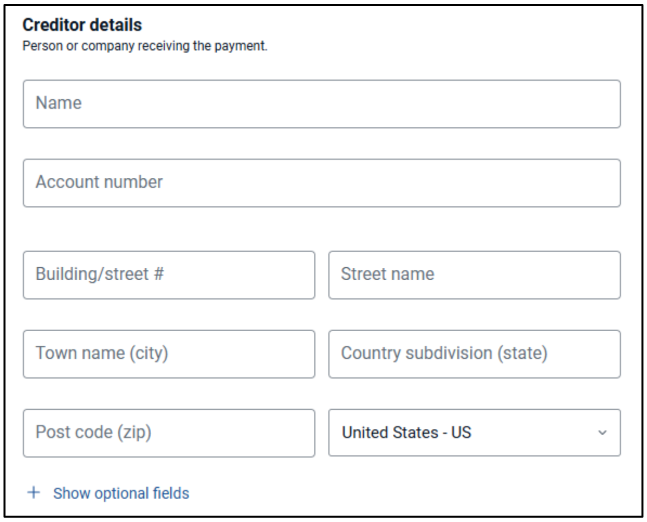
3. Enter a wire name.
4. Enter a dollar amount.
5. Use the drop-down to select a from account.
6. Click the “Add creditor” link to add a creditor.

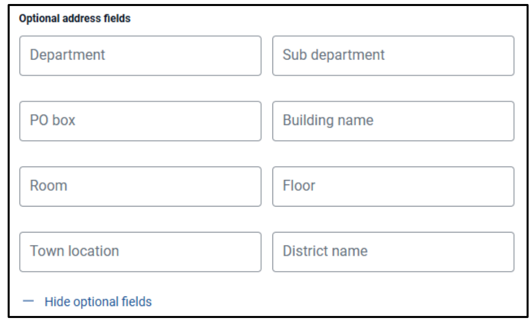


Part 2: Creditor Information

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.

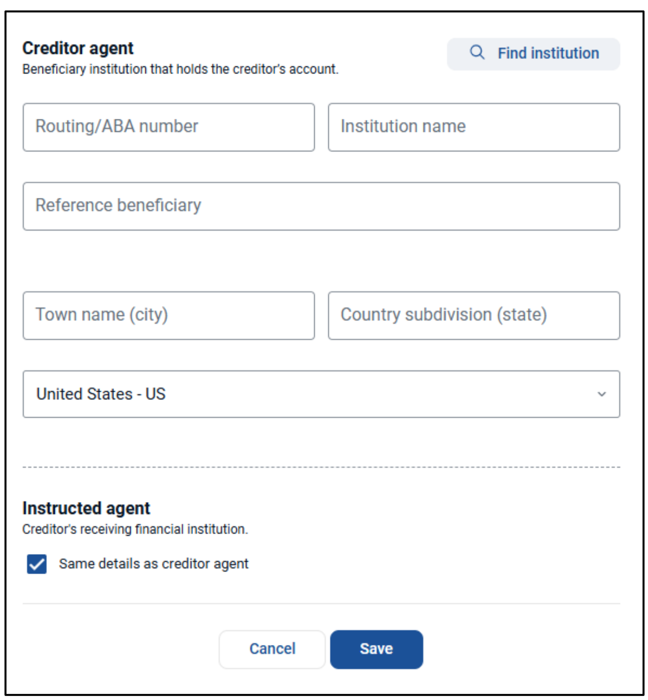




Part 3: Creditor and Instructed Agent

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.

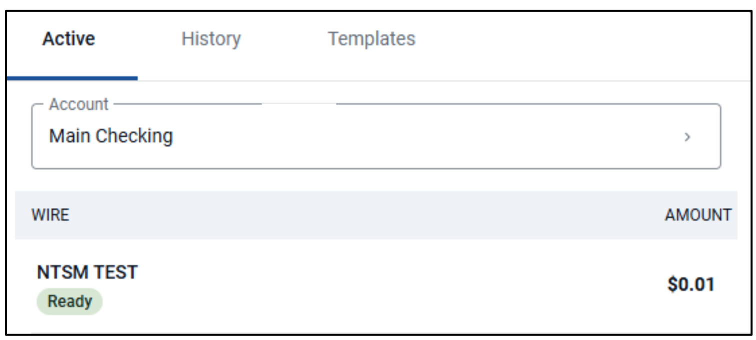


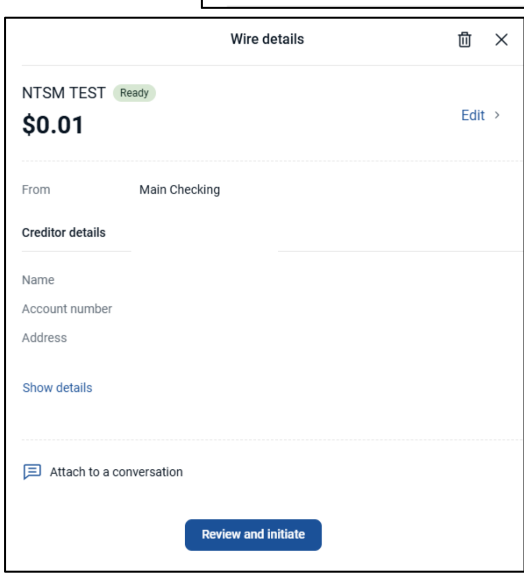
5. (Optional) Click the "add notes" link to add a note.
6. (Optional) Check the box to save as a template – for future use.
7. Click the **Create wire** button.
8. Review the wire information and click the **Done** button.

