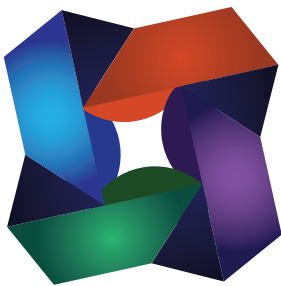


Business & Corporate Banking User Guide

4.2 Release



TODAY'S BANK

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PREFACE

This chapter describes the purpose, audience, and document conventions of the *Business and Corporate Banking User Guide*. It also includes information about the conventions used in the guide.

Purpose

The *Business and Corporate Banking User Guide* is intended to give you the background information and procedures that you need in Q2online and Q2mobility Apps. This guide contains the same information as the online help available in Q2online and Q2mobility Apps.

For Business and Corporate customers, the guide explains how to do the following procedures and more:

- Manage multiple users
- Create and edit payment recipients
- Create and edit the following payment and template types:
 - Domestic Wire Transfers
 - International Wire Transfers
 - ACH Payments
 - ACH Receipts
 - ACH Batches
 - ACH Collections
 - Payrolls
 - Tax Payments
- Create and use subsidiaries
- Upload and process complex ACH files with ACH PassThru
- Edit your company policy
- Edit User Roles policies
- Assign users to User Roles
- Use information reporting to help manage your electronic banking

Audience

The *Business and Corporate Banking User Guide* is intended for all users with commercial accounts of the 4.2 Release of Q2online and Q2mobility Apps.

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

Bold Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.

Italic Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.

" " Words enclosed in quotations include Q2 document titles and cross-references to related information that may prove helpful.

Monospaced Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.

[] Square brackets enclose optional information, as in [log_name].

< > A pair of angle brackets enclose labels, tags, and variables.

> A single angle bracket separates menu options in a single procedure. For example, File > Open.

| The vertical bar (pipe) indicates choices that may be entered, as in <5 | 6 | 7>.



Text with this symbol indicates to take note. Notes provide information that emphasizes or supplements the main text, or that refers to special situations.



Text with this symbol indicates a tip. Tips may provide information for an alternate method of performing a particular process or solving a problem.



Text with this symbol indicates a caution. Cautions advise users of situations that are critical or that could result in a loss of data or system instability.

CHAPTER 1: OVERVIEW

This chapter provides an overview of the Unified User Experience (UUX).

About the UUX

The UUX in Q2online and Q2mobility Apps provides an improved account management experience. The interface and features are consistent and intuitive. This consistency makes managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are relative to the device that makes the most sense. For example, you can take a picture of a check for mobile deposits on your phone, but not on a desktop. The graphic below shows the UUX on a desktop, a tablet, and a smartphone.

UUX adapts to your device



The UUX in Q2online and Q2mobility Apps adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in Q2online, the same setting takes effect in Q2mobility Apps the next time you log in.

CHAPTER 2: GETTING STARTED

This chapter introduces basic concepts and tasks in Q2online and Q2mobility Apps. This chapter includes information on installation, logging in, logging off, and resetting a forgotten password. It also is designed to help you understand the Home page, navigation menu, and Sidebar.

Installing Q2mobility Apps

Install Q2mobility Apps to use mobile banking on your iOS or Android device. You can download Q2mobility Apps from the Apple App Store or the Google Play store.



Caution: To protect your financial information, you should only download and install Q2mobility Apps from the Apple App Store or the Google Play store. In the store, verify that your financial institution (FI) is listed as the seller of the app, not a third party. You should also verify that the name is spelled correctly.

To install Q2mobility Apps

1. Do one of the following:
 - On an iOS device, open the Apple App Store.
 - On an Android device, open the Google Play store.
2. Search for your FI's name and install the app.

Opening Q2mobility Apps

After installing the app, you can use it to manage your financial information.

To open Q2mobility Apps

- Locate the app on your tablet or smartphone and tap it to open the app.

Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other device that we support. It is recommended that you enable pop-up windows in your browser for the Q2online site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.



Note: For the best experience with online banking on a tablet or smartphone, use Q2mobility Apps instead of an Internet browser.

Logging in overview

When you log in to Q2online or Q2mobility Apps, enter the following when prompted:

- Login ID
- Password

If you enter an incorrect password too many times, your account will be temporarily suspended, and you will not be able to log in. If your login ID is blocked, contact your FI to unblock your login ID.

When creating a password, see ["Password tips and recommendations"](#) on page 235 for more tips.



Note: If you try to log in without a recommended Internet browser, you will be directed to a website where you can download a supported browser. Contact your FI to learn more about the latest browser requirements.

If you have never used a particular browser or device to log in, you may need to request a secure access code (SAC) to use it. If the Internet browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access Q2online or Q2mobility Apps.

If the secure access code contact methods (that is, the email address and phone number where the secure access code can be sent) that are available to choose from are not correct or accessible from your location, please contact your FI.

Depending on your security needs, we may configure your account to use Symantec™ Validation and ID Protection (VIP) Service Tokens or the VIP Access app for mobile devices. If your account uses a token, you enter the token code instead of a secure access code every time you log in, unless your browser is registered.

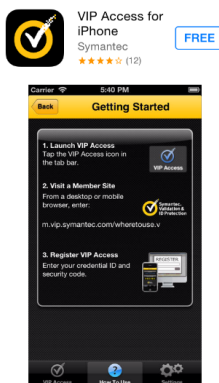
See "[Registering a browser or device](#)" on page 236 for more information.

Obtaining Symantec VIP Tokens

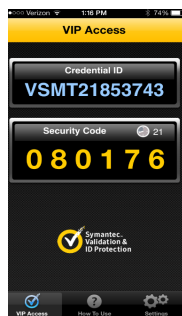
Symantec Validation & ID Protection (VIP) Security token codes are online security credentials that add an extra layer of identity protection when you log into online banking.

To obtain a VIP token code

1. Download the VIP Access mobile app via the Apple App Store or Google Play store.



2. Launch the VIP Access mobile app. A Credential ID appears.





Note: A Security Code also appears. This is the secure code you will use to authorize transactions. A new Security Code appears every 30 seconds. See "[Approving transactions](#)" on page 54 for more details.

Logging in for the first time

The login process may vary depending on your FI's settings. The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.



Note: If you do not already have a login ID, contact your FI to obtain one.

To log in for the first time with a secure access code

1. On the Login page, do the following:
 - a. Click or tap **I am a new user**.
 - b. Enter your **Login ID**.
 - c. Click or tap **Submit**. The Select Secure Access Code Target page appears.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code. The Enter Secure Access Code page appears.
3. On the Enter Secure Access Code page, do the following:
 - a. When the code arrives, enter the code.
 - b. Click or tap **Submit**.
 - c. If prompted to register the device, click or tap **Register Device**.
4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**. When you accept the agreement, the Home page appears.

To log in for the first time with a VIP token code

1. On the Login page, do the following:
 - a. Click or tap **I am a new user**.
 - b. Enter your **Login ID**.
 - c. Click or tap **Submit**. The Enter VeriSign Token page appears.
2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.



Note: You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Click or tap **Submit**.
4. Enter a **Password**, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile, if necessary, and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**.
When you accept the agreement, the Home page appears.



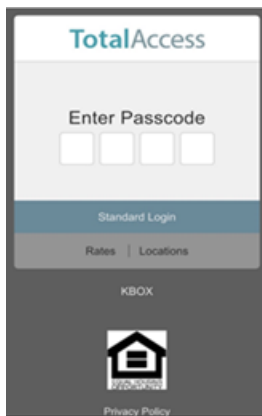
Note: You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.

Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your financial institution requires, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Security Preferences page.

Passcode login



Note: Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter a SAC or VIP token code, depending on how your login ID is configured.

To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.

3. Enter your **Password**.
4. Click or tap **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

1. On the Login page, do the following:
 - a. Enter your **Login ID**.
 - b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
 - c. Enter your **Password**.
 - d. Click or tap **Sign In**. The Enter VeriSign Token page appears.
2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and enter it in the **Enter Symantec VIP Token** field.
3. Click or tap **Submit**. When the connection is complete, the Home page appears.

Logging off overview

Logging off Q2online or Q2mobility Apps is an important part of keeping your financial information secure. You can log off voluntarily when you finish using Q2online or Q2mobility Apps. In addition, Q2online and Q2mobility Apps can log you off involuntarily after a certain amount of time elapses.



Note: By default, the session will also automatically timeout and close after 10 minutes of inactivity. The exact time may vary depending on your FI.

If you navigate from online banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to possibly access data from your previous online banking session. The session ends when you log off, close your browser, or close Q2mobility Apps.



Caution: To maximize the security of your online information, you should always log off to end your online banking session.

Logging off voluntarily

In Q2online, you should always log off before you close the browser window. In Q2mobility Apps, except to get a secure access code from your email, messages, or phone app, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the navigation menu, click or tap **Log Off**.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts.

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum session time ends, you are prompted to log off manually. If you do not log off manually, we automatically log you off.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password. Depending on the configuration, you may not be able to reset your password from an unregistered browser.

To reset a forgotten password

1. On the Login page, do the following:
 - a. Click or tap **Forgot your password?**
 - b. Enter your login ID.
 - c. Click or tap **Submit**.
2. Click or tap one of the contact methods that are on file for you. We send you the code using the contact method that you select.
3. On the Secure Access Code page, enter the code and click or tap **Submit**. The New Password page appears.
4. Enter your new password.
5. Re-enter the password in the **Confirm Password** field.
6. Click or tap **Submit**. The Home page appears.



Note: If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, click or tap **I already have a Secure Access Code**.



Note: If the Remember Me check box is selected, it will block you from entering a different login ID.

Options on the Home page

When you log in, the Home page appears. On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar.

You can view the Home page at any time.

To view the Home page

- In the navigation menu, click or tap **Home**.

The Home page includes some or all of the following:

- Menu
- Account overview with the name and balance of each of your accounts
- Sidebar with Quick Actions, social media feeds, and other information
- Your last login date and time
- Account Summary graph that displays the balances in your accounts
- System notifications for Q2online or Q2mobility Apps
- Personal financial management (PFM) links



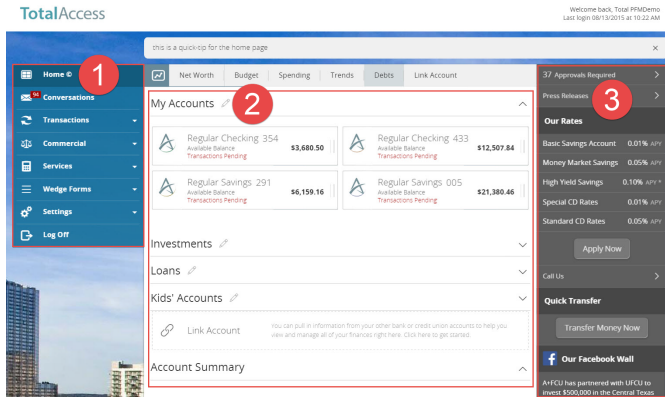
Note: The Account Summary graph is only available on desktop and tablet due to mobile space restrictions and graph dimensions.



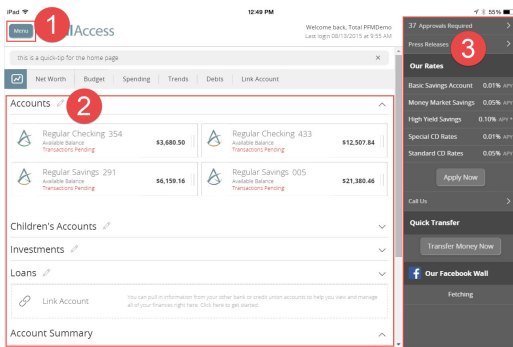
Note: The names of menu items, buttons, fields, and pages may vary or may not be available, depending on the configuration.

The following examples illustrate the appearance of the Home page on the desktop, tablet, and smartphone:

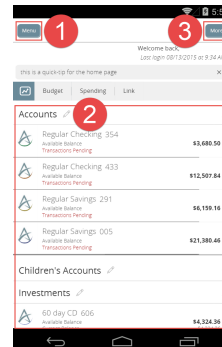
Desktop



Tablet



Smartphone



Home page options

Number	Options
1	Menu
2	Account overview
3	Sidebar

Using the menu

You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of or above the Account Overview. The order of the items in the navigation menu may vary, and the following items normally appear:

Menu items

Item	Notes
Home	Review account summaries on the Home page.
Conversations	View and send secure messages.
Transactions	Transfer funds, pay bills, and view payments and transfers.
Commercial	Use Business payments.
Branches	Find branches and ATMs.
Services	Stop payments and perform other services.
Help	Access the help documentation.
Settings	Edit your profile and configure alerts.
Log Off	Securely log off banking.



Note: Conversations may appear as Messages, depending on your configuration.

On a tablet or a smartphone, the navigation menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

Viewing accounts

On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, the last few digits of the account number, and the balance. If you configure nicknames for accounts in **Settings > Account Preferences**, the nicknames appear.

Accounts overview

My Accounts ✎ 🖨️ ^

Regular Checking 354 Available Balance \$3,645.05 Transactions Pending	Regular Checking 433 Available Balance \$12,543.73 Transactions Pending
Regular Savings 005 Available Balance \$21,467.12 Transactions Pending	Regular Savings 291 Available Balance \$6,160.39 Transactions Pending
Installment Loan 275 Available Balance \$133,938.00 Current Balance \$133,938.33	60 day CD 606 Available Balance \$4,324.36 Current Balance \$4,324.36

Kids' Accounts ✎ ^

60 day CD 602 Available Balance \$131,044.00 Current Balance \$131,044.33	60 day CD 842 Available Balance \$131,045.00 Current Balance \$131,045.33
---	---

You can drill down into any account to see account details and see up to 100 of the most recent transactions per page in the account.

Viewing the Sidebar

The Sidebar includes some or all of the following:

- Rates
- Required approvals
- Other information from your financial institution

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in Q2mobility Apps

- Do one of the following:
 - Tap **More** on any page.
 - Swipe from the right edge of the screen.

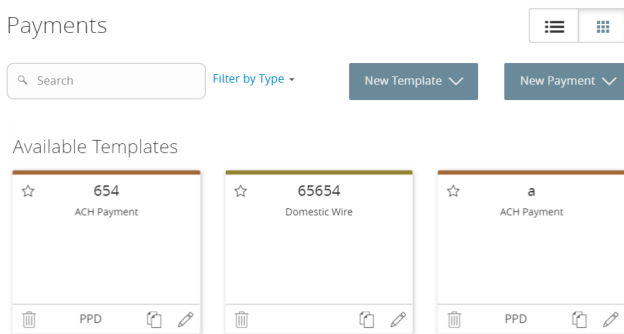
To hide the Sidebar in Q2mobility Apps

- Do one of the following:
 - While the Sidebar is visible on any page, tap **More**.
 - Swipe to the right edge of the screen.

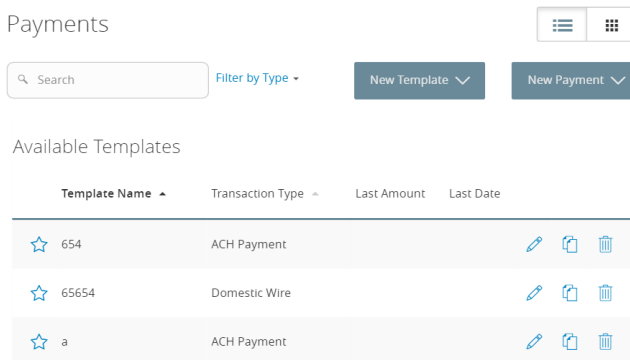
Using the grid and list views

Some pages in Q2online and Q2mobility Apps include information in either a grid or list view.

Sample grid view



Sample list view



You can change between the grid and list views at any time. The grid view and list view include the same information.

To switch between the grid and list view

- Click or tap the grid icon (☐☐☐) or the list icon (☰☰☰). The view changes.

CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS

This chapter includes information and detailed instructions to help you view your accounts and transactions.

Account information on the Home page

The following information may appear on the Home page for each account:

Account information on the Home page

Name	Description
Account name	The default name for the account or a custom nickname that you create in Settings.
Account number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Balance	The balance and balance type (Available and Current) for the account.



Note: There may be one balance followed by **Transactions Pending** instead of two balances, depending on the financial institution configurations and the presence of pending transactions on the account.



Tip: If the Home page includes the Account Summary graph, you can click or tap the segment of the graph that represents an account to view account information.

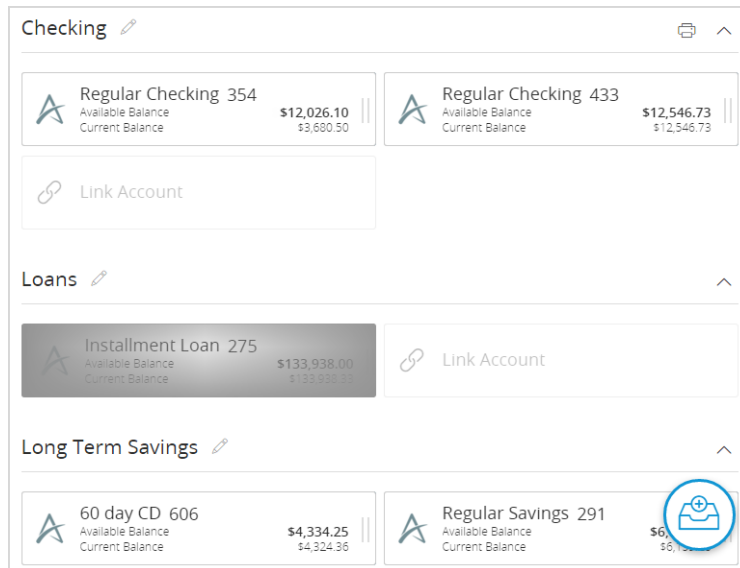
To hide or show the Account Summary graph

1. In the Account Summary area, click or tap the hide/show icon (^). The Account Graph disappears.
2. (Optional) Click or tap the hide/show icon again (v) to display the graph.

Grouping accounts

You can use the Account Grouping feature to categorize accounts on the Home page. If using a mouse, click a tile, hold the mouse button, drag the tile to a new location, and release the mouse button. On a mobile device, tap a tile, drag it to a new location, and lift your finger to drop it in that location.

Account grouping – Home page



To create a new account group, click or tap an account tile and drag it to the New Group icon (👛) that appears in the lower-right corner of the screen while a tile is being moved.

When the tile is "dropped" on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

You can easily rename a group by clicking the pencil icon (✎) to the right of the title, editing the name, and clicking the check mark button to save the changes.


Account Details overview

The Account Details page may include the following information:

Information on the Account Details page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.
Last Deposit Date	The date of the most recent deposit.
Transactions	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions.



Tip: To view some of the information above, you may need to click or tap the details icon (.



Note: Some of the information above may vary depending on your financial institution's configuration.

Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

A transaction can appear on the Account Details page or in the Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: <ul style="list-style-type: none">• Checks and deposits• Transactions at branches and ATMs• Bill payments• Transfers
Activity Center	Transaction types will vary depending on your configuration. Transaction types that you create in Q2online and Q2mobility Apps may include: <ul style="list-style-type: none">• Transfers• Stop payment requests• Address change requests• Check reorders• Deposited checks• Payroll transactions• Wires• Tax payments• Commercial payments and collections

To view account details

- On the Home page, click or tap the account name. The Account Details page appears.

To view account details using enhanced Quick Actions

1. On the Home page, click the two vertical bars on the desired account. If using the mobile banking app, slide the vertical bars to the left.
2. Click or tap **View Activity**. The Account Details page appears.

To view additional transactions

- On the Account Details page, do one of the following:
 - Click or tap the next icon (➤) at the bottom of the page to view the next set of transactions.
 - Click or tap the previous icon (➤) at the bottom of the page to view the previous set of transactions.



Note: You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To close the Account Details page

- On the Account Details page, do one of the following:
 - Click or tap the previous icon (➤) next to the account at the top of the page.
 - Click or tap **Home**.

Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, Pending replaces the date to show the transaction has not posted.
Description	The type of transaction.
Amount	The amount of the transaction.

Transaction information on the Account Details page (cont'd)

Name	Description
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable.
Category	The category and category icon of the transaction.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in online or mobile banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option will search the transaction's description. Therefore, any term that appears in the transaction (such as "Check #2389") can be searched for on the Account Details page. The Activity Center, on the other hand, only contains transactions that were originated in online or mobile banking.

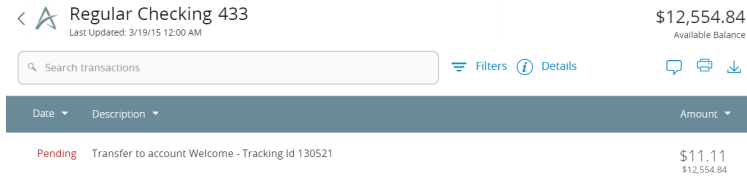


Note: You can use the search box or the search filters separately, but you can't combine search and filtered results.

To search on the Account Details page

1. Click or tap an account. The Account Details page appears.
2. In the **Search transactions** field, enter keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
3. Click or tap the magnifying glass or press **Enter**. The search results appear.

Searching on the Account Details page



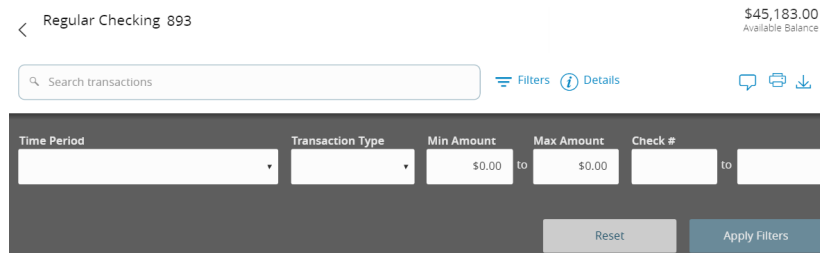
To save a favorite search

1. After searching, click or tap **show advanced**.
2. Click or tap **Favorites > Save as New**. A Save Search window appears.
3. Enter a nickname for the search, then click or tap **Save Search**.
4. (Optional) Click or tap **Favorites**. A list of favorite searches appears.

Filtering transactions

On the Account Details page, you can filter transactions.

Filter details - Business/Corporate



To filter transactions

1. Click or tap an **Account**. The Account Details page appears.
2. Click or tap **Filters** to display filter details.
3. Do one or more of the following:
 - o Select a date range from the **Time Period** drop-down list. If you select **Custom Date**, specify dates in the **Start Date** and **End Date** Calendars.
 - o Select the type of transaction from the **Transaction Type** drop-down list.
 - o Enter the minimum and maximum amounts for the transaction in the **Amount** fields.
 - o (Optional) Specify a check number range in the **Check#** fields.
4. Click or tap **Apply Filters**. The filtered results appear.



Tip: To reset filters and show all transactions, click or tap **Reset**.

To hide filters

- On the Account Details page, do one of the following:
 - In Q2online or in Q2mobility Apps on a tablet, click or tap **Filters**.
 - In Q2mobility Apps on a smartphone, tap the Filter icon (.

Sorting transactions

On the Account Details page, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.



Note: The Balance column does not appear unless you sort by date.

To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change how data is sorted:
 - **Date**
 - **Description**
 - **Amount**
2. Click or tap the same column heading again to change the sort order between ascending and descending.


Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats will vary depending on the settings. Currently, you can only export in Q2online, but not mobile banking.



Note: Contact your financial institution for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. On the Account Details page, click the export icon (.
2. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
 - Spreadsheet (XLS)
 - Spreadsheet (CSV)
 - Microsoft (OFX)
 - Quicken (QFX)
 - QuickBooks (QBO)
3. Depending on your browser settings, one of the following happens:
 - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
 - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
4. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allows you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.




Note: The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, click or tap the transaction.
2. (Optional) Click or tap the transaction again to hide the details.

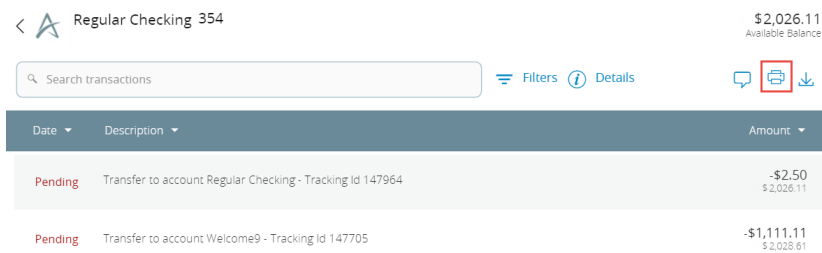
Viewing and printing images associated with a transaction

On the Account Overview page in Q2online, you can view accounts and print information about the accounts. Depending on the configuration, the printed page usually includes the account name, account balance, and other details. It will not print ads, menu options, or the summary graph. On the Account Details page in Q2online, you can print any individual transaction that displays an image icon ()




Note: You can only print from a desktop, not from a tablet or smartphone.

Print button on the Account Details page




Date	Description	Amount
Pending	Transfer to account Regular Checking - Tracking Id 147964	-\$2.50 \$2,026.11
Pending	Transfer to account Welcome9 - Tracking Id 147705	-\$1,111.11 \$2,028.61

To view and print the Account Details page

1. On the Home page, click the account that you want to print. The Account Details page appears.
2. On the Account Details page, click the print icon () . A preview version of the page appears.
3. When the Windows Print dialog box appears, select printing options and then click **Print**.

To view and print the images associated with a transaction

1. On the Home page, click the name of the account that includes the transaction. The Account Details page appears.
2. Click the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** or **Next** to view other images.

3. In Q2online, you can print the images. To print the images, do the following:
 - a. On the transaction details, click the print icon (). The Print page appears.
 - b. When the Print dialog box appears, select printing options and then click **Print**.



Note: For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.



Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to your financial institution about the transaction.



Note: Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction

1. In the transaction details, click or tap the inquire icon (). The Transaction Inquiry window appears with inquiry details.
2. In the **Message** field, enter your message.
3. (Optional) In Q2online, click the Supported Attachments icon (). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.
4. Click or tap **Send**.
5. When the confirmation message appears, click or tap **Close** to go to the Conversations page. The message appears in the Inbox.



Note: The Conversations menu option may appear as Messages, depending on your configuration.

CHAPTER 4: WORKING WITH TRANSACTIONS

This chapter includes information and detailed instructions on managing transfers, understanding the Activity Center, viewing e-statements, managing check deposits, and creating stop payment requests.

Managing transfers

You can use Q2online and Q2mobility Apps to transfer funds, view transfers, and cancel transfers.

Transferring funds

You can transfer funds between accounts at the same financial institution (FI).

To transfer funds

1. In the navigation menu, click or tap **Transactions > Transfers**. The Funds Transfer page appears.
2. On the Funds Transfer page, in the **From** drop-down list, select the account from which you want to transfer funds.
3. In the **To** drop-down list, select the account to which you want to transfer funds.
4. In the **Amount** field, enter the amount to transfer.
5. (Optional) Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields expand.
 - a. Click or tap a transaction frequency.
 - b. Select a **Start Date** and **End Date** from the calendar, or click or tap **Repeat Forever**.

HOW OFTEN SHOULD THIS TRANSFER REPEAT? *

----Select Transaction Frequency----

START DATE * END DATE *

Please select a Frequency [calendar icon] Please select a Start Date [calendar icon]

Repeat Forever

6. Click or tap the **Date** field, and then select the date that you want the transfer to occur.



Note: The date selected is the date you want the transfer to be processed, not the date the funds will become available.

7. (Optional) Enter information about the transfer in the **Memo** field.
8. Click or tap **Transfer Funds**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
9. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.



Note: You can set up a recurring transfer to start today.

Viewing transfers

You can view or search for an existing pending or processed transfer on the following pages:

- Funds Transfer
- Activity Center

The Activity Center page may include additional details about a transfer.

To view a transfer on the Funds Transfer page

1. In the navigation menu, click or tap **Transactions > Funds Transfer**. The Funds Transfer page appears.
2. Click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer. The search results appear below the search field.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details overlay, click or tap **View in Activity Center**. The Activity Center page appears, with the transfer selected and the transaction details visible.

To view details of a transfer in the Activity Center

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center appears.
2. In the Activity Center, do one of the following:
 - Click or tap **Single Transactions** to view a single transfer.
 - Click or tap **Recurring Transactions** to view a recurring series of transfers.
 - Click or tap **Deposited Checks** to view a recurring series of transfers.
3. Browse to find the transfer that you want to view.
4. Click or tap **Transfer**. The transfer expands to show the details.

Canceling a transfer

You can use the Activity Center to cancel transfers. You can cancel one or more transfers if the status is Drafted or Pending.



Note: Processed transactions cannot be canceled.

To cancel a transfer

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center appears.
2. Click or tap a transfer. The Transaction details appear.
3. In the Transaction details' Actions drop-down list, click or tap **Cancel** to cancel the transfer. A message prompts you to confirm the cancellation.
4. Click or tap **Confirm** to cancel the transfer. The Transaction Cancelled page appears.
5. Click or tap **Close** to return to the Activity Center.



Tip: For multiple cancellations, click **show advanced** and select the check box of at least two transfers that you want to cancel, then click or tap **Cancel**.

Multi-Account Transfers

Corporate Users with draft and/or approval rights for account transfers can process multiple transactions at one time. The grouped transfers can have the same or different process dates.

Multi-Account Transfer templates share the same methodology used by standard commercial templates; for example, each template requires a unique name and the creator can specify who else can use them. One difference is that the system assigns a batch ID to each Multi-Account Transfer template so that the transfers can be approved or reviewed together as a batch later.

Multi-Account Transfers can eliminate time spent on manually funding accounts and simplify tracking of transfers and reconciliation through cross-referencing of account numbers on bank statements. This feature is only available in the Corporate product.

To perform Multi-Account Transfers

1. In the navigation menu, click or tap **Transactions > Funds Transfer**. The Transfers page appears.

The screenshot shows the 'Funds Transfer' form with the 'Individual Transfers' tab selected. The form includes the following fields and controls:

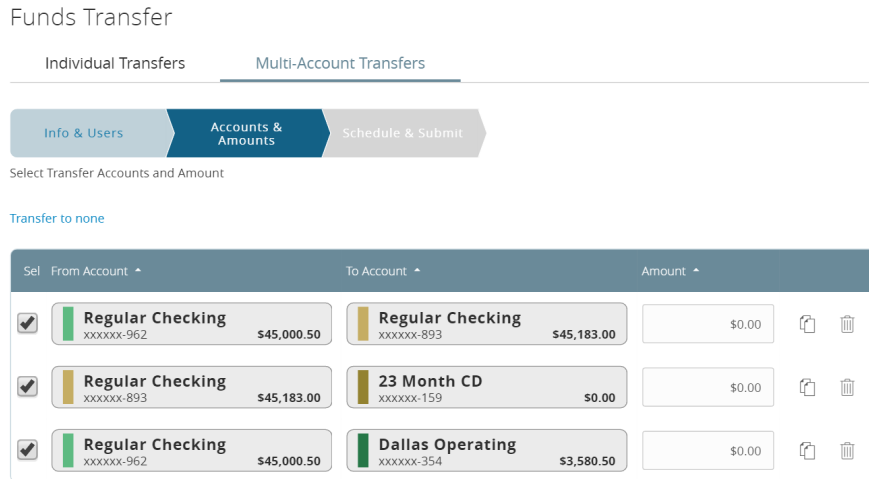
- FROM ***: A dropdown menu with the placeholder text '---Select From Account---'.
- TO ***: A dropdown menu with the placeholder text '---Select To Account---'.
- AMOUNT ***: A text input field containing '\$0.00' and a checkbox labeled 'Make this a recurring transaction'.
- DATE ***: A date picker showing '1/7/2016' with a calendar icon.
- MEMO**: A text input field with the placeholder text 'Enter letters and numbers only'.
- A legend below the memo field: '* - Indicates required field'.
- At the bottom right, there are three buttons: 'Clear', 'Draft', and 'Approve'.

