# Table of Contents

**1 Accessing Business Online** ................................................................. 1  
**Signing In** .............................................................................................. 1  
**Telephone Authentication** ...................................................................... 3  
**Text Message Authentication** ............................................................... 4  
**Signing Off** ............................................................................................. 5  
**Navigating Within Business Online** ...................................................... 6  
**Welcome Page** ....................................................................................... 6  
**First Time Access** .................................................................................. 7  
**Dashboard Setup Tool** .......................................................................... 7  
**Managing panels** .................................................................................. 8  
**Managing Shortcuts** ............................................................................. 11  
**Recent Alerts and Messages** ................................................................. 13  
**Viewing Mail and Alerts** ....................................................................... 13  
**Set up Account Alerts** .......................................................................... 15  
**Navigation** ............................................................................................. 16  
**Contact Us** ............................................................................................ 17  
**Help Available to You** .......................................................................... 18  
**How Do I** ............................................................................................... 18  
**Terms** ..................................................................................................... 19  
**FAQs** ...................................................................................................... 19  

## 2 Administration ...................................................................................... 20  
**Overview** .............................................................................................. 21  
**Manage Approval Settings** ................................................................... 22  
**Changing Approval Parameters** ......................................................... 22  
**Manage Users** ....................................................................................... 24  
**Adding Users and Services** ................................................................... 24  
**Modifying User Information** ................................................................. 30  
**Modifying User Contact Information** .................................................. 31  
**Modifying User Roles** ......................................................................... 33  
**Modifying User Services and Accounts** .............................................. 34  
**Modifying ACH Limits** ......................................................................... 36  
**Modifying Wire Limits** ........................................................................ 37  
**Copying Users** ..................................................................................... 40  
**Deleting Users** ...................................................................................... 42  
**Express Account Management** ............................................................. 43  
**Approve User Changes** ....................................................................... 45  
**Pending User Profile Requests** ............................................................ 45  
**Editing a User – Multiple Approvals** .................................................... 46  
**Manage Account Information** ............................................................... 50  
**Changing Account Descriptions** .......................................................... 50  
**Forms & Documents** ............................................................................ 51  
**Downloading Documents** ..................................................................... 51  
**Self Administration** ............................................................................. 52  
**Changing Your Password** .................................................................... 52  
**Manage Contact Preferences** ............................................................... 52  
**View User Activity Report** .................................................................... 53  

## 3 Account Summary ................................................................................ 55  
**Overview** .............................................................................................. 56  
**Account Summary** ................................................................................ 57  

## 4 Reports ................................................................................................. 59  
**Overview** .............................................................................................. 60  
**Viewing Reports** .................................................................................. 61
5 Transfers and Payments ...............................................................77

Transfers and Payments Tab Overview ...........................................78
Internal Transfers ........................................................................79
  Entering an Internal Transfer ......................................................79
  Approve Transfers - Internal ......................................................81
  Deleting an Internal Transfer .....................................................82
Multiple Account Transfer ..........................................................84
  Setting up a Multiple Account Transfer .......................................84
  Entering a Multiple Account Transfer ........................................86
  Transmitting a Multiple Account Transfer .................................87
  Copying a Multiple Account Transfer Template ..........................88
  Deleting a Multiple Account Transfer Request ...........................90
  Search Completed Transfers - Multiple Accounts .......................92
Loan .........................................................................................94
  Making a Loan Payment Request ..............................................94
  View Payment History Report ..................................................96
ACH .........................................................................................97
Wire .........................................................................................98
  Wire Money ..............................................................................98

6 Account Services ....................................................................99

Stop Check Payments ................................................................100
  Stopping a Single Check Payment ..............................................100
  Entering a Stop Payment on Multiple Checks ............................101
  Viewing Existing Stops ................................................................103
Accessing Business Online

Signing In

You will access Business Online from www.hillcrestbank.com. You will also need the following:

- Company ID
- User ID
- Starter password

The first time you sign in using your initial password, you will be prompted to change your password.

- Start your Internet browser.
- Go to www.hillcrestbank.com.
- The ‘Sign in to’ login box will appear in the top-left corner of the homepage. Select ‘Business Online’ from the drop down options:

From the Business Online login option:

1. Enter the Company ID and the User ID. Click Continue.
2. The enter password page appears…
Note: If you have forgotten your password, you can click the Forgotten Password link to reset your password.

3. Enter Password.

Note: The initial password provided in the security letter or provided to you by the Company Administrator. The required password length is set by your bank and is subject to change. Passwords can be a combination of letters, numbers and following special characters; @ # $. Passwords are case sensitive.


5. Click the Continue with Security Code button. The Tell us where to reach you page appears:
6. Select the preferred choice of contact. If using Text Message, the phone number must be registered for the Business Online User.

7. Click Continue. Depending on the communication option chosen (telephone or text), the following pages will be displayed:

**Telephone Authentication**

The Business Online user will then receive an automated phone call that instructs you to enter the one-time security code displayed on the Enter the Security Code dialog.

Click Phone Call Completed. The Business Online Welcome Page Appears.
Text Message Authentication

The Business Online user will be prompted to enter a mobile phone number where the text message can be sent.

**Note:** The mobile phone number must be registered for the Business Online User.

1. Click the Send Text Message button. The One-time Security Code page appears. The security code will be sent to the mobile phone.

2. Complete the process by entering the One-time security code.

3. Click Submit. The Business Online Welcome Page appears.
Signing Off

It is important to sign off of Business Online since it is a secure banking application. If you do not use your keyboard within 15 minutes, the application automatically signs you out. Regardless of your keyboard use, the secure Internet connection expires after 15 minutes. You can sign off at any time by performing the following:

1. Click Sign Off in the upper right corner. The Sign On page reappears.
Navigating Within Business Online

Moving around in Business Online is similar to moving around in most Web-based applications. You use your mouse to click tabs, hyperlinks, and buttons to move from page to page.

Welcome Page

The Welcome page is a dashboard of panels. The Welcome page is the main interface for working with the Business Online application. To return to the Welcome page at any time, click the Welcome tab at the top of the page.