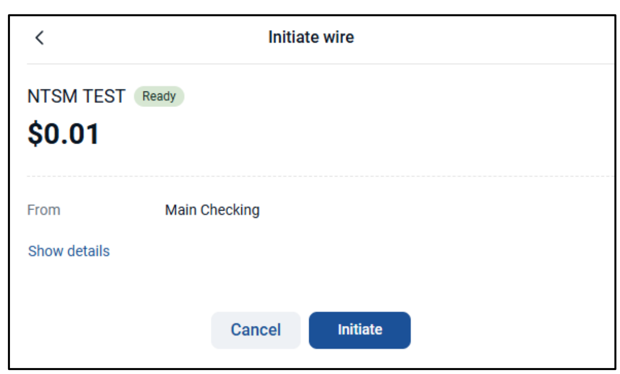
Note: The wire will still need to be initiated to be sent out. See below under Review and Initiate a Wire.

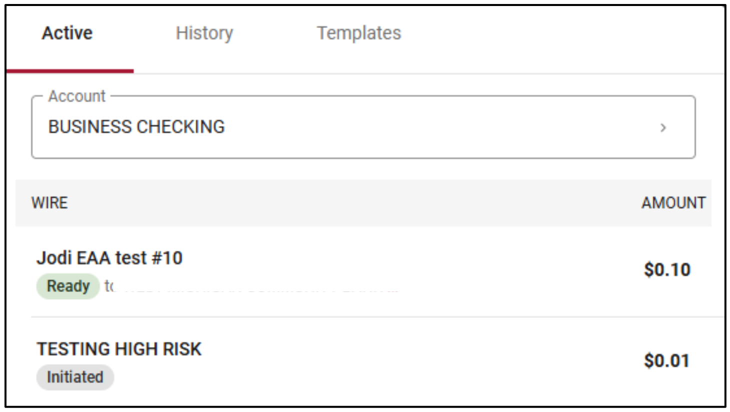
Review and Initiate a Wire

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.