2. Click or tap the **Multi-Account Transfers** tab.

The screenshot shows the 'Funds Transfer' page with the 'Multi-Account Transfers' tab selected. The page layout includes:

- A search bar at the top left.
- Two buttons at the top right: 'Create Template' and 'Transfer Funds'.
- A section titled 'Available Templates' with a list view icon and a grid view icon.
- Three template cards displayed in a grid view:
 - Card 1: '5 Transfers' with a star icon and '5 total transfers'.
 - Card 2: 'Concentration trfer' with a star icon and '8 total transfers'.
 - Card 3: 'Concentration-mo...' with a star icon and '3 total transfers'.
- Each card has a trash icon, a copy icon, and an edit icon at the bottom.

3. From the Multi-Account Transfers tab, do one of the following:
 - Click or tap **Create Template**, then create a transfer template and click or tap **Next**.
 - Click or tap **Transfer Funds**.
 - Click or tap an available template, then click or tap **Next**.
4. Select an account in the **From Account** drop-down list.
5. Select an account in the **To Account** drop-down list.
6. Enter an amount in the **Amount** field.
7. Repeat steps 4–6 for multiple transfers.



8. (Optional) Click the copy icon (📄) to duplicate transfer criteria.
9. (Optional) Click the delete icon (🗑️) to delete transfer criteria.
10. (Optional) To add more transfers, enter the number of additional transfers in the **more transfer(s)** field, then click or tap **Add**.
11. Click or tap **Next**.
12. Select a transfer date from the **Select Date** calendar.



Note: To schedule a recurring transaction, click or tap **Set Schedule**, then select how often the transaction should repeat.

13. (Optional) Write a note in the **Memo** field.



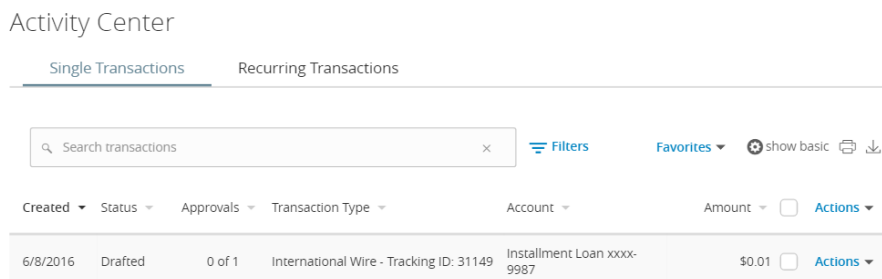
Note: You can click or tap **Push to All** to apply this note to all transfers.

14. Click or tap **Approve**.

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series. You can also see checks that have been deposited on the Deposited Checks tab.

The Activity Center



You can customize the transaction details that appear in the Activity Center by selecting up to six fields. Options vary by transaction type, but may include:

- Amount
- Approvals
- Beneficiary FI
- Create Date
- Created By
- From Account
- IMAD (input message accountability data)
- Intermediary FI
- Message to Beneficiary
- Payment Template (name)
- Process Date
- Recipients
- Status
- To Account
- Transaction Type and ID

You can utilize these fields to approve or cancel transactions, as well as export or print the filtered data.

The Activity Center – Filters

Activity Center

Single Transactions Recurring Transactions

Search transactions x Filters Favorites show basic

Transaction Type: Funds Transfer Status: All Account: All Created By: All

Start Date: Select Date [31] to End Date: Select Date [31] Transaction ID: Batch ID: Amount: \$0.00 to \$0.00

Columns (6 Maximum)

- Created Date To Account Process Date From Account
- Created By Status Type / ID Amount
- Memo

Reset Apply Filters

Created Status Approvals Transaction Type Account Amount Actions

6/8/2016	Drafted	0 of 1	International Wire - Tracking ID: 31149	Installment Loan xxxx-9987	\$0.01	<input type="checkbox"/> Actions
----------	---------	--------	---	----------------------------	--------	----------------------------------

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

Activity Center tabs with number of pending approvals

Individual Transactions **1** Recurring Transactions



Tip: You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

The Activity Center

Activity Center

Single Transactions		Recurring Transactions			
Created	Status	Transaction Type	Account	Amount	Actions
6/8/2016	Drafted	International Wire - Tracking ID: 31149	Installment Loan xxxx-9987	\$0.01	Actions
6/8/2016	Drafted	International Wire - Tracking ID: 31148	Installment Loan xxxx-9987	\$0.01	Actions
6/6/2016	Drafted	International Wire - Tracking ID: 31005	Regular Checking xxxx-8974	\$0.00	Actions
6/6/2016	Drafted	International Wire - Tracking ID: 31004	Regular Checking xxxx-8974	€500.00	Actions
6/6/2016	Drafted	International Wire - Tracking ID: 31003	Regular Checking xxxx-8974	€200.00	Actions
6/6/2016	Drafted	International Wire - Tracking ID: 30974	Regular Checking xxxx-8974	€5,000.00	Actions
6/6/2016	Pending	International Wire - Tracking ID: 30973	Regular Checking xxxx-9797	€70.00	Actions
6/6/2016	Pending	International Wire - Tracking ID: 30972	Regular Checking xxxx-9654	R\$100.00	Actions

Credits: [0] \$0.00 | Debits: [1] \$528.46

Furthermore, click or tap an individual transaction to expand the transaction details. Depending on your FI's configurations and the transaction type, transaction details in the Activity Center may include the following:

- Tracking ID
- Batch ID
- Created date
- Created By
- Process date
- From Account
- To Account
- To Account Type
- Currency Code
- Exchange Rate
- Foreign Currency Amount
- USD Amount
- Recipient Wire Name
- Beneficiary FI Name
- Beneficiary FI Address

Creating custom views in the Activity Center

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select Message to Beneficiary and Beneficiary Bank as two columns of data that will appear, and then save the custom view as a Favorite for later use.

The Activity Center – Custom View

Activity Center

Single Transactions Recurring Transactions Deposited Checks

Search transactions x Filters Favorites show basic

Transaction Type: Funds Transfer Status: All Account: All Created By: All

Start Date: Select Date to End Date: Select Date Transaction ID: Batch ID: Amount: \$0.00 to \$0.00

Columns (6 Maximum)

<input checked="" type="checkbox"/> Created Date	<input type="checkbox"/> To Account	<input type="checkbox"/> Process Date	<input checked="" type="checkbox"/> From Account
<input type="checkbox"/> Created By	<input checked="" type="checkbox"/> Status	<input checked="" type="checkbox"/> Type / ID	<input checked="" type="checkbox"/> Amount
<input type="checkbox"/> Memo			

Reset Apply Filters

Created Status Approvals Transaction Type Account Amount

To create a custom view in the Activity Center

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap **Filters** on the Single Transaction tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a **Status**.
4. When Column names with check boxes appear, select up to six columns that you want to view.



Note: After six columns are selected, you must clear a selected check box before selecting a new check box.

5. Click or tap **Apply Filters**.
6. (Optional) Click or tap **Favorites** to save the custom view for later use.

Sorting transactions in the Activity Center

In the Activity Center, you can choose to sort transactions by the column headings.

To sort transactions

- In the Activity Center, click or tap any column header to change the criteria by which transactions are sorted.



Tip: Click the column heading again to change the sort order between ascending and descending.

Searching for transactions overview

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:

- Transactions greater than \$500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Basic search transaction fields

Field	Notes
Type	The type of transaction, such as Funds Transfer, Domestic Wire, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction.



Tip: Click or tap **Filters** to see the full list of fields you can use to better define your search.

Searching for a transaction in the Activity Center

When searching transactions in the Activity Center, you can search across multiple types of information, not just the transaction description. Search examples include:

Search examples

Keywords	Search result
Transactions over \$25	All transactions that are at least \$25.01, regardless of type, appear.
Federal Reserve Automated Clearing House (ACH)	Any ACH transactions, including ACH Payment, ACH Payments, ACH Single Receipt, ACH Collections, and ACH PassThru, appear.

Search examples (cont'd)

Keywords	Search result
Tracking #23489	The transaction with tracking ID #23489 appears.

In the Activity Center, you can search for a transaction in the following ways:

- Typing keywords in the **Search transactions** field
- Using the Filters option to filter transactions by certain fields



Note: The exact appearance of the search fields may vary depending on your configuration.

To search for a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Enter text in the **Search transactions** field.

Activity Center

Single Transactions Recurring Transactions

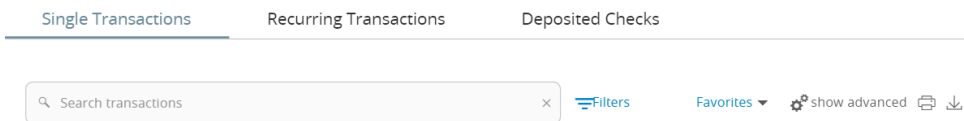
International Favorites

Created	Status	Transaction Type	Account	Amount	
6/8/2016	Drafted	International Wire - Tracking ID: 31149	Installment Loan xxxx-9987	\$0.01	<input type="checkbox"/> Actions
6/8/2016	Drafted	International Wire - Tracking ID: 31148	Installment Loan xxxx-9987	\$0.01	<input type="checkbox"/> Actions
6/6/2016	Drafted	International Wire - Tracking ID: 31005	Regular Checking xxxx-8974	\$0.00	<input type="checkbox"/> Actions
6/6/2016	Drafted	International Wire - Tracking ID: 31004	Regular Checking xxxx-8974	€500.00	<input type="checkbox"/> Actions

3. Click or tap the magnifying glass icon or press **Enter**. The results display all matching payments and transfers.

To search with Basic search


1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Show Basic**. The Basic search details appear.



3. Use the **Filters** button to specify the values to include in the search.
4. Click or tap the magnifying glass or press **Enter**.
5. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all of the search conditions.

To save a favorite search

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears. Click or tap the **Search transactions** field.
2. In the **Search transactions** field, enter your search text.
3. On the Activity Center page, click or tap the **Favorites** drop-down list.

 **Note:** To view the **Favorites** drop-down list, the **Show Advanced** option must be enabled.

4. Click or tap **Save As New** to save the search.
5. In the Save Search window, enter a name for the favorite and click or tap **Save Search**.
6. In the success message, click or tap **Close**. The search result is saved and can be accessed later.

To repeat a favorite search

- On the Activity Center page, click or tap **Favorites** and click or tap the favorite search that you want to use. The search results appear.

Viewing transaction details overview

On the Activity Center page, the details that appear when you expand a transaction to display its details may vary depending on the type of transaction and may include:

Transaction details in the Activity Center

Name	Description
Tracking ID	A unique internal number that identifies the transaction.

Transaction details in the Activity Center (cont'd)

Name	Description
Created	The date that the transaction was created.
Created by	The Login ID of the user who created the transaction.
Will process on	The date that the transaction will be processed.
Amount	The amount of the transaction.
Description	A short description of the transaction.

The details can also include other information specific to the Transaction Type.

Viewing transactions in the Activity Center

The Activity Center page includes all transactions that you create in Q2online and Q2mobility Apps, including recurring transactions.

To view transactions on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center appears.
2. Click or tap the transaction. The transaction expands to show the details.



Tip: Click or tap the transaction again to hide the details.

Canceling pending transactions

Use the Activity Center to cancel a pending transaction. If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrences of the transaction. If you cancel a single transaction in a recurring series on the Single Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Show Advanced**.
3. Browse or search for the transactions that you want to cancel.

4. In the Activity Center, select the check box for each transaction that you want to cancel, click or tap the **Actions** drop-down list, and select **Cancel Selected**.
5. When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change to Canceled in the Activity Center.

Approving transactions

You can use the Activity Center to approve a pending transaction or multiple transactions at once.

To approve one or more transactions

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center appears.
2. Click or tap **show advanced**.
3. Browse or search for the transactions that you want to approve.
4. In the Activity Center, select the check box for each transaction that you want to approve, click or tap the **Actions** drop-down list, and select **Approve Selected**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
6. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized in the Activity Center.

Copying a transaction

If you need to copy a transaction, use the Activity Center to copy an existing transaction.

To copy a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center appears.
2. Browse or search for the transaction that you want to copy.
3. Click or tap a transaction.
4. From the **Actions** drop-down list, click or tap **Copy**. A new transaction of the same type appears with the fields already filled.
5. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center to send a message about a transaction.

To send a message about a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center appears.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. In the Actions drop-down list, click or tap **Inquire**.



Note: The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

5. Click or tap in the **Message** field and enter your message.
6. (Optional) In Q2online, click the attach file icon (📎).



Note: Click or tap **Supported Attachments** to see the supported file types of documents you can attach.

7. In the Open dialog box, select a file to attach to the message, and click **Open**.
8. Click or tap **Send**. A message appears confirming that you sent the message.
9. Click **Close**. The Conversations page appears.

Printing transaction details from the Activity Center

In Q2online, you can print transaction details in the Activity Center.



Note: You can only print from a desktop, not from a tablet or smartphone.

To print from the Activity Center

1. On the Home page, click or tap **Transactions > Activity Center**. The Activity Center appears.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** and **Next** to view additional images.
3. In the Actions drop-down list, click or tap **Print Details**. The Print page appears in another window or tab.
4. On the Print page, click or tap **Print**.

Exporting by Transaction Type in the Activity Center

You can export transactions by Transaction Type in the Activity Center to a file format that you select. Export formats will vary depending on the settings.



Note: You can only export data in online banking, but not in mobile banking.

To export by Transaction Type in the Activity Center

1. In the navigation menu, click **Transactions > Activity Center**.
2. Select multiple transaction check boxes, then click the export icon (↓). A window appears where you can download separate XLS files that contain details about exported files, grouped according to transaction type.

Transaction Export

ACH Pass Thru	Download
ACH Payment	Download
External Transfer	Download

Close

3. Click **Download** on the desired transaction type to download the related XLS file.

Viewing e-statements

Depending on your account configuration, you may be able to view electronic versions of your account statements called e-statements. The procedure to view an e-statement may vary according to your settings. For example, in Q2online, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the Q2online site.

Statements page

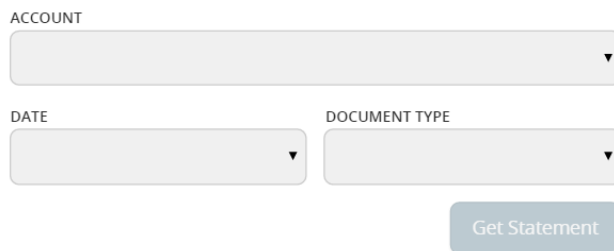
Statements

ACCOUNT

DATE

DOCUMENT TYPE

Get Statement



To view e-statements

1. In the navigation menu, click or tap **Transactions > Statements**. The Statements page appears.
2. Do the following to select the statement to view:
 - a. From the **Account** drop-down list, select the account.
 - b. From the **Date** drop-down list, select the date.
 - c. From the **Document Type** drop-down list, select the file format.
 - d. Click or tap **Get Statement**.
3. Depending on the settings on your device, you may be able to save or print the e-statements.



Note: After choosing an account, you may see a message asking you to opt in to view a statement. Click or tap **Visit Statement Preferences** to change settings.

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from: <http://get.adobe.com/reader>.






Note: In Q2online, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the Q2online site.

To verify that you can view a PDF

1. In the navigation menu, click or tap **Transactions > Statements**. The PDF Verification page appears.

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:


- 1 Press "Get Code"—you will see a PDF with a code for you to copy and paste. 
- 2 Paste the code exactly as it appears into this field and click Verify.   [\(Can't see a PDF?\)](#)

2. Click or tap **Get Code**. If your browser or device configuration permits it, a new tab or window appears displaying the PDF.
3. Do one of the following:
 - o If the PDF appears, enter the verification code exactly as it appears in the PDF in the Verification Code field, and click or tap **Verify**. The PDF Verification Success page appears in a new tab or another window. Click or tap **Close** to return to the Statements page.
 - o If the PDF does not appear, click or tap **I can't see a PDF**. An error message appears. Click or tap **Close** to return to the Home page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

Printing a check image

Use a desktop to print the front and back images of a check.

To print a check image on the Deposit Check page

1. On the Account Details page, click the transaction. The transaction details appear.
2. Click the print icon (). The Print window displays the check image.
3. Click **Print**. The page will print.

Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can only submit a reorder request for one account at a time.

To make changes to the style, layout, delivery method, or the check information, contact your financial institution.



Note: The procedure to reorder checks may vary according to your settings.

To reorder checks

1. In the navigation menu, click or tap **Services > Check Reorder**. The Check Reorder page appears.

Check Reorder

ACCOUNT *	Select an Account
CHECK NUMBER *	Regular Checking xxxxxx-354 \$8,782,013.46
NUMBER OF BOXES *	Regular Checking xxxxxx-433 \$12,563.76
	Regular Savings xxxxxx-005 \$21,442.53
	Regular Savings xxxxxx-291 \$6,206.73

* - Indicates required field

Cancel Send Request

2. Do the following:
 - a. Click or tap the account to include in the reorder request.
 - b. Enter a starting check number in the **Check Number** field, then click or tap **Save**.
 - c. Enter the number of boxes to order in the **Number of boxes** field, then click or tap **Save**.
3. Click or tap **Send Request** to complete the order.
4. Click or tap **Close** on the success message.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.



Note: Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact your FI.

To create a stop payment request

1. In the navigation menu, click or tap **Services > Stop Payment**. The Stop Payment page appears.

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
	Single Check
	Multiple Checks
ACCOUNT *	
NOTE *	* - Indicates required field

Back Send Request

2. On the Request Type tab, click or tap one of the following:
 - o **Single Check**
 - o **Multiple Checks**
3. On the Account tab, click or tap the appropriate account.
4. Enter the check information.
 - o If you selected Single Check, enter the following:
 - o **Check Number**, then click or tap **Save**.
 - o **Payee**, then click or tap **Set**.
 - o **Amount**, then click or tap **Save**.
 - o **Date**
 - o **Note**, then click or tap **Set**.
 - o If you selected Multiple Check, enter the following:
 - o **Starting Check Number**, then click or tap **Save**.
 - o **Ending Check Number**, then click or tap **Save**.
 - o **Start Date**
 - o **End Date**
 - o **Note**, then click or tap **Set**.
5. Click or tap **Send Request** to complete the stop payment action.

-
6. Do one of the following:
 - Click or tap **Close** to return to the Stop Payment page.
 - Click or tap **View in Activity Center**.

CHAPTER 5: MANAGING SECURE MESSAGES AND ALERTS

This chapter includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with your financial institution (FI). Alerts can notify you when important events happen in your accounts.

Managing secure messages

Messages provide a secure way to communicate with your FI and are not used to communicate with any outside party. These messages appear in both Q2online and Q2mobility Apps in the Conversations item in the navigation menu.



Note: Conversations may appear as Messages, depending on your FI's configuration. Conversations combine a message and all its replies into a thread.

In Q2online, you can attach a file to a message. The available file formats are configured by your FI and will vary. The number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

Creating a secure message

You can create a secure message in Q2online or Q2mobility Apps.

New secure message

New Conversation

With *
--Select Recipient--

Subject *

Message *

Supported Attachments

Cancel Send

To create a secure message

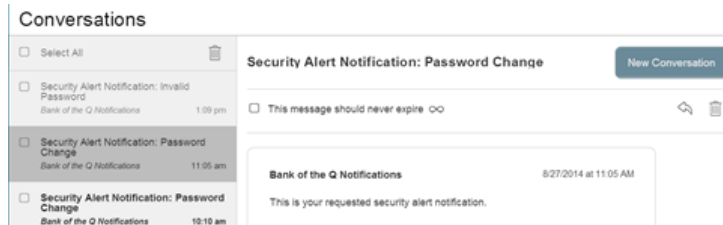
1. In the navigation menu, click or tap **Conversations**.
2. Click or tap **New Conversation**.
3. From the **With** drop-down list, click or tap a Recipient.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap the attachment icon (📎). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.
7. When your message is complete, click or tap **Send**.

Reading a secure message

You can use the Conversations page to read secure messages in Q2online and Q2mobility Apps.

To read a secure message

1. In the navigation menu, click or tap **Conversations**. The Conversations page appears.



2. Do one of the following:
 - If the Inbox appears, click or tap the message that you want to read. The original message and all related replies appear.
 - If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read. The original message and all related replies appear.



Note: The Inbox option only appears on mobile devices.



Tip: You can save important conversations by clicking or tapping a message and then clicking or tapping **This message should never expire** in the message detail area.

Replying to a secure message

You can use the Conversations page to reply to a secure message in Q2online or Q2mobility Apps. You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, click or tap the reply icon (↩). The Reply window appears.
2. In the **Message** field, enter the message.
3. (Optional) In Q2online, click the attachment file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send**.

Deleting conversations

Use the Conversations page to delete conversation threads in Q2online and Q2mobility Apps.



Caution: When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

Message detail area

This message should never expire ∞



To delete conversations

1. In the navigation menu, click or tap **Conversations**. The Conversations page appears.
2. Do one of the following:
 - If the Inbox appears, click or tap the delete icon (🗑️).
 - If the Inbox does not appear, click or tap **Inbox**, and click or tap the delete icon (🗑️).
3. In the Inbox, do one of the following:
 - Click or tap a single message.
 - Click or tap the check boxes for the message threads that you want to delete.
 - Click or tap **Select All** to select all message threads.
4. Click or tap the delete icon (🗑️).
5. When prompted, click or tap **Delete** to verify the deletion. The Conversation Deleted page appears.
6. Click **Close** to return to the Inbox.

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

Alerts page

Settings

Alerts --- New Alert ---

▼ Date Alerts (1)

▼ Account Alerts (0)

▼ History Alerts (0)

▲ Insufficient Funds Alerts (1)

Description	Account	Frequency	Notification	Enabled	
When I have insufficient funds.	Regular Checking XXXXXXXX-159	○	Send only a secure message	<input checked="" type="checkbox"/>	Edit

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Date	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: <ul style="list-style-type: none">• A specified check number posts.• A credit or debit transaction is greater than or less than an amount that you specify.• A transaction description matches text that you specify.

Alert types (cont'd)

Alert Type	Description
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.
Transaction	Notifies you when the following transactions are generated: <ul style="list-style-type: none">• ACH batch• ACH collection• ACH PassThru• ACH payment• ACH receipt• Domestic wire• Domestic wire (incoming)• Domestic wire (outgoing)• EFTPS• Funds transfer• International wire• International wire (incoming)• International wire (outgoing)• Payroll

The alert can trigger when the transaction is:

- Drafted
- Authorized
- Processed
- Canceled
- Failed

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated. You can choose to receive alerts in any of these ways:

- Secure message (in Q2online and Q2mobility Apps)
- Email
- Telephone call
- Text (SMS) message



Tip: You can specify the time to receive alerts in a telephone call or a text message.

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it. You can set an alert to occur immediately. Alert types may vary according to your settings and may include:

- Date alerts
- Account alerts
- History alerts
- Insufficient funds alerts
- Transaction alerts

Delivery methods may include:

- Secure message
- Email
- Phone
- SMS/Text message

If you miss an alert delivered by email, you may need to change settings or double-check the Messages inbox. If you don't see an email alert, check your junk email folder. If your alert was delivered there, configure your mail settings to allow messages from our email address.



Tip: If you miss an alert, our alert system will leave a voicemail message. If you did not receive a phone call, check your message mailbox under the Messages menu to confirm receipt. If there is no alert in the secure mailbox, confirm that the alert is enabled.

To create an alert

1. In the navigation menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. In the **New Alert** drop-down list, click or tap the alert type that you want to create. The New Alert page appears.
3. Click or tap an alert type.
4. Enter the required information to set up the alert.

5. Select an option from the **Select a delivery method** drop-down list:
 - Click or tap **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
 - Click or tap **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
 - Click or tap **Phone** to send the alert as a telephone call.
 - Click or tap the country from the country drop-down list, then enter the phone number to call.
 - Enter the time to call. You can set this to occur immediately.
 - Click or tap **Text Message** to send the alert as a text (SMS) message.
 - Click or tap the country.
 - Enter the phone number.
 - Enter the time to send the message or select the **Send Immediately** check box, then select the **Agree to Terms** check box.
6. (Optional) Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.
7. Click or tap **Save**.
8. In the success message, click or tap **Close**. The new alert appears on the Alerts page.



Note: When you select Every Occurrence, a Transaction alert is sent every time the conditions match.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an alert

1. In the navigation menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to edit.
3. Click or tap **Edit** for the account you want to edit. The Edit Alert page appears.
4. Make any needed changes to the alert settings, then click or tap **Save**.
5. Click or tap **Close** on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To enable or disable an existing alert

1. In the navigation menu, click or tap **Settings** > **Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the **Enabled** column:
 - Click or tap **Off** to disable the alert.
 - Click or tap **On** to enable the alert.
4. When the Save Alert page appears, click or tap **Close**.



Tip: You can hide Alert details, such as the description and frequency, by clicking or tapping the show/hide icons (∨)(∧).

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert

1. In the navigation menu, click or tap **Settings** > **Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to delete.
3. Click or tap **Edit**. The Edit Alert page appears.
4. Click or tap **Delete**.
5. When prompted, click or tap **Confirm** to delete the alert.
6. When the deletion is complete, a message appears. Click or tap **Close**.

Security alerts overview

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all of the configured delivery methods.



Note: Some alerts may be dimmed, depending on your financial institution's configurations. Dimmed alerts cannot be edited.



Caution: Always use a second delivery method along with email for greater security.

Configuring security alerts

Use the Alerts page to configure security alerts. Alert preferences only affect the security alerts.

To enable or disable optional security alerts

1. In the navigation menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**. The list of available alerts appears.
3. Do one of the following:
 - To enable an alert, click or tap **On**.
 - To disable an alert, click or tap **Off**.
4. On the Save Alert page, click or tap **Close** to return to the Alerts page.

To edit security alert delivery preferences

1. In the navigation menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.
4. Enter the **E-mail Address**, **Phone Number**, or **SMS Text Number** where you want to receive security alerts. Do at least one of the following:
 - In the **E-mail Address** field, enter the email address to receive security alerts.
 - In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code** and **Phone Number** fields.

-
- In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Area Code** and **Phone Number** fields.
5. On the Delivery Preferences page, click or tap **Save**. A success message appears.

CHAPTER 6: BUSINESS FEATURES OVERVIEW

Business features let users who have commercial accounts manage complex banking needs. This chapter includes information and detailed instructions for the commercial features in Q2online and Q2mobility Apps.

User management overview

Every user has an individual set of rights, including:

- Rights to create payments and templates of specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to features in Q2online and Q2mobility Apps.
- Transaction view capabilities.

These rights control what each user can do in Q2online and Q2mobility Apps. Manage these rights by giving users the permissions that they need to perform their jobs.



Note: Although many Business concepts regarding user management also apply to the Corporate Banking product, see ["Using Corporate Banking" on page 97](#) if you will use the Corporate functionality in online banking. In addition to rights and limits, Corporate includes User Roles with varying levels of entitlements, as well as Company Policies.

The rights, features, and accounts assigned to the Business user you create for your business are driven by your needs and factors such as the business structure, number of owners, and number of employees.

The following table includes examples of user transaction and feature rights for business structures:

Business structure examples

Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	<ul style="list-style-type: none"> • Owner: Draft and approve vendor payments and invoices. Manage users. • Backup: Draft restricted for vendor payments and invoices.
Partnership	2	20	<ul style="list-style-type: none"> • Owner 1: Draft vendor payments and invoices. Manage users. • Owner 2: Approve vendor payments and invoices. Manage users. • Office manager: Draft restricted for vendor payments and invoices.
Small or medium business	Multiple	200+	<ul style="list-style-type: none"> • Directors: Manage templates. Approve payments. Manage users. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

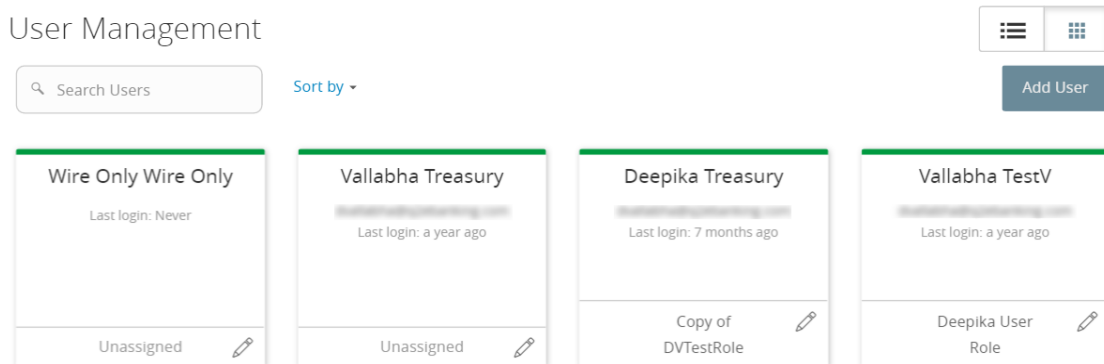
Business structure examples (cont'd)

Business structure	Owners	Employees	Transaction and feature rights for individuals
Large business	Shareholders	1000+	<ul style="list-style-type: none">• Finance EVP: Manage templates. Approve payments.• Payables manager: Draft and approve vendor payments and invoices.• Receivables manager: Draft and approve collections.• Others: Draft restricted for vendor payments, invoices, and collections.

Business user management

The User Management page lists all of the Business account users. You can view users as cards in a grid or as a list. The following illustrates the User Management page.

Sample User Management page



The following information appears for each user:

- Name
- Email address
- The time since the user last logged in
- Account lock status

Click the edit icon (✎) to view more User details. On the View User page, you can:

- See the phone number associated with the User
- Deactivate the User (Business only)
- Assign Rights (Business only)
- Update the role (Corporate only)
- Delete the User

The card color indicates the account status.

Account status colors

Color	Status
Red	Account is locked.
Green	Account is unlocked.



Note: Contact your financial institution to unlock a locked user.

See "[Managing Business users](#)" on page 156 for more information.

How rights control payments and templates

A template is a defined set of instructions you can use for repeated payments or collections.



Note: The Manage Recipient right is required to be able to create a template.

There are two combinations of feature rights required to create a template:

Combinations of feature rights to create a template

Combinations	Allows you to
Manage Recipient and Manage Template	Create a template for any transaction type

Combinations of feature rights to create a template (cont'd)

Combinations	Allows you to
Manage Recipient and Draft rights per transaction type	Create a template for the transaction types for which the User has Draft Rights.

The following table illustrates how the Draft rights for each Transaction Type and the Manage Templates feature control access to payments and templates when Manage Recipients for the User (Business) or User Role (Corporate) is enabled as well:

Rights for each Transaction Type

Draft right for Transaction Type	Manage Templates assigned	Manage Templates not assigned
Draft	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft is enabled. • Create a template from any Transaction Type. • Create a payment from any template and change any fields. • Edit any template. • Delete any template. 	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft Rights are enabled. • Create a template for the Transaction Type where Draft Rights are enabled. • Create a payment from any assigned template or own template and change any fields. • Edit own templates for Transaction Types where Draft is enabled. • Edit assigned templates for Transaction Types where Draft is enabled.
Draft Restricted	Users can create a template, but cannot draft a payment from an existing template, or draft a one-time payment.	Create a payment from an assigned template and change the date, amount, and description.



Caution: Do not combine Draft Restricted and Manage Templates rights, as they conflict with each other.



Note: When a user with Draft rights creates a template, that user can access and edit the template. The only other users who can access the template are users who were granted permission to access the template in the template's Info and User Access Tab or users who have Manage Template Rights.

