



Online Business Banking Guide For Business Master Users

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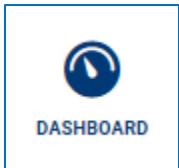
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With our new Online Business Banking platform, your business will save time, money, and paperwork. Whether you need to monitor account activity, pay bills, originate ACH transactions (if you have opted for this functionality), or deposit checks remotely, our new solution can meet your unique needs.

In this guide, we will cover the basics of setting up and managing your business online.

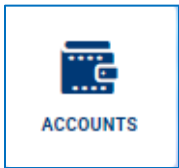
Introduction to Widgets

Each widget within your new online banking provides easy access to manage different aspects of your business online.



Dashboard Widget

The Dashboard Widget greets you each time you log into online banking. Here, you get a snapshot of your accounts and their available balances. You get the last 15 days of activity as well as look ahead to the next 30 days of activity. From here, too, you can link accounts that you hold at another financial institution to make managing your business' finances all that much easier.



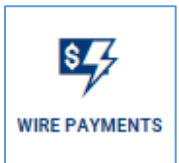
Accounts Widget

The Accounts Widget provides access to the transactions and account details for each of your business banking accounts. You can search for specific transactions and sort by date, description, amount, and balance. You can also give your accounts nicknames and change the account color by clicking on the pencil icon. You also have the option of hiding accounts.



ACH Payments Widget *(If you have opted for this functionality)*

From the ACH Payments Widget, your business can create templates, schedule ACH payments, and review ACH history.



Wire Payments Widget *(If you have opted for this functionality)*

From the Wire Payments Widget, your business can initiate and schedule wire transfers. You can also view detail history of your wire transfer history.



Business Administration

The Business Administration Widget allows you to manage payees, roles, and users. From here, you can control who has access to your online business banking as well as the permissions for the tasks that they can perform. The Business Administration Widget puts you in complete control of your online business banking.

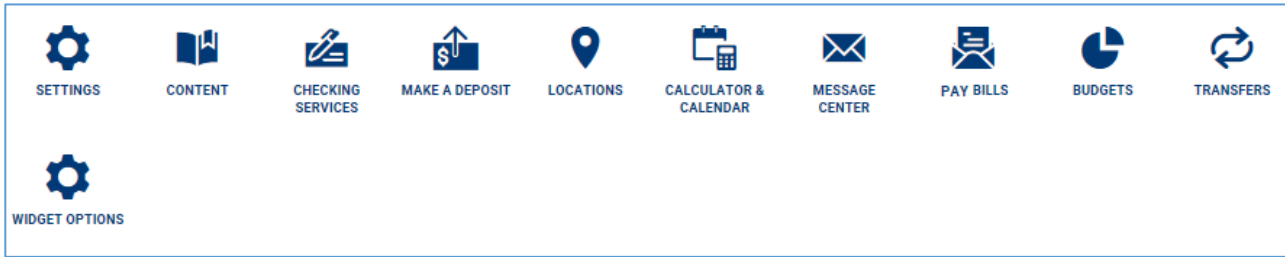


eStatements Widget

The eStatements Widget provides access to the St. Mary's Bank eStatements portal. There you can download current and past statements as well as tax documents.



Clicking on more gives you access to several more widgets including transfers, pay bills, and the message center. From the settings widget, you can customize which widgets are available to view from the dashboard view.



