



Business Online Banking Guide: Lite Version



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New Members: What to Focus on First

If this is your **first time using Business Online Banking**, start by focusing on the foundational setup steps below. Completing these items first will ensure your account is secure, properly configured, and ready for daily use:

- **Online Banking Setup Quick Reference Guide – Page 9**
 - This is the most important starting section for new members. It walks the Master User through the essential setup steps in the correct order, including security, users, transfers, and payments.
- **Multi-Factor Authentication (MFA) – Pages 10–12**
 - Confirm contact information is correct and up to date to ensure proper setup of MFA options (i.e SMS, Voice, and/or Authentication app). This is *highly* recommended for both Master Users and Sub-Users and should be completed before performing transactions.
- **Setting Up Users (Master User & Sub-Users) – Pages 13–14**
 - Add employees who need access, assign permissions, and set transaction limits. This ensures the right people have the right access from the start.
- **External Transfer Setup – Page 19–20**
 - Use aggregation tool in app to connect to accounts at other financial institutions.
- **Business BillPay Setup – Pages 21–26**
 - Enroll in BillPay, add payees, and set up one-time or recurring payments to manage outgoing payments efficiently.
- **Transaction Categorization Rules – Pages 27**
 - Review categorization rules early for understanding, and once you complete several transactions, you are able to establish new categories for your transactions if you prefer. If established correctly, you can set certain transactions to auto-categorize the way you prefer.
- **Transaction Cutoff Times – Page 28**
 - Review cutoff times to understand when transactions must be submitted for same-day or next-day processing.

Existing Members: What to Focus on First

If you are an **existing Business Online Banking member**, use this guide as a reference to expand functionality, make updates, or refine your setup:

- **Business Management & Business Admin – Page 10**
 - Review Business Admin to manage users, update permissions, and reset passwords.
- **Updating Users, Permissions, & Limits – Pages 14–17**
 - Add new employees, adjust access levels, or revise transaction limits as business needs change.
- **External Transfers – Page 19–20**
 - Add new external accounts or confirm existing connections are current and active.
- **Business BillPay Enhancements – Pages 21–26**
 - Add new payees, edit existing ones, or set up and manage recurring payments to keep bills organized and on schedule.
- **Transaction Categorization Rules – Pages 27**
 - Fine-tune or update categorization rules to improve transaction tracking and financial reporting over time.
- **Cash Management Service Options – Pages 29**
 - Review what additional services you may be able to get for your online banking services (ACH, Wire Transfers, and Remote Deposit Capture for check processing).

Business Online Banking Overview

Our Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business.

For access to the following additional services, please contact your local [Business Development Team](#) representative to begin discussing adding service (*page located under **For Your Business** → **Business Development Team** on our website*)

- Business Wires
- Business ACH
- Positive Pay and check services
- Check scanning (Remote Deposit Capture [RDC])) – Bulk Check scanning with high speed scanner via desktop, and/or by mobile device

If you have personal accounts with us as well, you're able to set up Login Grouping to make switching from your personal to business profile seamless. Please [contact us](#) (888-786-2791) to get set up today.

Common Business Tasks & Where to Start

Use the scenarios below to quickly find the **right section of this guide based on what you are trying to accomplish**, without reading the entire document.

Scenario 1: “I’m a new business member and want to get operational quickly”

Goal: Secure access, set up staff, and start paying bills.

Start here (in order):

1. Online Banking Setup Quick Reference Guide – *Page 9*
2. Multi-Factor Authentication (MFA) – *Pages 10–12*
3. Set Up Users, Permissions, & Limits – *Pages 13–17*
4. Business BillPay Setup – *Pages 21–26*
5. Review Cutoff Times – *Page 28*

Outcome: Your business can securely access accounts, delegate work, and make payments.

Scenario 2: “I hired a new employee and need to give them limited access”

Goal: Let an employee log in without giving full control.

Do the following:

1. Go to **Business Management** → **Business Admin** → **Users** – *Page 10*
2. Create a Sub-User and assign only required permissions – *Pages 13–16*
3. Set transaction limits and authorization requirements – *Page 17*

Recommended:

- Give **view-only access first**, then expand permissions later if needed.
 - Use authorization limits to prevent unauthorized payments
-

Scenario 3: “An employee left the company and should no longer have access”

Goal: Immediately prevent access to business accounts.

Do the following:

1. Go to **Business Admin** → **Users** – *Page 10*
2. Change user status to **Frozen** (temporary) or **Disabled** (permanent)

✓ *Recommended:*

- Freeze access immediately, then review any scheduled transactions.
 - Reassign responsibilities to another authorized user.
-

Scenario 4: “I want to pay recurring bills automatically”

Goal: Reduce manual work and avoid missed payments.

Use Business BillPay:

1. Access Business BillPay – *Page 21*
2. Add Payees – *Pages 21–22*
3. Make one-time payment, or set up Recurring Payments – *Pages 23–25*

✓ *Ideal for:*

Rent, utilities, subscriptions, loan payments, and service providers.

Scenario 5: “I want all transactions to be categorized correctly for bookkeeping”

Goal: Improve reporting and reconciliation.

Do this early:

1. Review Transaction Categorization – *Page 27*
2. Set rules so future transactions are automatically labeled

✓ *Benefit:*

Cleaner reports for accountants, bookkeepers, and tax preparation.

Scenario 6: “My transfer didn’t go through—why?”

Goal: Understand timing and avoid delays.

Check:

1. Transaction Cutoff Times – *Page 28*
2. Were there covering funds in the account at the time of transfer?
3. Confirm you submitted the transaction before the cutoff

 *Reminder:*

All cutoff times are **business-day based**; weekends and holidays delay processing.

Scenario 7: “I have multiple banks and want to see balances in one place”

Goal: Centralized cash visibility.