Dashboard View
First Time Access

When accessing Business Online for the first time, you see the Dashboard setup tool and the Dashboard panels on the Welcome page. The panels provide you information about accounts, messages, and alerts.

Dashboard Setup Tool

The Dashboard setup tool is displayed when you log into Business Online for the first time. You will have recommended suggestions of what panels to display on the Welcome page based on your roles and entitlements. These recommended items are already selected for addition to the dashboard. You can adjust the recommended selections by selecting more panels or unselecting panels you wish not to use. You can also deselect all recommendations and choose to continue to the dashboard with no informational panels.
**Existing Users**

Existing users will not normally see the Dashboard setup tool when they log on, except in the following business scenarios:

- An entitlement for a new service is enabled that makes more information panels available to you
- A new role is enabled that makes more information panels available to you
- New panels or panel features are introduced after a release.
- The bank would like to have the Dashboard Setup tool display to all Dashboard users at the bank.

---

**Managing panels**

You can customize the dashboard panels on the Welcome page to show the information you feel is important. You can arrange the panels as you want to by clicking and dragging them to another location on the Welcome page.

**Adding a panel**

From the Welcome page:

1. Click the Add Info Panels button.
Welcome ADMIN. Today is May 07, 2013.

Recent Items & Messages
You have received no items or bank messages within the last seven days.

Recent Items / Recent Banked and Declined
The Add Info Panels – All Panels page appears:

2. Search through the different panels available by either using the page links on the bottom of the page or filter your result by work task by using the By Work Task menu on the left side of the page.

3. To add a panel, click the Add now button. The new panel will appear on the Welcome page.

**Editing panels**

To edit the information in dashboard panels, click the link at the bottom of the panel of which you want to change the information. Not all panels have this link.
Deleting panels

To delete a panel:

1. Click the down arrow button in the top right corner of the panel window.

2. Click Delete this panel:

Managing Shortcuts

Favorites are shortcuts that can be accessed directly from the Welcome page in the Shortcuts dashboard panel.
You can add links to tasks you perform regularly to improve your efficiency.

**Add a Favorite**

To add a new favorite to your list:

1. Click Edit Favorites. The Manage Favorites page appears:

2. Select a task in the list and click Add Favorite. The new task appears in your favorite list.

**Delete a Favorite**

To delete a favorite:

1. Access the Manage Favorites page.
2. Click Delete Favorite for the task to be deleted from the list.
Recent Alerts and Messages

The Recent Alerts & Messages window allows you to view and create communications regarding account activity.

Viewing Mail and Alerts

1. Click the Received Mail and Alerts link in the Recent Alerts & Messages dashboard panel to see new messages since you last logged in. The Received Mail and Alerts page appears:
2. From here, you can view your mail and alerts by clicking the Subject link. The Received Mail - Message Detail page appears:

3. You can reply to this message or delete it as required.

Managing Alerts

You can manage the alerts you receive by clicking the appropriate links on the Received Mail and Alerts page. You can manage account related alerts, non-account related alerts, and custom alerts by clicking the appropriate link.

Account Related Alerts

1. On the Received Mail and Alerts page, click Manage Alerts. The Manage Alerts page appears:

3. The available alerts for the selected account and the selected alert type appear.

4. You can change the Account by selecting a different account in the drop down list or by using the Search link next to the drop down list.

5. You can change the Alert type by selecting a different tab at the top of the page. Maintaining alerts is the same for each type.
6. Click Add on the Alert to add this alert, additional fields specific to this alert appear. Select the email the Alerts should be sent to (either primary or secondary as set up in Personal Preferences).

7. To change an alert, click Change on the alert line. Additional fields specific to the alert appear. Select the email the Alerts should be sent to (either primary or secondary as set up in Personal Preferences). Click Save Alert, or click Do Not Save Alert, as appropriate.

8. To delete an alert, click Delete on the alert line.

**Set up Account Alerts**

If a company user wants to add or delete an alert for multiple accounts, they can do this concurrently by using the Set up Account Alerts page.

To set up account alerts:

1. Navigate to the Manage Alerts page and click the Set up Account Alerts link.

2. The Set up Account Alerts- Select Alerts page appears:

3. Select the description of alert you want and press Go. The Setup Account Alerts page appears:
4. Fill in the box labeled Trigger to set your alert trigger.
5. Optional- Select the email account you want to alert sent to in the Destinations area.
6. Check the boxes next to the accounts for which you want to assign the alerts.
7. Click Save changes. A confirmation message appears.

**Navigation**

The navigation tabs remain constant on the top of the screen. It contains menu items or links to services to which you have been granted privileges/access. The items that appear in the tabs depend on the access rights you’ve been granted by your administrator.
Contact Us -

You can contact client support by email.

1. Click Contact us. The Contact us page appears:

![Contact us page]

2. Select to who the message will go to from the drop down box **Mail For Bank**

3. Type a subject in the Subject box.

4. The Service, Account and Attachment fields are optional.

5. In the Message box, type your message. Provide as much detail as possible to avoid a series of mail exchanges.

6. Click Send message. A support services representative will reply.

7. To read the reply message, select View Received mail and alerts from the Communications section of the Administration tab.
Help Available to You

Business Online (Business Online) has built-in online help available for you to use whenever you are logged into the application.

How Do I ...

This procedural guide assists you with the most common tasks that you'll encounter while using this site.

This Help feature automatically displays topics appropriate to the page you are currently viewing.
Terms

A glossary has been added to help you better understand terminology that you'll encounter while using the site. This Help feature automatically displays terms appropriate to the page you are currently viewing.

FAQs

This Help feature automatically displays questions appropriate to the page you are currently viewing.
2 Administration
Overview

The Company Administration area allows your company Admin user to manage your employee’s access to banking services, accounts, and templates. Also the ability to create text names for your accounts. Company Administration is only available to users who have administrative privileges in their user setup. Your company may choose to have multiple administrative users. All administrative users have access to Add User, Change User, Copy user and Delete User.