Roles, Users, and Permissions



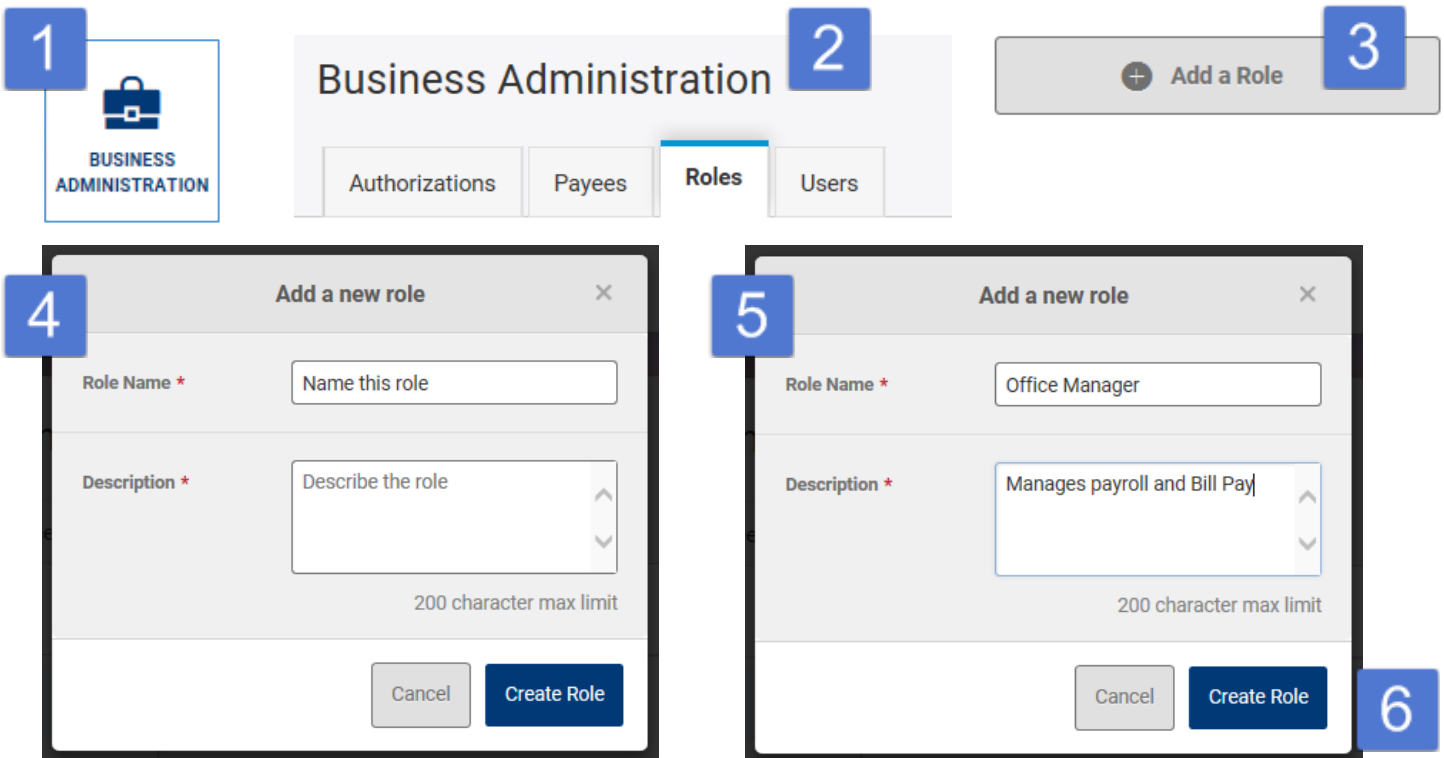
The Business Administration Widget puts you in complete control of your online business banking and is where you can establish roles, users, and permissions.

Creating a Role

Create a tailored role by selecting the features and actions users assigned to the role can perform. Then, add accounts to the role and allocate permissions for each account. Finally, enter authorization and transaction limits for each transaction type permitted to the role.

1. Click on the **Business Administration Widget**
2. Navigate to the **Roles** tab
3. Click the **Add a Role** button
4. Give your **Role** a name such as Office Manager
5. Enter a **Description** such as manages payroll and bill pay
6. Click **Create Role**

Once you have created a role, you have the foundation for creating a new business user.



Edit Role Permissions

Once you have created a role, you will need to give that role permissions.

