



*BUSINESS BANKING*  
**ONLINE & MOBILE**  
**USER GUIDE**



**AN INTERACTIVE GUIDE TO HELP NAVIGATE OUR  
ONLINE BANKING PLATFORM AND MOBILE BANKING APPLICATION**

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13610 Barrett Office Drive, Suite 206  
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# Getting Started

Welcome to Business Banking Online with ONB Bank! Whether you are at home or the office using a mobile phone, tablet or laptop, we strive to make your Business Banking Online experience easy and convenient.

By adding powerful commercial products and features, ONB Bank provides you with the complex tools your business needs to achieve its goals. Business Banking Online shares similar features with our personal accounts, but this guide is designed to direct you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Banking Online process. If you have additional questions, contact us 507-280-0621.

## System Requirements

ONB Bank Mobile Digital Business Banking Application is compatible for the following devices and platforms:

### Mobile Banking Applications

- OS devices (iOS 10+) – iPhone
- Android devices (OS 7.0+)

Note: We no longer support Android OS versions 6 and below. If the Users are on older version, they wouldn't be able to sign in or enroll.

### Smart Web Application (SWA)

- Google Chrome
- Mozilla Firefox
- Safari
- Microsoft Edge

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# Getting Started

## User Enrollment

### New User

If your business is not currently enrolled in Business Banking Online, please reach out to ONB Bank and they will assist in getting the User Admin setup. After the business is enrolled and a User Admin has been designated, the User Admin will be able to add additional users.



**Note:** The details you provide are verified by comparing them to your contact information in our system. If the information does not match, contact us 507-280-0621 to update your profile.

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# Getting Started

## Business Banking Online Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Banking Online can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

### Users

If your business only needs one person with access to Business Banking Online, you can set up a single login ID and password. This is typical for small companies who primarily use basic Banking Online tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features within Business Banking Online by establishing user entitlements.

### Recipients

Recipients are people or businesses to whom you send or request money using a payment feature offered through Business Banking Online. After creating a profile for each recipient, you can choose the method to send them money and view the respective transaction details. Each created recipient saves within the system, so you can quickly and easily make future payments.

# Getting Started

## Transaction Type Overview

ACH payment method is offered through Business Banking Online. Wire Transactions will need to be set up by contacting the bank directly. Both methods are quick, electronic payments. ACH transactions can be sent as a single or batch process, and funds are generally not available until the next business day.

### Business Banking Online Transaction Types

Type	Description
ACH Upload	Upload a NACHA-formatted file.
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Receipt	Initiate a payment from one recipient.
ACH Collection	Initiate a payment from several recipients.
ACH Import	Import a list of recipients and amounts.
Payroll/ Restricted Batch	Create batches with sensitive information that will prevent additional ACH operators from seeing sensitive information. Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.

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# Business Banking

## Users Overview

Depending on your number of employees, owners and company policies, Business Banking Online lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user entitlements that permits or prevents them from performing certain actions such as:

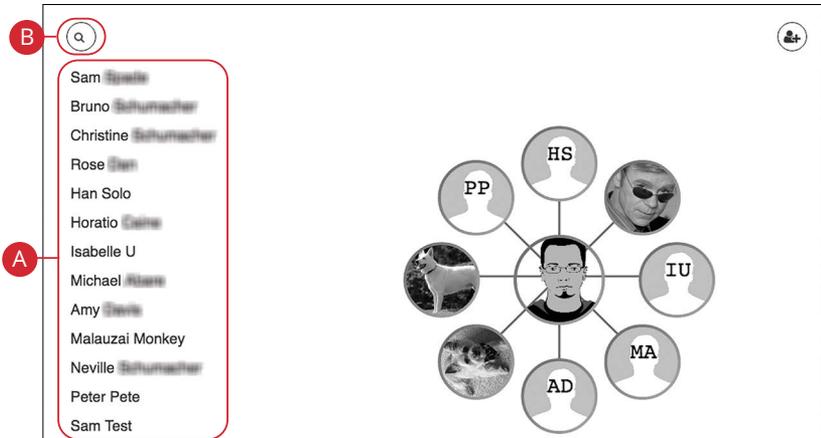
- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts for multiple entities.
- Managing recipients, users and templates.

Authorized users can set up the features, accounts and entitlements each user needs to do their job. Establishing these entitlements gives users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

## User Management Overview

The User Management page lets you view all your existing users in one easy place. From a desktop device, you can create users, edit entitlements and oversee your employees on a day-to-day basis.

### Desktop

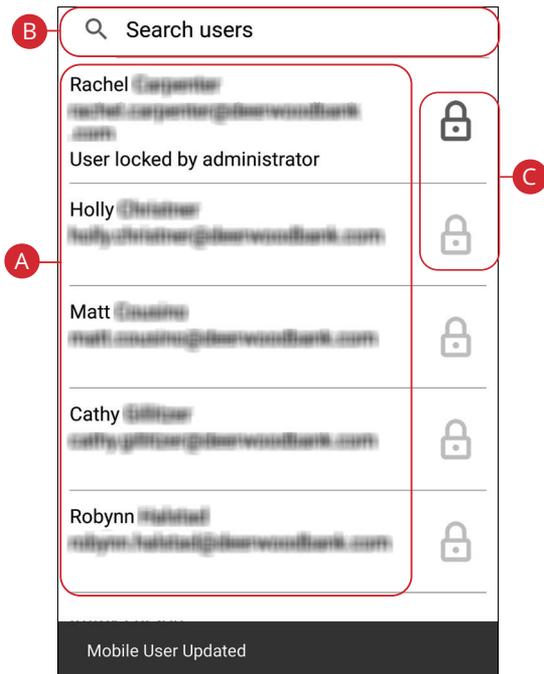


In the sidebar, click **Manage Users**.

- A. View the name of each user on the left side of your screen.
- B. Use the search bar to find a specific user.

## Mobile

The User Management page lets you view all your existing users in one easy place.

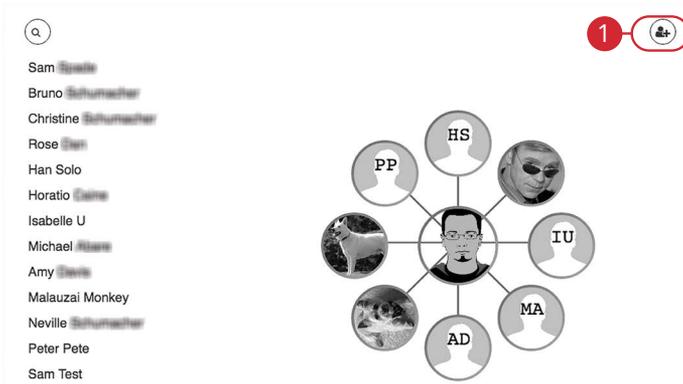


In the sidebar, click **Manage Users**.

- A. View the name and email of each user.
- B. Use the search bar to find a specific user.
- C. Lock and unlock a user by clicking the  icon.

## Adding a New User

An authorized user with Manage Users entitlements can set up a new user by creating a profile, unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user entitlements.



The screenshot shows the user creation form. At the top left, there is a placeholder for an avatar, with a red circle '2' next to it. To the right of the avatar is a text box labeled 'Upload an avatar' with a camera icon below it. Below the avatar and upload box is a section titled 'User Information' with a red circle '3' next to it. This section contains two columns of form fields: 'First Name' and 'Last Name' (each with a radio button), and 'Email' (with an envelope icon). To the right of the 'User Information' section is a section titled 'Login Information' with a red circle '4' next to it. This section contains 'Login' (with a radio button), 'Password' (with a lock icon), and 'Confirm Password' (with a lock icon).

In the sidebar, click **Manage Users**.

1. Click the  icon.
2. (Optional) Click on the image in the upper left-hand corner to add an avatar, then click the  icon to upload an image.
3. Enter the user's first name, last name and email address.
4. Create a new login ID for the user, then enter and confirm a password following our guidelines.

The screenshot shows a user profile form with three main sections: Contact Information, Address Information, and Address Information. Red circles 5, 6, and 7 highlight specific fields in each section.