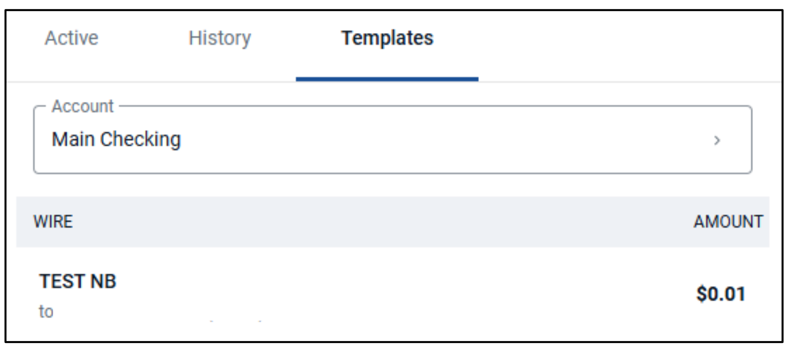


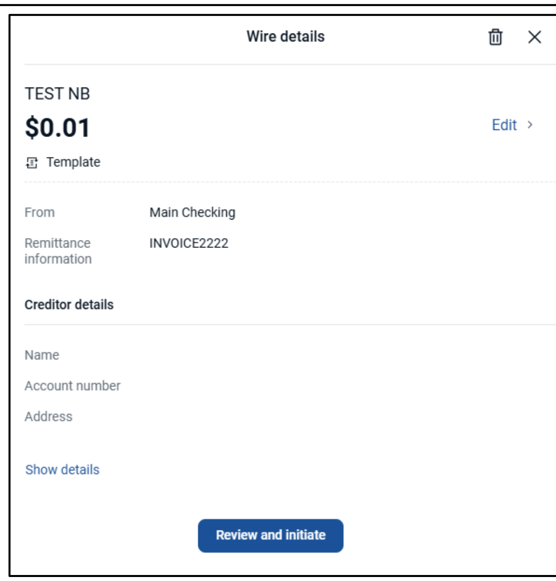




Review and Initiate a Wire Template

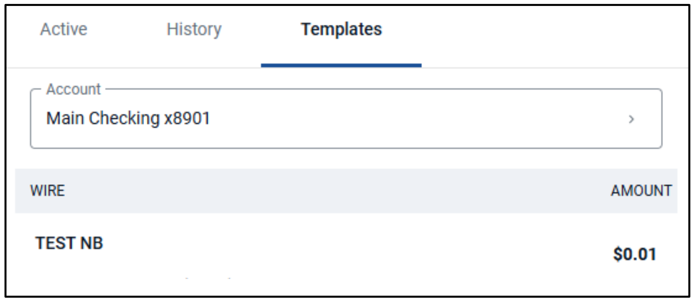
1. From the **Payments** tab, select **Wires**.
2. Click the **Templates** tab.
3. Select the template you would like to initiate.
4. Click the **Review and initiate** button.
5. Enter your 2FA authentication.
6. Click the **Done** button.

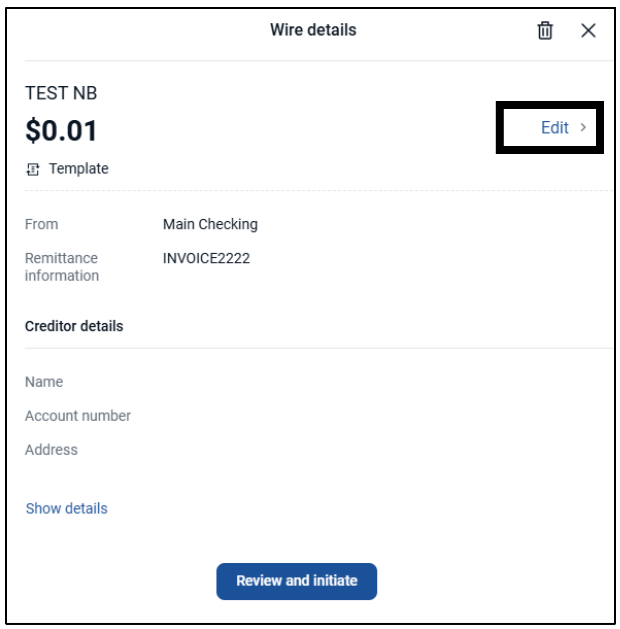




Editing a Wire Template

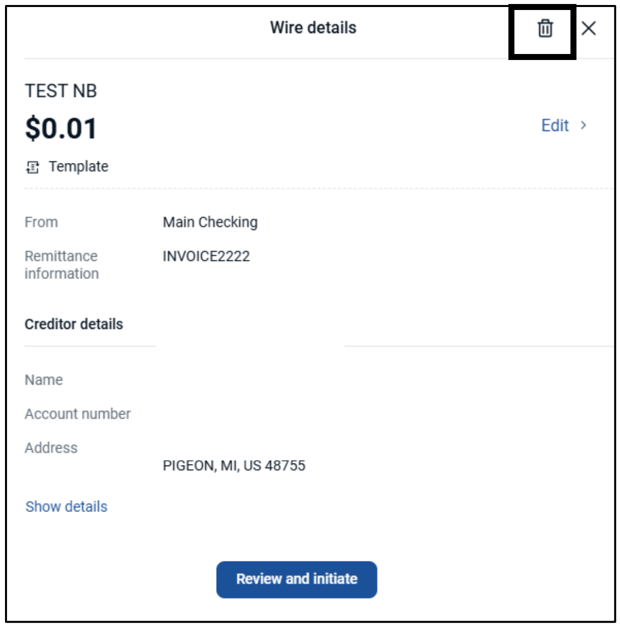
1. From the **Payments** tab, select **Wires**.
2. Click the **Templates** tab.
3. Select the template you would like to edit.
4. Click the **Edit** link.
5. Make the necessary changes and click the **Save** button.





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.



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.