Creating and saving templates

You must have Draft rights to a Transaction Type and the Manage Recipients feature or Manage Templates and Manage Recipients features assigned to create a template. After a payment is drafted, it must be approved. Rights also control who can approve a drafted payment.



Note: The Manage Recipient right is required to be able to create a template.

You must have rights to an account to include it in a payment or template. The following table lists the payment types and required rights.

Required account rights for payment types

Payment type	Required account right
<ul style="list-style-type: none"> • ACH Payment • ACH Batch • Payroll • Domestic Wire • International Wire • Tax Payment 	Withdraw
<ul style="list-style-type: none"> • ACH Receipt • ACH Collection 	Deposit

The rights required for an ACH PassThru payment depend on the contents of the file.

See "[Managing Business users](#)" on page 156 for information about managing user rights.

Transaction Types

Each user has access to different Transaction Types. Depending on your account configuration, the available types can include some or all of the following:

Transaction Types

Type	Description
ACH PassThru	Upload a complex NACHA-format file that includes ACH batches or non-standard SEC codes (if allowed by the FI).
ACH Payment	Send funds to a single recipient through the ACH Network.
ACH Batch	Send funds to multiple recipients through the ACH Network.
ACH Collection	Collect funds from multiple recipients through the ACH Network.
ACH Receipt	Collect funds from a single recipient through the ACH Network.
Domestic Wire	Send a wire transfer to a recipient in the United States.
International Wire	Send a wire transfer to a recipient in another country.
Payroll	Send funds to multiple recipients through the ACH Network. Optionally split the total payment to each recipient between multiple accounts.
Tax Payment	Send funds to a federal, state, or local tax authority using the Electronic Federal Tax Payment System (EFTPS).

Rights to Transaction Types

After selecting a user, the Overview tab on the User page appears with the approval limits and other details for each Transaction Type. The following example illustrates the Overview tab:

Overview tab example

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Collection	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	👤
ACH Passthru	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000		✓	⊘	✓	👤

The Draft rights for each Transaction Type include the following rights:

Draft rights for Transaction Types

Icon	Right	Permission
✓	Draft	<ul style="list-style-type: none"> • Create a draft. • Create a template of the specified Transaction Type.
ⓘ	Draft Restricted	<ul style="list-style-type: none"> • Create a draft based on an assigned existing template, and change the amount, settlement date, and description.
⊘	None	<ul style="list-style-type: none"> • Cannot create a draft. • Transaction Type does not appear in the New Payments list.

The Approve rights for each Transaction Type include the following:

Approve rights for Transaction Types

Icon	Right	Permission
✓	Approve	Approve a draft.
⊘	None	User can't approve a draft.

The Cancel rights for each Transaction Type include the following:




Cancel rights for Transaction Types

Icon	Right	Permission
✓	Cancel	Cancel an existing draft or an approved, but unprocessed transaction.
⊘	None	User can't cancel.

The View rights control which transactions are visible in the Activity Center. However, without the proper View rights, you may not be able to approve or cancel a draft or transaction.

The rights for each Transaction Type include the following:

View rights for Transaction Types

Icon	Right	Permission
	View Own	Can view your own activity, but cannot view activity by any other users.
	View All	View activity of all other users.
	View None	User can't view activity by any user or User Role.

Other services

Rights also control access to other services that are not used in payments or templates. Depending on your account configuration, the available types can include some or all of the following:

Other service types

Type	Permission
Change Address	Submit an address change request.
Check Reorder	Submit a request to repeat your most recent check order for an account that you specify.
Send Check	Send a paper check to a payee that you specify.
Stop Payment	Submit a stop payment request for one or more checks.
Transfer-Internal	Transfer funds between your accounts.

Limits on transaction approvals

Your financial institution can configure limits on the number and size of transactions that a user can approve. Approval limits apply to each user individually, and each Transaction Type has a separate limit.



Note: In addition to the limits that you set for users, the system sets approval limits for your Business Customer profile as a whole. You cannot set User Approval limits higher than what is established at the Customer level.

You can apply the following limits on each Transaction Type:

Transaction limits

Limit	Limits approval by
Per Transaction (Amount)	Dollar amount for each transaction of the type

Transaction limits (cont'd)

Limit	Limits approval by
Per Day (Amount)	Dollar amount per day for all transactions of the type
Per Month (Amount)	Dollar amount per month for all transactions of the type
Per Account Per Day (Amount)	Dollar amount per day for each account
Per Day (Count)	Number of transactions per day
Per Month (Count)	Number of transactions per month
Per Account Per Day	Number of transactions per day in each account

Rights to access features

Certain features are assigned to each specific user. Depending on your account configuration, the features may include some or all of the following:

Feature access

Feature name	Allows you to
Manage Templates	Create new templates of any Transaction Type, Edit any existing templates of any Transaction Type, and Delete any existing templates. Manage Recipient Rights must also be enabled to create a Template or edit existing templates.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.
Statement Image	View statement images.

Feature access (cont'd)

Feature name	Allows you to
Mobile Capture	Use Q2mobility Apps to deposit checks.
Allow One-Time Recipient	User can add a recipient for one-time payments. However, the recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments.

See ["Creating payments "](#) on page 185 for more information.



Caution: Since a user who has the Manage Users feature assigned can change his or her own rights and limits, you should limit the number of users who have the Manage Users feature assigned.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	<p>Allows the user to create a one-time recipient in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can create a recipient as a permanent record or click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. "Can view all recipients" allows the user to see the existing list when making a one-time payment.</p>
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in the workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in the workflow.</p> <p>If this feature and Manage Recipients are disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in the workflow. If <i>Allow one-time recipient</i> is on, the user can create a one-time recipient (OK button appears) in the one-time payment flow.</p>

Depending on your account configuration, you may be able to access other features on the Features tab of the User Policy page. These features can include custom forms or access to other services that we provide. The rights have different effects on payments:

Effects of rights on payments

Enabled feature rights	New template	Template edit	One-time payment
Manage Recipients and Draft right	Can see and choose from the entire recipient list to create and save a template or draft a payment (after saving the template).	Can see and choose from the entire recipient list to create and save a template.	Can see and choose from the entire recipient list to create a payment.
Can Access Existing Recipients and Draft right	Not applicable since Manage Recipients and Draft or Manage Templates are required to save a new template.	Can see and choose from the entire recipient list to edit the template for Draft only (saving is not possible).	Can see and choose from entire recipient list to create a payment.
Allow One Time Recipients and Draft right	Not applicable, as permanent recipients' records are required for templates.	Not applicable, as permanent recipients' records are required for templates.	Cannot see recipient list, but can create a one-time recipient (not saved as a permanent record) to create a payment.

Rights to access accounts

The Accounts tab on the User Rights page lists the accounts that a User can access. The following example illustrates the Accounts tab:



Note: While Account Labels may be visible by other Users in the application, the ability to create and edit Account Labels is only applicable to Corporate Users with the Manage Company Policy feature right enabled.

Accounts tab example - Business

Overview Features Accounts

ACCOUNTS

Search by name, number or label

Number	Name	View	Deposit	Withdraw
xxx-8974	Regular Checking	✓	✓	✓
xxx-9654	Regular Checking	✓	✓	✓
xxx-9797	Regular Checking	✓	✓	✓
xxx-2456	IRA	✓	ⓘ	ⓘ
xxx-7897	Regular Savings	✓	✓	✓

Accounts tab example - Corporate

Overview Features Accounts

ACCOUNTS

Search by name, number or label

Number	Name	View	Deposit	Withdraw	Labels
xxx-6789	Regular Checking	✓	✓	✓	Atlanta Checking
xxx-8974	Regular Checking	✓	✓	✓	Atlanta Checking
xxx-9654	Regular Checking	✓	✓	✓	Atlanta Checking
xxx-9797	Regular Checking	✓	✓	✓	Phoenix Checking
xxx-2456	IRA	✓	ⓘ	ⓘ	
xxx-7897	Regular Savings	✓	✓	✓	

For each account, you can assign any or all of the following access rights:

Account access rights

Right	Permissions
View	View balance and history for the account on the Home page and on the Account Details page.
Deposit	Deposit funds into the account.
Withdraw	Withdraw funds from the account.

Making commercial payments

After a user is created, the user can have transaction access and limits, system features, and accounts assigned to the user. Once these have been assigned, the user can begin creating payments, accessing their enabled features, and viewing their accounts in online banking immediately.

Be aware of the following when making payments:

- Recipient total amounts must be less than or equal to the approval limits by Transaction Type for the user in order to approve the transaction. However, the user may still be able to draft the transaction as long as the transaction amount does not exceed the transaction limit for that transaction type at the Customer level, per transaction.
- Users without Manage Template Rights that have Draft Rights to a Transaction Type must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments from existing templates.
- Users must have Draft Rights to make a payment, as Approve alone will not allow the User to create a payment.
- When a user approves a payment in the Review & Submit tab, the payment will be checked against the limits set for that user. If the payment exceeds the limit assigned, the user will receive an error message.



Note: Within the Info & User Access Tab of the template workflow, users with the Draft right only enabled can be selected or deselected. Users with the Manage Templates feature enabled will automatically be selected and cannot be unselected.

Payment and template overview

Your business pays and collects funds every day. You can use commercial payments and templates in Q2online and Q2mobility Apps to create one-time payments and to create templates to automate routine payments.

In Q2online and Q2mobility Apps, a payment is a transaction you create to pay or collect funds.

Templates make it easy for you to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

Templates help you to do the following:

- Reduce error rates
- Delegate tasks
- Control regular payments

You can create a template and assign it to another user. User management allows you to control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all of the following:

- Create a payment from the template and change only the date, amount, and description.
- Create a payment from the template and change any field.
- Edit the template and save the changes for all users.



Note: You can only create unique template names that do not share the same name as an existing template.

Payment recipients overview

In a payment or a template, a recipient is any person or business with whom your business may exchange funds. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates.

A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a recipient when you create the payment or template. Each recipient must have one or more associated accounts. Wire transfers require beneficiary financial institution information and may also need an intermediary financial institution.

If the Recipient account(s) have the required information to support that transaction type, Recipients will appear in the payment workflows for ACH and wire. (For example, at a minimum, wire Recipients must have a beneficiary bank name and wire routing number to appear in the workflow).

Add Recipient page

The screenshot shows a form titled "Recipient Detail". It contains the following fields and options:

- Display Name ***: A text input field.
- ACH Name**: A text input field.
- Wire Name**: A text input field.
- ACH ID**: A text input field.
- ACH Class Code**: A dropdown menu with "Individual (PPD)" selected and "Company (CCD)" as an alternative option.
- Email Address**: A text input field containing "example@example.com".
- Send email notifications**: A checkbox.

The Wire Name field, which must be included, is the person or business who should receive the funds in a wire transfer. When you add an account to the Recipient card, you specify a Beneficiary Financial Institution that will accept the transfer on behalf of the wire recipient (Wire Name).

An intermediary financial institution is a receiving financial institution other than the Beneficiary financial institution. The wire transfer goes first to the intermediary, which retransmits it to the Beneficiary Financial Institution.

If you have the Manage Recipients feature assigned, you can do the following:

- Create recipients
- Edit recipients
- Create a new template. (Users without Manage Template access can create templates by Transaction Type if the user has Manage Recipient rights and Draft rights to the Transaction Type.)

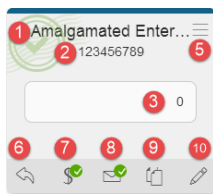
The Recipient Management page does not appear if your rights do not permit you to manage recipients.

Recipient information in a payment or a template

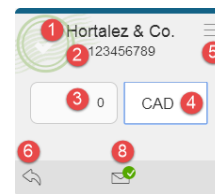
In a payment or template, recipients appear in the Recipient & Amount tab as cards in a grid or as items in a list. The details may vary based on the specific template or payment. For example, template cards have icons representing the addition of a template for adding and editing recipients.

The following examples illustrate the grid view and the list view.

ACH transactions grid example



Wire transfers grid example



ACH transactions list view example









Name	Account	Pay	Notify	Amount	Addendum			
<input checked="" type="checkbox"/> Amalgamated Enterprises	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0				
<input checked="" type="checkbox"/> General Supplies	123456789	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0				

Wire transfers list view example

Name	Account	Notify	Amount	Message to Beneficiary	
<input checked="" type="checkbox"/> Hortalez & Co.	123456789	<input checked="" type="checkbox"/>	0	USD	

Each view includes one or more the following information:

Recipient information in payments and templates

Item	Name	Icon	Description
1	Name	N/A	The name of the recipient.
2	Account	N/A	The account number to use in the payment or template.
3	Amount	N/A	The amount of the payment, or the default amount for the template.
4	Currency	N/A	The currency for the wire transfer. Only appears for an international wire.
5	Accounts		All of the accounts associated with the recipient.
6	Addendum or Message to Beneficiary		For ACH transactions and Payroll payments, a message to include in the transaction sent to the ACH system. The addendum appears in the transaction details on the Activity Center page. It does not appear for the recipient. For domestic and international wire transfers, a message to the beneficiary can be included in the wire.
7	Notify	 or 	Notify the recipient by email when the payment is processed. A recipient email address is required to send a notification.
8	Pay	 or 	Pay the recipient when the payment is processed. Only appears for transactions with multiple recipients.
9	Copy recipient		Copy the recipient in the payment or template. Only appears for payments with multiple recipients.
10	Edit recipient		Edit the recipient. Only appears if you have the Manage Recipients feature assigned. Any changes are permanent and affect all users.



Note: For international wires, currency choices may vary depending on the configuration.

Payment processing times

When you create a payment, you specify the effective date of the payment for ACH and a process date for wire transfers. For ACH, we process your payment to meet the effective date. You cannot schedule a payment to process on a holiday or weekend. If you create a recurring payment and a recurring instance falls on a non-processing day, we automatically move that instance to another processing day.

Depending on the type of transaction and the type of non-processing day, we may move the payment to either the next processing day or the previous processing day. Contact your financial institution for additional information.

Money is debited from your account on the effective date for the following Transaction Types:

- ACH Payment
- ACH Batch
- Payroll
- Tax Payment

Money is debited from your account on the process date for the following Transaction Types:

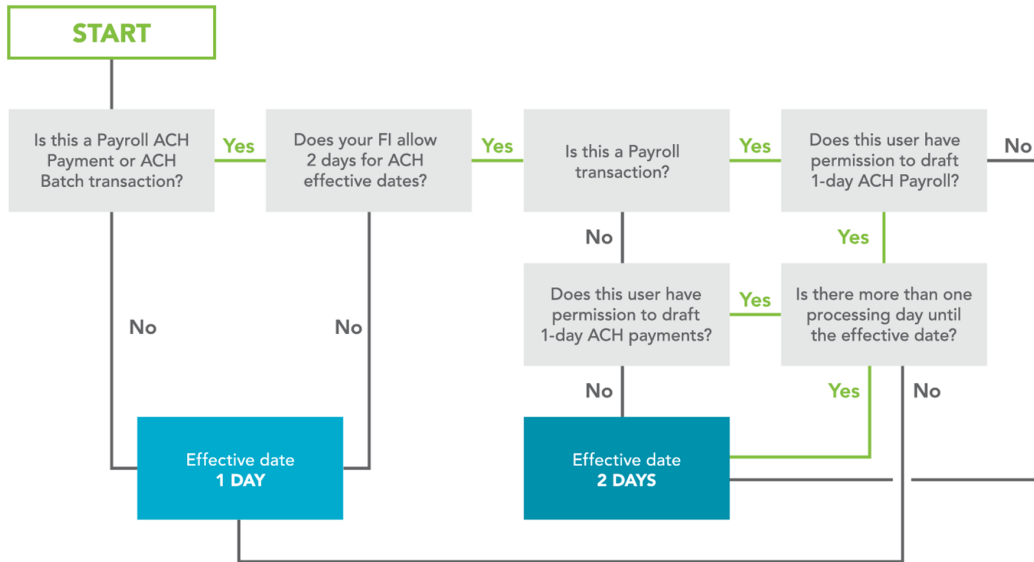
- Domestic Wire Transfer
- International Wire Transfer

Money is credited to your account on the effective date for the following Transaction Types:

- ACH Receipt
- ACH Collection



Note: For ACH PassThru transactions, you select the process date for the file. Money is debited or credited on the effective date(s) specified in the file.



The following table outlines the typical processing times for each Transaction Type. Contact your financial institution for detailed information on processing dates.

Transaction Type processing window

Transaction Type	Process date
ACH Payment	2 days before
ACH Receipt	1 day before
ACH Batch	2 days before
ACH Collection	1 day before
Domestic Wire	Same day
International Wire	Same day
Payroll	2 days before
Tax Payment	2 days before

Subsidiaries overview

A subsidiary is an alternate company profile that you can use when you create a payment or template. You can use subsidiaries when your business requires that you create transactions for multiple entities. For example, a holding company could create a subsidiary for each of the company's real subsidiaries. An accountant who pays taxes on behalf of clients could create a subsidiary for each client.

When you include a subsidiary in a payment, we substitute the characteristics of the subsidiary when we send the processed transaction to the receiving financial institution. The financial institution may or may not pass the information on to the recipient. A payment or a template can be associated with a single subsidiary.

If you have the Manage Subsidiaries feature assigned, you can do the following:

- Create subsidiaries
- Edit subsidiaries

The Subsidiary Management page does not appear if you don't have the right to manage subsidiaries.

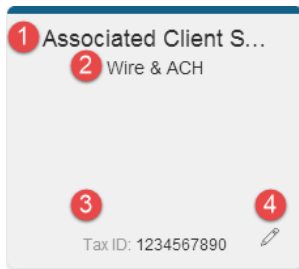


Note: If we manage subsidiaries on your behalf, the Manage Subsidiaries feature and the Subsidiary Management page do not appear. When you create or edit a template, you can add or remove the subsidiaries that we create for you.

Subsidiary information in a payment or a template

When you create a new payment or template, subsidiaries appear in the Subsidiary page as cards in a grid or as items in a list. Templates and one-time payments will initially default to the Customer record when the template or payment is created. The following examples illustrate both a card in the grid view and the list view.

Subsidiary grid view card in payments and templates



Subsidiary list view in payments and templates

Name ^	ACH/Wire	Tax ID ^	
<input type="checkbox"/> Associated Client Services 1	Wire & ACH 2	1234567890 3	 4
<input type="checkbox"/> General Mechanics	ACH	1234567890	
<input type="checkbox"/> Special Services Group	Wire	1234567890	

Each view includes the following:

Card recipient information in payments and templates

Item	Name	Description
1	Name	The name of the subsidiary.
2	ACH/Wire	The ability to support an ACH or Wire Transaction Type. The information required for a subsidiary varies, depending on the type of payment. You can only include a subsidiary in a payment or a template if the subsidiary includes the required information for the payment type.
3	Tax ID	The Tax ID of the subsidiary.
4	Edit subsidiary 	Appears if you have the Manage Subsidiaries feature assigned.

CHAPTER 7: USING CORPORATE BANKING

The Corporate version of online banking is intended for use by companies with high transaction volumes and a large number of employees. It provides end users with more control over who does what, to which accounts, and when, as compared to the control provided in the Business version of online banking. This set of extended permissions is known as *entitlements*.



Note: If you do not use the Corporate product, you can skip this chapter.

This chapter includes information and detailed instructions for the Corporate features in Q2online and Q2mobility Apps.

This chapter contains the following:

- ["Corporate overview" on page 97](#)
- ["Differences between Business and Corporate" on page 102](#)
- ["Corporate user management" on page 100](#)
- ["Corporate rights to Transaction Types" on page 106](#)
- ["Entitlements " on page 109](#)
- ["Company Policy " on page 111](#)
- ["User Roles" on page 124](#)
- ["Dual Action" on page 145](#)
- ["Reporting" on page 149](#)

Corporate overview

Corporate is for companies with high transaction volumes and a large number of employees that require more complex entitlement structures. Corporate includes features that help you manage entitlements, provide reports for your end users, and validate routing transit numbers (RTN).

Corporate features

Features	Description
Enhanced entitlements	Control entitlements for the Company Policy and User Roles.

Corporate features (cont'd)

Features	Description
Information reporting	<p>Customize, schedule, and print reports in different formats. Standard reports include:</p> <ul style="list-style-type: none">• Account Activity Report• ACH Activity Report• Cash Position Report• Company Entitlements Report• Outgoing Wires Report• Transaction Report• User Activity Report
RTN validation	<p>Perform RTN validation (RTN lookup) by entering either an American Banker Association (ABA) routing number or FI name into the Recipient Account Record ABA field and have matching entries returned. This service reduces ABA routing number errors, complies with NACHA requirements for commercially-reasonable screening, and reduces costs associated with returned items.</p>
Multi-Transfer	<p>Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single Batch ID will be associated to each set of transfers to streamline approval and reconciliation.</p>
Multi-Wire Origination	<p>Includes the ability for end users to execute multiple domestic or international wire transactions from one screen and save the resulting set of wire transactions as a template. End users can select a single or different effective date for all of the transactions; however, a single batch ID will be associated for each wire to streamline approval and reconciliation.</p>

Corporate features (cont'd)

Features	Description
Batch Wire Uploads	Includes the ability to import a comma separated (CSV) file including multiple domestic or international wires into the Q2 Services, replacing the need to manually key in wires. Uploaded wires will be represented as single transactions in the Activity Center. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. Only files containing the mandatory Fedwire and SWIFT fields will be supported and this Q2 Service does not include the ability to create a wire outside of the CTR format.
Recipient Upload from Batch Payments	Provides the ability to upload a NACHA file containing recipient information to create new recipient records, as well as update existing recipient records when end users are uploading ACH batch payments (ACH payments, collections, and payroll). Q2 only supports recipient fields which are currently supported in Q2 OLB.
Incoming/Outgoing Wire Activity	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown in the Q2 Services will be dependent on the integration made available by the Third Party Service wire system. The Q2 Services are not a system of record for incoming wire transactions or outgoing wire transactions that are not originated from the Q2 Services.
Incoming Wire Alerts	Provides the ability for end users to set up incoming domestic and international wire alerts within Corporate Banking. Connectivity to a real-time wire processor is required. The available data and timeliness of data shown in the Q2 Services will be dependent on the integration made available by the Third Party Service wire system. The Q2 Services are not a system of record for incoming wire transactions or outgoing wire transactions that are not originated from the Q2 Services.

Corporate features (cont'd)

Features	Description
Account Labels	Provides the ability for a User to add labels to accounts within the Company Policy page where the labels can be associated with entitlements and information reporting, resulting in increased efficiency and productivity.
Dual Action by Transaction Type	CSRs will have the ability to enable Dual Action by transaction type within Q2central's Customer Policy page, where the transaction must be approved by a different end user from the one who created it, even if the drafter has approval rights.
Commercial Dashboard	Allows FIs with access to a large volume of accounts to organize accounts, view different balances, and access quick links and widgets in a User-defined view to increase information visibility and productivity with online banking.



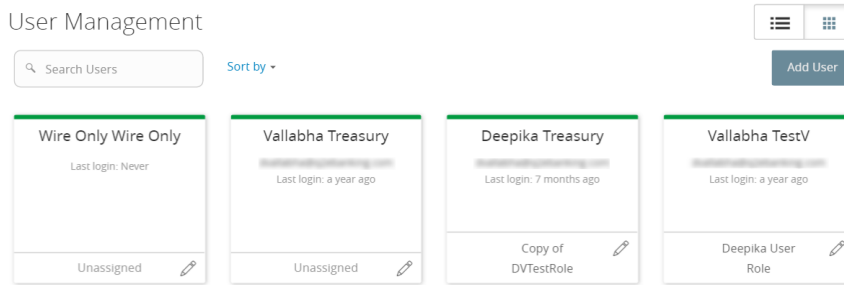
Note: Corporate entitlements, reporting, and RTN validation are only available for Corporate users.

Corporate user management

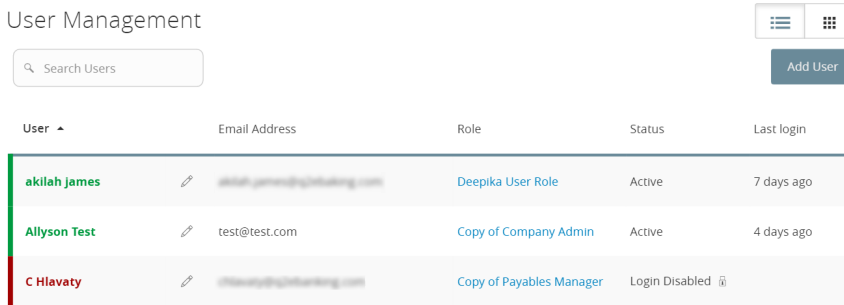
The Corporate User Management page lists all of the Corporate account users. You can view users as cards in a grid or as a list. User management looks similar in both Business and Corporate, but has different coloring and status.

The following images illustrate the User Management page.

Sample Corporate User Management grid view



Sample Corporate User Management list view



The Corporate card will display:

- User Role Affiliation: The affiliation always appears, even if the value is Unassigned and is linked to allow direct navigation to the Manage User Role page.
- User Status: The status always appears. Unlike Business statuses, there are four possible user statuses: Active, Pending, Inactive, and Awaiting activation approval.

In the grid view, the card color indicates the account status. When a user account is locked and needs a password reset, the red card appears. A green card indicates that the account is unlocked and a yellow card indicates that the user is pending.

Corporate account status colors

Color	Status
Red	Account is locked.

Corporate account status colors (cont'd)

Color	Status
Green	Account is unlocked.
Yellow	Account is pending or awaiting approval.

See "[User management overview](#)" on page 73 for more information.

Differences between Business and Corporate

In Business, you define what you can do with your transactions. In Corporate, you define what you can do and how you manage transactions. Since Corporate is part of UUX, users will employ the same payment workflows and template workflow they use in Business. The Corporate entitlement structure allows the separation of duties and the ability to designate specific account numbers to specific transactions such as ACH Payroll.

Corporate is the best solution for companies that need to:

- Have entitlements (account level, time of day, etc.) by transaction type
- Manage users with different levels of responsibility
- Generate reports with transaction information
- Validate ABA routing numbers

These features make Corporate a more efficient and powerful choice for large Business users with a large number of transactions.

Entitlements help different users handle transactions, while users can generate reports that contain specific financial data. Corporate users can also validate the ABA routing number in recipient records for use in ACH or Wire payments, which will reduce errors and returns. Below is a comparison of Corporate and Business features and entitlement options:

Corporate and Business functions

Functionality	Business	Corporate
User Management	X	X
Transaction Types	X	X
Account Numbers permitted to Transaction Types		X

Corporate and Business functions (cont'd)

Functionality	Business	Corporate
Approval Limits	X	X
Draft Limits		X
User Roles		X
Company Policy		X
Activity Center	X	X
RTN Validation		X
Dual Action for financial transactions	X	X
Multiple Approvals of financial transactions		X
Dual Approval of non-financial actions (such as editing a User Role)		X
Information Reporting		X
Permission, Limits, and View Rights for User Roles		X
Third-party service application (also known as SSO) access based on User Roles	X	X
Entitlements (such as IP addresses and subsidiaries, etc.) tied to specific Account Numbers in Policy Rules		X

Commercial Dashboard

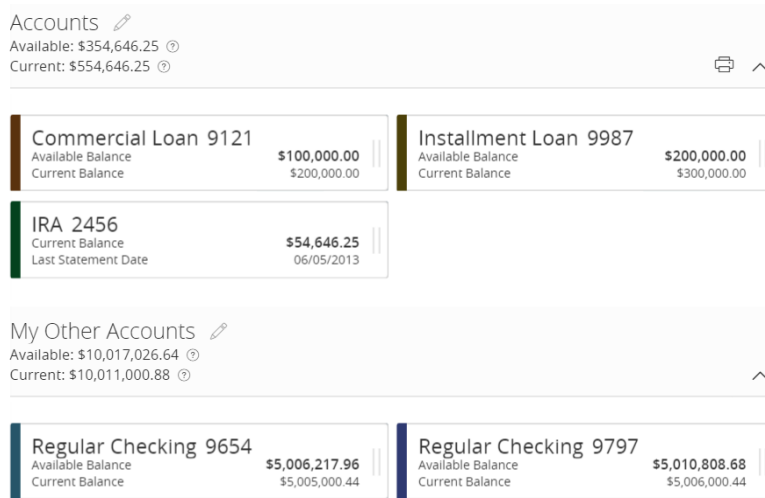
If enabled by your FI, Commercial Dashboard allows FIs with access to a large volume of accounts to organize accounts, view different balances, and access quick links and widgets in a User-defined view to increase information visibility and productivity with online banking.

Corporate Account Grouping

You can use the Account Grouping feature by moving account tiles to categorize accounts on the Home page. If using a mouse, click a tile, hold the mouse

button, drag the tile to a new location, and release the mouse button. On a mobile device, tap a tile, drag it to a new location, and lift your finger to drop it in that location.

Account Grouping - Home page



To create a new account group, click or tap an account tile and drag it to the New Group icon (👤) that appears in the lower-right corner of the screen while a tile is being moved. When the tile is "dropped" on the New Group icon, the New Group field appears.

New group



Enter a name for the new group and click the check mark button to save the changes. You can easily rename a group by clicking the pencil icon (✎) to the right of the title, editing the name, and clicking the check mark button the save the changes.

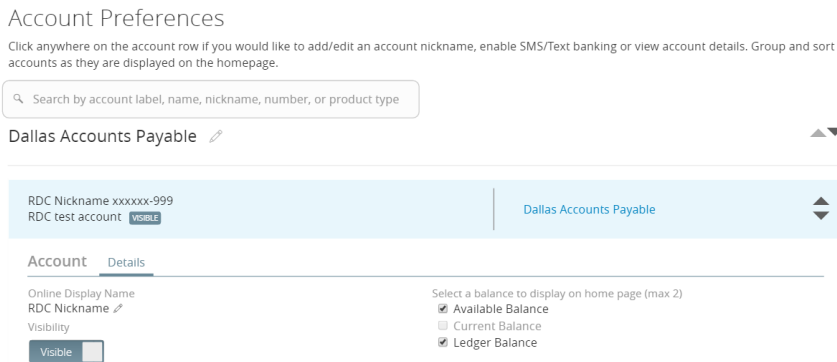
Grouped account balances

You can customize the visible cumulative balances in each group. This allows you to see the working capital for each account group by functional area (for example, Accounts Payable, Accounts Receivable, etc.).

You can select which account balances you want to see for each group. The displayed group balances are relative to the displayed account balances that you select for the first account of each group.

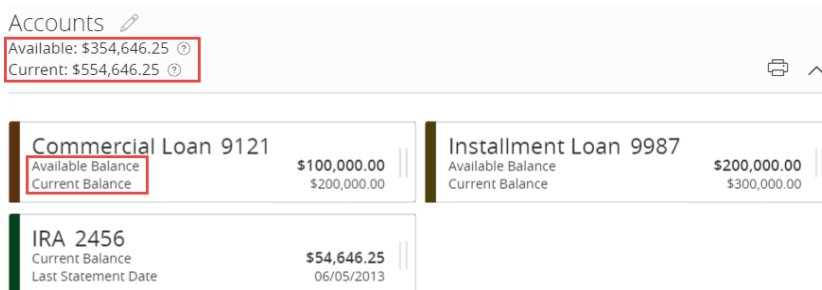
To select visible balances for an account

1. In the navigation menu, click or tap **Settings > Account Preferences**.
2. Click or tap an account for which you want to select displayed balances. The account details options display.
3. Select a maximum of two balance types (for example, Available Balance and Current balance).



The group balance appears on the Home page as the total balance of each account within a group. Also, the balance types displayed for each group are relative to the balance types displayed on the first account of each group.