The initial Business Online Administration user role (Admin) has administrative functions. If additional functionality is needed, this Admin user must assign additional functionality to them.

Note: Company Administration is only given to the Admin Users of your company.

The tasks your Admin User may perform using Company Administration include:

♦ Manage Approval Settings
♦ Manage Users
♦ Manage Account information
♦ Forms & Documents
Manage Approval Settings

The Business Online Administration role user (Admin) can specify the number of approvals required for user profiles and templates, in addition, to the number of approvals and amount limits before a request is transmitted and sent for processing. You may vary the number of approvals required based on the amount of a request.

Changing Approval Parameters

1. In the Administration tab, click Manage Approvals Settings in the Company Administration section. The Approvals Administration page appears:

![Image of Approvals Administration page]

   - **Approvals Administration** page
   - **Approvals Required For Transactions** section
   - **Approvals Required For Setup** section
   - **Approvals Required For Transactions or Setup** section

   By default, a transaction or setup request requires no approval. To require a specific number of approvals for a transaction or setup, select the number of approvals required from the drop-down list. The options available are 0, 1, 2, or 3. After selecting the number of approvals required, click the "Save Changes" button to save your changes. If you do not want to save your changes, click the "Do Not Save Changes" button.

2. Click the "Save Changes" button to save your changes.

   ![Image of Save Changes button]

   - **Save Changes** button

3. Click the "Do Not Save Changes" button to discard your changes.

   ![Image of Do Not Save Changes button]

   - **Do Not Save Changes** button

   After clicking the "Do Not Save Changes" button, your changes are discarded, and the Approvals Administration page appears with the default settings for all transactions and setups.
2. Identify a request dollar amount and the number of approvals required if that request is less than or equal to, or greater than the request dollar amount.

3. Identify number of approvals for setup of new users (Administration) and templates for each service listed.

4. Click Save changes. A confirmation appears.
Manage Users

Manage Users allows an Admin User to setup, change, copy, and delete a company user and modify the services a user is entitled to. This section outlines the procedures used to perform each of these tasks using your profile page. If your company requires multiple approvers for administration, those tasks are located in the Approval Administration section of this guide.

<table>
<thead>
<tr>
<th>Role</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Setup</td>
<td>A user with the Setup role can create and maintain templates for transfer and payment services and accounts to which they are entitled.</td>
</tr>
<tr>
<td>Approval</td>
<td>A user with the Approval role can approve and transmit transactions for transfer and payment services and accounts to which they are entitled.</td>
</tr>
<tr>
<td>Admin</td>
<td>A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their login credentials, roles, service and account entitlements, and transaction limits. Administrators can also rename accounts, reset passwords, and modify the number of approvers required for requests. When a company is set up on Business Banking a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company’s profile. A company can have multiple administrators.</td>
</tr>
<tr>
<td>No Role</td>
<td>A user without an assigned role can enter transactions for services and accounts to which they are entitled.</td>
</tr>
</tbody>
</table>

Adding Users and Services

To add new Business Online users and the services they will use, complete the following:

1. In the Administration tab, click Manage Users in the Company Administration section. Your Administration page appears:
User Administration

To create a new user, click on the button below. You will have an opportunity to copy an existing user during the process.

Manage Existing Users

<table>
<thead>
<tr>
<th>User ID</th>
<th>First Name</th>
<th>Last Name</th>
<th>Title</th>
<th>System Access</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADMIN</td>
<td>JOHN</td>
<td>SMITH</td>
<td>Admin</td>
<td>System access</td>
</tr>
<tr>
<td>ADMIN2</td>
<td>JONES</td>
<td>DOUGLAS</td>
<td>Admin</td>
<td>System access</td>
</tr>
</tbody>
</table>

Manage Saved Users

<table>
<thead>
<tr>
<th>User ID</th>
<th>First Name</th>
<th>Last Name</th>
<th>Assistant Administrator</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADMIN</td>
<td>ADMIN2</td>
<td>DOUGLAS</td>
<td>Assistant Administrator</td>
</tr>
</tbody>
</table>
2. Click the Create new user button. The New User - Profile page appears:

3. Complete the fields as required:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User ID</td>
<td>Enter the ID that you will use to sign on to Business Online.</td>
</tr>
<tr>
<td>Password</td>
<td>Enter a starter password.</td>
</tr>
<tr>
<td>Confirm Password</td>
<td>Enter the same starter password again.</td>
</tr>
<tr>
<td>First Name</td>
<td>Enter your’s first name.</td>
</tr>
<tr>
<td>Last Name</td>
<td>Enter your’s last name.</td>
</tr>
<tr>
<td>Primary e-mail</td>
<td>Enter email address of you.</td>
</tr>
<tr>
<td>User Telephone Number</td>
<td>Enter your telephone number.</td>
</tr>
</tbody>
</table>

4. Click Continue. The New User - Roles page appears:

5. Optional- Check the boxes next to the User Roles you want to assign to the new user.
6. Click Continue. The New User – Services & Accounts page appears:

7. Select the services you want to enable and accounts you want to entitle to you.


10. Click Continue. The New User – Wire Limits page appears:


12. Click Continue. The New User – Verification page appears:
13. Review the information on this page.

14. Click Submit.

**Note:** If your company does not require multiple approvals for Administration, clicking Submit creates and activates you. If your company requires multiple approvals for Administration, clicking Submit submits your profile for approval by other Administrators in the company.

The New User – Confirmation page appears:
Modifying User Information

To change a user’s profile information and password, complete the following:

1. In the Administration tab, click Manage User in the Company Administration section. The User Administration page appears:

2. Click the System Access link in the row of the user to be modified. The User Profile – Edit User Information page appears:

3. Modify the desired information for the user.

4. Click Save Changes.
5. The User Profile page appears with a confirmation message at the top:

![User Profile page](image)

**Note:** When multiple approvals are needed to make changes to a user profile, the confirmation message will read “This user profile has changes that have not been submitted. To submit changes, click Submit.” There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

**Modifying User Contact Information**

To change a user’s contact information, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:
2. Click the Edit Contact Information link. The User Profile – Edit Contact Information page appears:

3. Modify the desired information.

4. Click the Save user button. The User Profile page appears with a confirmation message at the top.

**Note:** When multiple approvals are needed to make changes to a user profile, the confirmation message will read “This user profile has changes that have not been submitted. To submit changes, click Submit.” There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.
Modifying User Roles

To modifying the roles assigned to an existing user, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears.