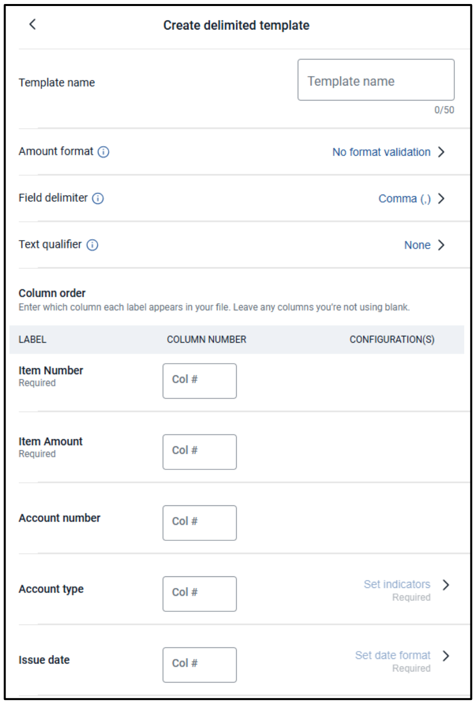
Check Positive Pay

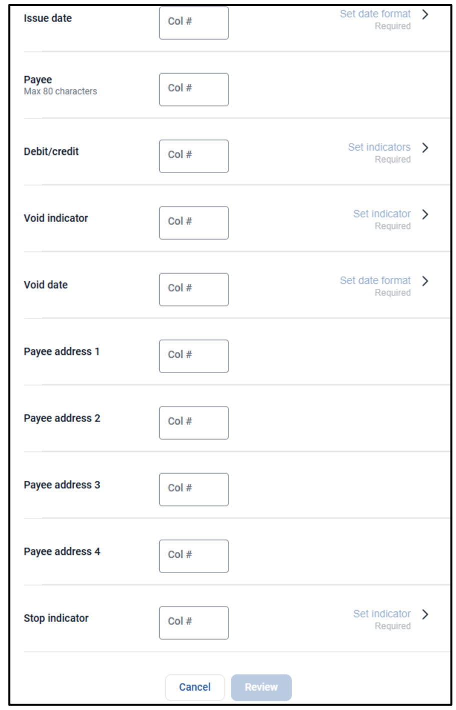
Creating a Custom Template

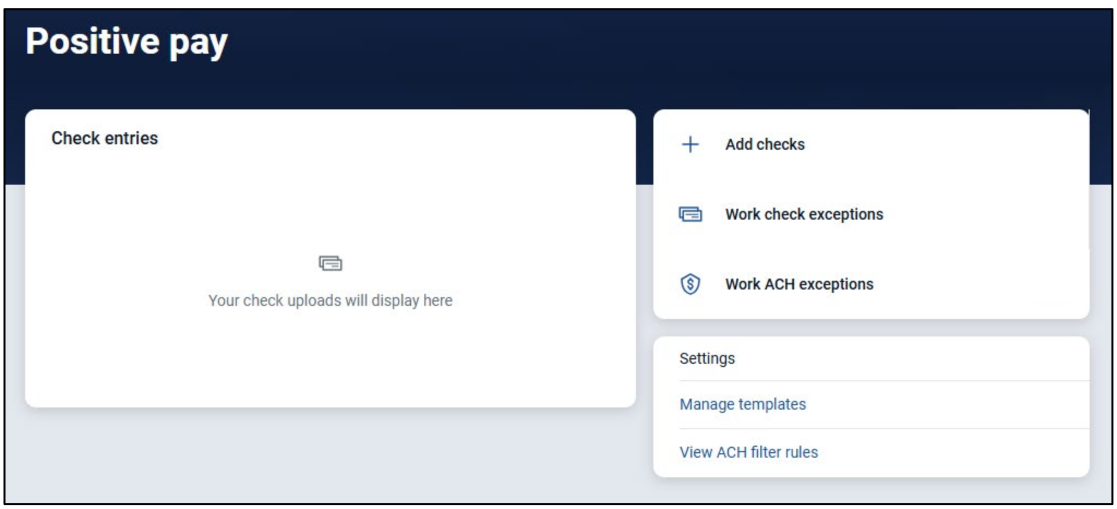
Prior to uploading checks, if you are uploading a check file from your software system, you must create a template under Manage Templates. Work with the eBanking group to set this up. Acceptable formats include the following:

- 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.





