BUSINESS ONLINE BANKING
&
BUSINESS ONLINE BANKING PLUS
USER GUIDE

BAR HARBOR BUSINESS ONLINE

Bar Harbor Business Online offers several tools and functions to process payments, set permissions, and manage business users and businesses.

PERSONAL SETTINGS

Business end users can access their personal information and settings by going to the main menu and selecting **My profile** or the profile icon, and then selecting **Personal settings**. In the *Personal* section, end users can edit information found in four tabs:

- ***Profile***
  - Edit preferred first name
  - Edit email
  - Edit phone numbers
- ***Security***
  - *Edit username*
  - Edit password
  - Register for passkey sign-in
  - Manage external apps and website permissions
  - Manage connection requests
  - Edit 2-step verification settings
  - View and remove recently used devices
- ***Alerts***
  - Manage alerts for all business functionalities
- ***User agreement***
  - View Terms of Use

EDITING A BUSINESS USER'S USERNAME

In Business Online and Mobile, business users can edit their personal **Username**.

1. In the main menu, select **My profile**, and then select **Personal settings**.
2. In the navigation panel's *Personal* section, select **Security**.
3. Next to the *Username* section, select **Edit**.
4. Enter a new username.
5. Select **Save**.

The username is updated and is now used when logging in to the business end user account. A history event is also generated.

EDITING A USER'S EMAIL

In Business Online and Mobile, business users can edit their personal **Email**.

1. In the main menu, select **My profile**, and then select **Personal settings**.
2. In the navigation panel's *Personal* section, select **Profile**.
3. In the *Email* section, select **Edit email**.
4. Enter a new email.
5. Select **Save**.

The email is updated and can now be used for two-factor authentication. A history event is also generated.

EDITING A USER'S PHONE NUMBER

In Business Online and Mobile, business users can edit their personal **Phone number**.

1. In the main menu, select **My profile**, and then select **Personal settings**.
2. In the navigation panel's *Personal* section, select **Profile**.
3. In the *Phone* section, select **Edit phone number**.
4. Edit the phone number.
5. Select **Save**.

The phone number is updated and can now be used for two-factor authentication. A history event is also generated.

SUBSCRIBING TO A BUSINESS ALERT

In Business Online, users can choose to activate alerts for specific actions. These alerts are delivered through email, SMS, or in-app messages.

There are several business alert categories that can appear:

- *User security*
- *General*
- *Business*
- *ACH*
- *Wires*
- *Positive pay*
- *Transfers*

Note: Business administrators and the bank control which alert categories appear for users. Categories only appear for a user if a business admin or the bank has activated that alert category for that specific user or business in ***Manage Users***. For more information on how to set up alerts for a user, go to ***Setting business user permissions***.

1. In the main menu, select **My profile** or the profile icon, and then select **Personal settings**.
2. In the *Personal* section in the navigation panel, select **Alerts**.
3. Select an alert category. The selected category expands and related alerts appear.
4. Choose a situation and follow the steps.

   Activating a business alert

   a. Select a business alert.
      Note: Some alerts may already appear with an *Active* status. This status occurs if:
      - The bank activates any delivery method by default
      - The bank requires any delivery method for all users
      - The user manually activates any delivery method

      A screen appears asking how the user wants to receive their alerts.
   b. Select the toggle for the preferred delivery method. More than one delivery method can be selected.

   Deactivating a business alert

   a. Select a business alert that has an Active status.
      A screen appears asking how the end user wants to receive their alerts.
   b. Deactivate the activated toggles.

Note: Depending on the bank's configurations, some alerts may be activated, deactivated, or required by default. Required alerts cannot be changed by the user.

5. Select **Save**

Business alert types

Depending on the bank's configurations, users can elect to receive a variety of business alerts.

Business alert sections and options include:

User security

Account Locked
Receive an alert when your account is locked.
Email address change
Receive an alert if the email address is changed.
Login from new device
Receive an alert when there is a login from a new device.
Note This alert is sent after a user completes two-factor authentication.
Mobile phone change
Receive an alert if the phone number is changed.
Password change
Receive an alert when your password is changed.
Password expiring soon
Receive an alert when your password is about to expire.
Username changed
Receive an alert when your username is changed.

General

Certificate matured
Receive an alert when your certificate has matured.
Incoming ACH credit
Receive an alert when you have an incoming ACH credit.
Incoming ACH debit
Receive an alert when you have an incoming ACH debit.
Incoming wire
Receive an alert when you have an incoming wire transfer.
Insufficient funds
Receive an alert when your account has insufficient funds.
Loan matured
Receive an alert when your loan has matured.
New statement
Receive an alert when a new account statement is available.
Unmatched reconciliation item
Receive an alert when the account reconciliation process detects an unmatched reconciliation item.

Business

Business email change
Receive an alert when the business email has changed.

Business phone number change
Receive an alert when a business phone number has changed.
Business user permissions changed
Receive an alert when a business user's permissions are changed.

ACH

ACH EDI
Receive an alert for EDI-related notifications.
Batch initiated
Receive an alert when an ACH batch is initiated.
Batch pending approval
Receive an alert when an ACH batch is pending approval.
Batch processed
Receive an alert when an ACH batch has been processed.
Batch uninitiated
Receive an alert when an ACH batch is uninitiated.
Batch updated
Receive an alert when an ACH batch is updated.
Recurring batch about to be initiated
Receive an alert when a recurring ACH batch is about to be initiated.
Recurring batch about to expire
Receive an alert when a recurring batch is about to expire.
Recurring batch has expired
Receive an alert when a recurring batch has expired.
Recurring batch not initiated
Receive an alert when a recurring batch is not initiated.