2. Click the Edit Roles link. The User Profile – Edit Roles page appears:

3. Modify the user roles as desired.

4. Click Save Changes.

5. The User Profile page appears with a confirmation message at the top.
Note: When multiple approvals are needed to make changes to a user profile, the confirmation message will read “This user profile has changes that have not been submitted. To submit changes, click Submit.” There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

Modifying User Services and Accounts

To modify user services and accounts, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:

![User Profile Page](image)

2. Click the Edit Services & Accounts link.
3. The User Profile – Edit Services & Accounts page appears:

4. Add, change, or remove the desired services and accounts.

5. Once complete, click the Save Changes button. The User Profile page appears with a confirmation message on the top.

**Note:** When multiple approvals are needed to make changes to a user profile, the confirmation message will read “This user profile has changes that have not been submitted. To submit changes, click Submit.” There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.
Modifying ACH Limits

To modify an existing user’s ACH Limits, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:

2. Under the Limits section, click the Edit link next to ACH. The User Profile - Edit ACH Limits page appears:
3. Modify the desired fields.
4. Click Save Changes. The User Profile page appears with a confirmation message.

**Note:** When multiple approvals are needed to make changes to a user profile, the confirmation message will read “This user profile has changes that have not been submitted. To submit changes, click Submit.” There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

### Modifying Wire Limits

To modify an existing user’s Wire limits, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:

2. Under the Limits section, click the Edit link next to Wire.
3. The User Profile - Edit Wire Limits page appears:

4. Modify the desired fields.

5. Click Save Changes. The User Profile page appears with a confirmation message.

Note: When multiple approvals are needed to make changes to a user profile, the confirmation message will read “This user profile has changes that have not been submitted. To submit changes, click Submit.” There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.
Copying Users

To copy a user’s access and create a new user, complete the following:

1. From the User Admin page, click the Create new user button. The New User – Profile page appears:

   ![Image of New User – Profile page]

   - Complete all the fields on this page.
   - Click Continue. The New User – Roles page appears.

   ![Image of New User – Roles page]

   2. Under the Copy Existing User section, click the remote button next to Copy user.

   3. Click the link Select User.
6. A pop up window appears:

![Copy Existing User window](image)

7. Select the existing user that will be copied.

8. Click the Copy user button. The window will close. The User Profile page will appear with the selected user to be copied:

![User Profile page](image)


10. Add, enable, and modify the services and accounts on this page.

11. Click Continue. The New User ACH Limits page appears.


13. Click Continue. The New User - Wire Limits page appears:

15. Click Continue. The New User – Verification page appears.

16. Review the information on this page.

17. Click Submit. The New User – Confirmation page appears.

**Note:** For companies that do not require multiple approvals for Administration, clicking Submit creates and activates the user. For companies that require multiple approvals for Administration, clicking Submit submits the user profile for approval by other Administrators in the company.

**Deleting Users**

To delete an existing user, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:

2. Click the Delete User link.
3. The Delete User page appears:

4. Click Delete User. The User Administration page appears, the deleted user is no longer listed.

Express Account Management

Your company users with administrator roles also have access to the Express Account Management page. This page allows company users to quickly entitle a new account for multiple company users without having to go through the entire account setup process.

To get to the Express Account Management page:

1. In the Administration tab, click Express Account Management in the Company Administration section. The Express Account Management page appears:

2. Find a user by clicking the User drop-down list and clicking on the name.
Note: If the company has more than 20 accounts, a Search link appears next to the Account drop-down list.

3. Click Go.

4. The Express Account Management page appears, showing the services entitled for you.

Note: The services that are displayed will depend on the services that are enabled for the account by the bank. If the service does not have the Transmit functionality, the check box in that column will not be shown. If the service is not enabled, the entitlement check boxes are disabled. If you do not have the Approval role, the Allow Transmit column is not shown.

5. Once changes have been made, click Save Changes. A confirmation message appears on the top of the page.

Note: If multiple approvals are required for Administration, modified user profiles will be submitted to the User Administration Approval queue.
Approve User Changes

Multiple approvals for User Administration provide your company with the option to require multiple approvals for all user profiles setups, changes, and deletions.

It is important to point out that the number of approvals required for user administration does not exceed the number of users who have the administration role.

The Administration role may cancel a user profile request, including those made by another Administration role user.

The following confirmation message appears when the Administration role user performed an action on the User Profile page.

Note: The complete process of how to use the User Profile pages is addressed in the User Administration section of this user guide.

The confirmation message indicates that a maintenance or setup action is needed to continue. The user profile will be submitted for approval when Save User is clicked.

Pending User Profile Requests

An Administration role user may view, approve, or cancel one or more pending user profile requests using User Administration Approval. To approve User Profile requests, complete the following:

1. Click Approve User Changes from the Administration page. The User Administration Approval-Selection page appears:
2. Select one or more profiles to approve. If additional detail is required click the User ID link.

3. Click Approve, the User Administration Approval – Confirmation page appears:

**Editing a User – Multiple Approvals**

1. After submitting changes to a user profile when multiple approvals are required, the User Profile page supplies the details of what was changed. A notification message appears with instructions including a link to the User Approvals page.
2. Click the User Approvals Admin link.
3. The User Approval Administration – Selection page will appear.

4. To review the changes made to your profile, select your profile from the list. The User Profile page will appear, with removed items appearing in red and added items appearing in green.
Manage Account Information

Changing Account Descriptions

To change an account’s description, complete the following:

1. In the Administration tab, click Manage Account Information in the Company Administration section. The Account Administration page appears:

2. Click the description link of the account to be changed.

3. The Change Account Description page appears:

4. In the Description field, type the new description of the account. Click Save Changes. The Account Administration page appears with a confirmation.

