

LEWIS & CLARK

B A N K

BANKING MADE EASY



BUSINESS USER GUIDE

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Getting Started

Welcome to Business Online Banking with Lewis & Clark Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

By adding powerful commercial products and features, Lewis & Clark Bank provides you with the complex tools your business needs to achieve its goals. Although our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through only business features.

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 Online Banking process. If you have additional questions, contact us at (503) 212-3200 (Oregon City), (503) 738-8000 (Seaside) or (503) 325-7500 (Astoria).

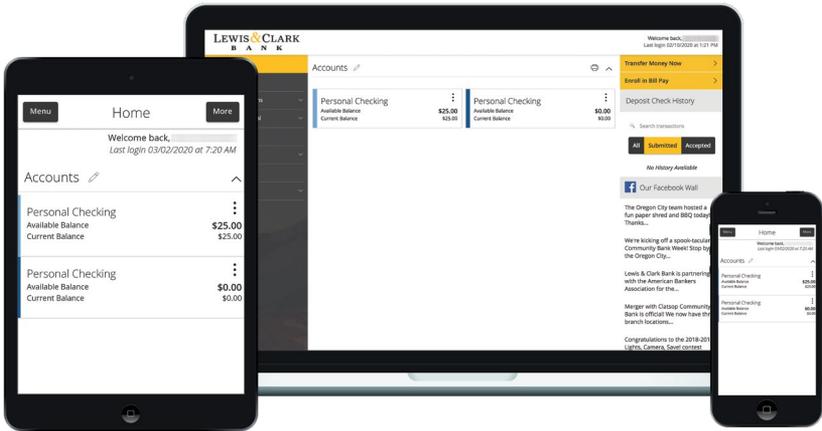


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Commercial

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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking 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 Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a bank representative, you can organize which employees get access to different features within Business Online Banking by establishing user rights.

Recipients

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

Getting Started

Transaction Type Overview

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day.

Please call us at (503) 212-3200 (Oregon City), (503) 738-8000 (Seaside) or (503) 325-7500 (Astoria) for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

Type	Description
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Receipt	Receive a payment from one recipient.
ACH Collection	Receive a payment from several recipients.

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Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. After establishing a company policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user rights 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.
- Managing recipients, users and templates.

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

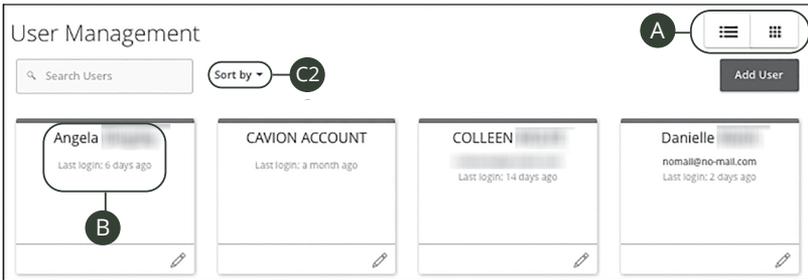
User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.

List View



Grid View

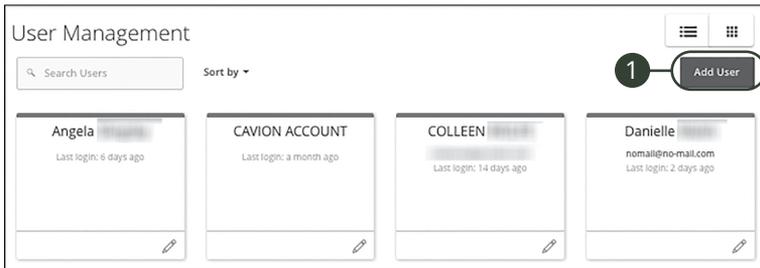


In the **Settings** tab, click **Users**.

- A.** This page is available in two views: List or Grid. Toggle between them to find your preference.
- B.** The following information presents for each user:
 - Name
 - Email address
 - Last login time
- C.** You can sort your users, if necessary. There are a few options depending on if you are in List or Grid view.
 - 1.** In List view, you can sort users in alphabetical or reverse alphabetical order by clicking the ▲ icon next to the Users column.
 - 2.** If you are using Grid view, you can sort users in alphabetical or reverse alphabetical order by clicking the “Sort by” Link.

Adding a New User

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



The screenshot shows the 'New User' form. It contains several input fields and a 'Save' button. The fields are numbered 1 through 6:

- 1: 'Add User' button (from the previous screenshot)
- 2: 'First Name *' and 'Last Name *' input fields. To the right, there are instructions: 'First Name should not exceed 25 characters.', 'Last Name should not exceed 50 characters.', 'Login ID must be at least 1 characters long.', 'Login ID must be no more than 50 characters long.', and 'Login ID contains invalid characters.'
- 3: 'Phone Country *' dropdown menu and 'Phone *' input field. To the right, there are instructions: 'Passwords do not match.', 'Password must be at least 5 characters long.', 'Password can be no more than 15 characters long.', and 'Password must contain a minimum of 1 numbers.'
- 4: 'Login ID *' input field.
- 5: 'Password *' and 'Confirm Password *' input fields.
- 6: 'Save' button.

At the bottom left, there is a note: '* - Indicates required field'. At the bottom right, there is a 'Cancel' button and a 'Save' button.

In the **Settings** tab, click **Users**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first and last name and email address.
3. From the "Phone Country" drop-down select the user's country and enter their phone number.
4. Create a unique login ID for your new user.
5. Enter a password following our guidelines and confirm it.
6. Click the **Save** button at the bottom when you are finished. You will then be taken to the User Policy page to establish the new user's rights.