Home page – Account balances



Home Page Preferences

When Commercial Dashboard is enabled, Users can manage their Home page preferences. The Home Page Preferences page allows you to choose which quick links and widgets you see on your Home page. This allows for personalized customization rather than having to display what your FI has configured, and gives you easy access to the tools that you need most.

Home Page Preferences page

Home Page Preferences

Right Menu Quick Links

Add fast access to features on your home screen. On a mobile device, access your Quick Links using the "More" button at the top of the screen.

Approvals ✓	Press Releases ✓
Quick Transfer ✓	

Right Menu Widgets

Add functionality to your home page with widgets. On a mobile device, access your widgets using the "More" button at the top of the screen.

Loan Rates	Facebook ✓
------------	------------

Corporate rights to Transaction Types

There is an Overview tab available at the Company Policy level and individual User Role level. The Overview tab provides a summary of Transaction Types, what approval limits are assigned to the Transaction Types, and whether Allowed Actions (entitlements) exist at the Company or User Role level.



Note: Any approval limit that conflicts with a higher-level setting will be highlighted in red.

After selecting a User Role, the Overview tab on the User Role's page appears with the approval limits and other details for each Transaction Type.

The following illustrates the Overview tab:

Corporate overview tab example

Overview Features Accounts User Roles							
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$100,000,000,000	100,000,000 / \$100,000,000,000	100,000,000 / \$100,000,000,000	100,000,000 / \$100,000,000,000	1 Any	1 Any	1 Any
ACH Passthru	\$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000		1 Any	1 Any	1 Any
ACH Payment - Single	\$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000	1 Any	1 Any	1 Any
ACH Payments	\$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000	1 Any	1 Any	1 Any

Each Transaction Type contains the following approval limits:

Corporate Transaction Type approval limits

Approval Limit	Detail
Approval Limit	The approval limit for the Transaction Type.
Per Day Approval Limits	The daily approval limit by dollar amount and number of transactions for the Transaction Type.
Per Month Approval Limits	The monthly approval limit by dollar amount and number of transactions for the Transaction Type.
Per Account Approval Limits	The account approval limit by dollar amount and number of transactions for the Transaction Type.

Each Transaction Type contains the following entitlements:

Corporate Transaction Type entitlements

Entitlements	Detail
Draft Actions Max	The number of Draft Allowed Actions (entitlements) created for that transaction type, as well as the maximum Draft dollar amount supported for that transaction type.
Approve Actions Max	The number of Approve Allowed Actions (entitlements) created for that transaction type, as well as the maximum Approve dollar amount supported for that transaction type.
Cancel Actions Max	The number of Cancel Allowed Actions (entitlements) created for that transaction type, as well as the maximum Cancel dollar amount supported for that transaction type.

When the User Role Approval limit conflicts with a higher setting, such as a Company Policy or Bank Policy Approval limit, the amount will be highlighted in red, indicating the limit is set higher. If this happens, the User must check the

Company Approval limits and lower the User Role limit. While the Company limit will always be enforced, the red highlight is intended to provide a visual indicator of a conflict.

The system also evaluates User Role, Company Policy, and Bank Policy Allowed Actions and limits in real-time, as Users are entering amounts. When an Allowed Action or limit is exceeded, the user interface (UI) will indicate where the issue exists and how the User can proceed.



Note: Only Allowed Actions and single-transaction limits are evaluated in real-time. A User's aggregate limits (for example, Per Day, Per Account, and Per Month) will not display inline errors in real-time. They are evaluated on approval of the transaction. Customer aggregate limits, however, are evaluated on draft or approval.

Per transaction over Allowed Action message

The screenshot shows a transaction entry interface. At the top, there is a search bar with the text "Search", a "Show All" button, and "Grid" and "List" view toggles. Below this is a table with columns: Name, Account, Notify, Amount, and Addendum. The first row contains a checked checkbox, the name "Je", the account number "2015671530", a "Notify" checkbox, the amount "\$ 1,000,000,000.00", and an empty "Addendum" field. Below the table, a yellow error message reads: "This transaction amount exceeds your Bank, Company and User Role Approve Allowed Actions. You may draft this transaction but only users with the appropriate permissions will be able to approve it." At the bottom right, there are "Cancel" and "Next" buttons.

Name	Account	Notify	Amount	Addendum	
<input checked="" type="checkbox"/>	Je	2015671530	<input type="checkbox"/>	\$ 1,000,000,000.00	

This transaction amount exceeds your Bank, Company and User Role Approve Allowed Actions.
You may draft this transaction but only users with the appropriate permissions will be able to approve it.

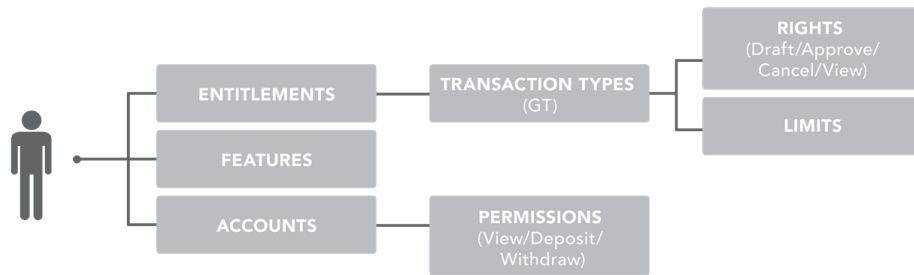
Cancel Next

See "[Company Policy](#)" on page 111 for more information on Allowed Actions.

Entitlements

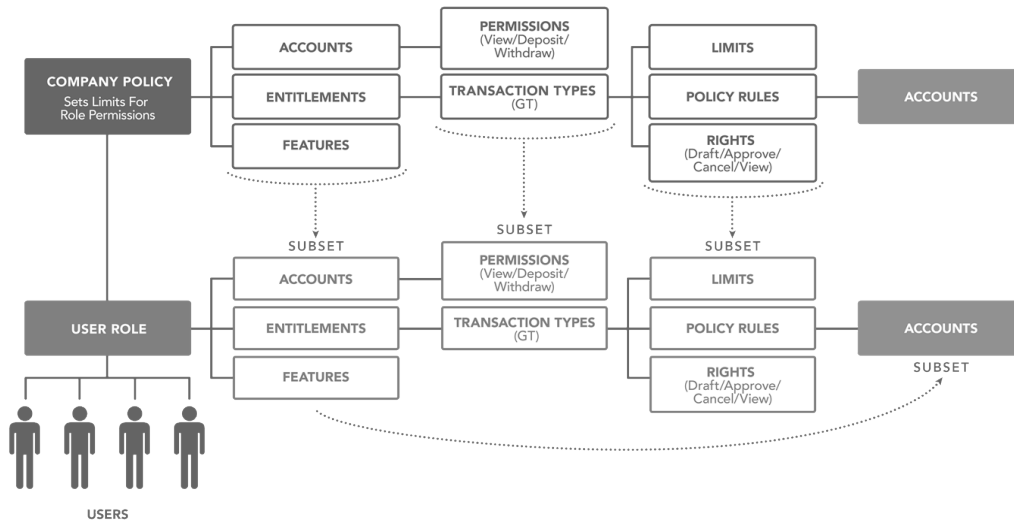
Entitlements determine what users can do. Commercial entitlements are composed of transaction types with different rights and limits.

Commercial entitlements



Corporate entitlements are more complex than commercial entitlements. The Company Policy and User Roles entitlements determine a User's access to certain accounts, features, limits, and rights.

Corporate entitlements



Each policy contains actions, features, and accounts. Policy types include:

Policy types

Type	Description
Company Policy	A group of Allowed Actions that applies to an entire company.
User Role Policy	A group of Allowed Actions for User Roles. Each user needs to be assigned to one User Role. Each one has its own policy.

The Company Policy and User Role Policy permit or limit the actions that users can take. Depending on your entitlement settings, you can make edits to your User Role and Company Policies, if allowed by your financial institution. You must save your changes then log out to make the changes effective.

For more information on configuring Transaction Types, account access, and account features, see:

- ["Configuring rights and limits for Transaction Types" on page 157](#)
- ["Configuring feature options" on page 158](#)
- ["Configuring account access" on page 158](#)

Company Policy

End users with Manage Company Policy rights can manage the Company Policy on behalf of the company. The Company Policy can be edited, but never deleted. Company administrators with Manage Company Policy rights can edit the Company Policy to configure Transaction Types and limits they want at a company level.

Company administrators use the Company Policy page to manage accounts, features, and Transaction Types at the company level. These changes may need to be approved or rejected, if dual action of non-financial transactions is enabled.

See ["Dual Action" on page 145](#) for more information.

Company Policy page

Company Policy

Overview Features Accounts User Roles

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$100,000,000,000	100,000,000 / \$100,000,000,000	100,000,000 / \$100,000,000,000	100,000,000 / \$100,000,000,000	1 Any	1 Any	1 Any
ACH Passthru	\$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000		1 Any	1 Any	1 Any
ACH Payment - Single	\$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000	1 Any	1 Any	1 Any

All User Roles must adhere to the Company Policy settings. The roles cannot override what is allowed at the company level.

Company Policy tabs

Tab	Description
Overview	<p>Displays a list of Transaction Types. Each enabled one must have at least one action. Transaction details include:</p> <ul style="list-style-type: none">• Transaction Type• Per Transaction Approval Limit• Per Day Approval Limits (amount and count)• Per Month Approval Limits (amount and count)• Per Account Approval Limits (amount and count)• Draft Actions Number and Max amount allowed• Approve Actions Number and Max amount allowed• Cancel Actions Number and Max amount allowed
Features	<p>Displays a list of entitlements and third-party services enabled for the company. Examples include:</p> <ul style="list-style-type: none">• Rights: Can Add Users• Link Out: Positive Pay• Mobile: Mobile Authorization• Corporate: Show Hours Policy Element <p>These features will vary depending on your financial institution's configuration.</p>
Accounts	<p>Displays a list of accounts and access rights. Access rights include:</p> <ul style="list-style-type: none">• View: View balance and history for the account on the Home page, on the Account Details page, and in reports.• Deposit: Deposit funds into the account.• Withdraw: Withdraw funds from the account.
User Roles	<p>Displays a list of User Roles, descriptions, statuses, and users.</p>

For each Transaction Type, you can change the following features:

Company Policy Transaction Type features

Feature	Description
Allowed Actions	<p>Change the following information in an action:</p> <ul style="list-style-type: none">• Draft Amount• Approvals• Subsidiaries• Accounts• Draft Hours• Location• IP Addresses

After making the changes, a summary of the proposed action appears.



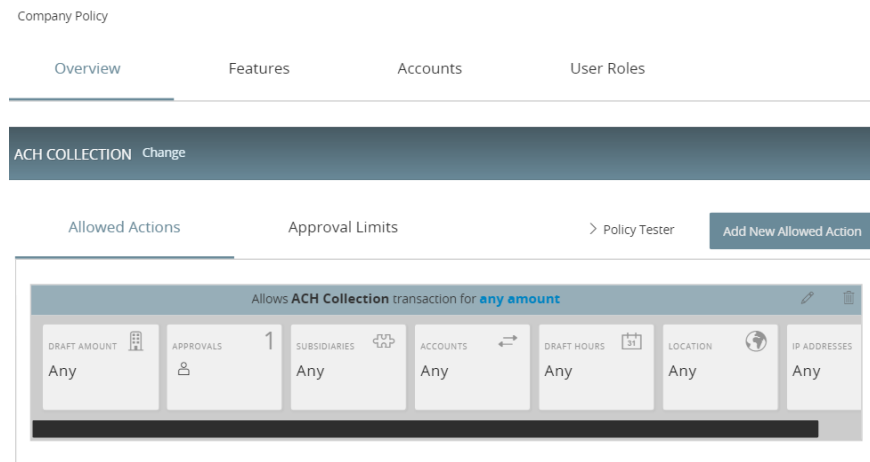
Note: The financial institution may turn off the Subsidiaries, Draft Hours, IP Address, and Location features. These features will vary depending on your financial institution's configuration.

Approval Limits	<p>View limits on the maximum transaction amounts. They include the following details:</p> <ul style="list-style-type: none">• Per transaction• Per account per day• Per day• Per month <p>View limits on the maximum number of transactions, also known as the maximum count. They include the following details:</p> <ul style="list-style-type: none">• Per account per day• Per day• Per month <p>These limits will be read-only in the Company Policy.</p>
-----------------	--

Company Policy Allowed Actions

Allowed Actions at a Company Policy Level determine how each Transaction Type is enabled. They also determine what criteria is required for this transaction to be drafted and approved.

Company Allowed Actions tab



Note: You can't configure accounts in the Allowed Actions tab of an ACH PassThru Transaction Type.


Features in a Company Policy include:

Company Policy Allowed Actions features

Features	Description
Draft Amount	Maximum draft amount.
Approvals	Control how many approvals are needed to complete a transaction.
Accounts	Accounts available for the Transaction Type per the Allowed Action criteria.
Subsidiaries	Subsidiaries available for the Transaction Type per the Allowed Action criteria.

Company Policy Allowed Actions features (cont'd)

Features	Description
Draft Hours	Draft hours available for the Transaction Type per the Allowed Action criteria.
Location	Regions available for the Transaction Type per the Allowed Action criteria.
IP Addresses	IP addresses from which a transaction was performed.

 **Note:** The User Roles page has its own set of Allowed Actions which adheres to the same set of features configured by your financial institution.

Creating Company Policy Transaction Type actions

Edit the Company Policy by creating Transaction Type actions you want at a company level. You can only add Allowed Actions that comply with or are more restrictive than the FI policy settings. After creating a new action, you must save the Allowed Action to make it active.

Add New Allowed Action page

Acme Corporation Policy » ACH Collection » Rule #2 Cancel OK

Allows ACH Collection transaction for any amount

DRAFT AMOUNT	APPROVALS	ACCOUNTS	SUBSIDIARIES	DRAFT HOURS	LOCATION	IP ADDRESSES
Any	1	Any	Any	Any	Any	Any

Enter Maximum Draft Amount

\$

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



Note: To do this, the Manage Company Policy right must be enabled in the User Role's Features tab.

To create a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page appears.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are creating an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
3. Click or tap **Add New Allowed Action** to create additional actions. The Policy Rules page for the selected Transaction Type appears.
4. Add the action by editing the following:
 - **Draft Amount:** Enter a maximum draft amount. You can select **Any** to allow any amount.
 - **Approvals:** Click or tap the (-) or (+) icons to decrease or increase the number of required approvals.
 - **Accounts**
 - **Subsidiaries**
 - **Draft Hours**
 - **Location:** Click or tap **Select All** or **Clear All** to select or clear all regions.
 - **IP Addresses**
5. Click or tap **OK** to save the changes and return to the Company Policy page. A summary appears above the new action.
6. (Optional) If Dual Action Required for Non-financial transactions is enabled, Company Policy changes require approval from a different User with Manage Company Policy rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.



Tip: Create additional actions by clicking or tapping **Add New Allowed Action** and repeating the steps above.



Note: Contact your financial institution for more information on approvals and rejections of non-financial transactions.

Editing Company Policy Transaction Type actions

Edit the Transaction Type actions for a Company Policy by changing the individual parts of the action.

To edit a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page appears.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are editing an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
3. Locate the Allowed Action to edit, and click or tap the edit icon (✎). Click or tap the following action items you wish to change:
 - **Draft Amount:** Enter a maximum draft amount. You can select **Any** to allow any amount.
 - **Approvals:** Click or tap the (-) or (+) icons to decrease or increase the number of required approvals.
 - **Accounts**
 - **Subsidiaries**
 - **Draft Hours**
 - **Location:** Click or tap at least one region in the grid. You can click or tap **Select All** or **Clear All** to select all or clear all regions.
 - **IP Addresses**
4. Click or tap **OK** to return to the Company Policy page.
5. (Optional) If Dual Action Required for Non-financial transactions is enabled, Company Policy changes require approval from a different User with Manage Company Policy rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.

Deleting Company Policy Transaction Type actions

You can delete an Allowed Action from a Transaction Type in the Overview tab.



Caution: Deleting an Allowed Action is permanent, so use caution before deleting an action.

To delete a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page appears.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are deleting an Allowed Action. The **Allowed Actions** tab for the selected Transaction Type appears with the current restrictions.
3. Locate the Allowed Action you wish to delete and click the delete icon (🗑️). The action is removed from the page.

Using the Policy Tester for a Company Policy

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes. This ensures any action or transaction you test is possible based on what is allowed by your Company Policy and FI policy.

Policy Tester results

The screenshot displays the 'Policy Tester' interface within the 'Allowed Actions' tab. At the top, there are navigation options: 'Allowed Actions', 'Approval Limits', 'Policy Tester', and 'Add New Allowed Action'. The main area is titled 'Example Transaction' and contains several input fields: 'OPERATIONS' (Draft), 'AMOUNT' (\$1,000.00), 'ACCOUNT' (Regular Checking xxxx-6), and 'SUBSIDIARY' (Allyson Customer-Treast). Below these are 'IP ADDRESSES' (192.168.1.*), 'LOCATION' (United State), 'DAY' (Any), and 'TIME'. There are also checkboxes for 'Auth code provided' and 'Template used (i.e. draft restricted)'. A 'Test' button is located to the right of the 'SUBSIDIARY' field. Below the input fields, a blue banner indicates 'Allows ACH Collection transaction for any amount'. At the bottom, a grid of restriction categories is shown: 'DRAFT AMOUNT' (Any), 'APPROVALS' (1), 'SUBSIDIARIES' (Any), 'ACCOUNTS' (Any), 'DRAFT HOURS' (Any), 'LOCATION' (Any), and 'IP ADDRESSES' (Any).

To use the Policy Tester for a Company Policy

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page displays the Transaction Types on the Overview tab.
2. Click or tap the **Transaction Type**. The Allowed Actions tab appears.
3. Click or tap **Policy Tester** and edit the following information:
 - **Operations**
 - **Amount**
 - **Account**
 - **Subsidiary**
 - **IP Addresses**
 - **Location**

- **Day**
 - **Time**
 - (Optional) Select **Auth code provided** to test whether the transaction requires an authorization code (SAC or token) to support it.
 - (Optional) Select **Template used (i.e., draft restricted)** to test whether the transaction can be submitted by a Draft Restricted User.
4. Click or tap **Test**. The Policy Results appear and indicate whether the Company Policy and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.

The screenshot displays the Policy Tester interface. At the top, there are tabs for 'Allowed Actions', 'Approval Limits', and 'Policy Tester', along with an 'Add New Allowed Action' button. The main area is titled 'Example Transaction' and contains several input fields: 'OPERATIONS' (Draft), 'AMOUNT' (\$25.00), 'ACCOUNT' (Regular Checking xxxx-8), 'SUBSIDIARY' (Allyson Customer-Treast), 'IP ADDRESSES' (192.168.1.*), 'LOCATION' (United State), 'DAY' (Any), and 'TIME' (12:30 pm). There are also checkboxes for 'Auth code provided' and 'Template used (i.e. draft restricted)'. A red banner below the form states: 'This transaction will be denied: Transaction did not match any allowed actions by Company Policy'. Below this, two policy cards are shown: 'Bank Policy' (Total Access, Allowed) and 'Company Policy' (Allyson Customer-Treasury, Denied). At the bottom, an 'Allowed Actions' section shows a grid of settings: DRAFT AMOUNT (up to \$20), APPROVALS (1), ACCOUNTS (Any), SUBSIDIARIES (Any), DRAFT HOURS (Any), LOCATION (Any), and IP ADDRESS (Any). A red 'X' icon is present in the top left of this section.



Note: The FI may turn off the Subsidiaries, Draft Hours, IP Address, Location, and other features.

See ["Using the Policy Tester for a User Role"](#) on page 143 for more information.

Viewing approval limits for a Company Policy

View approval limits for each Transaction Type at a company level. These limits are read-only at the Company Policy level, but can be tailored to be more restrictive within the individual User Roles.

Limits for a Company Policy

Overview Features Accounts User Roles

ACH COLLECTION [Change](#)

Allowed Actions **Approval Limits**

MAXIMUM AMOUNT These limits are read-only

PER TRANSACTION
\$100,000,000,000

PER ACCOUNT PER DAY
\$100,000,000,000

PER DAY
\$100,000,000,000

PER MONTH
\$100,000,000,000

MAXIMUM COUNT

PER ACCOUNT PER DAY
100,000,000

PER DAY
100,000,000

PER MONTH
100,000,000

To view Transaction Type approval limits

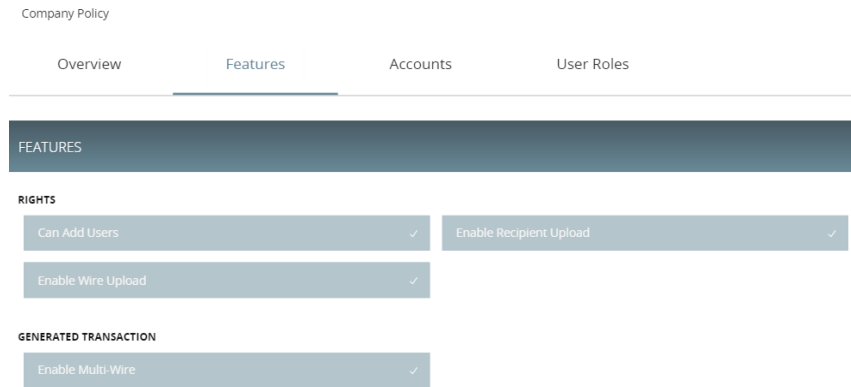
1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page appears.
2. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that Transaction Type.
3. Click or tap the **Approval Limits** tab to see a list of limits. The limits will vary depending on your configuration.

See ["Editing approval limits for User Roles"](#) on page 140 for more information on editing limits within User Roles.

Viewing Company Policy features

The Features page contains a list of features and rights, and is read-only. User Roles must have the rights and features enabled before they can use them.

Company Policy Features page



To view Company Policy features

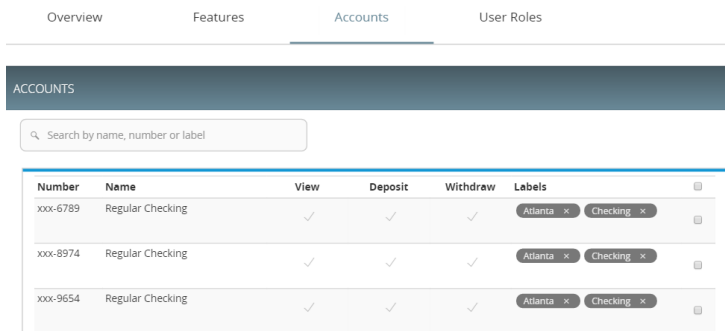
1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page appears.
2. Click or tap the **Features** tab. A list of feature groups appears. The feature group names will vary depending on your configuration and may include:
 - o **Corporate**
 - o **Rights**
 - o **Mobile**
 - o **Custom Features**
 - o **System Values**
 - o **Generated Transaction**

See "[Editing User Role features](#)" on page 142 for more information on making changes within User Role features.

Viewing Company Policy accounts

The Accounts tab contains a list of accounts that users can view. These accounts are read-only at the Company Policy level, but can be tailored within the individual User Roles.

Account tab



To view accounts

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page appears with a list of Transaction Types.
2. Click or tap the **Accounts** tab to see a list of accounts.

See "[Editing User Role accounts](#)" on page 141 for more information on changing accounts within User Roles and the company-wide effects that any changes will have.

Using Account Labels

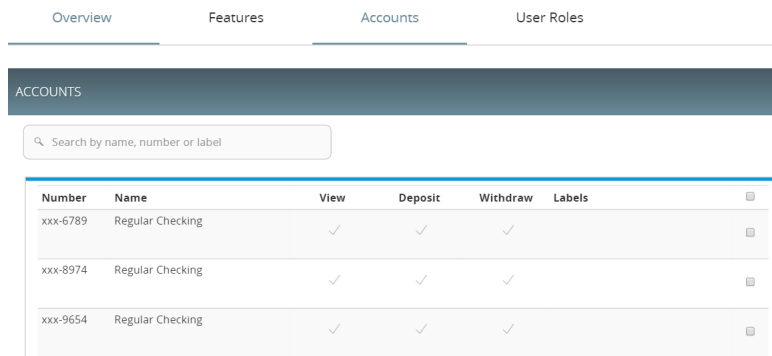
Account Labels allow a User with a high volume of accounts to label accounts into logical sets (by location, cost center, role/individual payment responsibilities, etc.) within the Accounts page of the Company Policy. These labels will display in each Allowed Action creation (Company and User Role Policies) and Information Reporting. While Account Labels can be visible to other Users in the application, such as Users that have Manage User Roles or Information Reporting feature rights enabled, the ability to create and edit Account Labels is only applicable to the User with the Manage Company Policy feature right enabled.

Account Labels work differently than Account Groups on the Home page. Multiple accounts can share the same label (for example, Label 1 has accounts x and y, but Label 2 has accounts x, y, and z); however, each account must be in a

single Group on the Home page. This is by design, as labels are intended to expedite the setup of entitlements and reports, whereas Groups are intended to organize accounts on the Home page for a User-defined view of information.

To create a new Account Label

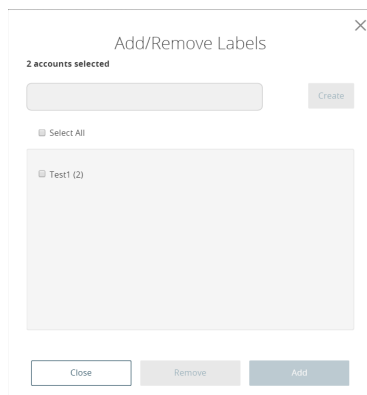
1. In the navigation menu, click or tap **Commercial** > **Company Policy**. The Company Policy page appears.
2. Click or tap the **Accounts** tab. The Accounts page appears.



The screenshot shows the 'Accounts' tab selected in a navigation menu. Below the menu is a search bar with the text 'Search by name, number or label'. Below the search bar is a table with the following data:

Number	Name	View	Deposit	Withdraw	Labels
xxx-6789	Regular Checking	✓	✓	✓	<input type="checkbox"/>
xxx-8974	Regular Checking	✓	✓	✓	<input type="checkbox"/>
xxx-9654	Regular Checking	✓	✓	✓	<input type="checkbox"/>

3. Select the check boxes of each account for which you want to create an Account Label, then click or tap **Edit labels**. The Add/Remove Labels overlay appears.



The screenshot shows the 'Add/Remove Labels' overlay. It has a title bar with a close button (X). Below the title bar, it says '2 accounts selected'. There is a search bar and a 'Create' button. Below that, there is a 'Select All' checkbox and a list of labels. The list contains one label: 'Test1 (2)'. At the bottom, there are three buttons: 'Close', 'Remove', and 'Add'.

4. Enter the name of the new label, then click or tap **Create**.
5. Click or tap **Add** to assign that label to the selected account(s).

Overview Features Accounts User Roles

ACCOUNTS

Search by name, number or label Edit labels 2 of 2 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels	
xxx-6789	Regular Checking	✓	✓	✓	Test1 x	☑
xxx-8974	Regular Checking	✓	✓	✓	Test1 x	☑
xxx-9654	Regular Checking	✓	✓	✓		☐

User Roles

Each Corporate user will belong to a User Role. User Roles contain all the rights for the company's users. Corporate's default roles have different features, permissions, and Transaction Types.

List of User Roles

User Roles ⓘ

Search Create Role

← User Role Templates

Name	Description	Users			
AdminA	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity	2	✎	📄	🗑️
AdminB	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx	1	✎	📄	🗑️

Depending on your configuration, default User Role Templates may appear. Copy the templates of existing roles to create new User Roles. Contact your FI for more information on using role templates.



Note: Business users don't have access to User Roles. Only Corporate users have access to them.

Default User Roles include the following:

Default User Roles

Role	Description
Admin Role	The Admin (also known as Administrator) has access to all features, accounts, and enabled Transaction Types with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. This role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables Admin	The Payables Admin has access to Company Policy related features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Receivables Admin	The Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables/Receivables Admin	The Payables/Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled payables & receivables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, International Wire Transfer, ACH Single Receipt, and ACH Collections) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables/ Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.

Default User Roles (cont'd)

Role	Description
Payables Manager	The Payables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with 50% of maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables Manager Role also has 50% of the Role Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Receivables Manager	The Receivables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with 50% of the maximum amounts allowed by your FI's policies per Company Policy for draft, approve, and cancel transaction rights. The Receivables Manager Role also has 50% of the Approval Limits per Company Policy and the ability to view all user and User Role transaction activity.
Payables Clerk	The Payables Clerk has no access to features, access to all accounts, and access to enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, Pass Thru, Domestic Wire Transfer, and International Wire Transfer) with 25% of the maximum amounts allowed by your FI's policies for the draft restricted (except for PassThru, which is draft right), approve, and cancel transaction rights. The Receivables Clerk also has 25% of the Approval Limits per Company Policy and the ability to view only their own User Role transaction activity.
Receivables Clerk	The Receivables Clerk has no access to features, access to all accounts, and access to enabled payables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with 25% of the maximum amounts allowed by your FI's policies for the draft restricted (except for PassThru, which is draft right), approve, and cancel transaction rights. The Receivables Clerk also has 25% of the Approval Limits per Company Policy and the ability to view only their own User Role transaction activity.

Default User Roles (cont'd)

Role	Description
View Only	The View Only role has no access to features, but has access to all accounts, and access to view all Transaction Types (ACH Single Receipt and ACH Collections).

Role templates are created by the financial institution to reduce setup requirements by the customer. However, roles can be created manually. After selecting a User Role, you can make changes for each role's Transaction Type. Changes take effect the next time the user logs in. Depending on your FI's settings, these changes may need to be approved first.

This page includes the following tabs:

User Role tabs

Tab	Description
Overview	<p>Displays a list of Transaction Types. Each enabled type must have at least one action. Transaction details include:</p> <ul style="list-style-type: none">• Transaction Type• Per Transaction Approval Limit• Per Day Approval Limits (amount and count)• Per Month Approval Limits (amount and count)• Per Account Approval Limits (amount and count)• Draft Actions Number and Max amount allowed• Approve Actions Number and Max amount allowed• Cancel Actions Number and Max amount allowed• Transaction view capabilities
Features	<p>Displays a list of entitlements and third-party services enabled for the User Role. Examples include:</p> <ul style="list-style-type: none">• Rights: Can Add Users• Link Out: Positive Pay• Mobile: Mobile Authorization• Corporate: Show Hours Policy Element <p>These features will vary depending on your financial institution's configuration.</p>

User Role tabs (cont'd)

Tab	Description
-----	-------------

Accounts Displays a list of accounts and access rights. Access rights include:

- View: View balances and history for the account on the Home page, on the Account Details page, and in reports.
- Deposit: Deposit funds into the account.
- Withdraw: Withdraw funds from the account.

See ["Creating a User Role"](#) on page 136 for more information.

Transaction Types

You can manage each User Role's Transaction Type details by managing limits and other settings.