Tip: Use the Do Not Save Changes button if you wish to cancel the maintenance.
Forms & Documents

The Communications section allows you to view received mail and alerts, view sent mail, and access Contact Us, all of which was covered previously. The one new option is Download Documents. The Download Document function is used to download documents.

Downloading Documents

To download forms from Business Online;

1. From the Administration tab, click Download Documents in the Communications section. The Download Documents page appears:

2. Click a Document Name to initiate the download.
3. The document opens in separate window.
4. Print or save as required.
Self Administration

Changing Your Password

Users can change their own passwords in Business Online while signed on.

1. From the Administration tab, click Change Password in the Self Administration section. The Change Password page appears:

2. Complete the fields as required and click Save Changes. A confirmation appears.

Note: For enhanced security, only one password change per day is allowed.

Manage Contact Preferences

Users can also maintain primary and secondary email addresses, and phone numbers.

1. From the Administration tab, click Manage Contact Preferences in the Self Administration section. The Personal Preferences page appears:

2. Click Change This Address to change either the primary or secondary email address.
View User Activity Report

Up to 18 months of data are available; a maximum of three months may be retrieved during a single search, to retrieve a limited amount of data, select specific criteria.

The User Activity Report is used to view Business Online user activity for a specific date or date range.

**Note:** A user without the administrator role is only able to view their own activity.

1. From the Administration tab, click View User Activity Report in the Self Administration section. The User Activity Report Criteria page appears:

2. Select the criteria to be included in the report as required.
3. Click Generate Report. The User Activity Report page appears:
4. To view details, click a date. The User Activity Report – Detail page appears:
3 Account Summary
Overview

The Welcome page is a dashboard of panels and is the first page displayed in Business Online. To return to the Welcome page at any time, click the Welcome tab at the top of the page.

The Dashboard has the following areas of interest:

- Account Services
  - Exception Decision
  - Issues & Issue Files Approval
- Administration
  - Recent Alerts & Messages
  - User Profiles Approval
- Positive Pay
  - Exception Decision
  - Issues & Files Approval
- Reporting
  - Balance Snapshot
  - Balance Trends
  - Important Account Balances
  - Recent Transactions
  - Shortcuts
- Transfers and Payments
  - Calendar
  - Next Scheduled Requests
  - Templates Approval
  - Transfers & Payments Approval
Account Summary

The main workspace of the dashboard is reserved for account summary information. This section is further sorted by Deposit and Loan accounts.

Deposit Account Balances

Deposit account balances are displayed first, checking and then savings accounts. They are displayed alphabetically based on the description field.

Note: To view account details, click the account number link. Further detail of this feature will be discussed in the Viewing Reports section.

Certificate of Deposit Accounts

The Certificate of Deposit Accounts lists the CDs identified to Business Online.

Note: To view account details, click the account number link.
Loan Account Summary

The Loan Account Summary lists the loans identified to Business Online.

**Note:** From here, you can click the arrow next to the Account Number to activate the drop down list to see the Note Summary or Commitment Summary links which you can click to see more information. Further detail of this feature will be discussed in the Viewing Reports section.
Overview

The Reports tab provides “on-the-spot” intraday, previous day, and transaction searches for all accounts setup and enabled for your company. You may select from a list of accounts or pick a specific account for which to view information. Your organization determines the balance fields that appear by reporting package.

You may download transaction information in the following formats:

- Quicken transfer file (.QFX)
- Quicken interchange format (.QIF)
- comma separated value (.CSV) formats
- BAI2 formats
- Microsoft Money® formats
- Portable Document Format (PDF)
- The reporting service can also include Multi-Bank Reporting

If the Reference Number field is highlighted, you may view an image (if available) with the transaction. Deposit slips are shown similar to checks. A separate browser window displays the image (where available).
Viewing Reports

Balances – Deposit Accounts Report (Standard & Premium)

The Balances – Deposit Accounts Report is available to you if your company has been assigned the Standard or Premium reporting package. This report is used to view summary totals for all accounts. The report shows information for each type of account (checking and savings).

Complete the following to view balances and transactions:

1. On the Report tab, click the Balances – Deposit Accounts link in the Deposit Account Reporting section. The Search Deposit Accounts Balances page appears:

2. Choose the format of the report by clicking the appropriate radio button in the Output to section.

3. Choose the accounts for which you want to view quick balances.
4. Complete the date range as required.
5. Identify the sort criteria as required.
6. Select the information to be included in the report.
7. Click Generate report. The Balances Deposit Accounts page appears:

![Balances Deposit Accounts](image)

**Tip:** When a date and a specific time appear underneath a balance, it indicates the balance is intra day.

8. If you need to print the information click the link for Print this Page and a new window appears:

![Print this Page](image)

**Tip:** There is a text link on this page that will allow you to Print This Page or Close Window.

**Viewing Activity – Deposit Accounts**

The Activity – Deposit Accounts Report is used to view detailed account information.

To view account detail, complete the following.

1. On the Report tab, click the Activity – Deposit Accounts link in the Deposit Account Reporting section.
2. The Search Deposit Account Activity Criteria page appears:

3. Complete the following fields as necessary:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Output To</td>
<td>Optional methods of viewing the report.</td>
</tr>
<tr>
<td>Account(s)</td>
<td>Select a specific account(s) from the list.</td>
</tr>
<tr>
<td>Date Range</td>
<td>Prior Day, Current Day, and Specific Date searches are available.</td>
</tr>
<tr>
<td>Transaction Type(s)</td>
<td>Use this list box to narrow your search criteria to a specific type of transaction.</td>
</tr>
</tbody>
</table>
4. Click Generate report. The Account Activity page appears:

**Downloading Account Detail**

To download account detail, complete the following:

1. From the Account Activity page, select one of the available download formats (QIF, CSV, or BAI2) from the drop-down menu.