Set up External Transfers:

1. Use External Transfer Setup – *Pages 19–20*
2. Ensure accounts have been set up after completion

Online Banking Setup Quick Reference Guide

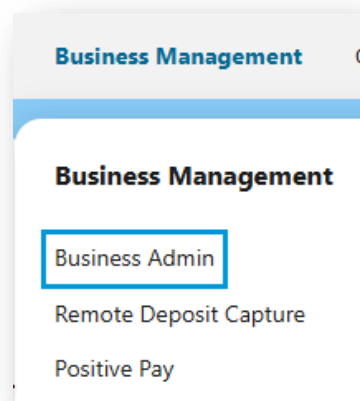
The following provides a high-level overview of the steps required to properly set up your business and employees within the Online Banking platform

1. The primary business owner (also referred to as “Master User” in this guide) logs in and familiarizes themselves with the Online Banking platform layout.
 - The layouts are different for Mobile and Desktop, though they do carry over a lot of similarities in their layout.
 - Review the widgets and menus and become comfortable.
2. Set up Multi-Factor Authentication (MFA). MFA adds an extra layer of security regarding how to access your online banking account.
 - Completed under **Tools & More** → **Settings** → **Security**.
 - Configure MFA option for SMS, voice, and/or Authenticator App.
3. Create and Configure Sub-Users. Sub-Users are employees who are granted access to Online Banking by the Master User with certain permission and limits (or none at all, if preferred).
 - Add Sub-Users under **Business Management** → **Business Admin** → **Users**.
 - Add the Sub-User(s) that you want and choose what they’re allowed to have access to:
 - Assign maximum and authorized limits for transactions for the Sub-User(s).
 - Sub-User(s) will receive a temporary password by email to gain access once the profile is created in Online Banking.
 - Sub-Users should familiarize themselves with the platform once they gain access.
4. Establish an External Transfer. Connect securely to your other business accounts outside St. Mary’s Bank.
 - Can be completed on the home page of Online Banking by clicking **Get Started** under the “**Link Other Accounts**”.
5. Set up Business BillPay
 - Accessed under **Pay/Move** → **Pay Bills**. Agree to the enrollment prompt to access.
 - Add Payee(s) to be paid and enter their contact information accordingly. Able to make edits when needed.
 - Set up one-time or recurring payments as needed.
6. Configure Transaction Categorization Rules (**note**: this is only done when there are transactions present in the Account History)
 - The listed category for a transaction can be found in **Accounts** → **transaction line** → **label** (i.e. ).
 - Establish transactions rules early on so transactions can be categorized correctly automatically the way you prefer (otherwise, they will default to the appropriate option)
7. Review Cutoff times to ensure you are aware of best practices
 - Refer to the table on **page #29** for awareness of transaction cutoff times.
 - All timelines are business day, with processing occurring on weekends and holidays.
 - Transactions that miss the cut-off time will be posted on the following business day.

Business Management and Business Administration

Business Administration (displaying as **Business Admin**) provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. Business Admin also serves as the hub for Authorizations, Payees, Permissions, and User Management.

Important Note: The **Business Admin** section is located under the **Business Management** tab.



Multi-Factor Authentication (MFA)

This section will show you how to set up the various Multi-Factor Authentication options we offer.

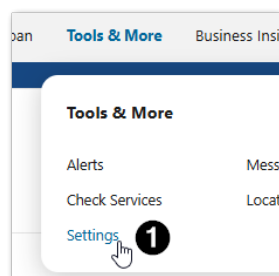
Setting Up Preferred MFA Method

The Security tab (where MFA is completed) is available on all device types, but the end user can see the username and password fields using the desktop or mobile version. To change MFA settings, the end user must update their security settings on the browser-based app on their desktop or their mobile device.

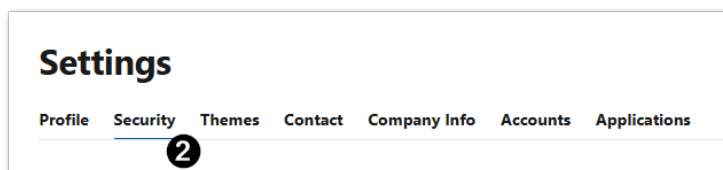
Major Note: This is done the same way for Master User or Sub-User.

The MFA options include One-time Password via SMS, or Voice, and TOTP.

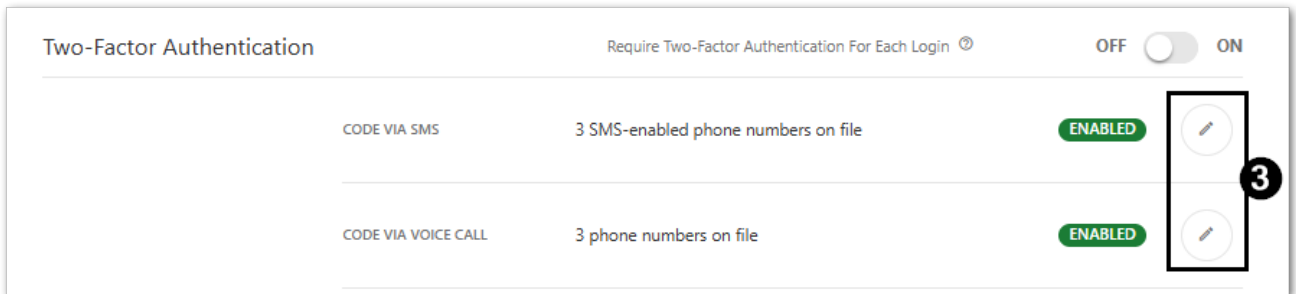
- 1) In the Online Banking platform, click on **Tools & More** and then **Settings**



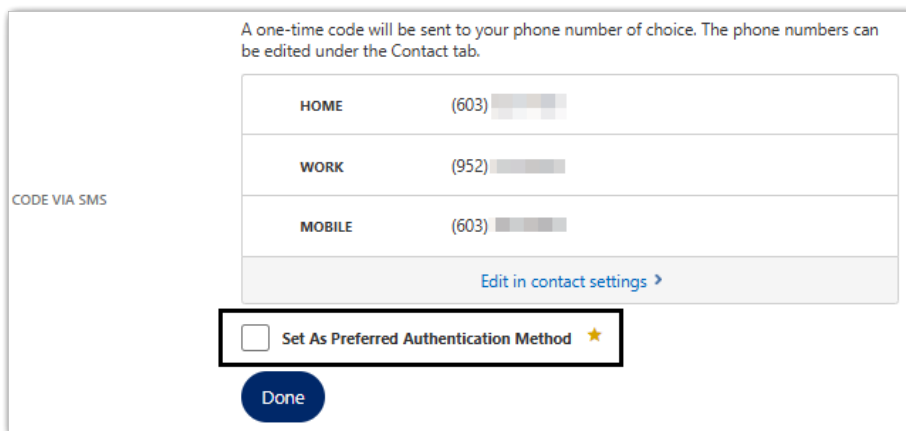
- 2) Navigate to the **Security** tab



- 3) Click the **Edit (Pencil)** icon on the method that needs to be updated in the Two-Factor Authentication section