- Section 5 (Contact Information):** Includes fields for Phone Number, HRT SMS Number, and Verification Method (with 'SMS' selected).
- Section 6 (Contact Information):** Includes fields for HRT Email Address and HRT Voice Number.
- Section 7 (Address Information):** Includes fields for Address 1, Address 2, Zip Code, City, and State.

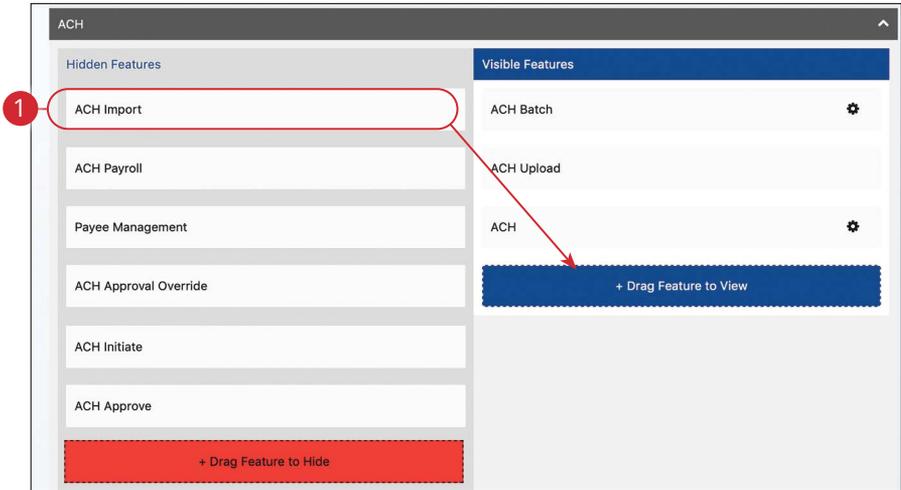
5. Enter the user's phone number. Select a verification method from the drop-down, and enter the High Risk Transaction (HRT) SMS phone number.
6. Enter the user's HRT email address and HRT voice number.
7. Enter the user's street address, zip code, city and state.



**Note:** If you choose "Phone" as your verification method, extensions are not supported.

## Part 1 of 4: Establishing Transaction Type Entitlements

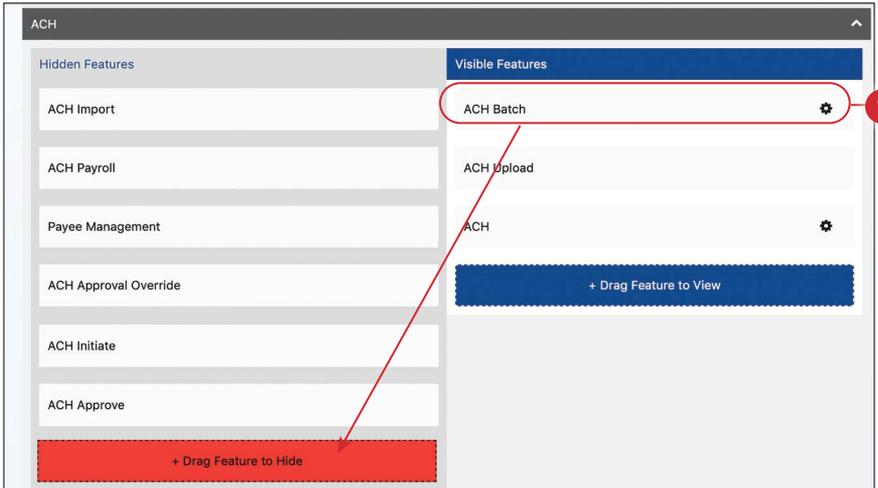
You can assign or edit a user's entitlements based on which responsibilities and limitations a user has regarding certain transactions. Here, you can also change a user's transaction limits.



1. Choose whether a user can view a specific feature by dragging the transaction to the "+ Drag Feature to View" box.

## Part 2 of 4: Disabling a Transaction Type

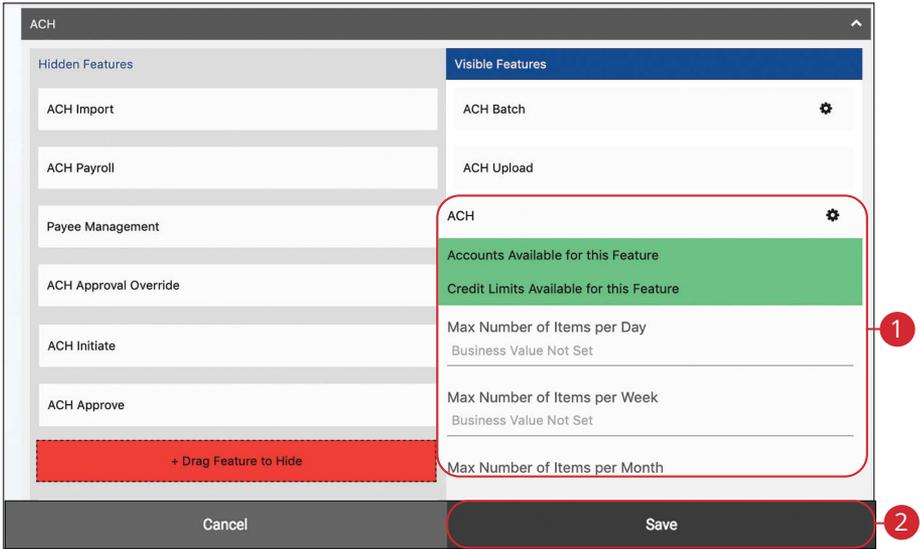
If a user should not have access to a certain transaction type such as payroll, an authorized user can disable those entitlements for individual users.



1. Disable a user's ability to view a specific transaction by dragging the feature to the "+Drag Feature to Hide" box.

### Part 3 of 4: Editing Approval Limits for a Transaction Type

A user's approval limits can be adjusted, so you never have to worry about the dollar amount or number of transactions they make. You can set these restrictions for a daily basis, as well as per account.



1. Click the **\*** icon to show the limits for a feature. Edit the maximum amounts a user can send and the maximum number of transactions a user can perform. The maximum number cannot be higher than the business value.
2. Click the **Save** button when you are finished making changes.



**Note:** You must establish approval limits for single and batch ACH transactions separately.

## **Part 4 of 4: Dual Control**

If a payment requires dual approval, once one user creates an ACH transaction a second user with ACH approval authority will need to approve the payment before it can be processed.

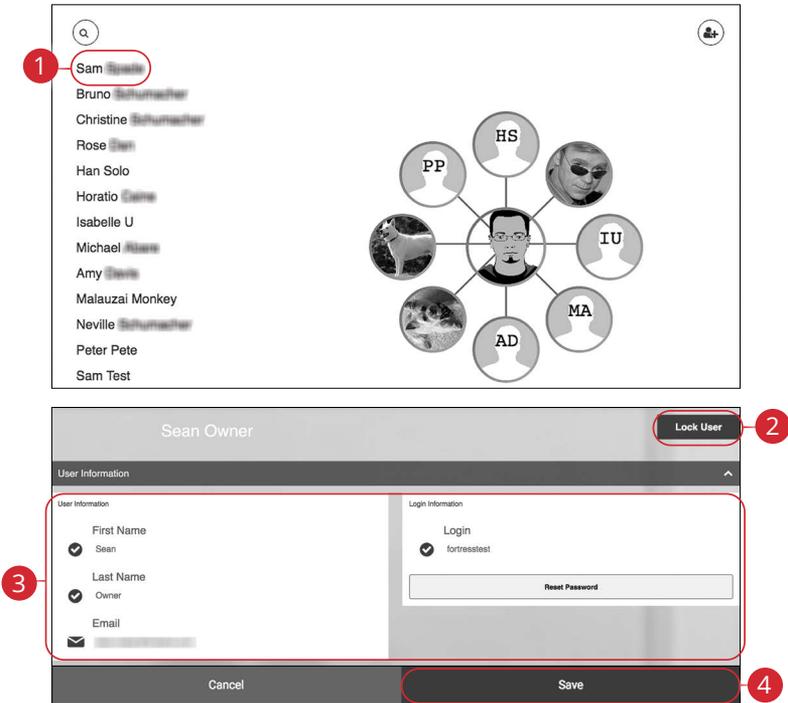
Daily reminders will be sent to all users that have ACH approval authority. They will get a notification for each payment needing approval. If payments aren't approved before the Deliver By date, they will still remain in a needs approval status. Once approved, the Deliver By date will update and the notification emails will cease.