2. Click Go. The File Download window appears:

3. Click Save.
Note: If you choose to download to Quicken, you must have a contract with Intuit, Inc.

4. Navigate to the folder on your PC where you want to save the downloaded transaction information.

5. Enter a file name in the File name field.

6. Click Save.

Note: The QIF, Microsoft Money, and QuickBooks options are only shown if they are offered by your organization. Also, instructional text shown beneath the PDF option informs you that Adobe® Reader® is required, a link for installing Adobe® Reader® is provided.

Viewing Check Images

To view check images from the Account Detail Report (Standard and Premium Reporting) or Account Activity (Mirco Reporting) pages, complete the following:

1. Click the Image icon (camera) of the transaction for which you want to view a check image. The Check Viewer window appears:

   ![Check Viewer Window](image)

   Click here to view the image.
2. In the Check Viewer window, you can perform the following:

<table>
<thead>
<tr>
<th>Buttons</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Save Icon]</td>
<td>Saves the document, but only in the original view. If you zoom, flip, rotate, or invert the image, you cannot save that view of the image.</td>
</tr>
<tr>
<td>![Print Icon]</td>
<td>Prints the image, but only in the original view. If you rotate or invert the image, you cannot print that view of the image.</td>
</tr>
<tr>
<td>![Rotate Clockwise 90 Degrees Icon]</td>
<td>Rotates the image clockwise 90 degrees.</td>
</tr>
<tr>
<td>![Rotate Counterclockwise 90 Degrees Icon]</td>
<td>Rotates the image counter clockwise 90 degrees.</td>
</tr>
<tr>
<td>![Zoom In Icon]</td>
<td>Zooms the image to a larger size.</td>
</tr>
<tr>
<td>![Zoom Out Icon]</td>
<td>Zooms the image to a smaller size until the original size is achieved.</td>
</tr>
<tr>
<td>![Flip Front to Back or Back to Front Icon]</td>
<td>Flips the image from front to back or back to front.</td>
</tr>
<tr>
<td>![Invert Image Icon]</td>
<td>Inverts the image so that dark colors display as light colors and vice versa.</td>
</tr>
<tr>
<td>![Reset View Icon]</td>
<td>If you zoomed, inverted, or rotated the image, returns the image to the original view.</td>
</tr>
<tr>
<td>![Close Icon]</td>
<td>Closes the Check Viewer.</td>
</tr>
</tbody>
</table>

**Deposit Ticket Imaging**

The viewing of deposit ticket images is the same as for check imaging. To view a deposit ticket image, click the Image icon (camera) for the selected deposit transaction.
Note: Deposit ticket images are available on Business Online pages that currently display image viewing (Transaction Report, Transaction Search, Combined Report and Account Detail Report).

An image of the deposit ticket appears in the Enterprise Image (EI) viewer. Depending upon your EI options, a list of all of the check and non-check items included on the deposit ticket also appears.

Images of the individual items can be viewed by clicking on them.

**Manage Loan Reports**

The Notes Summary Report provides summary and detailed information on the note or commitment for a selected loan.

To view loan summary report, complete the following:

1. On the Report tab, click the Manage Loans link in the Loan Reports section.
2. The Manage Loans page appears:

![Manage Loans Page]

3. From the Actions drop-down list, select Loan Summary- Notes.

![Actions Drop-down List]

The Notes Summary Report page appears:

![Notes Summary Report]

4. Click link for Note ID or Commitment ID.
View Loan Activity Report

The Loan Activity Report is used to view all transaction activity for a selected note.

To view loan activity report, complete the following:

1. On the Report tab, click the Manage Loans link in the Loan Reports section. The Manage Loans page appears:
2. The Loan Activity Report page appears:

Note: The date range must be edited to show the life of the loan and can be done so by clicking the Edit date range link.

Loan Balance Report

To access the loan balance report:

1. Click the Reports tab on the navigation bar and click Balances - Loan in the Loan Reports section. The Search Loan Balance Report Criteria page appears:
2. Complete the criteria as required by selecting the output type, account(s), date range, and whether or not to display the totals by day for the selected date range.

3. Click Generate report. The Note Balances Report appears:

![Note Balances Report Screenshot]

### Downloadable Reports

Business Online allows you to download certain reports. To do so, follow these steps:

1. Select the Reports tab. The Reports page appears.

2. In the Downloadable Reports section, click Download Report. The Search Downloadable Reports page appears:

![Search Downloadable Reports Screenshot]

3. Complete the criteria as required by selecting the file type(s) and date range.

4. Click Submit.
5. The Report Download - Selection page appears:

![Report Download - Selection](image)

6. Click the date link next to the report you wish to see. The Report Download-View Report page appears:

![Report Download - View Report](image)

7. To download the report, click the Download link. A confirmation appears:

![File Download](image)
Managing Saved Reports

Saved Reports can save you time re-entering report criteria.

**Note:** A saved report does not save the actual data, just the criteria used to run the report.

You can manage these reports by clicking (Edit) in the navigation panel next to Saved Reports. The Manage Saved Searches page appears:

---

**Create a Saved Report**

You can use the Save This Report link on the Activity, Balances and Activity & Balances Report pages, to save frequently used report selection criteria for future use.

You can access the Activity, Balances and Activity & Balances Report pages by clicking the appropriate link on the Reports Section Overview page.

1. Click the Reports tab. The Reports page is displayed.
2. Click the desired report link. The appropriate Report Criteria page is displayed.
3. Select the desired report criteria.
4. Click Generate report. The appropriate Report page is displayed.
5. Click the Save This Report link. The Create a Saved Report page is displayed.
6. Type a Report name.
7. Click Save report. The report is saved and is available for selection from the Welcome page navigation bar and from the Reports page navigation bar.
Run a Saved Report

On the Manage Saved Searches page, click the View Report link for the report you wish to view. The selected report is displayed:

Rename a Report

To rename a saved, access the Manage Saved Searches page. In the Report Description field, type the new name. Click Save Changes. A confirmation appears.