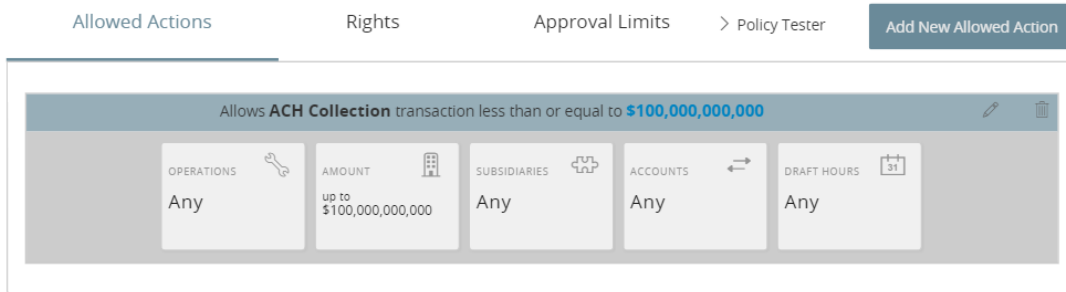
User Role Transaction Types

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999,999	999,999,999 / \$999,999,999,999	999,999,999 / \$999,999,999,999	999,999,999 / \$999,999,999,999	1 Any	1 Any	1 Any	
ACH Passthru	\$999,999,999,999	999,999,999 / \$999,999,999,999	999,999,999 / \$999,999,999,999		1 Any	1 Any	1 Any	

You can create a new User Role, copy existing User Roles, or copy Role Templates (if enabled) to create new ones. Edit a role by changing the policy features (Allowed Actions, Rights, and Limits). When you set your Allowed Actions, a sentence summarizes the changes so other users can see the results of the new action.

In the example below, the User Role is allowed to draft, cancel, and approve ACH Collection transactions of any amount, at any time for any accounts.

User Policy entitlements example



For each transaction, users can change the following policy features:

User Role Transaction Type features

Features	Description
<p>Allowed Actions</p>	<p>Change the following information in an Allowed Action:</p> <ul style="list-style-type: none"> • Operations (Draft, Approve, or Cancel) • Amount • Subsidiaries • Accounts • Draft Hours <p>After making the changes, a summary of the proposed action appears.</p> <p>Use the Policy Tester to check whether changes to an action follow the Bank, Company, and User Role Policies. If the transaction is denied, that means the transaction didn't match the Allowed Actions for that policy.</p>
<p>Rights</p>	<p>Control whether the user can view online activity. Users can view one of the following:</p> <ul style="list-style-type: none"> • All activity for the company • The user's activity • The activity of everyone with the same role • No activity

User Role Transaction Type features (cont'd)

Features	Description
Approval Limits	<p>Set limits on the maximum transaction amounts by editing the following details:</p> <ul style="list-style-type: none">• Per transaction• Per account per day• Per day• Per month <p>Set limits on the maximum number of transactions (also known as maximum count) by editing the following details:</p> <ul style="list-style-type: none">• Per account per day• Per day• Per month

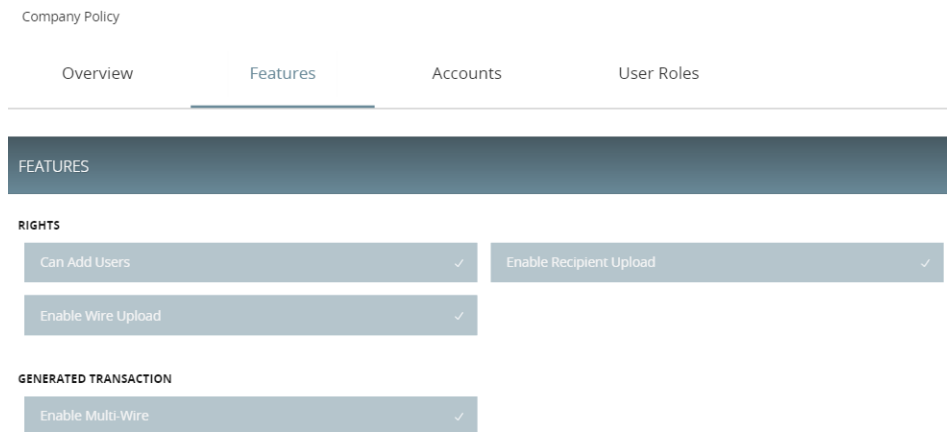


Tip: Transaction Type names and features may vary depending on your configuration.

User Role Features

The Features tab on the User Role Policy page lists the features assigned to a specific user.

Features tab example



Depending on your configuration, the features may include some or all of the following:

Feature options

Option	Description
Manage Templates	Create, edit, and delete templates. Create/edit requires Manage Recipients rights to be enabled.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Allow One-Time Recipient	User can add a recipient for a one-time payment. However, that recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments.
Manage Users	Add and delete users.
Statement Image	View statement images.
Mobile Capture	Use Q2mobility Apps to deposit checks.

Feature options (cont'd)

Option	Description
Manage Company Policy	Make changes to the Company Policy.
Manage User Roles	Create, edit, and delete User Roles.
Information Reporting	View and create reports from existing reports.
Multi-Transfer	Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single Batch ID will be associated to each set of transfers to streamline approval and reconciliation.
Multi-Wire Origination	Includes the ability for end users to execute multiple domestic or international wire transactions from one screen and save the resulting set of wire transactions as a template. End users can select a single or different effective date for all of the transactions. However, a single batch ID will be associated for each wire to streamline approval and reconciliation.
Batch Wire Uploads	Includes the ability to import a comma separated (CSV) file including multiple domestic or international wires into the Q2 Services, replacing the need to manually key in wires. Uploaded wires will be represented as single transactions in activity center. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. Only files containing the mandatory Fedwire and SWIFT fields will be supported and this Q2 Service does not include the ability to create a wire outside of the CTR format.

Feature options (cont'd)

Option	Description
Recipient Upload from Batch	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown in the Q2 Services will be dependent on the integration made available by the Third Party Service wire system. The Q2 Services are not a system of record for incoming wire transactions or outgoing wire transactions that are not originated from the Q2 Services.
Incoming/Outgoing Wire Activity	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown in the Q2 Services will be dependent on the integration made available by the Third Party Service wire system. The Q2 Services are not a system of record for incoming wire transactions or outgoing wire transactions that are not originated from the Q2 Services.
Incoming Wire Alerts	Provides the ability for end users to set up incoming domestic and international wire alerts within Corporate Banking. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown in the Q2 Services will be dependent on the integration made available by the Third Party Service wire system. The Q2 Services are not a system of record for incoming wire transactions or outgoing wire transactions that are not originated from the Q2 Services.
Account Labels	Provides the ability for a User to add labels to accounts within the Company Policy page where the labels can be associated with entitlements & information reporting, resulting in increased efficiency and productivity.

Feature options (cont'd)

Option	Description
Dual Action by Transaction Type	CSRs will have the ability to enable Dual Action by transaction type within Q2central's Customer Policy page, where the transaction must be approved by a different end user from the one who created it, even if the drafter has approval rights.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	<p>Allows one-time recipients in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can "Create Recipient" as a permanent record or click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. The "Can view all recipients" option allows the user to see the existing list when making a one-time payment.</p>

Feature access combinations (cont'd)

Feature name	Allows you to
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in workflow.</p> <p>If this feature and Manage Recipients are not disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in workflow. If Allow one-time recipient is on, the user can create a one-time recipient in the one-time payment flow.</p>

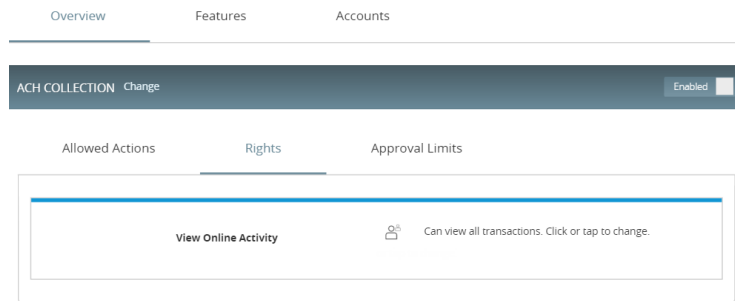
Rights have different effects on payments, so use caution before making changes to a feature.

See ["Rights to access features"](#) on page 83 for more information.

Rights

The Rights tab determines the extent of transaction activity that users assigned to a User Role can see.

Rights tab







User Roles can view:

- The user's activity
- All activity for the company
- The activity of everyone with the same role
- No activity

The View Rights control which activities are visible on the Overview tab. The rights for each Transaction Type include the following:

View rights for Transaction Types

Icon	Right	Permission
	View Own	Can view your own activity, but cannot view activity by any other users.
	View Role Only	View all activity of others with the same role.
	View All	View activity of all other users.
	View No Activity	User can't view activity by any user or User Role.

Creating a User Role

The User Roles page contains a list of User Roles. You can create a new role or copy an existing role.

New User Role page

User Roles > New User Role

ROLE NAME *

DESCRIPTION

* - Indicates required field

Cancel Save

To create a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap **Create Role**. The New User Role page appears.
3. Enter a **Role Name**.
4. (Optional) Enter a **Description**.
5. Click or tap **Save**. The Policy Saved page confirms the policy changes.
6. Click or tap **Close**. The User Role page appears.

You can also copy a default User Role Template if you want to create a role with the same traits as an existing template.

User Role Templates button

User Roles

+ User Role Templates



Note: User Role Templates must be created in Q2central by a CSR before an end user can view, edit, or copy them. If a CSR does not create a template, users with rights to create roles must copy existing roles or free form the desired role.

To create a User Role based on an existing or default role

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap the copy icon (📄) to copy the role and enter a new name and description. The New User Role page appears.
3. Enter a **Role Name**.
4. (Optional) Enter a **Description**.
5. Click or tap **Save**. The Policy Saved page confirms the policy changes.
6. Click or tap **Close**. The User Role page appears.

Editing User Role Transaction Type actions

You can edit how a User Role interacts with a Transaction Type by editing Allowed Actions. Editing each Transaction Type's actions is especially useful if a role needs varying degrees of control for different Transaction Types.

User Role Allowed Actions

The screenshot shows the 'User Roles' page for 'AdminA'. At the top, there is a 'Delete' button. Below it, a description states: 'Admin has access to all features, accounts, and enabled trx types with full amount (per ...'. There are three tabs: 'Overview' (selected), 'Features', and 'Accounts'. Under 'Overview', there is a section for 'ACH COLLECTION' with a 'Change' link and an 'Enabled' toggle switch. Below this, there are four tabs: 'Allowed Actions' (selected), 'Rights', 'Approval Limits', and 'Policy Tester'. An 'Add New Allowed Action' button is located to the right of the 'Policy Tester' tab. The 'Allowed Actions' tab displays a table with the following data:

Allows ACH Collection transaction less than or equal to \$100,000,000,000					
OPERATIONS	AMOUNT	SUBSIDIARIES	ACCOUNTS	DRAFT HOURS	
Any	up to \$100,000,000,000	Any	Any	Any	

To edit a User Role's Transaction Types

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap the edit icon (✎) for the desired User Role. The selected User Role page appears.
3. On the Overview tab, click or tap the name of the **Transaction Type** for which you are creating an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.

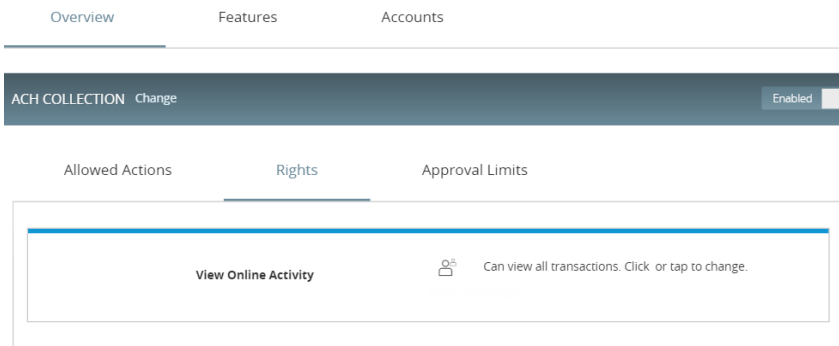
4. Create additional actions by clicking or tapping **Add New Allowed Action**. The Policy Rules page for the selected Transaction Type appears.
5. Add the action by editing the following:
 - **Operation:** Draft, Draft Restricted, Approve, or Cancel.
 - **Amount:** Enter an operation amount. You can select **Any** for any amount.
 - **Subsidiaries**
 - **Accounts**
 - **Draft Hours**
6. Click or tap **OK** to save the changes and return to the Company Policy page. The summary appears above the new action.
7. Click or tap **Save**. A message appears confirming the changes.
8. Click or tap **Close**. The Transaction Type page appears.
9. (Optional) If Dual Action of non-financial transactions is enabled, User Role Policy changes require approval from a different User with Manage User Role rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.

Editing rights for User Roles

Edit rights for each user's Transaction Type to manage the activity they see.

See "[Rights to Transaction Types](#)" on page 80 for more information.

Rights tab



To edit rights

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap the edit icon (✎) in the desired User Role's row. The selected User Role page appears.

3. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that Transaction Type.
4. Click or tap the **Rights** tab and select a view right.
5. Click or tap **Save**.

Editing approval limits for User Roles

Edit approval limits to set the maximum transaction approval limits by Transaction Type for the User Role.

Limits for User Roles

To edit approval limits

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap the edit icon (✎) in the desired User Role's row. The selected User Role page appears.
3. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that Transaction Type.
4. Click or tap the **Approval Limits** tab to see a list of limits. The limits will vary depending on your configuration.
5. Edit limits on the maximum transaction amounts by editing the following values:
 - **Per transaction**
 - **Per account per day**
 - **Per day**
 - **Per month**

6. Edit limits on the maximum count (the maximum number of transactions) by editing the following values:
 - **Per account per day**
 - **Per day**
 - **Per month**
7. Click **Save** to save changes. A message appears confirming the policy changes.
8. Click or tap **Close** to return to the Approval Limits page.



Note: Where limits conflict with a higher-level setting, the limit will be highlighted in red. Contact your financial institution for more information.

Editing User Role accounts

If you want to change a user's ability to view, deposit to, or withdraw from accounts, you can edit access to accounts. Changes take effect the next time that the user logs in.

User Role Accounts page

User Roles ▸ AdminA Delete

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Overview Features **Accounts**

ACCOUNTS

🔍 Search by name, number or label

Number	Name	View	Deposit	Withdraw	Labels
xxx-6789	Regular Checking	✓	✓	✓	Atlanta Checking
xxx-8974	Regular Checking	✓	✓	✓	Atlanta Checking
xxx-9654	Regular Checking	✓	✓	✓	Atlanta Checking
xxx-9797	Regular Checking	✓	✓	✓	Phoenix Checking

To edit accounts

1. In the navigation menu, click or tap **Commercial** > **User Roles**. The User Roles page appears.
2. Click or tap the edit icon (✎) in the desired User Role row. The selected User Role page appears.
3. Click or tap the **Accounts** tab to see a list of accounts.

4. Edit one or more of the following access rights by clicking or tapping **Allow** (✓) or **Deny** (⊘):
 - **View**: View balances and history for the account on the Home page, on the Account Details page, and in reports.
 - **Deposit**: Deposit funds into the account. This is applicable to the **ACH Receipt** and **ACH Collections** Transaction Types.
 - **Withdraw**: Withdraw funds from the account. This is applicable to the **ACH Single Payment, ACH Payments, Payroll, Domestic Wire, International Wire, and Tax Payment** Transaction Types.
5. Click or tap **Save**. The Policy Saved page appears confirming the changes.
6. Click or tap **Close** to return to the Accounts page. Another user may have to approve changes.

See "[Viewing Company Policy accounts](#)" on page 122 for more information.



Note: Accounts that have lock icons have been locked by the FI and can't be edited.

Deleting a User Role

When the User Role is deleted, the user will move into an unassigned role status and won't have access to accounts.



Caution: Deletion is permanent, so use caution before deleting a User Role.

To delete a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap the delete icon (🗑️).
3. Click or tap **Delete** to confirm deletion.
4. Click or tap **Close**. The User Role page appears.

Editing User Role features

Users can select which rights and features to associate with their accounts. Depending on the configuration, some User Roles may need to have another user approve or reject the changes. Changes take effect the next time the user logs in.

To edit features for a User Role

1. In the navigation menu, click or tap **Commercial** > **User Roles**. The User Roles page appears.
2. Click or tap the edit icon (✎) in the desired User Role row. The selected User Role page appears.
3. Click or tap the **Features** tab to see a list of features.
4. Click or tap the desired **Feature**. The feature categories will vary depending on your configuration and may include:
 - **SSO**
 - **Custom Features**
 - **Rights**
 - **System Values**
5. Click or tap **Save**. The Policy Saved page appears confirming the changes.
6. Click or tap **Close** to return to the Accounts page. Another user may have to approve changes.

See "[Viewing Company Policy features](#)" on page 121 for more information.

Using the Policy Tester for a User Role

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes.

Sample transaction in the Policy Tester

The screenshot displays the 'Policy Tester' interface within a user role configuration page. At the top, there are tabs for 'Overview', 'Features', and 'Accounts'. Below these, a dark blue header shows 'ACH COLLECTION' with a 'Change' link and an 'Enabled' toggle. The main area has tabs for 'Allowed Actions', 'Rights', 'Approval Limits', and 'Policy Tester', with an 'Add New Allowed Action' button. The 'Policy Tester' section is active, showing an 'Example Transaction' form. This form includes fields for 'OPERATIONS' (Draft), 'AMOUNT' (\$1,000.00), 'ACCOUNT' (Regular Checking xxxx-6), and 'SUBSIDIARY' (Allyson Customer-Tressl). Below these are 'IP ADDRESSES' (192.168.1.*), 'LOCATION' (United State), 'DAY' (Any), and 'TIME'. There are also checkboxes for 'Auth code provided' and 'Template used (i.e. draft restricted)'. A summary bar indicates 'Allows ACH Collection transaction less than or equal to \$100,000,000'. At the bottom, a table lists the policy rules for 'OPERATIONS', 'AMOUNT', 'SUBSIDIARIES', 'ACCOUNTS', and 'DRAFT HOURS', all set to 'Any'.

OPERATIONS	AMOUNT	SUBSIDIARIES	ACCOUNTS	DRAFT HOURS
Any	UP TO \$100,000,000,000	Any	Any	Any

To use the Policy Tester

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap the edit icon (✎) for the desired User Role. The User Roles page appears displaying the Transaction Types on the Overview tab.
3. Click or tap the **Transaction Type**. The Allowed Actions tab appears.
4. Click or tap **Policy Tester** and edit the following information:
 - **Operations**
 - **Amount**
 - **Account**
 - **Subsidiary**
 - **IP Addresses**
 - **Location**
 - **Day**
 - **Time**
 - (Optional) Select **Auth Code provided** to require an authorization code or token for the action.
 - (Optional) Select **Template used (i.e., draft restricted)** to test whether the transaction can be submitted by a Draft Restricted User.
5. Click or tap **Test**. The Policy Results appear and indicate whether the User Role, company policy, and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.

The screenshot displays the Policy Tester interface. At the top, there are tabs for 'Allowed Actions', 'Rights', 'Approval Limits', and 'Policy Tester', along with an 'Add New Allowed Action' button. The main area is titled 'Example Transaction' and contains several input fields: 'OPERATIONS' (set to 'Approve'), 'AMOUNT' (\$1,000.00), 'ACCOUNT' (Regular Checking xxxx-6), and 'SUBSIDIARY' (Allyson Customer-Treas). Below these are fields for 'IP ADDRESSES' (192.168.1.*), 'LOCATION' (United State), 'DAY' (Any), and 'TIME' (12:30 pm). There are also checkboxes for 'Auth code provided' and 'Template used (i.e. draft restricted)'. A red banner with a warning icon states: 'This transaction will be denied: Transaction did not match any allowed actions by UserRole Policy'. Below this, three policy cards are shown: 'Bank Policy' (Total Access, Allowed), 'Company Policy' (Allyson Customer-Treasury, Allowed), and 'UserRole Policy' (AdminA, Denied). At the bottom, the 'Allowed Actions' section shows a table with columns for OPERATIONS, AMOUNT, ACCOUNTS, SUBSIDIARIES, and DRAFT HOURS. The current settings are: OPERATIONS: Draft, Cancel; AMOUNT: up to \$100; ACCOUNTS: Any; SUBSIDIARIES: Any; DRAFT HOURS: Any. A red warning icon is present in the first row of the table.

See ["Using the Policy Tester for a Company Policy"](#) on page 118 for more information.

Searching User Roles

Enter information related to a role in the search bar to search for User Roles.

Search bar

User Roles

To search for a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. In the search bar, enter text such as the role name. The search results appear.

Dual Action

Dual Action requires a transaction to be approved by a different end user from the one who created it, even if the drafter has approval rights. Some changes require Dual Action before they go into effect. These changes are categorized under non-financial and financial transactions.

Dual Action for non-financial transactions

After a user makes non-financial changes in the User Roles, Company Policy, or Users pages, you will need to approve or reject them. The user will only see approved changes once they log off and log back in.

Examples of non-financial changes that can be approved or rejected include:

- Removing a feature
- Editing account access rights
- Changing a user's assigned User Role
- Activating a user
- Assigning a role to a user
- Making User Role edits
- Making Company Policy edits

For your own non-financial changes, another user with rights to access the pages where the changes occurred may have to approve your changes. You will only see approved changes once you log off and log back in. In both cases, the policy will have a pending status until a user approves the changes.



Caution: An approver can't make a change, approve it, and then use the new rule in the same session. Approved changes will only take effect after logging off and logging back in.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting user changes

When dual approval for non-financial actions is enabled, you may need to approve or reject changes within these pages. You can edit users on the User Management, Company Policy, and User Roles pages. Make sure you entered all of your changes within these pages before saving and submitting them. Once you submit the policy, the pending policy is locked and must be approved or rejected before you can make further changes.

After saving policy changes, you have the option to reject the recent changes. This is especially useful if you made an unnecessary policy change.



Note: A user will only see approved changes to their own User Role once they log off and log back in.

To approve user changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. (Optional) Click or tap **View Active Policy** to see the current policy.
3. Click or tap **Approve** to approve the changes.

To reject user changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. Click or tap **Reject**. The Policy Changes Cancelled overlay appears confirming the rejection.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting User Role changes

After a user makes changes in a User Role, you may need to approve or reject changes.



Note: The user will only see approved changes once they log off and log back in.

To approve User Role changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. (Optional) Click or tap **View Active Policy** to see the current policy.
3. Click or tap **Approve** to approve the changes.



Note: Make sure you entered all of your changes before saving and submitting them. Once you submit the policy, the pending policy is locked and must be approved or rejected before you can make further changes.

To reject User Role changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. Click or tap **Reject**. The Policy Changes Cancelled page appears confirming the rejection.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting Company Policy changes

After a user makes changes in a Company Policy, you may need to approve or reject changes. The changes must be approved or rejected before the user can make further changes. The user will only see approved changes once they log off and log back in.

To approve Company Policy changes

1. After making changes, click or tap **Save**. The confirmation message appears.
2. Click or tap **Close**. The Approve and Reject buttons appear on the page.
3. (Optional) Click or tap **View Active Policy** to see the current policy.
4. Click or tap **Approve** to approve the changes.

To reject Company Policy changes

1. After making changes, click or tap **Save**. The confirmation message appears.
2. Click or tap **Close**. The Approve and Reject buttons appear on the page.
3. Click or tap **Reject**. The Policy Changes Canceled page appears confirming the rejection.
4. Click **Close**.



Note: If Dual Action approval for Corporate non-financial actions is disabled while pending changes are outstanding, the changes must be accepted even if Dual Action approval was disabled prior to the end user accepting changes. Contact your financial institution for more information on approvals and rejections of non-financial actions.

Dual Action for financial transactions

Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.

Each setting cascades down through each user level. When you set the Dual Action amount at the Customer level, you cannot exceed the amount set at the Group level. When you set the Dual Action amount at the User Role level, you cannot exceed the amount at the Customer level.

If the front-end user attempts to approve an amount, at any level, that exceeds the set Dual Action amount, the Approve button will be dimmed and the user will be stopped from approving the transaction. However, the user can still draft the transaction.

Reporting

Corporate contains standard reports (also known as report plans) that users can generate in different formats. Users can also filter information based on criteria such as account number or Transaction Type. The reports are not customizable, but User Roles with Information Reporting enabled can:

- Rename the standard report.
- Select the report criteria (accounts, date range, etc.).
- Schedule the reports to run on an automated basis.
- Pull the reports on-demand via a "Run Now" feature.
- Delete reports that have been previously run.

Reports page

The screenshot displays the 'Reports' page interface. It features two main report sections: 'Balance and Activity Statement' and 'Cash Position Report'. Each section includes a table with columns for report names and dates (e.g., 5/17/2016, 5/16/2016, 5/15/2016). The 'Balance and Activity Statement' section shows a report for 5/15/2016 as 'In Progress'. To the right of the report tables are icons for PDF, XLS, and BAI formats. A sidebar on the right, titled 'Create New Reports', lists various report types such as 'Balance and Activity Statement', 'Cash Position Report', 'ACH Activity Report', 'Checks Paid Report', 'ZBA Activity Report', 'Wire Activity Report', 'Company Entitlements Report', 'Company Transactions Report', 'ACH Originations Report', 'Outgoing Wire Report', and 'User Activity Report'.



Note: The company user or FI's customer service representative (CSR) user cannot modify the standard reports. Please contact your FI if you want a custom report.

Standard reports include:

Standard reports

Report name	Report type	Included information	Available formats
Balance and Activity Statement	Previous Day(s)	Account Balance and Transaction Detail	PDF, CSV, BAI2
Cash Position	Previous Day(s)	Detailed Account Balance and Float Position	PDF, CSV, BAI2
ACH Activity	Previous Day(s)	ACH Transaction Detail	PDF, CSV, BAI2
Checks Paid	Previous Day(s)	Paid Check Transaction Detail	PDF, CSV, BAI2
ZBA Activity	Previous Day(s)	ZBA Transaction Detail	PDF, CSV, BAI2
Wire Activity	Current Day	Interim Wire Transaction Detail of Current Business Day	PDF, CSV, BAI2
Company Entitlements Report	Online Banking Activity	All company and user entitlements	PDF
Company Transaction Report	Online Banking Activity	All originated Online Banking Transactions	PDF, CSV
ACH Originations Report	Online Banking Activity	All originated Online Banking ACH Transactions	PDF, CSV
Outgoing Wire Report	Online Banking Activity	All originated Online Banking Wire Transactions	PDF, CSV
User Activity Report	Online Banking Activity	Online Banking Activity of all Company Users	PDF, CSV

Sample Cash Position report

My Prior Day Cash Position Report (As named by end user who created)

Report Type: Previous Day Cash Position Report
Report Date: 11/18/2015
Customer: ABC Widgets, Inc
Created By: Doug Melens
Created Date/Time: 11/22/2015 9:07AM
ABA Routing Number: 021308976
Currency: USD
Account(s): Accts Label 1, Accts Label 2

OPENING BALANCES AND ACTIVITY

Account Number	Account Name	Opening Ledger	Opening Available	Total Credits		Total Debits	
				Count	Amount	Count	Amount
123456789	ABC Widgets Payroll	23,654.33	19,632.44	1	100.00	13	2,218.65
234567891	ABC Widgets General	1,324.52	1,324.52	1	5,000.00	0	0.00
345678912	ABC Widgets Building Fund	266,443.17	266,443.17	0	0.00	0	0.00
456789123	ABC Widgets	32,889.66	32,889.66	3	11,236.44	1	5,000.00
567891234	ABC Widgets	8,397.99	8,397.99	0	0.00	0	0.00
Report Totals		332,709.67	329,926.52	5	16,336.44	14	7,218.65

CLOSING CASH POSITION

Account Number	Account Name	Closing Ledger	1-Day Float	2+ Day Float	Closing Available
123456789	ABC Widgets Payroll	23,654.33	1,000.00	2,362.44	20,291.89
234567891	ABC Widgets General	1,324.52			1,324.52
345678912	ABC Widgets Building Fund	266,443.17	0.00	0.00	266,443.17
456789123	ABC Widgets	32,889.66	2,754.32	1,436.88	28,698.46
567891234	ABC Widgets	8,397.99	100.00		8,297.99
Report Totals		332,709.67	3854.32	3799.32	325,056.03

Sample Balance and Activity report

Balance and Activity Report (As named by end user who created)							
Report Type: Previous Day Balance Report – Summary and Detail							
Report Date: 11/18/2015							
Customer: ABC Widgets, Inc							
Created By: Doug Melens							
ABA Routing Number: 021308976							
Currency: USD							
Account(s): Accts Label 1, Accts Label 2							
SUMMARY							
Account Number	Account Name	Opening Ledger	Total Credits		Total Debits		Closing Ledger
			Count	Amount	Count	Amount	
123456789	ABC Widgets Payroll	23,654.33	1	100	13	2,218.65	23,754.33
234567891	ABC Widgets General	1,324.52	1	5,000.00	0	0	6,324.52
345678912	ABC Widgets Building Fund	266,443.17	0	0	0	0	266,443.17
456789123	ABC Widgets	32,889.66	3	11,236.44	1	5,000.00	44,126.10
567891234	ABC Widgets	8,397.99	0	0	0	0	8,397.99
Report Totals		332,709.67	5	16,336.44	14	7,218.65	349,046.11
DETAIL							
Account Number: 123456789				Account Name: ABC Widgets Payroll			
Date	BAI Type	CR Amount	DB Amount	Serial Num	Ref Num	Description	
5/20/2016	ACH Credit	\$100.00		0	204332156	1ST NATIONAL BNK MERCH DEP 051816 PARK AVE HOTEL 000000267109023	
5/20/2016	ACH Debit		\$32.57	301	204678910	ABC WIDGETS INC. W812PP-14-C-003 WQT	
5/20/2016	Check Paid		\$72.47	402	204865394		
5/20/2016	Check Paid		\$89.55	209	204865434		
5/20/2016	Check Paid		\$98.88	265	204556567		
5/20/2016	Check Paid		\$100.00	212	204983265		
5/20/2016	Check Paid		\$218.35	276	204887602		
5/20/2016	Check Paid		\$314.43	209	204083222		
5/20/2016	Check Paid		\$316.27	273	204887678		
5/20/2016	Check Paid		\$322.40	188	203981124		
Account Total		\$100.00	\$2,218.65				
Account Number: 234567891				Account Name: ABC Widgets General			
Date	BAI Type	CR Amount	DB Amount	Serial Num	Ref Num	Description	
5/20/2016	Book Transfer CR	5,000.00		0	204433319	TRANSFER FROM CKG ACCT 456789123	
Account Total		\$5,000.00	\$0.00				
Account Number: 123456789				Account Name: ABC Widgets			
Date	BAI Type	CR Amount	DB Amount	Serial Num	Ref Num	Description	
5/20/2016	Other Deposit	500		0	204433320		
5/20/2016	ACH Credit	736.44		0	204433320	MERCHANT SERVICE MERCH DEP 0520016	
5/20/2016	Incoming Wire	10,000.00		0	204433320		
5/20/2016	Book Transfer DB		5,000.00	0	204433320	TRANSFER TO CKG ACCT 234567891	
Account Total		\$11,236.44	\$5,000.00				
REPORT TOTAL		\$16,336.44	\$7,218.65				

The company user can filter data in the standard reports by the following criteria:

- Date
- Account Number
- Transaction Type
- User (for the User Activity Report)

Any company admin who requires access to the standard information reports must belong to a User Role where the Information Reporting Feature Right is enabled and the User Role has access to the Accounts.



Note: Reporting does not support the Microsoft (OFX), Quicken (QFX), or QuickBooks (QBO) output formats.

Generating a report

Report formats and scheduling options may vary according to your FI's settings.

New report page

Company Entitlements Report [Back to Reports](#)

Name: **Company Entitlements Report**

File Formats:

Schedule: **None**

Save

Cancel

Edit Report Name

Report Name

Company Entitlements Report

To generate a report

1. In the navigation menu, click or tap **Reports**. The Reports page appears.
2. In the Create New Reports column, click or tap the desired **Report**. The desired Report page appears.
3. (Optional) Enter a **Report Name**.
4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all accounts. You can also select specific Account Labels.