Single user businesses can also set up dual control by creating a separate user ID for themselves that only has ACH approval authority. For example they can originate an ACH transaction on their desktop and approve it through the ONB Bank mobile app.

# Business Banking

## Editing an Existing User's Entitlements

Authorized users with the Manage Users entitlement can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.



In the sidebar, click **Manage Users**.

1. Select a user to edit.
2. (Optional) Lock or unlock a user by clicking the Lock User/Unlock User button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

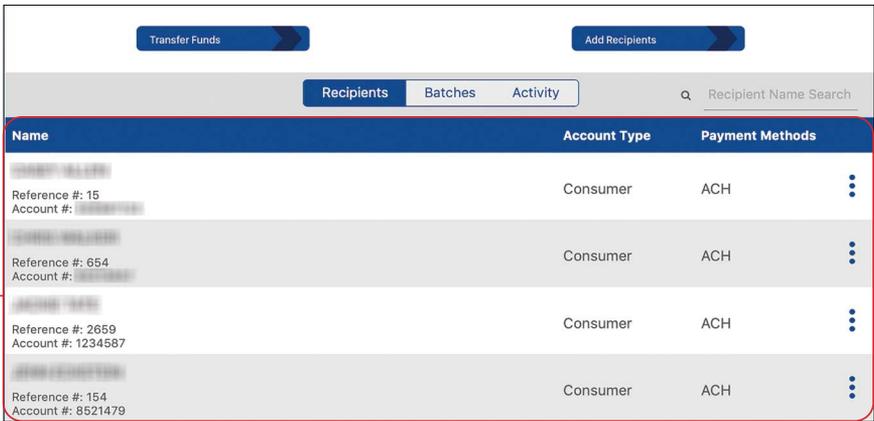


**Note:** For more details on editing user entitlements, visit page 11.

# Business Banking

## Recipient Overview

A recipient is any person or company you can pay or collect payments from. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or collected from a recipient. After they are created, you can include them in multiple payments or templates.



Name	Account Type	Payment Methods
Reference #: 15 Account #:	Consumer	ACH
Reference #: 654 Account #:	Consumer	ACH
Reference #: 2659 Account #: 1234587	Consumer	ACH
Reference #: 154 Account #: 8521479	Consumer	ACH

In the sidebar, click **Business Payments**.

**A.** The following information presents for each recipient:

- Name
- Reference Number
- Account Number
- Account Type
- Payment Methods

## Adding a Recipient

If you are assigned the Payee Management entitlement, you will need to set up your recipients before you can send payments. In order to add a recipient, you will need to have their contact and account information.



In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Payee** button (Desktop only).

## ACH - Recipient Account Detail

When adding a payee who will only receive ACH payments, you will need to provide additional information for that recipient.

The screenshot shows a form titled "ACH - Recipient Account Detail". At the top, there are two checkboxes: "ACH" (checked) and "Wire" (unchecked). Below this is a "Beneficiary" section with several input fields: "Consumer/Business" (a drop-down menu with "Select..." below it), "Name", "Email", "Reference Number", "Account Number", "Account Type" (a drop-down menu with "Select..." below it), and "ACH Routing Number" (with the example value "123456789"). At the bottom of the form are two buttons: "Back" and "Next". Red circles with numbers 1 through 9 are overlaid on the form to indicate the sequence of steps: 1 points to the ACH checkbox, 2 to the Consumer/Business drop-down, 3 to the Name field, 4 to the Email field, 5 to the Reference Number field, 6 to the Account Number field, 7 to the Account Type drop-down, 8 to the ACH Routing Number field, and 9 to the Next button.

1. Check the box next to "ACH."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the ACH.
4. (Optional) Enter the recipient's email address.
5. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
6. Enter their account number.
7. Select an account type using the drop-down.
8. Enter their ACH routing number.
9. Click the **Next** button.

The screenshot shows a form with the title "Company Entry Description". Below the title is a large, empty text input field. At the bottom of the form are two buttons: "Back" on the left and "Next" on the right. A red circle with the number "10" is positioned to the left of the text input field, and another red circle with the number "11" is positioned to the right of the "Next" button.

10. Enter a company entry description.

11. Click the **Next** button.



**Note:** The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

## Review

Account Information

Beneficiary

Transfer Type

Domestic

Account Information

Transfer Type

ACH  Wire

Beneficiary

Consumer/Business

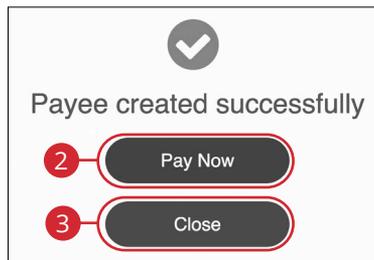
Consumer

Name

John Doe

Email Reference Number

Back Save

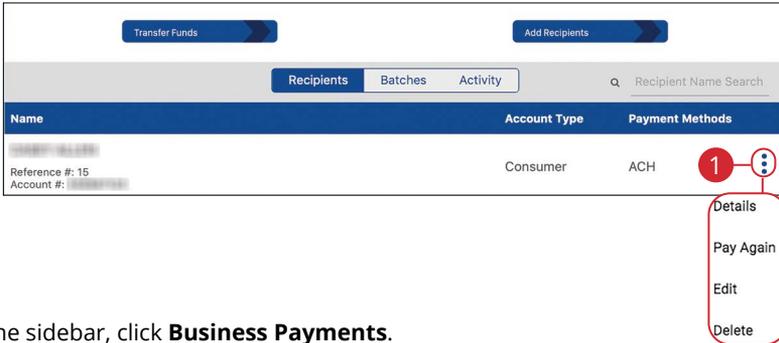


1. Review the information and click the **Save** button when you are finished. You will receive a message that says the batch was created successfully.
2. Click the **Pay Now** button to send the batch payment.
3. Click the **Close** button to close the popup window.

# Business Banking

## Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make edits from the Business Payments screen.



In the sidebar, click **Business Payments**.

1. Find the recipient you want to edit, click the **⋮** icon and select "Edit" (Desktop) or "View Details" (Mobile).
2. Make changes to the recipient's information. Click the **Submit** button and, then the **Close** button.

# Business Banking

## Deleting a Recipient

If you are assigned the Payee Management entitlement, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Business Payments screen, but does not erase the data from any existing payments. To remove a recipient from a saved transaction, you must delete them from the actual transaction.

The screenshot displays the Business Banking interface. At the top, there are buttons for 'Transfer Funds' and 'Add Recipients'. Below these is a navigation bar with tabs for 'Recipients', 'Batches', and 'Activity', along with a search field for 'Recipient Name Search'. A table lists recipients with columns for 'Name', 'Account Type', and 'Payment Methods'. One recipient is shown with 'Reference #: 15' and 'Account #: [redacted]'. A red circle '1' highlights the three-dot menu icon next to this recipient. A sidebar menu is open, showing options: 'Details', 'Pay Again', 'Edit', and 'Delete'. Below the table is a confirmation dialog box with the text 'Are you sure you want to delete this payee?' and 'Click confirm to authorize'. The dialog has 'Cancel' and 'Confirm' buttons, with a red circle '2' highlighting the 'Confirm' button.