- 4) From here, you are able to edit contact information if needed and also can **Set as Preferred Authentication Method**. Once completed, click the Done button

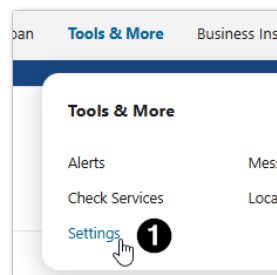


Setting up Authentication App for MFA

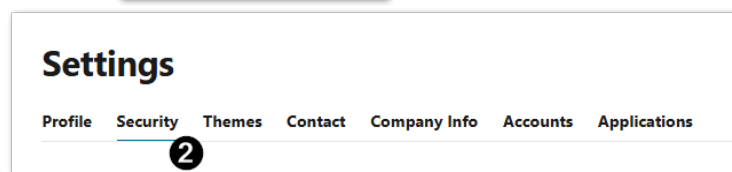
This process can be completed on Desktop or Mobile. Authenticator Apps can be downloaded in either the Apple Store or Play Store. You must already have an Authenticator App installed already before completing the steps below.

The recommended 2FA Apps we have worked with: Google Authenticator, Authy, and/or Duo

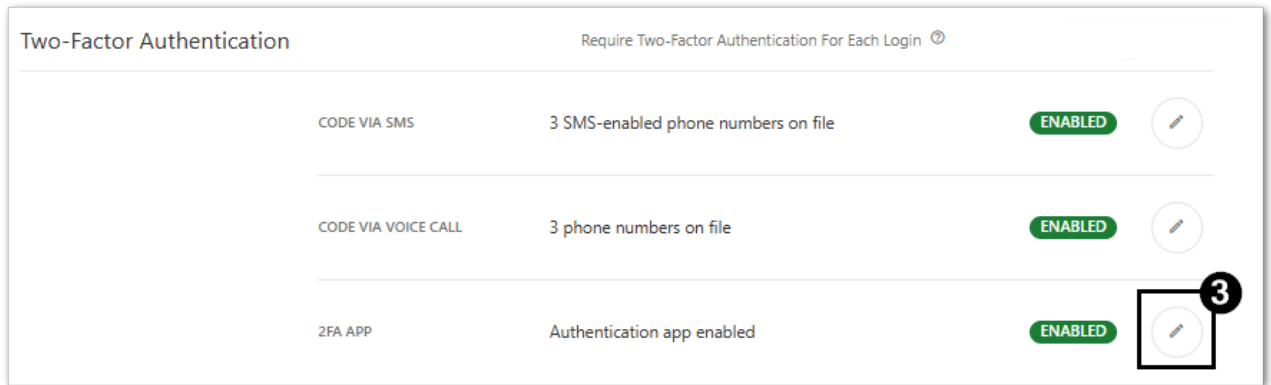
- 1) In the Online Banking platform, click on **Tools & More** and then **Settings**



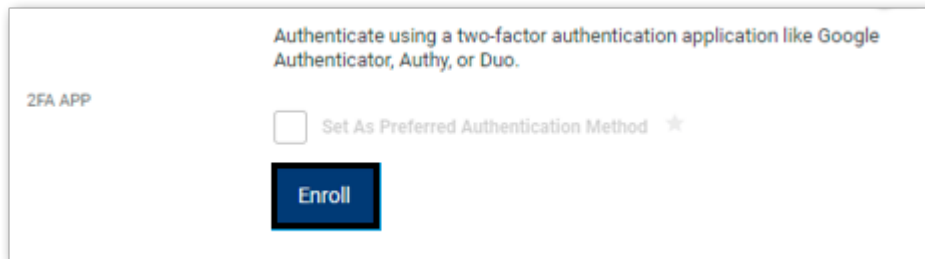
- 2) Navigate to the **Security** tab



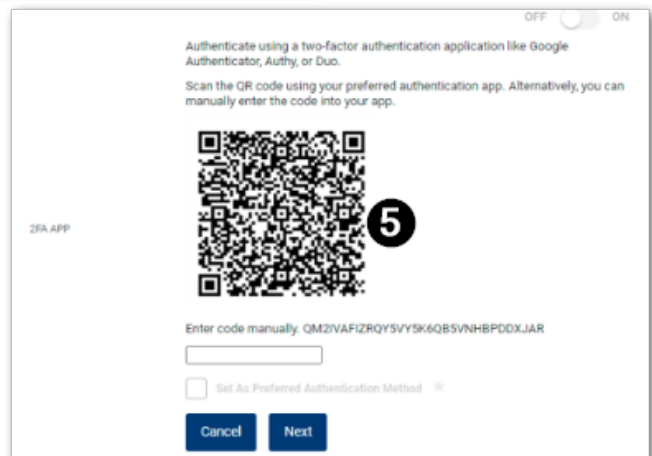
- 3) Click the **Edit (Pencil)** icon on the **2FA APP** listing



- 4) The 2FA App screen will populate, click **Enroll**



- 5) The QR code screen will populate, requesting you to scan the code using your authenticator app
- 6) Enter into your authenticator app and locate the option that allows you to scan the QR code
- 7) Once successfully scanned, St. Mary's Bank will be listed in the authenticator app with an associated number
- 8) Returning back to the Online Banking Platform, enter the code that is generated from the authenticator app into the **enter code manually** field



Once completed, a verification code will be required, using email, text or voice, before the 2FA is completely added. Once confirmed, you will then have 2FA as an option for MFA. You can elect if you want to set this as the preferred verification.

If chosen at a time when MFA is needed, you would be prompted to enter a code. You will go into the authenticator app and enter the code that displays for into you St. Mary's Bank profile.

Frequently Asked questions (FAQs)

Q: What MFA options are available?

You may choose:

- SMS Text Message
- Voice Call
- Authenticator App (TOTP)

Q: Can both Master Users and Sub-Users use MFA?

Yes. MFA setup is available for all users.

Q: What Authenticator apps are recommended?

We recommend using:

- Google Authenticator
- Authy
- Duo

Q: What happens if I get a new phone?

