



BUSINESS BANKING **ONLINE & MOBILE** **USER GUIDE**



**Eagle
Rock**

BANK

AN INTERACTIVE GUIDE TO HELP NAVIGATE OUR ONLINE
BANKING PLATFORM AND MOBILE BANKING APPLICATION

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Getting Started

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

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

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Digital Banking process. If you have additional questions, contact us at 507-280-0621.

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Getting Started

Business Digital Banking Overview

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

Users

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

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

Recipients

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

Getting Started

Transaction Type Overview

ACH payment method is offered through Business Digital Banking, while wire transactions will have to be set up by contacting the bank directly, and are not currently offered through the online portal. Both methods are quick, electronic payments. ACH transactions can be sent as a single or batch process, and funds are generally not available until the next business day.

Please contact us at 507-280-0621 for a full list of wire and ACH fees or if you have any questions.

Business Banking Online Transaction Types

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

Users

Users Overview

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

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

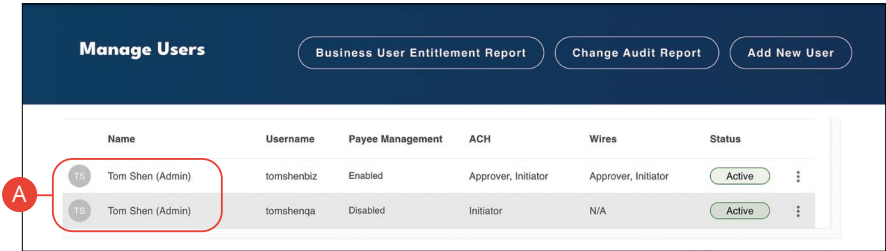
- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts for multiple entities.
- Managing recipients, users and templates.

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

User Management Overview

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

Desktop



Name	Username	Payee Management	ACH	Wires	Status
TS Tom Shen (Admin)	tomshenbiz	Enabled	Approver, Initiator	Approver, Initiator	Active
TS Tom Shen (Admin)	tomshenqa	Disabled	Initiator	N/A	Active

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

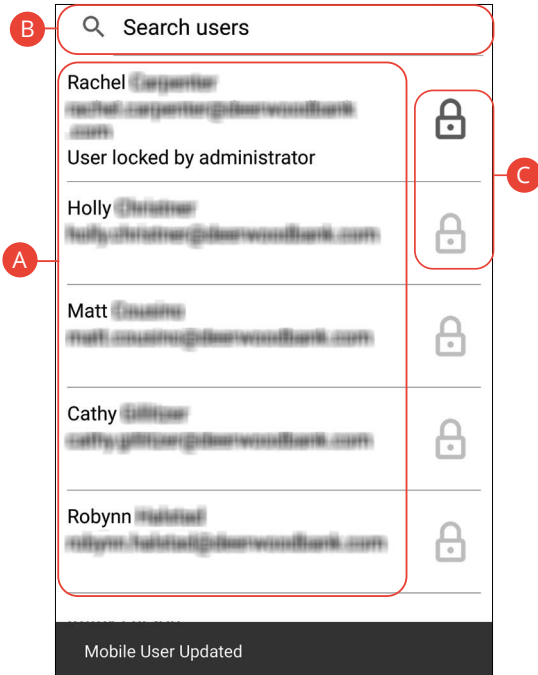
A. View the name of each user on the left side of your screen.



Note: You cannot add or change your own entitlements.

Mobile

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



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

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

Adding a New User

An authorized user with Manage User Entitlements can setup a new user by creating a profile, unique login id and password. The unique login must be all lower case with no symbols. Once you establish a user and their login credentials you can assign user entitlements.

Manage Users Business User Entitlement Report Change Audit Report **Add New User** 1

Add a new user

1 **User Login**
Create a login and set up the password for the new user

2 **User Information**
Provide the contact information for your new user

3 **Address**
Provide the new user's address

4 **Confirmation**

First Name * 2

Last Name * 2

Login * 3

Password * 4

Confirm Password * 4

Role 5

☐ Admin ☒ Standard User

Cancel Next 6

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

1. Click the **Add New User** button.
2. Enter the user's first name and last name.
3. Create a new login id for the user in all lowercase.
4. Enter and confirm their password.
5. Select the user's role.
 - **Admin:** The user is able to create new users, edit existing users, and approve changes made by a Manager. The saved changes are immediate with no approval required.
 - **Standard User:** The user has no manage users access.
6. Click the **Next** button.

Add a new user

✓ **User Login**
Create a login and set up the password for the new user

2 **User Information**
Provide the contact information for your new user

3 **Address**
Provide the new user's address

4 **Confirmation**

Title 7

E-mail * 8

Phone Number * 9

Text Phone Number * 10

HRT Phone Number (Voice) * 11

HRT Phone Number (Text) * 12

HRT Email * 13

Cancel Next 14

7. (Optional) Enter the user's title.
8. Enter the user's email. This email address is used to send pending business payment approval notifications as well as inform users that a pending business payment has been approved, denied or deleted.
9. Enter the user's phone number.
10. Enter the user's text phone number.
11. Enter the user's HRT phone number.
12. Enter the user's HRT text phone number.
13. Enter the user's HRT email address.
14. Click the **Next** button.



Note: An HRT phone number or email address is used for any High Risk Transaction authorization codes. When the user is presented with the HRT verification, they can choose from the notification methods entered here to receive the HRT validation code. HRT will also be used as verification during logins.

✓ User Login

Create a login and set up the password for the new user

✓ User Information

Provide the contact information for your new user

3 Address

Provide the new user's address

4 Confirmation

Address *

Address continued

City *

State *

Zip Code *

Cancel

Next

✓ User Login

Create a login and set up the password for the new user

✓ User Information

Provide the contact information for your new user

✓ Address

Provide the new user's address

4 Confirmation

User Login

First NameJohn

Last NameDoe

Loginjohndoe

RoleAdmin

User Information

E-mailjohnndoe@email.com

Phone Number(555) 555-5555

Text Phone Number(555) 555-5555

HRT Phone Number (Voice)(555) 555-5555

HRT Phone Number (Text)(555) 555-5555

HRT Emailjohnndoe@email.com

Address

Address1 Main Street

Address continued

CityAnywhere

StateAL

Zip Code55555

Cancel

Create User

✓

Success!

New user created successfully. Now you'll need to set up entitlements for this user.

OK

15. Enter the user's address, city, state and zip code.
16. Click the **Next** button.
17. Review the user's information and click the **Create User** button.
18. Click the **OK** button.

Users

Editing Users

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

The screenshot displays the 'Manage Users' interface. At the top, a table lists users with columns: Name, Username, Payee Management, ACH, Wires, Tax Payments, and Status. A user named 'Andre' is listed with status 'Active'. A red circle with the number '1' highlights the three-dot menu icon next to the 'Active' status.

Below the table, the 'Manage Users' section shows a detailed profile for 'John Doe (Admin)'. The profile includes fields for Username, Email, Phone Number, Text Phone Number, Address 1, Address 2, City, State, Zip Code, HRT Email, HRT Phone Number (Voice), and HRT Phone Number (Text). A red circle with the number '2' highlights the tab bar at the bottom of the profile, which includes 'User Details', 'Accounts', 'Money Movement', 'Business Payments', '3rd Party', and 'Independent Services'. The 'User Details' tab is currently selected.

At the bottom right of the profile, there is a 'Save Changes' button. A red circle with the number '3' highlights this button.