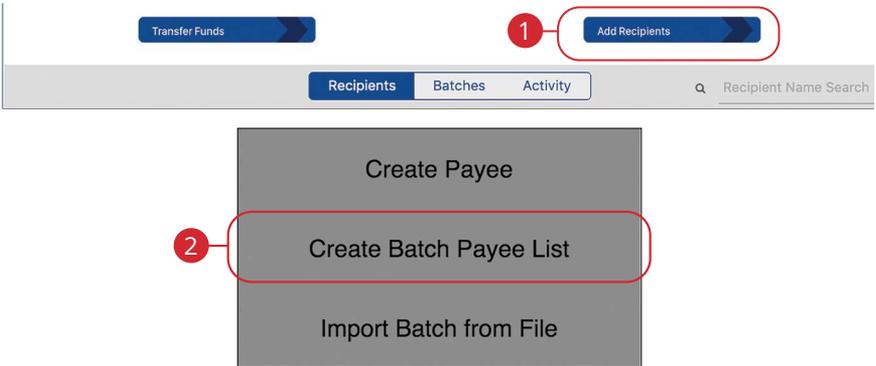
In the sidebar, click **Business Payments**.

1. Find the recipient you want to delete, click the  icon and select "Delete" (Desktop) or "Delete Payee" (Mobile).
2. Click the **Confirm** button when you are finished.

# Business Banking

## Creating a Batch Payee List

Business Banking Online allows you to create a batch payee list to make quick payments to multiple people. This is especially beneficial when doing payroll since you can enter multiple amounts and recipients.



In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Batch Payee List** button (Desktop only).

The screenshot shows a 'Group Information' form with the following fields and options:

- 3** Batch Name (text input field)
- 4** Batch Type (drop-down menu)
- 5** Batch Description (up to 10 characters) (text input field)
- 6** Payment Type (radio buttons for Debit, Credit, and Mixed)
- 7** Batch Options (checkbox for Restricted Batch)
- 8** ADD RECIPIENTS (button)

There is also a CANCEL button located to the left of the ADD RECIPIENTS button.

3. Enter the batch name.
4. Use the drop-down to select a batch type. Select PPD for consumer or CCD for business.
5. Enter a batch description. This field is limited to ten characters or less. The description is automatically added to the NACHA-formatted ACH file.
6. Select the payment type by checking the appropriate box.
7. (Optional) Check this box if the transaction is a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Add Recipients** button.

Recipients

Rows per page: 25 0-0 of 0

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
Recipient ID	Recipient Name	Routing #	Account #	Choose	Consumer	Debit	\$0.00	

ADD RECIPIENT

Recipients

Rows per page: 25 1-1 of 1

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
Recipient ID	Recipient Name	Routing #	Account #	Choose	Consumer	Debit	\$0.00	
2543	Bob Customer	075900973	30185149	Checking	Consumer	Debit	\$1.00	

CANCEL REVIEW

1. Use the drop-downs to select a recipient by their Id or name.
2. Use the drop-downs to select the account type, pay type and +/- type.
3. Enter the amount.
4. Click the icon to add an addenda.
5. Click the **Add Recipient** button.
6. Repeat steps 1-5 to add additional recipients.
7. Click the **Review** button.

Batch Name	Test Batch	Total Credits	\$0.00
Batch Type	Consumer	Total Debits	\$1.00
Batch Description	Test Batch	Total Amount	-\$1.00
Batch Options	Restricted Batch	Total Recipients	1
Payment Type	Debit		

Recipients

Rows per page: 25 1-1 of 1

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
2543	Bob Customer	XXXXXXXXXX	XXXXXXXXXX	Checking	Consumer	Debit	\$1.00	

MAKE CHANGES    CANCEL    **SAVE**

  
 Batch created successfully.

10 **PAY NOW**

11 **DONE**

8. Review payment information.
9. Click the **Save** button. You will receive a message that says the batch was created successfully.
10. Click the **Pay Now** button to send the batch payment.
11. Click the **Done** button to close the popup window.

# Business Banking

## Importing a Batch from File

When creating a batch payment, you can import select ACH, delimited or fixed length files from your device. This allows you to import recipients and amounts swiftly and efficiently.

### Import ACH File

The screenshot shows the Business Banking interface. At the top, there is a navigation bar with a 'Transfer Funds' button and an 'Add Recipients' button, which is circled in red with a '1' next to it. Below this is a secondary navigation bar with 'Recipients', 'Batches', and 'Activity' tabs, and a search bar labeled 'Recipient Name Search'. The main content area is a grey box with the following options: 'Create Payee', 'Create Batch Payee List', and 'Import Batch from File', which is circled in red with a '2' next to it. Below this is another grey box titled 'What do you want to do?' with three options: 'Import ACH File', 'Import Delimited File', and 'Import Fixed Length File'. The 'Import ACH File' option is circled in red with a '3' next to it. At the bottom of the interface is a 'Cancel' button.

In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import ACH File** button.

**Details**

Choose File | No file chosen

Add or update?  
Select... Add new batch  
Update existing batch

Payroll Batch

Cancel Next

---

**Details**

Choose File | No file chosen

Add or update?  
Add new batch x ▾

Name

Payroll Batch

5a 5b

---

**Details**

Choose File | No file chosen

Add or update?  
Update existing batch x ▾

Batch  
Select... ▾

Add new payees to this batch

Payroll Batch

6a 6b 6c

---

**Review and Confirm**

test2

Shearson PAYROLL  
Batch Type Consumer  
Payment Type Missed

Recipients

Recipient changes are in bold

Reference ID	Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type
55555	██████████	\$1,111.11	043308691	██████████	Savings	Credit	Consumer
123128	██████████	\$2,222.22	072402348	██████████	Checking	Credit	Consumer
123129	██████████	\$3,333.33	072402348	██████████	Checking	Credit	Consumer
12345678	██████████	\$6,666.66	111000614	██████████	Checking	Debit	Consumer

Back Confirm

9

4. Click the **Choose File** button to choose a file to upload.
5. Follow these steps to upload a new file:
  - a. Use the drop-down and select "Add a new batch."
  - b. Enter the batch name. (10 Characters Maximum)
6. Follow the steps to update an existing file:
  - a. Use the drop-down and select "Update existing batch."
  - b. Select a batch from the drop-down.
  - c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Next** button.
9. Review the information and click the **Confirm** button.

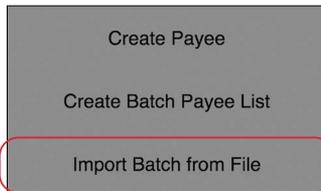
## Import Delimited File

Delimited files must include the following columns:

- **Amount:** Format column as dollars in Excel.
- **Reference number:** Employee ID, Invoice Number, etc.
- **Type of payment:** Must read Consumer for PPD or Business for CCD.
- **Name of person receiving funds:** special characters not allowed, i.e. John & Mary Smith
- **Account number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Routing Number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Account Type:** Checking or Savings
- **Payment Type:** Credit or Debit



**Note:** Columns do not have to be in this order and do not require a heading.



In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.

What do you want to do?

Import AGH File

Import Delimited File

Import Fixed Length File

Details

Choose File No file chosen

Use saved mapping

Add or update?  
Select...

Delimiter

Payroll Batch

Cancel Next

Details

Choose File No file chosen

Use saved mapping

Add or update?  
Add new batch

Name

3. Click the **Import Delimited File** button.
4. Click the **Choose File** button to choose a file to upload.
5. Check this box to use saved mapping from a previous import.
6. Follow these steps to add a new batch:
  - a. Use the drop-down and select "Add a new batch."
  - b. Enter the batch name. Batch names within the same business cannot be repeated.

The image displays two screenshots of a web form. The top screenshot shows a section with four fields: 'Batch Type' (dropdown, 6c), 'Payment Type' (dropdown), 'Description' (text input, 6d), and 'Delimiter' (text input). The bottom screenshot, titled 'Details', includes a 'Choose File' button (No file chosen), a 'Use saved mapping' checkbox, an 'Add or update?' dropdown (7a) set to 'Update existing batch', a 'Batch' dropdown (7b), an 'Add new payees to this batch' checkbox (7c), and a 'Delimiter' text input (7d).