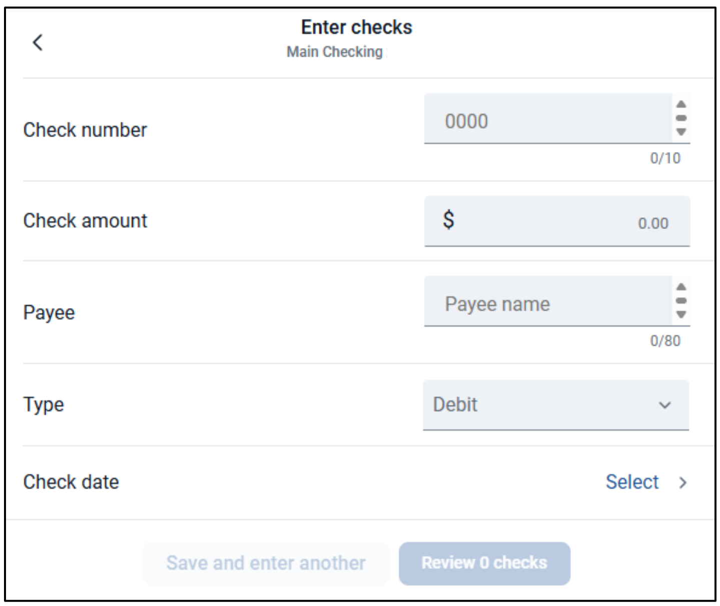


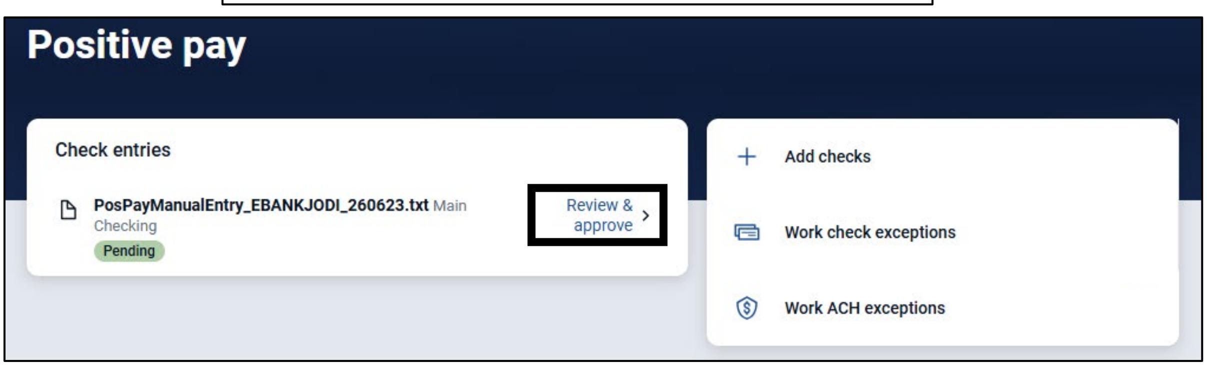
Manually Add a Check

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.

