



Stockman Bank

# **SMALL BUSINESS ONLINE BANKING USER GUIDE**

*Revised November 2021*

A man with glasses and a beard, wearing a light blue shirt and dark overalls, is working on a blue bicycle in a workshop. He is looking intently at the bike's rear wheel and chain. The background is a blurred workshop with various tools and equipment.

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## First-time Login to Business Banking:

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Accept Terms and Conditions.
4. Validate identity (i.e. MFA).
5. Change the username.
6. Change the password.
7. Enjoy the benefits and ease of Business Banking!

### Key Points:

- Immediately after Stockman Bank successfully sets up the business, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The username and password are both **system-generated, random values.**
- The business admins **must change the username and password** during initial login.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

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### Business Banking First Time Login

- Enrollment happens prior to and outside of the first-time login
  - User changes the system-generated username and password
  - Phone call is the only option for One Time Passcode and the number is not editable
-



### Step 1: Receive emails with login credentials

The system sends two emails to every new user. The subject line is “You have been granted access to Small Business Online Banking”.

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#### Stockman Bank of Montana

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You have been granted access to business online banking at Stockman Bank of Montana. Your login credentials will be sent via two separate communications.

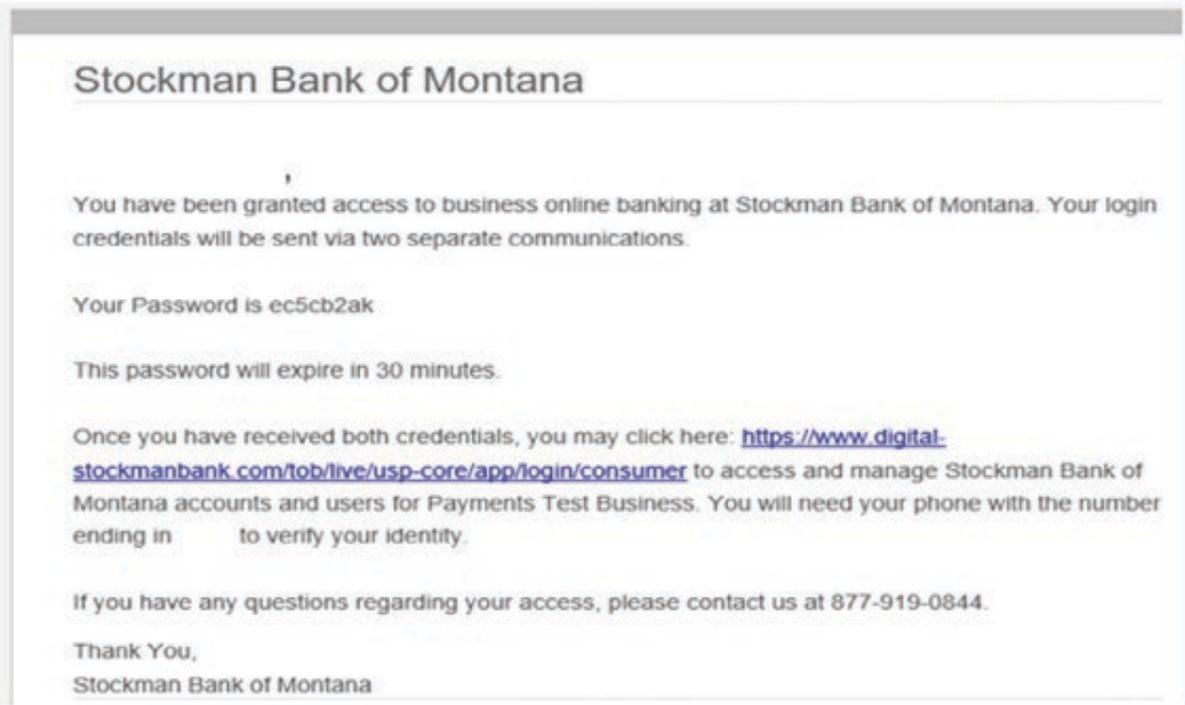
Your Username is 6on54m35v34s73tr19u

Once you have received both credentials, you may click here: <https://www.digital-stockmanbank.com/tob/live/usp-core/app/login/consumer> to access and manage Stockman Bank of Montana accounts and users for Payments Test Business. You will need your phone with the number ending in [redacted] to verify your identity.

If you have any questions regarding your access, please contact us at 877-919-0844.

Thank You,  
Stockman Bank of Montana

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#### Stockman Bank of Montana

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You have been granted access to business online banking at Stockman Bank of Montana. Your login credentials will be sent via two separate communications.

Your Password is ec5cb2ak

This password will expire in 30 minutes.

Once you have received both credentials, you may click here: <https://www.digital-stockmanbank.com/tob/live/usp-core/app/login/consumer> to access and manage Stockman Bank of Montana accounts and users for Payments Test Business. You will need your phone with the number ending in [redacted] to verify your identity.

If you have any questions regarding your access, please contact us at 877-919-0844.

Thank You,  
Stockman Bank of Montana



## Step 2: Go to login screen

The login screen for Business Banking is located at Stockmanbank.com.

1. Click the link in the email or open in a browser.
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.

Log in to my account

Username  2

Password  3

[I can't access my account](#)

Welcome to the DI University Training Site!

New User? Click [here](#) to register.

[Test your browser](#)

[Trouble testing your browser?](#)

## Step 3: Accept Terms and Conditions

Users must agree to the Terms and Conditions.

Terms and conditions

[▶ Show the terms and conditions](#)

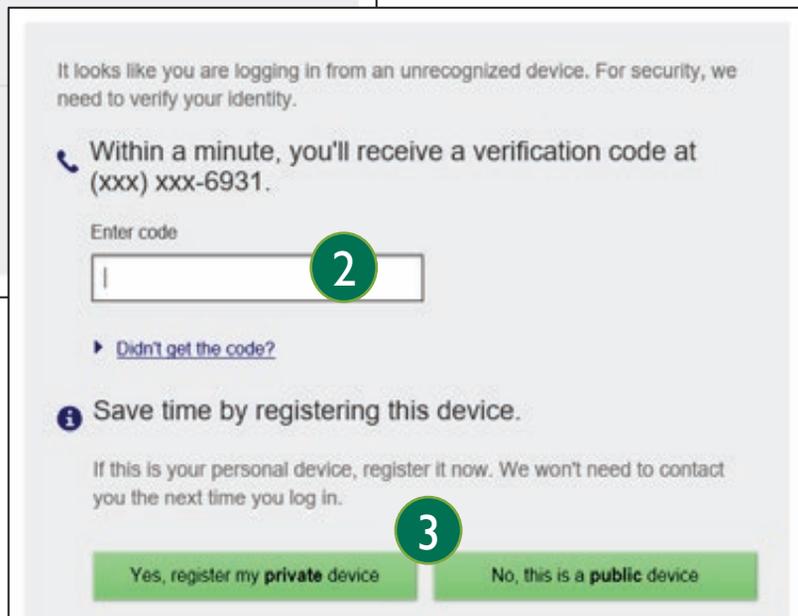
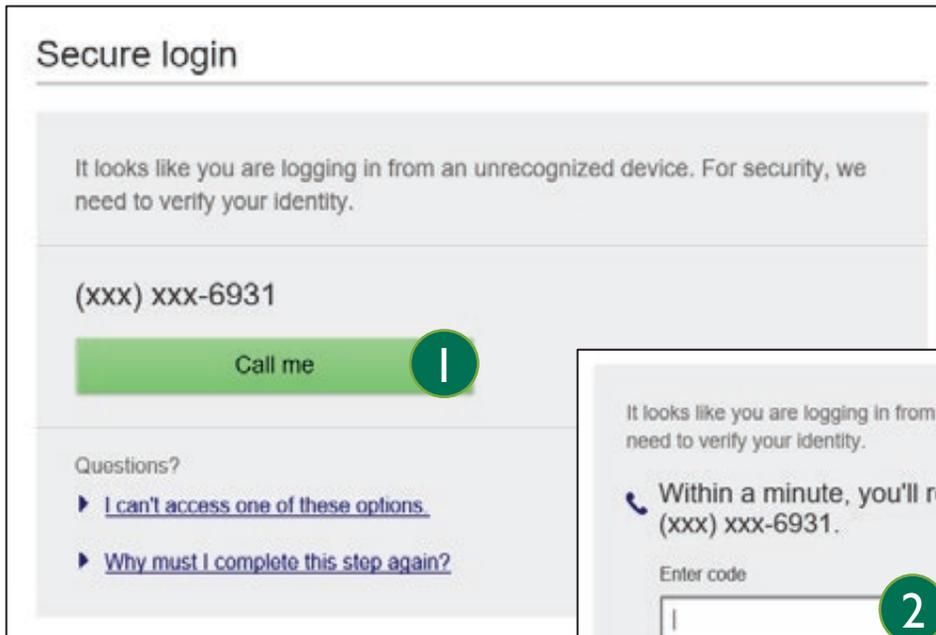
You must accept the terms and conditions to continue.



## Step 4: Validate identity

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

1. Click Call Me.
  - The call goes to the number that is associated with the business user, not the phone on the main business profile.
2. Enter the 6-digit code;
  - expires after 10 minutes.
3. Register the device:
  - “Yes, register my **private** device” - bypasses this screen for future logins.
  - “No, this is a **public** device” - presents this screen at the next login.





## Step 5: Change the Temporary Username

The business user must change their username as well during the initial login. Requirements are stated on screen.

Success! You need to change your username.

Create a new Username that will be used for all future logins.

**⚠ Create your Username**

New Username

- ▶ Minimum of six characters
- ▶ Cannot be all numbers

Save

## Step 6: Change the Temporary Password

The business user must change their password upon initial login.

Success! You need to change your password.