You should update your MFA settings immediately and re-enroll your authenticator app if needed.

Q: What happens if I lose my phone or authenticator device?

You may be unable to complete MFA verification. If you have another authentication method configured, use that option. Otherwise, contact St. Mary's Bank for assistance restoring access to your account. Based on best practices, maintaining multiple MFA methods can help avoid access disruptions.

Q: I am not receiving my MFA code. What should I check?

Before contacting support:

- Confirm your phone number is correct.
- Verify your mobile device has signal or internet connectivity.
- Check whether text messages or calls from unknown numbers are blocked.
- If using an authenticator app, ensure the device date and time are set automatically.
- Try an alternate MFA method if one is configured.

Setting Up Users

Master User and Sub-User

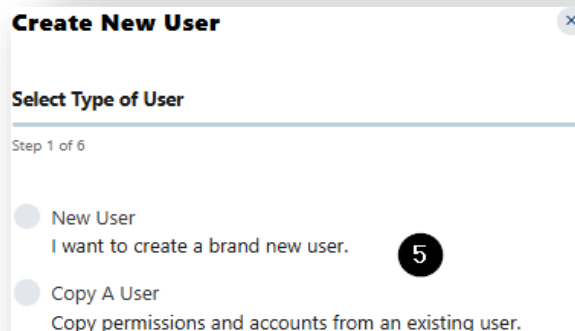
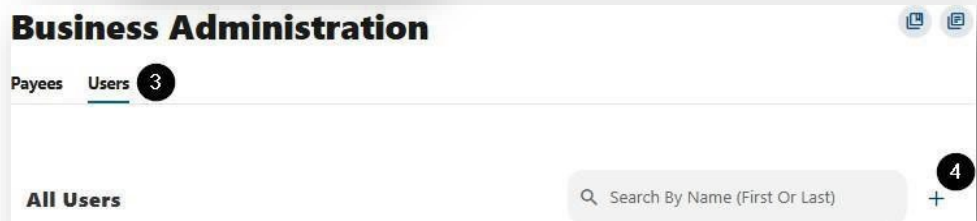
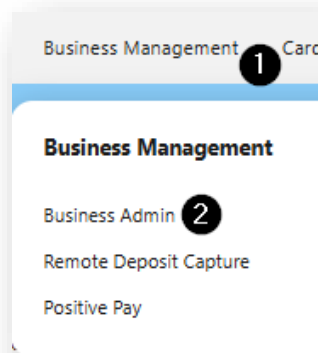
Master User: The primary person within the Online Banking portal. They have full-range permission to make edits to information within the business' Online Banking portal, as well as the ability to set up Sub-User access for other employees of the business. They can change Sub-User permissions in real-time if needed. That includes setting permissions for Sub-Users to validate transactions, changing contact information, etc.

Sub User: Users that are added by the Master User, who also have their permissions and allowed transaction limits set by the Master User. Sub-User access can be updated as needed for functions deemed appropriate by the Master User.

Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users.

- 1) Select the **Business Management** tab
- 2) Select **Business Admin.**
- 3) Select **Users.**
- 4) Select the **+** icon
- 5) Create **New User** or **Copy A User.** Set up new User's profile



The new user will receive an email to the email address provided with a temporary password. They will then be prompted to change their password before logging in.

Use the pencil icon to edit the User's contact information, change permissions, and reset their password. Use the Delete User link to remove the user out of the system.

Sub-User Status

A master user can edit a Sub-User's contact information (name, email, phone, and address) and permissions. Additionally, a master user, or a Sub-User with the correct permissions, can edit a Sub-User's status or reset a Sub-User's password.

- **Active** - Sub-Users in an Active status are able to log in and access online banking. If a Sub-User is Active, a master user can change the Sub-User's status to Frozen.
- **Locked** - Sub-Users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a Sub-User is Locked, a master user can change the Sub-User's status to Active.
- **Frozen** - Sub-Users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a Sub-User is Frozen, a master user can change the Sub-User's status to Active.
- **Disabled** - Sub-Users in a Disabled status have been set to Disabled by St. Mary's Bank and are unable to log in and access online banking. Sub-Users in a Disabled status will not display in Business Admin. Once a Sub-User's status is changed to Disabled, the Sub-User's status cannot be changed by a master user.

Reset a Sub-User's Password

- 1) Click the **Business Management** tab
- 2) Click on **Business Admin**
- 3) Under **Users** within Business Admin, **select** the Sub-User from the user list
- 4) Click the **Edit** (pencil) icon next to the *Reset Password* section
- 5) Explain why the Sub-User's password is being reset
- 6) Click the **Save Changes** button to send the temporary password

Please note, a disabled Sub-User account cannot be used, and we will not be able to reset the password. If the Sub-User status is Frozen, please set it to Active before their password can be reset.

Permissions

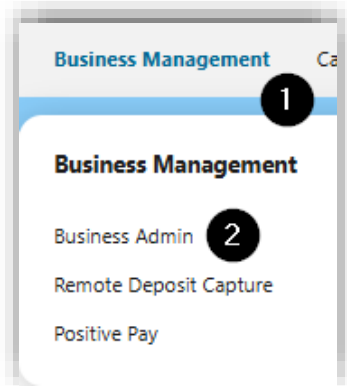
Assigning permissions to users will control what they can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services.

There are three sections regarding permission in Business Admin:

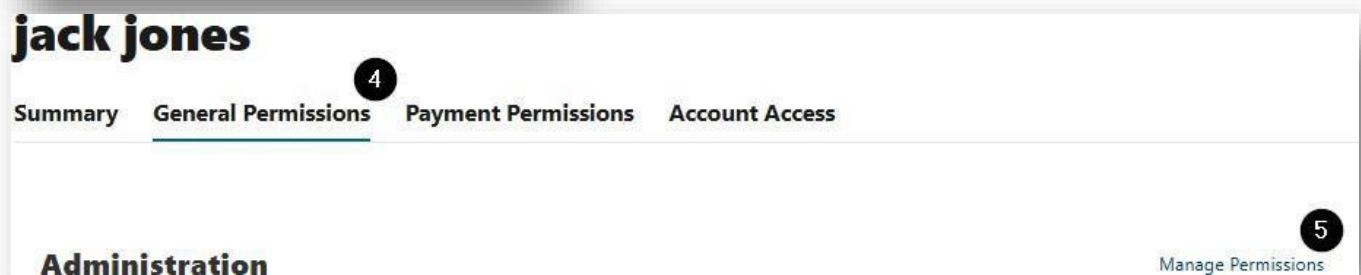
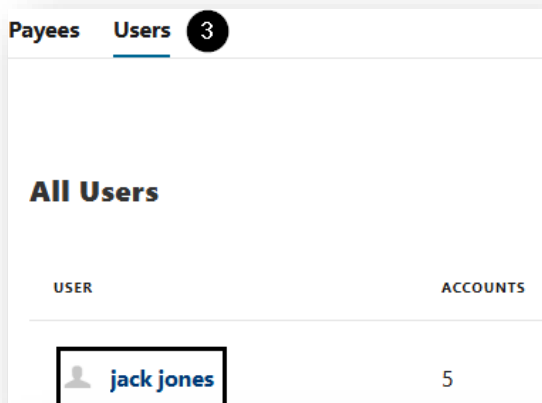
- **General Permissions** – Permissions that relate to administration, feature access, template access, and payment destination
- **Account Access** – Permissions regarding what accounts the Sub-User will have access to
- **Payment Permissions** – Permissions for setting limits for ACH, wires and transfers

To assign permissions:

- 1) Click the **Business Management** tab
- 2) Click on **Business Admin**



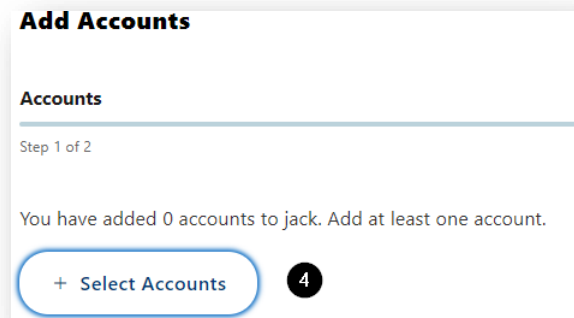
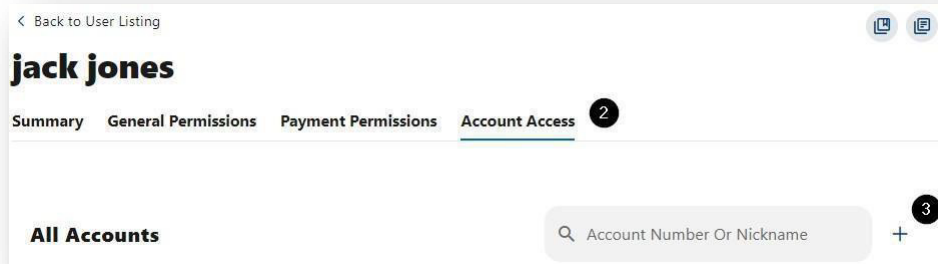
- 3) Click **Users**, then select **user's profile**
- 4) From the Summary page, select **General Permissions**
- 5) To edit a given section, select the **Manage Permissions** for the section to be changed



- 6) Toggle the radio button **on** or **off** for that given permission and click **Save**.

To assign new accounts permissions:

- 1) Within the Business Management tab, select Business Admin, followed by the user's profile
- 2) From the Summary page, select **Account Access**
- 3) Select the **+** icon
- 4) Click **Select Accounts** to choose which accounts user will have access to and click **Next**
- 5) Edit user permissions and access to account as needed and click **Submit**



Limits

Limits are assigned via permissions and are calculated separately for each individual user. Temporary limit increases can be requested. Please [contact us](#) (888-726-2791) to learn more.

Limit	Description
Authorized	The maximum cumulative dollar amount that can be submitted without additional authorization from an approved user (a limit of "0.00" means that ANY transaction scheduled by users will require approval).
Maximum	The maximum cumulative dollar amount that can be submitted with additional authorization from an approved user .
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve (Master User, possibly Sub User with proper permissions).

Product/Features	Limits
ATM Withdrawal Limit	\$600
BillPay (Business)	\$1,900 per transactions/\$3,800 per day \$2,500 per transaction when using the payee's email address to send a person-to-person payment - Payroll Services are \$10,000 per file, max of 2 files per day- calendar month max of \$40,000 - Payments to businesses are defaulted to \$25,000 - Can be increased to \$50,000
Internal Transfer (Member-to-Member)	- Daily - \$10,000 - Weekly - \$10,000 - Monthly - \$35,000
External Transfer (Business/outbound)	- Daily - \$10,000 - Weekly - \$10,000 - Monthly - \$100,000
Remote Deposit Capture (RDC)	\$30,000 per day \$100,000 per month 20 Items per month

To assign limits to a user:

- 1) Within the Business Management tab, select Business Admin, followed by the **user's profile**
- 2) From the Summary page, select **Payment Permissions**
- 3) To edit a given section, select the **Manage Permissions** for the section to be changed
- 4) Edit access level, permissions, and limits for the user as needed and click **Save**
- 5) Edit user permissions and access to account as needed and click **Submit**. The Limits will be reflected in the section's **Access Level** display

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Summary

General Permissions

Payment Permissions

Account Access

Internal Transfers

[Manage Permissions](#)

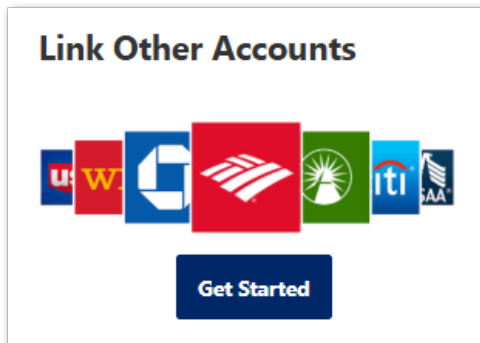
Access Level: Submit

LIMITS	DAILY	WEEKLY	MONTHLY
Submit Up To	\$10	\$100	\$1,000

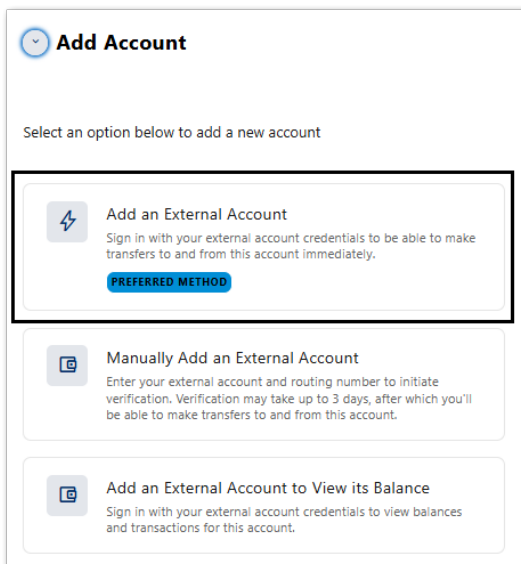
External Transfer Setup

Follow the instructions below to securely connect your accounts from other banks/credit unions to your St. Mary's Bank account.