Part 1 of 5: Establishing Transaction Type Rights

You start assigning or editing a user's rights in the Overview tab, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	\$1,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$1,000,000	⊘	⊘	✓	👤
ACH Payments	\$1,000,000	100 / \$10,000,000	10,000 / \$100,000,000	100 / \$10,000,000	✓	✓	✓	👤

1. Choose a type of transaction to assign rights for under the Transaction Type column.
2. Choose whether a user can draft, approve, cancel or view a specific transaction by clicking the icons under each column. The ✓ icon allows the user to perform the listed action, while the ⊘ icon disables their rights.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.
3. Click the icon under the View column to change which transaction activity a user can view.
 - 👤 Can view only their activity.
 - 👤👤 Can view activity of all users.
 - 🚫👤 Cannot view activity of any user.



Note: Users must have the 👤 icon enabled to approve transactions.

Part 2 of 5: Disabling a Transaction Type

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

The first screenshot shows the 'User Policy' page with the 'Features' tab selected. A table lists transaction types and their approval limits. The 'ACH Payment - Single' row is circled with a '1' in a black circle. The 'Save' button is in the top right corner.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	\$1,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ACH Payments	\$1,000,000	100 / \$10,000,000	10,000 / \$100,000,000	100 / \$10,000,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

The second screenshot shows the 'ACH PASSTHRU' section with the 'Rights' tab selected. A toggle switch for 'Enabled' is circled with a '2' in a black circle. The 'Save' button is circled with a '3' in a black circle.

Rights	Approval Limits
Draft	<input checked="" type="checkbox"/> Can draft.
Approve	<input checked="" type="checkbox"/> Can approve.
Cancel	<input checked="" type="checkbox"/> Can cancel.
View Online Activity	<input type="checkbox"/> Can view own transactions.

1. Select the transaction type to disable in the Overview tab.
2. Toggle the switch to "Disabled" for that specific transaction.
3. Click the **Save** button when you are finished making changes.

Part 3 of 5: Editing Approval Limits for a Transaction Type

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

User Policy Save

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	\$1,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

User Policy Save

Overview Features Accounts

ACH PAYMENT - SINGLE Change Enabled

Rights Approval Limits

3 **PER TRANSACTION \$300**

PER ACCOUNT PER DAY \$100,885

PER DAY \$8,254,412

PER MONTH \$9,625,412

MAXIMUM COUNT PER ACCOUNT PER DAY 500

PER DAY 300

PER MONTH 600

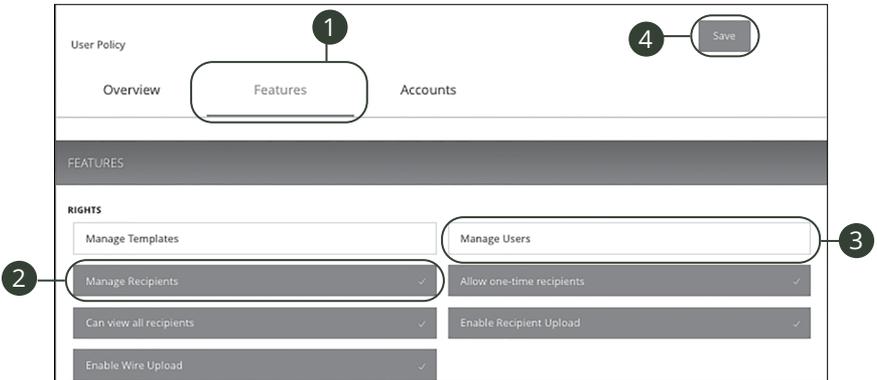
Maximum transaction amount

1	2	3
4	5	6
7	8	9
Delete	0	Clear

1. Select a transaction type in the Overview tab to edit a user's approval limits.
2. Click the Approval Limits tab.
3. Click the icon to edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform. Enter the amount or count using the keypad.
4. Click the **Save** button when you are finished making changes.

Part 4 of 5: Establishing Rights to Access Features

When assigning user rights, the Features tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job roles, some users may have different responsibilities than others.



1. Click the Features tab.
2. Enable a feature by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active.
3. Disable a feature by clicking on it to make the box white. This indicates that the feature is inactive.
4. Click **Save** when you are finished making changes.



Note: If Manage Users is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Part 5 of 5: Establishing Rights to Access Accounts

The Accounts tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.

User Policy

Overview Features **Accounts** Save

ACCOUNTS

Search by name, number or label

Number	Name	View	Deposit	Withdraw	Labels
xxx2508	120 day CD	✓	⊘	🔒	
xxx5361	120 day CD	✓	⊘	⊘	
1234567890	External Checking	🔒	✓	✓	
263437565	External Checking	🔒	✓	✓	
xxx2431	Regular Checking	✓	⊘	✓	
xxx5678	Commercial Checking	✓	✓	⊘	
xxx1234	Consumer Checking	✓	⊘	⊘	
xxx2345	Savings	✓	✓	⊘	

1. Click the Accounts tab.
2. Edit a user's ability to view, deposit or withdraw in a specific account.
 - ✓ User right is active.
 - ⊘ User right is disabled.
 - 🔒 User right is locked and cannot be edited.
3. Click the **Save** button when you are finished making changes.

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Editing an Existing User's Rights

Authorized users with the Manage Users right 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.

User Management

Search Users Sort by ▾ Add User

Angela Last login: 6 days ago 1

CAVION ACCOUNT Last login: a month ago

COLLEEN Last login: 14 days ago

Danielle Last login: 2 days ago

View User

First Name * Angela Last Name * 2

Email Address * Phone Country * United States Phone *

Login Name	Channel	Status	Last Logon
	Internet	Normal	5/19/2017

* - Indicates required field Cancel Delete Assign Rights

User Policy 3 4 Save

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	\$1,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

In the **Settings** tab, click **Users**.