Temporary password

 SHOW

New password

 SHOW

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers or symbols

Retype password

 SHOW

- ▶ Passwords must match

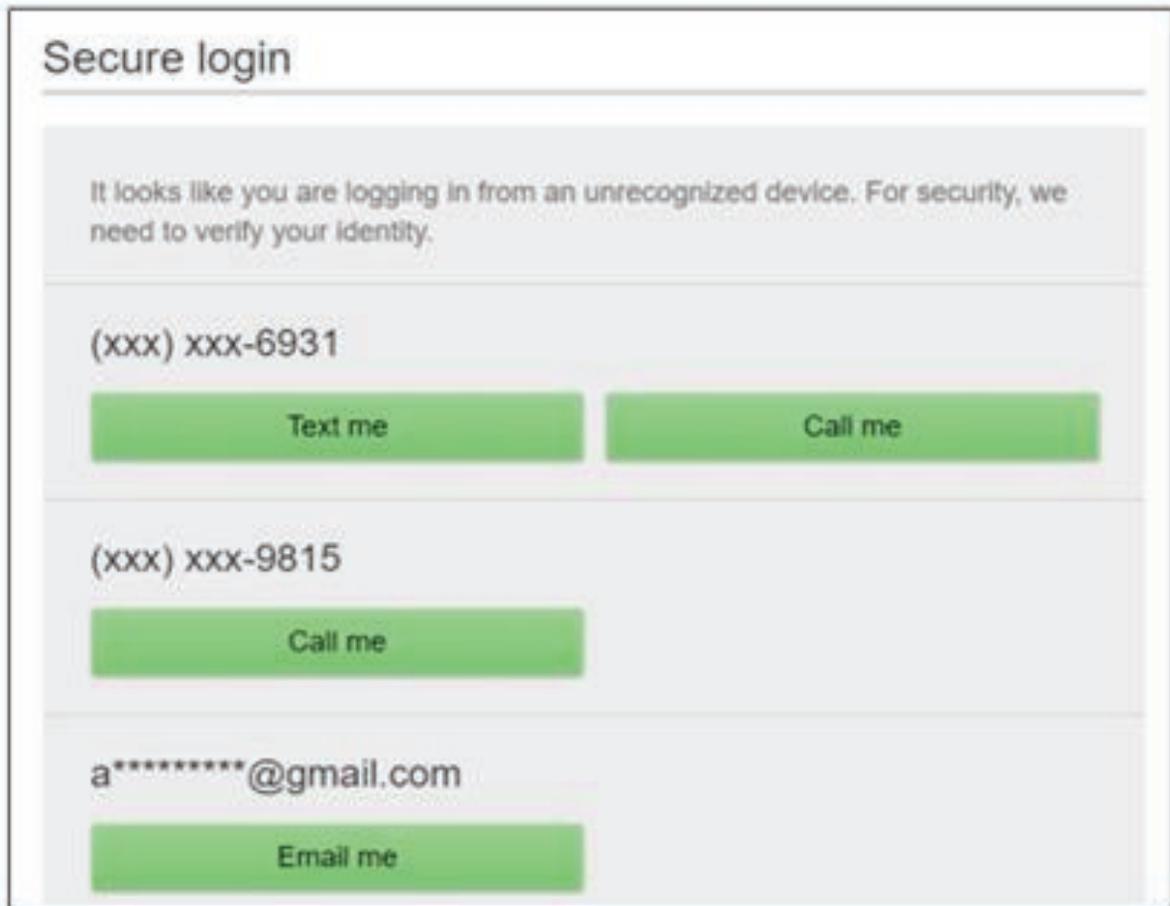
Update password

**Tips:** The temporary password expires.



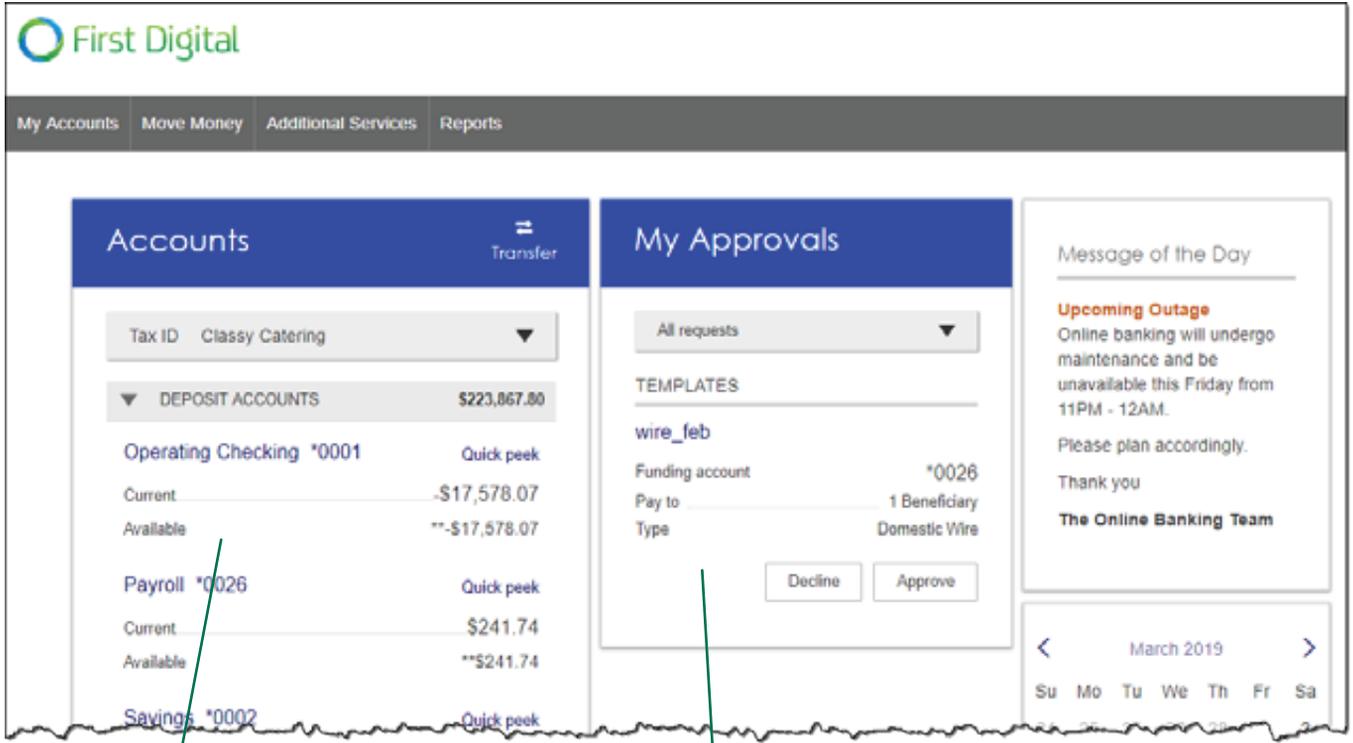
**For future logins**, if the computer is not recognized, the user must verify their identity. Options not available at first time login that may show if the user set it up in My Settings:

- **Text Me** button –shows if the user text enables their phone
- Additional **phone number** – shows if the user adds additional numbers
- **Email Me**





**Main navigation:** My Accounts, Move Money, Additional Services, and Reports. Primary Admins and Secondary Admins have full access to all accounts and services based on their given access. Business Admins manage other business users; business users' access is based on entitlements.



**My Accounts:** filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a “quick peek”; click an account name to view details. The Details screen provides transaction history and export options.

**My Approvals:** If dual approval is required for payments, ACH and Wires show here. Templates requiring approval also show. If the business has more than one Admin, approval is required when a Business Admin adds/edits a business user.



Move Money	Additional Services	Reports
Transfers		ACH/Wire Payments
Make a Transfer		Make/Collect a payment
Make Loan Payment		Manage payment templates
Scheduled Transfers		Scheduled payments
		Import Recipient Information
		Manage Import File Definitions

### Move Money > Transfers:

**Make a Transfer** – internal, aka intra-institution transfer.

**Make Loan Payment** – internal transfer to pay a loan

**Scheduled Transfers** – manage future and recurring internal transfers

### Move Money > ACH/Wire Payments:

**Make/Collect a Payment** – send an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based

**Manage Payment Templates** – create and manage templates for ACH and Wire payments

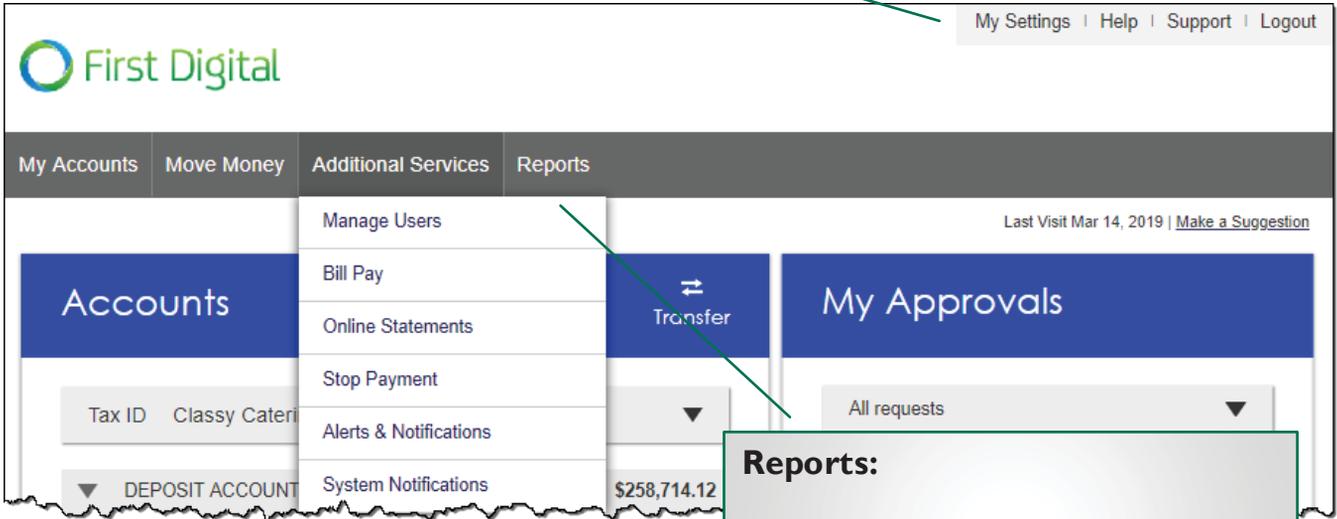
**Scheduled Payments** – manage future and recurring ACH and Wire payments

**Import Recipients** – import ACH participants into Business Banking for initiation

**Manage Import File Definitions** – create an import map before going to Import Recipients



**My Settings:** edit password, User ID, email, phone number; account nicknames, etc.  
**Help:** answers common questions.  
**Support:** look up the Stockman Bank Support number and hours.  
**Logout:** properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.



**Reports:**  
 Run and export reports on ACH and wire templates and payments.  
*Available to Business Admins only.*

**\*Additional Services:**

**Manage Users** – add business users with unique permissions and limits on a per Tax ID, per account basis  
**Other Options** – for example, Bill Pay and Online Statements  
**Stop Pay** – place a real time stop payment on a check  
**Alerts and Notifications** – set up email alerts on account activity  
**System Notifications** – suppress emails automatically generated by the system, such as approval emails



The My Accounts widget on the My Accounts home page is universally important to all businesses. Deposit and loan accounts are available for reconciliation, research, and reporting purposes.

**My Accounts:** filtered list of Deposit and Loan accounts. View balances; hover over an account for a "quick peek"; select an account to view details.

My Accounts | Move Money | Additional Services | Reports

### Accounts Transfer

Tax ID Classy Catering

DEPOSIT ACCOUNTS		\$14,298.82
Operating Checking *0001 <span>Quick peek</span>		
Current		\$21,835.13
Available		**\$21,835.13
Payroll *0026 <span>Quick peek</span>		
Current		-\$249.17
Available		**-\$249.17
Savings *0002 <span>Quick peek</span>		
Current		-\$7,287.14
Available		**-\$7,287.14
LOAN ACCOUNTS		\$2,392,611.82

\*\*This balance may include overdraft or line of credit funds.

The selected TIN determines the Deposit and Loan accounts that display.  
OR select **View All Tax IDs** to see all deposit/loan accounts together.

### Accounts Transfer

Tax ID View All Tax IDs

DEPOSIT ACCOUNTS		\$317,532.40
+ CLASSY CATERING		\$34,298.82
+ CLASSY EVENTS		\$283,233.58
LOAN ACCOUNTS		\$2,578,496.83

\*\*This balance may include overdraft or line of credit funds.

### Tips:

- Business Admins can see all TINs and all accounts within each TIN.
- Business Admins can set up business users with access to all accounts or narrow by TIN and account.