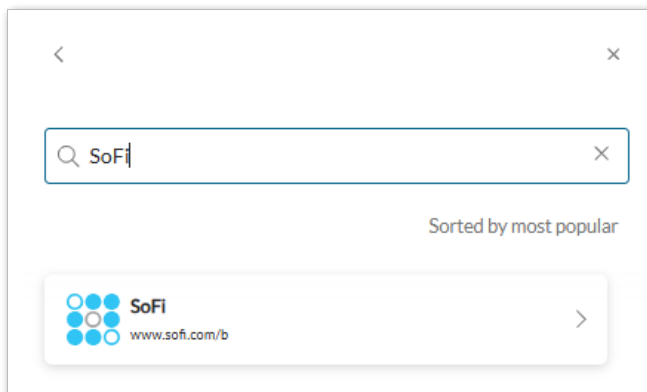
- 1) On the dashboard, click the **Get Started** button



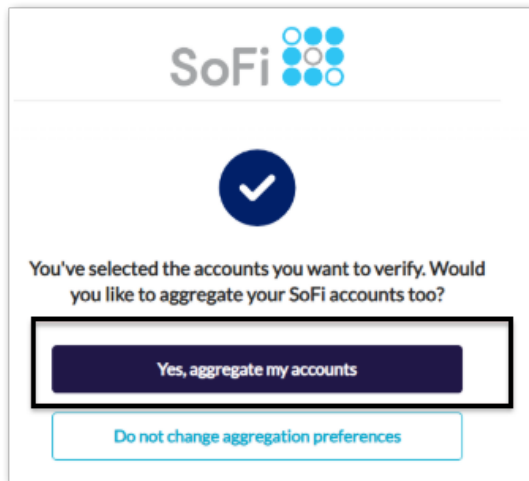
- 2) Click **Add an External Account**



- 3) Search for your other financial institution to connect to and select it



- 4) Click on **Yes, aggregate my accounts**. Once completed, the connected external account will be listed on the dashboard



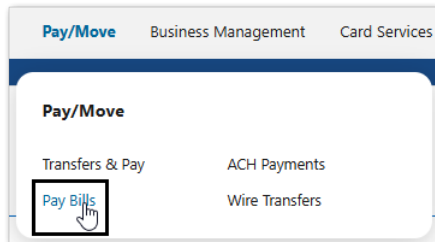
Business BillPay

BillPay is provided for our Member's enrolled in a Business Cash Management package. This service allows the Master User and assigned Sub-Users to make bill payments as needed through the portal.

Accessing Business BillPay

BillPay can be accessed from your Online Banking platform.

- 1) Once logged in, click **Business Management** and then **Pay Bills**

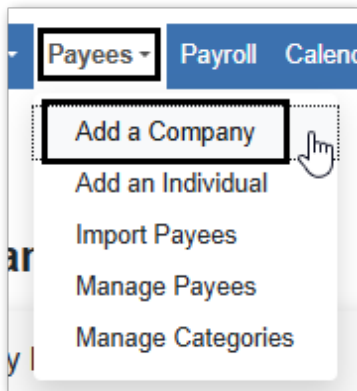


- 2) The **BillPay dashboard** will populate. You are able to launch in separate window, if needed

Adding a Payee (Company or Individual)

This function is used for both adding companies *or* individuals as payees. The deviation happens in step #1, but the fields are similar between both options

- 1) Click the **Payees** option, follow by **Add a Company** or **Add an Individual**



- 2) Set how the funds will be sent (1) and complete the highlighted fields for the Payee information (2)

Send the money by

☒ Entering information on my billing statement **1**

☐ Entering account and routing number

Important information
Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

Payee name *

Account number *

No account number ?

Confirm account number *

Phone number *

Payee ZIP code *

Account holder name *

2

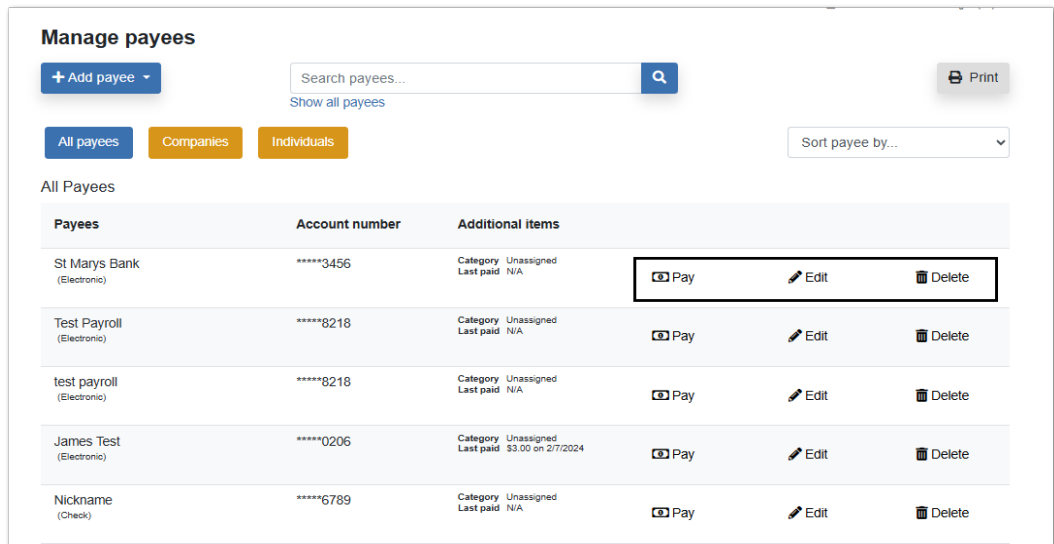
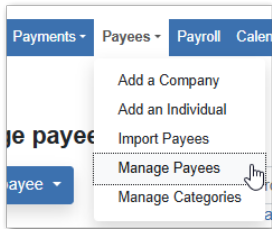
Next

