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About This Guide

Who Should Read This Guide

We designed this guide with two types of users in mind—financial institution personnel who will be responsible for setting up and operating the FI Administration Platform of Business Banking, and the customers of those financial institutions, who will be using the Commercial Customer Platform for daily cash management activities.

Our intention is to provide a one-stop reference for all Business Banking product questions.

Digital Insight’s Business Banking product has been designed to cater to the cash management needs of a financial institution’s commercial customers.

At Digital Insight, we believe that our business is making your business easier and more profitable. When designing the Business Banking, our intent was to provide financial institutions and their commercial customers with business banking services in a secure, efficient, and easy-to-use format.

When creating this User’s Guide, we again focused on these objectives. Consistent with our product, we want to provide you with comprehensive and user-friendly documentation.

How This Guide is Organized

The Business Banking User’s Guide is organized into the following chapters:

Chapter 1 - Introduction — introduces the guide’s purpose and organization; presents basic information you need to know to begin working in the Business Banking product, including common field formats, screen navigation tips, and field and button level help; provides summary and detail information about the design and implementation of the AXIS security architecture and provides information on how to get additional help.

Chapter 2 – Financial Institution Administration Platform — describes the features available in the Financial Institution (FI) Administration Platform. Contains overview information and step-by-step instructions on logging on to the Administration Platform, setting up and maintaining customer records, communicating with customers and Digital Insight, reporting customer activity, and enabling and disabling the system.

Chapter 3 - Commercial Customer Platform — describes the features available in the Commercial Customer Platform. Contains overview information and step-by-step instructions on logging on to the Commercial Customer Platform and setting up and maintaining end user records as well as the user tasks related to cash management services, e.g., funds transfers and bill payment.

Within these chapters, we have incorporated various levels of detail to accommodate the needs of experienced as well as novice users:

• An introduction that briefly explains the function of a particular feature.

• An overview of each feature.

• Step-by-step instructions on how to use the feature, including pertinent screen illustrations.

Chapter 4 – Frequently Asked Questions – addresses the answers to some of the most frequently asked questions about the Business Banking product.

Chapter 5 - File Formats — contains technical specifications for externally-generated files that can be imported into the Business Banking system.
Glossary – contains definitions of common terms used in Business Banking.

Before you launch into specific sections of operation, please review the basic Navigation and User Interface Tips that apply to all functions within the Business Banking product. Once the basics are understood, navigating Business Banking current and future features is easy!

Introduction

Common Terminology

At Digital Insight, we are proud of our relationships with banks, thrifts, and credit unions. To accommodate all of our clients, we have incorporated some generic terms in the User’s Guide:

Financial Institution — a bank, thrift, or credit union.

Customer — a bank’s customer, a thrift’s customer, or a credit union’s member.

In addition, since each financial institution has the opportunity to customize some of the content and navigational flow of its Business Banking system, the step-by-step instructions for a feature may include steps that are not required at your Business Banking site. We hope you understand our attempt to be inclusive, as all of our clients are important to us.

Some other terms, unique to the Business Banking product, also require further definition:

- Financial Institution super user — the financial institution employee responsible for assigning Administration Platform access to financial institution administrators. Digital Insight will work with your financial institution to determine the financial institution super user(s) and provide them with super user access information.

- Financial Institution administrator — an employee of the financial institution that is given access to the FI Administration Platform of Business Banking by the financial institution super-user.

- Customer Information File number (CIF #) — the identification number, used by the financial institution administrator, to access the customer’s information stored in the financial institution’s host computer.

- Company administrator — the customer, or a person assigned by the customer, who will have administration responsibilities in the Commercial Customer Platform of Business Banking.

- End user — an employee of the customer that is given access to Business Banking by the company administrator.

Type Styles

In addition to the heading and body text type styles, the following items are distinguished in the text as indicated below.

The names or labels of specific fields, action buttons, radio buttons, and check boxes that appear on the screen look like this:

Password
Add
Reset
Main
The name of a key to press looks like this:
ENTER
SHIFT
TAB
Specific text you are instructed to enter on the screen looks like this:
email@diginsite.com

Navigation and User Interface Tips
In order to provide a user-friendly, intuitive interface, Digital Insight has created standard layouts and usage techniques for screen navigation, data-entry validation, field and button level help, and action buttons.

General Notes

• The screens in the Business Banking system have been designed to support a resolution of 800 x 600 pixels or higher.
• You must enable Java in your browser. In all cases, the system supports ONLY the Java Virtual Machines supplied with the browsers – at present, no 3rd-party plug-ins are supported.
• You must enable Javascript in your browser.
• You must enable cookies in your browser.
• Netscape V6.0 is not supported at this time.
• Other windowed environments (e.g., X.11 on UNIX) are not supported at this time.

Browser-Specific Settings
This section explains in detail how to set up a browser so that you can use the Business Banking system.

Netscape
Under Edit > Preferences > Advanced
Automatically load images: Check.
Enable Java: Check.
Enable Javascript: Check.
Enable Style Sheets: Check.
Cookies: Set the radio button to Accept all cookies.

Internet Explorer
Under Tools > Internet Options > Security > Custom Level
Cookies: Enable both cookie types (cookies stored on your computer and per-session cookies).

Java > Java Permissions: Enable Java. The security setting can be Low, Medium, High or Custom (anything except Disabled).
Miscellaneous > Navigate sub-frames across different domains: Enable.
Scripting: Enable all scripting sub-menu items.
Under Tools > Internet Options > Advanced
Java VM: Check the box for Java JIT compiler enabled.

Security Architecture

We understand that there is nothing more important to a financial institution, or to its customers, than knowing that cash management transactions are private and secure. Therefore, we have applied the very latest in technology when creating the Business Banking security architecture.

The security architecture uses the Internet for secure delivery of account balances, account histories, and transfer requests and a private network for access to the financial institution’s host computer. This design prevents the financial institution’s live database from being accessed through the Internet.

Overview of the Security Architecture

The best way to understand the Business Banking security architecture is to take it one step at a time. There are security features at every level of a cash management transaction—from the customer’s computer, to the Internet, to the perimeter network, and to the secure network. These security features are described briefly below and are discussed more fully later in this chapter:

Customer’s computer — all cash management transactions begin here, at the customer’s computer (Macintosh or IBM compatible). The following security features are provided at this level: password protection, multifactor authentication, inactivity timeout, cache security, exit buttons, and finally a lockout for failing to log-on after five attempts.

Internet — information is transferred over the Internet from the customer’s computer to the Business Banking servers. To maintain privacy for these transfers, the following security features are in place: encrypted URL, SSL protocol, and public-key cryptography.

Perimeter network — the next level is the perimeter network, which receives all of the financial institution’s Web traffic. To maintain the security of the perimeter network, all entering traffic must pass through a filtering/screening router.

Secure network — finally, there is the secure network, which receives traffic related only to cash management. At this level, the following security features are in place: a firewall, a frame relay (for an online solution), and two filtering/screening routers.

Password Protection

Password protection occurs at two levels within the Business Banking product. The first is the identification of the customer, or company, and the second is the identification of the end user accessing the Business Banking product.

In order to access Business Banking, an individual must provide a company ID and password followed by a user ID and password. Without all four pieces of information, access to Business Banking is denied.

The FI administrator assigns the company ID and password to the company administrator when the customer signs up to use the Business Banking product. Business Banking
recognizes a first-time sign-on and will require the company administrator to change the company password and log-on again using the secure information.

Special password characteristics may be imposed by the financial institution to provide a greater degree of security. These requirements may include minimum and maximum length, upper and lower case alpha characters, numeric, or special characters (e.g. “!” “@” “#” etc.).

The company administrator assigns a unique user ID and password to any personnel (end users) who will have access to the Business Banking system.

As a means of added security, the passwords must be changed on a regular basis. The number of days before a password must be changed is set by the financial institution and applies to all end users accessing Business Banking.

**Multifactor Authentication**

This optional security feature provides a two-factor authentication to access the Business Banking FI Admin Platform. After a valid user ID and password is entered, sites enabled for multifactor authentication (MFA) will send a security code via email to the user. Once the security code has been validated, users will have the option to enroll their computer for future use on the MFA system.
Inactivity Timeout Feature

Although Digital Insight recommends that customers, or end users, never leave their PCs unattended while logged into Business Banking; a built-in security feature minimizes the risk in such a situation. The inactivity timeout feature ensures that Business Banking automatically shuts off after a designated period of inactivity.

Through the Administration option in the Commercial Customer Platform of Business Banking, the company administrator can specify the length of inactivity before Business Banking shuts off. If no time is set, a default time of 10 minutes is automatically used.

Cache Security

Business Banking transactions are written in a format that by design cannot be saved in a cache file. This ensures that no one can view a customer’s account information by accessing the cache file.

Exit Button

When customers, or end users, are finished with the Business Banking system, they should click the Log-Off button before going anywhere else on the Web. This ends Business Banking access.

Five Failed Log-Ons

As an added security feature, Business Banking access is denied after five failed log-on attempts. Business Banking access is reactivated only after the company administrator has contacted the financial institution.

Internet

Encrypted URL
The URL addresses are encrypted on all Business Banking transactions. This feature ensures that any account information that appears in the URL is not readable if intercepted.

**SSL Protocol / Public-Key Cryptography**

All cash management transactions use the Secure Sockets Layer (SSL) protocol developed by Netscape®. SSL protocol uses public-key cryptography to ensure privacy for the data flowing between the commercial customer’s browser and Digital Insight’s server.

This protocol allows for the transfer of digitally signed certificates for authentication procedures and provides message integrity, ensuring that the data cannot be altered en route. By convention, Web pages that require an SSL connection start with https instead of http.

In Digital Insight’s SSL-based public-key cryptography system, the public and private keys are related in such a way that only the public key can be used to encrypt messages and only the corresponding private key can be used to decrypt them. The public key is distributed using a certificate that verifies the identity of the owner. The private key is kept confidential. A message encrypted with a public key can only be read after decryption with the private key.

Here’s how the SSL protocol works:

1. To initiate a transaction, the customer uses a browser to send a secure message via SSL to the financial institution’s Web server, hosted by Digital Insight.
2. The financial institution’s Web server responds by sending a certificate that contains the financial institution’s public key.
3. The customer’s browser authenticates the certificate, then generates a session key, which is used to encrypt data traveling between the customer’s computer and the financial institution’s server.
4. The session key is encrypted using the financial institution’s public key and is sent back to the Web server.
5. The financial institution’s Web server decrypts this message using the private key, and then uses the session key for the remainder of the communication.

By exchanging messages using the public/private key pair, the customer can be assured that communication is happening with the financial institution’s Web server and not a third party trying to intercept the transaction request.

**Perimeter Network**

**Filtering/Screening Router**

The filtering/screening router verifies the protocol, source, and destination of each network packet before permitting access.

Access is denied if the packet is not directed at a specific, available service. The router is configured to allow only permitted protocols.

**Secure Network**

**Firewall**
The firewall protects Digital Insight’s secure network from unauthorized access. All Business Banking inquiries are addressed to the firewall.

Traffic through the firewall utilizes a special application proxy system, which verifies the format, source, and destination of each information packet. The proxy then changes the IP address of the packet to deliver it to the appropriate site within Digital Insight’s network.

This method protects all inside addresses from outside access, and the structures of Digital Insight’s perimeter networks are invisible to outside observers.

**Filtering/Screening Routers**

There are two filtering/screening routers within the secure network and both function in a similar manner to the filtering/screening router in the perimeter network. The only difference is their placement within the security architecture. One of the filtering/screening routers is placed in front of the frame relay. This router’s primary function is to preclude all unauthorized traffic from entering into Business Banking from the frame relay.

To understand the importance of this design, think of Business Banking as having a front door and a back door. In this analogy, the firewall provides security at the front door and the filtering/screening router provides security at the back door.

**Frame Relay**

An important element of the Business Banking security architecture is that the financial institution’s host system is never exposed to the Internet. Rather, in the case of an online system, a private connection is maintained between Digital Insight and the financial institution. The frame relay establishes this private connection.

**Navigating within Business Banking**

There are two ways to navigate within the Business Banking system:

- **Screen navigation** — the process of moving from field to field using the keyboard or mouse. It applies to both the FI Administration and Commercial Customer Platforms of Business Banking.

- **Menu navigation** — the process of accessing various features from the Administration Platform Menu and Commercial Customer Platform menu. The menu system for each platform is described in the appropriate chapter for the platform.

**IMPORTANT!** Do not use your browser’s Back button when navigating either the FI Administration or Commercial Customer Platforms. In order to provide maximum security for your data, we designed the Cash Management system so that it does not provide your browser with the cache information necessary to make the Back button usable. (If that information were in your browser, other users or other software might be able to access it.)

**Screen Navigation**

The following screen navigation tips apply to both the Financial Institution Administration and Commercial Customer Platforms.

The Business Banking product screens are designed to respond to both a mouse and to keyboard commands. The following points apply to keyboard usage:
• To move the cursor from field to field, press the TAB key to go forward and the SHIFT/TAB key combination to move backward. The TAB key will cycle through all fields, including buttons.

• If you are moving the cursor using the TAB key and you select a button, you can press the ENTER key to execute the action associated with the button.

• If you are making a selection in a check box, you can use the SPACE BAR to toggle the checked/unchecked condition.

**Interface Tips**

**Common Field Formats**

Similar fields use standard length, formatting, and validation:

• Phone numbers are automatically formatted with parentheses () for the area code and a dash (–) for the number. The extension is maintained as a separate field.

• Email addresses must be at least 8 characters and contain an at sign (@) and a period (.). Email help will reference user@company.com as the example.

• Passwords are 4 to 16 characters and may include letters and numbers. Special password characteristics may be imposed by the financial institution to provide a greater degree of security. These requirements may include minimum and maximum length, upper and lower case alpha characters, numeric, or special characters (e.g. !" @" #" etc.).

• User IDs are 4 to 16 characters and may include letters and numbers.

• Dollar amounts are 16 digits and reserve the last 2 digits as the decimal place (for example, 14.2). **Amounts are automatically formatted with a dollar sign ($), comma (,), and decimal (.) where appropriate.**

• ZIP Codes are 10 digits and are automatically formatted with a dash (–).

• Dates must be entered in **mm/dd/yyyy** format.

**Common Button Formats**

Common buttons have the same look and feel, and use standard text:

• **Add** — adds a new database record.

• **Update** — saves changes to an existing database record.

• **Delete** — removes a record from the database.

• **Reset** — removes changes to data-entry fields and returns the field values to their prior settings within the record.

• **Submit** — sends a request or initiates an action other than add, update, or delete.

• **Main** — returns the end user to the Administration Menu in the Financial Institution Administration Platform or the end user’s main screen in the Commercial Customer Platform.

• **List** — displays a summary of all database information pertaining to the current screen.
Where to Get Additional Help

Digital Insight is committed to providing you with the best overall product experience. This includes designing intuitive technical products with ease of use in mind. We also understand that on occasion the backing of our support resources is necessary. Digital Insight’s Customer Support services include Web-based support, user guides, online help and access to our Customer Service Analysts.

Look in the User Guide or online help

Check out the Client Site pages of our website at: https://www.diclientsite.com

If you can’t find the answer to your question online or in the user guide, contact Digital Insight Customer Service. Use the My Contacts option on the Client Site page to search for your FI Customer Service contact information.

Before You Call Customer Service

Q. When an end user reports technical difficulties, what information should I gather from them prior to contacting Digital Insight Customer Service?

A. In order to assist Digital Insight Customer Service Analysts in identifying the source of a technical difficulty, the analyst may ask the financial institution contact one or more of the following questions. Please attempt to obtain this information from your end user prior to contacting Digital Insight Customer Service.