- c. Select the batch type and payment type using the drop-downs.
  - d. Enter a description (10 Characters Maximum) and delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes ("), pipes (|) and braces ({}).
7. Follow these steps to update an existing file:
- a. Use the drop-down and select "Update existing batch."
  - b. Select a batch from the drop-down.
  - c. (Optional) Check the box to add new payees to the batch.
  - d. Enter a delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes ("), pipes (|) and braces ({}).

**Details**

Choose File | No file chosen

Use saved mapping

Add or update?  
Select... ▾

Delimiter  
\_\_\_\_\_

Payroll Batch

Cancel Next

Business Payments

**Map your data**

Save this mapping for re-use with future imports

Only previewing up to the first 9 rows from your file. You will see all rows on the next screen.

Reference ID	x ▾	1	2
Name	x ▾	Abilene Boot Co/Alegheny Inc	Power
Recipient Type	x ▾	Business	Business
Routing Number	x ▾	123123123	123123123
Account Number	x ▾	██████████	██████████
Account Type	x ▾	checking	checking
Payment Type	x ▾	debit	debit
Amount	x ▾	26.15	25
Start Row		1	
End Row		9	

Back Next

8. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
9. Click the **Next** button.
10. Check this box to save the mapping for re-use with future imports
11. Map the imported data.
12. Click the **Next** button.
13. Click the **Confirm** button when you are finished.



**Note:** After mapping has been completed the ACH Batch and the individual payees within that batch will be visible within Business Payments.

## Import Fixed Length File

The screenshot shows a web interface for Business Payments. At the top, there is a sidebar with a 'Transfer Funds' button and an 'Add Recipients' button, which is circled in red and labeled with a red '1'. Below the sidebar is a navigation bar with 'Recipients', 'Batches', and 'Activity' tabs, and a search field labeled 'Recipient Name Search'. The main content area displays a menu with three options: 'Create Payee', 'Create Batch Payee List', and 'Import Batch from File', which is circled in red and labeled with a red '2'. Below this menu is a dialog box titled 'What do you want to do?' with three radio button options: 'Import ACH File', 'Import Delimited File', and 'Import Fixed Length File', which is circled in red and labeled with a red '3'. At the bottom of the dialog box is a 'Cancel' button.

In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import Fixed Length File** button.

Details

4 Choose File No file chosen  
Add or update?  
Select...

7  Payroll Batch

Cancel Next 8

Details

5a Choose File No file chosen  
Add or update?  
Add new batch x ▾

5b Name

5c Batch Type  
Select... ▾

Payment Type  
Select... ▾

5d Description

Details

6a Choose File No file chosen  
Add or update?  
Update existing batch x ▾

6b Batch  
Select... ▾

6c  Add new payees to this batch

4. Click the **Choose File** button to choose a file to upload.
5. Follow the steps to add a new batch:
  - a. Use the drop-down and select "Add a new batch."
  - b. Enter the batch name.
  - c. Select the batch type and payment type using the drop-downs.
  - d. Enter a description.
6. Follow the steps to update an existing file:
  - a. Use the drop-down and select "Update existing batch."
  - b. Enter the batch name.
  - c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Next** button.



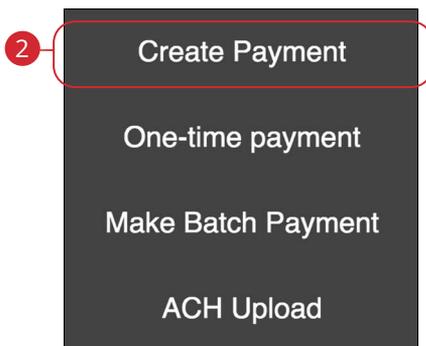
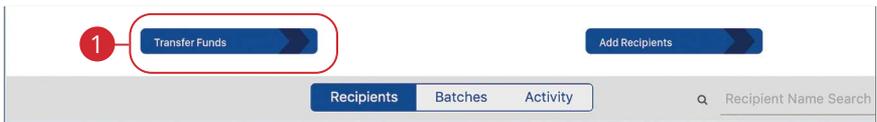
# Business Banking

## Creating a New Payment

If you are assigned the initiate entitlement, you can use the Payments tab to send a one-time payment.

### Create a Payment

You can initiate payments within Business Banking Online after establishing a payee. Creating a new payment also allows you to set up recurring payments and effective dates.



In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Create Payment** (Desktop) or **Transfer** (Mobile) button.

<b>3</b>	<input checked="" type="checkbox"/> Pay To Test	<h3>Payment Summary</h3> <p>Payee Test</p> <p>Account Number 12345678</p> <p>Routing Number 091905826</p> <p>Account Type Checking</p> <p>Originating ID Oscar Banker (9125698743)</p> <p>Offset Account (...017)</p> <p>Amount \$1.00</p> <p>Memo Test</p> <p>Credit/Debit debit</p>
<b>4</b>	<input checked="" type="checkbox"/> Payment Method ACH	
<b>5</b>	<input checked="" type="checkbox"/> Originating ID Oscar Banker (9125698743)	
<b>6</b>	<input checked="" type="checkbox"/> Select an Offset Account Personal CD (...017)	
<b>7</b>	<input checked="" type="checkbox"/> Amount \$1.00	
<b>8</b>	<input checked="" type="checkbox"/> Memo Test	
<b>9</b>	<input checked="" type="checkbox"/> Credit or Debit: Debit	
<b>10</b>	<input checked="" type="checkbox"/> Effective Date 10-18-2021	

3. Select a recipient using the drop-down.
4. (Optional) Select a payment method using the drop-down.
5. Use the drop-down to select an originating ID.



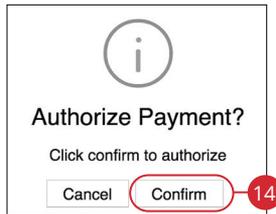
**Note:** Originating IDs are entered by your financial institution when the business is added to the Administrator Console. Originating IDs are often the EIN for a business, but could also be a DUNS number or another identifying number generated by your financial institution. If the field is blank, the business account holder must contact your financial institution to add the correct number in the Originating Entities fields in Administrator Console.

6. Use the drop-down to select an offset account.
7. Enter a payment amount.
8. Enter a memo.
9. Select a payment type using the drop-down.
10. Select an effective date.

The screenshot shows a payment form with the following elements:

- 11:** A dropdown menu for "Frequency" with "Monthly" selected.
- 12a:** A dropdown menu for "Recurrence" with "Until End Date" selected.
- 12b:** A text input field for "End Date" containing "11-05-2021".
- 13:** A blue "Submit" button.

At the bottom of the form, there are two buttons: "Cancel" and "Submit".



11. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.
12. For a recurring transfer:
  - a. Choose how long the transfer should occur.
    - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
    - **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
    - **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
  - b. Enter an end date or total number of transfers, if necessary.
13. Click the **Submit** (Desktop) or **Next** (Mobile) button.
14. Click the **Confirm** button.

## One-time Payment

Create a on-time single transaction with out saving the recipients information.

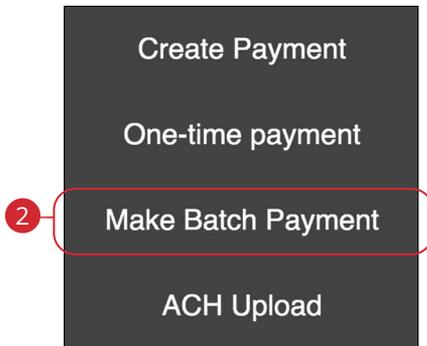
The screenshot shows the Business Payments interface. At the top, there is a navigation bar with a "Transfer Funds" button (circled with a red 1) and an "Add Recipients" button. Below the navigation bar, there are tabs for "Recipients", "Batches", and "Activity". A search bar labeled "Recipient Name Search" is on the right. The main content area is a dark grey panel with four options: "Create Payment", "One-time payment" (circled with a red 2), "Make Batch Payment", and "ACH Upload". Below this panel, there is a confirmation message "Payee data is valid." with a checkmark icon. At the bottom, there is a "Pay Now" button (circled with a red 4).

In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **One-Time Payment** button.
3. For more information about creating a recipient go to page 17.
4. Click the **Pay Now** button.