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

1. Click the **:** icon and select "Edit User."
2. Select each tab to edit a user's entitlements.
 - **User Details:** Edit a user's contact information.
 - **Accounts:** Enable accounts, view history, and account view options
 - **Money Movement:** Transfers, Smart Transfers, Cross Entry Transfers and Internal P2P
 - **Business Payments:** ACH, Wire and Federal Tax Payment services and limits
 - **3rd Party:** A2A, P2P, Bill Pay, Remote Deposit Capture and more
 - **Independent Services:** E-forms, external URLs, eStatements, Card Management, Alerts, Secure Messaging, User Admin and more
3. Click the **Save Changes** button when you are finished.

User Details

Manage Users

← Back to users

Save Changes

JD

John Doe
(Admin)

Active

Username

john DOE

E-mail*

john DOE@email.com

Address 1*

1 Main Street

Address 2

Anywhere

City*

Anywhere

State*

Alabama

Zip Code*

55555

HRT Email*

john DOE@email.com

Phone Number*

(555) 555-5555

HRT Phone Number (Voice)*

(555) 555-5555

Text Phone Number*

(555) 555-5555

HRT Phone Number (Text)*

(555) 555-5555

User Details

Accounts

Money Movement

Business Payments

3rd Party

Independent Services

User Operations

0

Failed Login Attempts

Reset Login Attempts

Updated: 12/18/24

Disable User

HRT Processing Configuration

Delivery Methods

☐ SMS Delivery

☐ Voice Delivery

☐ Email Delivery

Features

☒ Transfers

☒ Login

1. Click the  icon to edit information.
2. Make the necessary changes to the existing user.

Accounts

The **Accounts** tab includes entitlements to enable/disable accounts, view account history, show/hide balances, and show/hide account in the accounts dashboard.

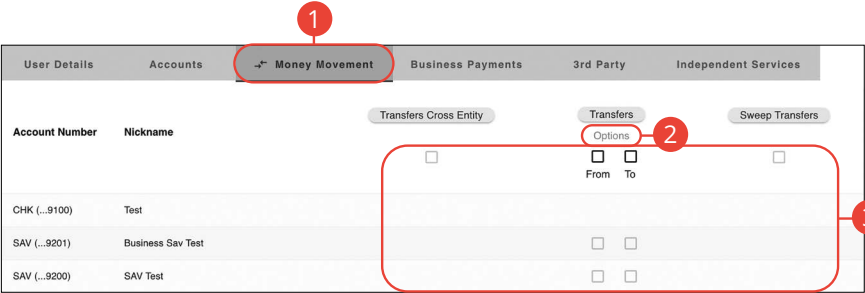
The screenshot shows the 'Accounts' tab in a dashboard. A red circle with the number '1' points to the '\$ Accounts' tab. A red circle with the number '2' points to the 'View History' button. A red circle with the number '3' points to the 'Enabled' checkbox for the 'SAV (...9201)' account. The table below shows the accounts and their settings.

Account Number	Nickname	Enabled	View History	Shown On Main Screen
CHK (...9100)	Test	☐	☐	☐
SAV (...9201)	Business Sav Test	☐	☒	☒

- 1. Click the **Accounts** tab.
- 2. Click a feature/setting to enable or disable a feature/setting.
- 3. Check/uncheck boxes to enable or disable a feature/setting for each account.

Money Movement

The **Money Movement** tab includes entitlements to enable/disable Transfers, Smart Transfers, Cross Entity Transfers, Internal P2P and more.



1. Click the **Money Movement** tab.
2. Click the “Options” link to view and edit applicable settings for the selected feature.
3. Check/uncheck boxes to enable or disable a feature/setting for each account.

Business Payments

The **Business Payments** tab includes entitlements to enable/disable ACH, Wire and Federal Tax Payment services and their associated limits..

User Details		Accounts		Money Movement		Business Payments		3rd Party	Independent Services	
Account Number	Nickname	ACH		Wires		Federal Tax Payments				
		Options		Options		Options			Options	
		☐		☐		☐				
CHK (...9100)	Test									
SAV (...9201)	Business Sav Test									
SAV (...9200)	SAV Test									

1. Click the **Business Payments** tab.
2. Click the “Options” link to view and edit applicable settings for the selected feature.

3rd Party

The **Money Movement** tab includes entitlements to enable/disable A2A, P2P, Bill Pay, Remote Deposit Capture and more.

User Details		Accounts	Money Movement	Business Payments	3rd Party	Independent Services		
Account Number	Nickname	Remote Deposit Capture				Notices	Statements	Bill Pay SSO
		Options						
		☐				☐	☐	☐
CHK (...9100)	Test							
SAV (...9201)	Business Sav Test							

1. Click the **3rd Party** tab.
2. Click the “Options” link to view and edit applicable settings for the selected feature.

Independent Services

The **Money Movement** tab includes entitlements to enable/disable E-forms, external URLs, eStatements, Card Management, Alerts, Secure Messaging, User Admin and more.

User Details	Accounts	Money Movement	Business Payments	3rd Party	Independent Services
Other Services >					
External URL 1		☐			
External URL 3		☐			
Document Center		☐			

1. Click the **Independent Services** tab.
2. Check/uncheck boxes to enable or disable a feature.

Users

Restricting User Access

In the case where the Business Admin needs to prevent a user from logging in either temporarily or permanently, the user can be disabled. If the user needs to be deleted from the business, the Business Admin will need to contact Eagle Rock Bank.



Note: Managing Users on mobile devices is limited to enabling/disabling users..

In the **User Operations** section, you can:

- View the number of failed login attempts
- Reset login attempts (unlock user)
- View the last updated date
- Disable/enable user

Disable/Enable a User

The screenshot displays a user management table with columns: Name, Username, Payee Management, ACH, Wires, Tax Payments, and Status. A user named 'Andre' with username 'atester' is shown with a status of 'Disabled'. A red circle with the number '1' highlights the menu icon in the status column. Below the table, a 'User Operations' panel is shown with a red circle and the number '2' highlighting the 'Disable User' button. To the right, a confirmation dialog box asks 'Are you sure you want to disable this user?' with 'Cancel' and 'Confirm' buttons. A red circle with the number '3' highlights the 'Confirm' button.

Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
AG Andre	atester	Disabled	N/A	N/A	N/A	Active

User Operations

0 Failed Login Attempts
Reset Login Attempts
Updated: 12/18/24

Disable User

Are you sure you want to disable this user?

Cancel Confirm

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

1. Click the icon and select "Edit User."
2. Click the **Disable User/Enable User** button.
3. Click the **Confirm** button.

Unlocking a User

If an account holder enters their password incorrectly too many times, their account will be locked. The system default is six incorrect password attempts. The account holder can use the Forgot Password link on the main login page to reset their password or the Business Admin can unlock their account.

Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
AG Andre	atester	Disabled	N/A	N/A	N/A	Active

Manage Users

Back to users

Save Changes

JD

John Doe

(Admin)

Active

Username

john doe

E-mail*

john doe@email.com

Phone Number*

(555) 555-5555

Text Phone Number*

(555) 555-5555

Address 1*

1 Main Street

Address 2

Anywhere

State*

Alabama

Zip Code*

55555

HRT Email*

john doe@email.com

HRT Phone Number (Voice)*

(555) 555-5555

HRT Phone Number (Text)*

(555) 555-5555

User Details

Accounts

Money Movement

Business Payments

3rd Party

Independent Services

User Operations

0

Failed Login Attempts

Reset Login Attempts

Updated: 12/18/24

Disable User

HRT Processing Configuration

Delivery Methods

☐ SMS Delivery

☐ Voice Delivery

☐ Email Delivery

Features

☒ Transfers

☒ Login

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

1. Click the  icon and select "Edit User."
2. Click the "Reset Login Attempts" link.

Users

HRT (High Risk Transaction) Processing Configuration

HRT authentication requires a user to enter security code for business payment transactions and other activities. Business Admins can manage features require this authentication, select delivery methods and manage credentials.