• Has this feature or function worked in the past?
• When did the problem start happening?
• What operating system did this problem occur on? (PC/Windows 98, Macintosh, etc.)
• What browser version is being used? For example: Netscape 4.7, Internet Explorer 6.0
• Exactly what steps were performed that lead to the problem?
• Are you able to recreate the problem? Has someone at the financial institution successfully recreated the problem?
• Are you aware of any Data Processing Vendor changes on the host system? Is it Network or Hardware?
• Is the problem affecting one end user or many? (one, twenty, everyone, only a certain type of user?)
• What is the specific error message?
• What screen/page is the error message being displayed on?
• What version of Digital Insight software is the FI using?
• Has the problem been reported before?
• What was the connection to the Internet? Dial-up? T-1?
• What area of the system did the problem occur in? For example: Internet Banking - transfer confirmation page, Bill Payment - schedule payment page.
• Is the problem intermittent (happens all the time or just sometimes?)?
Note: In some cases, Digital Insight Customer Service, in an effort to reproduce the error, may ask the financial institution for a username & password. While this information may significantly increase our ability to quickly resolve the error, it is not required.

Q. Will a Digital Insight Customer Service Analyst speak directly to my end user?
A. Digital Insight Customer Service supports the financial institution. End user issues are first reported to the financial institution for resolution. If after the financial institution attempts to resolve the issue, and is unable to, and it is necessary for the end user to speak directly to the Customer Service Analyst the financial institution may contact Customer Service with the end user on the line.

Business Banking Administration

Accessing the Administration Platform

Access the FI Administration Platform using your Web browser by entering the following:

https://www.yourdomainname/onlineserv/CM/adminLogin.cgi/

Note: The domain name is your financial institution’s domain name as entered by customers to access your Web site.

1. Enter your user ID and password.
2. Click the Submit button and the Financial Institution Administration main screen (containing the Administration Menu) appears.
The FI Administration Menu’s six main options each feature a set of sub-options, some of which are separately access-controlled for each administrator (that is, you may find that some of them are unavailable to you, based on how the super user sets your profile in Security > Financial Administrator Profile Maintenance). The sub-option menus appear when you float the cursor over the main menu options.

Some FI Administration functions do not use separate screens but instead superimpose some fields or controls on this main screen. In those cases, you will need to click the Submit button to register your changes in the system. You can click Log-off at any time to end your session, or click Help to display the online help in a separate browser window.

**Maintenance**

The Maintenance service allows financial institution administrators to add, edit and delete customer information. This also provides some access control and security management features that apply at the customer level (not at a system-wide level).
For Hosts that can define and communicate specific rules about what accounts may be used with what services, the Business Banking system will tailor all account selection drop-down lists in all areas to implement those rules. You may impose additional restrictions if desired.

**Customer Maintenance**

**Customer Maintenance**

The Customer Maintenance service lets you edit an existing customer's information. This service is divided into two sub-services: Select Customer and Update Customer.

**Select Customer**

To display the Select Customer screen, do the following. On the Administration Menu, rest the cursor on the Maintenance heading and click Customer Maintenance. The Business Banking customer selection screen appears.

This screen also provides you with the ability to view a list of all your customers and their individual settings by clicking the List button at the bottom of the screen. If you have a large number of customer records, you will be able to page through the list using First, Previous, Next and Last options.

**Update Customer**

To display the Update Customer screen, select a customer record using one of the following methods:

- **Search** - Select the value to search Company ID, Company Name, Host Key or Email. Input search criteria. Select Search. The application will return a list of those company records matching or partially matching your search criteria.

  **Note:** A wildcard search can be used by placing an asterisk "*" before or after the value to search.

  - **Index** - Select A-Z or 0-9. The application returns company records with company names beginning with your selection.

  - **Locked Out** - The application returns companies either manually locked out by a financial institution administrator or systematically locked out by exceeding the number of bad login attempts.
• **Password Maintenance** - The application returns companies that require a second financial institution administrator to complete a password maintenance change.

If you have a large number of customer records, you may page through the list using **First, Previous, Next** and **Last** options.

**Note:** The **Host Key** label is a variable parameter set as part of your initial system installation. The label will actually display the preferred term for your institution (e.g., Serial No., TIN, CIF, CIS #, etc.).

---

**Updating Customer Information**

1. Display the **Update Customer** screen.
2. Change any customer information shown in the input fields. (**Company ID** and **Key** do not have input fields; they are held constant in order to maintain data integrity.) If necessary, click the **Reset** button to remove any changes to the data-entry fields and restore them to their prior values.
For hosts that do not return a customer name as part of their data set, the Cash Management system allows you to edit the Customer Name. If this is the case for your host, the Customer Name field is an input field instead of a display-only field; you may change its contents as you wish and they will be saved when you do an Add or Update.

**IMPORTANT!** You cannot change the Administrator's User ID to an ID that is already in use by the customer. All User IDs (whether for administrators or end users) must be unique across the customer’s entire database. If you change a Company Password or User Password, the company administrator will be required to change them on subsequent logins. As a security precaution, Business Banking never allows customers to keep passwords that were set by the financial institution.

3. In the Account List section of the screen, select the individual accounts that the customer can access, or click the All Accounts checkbox. This list is not updated automatically when new accounts are created, so if you don’t see all of the accounts you expect, try clicking the Refresh Accounts button.

4. Also in the Account List section is a Company dropdown menu and a Multi-"Company" Account Access button. The Company dropdown default value is the primary company for the customer profile. Clicking the Multi-"Company" Account Access button displays a pop-up window that allows you to add, delete or modify secondary "companies" for the customer. Please note that the "Company" label is a variable based on your Host Key parameter. Once a secondary company has been added, select the new company from the Account List drop down menu. Initially, no accounts will display. Selecting the Refresh Accounts button will pull in the company's associated accounts into the system. Also, for each company, make sure to click the Update button before changing to another company in the drop down menu.

**Note:** If "NSF Book XFR" is checked in the Account List section, the commercial customer may submit transfers that exceed the available balance for that account (i.e. no balance validation will occur).

5. In the Banking Services section of the screen, click the check box next to each service that you wish to make available to the customer. For convenience, you can start by checking the All Services box, or by checking the Small Business Services box for a starter set of options (Balance Reporting, Book Transfers, Stop Payments and Online Services). To enable Small Business FinanceWorks, select the ‘Small Business FinanceWorks’ button. When the status maintenance window displays, select the ‘Small Business FinanceWorks’ checkbox to enable the service. See the 'Small Business FinanceWorks' section for more detail.

See the Banking Services subtopic for details on the Banking Services options.

6. When you are satisfied with your changes, click the Update button.

**Note:** Your changes do not affect Business Banking sessions that are already underway. If you make changes while the customer’s Company Administrator and/or other end users have active sessions, those users would have to log out and then log back in to see the effects of those changes.

7. Click the Main button to exit and return to the Administration main screen.

**Granting Access to Multiple Company Accounts**

Business Banking has the ability to allow business customers to utilize additional accounts that may be included in their relationship with the financial institution. Financial
institutions can grant access to multiple accounts that a company would normally not be able to access under their primary identification.

Selecting the **Multi-Company Account Access** button in the Account List section will display the Multi-Company Account Access pop-up window:

---

**Note:** The word "Company" in Multi-Company Account Access is a variable. It will be replaced by the Key Name that is given during the implementation of Business Banking.

---

### Multi-CIF Account Access

<table>
<thead>
<tr>
<th>CF</th>
<th>Nickname</th>
<th>Company Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>7777</td>
<td>EHF Simulator</td>
<td>EHF Simulator</td>
</tr>
<tr>
<td>56750</td>
<td>Mike's Pizza</td>
<td>EHF Simulator</td>
</tr>
<tr>
<td>9938</td>
<td>Dave's BBQ</td>
<td>EHF Simulator</td>
</tr>
</tbody>
</table>

Administrators can add additional companies under the primary. Accounts tied to the companies will be pulled into the Business Banking system and display on the **Account List**. Companies are listed with their **Company Name** (pulled from the host), **Nickname** (defaults to Company Name) and host ID number. The **Nickname** is what will display on the **Commercial Customer Platform** and can be modified. The first company listed is the primary company and cannot be modified.

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**Note:** Only FI Admin Platform super users will have access to the **Multi-Company Account Access** button due to security restrictions.

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### Banking Services

The **Banking Services** options are largely self-explanatory – if the option is checked, the service is made available to the end users by enabling it on the Commercial Customer Platform Navigation Column. However, there are some subtleties involved with some options, specifically those that have sub-options that control the system’s behavior in certain situations. The following list explains the details all of such options.

Keep in mind that these characteristics are specific to each customer, not global.
Small Business FinanceWorks Status Maintenance

- The SBFW application can be enabled through the Small Business FinanceWorks Status Maintenance navigation. See the Small Business FinanceWorks section for details. If your FI is not set up for SBFW, a message will display when this navigation is selected.

Multifactor Authentication (MFA)

- **MFA Effective Date:** Enter a date that the MFA feature will be enforced. If the Multifactor Authentication checkbox is enabled, an MFA Effective Date must be entered.

Go ID Token Challenge

- **Go ID Effective Date:** Enter a date that the Go ID Token Challenge feature will be enforced. If the Go ID Token Challenge checkbox is enabled, a Go ID Effective Date must be entered and Go ID must also be enabled for a service. Note: Wire Transfer, ACH and Tax Payments are the services that support a Go ID challenge.

Balance Reporting

- **Suppress Float:** Check this box to eliminate float data from the Account Summary Details pop-up window. Use this option if you do not want a customer to have access to the float data.
- **BAI2:** Check this box to allow the company to export historical transactions from the Account Details screen in this file format.
- **WebConnect for Quicken:** Check this box to allow the company to export historical transactions from the Account Details screen in this file format.
- **WebConnect for QuickBooks:** Check this box to allow the company to export historical transactions from the Account Details screen in this file format.
- **Money (OFX):** Check this box to allow the company to export historical transactions from the Account Details screen in this file format.

ACH

- **Daily Credit Limit:** The limit the company can submit for Credit ACH origination files.
- **Daily Debit Limit:** The limit the company can submit for Debit ACH origination files.
- **Balanced Batches Required:** Check this box to allow company to initiate and upload only balanced ACH files. Selecting this checkbox will enable an optional Create Offsetting Transaction checkbox on the Funds Transfer > ACH > Batch Template Maintenance screen of the Company Platform.
- **Balanced and Unbalanced Batches Allowed:** Check this box to allow company to initiate and upload balanced or unbalanced ACH files. Selecting this checkbox will enable an optional Create Offsetting Transaction checkbox on the Funds Transfer > ACH > Batch Template Maintenance screen of the Company Platform.
- **Require Approval:** Check this box if you want the system to require administrator approval for all ACH submittals. (Usually the system requires administrator approval only if the user has exceeded his/her daily limit.)
- **Require Approval by Other User:** Check this box if you want to restrict end users from approving their own work.
- **Restrict ACH Initiation If User Limit Is Exceeded**: Check this box to prevent initiation of batches exceeding per-batch limits as well as daily limits.
- **Suppress ACH Send File**: Check this box to suppress the Send ACH functionality. This allows you to suppress or enable display of the "ACH Send File" Commercial Customer Platform / ACH menu option.
- **Re-Presented Check a.k.a “RCK”**: Check this box to allow the company to submit RCK items using the online Re-Presented Check data entry form.

**Note**: You must enable the Re-presented Check feature under Banking Services and in the SEC section for the company to send RCK items through the Send ACH File application and to initiate them manually.

- **Suppress ACH ID Validation**: Clicking this box will bypass the ACH ID validation for external files sent via the Send ACH File application. If ACH Prefunding is enabled, this option is not available.
- **ACH Prefunding (Unbalanced Batches Required)**: Adding ACH Prefunding service is a three step process for a new company and a two step process for an existing company. Selecting this option will route batches to the Pending Prefunding Batch screen for FI Administrator approval.
  - **Adding a New company**:
    - **Step 1**: Check the ACH checkbox and enable appropriate accounts for ACH and click Add.
    - **Step 2**: Return to the company on the Customer Maintenance screen and check the ACH Prefunding checkbox and click Update.
    - **Step 3**: Return to the company and click the ACH ID button to add ACH IDs and complete the account number association required for ACH ID when enabled for ACH Prefunding.
  - **Note**: For an existing company, complete steps 2 and 3.
- **Require Go ID Token Challenge**: Check this box if you want users to have to use a Go ID token to submit an ACH batch or file, including RCK transactions. If Approval is required, then the token must be used during the approval process. If Approval is not required, then the token must be used during the initiation process.
- **ACH IDs**: Click this button to display a pop-up window that allows you to enter ACH IDs and descriptions for the customer. The company can have a unlimited number of ACH IDs that can contain up to 10 alphanumeric characters.
- **ACH IDs (Prefunding)**: Must include an associated account number to be chosen from the dropdown menu. Account Number field has a dropdown menu that will list all accounts that have ACH services enabled on the Customer Maintenance page of the FI Admin Platform.
- **SEC**: Click this button to select the Standard Entry Class “SEC” code you want to allow the company to send via the ACH Send File application. The Standard Entry Class codes supported are: ARC, CCD,CTX, PPD, RCK, TEL and WEB.

**Effective Date Control**

- This option allows FI Administrator to define the number of future-dated calendar days allowed to submit ACH and EFTPS batches. Option applies to ACH, ACH Prefunding and Tax Payments and overrides identical feature in Policies.
- **Default’ value is determined by the Effective Date Control ACH/EFTPS value on the FI Policies page.
- **Changing this value on the Customer Maintenance & Add New Customer screen to a value that is not on the Policies page will override the Policies page value.**
Tax Payments

- **Allow Unbalanced Files**: Check this box to allow company to initiate unbalanced ACH Tax Payment files. Selecting this checkbox will enable an optional Create Offsetting Transaction checkbox on the Tax Payments screen on the Company Platform.
- **Require Approval**: Check this box if you want the system to require administrator approval for all Tax Payment submittals.
- **Require Approval by Other User**: Check this box if you want to restrict end users from approving their own work.
- **Restrict Tax Payment Initiation If User Limit Is Exceeded**: Check this box to prevent initiation of transactions exceeding per-transaction limits as well as daily limits.
- **TAX ID**: Click this button to display a pop-up window that allows you to enter an unlimited number of Tax IDs with the Taxpayer's name. (Required for making electronic tax payments on behalf of various companies.)
- **Require Go ID Token Challenge**: Check this box if you want users to have to use a Go ID token to submit a Federal Tax Payment. If Approval is required, then the token must be used during the approval process. If Approval is not required, then the token must be used during the initiation process.

Wire Transfers

- **Require Approval**: Check this box if you want the system to require administrator approval for all submittals.
- **Require Approval by Other User**: Check this box if you want to restrict end users from approving their own work.
- **Restrict Wire Initiation If User Limit Is Exceeded**: Check this box to prevent initiation of transactions exceeding per-transaction limits as well as daily limits.
- **Allow Freeform**: Check this box to enable the Initiate Freeform function. Initiate Freeform allows users to initiate Wire Transfers without using a predefined template.
- **Require Go ID Token Challenge**: Check this box if you want users to have to use a Go ID token to submit a wire. If Approval is required, then the token must be used during the approval process. If Approval is not required, then the token must be used during the initiation process.

Account Reconciliation

- The Account Reconciliation checkbox enables access to this feature for checking accounts only. If this option is enabled, users may not select any other account type for Account Reconciliation. The checkbox in the Account Reconciliation column will be gray for any other account type.

**Note**: Once you give a commercial customer permission to account recon / positive pay the system will begin running reconciliation on a nightly basis. If your commercial customers are not ready to upload their outstanding issues, exceptions will immediately begin appearing the next day.

Dual Control

- The User Profile Maintenance Approval Required checkbox enables the Dual Control feature. If this option is enabled, any changes made to a user profile will require an approval by the Company Administrator or User Administrator with approver rights.