1. Find the user you want to edit and click the  icon.
2. Click the **Assign Rights** button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

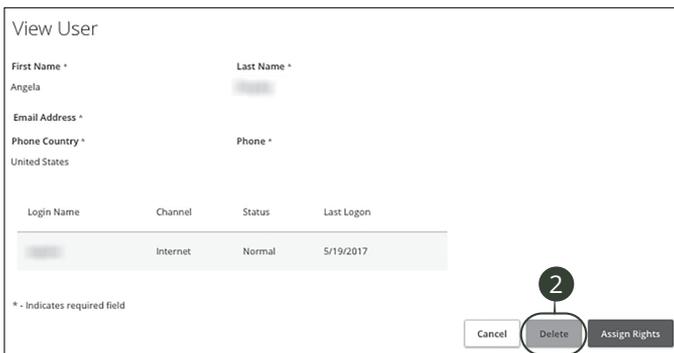
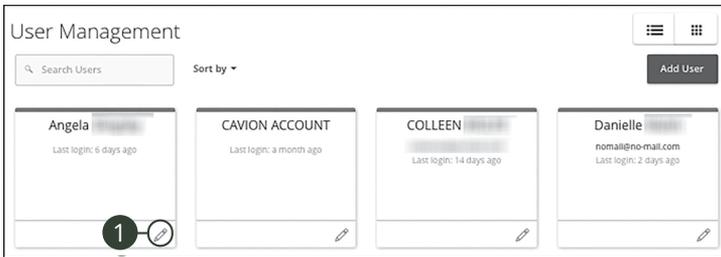


Note: For more details on editing user rights visit page 8.

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Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID, but it will not erase the data from an existing payment using that person.



In the **Settings** tab, click **Users**.

1. Find the user you want to remove and click the  icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

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Recipient Overview

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

List View



Grid View



In the **Commercial** tab, click **Recipients**.

- A.** This page is available in two views: List or Grid. Toggle between them to find your preference.
- B.** The following information presents for each recipient:
 - Name
 - Number of accounts they have
 - Email address
- C.** You can sort your recipients, if necessary. There are a few options depending on if you are in List or Grid view.
 - 1.** In List view, you can sort your recipients by display name, number of accounts or e-mail address by clicking the ▲ icon next to the specific column.
 - 2.** If you are using Grid view, you can sort your recipients in alphabetical or reverse alphabetical order by clicking the “Sort by” link.

Part 1 of 2: Adding a Recipient

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



In the **Commercial** tab, click **Recipients**.

1. Click the **Add Recipient** button.
2. Enter the recipient's name.
3. Enter an ACH name and ID.
4. Enter the recipient's email address. Check the box next to "Send E-Mail Notifications" to alert them when a payment is sent.
5. Select the recipient's country using the "Country" drop-down.
6. Enter the recipient's street address, city, state and zip code.
7. Click the **Next** button.

Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Add John Doe" with a "Recipient Detail" section containing an "Account - New" button and a "Remove this account" link. Below is the "Account Detail" section with three required fields: "Account Type" (a dropdown menu), "Account" (with an example "Ex. 129398123"), and "ACH Routing Number". A legend indicates that an asterisk (*) denotes a required field. At the bottom, there are "Cancel" and "Save Recipient" buttons. A circled "1" highlights the three input fields, and a circled "2" highlights the "Save Recipient" button.

1. Select the account type, enter the account number and the ACH routing number.
2. Click the **Save Recipient** button.

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Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.

The image shows two screenshots from a software interface. The top screenshot, titled "Recipient Management", displays a list of four recipients: Aaron (2 accounts), Bethary (1 account), Connie (1 account), and Danielle (1 account). Each recipient card has a trash icon and an edit icon. A red circle with the number "1" highlights the edit icon for Bethary. The bottom screenshot, titled "Edit John Doe", shows a form with several fields: "Display Name" (John Doe), "ACH Name", "ACH ID", "Email Address" (example@example.com), a checkbox for "Send email notifications for template payments", "Country" (United States), "Address 1", "Address 2", "City", "State" (Select State), and "ZIP". A red circle with the number "2" highlights the right side of the form, and a red circle with the number "3" highlights the "Checking - x6789" tab at the top. At the bottom of the form are "Cancel", "Save Recipient", and "Add another account" buttons. A legend indicates that an asterisk (*) denotes a required field.

In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the  icon.
2. Edit the recipient's contact information.
3. Click the Account tab at the top of your screen.

Edit John Doe

Recipient Detail **Checking - x6789**

[Remove this account](#)

Account Detail

Account Type * Account * ACH Routing Number *

TEMPLATES

ACH Batch

* - Indicates required field

4. Edit the recipient's account information.
5. Review templates the recipient is assigned to and how much money they receive.
6. Click the **Save Recipient** button when you are finished making changes.



Note: For more information about recipient templates, view the next page.

Editing a Recipient's Templates

When you make changes to an existing recipient, you can view and edit which templates the recipient is assigned to. While viewing their templates, you can change their accounts or edit specific templates.

The screenshot shows a user interface for editing a recipient's templates. It features a table with columns for template names and amounts. Below the table is a dropdown menu for selecting an account. At the bottom, there are three buttons: 'Cancel', 'Save Recipient', and 'Add another account'. A link labeled 'Access' is also present. Numbered callouts indicate the following elements:

- 1: Points to the template name 'Test Wire Trf-CW' and the amount '\$0.03'.
- 2: Points to the account dropdown menu showing 'Checking - x'.
- 3: Points to the 'Access' link.
- 4: Points to the 'Save Recipient' button.