Enable HRT Delivery Methods:

- HRT Authentication can be completed through several Delivery Methods: voice call and text message.
- HRT authentication codes will be delivered to HRT SMS number, HRT Voice Number specified within the User Details section.

The screenshot displays the 'Manage Users' interface. At the top, there are tabs for 'Users Without Changes', 'Users With Changes', and 'Pending New Users'. Below these is a table of users. The first user, 'Andre', is highlighted. A red circle with the number '1' points to the three-dot menu icon in the 'Status' column for Andre.

Clicking this icon leads to the 'Edit User' page for John Doe. This page has a sidebar with 'Manage Users' and 'User Operations'. The main content area shows user details and a section titled 'HRT Processing Configuration'. This section is highlighted with a red circle and the number '2'. It contains two sub-sections: 'Delivery Methods' and 'Features'.

Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
Andre	atester	Disabled	N/A	N/A	N/A	Active

User Details

John Doe (Admin) - Active

Username: johndoe, E-mail: johndoe@email.com, Phone Number: (555) 555-5555, Text Phone Number: (555) 555-5555, Address 1: 1 Main Street, Address 2, City: Anywhere, State: Alabama, Zip Code: 55555, HRT Email: johndoe@email.com, HRT Phone Number (Voice): (555) 555-5555, HRT Phone Number (Text): (555) 555-5555

User Operations

Failed Login Attempts: 0, Reset Login Attempts, Updated: 12/18/24, Disable User

HRT Processing Configuration

Delivery Methods

- ☐ SMS Delivery
- ☐ Voice Delivery
- ☐ Email Delivery

Features

- ☒ Transfers
- ☒ Login

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

1. Click the icon and select "Edit User."
2. Check and uncheck boxes to enable and disable HRT delivery methods and which features require HRT.

Users

Reseting a User’s Password

Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
 Andre	atester	Disabled	N/A	N/A	N/A	Active 

User Information

Login Information

Login

☒ atester

Reset Password

Login Information

Login

☒ murphytest

Password

Password

Confirm Password

Confirm Password

Cancel

Update Password

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

1. Click the  icon and select “Edit User.”
2. Click the **Reset Password** button.
3. Enter and confirm the new password.
4. Click the **Update Password** button when you are finished making changes.

Recipients

Recipient Overview

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

Transfer Funds

Add Recipients

Recipients

Batches

Pending

Processed

Recipients

1-7 of 7

<<

<

>

>>

A

☰

☷

Name	Account Type	Payment Method
CASEY Reference #: 15 Account #:	Consumer	ACH
CHRIS Reference #: 654 Account #:	Consumer	ACH

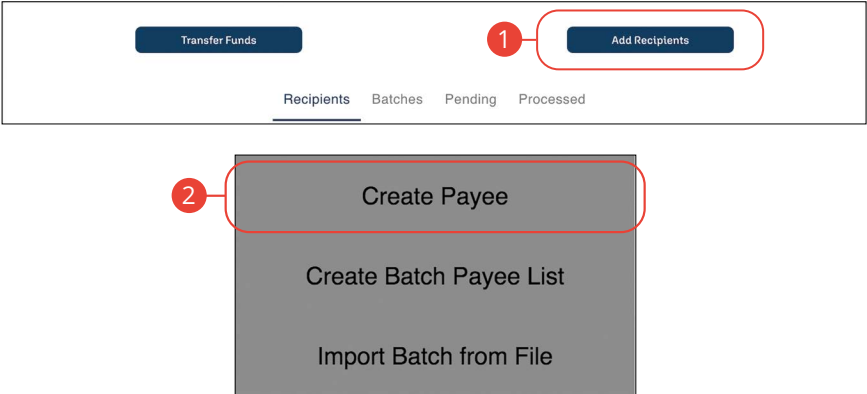
In the sidebar, click **Business Payments**.

A. The following information presents for each recipient:

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

Adding a Recipient

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



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

1. Click the **Add Recipients** button.
2. Click the **Create Payee** button (Desktop only).

ACH Only - Recipient Account Detail

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

The screenshot shows a web form titled "Transfer Type" and "Payee Information".

- Transfer Type:**
 - 1. A checked checkbox labeled "ACH".
 - An unchecked checkbox labeled "Wire".
- Payee Information:**
 - 2. A dropdown menu labeled "Consumer/Business" with "Select..." text.
 - 3. A text input field labeled "Name".
 - 4. A text input field labeled "Email".
 - 5. A text input field labeled "Reference Number".
 - 6. A text input field labeled "Account Number".
 - 7. A dropdown menu labeled "Account Type" with "Select..." text.
 - 8. A text input field labeled "ACH Routing Number" containing the value "123456789".
 - 9. Two buttons at the bottom: a red "Back" button and a dark blue "Next" button.

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

Company Entry Description

10

Back

Next

11

10. Enter a company entry description.

11. Click the **Next** button.

12. Continue to page 34.



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

ACH & Wire - Receiving Bank Detail

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

Transfer Type

1 ☒ ACH ☒ Wire

Payee Information

2 **Consumer/Business**
Consumer

3 **Name**
John Doe

4 **Contact Name**

5 **Email**
johndoe@email.com

6 **Reference Number**

7 **Phone Number**
() - -
Fax Number
() - -

8 **Account Number**
123456789

9 **Account Type**
Checking

Follow steps 1-2 on page 24.

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

10

Address 1 Address 2

City State ZIP Code

Select...

11

ACH Routing Number

091905826

12

Recipient Financial Institution

Wire Routing Number

123456789

Bank Name

13

Address 1 Address 2

City State ZIP Code

Select...

14

Back Next

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

The screenshot shows a web form. At the top, there is a label 'Company Entry Description' above a text input field. To the left of the input field is a red circle with the number '15'. Below the input field are two buttons: a red 'Back' button on the left and a dark blue 'Next' button on the right. To the right of the 'Next' button is a red circle with the number '16'.

15. Enter a company entry description.

16. Click the **Next** button.



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

ACH & Wire - Receiver and Intermediary Detail

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

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

- Step 1:** A checkbox labeled "Receiver DI Bank" is checked.
- Step 2:** Below the checkbox, there are two input fields: "Routing Number" and "Bank Name".
- Step 3:** A checkbox labeled "Intermediary Bank" is checked.
- Step 4:** Below the checkbox, there are two input fields: "Routing Number" and "Bank Name".
- Step 5:** Below the "Intermediary Bank" section, there are four input fields: "Street 1", "Street 2", "City", and "ZIP Code". There is also a "State" dropdown menu with "Select..." as the placeholder text.
- Step 6:** At the bottom of the form, there are two buttons: "Back" (red) and "Next" (dark blue).

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

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.
7. Continue to page 34.

Domestic Wires Only - Receiving Bank Detail

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

☐ ACH 1 ☒ Wire

Payee Information

2 **Consumer/Business**
Consumer

3 **Name**
John Doe

4 **Contact Name**

5 **Email**
johndoe@email.com

6 **Reference Number**

7 **Phone Number**
() - -

Fax Number
() - -

8 **Account Number**
123456789

9 **Account Type**
Checking

Follow steps 1-2 on page 24.