Single Sign-On Services

- The Single Sign-On Service subsection allows you to provide access to a third party vendor application that you have contracted with Digital Insight to support.
**Deleting a Customer**

**IMPORTANT NOTE:** Before you delete a customer, be sure to delete all of that customer’s scheduled recurring transfer (SRT) instructions. Otherwise the SRT instructions will continue to run. You can do this by signing on as the commercial customer and then deleting any Balance Alerts, Sweeps, Scheduled Transfers, and/or Recurring Transfers prior to deleting the commercial customer from the FI Admin platform.

1. Display the Select Customer screen.
2. Select the customer record using one of these methods:
   - **Search** - Select the value to search Company ID, Company Name, Host Key or Email. Input search criteria. Select Search. The application will return a list of those company records matching or partially matching your search criteria.
   
   Note: A wildcard search can be used by placing an asterisk ‘*’ before or after the value to search.
   - **Index** - Select A-Z or 0-9. The application will return those company records with company names beginning with your selection.
   - **Specialized Groups** - Select Locked Out or Password Maintenance. The application will return those company records in that condition.

   If you have a large number of customer records, you will be able to page through the list using **First, Previous, Next** and **Last** buttons.

   **Note:** The Host Key label is a variable parameter set as part of your initial system installation. The label will actually display the preferred term for your institution (e.g., Serial No., TIN, CIF, CIS #, etc.).

3. Click the **Delete** button. A dialog box appears, prompting for confirmation.
4. Click the **OK** button to confirm, or click the **Cancel** button to leave the record unchanged.
5. Click the **Main** button to exit and return to the Administration main screen.
6. Click the **Log Off** button to exit the application.

**IMPORTANT!** Be very careful when using the **Delete** option. When you delete a customer definition, all of that customer’s database information is removed from the system and cannot be recovered. This includes data for secondary companies that have been added through the Multi-"Company" Account Access feature.

**Deleting a customer with Small Business FinanceWorks enabled:**

To delete a customer that has SBFW enabled, you first need to disable the SBFW service. To do this,

1. Go to the Customer Maintenance Page
2. Select the ‘Small Business FinanceWorks’ button
3. Uncheck the ‘Small Business FinanceWorks’ checkbox on the Status Maintenance window
4. Save the Update.
If a customer is **actively enrolled for Billing Manager**, they must first be unenrolled for Billing Manager before they can be deleted.

*See section on 'Small Business FinanceWorks' for details.*

**Locking a Customer Out of the System**

1. Display the **Update Customer** screen.
2. Select the customer record using one of methods described above.
3. Click the **Lockout** button. The button changes to **Unlock**; you can use it later to reinstate the customer’s access.
4. Click the **Main** button to exit and return to the Administration main screen.
5. Click the **Log Off** button to exit the application.

**Note:** This functionality locks out all users for the company. An individual user may lock themselves out by exceeding the number of bad login attempts. Refer to the **Reset Logins** functionality for correcting this condition.

**Reset Number of Failed Logins**

1. Display the **Update Customer** screen.
2. Select the customer record using one of methods described above.
3. Click the **Reset Log-in** button.
4. Click the **Main** button to exit and return to the Administration main screen.
5. Click the **Log Off** button to exit the application.

**Note:** Exceeding the number of failed login attempts will cause the user to be locked out of the application. Resetting the number of failed login attempts will unlock the user. This functionality is different from the **Unlock** button which controls all users’ access.

**Reset Login Credentials**

The **Reset Login Credentials** option will allow you to reset and invalidate a company administrator’s password, security questions and computer/cookies at the same time. You must provide new password information prior to clicking this option.
1. Display the **Update Customer** screen.
2. Select the customer record using one of methods described above.
3. Under the **Company Administrator** section, enter new password information in both fields.
4. Click the **Reset Login Credentials** button (do not click update).

This option will only be available if Multifactor Authentication has been enabled. Depending on which Multifactor Authentication Security Option is enabled on the Policies page (see **Policies** section), the company administrator will be presented with one of two screens on first login:

**Security Code Option** - The company administrator will be challenged with the **Temporary Access** screen upon their next login to provide a **Security Code** and/or add extra security to their computer. Once the administrator provides the **Security Code**, the user will be presented with the request to change their password.

**Security Questions Option** - The company administrator will be challenged with the **Security Questions** setup screen. Once the administrator provides the new **Security Questions**, the user will be presented with the request to change their password.

**Unenroll a User Computer(s)**

The **Unenroll Computers** option will allow you to invalidate the company administrator’s computer/cookies without resetting their password.

1. Display the **Update Customer** screen.
2. Select the customer record using one of methods described above.
3. Click the **Unenroll Computers** button (do not click update).

The company administrator will be MFA challenged upon at the next login to provide a Security Code and/or add extra security to their computer. This option will only be available if Multifactor Authentication has been enabled.

**Reset Security Questions**

The **Reset Security Questions** will allow you to reset a company administrator’s existing security questions.
1. Display the **Update Customer** screen.
2. Select the customer record using one of methods described above.
3. Click the **Reset Security Questions** button (do not click update).

The company administrator will be presented with the create **Security Question** screen upon their next login. This option will only be available if Multifactor Authentication has been enabled and one of the two **MFA Security Questions** options has been selected on the **Policies** page.

**Add New Customer**

Before a new customer can use the Business Banking product, the financial institution administrator must add that customer’s information to the system. The **Add New Customer** function allows you to create a new customer record.

To display the **Add New Customer** fields:

- On the Administration Menu, rest the cursor on the **Customer Maintenance** option and click **Add New Customer**. The **Key** field appears, as well as the **PIN#** if required by the host system.

**Note:** The Key label is a variable parameter set as part of your initial system installation. The label will actually display the preferred term for your institution (e.g., TIN, CIF, CIS #, etc.).
1. Enter the customer’s **Key** number and, if required, the **PIN** information.

2. Click the **Submit** button. The customer’s account information is copied from the financial institution’s host computer system. The system now displays the Business Banking **Customer Maintenance** screen:

3. Fill in the fields in both the **Company Administration** and **Company Administrator** sections at the top of the screen.

**Note:** The company ID and password and the company administrator’s user ID and password are all required for the company administrator to log-on to the Commercial Customer Platform in Business Banking.

When the company administrator logs on for the first time, Business Banking requires that the company password be changed. On second login, the system is requires that the administrator password be changed.

For hosts that do not return a customer name as part of their data set, the Banking system allows you to edit the **Customer Name**.

4. In the **Account List** section of the screen, select the individual accounts that the customer can access, or click the **All Accounts** checkbox. This list is not updated automatically when new accounts are created, so if you don’t see all of the accounts you expect, try clicking the **Refresh Accounts** button.

**Note:** If "NSF Book XFR" is checked in the **Account List** section, the commercial customer may submit transfers that exceed the available balance for that account (i.e. no balance validation will occur). It is also important to note that this flag will not override any restrictions placed on the host. For example it will not force post the transaction. It is still possible that the host will reject...
the transaction. The Business Banking system is simply allowing the transaction to be sent to the host instead of checking the balance before we send the transaction to the host.

5. In the Banking Services section of the screen, click the check box next to each service that you wish to make available to the customer, or check the All Services box. See the Customer Maintenance topic for full details on Banking Services.

**Note:** If the financial institution decides not to allow a customer access to a particular service, that option will not appear in the customer’s navigation column. However, it will appear in the customer’s Administration/User Maintenance screen in grey, indicating potential availability.

6. Click the Add button to save the information.

7. Click the Main button to exit and return to the Administration Menu.

8. Click the Log Off button to exit the application.

**Note:** When adding a new customer who will be required to use ACH Prefunding services, you must first grant ACH services and then Add the customer, then return to the Customer Maintenance page for that customer and select the checkbox for ACH Prefunding.

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### Enabling Small Business FinanceWorks

The Small Business FinanceWorks service can be enabled for a user by:


2. Checking the 'Small Business FinanceWorks' checkbox on the Status Maintenance window.

3. Selecting 'Update' to save the changes.

**Note:** Only Company Administrators can be permitted to the Small Business FinanceWorks service.

### Disabling Small Business FinanceWorks

You can disable Small Business FinanceWorks for a user by:


2. Unchecking the 'Small Business FinanceWorks' checkbox on the Status Maintenance window.

3. Selecting 'Update' to save the changes.

Below is a sample screen of the Customer Maintenance page displaying the "Small Business FinanceWorks Status Maintenance" button.
**Note:** If your financial institution is not set up for Small Business FinanceWorks, you will see a message when this navigation is selected instead of the Small Business FinanceWorks Status Maintenance page.

Below is a sample screen of the 'Small Business FinanceWorks Status Maintenance' page

![Sample Screen](image)

The application statuses on the Small Business FinanceWorks Status Maintenance screen are displayed based on the criteria listed in this table:
Enrolling in Billing Manager

A user can enroll in Billing Manager from within the Small Business FinanceWorks application only. Upon successful completion of the enrollment process, the user's Billing Manager status in the 'Small Business FinanceWorks Status Maintenance' window will update from 'Available' to 'Active'. The 'Unenroll Billing Manager' link will then display next to 'Billing Manager' status.
Unenrolling an Active Billing Manager User

A Bank User can unenroll a Corporate Administrator User from Billing Manager by clicking on the 'Unenroll Billing Manager' link on this page. There is no self-service unenrollment process for Billing Manager. This action will cause the user's Billing Manager status to update from 'Active' to 'Available' on the 'Small Business FinanceWorks Status Maintenance' window. The 'Unenroll Billing Manager' link will no longer display next to the 'Billing Manager' status.

Policies

Display and Modify Policies

The Policies function allows you to set global policies (that is, system settings that apply across all customers). In addition, the Defaults section allows you to specify how some of these settings should appear initially whenever you create a new customer definition.

IMPORTANT: The New Customer Defaults settings are just initial settings used when creating a new customer. In the course of completing a customer definition, you may reset some or even all of the settings differently than the defaults. Default settings are simply a convenience to save you some time by getting most of the settings right at the outset for most situations. Changes to the New Customer Defaults settings do not affect existing customer definitions.

To display the Policies screen:

• On the Administration Menu, rest the cursor on the Maintenance option and click Policies. The Policies screen appears.
Account Policies Section

Policies are organized by service and set global system characteristics (i.e., they apply across all customers).

**Imaging**

- **Number of Days for Deposit Imaging**: This field controls how many days of access there are for an online deposit image. This is specified in calendar days, not business days.
- **Number of Days for Check Imaging**: This field controls how many days of access there are for an online check image. This is specified in calendar days, not business days.

**Balance Reporting**

- **Update Existing Customers**: These selections turn the sub feature on or off for all existing customers in the application list of sub features are dependent on what your financial institution has purchased.
- **Use Host Provided BAI Codes**: This checkbox, when selected, will use the BAI code sent from the host for export instead of the BAI mapping table. If the BAI code does not fall between 001-999, then the BAI mapping will be used. If the BAI mapping table is not populated, or the description does not match anything, then the default values of 409 (debits) and 108 (credits) will be used.
Book Transfer

- **Loan Payment Types**: These settings control which loan payment options you wish to offer to your customers. Loan Payment types are host dependent settings. Not all hosts will support the same loan payment types.

- **Book Transfer - Balance to Check/Display**: This is a drop down list that displays those balance types available from the FI's DPV. This is the balance that will be used to verify that good funds are in the Book Transfer From Account.

- **Sweep - Balance to Check**: This is a drop down list that displays those balance types available from the FI's DPV. This balance will be used to verify good funds for the Sweep transaction.

**Note for Scheduled Recurring Transfers (SRT)**: For online DPVs, the balance will be checked when the scheduled transfer is kicked off. If the selected balance to check is insufficient*, the Business Banking application will fail the transfer. The NSF Book Transfer check box on the customer maintenance page only allows the account to go overdrawn for Same Day book transfers and has no bearing on SRT.

For batch DPVs, the balance will be checked one time, the day of the transfer. The transfer will be sent from Business Banking if the balance, at the time it is verified, is sufficient to cover the transfer, and will fail if the balance at that time is insufficient*.

* Although the balance is being verified, there is a chance that other transactions could post from other external systems, i.e., teller systems, ATM systems, etc., that could cause the account to be overdrawn. The Business Banking application is unable to guarantee that sufficient funds will be in the account when the transfer actually takes place. For batch DPVs, there is a higher likelihood for this to occur.

ACH/EFTPS

- **ACH Cutoff Time**: This is the daily cutoff time after which any ACH submittal will not be posted until the next business day. Specify the cutoff time for your financial institution in military-style 24hr time (e.g., 15:00 for 3pm, etc.).

- **Suppress ACH Email Notification**: Your financial institution typically will receive an email notification whenever a customer submits an ACH batch. (The email address is specified on the Workflow Email Routing screen.) However, if your Institution has a high volume of ACH transactions, you may prefer not to receive email about each one. Check the box to prevent the system from generating outbound messages or receiving inbound messages.

- **Update Invalid Effective Entry Date for ACH Send**: Currently if your Business Users Send/Upload an ACH File with an invalid Effective Entry Date the system will reject the file. By selecting this option the system will insert a valid Effective Entry Date equal to Current Day+1 Business Day allowing the ACH Batch(s) to process successfully.

Example of Invalid Effective Entry Date:

- Stale Effective Entry Date (ACH file has a Effective date in the Past)
• Current Date as the Effective Entry Date
• Blank Effective Entry Date
• Invalid characters or invalid date format
• Non-Business Day Effective Entry Date (weekend & Federal holiday)

**Note:** Batches containing an Effective Entry Date beyond 30 days do not meet the permitted date range and will be rejected.

- **ACH Reversal:** If this feature is selected your business customers will be able to send ACH Reversal items to be reversed by your financial institution.

- **Effective Date Control ACH/EFTPS:** This option allows FI Administrator to define the number of future-dated calendar days allowed to submit ACH and EFTPS batches. Option applies to ACH Processing, ACH Manual Prefunding and Tax Payments. It is recommended that the lowest value be set to 5 days in order for end users to submit batches when a Monday is a Federal Holiday.

- **ACH Prefunding Lead Cutoff Time:** This option displays only when ACH Prefunding services has been enabled for your FI. This option allows FI Administrators to require ACH Prefunding batches to be submitted prior to standard ACH batches. The minute value selected will be deducted from the standard ACH Cutoff Time.

- **FI Funding Account Setup:** This hyperlink displays only when ACH Prefunding services has been enabled for your FI. Selecting this hyperlink displays a pop-up window where the details of your FI Funding Account are stored.

<table>
<thead>
<tr>
<th><strong>FI Prefunding Account Setup</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ACCH Prefunding Batch Debit Offset</strong></td>
</tr>
<tr>
<td><strong>Account Number</strong></td>
</tr>
<tr>
<td><img src="image" alt="Account Number Field" /></td>
</tr>
<tr>
<td><img src="image" alt="Add Button" /></td>
</tr>
</tbody>
</table>

- **FI Funding Account Setup:** Pop-up window where the details of your FI Funding Account are stored. The FI Funding account must allow posting of ACH transactions.

  - **Account Number:** The maximum number of characters allowed is 17; allows variable length input of 1 or greater; does not allow all spaces, or allow leading spaces.

  - **Account Name:** Allows lower case input, and will convert display to uppercase; maximum number of characters is 22; allows variable length input of 1 or greater; does not allow all spaces, or allow leading spaces.

  - **Routing Number:** The field is fixed 9 digits.

  - **Account Type:** General Ledger or Checking.
### Wires

- **Wire Transfer Cutoff Time**: This is the daily cutoff time after which any Wire Transfer submittal will not be posted until the next business day. Specify the cutoff time for your financial institution in military-style 24hr time (e.g., 15:00 for 3pm, etc.).