A note at the bottom left of the interface states: '* - Indicates required field'.

In the **Commercial** tab, click **Recipients**.

1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Change the account the funds post to using the account drop-downs.
3. Click the "Access" link to edit a specific template.
4. Click the **Save Recipient** button when you are finished making changes.

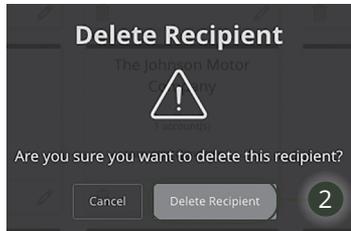
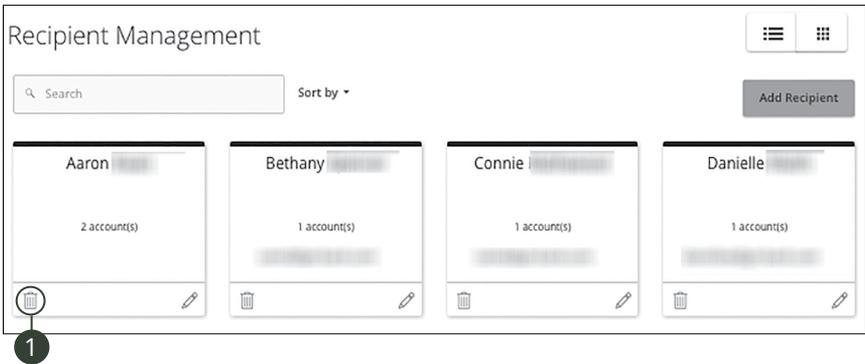


Note: For additional information about editing a template a recipient is added to go to page 24.

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Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from an existing payment using that entity.



In the **Commercial** tab, click **Recipients**.

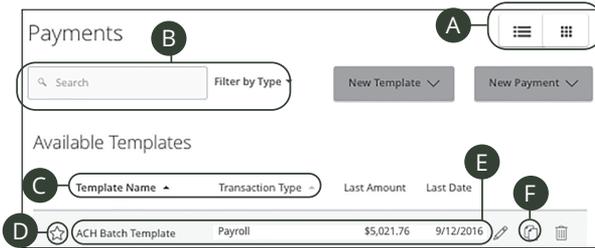
1. Click the  icon.
2. Click the **Delete Recipient** button to permanently delete a recipient.

Commercial

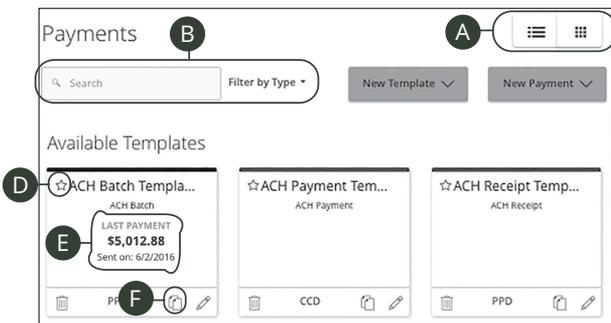
Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.

List View



Grid View



In the **Commercial** tab, click **Payments**.

- This page is available in two views: List or Grid. Toggle between them to find your preference.
- You can find specific templates by using the search bar or filter your templates using the “Filter by Type” drop-down.
- In List view, you can sort your templates by name and transaction type by clicking the ▲ icon next to the specific column.
- Templates can be saved to your favorites by clicking the ☆ icon.
- The last payment amount and date it was sent are listed for each template.
- You can copy a template by clicking the 📄 icon.

Commercial

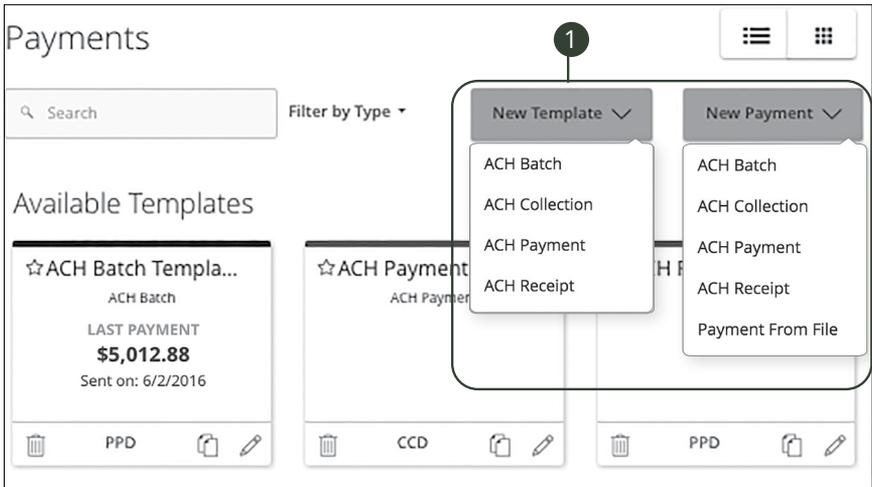
Creating a New Payment or Template

If you are assigned Draft or Approval rights, you can use the Payments tab to send a one-time payment or create a template for recurring transactions. If you are sending payments to vendors, suppliers, collections or making payroll, it is best to create a template to simplify your routine transactions.

Part 1 of 6: Selecting A Transaction Type

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks, and control payments. It's best practice to use a template if you are sending payments to:

- Vendors and/or suppliers
- Collections from customers
- Payroll



In the **Commercial** tab, click **Payments**.

1. Select a template type using the "New Template" drop-down or select a transaction type using the "New Payment" drop-down for a one-time payment.