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

The screenshot shows a wire transfer form with the following fields and callouts:

- 10**: Points to the first address section, which includes fields for Address 1, Address 2, City, State (a dropdown menu with 'Select...' text), and ZIP Code.
- 11**: Points to the second address section, which includes fields for ACH Routing Number (pre-filled with 091905826), Recipient Financial Institution, Wire Routing Number (pre-filled with 123456789), and Bank Name.
- 12**: Points to the third address section, which includes fields for Address 1, Address 2, City, State (a dropdown menu with 'Select...' text), and ZIP Code.
- 13**: Points to the 'Next' button at the bottom right of the form.

At the bottom left of the form is a red 'Back' button.

10. Enter the address.
11. Enter the beneficiary financial institution's routing number. The bank's name will auto-populate.
12. Enter the beneficiary financial institution's address.
13. Click the **Next** button.



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

Domestic Wires Only - Receiver and Intermediary Detail

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

1 ☒ Receiver DI Bank

Routing Number

Bank Name

2

3 ☒ Intermediary Bank

Routing Number

Bank Name

4

5

Street 1 Street 2

City State ZIP Code

Select...

6

Back Next

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

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

Review

1

Account Information

Transfer Type

☒ ACH

☐ Wire

Payee Information

Consumer/Business

Consumer

Name

John Doe

Email

johndoe@email.com

Reference Number

Account Number

123456789

Account Type

Checking

ACH Routing Number

091905826

Company Entry Description

test

Back

Save

Payee created successfully

2

Pay Now

3

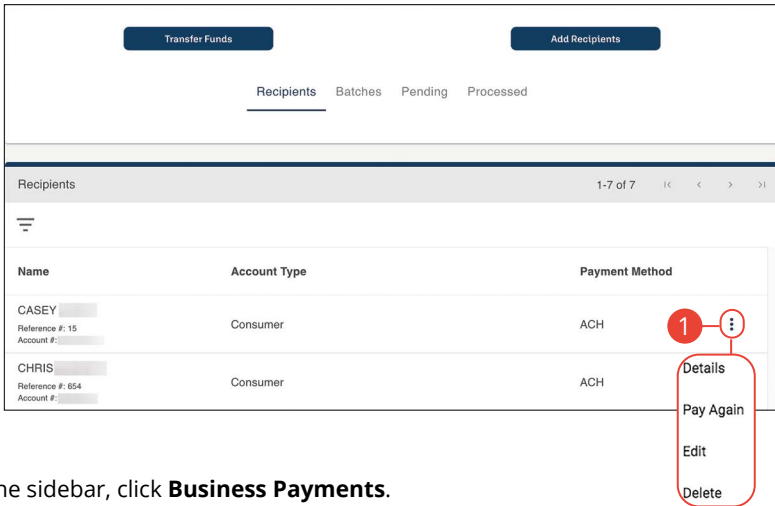
Close

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

Recipients

Editing a Recipient

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



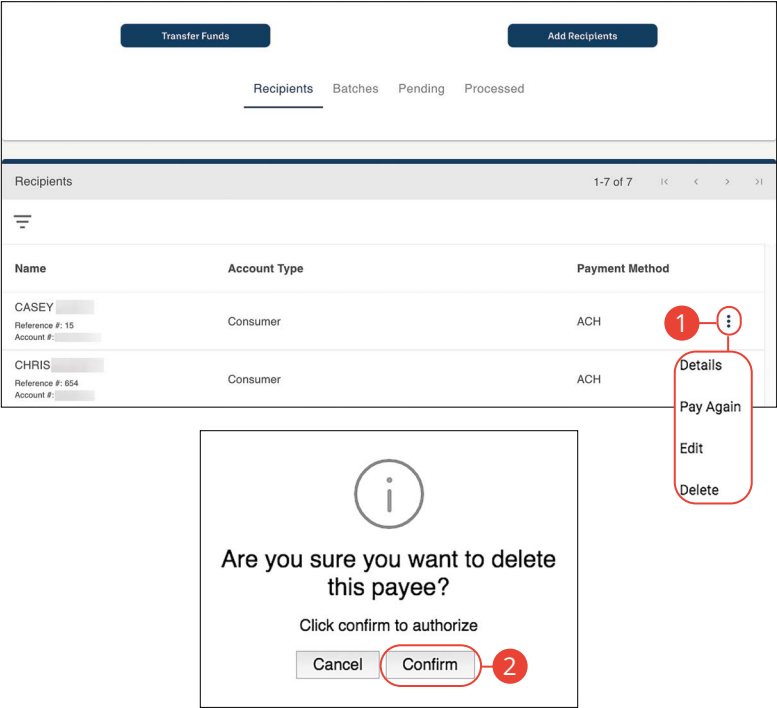
In the sidebar, click **Business Payments**.

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

Recipients

Deleting a Recipient

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



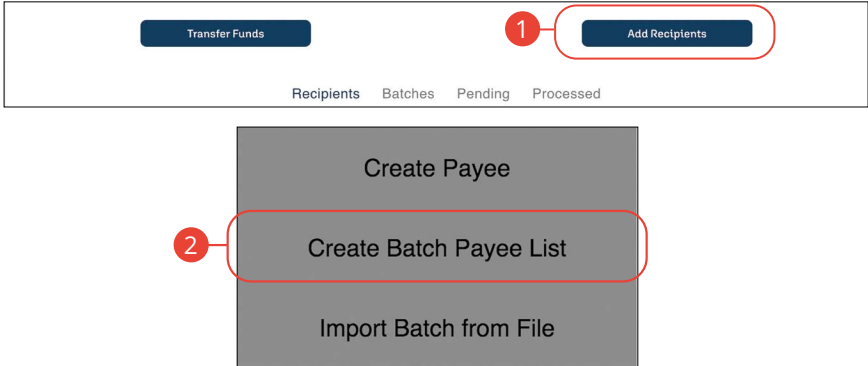
In the sidebar, click **Business Payments**.

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

Recipients

Creating a Batch Payee List

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



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

1. Click the **Add Recipients** button.
2. Click the **Create Batch Payee List** button (Desktop only).

The screenshot shows a web form titled "Group Information". It contains several input fields and buttons. Red circles with numbers 3 through 8 are placed around the form to indicate the sequence of steps for creating a batch. Step 3 points to the "Batch Name" text field. Step 4 points to the "Batch Type" dropdown menu. Step 5 points to the "Batch Description (up to 10 characters)" text field. Step 6 points to the "Payment Type" section, which includes three radio buttons: "Debit", "Credit", and "Mixed". Step 7 points to the "Batch Options" section, which includes a checkbox labeled "Restricted Batch". Step 8 points to the "Add Recipients" button, which is a dark blue button with white text. A red "Cancel" button is also visible to the left of the "Add Recipients" button.

Group Information

3 Batch Name

4 Batch Type

5 Batch Description (up to 10 characters)

6 Payment Type

7 Batch Options

☐ Debit

☐ Credit

☐ Mixed

☐ Restricted Batch

Cancel Add Recipients 8

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

Recipients

Rows per page: 25 * 0-0 of 0

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

2

Recipients

Rows per page: 25 * 1-1 of 1

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

CANCEL REVIEW

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

Batch NameTest Batch

Batch TypeConsumer

Batch DescriptionTest Batch

Batch OptionsRestricted Batch

Payment TypeDebit

Total Credits\$0.00

Total Debits\$1.00

Total Amount-\$1.00

Total Recipients1

Recipients

Rows per page: 251-1 of 1

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

MAKE CHANGES

CANCEL

SAVE

Batch created successfully.

PAY NOW

DONE

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

Recipients

Importing a Batch from File

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

Import ACH File

The diagram illustrates the steps to import a batch from a file through three sequential modals:

- Step 1:** In the **Transfer Funds** modal, click the **Add Recipients** button (indicated by a red circle with the number 1).
- Step 2:** In the **Create Payee** modal, click the **Import Batch from File** button (indicated by a red circle with the number 2).
- Step 3:** In the **What do you want to do?** modal, click the **Import ACH File** button (indicated by a red circle with the number 3).