- 3) Once on the Review page, ensure all Payee information is correct and you have your applicable categorization set. Once confirmed, click **Submit Payee**

- 4) Once completed, a notification will populate stating the addition was successful

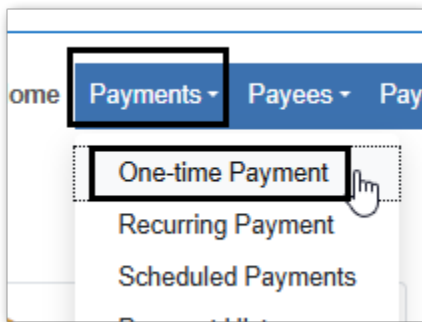
Editing Payees/Payee Information

All payee information can be edited from the Manage Payees drop-down/screen. To edit or delete a payee, it can be done using the applicable icons in the payee listing.

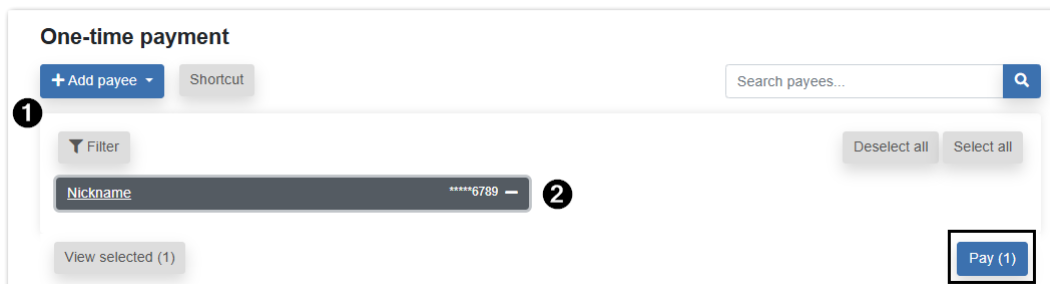


Making a One-time Payment in BillPay

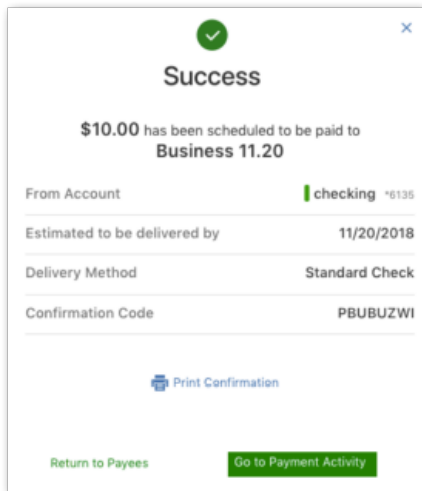
- 1) From the BillPay dashboard, click **Payments** and then **One-time Payment**



- 2) You may add a payee from this screen (1). Otherwise, **select the payee (2)**. Once the payee is selected, click **Pay**

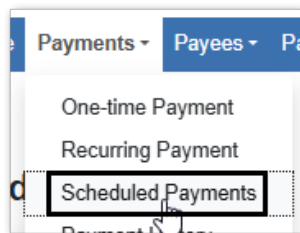


- 3) Upon completion, you will receive a “Success” prompt

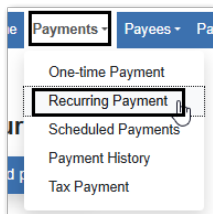


Setting up a Recurring Payment

Recurring payments can be edited or cancelled from the Scheduled Payments drop-down option as needed.



- 1) From the BillPay dashboard, click **Payments** and then **One-Recurring Payment**



- 2) Select your payee. Doing so will generate the setup screen. Ensure to select: Pay from, amount, frequency of transfer, and conditions for the series. Once completed, click **Submit**

A screenshot of the payee selection and setup screen. At the top is a blue button with a plus icon and the text '+ Add payee'. Below this is a dropdown menu currently set to 'All Categories'. Underneath is a grey input field labeled 'Nickname' with the text '*****6789' on the right. A mouse cursor is pointing at the input field.

Set up Nickname recurring payment

Details

Name
Nickname
Check
*****6789

Pay from*

Primary Checking

Amount*

\$

Add comment
Add memo

Frequency edit

Frequency*

Select a frequency

Would you like this series to end?*

☒ No

☐ On this date

☐ After a set # of payments

Cancel

Review

Submit

3) Upon completion, you will receive a “success” prompt

Success

\$10.00 has been scheduled to be paid to
Business 11.20

From Account

checking

*6135

Estimated to be delivered by

11/20/2018

Delivery Method

Standard Check

Confirmation Code

PBUBUZW1

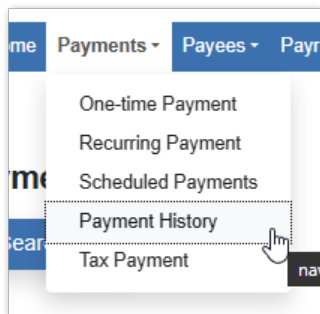
Print Confirmation

Return to Payees

Go to Payment Activity

Viewing Payment History

Payment history can be found under the **Payments** drop-down. Selecting this option will bring up a filter, which can be edited to find previous transactions as needed.

A screenshot of the 'View options' filter panel. It contains several sections with dropdown menus and a date range selector. The sections are: 'Category' (All Categories), 'View' (All Payees), 'Deliver by date range' (Custom Date), 'Transaction status' (View All), 'Order by' (Process Date), 'Arrange' (Ascending), and '# of records to return' (10). At the bottom, there is a 'Date range' section with two date inputs (10/8/2019 and 08/31/2021) and a 'View in spreadsheet' toggle switch. The panel has a 'Close' button and a 'View results' button.

Payroll Services via Business BillPay

If you'd like to enroll and use Payroll Services offered through Business BillPay with St. Mary's Bank, please contact your Business Development Office to assist you with enrollment.

Frequently Asked questions (FAQs)

Q: What is Business BillPay?

Business BillPay is a Cash Management service that allows businesses to pay companies and individuals electronically through Business Online Banking. Users can create one-time payments, schedule recurring payments, manage payees, and review payment history.

