



OFBCONNECT[®]

QUICK REFERENCE GUIDE




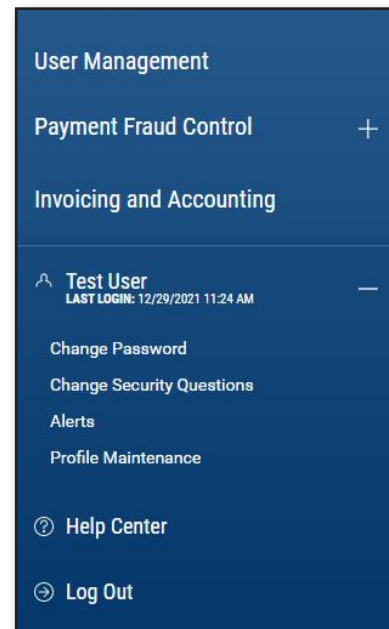
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Basic Navigation

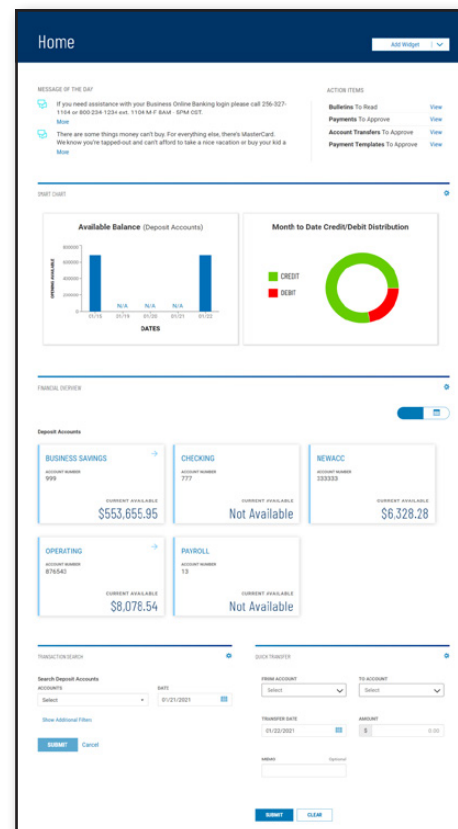
Main Menu

1. Click on the 3-line icon  (commonly referred to as the hamburger icon) on the upper left corner, just below your financial institution's logo to expand the side menu
2. "+" indicates there are more menu selections available. Expand your User Name to show user account related additional menu



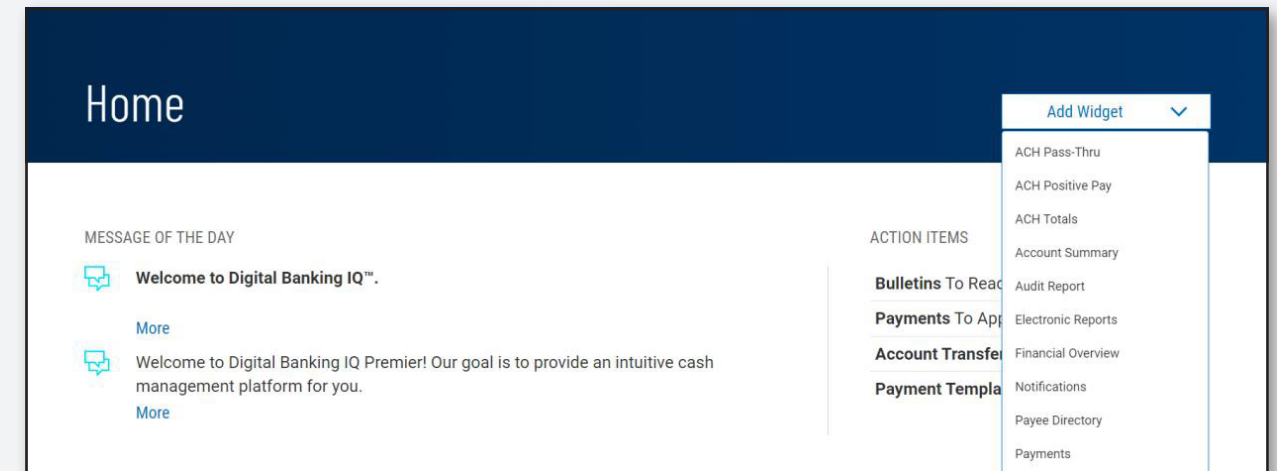
Home Page


Also known as the **Dashboard**, your landing page is a Workspace. Each workspace presents various information in sections known as Widgets. On the Home workspace you will find a Notification widget accompanied by a collection of other widgets based on the functionality you have been entitled to (for example viewing account balances or initiating account transfers).

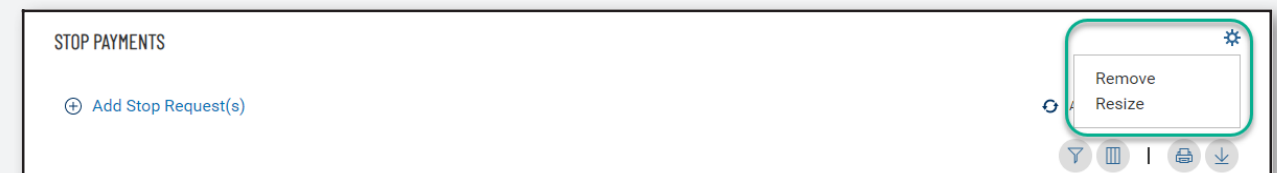


Workspace

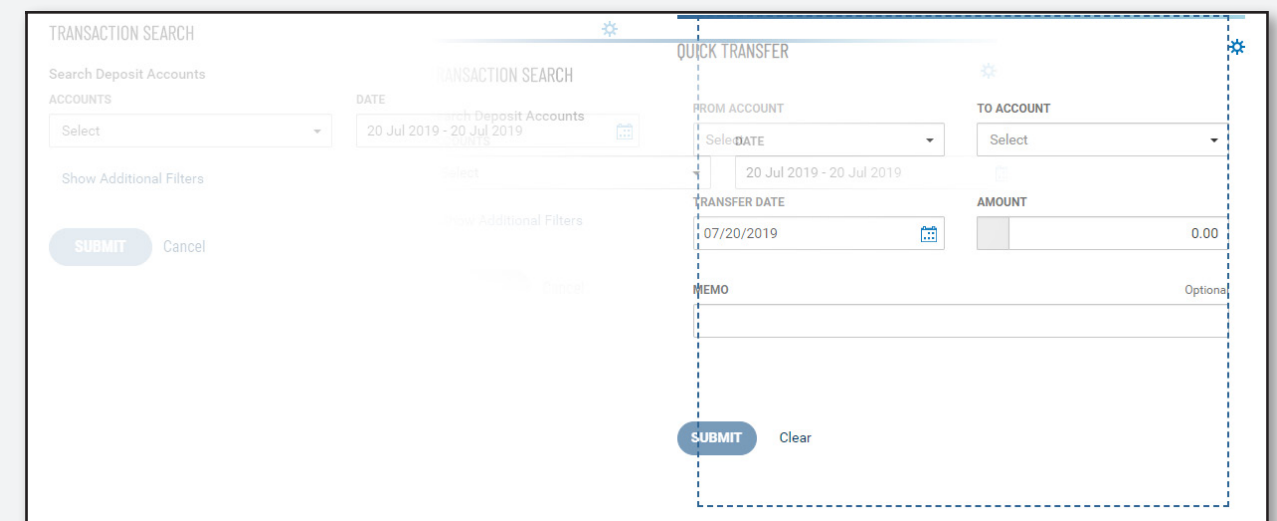
Each workspace is a page on which you will see the system default widgets relevant for that workspace (i.e. on the Stop Payments Workspace you would see a Stop Payments widget). Workspaces offer the ability for you to add, remove, resize, and arrange widgets to personalize the workspace to best meet your needs.



Any widgets on any workspace with a gear icon  in the upper right corner means it can be repositioned (moved), resized or deleted (removed)





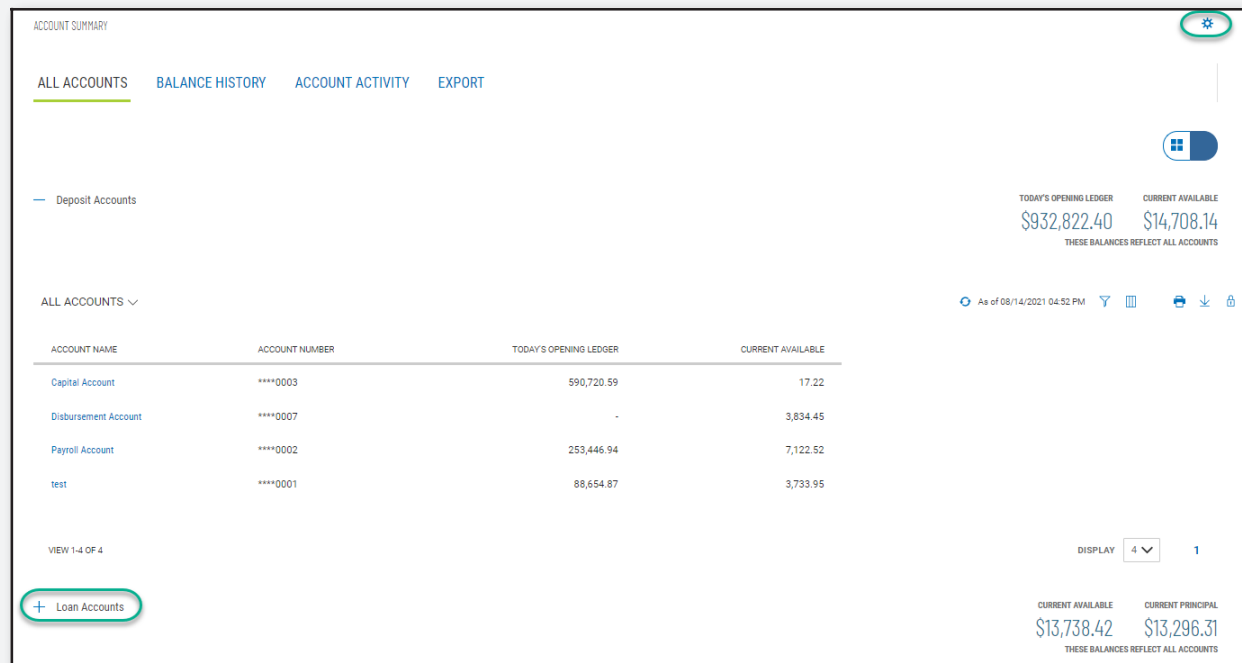
To move a widget, just click on the top part of the widget being moved, then drag and drop



Widget

A widget is a single focused component that presents action(s) and information with common purpose in a List View, such as view account information, place a stop payment or make an account transfer.

1. Repositionable, resizable and removable as described previously under Workspace for widgets  with an icon.
2. Present sub-category of information in additional list views.  indicates there is more info to be expanded



ACCOUNT SUMMARY

ALL ACCOUNTS BALANCE HISTORY ACCOUNT ACTIVITY EXPORT

Deposit Accounts

TODAY'S OPENING LEDGER \$932,822.40 CURRENT AVAILABLE \$14,708.14

ALL ACCOUNTS

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Capital Account	****0003	590,720.59	17.22
Disbursement Account	****0007	-	3,834.45
Payroll Account	****0002	253,446.94	7,122.52
test	****0001	88,654.87	3,733.95

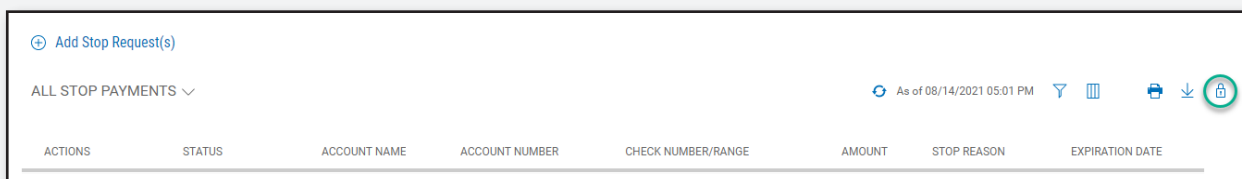
VIEW 1-4 OF 4

DISPLAY 4 1

+ Loan Accounts

CURRENT AVAILABLE \$13,738.42 CURRENT PRINCIPAL \$13,296.31

3. When account number masking is turned on, unlock masking to show account numbers shown in the list view



STOP PAYMENTS

+ Add Stop Request(s)

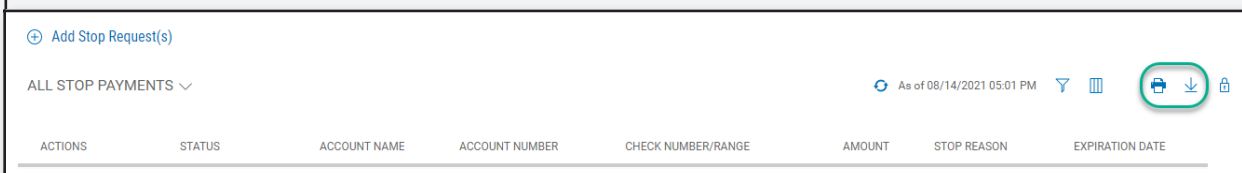
ALL STOP PAYMENTS

As of 08/14/2021 05:01 PM

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON	EXPIRATION DATE
...	Placed	seven four dils c...	4444444	1234	25.00		
...	Placed	Shoni Test	123456789	2342	34,535.00		
...	Placed	Shoni Test	123456789	35345	232.00		

VIEW 1-3 OF 3

4. Print the data you see and/or export all of the data in the widget within your range settings



STOP PAYMENTS

+ Add Stop Request(s)

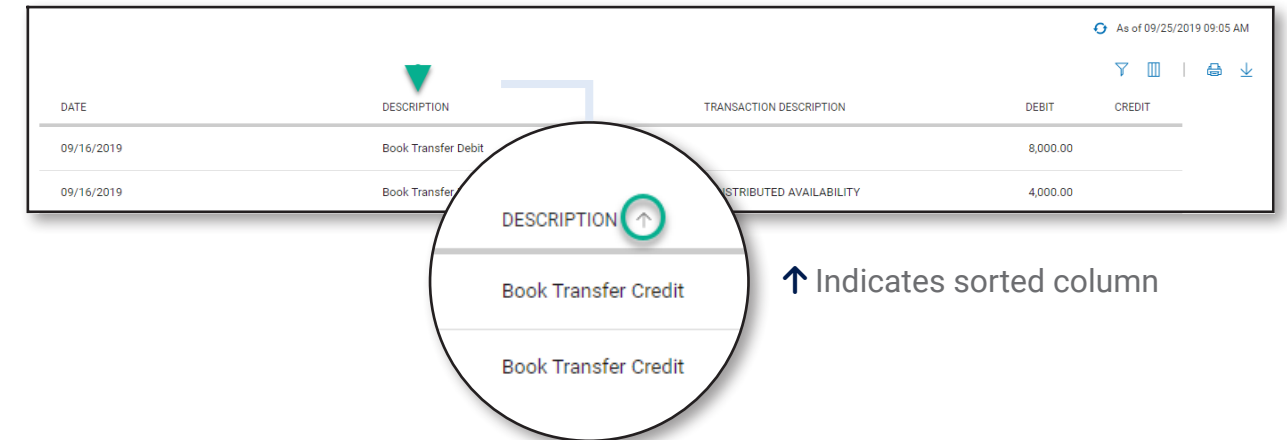
ALL STOP PAYMENTS

As of 08/14/2021 05:01 PM

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON	EXPIRATION DATE
...	Placed	seven four dils c...	4444444	1234	25.00		
...	Placed	Shoni Test	123456789	2342	34,535.00		
...	Placed	Shoni Test	123456789	35345	232.00		

VIEW 1-3 OF 3

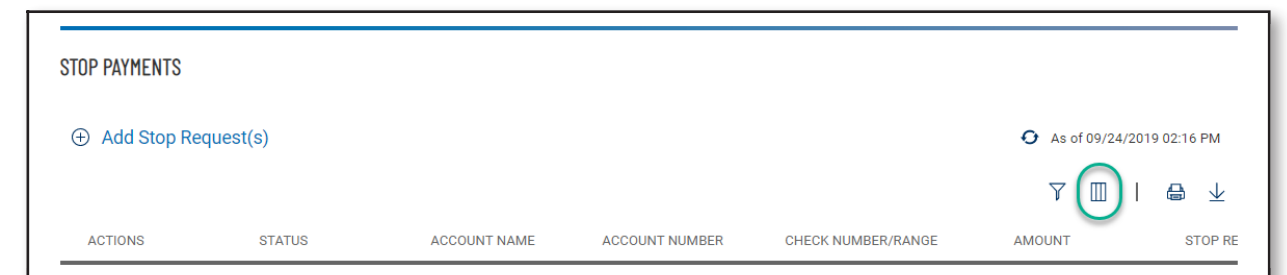
5. Sort data in a column by clicking on the header*



DATE	DESCRIPTION	TRANSACTION DESCRIPTION	DEBIT	CREDIT
09/16/2019	Book Transfer Debit		8,000.00	
09/16/2019	Book Transfer	DISTRIBUTED AVAILABILITY		4,000.00

↑ Indicates sorted column

6. Click on column icon to arrange order of column display*



STOP PAYMENTS

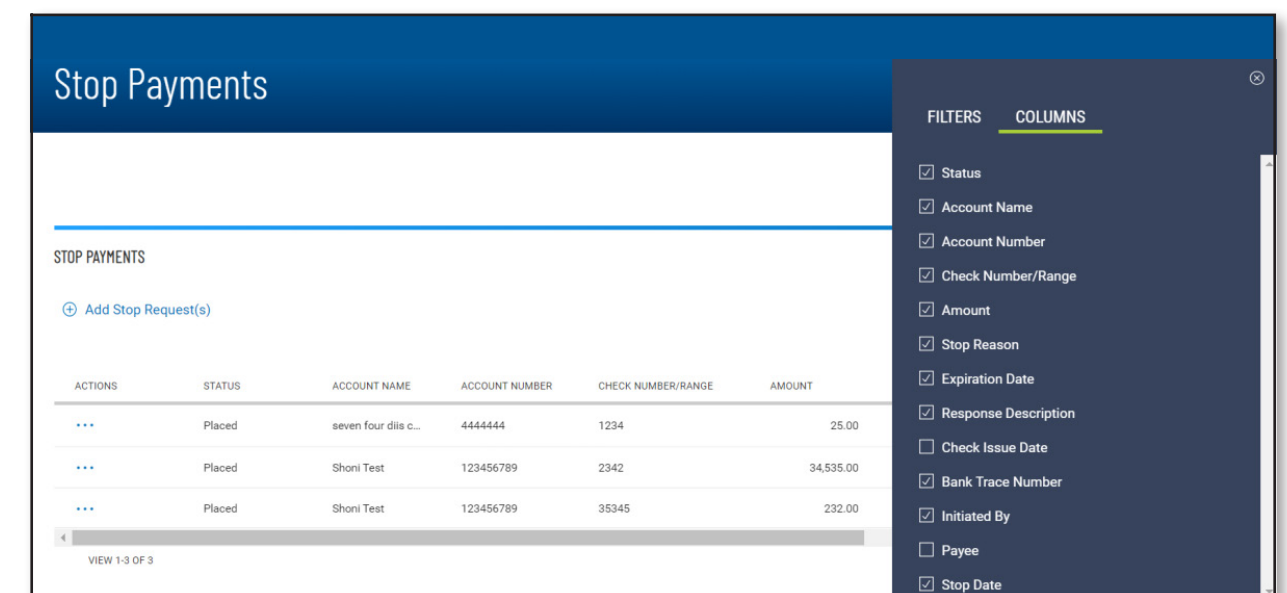
+ Add Stop Request(s)

As of 09/24/2019 02:16 PM

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP RE
...	Placed	seven four dils c...	4444444	1234	25.00	
...	Placed	Shoni Test	123456789	2342	34,535.00	
...	Placed	Shoni Test	123456789	35345	232.00	

VIEW 1-3 OF 3

From the slide-out menu, select and deselect desired data, drag and drop data to rearrange order



Stop Payments

FILTERS COLUMNS

STOP PAYMENTS

+ Add Stop Request(s)

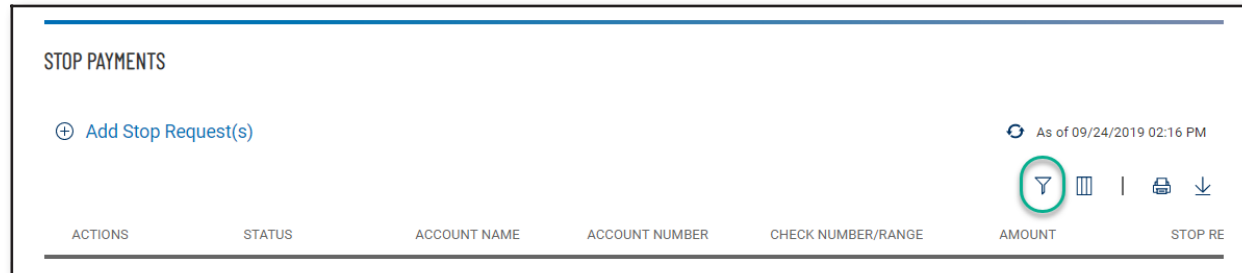
ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT
...	Placed	seven four dils c...	4444444	1234	25.00
...	Placed	Shoni Test	123456789	2342	34,535.00
...	Placed	Shoni Test	123456789	35345	232.00

VIEW 1-3 OF 3

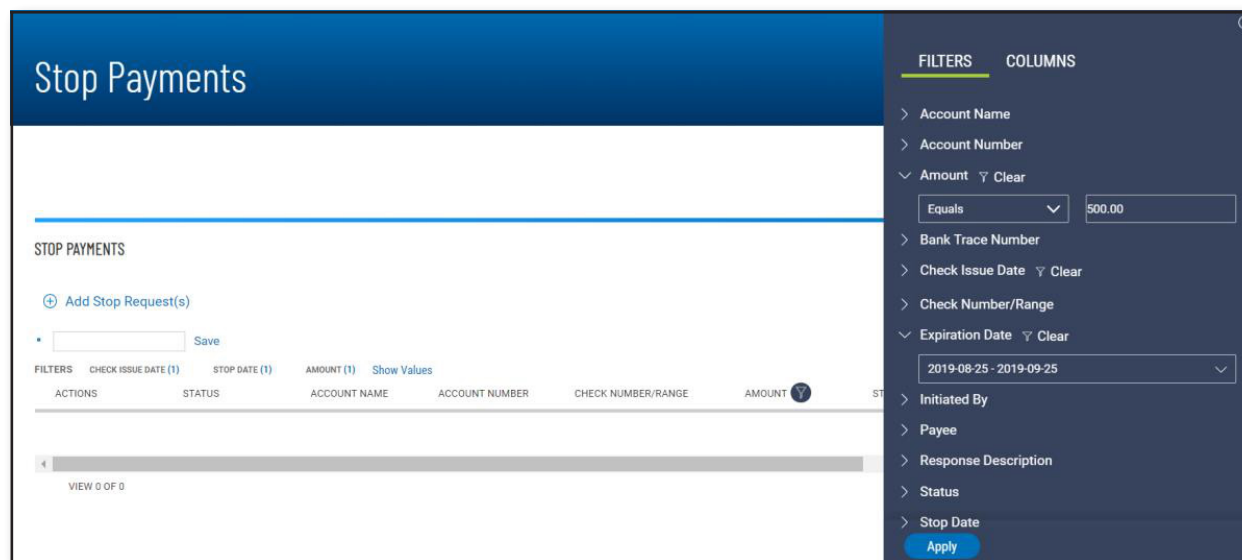
- Status
- Account Name
- Account Number
- Check Number/Range
- Amount
- Stop Reason
- Expiration Date
- Response Description
- Check Issue Date
- Bank Trace Number
- Initiated By
- Payee
- Stop Date

*not available in Financial Overview widget

7. Click on filter icon to narrow in on specific transactions*

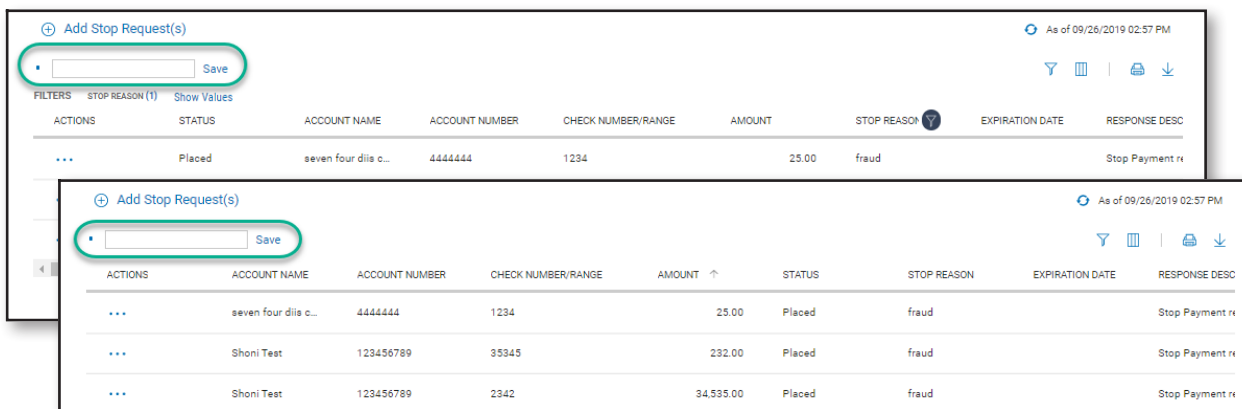


From the slide-out menu, select data to filter and set perimeters to zone in on the transactions



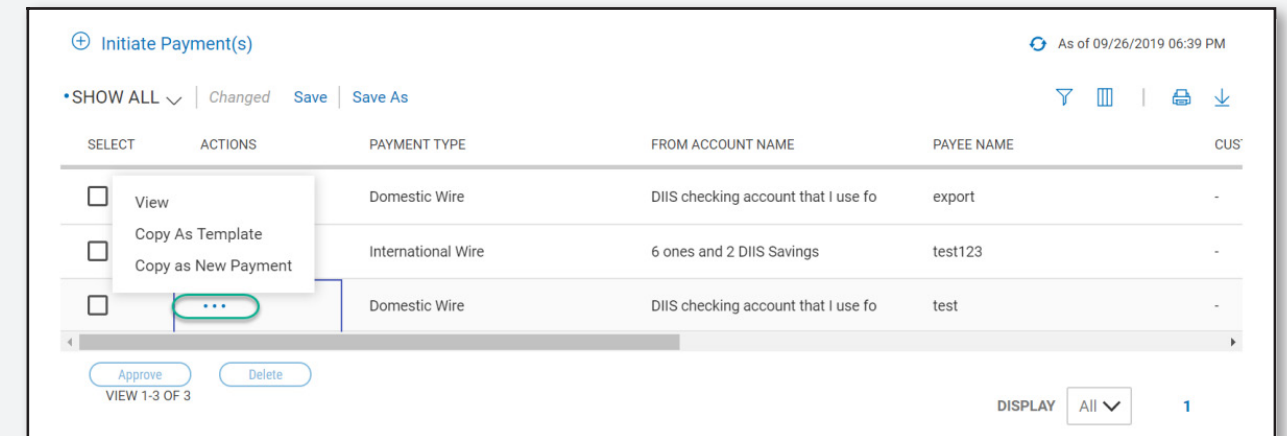
8. Save your personalized view for reuse*

When you adjust the default view by sorting a column, changing column display order, adding/removing column(s) or filtering any data, input filed automatically presents for you to save that view with a unique name

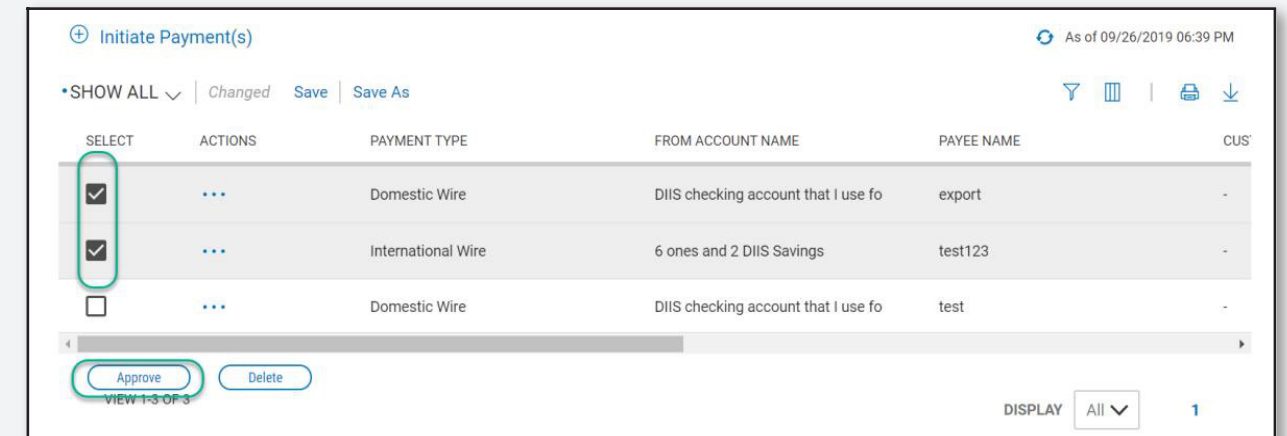


9. Take INDIVIDUAL or BULK ACTION

Individual Action



Bulk Action



Signing in for the first time

You will need a Customer ID, a User ID and a Temporary Password to log into the application. Your Customer ID and User ID are delivered to you directly by an administrator. You may receive your temporary password via a system generated mail to your email address on file or directly from your company administrator, depending on your financial institution's settings.

On the login screen enter required information accordingly:

A login form with three input fields: 'CUSTOMER ID', 'USER ID', and 'PASSWORD'. Below the fields is a blue 'Sign In' button.

A form titled 'An email with a key value has been sent to the email address on record.' It includes instructions: 'If you do not receive the Login Key email, please view your Spam folder or contact your Bank Administrator.' Below is an 'ENTER KEY' field, a 'REMEMBER THIS DEVICE' checkbox, and 'SUBMIT' and 'Cancel' buttons. A 'Send New Key' link is at the bottom.

For enhanced security, you will next be asked to retrieve a Login Key sent to your email address on file. If this is not a public or shared device, you can select REMEMBER THIS DEVICE option for future login to by-pass the Login Key challenge.

There is also the option to request a New Key to be sent if necessary.

A screenshot of a 'Terms and Conditions' page. The header is 'LegalT&C'. The main content is a scrollable text area containing legal disclaimers and privacy policies. At the bottom right are 'DECLINE' and 'ACCEPT' buttons.

Terms and Conditions, when required by the financial institution, will need to be viewed and accepted. You are provided the ability to email a copy of the Terms and Conditions to your email address on file and to print a copy.

SET UP YOUR SECURITY PROFILE INFORMATION:

1. Security Questions (for a forgotten password)

A screenshot of the 'Security Questions' setup screen. It has a progress indicator at the top with 'Security Questions' selected. Below is a heading 'Security Questions' and instructions: 'Please complete all security questions and answers to continue. These questions will be used to validate your identity and provide an extra layer of protection.' There are 'Answer Criteria' and a 'Mask Answers' checkbox. Three security questions are listed, each with a 'Select' dropdown and an 'ANSWER' text field. At the bottom are 'NEXT' and 'Cancel' buttons.

2. Security Contact Information for one time passcode delivery, if required by your financial institution.

In addition to the contact delivery method of email, you can set up additional methods – text message and voice. You can indicate which is the preferred default method.

A screenshot of the 'Security Contact Information' setup screen. It has a progress indicator at the top with 'Security Contacts' selected. Below is a heading 'Security Contact Information' and instructions: 'The default contact details below will be our delivery point to verify your identity or send you important information regarding your account security.' There is a 'Contact Detail' section with an 'Email' entry showing 'janice.cheung@bottomline.com' as the 'Default'. Below are options for 'Add Mobile Number' and 'Add Voice Number', each with a warning icon and text: 'For extended security, we recommend using a phone number for SMS Delivery.' At the bottom are 'NEXT', 'BACK', and 'Cancel' buttons.