6. (Optional) Click or tap **Date Range**, then do the following:
 - a. In the **Dynamic Dates** tab, you can select one of the predetermined date ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
 - b. In the **Specific Dates** tab, you can select a custom date range.
7. Click or tap **Schedule** to edit the schedule:
 - **None**: Report is not on a schedule.
 - **Daily**: Report is on a daily schedule.
 - **Weekly**: Report is on a weekly schedule.
 - **Monthly**: Report is on a monthly schedule.
8. Click or tap **Save**. The Report Scheduled page appears confirming that the report was scheduled.
9. Click or tap **OK**. The Reports page appears with the newly scheduled report.
10. When the report appears, click or tap the **File Format** icon to see the report. The report appears. For large reports, an "In Progress" message will appear while the report is being generated.



Tip: The report will automatically run at the end of the business day for a **Daily** report and at the end of the week or month for **Weekly** and **Monthly** reports, respectively.

Editing a report

Edit a report to change its name, schedule, accounts, and file format. Changes take effect the next time the report is scheduled to run.

To edit a report


1. In the navigation menu, click or tap **Reports**. The Reports page appears.
2. Click or tap the edit icon (✎) of the desired **Report**. The report details appear.
3. (Optional) Enter a **Report Name**.
4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all accounts.

6. (Optional) Click or tap the desired **Date Range**. You can select specific dates or one of the following ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
7. Click or tap **Schedule** to edit the schedule:
 - **None**: Report is not on a schedule.
 - **Daily**: Report is on a daily schedule.
 - **Weekly**: Report is on a weekly schedule.
 - **Monthly**: Report is on a monthly schedule.
8. Click or tap **Save**. The Report Scheduled page appears confirming that the report was scheduled.
9. Click or tap **OK**. The Reports page appears with the newly scheduled report.
10. When the report appears, click or tap the **File Format** icon to see the report. For large reports, an "In Progress" message will appear while the report is being generated.

Deleting a report

Deleting a report removes a report from the Reports page. Deletion is permanent, so use caution before deleting a report.

To delete a report

1. In the navigation menu, click or tap **Reports**. The Reports page appears.
2. Click or tap the **View** icon () of the desired **Report**. The report details appear.
3. Click or tap **Delete**. The Delete Report page appears.
4. Click or tap **Delete** to confirm deletion. The Reports page appears.

CHAPTER 8: MANAGING BUSINESS USERS

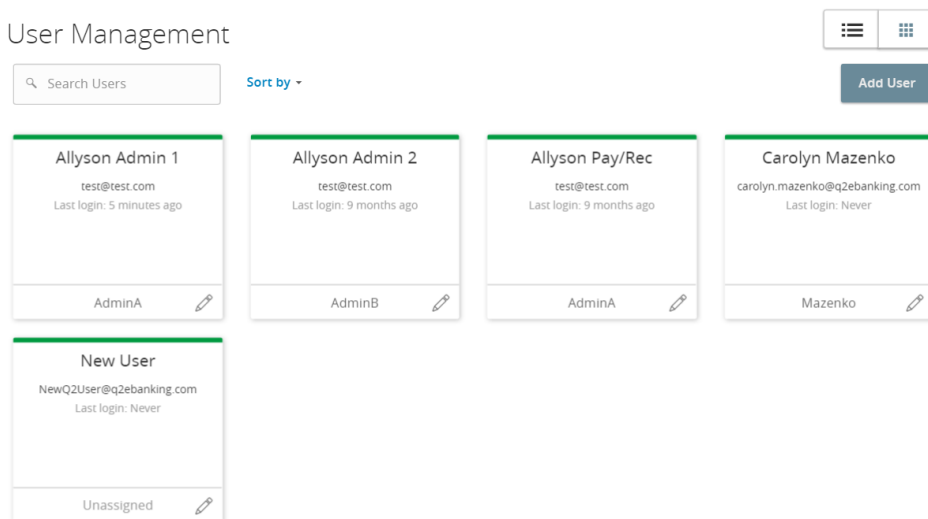
This chapter includes information and detailed instructions for adding, viewing, editing, and deleting users. Business users can create multiple users to share the workload of managing financial information.

Viewing existing users

The User Management page includes all users as cards in a grid or in a list.

To view existing users

1. In the navigation menu, click or tap **Commercial > Users**. The User Management page appears with a list of users.



2. (Optional) Enter information in the search field to find more users.

Editing user rights

A user who has the Manage Users feature assigned can edit any user's rights. Changes to user rights take effect the next time that the user logs in.

To edit user rights

1. In the navigation menu, click or tap **Commercial > Users**. The User Management page appears.
2. Locate the user you want to edit by browsing or searching for the user. Click or tap the edit user icon (✎). The View User page appears.

3. Verify the login name of the user in the **Login Name** field, and click or tap **Assign Rights**. The User Policy page appears.
4. Configure the user rights and limits for each Transaction Type, the account features, and the account access.
5. Click or tap **Save**.

Configuring rights and limits for Transaction Types

A user who has the Manage Users feature assigned can edit user rights and limits for Transaction Types.

To view existing rights and limits for all Transaction Types

- On the View User page for a user, click or tap **Assign Rights**. The Overview tab of the User Policy page appears with a list of Transaction Types.

Allyson Commercial
User Policy

Overview Features Accounts

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

To configure rights for Transaction Types on the User Policy page

1. In the navigation menu, click or tap **Commercial > Users**. The User Management page appears.
2. Click or tap the User you want to edit and select **Assign Rights**.
3. On the Overview tab of the User Policy page, click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View** to assign rights to a Transaction Type.
4. Click or tap **Save**.
5. Click or tap **Close**.

Configuring feature options

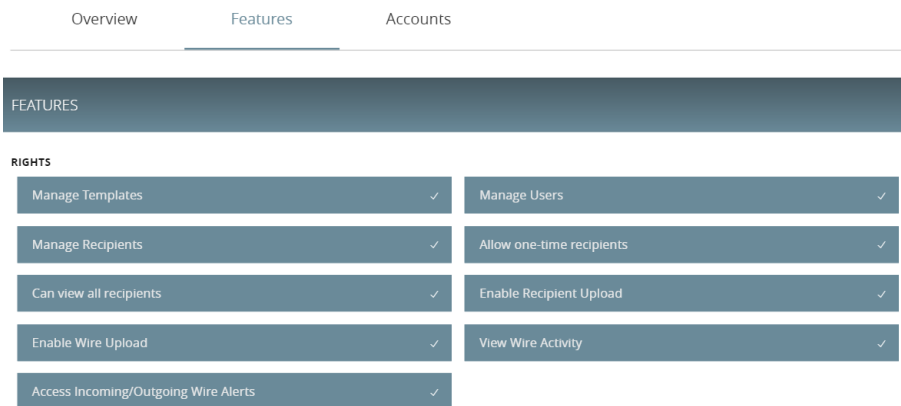
A user who has the Manage Users right assigned can edit user access to features. The features that appear depend on how we configure your account. Features that are turned on are highlighted and contain a check box in the row.



Note: If we manage subsidiaries on your behalf, the Manage Subsidiaries feature does not appear.

To configure feature options

1. On the View User page for a user, click or tap **Assign Rights**. The Overview tab of the User Rights page appears.
2. Click or tap **Features**. The Features tab appears.



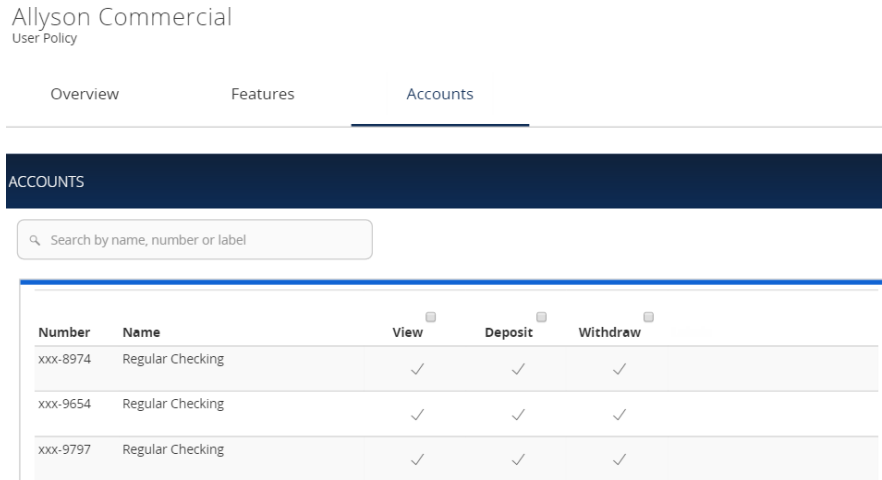
3. Click or tap features to assign to the user. These features may vary according to your configuration.
4. Click or tap **Save**.
5. On the success message, click or tap **Close**.

Configuring account access

A user who has the Manage Users right assigned can edit the access that other users have to accounts.

To configure account access

1. On the View User page for a user, click or tap **Assign Rights**. The User Policy page appears.
2. Click or tap **Accounts**. The Accounts page appears.



3. For each account, click or tap the icon in each of the following columns to configure access:
 - o **View**
 - o **Deposit**
 - o **Withdraw**
4. Click or tap **Save**.
5. On the success message, click or tap **OK**.

Deleting a user

When you delete a user, you do not delete any existing transactions that the user drafted or approved, including recurring transactions. Deletion is permanent, so use caution before deleting a user.

To delete a user

1. In the navigation menu, click or tap **Commercial > Users**. The User Management page appears.
2. Locate the user that you want to delete. You can browse or search for the user. Click or tap the edit user icon (✎). The View User page appears.
3. Click or tap **Delete**.
4. Click or tap **Yes** to verify the deletion.
5. Click or tap **Close**.

Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page.

See "[Registering a browser or device](#)" on page 236 for more information.

To add a user and configure rights

1. In the navigation menu, click or tap **Commercial > Users**. The User Management page appears.
2. Click or tap **Add User**. The New User page appears.

New User

FIRST NAME *	LAST NAME *	Login ID must be at least 1 characters long.
<input type="text"/>	<input type="text"/>	Login ID must be no more than 50 characters long.
E-MAIL ADDRESS *		Login ID contains invalid characters.
<input type="text"/>		Passwords do not match.
PHONE COUNTRY *	PHONE *	Password must be at least 3 characters long.
Select Country ▼	<input type="text"/>	Password can be no more than 8 characters long.
LOGIN ID *		Password must contain a minimum of 1 numbers.
<input type="text"/>		Password must contain a minimum of 1 lower case characters.
PASSWORD *	CONFIRM PASSWORD *	
<input type="password"/>	<input type="password"/>	

* - Indicates required field

Cancel Save

3. Do the following:
 - a. In the **First Name** and **Last Name** fields, enter names.
 - b. In the **E-Mail Address** field, enter a valid email address.
 - c. In the **Phone Country** drop-down list, select the country.
 - d. In the **Phone** field, enter a valid phone number.
 - e. In the **Login ID** field, enter a login name.
 - f. In the **User Role** drop-down list, select a role.
 - g. In the **Password** field, enter a default password, and re-enter it in the **Confirm Password** field.
 - h. Click or tap **Save**. The Save User page appears.
4. Click or tap **Close**. The User Management page appears.
5. Locate the user you just created and click or tap the edit user icon (✎). The View User page appears.
6. Click or tap **Assign Rights**. The User Policy page appears.

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

7. Click or tap a Transaction Type. The Rights tab appears.

Allyson Commercial
User Policy

Overview Features Accounts

ACH COLLECTION Change Enabled

Rights Approval Limits

Draft	✓	Can draft. Click or tap to change.
Approve	✓	Can approve. Click or tap to change.
Cancel	✓	Can cancel. Click or tap to change.
View Online Activity		Can view own transactions. Click or tap to change.

8. Do the following:
 - a. Click or tap **Enable** to enable the Transaction Type.
 - b. Click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View Online Activity** to assign rights to the user.
9. (Optional) If the type is a financial transaction and the user can approve the type, click or tap **Limits**. The Limits tab appears. Click or tap a limit, then enter the limit.
10. (Optional) Click or tap **Overview** and repeat steps 7-10 to assign additional Transaction Types to the user.
11. On the User Policy page, click or tap **Features**. The Features tab appears.

FEATURES

RIGHTS

View Wire Activity ✓	Incoming Wire Alerts ✓
Manage Templates ✓	Manage Users ✓
Manage Recipients ✓	Can view all recipients ✓
Allow one-time recipients ✓	Enable Recipient Upload ✓
Enable Wire Upload ✓	

- Click or tap features that you want to assign to the user.
- On the User Policy page, click or tap **Accounts**. The Accounts page appears.

ACCOUNTS

🔍 Search by name, number or label

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
xxx-8974	Regular Checking	✓	✓	✓
xxx-9654	Regular Checking	✓	✓	✓
xxx-9797	Regular Checking	✓	✓	✓

- For each account, click or tap the icon in each of the following columns to configure access:
 - View**
 - Deposit**
 - Withdraw**
- Click or tap **Save**.
- Provide the new Login ID and default password to the new user.

CHAPTER 9: MANAGING RECIPIENTS AND SUBSIDIARIES

This chapter includes information and detailed instructions on managing recipients and subsidiaries.

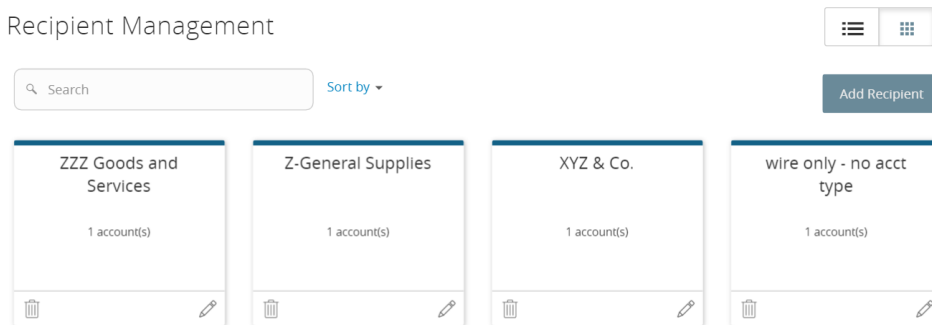
This chapter contains the following:

- ["Managing recipients" on page 163](#)
- ["Managing subsidiaries" on page 171](#)



Managing recipients


On the Recipient Management page, recipients appear as cards in a grid or as items in a list. The grid view and the list view include the display name, recipient name, number of associated accounts, and email address for each recipient. The following examples illustrate the appearance of the grid view and the list view.







Recipient Management page grid view



Recipient Management page list view

Recipient Management  




Display Name ▾	Number of Accounts ▾	Email Address ▾
ZZZ Goods and Services	1 account(s)	 
Z-General Supplies	1 account(s)	 
XYZ & Co.	1 account(s)	 

Searching for a recipient

You can use the Recipient Management page to search for an existing recipient.

To search for a recipient

1. In the navigation menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Click or tap the **Search** field.
3. In the **Search** field, enter your search text. You can search for all or part of the recipient name.
4. Click or tap the search icon (). The search results appear on the Recipient Management page.

Adding a recipient

If you have rights to use the Manage Recipients feature, you can use the Recipient Management page to add a recipient.

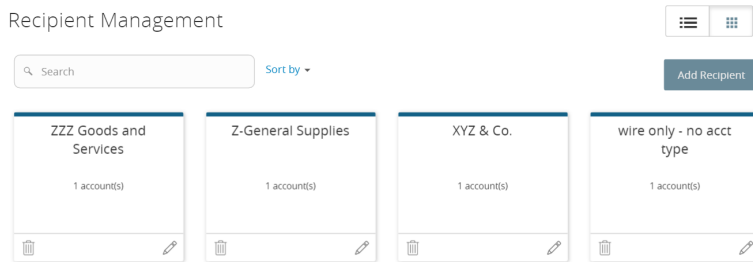
In ACH transactions, the ACH Name in the Add Recipient page can be up to 22 characters long. In wire transactions, the wire name limit is 35 characters long. Both names can include letters and numbers.



Note: The wire name is required only when the recipient record contains a wire account.

To add a recipient

1. In the navigation menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.



2. On the Recipient Management page, click or tap **Add Recipient**. The Add Recipient page appears.

3. On the Recipient Detail tab, do the following:
 - a. Enter the **Display Name**. The display name appears in Q2online and Q2mobility Apps to help you recognize the recipient.
 - b. Enter the **ACH Name**, then the **ACH ID**.



Note: You can also enter a Wire Name, depending on how you plan to utilize this recipient.

- c. (Optional) If your configuration allows an ACH class code assignment for each recipient, select **Individual (PPD)** or **Company (CCD)**.



Note: Categorizing the Recipient will filter the Recipients that are displayed when Users are creating ACH transactions when the SEC code is selected in the Payment/Template workflow.

- d. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction processes.
- e. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
- f. Enter the postal address information.
4. Click or tap **Next**. The Account – New tab appears.

5. Click or tap one of the following Payment Types Allowed:
- **ACH Only**
 - **ACH and Wire Only**
 - **Wire Only**

6. Click or tap one of the following Beneficiary Types:
 - **Domestic**
 - **International**
7. (Optional) If the Beneficiary Type is International, click or tap one of the following International Account Types:
 - **IBAN**
 - **SWIFT/BIC**
 - **IBAN & SWIFT/BIC**
8. In the Account Detail area, do the following:
 - a. Click or tap the account type in the **Account Type** field.
 - b. Enter the account number in the **Account** field.
 - c. (Optional, for Corporate users only) Enter the FI name or FI routing number. As you type, relevant results will appear in a drop-down list from which you can select the appropriate value. After you select a value, several fields will populate with values automatically, depending on the payment type.



Note: The ACH Routing Number and Wire Routing Number may differ for a single FI, especially if the FI has made several acquisitions and/or mergers.

- d. (Optional) For the ACH and ACH and Wire payment types, enter the routing number in the **ACH Routing Number** field. You must enter a valid routing number.
9. (Optional) If you plan to use the account with wire transfers, do the following in the Beneficiary FI area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - c. If the country is the United States, enter the **Wire Routing Number**. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC** numbers.
 - d. Enter the postal address information.
10. (Optional) If you plan to use the account with wire transfers and the beneficiary FI requires an intermediary FI, do the following in the Intermediary FI area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country. The address fields change based on the country selection.

- c. If the country is the United States, enter the **Wire Routing Number**. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC** numbers.
 - d. Enter the postal address information.
11. Click or tap **Save Recipient**. The new recipient appears in the Recipient Management page.



Tip: Repeat steps 4 through 9 to add additional associated accounts to the recipient.

Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the following pages:

- Recipient Management page
- Recipients & Amounts page when you create or edit a payment or a template

When you make changes to a recipient, the changes do not affect existing transactions. The changes affect any new transactions.

To edit a recipient on the Recipient Management page

1. In the navigation menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Find the recipient that you want to edit and click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.
3. Do one or more of the following:
 - To edit contact information, make any required changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make any needed changes to the account details.
4. Click or tap **Save Recipient**.

To edit a recipient when you create a payment or template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Template** or **New Payment** and select a template or payment. The Info & Users page appears.



Note: If you create a new payment, the Recipient & Amount tab appears first instead of the Info & Users tab.

3. Enter a **Template Name**.
4. Click or tap the **User** to give users access to the template, then click or tap **Next**. The Recipient & Amount tab appears.
5. Locate the recipient that you want to edit. Click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.
6. Do one or more of the following:
 - To edit contact information, make changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make changes to the account details.
7. Click or tap **Save Recipient** to save changes.
8. (Optional) If available, select a **Subsidiary**, then click **Next**.
9. Click or tap **Review & Submit**. The Review & Submit tab appears.
10. Click or tap **Save**.

To edit a recipient in an existing template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap an existing template. The Info & Users page appears.
3. Click or tap **Next**. The Recipient & Amount tab appears.
4. Locate the recipient that you want to edit. Click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.
5. Do one or more of the following:
 - To edit contact information, make changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make changes to the account details.
6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Click or tap **Review & Submit**. The Review & Submit tab appears.
8. Click or tap **Save**.

Editing the templates associated with a recipient

The account tab on the Edit Recipient page lists all of the templates that include the account. If necessary, you can associate a different existing Recipient account with an existing template if the Recipient account has changed for the template (for example, for fraud or closed account situations).

To select an alternate account to use in a template

1. On the account tab of the Edit Recipient page, select a new account for the template from the **Account** drop-down list.
2. Click or tap **Save Recipient**. The Recipient Management page appears.

Recipient Detail Savings - x4321

Remove this account

Payment Types Allowed

- ACH Only
- Wire Only
- ACH and Wire

Beneficiary Type

- Domestic
- International

Account Detail

Account Type * Savings

Account * 987654321

Financial Institution (FI) Search by name or routing number...

ACH Routing Number * 062203984

Beneficiary FI

Name * Country United States Wire Routing Number *

Address 1 * Address 2 City *

State * Select State Postal Code *

Intermediary FI

Name Country United States Wire Routing Number

Address 1 Address 2 City

State Select State Postal Code

* - Indicates required field

Cancel Save Recipient Add another account

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.



Caution: Deletion is permanent, so use caution before deleting a recipient.

To delete a recipient

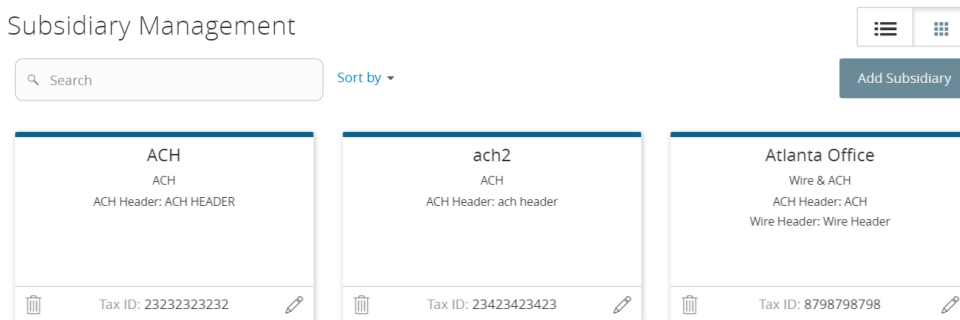
1. In the navigation menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Locate the recipient that you want to edit, and click or tap the recipient. The Edit Recipient page appears.
3. On the Edit Recipient page, click or tap **Delete Recipient** to delete the recipient. The Delete Recipient page appears.
4. Click or tap **Delete Recipient** to delete the recipient.
5. On the success message, click or tap **Close**.

Managing subsidiaries

On the Subsidiary Management page, subsidiaries appear as cards in a grid or as items in a list. The grid view and the list view include the display name, ACH Header name, and Tax ID for each subsidiary.

The following examples illustrate the appearance of the grid view and the list view.

Subsidiary Management page grid view









Subsidiary Management page list view

Subsidiary Management

Search

Add Subsidiary

Name ▾	Wire/ACH ▾	Tax ID ▾	
ACH	ACH	23232323232	 
ach2	ACH	23423423423	 
Atlanta Office	Wire & ACH	8798798798	 

When you add a subsidiary, the required information varies. A subsidiary must have valid information for at least one payment type. The required information for each payment type includes the following:

Required subsidiary fields

Payment type	Required fields
<ul style="list-style-type: none">• ACH Payment• ACH Receipt• ACH Collection• ACH Batch• Payroll	<ul style="list-style-type: none">• ACH Header• Tax ID
<ul style="list-style-type: none">• Domestic wire transfer• International wire transfer	<ul style="list-style-type: none">• Wire Header• Address

Searching for a subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Search field on the Subsidiary Management page to locate a subsidiary.

To search for a subsidiary

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Click or tap the **Search** field and enter your search text. You can search for all or part of the subsidiary name, the ACH name, Wire Header, or the Tax ID. The search results appear on the Subsidiary Management page.

Adding a subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Subsidiary Management page to add a subsidiary.



Tip: The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

To add a subsidiary

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Click or tap **Add Subsidiary**. The Add Subsidiary page appears.

3. Do the following:
 - a. In the **Name** field, enter a name for the subsidiary.
 - b. In the **Payment Types** area, click or tap one of the following to select the payment types for the subsidiary:
 - o **ACH & Wire**
 - o **ACH**
 - o **Wire**
 - c. (Optional) In the **ACH Header** field, enter the ACH header to use. It feeds the Company Name of the Batch Header record.
 - d. (Optional) In the **ACH Tax ID** field, enter the tax ID number to use.
 - e. (Optional) In the **Wire Header** field, enter the wire header to use. The Wire Header has a limit of 35 characters and feeds the originator name on the 5000 tag.
 - f. (Optional) If performing a wire transfer, enter the postal address.
4. Click or tap **Create Subsidiary**. The new subsidiary is saved and the Subsidiary Management page appears.

Editing a subsidiary

If you have the Manage Subsidiaries feature assigned, you can make changes to an existing subsidiary on the following pages:

- Subsidiary Management page
- Subsidiary page when you create or edit a payment or template

To edit a subsidiary on the Subsidiaries Management page

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to edit. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary**. The Subsidiary Management page appears.

To edit a subsidiary when you create a payment or template

1. On the Subsidiary page in the new payment or new template, locate the subsidiary that you want to edit.
2. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary** and continue editing the payment or template.

Deleting a subsidiary

When you delete a subsidiary, you can no longer use the subsidiary in a payment or a template. Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.

To delete a subsidiary

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to delete. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎). The Edit Subsidiary page appears.
3. Click or tap **Delete Subsidiary**. The Delete Subsidiary page appears.
4. Click or tap **Delete Subsidiary**. The Subsidiary Deleted page confirms deletion.
5. Click or tap **Close** to return to the Subsidiary Management page.

CHAPTER 10: CREATING AND MANAGING PAYMENTS AND TEMPLATES

This chapter includes information on managing templates and payments. It also includes detailed instructions on creating templates, creating payments, using imported files, sending notifications, and approving payments.

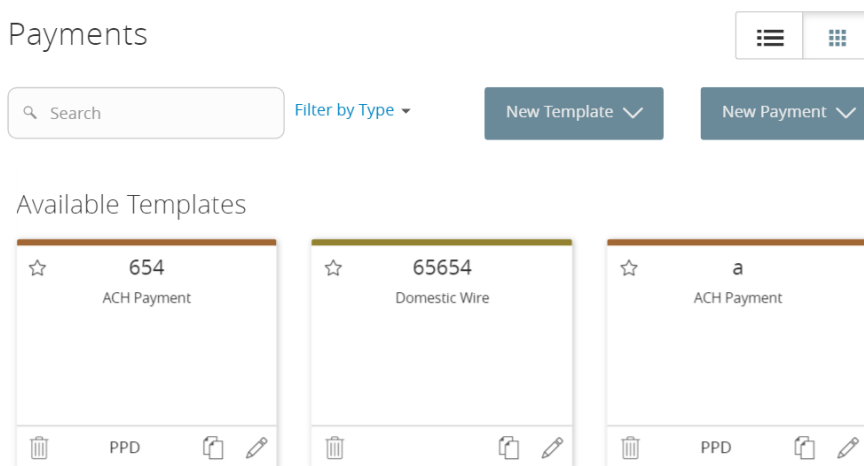
This chapter contains the following:

- ["Creating a payment or a template" on page 175](#)
- ["Using imported files" on page 194](#)
- ["Creating a tax payment" on page 204](#)
- ["Managing templates" on page 206](#)
- ["Creating a payment from a template overview" on page 211](#)
- ["Viewing or canceling a payment" on page 214](#)
- ["Sending notifications to approvers" on page 216](#)
- ["Approving payments overview" on page 217](#)

Creating a payment or a template

You can use the Payments page to create payments or templates for any Transaction Type for which you have the Draft right assigned. If you have the Manage Templates and Manage Recipient rights feature assigned, you can create a template for any Transaction Type. If the user does not have Manage Template rights, the User (Business) or User Role (Corporate) would need Draft rights as well as Manage Recipient rights to create a template. You must save a template before you can draft a payment based on the template.

Payments page



See ["How rights control payments and templates"](#) on page 76 for more information on user rights.



Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1".

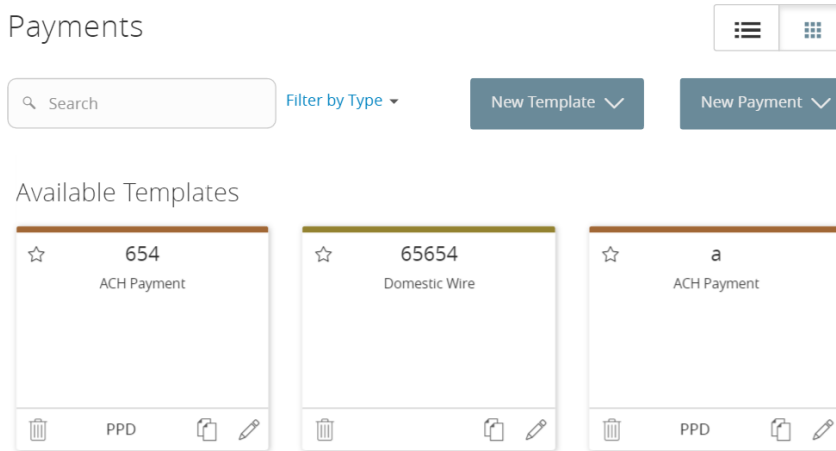


Tip: When you create a new payment or template, the Pending and Processed histories on the Payments page only include payments of the same type. When you access an existing template, the individual template's Pending and Processed history will display.

Making payments in Corporate

After a user is assigned to a User Role with Allowed Actions, the user can begin creating payments immediately.

Corporate payments page



Be aware of the following when making payments:

- Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to users if they enter a dollar amount over the Allowed Action. If you see an error message when you enter a dollar amount, or if you believe the limit is inaccurate, contact your administrator for more information.
- User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.
- User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.
- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one-time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.



Note: Within the Info & User Access Tab of the template workflow, users with the Draft Right only enabled can be selected or deselected. Users with the "Manage Templates" feature enabled will automatically be selected and cannot be unselected.

See "[Making commercial payments](#)" on page 88 for more information on Business payments.

Company Entry Description for ACH Transaction Types

NACHA file formats include a Company Entry Description (CED) in the Batch Header record that is intended to describe the purpose or intent of a transaction.

When enabled, end users who have access to the feature make an entry into the CED field or leave CED blank in the payment and template workflows. A value is automatically inserted in this field if an end user does not enter a value during a payment workflow. However, FIs can allow a user to enter a CED by requesting that this feature is enabled during implementation or an upgrade. If this functionality is enabled, the corresponding feature right can be configured at the Group, Customer, User (Business), and User Role (Corporate) levels. When enabled, only Users or User Roles with access to CED will be able to see the CED entries in the Activity Center for privacy reasons.



Note: Entry formatting must comply with NACHA rules per the purpose of the payment, but the ability to add a CED must also comply with the rules for when (REVERSAL) and how (HEALTHCARE) these entries can be made. With this functionality available, be aware of the requirements for these entries, such as Reversals and Retries, and ensure that ACH agreements include language for how end users must comply with the rules.

Company Entry Description

Payments - ACH Payment



One Time Payment

ACH Class Code

Individual (PPD)

Company (CCD)

Company Entry Description

HEALTHCARE

The following table describes the options for entry, if allowed by your FI:

Company Entry Description field options

Description	Option
Reversal files and entries	REVERSAL
Corporate reclamation entries	RECLAIM
Destroyed check entries	NO CHECK
Automated enrollment entries	AUTOENROLL
Represented check entries	REDEPCHECK
Return Fee Entry	RETURN FEE
Reinitiation Entry	RETRY PMNT
Healthcare Payment	HEALTHCARE

Creating ACH and payroll payment templates

A payment template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy to set up and use repetitive payments, including:


- Payments to vendors and suppliers
- Collections from customers
- Payroll payments



Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

To create an ACH or payroll payment template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Template**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection). The Info & User Access tab appears.
3. Enter a **Template Name**.
4. In the Grant User Access section, click or tap a **User** to give users access to the template, then click or tap **Next**. The Recipients & Amounts tab appears.
5. On the Recipient & Amount tab, do the following:
 - a. Click or tap an **ACH Class Code**.
 - b. Enter a **Company Entry Description**.
 - c. Click or tap a **Recipient** from the list of recipients.
 - d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.

- ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
 - e. (Optional) Select the **Notify** check box to notify the Recipient.
 - f. Enter an **Amount**.
 - g. (Optional) Enter an **Addendum**.
 - h. (Optional) For recipients with multiple accounts, click or tap the horizontal bars on the Recipient, select the accounts, then click or tap **OK**.
 - i. (Optional) Click or tap the edit icon () to edit the Recipient.
 - j. Click or tap **Next**.
6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Select the Account from which you want to make the payment, then click **Next**. The Review & Submit tab appears.
8. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
9. Click or tap **Draft** or **Approve**.
10. A confirmation message appears. Click or tap **Close**.

Creating multi-wire payment templates

A domestic wire electronically transfers money within the United States. Create a domestic wire template to make domestic transfers quickly.

An international wire electronically transfers money from the United States to another country. Create an international wire template to make international transfers quickly.

To create a multi-wire payment template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Template**, then select the wire payment type (Domestic Wire or International Wire). The Info & Users tab appears.
3. Enter a **Template Name**.
4. In the Grant User Access section, click or tap a **User** to give users access to the template, then click or tap **Next**. The Set Up Wires tab appears.

5. In the Set Up Wires tab, do the following:
 - a. Click or tap a **Process Date**.
 - b. (Optional) Click or tap **Use same for all** to use the same process date for all wire payments in this template.
 - c. (Optional) Click or tap **Set Schedule** to set a recurring schedule for wire payments.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: For international wires, some transactions contain foreign currencies and cannot be future dated.



Note: For multiple payments, you can select the **Use same for all** check box, or select process dates for each individual payment.

- d. (Optional) Click or tap **Pay None** to deselect the **Pay** check box on all wire payments. The Pay check box is selected by default on all payments.
- e. (Optional) Click or tap **Notify None** to deselect the **Notify** check box on all wire payments. The Notify check box is selected by default on all payments.
- f. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter the recipient details, then click **Next**. The character limit on a wire name is 35 characters.
 - ii. In the Account - New tab, fill out the account information.
 - iii. Click or tap **Save Recipient**.
- g. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- h. (Optional) For international wires, select a **Currency**.



Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- i. Enter an **Amount**.
 - j. In the **Subsidiary** drop-down list, click or tap **Subsidiary**.
 - k. (Optional) If you have the Manage Subsidiary right, click or tap **Add Subsidiary** and follow the workflow to add a new Subsidiary.
 - l. In the **From Account** field, enter an account from which the payments will be made.
 - m. (Optional) Enter a **Message to Beneficiary**.
 - n. (Optional) Click or tap the copy icon (📄) to copy a wire payment.
 - o. (Optional) Click or tap the delete icon (🗑️) to delete a wire payment.
 - p. (Optional) To add more payments, enter the desired number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment
 - q. (Optional) Click or tap **Save** to save your wire payment criteria.
 - r. Click or tap **Next**. The Review & Submit tab appears.
6. Click or tap **Save** to save the template, then click or tap **Close**.
 7. Click or tap **Next**. The Review & Submit tab appears.
 8. If the proper Allowed Actions are enabled, click or tap **Draft** or **Approve**, then click or tap **Close**.

FX wires

Depending on your FI's configurations, when making an international wire payment, you can view the foreign exchange (FX) rate from which the USD equivalent can be calculated in real-time. This feature is enabled at the Group and Customer level within Q2central.



Note: To use this functionality, your FI must purchase the Corporate Banking product, as well as have a foreign exchange rate provider and real-time processor.

International wire payment - FX wires

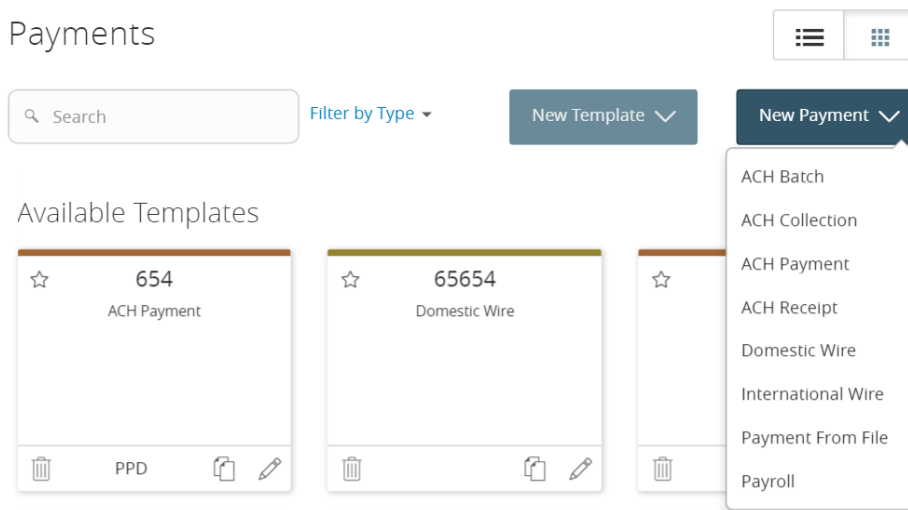
The screenshot displays the 'Payments - International Wire' interface. On the left is a navigation menu with options: Home, Messages, Settings, Transactions, Commercial, Users, User Roles, Company Policy, Payments (selected), Recipients, Subsidiaries, ACH Pass-Thru, Tax Payments, Wire Activity, Branches, News, Reports, and Services. The main content area is titled 'Payments - International Wire' and has two tabs: 'Set Up Wires' (active) and 'Review & Submit'. Below the tabs, there are fields for 'Pay None' (value 1), 'Process Date' (with a 'Use same for all' checkbox and a 'Select Date' calendar icon), a 'Notify All' button, and a 'New Recipient' button. A note states: 'Some transactions contain foreign currencies and cannot be future dated.' A green banner indicates 'This transaction is valid and can be drafted.' The form fields include: 'Recipient/Account' (Billson, IBAN DE44 5001 0517 5407 3249 3), 'Currency' (CAD), 'Amount' (\$5,000.00), 'Subsidiary' (Kyle Gilbert), and 'From Account' (Regular Checking, xxx-8974, \$5,006,344.55). There is a 'Pay' section with a 'Message to Beneficiary' field and a 'Notify' checkbox. The 'Process Date' is set to 06/07/2016. At the bottom, there is an 'Add' button, a text input with '5', and a note: 'more (A maximum of 5 wires can be created)'. A warning message says: 'Please enter a number less than or equal to 4.' There are 'Cancel' and 'Next' buttons at the bottom right.

FX wires are compatible with both the single and multi-international wire workflows, and only allows you to execute transactions if they are below the set transaction limits. For Business Banking, if you are over a limit in a one-time payment workflow, a message notifies you and the workflow halts until you enter an amount below the limit. For Corporate User Roles, the system checks Allowed Actions to see if the amount entered exceeds the User and/or the Company Policy Allowed Actions. If you are over a limit in a one-time payment flow, a message notifies you and the workflow halts until you enter an amount below the limit. For both Business and Corporate Users in a template workflow, you are prompted to save the template, but you cannot draft or approve transactions until the User's limits are raised, at which time they can draft or approve the transaction. .

Creating payments

You can create a one-time payment to make a single payment to a recipient. You can also make recurring future payments set to specified schedules. You can make a payment to subsidiaries and recipients with single or multiple accounts, and you can make payments to one-time recipients by not saving their information. You can choose to make ACH, wires, payroll, or payment from file payments. Each type of payment workflow is different, depending on configurations and available options.

New payment



To create an ACH payment

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Payment**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection). The Recipient & Amount tab appears.
3. On the Recipient & Amount tab, do the following:
 - a. Click or tap an **ACH Class Code**.
 - b. Enter a **Company Entry Description**.
 - c. Click or tap a **Recipient** from the list of recipients.



Note: When creating a one-time payment, there are restrictions to which recipients can be added or selected.

- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. (Optional) To make a one-time payment to a one-time Recipient, in the Account - New tab, enter details for the Recipient, then click or tap **Use Without Save**.
 - iii. (Optional) To save the Recipient for future payments, in the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- e. (Optional) Select the **Notify** check box to notify the Recipient.
- f. Enter an **Amount**.
- g. (Optional) Enter an **Addendum**.
- h. (Optional) For recipients with multiple accounts, click or tap the horizontal bars on the Recipient, select the accounts, then click or tap **OK**.
 - i. (Optional) Click or tap the copy icon (📄) to copy the payment.
 - j. (Optional) Click or tap the edit icon (✎) to edit the Recipient.
- k. Click or tap **Next**.
4. (Optional) If available, select a **Subsidiary**, then click **Next**.
5. Select the Account from which you want to make the payment, then click **Next**. The Review & Submit tab appears.
6. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
7. Click or tap **Draft** or **Approve**.
8. A confirmation message appears. Click or tap **Close**.



Note: If you see an error message, contact your administrator for more information.

To create a wire payment

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Payment**, then select the wire payment type (Domestic Wire or International Wire). The Set Up Wires tab appears.
3. On the Set Up Wires tab, do the following:
 - a. Select a **Process Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: For international wires, some transactions contain foreign currencies and cannot be future dated.



Note: For multiple payments, you can select the **Use same for all** check box, or select process dates for each individual payment.

- c. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - a. In the Recipient Detail tab, enter details, then click **Next**. Wire names can be up to 35 characters long; ACH names can be up to 22 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - b. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- e. (Optional) For international wires, select a **Currency**.





Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- f. Enter an **Amount**.
 - g. In the **Subsidiary** drop-down list, click or tap a **Subsidiary**.
 - h. (Optional) If you have the Manage Subsidiary right, click or tap **Add Subsidiary** and follow the workflow to add a new subsidiary.
 - i. In the **From Account** field, enter or select an account from which the payment(s) will be made.
 - j. (Optional) Enter a **Message to Beneficiary**.
 - k. (Optional) Click the **Notify** check box to notify the recipient of the payment.
 - l. (Optional) To add more payments, enter a number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment.
 - m. Click **Next**. The Review & Submit tab appears.
4. Do one of the following:
 - a. If you have the proper Allowed Actions enabled, click or tap **Draft** or **Approve**.
 - b. Click or tap **Save**.
 5. A confirmation message appears. Click or tap **Close**.

To create a payroll payment

1. In the navigation menu, click or tap **Commercial** > **Payments**. The Payments page appears.
2. Click or tap **New Payment** > **Payroll**. The Recipient & Amount tab appears.
3. On the Recipient & Amount tab, do the following:
 - a. Enter a **Company Entry Description**.
 - b. Click or tap a **Recipient** from the list of recipients.
 - c. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
 - d. (Optional) Select the **Notify** check box to notify the Recipient.

- e. Enter an **Amount**.
 - f. (Optional) Enter an **Addendum**.
 - g. (Optional) For recipients with multiple accounts, click or tap the horizontal bars on the Recipient, select the accounts, then click or tap **OK**.
 - i. Click or tap **Split** to split the payment between multiple accounts. The Select Account table appears with Primary and Secondary columns.
 - ii. Select the primary account check box for the account that is primary, then select the secondary account check box for the account that is secondary.
 - iii. Click or tap **OK**.
 - h. (Optional) Click or tap the copy icon () to copy the payment.
 - i. (Optional) Click or tap the edit icon () to edit the Recipient.
 - j. Click or tap **Next**. The Account tab appears.
4. Select the Account from which you want to make the payment, then click **Next**. The Review & Submit tab appears.
 5. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
 - c. Click or tap **Show Split Details** to view the split details of the payment.
 6. Click or tap **Draft** or **Approve**.
 7. A confirmation message appears. Click or tap **Close**.

Multiple wires

To reduce the amount of time required to execute multiple wire transactions, you can process multiple domestic or international wires in a batch. Each group of wires is assigned a batch ID so that they can be approved or researched together, as necessary. This feature is only available in the Corporate product, and must be enabled as a feature right.

To create multiple wire transactions

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Payment**, then select the wire payment type (Domestic Wire or International Wire).

3. On The Set Up Wires tab, do the following:
 - a. Select a **Process Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: Wires can have the same process date or individual process dates. Select the **Use same for all** check box to use the selected process date for all wire transactions.





Note: For international wires, some transactions contain foreign currencies and cannot be future dated.

- c. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. Wire names can be up to 35 characters long; ACH names can be up to 22 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- e. (Optional) For international wires, select a **Currency**.




Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- f. Enter an **Amount**.
- g. Select a subsidiary from the **Subsidiary** drop-down list.
- h. Enter an account name in the **From Account** field.
- i. (Optional) Enter a **Message to Beneficiary**.

- j. (Optional) To schedule a recurring transaction, click or tap **Set Schedule**, then select how often the transaction should repeat.
 - k. (Optional) Click the delete icon () to delete wire criteria.
 - l. (Optional) Click the copy icon () to duplicate wire criteria.
 - m. (Optional) To add more wires, enter the number of additional wires in the **more wire(s)** field, then click or tap **Add**.
 - n. (Optional) You can select and deselect paying all wires by clicking or tapping the **Pay All/Pay None** toggle.
 - o. (Optional) You can select and deselect notifying all wires by clicking or tapping the **Notify All/Notify None** toggle.
 - p. Click **Next**.
4. On the Review & Submit tab, review the wire criteria, then click **Approve**.

Wire Activity

Wire Activity represents all incoming and outgoing wire transactions. This section describes how to view and search all wire activity.

On the Wire Activity page, Outgoing Wires and Incoming Wires appear by default. All international wires display a globe icon () , while domestic wires do not.

The column headers may include:

- Tracking ID
- Process Date
- Amount
- Recipient/Sender
- Receiving/Sending Institution
- From/To Account
- IMAD (Input Message Accountability Data)

To view transaction details

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.

Wire Activity

[Show Filters](#) [Favorites](#)

Outgoing Wires

Tracking ID	Process Date	Amount	Recipient	Receiving Institution	From Account	IMAD
1008	11/01/15	\$103.01	recipient 1008 2016001008	receivingInstitution1008 114901008	Regular Checking xxxx-9797	ABCD1234567890
1009	11/01/15	\$104.01	recipient 1009 2018001009	receivingInstitution1009 1234567891009	Regular Checking xxxx-9797	Awaiting IMAD...
1017	11/02/15	\$103.01	recipient 1017 2034001017	receivingInstitution1017 114901017	Regular Savings xxxx-7897	Awaiting IMAD...
1018	11/02/15	\$104.01	recipient 1018 2036001018	receivingInstitution1018 1234567891018	Regular Savings xxxx-7897	Awaiting IMAD...
1025	11/02/15	\$103.01	recipient 1025 2050001025	receivingInstitution1025 114901025	Regular Savings xxxx-4789	ABCD1234567890

2. Click or tap a transaction to view the transaction details.

To sort all transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click or tap on the desired column header. (For example, Process Date.)

To search wire transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click or tap in the Search field, then enter the search criteria.
3. Click or tap the magnifying glass, or press Enter on your keyboard. The Search results appear.

Wire Activity

[Show Filters](#) [Favorites](#)

Outgoing Wires

Tracking ID	Process Date	Amount	Recipient	Receiving Institution	From Account	IMAD
1009	11/01/15	\$104.01	recipient 1009 2018001009	receivingInstitution1009 1234567891009		Awaiting IMAD...
1018	11/02/15	\$104.01	recipient 1018 2036001018	receivingInstitution1018 1234567891018		Awaiting IMAD...
1026	11/02/15	\$104.01	recipient 1026 2052001026	receivingInstitution1026 1234567891026		Awaiting IMAD...



Note: You can only search information in the initial transaction row, not the transaction details.

To filter transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. On a desktop, click **Show Filters**. On mobile, tap the filters icon (≡).
3. Select or enter the filter criteria for each field, then click or tap **Apply Filters**.

Wire Activity

Search:

Hide Filters

TIME PERIOD: Select Period

TRACKING ID:

MIN AMOUNT: \$0.00 to

MAX AMOUNT: \$0.00

CREATED BY: Select User

TYPE: 0 Items

ACCOUNT LABEL(S): 0 Items

ACCOUNT(S): 0 Items

Reset Apply Filters

Outgoing Wires

To print transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click the Print icon (🖨️).
3. Set your printing preferences, then click **Print**.

Print

Total: 2 sheets of paper

Print Cancel

Destination: \\\CORP-PS-001.AustIn...
Change...

Pages: All
e.g. 1-5, 8, 11-13

Copies: 1

Layout: Portrait

Color: Black and white

Options: Two-sided

+ More settings


Print using system dialog... (Ctrl+Shift+P)

Tracking ID	Phone Case	Amount	Receiver	Receiving Institution	From Account	BAID
1066	1145/15	\$100.01	recipient 1006	recipientinstitute006	Regular Checking	Account BAL...
1069	1145/15	\$100.01	recipient 1009	recipientinstitute009	Regular Checking	Account BAL...
1072	1007/15	\$100.00	recipient 1072	recipientinstitute072	Regular Checking	Account BAL...
1073	1007/15	\$100.00	recipient 1073	recipientinstitute073	Regular Checking	Account BAL...
1077	1145/15	\$100.01	recipient 1077	recipientinstitute077	Regular Checking	Account BAL...
1078	1145/15	\$100.01	recipient 1078	recipientinstitute078	Regular Checking	Account BAL...
1021	1006/15	\$100.00	recipient 1021	recipientinstitute021	Regular Checking	Account BAL...
1022	1006/15	\$100.00	recipient 1022	recipientinstitute022	Regular Checking	Account BAL...



Note: You can only print from a desktop, not a smartphone or tablet.

To export transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click the export icon () , then select which transactions you want to export.



Note: You can only export from a desktop, not a smartphone or tablet.

Using imported files

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing



Tip: To use splits in an imported file, include each split as a separate line in the imported file.

Updating amounts for recipients in a template

When you create an ACH Batch, or ACH Collection, or Payroll, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you must create a two-column comma-separated values (CSV) file in your accounting or other software. You do not create the CSV file in Q2online or Q2mobility Apps. This is a feature right, and must be enabled.

The two-column CSV file must contain the following columns:

- Recipient name
- Amount



Tip: You can import amounts from a file for ACH Collections, ACH Payments, and Payroll.

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payment to make two payments to the same recipient.



Note: If we cannot match every recipient in the file and the payment, the import will fail.

To update existing recipients and amounts

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, do one of the following:
 - In the **New Template** drop-down list, click the template type to create. The Info & Users tab appears.
 - In the **New Payment** drop-down list, click the payment type to create. The Recipient & Amount tab appears.
3. (Optional) In the **Template Name** field, enter a name for the template.
4. Click or tap **Next**.
5. Do one of the following:
 - Click or tap one of the **ACH Class Code** options.
 - If you are creating a new payment, select recipients to add to the payment. You can also edit amounts for the recipient's account.
 - (Optional for multi-recipient templates and payments) Click or tap **Import Amounts**. The Open dialog box appears.
 - In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
6. On the Recipient & Amount tab, verify the recipients, the amounts, and the settings, and click or tap **Next**. If your company uses subsidiaries, the Subsidiary tab appears. If it doesn't have subsidiaries, the Account tab appears.



Tip: See "[Recipient information in a payment or a template](#)" on page 91 for more information about recipient details.

7. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account tab appears.
8. On the Account tab, select the check box for the account to use, then click or tap **Next**. The Review & Submit tab appears.
9. Click or tap the **Process Date** (for ACH PassThru) or **Effective Date** field, and click or tap the date.
10. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transaction window appears.
 - b. Select when the payment or template should recur.
 - c. Select a date from the calendar, or click or tap **Repeat Forever**.
 - d. Click or tap **Save**.
11. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
 - Click or tap **Approve** to approve the changes.
 - Click or tap **Draft** to draft the changes.
 - Click or tap **Save** to save the changes.
 - Click or tap **Cancel** to cancel the changes.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

To import recipients and amounts to create a payment

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. In the **New Payment** drop-down list, click or tap **Payment From File**. The Payment From File page appears.

Payment From File

PAYMENT TYPE *
--Please Select A Payment Type--

IMPORT FILE *
Select a file to upload

* - Indicates required field

[Back](#) [Save Recipients](#) [Upload File](#)

3. Do the following:
 - a. In the **Payment Type** drop-down list, select the **Payment Type**.
 - b. Click or tap **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**. The Payment from File - Additional Information page appears.

Payment From File - Additional Information

ACH Class Code *
Individual (PPD)

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

Company / Subsidiary * Deepika Treasury **Effective Date *** Select Date

Company Entry Description
Max 10 characters

* - Indicates required field

[Back](#) [Draft](#) [Approve](#)

6. Do the following:
 - a. Click or tap one of the **ACH Class Code** options.
 - b. Select the **Pay From/Pay To** account.
 - c. Select the **Company/Subsidiary**, if required.

- d. Select the **Effective Date**.
 - e. Enter a **Company Entry Description**.
 - f. Click or tap **Submit**.
7. In the success message, do one of the following:
 - Click or tap **Close**.
 - Click or tap **View in Activity Center**.



Tip: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing a NACHA file to create a payment

You can import a balanced NACHA format file to create an ACH Batch, ACH Collection, or Payroll payment. When you import a NACHA format file, the system verifies the contents of the file before we process it. If the file is missing required information, the system will prompt you for the information. If the file has any errors, the system displays an error message because it cannot process the file. If that happens, correct the errors in the file and try to upload the corrected file.

To import a NACHA file to create a payment

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, in the **New Payment** drop-down list, click or tap **Payment From File**. The Payment From File page appears.
3. Do the following:
 - a. In the Payment Type drop-down list, select the payment type.
 - b. Click or tap **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**. If we need additional information to process the file, the Payment from File - Additional Information page appears.
6. (Optional) On the Payment from File - Additional Information page, the fields that appear depend on the missing information. Do some or all of the following:
 - Select the **Pay From/Pay To** account.
 - Select the **Company/Subsidiary**.
 - Select the **Process Date** or **Effective Date**.
7. (Optional) Click or tap **Submit**.

8. In the success message, do one of the following:
 - Click or tap **Close**.
 - Click or tap **View in Activity Center**.



Tip: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing an ACH file with ACH PassThru

You can use ACH PassThru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches.

When you upload a file with ACH PassThru, we do a basic verification of the contents of the file before we send it to the ACH Network. However, if the file includes any errors, the errors may occur when the system processes the file.

Unlike other payment types, you do not specify an effective date for ACH PassThru files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

You create the complex NACHA-formatted file in your accounting or other software. Contact your financial institution for more information about using NACHA-formatted files and ACH PassThru.



Caution: If errors are detected, a message appears on the screen indicating the errors.

To import an ACH file with ACH PassThru

1. In the navigation menu, click or tap **Commercial** > **ACH Pass-thru**. The ACH PassThru page appears.

ACH Pass-Thru

IMPORT FILE

Select a file to upload

MEMO

PROCESS DATE

January 2016

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						

Draft Approve

2. On the ACH PassThru page, click or tap **Select a file to upload**.
3. Locate the file to import and click or tap **Open**. The process to locate the file varies, depending on your device.
4. On the ACH PassThru page, click or tap the date to process the imported file.
5. (Optional) Enter a memo for the file in the **Memo** field.
6. Click or tap **Submit**.
7. Click or tap **Close**.

Adding recipients and making payments from a file upload

You can add new recipient records or update existing recipient records when uploading NACHA-compliant ACH files, 5-column CSV files, or batch wire CSV files to streamline recipient management, especially for large companies with multiple recipients. This functionality can be especially useful if a company previously managed payment and collection processing within another application. This is a feature right, and must be enabled in order to upload recipients.



Note: Users must have the Recipient Upload from Batch right enabled and access to ACH and/or wire payments to add recipient records from ACH or wire files. Users must also have Manage Recipient rights enabled.

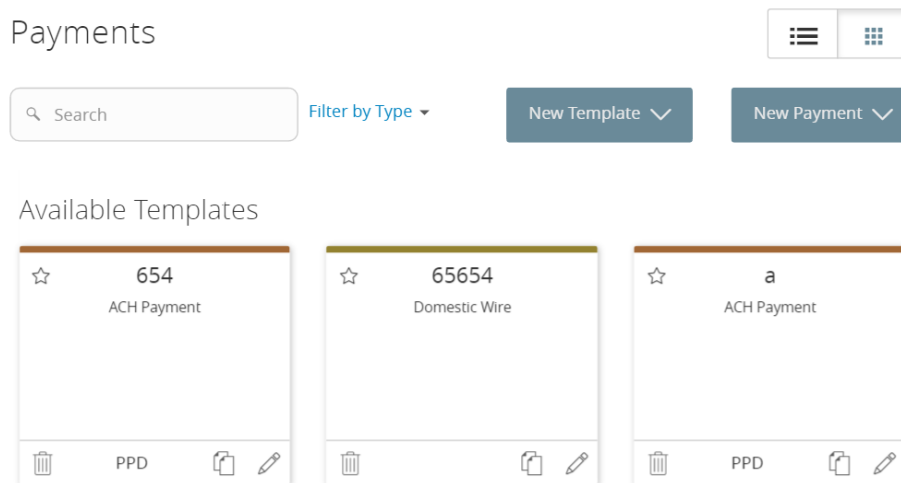
You can also make payments from a file upload to streamline high-volume wire transfer submission and execution needs. These payments include payroll, ACH collection, ACH batch, domestic wires, and international wires. If the system detects errors, you can download a list of errors to correct before uploading the file again.



Note: This feature is only available in Q2online, not in Q2mobility Apps.

To add recipients and upload multiple payments from a file

1. In the navigation menu, click **Commercial > Payments**. The Payments page appears.



2. On the New Payment drop-down list, click **Payment From File**. The Payment From File page appears.

Payment From File

PAYMENT TYPE *

--Please Select A Payment Type--

IMPORT FILE *

Select a file to upload

* - Indicates required field

Back

Save Recipients

Upload File

3. On the Payment From File page, do the following:
 - a. In the Payment Type drop-down list, select a payment type.

Payment From File

PAYMENT TYPE *

International Wire

[International Wire Sample File \(.csv\)](#)

International Wire Upload Guidelines

^

- File must be in .csv format and follow the specification
- Please note wire transactions are executed per their order in the file
- File columns represent the mandatory wire fields where each column header in the sample file represents the Field Name and tag number

[International Wire File Specification \(.pdf\)](#)

IMPORT FILE *

Select a file to upload

* - Indicates required field

Back

Save Recipients

Upload File

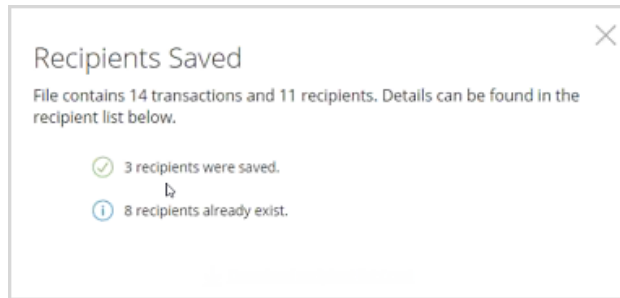
Note: When you select a payment type, a sample file of that payment type appears as a link next to the selection. Click the link to download an Excel document that details the proper file type for a successful payment.



Upload guidelines also appear for each selected payment type.

Finally, a link to a PDF appears above the file selection. This File Specification PDF is tailored to outline the specifications of the FI.

- b. Click **Select a file to upload**, then select a file.
 - c. Click **Save Recipients**. A message appears displaying how many recipients were saved and how many already exist.



- d. Click the close (X) icon on the Recipients Saved message.
- e. Click **Upload File**. If the upload is successful, the Set Up Wires page appears.

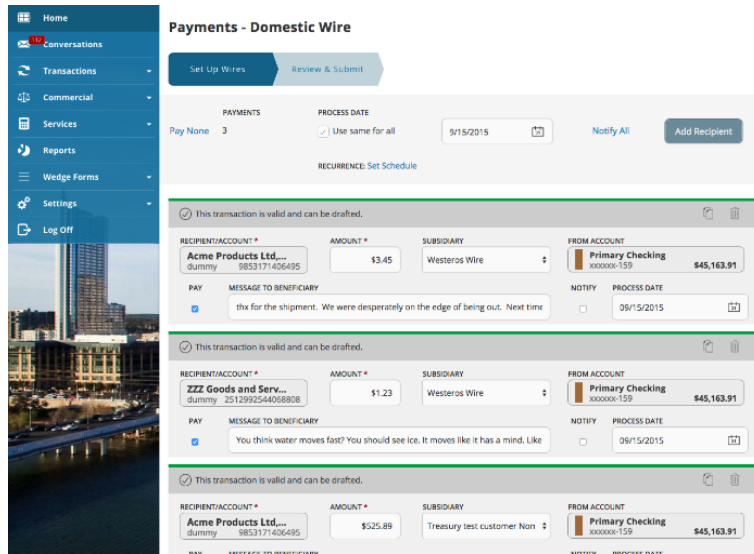


Note: If the upload is unsuccessful, the file is invalid and an error message appears. Once the errors are fixed and the file is valid, you can successfully upload the file.



Note: When a wire file is uploaded and the contents in the uploaded file are "allowed" (entitlements support dollar amounts, pay from accounts, etc.), a green message for each transaction appears, validating the transaction.

If the contents in the uploaded file are not supported by the entitlements, the row is highlighted red and an error message appears for each invalid transaction.



4. If all transactions are valid, click **Next**. You can also click the **Review & Submit** tab. The Review & Submit page appears.
5. Review the payments, then click **Draft**. A confirmation message appears.
6. Click **Visit Activity Center** or **Return to Payments**.

Creating a tax payment

You can use Q2online and Q2mobility Apps to make tax payments to a local, state, or federal tax authority. Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements.



Note: If an FI wants new tax forms, they must request ACH instructions directly from state and federal agencies.

To create a tax payment

1. In the navigation menu, click or tap **Commercial > Tax Payments**. The Tax Payments page appears.

Tax Payments

TAX AUTHORITY
Alabama Tax

Search tax forms

- 20CD-Income Tax - Corporate Estimate
- 20-C-Income Tax - Corporate
- 20E-Income Tax - Corporate Extension
- 20F-Income Tax - Corporate Foreign Annual
- 20-Income Tax - Corporate Domestic Annual
- 205C-Income Tax - Corporate Sub S Shareholder
- 20S-Income Tax - Corporate Sub S

2. In the Tax Authority drop-down list, select the tax authority that will receive the payment.

Tax Payments

TAX AUTHORITY
Alabama Tax

Search tax forms

- Alabama Tax
- Arkansas Tax
- Arizona Tax
- California Franchise Tax Board

3. The list of available payments for that authority appears. Click or tap the payment. The tax form page appears.
4. (Optional) You can enter information in the search field to find the form.
5. On the tax form page, enter the required items. These fields will vary and can include details such as the payment amount, effective date, and account routing number.

Alabama Tax

PSA - BUSINESS PRIVILEGE TAX RETURN

PAYMENT FROM * product customer treasury

PAYMENT EFFECTIVE DATE * Select Date

TAX PERIOD END DATE * Select Date

FROM ACCOUNT * ---Select From Account---

TO ACCOUNT 08264643

TO ACCOUNT ROUTING NUMBER 062001186

PAYMENT AMOUNT *

* - Indicates required field

Submit

6. Click or tap **Submit**. A message appears confirming the transaction.



Caution: If you have insufficient funds and try to submit the payment, it won't go through. You will be prompted to change the payment amount.