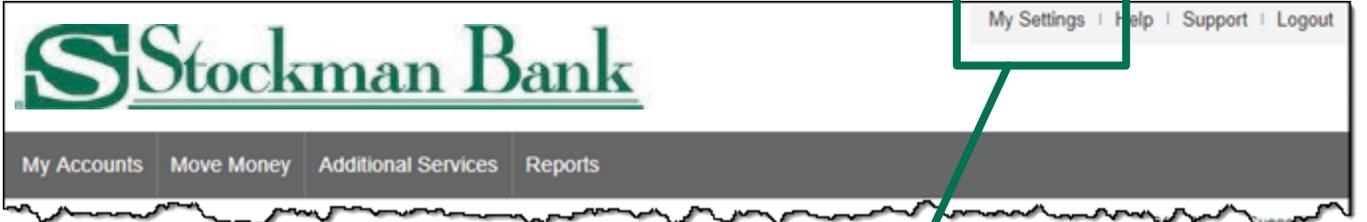
## Account Details

1. Jump to another TIN.
2. Jump to another account.
3. **Transfer** money (internal), **Export** transactions (formats below), **Print** the page
  - a. CSV – format for downloading into a spreadsheet
  - b. OFX – format that's accepted for importing to Quicken and QuickBooks
  - c. QFX – Web Connect for Quicken
  - d. QBO – Web Connect for QuickBooks
4. Change the date range - amount of history is dependent on Stockman Bank.
5. Search for a transaction – good for research purposes

The screenshot shows the 'Account History' interface. Callout 1 points to the 'Classy Catering' dropdown menu. Callout 2 points to the account name 'Operating Checking 9999- \*0001'. Callout 3 points to the 'Transfer', 'Export', and 'Print' buttons. Callout 4 points to the date range selector showing 'Feb 17, 2019 - Mar 18, 2019 30 days'. Callout 5 points to the search box labeled 'Narrow by items containing:' with the example 'e.g. AT&T, check, 5.00'. The account balance is shown as \$21,835.13. A calculator is visible on the right side of the page. The message 'There are no transactions within this date range.' is displayed at the bottom.



Business users can manage their profile via My Settings.



My Settings | Help | Support | Logout



**Personal information**

**Liz Walker**

**Primary email** | [Edit](#)      liz@classycatering.com

**Business Information**      Classy Catering  
Business ID: 4265267369

**Login & Security**

**Username** | [Edit](#)      lwalker

**Password** | [Edit](#)      \*\*\*\*\*

**Security options** | [Edit](#)      (828) [redacted] | Enable for text

**Edit Email** – used for system-generated notifications, user-elected alerts, and possibly login MFA. One allowed per user

**Edit Username and Password**

**Security Options** – text enable a phone for MFA. Click Edit for more options (next page).



### Security Options

These settings impact login authentication and in-session authentication for approvals.

#### Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

##### By phone

Confirm your identity by responding to a text or call to a phone you have handy.

+ 1 ▼

+ 1 ▼

+ 1 ▼

**Manage phone numbers**

##### By security token

Use a VIP Access™ token to confirm your identity.

- ▶ Where can I find the credential ID?
- ▶ What is VIP Access™ token, and how does it work?
- ▶ How do I get a VIP Access™ token?

##### By email

**ON**

Receive one-time security codes by your primary email address,  
**jimilou.scheid@stockmanbank.com.**  
[Update primary email](#)

**Email** - toggle on to use email for login MFA, not an option for approving payments/users.

##### Current password

Enter **password** to save any edits.



## Rename & Hide your accounts

Only Primary and Secondary Admin(s) see the “Rename & Hide your accounts” option at the bottom of My Settings.



### Rename & Hide your accounts

Here you can rename your accounts and hide your accounts to exclude them from even... include Account Numbers, Social Security Numbers or other confidential information in y... name. Changes you make are saved automatically.

Note: Please do not hide accounts that have scheduled transfers. Scheduled transfers t... accounts may not process.

Tax ID Pottery Place

Your accounts	Rename account to	Show account
<b>Deposit Accounts</b>		
Simulator Checking *0001	Operating Account	<input checked="" type="checkbox"/>
Simulator Savings *0002	Savings	<input checked="" type="checkbox"/>
Simulator Money M... *0003	Money Market	
<b>Loan Accounts</b>		
Simulator Credit ... *0004	Business Credit Car	
Simulator Loan *0005	Commercial Loan	

Select the Tax ID to see all linked accounts.

**Rename** accounts to help distinguish accounts with nicknames  
**Hide** an account throughout Business Banking by unchecking “Show Account”.



Primary Admins and Secondary Admins are set up by Stockman Bank; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

### Add a User

1. Go to Additional Services menu > Manage Users.
2. Click Add a user.
3. Enter user information at the top.
  - Email address is used to send login instructions to the user.
    - The user gets 2 emails with username and password
  - Phone number is used for multi-factor authentication.
    - Phone extensions do not work with MFA

Users with Account Access	
Zoya Kapoor	Active

**2** [+ Add a user](#)

### Manage User Details and Access Settings

**3** User Details

First name	Middle name (optional)	Last name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone number	Email	
<input type="text" value="(xxx) xxx-xxxx"/>	<input type="text"/>	

#### Tips:

- Only the Primary Admin and Secondary Admins can access this screen.
- Unlimited users are allowed.



### Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN*, if desired.
3. Grant full access to *a specific account within the selected TIN*, if desired.
4. \*Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options for Loans are the same.

\* payment options may vary for these accounts; controlled by Stockman Bank in Admin Platform.

### User Access Settings

Select user to clone ▼

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#### Modify account specific access

Select a Tax ID and set access for each account

Classy Catering 1 of 2 ▼
1

2
Select all for this Tax ID

<div style="display: flex; align-items: center;"> <span style="font-size: 1.2em; margin-right: 10px;">▶</span> <div> <p><b>Checking - *0001</b></p> <p>(\$364,594.18)</p> </div> </div>	<div style="display: flex; align-items: center;"> <span style="margin-right: 10px; border: 1px solid green; border-radius: 50%; padding: 2px 5px; font-weight: bold; color: white;">3</span> <span>Select All</span> <input type="checkbox"/> </div>
<div style="display: flex; align-items: center;"> <span style="font-size: 1.2em; margin-right: 10px;">▶</span> <div> <p><b>Savings - *0002</b></p> <p>\$203,759.01</p> </div> </div>	<div style="display: flex; align-items: center;"> <span style="margin-right: 10px; border: 1px solid green; border-radius: 50%; padding: 2px 5px; font-weight: bold; color: white;">4</span> <span>Select All</span> <input type="checkbox"/> </div>
<div style="display: flex; align-items: center;"> <span style="font-size: 1.2em; margin-right: 10px;">▶</span> <div> <p><b>Money Market - *0003</b></p> <p>(\$8,864.40)</p> </div> </div>	<div style="display: flex; align-items: center;"> <span style="margin-right: 10px; border: 1px solid green; border-radius: 50%; padding: 2px 5px; font-weight: bold; color: white;">5</span> <span>Select All</span> <input type="checkbox"/> </div>
<div style="display: flex; align-items: center;"> <span style="font-size: 1.2em; margin-right: 10px;">▶</span> <div> <p><b>Credit Card - *0004</b></p> <p>\$250,691.73</p> </div> </div>	<div style="display: flex; align-items: center;"> <span style="margin-right: 10px; border: 1px solid green; border-radius: 50%; padding: 2px 5px; font-weight: bold; color: white;">5</span> <span>Select All</span> <input type="checkbox"/> </div>
<div style="display: flex; align-items: center;"> <span style="font-size: 1.2em; margin-right: 10px;">▶</span> <div> <p><b>Building Loan - *0005</b></p> <p>\$133,459.85</p> </div> </div>	<div style="display: flex; align-items: center;"> <span style="margin-right: 10px; border: 1px solid green; border-radius: 50%; padding: 2px 5px; font-weight: bold; color: white;">5</span> <span>Select All</span> <input type="checkbox"/> </div>

**Note:** “Select user to clone” (top right) appears to Primary Admins; this option changes to “Copy my access” for Secondary Admins.



### Modify Account Specific Access

Expanded permissions for a specific account – see next two pages for descriptions.

6. Grant basic access to an account.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
8. Permissions for Loans vary from the other accounts:
  - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

Account	Balance	Full Access Granted
▼ Checking - *0001 (\$43,632.42)		<input type="checkbox"/>
View Balances		<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
Stop Payments		<input type="checkbox"/>
Internal Transfer		<input type="checkbox"/>
▶ ACH Templates	Full Access Granted	<input type="checkbox"/>
▶ ACH Payments	Full Access Granted	<input type="checkbox"/>
▶ ACH Collections	Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Templates	Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments	Full Access Granted	<input type="checkbox"/>

Account	Balance	Full Access Granted
▼ Commercial loan - *0005 \$50,495.00		<input type="checkbox"/>
View balances		<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
▼ Loans	Full Access Granted	<input type="checkbox"/>
Make Loan payment		<input type="checkbox"/>
Request Loan Advance		<input type="checkbox"/>



Basic permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Permissions for Loan accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits



Payments permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ACH collections
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve domestic wires



### Set access for all accounts

Give the user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. ACH File Import:
  - Manage Import File Definitions – allows the user to create the map that defines the data in the imported file
  - Import Recipient Information – allows the user to import the delimited or NACHA file
2. Add-on products(for example, Bill Pay and Online Statements).
  - For Online Statements, at least one account must have “View Transaction Details/History” selected.
3. Payments Reports
  - Gives access to the Reports main menu option.

#### Set access for all accounts

ACH File Import - Import Recipient Information



ACH File Import - Manage Import File Definitions

Bill Pay

Business Mobile App



Online Statements

Payments Reports





### Set transaction and approval limits for all accounts

For each permission granted above, limits must be established. Check “Apply Company Limits” to grant the maximum limits (set by Stockman Bank) or enter a lower amount. See table below for options when each limit type is expanded.

Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, Domestic Wire Approval Per Transaction

**Tips:**

- Required limits are boxed in red.
- Limit cannot exceed the company limit set by Stockman Bank.



### Set approval thresholds for all accounts

Determines thresholds for when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. Company approval thresholds are set by Stockman Bank. The business admin can set the threshold limit to be the maximum amount displayed or enter a value below that.

Set approval thresholds for all accounts

▼ Transaction Approval Thresholds Apply Company Thresholds

ACH Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
ACH Collections Approval Threshold per Transaction	Maximum \$10,000.00	<input type="text"/>
Domestic Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>

**Tip:** A transaction type where Stockman Bank sets the approval threshold limit to \$0 will not appear here.



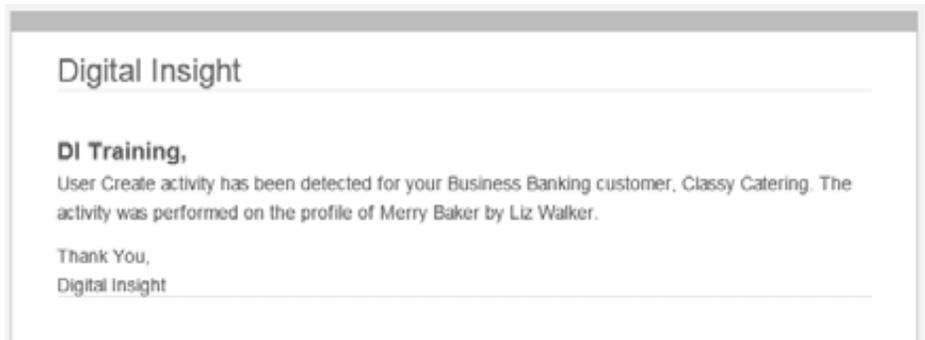
### Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is given for any account, the Business Admin sets access for which transaction types the user sees when creating templates or payments.