3. Set a new password as the temporary password is no longer valid

Security Questions Security Contacts New Password

Create New Password

PASSWORD

RETYPE PASSWORD

- ✗ Password requires at least one letter, one number and one special character
- ✓ New Password must be different than the Current Password
- ✓ Password cannot contain Customer ID, User ID or any personal information
- ✗ Length must be between 6 and 8
- ✓ The password fields must match

COMPLETE back Cancel

Hereafter, you are logged in and Home page displays.

SIGNING IN AS A RETURNING USER

Enter your Customer ID, User ID and Password:

CUSTOMER ID

USER ID

PASSWORD

Sign In

Depending your financial institution's requirement, you may also need to retrieve a One Time Passcode:

! X

USER VERIFICATION

A one time passcode was sent to a*****a@bottomline.com via EMAIL

ENTER CODE

Send new code

Need to receive code another way?

Continue Cancel

If you are using a device that has not previously been set in the designation to "REMEMBER THIS DEVICE", depending on your financial institution's settings, you may be prompted to retrieve a Login Key from your email address on file.

An email with a key value has been sent to the email address on record.

If you do not receive the Login Key email, please view your Spam folder or contact your Bank Administrator.

ENTER KEY

REMEMBER THIS DEVICE

SUBMIT Cancel

Send New Key

Hereafter, you are logged in and Home page displays.

Home (Dashboard)

FORGOT PASSWORD SELF HELP

In the event that you cannot remember your password, fill in your Customer ID and User ID then click on the Forgot Password link in the Sign In box. You will be asked to provide correct answers to previously established Security Questions. A temporary password will then be sent to your email address on file. You will be prompted to set a new password immediately after log-in. This temporary password must be used same day.

CUSTOMER ID

USER ID

PASSWORD

SIGN IN [Forgot Password?](#)

Home page, also known as the **Dashboard**, is your landing page and prime real estate upon login. As a default, there are certain widgets pre-selected for your convenience and benefits. You may keep them on the Home page, remove them or add others via the Add Widget dropdown on the top header bar.

Pinned to the Home page is the Notification widget. It delivers important communication from your financial institution to you and highlights actions requiring your focus. This is not removable nor resizable.

Home Add Widget

MESSAGE OF THE DAY

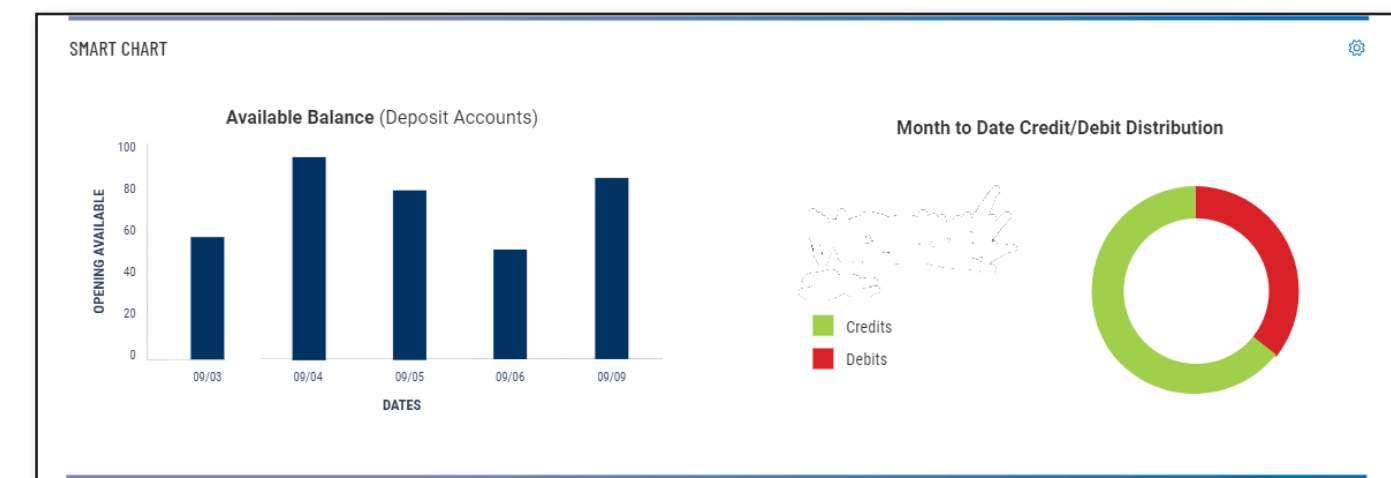
- Welcome to Digital Banking. Don't forget to view our video tutorials if you need assistance. [View](#)
- Try Online Invoicing and Get Paid Faster - 10 minutes to sign up and start accepting card payment. [View](#)

ACTION ITEMS

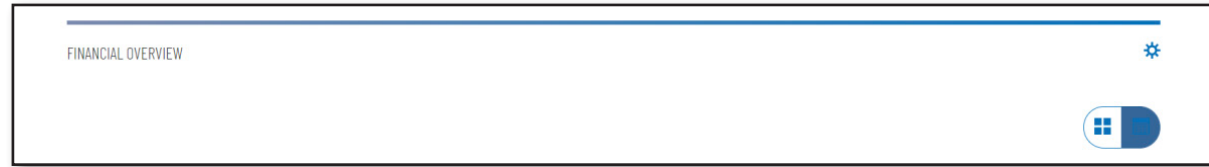
- Account Transfers To Approve [View](#)
- Payments To Approve [View](#)
- Payment Templates To Approve [View](#)

eStatements
faster, more secure and green...
it's your old paper statement... online!
[learn more >>](#)

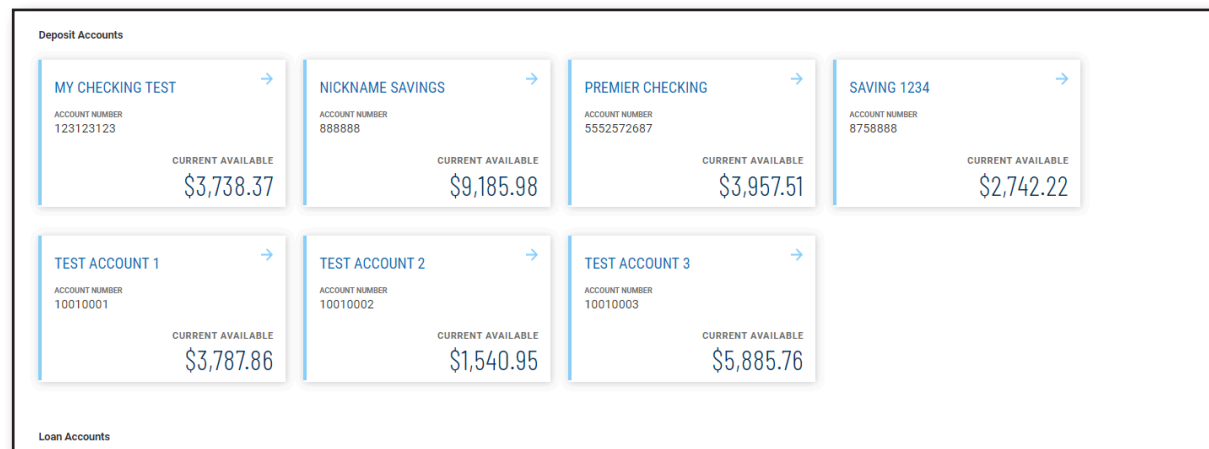
When you have permissions to view any bank deposit accounts – such as checking and savings accounts, a Smart Chart widget is pre-selected for you. It offers a quick visual of key data regarding your deposit account information.



When you have permissions to view any bank accounts, a checking or savings account or a loan account, you will also have the Financial Overview widget on the Home page. There are two formats: (1) a tabular, list view or (2) a tile view. If you have 20 or fewer accounts, the Financial Overview defaults to the tile view. You have the option to toggle to list view using the icon that appears in the upper right corner of the widget.



Tile view presents accounts by type then in alphabetical order of Account Names and displays Current Available balance of each account. Clicking on each Account Name will take you to the appropriate Account Details screen.



List view presents 25 accounts per page by type, in alphabetical order of Account Names and displays Today's Opening Ledger and Current Available balances for each account.

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
My checking test	123123123	123,123.12	3,738.37
Nickname Savings	888888	8,888.88	9,185.98
Premier Checking	5552572687	555,257.26	3,957.51
Saving 1234	8758888	87,588.88	2,742.22
Test Account 1	10010001	100,100.01	3,787.86
Test Account 2	10010002	100,100.02	1,540.95
Test Account 3	10010003	100,100.03	5,885.76

VIEW 1-7 OF 7

You can also access the Transaction Search widget on the Home page. It offers you the ability to quickly zoom in on transactions meeting certain criteria.

TRANSACTION SEARCH

Search Deposit Accounts

ACCOUNTS **DATE**

Select 01/08/2021

TRANSACTION TYPE Optional **AMOUNT** Range Optional

Select 0.00

[Hide Additional Filters](#)

Submit **Cancel**

When you have permissions to transfer money between accounts (also known as book transfer), a Quick Transfer widget is offered on your Home page. It offers you the ability to easily send a simple transfer.

QUICK TRANSFER

FROM ACCOUNT **TO ACCOUNT**

Select Select

TRANSFER DATE **AMOUNT**

08/02/2019 0.00

MEMO Optional

SUBMIT **Clear**

User Management

Here is an example of the Home page with default widgets:

The Home page dashboard includes the following sections:

- MESSAGE OF THE DAY:**
 - Welcome to Digital Banking. Don't forget to view our video tutorials if you need assistance. [More](#)
 - Try Online Invoicing and Get Paid Faster - 10 minutes to sign up and start accepting card payment. [More](#)
- ACTION ITEMS:**
 - Account Transfers To Approve [View](#)
 - Payment Templates To Approve [View](#)
- SMART CHART:**
 - Available Balance (Deposit Accounts):** A bar chart showing opening available balances for dates 12/27, 12/28, 12/29, and 12/30. The y-axis ranges from 100,000 to 900,000.
 - Month to Date Credit/Debit Distribution:** A donut chart showing the distribution of credit (green) and debit (red) transactions.
- FINANCIAL OVERVIEW:**
 - Deposit Accounts table:

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Capital Account	****0003	-	17.22
Disbursement Account	****0007	-	3,894.45
Payroll Account	****0002	-	7,122.52
test	****0001	-	3,733.95
- TRANSACTION SEARCH:**
 - Search Deposit Accounts: ACCOUNTS (Select), DATE (12/30/2021)
 - QUICK TRANSFER: FROM ACCOUNT (Select), TO ACCOUNT (Select), TRANSFER DATE (01/03/2022), AMOUNT (\$), MEMO (Optional)

For corporate administrative users, the User Maintenance widget on the User Management workspace provides you the tools to view, add, update, lock and unlock users in your company. The Audit Report widget on this workspace provides you the audit trail of user activities of all users in your company.

- Home
- Payments & Transfers +
- Reporting +
- User Management**
- Payment Fraud Control +
- Test User
LAST LOGIN: 09/15/2020 07:47 PM +
- Help Center
- Log Out

USER MAINTENANCE

The User Maintenance widget is pinned to the workspace. You have the option to toggle between a list view or a tile view of the User Maintenance widget. Both views provide a summary list of all users, a link to add new user, a single-click ability to lock or unlock a user, the ability to modify a user's permission and the ability to view detailed user information:

The User Management workspace includes the following elements:

- Header:** User Management, Add Widget
- Buttons:** Add New User, View User Summary (dropdown), Permissions Locked/Unlocked toggle
- Filters:** ALL USERS (dropdown), Changed, Save As, As of 01/12/2022 01:26 AM
- User List:**

USER ID	USER TYPE	PERMISSIONS
AUTO RESET LAST LOGIN: 06/23/2021 06:08 AM	Admin	LOCKED
AUTOTEMP LAST LOGIN: 08/12/2021 05:55 AM	User	UNLOCKED

LIST VIEW

As with standard capabilities, the list view(s) in User Maintenance can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Locked	auto reset	autoreset	Admin	06/23/2021 06:08 AM
View	Unlocked	autotemp	autotemp1	User	08/12/2021 05:55 AM
Modify	Unlocked	auto	autotemp2	User	06/23/2021 07:06 AM
Delete	Unlocked	auto	autotemp20	User	10/11/2021 11:24 AM
Copy User					
Reset Password					

ADD A NEW USER

From the Add New User link of either the list view or the tile view:

Follow the workflow that guides you through – defining user information, permissioning services and accounts, assigning limits (if required), then reviewing all the setup information before finalizing the new user:

Define information related to the new user –

If user password is assigned by the Customer Administrator, you are assisted by the display of password complexity requirements.

DEFINE USER

USER INFORMATION

USER ID: 123sample (9/12)

USER NAME: Sample User (11/40)

CONTACT NAME: Sample User (11/40)

CONTACT INFORMATION

EMAIL: sample.user@none.com (20/255)

PHONE: (Optional)

ADMIN SETTINGS

ENABLE DATE: 09/17/2020

USER TYPE: User

PASSWORD

PASSWORD: (Masked)

REPEAT NEW PASSWORD: (Masked)

- ✓ Password requires at least one letter, one number and one special character
- ✓ Password cannot contain Customer ID, or User ID.
- ✓ Password must be between 6 and 8 characters.
- ✓ The password fields must match.

Cancel NEXT

If user password is set to be systematically generated, an email is sent to the user when the new user profile is finalized.

Your financial institution may permit a corporate administrative user to create other administrative users. If so, User Type - "Admin" will be available for selection in the dropdown.

Otherwise the User Type is fixed to just User.

Next, continue to permit the user to various services and accounts. You have the ability to copy the permission details from an existing user or continue to set permission individually. Services with this icon need Account Level Permissions. Account Transfers require From/To direction setting -

If permitted service(s) requires user limit assignment, you will be guided to the Assign Limits step. User limits cannot exceed the Customer (company) level limits.

Alternatively to assigning overall user level ACH limits, your financial institution may require user limits at the ACH Company ID level. In such scenario, the user ACH Transaction Date Limit will be as shown below:

Company	Initiation	Approval
My Company	\$ 60,000.00 Maximum 60,000.00	\$ 66,000.00 Maximum 66,000.00
Atlas	\$ 10,000.00 Maximum 10,000.00	\$ 10,000.00 Maximum 10,000.00

Some financial institutions are configured to offer additional layer of user account level limits on transfers and wires limits.

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ 30,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	30 Maximum 30
Account 11 - ****2233	\$ 15,000.00 Maximum 20,000.00	\$ 7,000.00 Maximum 10,000.00	1 Maximum 4
Capital Account - ****0003	\$ 20,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	10 Maximum 10

When Wire Transfers Freeform Initiation service is enabled for the user on the Assign Services page, Freeform wire initiation control can be set by each account for a user.

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ 30,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	\$ 30,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	<input checked="" type="checkbox"/>
Account 11 - ****2233	\$ 10,000.00 Maximum 30,000.00	\$ 5,000.00 Maximum 20,000.00	\$ 20,000.00 Maximum 30,000.00	\$ 10,000.00 Maximum 20,000.00	<input type="checkbox"/>
Capital Account - ****0003	\$ 20,000.00 Maximum 30,000.00	\$ 10,000.00 Maximum 20,000.00	\$ 30,000.00 Maximum 30,000.00	\$ 20,000.00 Maximum 20,000.00	<input checked="" type="checkbox"/>

If your financial institution configuration allows it, user limits can be pinned to customer limits – FI Administrator needs only to adjust the customer level limits, all users with limits pegged (pinned) to the customer limits would adjust accordingly.

Assign Limits

ACH Transaction Date Limits
 Defer to company limits

Overall Combined Limits
 INITIATION: \$ 9,999,999,999.99 (Maximum 9,999,999,999.99)
 APPROVAL: \$ 9,999,999,999.99 (Maximum 9,999,999,999.99)

Company	Initiation	Approval
My Company	\$ 60,000.00 (Maximum 60,000.00)	\$ 66,000.00 (Maximum 66,000.00)
Atlas	\$ 10,000.00 (Maximum 10,000.00)	\$ 10,000.00 (Maximum 10,000.00)

VIEW 1-2 OF 2 DISPLAY 2 ▾ 1

Transfer Limits
 Defer to customer limits Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ 30,000.00 (Maximum 30,000.00)	\$ 20,000.00 (Maximum 20,000.00)	30 (Maximum 30)
Account 11 - ****2233	\$ 20,000.00 (Maximum 20,000.00)	\$ 10,000.00 (Maximum 10,000.00)	4 (Maximum 4)
Capital Account - ****0003	\$ 30,000.00 (Maximum 30,000.00)	\$ 20,000.00 (Maximum 20,000.00)	10 (Maximum 10)

VIEW 1-2 OF 2 DISPLAY 2 ▾ 1

Wire Transfer Limits
 Defer to customer limits Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ 30,000.00 (Maximum 30,000.00)	\$ 20,000.00 (Maximum 20,000.00)	\$ 30,000.00 (Maximum 30,000.00)	\$ 20,000.00 (Maximum 20,000.00)	<input type="checkbox"/>
Account 11 - ****2233	\$ 30,000.00 (Maximum 30,000.00)	\$ 20,000.00 (Maximum 20,000.00)	\$ 30,000.00 (Maximum 30,000.00)	\$ 20,000.00 (Maximum 20,000.00)	<input type="checkbox"/>
Capital Account - ****0003	\$ 30,000.00 (Maximum 30,000.00)	\$ 20,000.00 (Maximum 20,000.00)	\$ 30,000.00 (Maximum 30,000.00)	\$ 20,000.00 (Maximum 20,000.00)	<input type="checkbox"/>

VIEW 1-2 OF 2 DISPLAY 2 ▾ 1

Loan Limits
 Defer to customer limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
\$ 100,000.00 (Maximum 100,000.00)	\$ 10,000.00 (Maximum 10,000.00)	20 (Maximum 20)

Review the entire new user setup, before finalizing. Click 'SAVE' to create the new user –

123SAMPLE | SAMPLE USER
 EDIT Entitlements Limits Summary

Review User Information

USER DETAILS

User Information
 USER ID: 123sample USER NAME: Sample User
 CONTACT NAME: Sample User PASSWORD: *****

Contact Information
 EMAIL: sample.user@none.com PHONE: (555) 123-5555
 ENABLE DATE: 28-Aug-2019 USER TYPE: Admin

[Go to User Details](#)

ENTITLEMENTS

Core Services
 BR - SAME DAY RPT. TRANSFERS STOP PAYMENTS
 Account History Approval Stop Payments
 Cash Position Worksheet Input Stop Reports
 Same Day Report Report

Payments Services
 LOANS WIRE TRANSFERS FOREIGN EXCHANGE
 Loan Approvals Wire Import Foreign Exchange
 Loan Customer Report Service Wire Pending Approvals
 Loan Draw Service Wire Template Approval
 Loan Payment Service Wire Input
 Wire Report
 Wire Templates

Account Permissions

ACCOUNTS	PERMISSIONS NAME	BR - Same Day Rpt.	Transfers	Stop Payments	Loans	Wire Transfers
First Account - 123123123		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Building Account - 232325252		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Building Loan - 36254512		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Capital Account - 123456789		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Operating Account - 10010001		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>

Viewing 1-5 of 12 Display 5 ▾ per page Page 1 ▾ of 3 ▸

[Go to Entitlements](#)

LIMITS

Transfer Limit - Account
 ACCOUNT TYPE: From/To ENTRY/TXN: 888,888.88 ENTRY/DAY: 888,888,888.99 MAX # PER DAY: 999

Wire Limit - Account
 ENTRY/TXN: 999,999,999.00 ENTRY/DAY: 999,999,999.00 APPROVAL/TXN: 999,999,999.00 APPROVAL/DAY: 999,999,999.00

Loan Limit - Account
 ENTRY/TXN: 99,999,999.99 ENTRY/DAY: 99,999,999.99 MAX # PER DAY: 999 APPROVAL/TXN: 0.00 APPROVAL/DAY: 0.00

[Go to Limits](#)

Cancel Back Save

VIP TOKEN MANAGEMENT

If your financial institution and your company utilize the VIP token, you are able to assign/register the token serial number to the user without needing to contact your financial institution.

DEFINE USER

USER INFORMATION

USER ID
[Text Field] 6/12

USER NAME
[Text Field] 12/40

CONTACT NAME
[Text Field] 15/40

PASSWORD
[Text Field]

PASSWORD
[Text Field]

REPEAT NEW PASSWORD
[Text Field]

The password first character must be a letter, it must contain at least 6 characters and no more than 8 characters and no characters other than letters, numbers and the underscore may be used
 Password cannot contain Customer ID, or User ID.
 Password must be between 6 and 8 characters.
 The password fields must match.

CONTACT INFORMATION

EMAIL
[Text Field] 26/255

PHONE
[Text Field] Optional

[Add Contact Fields](#)

ADMIN SETTINGS

ENABLE DATE
[Dropdown]

USER TYPE
[Dropdown] User

VIP TOKEN SETTINGS

TOKEN SERIAL NUMBER [Text Field] [Modify](#)

ⓘ Token pending activation. The user will be asked to activate the token next time they are challenged.

[Cancel](#) [NEXT](#)

DUAL CONTROL OF USER ADMINISTRATION

If Dual Control is enabled, when any user is created/modified, approval from a second Corporate Administrator is required. The user account awaiting approval is identified in the User Maintenance widget:

- Needs Approval status = you have the ability to approve this user account
- Pending Approval status = requires another admin user to approve

[Add New User](#)

ALL USERS ▾ As of 01/12/2022 10:53 AM

TEST LAST LOGIN: 01/05/2022 08:31 AM	test USER ID	Needs Approval APPROVAL STATUS	User USER TYPE	View User Changes ▾	PERMISSIONS UNLOCKED
JANICE LAST LOGIN: -	tsancs3 USER ID	Pending Approval APPROVAL STATUS	Admin USER TYPE	View User Changes ▾	PERMISSIONS UNLOCKED
AARON LAST LOGIN: 10/07/2021 08:08 AM	aaron USER ID	Approved APPROVAL STATUS	Admin USER TYPE	View User Summary ▾	PERMISSIONS LOCKED
ABCCORP LAST LOGIN: 01/04/2022 10:28 AM	abccorp USER ID	Approved APPROVAL STATUS	User USER TYPE	View User Summary ▾	PERMISSIONS UNLOCKED

[Add New User](#)

ALL USERS ▾ As of 01/12/2022 10:53 AM

ACTIONS	LOGIN STATUS	USER NAME	USER ID	APPROVAL STATUS	USER TYPE	LAST LOGIN
...	Unlocked	test	test	Needs Approval	User	01/05/2022
View Changes Copy User Reset Password	Unlocked	janice	tsancs3	Pending Approval	Admin	-
...	Locked	aaron	aaron	Approved	Admin	10/07/2021
...	Unlocked	abccorp	abccorp	Approved	User	01/04/2022

Click on the View User Changes link, the approving Corporate Administrator may review the changes on the User Detail Screen before taking action to approve or reject.

< Changes Awaiting Approval

Action Type: Change By User: Orla 03/23/2021 09:27 AM

TEST | TEST

Review User Changes

USER DETAILS

User Information	Contact Information	User Settings
USER ID test	EMAIL ne.com	ENABLE DATE 23 Aug 2021
USER NAME test	CITY Los Angeles	USER TYPE User
CONTACT NAME test	ADDRESS beverly hills 90210	
PASSWORD *****	ZIP 90210	

ENTITLEMENTS

Core Services

BANK ACCOUNT INFO REPORTING	LOAN ACCOUNT INFO REPORTING	TRANSFERS	STOP PAYMENTS
Bank Account Info Reporting	Loan Account Info Reporting	Input Approval View Only	Input View Only

Payments Services

LOANS	ACH	APPROVE PAYMENT
Draw Payment View Only	Initiate Payment ACH Reversal Template Approval Define Import Map ACH Totals Pass-Thru Approval	Approve Payment Template Management Payment & Template View Only Import Pass-Thru Pass-Thru Activity View Only

WIRE TRANSFERS

Template Initiation	Free-Form Initiation	PAYEE DIRECTORY
Payment Approval Template Approval Define Import Map	Template Management Import View Only	Manage Payee Approve Payee View Only

Account Permissions

ACCOUNTS	ACCOUNT TYPE	PERMISSIONS NAME	TRANSFERS	TRANSFER ABILITY	BANK ACCOUNT INFO REPORTING	LOANS	WIRE TRANSFERS
Capital Account - ****0003	DDA		⊙	From/To	⊙	⊙	⊙
Commercial Loan - ****0004	LDC		⊙	From/To	⊙	⊙	⊙
Commercial Loan - ****0004	IL		⊙	From/To	⊙	⊙	⊙
Payroll Account - ****0002	DDA		⊙	From/To	⊙	⊙	⊙
test - ****0001	DDA		⊙	From/To	⊙	⊙	⊙

VIEW 1-10 OF 10 DISPLAY 10 1

ACH Permissions

ACH NUMBER	PERMISSIONS
123456789	Consumer Collections Consumer Payments Corporate Collections Corporate Payments Employee Payments Tax Payment
111111112	Consumer Collections Consumer Payments Corporate Collections Corporate Payments Employee Payments Tax Payment

VIEW 1 OF 1 DISPLAY All 1

LIMITS

Transfer Limits

Account	Entry/Day	Entry/Transaction	Max # Per Day
Overall Combined Limits	99,999,999.99	99,999,999.99	999

Wire Transfer Limits

Account	Entry/Day	Entry/Transaction	Approval/Day	Approval/Transaction
Overall Combined Limits	10.00	10.00	10.00	10.00

Loan Limits

ENTRY/TRANSACTION	ENTRY/DAY	MAX # PER DAY
8,888,888.00	10,000.00	999

APPROVE reject cancel

AUDIT REPORT

User activities are itemized in a list view, in order of Date and Time with the latest on top. Most frequently used query selections are provided in quick filters for your convenience. Deleted users are reported as Inactive.

AUDIT REPORT

As of 03/15/2021 02:23 AM

8 Users Selected

- NewEwan
- newuser
- NewUser2
- NewUser3
- piggy
- Piotr (Inactive)
- QA2LEE

DATE AND TIME: Last 7 Days

- Today
- Yesterday
- Last 7 Days
- Last 30 Days
- This Month
- Last Month
- Custom Range

USER ID	DATE AND TIME	ACTION TAKEN	DESCRIPTION
		Loans	Loan Transaction Report Displayed
03/12/2021 04:53:56 PM	millertime j7nK****	Loans	Loan Transaction Report Displayed
03/12/2021 04:53:52 PM	millertime j7nK****	View	Widget: ACH Pass-Thru
03/12/2021 04:53:52 PM	millertime j7nK****	View	Widget: Simplified Payments
03/12/2021 04:53:52 PM	millertime j7nK****	View	Widget: Payments
03/12/2021 04:53:51 PM	millertime j7nK****	View	Workspace: Payment Center
03/12/2021 04:53:51 PM	millertime j7nK****	View Wire Payment	Domestic Wire From (Test Account 1 10010001) Benef...
03/12/2021 04:53:49 PM	millertime j7nK****	Modify Wire Payme...	Domestic Wire Bank Trace (2021071000024) Debit Am...
03/12/2021 04:53:44 PM	millertime j7nK****	View	Workflow: Review Payment
03/12/2021 04:53:44 PM	millertime j7nK****	View Wire Payment	Domestic Wire From (Test Account 1 10010001) Benef...

VIEW 1-10 OF 145 DISPLAY 10 1 2 3 ... 15 >

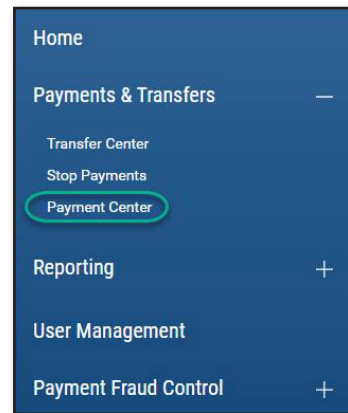
As with standard list view capabilities, you can control and personalize the list:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file

Payment Center

The Payment Center workspace is home to all your payment initiation needs and transaction records. You can initiate, view and manage freeform (one time use) and template payments in a consolidated fashion.

These payment types include Automated Clearing House (ACH) transactions, domestic and international wire transfers, tax payments, loan payments and draws.



Widget available on the Payment Center workspace:

- Payments

Widgets are permission based. This guide touches upon the relationship between the widgets and the Payment Center workspace, as well as the relationship between the widgets.

PAYMENTS WIDGET

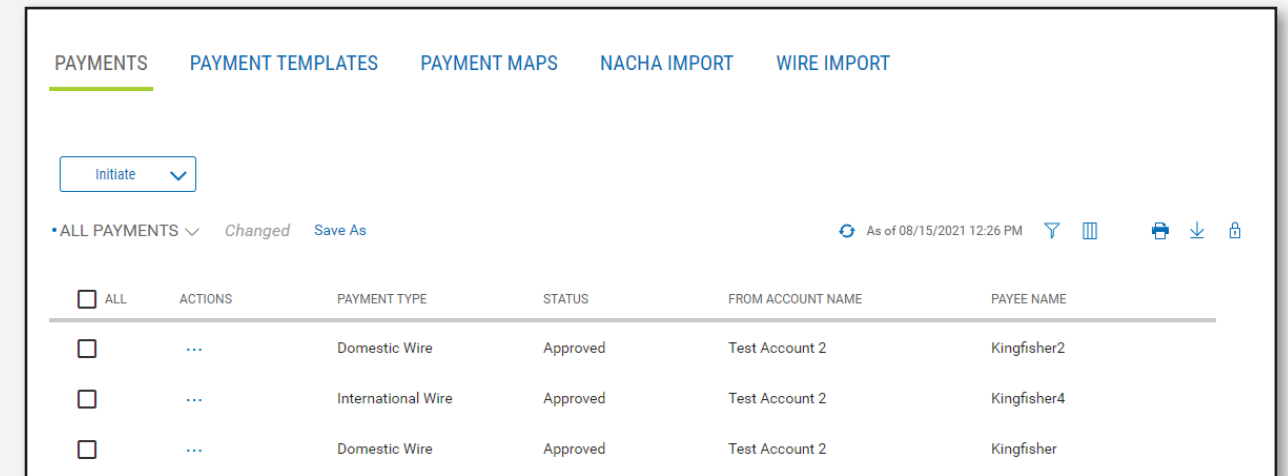
This widget is organized by multiple functional tabs based on your permissions:

- Payments
- Payment Templates
- Payment Maps
- NACHA Import
- Wire Import

PAYMENTS

The Payments tab provides a consolidated list of both processed and pending payments across all ACH, wire transfer, tax and loan transactions, as well as the ability to initiate (new) payment and import ACH and wire transfer instructions from a third-party source to create payments.

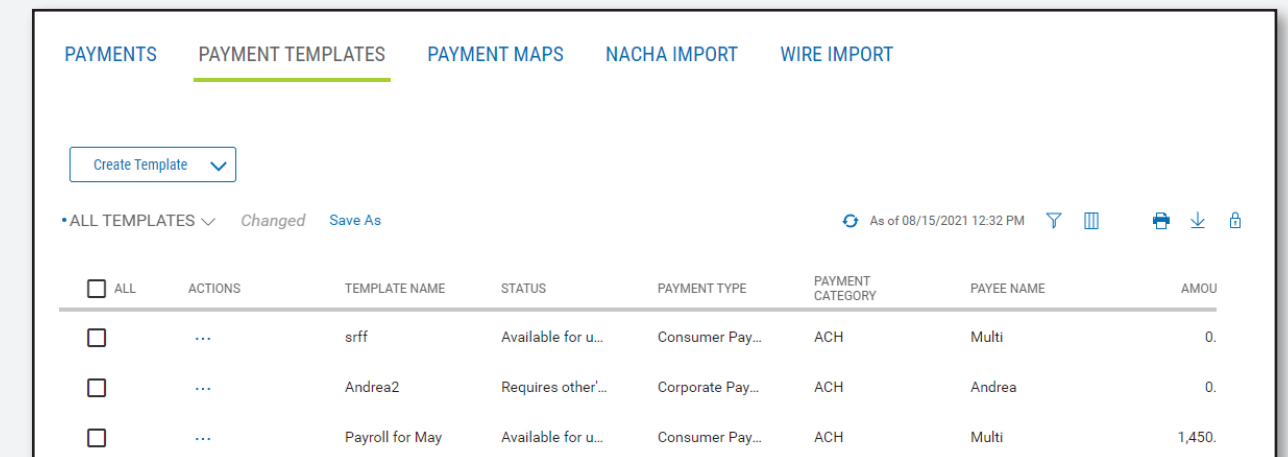
These processed and pending payments include those initiated on the fly as freeform payments and those initiated from using a payment template.