Part 2 of 6: Info & Users

If you are creating a template, you need to fill in a unique name for the template and decide which users can access it.

The screenshot shows a multi-step process with four steps: 'Info & Users', 'Recipient & Amount', 'Account', and 'Review & Submit'. The 'Info & Users' step is active. It contains a 'Template Name*' field with the value 'test' and a star icon. Below it is a 'Grant User Access*' search bar with a search icon and the text 'Search'. A dropdown menu is open, showing a list of users with checkboxes: CAVION TEST ACCOUNT, MICHELLE, Sami, Angela, COLLEEN, Tucker, and Danielle. At the bottom right, there are 'Cancel' and 'Next' buttons. A legend at the bottom left states '* - Indicates required field'. Three numbered callouts (1, 2, 3) point to the 'Template Name' field, the search bar, and the 'Next' button respectively.

1. Create a unique template name.
2. Indicate which users can access this template by finding their name using the search bar or checking the box next to their name.
3. Click the **Next** button.

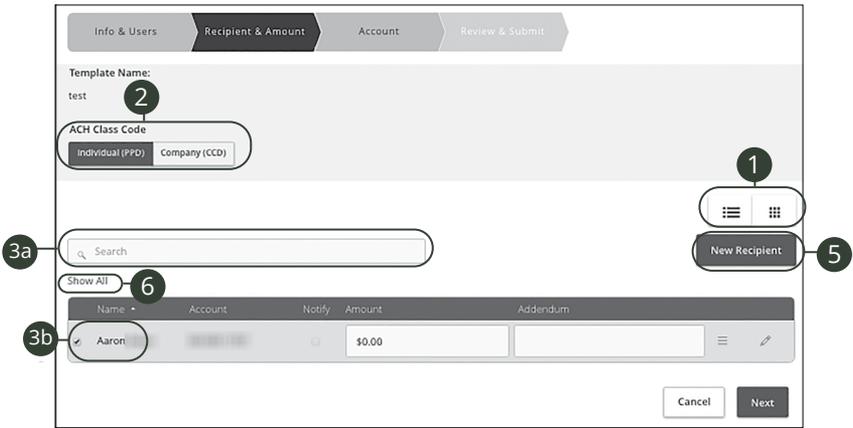


Note: The “Part 2 of 7: Info & Users” section is only for people creating a template. If you are sending a one-time payment, skip to “Step 3 of 7: Recipient & Amount.”

Part 3.1 of 6: Single-Recipient & Amount

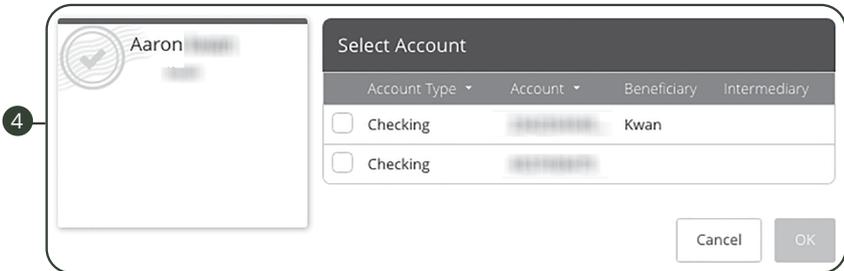
In order to set up a template or generate a new payment, you need to select whether you are sending funds to an individual or a company. If you are sending ACH payments, ACH receipts or wires, you can only select or create one recipient.

List View



Grid View





4.
 1. Select either List or Grid view.
 2. Choose the ACH Class Code by selecting either Individual (PPD) or Company (CCD).
 3. Choose a recipient. There are a few options depending on if you are in List or Grid view:
 - a. Find their name using the search bar.
 - b. In List view, check the box next to their name.
 - c. In Grid view, click the recipient card to show the  icon in the top left of the card.
 4. (Optional) If your recipient has more than one account, select which account the funds will be posted to by checking the box next to the account and then click the **OK** button.
 5. (Optional) If you have the Manage Recipients right, you can add a new recipient and remain within your payment template. Click the **New Recipient** button and follow the steps on page 16, if needed. Once you are finished, you will return to your template.
 6. (Optional) Click the “Show All” link to only view the recipients receiving funds.
 7. (Optional) If you are using Grid view this option is only available to you. Click the “Sort by” link to sort your recipients in alphabetical or reverse alphabetical order.

List View

Info & Users Recipient & Amount Account Review & Submit

Template Name:
test

ACH Class Code
Individual (PPD) Company (CCD)

Search 8a

New Recipient

Show All

Name	Account	Notify	Amount	Addendum
Aaron			\$0.00	

11 12

Cancel Next 13

Grid View

Template Name:
test

ACH Class Code
Individual (PPD) Company (CCD)

Search 11 Sort by -

New Recipient

Show All

Aaron

\$0.00 9

8b 12

10b

Cancel Next 13

8. Choose how you want to notify your recipients when a payment is made. There are a few options depending on if you are in List or Grid view:
 - a. In List view, check the box next to their name.
 - b. In Grid View, click to show the  icon.
9. Enter an amount to send.
10. (Optional) If you want to write an addendum, there are two options depending on if you are viewing the page in List or Grid view.
 - a. In List view, use the text box to write an addendum.
 - b. In Grid view, click the  icon to write an addendum.
11. (Optional) If you need to change the account the funds will be deposited into, click the  icon.
12. (Optional) Click the  icon to edit a recipient.
13. Click the **Next** button when you are finished.

Part 3.2 of 6: Multiple-Recipients & Amounts

If you are setting up a template or generating a new ACH collection, ACH batch or payroll, you need to select whether you are sending funds to an individual or a company. With these payment types, you need to select or create multiple recipients.