Last, the Business Admin clicks Save (not shown). If there are other Business Admins, the user must be approved.

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).





### Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin’s access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

### User status descriptions:

- **Active** – user is able to access Business Banking
- **\*Active with warning icon** – an Admin edited a user’s profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- **\*Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- **\*Update Approval Declined** – an Admin declined this user in the approval workflow

\* n/a for single admin companies

Name ▼	Role	Status	Grant Access	Options
<a href="#">Alexis Colby</a>	Secondary Admin	Active	<input checked="" type="checkbox"/> YES	<a href="#">Options ▼</a>
<a href="#">Andre Johnson</a>	Secondary Admin	⚠️ FI Review Pending	--	<a href="#">Options ▼</a>
DI University	Primary Admin	Active		
<a href="#">Harley Davidson</a>	Business User	On Hold	<input type="checkbox"/> NO	<a href="#">Options ▼</a>
<a href="#">Michael Jordan</a>	Business User	⚠️ Setup Pending Approval	--	<a href="#">Options ▼</a>
<a href="#">Tanner Winters</a>	Business User	⚠️ Active	<input checked="" type="checkbox"/> YES	<a href="#">Options ▼</a>



### Manage Users

Manage Secondary Admins and Business Users via the Options link.

#### Options for an Active User:

- **Print user details** – full printout of all the user’s access and limits
- **Edit user** – change anything except the user’s name
- **Copy user** – select to copy this user’s permissions for a new user (shows only for the Primary Admin)
- **Reset password** – sends a temporary password to the user’s phone via call or text
- **Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking (n/a for Secondary Admins; the Stockman Bank must delete them)
- Slide **Access** toggle to No to change status to Disabled (temporary hold)

#### Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- **Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user’s phone via call or text
- **Unlock user** – unlocks user so they can login with original password

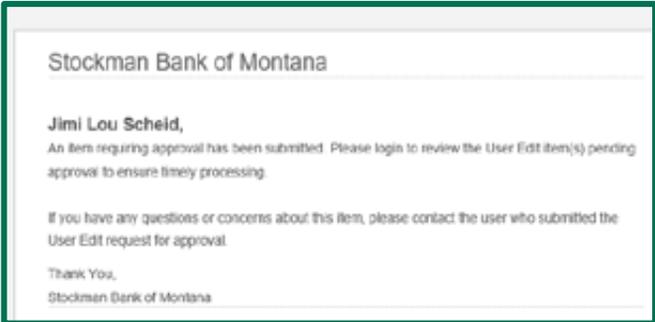
Name ▼	Role	Status	Grant Access	Options
<a href="#">Bookkeeper Jones</a>	Business User	On Hold	NO	Options ▼
<a href="#">Derek Hawes</a>	Business User	Active	<input type="checkbox"/>	Options ▼
<a href="#">Sally Burley</a>	Business User	Active	<input type="checkbox"/>	Options ▼
<a href="#">Xavier Volf</a>	Secondary Admin	Active	<input type="checkbox"/>	Options ▼



If the company has at least one Secondary Admin, approval is required for new users. Only the Primary Admin or a Secondary Admin can approve a user.

After adding a new user,

- user status is "Setup Pending".
- emails are sent to other Business Admin(s)
- the user's name shows in the Approval widget

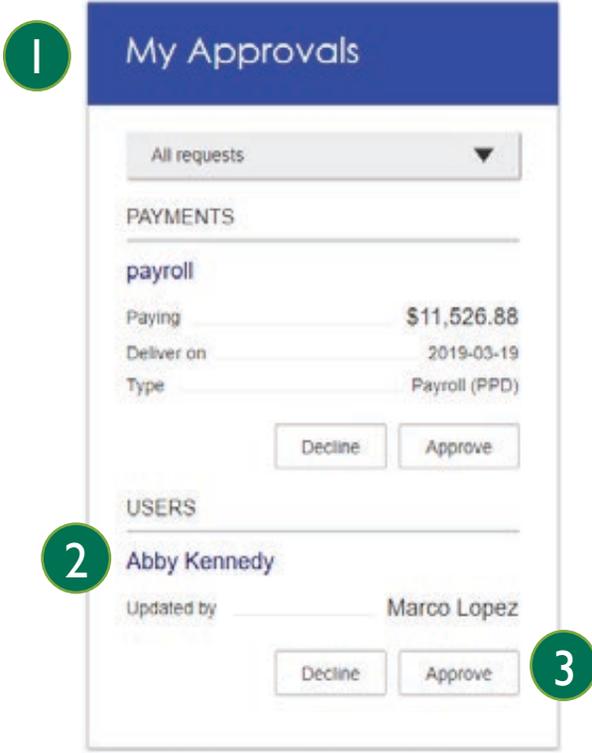


Edits to a user also require approval. Password resets do not count as an edit.

### Steps to Approve a User:

1. Go to My Approvals widget.
2. Click the user's name to review details.
3. Click Approve.

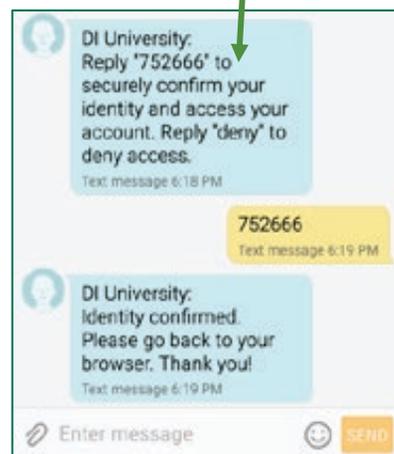
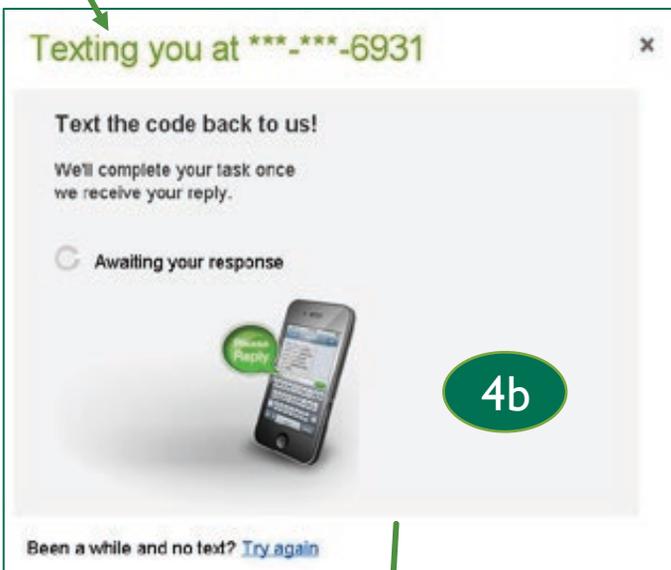
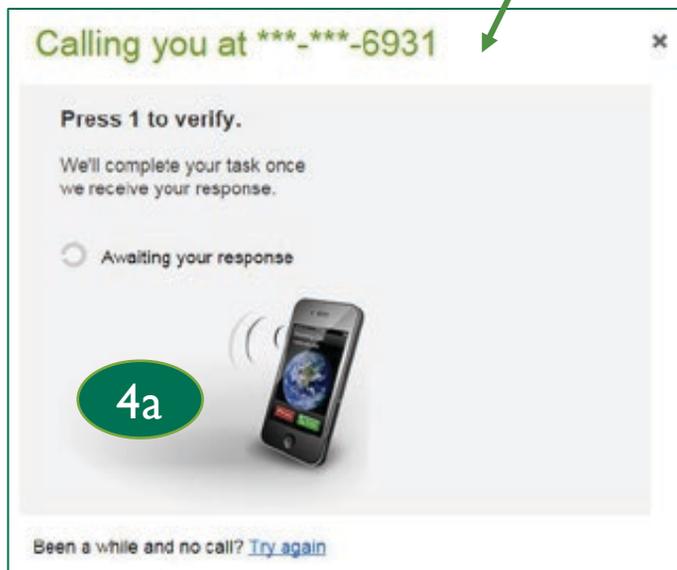
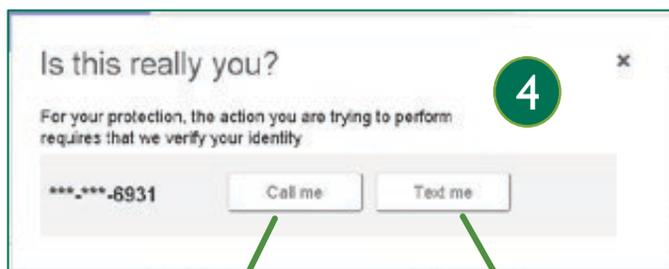
If **Decline** is selected, the user moves to Declined Payments activity and sends an email to the initiator.



**Tip:** Users requiring approval stay on My Approvals widget indefinitely.



4. A pop-up prompts the Admin to verify identity.
  - a. Call Me - answer the phone and press “1” per the automated instructions.
  - b. Text Me - receive the text and reply back with the security code.
5. If successful, the system sends the user 2 emails with username and password, and the user’s status changes to Active.



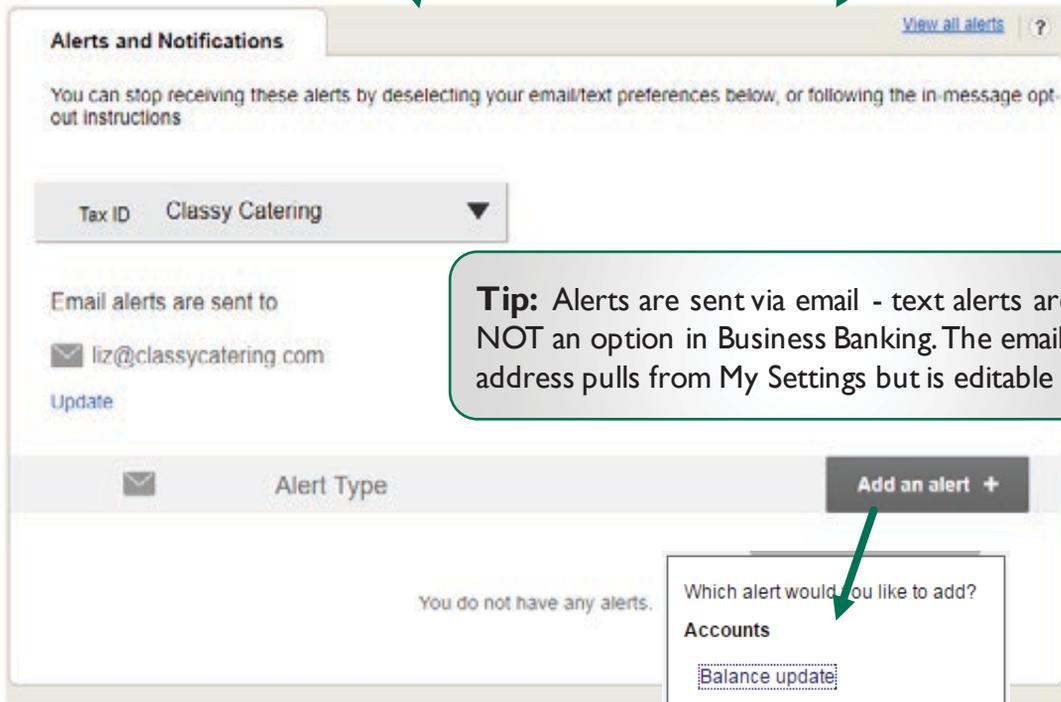
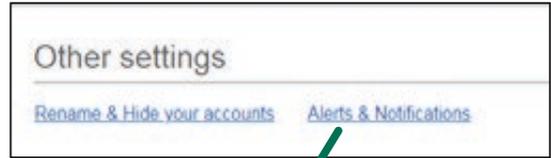
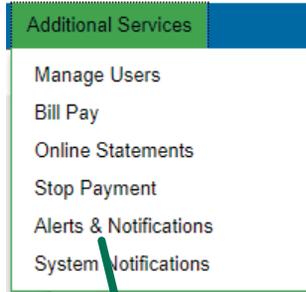
### Tips:

- The pop-up closes after 5 minutes.
- If the Admin closes the pop-up before completing verification, approval will not go through.