PAYMENT TEMPLATES

The Payment Templates tab provides a consolidated list of ACH and wire payment template records for repeated use, as well as the ability to create (new) payment template and import ACH payment instructions from a third-party source to either generate ACH payments, create new or update existing ACH payment template.

Transactions initiated using payment templates are reported in the Payments list view, templates themselves remain in the Payment Templates list view.



PAYMENT MAPS

The Payment Maps tab provides a consolidated list of ACH and wire payment import maps for repeated use, as well as the ability to create new or update existing import maps.

The screenshot shows the 'PAYMENT MAPS' tab selected. At the top, there are navigation tabs: PAYMENTS, PAYMENT TEMPLATES, PAYMENT MAPS (highlighted), NACHA IMPORT, and WIRE IMPORT. Below the tabs is an 'Add Map' button and a refresh button labeled 'As of 01/07/2022 09:51 AM'. A table lists the following data:

ACTIONS	MAP NAME	PAYMENT TYPE	MAP FORMAT	MAP TYPE	CREATED BY	LAST USED DATE
...	Payroll	Domestic Wire	Delimited	Add Only	Millerp	01/06/2022
...	International Map	International Wire	Delimited	Add Only	jaymie	12/02/2021
...	Commission Del	International Wire	Delimited	Add Only	Bank defined	10/08/2021

NACHA IMPORT

NACHA Import provides the ability to import a National Automated Clearing House Association (NACHA) format compliant file to create new ACH payments and templates.

The screenshot shows the 'NACHA IMPORT' tab selected. It features an 'Import NACHA File' section with two radio buttons: 'CREATE NEW PAYMENTS' (selected) and 'CREATE NEW TEMPLATES'. Below this is a file upload area with the text: 'Drag file here or select file from your computer. 1 file maximum. 50000 records per file maximum'. At the bottom, there is a refresh button labeled 'As of 02/06/2021 10:25 AM' and a table listing imported files:

ACTIONS	FILE NAME	IMPORT DATE	STATUS	IMPORT TYPE	NAME	ACH SENDER
...	ACH.txt	12/21/2020 0...	OK	Payment	Bonus Pay	061000104 - R...

WIRE IMPORT

Wire import provides a list of recently imported wire files and an Import Wire link to initiate the wire file import process.

The screenshot shows the 'WIRE IMPORT' tab selected. It includes a 'Wire Import' section with an 'Import Wire' button. A refresh button is labeled 'As of 01/31/2021 07:50 PM'. A table lists the following data:

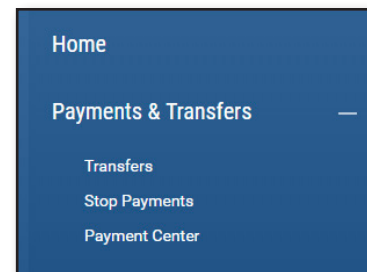
ACTIONS	FILE NAME	IMPORT DATE	MAP TYPE	RECORDS IN FILE	IMPORT T
...	Weekly payroll 5.txt	01/31/2021	Delimited	20	-

Payments

The Payments widget is pinned to the Payment Center workspace and is organized by multiple functional tabs based on your permissions:

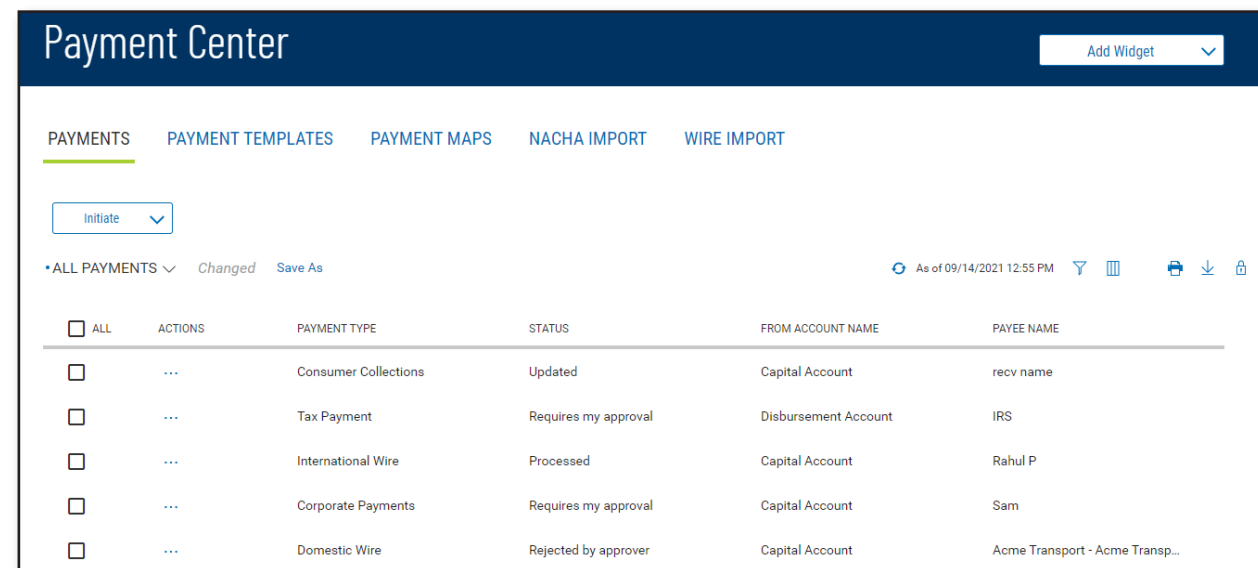
- Payments
- Payment Templates
- Payment Maps
- NACHA Import
- Wire Import

The Payments tab provides a consolidated list of Automated Clearing House (ACH), Tax, Wire and Loan payment records that have been submitted, on accounts and payment types you have permissions to. These include both processed and pending payments, initiated on the fly as freeform payments and those initiated from using a payment template.



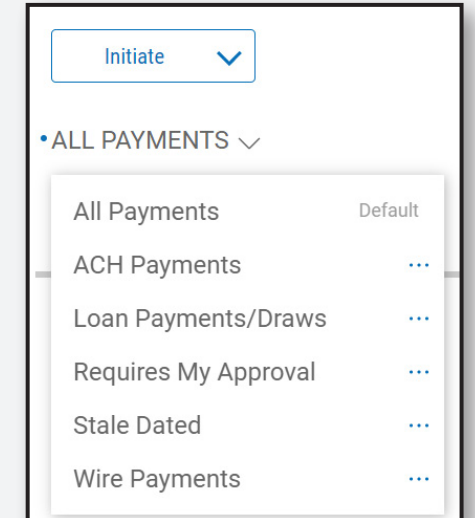
To access the Payments tab inside the Payments widget,

open the left navigation menu, click to expand the Payments & Transfers menu, then select the Payment Center link. The Payments widget is the first widget and is pinned to the Payment Center workspace. The Payments tab is the first tab in the widget.



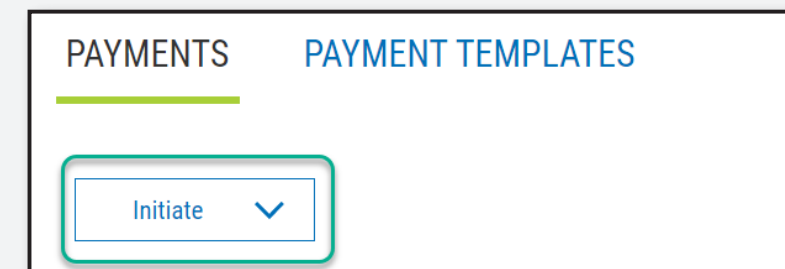
As with other list view widgets, the Payments widget list view can be personalized by you – sort data in a column, display desired columns, arrange the order of columns and filter data. You can save multiple personalized views for later use. Data from the list view can be printed and exported.

As a helpful start, standard saved views are offered that filter and arrange the data specifically for ACH, Wires, Loans, stale-dated payments, and payments requiring your approval.

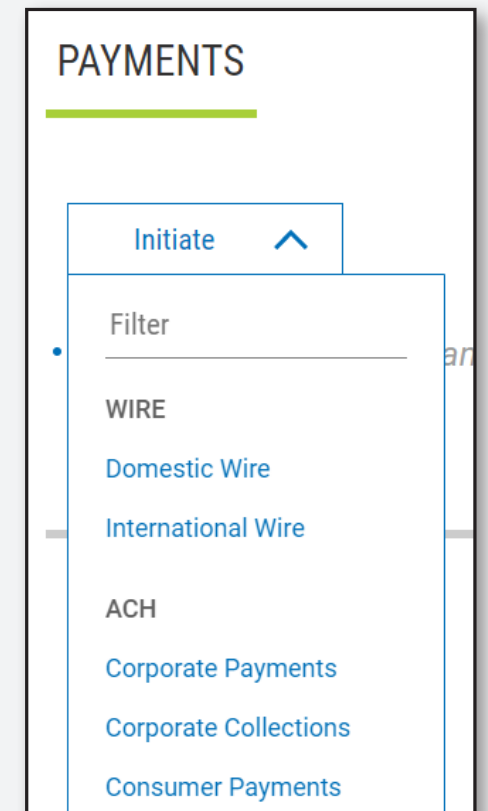


INITIATING PAYMENTS

To initiate a new payment, click the Initiate dropdown at the top of the list view, on the PAYMENTS tab.



This dropdown will include all payment types that you have permission to initiate - Wire, ACH, Tax and Loan transactions.



Once a payment type is selected, the payment entry form appropriate to that type will appear. Input the required and desired optional information.

With ACH Payments, you have the option to create only the “container” with Payment and Originator information and defer adding the Receiver detail information for later, either via manual input or upload from an external file using an established map. [See Payment Maps Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]

ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE
<input type="checkbox"/>		465	Marry Blue	2.55	Active	****4564	061000104	Checking

The ACH payment transaction date will default to next available regular ACH date. If the ACH Sender (ACH Company) is eligible for Same Day ACH and it is within the Same Day cut-off, users are reminded that same day settlement is available and may use the date-picker to change to Same Day ACH if desired.

When the payment creation workflow is complete and the payment is saved, you are returned to the Payment widget and the Payments tab. A success message is shown at the top of the List View, and your new payment appears highlighted in the list. The position of the payment in the list depends on the ordering and filtering you had set on the list view before clicking Initiate Payment, so the new payment may not always be at the very top of the list.

Payment has been submitted for approval.

Payment Name	Customer Trace	Effective Entry Date	Debits	Total Debits	Credits	Total Credits
New Payment	393	02/08/2021	0	\$0.00	1	\$23.43

Initiate

• ALL PAYMENTS Changed Save As As of 02/06/2021 02:12 PM

ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME
<input type="checkbox"/>	...	Corporate Payments	Requires other's approval	Alternate Checking	New Payment
<input type="checkbox"/>	...	Domestic Wire	Requires other's approval	Business Savings	Airplane Rental
<input type="checkbox"/>	...	Domestic Wire	Requires other's approval	Business Savings	Boat Rental

In the case where an ACH payment is set to prefund and approval is required, at initiation time if the balance in the funding account does not cover the amount of the payment, a warning message will appear reminding you to ensure that sufficient funds are available for the approval step.

Payment has been submitted for approval.
Pending payments total of \$500,000.00 exceeds the available balance of \$88,095.50 for account 0010000001. Please ensure sufficient funds are available.

Payment Name	Customer Trace	Effective Entry Date	Debits	Total Debits	Credits	Total Credits
Prefund1	10	09/21/2020	0	\$0.00	1	\$500,000.00

Initiate

• ALL PAYMENTS As of 09/18/2020 04:14 PM

ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMBER	AMOUNT	TRANSACTION DATE
<input type="checkbox"/>	...	Consumer Payments	Requires my approval	Accounts Payable	Doug	8	65.00	09/21/2020
<input type="checkbox"/>	...	Consumer Payments	Requires my approval	Accounts Payable	Doug	9	65.00	09/21/2020
<input type="checkbox"/>	...	Corporate Payments	Requires my approval	Concentration Account	Acme	10	500,000.00	09/21/2020
<input type="checkbox"/>	...	Corporate Payments	Requires my approval	Accounts Payable	Doug	4	65.00	09/18/2020
<input type="checkbox"/>	...	Consumer Payments	Processed	Accounts Payable	Doug	5	65.00	09/18/2020

In the case where an ACH payment is set to prefund and approval is not required, at initiation time if the balance in the funding account does not cover the amount of the payment, the payment will fail and you will receive an error message.

APPROVE PAYMENTS

When approval is required, payments requiring approval show a status of either “Requires My Approval” when you can approve them, or “Requires Others Approval” when they require approval by another user.

If you have payments approval permissions, you will be notified on the Home workspace that there are payments for you to approve.

Home Add Widget

MESSAGE OF THE DAY

Welcome to Digital Banking. Don't forget to view our video tutorials if you need assistance.

Need to optimize your cash flow? Contact us today to learn more. Daylight Savings begins this weekend, don't forget to change your clock. More

ACTION ITEMS

- Payments To Approve View
- Account Transfers To Approve View

Clicking to view, will take you to the Payment Center and you will have a Requires My Approval list view in the Payments tab to approve, reject or delete the payments.

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

Initiate

REQUIRES MY APPROVAL As of 09/14/2021 01:47 PM

FILTERS STATUS (2) Show Values

ALL	ACTIONS	PAYMENT TYPE	FROM ACCOUNT	PAYEE NAME	TRANSACTION DATE
<input type="checkbox"/>	...	Tax Payment	****0007	IRS	09/30/2021
<input type="checkbox"/>	...	Corporate Payments	****0003	Sam	09/16/2021

approve delete reject

Payments can be approved from the list view by hovering over the ellipsis (...) and choosing “Approve” for one payment;

ALL ACTIONS

- View
- Approve
- Delete
- Reject
- Modify

approve

or by selecting multiple payments and clicking the Approve button at the bottom of the list view. Payments of different types (Wires and various ACH) can be approved together with a single click of the Approve button.

SELECT	ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	STATUS
<input type="checkbox"/>	...	Corporate Payments	Office Expenses	Zippy Inc	Requires others approval
<input checked="" type="checkbox"/>	...	International Wire	Test Account 1	Klim Mueller	Requires others approval
<input type="checkbox"/>	...	International Wire	Test Account 1	Klaus Mueller	Requires others approval
<input checked="" type="checkbox"/>	...	International Wire	Test Account 1	Klaud Mueller	Requires others approval
<input type="checkbox"/>	...	International Wire	Test Account 2	Scott Stone	Requires others approval

APPROVE DELETE REJECT

When multiple payments are selected to approve, you are taken to an approval action summary workflow page, which will show the selected payments about to be approved. You can remove payments from the list, if desired, cancel the whole action, or continue on with the approval.

< Approve Payments

⚠ You are about to approve the following payments

ACTIONS	PAYMENT TYPE	FROM ACCOUNT NAME	PAYEE NAME	TRANSACTION DATE	STATUS
Remove	Corporate Payments	Operating Account	Acme Office Supply	02/04/2020	Requires my approval
Remove	Corporate Payments	-	MULTI	02/03/2020	Requires my approval

VIEW 1-2 OF 2 DISPLAY All 1

APPROVE CANCEL

When the approval is completed, you are returned to the Payment Center workspace. A success message will show at the top of the Payments List View, and the newly approved payments are show highlighted in the list and with an updated status. Depending on the type of payment and the specific approval requirements, some payments may require approval from more than one user.

Similar to the approval action, payments can also be rejected or deleted singularly or in bulk.

✔ > 2 Payments Approved

Initiate

• ALL PAYMENTS

As of 07/02/2020 04:55 PM

ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER
<input type="checkbox"/>	...	Consumer Payments	Ready to Process	PP Account	Doug	315
<input type="checkbox"/>	...	Consumer Collections	Ready to Process	Foreign Account	Alex	327
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	PP Account	3dec	329
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	New Bangor	Acme	330
<input type="checkbox"/>	...	International ACH Collections	Updated	Foreign Account		323

APPROVE DELETE REJECT

In the case where an ACH payment is set to prefund and Approval is the final step in Initiation, if the balance of the funding account is enough to cover the payment, then the funds will be transferred out of the funding account upon approval. If sufficient funds are not available, then the approval of the payment will fail and you will receive an error message indicating insufficient funds.

UPDATE TRANSACTION DATE AND APPROVE STALE DATED PAYMENTS

In multi-select payment approval workflow, an approver is able to include stale dated ACH, tax and wire payments. The transaction dates may be updated and approved in one workflow.

Some of the selected payments are stale dated. Click on Update New Transaction Date to advance the transaction date to next available and continue with payment approval.

UPDATE NEW TRANSACTION DATE

You are about to approve the following payments

ACTIONS	STATUS	TRANSACTION DATE	NEW TRANSACTION DATE	PAYMENT TYPE	PAYEE NAME	AMOUNT	FROM ACCOUNT NAME	INITIATOR
Remove	Stale dated	01/11/2022	-	Corporate Payments	this one	0.44	ALT CHK	jaymie
Remove	Stale dated	12/02/2021	-	International Wire	International Wire	2.22	Test Account 2	Miller
Remove	Stale dated	11/07/2021	-	Domestic Wire	Cindy	4.44	Test Account 1	Miller

VIEW 1-3 OF 3 DISPLAY 3

After the application advanced the transaction dates, payments eligible for same day ACH are called out for user's attention. The eligible same day ACH payments can be removed from the bulk/multi approval workflow to adjust the transaction date to a same day ACH payment.

You are about to approve the following payments

ACTIONS	STATUS	TRANSACTION DATE	NEW TRANSACTION DATE	PAYMENT TYPE	PAYEE NAME	AMOUNT	FROM ACCOUNT NAME	INITIATOR
Remove	Requires my approval	10/20/2021	10/28/2021	Corporate Payments	Jaymie Miller	556.66	Test Account 2	jaymiep
Remove	Requires my approval	10/13/2021	10/27/2021	Domestic Wire	Car Rental	5.00	Test Account 2	jaymiep
Remove	Requires my approval	10/12/2021	10/27/2021	International Wire	Carolina Blue Corp	100.00	Test Account 2	jaymiep

VIEW 1-3 OF 3 DISPLAY 3

Payment eligible for same day ACH. Remove from list and go to individual payment to initiate as same day ACH.

APPROVE CANCEL

VIEW PAYMENT

To view the details of a payment, select "View" from the ellipsis (...) menu of the desired payment. This will take you to a workflow page that lists the payment information. The appropriate action buttons to that payment type, status and your permissions are displayed on the bottom of the page.

View ACH Payment \$1.11 (44) PAYMENTS PRINTABLE VIEW

PAYMENT INFORMATION

PAYMENT NAME	PAYMENT TYPE	TRANSACTION DATE	DESCRIPTIVE DATE
Petunia	Corporate Payments	01/19/2022	--
CUSTOMER TRACE NUMBER	BANK TRACE NUMBER	INITIATED	STATUS
944	--	--	Updated
SOURCE	TEMPLATE NAME		
FREEFORM	--		

ORIGINATOR INFORMATION

ACH SENDER	OFFSET ACCOUNT	PAYMENT DESCRIPTION	DISCRETIONARY DATA
987654321 - my ACH co	****0001 - Test Account 1	Payroll	--

TRANSACTION DETAILS

Show Daily Limits	TOTAL CREDITS (44)	TOTAL DEBITS (0)	TOTAL AMOUNT
	\$1.11	\$0.00	\$1.11

ALL RECEIVERS Changed Save As

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
...	102	KLAUS	0.02	Active	****7665	061191848
...	456	CHRIS	0.02	Active	****6789	061191848
...	1010	MAX	0.02	Active	****4321	061191848
...	1017	MILLER	0.04	Active	****7890	061191848
...	108	EVAN	0.06	Active	****1111	061191848

VIEW 1-5 OF 44 DISPLAY 5 1 2 3 ... 9

\$1.11 (44) PAYMENTS MODIFY SUBMIT FOR APPROVAL DELETE COPY AS PAYMENT COPY AS TEMPLATE BACK

MODIFY PAYMENT

Payments can also be modified if they are in the appropriate status. To modify a payment, select "Modify" from the ellipsis (...) menu of the desired payment from the Payments list view. This will take you to a workflow similar to the payment initiation page with the information prefilled. Make desired changes, then save, and send or confirm, depending on the payment type. When complete, you will return to the Payments List View and the payment is updated to reflect your changes.

ACH Payments allow modification of the individual transactions through three different methods.

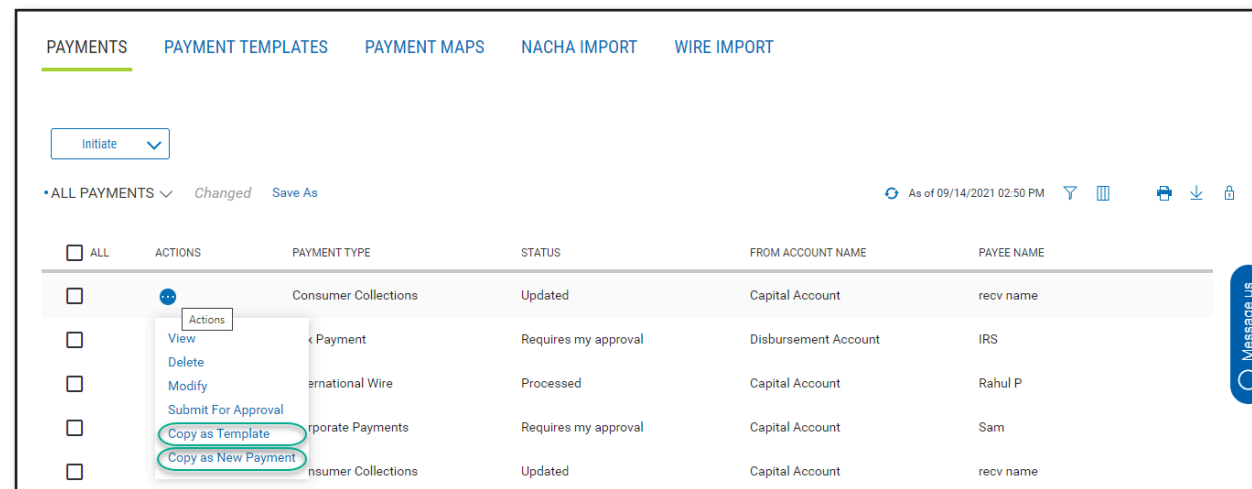
1. Select Modify from the ellipsis (...) menu for the transaction you want to change. This will bring up a window that enables you to change any field in the transaction.
2. Click on "Modify Amounts" from the list of links to the left of the transaction list. Clicking "Modify Amounts" puts the list into "amount input" mode, providing you the ability to tab through and update the amounts for all transactions in the list.
3. Click on "Upload Transactions" from the list of links to the left of the transaction list. Clicking "Upload Transactions" provides you the ability to use to update the existing or add new transactions from an external file, using an established map.[See Payment Map Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]

COPY AS NEW PAYMENT

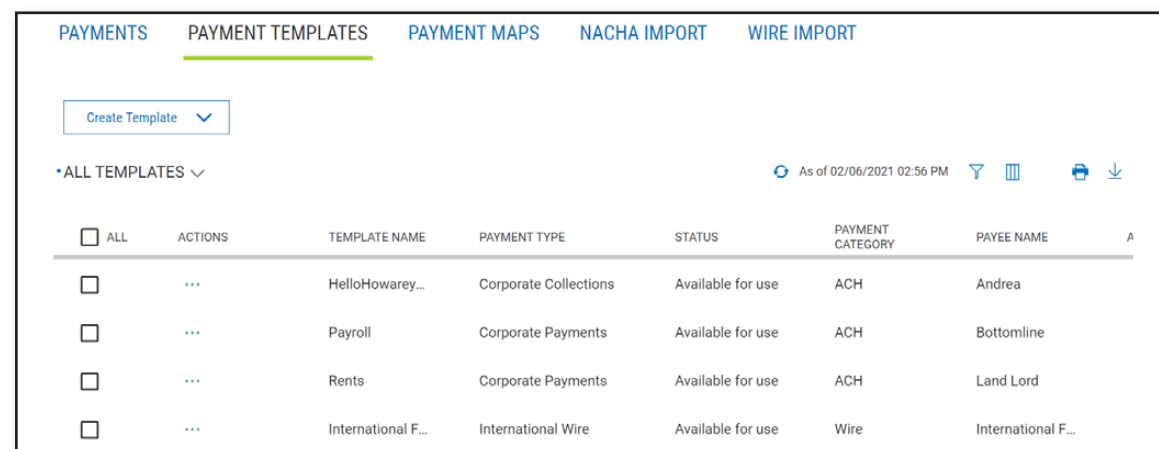
A very useful feature of the Payment List View is the ability to copy an existing payment as the starting point to create a new payment. Selecting “Copy as New Payment” from the ellipsis (...) menu in the Payments list view, will launch the payment initiation workflow with all the relevant fields prepopulated from the selected payment. From there you can quickly complete the payment initiation workflow to send your new payment.

COPY AS TEMPLATE

Another useful feature of the Payment List View is the ability to copy an existing payment as the starting point to create a payment template (ACH and wire) for future use. To copy a payment as a template, select “Copy as Template” from the ellipsis (...) menu in the Payments list view. This will launch the payment template creation workflow with all the relevant fields prepopulated from the selected payment. Because an existing payment contains all the necessary information for creating a template, you should review the template information before adding template name and saving the new template.



Your new template will appear in the list of templates in the Payment Templates widget. The position of the template in the list depends on the ordering and filtering you might have set on the list view before clicking “Copy as Template”, so the new template may not be at the very top of the list.

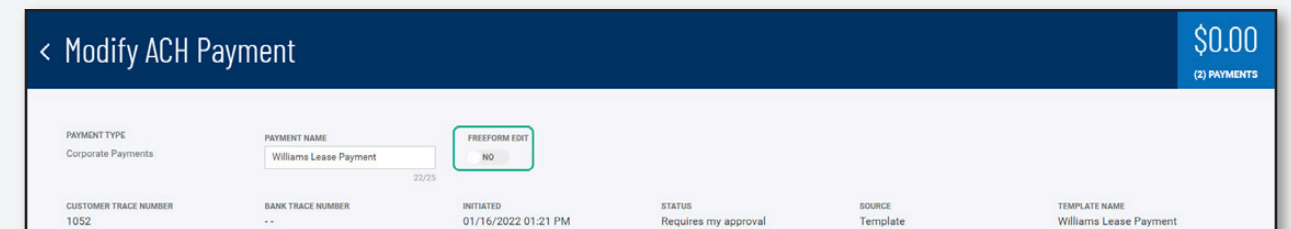


UPLOAD TRANSACTIONS

If you have permissions to create and manage ACH payments, you will have the ability to upload transactions from a file to your payment in OFBCONNECT®. You will need to have an ACH Import Map available for use and appropriate to the external file data. The import map instructs the system on how to use the information in your file in order to create or update transactions.

Note – Creating maps is covered in the Payment Maps Quick Reference Guide. You will need permissions to create a map, not for using a map.

While modifying or initiating a freeform payment, if an Import Map is available, you will see a link to Upload Transactions. If modifying a payment based on (initiated from) a template, you cannot import transactions, because doing so may update fields that are not allowed to change in payments associated with templates. You should update the template instead, or you can click the “Freeform Edit” toggle to convert the payment to freeform.



Once converted, the Upload Transactions link will appear.

Clicking the Upload Transactions link brings up the Upload Transaction process flow. The first step in the flow is to select the ACH Import Map to use from the "Upload Type" dropdown.

Once the map is selected, depending on the map, you can choose whether to add entries, update entries, or both add and update.

You can click the View Map Details tab to see the details of how the map will interpret the file data. Drag a file into the upload area or click "select file" to start the upload process.

Payment Templates

Review Transaction Upload

FILE NAME	UPLOADED DATE/TIME	UPLOADED BY
Vendor1CSVUpload.txt	03/19/2021 01:51 PM	Doug1
MAP	UPLOAD MODE	STATUS
CSV Map	Update Only	OK W/Warnings

TRANSACTION DETAILS **UPLOAD MESSAGES**

VIEW 1-3 OF 3 DISPLAY 3 1

UPDATE PAYMENT **cancel**

ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	AMOUNT
0001234	Acme	12345678	61000052	1,111.11
654321	Continental Corp	33498754	61000117	65.43
23044	Global Corp	203930940	61000117	1,200.00

When the file is uploaded, a review screen will show the information from the file. Any errors received in the process will show in the "Upload Messages" tab. If there are no errors, clicking "Update Payment" continues the process. Clicking "Cancel" ends the process and erases the staged updates. On the Accept Import confirmation modal, click "continue" to finish the file processing and update the payment transactions appropriately.

ACCEPT IMPORT

This will update Corporate Payments payment named Vendor1 with the transactions from the file.

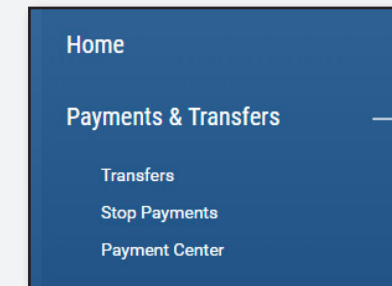
Do you want to proceed?

CONTINUE **Cancel**

You will return to the payment modify page to continue that workflow, with the transactions added or updated based on the information from the file. A "snackbar" alert in the lower right of the screen will indicate that the transactions have been updated. It is not necessary to "Save" the payment, since the updates to the transactions have already been saved.

Payment Templates provides a consolidated list of Automated Clearing House (ACH) and wire transfer payment templates. Templates are sets of pre-built payment instructions that may be reused to generate payments to provide efficiency and controls, such as the legacy term of ACH batches.

To access the Payment Templates, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Payment Center link. Payment Templates is the second tab in the Payments widget, located on the Payment Center workspace.



PAYMENTS **PAYMENT TEMPLATES** **PAYMENT MAPS** **NACHA IMPORT** **WIRE IMPORT**

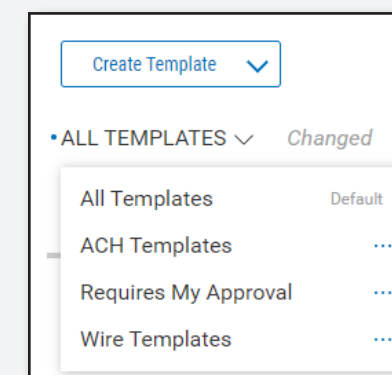
Create Template

• ALL TEMPLATES Changed Save As As of 09/20/2021 12:56 PM

ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	...	Vendor Payme...	Available for u...	Corporate Pay...	ACH	Joe Johnson	1,021.20	Active
<input type="checkbox"/>	...	Butterfly	Available for u...	Corporate Pay...	ACH	Multi	1,021.35	Active
<input type="checkbox"/>	...	klaus	Requires my a...	Corporate Pay...	ACH	Multi	8,036.25	Prenote

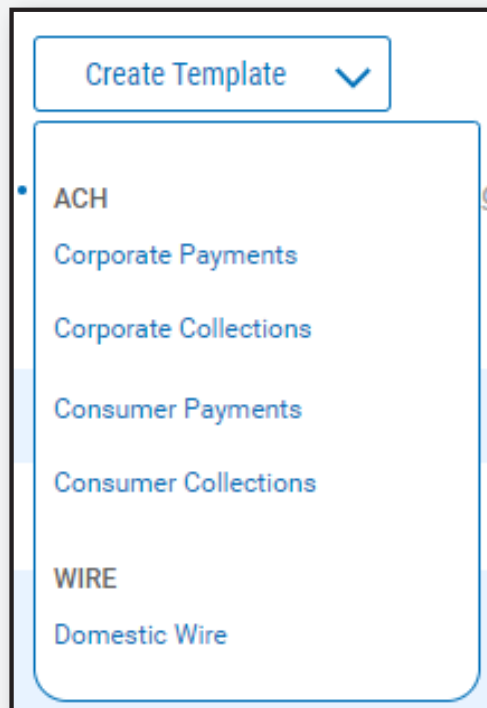
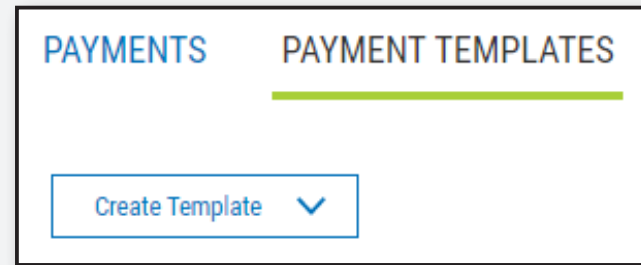
Specific template types shown will depend on your permissions. As with other list views, the Templates list view can be personalized by you – sort data in a column, display desired columns, arrange the order of columns and filter data. You can save multiple personalized views for later use. Data from the list view can be printed and exported.