List View

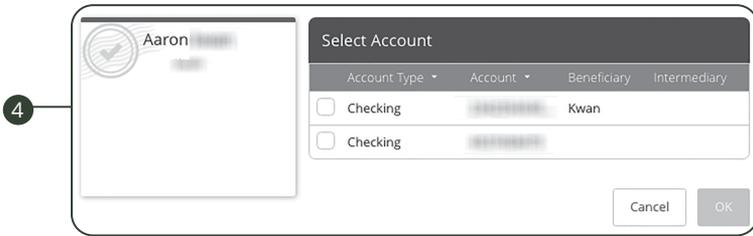
The screenshot shows the 'Recipient & Amount' step of a payment setup process. The interface includes a breadcrumb trail: 'Info & Users' > 'Recipient & Amount' > 'Account' > 'Review & Submit'. The 'Template Name' is 'test'. The 'ACH Class Code' is set to 'Individual (PPD)'. A search bar (3a) and a 'Show All' button (6) are present. A table lists recipients:

Name	Account	Pay	Notify	Amount	Addendum
Aaron		<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0.00	
Bethany		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0.00	

Annotations: 1 (Menu icon), 2 (Template Name), 3a (Search bar), 3b (Recipient selection checkboxes), 5 (New Recipient button), 6 (Show All button), 8a (Pay/Notify columns), 9 (Cancel/Next buttons).

Grid View

The screenshot shows the 'Grid View' of the same interface. The 'ACH Class Code' is now set to 'Company (CCD)'. The search bar (3a) includes a 'Sort by' dropdown (7). The recipients are displayed as individual cards for 'Aaron' and 'Bethany', each with a '\$0.00' amount field. Annotations: 1 (Menu icon), 2 (Template Name), 3a (Search bar), 3b (Recipient selection checkboxes), 3c (Grid card selection), 5 (New Recipient button), 6 (Show All button), 7 (Sort by dropdown), 8b (Grid card actions), 9 (Cancel/Next buttons).



1. Select either List or Grid view.
2. Choose the ACH Class Code by selecting either Individual (PPD) or Company (CCD).
3. Choose a recipient. There are a few options depending on if you are in List or Grid view.
 - a. Find their name using the search bar.
 - b. In List view, check the box next to their name.
 - c. In Grid view, click the top of recipient card to show the  icon in the top left of the card.
4. Select which account to deposit funds into and click the **OK** button.
5. (Optional) If you have the Manage Recipients right, you can add a new recipient and remain within your payment template. Click the **New Recipient** button and follow the steps on page 16, if needed. Once you are finished, you will return to your template.
6. (Optional) If you want to only view the recipients you are sending funds to, click the "Show All" link.
7. (Optional) If you are using Grid view, this option is only available for you. Click the "Sort by" link to sort your recipients in alphabetical or reverse alphabetical order.
8. Pay your recipients. There are a few options depending on if you are in List or Grid view.
 - a. In List view, check the box under the Pay column next to the recipients you want to pay.
 - b. In Grid view, click to show the  to pay recipients.

List View

Info & Users Recipient & Amount Account Review & Submit

Template Name:
test

ACH Class Code
Individual (PPD) Company (CCD)

Import Amounts 13

Search 10a 9 Pay All 11 Notify None 14a New Recipient

Show All

Name	Account	Pay	Notify	Amount	Addendum
✓ Aaron		✓	☐	\$0.00	
✓ Bethany		✓	☑	\$0.00	

15 16 17

Cancel Next 18

Grid View

Template Name:
test

ACH Class Code
Individual (PPD) Company (CCD)

Import Amounts 13

Search 15 Sort by - New Recipient

Show All

12

14b

10b

16

17

Cancel Next 18

9. (Optional) If you are using List view, this is an option only available to you. Click the "Pay All" link if you want to pay all of the selected recipients.
10. (Optional) If you want to notify your recipients of an incoming payment, there are two options depending on if you are in List or Grid view.
 - a. In List view, check the box under the Notify column next to a recipient.
 - b. In Grid view, click to show the  icon.
11. (Optional) If you are using List view, this option is only available for you. Click the "Notify All" link to notify all of the selected recipients of an incoming payment.
12. Enter an amount.
13. (Optional) If you would like to upload recipients and amounts from a file, click the **Import Amounts** button. For more information about this option, read additional content at the bottom of this page.
14. (Optional) If you want to write an addendum, there are two options depending on if you are in List or Grid view.
 - a. In List view, use the text box to write an addendum.
 - b. In Grid view, click the  icon to write an addendum.
15. (Optional) If you need to change the account the funds will be deposited into, click the  icon.
16. (Optional) If you need to copy a recipient, click the  icon.
17. (Optional) If you need to edit a recipient, click the  icon.
18. Click the **Next** button when you are finished.

Part 4 of 6: Import a File into a Template

If you have the user rights activated, you can optionally import a Comma Separated Values (CSV) document into your recipient template. This is a useful feature if you are sending payments to multiple recipients or if you need to update an existing template. This document cannot be created within Online Banking and should be made using an accounting software. Once uploaded, Business Online Banking automatically fills in all your recipient's names and payment amounts, helping you to avoid errors and save time.

Part 5 of 6: Account

When setting up a template or sending a single payment, you need to choose which account to withdraw from. All the accounts you are authorized to withdraw from display in a list in the Account tab.