1. From the **Roles** tab select the **Role** that you created
2. Click the pencil icon to the right of **Permissions**
3. Click the expanded bullets icon to see a description of each permission
4. Check the box next to each **Permission** that you would like the **Role** to have
5. Click **Save Changes** to apply the **Permissions**

The screenshot shows the 'Edit Role Permissions' interface. It is divided into several sections:

- Section 1:** A list of roles. The role 'Office Manager' is selected, showing its description 'Manages payroll and Bill Pay' and '1 User'.
- Section 2:** A 'PERMISSIONS' header with a pencil icon on the right, indicating the edit mode.
- Section 3:** A list of permissions under the 'ADMINISTRATION' category. Two permissions are shown: 'Manage Users and Roles' and 'Manage Payees', both with unchecked checkboxes.
- Section 4:** A list of permissions under the 'ALLOWED TO AUTHORIZE' category. Three permissions are shown: 'Allowed to Authorize ACH', 'Allowed to Authorize Transfers', and 'Allowed to Authorize Wires', all with unchecked checkboxes.

Numbered callouts 1 through 4 are placed over the interface to indicate the steps: 1 points to the role list, 2 points to the pencil icon, 3 points to the expanded permission list, and 4 points to the 'ALLOWED TO AUTHORIZE' section.

ACH Select All

Transaction Types

Payroll
Create ACH templates that can be used to credit consumer accounts for payroll direct deposit, bonuses, refunds and more.

Collect Funds from Consumers
Create ACH templates to debit consumer accounts for goods and services.

Business Payments
Create ACH templates to credit businesses for services and distribute or consolidate funds between businesses.

Collect Funds from Businesses
Create ACH templates to debit business accounts for goods and services.

BILL PAY Select All

Allowed to Pay Bills
Permits users to access bill pay services.

TRANSFERS Select All

Add External Transfer Account
Ability to add external accounts.

Add Member To Member Transfer Account
Allows users to add member accounts for transfers.

WIRES Select All

Create Domestic Wires
Gives users the ability to create Domestic Wires.

Manage Templates

Create ACH Template
Create new templates using permitted ACH transaction types and offset accounts.

Edit ACH Template
Change ACH template names, company entry descriptions, offset accounts and restrict template access.

Edit and Delete ACH Template Entries
Allows users to select entry accounts, change statuses, amounts, enter addenda information for entries and delete ACH template entries

Submit ACH Template
Submit templates for approval and processing by your financial institution.

Delete ACH Template
Delete ACH templates.

Access to Restricted Templates
Ability to access and modify templates that have been designated for restricted users only.

Import ACH Templates
Import templates or pass-thru batches using NACHA or .csv files.

MISCELLANEOUS Select All

View eDocuments
View statements, notices, tax forms, and annual credit card summary.

Remote Deposit Capture
Ability to access Remote Deposit Capture

Edit Business Contact Information
Ability to edit business contact information

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The final step in creating a role is to grant access to accounts and set transaction limits.

Accounts and Limits can be found below **Permissions** in the **Roles** tab.

1. Click the pencil icon to the right of **Accounts** or the **Add Accounts** button if the **role** has no assigned accounts
2. Add a check mark next to each **account** that you would like the **role** to be able to access
3. Click **Save Changes**
4. Click the pencil icon to the right of **Limits** or the **Edit Limits** button if limits have not yet been configured
5. Check the **Methods** to be enabled
6. Enter daily, weekly, and monthly **Limits**
7. Click **Save Changes**

Accounts & Limits

ACCOUNTS

This role has no assigned accounts.

Add Accounts

1

2

3

LIMITS



You have not configured limits for your accounts.

Edit Limits

4

LIMITS

Select and apply limits to the methods you want enabled for this role.

METHOD	DESCRIPTION	DAILY	WEEKLY	MONTHLY
<input type="checkbox"/> ACH	Authorized limit	0	0	0
	Max limit	0	0	0
<input type="checkbox"/> ACH Collections	Authorized limit	0	0	0
	Max limit	0	0	0
<input type="checkbox"/> ACH Payments	Authorized limit	0	0	0
	Max limit	0	0	0
<input type="checkbox"/> External Transfers	Authorized limit	0	0	0
	Max limit	0	0	0
<input type="checkbox"/> Internal Transfers	Authorized limit	0	0	0
	Max limit	0	0	0
<input type="checkbox"/> Wire Transfers	Authorized limit	0	0	0
	Max limit	0	0	0

5

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Authorized Limit = How much a user in this role can submit on their own without secondary approval

Max Limit = How much a user in this role can prepare a template for and still requires secondary approval

Can Authorize = How much a user in this role can authorize for something another user prepares

Authorized limit: Max amount that can be submitted without additional authorization or approval.