- **Suppress Wire Transfer Email Notification**: Your financial institution typically will receive an email notification whenever a customer submits a Wire Transfer. (The email address is specified on the *Workflow Email Routing* screen.) However, if your institution has a high volume of Wire Transfers, you may prefer not to receive an email about each one. Check this box to prevent the system from generating outbound messages or receiving inbound messages.

### Stop Payment

- **Range Stop Payment Limit**: Specify the number of checks allowed in a range stop payment.
• **Suppress Range Stop Payments**: Check this option to prevent the stop payment range option from appearing on the customer’s screen.

• **Suppress Stop Payments Email Notification**: Your financial institution typically will receive an email notification whenever a customer submits a Stop Payment. (The email address is specified on the Workflow Email Routing screen.) Check this box if you prefer not to receive email about each one.

**Online Services**

• **Minimum number of checks to reorder**: Specify the smallest allowable check reorder amount. The system will prevent your customers from submitting any orders smaller than this.

**Multifactor Authentication**

• **MFA Security Option**: Financial Institutions will be allowed to toggle between the three MFA security options. If you choose to discontinue MFA Security Options, all business users’ security options will be deleted. However, the MFA Security Questions will be retained if you toggle from MFA Security Questions with Second Request option to MFA Security Questions with Reset option and vice versa. If you re-enable one of the MFA Security Questions options, all business users will be required to go through MFA Security Questions setup process again. Only one option can be selected. The three options are:
  
  • **Security Code** - On unenrolled computers, users will be challenged with the Temporary Access screen upon login to provide a Security Code. The Security Code is sent via email and expires after 30 minutes.
  
  • **Security Questions with Second Request** - Users will be allowed to request a second set of security questions. The second set of questions presented to the business user will also be random (2 of the 3 questions left) and will not contain any one of the previously presented questions. The user cannot make a second request in the same session.
  
  • **Security Questions with Reset** - Users will have the ability to reset their security questions when they are challenged. If the user chooses to reset their questions, the Business Banking system will send a security code via email and the user will be presented with the Security Code screen. Once a valid security code has been entered, the user will be prompted to enter new questions.
  
  • **Security Code Add-on** - Available for selection only with either of the two Security Question options. If checked, it evokes the Security Code Temporary Access screen and Email upon login when Security Questions have not been created for login account.

• **View MFA Questions**: Hyperlink that will display a pop-up window with five groups, each containing 5 different questions, 25 questions total. Questions are not configurable.

• **MFA Effective Date**: Input box with an ‘edit’ option will be displayed once MFA is enabled globally. MFA Effective Date will apply to both of the MFA Security Question options as well as the current MFA Security Code option.

• **MFA Bypass Count**: (previously named Multifactor Authentication Enrollment Grace Period)
• Dropdown menu with options for 0-15 logins
• Applies only to **Security Code** option
• Will be grayed out and defaulted to '0 Logins' for both **Security Questions** options

*Suppress MFA Admin Notifications*: When checked, email notifications sent to the **Commercial Customer Platform** administrators (for MFA challenged users) are suppressed.

*Apply MFA to All Customers*: When clicked, the administrator must provide an **MFA Effective Date**. Once MFA has been enabled with an **MFA Effective Date**, all business users of the financial institution will be challenged with the selected **MFA Security Option**.

*Remove MFA from All Customers*: If the FI disables **Multifactor Authentication** using the **Remove MFA from All Customers** button, all previously defined questions and answers will be deleted from the system for all business users of the Financial Institution.

**Additional Options**

*Allow User to change Email Address*: If you enable this feature your business users will have the option of changing their email address via the ’Change Email Address’ feature in the commercial customer platform > administration > Login Credentials > Change Email Address or via the MFA prompt once MFA has been enabled.

**Account Reconciliation**

*Issues Cutoff Time*: The time file processing is discontinued. After this time, the system will prompt users with a warning that the user file will be processed the next business day.

*Exception Decision Cutoff Time*: The time the system will stop the user from issuing a decision.

*Default Exception Decision*: The "Pay" or "Return" radio buttons define the default exception management of issues. The user may change this.

*Suppress ARP Notification*: Your financial institution typically will receive an email notification whenever a customer submits an issues register for processing. (The email address is specified on the **Workflow Email Routing** screen.) Check this box if you prefer not to receive email about each one.

*Suppress ARP Exception Decisions*: Your financial institution typically will receive an email notification whenever exception decisions are submitted for processing. (The email address is specified on the **Workflow Email Routing** screen.) Check this box if you prefer not to receive email about each one.
New Customer Defaults Section


You can enable the Dual Control feature for all new customers by clicking the User Profile Maintenance Approval Required checkbox.

Keep in mind that these are initial settings only; you can change some or all of them for any given customer definition. Remember also that these settings do not affect any existing customer definitions.

Each of these items appears on the Customer Maintenance screen; any time you create a new customer definition, the initial setting for each item on that screen will match the corresponding setting here. See the earlier section on Customer Maintenance for details on what each item does.
Single Sign-On

- **Update Existing Customers**: These selections turn the SSO service on or off for all existing customers in the application.

**BAI Mapping**

**BAI Mapping**

The **BAI Mapping** function allows you to map host transactions values to a BAI Balance Reporting Code. This mapping is used when your users download historical transactions to a BAI balance reporting file from the Commercial Customer Platform.

Important: You must accept the mapping before the BAI export file type can be made available to your users. A default mapping is provided to give you a starting point.

To display the BAI Mapping screen:

- On the Administration Menu, rest the cursor on the Maintenance option and click BAI Mapping. The BAI Mapping screen appears.

If you have a large number of mapping definitions, you will be able to page through the using **First**, **Previous**, **Next** and **Last** options. This screen also provides you with the ability to view a list of all your current mapping definitions and the defaults by clicking the options at the bottom of the screen.
**Edit BAI Mapping**

1. Display the BAI Mapping screen.
2. Select the mapping(s) you would like to edit.
3. Select **Edit**.
4. The **Edit Transaction Code** Mapping screen appears.
5. Complete the values you wish to change.
6. Click **Save**.

**Note:** If you define a column that was previously undefined you will have to define a value for that column for all mapping definitions.

This screen also provides you with the ability to view a list of the Digital Insight account types, transaction types or BAI Balance Reporting Codes by clicking the links in the column headings.

**Delete BAI Mapping**

1. Display the BAI Mapping screen.
2. Select the mapping(s) you would like to delete.
3. Select **Delete**.

**Add New BAI Mapping**

1. Display the BAI Mapping screen.
2. Select **Add New**.
3. The **Edit Transaction Code** screen appears.
4. Complete the values you wish to add.
5. Click **Save**.

**Note:** If you define a column that was previously undefined you will have to define a value for that column for all mapping definitions.
This screen also provides you with the ability to view a list of the Digital Insight account types, transaction types or BAI Balance Reporting Codes by clicking the links in the column headings.

**Restore Defaults**

The **Restore Defaults** function allows you to reset all changes you've made to the BAI mapping definitions back to their original settings.

**Important:** You will not be able to undo this change. You should print your existing mapping from the list feature in case you need to recreate mappings that you have reset.

**To Restore Defaults:**

1. Display the **BAI Mapping** screen.
2. Click **Restore Defaults**.
3. Review the warning message.
4. Click **OK**.

**Communications**

The communications services in Business provide you with the ability to indicate your preferences for a number of system components and customize them for your use. The features available for communications are:

- **Messages** – Customize messages that appear throughout the system.
- **Wire Transfer Threshold Limit** – Specify the threshold for generating an automatic email message whenever a wire transfer transaction exceeds a set amount.
- **Email Customers** - Send a one-time email message, or create and use recurring messages.
- **Email Digital Insight** – Send an email to Digital Insight.
- **Workflow Email Routing** - Define one or more email addresses for each request type (e.g., check reorders), in order to direct the request to the appropriate individual(s) or department(s).
- **Change Colors** - Set the appearance of the screens in the Commercial Customer Platform. The color choices affect all customer sites using Business Banking with your financial institution.
Messages

The Business Banking System allows the financial institution to customize brief text messages that are displayed throughout the Commercial Customer Platform. The Messages option allows review and editing of all customizable system messages.

You can format any part of the message text with standard HTML tags as appropriate. For example:

- To make text bold, type `<b>` before the text and `</b>` after the text. Example: `<b>sample text</b>` will appear as sample text.
- To make text underlined, type `<u>` before the text and `</u>` after the text. Example: `<u>sample text</u>` will appear as sample text.
- To make text italicized, type `<i>` before the text and `</i>` after the text. Example: `<i>sample text</i>` will appear as sample text.

Note: There are some necessary constraints on the messaging feature to prevent problems with the Business Banking system. For example: The program cannot accept the following html tags: `<html>`, `<head>`, `<title>`, and `<body>` and the system does not support JavaScript in the message. In addition, you must also be certain that the html you enter is correct under html standards. Malformed HTML can cause problems with the messaging feature itself.

Most of the message options have self-explanatory names, generally indicating the screen or service for which they are displayed. A few warrant further explanation:

- **Message of the Day** is the message that all customers see on their log-on screens; this is an ideal means of distributing system status information as well as marketing messages.
- **MFA Branding** is the name displayed to customers on Multifactor Authentication-related screens, such as the MFA challenge screens and in the Login Credentials dropdown menu.
- The **MFA Confidentiality** statement will populate the MFA email and Changed email address notification.
- The **System Disabled Notice** is the message that all customers see if they attempt to log on while the system is disabled. This message could contain an estimate of how long the system will be unavailable, or perhaps an estimate of when it will be back online.
- The **Rejected Wire Transfer** message allows you to give instructions to customers on what to do if a user sees a rejected wire transfer on the Wire Transfer Activity or Wire Transfer Admin/Approval screens.
- The **Terms & Conditions**, **Privacy**, and **Security** messages are for disclosure statements that will appear as links on the customer’s login page. When a customer clicks on the link, a separate browser window will open displaying the message.

To display the **Messages** screen:

1. On the Administration Menu, rest the cursor on the **Communications** heading and click **Messages**. The **Messages** screen appears.
2. Choose a message title from the drop-down list.
3. Enter or modify the message text. Format any part of the message text with standard HTML tags as appropriate:
4. To make text bold, type `<b>` before the text and `</b>` after the text. Example: `<b>sample text</b>` will appear as sample text.
5. To make text underlined, type `<u>` before the text and `</u>` after the text. Example: `<u>sample text</u>` will appear as sample text.
6. To make text italicized, type `<i>` before the text and `</i>` after the text. Example: `<i>sample text</i>` will appear as *sample text*.

4. You can click the **Reset** button at any time to restore the currently selected message text to its previously stored state and start editing again, or click **Main** to discard all changes and return to the Financial Institution Administration Platform main screen.

5. (Optional) Click the **Preview** button to see what your message will look like when the system displays it to a customer. The system will display a second browser window with your message, as it will appear to the customer. Click the **Close Window** button to remove the preview window.

6. Click the **Submit** button to update the message in the system.

7. After you click **Submit**, you can choose another message from the drop-down list and repeat the editing cycle. When you’re done editing messages, click **Main** to return to the Financial Institution Administration Platform main screen or click **Log Off** to exit the application.

---

**Wire Transfer Threshold Limit**

This limit specifies the threshold for generating an automatic email message to a designated recipient whenever a wire transfer transaction exceeds a set amount.

To display the **Wire Transfer Threshold Limit** field:

1. On the Administration Menu, rest the cursor on the **Communications** option and click **Wire Transfer Threshold Limit**. The **Wire Transfer Threshold Limit** field appears.
2. Enter the **Transfer threshold limit**. This is the limit at which the system sends an email message when a wire is downloaded that exceeds the limit. The transfer is NOT prevented or affected in anyway.

3. Click the **Submit** button.

**Note**: If your FI requires email notification, enter the email address of the person who is to receive the messages generated by this service in the **Wire Threshold Limit** field located in **Workflow Email Routing**.

### Email Customers

You can send a one-time email message, or create and use recurring messages. The messages can be sent to all customers or just to selected ones.

To display the **Email Customers** screen:

- On the Administration Menu, rest the cursor on the **Communications** heading and click **Email Customers**. The **Email Customers** screen appears.
### Sending a one-time email message

1. Click a specific customer or group of customers to receive the email or click the **Select All** button.

   **Tip:** Use standard Windows techniques for multi-selects: CTRL+Click to accumulate, SHIFT+Click for a block select. Use the Reset button to clear the selections and start again if necessary.

2. Enter a subject line for the email. (Limit 20 characters.)

3. In the **Compose Message** field, enter the email text.

4. Click the **Submit** button.

5. Click the **Main** button to exit and return to the Administration Menu; or,

6. Click the **Log Off** button to exit the application.

### Creating a recurring email message

1. Click a specific customer or group of customers to receive the email or click the **Select All** button.
Tip: Use standard Windows techniques for multi-selects: CTRL+Click to accumulate, SHIFT+Click for a block select. Use the Reset button to clear the selections and start again if necessary.

1. Click a specific customer or group of customers to receive the email or click the Select All button.

   Tip: Use standard Windows techniques for multi-selects: CTRL+Click to accumulate, SHIFT+Click for a block select. Use the Reset button to clear the selections and start again if necessary.

2. Select the message from the Recurring Messages drop-down list. The list shows the subject lines of the messages.

   3. Edit or customize the subject line and/or message text if necessary and click the Submit button.

   4. Click the Main button to exit and return to the Administration Menu; or,

   5. Click the Log Off button to exit the application.

Sending a recurring email message

1. Enter a subject line for the email. (Limit 20 characters.)

2. In the Compose Message field, enter the email text.

3. Select either the Message One or Message Two radio button, then click the Save Recurring button.

4. Click the Main button to exit and return to the Administration Menu; or,

5. Click the Log Off button to exit the application.

Email Digital Insight

Email messages sent to Digital Insight are reviewed regularly.

- On the Administration Menu, rest the cursor on the Communications heading and click Email Digital Insight. The Email Digital Insight screen appears.
1. Enter the contact information: your name, preferred contact method and the details for each of the contact methods (Telephone Number, FAX Number or Email Address).
2. Enter the subject line of the email. (Limit 32 characters.)
3. Enter the text of the message.
4. Click the Submit button.
5. Click the Main button to exit and return to the Administration Menu; or,
6. Click the Log Off button to exit the application.

**Workflow Email Routing**

Several Commercial Customer Platform services depend on email functionality as a way to communicate workflow requests to various departments within the financial institution. The Workflow Email Routing service allows you to define one or more email addresses for each request type (e.g., check reorders), in order to direct the request to the appropriate individual(s) or department(s). Each field allows up to 225 characters, so the number of emails you may enter varies depending upon the email address character length.

To display the **Workflow Email Routing** screen:

- On the Administration Menu, rest the cursor on the **Communications** heading and click **Workflow Email Routing**. The **Workflow Email Routing** screen appears.
Most of these are simple email-driven services, where the recipient reads the message and acts on it. However, some of these services are part of more complex functions. The following list describes the role of email and the recipient in such case:

- **ACH File Mover Download**: The system sends a message to the specified address whenever ACH files have been sent to the DPV or FI.
- **ACH Prefunding Pending Submission**: The system sends a message to the specified address whenever a customer submits a Prefunding ACH batch.
- **ACH Reversal**: Sends Email notification to the FI administrator who is responsible for manually entering the reversal on the Fedline.
- **ACH/EFTPS Submission**: The system sends a message to the specified address whenever any customer submits an ACH or EFTPS batch. This is an activity-monitoring service that operates independently of the email-based system of ACH/EFTPS approvals, confirmations, etc. When multiple batches are uploaded, the workflow email issues one per upload.
- **Stop Payment Requests**: Some hosts allow customers to enter stop payments themselves, but others do not. In the former case, this item does not appear on the Workflow Email Routing screen. In the latter case, the customer must submit all Stop Payment requests via email to the financial institution’s assigned recipient, as designated by this email address.
- **Wire Threshold Limit**: The system sends a message to the specified address whenever a wire is downloaded that exceeds the value set in **Wire Transfer Threshold Limit**, described earlier.
- **Wire Transfers**: The system sends a message to the specified address whenever any customer submits a Wire Transfer. This is purely an activity-
monitoring service that operates independently of the email-based system of Wire Transfer approvals, confirmations, etc.