Q: Can I pay both businesses and individuals?

Yes. Business BillPay supports payments to both companies and individual recipients.

Q: Are there transaction limits for Business BillPay?

Yes. Standard limits include:

- \$1,900 per transaction / \$3,800 per day for standard BillPay payments
- \$2,500 per transaction for person-to-person payments sent by email
- Business payments typically default to \$25,000 and may be increased up to \$50,000
- Payroll Services limits may also apply for enrolled businesses

Q: How far in advance should I schedule payments?

It's recommended that payments be scheduled several business days before their due date to allow adequate processing and delivery time. Businesses should also take weekends and holidays into consideration when scheduling payments.

Q: Can multiple employees manage BillPay?

Yes. Businesses can assign BillPay permissions to multiple users and establish internal controls regarding who can create, review, and manage payments.

Q: What should I do if a payment doesn't appear correct?

Review the payment details in Payment History and verify the payee information. If additional assistance is needed, contact St. Mary's Bank Business Services for support.

Q: Why should I use Business BillPay instead of writing checks?

Business BillPay can help:

- Reduce paper checks and mailing costs
- Save time managing vendor payments
- Schedule recurring payments automatically
- Centralize payment activity within Online Banking
- Improve payment tracking and recordkeeping

Transaction Categorization/Description

Our Online banking platform offers automatic categorization for posted transactions, as well as the ability to edit them manually, so you are able to keep better track of your business. If the automated categorization is not fitting for your purposes, you are also able to change all listed labels. We **highly recommend** continuously monitoring transactions to ensure proper categorization.

The tags can be found under a given transaction in a given account's transaction history.

JUL 2 2025	Deposit ATM 48 Perimeter Rd Manchester NH COA961	Deposits	\$1.00	\$1.00
JUL 2 2025	Withdrawal ATM 48 Perimeter Rd Manchester NH COA961	ATM/Cash Withdrawals	-\$1.00	\$0.00
FEB 20 2025	Withdrawal	Other Expenses	-\$41.88	\$1.00

Setting Rules for Categorization/Description

This is completed from a menu of a transaction that has already been categorized. You are able to edit the current one and set futures ones for similar transactions to be categorized to your preference.

- 1) Click the transaction description you wish to edit

DATE	DESCRIPTION	AMOUNT	BALANCE
JUL 2 2025	Deposit ATM 48 Perimeter Rd Manchester NH COA961	\$1.00	\$1.00
	Deposits		

- 2) The Categorization Transaction screen will populate. From the available listings and options, select the tag you most prefer. While on the same screen, select **Applies to all future transactions that contain the description below:** Edit the description to your preference. Broadening the description will capture more items with related phrases. Once completed, click the Save button at the bottom

Warning: does not apply to previous transactions

Income & Deposits

Consulting

Deposits

Expense Reimbursement

Interest

Investment Income

Other Income

Paychecks/Salary

Refunds/Adjustments

Retirement Income

Rewards

Sales

Services

Applies to all future transactions that contain the description below:

Description (Optional)

Deposit ATM

✓

✗

Cutoff Times

Below are the cutoff times for transaction processing. Cutoff times only apply once you are actively sending payments either by ACH, Wire Transfer, Remote Deposit Capture (RDC), and/or BillPay – these are Cash Management services that require additional paperwork for enrollment.

All timelines are business day, with processing occurring on weekends or holidays.
Transactions that miss the cut-off time will be posted on the following business day.

Transaction Type	Cutoff Time
ACH Origination	• 10:00AM: On the current business day to be paid, or debited at Receiver on the same business day • 3:00PM
Wire Processing	• 3:00PM: Same-day processing
Positive Pay	• 11:00AM: ACH • 11:00AM: Draft/Check
BillPay	• 8:00AM • 3:00PM
Remote Deposit Capture	• 9:00AM • 12:00PM • 3:00PM • 5:00PM (will process for the following day)

Cash Management Service Options

St. Mary's Bank Cash Management Service offerings are available to current Business Members. If you would like to learn more or ask further questions, please contact your local [Business Development Team](#) representative (888-786-2791) to begin discussing adding services.

Your Business Development Officer will assist you with implementing your service and can answer any further questions.

ACH Services (Electronic Payment Services)

- Pay employees automatically (direct deposit).
- Collect payments from customers, such as dues, rent, or membership fees.
- Pay your vendors and suppliers electronically.

Wires Services

- Send one-time payments quickly, which is helpful when timing is critical.
- Make secure, accurate payments, especially for large amounts.
- Send money across town, across the country, or internationally (through related credit union services).

Positive Pay

- Helps stop fraud before it hits your account
- Protects your cash flow and operating funds
- Gives you control over questionable transactions

Remote Deposit Capture (With Scanner and/or Mobile Device)

- Receive a check scanner (available for purchase), complete with setup assistance from St. Mary's Bank
- Deposit single or multiple checks conveniently from your mobile device
- Maintain visibility with a full history of previously submitted or deposited checks, helping you stay on top of your cash flow

Basic Definitions

Use the list below to review the definitions of key terms referenced throughout this guide.

ACH (Automated Clearing House):

- A type of electronic payment used for paying employees, vendors, or collecting customer payments. ACH origination requires Payees and Payment Methods to be set up before transactions can be sent.

Business Admin

- A central area found under **Business Management** where Master Users manage users, permissions, authorizations, payees, and other administrative features for the business' online banking.

BillPay

- A feature allowing businesses to make electronic payments to companies or individuals. Requires enrollment in a Business Cash Management package. Includes adding payees, creating one-time or recurring payments, and viewing payment history.

Permissions

- Administrative permissions that determine what features a user can access—such as creating users, managing payees, or initiating transactions. These are configured per user in Business Admin.

Master User

- The primary administrator for the business's online banking profile. Has full rights to manage users, set permissions, adjust contact information, authorize transactions, and control business-level features. Identified by a crown icon.

Multi-Factor Authentication (MFA)

- A security layer requires two forms of identity verification, such as SMS codes, authentication apps, or voice calls. Users configure MFA through **Tools & More** → **Settings** → **Security**. Required for both Master Users and Sub-Users.

Sub-User

- A user created by the Master User who has customized access. Permissions, limits, and account access are controlled entirely by the Master User. Sub-Users may have statuses such as Active, Locked, Frozen, or Disabled.