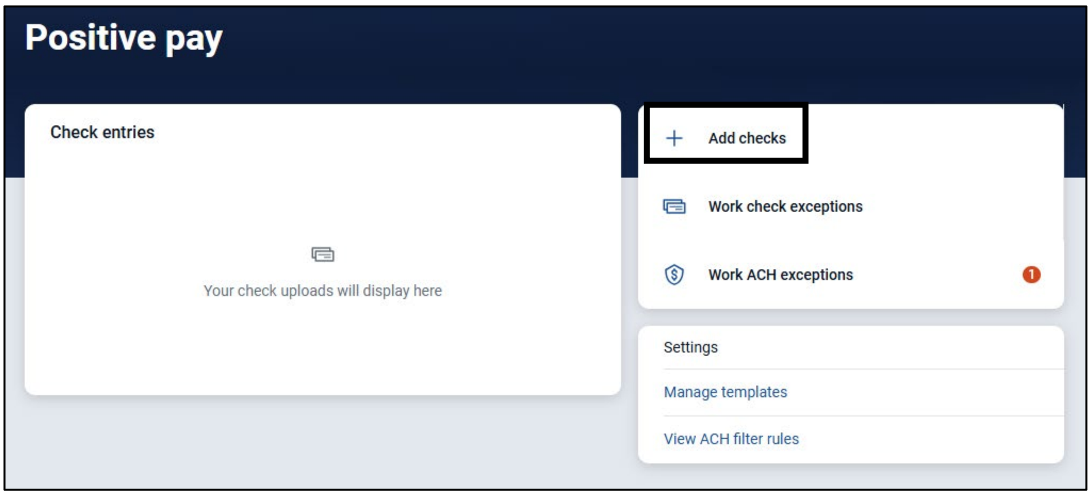


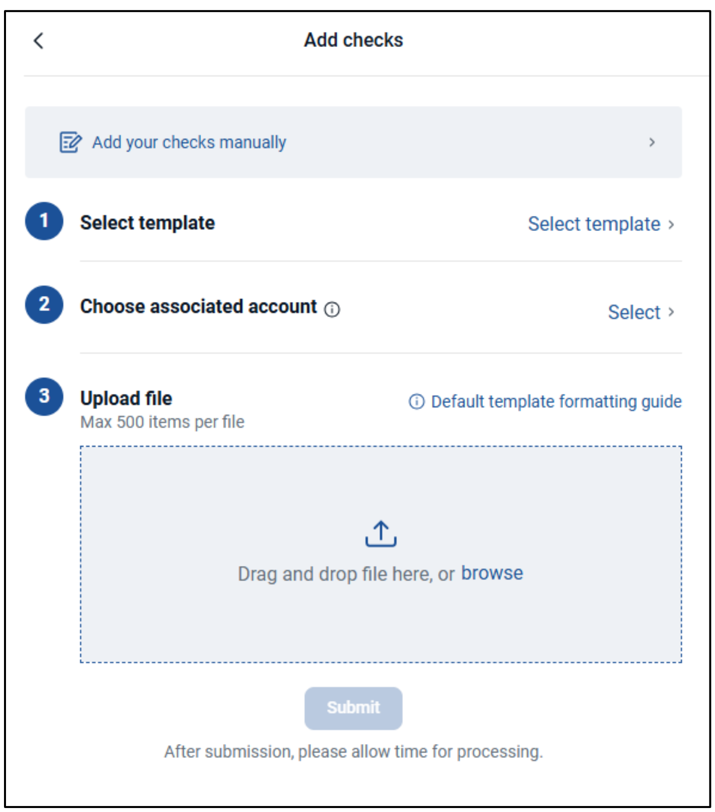


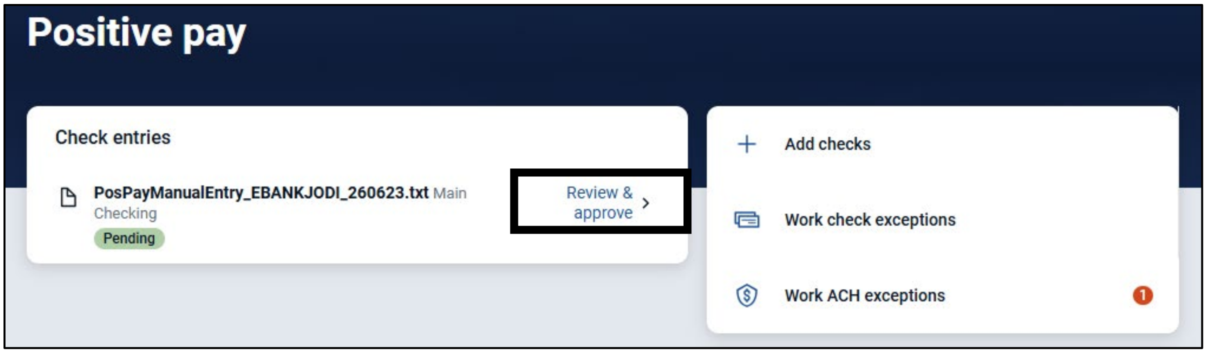
Upload Issued Item File

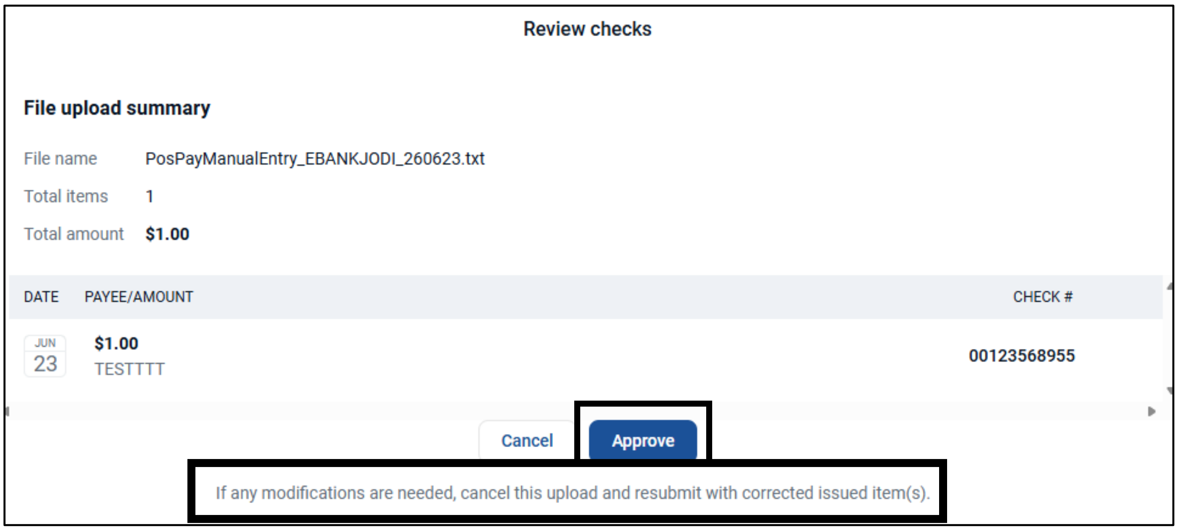
1. From the **Payments** tab, select **Positive Pay**.
2. Click on the **Add Checks** button.

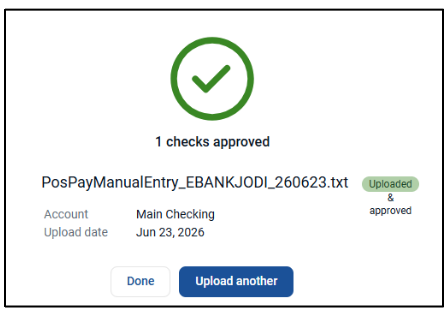
3. (Optional) Click the "View CSV formatting guide" link to view the necessary CSV formatting.
4. Select the account the check was issued from.
5. Select the CSV file.
6. Click on Submit.
7. You will receive a success notice. Note: you may need to hit the refresh button.
8. Click the **Review and approve**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