Setting the workflow email routing addresses
Enter the complete email address for each task/service. You may use the same address for more than one workflow. You can enter multiple addresses by separating them with a semi-colon (;). However, DO NOT use any leading or trailing blank spaces.

1. To remove any changes to the data-entry fields and restore them to their prior values, click the **Reset** button.
2. When all of the information is entered, click the **Update** button.

**From Email/Reply To Email**

- **From Email Address** field allows your financial institution to define the email address used in the “From” section of Business Banking generated Emails. If left blank, the default Email in this field is support@digitalinsight.com. You may enter only one Email address in this input field.
  
  The hyperlink entitled **Setup Information** displays additional information that should be printed and provided to your Network Administrator to ensure that the “From Email Address” will not be spam filtered.

- **Reply to Email** is the Email address that appears when a Commercial Customer Platform user clicks on the “Reply” button in a Business-Banking-generated Email. The input field allows up to 225 characters, so the number of Emails you may enter varies depending upon the Email address character length.

**Change Colors**

The change colors function lets you set the appearance of the screens in the Commercial Customer Platform (CCP). The appearance of the Commercial Customer Platform has been updated for Business Banking version 4.0.

As a result, the Color Selection Utility screen has been modified to allow enhanced control of the color choices affecting all customer sites using Business Banking with your financial institution.

To display the **Color Selection Utility** screen:

- On the Administration Menu, rest the cursor on the **Communications** heading and click **Change Colors**. The Color Selection Utility screen appears.
In order to preserve color integrity, color controls have been grouped to elements that will use the same color for display. The screen lists the screen elements available for color modification along with the default palette suggestions. The current color selection for an element appears as a swatch alongside the six-character HTML color code. The color swatch grid to the right of the list provides you with a shortcut for additional color selection.

To change the color scheme for the Commercial Customer Platform:

1. Choose a different Navigation Image Color from the dropdown list. The screen element colors listed will change to the default values associated with the new navigation color choice.
2. Modify an individual element color field by entering a new six-character code for that item, or use the color swatch grid to select a new color.
3. Repeat Steps 1 and 2 as needed until you have all of the colors set the way you want them.
4. Click the Preview button to view the changes as they will appear on the Customer Platform.
5. You can click the Reset button at any time to discard your changes and revert to the previously-saved color scheme, or click Default to revert to the system’s default color settings.
6. Click the Submit button to update the settings in the Customer Platform. If you exit this screen without clicking Submit, your changes are discarded and all current color settings are retained.
7. Click the Main button to exit and return to the Administration Menu; or,
8. Click the Log Off button to exit the application.
Security

Business Banking has several layers of security built into it.

One layer operates at the customer level: customers are locked out after five failed login attempts and afterward must contact their financial institution for assistance. Customers also can be locked out at the discretion of a financial institution administrator. These services are controlled from the Customer Maintenance screen and their operation is described in that section.

Another security layer operates on a system-wide basis: one-step system enable/disable, password security enforcement and financial institution password and profile maintenance. This section details the system-level security functions.

Note: Special password characteristics may be imposed by the financial institution to provide a greater degree of security. These requirements may include minimum and maximum length, upper and lower case alpha characters, numeric, or special characters (e.g. "!" "@" "#" etc.).

End user Password Duration

Passwords must be changed regularly to maintain Business Banking system security. For this reason, the financial institution administrator can set the number of days that an end user’s password is valid. After that number of days has passed, the system requires the end user to change his or her password.

- On the Administration Menu, rest the cursor on the Security heading and click End user Password Duration. The End user Password Duration field appears on the screen.
1. Use the drop-down list to set the number of days the end user’s password is valid.

2. Click the **Submit** button. A confirmation message appears.

**Change Admin Password**

The financial institution administrator can change his or her user ID and/or password at any time.

To display the **Change Admin Password** fields:

- On the Administration Menu, rest the cursor on the **Security** heading and click **Change Admin Password**. The **Change Admin Password** fields appear.
1. Enter your current password in the **Old Password** field.
2. Enter your new password in the **New Password** field and re-enter it in the **Verify New Password** field.
3. Click the **Submit** button.

**Enable/Disable System**

Disabling the system turns off all customer access to Business Banking and displays a text message to any customers attempting to access Business Banking while the system is disabled.

**Note:** This function enables or disables the system for all customers. You can control any individual customer’s access to the Cash Management system by using the **Lockout/Unlock** button on the **Customer Maintenance** screen.

To display the **Enable/Disable System** controls:

- On the Administration Menu, rest the cursor on the **Security** heading and click **Enable/Disable System**. The **Enable/Disable System** controls appear.
The current system status message is:

To preview and/or modify the System Disabled Notice, use the Communications > Messages feature.

Please click the highlighted link to change the system status:

Current System Status: Enabled DISABLE

The banner gives the current system status and the link always shows the correct label: if the system status is Enabled, the link reads Disabled and vice-versa.

- To change the system status, click the Enable/Disable link.

While the system is disabled, customers who attempt to log in will see a System Disabled Notice. (You can use the Communications > Messages screen to change the message.)

FI Administrator Profile Maintenance

FI Administration Profile Maintenance allows the FI Administrator super-user to define access of administrator services for other users of the FI Admin platform. Other financial institution administrators are restricted to changing their own IDs and passwords.

In previous versions of the application, when an administrator was provided access to Customer Maintenance, and Add New Customer, they had access to all functions within these administrative services. They could Add, Delete, Update (including change passwords), and perform an inquiry on any company.

Having this wide range of access allowed the user to provide themselves access to the customer platform to initiate transaction and inquiries. An enhancement in this version of the software adds additional control and dual-custody of the Customer Maintenance and Add Customer functions.
### ADMINISTRATOR PROFILE MAINTENANCE

Select An Administrator Profile To View: 111111
Or Create A New One

#### Administrator Information
- **Administrator Name:** test1
- **Administrator ID:** 111111
- **Email Address:** Fred.Calleo@digitalinsight
- **Password:**
- **Password Confirmation:**
- **Phone Number:** (618) 373-6620 Ext. 66620
- **Unenroll Computers:**

#### Administrator Services
- **CUSTOMER MAINTENANCE**
  - Customer Maintenance
  - View Only
  - User Password Maintenance Restricted
  - User Password Maintenance or Reset Login Only
  - Add New Customer
    - User Password Maintenance Restricted
  - Policies
  - SSO
- **COMMUNICATION**
  - Add/Edit Messages
  - Wire Threshold Limit
  - Email Customer
  - Email DI
  - Workflow Email Notification
  - Change Colors

#### Security
- End-user Password Duration
- Enable/Disable System

#### FILE PROCESSING
- Process Wire Transfer
- Process ACH Files
- Process Uploaded ACH Files
- Pending Prefunding Batches
- Process FTPS File
- Download ARP Issues Files
- Process ARP Exception Decisions
- Upload ARP Exception Files
- Upload Exchange Rates

#### BILLING AND REPORTING
- Customer Activity Reporting
- Financial Institution Activity Reporting
- Billing Report and Segmentation

#### Profile Status: NO CHANGE – Super Admin

- To add a new Administrator, click on "New", enter the information in the appropriate fields, select the required services and accounts, then click the "Add" button.
- To change an Administrator, use the "Select An Administrator Profile To View" drop down list to select the Administrator, change their information and click the "Update Administrator(s)" button.
- To delete an Administrator, use the "Select An Administrator Profile To View" drop down list to select a Administrator and click the "Delete" button.

### Buttons
- Add
- Update
- Delete
- Reset
- Main
- Help
- Log Off
The FI Administrator Profile Maintenance screen includes attributes for both Customer Maintenance and Add New Customer. They are:

- View Only
- User Password Maintenance Restricted (This sub-option is available for both Customer Maintenance and Add New Customer. If the user has access to both the Maintenance and Add options, and this sub-option is selected for one, it will be checked in both locations.)
- User Password Maintenance and Reset Logins Only

Note: If View Only or User Password Maintenance Only rights are granted, the user will not be able to delete customer records.

The following grid demonstrates the expected behavior between the FI Admin and Customer Maintenance and or Add New Customer.

<table>
<thead>
<tr>
<th>FI Admin Profile</th>
<th>Attribute Selected</th>
<th>Expected Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Maintenance</td>
<td>None</td>
<td>FI Admin is able to update all fields</td>
</tr>
<tr>
<td></td>
<td>View Only</td>
<td>FI Admin can not make any changes to any fields</td>
</tr>
<tr>
<td></td>
<td>User Password Maintenance Restricted</td>
<td>FI Admin can update all fields but the User Password. Upon UPDATE of the company passwords, an asterisk is placed in front of the company name. This allows the FI Admin to easily identify those companies that need to have their User Passwords updated. Company names in Customer Maintenance are sorted alphabetically and this asterisk will cause all companies needing maintenance to be grouped together at the top of the drop down list.</td>
</tr>
<tr>
<td></td>
<td>User Password Maintenance and Reset Logins Only</td>
<td>FI Admin is able to update user password and reset number of customer logins only. Upon update, asterisk is removed from company name</td>
</tr>
</tbody>
</table>

**Add a Financial Institution Administrator**

1. Display the FI Administrator Profile Maintenance screen.
2. Click the New button to clear the fields.
3. Enter the administrator name and administrator ID. The financial institution administrator will use the administrator ID when he or she logs on the Administration Platform.
4. Enter the email address.
5. Enter the password. The financial institution administrator will also use this when he or she logs on to the Administration Platform.
6. Enter the password a second time in the Confirm field. This provides verification of the password.
7. Enter the telephone number.
8. Click the check box next to the administrator services available to this financial institution administrator, or click Select All.
9. Click the Add button.
10. Click the Main button to exit and return to the Administration Menu; or,
11. Click the **Log Off** button to exit the application.

**Updating a Financial Institution Administrator Profile**

1. Display the **FI Administrator Profile Maintenance** screen.
2. Select the financial institution administrator from the **Select an Administrator Profile to View** drop-down list.
3. Make any necessary changes. If necessary, click the **Reset** button to reset all fields to their previously stored values.
4. Repeat **steps 2 and 3** to modify additional financial institution administrators.
5. Verify that the information entered is correct. The **Profile Status** will indicate whether the financial institution administrator profile displayed on the screen has been changed.
6. Click the **Update** button to save all changes made to financial institution administrators.
7. Click the **Main** button to exit and return to the **Administration Menu**; or,
8. Click the **Log Off** button to exit the application.

**Deleting Financial Institution Administrators**

1. Display the **FI Administrator Profile Maintenance** screen.
2. Select the financial institution administrator from the **Select an Administrator Profile to View** drop-down list.
3. Click the **Delete button**. A dialog box appears, prompting for confirmation.
4. Click the **OK** button to confirm, or click **Cancel** to leave the record unchanged.
5. Click the **Main** button to exit and return to the **Administration Menu**; or,
6. Click the **Log Off** button to exit the application.

**File Processing**

Though the format and content of ACH, EFTPS and wire transfers are different, the process of managing these transfers within Business Banking is similar.

When customers are enabled for ACH Prefunding an email notification will automatically be sent to FI administrators who are responsible for reviewing and approving batches. Once approved, the batches will move to the ACH File Download screen and another email will be generated to those FI administrators who receive file download emails.

The financial institution administrator may approve transactions and download files, or delete them from the list. Files and transactions that have been processed, approved or deleted are stored for ten calendar days and then automatically removed from the backup listing.

If you have an automated method for transaction processing, you do not need to download the files manually. The Business Banking system will scan your database and
select all transactions for processing. Before your scheduled processing window(s) you will still have the option to delete transactions.

This feature is especially helpful if an end user makes an error in their transaction submissions. You will have the option to delete the files before your processing window and save the effort of creating reversing entries. If, for some reason, your automated process is not functioning you can also download transactions from the File Processing area in the FI Administrative platform.

After transmission, the transactions will move to the backup listing. The length of time a transfer appears on the various screens depends upon the wire status. The table below outlines the default display conditions and the date range availability when using the date selection tool:

<table>
<thead>
<tr>
<th>Screen</th>
<th>Default &quot;From&quot;</th>
<th>Default &quot;To&quot;</th>
<th>Date Range &quot;From&quot;</th>
<th>Date Range &quot;To&quot;</th>
<th>Wire Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Process Wires (New)</td>
<td>Oldest value dated wire with a status listed in the Wire Status column</td>
<td>Today plus 30 calendar days into the future</td>
<td>Oldest value dated wire with a status listed in the Wire Status column</td>
<td>Today plus 30 calendar days into the future</td>
<td>*Approved, *Processing</td>
</tr>
<tr>
<td>Process Wires (Backup Listing)</td>
<td>Today</td>
<td>Today</td>
<td>Displays up to 10 previous calendar days</td>
<td>Today plus 30 calendar days into the future</td>
<td>Received, Processed, Downloaded Deleted by FI</td>
</tr>
<tr>
<td>Process ACH/EFTPS (NEW)</td>
<td>Oldest value dated ACH/EFTPS with a status listed in the ACH/EFTPS Status column</td>
<td>Today plus 30 calendar days into the future</td>
<td>Oldest value dated ACH/EFTPS with a status listed in the ACH/EFTPS Status column</td>
<td>Today plus 30 calendar days into the future</td>
<td>*Approved</td>
</tr>
<tr>
<td>Process ACH/EFTPS (Backup)</td>
<td>Today</td>
<td>Today</td>
<td>Displays up to 10 previous calendar days</td>
<td>Today plus 30 calendar days into the future</td>
<td>Downloaded, Deleted by FI</td>
</tr>
</tbody>
</table>

* Wires/ACH/EFTPS in this status will remain in their databases indefinitely. For statuses that do not have an asterisk, retention period is 10 calendar days.

There is no restriction on dates that can be entered in the "From" and "To" date range fields. Transactions displayed are based upon the value date of the wires within the retention period.

**Process Wire Transfers**

*Note:* Fedwire import files, submitted by customers, are accessed within the Process Wire Transfers option on the financial institution Administration Platform.

Wire transfers may be downloaded for further processing, or deleted.

To display the Process Wire Transfers screen:
• On the Administration Menu, rest the cursor on the File Processing heading and click Process Wire Transfers.

![Business Banking](image)

### Process New Wires Files
**Request Specific Date Range**

<table>
<thead>
<tr>
<th>From: 06/01/2007</th>
<th>To: 07/03/2007</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Select</th>
<th>Status</th>
<th>Ref. Number</th>
<th>Value Date</th>
<th>Company</th>
<th>Debit Account</th>
<th>Transfer Amount</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑</td>
<td>APPROVED</td>
<td>3</td>
<td>06/01/2007</td>
<td>John D. Tester</td>
<td></td>
<td>USD 214.00</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** All approved wire transfers pending further action are listed. Stale dated transaction Value Dates will appear in red. The screen will also display current and future dated transactions.

1. Click the Select check box next to the transfer(s) to process, or check the Select All box to select all of the listed wire transfers.

**Note:** If the Select All box is checked, you can uncheck it to clear all selections.

2. Click the Download button to download the selected wire transfer(s). If multiple wire transfers are selected, they will be combined into a single download file. You are prompted to select the directory where the file will be saved. Or

Click the Download / Print button to display the information on-screen as well as being able to select the directory where the file will be saved. In addition you can click the Print button to print the wire transfer details.
3. You may also click the **Delete** button to delete the selected wire transfer(s). The transfers change to *Deleted* status and move to the backup listing.