Max limit: Max amount users with this role are able to submit.

Can authorize: Max amount users with this role can authorize for other users.

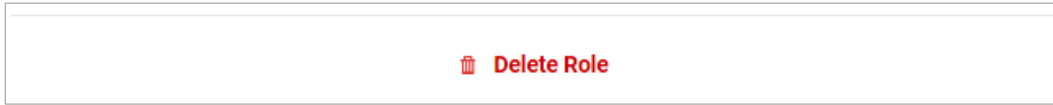
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Save Changes

Cancel

Now that the role has been created, you can create a **User** (a real person who will log into your account) and assign them to that role.

To delete a role, navigate to the **Roles** tab. Select the role that you wish to delete. Scroll to the bottom of the page and click **Delete Role**.



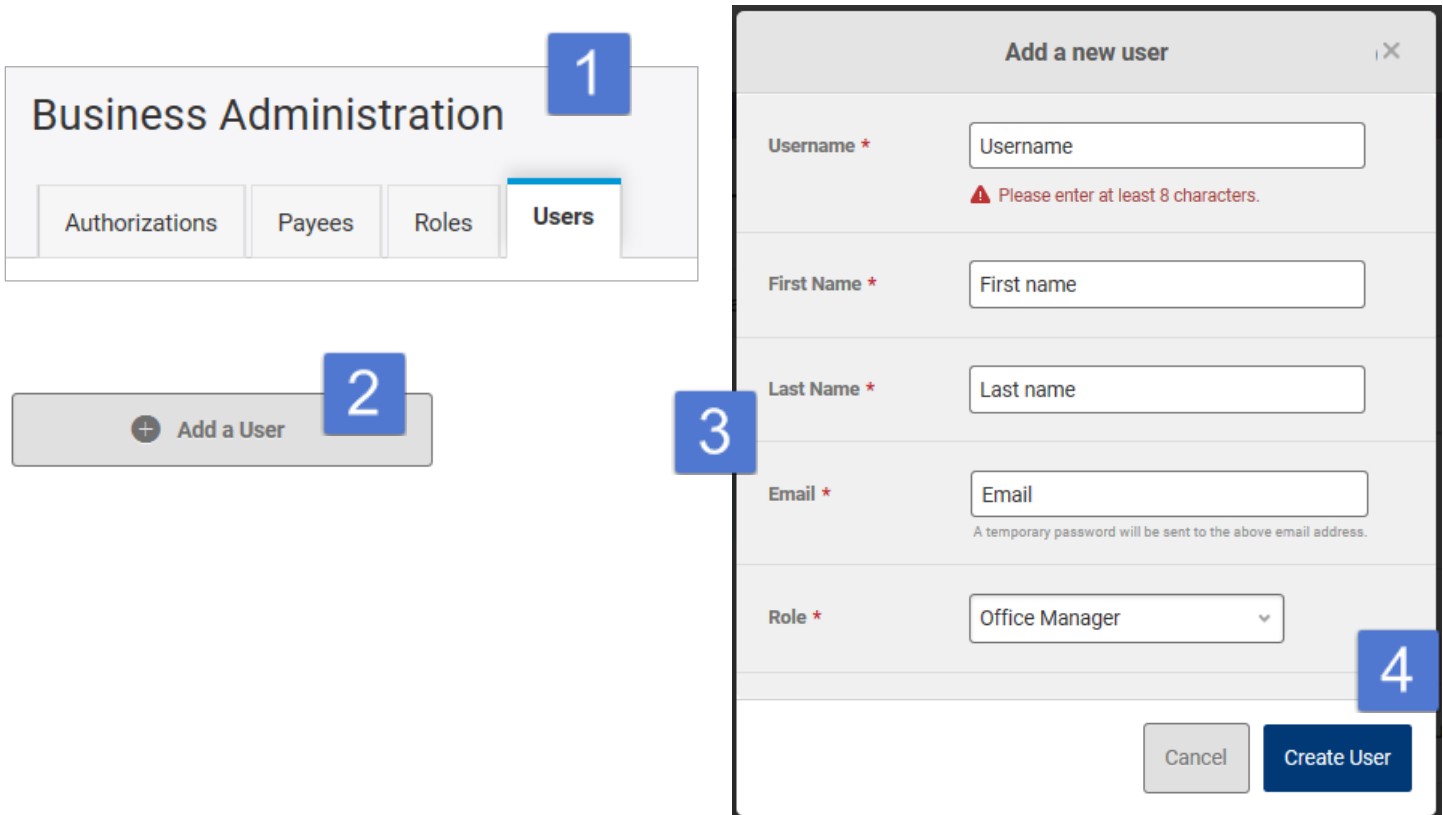
Create a Sub-User

Now, that you have created a role, you will want to add a User who can perform that role for your business.

1. Click on the **Users** tab
2. Click the **Add a User** button
3. You will be asked to enter the following information:
 - a. Username (must be at least 8 characters)
 - b. First Name
 - c. Last Name
 - d. Email (A temporary password will be sent to the email address)
 - e. Role (select from dropdown)
4. Click **Create User**

Your user will then be able to visit www.stmarysbank.com and log into online banking with the username and temporary password that was emailed to them. On their first time logging in they will be prompted to complete their security profile and preferences.

The **Master User** (formerly referred to as Admin) manages all **Sub User** maintenance, such as password resets and role assignments (no one at St. Mary's Bank has the ability to edit your **Sub Users**). To reset a Sub User's password, navigate to the **Users** tab and select the appropriate User. From there, click the pencil icon to the right of Reset Password. You also have the ability to update contact info, change role assignment, and reset security questions.





Wire Transfers

Domestic wire transfers are initiated from the **Wire Payments Widget** (If you have opted for this functionality). Please visit a branch to initiate international wires. Prior to initiating a wire transfer, you must **Add a Payee**.

