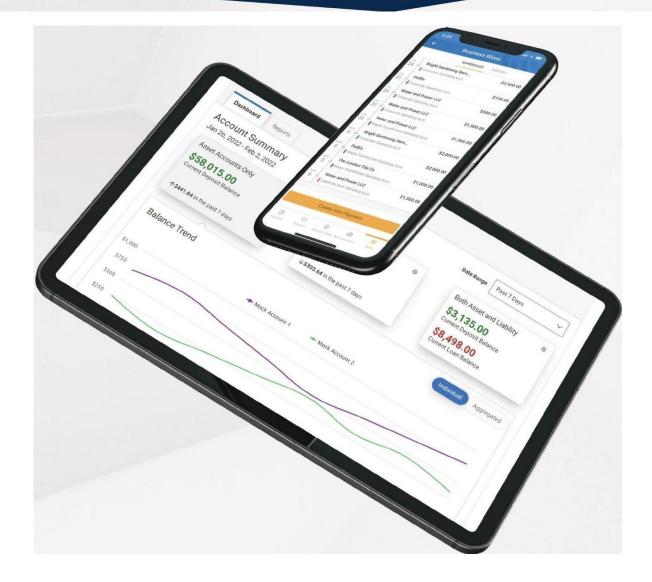


# BUSINESS ONLINE BANKING USER GUIDE



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# **Business Banking Overview**

Our Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific permissions, Business ACH and Business Wires, Transaction limits and Authentication.

Here is an overview of the navigation menu categories within your Business Banking digital platform.

Category	Description
Business Admin	Manage Authorizations, Payees, Permissions, and Users
Business ACH	Create ACH templates, add payees, and submit ACH transfers
Business Wires	Create, manage and send business wires

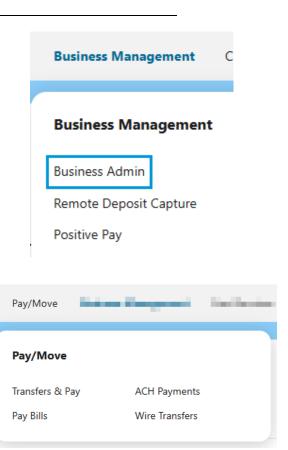
# Business Management and Business Administration

**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.

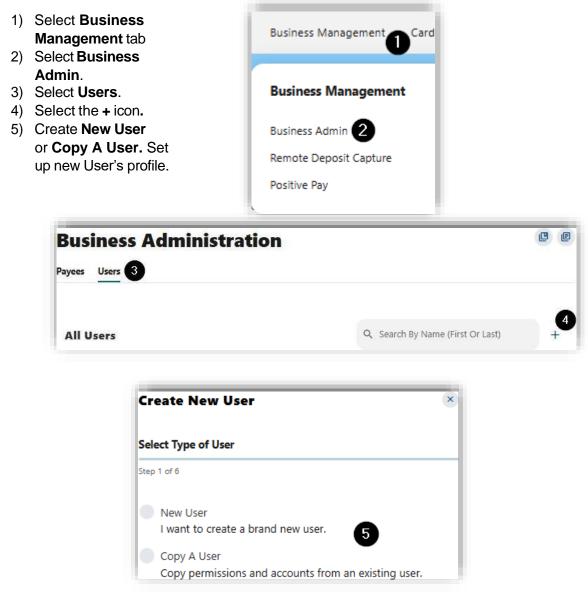
## Pay/Move

**Pay/Move** is the foundation for all other Business categories, such as Business ACH, and Business Wires.



#### 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.



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 permissions 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 (see <u>Limits</u>) 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.

	Payees Users 3		
	All Users		
	USER	ACCOUNTS	
	🔔 jack jones	5	
nck j	jones		
mmary	General Permissions	Payment Permissions Account Access	
			5
Admir	nistration		Manage Permissions

- 6) Toggle the radio button on or off for that given permission.
- 7) 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**.

< Back to User Listing		œ e
Summary General Permissions Payment Permissions	Account Access	
All Accounts	Q Account Number Or Nickname	+
Add Accounts		
Accounts		
Step 1 of 2		
You have added 0 accounts	s to jack. Add at least one account.	

#### Limits

Limits are assigned via permissions and are calculated separately for each individual user.