As a helpful start, predefined saved views are offered and data are filtered specifically for Wires and ACH templates, as well as a view for templates requiring your approval.



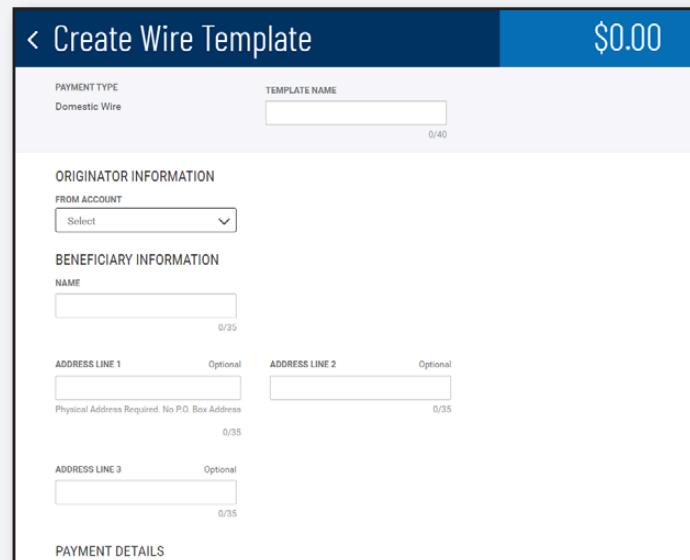
CREATING TEMPLATES

To create a new template, click the Create Payment Template dropdown at the top of the PAYMENT TEMPLATES tab.

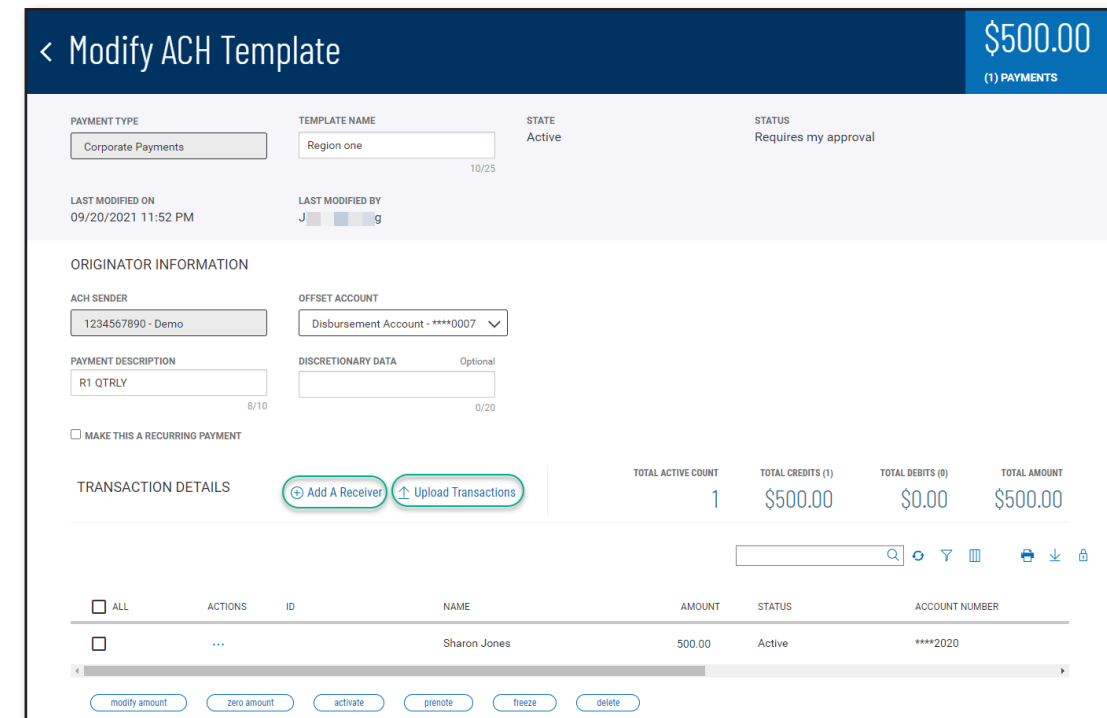
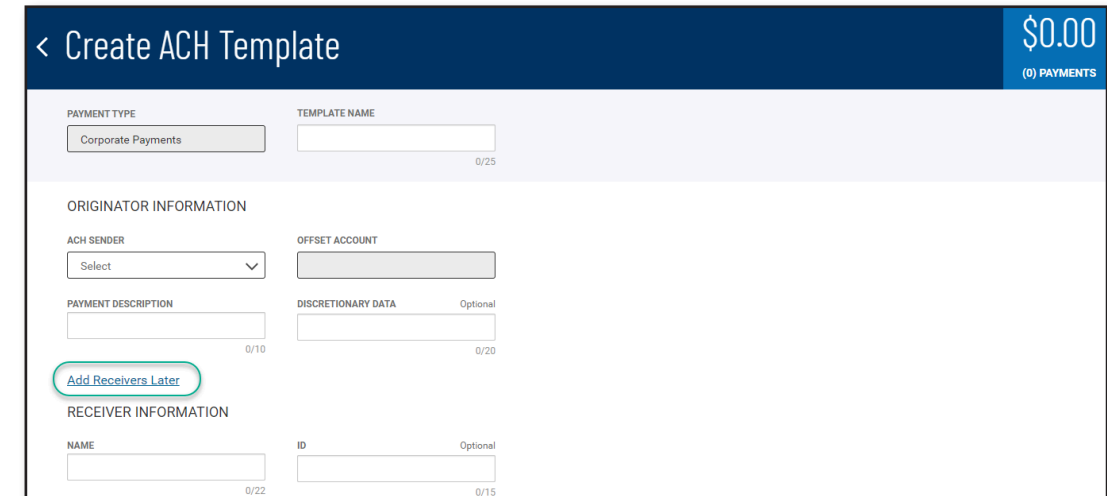


This link will launch a workflow where you will select a payment type that you have permission to create.

Once a template type is selected, the template entry form appropriate to that type will appear. Input the required and desired optional information.



With ACH templates, you have the option to create only the “container” with Payment and Originator information and defer adding the Receiver detail information for later, either via manual input or upload from an external file using an established map. [See Payment Maps Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions]



When the template creation workflow is complete and the template is saved, you are returned to the Payment widget and the Payment Templates tab. The position of the template in the list depends on the ordering and filtering you had set on the list view before clicking Create Payment Template, so the new template may not be at the very top of the list.

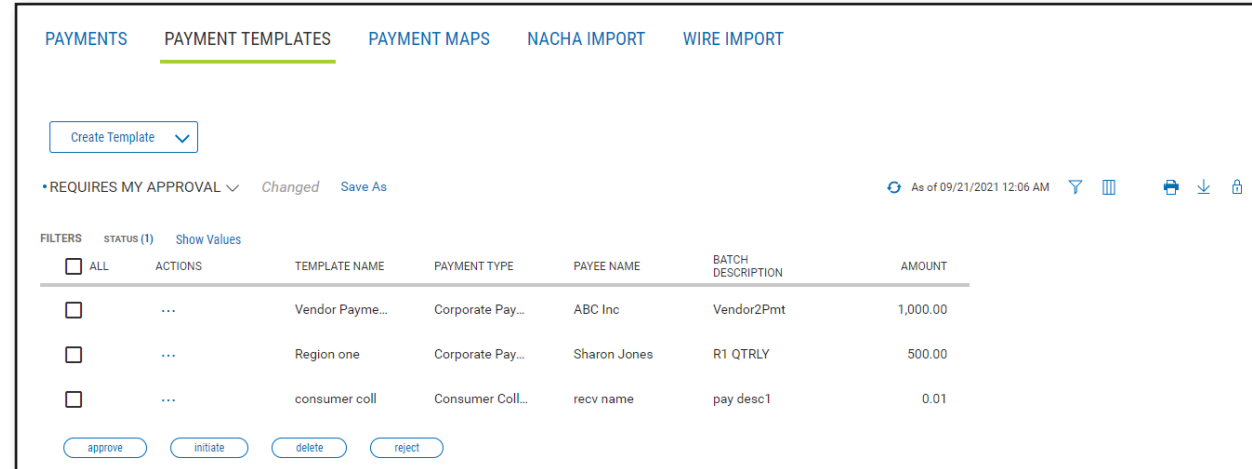
APPROVING TEMPLATES

When approval requirement is turned on, templates requiring approval would show a status of either “Requires My Approval” when you can approve them, or “Requires Others Approval” when they require approval by another user.

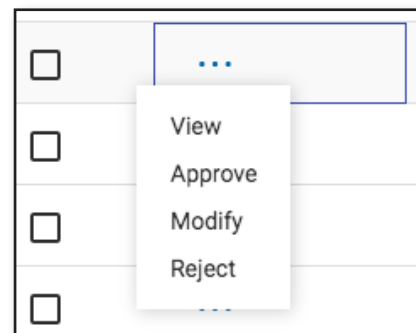
If you have payment templates approval permissions, you will be notified on the Home workspace that there are payment templates for you to approve.



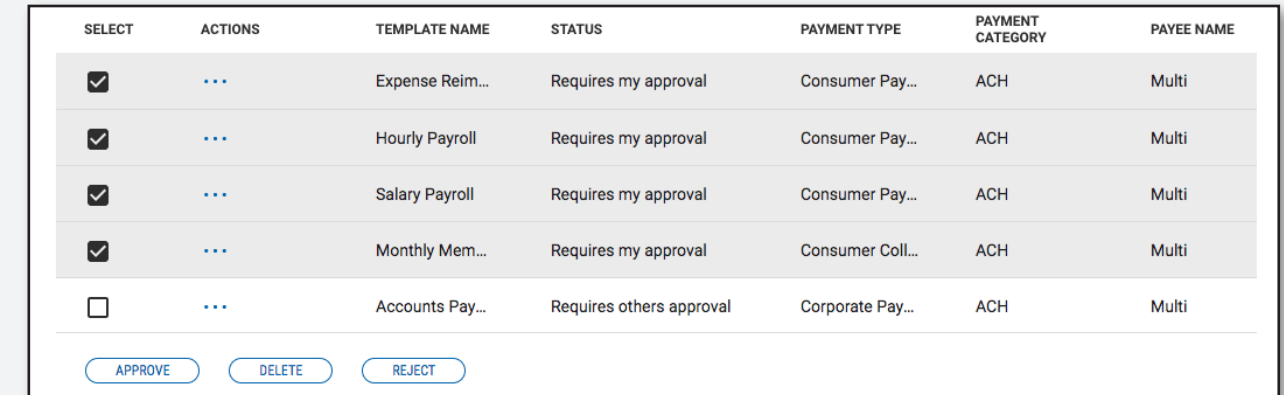
Clicking to view, will take you to the Payment Center and you will have a Requires My Approval list view in the Payment Template tab to approve, reject or delete the payment templates.



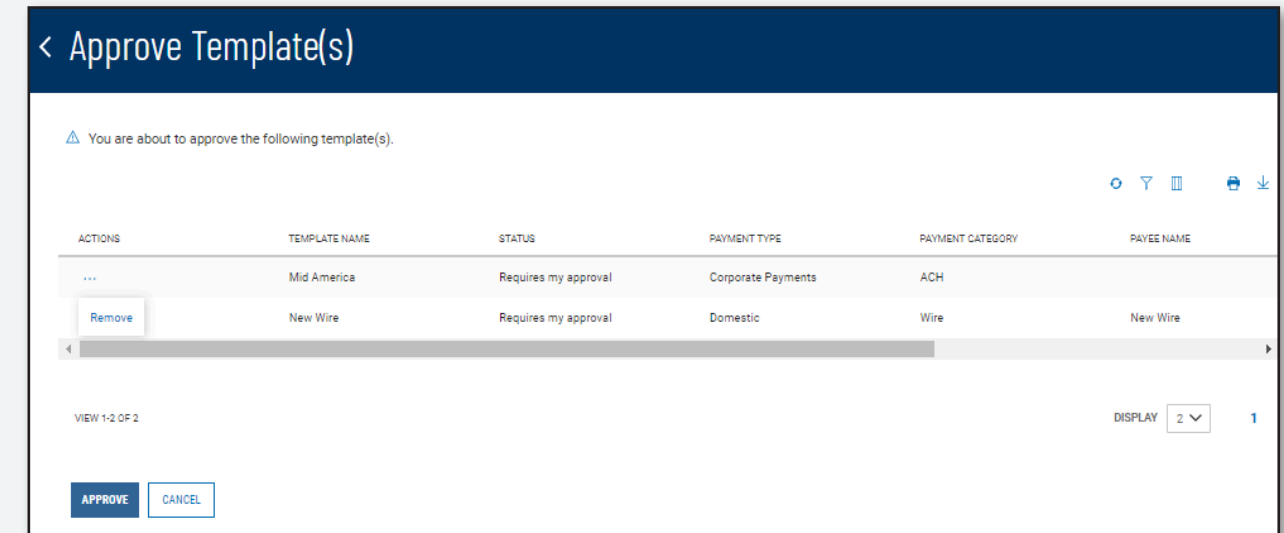
Templates can be approved singularly from the list view by hovering on the ellipsis (...) and choosing “Approve”



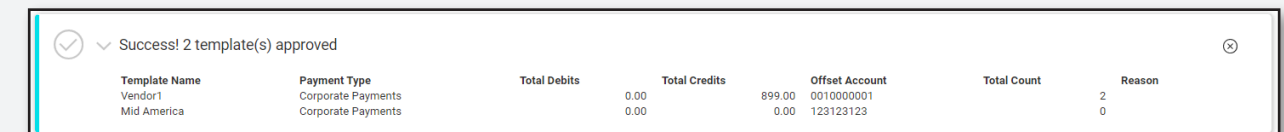
Templates can also be bulk-approved by selecting multiple templates and clicking the Approve button at the bottom of the list view. Templates of different types (Wires and various ACH) can be approved together with a single click of the Approve button.



When multiple templates are selected to approve, you are taken to an approval action summary workflow page, which will show the selected templates about to be approved. You can remove templates from the list, if desired, cancel the whole action, or continue on with the approval.



When the approval is completed, you are returned to the Payment Center workspace. A success message will show at the top of the Payment Templates List View, and the newly approved templates show with an updated status and highlighted in the All Templates list view.



Similar to the approval action, templates can also be rejected singularly or in bulk.

VIEWING TEMPLATE

To view the details of a template, select “View” from the ellipsis (...) menu of the desired template. This will take you a workflow page that lists the template information. The appropriate action buttons to that template type, status and your permissions are displayed on the bottom of the page.

< View ACH Template
\$1,021.35
(2) PAYMENTS

TEMPLATE INFORMATION

PAYMENT TYPE Corporate Payments	STATE Active	STATUS Available for use	TEMPLATE NAME Butterfly
LAST MODIFIED ON 09/03/2021 01:55 PM	LAST MODIFIED BY Miller		

ORIGINATOR INFORMATION

ACH SENDER 111111112 - Demo2	OFFSET ACCOUNT ****0001 - test	PAYMENT DESCRIPTION Vendor Pmt	DISCRETIONARY DATA
---------------------------------	-----------------------------------	-----------------------------------	--------------------

TRANSACTION DETAILS

	TOTAL ACTIVE COUNT	TOTAL CREDITS (2)	TOTAL DEBITS (0)	TOTAL AMOUNT
	2	\$1,021.35	\$0.00	\$1,021.35

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
...		Mary	0.15	Active	****5354	061191848
...	102	Joe Johnson	1,021.20	Active	****8787	061000078

VIEW 1-2 OF 2 DISPLAY 2 1

\$1,021.35
(2) PAYMENTS

MODIFY
initiate
disable
delete
copy
back

MODIFYING TEMPLATE

Templates can also be modified if they are in the appropriate status. To modify a template, select “Modify” from the ellipsis (...) menu of the desired template from the Payment Templates list view. This will take you to a workflow similar to the template creation page with the information prefilled. Make desired changes, then save. When complete, you are returned to the Payment Template List View and the template is updated to reflect the changes.

< Modify Wire Template
\$4,000.00

PAYMENT TYPE Domestic Wire **TEMPLATE NAME** Brooklyn 8/25

ORIGINATOR INFORMATION

FROM ACCOUNT Payables Account - 123123123...

BENEFICIARY INFORMATION

NAME Brooklyn Walker 15/35

ADDRESS LINE 1 9171 Any Road 13/35 **ADDRESS LINE 2** Suite B 7/35 Optional

Physical Address Required. No P.O. Box Address

ADDRESS LINE 3 Any Town 123456 15/35 Optional

PAYMENT DETAILS

BANK CODE / NAME 021213711 - ENTERPRISE BANK 8/34 **ACCOUNT NUMBER** 12345678

KENNELWORTH NJ

AMOUNT \$ 4,000.00 Optional

Additional Payment Details

+ Intermediary Bank

+ Originator To Beneficiary Information

+ Bank To Bank Information

\$4,000.00

Save
Cancel

ACH Templates allow modification of the individual transactions through three different methods:

1. Select Modify from the ellipsis (...) menu for the transaction you want to change. This will bring up a window that enables you to change any field in the transaction.
2. Click on "Modify Amount" from the list of links to the left of the transaction list. Clicking "Modify Amount" puts the list into "amount input" mode, allowing you to tab through and update the amounts for all transactions in the list.
3. Click on "Upload Transactions" from the list of links to the left of the transaction list. Clicking "Upload Transactions" provides you the ability to use to update the existing or add new transactions from an external file, using an established map. [See Payment Maps Quick Reference Guide for more information on defining maps and the last section of this Quick Reference Guide for more information on Upload Transactions.]

TRANSACTION DETAILS Show Limits TOTAL CREDITS (2) \$1,021.35 TOTAL DEBITS (0) \$0.00 TOTAL AMOUNT \$1,021.35

ALL Add A Receiver Save

ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER
<input type="checkbox"/>	...		Mary	0.15	Active	****5354
<input type="checkbox"/>	...	102	Joe Johnson	1,021.20	Active	****8787

VIEW 1-2 OF 2 DISPLAY 2 1

\$1,021.35 (2) PAYMENTS

Other helpful capabilities include:

1. A powerful search that reaches all data elements within all receivers in the entire payment, providing ultimate convenience in locating desired receivers for review or adjustment.

TRANSACTION DETAILS Show Limits TOTAL CREDITS (21) \$982.35 TOTAL DEBITS (0) \$0.00 TOTAL AMOUNT \$982.35

ALL Save

ALL	ACTIONS	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ADDENDUM
<input type="checkbox"/>	...	JAXSON	6.79	Active	****3E16		
<input type="checkbox"/>	...	HUDSON	1.31	Active	****0412		
<input type="checkbox"/>	...	HARRY	2.35	Active	****7983		Hampton Wason Frontier
<input type="checkbox"/>	...	JASON	3.31	Active	****1E14		
<input type="checkbox"/>	...	GRAYSON	0.64	Active	****7E11		
<input type="checkbox"/>	...	ALFIE	3.05	Active	****5986		Middleton Estate

2. The ability to apply action – modify/zero amount, activate, prenote, freeze or delete, to multiple receivers in bulk.

TRANSACTION DETAILS Show Limits TOTAL CREDITS (21) \$982.35 TOTAL DEBITS (0) \$0.00 TOTAL AMOUNT \$982.35

ALL Save

ALL	ACTIONS	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ADDENDUM
<input type="checkbox"/>	...	JAKE	1.93	Active	****7237		
<input checked="" type="checkbox"/>	...	ALBIE	4.17	Active	****1E11		
<input type="checkbox"/>	...	LEVI	1.00	Active	****3E15		
<input checked="" type="checkbox"/>	...	MOHAMMAD	5.88	Active	****3913		

TRANSACTION DETAILS Show Limits TOTAL CREDITS (21) \$982.35 TOTAL DEBITS (0) \$0.00 TOTAL AMOUNT \$982.35

ALL Save

ALL	ACTIONS	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ADDENDUM
<input checked="" type="checkbox"/>	...	JAKE	1.93	Active	****7237		
<input checked="" type="checkbox"/>	...	ALBIE	4.17	Active	****1E11		
<input checked="" type="checkbox"/>	...	LEVI	1.00	Active	****3E15		
<input checked="" type="checkbox"/>	...	MOHAMMAD	5.88	Active	****3913		

COPYING TEMPLATE

A useful feature of the Template List View is the ability to copy an existing template as the starting point to create a new template. Selecting “Copy” from the ellipsis (...) menu in the Payment Templates list view, will launch the payment template creation workflow with all the relevant fields prepopulated from the selected template. Because an existing template contains all the necessary information for creating a new template, you should review/update needed information, enter a new and unique template name then save the new template.

Once the template is saved, you are returned to the Payment Templates widget and your new template will appear in the list of templates. The position of the template in the list depends on the ordering and filtering you had set on the list view before clicking “Copy”, so the new template may not be at the very top of the list.

INITIATING PAYMENT FROM TEMPLATE

To initiate a payment from a template, select “Initiate” from the ellipsis (...) action menu of the desired template. This will launch the appropriate workflow with the payment information from the template pre-filled.

<input type="checkbox"/>	...	ABC Co Dr...	Available for use	Domestic ...	Wire	ABC Comp...
<input type="checkbox"/>	...	Acme Parts	Available for use	Domestic ...	Wire	Acme Parts
<input type="checkbox"/>	View Initiate Modify Delete	American ...	Requires others ap...	Domestic ...	Wire	American ...
<input type="checkbox"/>		Overseas ...	Available for use	Internation...	Wire	Overseas ...
<input type="checkbox"/>		Smithe Inv...	Available for use	Un Known	Wire	Smithe Inv...
<input type="checkbox"/>	...	Triple A M...	Available for use	Un Known	Wire	Triple A M...

On the workflow page, enter required payment information, such as amount, if not included in the template. You can also update pre-filled data fields that allow for changes during payment initiation from templates. Some fields in the payment, such as Bank Code and Account, are locked, not allowing changes. Templates deliver more controls for payments than freeform payments.

< Initiate Payment
\$10,000.00

PAYMENT TYPE

Domestic Wire

ORIGINATOR INFORMATION

FROM ACCOUNT

Premier Checking - 555...

BENEFICIARY INFORMATION

NAME

London Fox

10/35

ADDRESS LINE 1 Optional **ADDRESS LINE 2** Optional

222 Central Blvd London

16/35 6/35

Physical Address Required. No P.O. Box Address

ADDRESS LINE 3 Optional

0/35

PAYMENT DETAILS

BANK CODE / NAME **ACCOUNT NUMBER**

244171313 - CITIZENS ... 112450011

LONDON OH 9/34

AMOUNT

\$ 10,000.00

TRANSACTION DATE

03/22/2021

PURPOSE OF WIRE Optional

0/16

Additional Payment Details

+ Intermediary Bank

+ Originator To Beneficiary Information

+ Bank To Bank Information

\$10,000.00

CONFIRM
CANCEL

Once the payment is saved (or sent or confirmed, depending on the payment type), you will return to the Payments Center workspace and the Payments widget. A success message will appear at the top of the list view, and the new payment will appear in the list of payments. The position of the new payment in the list depends on the ordering and filtering you might have had set on the Payments list view before initiating a payment, so the new payment may not be at the very top of the list.

UPLOADING TRANSACTIONS

If you have permissions to create and manage ACH templates, you will have the ability to upload transactions from a file to your template in OFBCONNECT®. You will need to have an ACH Import Map available for use and appropriate to the external file data. The import map instructs the system on how to use the information in your file in order to create or update transactions.

Note - Creating maps is covered in the Payment Maps Quick Reference Guide. You will need permissions to create a map, not for using a map.

While modifying a template, if an Import Map is available, you will see a link to Upload Transactions.

TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
1	\$500.00	\$0.00	\$500.00

ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER
<input type="checkbox"/>	...		Sharon Jones	500.00	Active	****2020

Clicking the Upload Transactions link brings up the Upload Transaction process flow. The first step in the flow is to select the ACH Import Map to use from the "Upload Type" dropdown.

Once the map is selected, depending on the map, you can choose whether to add entries, update entries, or both add and update.

You can click the View Map Details tab to see the details of how the map will interpret the file data. Drag a file into the upload area or click "select file" to start the upload process.

```

Name, ID, Amount, Bank Code, Account Number
Acme,0001234,1111.11,061000052,12345678
Continental Corp,654321,65.43,061000117,33498754
Global Corp,23044,1200.00,061000117,203930940
    
```

Payment Maps

If you have permissions to create and manage import maps, you will have access to the Manage Payment Maps tab on the Payments widget. Payment Maps provides a consolidated list of ACH and wire payment import maps for repeated use, as well as the ability to create new or update existing import maps. ACH and wire maps require separate permissions.

Review Transaction Upload

FILE NAME	UPLOADED DATE/TIME	UPLOADED BY
Vendor1CSVUpload.txt	03/18/2021 06:55 PM	Doug1
MAP	UPLOAD MODE	STATUS
CSV Map	Update Only	OK W/Warnings

TRANSACTION DETAILS
UPLOAD MESSAGES

ID	NAME	ACCOUNT NUMBER
0001234	Acme	12345678
654321	Continental Corp	33498754
23044	Global Corp	203930940

VIEW 1-3 OF 3 DISPLAY 1

UPDATE TEMPLATE
cancel

When the file is uploaded, a review screen will show the information from the file. Any errors received in the process will show in the "Upload Messages" tab. If there are no errors, clicking "Update Template" continues the process. Clicking "Cancel" ends the process and erases the staged updates. On the Accept Import confirmation modal, click "continue" to finish the file processing and update the template's transactions appropriately.

ACCEPT IMPORT

This will update template named Vendor1 with the transactions from the file. Template approval requirements may apply.

Do you want to proceed?

CONTINUE
Cancel

You will return to the template modify page to continue that workflow, with the transactions added or updated based on the information from the file. A "snackbar" alert in the lower right of the screen will indicate that the transactions have been updated. It is not necessary to "Save" the template, since the updates to the transactions have already been saved.

PAYMENTS
PAYMENT TEMPLATES
PAYMENT MAPS
NACHA IMPORT
WIRE IMPORT

+ Add Map

ALL MAPS As of 02/06/2021 10:28 AM

ACTIONS	MAP NAME	PAYMENT TYPE	MAP FORMAT	CREATED BY	LAST USED DATE
...	Commission Payments	Domestic Wire	Delimited	Miller	-
...	Title Insurance Compa...	Domestic Wire	Delimited	Miller	-
...	Annual Bonus Payments	Domestic Wire	Delimited	Miller	01/31/2021

You can choose to view, modify or delete a custom map from the ellipsis (...) menu.

UPLOADING TRANSACTIONS

Click on the Add Map link, the payment type options available will be based upon your user entitlements.

PAYMENTS
PAYMENT TEMPLATES
PAYMENT MAPS
NACHA IMPORT
WIRE IMPORT

+ Add Map

Create Import Map

Payment Type
Map Definition
Mapping Details

Select Payment Type

Domestic Wire

International Wire

ACH

Close

WIRE IMPORT MAP

Choose between Domestic Wire or International Wire from the payment types screen. A delimited file import map can be created for domestic or international wire payments. Designate a map name, select the delimiter and end of record identifier appropriate for your source file. Set up the mapping for each field.

FIELD NAME	TRIM LEADING	SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
Select All	<input type="checkbox"/>	<input type="checkbox"/>	Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMDDYY	<input type="checkbox"/> add separator
Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		
Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Originator to Beneficiary Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Originator to Beneficiary Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Bank to Bank Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		
Optional Bank to Bank Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		

You can Save, Cancel or Clear the map by clicking on the options at the bottom of the page.

ACH IMPORT MAP

ACH Import Maps are used when uploading transactions from a file to ACH payments and templates. Select whether the map will be used to add new transactions to a payment or template, to update transactions already in a payment or template, or to both add and update.

Choose between Delimited and Fixed format and create a name.

For delimited files, specify the delimiter to use (usually a comma) and the designation for the end of a record (usually a New Line). For fixed format files, specify the record length in characters (94 for a NACHA 6 record). For both delimited and fixed format files, you can specify whether to skip the first line in the file as a header record, and whether amounts should be loaded as \$0.00. Maps for delimited files also include a choice of whether to strip quotes from around field data in the file.

To create the mapping from the file data to ACH transactions, there is a place to specify the position for each field that makes up an ACH transaction from the source file. For maps that are used to add new transactions, all fields except Discretionary Data and Addenda are required to either have a position specified, or a "replacement value" specified. If specified, the replacement value is entered for that field into all added transactions as a default.

For delimited files, specify the field position relative to other fields in a record– the first, second, third, etc. field in the record. For maps that are used to update existing transactions, at least one "match" field and one "update" field are required, but other fields can be left empty.

In the example below, the file has 5 fields per line, in the order of Bank Code, Account Number, Amount, ID and Name. If this map is used to add new transactions, they will be added as DDA credits with the other information from each record as specified. If this map is used to update transactions, the process will match existing transactions in the payment or template based on ID and Name, and will update the matching transactions with the values of the bank code, account number, and amount from the record in the file. Both fields must match in order to bring the transaction from the source file into OFBCONNECT®.

FIELD NAME	MATCH	UPDATE	POSITION IN IMPORT FILE	REPLACEMENT VALUE ⓘ
Transaction Code Switch to Transaction Type	<input type="checkbox"/>	<input type="checkbox"/>		22 - Live DDA ...
Bank Code	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1	
Account Number	<input type="checkbox"/>	<input checked="" type="checkbox"/>	2	
Amount		<input checked="" type="checkbox"/>	3	\$
ID	<input checked="" type="checkbox"/>		4	
Name	<input checked="" type="checkbox"/>	<input type="checkbox"/>	5	
Optional Disc Data		<input type="checkbox"/>		
Optional Addenda		<input type="checkbox"/>		

For fixed files, specify the character count position of the start of the field and the length of the field. In the example below, a map for a NACHA 6 record has the account number starting at position 13 and the field is 17 characters.

FIELD NAME	MATCH	UPDATE	START POSITION	LENGTH	REPLACEMENT VALUE ⓘ
Transaction Code Switch to Transaction Type	<input type="checkbox"/>	<input type="checkbox"/>	2	2	None
Bank Code	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4	9	
Account Number	<input checked="" type="checkbox"/>	<input type="checkbox"/>	13	17	
Amount		<input checked="" type="checkbox"/>	30	10	\$
ID	<input checked="" type="checkbox"/>		40	15	
Name	<input type="checkbox"/>	<input checked="" type="checkbox"/>	55	22	
Optional Disc Data		<input type="checkbox"/>	77	2	
Optional Addenda		<input type="checkbox"/>			

Transactions to be added to an ACH payment or template require information about the transaction type and account type. These two pieces of information are combined in NACHA defined standards as “Transaction Codes” with values as shown in the table below.

Transaction Code	Transaction Type	Account Type
22	Credit	Checking
23	Prenote Credit	Checking
27	Debit	Checking
28	Prenote Debit	Checking
32	Credit	Savings
33	Prenote Credit	Savings
37	Debit	Savings
38	Prenote Debit	Savings
42	Credit	General Ledger
43	Prenote Credit	General Ledger
47	Debit	General Ledger
48	Prenote Debit	General Ledger
52	Credit	Loan
53	Prenote Credit	Loan
57	Debit	Loan
58	Prenote Debit	Loan

Three methods are available for specifying these types. One method is to set a specific NACHA-defined Transaction Code as a “Replacement” or “Add” value. This value will be used for every transaction in the file. For example, selecting a Replacement value of 27 will set all transactions to a type of Debit to a DDA account.

The screenshot shows a form with three main fields: Transaction Code, Bank Code, and Account Number. The Transaction Code field has a dropdown menu open, showing options like '27 - Live DDA Debit', 'None', '22 - Live DDA Credit', etc. The Bank Code field contains the value '3' and the Account Number field contains '4'. There are also 'Switch to Transaction Type' and 'ADD VALUE' buttons.

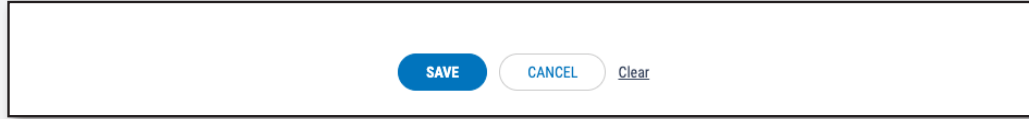
The second method is to load Transaction Codes from your file by specifying a position for the Transaction Code field.