Adding a Payee

1. Click on the **Business Administration Widget**
2. Click on the **Payees** tab
3. Click the **Add a Payee** button
4. Enter the payee's name and add a nickname
5. Click the **Create a Payee** button
6. Under the **Details** tab, click on the pencil icon to the right of **Category** to assign your **Payee** a category
7. Click on the pencil to the right of **Contact Info** to add the **Payee's** address, phone, and website
8. Add a profile image (optional), by clicking on the pencil icon to the right of **Profile Image**
9. Click the **+ Add a Payment Method** icon to and select **Wire Transfer** from the **Method** dropdown
10. Enter an **Account Nickname**
11. Enter the routing number for the beneficiary financial institution
12. Enter the beneficiary account number and select the account type
13. Enter intermediary financial institution info (if applicable)
14. Click the **Add Payment Method** button

1. Business Administration

2. Payees

3. + Add a Payee

4. Add a new payee

5. Create Payee

Red Carpet Service

Details Activity

NICKNAME Production Account

CATEGORY Transfer for Cash Spending

CONTACT INFO

COUNTRY United States

ADDRESS 200 McGregor St
Manchester, NH 03102

PHONE No phone number specified.

WEBSITE No website specified.

PROFILE IMAGE

Payment Methods

+ Add a Payment Method

Production Account WIRE - DOMESTIC

BANK OF AMERICA, N.A., NY
NEW YORK, NY

Routing Number 026009593

Account Number 123456789 (checking)

Add a Payment Method

Initiating a Wire Transfer

1. Click the **Wire Payments** widget
2. From the **Classic** tab, select your **Payee** from the **Select Payee** dropdown
3. Select your **Funding Account**
4. Select a **Category** (optional)
5. Enter the Wire Transfer **Amount**
6. Enter the **Deliver By** date
7. Enter **Originator to Beneficiary Info** (optional)
8. Review details in the **Payment Confirmation** box
9. Click **Confirm Payment**

Note: wire transfers may require additional verification.