Note: Be sure to select from the proper Subsidiary record (where applicable) when making a federal tax payment (requires 9 digits in the tax ID) or state tax payments (usually requires 10 digits in the tax ID). If both state and federal tax IDs are required per the credit instructions, the tax payment page will present the user with a blank field for the state tax ID.

Managing templates

On the Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Sample grid view

Payments ☰ ☱

Filter by Type ▾ New Template ▾ New Payment ▾

Available Templates

☆ 654
ACH Payment

PPD

☆ 65654
Domestic Wire

☆ a
ACH Payment

PPD

Sample list view

Payments ☰ ☱

Filter by Type ▾ New Template ▾ New Payment ▾

Available Templates




Template Name ▾	Transaction Type ▾	Last Amount	Last Date	
☆ 654	ACH Payment			
☆ 65654	Domestic Wire			

Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons

Icon	Task
	Mark the template as a favorite.
	Edit or delete the template.
	Copy the template.

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.



Note: The Manage Recipient right is required to be able to create a template.

The following table describes rights, definitions, and behavior when creating a template:

Draft rights and behavior

Right	Definition	Behavior
Manage Recipients	Master feature that turns on recipient navigation and allows the end user to create or edit recipient records within the customer. This right is required to create a template.	User has Manage Recipient navigation rights along with the permission to create, edit, and delete recipient records for the customer.

Draft rights and behavior (cont'd)

Right	Definition	Behavior
Can view all recipients	Requires Generated Transaction rights (at least draft). Allows a user to see recipients created by others under the same customer.	When a user starts a new payment (one-time-payment or from an existing template), the user will have the ability to select any of the existing recipients, regardless of who created them within that customer. In order for this to be the behavior for templates, a user must have draft rights to the transaction type and be granted access rights to a template or has Manage Template access.
Allow one-time recipients	Requires Generated Transaction rights (at least draft). Allows a user to create a new recipient in the middle of the payment workflow. The new recipient will not have a permanent record saved in the Recipient tab.	When a user starts a new payment (one-time payment only), the user will have the ability to create a new recipient for the use of that one payment.

Searching for a template

On the Payments page, you can search for a template.

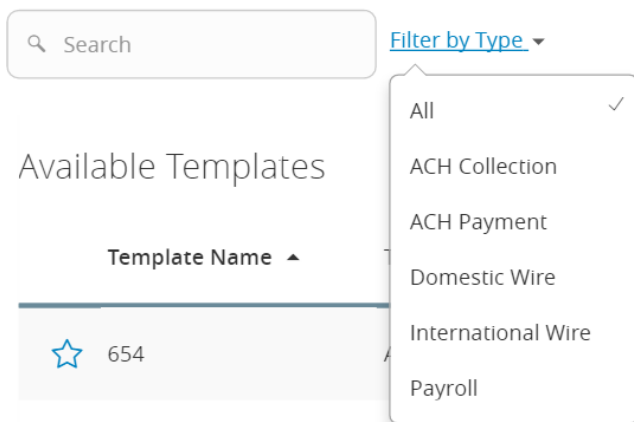
To search for a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Enter your search text in the **Search** field. The templates that match the search text appear on the Payments page.

Filtering a template

On the Payments page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.

Filter list



To filter a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, in the **Filter by Type** drop-down list, click or tap one of the following:
 - **All** to show all templates.
 - Any Transaction Type name to show templates of that type.Templates of the selected type appear on the Payments page.

Editing a template

If you have the Manage Templates feature and Manage Recipients feature assigned, you can use the Payments page to edit any template. If you have the Draft right and Manage Recipient feature for a Transaction Type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.



Note: The Manage Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

To edit a template

1. In the navigation menu, click or tap **Commercial** > **Payments**. The Payments page appears.
2. Click or tap the edit icon (✎) of the template that you want to edit. The Info & Users tab for the template appears.
3. Make any needed changes to the template settings on the following tabs:
 - Info & Users
 - Recipient & Amount
 - Subsidiary
 - Account
4. Click or tap **Review & Submit**.
5. On the Review & Submit tab, click or tap **Save**. The Template Saved page appears.
6. Click or tap **Close**. The Payments page appears.

Copying a template

You can use the Payments page to copy an existing template, make changes, and save the copy.

To copy a template

1. In the navigation menu, click or tap **Commercial** > **Payments**. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap the copy icon (📄) for the template. The Info & Users page appears.
4. Make any needed changes to the template settings, and create a unique template name.
5. Click or tap **Review & Submit**.
6. On the Review & Submit tab, click or tap **Save**. The Template Saved page appears.
7. Click or tap **Close**.

Deleting a template

You can use the Payment page in Q2online and Q2mobility Apps to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, click or tap the edit icon (✎) of the template that you want to delete. The Info & Users page for the template appears.
3. Click or tap the delete icon (🗑️). The Delete Template page appears.
4. Click or tap **Delete Template**. The Template Removed page appears confirming deletion.
5. Click or tap **Close**. The Payments page appears.

Marking a template as a favorite

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments page. You can mark any template that you can access as a favorite.

To mark a template as a favorite

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Locate the template that you want to mark as a favorite. You can browse or search to locate the template.
3. Click or tap the favorite icon (☆) for the template.

Creating a payment from a template overview

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.

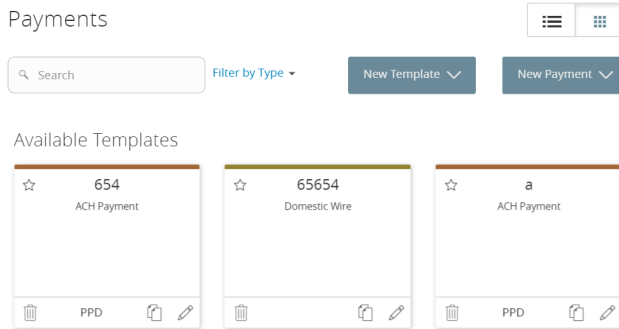
See "[How rights control payments and templates](#)" on page 76 for more information.


Creating a payment from an existing template

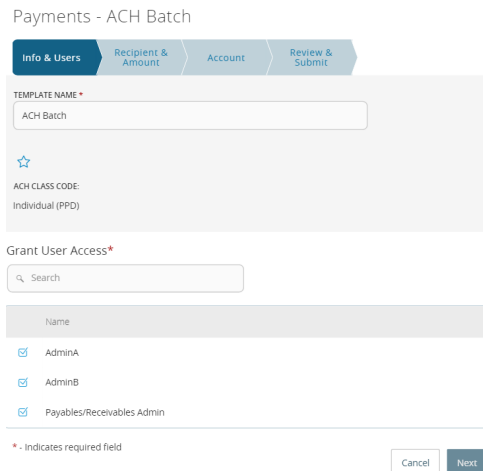
The templates that you can use appear in the Available Templates area on the Payments page.

To create a payment from an existing template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears with the templates that you can access.



2. Click or tap the edit icon () of the template that you want to use. The Info & Users tab appears.



3. Do the following:
 - a. In the **Template Name** field, enter a name for the template.
 - b. In the **Grant User Access** area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.



Tip: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

- c. Click or tap **Next**. The Recipient & Amount tab appears.

4. If you are creating an ACH Payment or ACH Receipt and your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options. This filters the recipients so that only the selected SEC Code recipients will appear.



Note: If your configuration does not support PPD/CCD Recipient classification, this toggle classification still indicates the transaction is a PPD or CCD ACH transaction.

5. (Optional) On the Recipient & Amount tab, do one of the following:
 - Click or tap **New Recipient** to create a new recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
 - Click or tap **Account-New** to enter account information for the recipient, then click or tap **Create Recipient**. Continue to the next step.
 - If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.
6. (Optional) If the recipient has multiple accounts, the Select Account page appears. Select the check box for the account to use, and click or tap **OK**. The recipient appears on the Recipient & Amount tab.
7. In the **Amount** field in the recipient card or list item, enter the amount.
8. (Optional) If you are creating an International Wire, select the currency for the transfer from the drop-down list.
9. Review the settings for the recipient and click or tap **Next**. The Subsidiary tab appears if your configuration requires subsidiaries.



Tip: See "[Recipient information in a payment or a template](#)" on page 91 for information about the card and the list details.

10. Click or tap the **Effective Date** field, and click or tap the date.
11. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transfer window appears.
 - b. Click or tap a date on the calendar, or click or tap **Repeat Forever**.
 - c. Click or tap **Save**.
12. The options available on the Review & Submit tab vary, depending on your rights. Do one of the following:
 - Click or tap **Save** to save a new template or changes to an existing template.
 - Click or tap **Approve** to approve the payment or template.
 - Click or tap **Draft** to draft the payment or template.
 - Click or tap **Cancel** to cancel the payment or template.

Viewing or canceling a payment

If your rights allow it, you can use the Payments page or the Activity Center page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Activity Center page.

Viewing a payment

You can view or search for an existing pending or processed payment on the following pages:

- Payments
- Activity Center

The Activity Center page may include additional details about a payment.

To view a payment on the Payments page

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. The Search transactions area lists all of the pending and processed payments. You can also filter transactions by Type. Do one of the following:
 - Click or tap **Pending** to browse the pending payments.
 - Click or tap **Processed** to browse the processed payments.
 - Click or tap in the **Search transactions** field, and enter your search text. The search results appear on the Payments page.
3. After you locate a payment, click or tap it for more details. The payment details page appears.
4. (Optional) On the payment details page, click or tap **View in Activity Center**. The Activity Center page with the payment details appears.

To view a payment on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. On the Activity Center page, do one of the following:
 - Click or tap **Single Transactions** to view a single payment.
 - Click or tap **Recurring Transactions** to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. Click or tap the payment. The payment details appear.

Canceling a payment

You can use the Activity Center page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is Drafted, Authorized, or Pending.

To cancel a single payment

1. In the navigation menu, click or tap **Transactions > Activity Center**. Single transactions appear on the Activity Center.
2. Click or tap the payment that you want to cancel. The transaction details appear.
3. In the Actions drop-down list, click or tap **Cancel**. A message appears asking you to confirm the cancellation.
4. Click or tap **Confirm**.
5. Click or tap **Close** to return to Activity Center.

To cancel all future occurrences of a recurring payment

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Recurring Transactions**. The list of recurring transactions appears.
3. In the row of the payment you want to cancel, click or tap **Actions > Cancel series**. A message appears asking for confirmation.
4. Click or tap **Confirm**. The Transaction Cancelled page appears confirming cancellation.
5. Click or tap **Close** to return to Activity Center.

Sending notifications to approvers

On the Payments page, you can send a notification to eligible approvers to request approval for drafted transactions. This functionality applies to both Dual Approval and drafted transactions.

See "[Configuring a mobile authorization code](#)" on page 230 for information about configuring mobile approval.

To send notifications to approvers

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Submit a drafted commercial payment.
3. On the draft confirmation message, click or tap **Send notification** button.
4. The approver is notified of the transaction by email or phone. The approver then logs in to approve the transaction.

Approving payments overview

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See ["Rights to Transaction Types"](#) on page 80 for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status then changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the Transaction Type. In addition, the payment cannot exceed the user approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page. Business transactions require only one approval where Corporate transactions can require between 1-5 approvals according to Company policy.

In addition, pending approvals may appear in the Quick Actions on the Home page. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.



Tip: You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See ["Copying a transaction"](#) on page 54 for information about copying transactions.

Depending on your security needs and how we configure your account, some transactions may require action by two users. In Business, if dual action is required for a transaction, the same user cannot draft the transaction and approve it.

Approving payments

You can approve a payment in the following ways:

- On the Payments page
- On the Activity Center page

To approve a payment on the Payments page

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, the Search transactions area lists all of the pending and processed payments. Click or tap the payment that you want to approve.
3. In the status message, click or tap **View in Activity Center**. The Activity Center page appears, with the payment details visible.
4. In the drop-down list, click or tap **Approve**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
6. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve one or more payments on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
 - To approve a single payment, click or tap the **Actions** drop-down list in the row of the payment you want to approve. Click or tap **Approve**.
 - To approve multiple payments, select the check box for each payment.
 - Click or tap **Actions** column, then click or tap **Approve Selected**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Confirm** to verify the approval. A message confirms the approval.
6. Click or tap **Close**. The status of the items will change to Authorized on the Activity Center page.



Caution: If you don't have the right to approve a payment, an error message appears.

CHAPTER 11: FINDING BRANCHES AND ATMs AND VIEWING NEWS

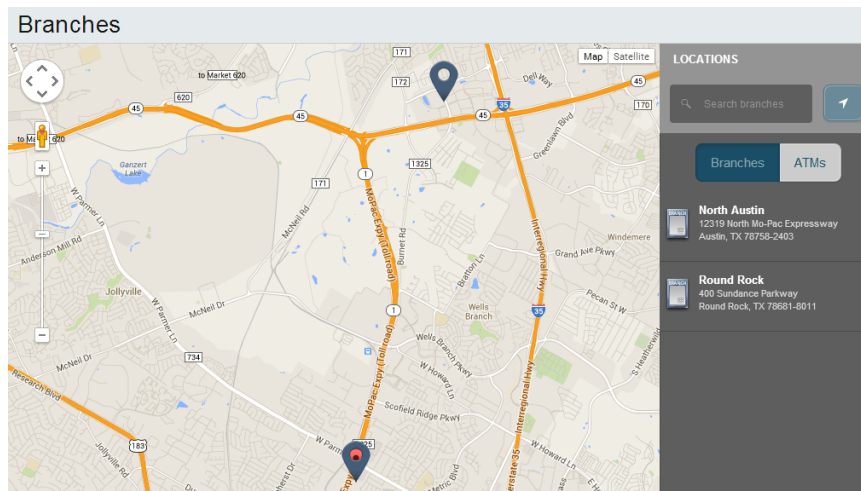
You can use Q2online or Q2mobility Apps to locate a branch or an ATM or to view news or rates from your financial institution. This chapter includes information and detailed instructions for finding locations and viewing news.

Finding a branch or ATM

You can view branches and ATMs in a list and on a map on the Branches page. Your location is determined using the built-in location services feature of your Internet browser or mobile device. When you search for a location, your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

To find a branch or ATM location

1. In the navigation menu, click or tap **Branches**. The Branches page appears.



2. Do one of the following:
 - o To view branches, click or tap **Branches**.
 - o To view ATMs, click or tap **ATMs**.
3. On the Branches page, do one of the following:
 - o Tap and drag, or use your mouse to scroll or zoom in and out of the map.
 - o Browse the locations list.
 - o Click or tap the **Search branches** field and enter a branch name, street address, city, state, or ZIP code to search.

- Click or tap a location for more information about the branch or ATM.
 - (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.

Viewing news or rates

You can view the latest news and rates while managing your financial information.

To view a news item on the News page

1. In the navigation menu, click or tap **Services** > **News**. The News page appears.
2. Do one or more of the following:
 - Read headlines or the first part of any story on the news page.
 - Click or tap **More** to read the article.

To view rates

- In the navigation menu, click or tap **Services** > **News**. The News page appears. Rates appear in the Sidebar on the News page. Rates may also be in the sidebar on the Home page, depending on your financial institution's configuration.

CHAPTER 12: CONFIGURING SETTINGS

You can configure your settings in Q2online or Q2mobility Apps. This chapter includes background information about the settings that you can configure. It also includes detailed instructions for updating profiles, selecting themes, configuring text banking, and managing other settings.

Updating your profile overview

You can update your contact information in your profile. The information in the profile is used as contact information and to fill out certain forms.

Profile page

Profile
Please review and update your profile

PREFIX	FIRST NAME *	MIDDLE NAME
<input type="text"/>	<input type="text" value="Deepika"/>	<input type="text" value="Middle Name"/>
LAST NAME *	SUFFIX	SSN
<input type="text" value="TreasuryFirstRelease"/>	<input type="text"/>	<input type="text" value="897-89-7987"/>
E-MAIL ADDRESS		
<input type="text" value="dvallabha@q2ebanking.com"/>		
ADDRESS 1 *		
<input type="text" value="8789"/>		
ADDRESS 2		
<input type="text" value="Great Hills"/>		



Caution: Updating your online profile does not update the address on file for your account. See ["Requesting an address change"](#) on page 222 for more details.

We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address that you have on file with your FI.

See ["Configuring secure delivery contact information"](#) on page 227 for information.

Updating your profile

Use the Profile page to update your contact information and other profile settings.

To update your profile

1. In the navigation menu, click or tap **Settings > Profile**. The Profile page appears.
2. Make any needed changes to the contact information.
3. Click or tap **Submit Profile**. A Profile Updated Successfully message appears at the bottom of the profile.

Address change overview

You can use Q2online and Q2mobility Apps to request your financial institution to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.



Note: This page may not be available depending on the configurations of your financial institution.

Requesting an address change

You can use the Address Change page to ask us to change your address.

To request an address change

1. In the navigation menu, click or tap **Settings > Address Change**. The Address Change page appears.
2. Do the following:
 - a. Make any needed changes to your contact information.
 - b. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit**.
4. On the success message, click or tap **Close**.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name for each account
- The order and organization of the accounts on the Home page
- The name and order of account groups
- (Optional) Text banking settings

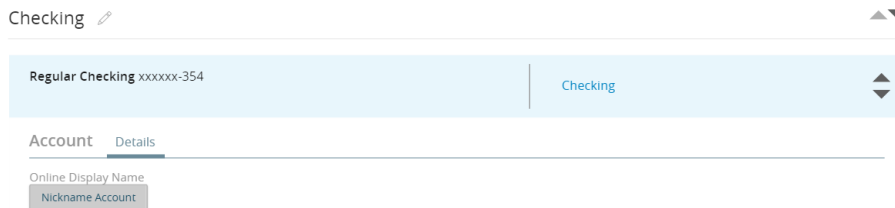
See "[Configuring text banking](#)" on page 231 for information.

To configure an account display name

1. In the navigation menu, click or tap **Settings > Account Preferences**. The Account Preferences page with a list of accounts grouped by type appears.
2. On the Account Preferences page, do the following:
 - a. Click or tap the account you want to change.
 - b. Click or tap **Nickname Account**.
 - c. Enter a nickname for the account, then click the check mark button.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.

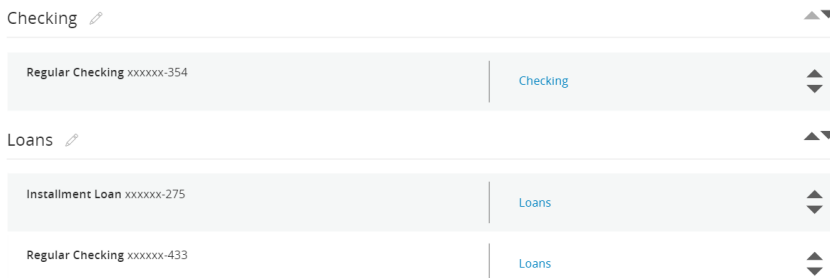


To configure the order that accounts appear in

- In the Account Preferences page, use the up and down arrows to determine the order of each account.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.



Selecting a theme and a language

A theme allows you to make your Q2online and Q2mobility Apps banking experience more personal by selecting a look and feel that appeals to you. Different themes may change the background image, colors and some fonts, and at times, the placement of some options on the page. You can also change the preferred language in Q2online and Q2mobility Apps.



Note: If no alternate themes or languages are available, the theme and language settings will not appear.

To change the selected theme

1. In the navigation menu, click or tap **Settings > Themes**. The Themes page appears.
2. Click or tap the theme that you want to use. The theme changes immediately across all of your supported devices.

To change the selected language

1. In the navigation menu, click or tap **Settings > Themes**. The Themes page appears with a list of themes available in the currently selected language.
2. In the **Language** drop-down list, select your preferred language. The language changes immediately across all of your supported devices. If the newly selected language is not compatible with the current theme, the system will select a compatible theme and list any other themes that are compatible with the language selection.

Security preferences overview

Use your password and login ID to log in to Q2online and Q2mobility Apps. When needed, you can change them in the security preferences.

If your financial institution offers the Touch Authentication feature, you can use it to log in using Apple's Touch ID sensor rather than a login ID and password.

See ["Logging in with Touch Authentication"](#) on page 1 for more information.

When you configure a phishing protection phrase, the phrase appears before you log in to Q2online and Q2mobility Apps. A phishing protection phrase verifies that you are accessing our site.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for Q2online and Q2mobility Apps. You use the same password for both.

See "[Password tips and recommendations](#)" on page 235 for more information.

To change your account password

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. You use the same Login ID for both Q2online and Q2mobility Apps.



Tip: If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID page appears.
3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

To change your phishing protection phrase

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Phishing Phrase**. The Phishing Phrase page appears.



Note: The Phishing Phrase page only appears if your account is configured to use a phishing protection phrase.

3. Enter the phishing protection phrase in the **My Phrase** field.
4. Click or tap **Submit** to complete the process.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.



Note: Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Challenge Code**. The Challenge Code page appears.
3. Do the following:
 - a. Enter the challenge code in the **Challenge Code** field.
 - b. Re-enter the code in the **Confirm Challenge Code** field.
4. Click or tap **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.



Caution: Deleting a contact is permanent.



Note: Contact information options may vary according to your configuration.

To add a new secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.

Settings

Security Preferences

Change Password Phishing Phrase Challenge Code **Secure Delivery**

Secure Delivery Contact Information

Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

SMS
(512)555-1212 Edit Delete

EMAIL
kellipackett@mgalegpa.com Edit Delete

* - Indicates required field New Email Address New Phone Number New SMS Text Number

3. Click or tap one of the following:
 - o **New Email Address**
 - o **New Phone Number**
 - o **New SMS Text Number**
4. Enter the contact information and click or tap **Save**.



Note: Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap **Edit**.
4. Make any needed changes to the contact information and click or tap **Save**.

To delete a secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap **Delete**.



Caution: You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.



Note: Some options may vary, depending on your FI's configuration. Contact your FI for more information.

Mobile authorization code overview

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to Q2online or Q2mobility Apps to approve the draft.

Configuring a mobile authorization code

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.



Note: You must have the transaction enabled in **Settings > Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page.

To configure a mobile authorization code

1. In the navigation menu, click or tap **Settings > Mobile Authorizations**. The Mobile Authorizations page appears.

Settings

Mobile Authorizations

Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.

NOTE: You must enter a Mobile Authorization Code to use for verification.

MOBILE AUTHORIZATION CODE *

* Your code should be numeric and exactly 8 digits in length.

Add Email Add Phone

* - Indicates required field

Submit

ENROLLMENT

Choose eligible transaction types:

Select All Clear All

FUNDS TRANSFER
WIRE TRANSFER
EFTPS
PAYROLL
ACH SINGLE PAYMENT
ACH COLLECTIONS
EXTERNAL TRANSFER
INTERNATIONAL WIRE
SEND A CHECK
ACH PASSTHRU

2. In the **Mobile Authorization Code** field, enter the code.
3. Select the Transaction Types that you agree to approve.
4. Do one or more of the following:
 - o Click or tap **Add Email** and enter your contact address in the **E-Mail Address** field. Click or tap **Save**.
 - o Click or tap **Add Phone** and select the country for the phone from the Country drop-down list. Enter the phone number in the **Phone Number** field. Click or tap **Save**.
5. On the Mobile Authorizations page, click or tap **Submit**.

Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone or other supported device to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **On**.
3. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
4. Click or tap **Terms and Conditions** to read the terms and conditions in another tab.
5. Click or tap **Privacy Policy** and read the privacy policy in another tab.
6. Select the **Agree To Terms** check box.
7. Click or tap **Save**.
8. In the **Enrollment Successful** message, do one of the following:
 - Click or tap **Close** to close the Text Banking settings.
 - Click or tap **Visit Preferences** to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Depending on the configuration, this Text tab may not appear.

To configure text banking preferences for accounts

1. In the navigation menu, click or tap **Settings > Account Preferences**. The Account Preferences page appears.
2. Click or tap an account that you want to use with text banking and do the following:
 - a. Click or tap **Text**.
 - b. Click or tap the SMS/Text Enrollment toggle to **On** to enroll the account in text banking.
 - c. Click or tap the edit icon (✎) in the **SMS/Text Display Name** field to edit the display name of the SMS/text account. The nickname can contain 1-6 characters.

Using text banking

To use text banking, you send a text message to 226563 (BANKME) with a command. When the action is complete, the text message reply includes the information or the results of the action.



Note: A signature or any other similar text in a text banking message may cause difficulties processing text banking commands. You should disable the signature when you send a text banking command.



Caution: When you send or receive a text banking message, normal text message and data rates apply.

The commands will vary according to your settings. Commands may include:

Text banking commands

Command	Result
BAL	Displays the current account balance for all enabled accounts.
BAL <account nickname>	Displays the current account balance for the account that you specify.

Text banking commands (cont'd)

Command	Result
HIST <account nickname>	Displays the recent history for the account that you specify.
XFER <from account nickname> <to account nickname> <amount>	Transfers the amount that you specify from one account to another.
LIST	Displays a list of all available text banking commands.
HELP	Displays a list of contact points for information about text banking. This may include the website address, phone number, or other information.
STOP	Disables text banking. You can also use the settings in Q2online and Q2mobility Apps to enable and disable text banking.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the **SMS Text Number** field.
3. Click or tap **Save**.

To disable text banking

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **Off**.

3. Click or tap **Save**.

Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the e-statement Delivery Agreement on the Statement Delivery page.



Note: E-statement delivery settings can vary.

To configure the statement delivery method

1. In the navigation menu, click or tap **Settings > Statement Delivery**. The Statement Delivery page appears.
2. Click or tap an account, then select a delivery method in the Delivery Type drop-down list.
3. (Optional) If you select e-statement in the Delivery Type drop-down list, the e-statement Delivery Agreement window appears. Review the agreement, and click or tap **I accept**.
4. (Optional) Click or tap the edit icon (✎). The Select Recipient window appears. Do one of the following:
 - Click or tap the check box for one or more existing delivery addresses.
 - Click or tap in the address field and type a new delivery address. Click or tap **Add**.
5. Click or tap **Save**.

To view the E-Statement Delivery Agreement

1. In the navigation menu, click or tap **Settings > Statement Delivery**. The Statement Delivery page appears.
2. On the Statement Delivery page, click or tap **View E-Statement Delivery Agreement**. The E-Statement Delivery Agreement page appears.
3. Review the statement, then click or tap **I accept** or the close (X) icon to return to the Statement Delivery page.

APPENDIX A: ADDITIONAL RESOURCES

This appendix contains the following:

- "[Password tips and recommendations](#)" on page 235
- "[Registering a browser or device](#)" on page 236

Password tips and recommendations

A strong password helps you protect your account. To create a strong password, keep the following guidelines in mind:

- Create unique, original passwords.
- Use the longest practical password.
- Use a mix of upper and lower case letters.
- Include one or more numbers.
- Do not use repeating or adjacent characters.
- Use at least one of these special characters: `~!@#\$%^&()_+={}|[:]"?.,/\.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.



Tip: Go to www.microsoft.com/security/online-privacy/passwords-create.aspx for more information on creating strong passwords. We do not endorse or guarantee the site.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.



Tip: Users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

In Q2online and Q2mobility Apps, we can send a secure access code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure access code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the secure access code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.



Note: Depending on your security needs, we may configure your account to use codes from VIP Service Tokens. If your account uses a token, you enter the code from the token or the VIP Access mobile app instead of a secure access code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a secure access code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access Q2online or Q2mobility Apps.



Tip: Multiple users can register the same browser or device.

You register your browser or device again in the following circumstances:

- You use a different browser on your desktop.
- You delete and reinstall Q2mobility Apps.
- Your browser does not save browser cookies.
- You clear existing browser cookies.
- We reset registration for all users for security reasons.



Caution: Only register a browser or device if it is under your control. Do not register a browser on a public computer.

APPENDIX B: FREQUENTLY ASKED QUESTIONS

This appendix contains the following:

- ["Getting started" on page 238](#)
- ["Messages and alerts" on page 239](#)
- ["Accounts" on page 240](#)
- ["Transactions" on page 242](#)
- ["Business and Corporate accounts" on page 243](#)

Getting started

This section includes questions about getting started with Q2online and Q2mobility Apps, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a browser device. If you need immediate access, contact your FI. After you verify your identify, your FI can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies.
- Your browser cookies for Q2online were removed.
- You use a browser plugin that automatically removes browser cookies when you close the browser.
- Your account requires a secure access code each time you log in.
- You use a Symantec VIP Token for a secure access code when you log in.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled Q2mobility Apps.
- For security reasons, we reset all active registrations for all users.

How do I remove the registration from a device?

On a computer browser, you delete all Internet browser cookies or the browser cookies for Q2online. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete Q2mobility Apps.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Is the content of my message and any attachments sent securely?

Yes, the transport of your message is secure sockets layer (SSL)-encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

In most cases, yes.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, click or tap **Conversations** in the menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled in the Alerts page. If the alert is enabled and you still believe you did not receive an alert, contact your financial institution for assistance.



Note: Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Accounts

This section includes frequently asked questions about your accounts in Q2online and Q2mobility Apps.

Account details

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?

The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click the file and click **Open with**. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in Q2online and Q2mobility Apps. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in Q2online and Q2mobility Apps including checks deposited through mobile RDC. It does not include transactions that you make by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in Q2online or Q2mobility Apps, only those that have already cleared or that will clear your account the next processing day.

Statements

Why are some accounts not in the account drop-down list when I view statements?

Certain account types do not support e-statements.

I clicked Get Statement on the Statements page, but nothing happened. Why?

Ensure that you allow pop-ups for the Q2online site in your browser settings. If you encounter problems loading the page, it is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker in your browser's settings or add the Q2online site as an allowed site.

If available, why would I choose to view my statement as an image instead of a PDF?

If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

Transactions

This section includes frequently asked questions about creating, managing, and viewing transactions.

Paying bills

When is my account debited to fund these payments?

Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

How long should I allow for the payment to arrive at the payee?

You should plan the same amount of time you would if you were mailing a check.

What if I do not have an account number at the payee or if the payee is a person, not a company?

You can enter N/A or Not Applicable in the Account Number field, but this may make the posting of your payment more difficult for the recipient.

Sending a check

If I create a future-dated check, when will the check be processed and effective?

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

Is the description I enter online printed on the check?

No. The description helps you to identify the transaction in Q2online and Q2mobility Apps. The description is not printed on the check.

Business and Corporate accounts

This section includes frequently asked questions about Business and Corporate accounts.

Payments and templates

How can I send a pre-note to a new account?

You can use a payment to send a pre-note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note confirms the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH PassThru

When should I use ACH Passthru instead of ACH Payments or ACH Collections?

You can import NACHA-formatted files in ACH Payments or ACH Collections, but those files may only contain one batch each. In addition, those payments can only support PPD and CCD Standard Entry Class (SEC) codes. The ACH PassThru feature allows you to create files with multiple batches and with other SEC codes. In addition, unlike other ACH payments, the ACH PassThru feature performs minimal validations before passing the file to us.

The system does not accept some SEC codes. What can I do?

By default, we do not support all SEC codes. If you encounter unsupported SEC codes that you need to submit, please contact your financial institution during regular business hours.

Why do I enter a Process Date instead of an Effective Date?

Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. On the date that you specify, we process the transactions according to the effective date or dates in the file.

Wire transfers

When might I use an intermediary financial institution?

You may need to use an intermediary financial institution if the financial institution for the beneficiary is not a direct Fedwire participant and cannot receive a wire transfer via the Fedwire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make federal and/or state tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our online banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights, and limits for the user. Depending on your settings (for dual approval of non-financial transactions), a CSR or different user may need to initiate final approval for activation.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the online banking system. All payments and templates that the user created remain, as do references to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, login ID, and password if they need to do so.