Limit	Description
Authorized	The maximum cumulative dollar amount that can be submitted without additional authorization. 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.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

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.

jack jones			
Summary General Pern		Account Access	
ACH Collections	horize		Manage Permissions
Access Level, Submit of Au			
H Collections	re <b>5</b>		Manage Permissio
H Collections ss Level: Submit & Authoriz	Collect Funds from Consumers	Access to Restricted Collection Templates	Manage Permissio Same Day ACH Debits
H Collections ss Level: Submit & Authoriz llect Funds from Businesses	-	Access to Restricted Collection Templates WEEKLY	
H Collections ss Level: Submit & Authoriz llect Funds from Businesses	Collect Funds from Consumers		Same Day ACH Debits

#### Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a Payee (or several) for your business by accessing the Payee's page, located within Business Admin under the Business Management tab. From here, users who are assigned the **Manage ACH and Wire Payees** permission can add, edit, and delete Payees.

- 1) On **Payees** within Business Admin under the Business Management tab, click **Add a Payee**.
- 2) A new window will open, enter Payee details information (add optional information if desired).
- 3) Click Add Payee.

Business Administrati	n
Payees Users	
All payees	Add New Payee
Q Search By Name Or Payee ID	Type: All 🗸 Payment Methods: All 🗸 Groups: All 🗸

Add new payee	×
Payee details	
😤 Person 🏗 Business 2	
Selecting a payee's type is required. A payee's type tool to help with payment processing. Once this fiel cannot be edited.	
Full Name *	
	0 / 35

After selecting the individual Payee, use the **pencil icon** to edit the Payee details and use the **trash can** icon remove the Payee.

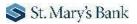
yees Users				
< Back To Payee List				
John Smith				• •
@ No e-mail	0	48 Perimeter Rd Manchester, NH 03103	S No website	
<b>%</b> 603-669-4600		United States		

#### Add a payment method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used to simplify the payment process. Once a payment method is added to a Payee, that Payee will then be eligible for payments related to the added payment method.

- 1) On **Payees**, select the Payee you created from the Payee list.
- 2) Scroll to the Payment Methods section and click the + icon next to **Payment Methods** to **Add a Payment Method**.
- 3) Choose the **Method of payment** from the drop-down menu.
- 4) Complete the **required information** for the chosen payment method (Account Number, Routing Number, Account Type, etc.).
- 5) Click Add Payment Method. Select payment method options and enter account information.
- 6) Click Save.

Payees Users	1 03103	Π
All payees	Payment methods +	2
	DOMESTIC WIRE TEST	
	Routing number Account number	



### Authorize or reject transfer request

- 1) Business Admin defaults to display Authorizations.
- 2) Select the transaction type to view transactions that are in the Needs Authorization Status.

3) Then you can choose

to authorize or reject.

thorization Requests				
× 2	set for Eate	1		
ernal Transfers		-		
	ACHORUSCIONS	DARY	WEEKLY	6004/0142
ornal Transfers	Authorized Smit	\$50.00	\$25,003.00	\$150,000.0
	Max Imit	\$50.00	\$25,000.00	\$100,000.0
	Can authorize	\$50.00	\$25,000.00	\$100,000.0
	ACH RATHERITS	DALT	WEEKLY	MONTHE
	Authorized limit	\$50.00	\$25,000.00	\$100,000.0
	Max Irrit	\$50.00	\$25,000.00	\$100,000.0
	Can authorize	\$91.00	\$25,000.00	\$100,000.0
	DATE ADDOMNTS		AMOUNT	intrus
	PENDONS REQUESTS			3
	28 JamesBagles 28 Maple Inventories Operating Act ccc, celores		\$73.00	ADRI AVTIR

E

## **Business ACH**

Business ACH allows you to:

- 1. Create ACH templates
- 2. Edit/Delete ACH templates
- 3. Authorize ACH templates
- 4. Submit ACH templates

#### **Creating ACH Templates**

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH templates includes the Template Name, Company Name, Transaction Type, Company Entry Description, Offset Account, Access Level, and Payees. Before you can create ACH templates, you must be assigned the **Create ACH Template** and permission. They are created in **ACH payments** section under the the **Pay/Move** tab.