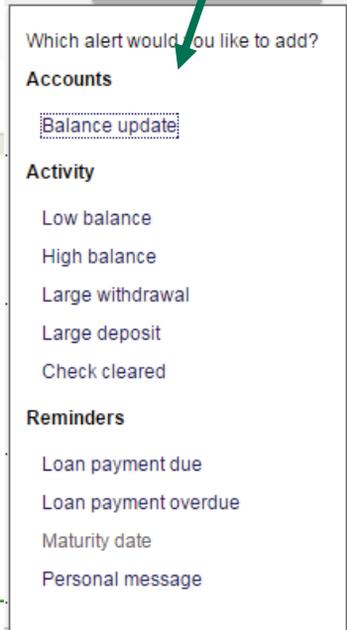


Alerts keep businesses informed on account activity and tasks to do in Business Banking.

Access **Alerts & Notifications** via the Additional Services menu or in My Settings. This option is available to all Business Admins and Business Users.



**Tip:** Alerts are sent via email - text alerts are NOT an option in Business Banking. The email address pulls from My Settings but is editable here.

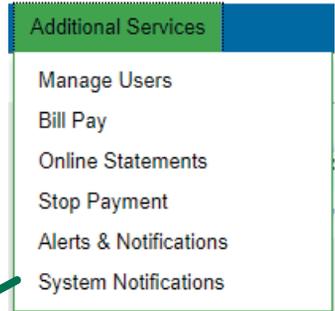




Access **System Notifications** via the Additional Services menu. This option is available to all Business Admins and Business Users.

These emails are notifications for activity that happens in Business Banking (versus alerts are on account activity).

The user controls which emails the system sends; to opt-out, simply unselect the box and click Save at the bottom.



### System Notifications

Choose the email notifications you would like to receive by selecting the Opt-In checkbox. To stop receiving a notification deselect the checkbox. Notifications are sent to the primary email found in My Settings.

Email Type	Opt-In
<b>Approvals</b>	
Approval Declined - an item pending approval has been rejected by an approver at your company	<input checked="" type="checkbox"/>
Pending Approval - approval required for: New or Changed User, Payment, File Upload, or Payment Template	<input checked="" type="checkbox"/>
<b>Payments</b>	
Past Due Payment Approved – an ACH or Wire Payment submitted on a previous day has been approved by your Financial Institution	<input checked="" type="checkbox"/>
ACH Prefunding Failure – the prefunding transfer for an ACH Batch has failed	<input checked="" type="checkbox"/>
Payment Declined – an ACH or Wire Payment has been declined by your Financial Institution	<input checked="" type="checkbox"/>
Payment Approved – an ACH or Wire Payment has been approved by your Financial Institution	<input checked="" type="checkbox"/>

**Notes:**

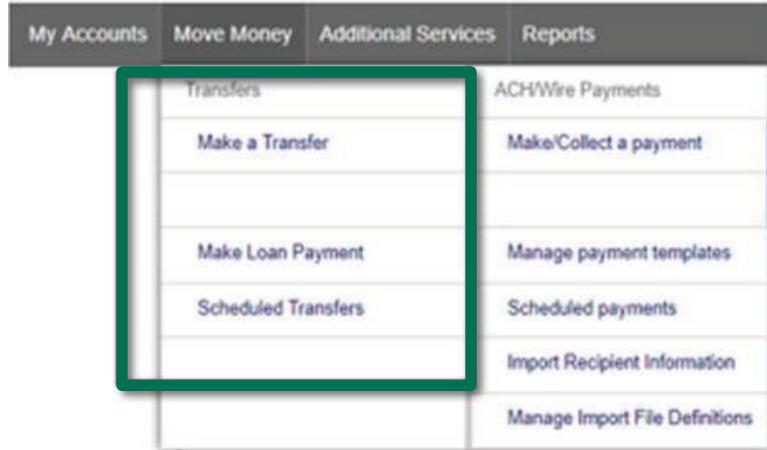
- These are email notifications as well; text alerts are NOT an option.
- Options may vary based on business setup and user entitlements.



**Business Banking enables users to transfer money between accounts including future-dated and Recurring transfers, and Loan payments.**

Internal transfer functionality is under Move Money.

“Internal Transfer” permission is needed to perform transfers.



### OneView Transfers

The Primary Admin’s Personal TIN to the business profile, aka OneView, which allows transfers between business and personal accounts.

- Available to Primary Admins only.
- Recurring and future-dated transfers are not allowed.
- Transfers to and from personal accounts are not allowed in Business Banking.



## Make a Transfer:

1. Select the **From Tax ID and From Account**.
  - The Tax ID fields display only when the business has more than one TIN.
2. Select the **To Tax ID (if supported) and To Account**.
3. **Date** defaults to current day, can select a day up one year out.
  - Current day transfers cannot be cancelled or edited once confirmed.
  - OneView supports current day transfers only.
4. Make it a **recurring** payment if desired.
5. Enter an **amount**.

The screenshot shows a 'Move Money' form with the following fields and callouts:

- 1**: 'From' dropdown menu showing 'Classy Catering'.
- 2**: 'To' dropdown menu showing 'Classy Events'.
- 3**: 'Date' field showing '11/13/2020'.
- 4**: 'Repeat transfer' checkbox, which is currently unchecked.
- 5**: 'Amount' field showing '\$ 0.00'.

At the bottom of the form are two buttons: 'Make transfer' and 'Go to My Accounts'.

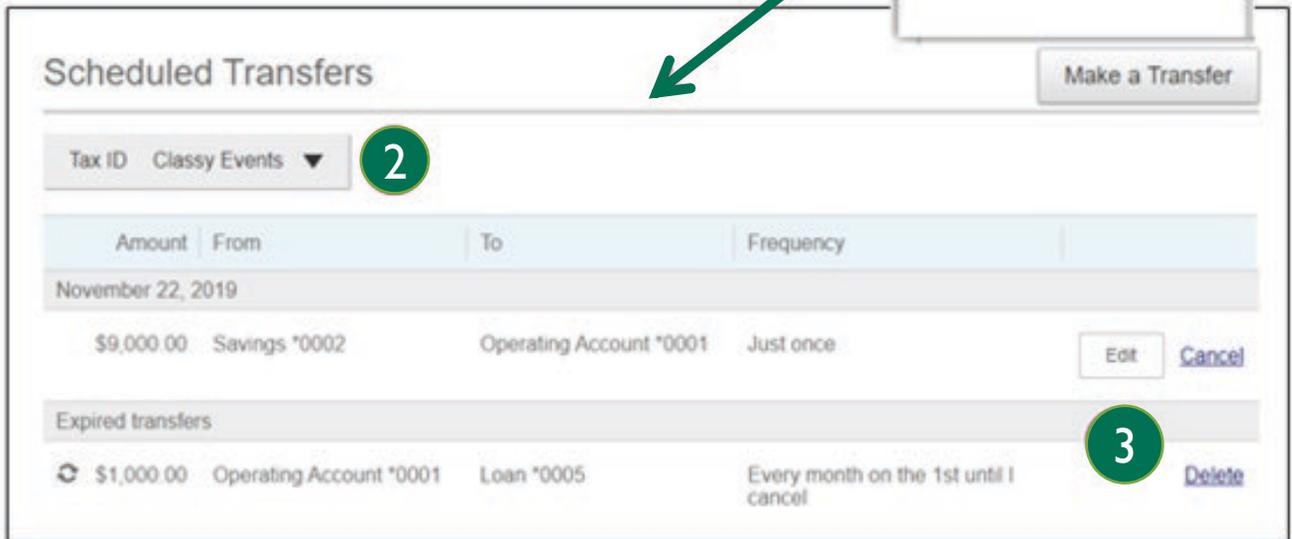
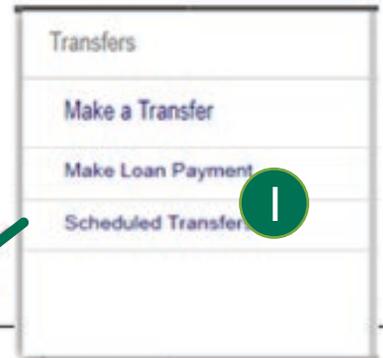
**Tip:** Available accounts are filtered by Tax ID. Primary Admins see all accounts; Secondary Admins and business users see accounts where “Internal Transfer” permission is granted (but not Primary Admin’s personal accounts).



## Scheduled Transfers:

Users can visit the Scheduled Transfers page to manage future-dated transfers and recurring transfers.

1. Click **Scheduled Transfers** in the Move Money menu.
2. Select the desired **Tax ID**.
3. View the transfers.
  - **Edit or cancel** future-dated transfers.
  - **Delete** expired transfers.



### Tips:

- Remember, OneView transfers cannot be scheduled or recurring.
- Only TINs and accounts for which the user is entitled will display.



Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

Make payments or collect payments (options based on business setup and user permissions).

What do you want to do?  
 Make payments  Collect payments

Scheduled payments | Approved payments | Declined/Failed payments

Showing all payments

Recurring payments

	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I ca	-\$10,000.00 Next payment: 2/27/2020
APri's awesome Pavisol Payroll (PPD) Twice a month on 7th and 21st until I cancel	-\$7,000.00 Next payment: 3/6/2020

Scheduled payments

Feb 7

D104315\_D1105AUWR-20200204T123305.ach

Monthly limits

Select TaxID to see limits

Classy Events

ACH Payment limit  
\$200,000.00 available

ACH Collection limit  
\$200,000.00 available

ACH Passthrough limit  
\$190,260.00 available

Domestic Wire Payment limit  
\$200,000.00

View Schedule, Approved and Declined/Failed payments.

Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits.

### “How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed unless prefunding is on.

### “When can I send it?”

- Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends and Federal Reserve non-processing days are grayed out in the calendar.



## Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

Make payments  Collect payments

How do you want to pay?

Use a template ▼

Enter a template name

Payroll

Cash Concentration

Sc

[Add a new template](#)

### Make payments

Payroll [Edit template](#)

Funding account	BASE Checking	Template type	Payroll (PPD)
	Current: \$5,580.24 Available: \$5,580.24		
1	John Baker Personal Checking	4	\$1,000.00
2	Kristy Packer Personal Checking		\$1,500.00
3	Tyler Proudfoot Personal Savings		\$500.00

Deliver On  5 Repeats [Never](#) 6

Paying 3 customers Total **\$3,000.00**

Fees \$0.15

### Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.



## Make a one-time payment

Select **Make payments > Make a one-time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

**Payments**

What do you want to do?

Make payments  Collect payments

How do you want to pay?