## Make Batch Payment

If you have draft entitlements, you can create a batch payment using an established batch payment list.



In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Make Batch Payment** (Desktop) or **Batch Transfer** (Mobile) button.

3  Select...

Method  
 ACH Batch

4 **Change Recipient Details**

5  Select...

6 Memo

7  Effective Date  
 10-18-2021

**Summary**  
 Originating ID  
 Oscar Banker9125698743  
 Effective Date  
 10-18-2021  
 Frequency  
 Monthly  
 Recurrence  
 Until End Date  
 End Date  
 10-19-2021

**Details**

Name	Expenses	Total Credit	\$2.00
Description	Expenses	Total Debit	\$0.00
Batch Type	Consumer	Total # of Recipients	2
Account	Interest Checking (...016)		

4c  Prenote

**Recipients**

<input type="checkbox"/> Recipient	Reference #	Account #	DR/CR	Amount	Memo
4a <input type="checkbox"/>			Credit	\$1.00	<input checked="" type="checkbox"/>
4b <input type="checkbox"/>			Credit	\$1.00	<input checked="" type="checkbox"/>

4d **Next**

Cancel

3. Select a batch using the drop-down.
4. To make a one-time edit to payment amounts for the selected batch, click the **Change Recipient Details** button. You can also select the pre-note option on this section of the page.
  - a. Click the box to hold all payments in this batch.
  - b. Click a box next to a recipient to hold individual payments.
  - c. Click the box to prenote all recipients in the batch and verify their information.
  - d. Click the **Confirm** button when you are finished.
5. Select an account to pay from using the drop-down.
6. Enter a memo.
7. Enter an effective date.

**Frequency**  
 Monthly

**Recurrence**  
 Until End Date

**End Date**  
 10-19-2021

Cancel Submit

---

**Details**

Details		Totals	
Name	Expenses	Total Credit	\$2.00
Description	Expenses	Total Debit	\$0.00
Batch Type	Consumer	Total # of Recipients	2
Account	Interest Checking (L.016)		

**Recipients**

Recipient	Reference #	Account #	DR/CR	Amount	Memo
Send [REDACTED]	[REDACTED]	[REDACTED]	Credit	\$1.00	<input checked="" type="checkbox"/>
Send [REDACTED]	[REDACTED]	[REDACTED]	Credit	\$1.00	<input checked="" type="checkbox"/>

Cancel Submit

8. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.
9. For a recurring transfer:
  - a. Choose how long the transfer should occur.
    - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
    - **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
    - **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
  - b. Enter an end date or total number of transfers, if necessary.
10. Click the **Submit** button.
11. Review the information and click the **Submit** (Desktop) or **Next** (Mobile) button.
12. Click the **OK** button when you are finished.

# Business Banking

## ACH Batch Upload

ACH Batch Upload allows you to upload properly formatted NACHA ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names & IDs match what was setup by your financial institution
- Effective Date is within permitted date range
  - Business Cutoff
  - ACH Debit & Credit Lead Days
  - Same Day ACH Cutoff



**Note:** ACH Upload functionality conforms to NACHA guidelines. These guidelines have been established to help FIs mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

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Common conditions that cause ACH upload errors:

- The use of special characters.
- Effective date out of range – Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- Company Name and ID do not match – Company Name and ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- Batch unbalanced – The system was unable to detect an offset transaction with the amount equal to the total amount of transactions within the batch. The file could also contain an account that was set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system then inserts the offset transaction using the selected account in order to make the batched balanced.
- Block count – Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9s are added to the file after the initial 9 record to fill out the block 10. Platform allows validation of 9 records.
- SEC code not supported – Common issue, typically resolved by entitling the business permission to upload such SEC type.

After the uploaded ACH file is accepted, it is available for processing by the financial institution.

The screenshot shows a web interface for creating payments. At the top, there are two buttons: 'Transfer Funds' (highlighted with a red circle and the number 1) and 'Add Recipients'. Below these are tabs for 'Recipients', 'Batches', and 'Activity', along with a search bar for 'Recipient Name Search'. A large dark grey modal window titled 'Create Payment' is centered on the screen. It lists three options: 'One-time payment', 'Make Batch Payment', and 'ACH Upload' (highlighted with a red circle and the number 2). Below the modal, the 'Upload ACH File' screen is shown. It features a 'Choose File' button (no file selected, highlighted with a red circle and the number 3), a 'Payroll Batch (Restricted Batch)' checkbox (highlighted with a red circle and the number 4), and a 'Same Day' checkbox (highlighted with a red circle and the number 5). A note below the checkboxes states: 'Example: Please be aware ACH files must be submitted by 2pm for processing by the following business day'. At the bottom of the screen, there are 'Cancel' and 'Next' buttons (the 'Next' button is highlighted with a red circle and the number 6).

In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **ACH Upload** button.
3. Click the **Choose File** button and upload the ACH file for Pass-Thru.
4. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
5. (Optional) Check the box to process the batch on the same day.
6. Click the **Next** button.

Review and Confirm

File Summary

File Name	TESTING MLZ.txt
SEC Code(s)	PPD
Total Debit	\$9,753.68
Total Credit	\$9,753.68
Payroll Batch	No

Uploaded Batch 1-180824114623

Description	PAYROLL
Batch Type	Consumer
Payment Type	Mixed
Total Debit	\$9,753.68
Total Credit	\$9,753.68

Recipients

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
STAN	DOE, JOHN	\$1,234.99	00001234	123456	Credit
MAC	DOE, JOHN	\$2,423.62	00001234	123456	Credit
PLA	DOE, JOHN	\$1,228.02	00001234	123456	Credit
ENG	DOE, JOHN	\$1,216.81	00001234	123456	Credit

7

8

9

ACH  
File  
✓  
Uploaded  
Successfully

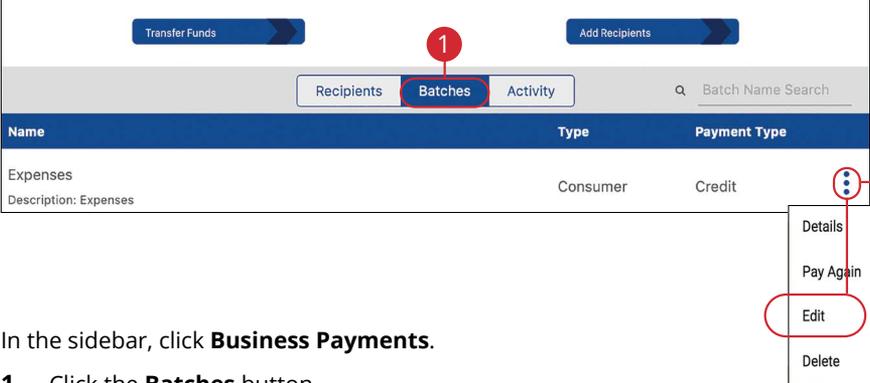
10

7. Select the From account.
8. Choose an effective date.
9. Click the **Confirm** button.
10. Click the **Close** button when finished.

# Business Banking

## Editing a Batch

You can edit the information in a batch. This changes the batch template, but does not change pending payments using that batch template.



The screenshot shows the Business Banking interface. At the top, there are two buttons: "Transfer Funds" and "Add Recipients". Below these is a navigation bar with three tabs: "Recipients", "Batches", and "Activity". The "Batches" tab is selected and highlighted with a red circle and the number 1. To the right of the tabs is a search bar labeled "Batch Name Search". Below the navigation bar is a table with the following columns: "Name", "Type", and "Payment Type". The table contains one row for "Expenses" with a description of "Expenses", a type of "Consumer", and a payment type of "Credit". To the right of the table, there is a vertical menu with four options: "Details", "Pay Again", "Edit", and "Delete". The "Edit" option is circled in red and has a red circle with the number 2 next to it. A red line connects the "Edit" option to the "Batches" tab.