The screenshot shows the 'Wire Payments' section of an online banking interface. It is divided into two main panels: 'Payee Details' and 'Payment Confirmation'. The 'Payee Details' panel includes dropdown menus for 'Payee', 'Payee Account', 'Funding Account', and 'Category', a text input for 'Amount', a date picker for 'Deliver By', and a text area for 'Originator to Beneficiary Info'. The 'Payment Confirmation' panel displays the details of the selected transaction, including the payee name, account information, funding account, category, amount, frequency, and deliver by date. A 'Confirm Payment' button is located at the bottom right of the 'Payment Confirmation' panel.

1 Wire Payments

2 Payee Details

3 Payee *

4 Payee Account *

5 Funding Account *

6 Category

7 Originator to Beneficiary Info

8 Payment Confirmation

9 Confirm Payment

Classic | Scheduled | History

Payee * Red Carpet Service

Payee Account * Production Account

Funding Account * BETTER BUSINESS CHECKING

Category Transfer for Cash Spending

Amount * 5,000.00 [Show Limits >](#)

Frequency One Time

Deliver By * 05/21/2019

Originator to Beneficiary Info Use this field to communicate remittance advice information (e.g., invoice details) to the person or organization receiving the wire transfer
140 characters max value

Payment Confirmation

Payee Red Carpet Service

Payee Account PAYEE'S FINANCIAL INSTITUTION

BANK OF AMERICA, N.A., NY
NEW YORK, NY

Routing Number 026009593
Account Number -6789

Funding Account BETTER BUSINESS CHECKING
- ****5111-0020 15,894.41

Category Transfer for Cash Spending

Amount 5,000.00

Frequency One Time

Deliver By 05/21/2019

Originator to Beneficiary Info

Cut-off time 02:00 PM (Eastern Standard Time)



Confirm Payment



Wire payment successfully scheduled.





Navigate to the Scheduled tab to review transfer details and to cancel payments if necessary.

Wire Payments  

Classic **Scheduled** History

May '19							June '19							July '19						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
			1	2	3	4							1		1	2	3	4	5	6
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27
26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31			
							30													

Scheduled Payments Show Search

 21	Red Carpet Service BETTER BUSINESS CHECKING -0020	\$5,000.00	Cancel	View Details
 23	Red Carpet Service BETTER BUSINESS CHECKING -0020	\$5,000.00	Cancel	View Details

ACH Payments

ACH Payments are initiated from the **ACH Payments Widget** (if you have opted for this functionality). To get started, you must add a Payee and create a Template (note: in the previous St. Mary's Bank online business banking experience, this was referred to as a batch).

Adding a Payee

1. Click on the **Business Administration Widget**
2. Click on the **Payees** tab
3. Click the **Add a Payee** button
4. Enter the payee's name and add a nickname
5. Click the **Create a Payee** button
6. Under the **Details** tab, click on the pencil icon to the right of **Category** to assign your **Payee** a category
7. Click on the pencil to the right of **Contact Info** to add the **Payee's** address, phone, and website
8. Add a profile image (optional), by clicking on the pencil icon to the right of **Profile Image**
9. Click the **+ Add a Payment Method** icon to and select **ACH Payment** from the **Method** dropdown
10. Enter an **Account Nickname**
11. Enter the routing number for the beneficiary financial institution
12. Enter the beneficiary account number and select the account type
13. Enter **ID Number** (company-designated employee, customer, or vendor designation)
14. Click the **Add Payment Method** button

Once you have added a Payee(s), you can navigate to the **ACH Payments** widget to create a new **Template** or import an ACH template.