The screenshot shows a form with a Transaction Code field. The dropdown menu is open, showing 'None' as the selected option. There is also a 'Switch to Transaction Type' button.

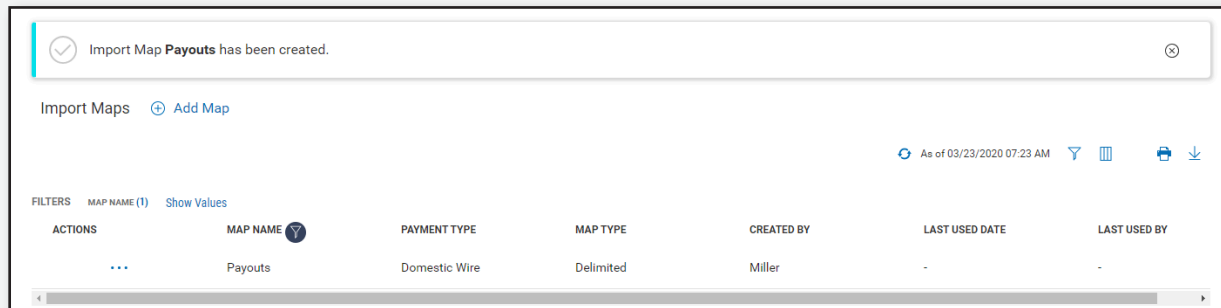
The third method is to “Switch to Transaction Type”, then specify the values in your file that will designate the transaction type and the account type. For example, a value of CR will designate a credit, and DB will designate a debit, while a value of CHK will designate a checking account and SAV will designate a savings account. Select the method that best matches your file data. For maps that are only used for updating transactions, these fields are not required.

The screenshot shows a form with Transaction Type and Account Type fields. The Transaction Type field has a dropdown menu open, showing options like 'CR', 'DB', 'PCR', 'PDB'. The Account Type field has a dropdown menu open, showing options like 'CHK', 'SAV'. There are also 'Switch to Transaction Code' and 'ADD VALUE' buttons.

You can Save, Cancel or Clear the map by click on the options at the bottom of the page.



Once the map is Saved, you will see a message at the top of the import maps list view.



MODIFYING A MAP

For both Wire and ACH maps, to modify a map, select “Modify” from the ellipsis (...) menu of the desired map. This will take you to a workflow similar to the map creation screen with the information prefilled. Make desired changes, then save. When complete, you are returned to the Import Map list view and the map is updated to reflect the changes.

Modify Import Map

Delimited File Map

SELECT PAYMENT TYPE
 Domestic Wire International Wire

MAP NAME

DELIMITER

END OF RECORD METHOD

Skip Header Record(s)
 Strip Quotes Around Fields

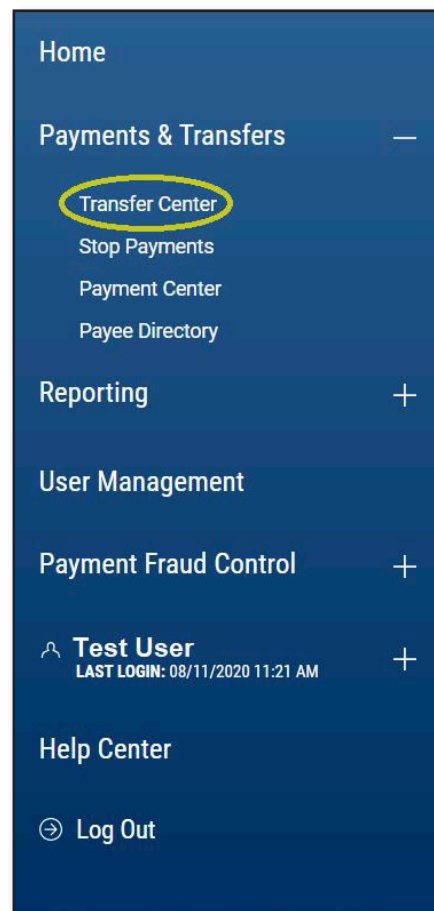
FIELD NAME	TRIM LEADING BLANKS	TRIM LEADING ZEROS	SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
Replacement Value is used in place of Field Position					
Select All	<input type="checkbox"/>	<input type="checkbox"/>			
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="1"/>	<input type="text"/>
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> use decimal	<input type="text" value="2"/>	<input type="text"/>
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="MMDDYY"/> <input checked="" type="checkbox"/> add separator <input type="text" value="/"/>	<input type="text" value="3"/>	<input type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="4"/>	<input type="text"/>
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="5"/>	<input type="text"/>
Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="6"/>	<input type="text"/>
Optional Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>

Transfer Center

The Transfer Center workspace provides all the tools you need to initiate, view and manage account transfers. In the Transfer Center, you can:

- Initiate one-time transfers; view, delete or modify scheduled transfers
- Set up recurring transfer instructions; view or delete recurring transfer series
- Create reusable transfer templates; view, delete or modify templates
- Import transfers from a file; view, create, modify or delete import maps

To access the Transfer Centers workspace, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Transfer Center link.



TRANSFERS TAB

The Transfers Tab displays all completed, in progress and future transfers that you have permissions to view, modify and/or delete. The Entry Method column indicates the nature of each transfer: whether it was created individually (either as freeform or by using a template), or whether it is one of a series created by a recurring transfer instruction.

TRANSFERS RECURRING INSTRUCTIONS TRANSFER TEMPLATES IMPORT MANAGER

Initiate Transfer(s)

ALL TRANSFERS Changed Save As As of 08/31/2021 09:21 PM

ALL	ACTIONS	STATUS	ENTRY METHOD	FROM ACCOUNT	FROM ACCOUNT NAME	TO ACCOUNT	TO ACCOUNT NAME
<input type="checkbox"/>	...	Scheduled	Freeform	****0007	Disbursement Account	****0003	Capital Account
<input type="checkbox"/>	...	Scheduled	Freeform	****0007	Disbursement Account	****0003	Capital Account
<input type="checkbox"/>	...	Scheduled	Freeform	****0007	Disbursement Account	****0003	Capital Account
<input type="checkbox"/>	...	Scheduled	Freeform	****0007	Disbursement Account	****0003	Capital Account
<input type="checkbox"/>	...	Scheduled	Freeform	****0007	Disbursement Account	****0003	Capital Account

approve delete reject

As with other tabs and widgets, you can control and personalize the list view:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file
- Unlock to show full account numbers without masking or lock to mask account number

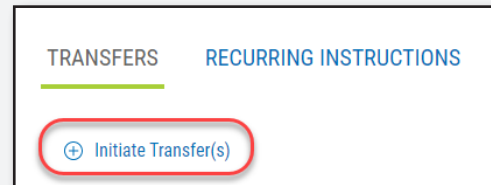
VIEW AND MANAGE TRANSFERS

Click on the ... in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View**
Displays the transfer details as read-only text.
- **Modify**
Displays the transfer details with input fields so you can change some of the info. The input fields are exactly the same as those you use when initiating a transfer. NOTE: Modify is available only for transfers with status Scheduled (i.e., not for transfers that already have been executed or deleted).
- **Delete**
Deletes the transfer. NOTE: Delete is available only for transfers with status Scheduled (i.e., not for transfers that already have been executed or deleted).

INITIATE TRANSFERS

To initiate a transfer, click the Initiate Transfer(s) link:



When you click the link, it expands to show all of the fields that define an account transfer. NOTE: All fields are required unless explicitly labeled Optional.

To initiate a single one-time transfer

Fill out all required fields (plus the optional Memo field, if relevant), then click Submit. The on screen confirmation will show that your transfer was sent to the financial institution

HINT: If this is a transfer that you're likely to repeat, click the Save as a Template checkbox, and enter a good descriptive name in the input field. Later you can initiate a similar transfer from the Transfer Templates tab by using this template.

APPROVALS

Your financial institution may require approval for account transfers; if this is the case then the on screen confirmation will indicate the approval requirement:

Amount	From Account	To Account
\$4.04	Accounts Payable - 10010001	Building Loan - 36254512

Your transfer will remain in a Requires Approval status until another user approves it.

To initiate multiple one-time transfers

Set the number control by using the + and - buttons, then click the Additional Transfer button; for each additional transfer, the system will add a panel with a new set of input fields. (If you find you don't need an additional transfer panel, you can leave the fields blank or you can click the X at its top right-hand corner to delete it from the screen.)

Fill out all required fields (plus the optional Memo field, if relevant) for each transfer, then click Submit.

APPROVALS

As described earlier for a single one-time transfer, if your financial institution requires approval then the on screen confirmation will say so and your transfers will remain in a Requires Approval status until another user approves them.

To add a new recurring transfer series

Click the Add Recurring Instruction checkbox:

The system will display the Recurring Instruction panel:

Fill out all of the fields, then click Submit. Give each recurring series a good descriptive name, for ease of management later.

NOTE: You can set up only one recurring transfer at a time.

Depending on your financial institution's settings, you may have to provide one more instruction:

When schedule falls on non-business day, complete transfer one business day: Prior After

IMPORTANT!

If you set up a recurring transfer from the Transfers tab, you will get an immediate transfer plus the scheduled recurring ones.

If you want to set up a recurring transfer series without an immediate transfer to start, use the Recurring Transfers tab.

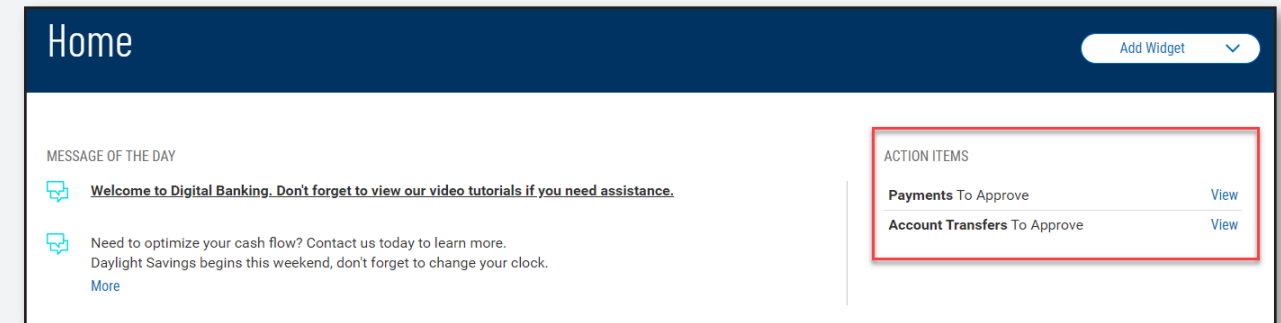
APPROVALS

If your financial institution requires approval then the on screen confirmation will say so and your transfers will remain in a Requires Approval status until another user approves them.

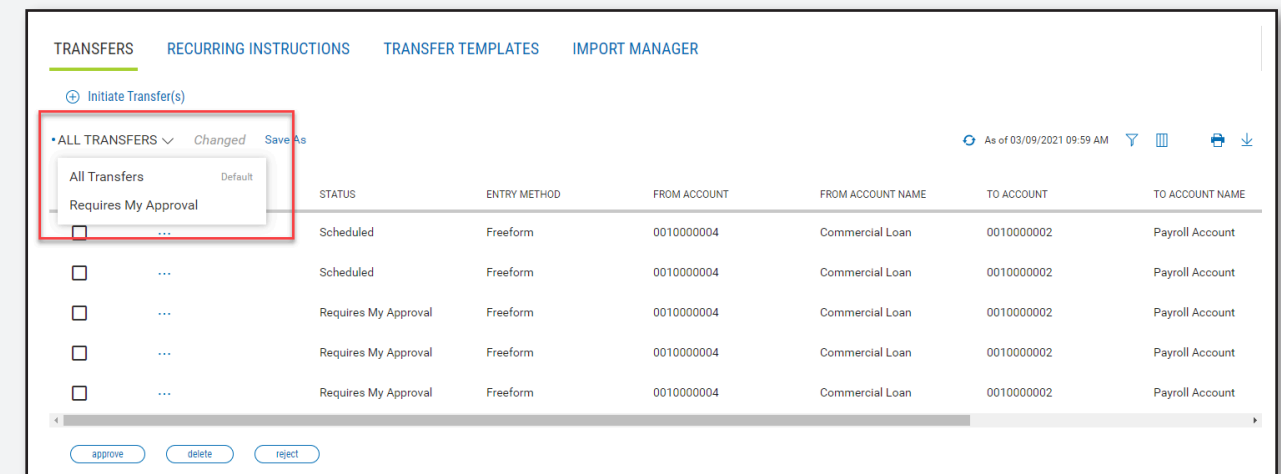
NOTE: Each transfer in a recurring transfers series requires its own explicit approval. That is, an approver can't give a "blanket" approval for the series as a single entity.

APPROVAL PROCESS

If you have Transfer Approval permissions, you will be notified on the Home workspace that there are transfers for you to approve.



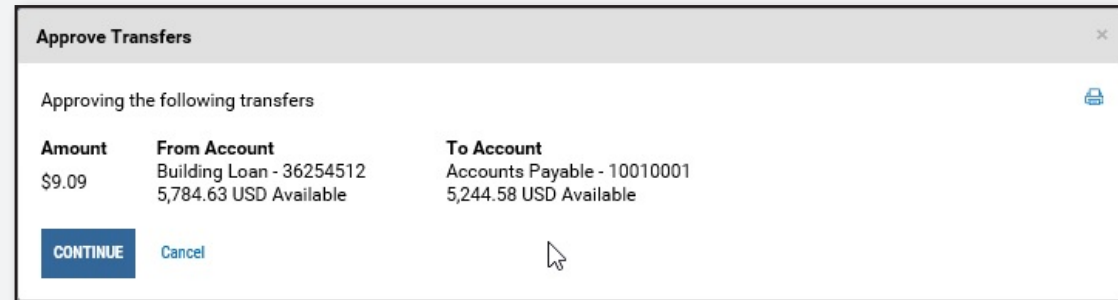
Clicking to view, will take you to the Transfer Center and you will have a Requires My Approval list view in the Transfers tab to approve or reject one-time or recurring transfers.



Select to view the Requires My Approval list view to see all of the transfers that you are able to Approve, Delete or Reject.

APPROVE A SINGLE TRANSFER

To approve a single transfer, click the ... in its Action column and click Approve. The system will display a dialog box with details:



Click Continue to complete the approval; the display will update so that the approved transfer is no longer displayed in the filtered list (because it's no longer in Requires My Approval status). An on screen confirmation shows that the transfer was approved, and you can click the > button to see the transfer details.

APPROVE MULTIPLE TRANSFERS

To "bulk-approve" several transfers at once, click each transfer's checkbox and then click the Approve button at the bottom of the list. The system will display a dialog box with the details for all of the selected transfers; click Continue to complete the approval process.

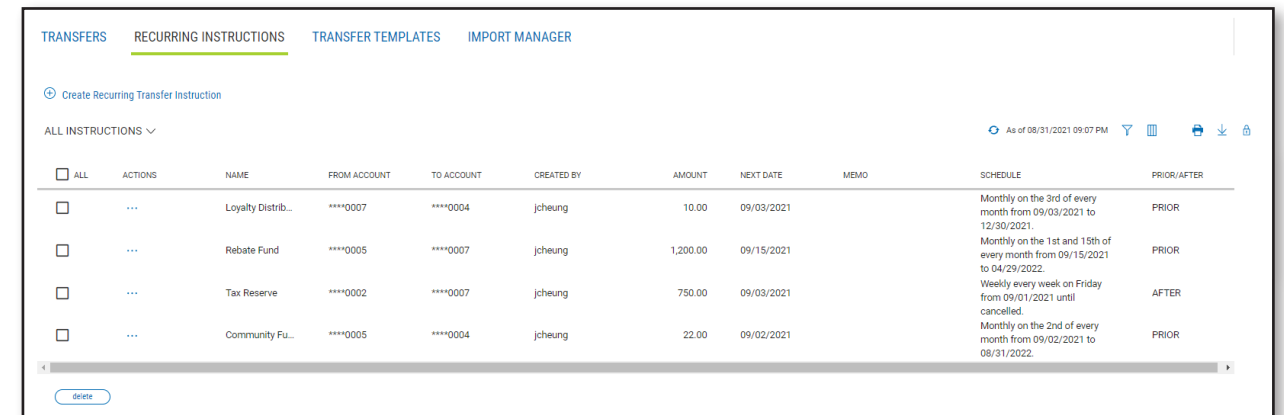
The on screen confirmation display is similar to those described earlier for a single transfer, just adapted for multiple transfers.

REJECT SINGLE OR MULTIPLE TRANSFERS

The process for rejecting transfers is identical to that for approving them, just select Reject as the action for a single transfer or click the Reject Button to "bulk-reject" several transfers at once.

RECURRING INSTRUCTIONS TAB

The Recurring Instructions Tab list contains all recurring transfer instructions that you have permissions to view, modify and/or delete. Unlike the Transfers tab, this list does NOT show individual transfers.

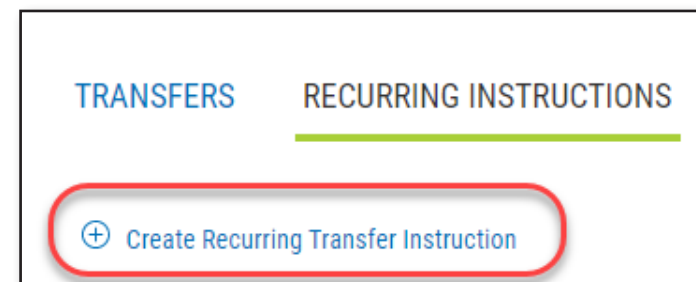


As with other tabs and widgets, you can control and personalize the list view:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file
- Unlock to show full account numbers without masking or lock to mask account number

ADD A RECURRING TRANSFER SERIES

Click the Create Recurring Transfer Instruction link:



The system will display the Recurring Instruction panel:

NAME 0/40

FROM ACCOUNT

TO ACCOUNT

AMOUNT \$

MEMO Optional 0/80

START DATE

REPEAT

Every week(s)

S M T W T F S

ENDS Never End by selected date

Fill out all of the fields, then click Submit.

NOTE: You can set up only one recurring transfer at a time.

Depending on your financial institution's settings, you may have to provide one more instruction:

When schedule falls on non-business day, complete transfer one business day: Prior After

IMPORTANT!

If you set up a recurring transfer from the Recurring Transfers tab, you will get only the scheduled recurring ones – you will not get an immediate transfer to start the series right away.

If you want to set up a recurring transfer plus an immediate transfer all in one action, use the Transfers tab.

APPROVAL PROCESS - RECURRING

There is no approval process for setting up a recurring transfer instruction – if your financial institution requires transfer approvals, each transfer in the series will need its own explicit approval. See the Transfers Tab Approval Process section for details.

DELETE A RECURRING TRANSFER SERIES

Delete Recurring Payment

The instruction will be deleted and all pending transfers will be cancelled.

Do you want to proceed?

CONTINUE Cancel

Click Continue to complete the deletion; the display will update and the deleted series will be gone. An on screen confirmation shows that the instruction was deleted successfully, and you can click the > button to see the details.

DELETE MULTIPLE RECURRING TRANSFER SERIES

To “bulk-delete” several instructions at once, click each transfer’s checkbox and then click the Delete button at the bottom of the list. The system will display a dialog box with the details for all of the selected instruction; click Continue to complete the approval process.

The on screen confirmation is similar to those described earlier for a single recurring transfer instruction, just adapted for multiple instructions.

TRANSFER TEMPLATES TAB

Transfer Templates are pre-defined sets of transfer information that you can reuse.

The Transfer Templates list view shows all transfer templates that you have permissions to view, modify, delete and/or use to initiate a transfer. Any time you initiate a transfer on the Transfers tab, you can save its information in a template; you also can create new transfer templates here.

ALL	ACTIONS	TEMPLATE NAME	FROM ACCOUNT NAME	FROM ACCOUNT NUMBER	TO ACCOUNT NAME	TO ACCOUNT NUMBER	AMOUNT
<input type="checkbox"/>	...	Payroll Funding	Money Market Investm...	****0005	Capital Account	****0003	999.00
<input type="checkbox"/>	...	Petty Cash	Disbursement Account	****0007	test	****0001	25.00

As with other tabs and widgets, you can control and personalize the list view:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file
- Unlock to show full account numbers without masking or lock to mask account number

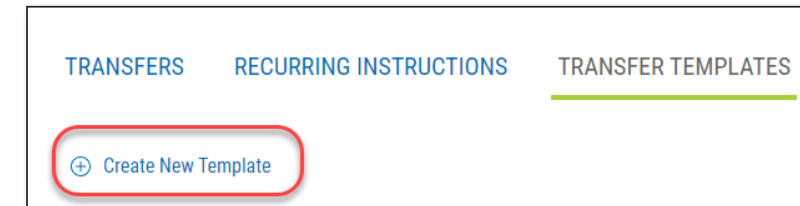
VIEW, MANAGE AND USE TEMPLATES

Click on the ... in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View**
Displays the template details as read-only text.
- **Modify**
Displays the template details with input fields so you can change some of the info. The input fields are exactly the same as those you use when creating a template.
- **Delete**
Deletes the template.
- **Initiate Transfer**
Initiates a transfer using the template. The system displays a panel very similar to the one for initiating a transfer from the Transfers tab; you can modify the Date, Amount and Memo fields but the From Account and To Account fields are locked.

CREATE A NEW TEMPLATE

Click on the Create New Template link:



The system will display the Create New Template panel:

TEMPLATE NAME
Template Name

FROM ACCOUNT TO ACCOUNT AMOUNT
Select Select \$ Clear

MEMO Optional
Memo

\$0.00 (1) Transfer SUBMIT cancel

Fill out the From Account and To Account, and give the template a good descriptive name. Note that the Amount and Memo fields are optional here; you can fill them with default values or leave them blank in the template. Either way, you will be able to modify them when you use the template to initiate a transfer.

IMPORT MANAGER TAB

OFBCONNECT® can import transfer definitions from external files. This is useful if you have third-party software that generates files of transfer instructions; you just have to define a map so the system knows how to locate the required data elements in your file.

IMPORTANT!

Imported transfers can be current-dated or future-dated, but all of the transfers in an import file must have the same processing date. If you want to import a set of transfers with different dates, break them up into separate files, each containing transfers with the same processing date.

OFBCONNECT® treats import files as a block:

- A file import either succeeds and all transfers are imported, or it fails and no transfers are imported – even if only one of the transfer records resulted in an error.
- If your financial institution requires approval for imports, you just have to get one approval for the file – you don't need a separate approval for each imported transfer.

IMPORT A TRANSFER FILE

In order to import a file, you must have a map that defines its layout. If you don't already have a map set up for the file you wish to import, see the manage Import Maps and Create a Map sections for instructions.

ACTIONS	FILE NAME	IMPORT DATE	MAP NAME	RECORDS IN FILE	STATUS	IMPORT ID
...	import transferr.txt	08/26/2021	Payroll with Bonus	10	Failed	53
...	import transferr.txt	08/24/2021	Payroll with Bonus	10	Failed	52

Click the Import Transfer link to start. The system will display the Import Transfer screen:

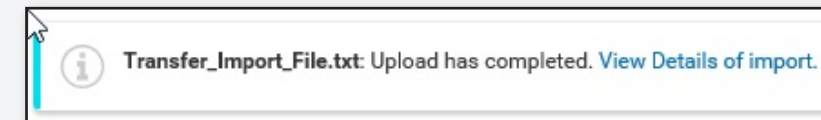
Import Transfer

IMPORT MAP
Select

Drag file here or select file from your computer.
1 file maximum. 999 records per file maximum.

CONTINUE Cancel

Select the appropriate map from the dropdown, and either click the “select file” link and locate the transfer file within the dialog box, or drag-and-drop the transfer file, then click Continue. You'll see an on screen confirmation like this:



Click the View Details of Import link to see a summary of what was imported. (If the import failed, the details will help you understand how to fix your file and try again.) Your import will now display in the list with a status of Failed, Success or Requires Others Approval.

If the import was successful, there are several possible paths for what happens next:

Import status “Success”

- If the transfers are current-dated, they are processed right away.
- If the transfers are future-dated, they are held with all other future-dated transfers, and will be processed on the appropriate date.

In either case, you can see the imported transfers on the Transfers tab list.

Import status “Requires Others Approval”

If your financial institution requires approval for imported transfers, the file will stay in this status until another user with approval permissions approves it.

APPROVAL PROCESS

If you have approval permissions, navigate to the Import Manager tab and set the filter.

Click the ... in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View**
Displays the import details as read-only text.
- **Approve**
Approve the imported transfers. They will be processed right away if current-dated, or held with all other future-dated transfers, and will be processed on the appropriate date.
- **Delete**
Delete the imported transfers.

MANAGE IMPORT MAPS

Click the Add/Manage Import Maps link. The system displays a list of import maps:

ACTIONS	MAP NAME	CREATED BY	LAST USED BY	LAST USED DATE	MAP TYPE
...	Payroll with Bonus	Andrea	-	-	Delimited
...	Arkansas	monkey	-	-	Delimited
...	Blue	Andrea	-	-	Delimited
...	Russell	qa2russell	-	-	Delimited

Click the ... in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View**
Displays the map details as read-only text.
- **Modify**
Displays the map details with input fields so you can change some of the info. The input fields are exactly the same as those you use when creating a map.
- **Delete**
Deletes the map.

CREATE AN IMPORT MAP

Click the Create an Import Map link. The system displays the Create Import Mapping screen:

Create Import Mapping
Delimited File Map

MAP NAME:

DELIMITER:

Skip First Header Record

FIELD NAME	FIELD POSITION	STRIP ZEROS
From Account Number (34)	<input type="text"/>	<input type="checkbox"/>
To Account Number (34)	<input type="text"/>	<input type="checkbox"/>
Amount (10)	<input type="text"/>	<input type="checkbox"/>
Processing Date (8)	<input type="text"/>	
Optional Additional Info (80)	<input type="text"/>	
Optional Sequence Number (3) <small>Sequence Number determines specific processing order</small>	<input type="text"/>	

Every map is tailored to a specific type of file. The map tells OFBCONNECT® how to parse the file and find all of the required data elements so that the system can generate the appropriate account transfer transaction records. OFBCONNECT® assumes that there will be one transfer record per line.

Map Name: Give your new map a good descriptive name.

Delimiter: Select the appropriate delimiter (data field separator) from the dropdown. OFBCONNECT® is designed to work with all of the standard delimiter characters:

- Comma (,)
- Asterisk (*)
- Colon (:)
- Semicolon (;)
- Backslash (\)
- Forward Slash (/)
- Pipe (|)
- Tab (' ')

Skip Header Record: Click the checkbox if the first record in your file has “column header” names rather than transfer data.

There are six transfer data fields, four of which are always required and two that are optional. Your map assigns each field a number to specify the location in which the fields appear in your file's records. (You could think of it as the column number in a spreadsheet.)

Field Name	Description	Remarks
From Account Number	Funding (debit) account	Click the Strip Zeros checkbox if your file pads account numbers with leading zeroes but they are not padded in Premier
To Account Number	Receiving (credit) account	Click the Strip Zeros checkbox if your file pads account numbers with leading zeroes but they are not padded in Premier
Amount	Dollar amount to be transferred	Click the Strip Zeros checkbox if your file pads amount fields with leading zeroes
Processing Date	Date on which the transfer is to be executed	Format is <i>mmddyyyy</i>
Additional Info	Typically the transfer memo, if applicable	Optional
Sequence Number	The order in which you want the transfers processed, if applicable	Optional; use only if there are dependencies between transfers (i.e., if one transfer will fail for Non-sufficient Funds, if it's processed before another related one)

EXAMPLE

Suppose you had a file that looked like this:

```
From,To,Date,Amt,Memo,Sequence
0000100123,0000200348,09012020,2000.00,Capital account,1
0000200455,0000100892,09012020,766.53,Operating account,2
0000200348,0000300464,09012020,1200.00,Sep loan payment,3
```

You would set up a map that looked like this:

Create Import Mapping

Delimited File Map

MAP NAME
Acme Gold

DELIMITER
Comma (,)

Skip First Header Record

FIELD NAME	FIELD POSITION	STRIP ZEROS
From Account Number (34)	1	<input checked="" type="checkbox"/>
To Account Number (34)	2	<input checked="" type="checkbox"/>
Amount (10)	4	<input type="checkbox"/>
Processing Date (8)	3	
Optional Additional Info (80)	5	
Optional Sequence Number (3) <small>Sequence Number determines specific processing order</small>	6	

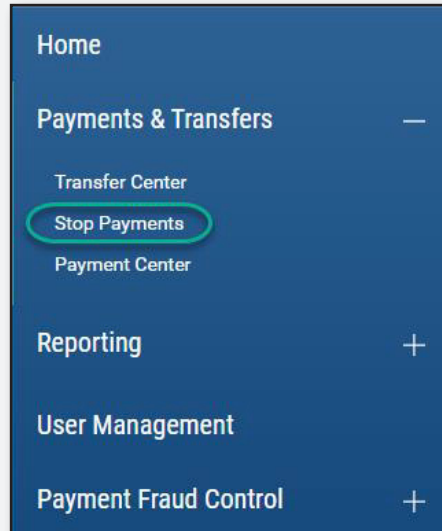
Note these details:

- There's a header record that has to be skipped
- Leading zeroes will be stripped from the account numbers
- The date field precedes the amount field in the file, so the assigned field positions are 4 and 3, respectively

Stop Payments

The Stop Payments workspace provides you the ability to place stop payment requests and to view the history of stop payments requests submitted through OFBCONNECT®.

To access the Stop Payments workspace, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Stop Payments link.



View Stop Payment(s)

The Stop Payment list view widget is pinned to the workspace, provides a history of the stop payments that have been submitted through OFBCONNECT®.

To view the Account Number without masking, click on the icon to unlock masking.

Stop Payments

ADD Stop Request(s)

• ALL STOP PAYMENTS Changed Save As As of 08/15/2021 11:57 AM

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON
...	Placed	Test	****5252	100-200	-	
...	Placed	Alternate Chec...	****6789	2509	52589	Lost Check
...	Placed	Test Account 2	****0002	12387-12387	1500	
...	Placed	Test				
...	Placed	Alternat				

< Stop Payment Request

Account Details

Account Name Disbursement Account	Account Number ****0007	Check Number/Range 124916	Amount 620.00
Stop Reason Lost Check	Expiration Date 07/06/2022	Response Description Stop Accepted	Check Issue Date 12/31/2021
Payee Best Shipping Company	Bank Trace Number 20220060024	Initiated By Test User	Stop Date 01/06/2022

back

Click on View in the Actions column in the list view to see the details of any stop payment.

Placing Stop Payment(s)

Click on Add Stop Request(s) link



You can add a single, multiple or a range of Stop Payment requests. Optional information on the input form are called out, the rest are required –

< Stop Payment

ACCOUNT: Select

CHECK NUMBER: Range

AMOUNT: 0/10

STOP DURATION: Select (Optional)

STOP REASON: Select (Optional)

ISSUE DATE: Select (Optional)

PAYEE: (Optional)

ADDITIONAL STOP REQUESTS: 1

SUBMIT cancel

To add a range Stop Payment select Range, the input fields will dynamically present appropriate information needed for a range stop payment –

Click on the Single link to revert the input form back to a single stop payment, as needed.

< Stop Payment

ACCOUNT: Select

CHECK NUMBER: From To (Single)

STOP DURATION: Select (Optional)

STOP REASON: Select (Optional)

Wire Import

To add multiple stop payments, enter the desired number of stop payments to add. Click X to remove an unneeded input form –

ACCOUNT: Select, CHECK NUMBER: Range, AMOUNT: 0/10

STOP DURATION: Optional, STOP REASON: Optional, ISSUE DATE: Optional

PAYEE: Optional, 0/30

ADDITIONAL STOP REQUESTS: - 1 +

If you have permissions to import wire files, you will have access to the Wire Import tab on the Payments widget. Wire import list view provides a history of recently imported wire files and an Import Wire link to initiate the wire file import process.