Make a one time payment ▼

Funding account  
Select ▼

Payment type  
Payroll (PPD) ▼

ACH Company ID  
1123321123 ▼

Payment name  
Enter a payment name (optional)

Payment Description  
Enter payment description (10 characters)

How would you like to settle these payments?

One settlement entry per batch offset  One settlement entry per item offset

**Note for making template-based or one-time payments:**  
A transfer debits the funding account when the payment is picked up for processing.



## Collect a template-based payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. Adjust the **Deliver On** date, if desired.
6. Click “Never” to make the payment **repeating**.

The screenshot shows the 'Collect payments' interface. At the top, there are two radio buttons: 'Make payments' (unselected) and 'Collect payments' (selected, with callout 1). Below this is a warning icon and text: 'Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.' The next section is 'How do you want to collect money?' with a dropdown menu set to 'Use a template' (callout 2). Below the dropdown is a search field 'Enter a template name' (callout 3) with a list of templates: 'Member dues' and 'Add a new template'. The main 'Collect payments' section is titled 'Member dues' and has an 'Edit template' link. It shows a funding account 'Simulator Checking' with a current balance of \$2,208.15 and an available balance of \$2,208.15. The template type is 'Consumer (PPD)'. There are three entries for 'Monthly membership dues': 1. Betty Boop, Personal Checking, \$75.00 (callout 4); 2. Foghorn Leghorn, Personal Checking, \$75.00; 3. Yosemite Sam, Personal Checking, \$75.00. Entry 3 has a warning icon and text: 'Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015'. At the bottom, there is a 'Deliver On' date of 'Dec 17' (callout 5) and a 'Repeats' dropdown set to 'Never' (callout 6). The total amount is \$150.00 and fees are \$0.15.

**Tip:** If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.



### Collect a one-time payment

Select **Make payments > Make a one-time payment**. Aside from choosing a Deliver On date and the Payment Types all other steps are the same as creating an ACH template.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

What do you want to do?

Make payments  Collect payments

**i** Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Collect a one time payment ▼

Funding account  
Select ▼

Payment type  
Select ▼

ACH Company ID  
199999999 ▼

Payment name  
Enter a payment name (optional)

Payment Description  
Enter payment description (10 characters)

How would you like to settle these payments?  
 One settlement entry per batch of

**Note for all ACH initiations:**  
If a batch requires approval, an email is routed to all approvers at the business.



### Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

### Scheduled payments

- Payments show here when pending, i.e., not yet sent to Stockman Bank for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Recurring payments	Status	Amount
<a href="#">Wire wire pants on fire</a> Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
<a href="#">April's awesome Payroll</a> Payroll (PPD) Twice a month on 7th and 21st until I cancel		000.00 9/6/2020
Scheduled payments		
Feb 7		
<a href="#">D104315_D1U6AUWR-20200204T123305.ach</a>	Company approval pending	\$4,870.00 -\$4,870.00

Click the payment name to cancel (not an option if status is “CompanyApproval pending”)

### When do payments move from Scheduled tab to Approved tab?

- Same Day ACH files and ACH files dated 1-2 business days out are sent to Stockman Bank for processing every 10 minutes.
- ACH files dated 3+ business days out are sent to Stockman Bank for processing at 3:00am ET two business days before the date.



## Payment Activity (cont'd)

**Approved payments** - payments that have been sent to Stockman Bank for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
<a href="#">April's fantastic payroll</a> Payroll (PPD)	⚠️ FI approval pending	-\$5,665.00
		<a href="#">Options</a> ▼
Feb 18		
<a href="#">Wire wire pants on fire</a> Domestic Wire	✅ Processed	-\$10,000.00
		<a href="#">Options</a> ▼

**Options:** Copy, View, Print, Reverse

**Reversals:** Reverse ACH individual transaction(s) or an entire batch; shows the business day after the effective date and expires after 5 business days.

## **Declined/Failed payments**

- Payments declined by a business approver (initiator gets an email)
- Payments declined by Stockman Bank (initiator and all business admins get an email)
- Payments failed due to ACH prefunding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and Stockman Bank get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
<a href="#">Payroll</a> Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00
		<a href="#">Options</a> ▼

**Options:** Initiate a new payment, View, Print



ACH templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

## Template Basics

- Under Move Money, go to “Manage Payment Templates”
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
  - Payroll
  - Vendor Payments
  - Concentrating funds from accounts at other Financial Institutions

Move Money	Additional Services
<b>Transfers</b>	<b>ACH/Wire Payments</b>
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	<b>Manage payment templates</b>
Scheduled Transfers	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

### Three places to add a Template:

1. Move Money > Manage Payment Templates
2. Move Money > Make/Collect a Payment (“Add a new template” in Template list or “Save as template” *after* ad hoc payment is sent)
3. Move Money > Import Recipient Information



## Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed
- Approval Pending – the template is new or was edited, which requires approval
- Approved – only these templates can be used to initiate ACH payments

### Manage payment templates + Add a template

---

Showing All Templates ▼

Search

Templates	Last payment	Date	
<b>Needs Attention</b>			
<a href="#">Bonus</a> Payroll (PPD) <span style="color: red; font-weight: bold;">▲</span> Declined			<a href="#">Options ▼</a>
<b>Options: View, Edit, Delete, Print</b>			
<a href="#">Prenotes</a> Payroll (PPD) <span style="color: orange; font-weight: bold;">▲</span> Invalid funding account	-	-	<a href="#">Options ▼</a>
<b>Approval Pending</b>			
<a href="#">may wire</a> Domestic Wire <span style="color: orange; font-weight: bold;">▲</span> Approval pending			<a href="#">Options ▼</a>
<b>Options: View, Print</b>			
<b>Approved</b>			
<a href="#">Gym Fees</a> Consumer (PPD)	\$516.05	11/17/2016	<a href="#">Options ▼</a>
<a href="#">one time collection from vendor</a> Commercial (CCD)			<a href="#">Options ▼</a>
<b>Options: View, Make a Payment, Edit, Delete, Copy, Print</b>			



## Steps to Add a Template:

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**
3. Select **Template Type**.
  - Business segment and user permissions determine the options that display.
4. For Template Types of Consumer (PPD) or Commercial (CCD), indicate if the template will be used to make or collect payments.

The screenshot shows the 'Add a template' form with the following fields and callouts:

- 1**: Name field containing 'Bonuses'
- 2**: Funding account dropdown menu containing 'Simulator Checking \*\*\*\*0001'
- 3**: Template type dropdown menu containing 'Consumer (PPD)'
- 4**: 'Use this template to' section with radio buttons for 'Make a payment' and 'Collect a payment'

Commercial (CCD)

Consumer (PPD)

Domestic Wire

Payroll (PPD)

Expanded dropdown list of Template Types:



4. Select **ACH Company ID**
5. Enter **Template Description**
  - Max 10 characters, passes to ACH batch and shows in recipient's transaction
6. Choose to settle via **Batch Offset or Single Offset**
  - How the offsetting transaction is handled, e.g. 4 employees are paid \$200 each:
    - Batch offset: one (1) \$800 debit to the funding account (most common)
    - Single offset: four (4) \$200 debits to the funding account
    - Not applicable for tax payments
7. Based on selected Template Type, enter participants (details in table below).

The screenshot shows a web form for creating an ACH template. It includes the following elements:

- ACH Company ID:** A dropdown menu with the value "1080608080" selected. A green circle with the number "4" is overlaid on the dropdown arrow.
- Template Description:** A text input field containing the word "Bonus". A green circle with the number "5" is overlaid on the input field.
- How would you like to settle these payments?:** A question with two radio button options:
  - One settlement entry per batch offset
  - One settlement entry per item offset
 A green circle with the number "6" is overlaid on the first radio button.
- Employee information:** A section header with a horizontal line below it.
- Complete the template by adding an employees:** A sub-header with two buttons: "Add an employee" and "Create prenote". A green circle with the number "7" is overlaid on the "Add an employee" button.

Template Type	Participant Type
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient



## Adding participants:

- No limit on entries per template.
- Addenda is available except for Payroll.
- For CCD templates, Business Loan may show as an Account Type in addition to Checking/Savings accounts.
- Routing number is validated.
- Prenote is optional.
- Amount field can be \$0 and then actual amount entered during initiation.

### Add an employee ✕

**Contact information**

Who do you want to add  Employee ID

**Account information**

Bank account type

Routing number

Bank account number

Create a prenote

**Payment information**

This can be changed at the time of payment.

Amount to pay

### More on prenotes:

- Prenotes are used to test that the recipient information is accurate.
- Upon checking that box, a message appears: “You will not be able to schedule payments for this employee until this prenote processes.”
- A mandatory 2 day waiting period is enforced; then the business can initiate ACH payments to that recipient.



Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; the business can sort by any column as well.

### Recipient information

Complete the template by adding recipient s.

<input type="checkbox"/>	Recipient ▼	ID	Account	Create prenote?	Amount
<input type="checkbox"/>	<a href="#">Jean Grey</a>	7777777	Business Checking 676767		\$155.00
<input type="checkbox"/>	<a href="#">Magneto</a>		Business Checking 121212		\$155.00
<input type="checkbox"/>	<a href="#">Professor X</a>		Business Checking 89998		\$55.00
<input type="checkbox"/>	<a href="#">Wolverine</a>		Business Checking 33333	✓	\$55.00
Template collecting from 4 recipients					<b>Total</b> \$420.00

**IMPORTANT:** Prenote files are created and sent to the Stockman Bank when the template is created/approved, not when the template is initiated.

### When is approval required?

If there is another person at the business that can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved*.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates. If approval is not required, the status is Approved and the template can be initiated.



### Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

**1** My Approvals

All requests ▼

PAYMENTS

DI04315\_W5U2URFU-20190305T0...  
type \_\_\_\_\_ file

Decline Approve

TEMPLATES

**2** Funding For the Avengers

Funding account \_\_\_\_\_ \*0026

Pay to \_\_\_\_\_ 1 Recipient(s)

Type \_\_\_\_\_ Consumer (PPD)

Decline Approve

**Tips:**

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

**3**

Please Confirm

Approve template

Name Funding For the Avengers

Funding account \*0026

Pay to 1 Recipient(s)

**4** Confirm Cancel



Businesses initiate domestic wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

The screenshot shows the 'Payments' interface. At the top, there are two radio buttons: 'Make payments' (selected) and 'Collect payments'. Below this, there are three tabs: 'Scheduled payments', 'Approved payments', and 'Declined/Failed payments'. A callout box points to the 'Make payments' option with the text: "Make payments" is the only option pertaining to wires. Another callout box points to the 'Scheduled payments' tab with the text: View Scheduled, Approved, and Declined/Failed payments. The main content area shows a list of recurring payments, including 'Wire wire pants on fire' and 'APriE's awesome Payroll'. A third callout box points to the 'Monthly limits' section on the right, stating: Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits. The 'Monthly limits' section includes: ACH Payment limit (\$200,000.00 available), ACH Collection limit (\$200,000.00 available), ACH Passthrough limit (\$190,260.00 available), Domestic Wire Payment limit (\$443,500.00 available), and International Wire Payment limit (\$500,000.00 available).

### “How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed (flagged as “insufficient funds” when sent to Stockman Bank).

### “When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends and Federal Reserve non-processing days are grayed out in the calendar.