Name	Type	Payment Type
Expenses Description: Expenses	Consumer	Credit

- Details
- Pay Again
- Edit
- Delete

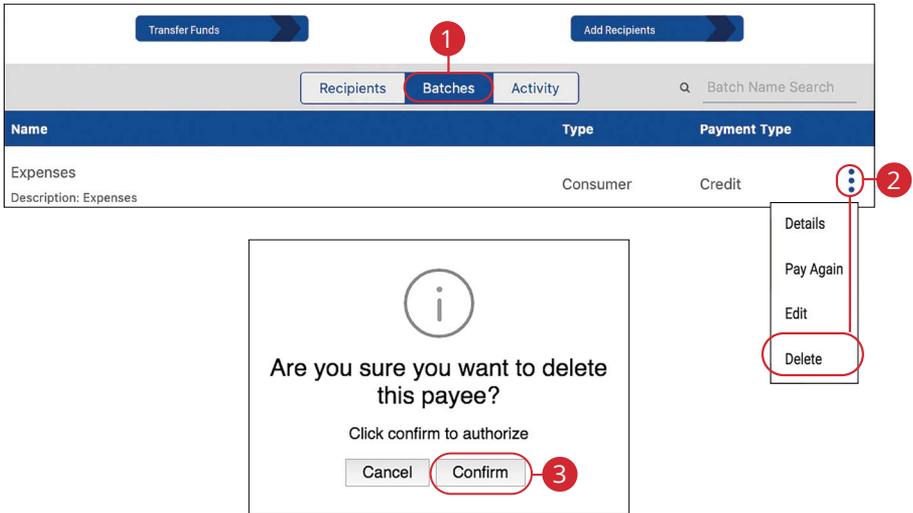
In the sidebar, click **Business Payments**.

1. Click the **Batches** button.
2. Find the batch you want to edit, click the  icon and select "Edit" (Desktop) "View Details" (Mobile).
3. Make your necessary changes and click **Submit**. Review and click **Close**.

# Business Banking

## Deleting a Batch

You can delete a batch that is no longer needed. This deletes the batch template, but does not erase pending payments using that batch template.



The screenshot shows the Business Banking interface. At the top, there are buttons for 'Transfer Funds' and 'Add Recipients'. Below these are tabs for 'Recipients', 'Batches', and 'Activity'. The 'Batches' tab is selected, indicated by a red circle with the number 1. A search bar labeled 'Batch Name Search' is to the right. Below the tabs is a table with columns 'Name', 'Type', and 'Payment Type'. The table contains one row: 'Expenses' (Description: Expenses), 'Consumer', and 'Credit'. To the right of the table, there is a vertical menu with options: 'Details', 'Pay Again', 'Edit', and 'Delete'. The 'Delete' option is selected, indicated by a red circle with the number 2. Below the table, a confirmation dialog box is displayed with the text: 'Are you sure you want to delete this payee? Click confirm to authorize'. The dialog box has two buttons: 'Cancel' and 'Confirm'. The 'Confirm' button is selected, indicated by a red circle with the number 3.

In the sidebar, click **Business Payments**.

1. Click the **Batches** button.
2. Find the batch you want to delete, click the  icon and select "Delete" (Desktop) or "Delete Payee" (Mobile).
3. Click the **Confirm** button when you are finished.

# Business Banking

## Pay Again

Quickly and easily create transactions for previously created recipients and batches. You can also repeat previous transactions.

The screenshot shows the Business Banking interface. At the top, there are two buttons: 'Transfer Funds' and 'Add Recipients'. Below these is a navigation bar with three tabs: 'Recipients', 'Batches', and 'Activity'. A red circle with the number '1' highlights the 'Recipients' tab. To the right of the tabs is a search bar labeled 'Recipient Name Search'. Below the navigation bar is a table with columns: 'Name', 'Account Type', and 'Payment Methods'. The table contains two rows of data. The first row has a red circle with the number '2' next to a three-dot menu icon. A dropdown menu is open from this icon, showing options: 'Details', 'Pay Again', 'Edit', and 'Delete'. A red circle with the number '2' also highlights the 'Pay Again' option in the dropdown menu.

Name	Account Type	Payment Methods
Reference #: 15 Account #:	Consumer	ACH
	Consumer	ACH

In the sidebar, click **Business Payments**.

1. Repeat a payment to a recipient, batch or previous payment by selecting either the **Recipients**, **Batches** or **Activity** button.
2. Find the recipient, batch or payment you want to repeat, click the **⋮** icon and select "Pay Again."
3. For more information about repeating a single recipient transaction, go to page 43.
4. For more information about repeating a batch transaction, go to page 47.

# Business Banking

## Activity

All transactions initiated through Business Banking Online or through our app appear in the Activity tab. Here, you can view additional details for all of your transactions and edit or delete pending transactions.

The screenshot shows the Business Banking Activity interface. At the top, there are buttons for 'Transfer Funds' and 'Add Recipients'. Below these are tabs for 'Recipients', 'Batches', and 'Activity', with 'Activity' selected and highlighted by a red box and a red circle with the number '1'. The main content is a table with the following columns: 'Effective Date', 'Payee', 'Offset Account', 'Status', and 'Amount'. A 'Review Payment' link is located below the 'Effective Date' column. The table contains one transaction row: '10-14-2021', 'Expenses', 'Interest Checking (...016) - ACH Batch', 'Approved', and '\$2.50' (with '\$0.00' below it). A red circle with the number '2' is positioned next to a three-dot menu icon in the 'Amount' column. A dropdown menu titled 'Payment Details' is open, listing 'EDIT', 'Delete', and 'Pay Again' options.

Effective Date	Payee	Offset Account	Status	Amount
10-14-2021	Expenses	Interest Checking (...016) - ACH Batch	Approved	\$2.50 \$0.00

Payment Details

- EDIT
- Delete
- Pay Again

In the sidebar, click **Business Payments**.

1. Click on the **Activity** button.
2. Click on the  icon to view more details about a transaction.

## Editing a Transaction

The screenshot shows a table with the following columns: Effective Date, Payee, Offset Account, Status, and Amount. A row is highlighted with a red circle around the three-dot menu icon in the Amount column. A dropdown menu is open, showing options: Payment Details, EDIT, Delete, and Pay Again.

Effective Date	Payee	Offset Account	Status	Amount
10-14-2021	Expenses	Interest Checking (...016) - ACH Batch	Approved	\$2.50 \$0.00

Payment Details

- EDIT
- Delete
- Pay Again

In the sidebar, click **Business Payments**.

1. Click on the **Activity** button.
2. Find the transaction you want to edit, click the icon and select "Edit."

## Deleting a Transaction

The screenshot shows the same table as above. A modal titled 'Review Payment' is open, displaying transaction details. A 'Delete' button is highlighted at the bottom. A separate form is shown with the text 'Enter a reason for this action:' and an input field with the placeholder 'Enter a reason'. Below the input field are 'CLOSE' and 'OK' buttons.

Effective Date	Payee	Offset Account	Status	Amount
10-14-2021	Expenses	Interest Checking (...016) - ACH Batch	Approved	\$2.50 \$0.00

Review Payment

Amount  
TOTAL (Credit): \$0.13  
TOTAL (Debit): \$0.00

Group  
Test1

Method  
ACH Batch

Payment Type  
Consumer

Offset Account  
(...8340)

Originating ID  
Test Business/119999999

Effective Date  
Sep 30, 2020

Recurrence  
One-time

Payment History

Delete

Payment Details

- EDIT
- Delete
- Pay Again

Enter a reason for this action:

Enter a reason

CLOSE OK

In the sidebar, click **Business Payments**.

1. Click on the **Activity** button.
2. Find the transaction you want to delete, click the icon and select "Delete" (Desktop) or "View Details" (Mobile).
3. (Mobile Only) Click the **Delete** button.
4. Enter a reason and click the **OK** button.