ACTIONS	FILE NAME	IMPORT DATE	MAP TYPE	RECORDS IN FILE	IMPORT T
...	Weekly payroll 5.txt	01/31/2021	Delimited	20	-

Import of Wire Files

After you select the Import Wire link, the Import Wire screen is displayed. Custom import maps created by you or the bank, appear as options in the Import Map select list. Wire import maps are created and managed on the Payments Maps tab. You may import a wire file by clicking “select file” or dragging and dropping the file into the file upload area. As the file is being uploaded, the records in the file are validated for errors or duplicates.

RECORD NUMBER	MESSAGE DESCRIPTION
3	Account number 4545 not found in database.

ALL	RECORD NUMBER	BENEFICIARY NAME	AMOUNT
<input type="checkbox"/>	2	Barry Willis	1.00

A Review Import screen is displayed when an uploaded file contains errors and/or possible duplicate records. This import is in a pending status until you choose to Import or Cancel the import process. Errors found in the file records are displayed for you to view and these records will not be included in the import. Possible duplicate records are displayed in a grid which allows for review and selection of the records you would like to include in the import.

Available options for duplicate record processing are:

- Do not include duplicates
- Include all duplicates
- Select duplicates, from an expanded list view

If the pending file import process is not completed, it will be listed in the wire import list view in a pending status. The import process may be continued by selecting Review from the list view grid.

View	Review	Quick PaymentsBB.txt	03/26/2020	Delimited	2	0.00	0.00	Failed
...		Quickly Pay.txt	03/26/2020	Delimited	3	2.00	2.00	Pending

Once the file is uploaded, you will see a message at the top of the import list view. The View Details link within the message provides quick access to the File Import Summary screen. File import activity is displayed in the wire import list view.

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

✔ wire import demo.txt File Upload Successful [View Details](#)

Wire Import [Import Wire](#)

As of 02/06/2021 12:40 PM

ACTIONS	FILE NAME	IMPORT DATE	MAP TYPE	RECORDS IN FILE	IMPORT T
...	Weekly payroll 5.txt	02/06/2021	Delimited	3	10.00

You may View a File Import Summary screen of any uploaded file by choosing "View" from the ellipsis (...) menu.

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

Wire Import [Import Wire](#)

As of 02/06/2021 12:40 PM

ACTIONS	FILE NAME	IMPORT DATE	MAP TYPE	RECORDS IN FILE	IMPORT T
...	wire import demo.txt	02/06/2021	Delimited	3	10.00
View	Weekly payroll 5.txt	01/31/2021	Delimited	20	-

On the File Import Summary screen, information about the import is displayed, including file details and import messages.

< File Import Summary

FILENAME: Premier Basic.csv STATUS: Success

IMPORT DETAILS

Overview Information

IMPORT DATE	IMPORTED BY	MAP TYPE	FILE TOTAL	IMPORT TOTAL
03/23/2020	RACLLC	sBaeacrisM	12.00	0.00

Import Information

TOTAL RECORDS	GOOD RECORDS	FAILED RECORDS	POSSIBLE DUPLICATES
0	0	0	0

IMPORT MESSAGES

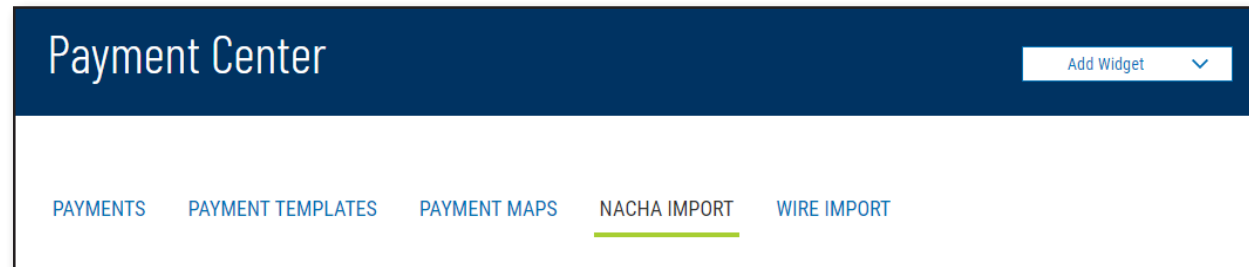
RECORD NUMBER	MESSAGE DESCRIPTION
No information to display	

VIEW 0 OF 0 DISPLAY 0

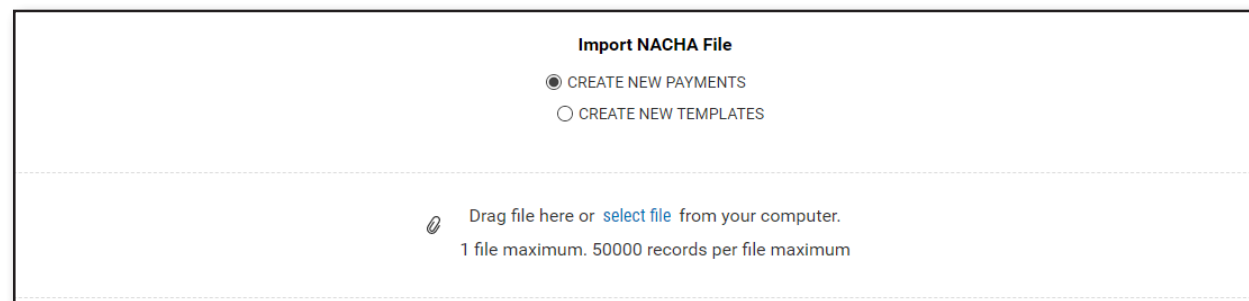
[Back](#)

NACHA Import

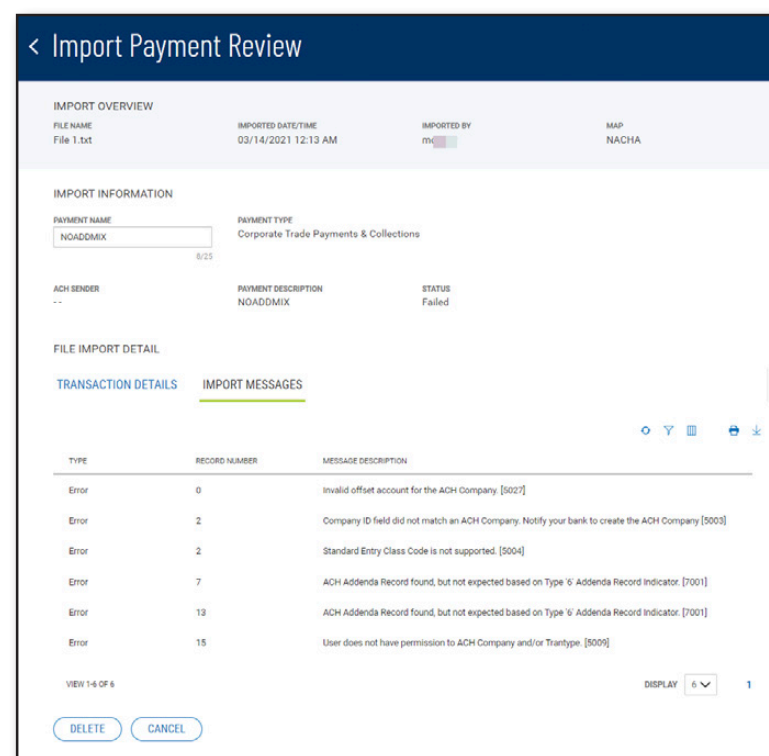
If you have permissions to import ACH files, you will have access to NACHA Import tab on the Payments widget. NACHA Import tab provides you the ability to import National Automated Clearing House Association (NACHA) formatted external files into OFBCONNECT® to generate ACH payments or create ACH templates.



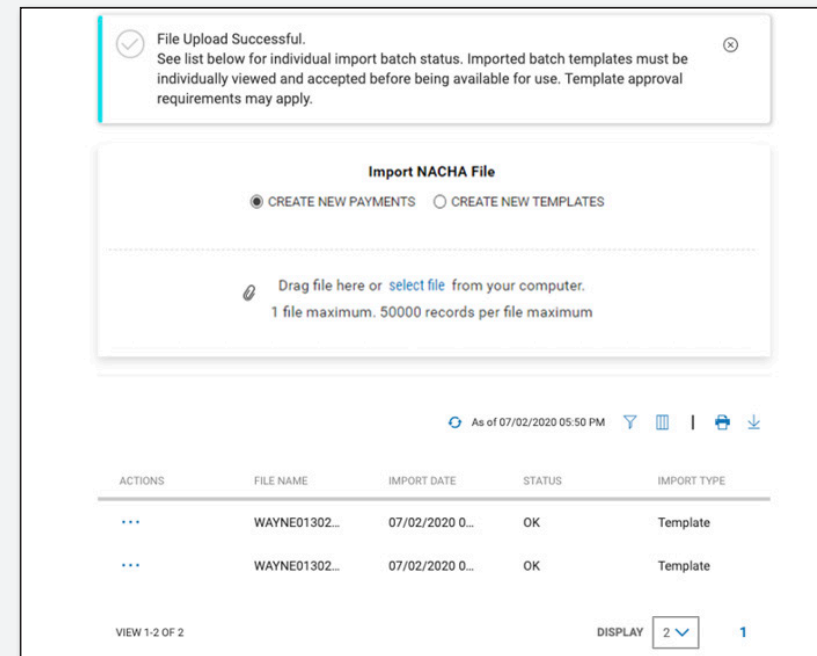
Choose between to create new payments or new templates from the file you are about to import, then drag the file or select the file from your computer to the file update area.



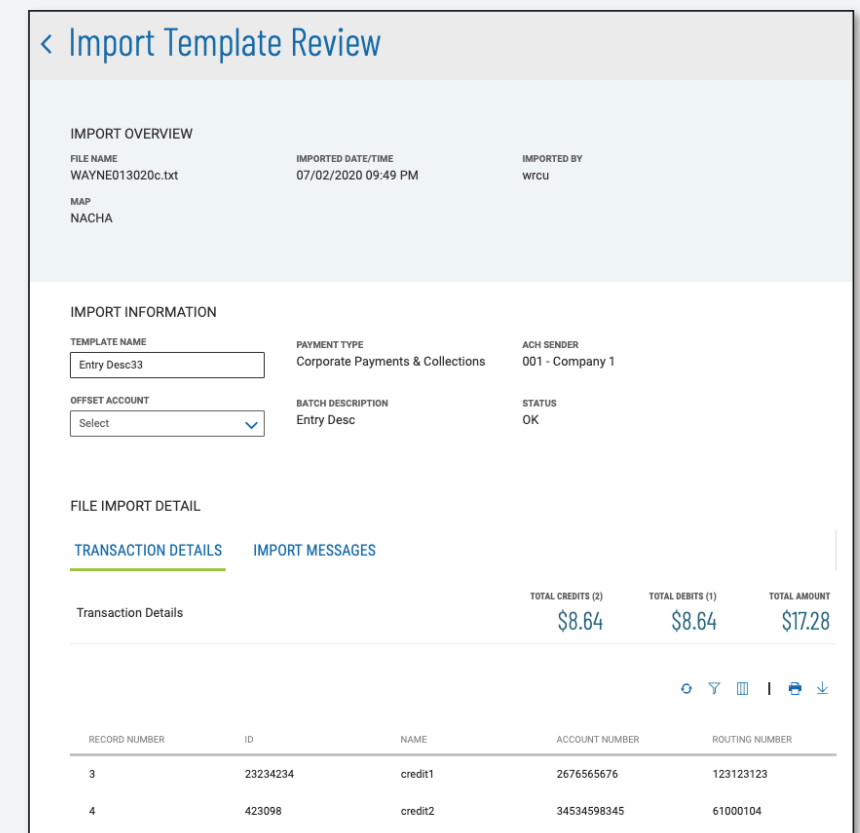
If the file import fails, you will land on the Import Payment Review screen. Detailed error messages will be provided for you to make necessary correction and re-import.



Once the file passed the import validation, if the file contains only one batch, you will be taken directly to the batch review screen described on page 4 of this guide. If there is more than one batch in the file, you will see a message at the top of the import tab, and summary information about the batches contained in the file will appear in a list below the file upload area.



Each batch in the imported ACH file will create a new ACH payment or template. You can view the batch information by choosing "View" from the ellipsis (...) menu for the batch. On the view workflow page, detailed information about the batch is displayed, including transaction information as well as any errors or warnings encountered while parsing the NACHA file.



From the view workflow clicking “Create Payment” or “Create Template” to continue with the workflow, clicking the “Delete” button deletes the imported data, and clicking the “Cancel” button takes you back to the imported batch list. Because the system uses the batch Entry Description field as the default Template Name for the newly created template, as Template Names need to be unique, there may be a need for you to edit the Template Name before the batch can be accepted. In addition, if an offset account is required you will need to select one from the available options.

4	423098	credit2	34534598345	61000104
5	001	Company 1	123456789	111111118

VIEW 1-3 OF 3 DISPLAY 3 1

CREATE TEMPLATE **DELETE** **CANCEL**

ACCEPT IMPORT FOR PROCESSING

This will create a new Corporate Payments & Collections template named Entry Desc33 with 2 credits and 1 debits. Template approval requirements may apply.

Do you want to proceed?

CONTINUE Cancel

When you click on “Create Payment” or “Create Payment”, a confirmation dialog appears indicating what the result of the action will be.

Modify ACH Template \$2,234.56

PAYMENT TYPE: Corporate Payments TEMPLATE NAME: Vendor1 STATE: Active

STATUS: Available for use LAST MODIFIED ON: 03/18/2021 04:08 PM LAST MODIFIED BY: Doug Morgan

ORIGINATOR INFORMATION

ACH SENDER: 10101010 - PT ACH Co OFFSET ACCOUNT: Capital Account - 0010000003

PAYMENT DESCRIPTION: Vendor Pay DISCRETIONARY DATA: Optional

Transaction Details

ACTIONS	ID	NAME	AMOUNT	STATUS
...	0001234	Acme	1,000.00	Active
...	23044	Global Corp	1,234.56	Active

VIEW 1-2 OF 2 DISPLAY 2 1

\$2,234.56 **INITIATE** **SAVE** disable delete done

Once the payment or template is created, you are taken to the modify screen of the newly created template or payment. From there, you can make further modifications if desired, send the payment or approve template, if required.

Balanced Batch Handling

When authorized and configured by your financial institution, your NACHA formatted “balanced” external file can be imported with special handling. OFBCONNECT® will identify and handle the balancing (offset) transaction in each batch differently than the rest of the payment or collection transactions.

```

101 122200490 1222004902102221100A094101 001CCDMonthly 210223 1122200490000001
5200Company 1 DiscretionaryData 000002343 Doug 0122200490000001
622061000052112233 0000345345 3dec 0122200490000002
622061000052112233 0000345345 3dec 0122200490000002
622061000052112233 000030447123123 Acme 0122200490000003
622061000052112233 00002432340001234 Doug 0122200490000004
622061000052111111 00002349823234534 Doug 0122200490000005
6270610001171001123456 0000652867001 Doug Company 1 0061000110000006
8200000006003660003600000006528670000000652867 001 122200490000001
900000100000100000000000366000360000006528670000000652867
    
```

The service class of a “balanced” batch in the 5 (batch header) record will be 200, indicating a mixed credit and debit file, but there will be a single transaction that offsets all the other

transactions. For example, in the example file below, there are 5 credit transactions totaling \$6528.67, offset by a balancing debit transaction to “Company 1” for \$6528.67. This debit transaction “balances” the total amount of all of the 5 credit transactions.

When a “balanced” batch is imported, OFBCONNECT® will recognize the balancing transaction and remove it from the import workflow. The resulting payment or template will be Credit Only or Debit Only rather than mixed Credit/Debit.

OFBCONNECT® recognizes the balancing transaction by:

1. There is only one transaction that balances all other transactions in the file
2. The receiver name on the transaction is the name of the ACH company referenced in the 5 record
3. The transaction account is a valid offset account for the named ACH company

FILE IMPORT DETAIL

TRANSACTION DETAILS IMPORT MESSAGES

Transaction Details

TOTAL CREDITS (C) \$6,528.67 TOTAL DEBITS (D) \$0.00 TOTAL AMOUNT \$6,528.67

RECORD NUMBER	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	CREDIT/DEBIT
3		Doug	112233	61000052	Checking	23.43	Credit
4		3dec	237593	61000052	Checking	3,453.45	Credit
5	123123	Acme	112233	61000052	Checking	384.47	Credit
6	0001234	Doug	112233	61000052	Checking	2,432.34	Credit
7	23234534	Doug	1111111	61000052	Checking	234.98	Credit

VIEW 1-5 OF 5 DISPLAY 5 1

CREATE PAYMENT **DELETE** **CANCEL**

As with any NACHA file import, you must have permission to the correct transaction type for the ACH Company ID referenced in the 5 record – CCD Credits in this example. When balanced batch handling is enabled for an ACH Company, non-balanced mixed Credit/Debit files cannot be processed.

Balance & Transaction Reporting (BTR)

The Balance and Transaction Reporting (BTR) workspace provides you with detailed balance and transaction information from the accounts you have permissions to view. There are a number of additional capabilities designed to give you quick access to desired data.

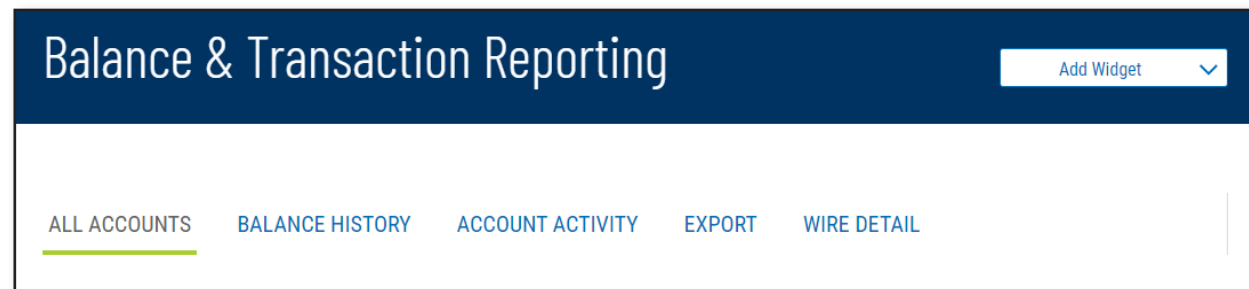
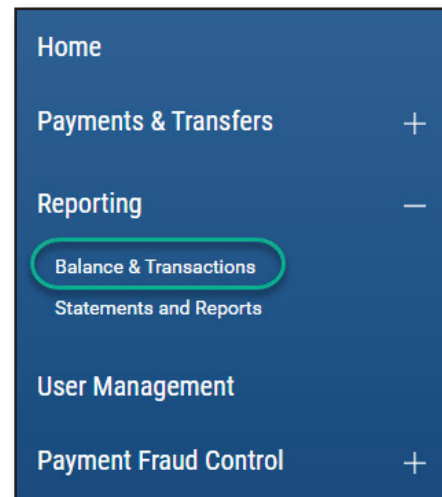
To access the BTR workspace, open the left navigation menu, click to expand the Reporting menu, then select the Balance & Transactions link.

View Account Summary

Account Summary is a widget pinned to the BTR workspace, lists the balances of accounts that you have access to view.

Account Summary is a widget pinned to the BTR workspace, it is organized by multiple functional tabs based on your permissions:

- All Accounts
- Balance History
- Account Activity
- Export
- Wire Detail




All Accounts

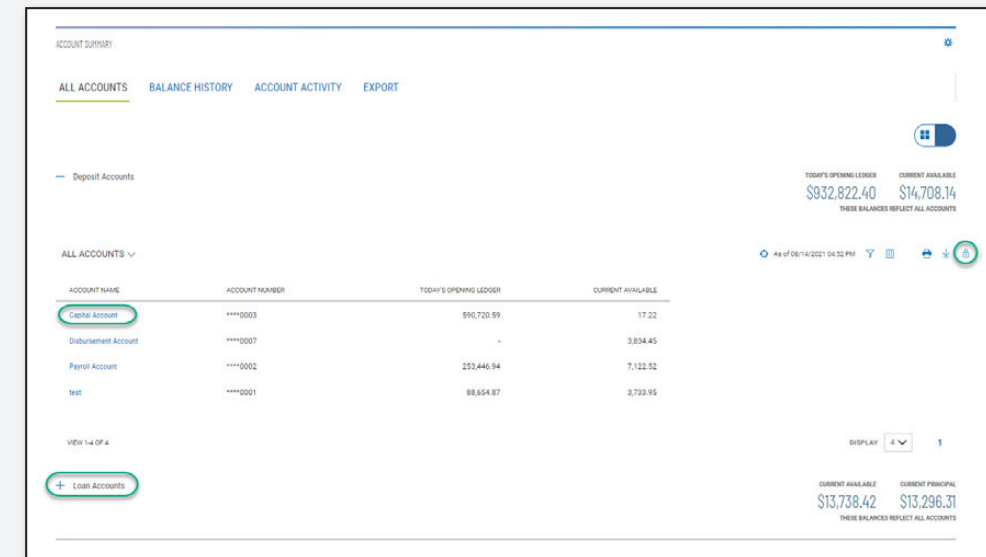
Account information is presented in two formats for users with 20 accounts or less: (1) a tabular list view or (2) a tile list view. You are able to toggle between these two formats via the icon that appears in the upper right corner of the Account Summary widget in order to view accounts based on your preference. Both formats present accounts in groups, based on account types of Deposit, Loan, Investment and Other.




As with standard capabilities, the list view(s) in BTR can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.

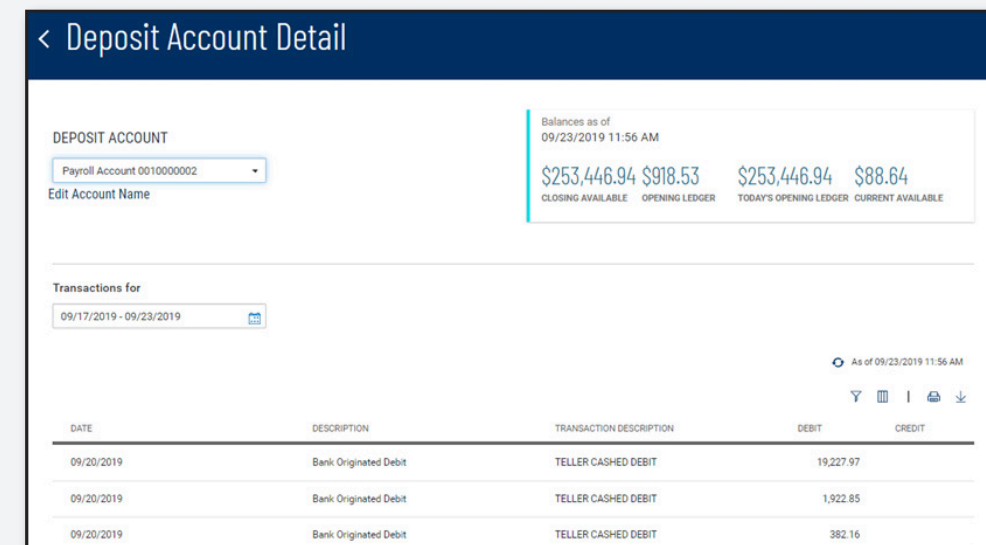
In Account Summary All Accounts list view, the first account group is auto-expanded and subsequent groups are collapsed. Click on + to view more information. You can also view the account details by clicking on the account name link.

To view the Account Number without masking, click on the  icon to unlock masking.



From the Account Detail screen, you can:

- View transaction details of the selected account
- View any images (checks, deposit tickets, etc.) associated with a transaction by clicking on the  icon where available
- If with administrative rights, rename the account display name for all users within the same Customer
- View additional account balance information as available

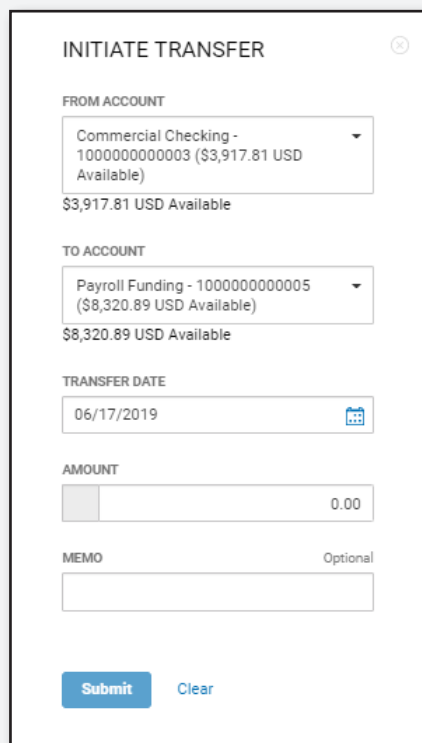
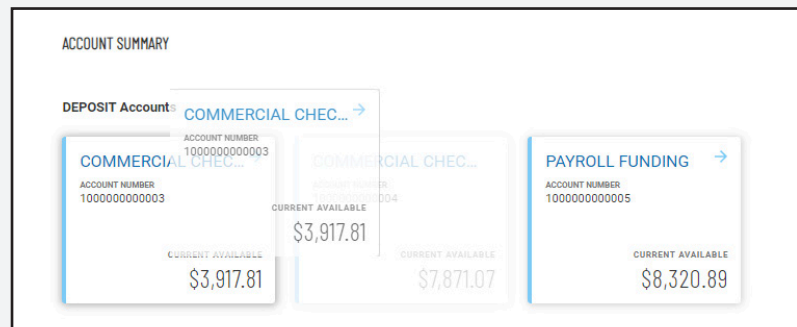


In tile view, clicking on the account name also presents the transaction details of the account.



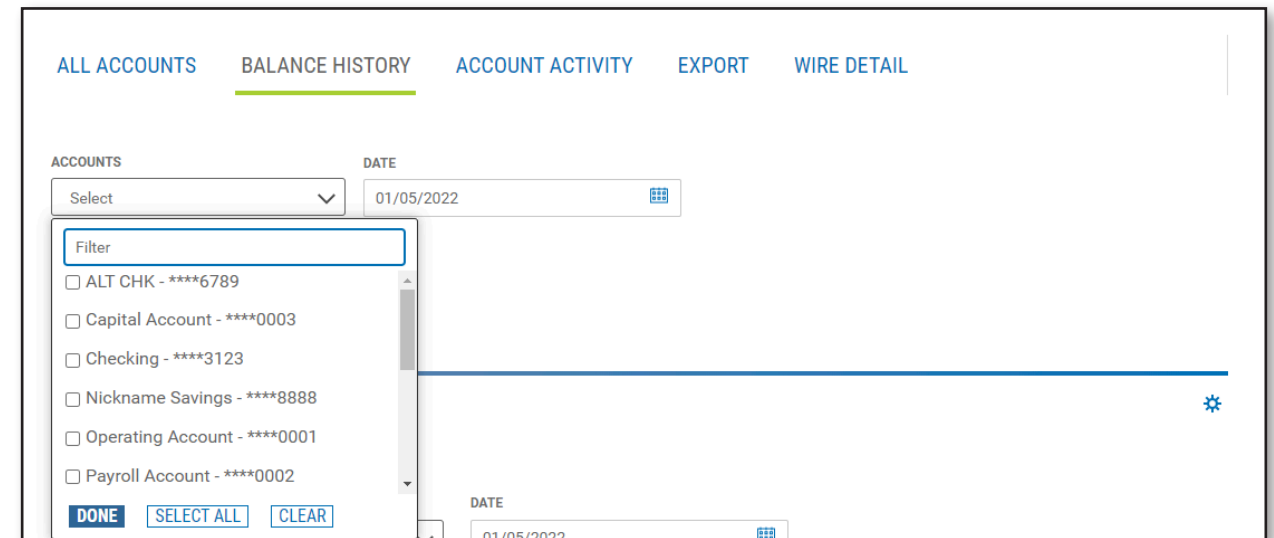
The tile view offers a convenient account transfer ability by using your mouse to “drag” a tile onto another tile to indicate the from/to account pair for the transfer. On clicking and dragging the FROM account tile, the screen will adhere to pre-set transfer permissions and disable (by fading out) the accounts that are not set as a “TO” account.

When drag & drop tiles have met the eligibilities, a Quick Transfer display will open, pre-filling the FROM/TO accounts information. You only need to complete the desired amount.

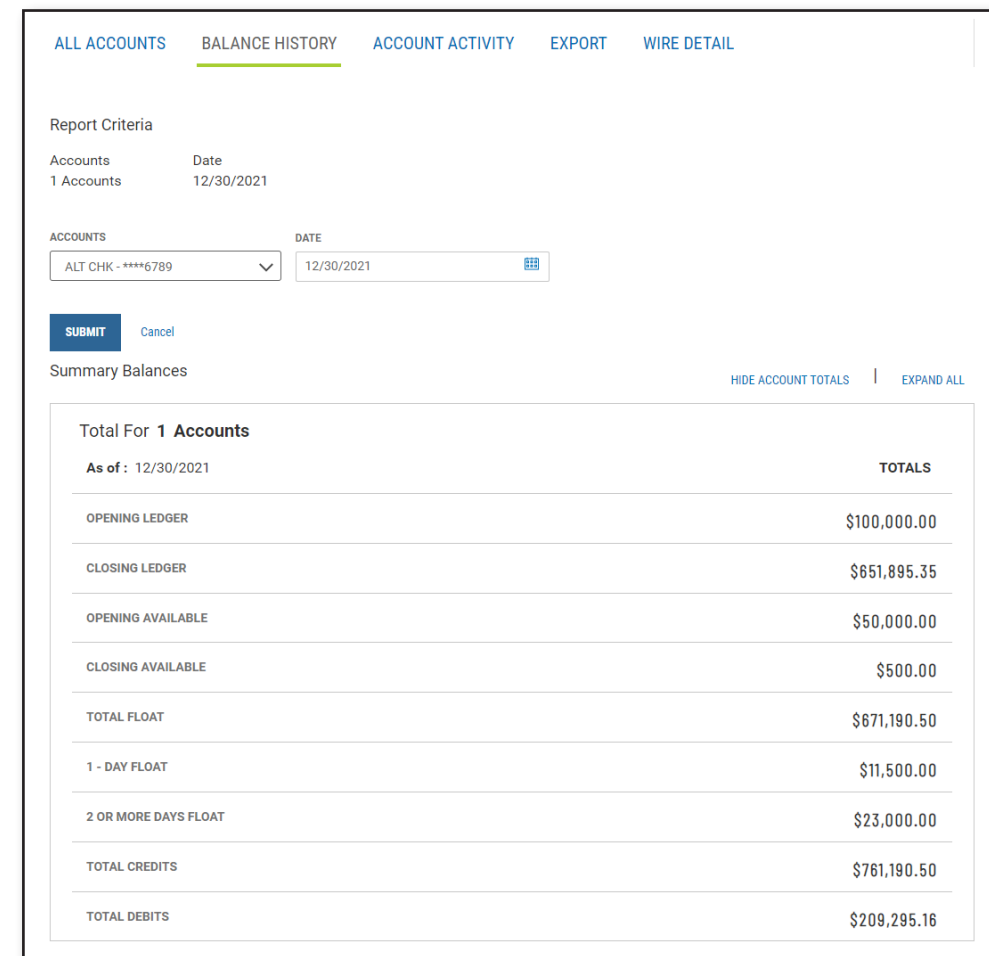


Balance History

Balance History tab in Account Summary widget provides a view to account(s) balance history for a given date.



Aggregate balance information for the accounts selected is presented as well as the individual account balances.



Account Activity

Account Activity tab in Account Summary widget provides you the convenience of saving frequently utilized Transaction Search criteria for reuse.

Report Criteria

ACCOUNTS: ALT CHK - ****6789

DATE: 01/05/2022

TRANSACTION TYPE: Select

AMOUNT: 0.00

Previous Business Day
Previous Month
Month to Date
Quarter to Date
Custom Range

Saved Criteria

ALL	ACTIONS	REPORT NAME	ACCOUNT	DATE	TRANSACTION TYPE
<input type="checkbox"/>	...	one account	****6789	03/26/2021-03/26/20...	All
<input type="checkbox"/>	...	my report	MULTI 8	07/01/2019-07/30/20...	All
<input type="checkbox"/>	...	Test Nob 8	MULTI 10	11/05/2021-11/05/20...	All

DELETE

Export

Export tab in Account Summary widget offers you the ability to output a single or multiple accounts balances and transaction information in four (4) formats – either BAI, CSV, QuickBooks, Quicken or STI CSV, for a single or a range of dates.

Account number masking is not in effect of the exported data.