Creating a Template

1. Click the **New Template** button
2. Give the Template a name
3. Enter **Company Name**
4. Choose the **Transaction Type** from the dropdown
5. Enter the **Company Entry Description** (e.g. payroll, bonuses)
6. Select the **Offset Account** from the dropdown
7. Choose the Access Level: Normal or Restricted
 - a. Normal–All users with ACH permissions can access
 - b. Restricted–Only users with Restricted permissions can access
8. Click **Import Payees** (optional at this stage of the process)
9. Click **Create Template**

The screenshot shows the 'ACH Payments' widget with three tabs: 'Templates', 'Scheduled', and 'History'. The 'Templates' tab is active. Below it is a 'New Template' modal window. The form fields are numbered as follows:

- 1**: 'New Template' button
- 2**: 'Template Name' input field
- 3**: 'Company Name' dropdown menu
- 4**: 'Transaction Type' dropdown menu
- 5**: 'Company Entry Description' input field (with a help icon)
- 6**: 'Offset Account' dropdown menu (with a help icon)
- 7**: 'Access Level' radio buttons for 'Normal' and 'Restricted' (with a help icon)
- 8**: 'Import Payees' button
- 9**: 'Create Template' button

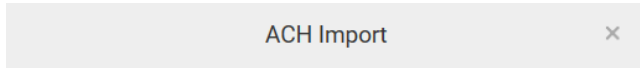
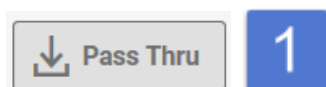
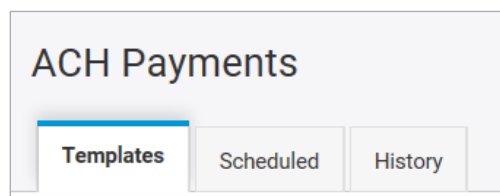
Editing Templates = to edit multiple payees in a template; click the pencil icon to the right of "amount" to edit all payees.

NAME	ACCOUNT	STATUS	AMOUNT
TEST ACH <small>TEST 6519</small>	Checking	ACTIVE	\$75.00

Below the table, there is a 'Show ACH Limits' link and a button labeled 'EDIT ALL PAYEES'. A pencil icon is positioned to the right of the 'AMOUNT' column header.

Importing a Template



1. From the **ACH Payments widget**, click the **Pass Thru** button
2. Give the Template a name
3. Enter **Company Name**
4. Choose the **Transaction Type** from the dropdown
5. Enter the **Company Entry Description** (e.g. payroll, bonuses)
6. Select the **Offset Account** from the dropdown
7. Choose the Access Level: Normal or Restricted
 - a. Normal—All users with ACH permissions can access
 - b. Restricted—Only users with Restricted permissions can access
8. Click **Import Payees**
9. Click **Upload File**
10. Review setup file instructions (see below)
11. Select appropriate file (Text or Comma-separated files accepted – Up to 1 MB)
12. Click the **Review and Submit** button




Template Name	<input type="text"/>	2
Company Name	<input type="text"/>	3
Transaction Type	<input type="text"/>	4
Company Entry Description ?	<input type="text" value="e.g. payroll, bonuses"/>	5
Offset Account ?	<input type="text" value="Select an account"/>	6
Access Level ?	<input checked="" type="radio"/> Normal All users with ACH permissions can access <input type="radio"/> Restricted Only users with Restricted permissions can access	7



✕
Import ACH File for Pass-Thru

Text or comma-separated files accepted • Up to 1 MB

 Show file setup instructions

File Setup Instructions

File setup instructions					
FIELD	LENGTH	NAME	FORMAT	R/O	NOTES
01	2	Transaction Code	Numeric	R	Must be 22,23,27,28,32,33,37,38
02	9	Receiving DFI Identification	Numeric	R	Must be 9 numeric
03	17	DFI Account Number	Alpha Numeric	R	
04	10	Amount	Numeric	R	No \$ or commas allowed
05	15	Individual Identification Number	Alpha Numeric	O	
06	22	Individual Name	Alpha Numeric	R	

Initiate an ACH Payment

1. Click the **Template** that you wish to initiate
2. Click **Add Payees** to add payees to the template (if applicable)
3. Click **Assign Payees**
4. Make adjustments to amounts or mark payments of **Active**, **On Hold**, or **PreNote**
5. Review and Submit