### Show Backup Listing

The **Show Backup** button allows you to display the following screen with wire transfer backup history. You can perform the same activities (Print and Download) as the main processing screen and have the option of including additional reference information in the **Bank Reference** and **Fed Reference** fields.
Wire Details

The Wire Details screen allows you to review the field specific details of a wire transfer. To display the Wire Details screen:

- Select the magnifying glass from the Process Wire Transfers screen.
Note: The population of some of the wire information fields is dependent on the level of processing and stage within the process the wire transfer is.

**Wire Details**

The **Wire Details** screen allows you to review the field specific details of a wire transfer.

To display the **Wire Details** screen:

- Select the magnifying glass from the **Process Wire Transfers** screen.
Note: The population of some of the wire information fields is dependent on the level of processing and stage within the process the wire transfer is.

**Process ACH Files**

ACH initiated and uploaded batches, submitted by customers, are accessed within the **Process ACH Files** option on the financial institution Administration Platform. ACH initiated and uploaded batches may be downloaded for further processing, or deleted. The information on the screen is sorted by effective date; and a new column displays the Standard Entry Class (SEC) for the item listed.

To display the **Process ACH Files** screen:

- On the Administration Menu, rest the cursor on the **File Processing** heading and click **Process ACH Files**. The screen lists all ACH initiated and uploaded batches that are pending processing.
1. **Select All** box to select all of the items listed.

   **Note:** If the **Select All** box is checked, you can uncheck it to clear all selections.

2. After selecting ACH files, click the **Download** button to download the file(s). If multiple files are selected, they will be combined into a single download file. After clicking the Download button, the Process New ACH Files will refresh and selected files will be moved to the Backup screen. A windows pop-up screen will appear where you will be prompted to select the directory the file will be saved in. Or, click the **Delete** button to delete the selected file(s). The selected file(s) will be moved to the Backup screen and their status changed to 'DELETED BY FI'.

   **Note:** Click the magnifying glass in the Details column to view more information about the item(s) selected. Only the first 75 entries in a batch are displayed. The batch should be downloaded to view all entries.

---

**Show Backup**

Click the **Show Backup** button to display all of the processed ACH batches for the last ten calendar days. ACH files processed over ten calendar days ago are automatically removed from the backup listing.

1. Click the **Select** check box next to the ACH file(s) and batch(es) to process, or check the **Select All** box to select all of the items listed.

   **Note:** If the **Select All** box is checked, you can uncheck it to clear all selections.

2. After selecting ACH files, click the **Download** button to download the file(s). If multiple files are selected, they will be combined into a single download file. After clicking the Download button, the Process Backup ACH Files will refresh. A windows pop-up screen will appear where you will be prompted to select the directory the file will be saved in. Or, click the **Delete** button to delete the selected file(s). The selected file(s) status will change to 'DELETED BY FI'.

ACH files processed over 10 calendar days ago are automatically removed from the backup listing.

To re-send ACH files from the backup listing, perform steps 1 and 2 as described above.
Process Pending Prefunding Batches

This screen will be available to FI Administrators who have been granted access on the FI Administrator Profile Maintenance screen to Pending Prefunding Batches. Initiated uploaded credit batches, submitted by customers, are accessed within the Pending Prefunding Batches option on the FI Administration Platform. ACH Prefunding initiated and uploaded batches may be reviewed and approved for further processing, or denied or deleted or overridden. The information on the screen is sorted by effective date.

To display the Process ACH Files screen:

- On the Administration Menu, rest the cursor on the File Processing heading and click Pending Prefunding Batches.

- ‘Approve’
  1. A pop-up message is displayed with the following text: “Click ‘OK’ to create FI Funding Account offset and to confirm funds have been secured, click ‘Cancel’ to discontinue.”
  2. If ‘OK’ is selected, creates FI funding account offset and inserts in batch, and the batch status is set to “Approved” in the ‘Completed ACH Activity’ section of the CCP.
  3. Moves batch to ACH File Processing.
  4. If ‘Cancel’ is selected, pop-up closes and the Pending Prefunding Batches screen displays.

- ‘Override’ – clicking this button displays the ACH Prefunding Override screen.
  - Buttons displayed on override screen will be Approve, Reset, Show Pending and Main.

- ‘Deny’ – if FI Administrator selects multiple batches to Deny, the same Deny Message will be applied to all batches.
  1. Verifies the FI user has entered text in the ‘Enter Deny Message’ and displays pop-up error message if field is blank.
  2. Generate a pop-up confirmation screen to confirm ‘Deny’ request; pop-up message option buttons are ‘Ok’ to continue processing or ‘Cancel’ to cancel request.
  3. Removes selected batch from pending section.
  4. Updates batch on the CCP in ‘Denied ACH Activity’ section with status of ‘FI Denied’ and displays deny message.
  5. Sends denied email notification.
  6. All Limits used for this batch are rolled back if denied on the same day the batch was submitted.
  7. Batch is saved and available on Edit Batch screen of CCP.

- ‘Delete’
  1. Generate a pop-up confirmation screen to confirm ‘Delete’ request. Screen option buttons to ‘Ok’ to continue processing or ‘Cancel’ request.
  2. Deletes batch from pending section and follow the rules of the current system deletes.
  3. Batch status is changed on CCP from ‘FI Pending’ to ‘FI Deleted’ from the CCP Pending ACH Activity and is display in the CCP ‘Completed ACH Activity’ section.
  4. Deleted email notification is sent to the CCP user.
  5. All Limits used for this batch are rolled back if denied on the same day the batch was submitted.
ACH Prefunding Override

This screen will be available to FI Administrators who have been granted access on the FI Administrator Profile Maintenance screen to Pending Prefunding Batches.

Once batches have been selected, click the Override button on the Pending Prefunding Batches screen to access the ACH Prefunding Override screen. This screen allows FI Administrators to make an additional processing decision by selecting which funding account will be used as the batch offset.

- **‘Approve’** – Generates a confirmation screen with ‘OK’ and ‘Cancel’.

- **OK** – verifies batch or batches have been selected and displays error message if none are selected.
  1. Un-selected batch(es) are retained in the Pending Prefunding Batches screen
  2. Creates selected offset entry and inserts into batch(es)
  3. Re-calculates batch(es)
  4. Updates batch status in FI Admin and CCP to Approved
  5. Writes batch to the FI Admin ‘ACH File Processing’ for download

- **Cancel**
  1. Cancels request
  2. Closes pop-up and returns to ACH Prefunding Override screen

- **‘Show Pending’** – Displays the Pending Prefunding Batches screen. All batches that were not submitted from the ACH Prefunding Override screen should be retained on the Pending Prefunding Batches screen.
Process EFTPS Files

EFTPS files, submitted by customers, are accessed within the Process EFTPS Files option on the financial institution Administration Platform. EFTPS files may be approved and downloaded for further processing, or deleted.

To display the Process EFTPS Files screen:

- On the Administration Menu, rest the cursor on the File Processing heading and click Process EFTPS Files. All EFTPS files that are pending approval are listed.

1. Click the Select check box next to the EFTPS file(s) to process, or check the Select All box to select all of the listed files.

Note: If the Select All box is checked, you can uncheck it to clear all selections.

2. After selecting EFTPS files, click the Download button to download the file(s). If multiple files are selected, they will be combined into a single download file. After clicking the Download button, the Process New EFTPS Files will refresh and selected files will be moved to the Backup screen. A windows pop-up screen will appear where you will be prompted to select the directory the file will be saved in. Or, click the Delete button to delete the selected file(s).

The selected file(s) will be moved to the Backup screen and their status changed to 'DELETED BY FI'.

Show Backup

Click the Show Backup button to display all of the processed EFTPS files.
1. Click the **Select** check box next to the EFTPS file(s) and batch(es) to process, or check the **Select All** box to select all of the items listed.

**Note:** If the **Select All** box is checked, you can uncheck it to clear all selections.

2. After selecting EFTPS files, click the **Download** button to download the file(s). If multiple files are selected, they will be combined into a single download file. After clicking the Download button, the Process Backup EFTPS Files will refresh. A windows pop-up screen will appear where you will be prompted to select the directory the file will be saved in. Or, click the **Delete** button to delete the selected file(s). The selected file(s) status will change to "DELETED BY FI".

EFTPS files processed over 10 calendar days ago are automatically removed from the backup listing.

To re-send EFTPS files from the backup listing, perform steps 1 and 2 as described above.

### Process ARP Issues

ARP Issues files are accessed within the **Process ARP Issues** option on the financial institution Administration Platform. ARP Issues files may be downloaded for further processing, or deleted.

**Note:** This feature is only available to FI’s that process ARP Issues for their customers.

To display the **Process ARP Issues** screen:

- On the Administration Menu, rest the cursor on the **File Processing** heading and click **Process ARP Issues**. All ARP Issues files that are pending download are listed.

<table>
<thead>
<tr>
<th>Select</th>
<th>Batch ID</th>
<th>Batch Description</th>
<th>Date &amp; Time Sent</th>
<th>Company</th>
<th>Totals Per Batch Amount</th>
<th>Totals Per Batch Entries</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>22</td>
<td>07/11/2007 10:50 AM EST</td>
<td>1111 Simulator</td>
<td>$303.76</td>
<td>30</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>07/11/2007 01:00 PM EST</td>
<td>1111 Simulator</td>
<td>$11.00</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>21</td>
<td>07/11/2007 07:00 PM EST</td>
<td>Cash Management Simulator</td>
<td>$300,077.99</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>25</td>
<td>07/12/2007 06:15 PM EST</td>
<td>1111 Simulator</td>
<td>$303.76</td>
<td>30</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>07/11/2007 12:24 PM EST</td>
<td>1111 Simulator</td>
<td>$303.76</td>
<td>30</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Click the **Select** checkbox next to the ARP Issues file to process.

2. Click the **Download** button to download the selected issues. You are prompted to select the directory where the file will be saved. The entries will move to the backup listing. Or click the **Delete** button to move them to the backup listing without processing.

An email will be sent to the Company Administrator informing them the ARP Issue files have been downloaded for processing or deleted.

### Show Backup
The backup listing allows users to manage Issue Files previously processed. Click the **Show Backup** button to display all of the processed ARP Issues files for the last ten calendar days. ARP files processed over ten calendar days ago are automatically removed from the backup listing.

<table>
<thead>
<tr>
<th>Select</th>
<th>Status</th>
<th>Batch ID</th>
<th>Date Processed</th>
<th>Batch Description</th>
<th>Date &amp; Time Sent</th>
<th>Company</th>
<th>Totals Per Batch</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Downloaded</td>
<td>20</td>
<td>07/11/2007 07:13 PM EST</td>
<td>07/11/2007 08:24 PM EST</td>
<td>Cash Management Simulator</td>
<td>$25.00</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

Use the **Download** button to download selected ARP Issue File(s).

The **Delete** button deletes the selected ARP Issue File(s) from the Show Backup table and removes them from the ACM database.

Click the **Show New** button to return to the **Download ARP Issue Files** screen or use the **Main** button to return to the main menu.

**Details**

When the details magnifying glass icon is clicked on the ARP Issues or Show Backup screen, the **ARP Issues File Details** screen is displayed.

<table>
<thead>
<tr>
<th>Batch No</th>
<th>Batch Description</th>
<th>Date Sent</th>
<th>Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td></td>
<td>07/11/2007</td>
<td>1111 Simulator</td>
</tr>
<tr>
<td>Check No</td>
<td>Account No</td>
<td>Issues Date</td>
<td>User Information</td>
</tr>
<tr>
<td>2001</td>
<td>10</td>
<td>06/01/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2002</td>
<td>10</td>
<td>06/02/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2003</td>
<td>10</td>
<td>06/03/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2004</td>
<td>10</td>
<td>06/04/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2005</td>
<td>10</td>
<td>06/05/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2006</td>
<td>10</td>
<td>06/06/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2007</td>
<td>10</td>
<td>06/07/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2008</td>
<td>10</td>
<td>06/08/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2009</td>
<td>10</td>
<td>06/09/2007</td>
<td>User Information</td>
</tr>
<tr>
<td>2010</td>
<td>10</td>
<td>06/10/2007</td>
<td>User Information</td>
</tr>
</tbody>
</table>

Click the **Print** button to print the information displayed on screen and return to either the ARP Issues File or Show Backup screen.

Click the **Close** button to return to either the ARP Issues File or Show Backup screen.

**ARP Exceptions Upload**

The **ARP Exceptions Upload** function uploads exceptions and, using the account number as the key identifier, distributes the exceptions to the appropriate company. The Proprietary ARP is the only format currently available for the exceptions file.

**Note**: This feature is only available to FI’s that process ARP Issues for their customers.

The system will not prevent an FI Administrator from uploading duplicate files and will also not prevent uploaded exceptions after cut off.
To display the **ARP Exceptions Upload** screen:

- On the Administration Menu, rest the cursor on the **File Processing** heading and click **ARP Exceptions Upload**. The **Upload Exceptions File** screen appears.

1. Type the fully qualified path name (i.e., drive, directory and filename) in the input field, or click the **Browse...** button to use a dialog box that helps you locate the file.

2. Click the **Upload** button to bring the file’s contents into the system. You will see a success message with the number of exception decisions successfully uploaded.

3. Click **Main** to return to the main menu.

**Process ARP Exceptions**

The Process ARP Exceptions service allows you to either download or print exception decisions based on the Process Decision method selected in Policies.

To display the **Process Exception Decisions** screen:

- On the Administration Menu, rest the cursor on the **File Processing** heading and click **Process ARP Exceptions**. The **Process Exception Decisions** screen appears.
This screen displays 100 exceptions at a time. A message at the bottom of the screen will indicate how many exceptions still require processing. When some or all of the exceptions are processed the screen will refresh to display additional exceptions.

The **Company & ID** link provides you with a contact window displaying the following information:

<table>
<thead>
<tr>
<th>Company</th>
<th>Check Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Name</td>
<td>Posted Date</td>
</tr>
<tr>
<td>Fax Number</td>
<td>Paid Amount</td>
</tr>
<tr>
<td>Phone Number</td>
<td>Exception Reason</td>
</tr>
<tr>
<td>Email Address</td>
<td>Action</td>
</tr>
<tr>
<td>Account Number</td>
<td></td>
</tr>
</tbody>
</table>

1. Click the **Select** checkbox next to the exception decision to process or **Select All** to process all exceptions listed.

2. Click the **Download** button to display a screen listing just those items selected. Click the **Print** button to print the report and return to the Process Exception Decisions screen or click **Close** to exit the screen without printing.
3. Click the **Download / Print** button to display the information on-screen as well as being able to select the directory where the file will be saved. In addition you can click the Print button to print the decision details.

3. Click **Pending Exceptions** to view a list of exceptions pending decisions.

Processed items are moved to the backup listing and an email is sent to the Company Administrator informing them the ARP Issue files have been downloaded for processing.

**Pending Exception Decisions**
Show Backup

The Backup listing allows users to process previously processed exception decisions. Click the Show Backup button to display all of the processed ARP exception decisions files for the last ten calendar days. ARP exceptions files processed over ten calendar days ago are automatically removed from the backup listing.
1. Click the Select checkbox next to the exception decision to re-process.

2. Click the Download button.

3. Click the Download / Print button to display the information on-screen as well as being able to select the directory where the file will be saved. In addition you can click the Print button to print the wire transfer details.

**Upload Exchange Rates**

The Business Banking system lets you upload files of foreign currency exchange rates that are used for conversion calculations when your customers perform international Wire Transfers. You will need to have the Exchange Rates file available either locally or in a network-accessible location. (See Appendix A for the file format specification.)