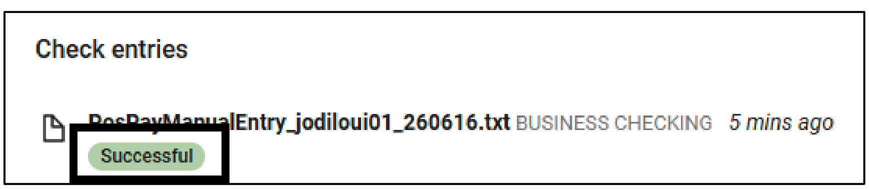






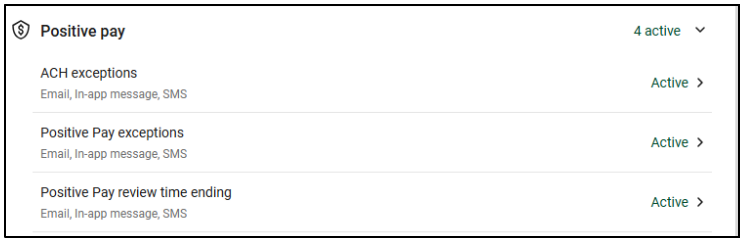






Working check exceptions

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.



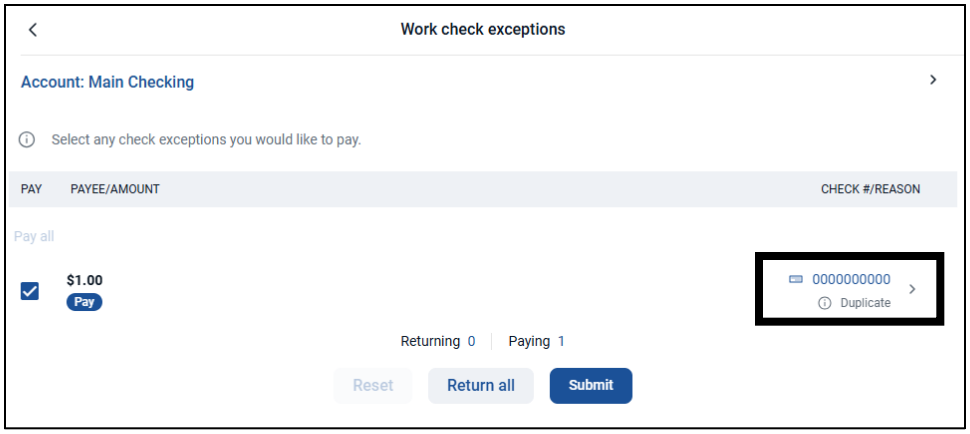
Customers that utilize Positive Pay are responsible for reviewing their exceptions and decisioning them prior to 3:00 p.m. every business day. Failure to review timely exceptions could result in a loss to the customer or the potential for a valid item being returned.

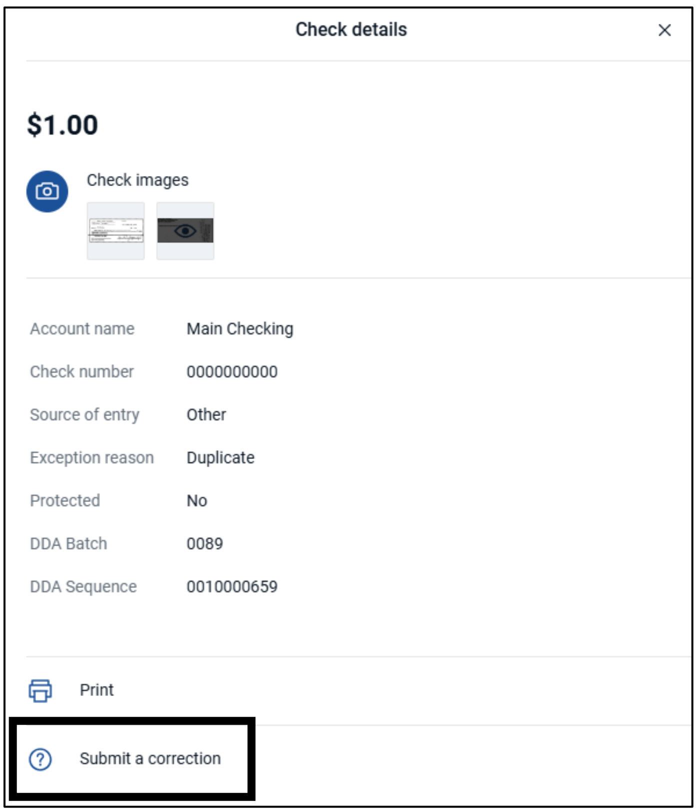
When checks are posted to the account, the system reviews the check elements against the details in the upload (or against the manually created items) and the set parameters. Any variances will result in an Exception item. Exceptions may be created due to the following reasons:

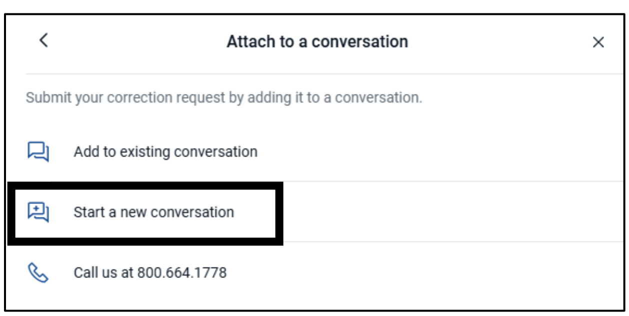
- Duplicate Check Number: The item was previously paid.
- Mismatch Amount: Amount does not match the upload amount or the manually created item amount.
- Paid Not Issued: The item was never loaded into the system as an issued check.
- Paid Not Issued: The item was never loaded into the system as an issued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