EXPORT TYPE: Select

ACCOUNTS: Select

DATE: 01/05/2022

Filter
BAI Format
CSV (Delimited)
QuickBooks (QBO)
Quicken (QFX)
STI CSV

Wire Detail

Access to Wire Detail tab depends on your financial institution's settings. Wire Detail tab provides the ability to view the detail payment information included with wire transfers.

The list view contains: date and time, receiving account, amount, bank reference number, customer reference number and wire detail. The list view filtering capabilities includes the wire detail that is available on the Wire Detail screen, providing the ability to search the incoming wire payments for specific information that may not be included in the list view.

When you click on the View Detail link, you will see the Wire Detail screen with the detail information that was included with the wire payment.

WIRES FOR: 02/05/2021

RECEIVING ACCOUNT: Checking - ****3123

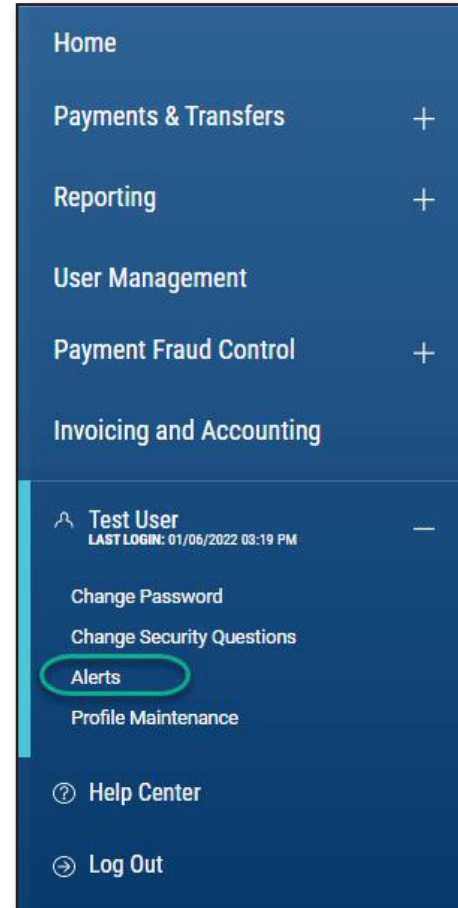
DATE AND TIME	RECEIVING ACCOUNT	AMOUNT	BANK REFERENCE	CUST REFERENCE	WIRE DETAIL
02/05/2021 07:39 AM	Checking - 123...	81,122...	9760078200	3360407390	I G GOLD INC GREENFIELD IG GOLD I.G. GOLD View Detail
02/05/2021 07:39 AM	Checking - 123...	25,132...	-SETT-9ACHWEB	3360112139	GREENFIELD COMM LASH C&D ACH SETTLEMENT CREDIT View Detail
02/05/2021 07:39 AM	Checking - 123...	14,492...	000035	4669	ORG=ACC=-1851765105 GREENFIELD COMMERCIAL CREDIT CONTROL ACCOUNT 300 E LONG LAKE RD STE 180 View Detail
02/05/2021 07:39 AM	Checking - 123...	273,47...	000198	5671	ORG=ACC=-00884265513 GREENFIELD COMMERCIAL CREDIT LLC 300 E LONG LAKE ROAD SUITE 180 BLOOMFIELD HILLS, MI 48304 View Detail

VIEW 1-4 OF 4

DISPLAY 4

Alerts

The Alerts feature lets you set up notifications for actions or situations that happen in OFBCONNECT®. For example, you might want to know when a wire transfer is sent out, or when an account balance drops below a certain level. If you set up alerts for these events, OFBCONNECT® will notify you of the alerts via email or SMS text message. To access Alerts, open the left navigation menu, click the + to expand your User Profile menu, then click Alerts:



Alerts Terminology & Screen Details

Delivery Points

Delivery points are contact information – email addresses and phone numbers that OFBCONNECT® can use to notify you when your alerts are triggered.

Alert Names

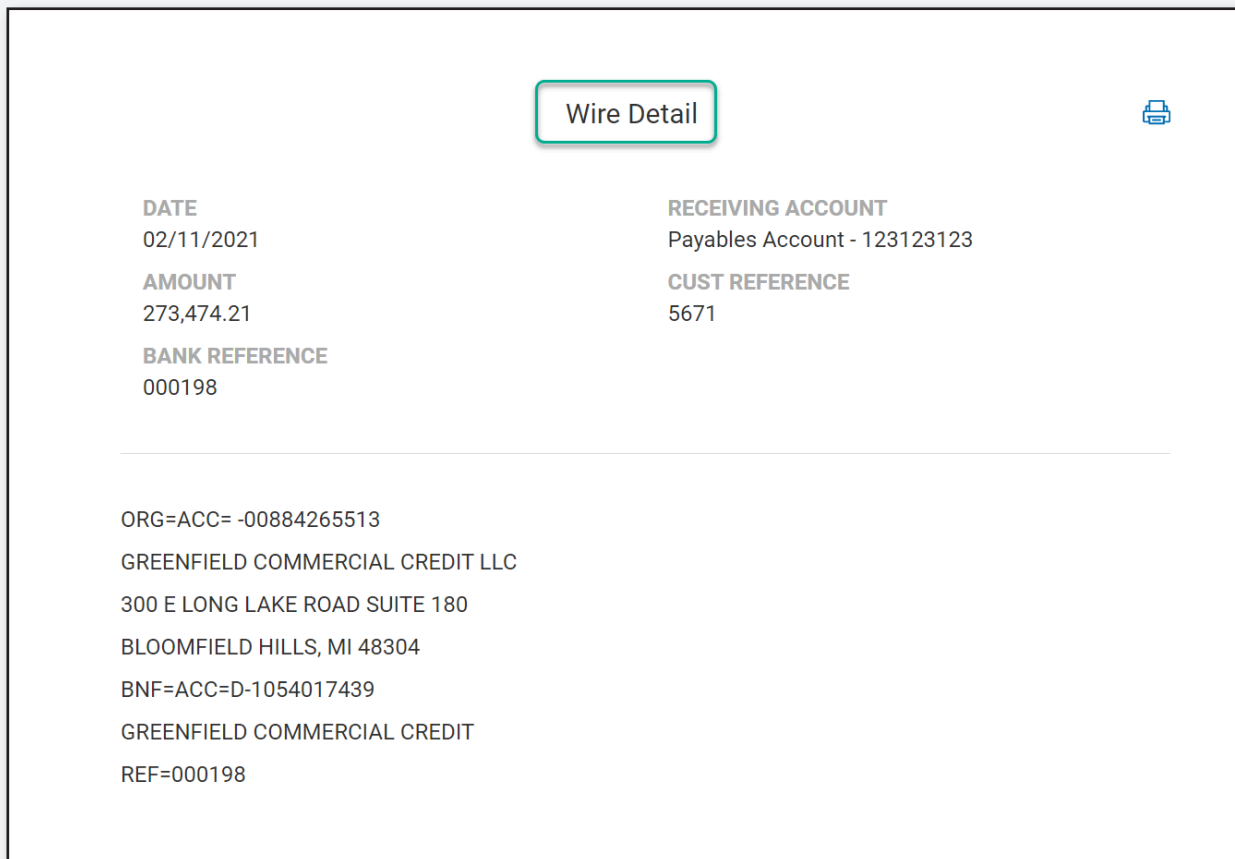
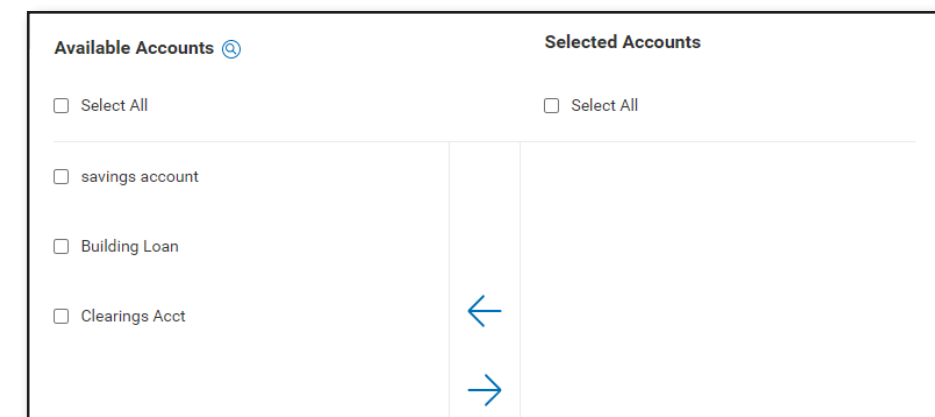
When you set up an alert, you give it a name – a word or a short phrase – that is meaningful to you. OFBCONNECT® will use the name in the notification it sends when the alert is triggered, so you can tell at a glance what is happening.

General vs. Account-Specific Alerts

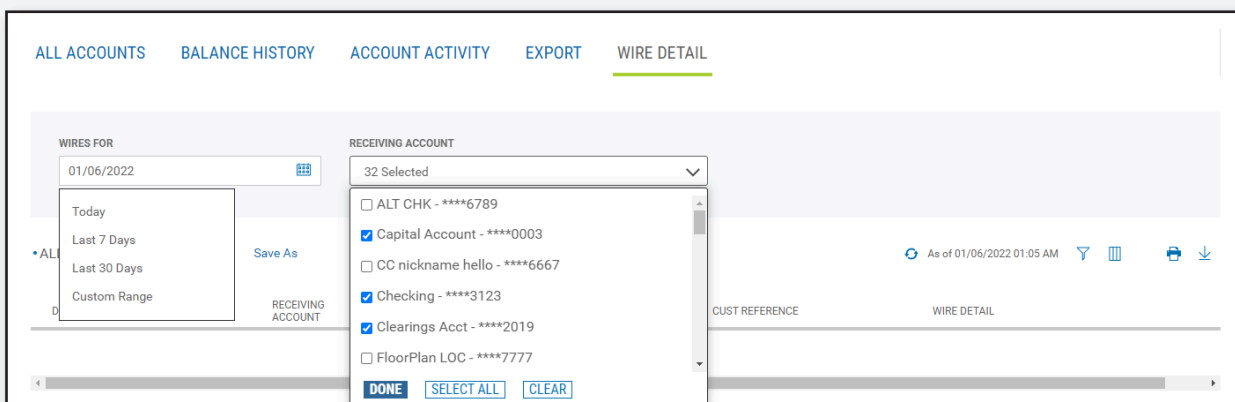
Some alert types are general, not related to any particular bank account. For example, you might want to be notified when any ACH Payment requires approval.

The majority of alert types are account-specific: they are keyed to actions or situations in particular accounts. For example, you might want to be notified when checks clear against an Accounts Payable account, or perhaps against several accounts that require close monitoring.

The screen for every account-specific alert uses the same control to let you select one or more accounts:



The list view is defaulted to today's date and all permitted receiving accounts. You may search for the wire history using the date picker and selected receiving accounts.



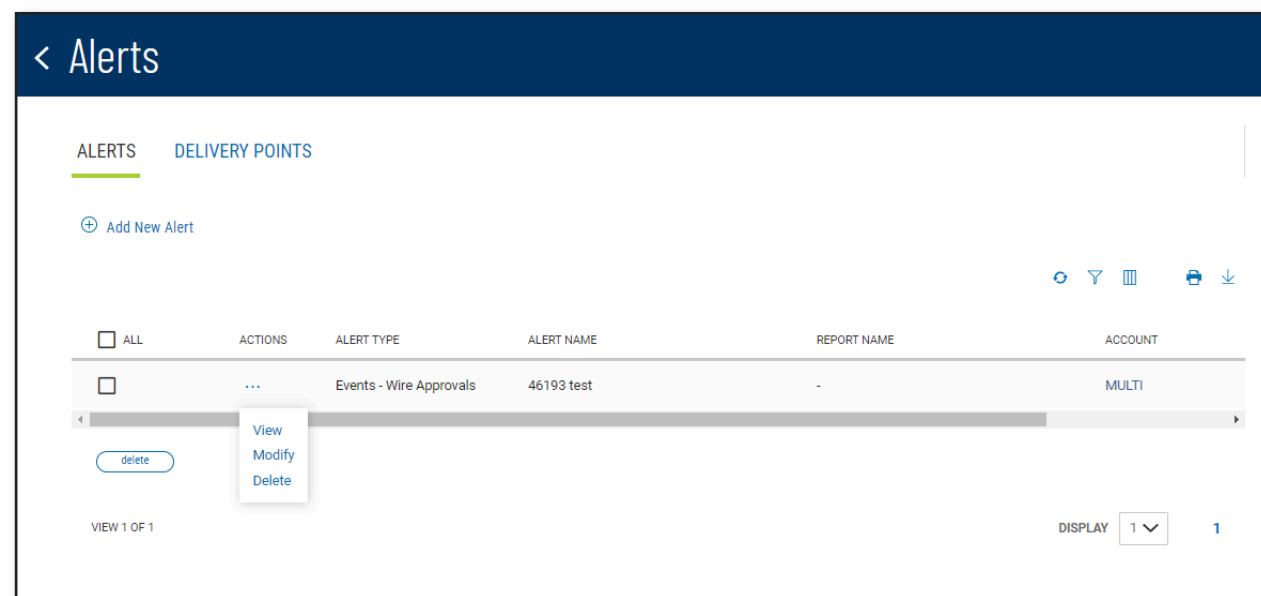
The Available Accounts list all eligible accounts that have not yet been added to this alert; the Selected Accounts list shows those that have been added already.

How to use the Account Selection Control

- **To add an account to the alert**
Click the account's checkbox on the Available Accounts list and click the blue right arrow to move it to the Selected Accounts list.
- **To add multiple accounts at one time**
Click all of the targeted accounts' checkboxes or click the Select All checkbox and then click any account's individual checkbox to unselect it. Once you have the selections you want, click the blue right arrow to move them all to the Selected Accounts list.
- **To filter the Available Accounts list**
If you have a lot of accounts, it can be useful to reduce what's displayed to make your target accounts easier to find. Click the magnifying glass next to the Available Accounts label and type a sequence of letters into the input field to slim down the list.
For example, you might key in "Pay" to isolate accounts named "Accounts Payable," "Pay roll" and "Auto-Payments."
- **To remove accounts from the alert**
Follow the same techniques described above, but in reverse: click checkboxes on the Selected Accounts list and use the blue left arrow to move the accounts back to the Available Accounts list.

View and Manage Alerts

The Alerts list displays all of your defined alerts:



As with other tabs and widgets, you can control and personalize the list view:

- Choose which columns are displayed or hidden, change the column order
- Filter the data, choose a column for the data sort order
- Save a useful combination of column and data settings for later reuse
- Print the list content or export it to a CSV file

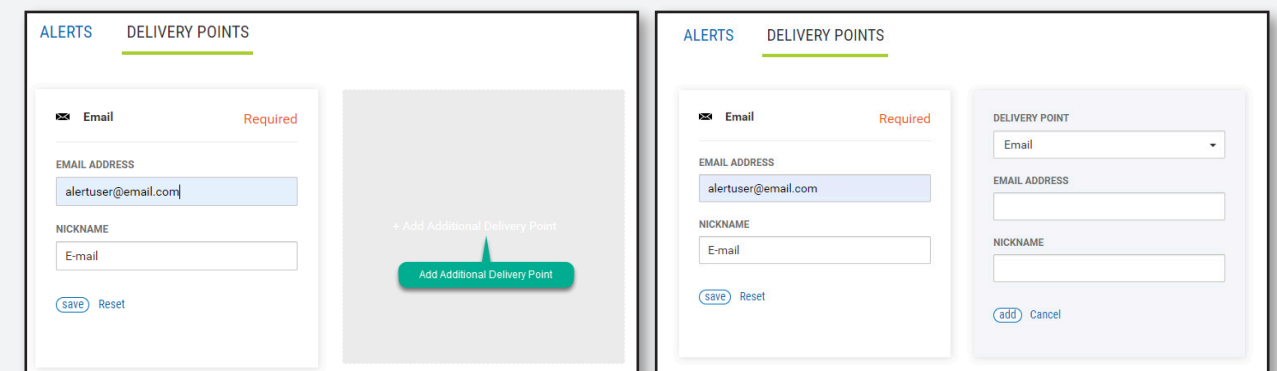
Click the ... in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View**
Displays the alert details as read-only text.
- **Modify**
Displays the alert details with input fields so you can change some of the info. The input fields are exactly the same as those you use when adding this type of alert.
- **Delete**
Deletes the alert.

To delete multiple alerts, click the checkbox for each targeted alert and then click the DELETE button.

Set Up Delivery Points

Delivery Points are the email addresses and cell phone numbers that OFBCONNECT® will use to send your alerts. Each alert that you define will be sent to one or more of your delivery points.



OFBCONNECT® uses your email address on file to create the first Delivery Point. You can then add additional delivery points by clicking the grey Add Additional Delivery Point square.

- **Delivery Point**
Select a type (Email or SMS Number) from the dropdown list.
- **Email Address / SMS Number**
Enter your contact info
- **Nickname**
Give this delivery point a descriptive name; this is the identifier you will use when setting up alerts.

NOTE: To make it easy to set up alerts and minimize confusion, you should give your Delivery Points clear, distinctive names like “Work Email” or “Personal Phone.”

Click the SAVE button when you’ve completed all of the fields.

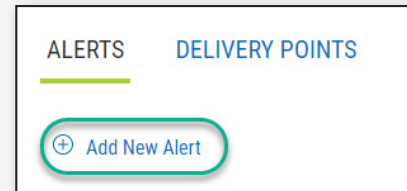
Add New Alerts

OFBCONNECT® can generate alerts for four types of actions: Account Activity, Account Balance, Events and Reports.

NOTE: Think carefully about how many alerts to set up and where to send them. OFBCONNECT® does not put any limit on how many alerts you set up, but if you receive too high a volume of alerts it can become difficult to pick out what is important from what is not.

Click the Add New Alert link to create a new alert:

Each different alert type has a dedicated screen layout, because each type requires a slightly different set of data elements to properly define it. The following sections describe in detail how to set up each alert type.



1. Account Activity

Account Activity alerts are triggered by transactions (e.g., Paid Checks, ACH Transfers) posting against your accounts. Each Account Activity alert is for one specific transaction type, and is tied to one or more accounts.

Alert Name

Give the new alert a good descriptive name.

Accounts

Select one or more accounts for this alert. *For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.*

Transactions

Select a transaction type from the dropdown list.

Threshold

The threshold setting is for narrowing the conditions under which you will receive an alert.

- ▶ If you want to receive an alert every time this transaction type posts against any of the selected accounts, select “Any Amount.”
- ▶ If you are interested only in alerts for an exact dollar amount, select “Equal To” and enter the target dollar amount in the Amount field.
- ▶ If you are interested only in transactions above or below a certain dollar amount, select “Less Than” or “Greater Than” and enter the target dollar amount in the Amount field. If you are interested in transactions within a certain range of dollar values, select “Between” and enter the lower and upper bounds in the two Amount fields.

Deliver To

Select a delivery point from the dropdown list. If the delivery point you want is not on the dropdown, click the Add Additional Delivery Point link to define a new one.

Click the SAVE button when you’ve completed all of the fields.

2. Account Balance

Account Balance alerts are triggered when one or more of the monitored accounts crosses the threshold value you set.

Alert Name

Give the new alert a good descriptive name.

Accounts

Select one or more accounts for this alert. *For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.*

Balances

Select a balance type from the dropdown list.

Threshold

The threshold and amount settings define the conditions for the alert.

Select “Greater Than” and enter a dollar value in Amount to receive an alert every time the selected balance type rises above the Amount value in one or more of the selected accounts.

Select “Less Than” and enter a dollar value in AMOUNTS to receive an alert every time the selected balance type falls below the Amount value in one or more of the selected accounts.

Deliver To

Select a delivery point from the dropdown list. If the delivery point you want is not on the dropdown, click the Add Additional Delivery Point link to define a new one.

Click the SAVE button when you’ve completed all of the fields.

3. Events

Event alerts are triggered by actions that users perform in OFBCONNECT®, or by background activity that the system performs on your behalf. Most event types are account-specific.

■ Alert Name

Give the new alert a good descriptive name.

Event Types

▶ ACH Approvals

Sends an alert when a new ACH batch requires approval. This event type is not account-specific.

▶ Wire Approvals

Sends an alert when a new wire transfer requires approval. This event type is account-specific. *For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.*

▶ Wires Sent

Sends an alert when a wire transfer is approved and submitted for processing. This event type is account-specific and also can be restricted by defining a threshold amount or range. *For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.*

For details on how to use the threshold settings, refer to the description of the Account Activity alert type earlier in this section of the document.

▶ Positive Pay

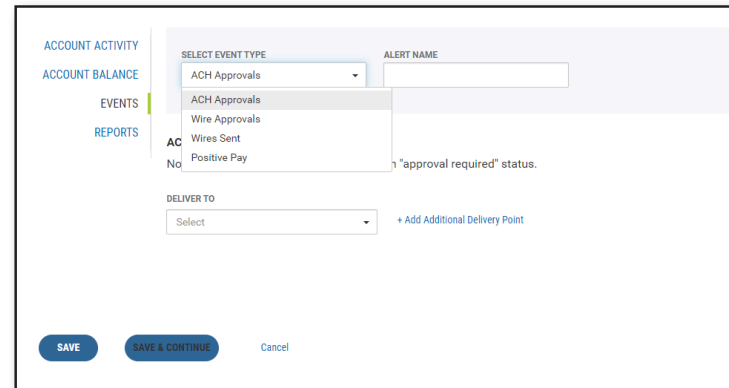
Sends an alert when the Positive Pay process generates exceptions. This event type is account-specific.

For details on how to use the Account Selection Control, refer to the Alerts Terminology section of this document.

■ Deliver To

Select a delivery point from the dropdown list. If the delivery point you want is not on the dropdown, click the Add Additional Delivery Point link to define a new one.

Click the SAVE button when you've completed all of the fields.



4. Reports

Report alerts are triggered when new reports become available via the ERD (Electronic Report Delivery) feature.

■ Alert Name

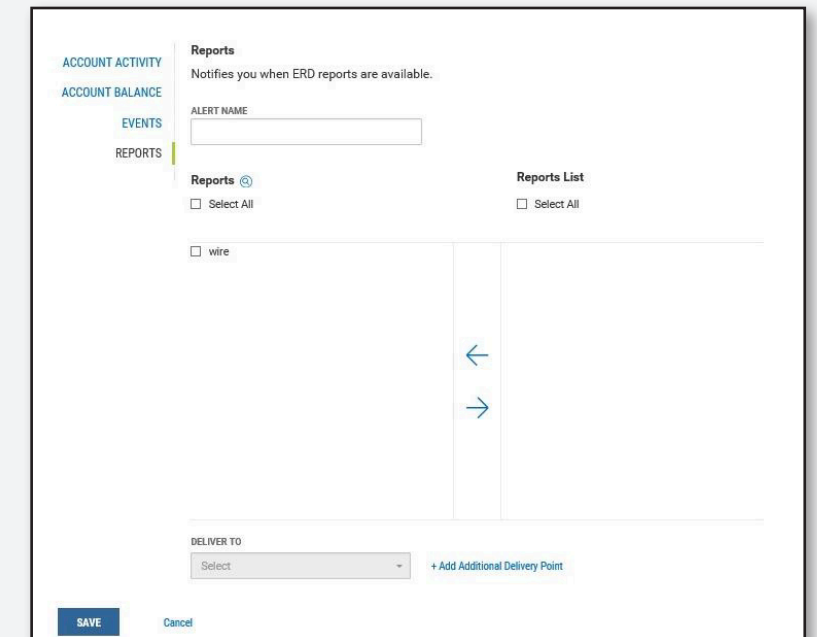
Give the new alert a good descriptive name.

■ Reports

You can tie this alert to one or more report types. The report selection control works like the account selection control used in other alert types.

■ Deliver To

Select a delivery point from the dropdown list. If the delivery point you want is not on the dropdown, click the Add Additional Delivery Point link to define a new one.



Mobile Banking

OFBCONNECT® offers a mobile app (made available in Google Play and Apple App stores by your financial institution) for your mobile banking experience. Once the app is installed on your mobile device, as an existing OFBCONNECT® user with permissions to the Mobile App, you are able to log in from a mobile device and these functionalities are available to you depending on your permissions:

- Account balance and transaction reporting
- Account transfers
- Review, approve and reject actions for ACH and Wire payments
- Mobile check deposit
(availability varies and is based upon your financial institution set up)

On the Login Page

Remember IDs

Remember IDs offers the convenience of saving your Customer ID and User ID for future logins. You will only need to enter your password at login. Simply move the toggle to turn the feature on or off.

A screenshot of the mobile login page. It features three input fields: 'CUSTOMER ID' with 'CustID' entered, 'USER ID' with 'UserID' entered, and an empty 'PASSWORD' field. Below the fields is a 'Remember IDs' toggle switch that is turned on. At the bottom, there is a blue 'Sign In' button and a blue link for 'Forgot Password?'.

Self-service Forgot Password Link

The "Forgot Password?" link is available on the mobile login screen providing convenience for you to reset your password should you require such need. Enter your Customer ID and User ID, then tap on the Forgot Password? link to launch the "Forgot Password?" workflow.

A screenshot of the mobile login page, identical to the one above, but with the 'Forgot Password?' link highlighted with a red box. The 'Remember IDs' toggle is turned off.

The workflow takes you through answering your security questions to receive a temporary password. After logging in with the temporary password, the Reset Password screen is presented for you to reset your password.

Two overlapping screenshots from the mobile app. The top one is a 'Security Question Challenge' screen with three questions: 'WHAT SCHOOL DID YOU ATTEND FOR SIXTH GRADE?', 'WHAT IS THE MIDDLE NAME OF YOUR OLDEST CHILD?', and 'WHAT WAS THE MODEL OF YOUR FIRST CAR?'. The bottom one is a 'Reset Password' screen with 'NEW PASSWORD' and 'REPEAT NEW PASSWORD' fields. A notification bubble from 'National' is overlaid on the top screen, stating: 'A temporary password has been issued to your email address on file: jaxxxxxxxxxx@boxxxxxxxx.com. Please use this temporary password immediately.' The bottom screen also shows password requirements: 'The password is required, all characters are allowed.', 'Password cannot contain Customer ID, or User ID.', 'Length must be between 6 and 24 characters.', and 'The password fields must match.' There are 'CHANGE' and 'Cancel' buttons at the bottom.

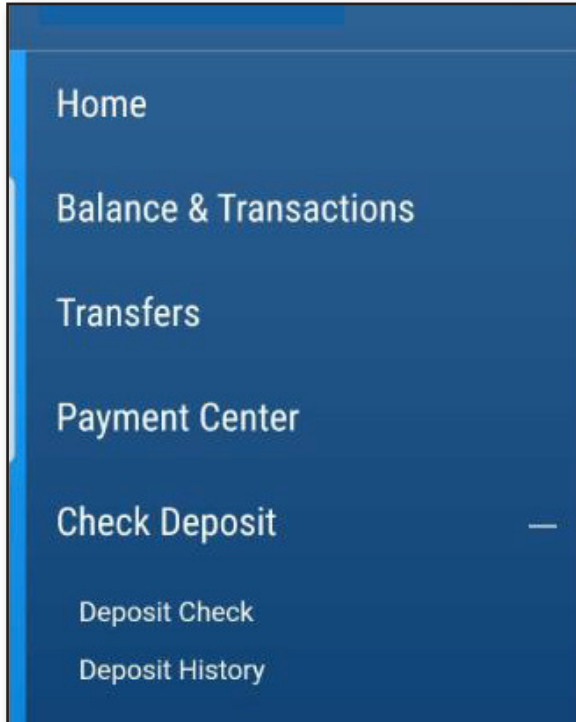
A screenshot of the mobile app's Home screen. At the top is a blue header with a 3-line menu icon and a circular profile icon. Below the header is a 'MESSAGE OF THE DAY' section with a 'Welcome to OFBCONNECT®. More' message. Underneath is an 'Action Items' section with two cards: 'Payments To Approve' and 'Account Transfers To Approve'. At the bottom is a 'Quick Links' section with five items: 'View Account Balances', 'Initiate Transfer', 'View Transfer Activity', 'View Payment Activity', and 'Deposit Check', each with a right-pointing arrow.

Home Screen

After logging in, you are taken to the app Home screen. You will have:

- A main menu (accessible through the 3-line icon on the top left of the screen)
- Message of the Day section
- Action Items
- Quick Links

Mobile Navigation



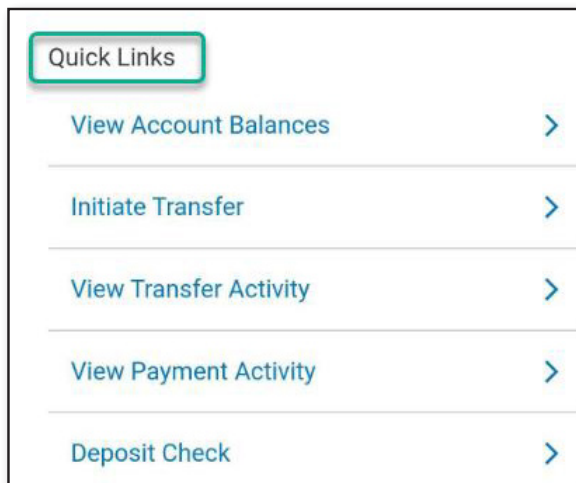
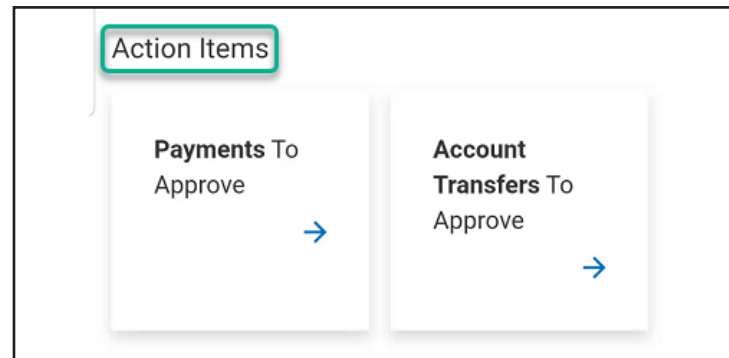
Main Menu

Click on the 3-line icon to open the main navigation menu. Menu items are display based on your permissions. Available options are:

- Balance & Transactions
- Transfers
- Payment Center
- Check Deposit
(check deposit availability is based upon financial institution configurations)

Action Items

The mobile app provides action item buttons for payments and account transfers to approve. Tapping on these buttons will take you to the corresponding Requires My Approval list view to Approve or Reject transactions in the Requires My Approval status.



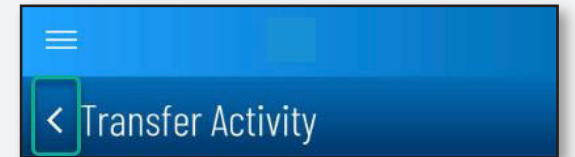
Quick Links

The quick links display is based upon your permissions and provide the ability to navigate

- Balance & Transactions Reporting screen
- Initiate Transfer screen
- Transfer Activity screen
- Payment Center screen
- Check Deposit screen

Back

Back arrow navigation on the mobile screens provide the ability to go back to the previous screen viewed.