### Send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template name** field to see options.
  - Select one from the list, start typing to see matches, or add a new template.
  - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
  - After the end user cutoff time, the date defaults to the next business day.
  - Option to make this wire repeating.
5. Click Never to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

The screenshot shows the wire transfer process. On the left, a dropdown menu titled "How do you want to pay?" is open, with "Use a template" selected. The main form is titled "April's fabulous wire" and includes the following fields and options:

- Funding account:** Checking \*0001, Current: \$248,934.76, Available: \$248,934.76
- Template type:** Domestic Wire
- Beneficiary:** Liz Kritikos \*2121, Amount: \$2,500.00
- Message:** payment on invoice 23222
- Beneficiary bank:** FEDERAL CREDIT UNION
- Notes:** anything you'd like here
- Send On:** 05/16/2019
- Repeats:** Never
- Summary:** Paying 1 customer, Total \$2,500.00, Fees \$20.00

Numbered callouts indicate the following steps: 1. "Use a template" button; 2. "Enter a template name" field; 3. Message field; 4. "Send On" date field; 5. "Never" repeating option.

**Notes:**

- Current and Available balances displayed
- A template can be used for only one repeating payment.



### Send a one time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
3. Select **Payment Type** of Domestic Wire.
  - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

**Payments**

What do you want to do?

Make payments     Collect payments

How do you want to pay?

Make a one time payment ▼ **1**

Funding account  
BASE Checking \*\*\*\*0002 ▼ **2**    Current: \$5,560.24    Available: \$5,560.24

Payment type  
Domestic Wire ▼ **3**

Payment name  
Enter a payment name (optional) **4**

Aside from the Deliver On Date, sending a one time wire involves the same steps as setting up a template.



### Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

### Scheduled payments

- Payments show here when pending, i.e. not yet sent to Stockman Bank for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Recurring payments	Status	Amount
<a href="#">Wire wire pants on fire</a> Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
<a href="#">April's awesome Payroll</a> Payroll (PPD) Twice a month on 7th and 21st until I cancel	Com	\$7,000.00 nt: 3/6/2020
Scheduled payments		
Feb 7		
<a href="#">DI04315_D1U6AUWR-20200204T123305.ach</a>	Company approval pending	\$4,870.00 -\$4,870.00

Click the payment name to cancel (not an option if status is “Company approval pending”).

### When do payments move from Scheduled tab to Approved tab?

- Wires scheduled for today are sent to Stockman Bank for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent to Stockman Bank for processing at 3:00am ET on the Deliver On date.



### Payment Activity (cont'd)

**Approved payments** - payments that have been sent to Stockman Bank for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
<a href="#">April's fantastic payroll</a> Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
		<a href="#">Options</a> ▼
Feb 18		
<a href="#">Wire wire pants on fire</a> Domestic Wire	✓ Processed	-\$10,000.00
		<a href="#">Options</a> ▼

**Options:** Copy Payment, View, Print

### **Declined/Failed payments**

- Payments declined by a business approver (initiator gets an email)
- Payments declined by Stockman Bank (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
<a href="#">Payroll</a> Payroll (PPD)	✗ Exceeds User Daily Limit	-\$30.00
		<a href="#">Options</a> ▼

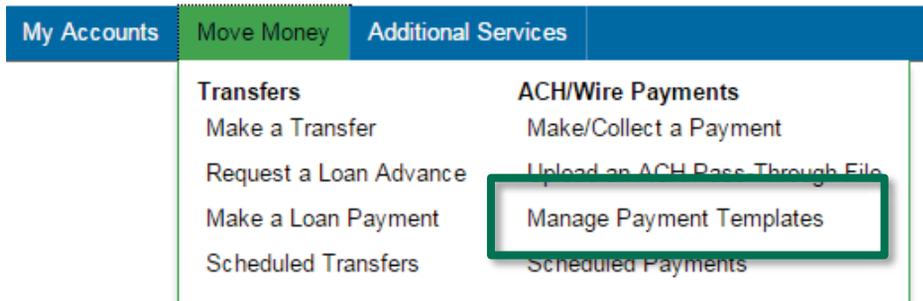
**Options:** Initiate a new payment, View, Print



Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

## Template Basics

- Under Move Money, go to “Manage Payment Templates“.
- Unlimited templates allowed.
- Templates can be for a domestic wire.
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
  - Recurring vendor payments
  - Real estate closings with frequent property buyers
  - Large dollar payments to the same beneficiary



### Tip:

A user can also add a template on the Make/Collect a Payment page:

- “Add a new template” option in Template dropdown
- “Save as template” option *after* a one time payment is initiated



## Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed, invalid wire routing number (not shown)
- Approval Pending – new and edited templates require approval
- Approved – available for initiation

### Manage payment templates + Add a template

---

Showing All Templates ▼

Search

Templates	Last payment	Date	
<b>Needs Attention</b>			
<a href="#">Bonus</a> Payroll (PPD) <span style="color: red; font-weight: bold;">▲</span> Declined			<a href="#">Options</a> ▼
<b>Options: View, Edit, Delete, Print</b>			
<a href="#">Prenotes</a> Payroll (PPD) <span style="color: orange; font-weight: bold;">▲</span> Invalid funding account	-	-	<a href="#">Options</a> ▼
<b>Approval Pending</b>			
<a href="#">may wire</a> Domestic Wire <span style="color: orange; font-weight: bold;">▲</span> Approval pending			<a href="#">Options</a> ▼
<b>Options: View, Print</b>			
<b>Approved</b>			
<a href="#">Gym Fees</a> Consumer (PPD)	\$516.05	11/17/2016	<a href="#">Options</a> ▼
<a href="#">one time collection from vendor</a> Commercial (CCD)			<a href="#">Options</a> ▼
<b>Options: View, Make a Payment, Edit, Delete, Copy, Print</b>			



## Add a Template for a Domestic Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
3. Select as the **Template Type**.
  - Business segment and user permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.

### Template information

Name  
Wire to ABC Vendor **1**

Funding account  
ABS Account \*\*\*\*0026 **2**

Template type  
Domestic Wire **3**

### Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information **4**

Who do you want to pay  
Enter beneficiary name as it appears on the beneficiary account

Address line 1  
e.g. 124 Main Street

Address line 2  
Optional

Zip/Postal Code  
Enter zip code

City/Town

State/Province/Region  
Optional

Country  
Select

Bank account number  
Beneficiary account number

Retype account number

Reference information/Additional instructions  
Enter a 4 line message to beneficiary (optional)

Purpose of wire  
Optional



## Add a Template for a Domestic Wire (cont'd)

5. Enter the **Beneficiary Bank** information.
  - Routing number is validated; must be a domestic Financial Institution. If it's a FedACH routing number, intermediary bank section is required.
6. If included in the wire instructions, enter **Intermediary Bank**.
  - Entire section is optional, except as noted above.
7. Enter the **amount** for the template.
  - Zero amount is allowed; can be edited at time of initiation.

### Beneficiary bank information 5

Wire routing number

For further credit to

### Intermediary bank information 6

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below:

Bank routing number

Intermediary bank account number

### Payment information

This can be changed at the time of payment.

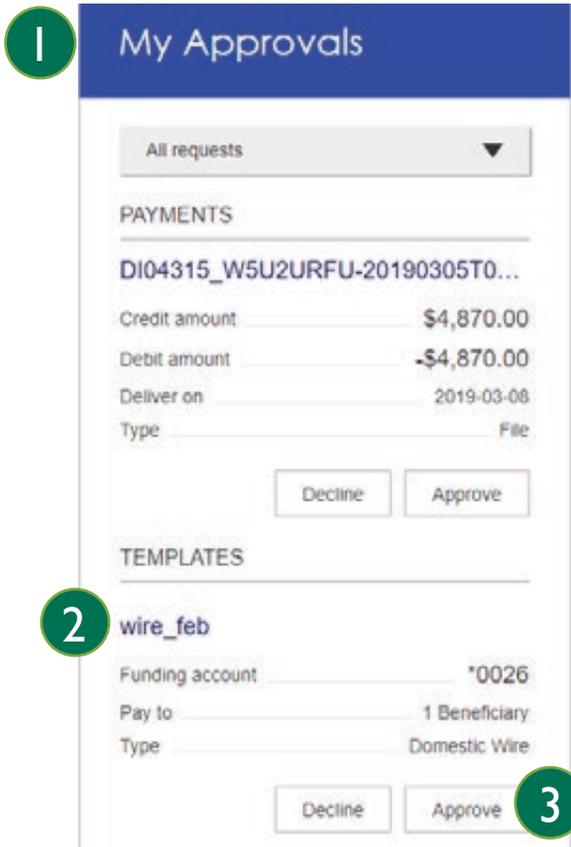
Amount to pay 7



## Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.



### Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

## When is approval required?

If there is another person at the business can approve templates, it's routed for approval. Even if *payment approvals are waived, templates must still be approved.*

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.

If approval is not required, the status is Approved and the template can be initiated.



Initiating ACH and Wire payments may require approval with **dual control**, where *the initiator cannot approve their own work*.

### When is dual approval **REQUIRED**?

- The payment meets or exceeds the approval threshold **AND**
- There's at least one other person at the business that can approve the payment

### When is dual approval **BYPASSED**?

- The payment is under the approval threshold **OR**
- There are no other approvers at the business (ex: the Primary Admin initiates a payment, and the business doesn't have any Secondary Admins nor business users with approval permission).

### Events that trigger approval:

- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Import an ACH file
- Initiate a Wire
- The next payment in a recurring series is within 2 days of effective date

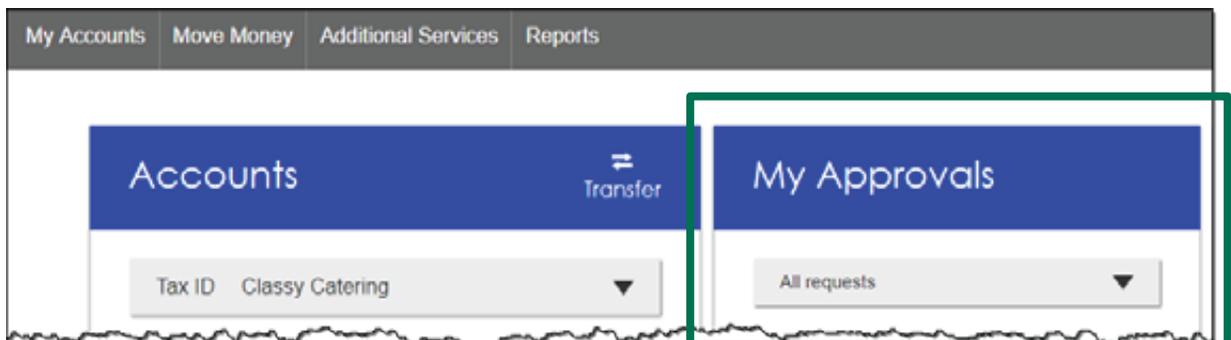
Business Admins and business users with approval permission receive this email – **EXCEPT** if an approver has exceeded their approval limit.

**Marco Lopez,**

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

The payment that needs approval shows in the My Approvals widget.