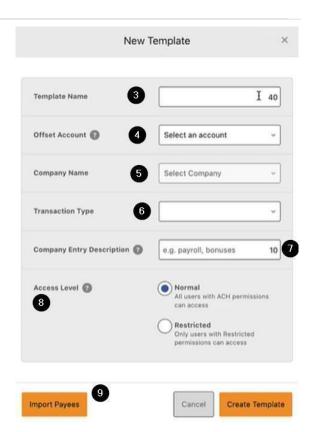
To create a new ACH template:

- 1. Navigate to the Pay/Move tab and select ACH Payments.
- 2. Click the Create ACH button.

# **ACH Payments**

Templates Scheduled History

- 3. Enter a Template Name.
- 4. Select an **Offset Account** from the dropdown menu.
- 5. Select a **Company Name** from the dropdown menu.
- 6. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
- 7. Enter a **Company Entry Description**. This provides a description of the transaction to the Payee. (optional)
- Select an Access Level for the template. A template marked as Restricted would only be viewable by a business user with Access to Restricted Templates permissions.
- 9. Click the **Import Payees** button to upload a NACHA (.txt) or .csv (comma separated



2

Create ACH

value) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.

Import ACH File		×
Upload File Text or comma-separated files accepted	• Up to 1 MB	
() Show file setup instructions	Cancel	Import Payees

- 10. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
- 11. A confirmation message will be displayed, confirming the template has been created.

#### **Editing ACH Templates**

The edit template function allows you to edit the Name of the template, Company Entry Description, Offset Account, and the Access Level. You must be assigned the **Edit ACH Template** permission in order to edit a template.

Brightway	① Details 12 F	ayees		Make a copy
CCD, Credits - RealEstate Prop BusACHTem	Q Search Payees		]	Show ACH Limits ~
PPD, Debits - RealEstate Prop	NAME	ACCOUNT	STATUS	AMOUNT /
DebbieLawnCare PPD, Debits - RealEstate Prop	Fred Johnston	Checking	ACTIVE	© \$0.00 g
Employee Payroll PPD, Credits - Lending Pros	George Townsend	Checking *****6778 111000025	ACTIVE	© \$0.00 /
Fred Payroll & PPD, Credits - Lending Pros	Name	Checking 2222 111000614	ACTIVE	O \$0.00 /
ImportEmp කී PPD, Credits - RealEstate Prop	+ Add Payees		Total: <b>\$0.00</b>	Review and Submit
JamesBaoles				

**Important:** Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

#### **Deleting an ACH Template**

This function allows you (if permitted) to delete ACH templates. You must be assigned the **Delete ACH Template** permission to delete a template. Within a given ACH template, scroll to the bottom and click **Delete Template**.

**Important**: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you delete an ACH template that has been scheduled, the system will allow St. Mary's Bank to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button to cancel the template to prevent it from being processed.

PPD, Credits - RealEstate Prop	OFFSET ACCOUNT ①	Corporate Operating Acct. ***8010	1
JamesBagles CCD, Credits - RealEstate Prop	ACCESS LEVEL ③	Normal	1
Local Businesses CCD, Credits - RealEstate Prop			
Maple Payroll & PPD, Credits - RealEstate Prop		Delete template	
Maryland Rusinesses	Changing template details will r	ot affect templates pending authorization or templates that have already approved for processing.	/ been

#### Scheduled

**Scheduled** displays future-dated ACH submissions that are scheduled to be, and have not yet been, processed by St. Mary's Bank.

Ten	nplate	5	Sched	uled	н	istory														
		Feb	ruary	'22					м	arch	'22					A	pril	22		
su	MO	τυ	WE	79	re.	SA	SU	MO	τu	WE	THE	FR	\$A	SU	MO	TU	WE	TH	PR.	SA
		31	22	35	4	5			1	ž.	3	840	5						3	2
6	7	8	9	10	11	12	6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	13	14	15	16	17	18	19	10	11	12	13	τ4	15	16
20	21	22	23	24	25	26	20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28						27	28	29	30	31			24	25	26	27	28	29	30
																				D

iched	uled Templates			Show S	earch *	
mar 1	Brightway	\$55.00 Monthly  Started Tue Feb 01 2022 and ends Wed Jun 01 2022	ACTIVE	Cancel	÷	

#### History

**History** displays pending batches (submissions available for processing by St. Mary's Bank) and a template history (submissions that have been completed or rejected by St. Mary's Bank rejected when in a *needs authorization* status or canceled).