Delete a Saved Report

A saved report can be deleted by clicking the Delete link on the Manage Saved Searches page for the report to be deleted. The report is deleted and a confirmation appears.
5 Transfers and Payments
Transfers and Payments Tab Overview

The Transfers and Payments tab allows users to access all the pages required to initiate, approve and transmit money. This includes:

♦ Internal Transfers
♦ Multiple Account Transfers
♦ Loans
♦ ACH
♦ Scheduled Requests
♦ Wire Transfers
♦ Multiple Approvals for Templates
♦ Secure Token Transaction Approval
♦ Advanced Authentications
Internal Transfers

The Internal Transfer service allows you to electronically move money in real time between accounts within the same financial organization. **Internal transfers are one-to-one transfers between company accounts.**

The tasks you may perform using Internal Transfer are:
- Entering transfer details
- Transmitting the transfer
- Deleting a transfer request
- Viewing history for up to 90 days of previous internal transfers

Entering an Internal Transfer

To enter an Internal Transfer, complete the following:

1. In Transfers and Payments tab, click the Transfer Money-Internal in the Internal Transfer section. The Transfer Money- Internal page appears:
2. Complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>From</td>
<td>Select an account from which funds should be debited.</td>
</tr>
<tr>
<td>To</td>
<td>Select an account to which funds should be credited (transferred).</td>
</tr>
<tr>
<td>Amount</td>
<td>Enter the dollar amount of the transfer.</td>
</tr>
<tr>
<td>Description (optional)</td>
<td>Optional field briefly describes the account.</td>
</tr>
<tr>
<td>Frequency</td>
<td>Identify how often this transfer is to occur</td>
</tr>
</tbody>
</table>

3. Click Continue.
4. The VerifyTransfer page appears:

![Verify Transfer Page](image)

5. Click Transmit to transmit the transfer. The Transfer Confirmation page appears:

**Note:** Click Submit for Approval to hold the transmission until later (or if user does not have transmit rights).

![Transfer Confirmation Page](image)

**Approve Transfers - Internal**

To transmit a transfer request, complete the following:

1. In the navigation menu, click Approve Transfers - Internal. The Approve Transfers - Internal page appears:
2. Select the check box next to the transfer request you want to approve. Click Continue. The Verify Transfer Approval page appears:

3. Click Transmit. The Transfer Approval Confirmation page appears:

Deleting an Internal Transfer

To delete a transfer request, complete the following.

Internal transfers that have already been approved do not have the option to delete in Business Online. Those requests are processed immediately.

1. In the Transfers and Payments tab, click Approve Transfers - Internal in the Transfer Money - Internal section. The Approve Transfers - Internal page appears:
2. Click the link in the From Account column for the transfer request you want to delete. The Internal Transfer Transmit – Detail page appears:

3. Click the Delete Request link. An Internal Transfer Transmit deletion message appears:

4. Click OK. The Approve Transfers- Internal page appears with a confirmation of the deletion.
Multiple Account Transfer

The Multiple Account Transfer service allows you to transfer money between your accounts within the sponsoring financial organization (bank). The transfer is real time and enables **one-to-many transfers or many-to-one** transfers between company accounts.

The Business Online user sets up multiple account transfer templates and details. Those templates are then available to other users for use.

The tasks you may perform using Multiple Account Transfer are:

- Setting up transfers
- Entering transfer requests
- Transmitting transfers
- Copying transfer templates
- Deleting transfer requests
- Reviewing history of previous multiple transfers

**Setting up a Multiple Account Transfer**

To create a Multiple Account Transfer template, complete the following:

1. On the Transfers and Payments tab, click Transfer Money / Manage Templates. The Transfer Money/ Manage Templates – Multiple Accounts page appears:

 ![Transfer Money/ Manage Templates - Multiple Accounts](image)

2. Click the Add a template link.
3. The Add Template – Multiple Accounts page appears:

![Add Template - Multiple Accounts](image)

4. Complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template Name</td>
<td>Name of the book transfer template, up to 20 characters.</td>
</tr>
<tr>
<td>Main Account</td>
<td>Select an account from the drop-down list. For one-to-many accounts, this is the source account. For many-to-one accounts, this is the destination.</td>
</tr>
<tr>
<td>Action</td>
<td>Select Debit or Credit.</td>
</tr>
<tr>
<td>Maximum transfer amount $</td>
<td>Enter the maximum transfer amount, which is the maximum amount of money that can be transferred to or from each account.</td>
</tr>
<tr>
<td>Description (optional)</td>
<td>Further identify the transactions included in the template.</td>
</tr>
<tr>
<td>Account</td>
<td>Select an account from the drop down list.</td>
</tr>
<tr>
<td>Default Amount</td>
<td>Enter an amount that is used as the default.</td>
</tr>
</tbody>
</table>

**Note:** The Add additional account link may be used to add additional detail accounts to the template.

5. Click Add template to complete the transfer setup.
6. The Template Confirmation page appears

![Template Confirmation page]

**Note:** If you have assigned multiple approvals for templates, the next step would require approving. How to approve template additions, modifications, and deletions is discussed in the Multiple Approvals for Templates section of the guide.

**Entering a Multiple Account Transfer**

To enter a Multiple Account Transfer, complete the following:

1. Access the Transfer Money - Manage Templates – Multiple accounts page:

   ![Transfer Money - Manage Templates - Multiple Accounts]

2. In the Available Templates list, select a template by selecting the appropriate radio button.

3. Click Continue.
4. The Transfer Money - Multiple Accounts page appears:

![Transfer Money - Multiple Accounts](image)

5. Complete the fields for each detail account:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Control amount (optional) $</td>
<td>Enter the expected total of all entered account amounts.</td>
</tr>
<tr>
<td>Description (optional)</td>
<td>Defines the account by name</td>
</tr>
<tr>
<td>Amount</td>
<td>Enter the amount to be transferred for each account.</td>
</tr>
</tbody>
</table>

6. Click Continue. The Verify Transfer page appears:

![Verify Transfer](image)

7. Click Transmit. The Transfer Confirmation page appears.

**Transmitting a Multiple Account Transfer**

To transmit a Multiple Account Transfer, complete the following:

1. Click the Approve Transfers – Multiple Accounts link in the Multiple Transfer section of the Transfers and Payments tab.
2. The Approve Transfers – Multiple Accounts page appears:

3. Select the check box next to the transfer request you want to send. Click Continue. The Verify Transfer Approval page appears:

4. Click Transmit. The Approve Transfer Confirmation page appears.

**Copying a Multiple Account Transfer Template**

To copy an existing Multiple Account Transfer template, complete the following:

1. Access the Transfer Money / Manage Template page.
2. The Transfer Money / Manage Templates – Multiple Accounts page appears:

3. Click the Template Name of the template to be copied. The Template Details page appears:

4. Click the Copy Template link. The Copy Template page appears:

5. Enter a new Template name.
6. Make changes to the template as necessary.
7. If you need to add additional accounts to the template, click Add additional accounts.
8. Click Save changes. The Template Confirmation page appears:

Deletion of a Multiple Account Transfer Request

To delete a Multiple Account Transfer request, complete the following:

1. Access the Approve Transfers – Multiple Accounts page:

2. Click the link in the Template column of the transfer request you want to delete.
3. The Approve Transfers – Multiple Accounts page appears:

![Approve Transfer - Multiple Accounts page](image)

4. Click the Delete request link. A Delete confirmation message appears:

![Message from webpage](image)

5. Click OK. The Transfer Approval Confirmation page appears.
Search Completed Transfers - Multiple Accounts

To view the history of Multiple Account Transfer requests, complete the following:

1. Access the View Search Completed Transfers – Multiple Accounts page:

2. Select the Transfer Accounts for which you want to view history.
   **Tip:** Choose the “Select all” value to view all accounts. You may also use a date range in your search.

3. Click Generate report. The Completed Transfers – Multiple Accounts page appears:

   **Tip:** If the icon appears the template has been deleted.

4. Click the template name to view account level details of a transfer.
5. The Completed Transfer Details – Multiple Accounts page appears:
The Loan service allows your customers to review detail loan history, make payments, and request advances on revolving and non-revolving loans/notes.

The tasks you may perform using Loan are:

♦ Make a payment
♦ View History and Summary Reports

Making a Loan Payment Request

To make loan payments, complete the following:

1. Click the Manage Loans link in the Loans section of the Transfers and Payments tab. The Manage Loans page appears:

2. Click the drop-down Actions menu and click Make payment.
3. The Make Loan Payment page appears:

![Make Loan Payment Page](image)

4. Specify the account the payment is coming from, the amount, frequency and click Continue. The Verify Payment page appears:

![Verify Payment Page](image)

5. Choose to pay the loan now by selecting Pay Now. A confirmation of your selection appears.

If Submit for approval was chosen then the loan payment would need to be transmitted by selecting the Transmit link.
View Payment History Report

To view loan payment history report, complete the following:

1. Click the Manage Loans link in the Loans section of the Transfers and Payments tab. The Manage Loans page appears:

2. Click the drop down Actions menu and click Payment and advance history. The Completed Payment and Advance page appears:

Note: If the Date Range needs be edited to show the life of the loan, this can be done by clicking the Edit date range link.
ACH

The ACH service allows you company the ability to process ACH Payments, ACH Collections, Federal and State Tax Payments.

The tasks you may perform using ACH are:

♦ Create ACH Payment Template
♦ Make an ACH Payment
♦ Approve an ACH Payment
♦ Copy ACH Payment Templates
♦ Edit an ACH Payment Template
♦ Upload an ACH File
♦ Delete an ACH Payment
♦ Set up a One Time ACH Payment
♦ View completed ACH transactions

**PLEASE REFER TO THE ACH USER GUIDE FOR ADDITIONAL ACH DETAILS**
Wire

The Wire service allows your company the ability to create one time wires or set up template based wires for ongoing use.

Wire Money

The Wire Money service allows your company to electronically request a wire transfer of funds.

The tasks you may perform using Wire Money are:

♦ Entering one time wires
♦ Transmitting one time wires
♦ Deleting one time wires
♦ Reviewing history of previous one time wires

**PLEASE REFER TO THE WIRE USER GUIDE FOR ADDITIONAL WIRE DETAILS**
6 Account Services
Stop Check Payments

The Stop Payment service allows you company the ability to request a stop payment on a single check number or on a range of check numbers for a single account. It also allows your company to view up to 90 days of stop payment history.

The tasks you may perform using Stop Payment are:

♦ Stop a single check payment
♦ Stop a range of check payments
♦ Reviewing history of previous check payment stops

Stopping a Single Check Payment

To stop a single check payment, complete the following:

1. Click the Stop Check Payments link in the Stop Payment section of the Account Services tab. The Stop Check Payment page appears:

2. Select the Account on which to place the stop payment from the drop-down list.
3. Enter the expiration date of the stop payment.
4. Select the Stop a Single Check radio button.
5. Type the Check number and date on the check.
6. Payee and Amount information is optional.
7. Click Continue.
8. The Verify Stop page appears:

![Verify Stop page](image1.png)

9. Click Submit request. The Stop Payment Confirmation page appears:

![Stop Payment Confirmation page](image2.png)

**Entering a Stop Payment on Multiple Checks**

To enter a stop payment on multiple checks, complete the following:

1. Click the Stop Check Payments link in the Stop Payment section of the Account Services tab.
2. The Stop Check Payment page appears:

3. Select the Stop a range of checks radio button.

4. Type the first and last check numbers.

5. Click Continue. The Verify Stop page appears:

6. Click Submit request.
7. The Stop Payment Confirmation page appears:

![Stop Payment Confirmation](image1)

**Viewing Existing Stops**

To view existing stop payments, complete the following:

1. Click the Existing Stops link in the Stop Payment section of the Account Services tab. The Search Check Payment Stops report criteria page appears:

![Search Check Payment Stops](image2)

2. Choose the accounts for which you want to view stop payment history.

**Note:** Choose the (Select All) value to view all accounts. Or click the accounts you want to select.

![Search Check Payment Stops](image2)
3. Click Generate report. The Existing Check Payment Stops report page appears:

4. Review the history as necessary.
5. Use the Cancel links to cancel the Check Payment Stops.

**Tip:** Up to 90 days of history appears.