Info & Users Recipient & Amount **Account** Review & Submit

Template Name:
test

ACH Class Code
Individual (PPD) - Change

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input type="checkbox"/> Checking	Checking	123456789	1234.56
<input type="checkbox"/> Checking	Checking	123456789	1234.56
<input type="checkbox"/> Savings	Savings	123456789	1234.56

Cancel Next

1. Choose an account to withdraw from by finding its name using the search bar or checking the box next to its name.
2. (Optional) If you need to change the ACH Class Code, click the "Change" link.
3. Click the **Next** button when you are finished.

Part 6 of 6: Review & Submit

Next, you need to select an effective date and a process date for your payment to occur. When you're finished, you can review the one-time payment or template and, depending on your rights, either draft or submit your transaction.

Info & Users Recipient & Amount Account **Review & Submit**

Template Name:
test

ACH Class Code
Individual (PPD) Send payment as
Q2 TEST ACCOUNT

Total Amount From Account
\$0.00 to 1 recipient

Effective Date
Select Date

Recurrence
None

Selected Recipient

May 2017						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Name	Amount	Addendum
Aaron	\$0.00	

* - Indicates required field

Cancel Save Draft Approve

1. Review the payment template and make sure all the information is correct. If you need to make adjustments, go back into your template to make necessary changes.
2. Select the effective date using the calendar feature.
 - **Effective Date:** The date the payment takes effect. If the effective date lands on a non-business day, your bank may process the payment the business day before or after the effective date.

Effective Date
5/31/2017

3 Recurrence
Set schedule

Selected Recipients

Name	Account	Pay	Notify	Amount	Addendum
Bethany		Yes	Yes	\$0.00	

* Indicates required field

Cancel Save Draft Approve

4 5

Schedule Recurring Transaction

How often should this transaction repeat?

1st of the month Last day of the month
 1st & 15th of the month 15th & last day of the month
 Weekly Every other week
 Monthly Quarterly
 Semi-annually Yearly

When should this transaction stop?

Repeat Forever

Save

3. Click the "Set Schedule" link.
 - a. Decide how often the transaction should be repeated.
 - b. Use the drop-down calendar and select the date when the transaction should stop or click **Repeat Forever**.
4. (Optional) If you are creating a template, click **Save**.
5. Click the **Draft** or **Approve** button when you are finished.

Commercial

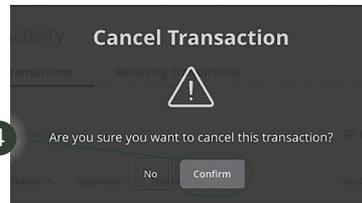
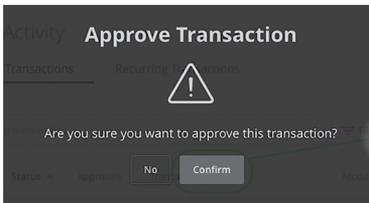
Viewing, Approving or Canceling a Transaction

All payments appear in the Activity Center, where authorized users can view, approve or cancel certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.

Single Transaction

You can easily approve or cancel one specific transaction through the Activity Center.

Created	Status	Approvals	Transaction Type	Account	Amount	Actions
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11126	Free Checking XXXX9500	\$0.01	Actions
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11129	Commercial Line of Credit XXXX1081		Approve
4/6/2017	Failed	1 of 1	Funds Transfer - Tracking ID: 11128	Commercial Line of Credit XXXX1081		Cancel
4/6/2017	Processed	1 of 1	Funds Transfer - Tracking ID: 11127	Personal Savings XXXX9501		Inquire
						Copy
						Print Details



In the **Transactions** tab, click **Activity Center**.

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the "Actions" drop-down.
3. Select "Approve" or "Cancel."
4. Click the **Confirm** button. The status then changes to "Processed" or "Canceled" in the Activity Center.

Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transactions at once, saving you time and effort.

The screenshot shows the Activity Center interface. At the top, there is a search bar and a 'show advanced' button (1). Below is a table of transactions with columns for Created, Status, Approvals (2), Transaction Type, Account, Amount, and Actions (4). The table contains four rows of transactions. Below the table are two confirmation dialogs: 'Approve Transactions' (5) and 'Cancel Transactions'. Both dialogs ask 'Are you sure you want to approve/cancel these transactions?' and list the transactions with their amounts. The 'Approve Transactions' dialog shows a credit of \$0.00 and a debit of \$0.02. The 'Cancel Transactions' dialog shows a credit of \$0.00 and a debit of \$0.02. Both dialogs have 'No' and 'Confirm' buttons.

Created	Status	Approvals	Transaction Type	Account	Amount	Actions
4/6/2017	Processed	1 of 1	Funds Transfer - Tracking ID: 11127	Personal Savings XXXX9501		Approve Selected Cancel Selected Print Selected Details
4/6/2017	Failed	1 of 1	Funds Transfer - Tracking ID: 11128	Commercial Line of Credit XXXX1081		
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11129	Commercial Line of Credit XXXX1081	\$0.01	<input checked="" type="checkbox"/> Actions
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11126	Free Checking XXXX9500	\$0.01	<input checked="" type="checkbox"/> Actions

In the **Transactions** tab, click **Activity Center**.

1. Click the **Show Advanced** icon to approve multiple transactions at once. An additional column of check boxes appears next to the Amount column.
2. Make note of how many approvals are needed to approve or cancel each transaction.
3. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and Actions columns to select all transactions.
4. Click the "Actions" drop-down and select either "Approve Selected" or "Cancel Selected."
5. Click the **Confirm** button when you are finished. The status then changes to "Processed" or "Canceled" in the Activity Center.