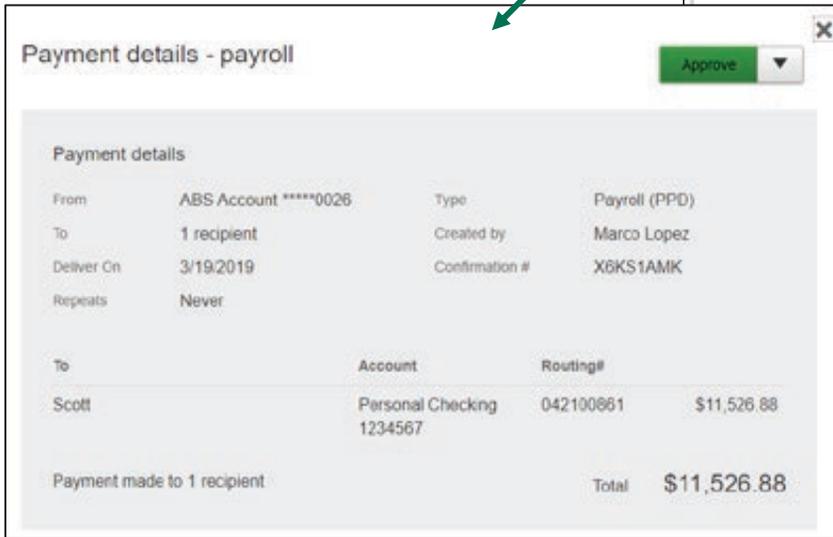
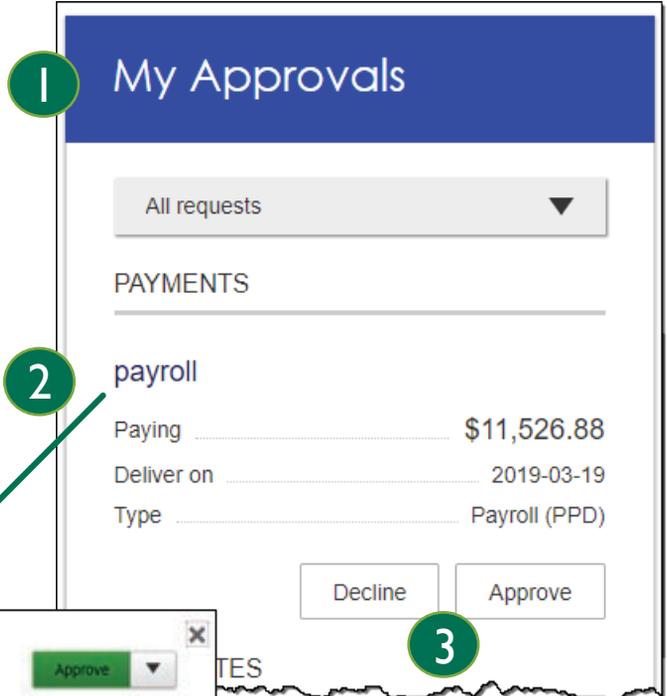


## Dual Approval

### Steps to approve a payment:

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **payment name** to see details.
3. Click **Approve** for desired payment.

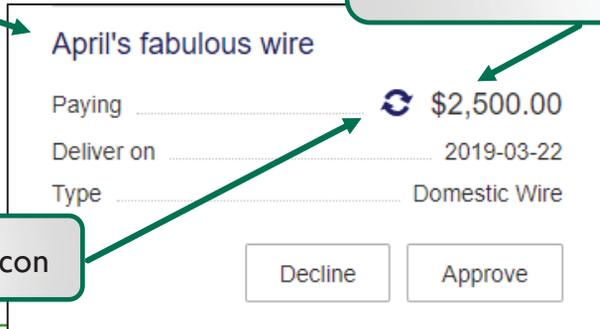
If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.



Payment name  
(click for details)

Negative amount = ACH payment or wire  
Positive amount = ACH collection

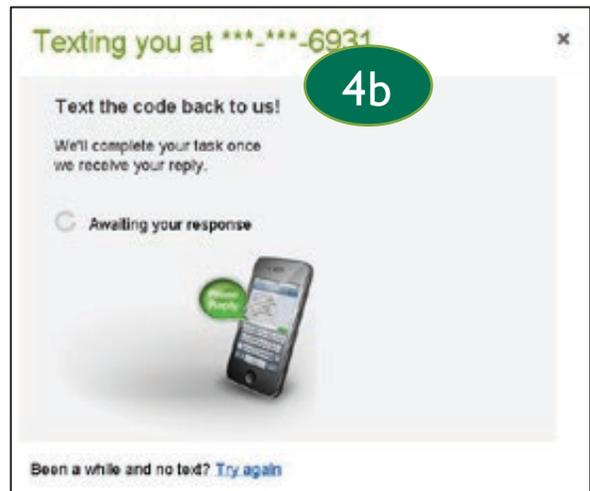
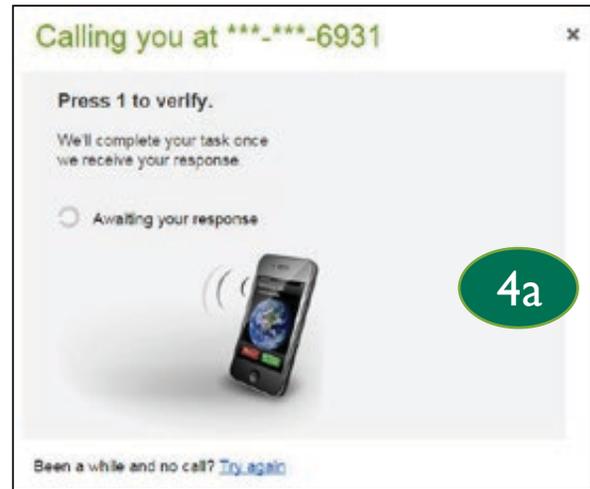
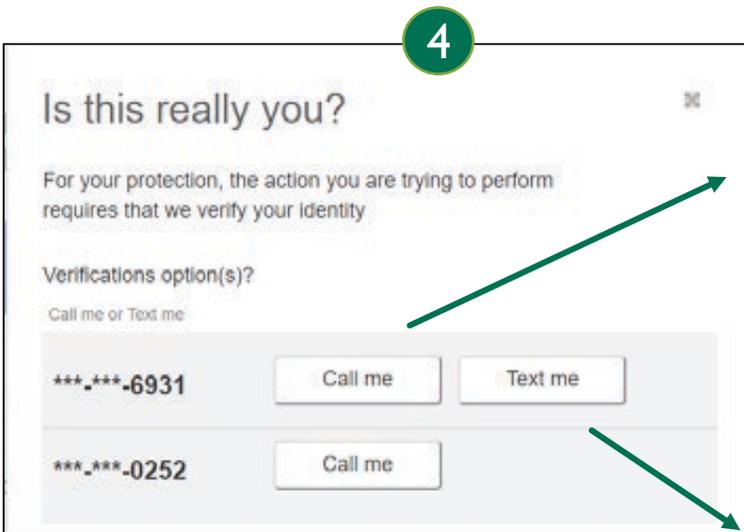
Repeating payment icon





### Dual Approval

4. A pop-up prompts the user to validate identity:
  - a. **Call Me:** user answers and presses 1 (one) on the phone
  - b. **Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.
5. The payment no longer shows in the My Approvals widget and is queued for processing.



#### Tips:

- The approval pop-up window times out after 5 minutes.
- Do NOT close the pop-up window or approval will not go through. Wait for it to automatically close after completing identity verification.

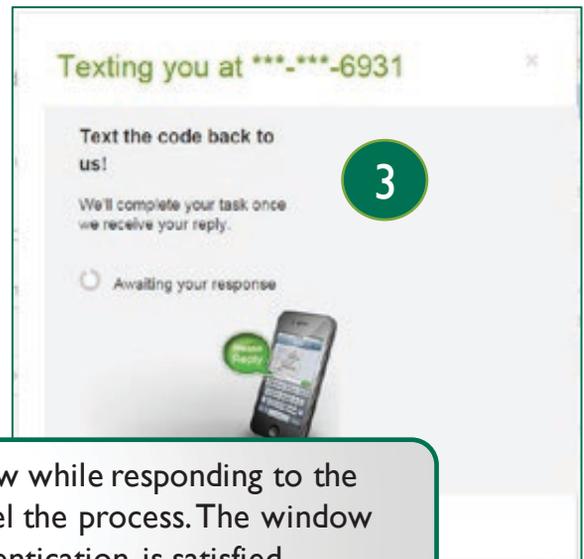
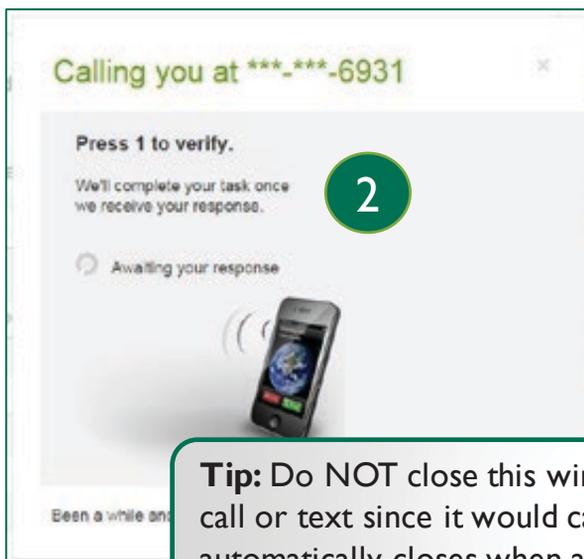
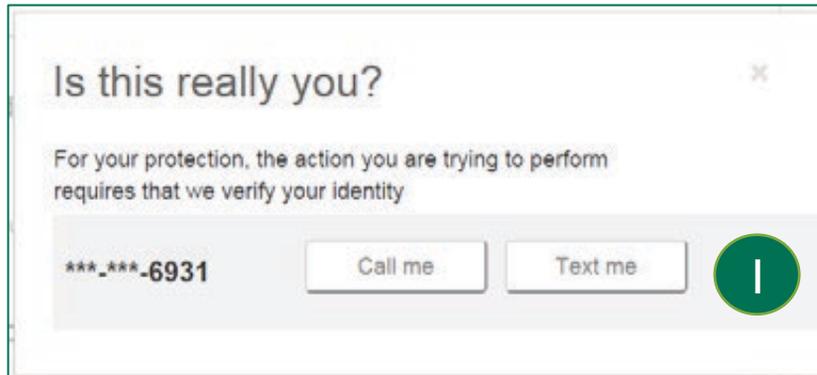


## Approval by Initiator

If dual approval is not part of the workflow (see page 1), the person initiating a payment may have to pass out of band (OOB) authentication.

Payments that *don't require dual approval* and are *greater than the OOB threshold* trigger will trigger this prompt.

1. Upon initiating the ACH, the user is prompted with a call or text.
2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
3. **Text me:** initiates a text with a security code; the user must text the code back.



**Tip:** Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.



## Common Questions

**Q: Why didn't a payment get routed for dual approval?**

A: Either the payment is under the approval threshold OR the Primary Admin initiated the payment and there are no other approvers at the business.

**Q: Do I have to approve each payment in a recurring series?**

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and Stockman Bank get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

**Q: What happens if I decline a payment?**

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

**Q: How long do payments stay here awaiting approval?**

A: Indefinitely

**Q: What happens if I approve a payment after cutoff time?**

A: If a wire with today as Deliver date is approved after cutoff, or an ACH with Deliver date as one day out is approved after cutoff, it will be routed to Stockman Bank that same day with a "Approved after user cutoff" warning.

**Q: What happens if I approve a payment past the date?**

A: Approval will go through, and the payment will be routed to Stockman Bank with a "Past Due" warning.

**Q: After a payment is approved, what happens next?**

A: Wires with Deliver Date as the current business day are sent to Stockman Bank for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.