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

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

The image shows three screenshots of a software interface for managing payroll batches. The first screenshot is the 'Details' screen with callouts 4, 7, and 8. The second screenshot shows two versions of the 'Details' screen with callouts 5a, 5b, 6a, 6b, and 6c. The third screenshot is the 'Review and Confirm' screen with callout 9.

Details Screen (Top):

- Callout 4: 'Choose File' button.
- Callout 7: 'Payroll Batch' checkbox.
- Callout 8: 'Next' button.

Details Screen (Middle Left):

- Callout 5a: 'Add or update?' dropdown menu.
- Callout 5b: 'Name' text input field.

Details Screen (Middle Right):

- Callout 6a: 'Update existing batch' dropdown menu.
- Callout 6b: 'Batch Select...' dropdown menu.
- Callout 6c: 'Add new payees to this batch' checkbox.

Review and Confirm Screen (Bottom):

- Callout 9: 'Confirm' button.

Review and Confirm Content:

test2

Batch Name: test2

Batch Type: Consumer

Payment Type: Mixed

Recipients

Recipient changes are in bold

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

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

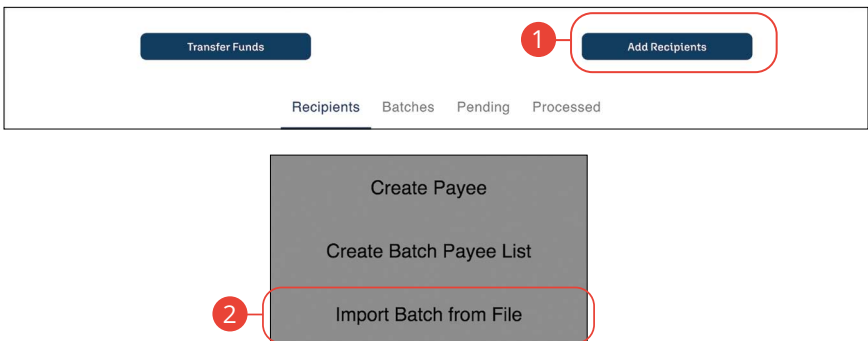
Import Delimited File

Delimited files must include the following columns:

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



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



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

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

What do you want to do?

Import AGH File

3 **Import Delimited File**

Import Fixed Length File

Details

4 **Choose File** No file chosen

☐ 5 Use saved mapping

Add or update?
Select... ▼

Delimiter

☐ Payroll Batch

Cancel Next

Details

Choose File No file chosen

☐ Use saved mapping

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

6b **Name**

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

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

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

Details

Choose File

No file chosen

☐

Use saved mapping

Add or update?

Select...

Delimiter

☐

Payroll Batch

Cancel

Next

Business Payments

Map your data

☐

Save this mapping for re-use with future imports

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

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

Back

Next

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



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

Import Fixed Length File

Transfer Funds

1 Add Recipients

Recipients Batches Pending Processed

Create Payee

Create Batch Payee List

2 Import Batch from File

What do you want to do?

Import ACH File

Import Delimited File

3 Import Fixed Length File

Cancel

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

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

The image displays three sequential screenshots of a 'Details' form used for creating or updating a batch. The first screenshot shows the initial state with a 'Choose File' button (4) and a 'Payroll Batch' checkbox (7). The second screenshot shows the 'Add or update?' dropdown (5a) set to 'Add new batch', with fields for 'Name' (5b), 'Batch Type' (5c), 'Payment Type' (5d), and 'Description'. The third screenshot shows the 'Add or update?' dropdown (6a) set to 'Update existing batch', with a 'Batch' dropdown (6b) and an 'Add new payees to this batch' checkbox (6c). The 'Next' button is highlighted in red in all three screenshots.

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

10

- ## Recipients: Importing a Batch from File

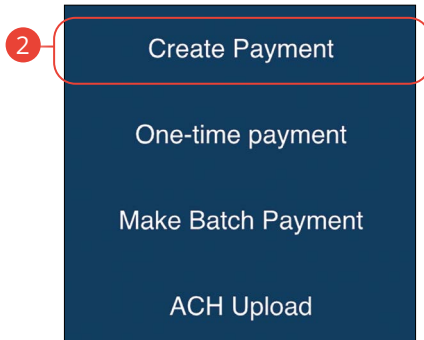
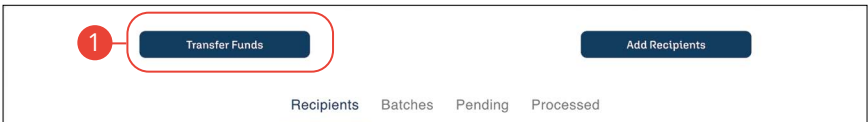
Payments

Creating a New Business Payment

If you are assigned the initiate entitlement, you can use the Payments tab to send a single ACH payment.

Create a Payment

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



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

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

3

Search for Recipient

Recipient Name

Reference Number

Account Number

Recipient Type

Consumer Business

Payment Method

ACH Wire

Cancel Find Recipient

4

5

Recipients 1-8 of 8

Name	Account Type	Payment Method
☐ CASEY ALLEN Reference #: 15 Account #: 65687123	Consumer	ACH
☐ CHRIS WALKER Reference #: 854 Account #: 95219857	Consumer	ACH
☐ JACKIE TATE Reference #: 2858 Account #: 1234587	Consumer	ACH
☐ JENN ECKSTEIN Reference #: 154 Account #: 8821479	Consumer	ACH
☐ John Doe Reference #: N/A Account #: 123456789	Consumer	ACH
☐ Mickey Mouse Reference #: N/A Account #: 147952	Consumer	ACH
☐ SALVATORE ESPINOZA Reference #: 2854 Account #: 6238951	Consumer	ACH
SHARON SIMMS		

Cancel Next

- Search for a recipient by entering one or more of the following fields to locate the applicable Recipient:
 - Recipient Name
 - Reference Number
 - Account Number
 - Recipient Type
 - Payment Method
- Click the **Find Recipient** button.
- Select a recipient and click the **Next** button.



Note: Selecting the “Find Recipient” button will provide all recipients without having to enter any information on the search page.

Payment Information

Payment Method
ACH

Effective Date
02/14/2024

6 Select an Offset Account
Basic Checking (...032)

12 Frequency
Monthly

7 Originating ID
O Banker (1555555555)

Recurrence
Until End Date

8 Amount
\$0.00

End Date

9 Memo

10 Credit or Debit Recipient:
Credit

- 6. Use the drop-down to select an offset account.
- 7. Use the drop-down to select an originating ID.



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

- 8. Enter an amount.
- 9. Enter a memo.
- 10. Select a payment type using the drop-down.
- 11. Select an effective date.
- 12. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

Payment Information

Payment Method

ACH

Effective Date

02/14/2024

Select an Offset Account

Basic Checking (...032)

Frequency

Monthly

Originating ID

O Banker (1555555555)

Recurrence

Until End Date

Amount

\$0.00

End Date

Memo

Credit or Debit Recipient:

Credit

Cancel

Next

13a

13b

14

13. For a recurring transfer:

- a.** Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
- b.** Enter an end date or total number of transfers, if necessary.

14. Click the **Next** button.

Payment Method:	ACH	Effective Date:	02/14/2024
Offset Account:	Basic Checking (...032)	Frequency:	Monthly
Originating ID:	O Banker (1555555555)	Recurrence:	Until End Date
Amount:	\$1.11	End Date:	02/29/2024

Cancel

Submit

16

i

Authorize?