# Business Banking

## Viewing, Approving or Denying a Transaction

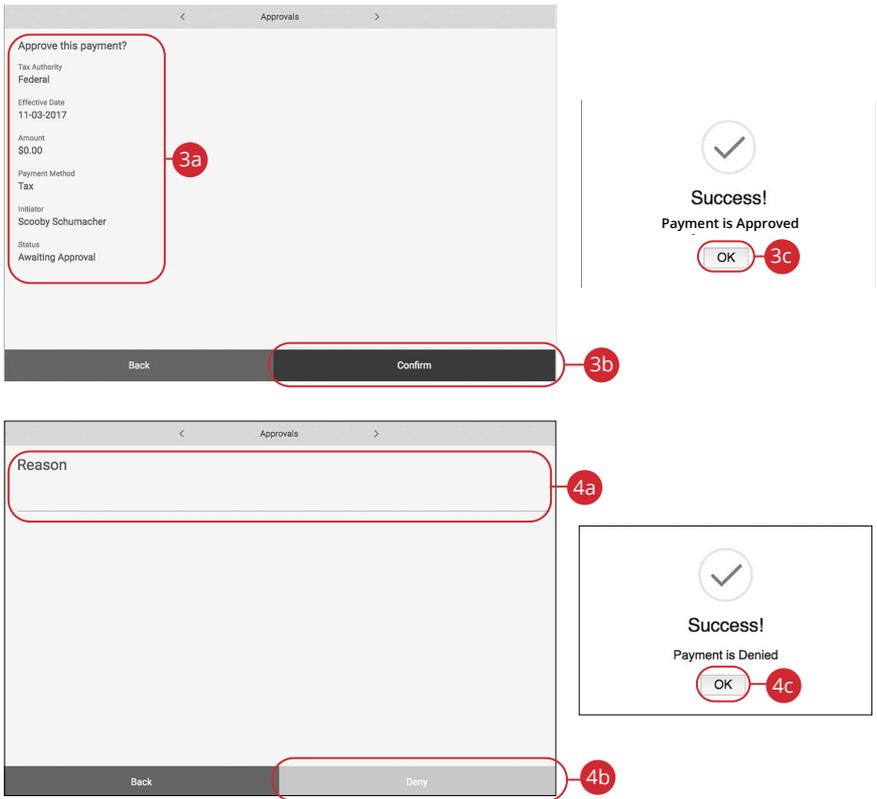
Authorized users can view, approve or deny certain payments within the Business Approvals feature. If a payment has processed and cleared, you cannot make changes to that transaction.

### Desktop

Effective Date	Payee	Offset Account	Status	Amount
11-16-2020	Reference #: Emp. # 5	Checking Premium (...0483) - ACH	Awaiting Approval	2000.00 <div style="float: right;">             ⋮             <ul style="list-style-type: none"> <li>Payment Details</li> <li>Delete</li> <li>Approve</li> <li>Deny</li> </ul> </div>

In the sidebar, click **Business Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the ⋮ icon and select "Approve" or "Deny."



3. Follow the steps to approve a transaction:
  - a. Review the payment information.
  - b. Click the **Confirm** button.
  - c. Click the **OK** button.
4. Follow the steps to deny a transaction:
  - a. Enter a reason for the denial.
  - b. Click the **Deny** button.
  - c. Click the **OK** button.

## Mobile

**Ted Tester**  
Awaiting Approval  
Wire (...0995)

View Details

<b>Recipient</b> Ted Tester
<b>Reference ID</b>
<b>Routing Number</b>
<b>Checking Account Number</b> [REDACTED]
<b>Account Type</b> Consumer
<b>Method</b> Wire
<b>Offset Account</b> (...0995)
<b>Originating ID</b> BUSINESS TEST TRAINING
<b>Amount</b>

Payment is Approved

Confirm

Enter a reason for this action:

Enter a reason

CLOSE CONFIRM

Delete Deny Approve

In the sidebar, click **Business Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the icon and select "View Details."
3. Follow the steps to approve a transaction:
  - a. Click the **Approve** button.
  - b. Click the **Confirm** button.
4. Follow the steps to deny a transaction:
  - a. Click the **Deny** button.
  - b. Enter a reason for the denial.
  - c. Click the **Confirm** button.

# Business Banking

## Account Reporting

You can create several reports within Business Banking Online to keep track of payments, checks and transactions during a specified date range.

### Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.

The screenshot shows the 'Advanced Search' interface for creating a report. It features several input fields and buttons, each highlighted with a red circle and a number:

- 1**: 'Choose Account' dropdown menu.
- 2**: 'Enter Amount Range' input field showing '\$0.00 to \$0.00'.
- 3**: 'Transaction Type' section with checked boxes for 'Debit' and 'Credit'.
- 4**: 'Save Report' button.
- 5**: 'Please name your report' text input field.
- 6**: 'Confirm' button.

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account using the drop-down.
2. Select at least one filter: check number, amount range or date.
3. (Optional) Choose a transaction type by selecting the appropriate box.
4. Click the **Save Report** button to save the report for future use. Click the **Apply** button to run a one-time report.
5. Enter a name for the report.
6. Click the **Confirm** button.

## Deleting an Existing Report

If you no longer need an existing report, you can delete it from your Business Banking Online.

Advanced Search Collapse ↑

Choose Account: Free Business Checking (...016132) | v

1 Choose Saved Report: Test Report | v

Search By Check Number: \_\_\_\_\_

Enter Amount Range: \$1.00 to \$50.00

Choose Date Filter: Last 30 Days | v

Transaction Type:  Debit:  Credit:

2 Delete Report Edit Report Apply



### Confirm Delete?

Click confirm to authorize

Cancel

3 Confirm

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

## Editing an Existing Report

If you need to edit an existing report, you can edit it from your Business Banking Online.

The screenshot shows the 'Advanced Search' interface with the following elements:

- 1** Choose Account: Free Business Checking (...016132)
- 1** Choose Saved Report: Test Report
- 2** Search By Check Number:
  - Enter Amount Range: \$1.00 to \$50.00
  - Choose Date Filter: Last 30 Days
  - Transaction Type:  Debit;  Credit
- 3** Edit Report button

The 'Confirm Edit?' dialog box contains:

- Click confirm to authorize
- Cancel button
- 4** Confirm button

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Make the necessary changes.
3. Click the **Edit Report** button.
4. Click the **Confirm** button.

## Running an Existing Report

Running an existing report allows you to display the results from your saved reports.

The screenshot shows the 'Advanced Search' interface. At the top, there is a 'Collapse' button with an upward arrow. Below this, there are several input fields and checkboxes. The 'Choose Account:' field is set to 'Free Business Checking (...016132)' and the 'Choose Saved Report:' field is set to 'Test Report'. Both of these fields are circled in red with a red circle containing the number '1' next to them. Below these fields, there are sections for 'Search By Check Number:', 'Enter Amount Range:' (set to '\$1.00 to \$50.00'), and 'Choose Date Filter:' (set to 'Last 30 Days'). At the bottom, there are three buttons: 'Delete Report', 'Edit Report', and 'Apply'. The 'Apply' button is circled in red with a red circle containing the number '2' next to it. The 'Transaction Type:' section has two checked checkboxes: 'Debit:' and 'Credit:'.

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account and saved report using the appropriate drop-down.
2. Click the **Apply** button to run the report.

## MAIN OFFICE

975 34th Ave NW Ste 101  
Rochester, MN 55901  
507.280.0621

### Monday-Friday

**Lobby:** 8:00am-5:00pm  
**Drive-up:** 8:00am-5:00pm

**Saturday until Dec. 4, 2021**

**Lobby & Drive-up:** CLOSED

### Starting Dec. 4, 2021

**Drive-up:** 8:30am-noon  
**Lobby:** By appointment only

## ELTON HILLS OFFICE

120 Elton Hills Drive NW  
Rochester, MN 55901  
507.280.0028

### Monday-Friday

**Lobby:** 8:00am-5:00pm  
**Drive-up:** 8:00am-5:00pm

**Saturday until Dec. 4, 2021**

**Lobby & Drive-up:** 8:30am-noon

### Starting Dec. 4, 2021

**Lobby & Drive up:** CLOSED

## STEWARTVILLE OFFICE

1960 1st Ave NE  
Stewartville, MN 55976  
507.504.1060

### Monday-Friday

**Lobby:** 8:00am-5:00pm  
**Drive-up:** 8:00am-5:00pm

### Saturday

**Lobby & Drive-up:** 8:30am-noon

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