Back

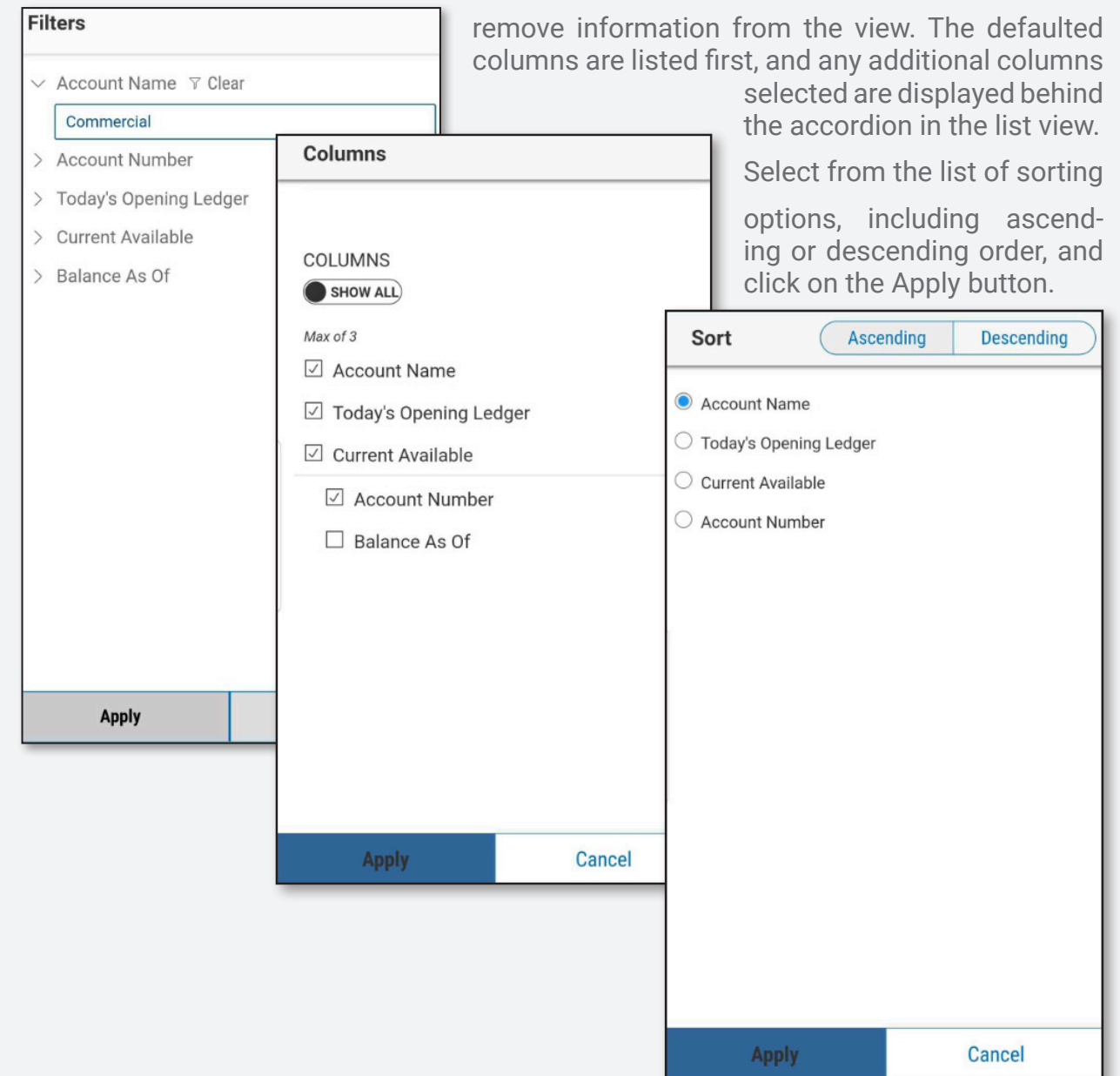
Back arrow navigation on the mobile screens provide the ability to go back to the previous screen viewed.



Select from the list of filtering options and click on the Apply button. Any option marked as hidden indicates that it is not a selected column for viewing on the grid.

Select from the list of columns available to add or remove information from the view. The defaulted columns are listed first, and any additional columns selected are displayed behind the accordion in the list view.

Select from the list of sorting options, including ascending or descending order, and click on the Apply button.



Balance and Transactions Reporting


You may navigate to the Balance & Transactions Reporting screen from the main navigation menu or the View Account Balances quick link. The Balance & Transaction Reporting screen provides access to account summary and transaction details for account types: Deposit, Loan, Investment and Other. Tap on any account type to view the account summary screen.

Balance & Transaction Reporting			
Deposit Accounts	\$21,713.69 Today's Opening Ledger	\$21,713.69 Current Available	>
Loan Accounts	\$4,820.43 Current Available	\$825.24 Current Principal	>
Investment Accounts	\$20,701.20 Yesterday's Value	\$20,701.20 Today's Position	>
Other Accounts	\$9,481.82 Closing Available	\$9,481.82 Available Balance	>

The account summary screen displays total account balances and a list of permitted accounts. Tap on an account name to view the account transaction history on the transaction details screen. Depending on financial institution settings, the account number may be masked.





Deposit Accounts		
Account Overview	Not Available Today's Opening Ledger	\$36,597.35 Current Available
These balances reflect all accounts		
• ALL ACCOUNTS ▾ Changed Save As		
Account Name	Today's Opening Ledger	Current Available
Business Savings	-	5,885.76
Account Number	****0003	
Capital Account	-	5,288.68
Account Number	****0003	

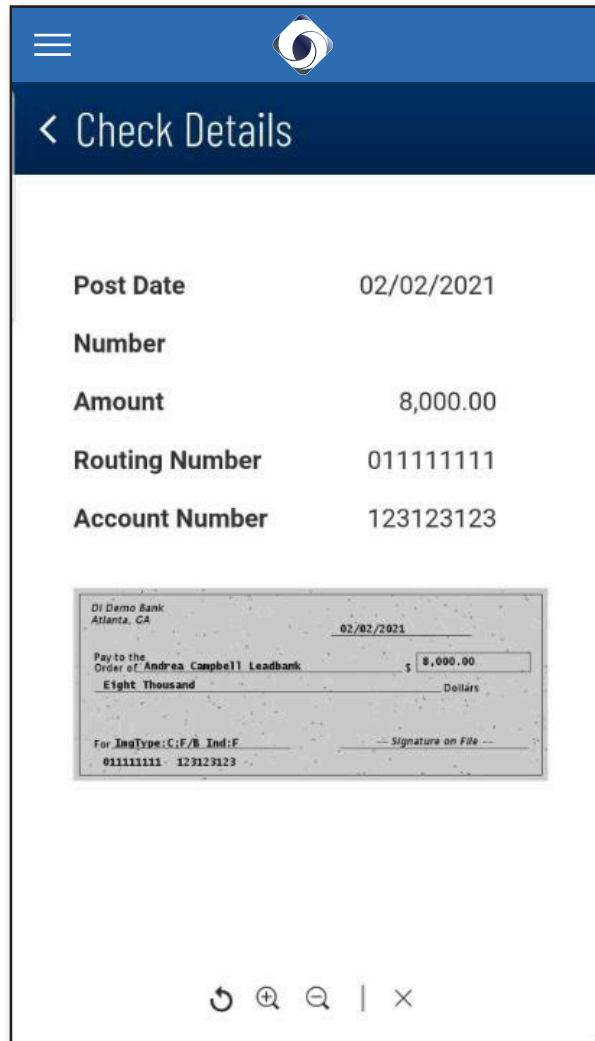
Deposit Account Details		
DEPOSIT ACCOUNT		
ACCOUNTS		
Test Account 3 - ****0003 ▾		
Assign Nickname		
Balances as of 08/31/2021		
MILLER CURRENT AVAILABLE (CRS SUPPRESSED)	MILLER CURRENT AVAILABLE	
\$5,885.76	\$5,885.76	
Transactions for		
08/25/2021 - 08/31/2021		
ALL TRANSACTIONS ▾		
Date	Transaction Description	Debit/Credit
08/31/2021	Blue Shield of C Claims CCD Radiological Associate DDA ACH Withdrawal	(43,946.67)

View check images associated with a transaction by clicking on the  icon where available.

The transactions details screen includes account balances, transaction search, and a list of the account transactions. Tap on the accordion (>) to view additional transaction information.

The account dropdown provides the ability to switch between permitted accounts to view transaction details. (Depending on financial institution settings, the account number may be masked as shown previously.)

ALL TRANSACTIONS ▾		
DATE	TRANSACTION DESCRIPTION	DEBIT/CREDIT
> 01/29/2021	BAMS HOSTLINK VISA 43013474020... 12110825452...	(2,500.00) 
> 01/29/2021	DISCOVER BUS SVC SETTLEM 60110131361... 03120146258...	(2,250.00) 
> 01/29/2021	AMERICAN EXPRESS SETTLEM 1051047306 REF# 02100002879...	(2,000.00) 
> 01/29/2021	FIRST DATA CHARGEBACK 324192170995 REF# 09100001215...	(1,750.00) 

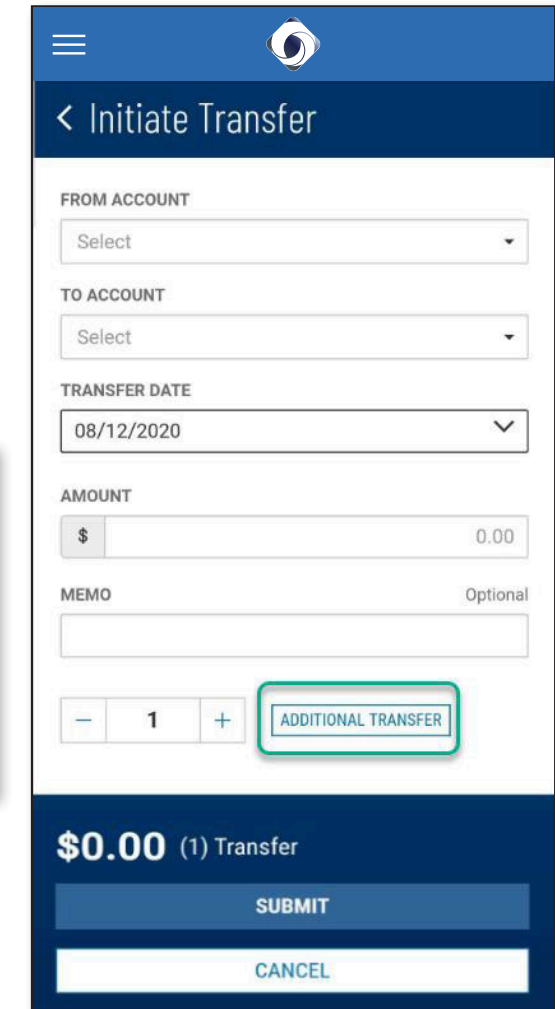
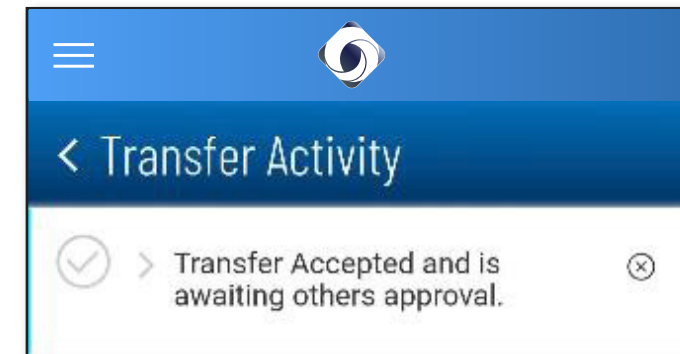


The check details screen displays check information with an image of the check.

- Tap to flip the image
- Tap to zoom in
- Tap to zoom out
- Tap to reset image

On the Initiate Transfer screen, you may initiate single or multiple simple one-time transfers. This screen provides the same functionality as the web version for adding additional transfer forms. You may enter the total number of additional transfer forms needed and tap on the Additional Transfer Button.

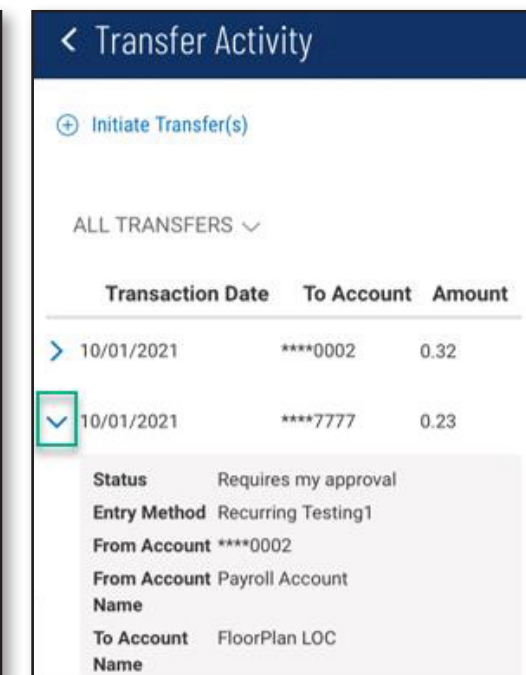
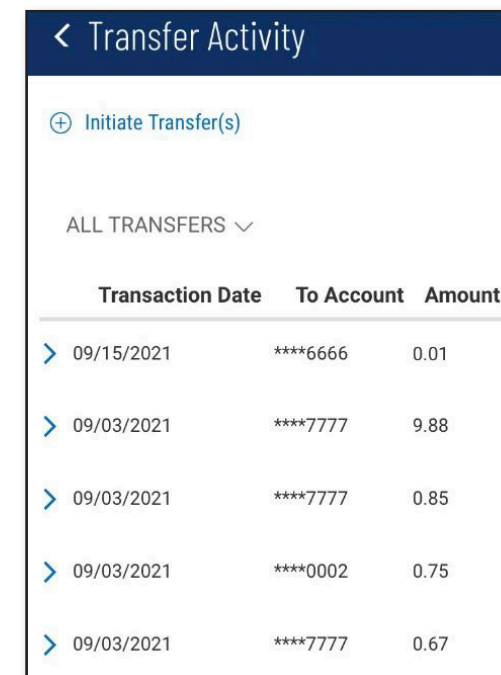
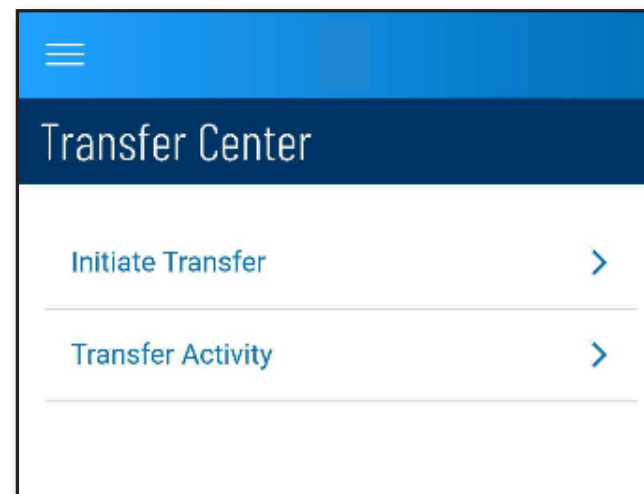
You will receive a success or failure message on the Transfer Activity screen.



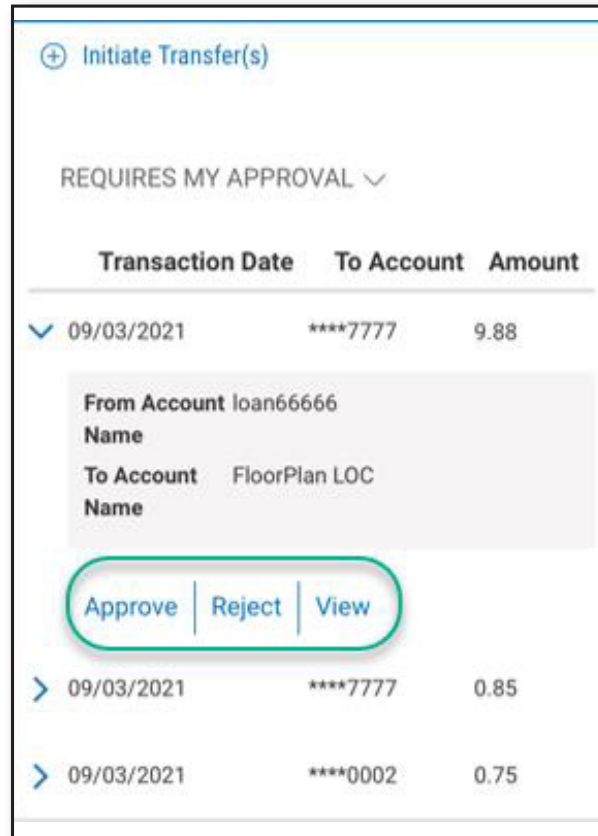
The Transfer Activity screen includes a link to Initiate Transfer(s) and a list of the transfer activity for all permitted accounts. Tap on the accordion to view additional transfer information.

Account Transfers

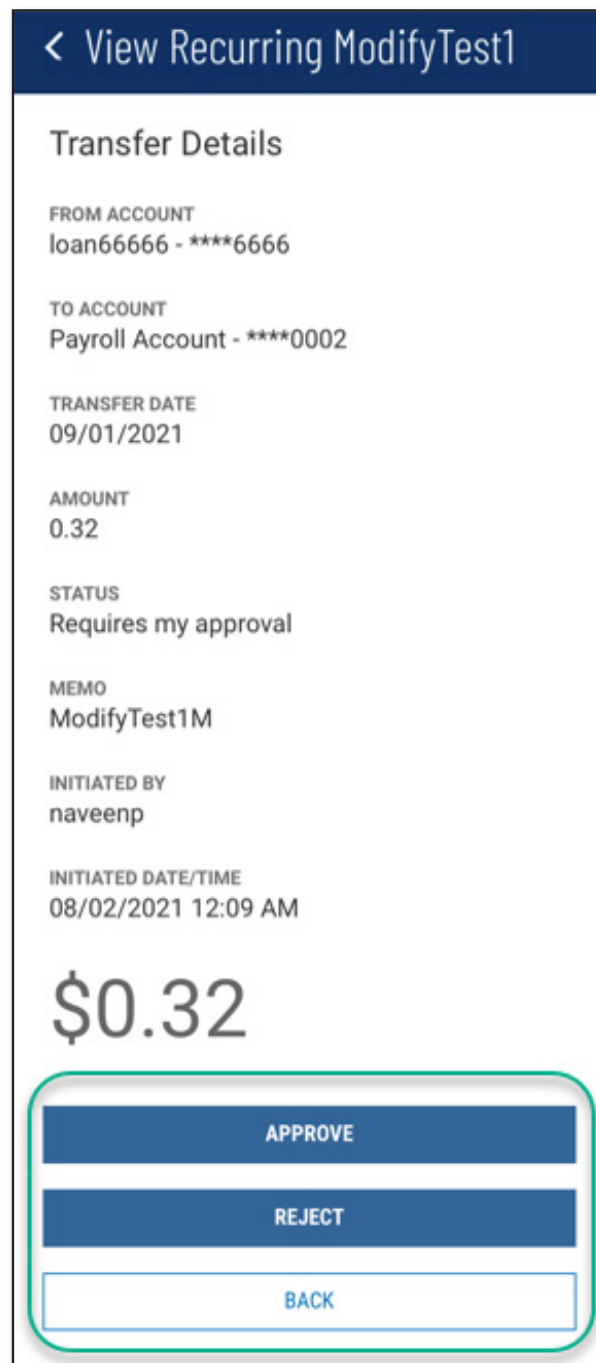
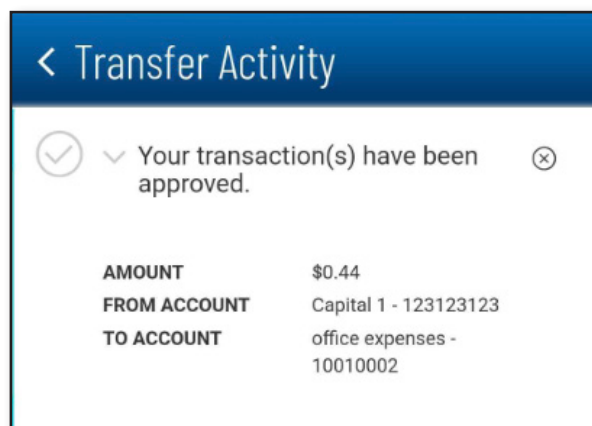
Navigate to the Transfer Center Screen by tapping on Transfers from the main navigation menu. From here you may choose to initiate a transfer or view transfer activity. Quick links on the Home page will bring you directly to the Initiate Transfer screen and the Transaction Activity screen.



Select the Requires My Approval pre-defined saved view to view all account transfers requiring your approval. The Approve and Reject actions are available behind



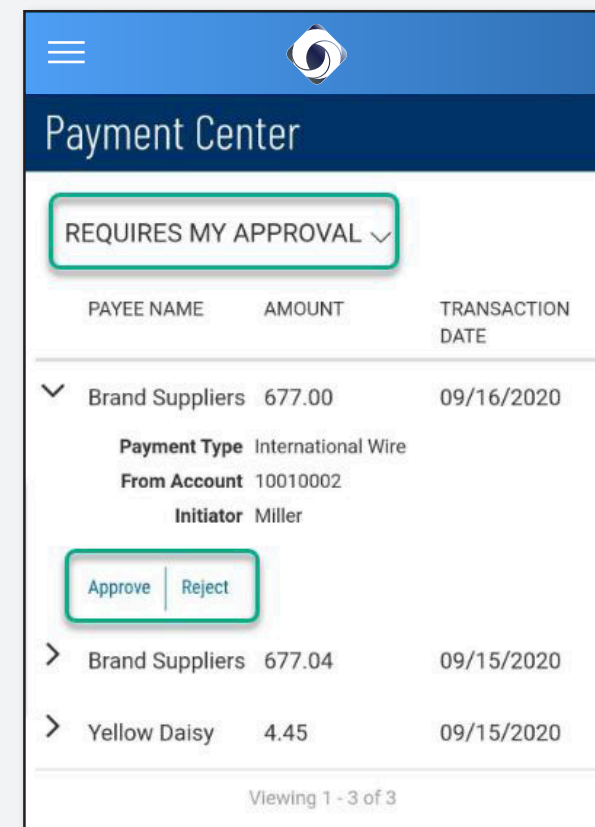
the accordion and on the view One-to-One Transfer screen. Click on the View link to view the One-to-One Transfer screen. The Back button takes you to back to the Transfer Activity screen.



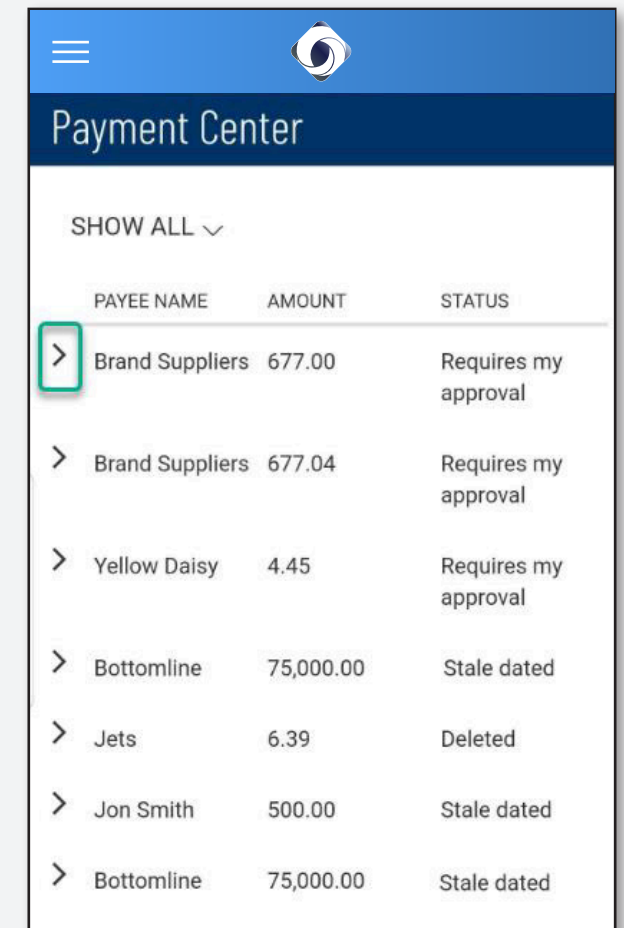
You will receive a transaction success or failure message on the Transfer Activity screen.

Payment Center

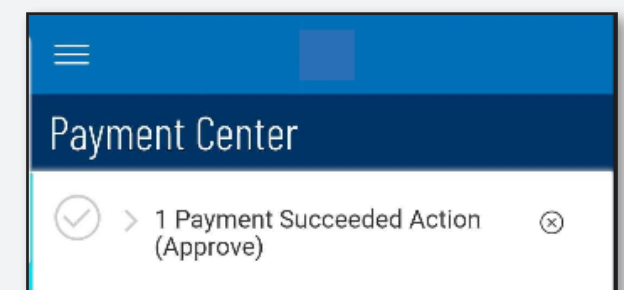
Navigate to the Payment Center Screen by tapping on Payments from the main navigation menu of View Payment Activity quick link. The Payment Center screen includes a list of the payment activity for all permitted accounts and payment types. Payment types supported are wire, ACH and loan. Tap on the accordion to view additional payment information.



You will receive a transaction success or failure message on the Payment Center screen.

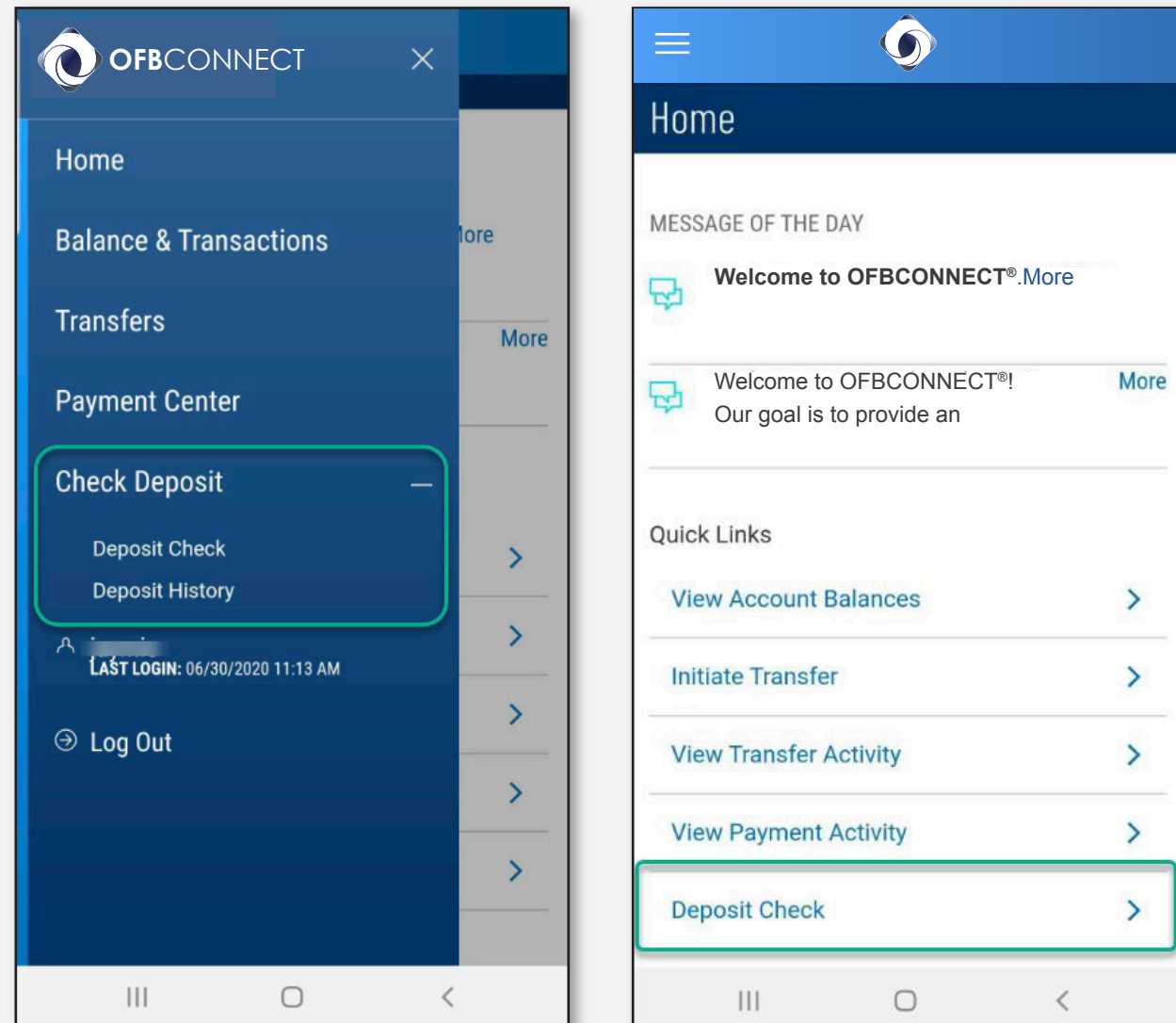


Select the Requires My Approval pre-defined saved view to view all payments requiring your approval. The Approve and Reject actions are available behind the accordion.

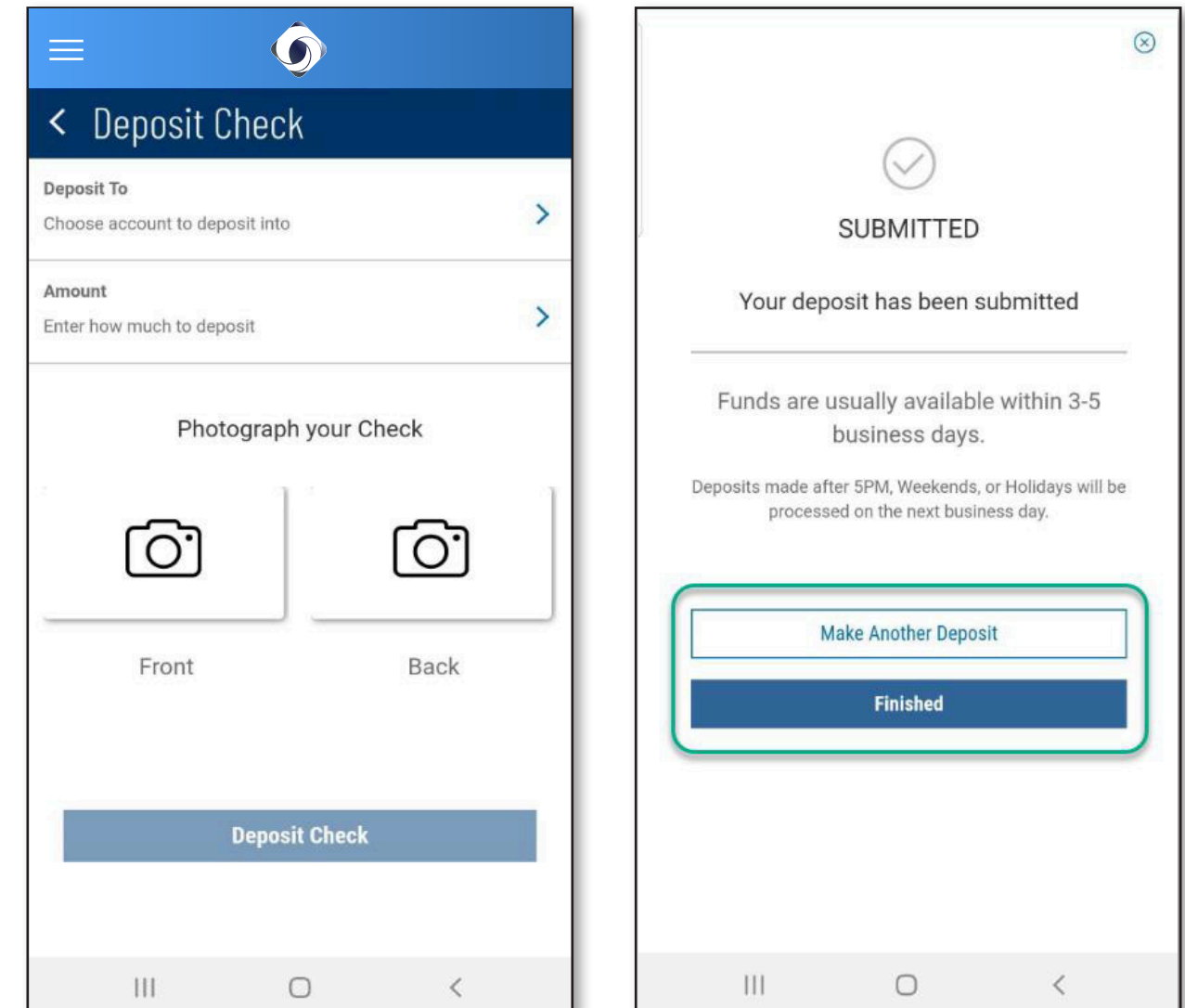


Mobile Remote Deposit

Access to mobile remote deposit depends on your financial institution's settings. If you have permissions, you will see a Check Deposit menu option on the mobile navigation menu and a Deposit Check quick link on the mobile Home screen. Tapping on Deposit Check will start the check deposit workflow.



Follow screen input and actions, until deposit is submitted.



You are directed to the Deposit History screen when tapping on the Finished button after submitted a deposit, or by tapping on the Deposit History menu. Last seven (7) calendar days of deposit history is available. From the Deposit History screen, you can tap on any single deposit to view the Check Deposit Details screen.