Click confirm to authorize

Cancel

Confirm

17

- 15. Click the **Submit** button.
- 16. Click the **Confirm** button.

One-time Payment

Create a one-time single transaction without saving the recipient's information.

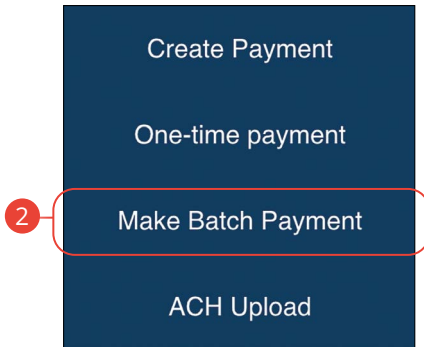
The screenshot shows a web interface for creating payments. At the top, there is a navigation bar with a 'Transfer Funds' button (highlighted with a red circle and the number 1) and an 'Add Recipients' button. Below the navigation bar, there are tabs for 'Recipients', 'Batches', 'Pending', and 'Processed'. The main content area is a dark blue box with four options: 'Create Payment', 'One-time payment' (highlighted with a red circle and the number 2), 'Make Batch Payment', and 'ACH Upload'. Below this box, there is a confirmation box with a checkmark icon, the text 'Payee data is valid.', and a 'Pay Now' button (highlighted with a red circle and the number 4).

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

1. Click the **Transfer Funds** button.
2. Click the **One-Time Payment**.
3. Enter the recipient's information.
4. For more information about creating a recipient go to page 24.
5. Click the **Pay Now** button.

Make Batch Payment

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



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

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

Search for a batch

Batch Name

Batch Description

Batch Type

Consumer Business

Payment Method

Debit Credit Mixed

Cancel Find Batch

Batches 1-1 of 1

Name	Type	Payment Type
Payroll Description: Payroll	Consumer	Credit

Cancel Next

3. Search for a recipient by entering one or more of the following fields to locate the applicable Recipient:

- Batch Name
- Batch Description
- Batch Type
- Payment Method

4. Click the **Find Batch** button.



Note: Selecting the “Find Batch” button will provide all batches without having to enter any information on the search page.

5. Select a batch and click the **Next** button.

Recipients

Rows per page: 250-0 of 0

6a ☐ Hold All	Recipient	Reference #	Account #	DR/CR	6c Amount	6d Memo
6b ☐	CASEY ALLEN	15	456987123	Credit	\$2.50	
☐	CHRIS WALKER	654	85213657	Credit	\$2.00	
☐	JACKIE TATE	2659	1234587	Credit	\$1.25	
☐	JENN ECKSTEIN	154	8521479	Credit	\$3.00	
☐	SALVATORE ESPINOZA	2654	42369851	Credit	\$4.00	
☐	SHARON SIMMS	123	123456789	Credit	\$1.50	

Cancel

Next

7

Payment Information

Method
ACH Batch

8

Select an Offset Account

9

Memo

10

Effective Date
02/14/2024

11

Frequency
Monthly

6. You can make a one-time edit to payment amounts for the selected batch.

a. Click the box to hold all payments in this batch.

b. Click a box next to a recipient to hold individual payments.

c. Edit the payment amount..

d. Click the icon to enter a memo.
7. Click the **Next** button.
8. Select an account to pay from using the drop-down.
9. Enter a memo.
10. Enter an effective date.
11. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

12a

Reurrence
Until End Date

12b

End Date

Cancel

13

Next

Summary

Totals

Payee Name:	Payroll	Total Credit:	\$14.25
Description:	Payroll	Total Debit:	\$0.00
Batch Type:	Consumer	Total Recipients:	6
Offset Account:	Basic Checking (...032)		
Effective Date:	02/29/2024		
Frequency:	One-time		

14

Cancel

Submit

i

Authorize?

Click confirm to authorize

Cancel

15

Confirm

12. For a recurring transfer:

a. Choose how long the transfer should occur.

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

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

13. Click the **Next** button.

14. Review the information and click the **Submit** (Desktop) or **Next** (Mobile) button.

15. Click the **Confirm** button when you are finished.

Payments

ACH Batch Upload

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

The following validations are performed on uploaded ACH files:

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



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

Common conditions that cause ACH upload errors:

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

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

1 **Transfer Funds** **Add Recipients**

Recipients Batches Pending Processed

Create Payment

One-time payment

Make Batch Payment

2 **ACH Upload**

Upload ACH File

3 **Choose File** No file chosen

☐ Payroll Batch (Restricted Batch) 4

☐ Same Day 5

ACH Cutoff is 3:00pm CST.

Cancel **Next** 6

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

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

Review and Confirm

File Summary

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

Uploaded Batch 1-180824114623

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

Recipients

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
STAN	DOE, JOHN	\$1,234.99	080801120	123456	Credit
MAC	DOE, JOHN	\$2,423.62	080801120	123456	Credit
PLA	DOE, JOHN	\$1,228.02	080801120	123456	Credit
ENG	DOE, JOHN	\$1,216.81	080801120	123456	Credit

7 Select an Option
Select...

8 Effective Date
08-27-2018

Back

9 Confirm

ACH File Uploaded Successfully

10 Upload Another File

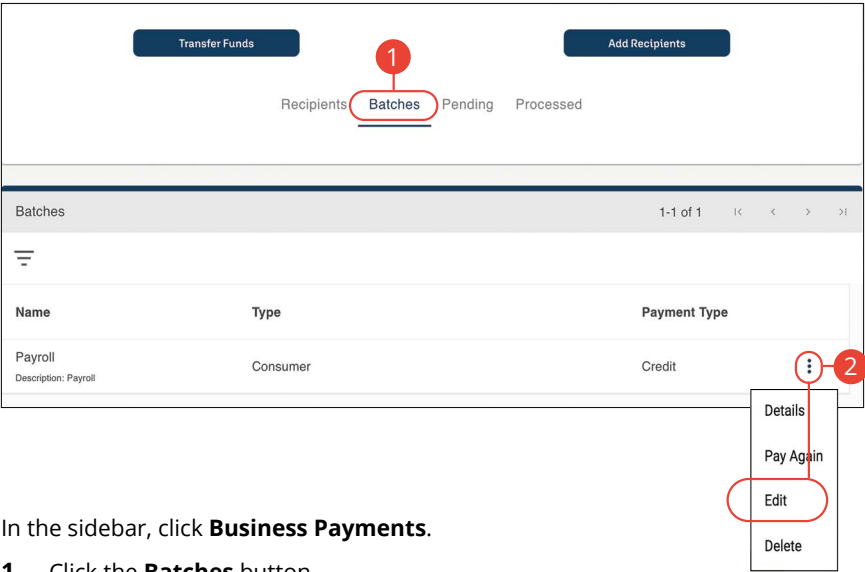
Close

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

Payments

Editing a Batch

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



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

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

Payments

Deleting a Batch

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

The screenshot shows the Payments interface. At the top, there are buttons for "Transfer Funds" and "Add Recipients". Below these are tabs for "Recipients", "Batches" (highlighted with a red circle and number 1), "Pending", and "Processed". The main area displays a table of batches. The table has columns for "Name", "Type", and "Payment Type". A single batch is listed: "Payroll" (Description: Payroll), "Consumer", and "Credit". To the right of the batch, there is a menu icon (three dots) highlighted with a red circle and number 2. A dropdown menu is open, showing options: "Details", "Pay Again", "Edit", and "Delete" (highlighted with a red circle). Below the table, a confirmation dialog is displayed with the text "Are you sure you want to delete this batch?" and "Click confirm to authorize". The dialog has two buttons: "Cancel" and "Confirm" (highlighted with a red circle and number 3).