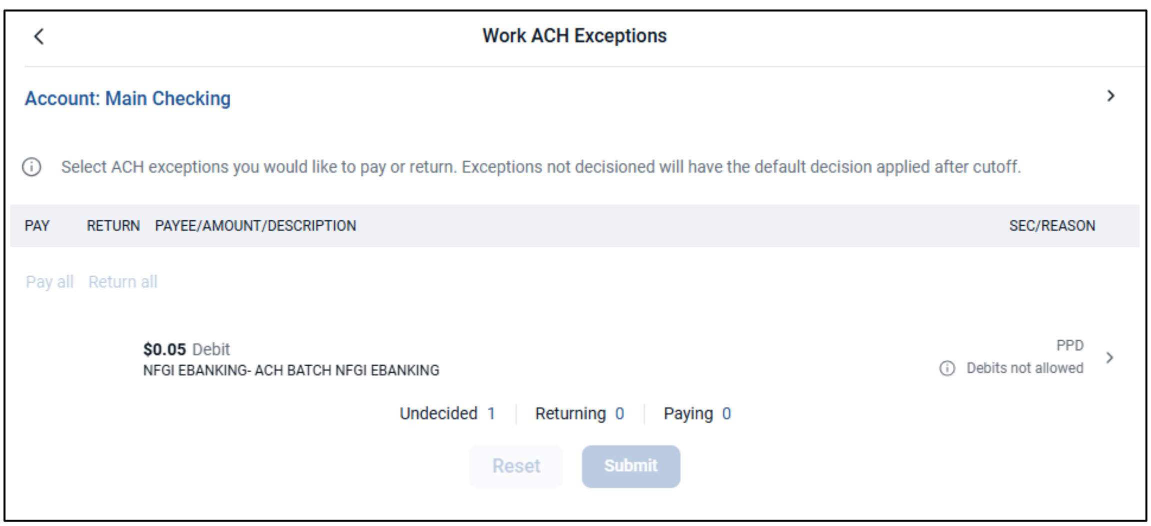
ACH Positive Pay is a fraud detection tool that helps protect your business from automated clearing house (ACH) fraud by reviewing incoming debits and returning them before they are deducted from your account.

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

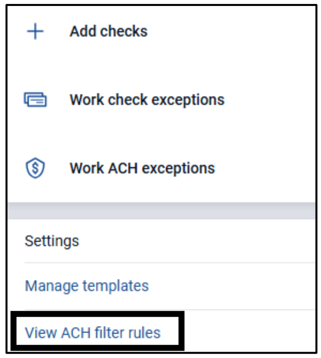
1. From the **Payments** tab, select **Positive Pay**.
2. Click on the **Work ACH exceptions** button. Note: The system will display if there are any exceptions with a red indication.
3. Review the Payee, Amount, Check number and Reason for the exception.
4. Click the box if you want to **Pay** the item.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

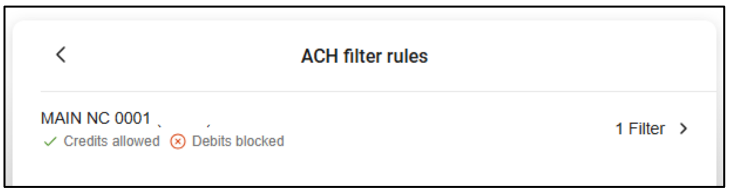


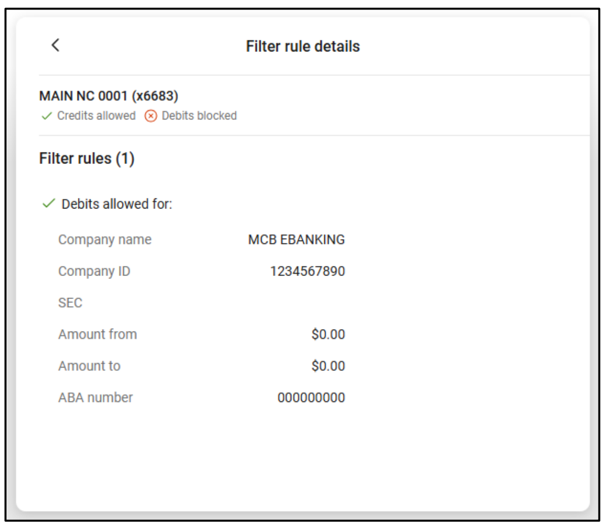
ACH Filter Rules

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.