Templates	Scheduled	History		
Pending Batch	es			
12 Bobby	's ACH 3	\$1,001.00 Payroll PPD, Credits	SCHEDULED	ancel
Template Histo	огу			Show Search *
7 Bobby	s ACH 3	\$1,001.00 Payroll PPD, Credits	CANCELED	~
JAN 31 Month	ly Rent	\$2,751.00 Consumer Collections PPD, Debits	REJECTED	Ÿ

#### **ACH Processing Days and Cutoff Times**

ACH Processing Days are the days of the week that St. Mary's Bank will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time will be treated as received on the following ACH processing day.

Note: St. Mary's Bank standard cutoff time for ACH processing is 3pm EST

#### Submit an ACH Template

The Submit Template feature allows you to submit templates for authorization (if needed) and processing. In order to submit ACH templates, you must assign the user the permission to allow an ACH to be submitted (see <u>Permissions</u>).

To submit an ACH template:

- 1. Select the desired template to submit for processing.
- 2. Click the **Review and Submit** button.

		(anner)						
Templates	Scheduled	History						
Q Search Templat	es	Brid	htwa	ay			Offset Ac	count
Brightway CCD, Credits - RealE	state Prop	2 pays		ness Payments -CCD, Credits		Corpo	orate Operating Acct.	**8010
BusACHTem		0	Details	21 Payees			D Make a	copy
PPD, Debits - RealEs	tate Prop	Q s	arch Pa	ayees			Show ACH Limi	its v
DebbieLawnCar PPD, Debits - RealEs	STORE AND	NAME		ACCOUNT	status		AMOUNT	/
Fred Payroll @ PPD, Credits - Lendir	ng Pros	Gene	ated Pa	ayee 08DBE8 Checking	ACTIVE		\$10.00	1
ImportEmp 읍 PPD, Credits - RealEs	itate Prop	Gene		ayee A3EA24 Checking +++4567 251480372	ACTIVE		\$45.00	~
JamesBagles CCD, Credits - RealE	state Prop	⊕ A	dd Paye	ees	Total:	\$55.00	Review and Subr	mit
	Δ,							

#### **Notifications and Alerts**

ACH alert contact methods are configurable under **Settings**  $\rightarrow$  **Notifications**. The ACH transfer module supports the following alerts:

- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Canceled
- ACH Expired (not approved by the cutoff time)
- ACH Processed

## **Business Wires**

Wire transfers offer convenience, speed, and security. Business Wires has specific permissions, accounts, Payees, limits, and authorizations available and allows qualified accounts to send out wire transfers. A Payee may have more than one account depending on the number of wire payment methods that have been established. Wire activity is done in the **Wire Transfers** section under the **Pay/Move** tab.

Business Wires allows you to:

- Create wire payment requests
- Authorize wire payment requests
- Set limits

#### Submit a Business Wire Request

- 1) Within the **Pay/Move** tab, select Wire **Transfers**. Under **Submission**, select a **Payee** from the drop-down list.
- 2) Choose a Funding Account and a Company Name.
- 3) Enter the **Amount** for the transfer.
- 4) Select the **Delivery By date**.
- 5) Enter any additional details into the Originator to Beneficiary Info field (optional).
- 6) Click Confirm Payment.

Business W	/ires					C D O Help
Submission	Scheduled	History				
Payee Details				Payment Summar	у	
Payee *	Select	Payee Account	•	2 You Send Funding Account	\$0.00 None Selected	
Company Name •	Select	Company	•]	3 Payee Payee Account	None Selected	
Amount *	0.00 One Tim		Show Limits >	Frequency Send On	One Time 07/28/2022	
Send On • Originator to Beneficiary Info (	advice	is field to commun information (e.g., rson or organization	icate remittance invoice details) to	Originator to Beneficiary Info		
			0/140	02:00 PM (Central S	itanderd Time)	Confirm Payment

#### Search for a Business Wire

- 1) Under **Scheduled** within Business Wires, click the **Show Search** button to view search fields.
- 2) Enter search criteria.
- 3) Select the Search button.

Payee Name		Sort By	
Funding Account	All Accounts	2	
Search Dates	11/4/21 - 2/4/23		
			3
			View All Search

#### **Cancel Business Wire Request**

Wires cannot be edited, if there was a mistake made, you will need to cancel the wire transfer and submit a new request.

- 1) Under Scheduled, locate the wire transfer and click the cancel button.
- 2) Enter a reason.
- 3) Select the **Cancel Payment** button.