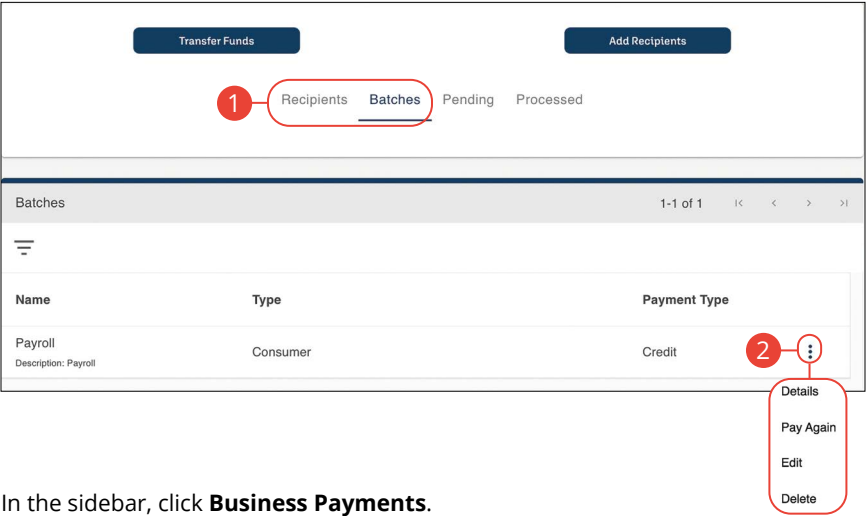
In the sidebar, click **Business Payments**.

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

Payments

Pay Again

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



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

1. Repeat a payment to a recipient, batch or previous payment by selecting either the **Recipients** or **Batches** button.
2. Find the recipient, batch or payment you want to repeat, click the  icon and select "Pay Again."
3. For more information about repeating a single recipient transaction, go to page 51.
4. For more information about repeating a batch transaction, go to page 56.

Payments

Pending Activity

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

Transfer Funds

1

Add Recipients

Recipients Batches Pending Processed

Pending Payments

1-1 of 1 < > >|

Effective Date	Payee	Offset Account	Status	Amount	
02-28-2024	John Doe	Basic Checking	Approved	\$0.01	2

Payment Details

EDIT

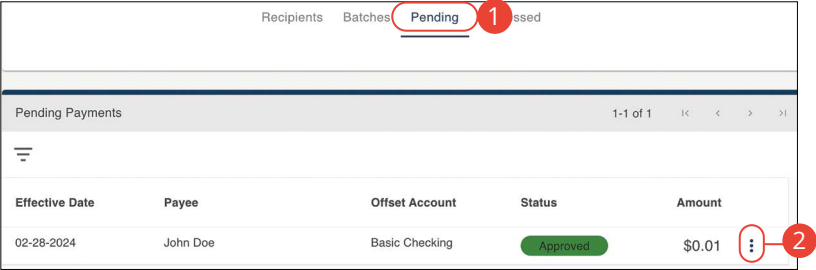
Delete

Pay Again

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

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

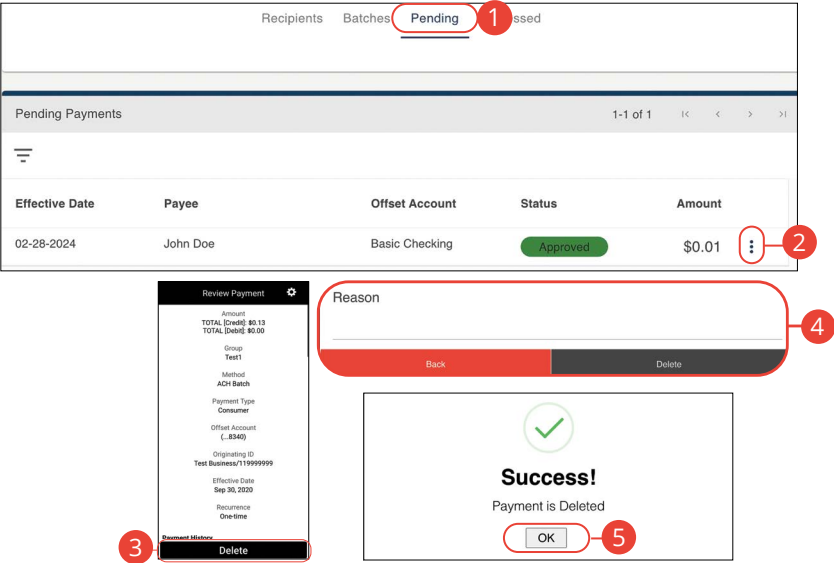
Editing a Transaction



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

- 1. Click on the **Pending** button.
- 2. Find the transaction you want to edit, click the  icon and select “Edit.”

Deleting a Transaction



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

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

Payments

Processed Activity

All processed transactions initiated through Business Digital Banking or through our app appear in the Processed tab. Here, you can view additional details for all of your transactions.

Transfer Funds

Add Recipients

Recipients

Batches

Pending

Processed

Processed Payments

1-4 of 4

Effective Date	Payee	Offset Account	Status	Amount
02-23-2024	Payroll	Basic Checking	Deleted	\$14.25 \$0.00
02-23-2024	CASEY ALLEN Reference #: 15	Basic Checking	Deleted	\$0.01
02-23-2024	Mickey Mouse	Basic Checking	Deleted	\$0.01
06-30-2023	Payroll	Basic Checking	Deleted	\$11.75 \$0.00

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

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

Payments

Viewing, Approving or Denying a Transaction

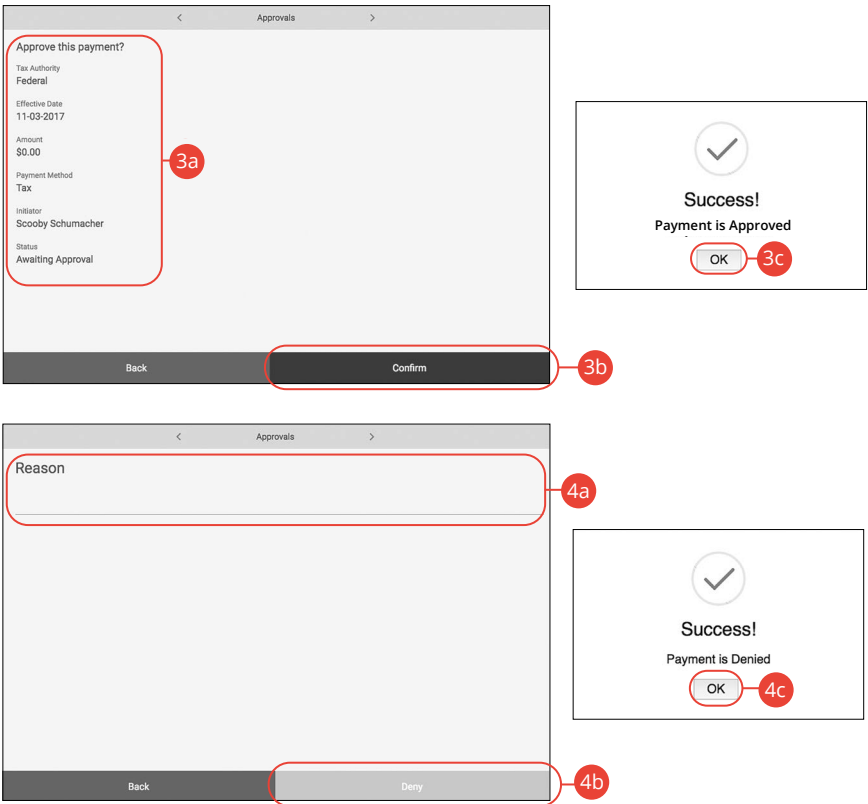
Authorized users can view, approve or deny certain payments within the Business Approvals feature. If a payment has processed and cleared, you cannot make changes to that transaction.