To display the Upload Exchange Rates screen:


2. Type the fully-qualified path name (i.e., drive, directory and filename) in the input field, or click the Browse... button to use a dialog box that helps you locate the file.
3. Click the **Upload** button to bring the file’s contents into the system.
4. Click **Main** to return to the Financial Administration main screen.

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### Data Transmission

The Business Banking system allows you to deliver conversion data, download conversion reports or receive de-conversion data.

To display the Data Transmission screen:

1. On the Administration Menu, rest the cursor on the File Processing heading and click Data Transmission. The Data Transmission screen appears.

To upload conversion data:

1. Type the fully-qualified path name (e.g., drive, directory, and filename) in the input field, or click the **Browse** button to use a dialog box that helps you locate the file.
2. Click the **Upload** button to bring the file’s contents into the system.
3. Click **Main** to return to the Financial Administration main screen.

To download reports:

1. Select a report.
2. Click **Download** to begin the file transfer process.
3. Click **Main** to return to the Financial Administration main screen.

To receive data:
1. Select a file.
2. Click Download to begin the file transfer process.
3. Click Main to return to the Financial Administration main screen.

**Request Processing**

The **Request Processing** service lets you process or decline a customer’s stop payment request. From this menu you can access the **Process Stop Payment Requests** screen.

Stop Payment requests will have one of the four status designations:

- **Unprocessed** – Request has been sent to the FI and is awaiting action.
- **Processing** – The FI has received the request from end user and is in the process of completing that request.
- **Completed** – The FI has completed the end user’s request.
- **Declined** – The FI is unable to complete the end user’s request.

To display the **Process Stop Payment Requests** screen:

- On the Administration Menu, rest the cursor on the **Request Processing** heading and click **Stop Payment Requests**. The **Process Stop Payment Requests** screen appears.

**Process Stop Payment Requests**

1. Click the **Select** check box next to the request(s) to process, or check the **Select All** box to select all of the listed stop payment requests. Click the magnifying glass in the Details column to view more information about the request(s) selected.

2. Click the **Update/Print** button to process the selected request(s). The **Update/Print Report** screen appears, displaying information for the selected requests.

**Note:** If the **Select All** box is checked, you can uncheck it to clear all selections.
3. From this screen you can print a Stop Payment Report by clicking on the **Print** button.

4. Click the **Show New** button to return to the previous screen.

**Note:** The status selected for the requests will be displayed. Items with a status of *Completed* or *Declined* are moved to the backup listing.

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**Billing & Reporting**

**Activity Reporting**

*The Activity Reporting* function lets you select information from available transaction logs to download for purposes of importing the information into another application or to display the information on the screen. Common query selections can be saved for reuse.

This function is essentially the same as the one available in the Commercial Customer Platform, with two significant differences:

1. When the financial institution uses this function, the system draws data from all of the financial institution’s customers or it’s own accounts. By contrast, when a customer uses the Activity Reporting service, the system draws data only from that customer’s database.

2. Only the financial institution has access to the *Analyze* function.

To display the **Transaction Log Query Reports** screen:

- On the Administration Menu, rest the cursor on the **Billing & Reporting** heading and click the desired reporting option (Customer or financial institution). The **Transaction Log Query Reports** screen appears.
Note: Because the Commercial Customer Platform also uses the reporting feature, the appearance of this screen will reflect the appearance of the Commercial Customer screen.

The screen has five distinct sections: date selection, query specification, presentation options, stored reports, and overall activity analysis.

The date, query, and presentation sections are described below. We recommend that you review this information in order to understand how these entries affect the content and format of your reports.

Saved Reports

You can greatly streamline the process of producing frequently-used queries by setting up a report once and saving it for reuse. The saved information includes the report title and the values specified in the Date, Query, and Presentation Selection sections. All saved reports appear in the Saved Reports list in the top left-hand area of the screen.
Date Selection
The date range for a query can be based either on a particular transaction log (one week) or on a range of dates that spans one or more log files. Usually, the current transaction log and the logs from the prior four weeks are available for query.

The current week log refers to transactions occurring from midnight on the most recent Monday to 11.59pm the following Sunday. Example, a "current week" log would run from midnight on 10 Sep 2001 through 11.59pm on 16 Sep 2001.

Date information is displayed in the Date Selection area in the upper right-hand corner of the screen.

There are two ways to set the date range for a report: you can either choose a single existing log for the data source, or you can specify a range of dates and AXIS will pull data from all appropriate log files.

Using an existing log file
- Choose a log file from the Search Prior Week's Log drop-down list.

Using a range of dates
- Enter a start date in the From field and a finish date in the To field. These dates can span multiple log file periods.

Note: You may specify only dates that fall within the range shown as Available Files (displayed at the bottom of the Date Selection area).

Query Selection
You can specify that all activities should be reported or you narrow the scope of the report using two levels of query: use the First Query fields to refine the search; use the Second Query fields for more complex reports. Within each level of query, there are four selection criteria: transaction type, field to search, field value, and a logical operator to tie the fields together.

IMPORTANT NOTE: If the number of returned records for a query exceeds 200, the first 200 records will be displayed followed by a message recommending that you download the file to your PC. You must download the file in order to access all results returned.

All query-related fields are displayed in the Query Selection area in the middle of the screen.
- To report all activity, check the All Activities box.
No further query setup is required.

Setting up a one-field query
To set up a one-field query, you need to fill in some of the input fields in the First Query section.

1. Choose a transaction type from the Transaction Type drop-down list. All fields associated with that transaction will appear in the Field to Search drop-down lists. If you choose All Transactions here, the Field to Search drop-down lists are populated with every defined field.
2. Choose a field name from the upper Field to Search drop-down list.
3. Enter a value in the upper Value field.
**Setting up a two-field query**

To set up a two-field query, you need to fill in some additional input fields in the First Query section.

1. Follow the instructions above for a One-Field query.
2. Choose a field name from the lower **Field to Search** drop-down list.
3. Enter a value in the lower **Value** field.
4. Choose a logical operator **And** or **Or** from the drop-down list. **And** returns records only if they have matching values for both fields; **Or** returns records that match either one (or both) of the fields.

**Setting up a complex query**

To set up a complex query, first follow the instructions above for setting up a One- or Two-Field query in the **First Query** section, then use the same guidelines to set up another query in the **Second Query** section.

**Presentation Selection**

The information in **Presentation Selection** section identifies the form and format of the report.

- The **TITLE** field is required only if you are going to save this report for later reuse.
- Reports can be displayed directly in the browser window or saved as disk files for later use. Click the **Screen Display** radio button if the report is to be displayed in the browser window, or click **Download Data File** if the report is to be created as a file. Because of browser limitations, we recommend that you use the **Download Data File** option for any report of more than 200 records.
- If the report is to be created as a file, choose either the pipe symbol (|) or the semi-colon (;) from the lower drop-down list to be the report’s “field delimiter” character. Your choice should be made based on the compatibility requirements of the program that you will use later to read the report file.

**Saving a Report**

1. Display the Transaction Log Query Reports screen.
2. Complete the Date, Query, and Presentation sections.
3. In the Presentation Selection section, make sure to enter a report title and select the Save option from the drop-down list below the Title field.
4. Click the Submit button to create the report and save its specifications for future use.

**Tip:** You can use an existing report as the basis for another similar one. Click the report from the saved reports list, make any desired modifications and then enter a new report title before you click Submit.

**Deleting a Saved Report**

1. Display the Transaction Log Query Reports screen.
2. In the Saved Reports section, select the report title.
3. Click the **Delete** button. A dialog box appears to confirm the deletion; click OK to delete the report or Cancel to leave it unchanged.

**Analyze Logs**

An activity log analysis provides you with a detailed count of transactions processed for each day of a selected log file. It also reports the most used and second-most used transactions as well as peak log-on hours.

In the **Analyze Logs** section, select the log you want to analyze and click the **Submit** button.

A new browser window appears, showing a statistical analysis. Scroll down in this new browser window to see a day-by-day analytical breakdown of the weekly log.

**Billing Reporting & Segmentation**

**Billing Reporting and Segmentation** functionality provides you with the necessary tools to manage billing schedules and establish Company Segments. Companies can be assigned to one or more billing schedules or Company Segments. Schedules can be created on a weekly, monthly, or twice monthly cycle. For each billing schedule, a Company Profile and Company Summary report will be created in an Excel format. A default billing schedule and segment will be defined to run on the last day of every month.

Companies associated with the Financial Institution will automatically be defined to the default segment.

In order to have access to Billing Report and Segmentation, you must have the entitlement defined in your user profile. Once the Billing Report and Segmentation option is selected, the View Reports page is displayed.

**Company Profile and Company Summary Reporting Guidelines**

The following logic applies to the billing reports:

- The Company Summary will report on transactions for the entire billing period; regardless of when companies or segments were added to the billing schedule. For example, if a Company Segment was added to a monthly billing schedule on the last day of the month, the Company Summary report will report on transactions for the entire month.

- Billing Schedules created in mid-cycle will report transactions for the entire period. For example, if a monthly schedule is created on the 15th and its frequency detail is defined as the 30th, the start date for reporting data will be either the 31st of the previous month or the 1st of the current month (previous month does not have 31 days).

- Companies deleted in Customer Maintenance in mid-cycle will still have their transactions reported and the Company Profile report will reflect the date the company was deleted.

- Company Profile information is based on company parameters that are defined as of the last processing day of the billing schedule. For example, if a company's profile is modified on the last day of the month and the billing
schedule is month-end, the Company Profile report will reflect the modified parameters that were defined on the last day of the month.

- Each report will have a field delimiter of vertical bars (|).
- Data anomalies will have an asterisk within parentheses (*) as the last characters within the field.
- Regardless of the number of segments a company is defined for within a single billing schedule, the company will only be reported once.
- The default file name will be Company Profile Report MM-DD-YY.xls
- The default file name will be Company Summary Report MM-DD-YY.xls

**View Reports**

The **View Reports** page provides a list of billing reports, date and time the reports were created, and it allows users to download the Company Profile or Company Summary reports.

To display the View Reports screen:


1. Links at the top of the page allow you to navigate between pages within the service.
2. To review reports, click on the **Company Profile** image or the **Company Summary** image and a pop-up window will be displayed and the options are **Open**, **Save**, or **Cancel**.
3. To delete reports, check a report or reports to delete and then click on the Delete button. Clicking on the Select All option will delete all reports on the current page. If the Select All box is checked, you can uncheck it to clear all selections.
4. To return to the main menu, click on the Main button.
5. For assistance, click on the Help button to display the online help in a separate browser window.

Note: If reports are delayed, the following message will appear at the top of the page: One or more billing reports are delayed for mm/dd/yyyy.

**Manage a Company Segment**

**Creating a Company Segment**

The first step is to create a Company Segment. Segments allow you to categorize companies into groupings.

1. Click on the Manage Company Segments link at the top of the View Reports page.
2. Once the Manage Company Segments page is displayed enter a Segment Name and Description and click on the Add Button.
3. The OK button adds the segment; Cancel will return you back to the Manage Company Segments page.
4. You can also create multiple Company Segments to add different companies to the different segments.

**Assigning Companies to Company Segment**

The second step is to tie your companies to a Company Segment you have created. Click on the Manage Company / Segment Relationships hyperlink option.
On the **Manage Company / Segment Relationships** page, you have the option to select individual companies or select all companies appearing on the page. This will allow you to copy companies from one segment to another.

1. Select one of the **Company Segments** from the 'Select Segment' drop down menu at the top of the page.
2. Select the **Default Segment**.
3. Select the companies you want to copy to a different segment.
4. Click on the **Copy To Segment** option.
5. Select the segment you want to copy the companies to from the **Select Segment** drop down menu under **Manage Segments**. The copy will take affect as soon as you select the target segment.
You will also be able to move companies from one segment to another

1. From the 'Select Segment' drop down menu at the top of the page, select a segment that was used to Copy companies into.
2. Select the companies you wish to move to another segment.
3. Click on the Move To Segment option.
4. Select the segment you want to move the companies to from the Select Segment drop down menu below under Manage Segment. The selected companies will be moved from the original segment and moved to the segment selected.

To delete a company from a segment, select the check box of the company you want to delete and click the Delete button.

Note: The Default segment includes all companies that have been added or deleted only through Customer Maintenance. You can only copy from the Default Segment. You can not delete companies from the Default Segment.

Note: No companies will be tied to a new segment until you have moved or copied companies from a previous segment

Manage Billing Schedules

The Manage Billing Schedules feature allows you to add, update or delete schedules. Once the Company Segments are created and companies have been assigned, the Billing Schedules can be created.

Click on the Manage Billing Report Schedules from the View Schedules page. The Manage Billing Schedules page displays and the drop down menu at the top of the page defaults to New Schedule.

Creating a Billing Schedule

1. To add a schedule, select New Schedule from the drop down option at the top of the page and enter the following information.
   - Enter a schedule name.
   - Select a frequency option of Weekly, Monthly, Twice Monthly, or Single Request.
   - Define the specific day you want the billing schedule to process.
   - For Single Request schedules, the date range can not exceed 42 calendar days (in the past or in the future).
• Select a segment or segments that will be defined for this billing schedule.
• Click on the Add button.

Update/Delete a Billing Schedule

1. To update an existing billing schedule, select the billing schedule from the drop down option at the top of the page. The page will refresh and the fields will be populated for the selected schedule. After modifications are made, click on the Update button.
2. To delete a billing schedule, select the billing schedule from the drop down option at the top of the page. The page will refresh and the fields will be populated for the selected schedule. Click on the Delete button.
3. Clicking on a segment name (hyperlink) will display a pop-up window that includes all of the companies that are defined to that segment. The Print button prints the details of the page and Close will return you to the Manage Billing Schedules page.
4. To return to the main menu, click on the Main button.
5. Click the Reset button to restore all fields to their previously stored values.

View Schedules

The View Schedules page provides a list of billing schedules and the detail parameters associated with the schedules.

View Reports | Manage Billing Schedules | Manage Company Segments

View Schedules | Manage Billing Schedules

<table>
<thead>
<tr>
<th>Select</th>
<th>Billing Schedule Name</th>
<th>Last Run Date</th>
<th>Next Run Date</th>
<th>Frequency</th>
<th>Frequency Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>⚫ Digital Insight Billing Report</td>
<td>12/31/2006</td>
<td>Monthly</td>
<td>Month and</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Links at the top of the page allow you to navigate between pages within the service.
2. To edit an existing schedule, select a schedule and then click on the Edit button. The Manage Billing Schedules page will be displayed and the fields will be populated for the selected schedule.
3. To delete schedules, check a schedule to delete and then click on the Delete button.
4. To return to the main menu, click on the Main button.
5. To print the page, click on the Print button. A pop-up window will be displayed with Print or Cancel options.
Note: The Default segment includes all companies that have been added or deleted only through Customer Maintenance. You can only copy from the Default Segment. You can not delete companies from the Default Segment.

File Formats

Billing Reporting & Segmentation File Specifications

The Business Banking Billing Report compiles records of enabled features and user activity across an entire FI and generates formatted files that can be used as input to report programs, spreadsheet programs or automated billing software. There are two types of reports produced:

- The Company Profile report shows what features and capabilities are enabled for each commercial customer, along with indications of how many accounts are enabled for specific features such as ACH, Reconciliation service, etc.
- The Summary report shows counts of transaction activity (e.g., ACH batches initiated) for each commercial customer.
- Both report types comply with the following conventions:
  - The report files are plain-text ASCII files, with one record per line. Each record represents data for one commercial customer.
  - Each record comprises specific fields in a fixed order, separated by pipe characters ( | ) and terminated with CR/LF. If any field has no data for a given record, its absence will be represented by two consecutive pipe characters. Data anomalies for any field will be represented by an asterisk within parentheses (*), delimited as usual by pipe characters.
  - The file header comprises a single record with the column names; the file trailer comprises one record with totals for applicable columns.
  - This document defines the file format for both report types.