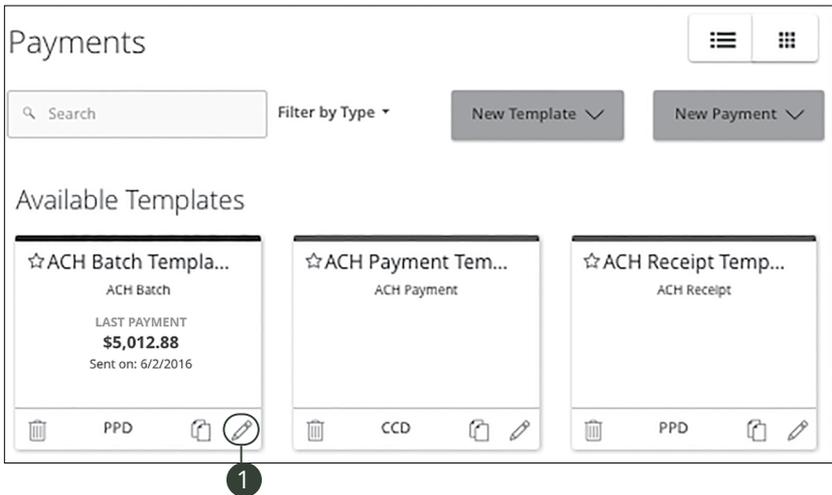


Note: If you cancel a recurring transaction in the Single Transaction tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.

Commercial

Editing or Using a Template

If you have Manage Template and Recipient rights, you can edit or use any of the available templates on the Payments page. Using or editing a template is a quick way to send a recurring payment or make a quick change without having to create a new template.



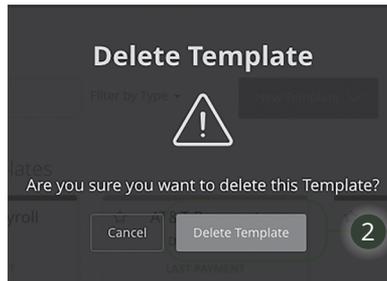
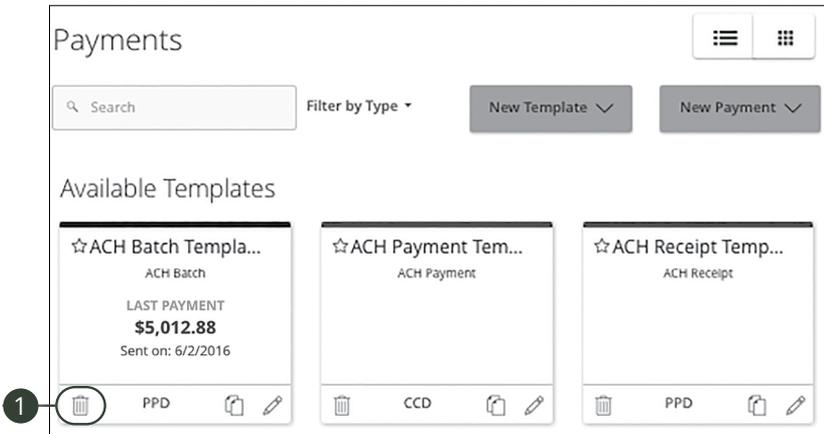
In the **Commercial** tab, click **Payments**.

1. Click the  icon to edit a template.
2. Continue to page 23 and follow the steps to make the necessary edits.

Commercial

Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template will not change.



In the **Commercial** tab, click **Payments**.

1. Click the  icon.
2. Click the **Delete Template** button to permanently delete a template.

Commercial

Payment From File

If you use separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Business Online Banking. When making a new payment, this allows you to quickly add recipients and amounts to payroll, ACH Batches or ACH Collections.

The image shows two screenshots from a Business Online Banking interface. The top screenshot is the 'Payments' screen. It features a search bar, a 'Filter by Type' dropdown, and a 'New Template' dropdown. A 'New Payment' dropdown menu is open, showing options: ACH Batch, ACH Collection, ACH Payment, ACH Receipt, and 'Payment From File' (highlighted). Below this are 'Available Templates' for ACH Batch, ACH Payment, and ACH. The bottom screenshot is the 'Payment From File' form. It has a 'PAYMENT TYPE *' dropdown with options: Payroll, ACH Collection, ACH Batch, Domestic Wire, and International Wire. Below that is an 'IMPORT FILE *' field with a 'Select a file to upload' link. At the bottom are 'Back', 'Save Recipients', and 'Upload File' buttons. Numbered callouts 1 through 4 indicate the steps: 1 points to the 'New Payment' dropdown, 2 points to the 'PAYMENT TYPE *' dropdown, 3 points to the 'Select a file to upload' link, and 4 points to the 'Upload File' button.

In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select "Payment from File" from the drop-down.
2. Select the type of payment to send using the "Payment Type" drop-down.
3. Click the "Select a file to upload" link and upload the needed file.
4. Click the **Upload File** button when you are finished.



Note: The CSV file should contain 5 columns: recipient name, routing number, account number, account type and amount.

Payment From File - Additional Information

ACH Class Code * 5
Individual (PPD)

Pay From/Pay To * 6
----Select From Account:---

Company / Subsidiary * 7
Deepika Treasury

Effective Date * 8
Select Date

Company Entry Description 9
Max 10 characters

* - Indicates required field

Back Draft Approve 10

5. Select the ACH Class Code.
6. Select the account the funds will be taken from or posted to using the "Pay From/Pay To" drop-down.
7. Select the subsidiary using the "Company/Subsidiary" drop-down.
8. Select the effective date using the calendar feature.
9. Enter a Company Entry Description.
10. Click the **Draft** or **Approve** button when you are finished



Note: If your file contains any errors, the system cannot process the file and prompts you to correct your file. This ensures that all transactions will process successfully.

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