Desktop

Effective Date	Payee	Offset Account	Status	Amount
11-16-2020	Reference #: Emp. # 5	Checking Premium (....0463) - ACH	Awaiting Approval	200 ⋮ Payment Details Delete Approve Deny

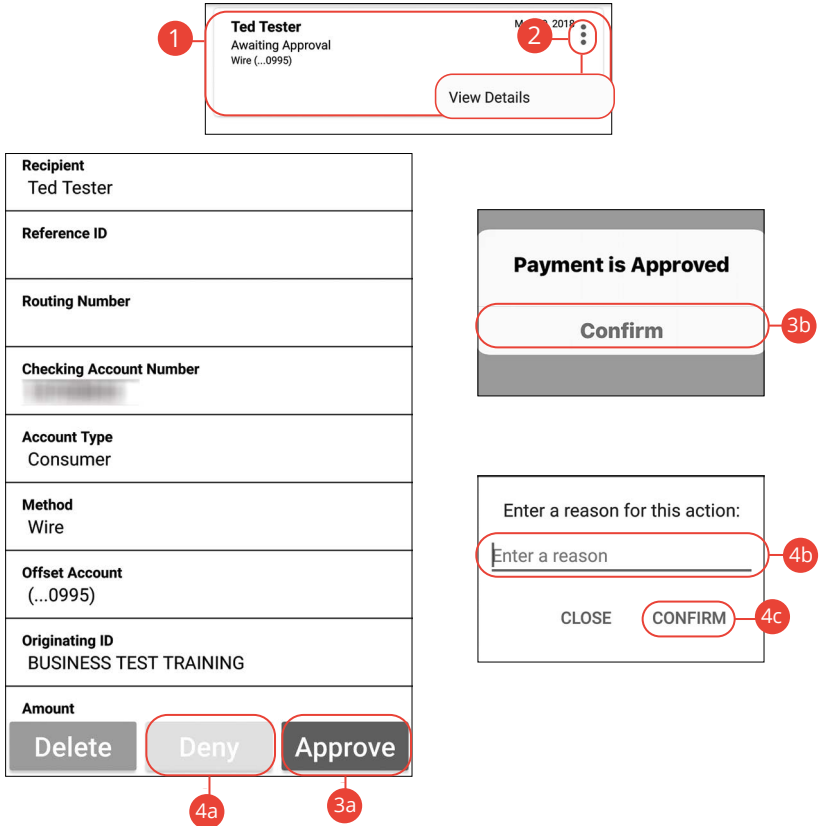
In the sidebar, click **Business Approvals**.

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



3. Follow the steps to approve a transaction:
 - a. Review the payment information.
 - b. Click the **Confirm** button.
 - c. Click the **OK** button.
4. Follow the steps to deny a transaction:
 - a. Enter a reason for the denial.
 - b. Click the **Deny** button.
 - c. Click the **OK** button.

Mobile



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

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

Account Reporting

Account Reporting

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

Creating a New Report

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

The screenshot shows the 'Advanced Search' interface for creating a report. It includes the following elements:

- 1**: A red circle highlights the 'Choose Account:' dropdown menu.
- 2**: A red circle highlights the 'Enter Amount Range:' section, which includes a 'Search By Check Number:' dropdown, a date range input (showing '\$0.00 to \$0.00'), and a 'Choose Date Filter:' dropdown (showing 'Last 30 Days').
- 3**: A red circle highlights the 'Transaction Type:' section, which has checkboxes for 'Debit' and 'Credit', both of which are selected.
- 4**: A red circle highlights the 'Save Report' and 'Apply' buttons at the bottom of the form.
- 5**: A red circle highlights the text input field for naming the report in the 'Please name your report' dialog box.
- 6**: A red circle highlights the 'Confirm' button in the 'Please name your report' dialog box.

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

1. Select an account using the drop-down.
2. Select at least one filter: check number, amount range or date.
3. (Optional) Choose a transaction type by selecting the appropriate box.
4. Click the **Save Report** button to save the report for future use. Click the **Apply** button to run a one-time report.
5. Enter a name for the report.
6. Click the **Confirm** button.

Deleting an Existing Report

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

The screenshot displays the 'Advanced Search' interface. At the top, there is a 'Collapse' button with an upward arrow. Below this, the 'Choose Account:' dropdown is set to 'Free Business Checking (...016132)'. The 'Choose Saved Report:' dropdown is set to 'Test Report' and is highlighted with a red circle and the number 1. Below this, the 'Search By Check Number:' section includes an 'Enter Amount Range:' field with '\$1.00' and '\$50.00' and a 'Choose Date Filter:' dropdown set to 'Last 30 Days'. The 'Transaction Type:' section has two checkboxes: 'Debit' (checked) and 'Credit' (checked). At the bottom of the form, there are three buttons: 'Delete Report' (highlighted with a red circle and the number 2), 'Edit Report', and 'Apply'. Below the form, a confirmation dialog titled 'Confirm Delete?' is shown. It includes the text 'Click confirm to authorize' and two buttons: 'Cancel' and 'Confirm' (highlighted with a red circle and the number 3).

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

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

Editing an Existing Report

If you need to edit an existing report, you can edit it from your Business Digital Banking.

The screenshot shows the 'Advanced Search' interface with the following elements:

- Choose Account:** Free Business Checking (...016132) (dropdown)
- Choose Saved Report:** Test Report (dropdown) - **1**
- Search By Check Number:**
 - Enter Amount Range: \$1.00 to \$50.00
 - Choose Date Filter: Last 30 Days (dropdown) - **2**
 - Transaction Type: ☒ Debit: ☒ Credit:
- Buttons:** Delete Report, Edit Report (highlighted with a red box and **3**), Apply

Below the main interface is a confirmation dialog:

Confirm Edit?
Click confirm to authorize

Buttons: Cancel, Confirm (highlighted with a red box and **4**)

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

1. Choose a saved report from the drop-down.
2. Make the necessary changes.
3. Click the **Edit Report** button.
4. Click the **Confirm** button.

Running an Existing Report

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

The screenshot shows the 'Advanced Search' interface. At the top, there is a header bar with 'Advanced Search' on the left and a 'Collapse' button with an upward arrow on the right. Below this, the form is organized into several sections. The first section contains two dropdown menus: 'Choose Account:' with the selected value 'Free Business Checking (...016132)' and 'Choose Saved Report:' with the selected value 'Test Report'. These two dropdowns are grouped together by a red rounded rectangle with a red circle containing the number '1' to its right. Below these are three more input fields: 'Search By Check Number:' (empty), 'Enter Amount Range:' (with '\$1.00' and '\$50.00' values and a 'to' separator), and 'Choose Date Filter:' (with 'Last 30 Days' selected). The next section is 'Transaction Type:', which has two checkboxes: 'Debit:' (checked) and 'Credit:' (checked). At the bottom of the form are three buttons: 'Delete Report' (dark grey), 'Edit Report' (medium grey), and 'Apply' (medium grey). The 'Apply' button is highlighted with a red rounded rectangle and a red circle containing the number '2' to its right.

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

1. Select an account and saved report using the appropriate drop-down.
2. Click the **Apply** button to run the report.



LOCATIONS

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