The columns are defined as follows:

- Position: The field’s “slot” (i.e., numeric position) within the record.
- Name: The field’s name/title.
- Type: The field’s data type (as defined earlier in the data types table).
- AFP Code: Association for Financial Professionals (AFP) industry-standard codes for banking activities. The codes are alphanumeric and are used as applicable in these reports (i.e., there isn’t a AFP code for every field).
- Description: A brief explanation of the field’s purpose.
- Comments: Additional information on the field’s usage or limitations.
### Company Profile Report

Each Company Profile record describes one commercial customer and includes the following fields, ordered as shown here:

<table>
<thead>
<tr>
<th>Pos</th>
<th>Name</th>
<th>Type</th>
<th>TMA Code</th>
<th>Description</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CISISSINTINCIF</td>
<td>N</td>
<td></td>
<td>Host Key</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Company Name</td>
<td>AN</td>
<td></td>
<td>Company Name</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Company ID</td>
<td>AN</td>
<td></td>
<td>Company Identification (Login ID)</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Company Admin Name</td>
<td>AN</td>
<td></td>
<td>Company Administrator Name</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td># Users</td>
<td>N</td>
<td></td>
<td>Number of defined Users</td>
<td>Includes Company Admin</td>
</tr>
<tr>
<td>6</td>
<td>Billing Account</td>
<td>ACCT</td>
<td></td>
<td>Billing Account number for this customer</td>
<td>Defined on FI Admin platform</td>
</tr>
<tr>
<td>7</td>
<td>Company Segment</td>
<td>LIST</td>
<td></td>
<td>All segments of which this customer is a member</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Date Last Active</td>
<td>D</td>
<td></td>
<td>Show date company was last active</td>
<td>Date of most recent login</td>
</tr>
<tr>
<td>9</td>
<td>Date Company Deleted</td>
<td>D</td>
<td></td>
<td>Show date company was removed from system</td>
<td>Date company record was removed by FI Admin</td>
</tr>
<tr>
<td>10</td>
<td>Balance Reporting</td>
<td>YN</td>
<td>401009</td>
<td>Balance Reporting enabled?</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Float</td>
<td>YN</td>
<td>401009</td>
<td>Suppress Float?</td>
<td>NOTE: Yes = Suppress (i.e., data not shown)</td>
</tr>
<tr>
<td>12</td>
<td>BAI Reporting</td>
<td>YN</td>
<td>401009</td>
<td>BAI enabled?</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>WebConnect for Quickbooks</td>
<td>YN</td>
<td></td>
<td>WebConnect for Quickbooks enabled?</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>WebConnect for Quicken</td>
<td>YN</td>
<td></td>
<td>WebConnect for Quicken enabled?</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Money (OPX)</td>
<td>YN</td>
<td></td>
<td>Money (OPX) enabled?</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Stop Pay</td>
<td>YN</td>
<td>150499</td>
<td>Stop Pay enabled?</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Book Transfer</td>
<td>YN</td>
<td>330129</td>
<td>Book Transfer enabled?</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>ACH</td>
<td>YN</td>
<td>251199</td>
<td>ACH enabled?</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>ACH Upload</td>
<td>YN</td>
<td>200599</td>
<td>Suppress ACH Send File?</td>
<td>NOTE: Yes = Suppress (i.e., cannot use feature)</td>
</tr>
<tr>
<td>20</td>
<td>Tax Payments</td>
<td>YN</td>
<td>251199</td>
<td>Tax Payments enabled?</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Wire Transfer</td>
<td>YN</td>
<td>330000</td>
<td>Wire Transfer enabled?</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Wire Transfer Freeform</td>
<td>YN</td>
<td></td>
<td>Allow Freeform enabled?</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Online Services</td>
<td>YN</td>
<td></td>
<td>Online Services enabled?</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Photocopy Request</td>
<td>YN</td>
<td>151349</td>
<td>Photocopy Request enabled?</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Check Reader</td>
<td>YN</td>
<td>150839</td>
<td>Check Reader enabled?</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Account Research</td>
<td>YN</td>
<td>010699</td>
<td>Account Research enabled?</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Bill Pay Research</td>
<td>YN</td>
<td>010699</td>
<td>Bill Pay Research enabled?</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Cash/Change Order Form</td>
<td>YN</td>
<td></td>
<td>Cash/Change Order Form enabled?</td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Account Services</td>
<td>YN</td>
<td></td>
<td>Account Services enabled?</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>Positive Pay</td>
<td>YN</td>
<td>120149</td>
<td>Positive Pay enabled?</td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>Account Reconciliation</td>
<td>YN</td>
<td>200599</td>
<td>Account Recon enabled?</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Bill Pay</td>
<td>YN</td>
<td></td>
<td>Bill Pay enabled?</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Sweeps</td>
<td>YN</td>
<td>430020</td>
<td>Sweeps enabled?</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>BP User ID</td>
<td>AN</td>
<td></td>
<td>Bill Pay User ID (for in-house or SSO third-party)</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>BP Registration Account</td>
<td>ACCT</td>
<td></td>
<td>Bill Pay Account</td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Enabled Accounts</td>
<td>N</td>
<td></td>
<td>Count of accounts enabled for use with BSA/ASP</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>Book Transfer Credit Accounts</td>
<td>N</td>
<td></td>
<td>Count of accounts enabled for use with Book Transfer - Credit</td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Book Transfer Debt Accounts</td>
<td>N</td>
<td></td>
<td>Count of accounts enabled for use with Book Transfer - Debt</td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>Book Transfer NSF</td>
<td>N</td>
<td></td>
<td>Count of accounts enabled for use with Book Transfer - NSF Accounts</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>Wire Transfer Accounts</td>
<td>N</td>
<td>Count of accounts enabled for use with Wire Transfer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>ACH Accounts</td>
<td>N</td>
<td>Count of accounts enabled for use with ACH</td>
<td></td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>Tax Accounts</td>
<td>N</td>
<td>Count of accounts enabled for use with Tax Payments (EFTPOS)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>Stop Pay Accounts</td>
<td>N</td>
<td>Count of accounts enabled for use with Stop Pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>Balance Reporting Accounts</td>
<td>N</td>
<td>Count of accounts enabled for use with Balance Reporting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>45</td>
<td>Positive Pay Accounts</td>
<td>N</td>
<td>Count: Sum of Accounts enabled for both Reconciliation Services Issues and Reconciliation Services Exceptions PLUS Accounts enabled for Reconciliation Services Exceptions only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>46</td>
<td>Account Reconciliation Accts</td>
<td>N</td>
<td>Count of accounts enabled for Reconciliation Services Issues only (i.e., not enabled for Reconciliation Services Exceptions)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>47</td>
<td>ACH ID List</td>
<td>LIST</td>
<td>List of ACH IDs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>48</td>
<td>ACH SEC Code List</td>
<td>LIST</td>
<td>List of enabled SEC codes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>49</td>
<td>Tax ID List</td>
<td>LIST</td>
<td>List of Tax IDs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>ACH PreFunding</td>
<td>Y/N</td>
<td>ACH PreFunding enabled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>51</td>
<td>User Profile Maintenance Approval Required</td>
<td>Y/N</td>
<td>User Profile Maintenance Approval Required</td>
<td></td>
<td></td>
</tr>
<tr>
<td>52</td>
<td>SBFW</td>
<td>Y/N</td>
<td>SBFW: SBFW enabled where the user is ‘Eligible’ or ‘Active’ = Y</td>
<td></td>
<td></td>
</tr>
<tr>
<td>53</td>
<td>SBFW - Billing Manager</td>
<td>Y/N</td>
<td>SBFW: Billing Manager enabled- Active Only Active=Y, Non-Active=N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>54</td>
<td>Wire Transfer Go ID</td>
<td>Y/N</td>
<td>Wire Transfer Go ID enabled on Customer Maintenance page</td>
<td></td>
<td></td>
</tr>
<tr>
<td>55</td>
<td>ACH Go ID</td>
<td>Y/N</td>
<td>ACH Go ID enabled on Customer Maintenance page</td>
<td></td>
<td></td>
</tr>
<tr>
<td>56</td>
<td>Tax Payments Go ID</td>
<td>Y/N</td>
<td>Tax Payments Go ID enabled on Customer Maintenance page</td>
<td></td>
<td></td>
</tr>
<tr>
<td>57</td>
<td>Number of Activated Go ID Tokens</td>
<td>N</td>
<td>Number of Go ID tokens the customer has activated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>58</td>
<td>Go ID Enabled</td>
<td>Y/N</td>
<td>Customer is enabled for Go ID on Customer Maintenance page and has a value in the Go ID Effective Date field</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Summary Report

Each Summary record catalogues activity for one commercial customer and includes the following fields, ordered as shown here:

**Note:** The SBFW Billing Manager invoices count is daily, based on the Pacific Time Zone.

<table>
<thead>
<tr>
<th>Pos</th>
<th>Name</th>
<th>Type</th>
<th>TMA Code</th>
<th>Description</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CIF/SSN/TIN/CIF</td>
<td>N</td>
<td></td>
<td>Host Identification Key, from DI Customer Master</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Company ID</td>
<td>AN</td>
<td></td>
<td>Company ID (defined by FI), from DI Customer Master</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>ACH Transactions</td>
<td>N</td>
<td>250199</td>
<td>Count of ACH Transactions approved for processing (Initiate Batch Approval plus Send Batch Approval)</td>
<td>Counted on transition to “Approved” status</td>
</tr>
<tr>
<td>4</td>
<td>ACH Addenda Records</td>
<td>N</td>
<td>250199</td>
<td>Count of ACH Addenda records approved for processing (Initiate Batch Approval plus Send Batch Approval)</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>ACH Trans – Del by FI</td>
<td>N</td>
<td>250620</td>
<td>Count of ACH Transactions deleted by FI</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>ACH Addenda Rec – FI Del</td>
<td>N</td>
<td>250620</td>
<td>Count of Addenda Records in ACH transactions deleted by FI</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>EFTPS Trans – FI Download</td>
<td>N</td>
<td>25010B</td>
<td>Count of EFTPS Transactions downloaded by FI</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>EFTPS Trans – Del by FI</td>
<td>N</td>
<td>250620</td>
<td>Count of EFTPS Transactions deleted by FI</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Wire Transfers</td>
<td>N</td>
<td>350199</td>
<td>Count of Initiated Wire Transfers</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Wire Transfers – FI Download</td>
<td>N</td>
<td></td>
<td>Count of Wire Transfers downloaded by FI</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Wire Transfers – Deleted by FI</td>
<td>N</td>
<td></td>
<td>Count of Wire Transfers deleted by FI</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Wire NAKs</td>
<td>N</td>
<td></td>
<td>Count of Wire Transfer NAKs received via the wire interface</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Incoming Wire Transfers</td>
<td>N</td>
<td>350401</td>
<td>Count of Incoming Wire Transfers received via the wire interface</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>ARP Issues</td>
<td>N</td>
<td>200199</td>
<td>Count of ARP Issues transactions added</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>ARP Issues – Downloaded by FI</td>
<td>N</td>
<td></td>
<td>Count of ARP Issues downloaded by FI</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>ARP Issues – Del by FI</td>
<td>N</td>
<td>20020C</td>
<td>Count of ARP Issues deleted by FI</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>ARP/POS Exceptions</td>
<td>N</td>
<td>150399</td>
<td>Count of ARP/POS Exception transactions generated</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Book Transfers</td>
<td>N</td>
<td>350129</td>
<td>Count of successful same-day Book Transfer transactions</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Stop Payment</td>
<td>N</td>
<td>150410</td>
<td>Count of Stop Payment transactions added</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Stop Payment Completed</td>
<td>N</td>
<td></td>
<td>Count of Stop Payment Requests Completed by an FI Admin</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Stop Payment Declined</td>
<td>N</td>
<td></td>
<td>Count of Stop Payment Requests declined by an FI Admin</td>
<td></td>
</tr>
</tbody>
</table>
### Foreign Exchange Rates Format (Wire Transfer)

This topic gives the details for the record structure of the import file used as input to the Business Banking File Download > Upload Exchange Rates feature (Financial Institution Administration Platform). The rates are used on the Commercial Customer Platform by the Wire Transfer feature.

The file is a plain-text file with one record per line. Each record comprises seven fields delimited by tab characters (ASCII 0x09). All numeric values should be expressed as decimals (no currency symbols should be used).

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>Check Images</td>
<td>N</td>
<td>151352</td>
<td>Count of Check Images successfully viewed</td>
</tr>
<tr>
<td>23</td>
<td>Photocopy Request</td>
<td>N</td>
<td>151341</td>
<td>Count of Photocopy Requests</td>
</tr>
<tr>
<td>24</td>
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<td>Exports – BAI</td>
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<tr>
<td>29</td>
<td>Export – CSV</td>
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</tr>
<tr>
<td>30</td>
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<td>Export – QuickBooks (QBO)</td>
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<td>35</td>
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<td>Count of Run Selected reports (Balance Reporting)</td>
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<tr>
<td>36</td>
<td>SSO Access</td>
<td>N</td>
<td>Count of SSO usage (how many times the company accessed external services via SSO)</td>
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<tr>
<td>37</td>
<td>SBFW - Billing Manager Invoices</td>
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<td>Count of Billing Manager invoices created by the Customer Admin</td>
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## Record Detail

<table>
<thead>
<tr>
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<td>Country Name</td>
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<tr>
<td>Currency Name</td>
<td>Full name of currency</td>
</tr>
<tr>
<td>Currency Code</td>
<td>SWIFT 3-character currency code</td>
</tr>
<tr>
<td>Buy Rate (&lt;= US$10,000)</td>
<td>Rate used (expressed in US dollars per unit of foreign currency) for institutional purchases of lots up to US$10,000</td>
</tr>
<tr>
<td>Sell Rate (&lt;= US$10,000)</td>
<td>Rate used for institutional sales of lots up to US$10,000</td>
</tr>
<tr>
<td>Buy Rate (US$10,001 – 25,000)</td>
<td>Rate used (expressed in US dollars per unit of foreign currency) for institutional purchases of lots in the US$10,001-25,000 range</td>
</tr>
<tr>
<td>Sell Rate (US$10,000 – 25,000)</td>
<td>Rate used (expressed in US dollars per unit of foreign currency) for institutional sales of lots in the US$10,001-25,000 range</td>
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</table>

### Method A - ARP File Formats Processing

#### Exceptions Upload

ASCII Text, Fixed Column Length

<table>
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<tr>
<th>Field</th>
<th>Data Element Name</th>
<th>Field Inclusion Requirement</th>
<th>Contents</th>
<th>Length</th>
<th>Position</th>
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<tbody>
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<td>001-003</td>
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<td>004-014</td>
</tr>
<tr>
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<td>Required</td>
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### Code

- 'B' = Paid Over Stale
- 'D' = Duplicate Paid
- 'H' = Paid Over Stop
- 'J' = Max Amount
- 'Q' = Paid Void
- 'U' = Paid No Issue

<table>
<thead>
<tr>
<th>Field</th>
<th>Data Element Name</th>
<th>Field Inclusion Requirement</th>
<th>Contents</th>
<th>Length</th>
<th>Position</th>
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<td>071-071</td>
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</table>

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### Exceptions Download

ASCII Text, Fixed Column Length
'J' = Max Amount
'Q' = Paid Void
'U' = Paid No Issue

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<thead>
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**Method B - ARP File Formats Processing**

**Exceptions Download**

ASCII Text, Fixed Column Length

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<th>Field Inclusion Requirement</th>
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<th>Length</th>
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<tbody>
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<td>1</td>
<td>Bank Number</td>
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