Wires

Recurring wire expired
Receive an alert when a recurring wire has expired.
Recurring wire expiring soon
Receive an alert when a recurring wire is about to expire.
Recurring wire not initiated
Receive an alert when a recurring wire transfer is not initiated.
Recurring wire to be initiated
Receive an alert when a recurring wire is to be initiated.
Wire initiated
Receive an alert when a wire has been initiated.
Wire ready for approval
Receive an alert when a wire is ready for approval.
Wire updated
Receive an alert when a wire's details have been updated.

Positive Pay

ACH exceptions
Receive an alert for positive pay ACH exceptions.
Positive pay exceptions
Receive an alert for positive pay check exceptions.
Positive pay review time ending
Receive an alert when the positive pay review time is ending.

Transfers

Scheduled transfer deleted

Receive an alert when a scheduled transfer is deleted.

Note

This alert is under development and currently unavailable.

Scheduled transfer expired

Receive an alert when a scheduled transfer has expired.

Scheduled transfer expiring

Receive an alert when a scheduled transfer is about to expire.

Transfer failed

Receive an alert when the transfer fails due to insufficient funds or a restricted account status.

BUSINESS ACTIVITY FEED

Can be located in personal/Account Settings.

This feed shows every event and action taken by a user or on behalf of another user. This feed is an aggregation of all key activity in a business across all users.

For the business activity feed, only specific actions appear:

- Money movement
- Modifying entitlements and permissions
- Updating business and business user profile settings

When accessing activity information, an Activity banner may appear at the top of the screen. This banner shows the number of new events since the last time activity information was refreshed. Selecting this banner updates the activity feed to display the newest events. At the top of every activity feed, a user can filter events by time frame, a user's name, and the type of event. They can also download activity history into a .csv file.

Users can access the business and business user activity feeds on the same screen. To do so, go to the **Manage Business** settings.

To access Manage Business, select **My profile** or the profile icon, and then select **Manage Business**. On the *Settings* screen that appears, locate the **Manage Business** section, and then select **Activity**.

On the *Activity* screen, the default business-level activity information appears. For more granular insights into individual user activity, filter using the **All users** field.

Note: Users must have the admin or viewer role to review the *Activity* feed in their settings.

To remove visibility so that the *Activity* feed does not display to an end user, the **Manage Users** permission must be deactivated for that user.

USER MANAGEMENT

Business administrators can use **Manage Users** to create and manage business users. Admins can also assign user roles, manage account access, and set permissions.

To access **Manage Users**, go to **My profile**, and then select **Manage Business**. By default, the Manage Users table appears in Settings. On this screen, an admin can create a user and search for and filter through users. The admin can also select users to view their user profile.

The **Manage Users** table displays each business user's name, role, and status.

CREATING A BUSINESS USER

To create a business user, a user must have the Admin role and Create User permission.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. Next to the **Manage Users** table, select **+ Create user**.
3. Complete the necessary fields.
4. Select the User role drop-down field.
    - ***User*** *- can have customized permissions and account access but cannot manage other users*
    - ***Viewer*** *– view only access on specified accounts*
    - ***Admin*** *- can have customized permissions and account access as well as user management*
5. Select Create user.

A window may appear asking the business admin to confirm their credentials to continue creating the user. Once verification is complete, the *Enable accounts* screen appears.

6. Select **Enable accounts**. The admin must give the user access to at least one account. The *Account access* screen appears.
7. For each account, use the sliders to turn account access on or off.
8. Select **Done**. The admin is returned to the *Enable accounts* screen.
9. Select **Enable accounts**. The *Success!* screen appears.
10. Choose a situation and follow the steps.
11. **Sending email invites**- select Send Email Invite
12. An email is sent to the user to invite them to create their username and password to access Business Online.
13. Select **Edit Permissions** – the user's profile opens
    Company Default permissions are automatically assigned to new users. Select this option to change the user's permissions.
14. Select **Set Permissions**

In each feature's permission section, use toggles to activate and deactivate the features and their related permissions.

Select **Done**. The user is created, and the admin is redirected to the Manage Users screen.

USER PROFILE

Business administrators can access business user profiles by navigating to the main menu, selecting **My profile**, and then selecting **Manage Business**.

An admin can select a user from the list of users in the **Manage Users** table to view their user profile.

From the user profile, an admin can view the user's name, role, status, email, and account access. An admin can also:

- Edit a user
- Hold account access
- Send a password reset link
- Delete a user
- Set permissions
- Set account access and account-specific permissions

PERMISSIONS

A business user can only access and use a feature if the related permissions are turned on.

User Permissions

Accessing business user permissions

A business administrator can set business user permissions through the **Manage User** table.

Setting business user permissions

To grant permissions, the user must have the Admin role and Manage Users permission.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. In the **Manage User** table, search for, and then select a user.
3. In the Permissions section, select Set permissions.
4. In each feature's permission section, use the toggles to activate and deactivate the features and their related permissions.

User permissions: Field definitions

An administrator can manage user permissions for:

ACH
This permission option allows the business user access to **ACH** permissions. This permission must be activated for a user to access the **ACH** feature.

- **Enable**
  Allows the user access to ACH entitlements. This permission must be activated if a business user needs to use ACH functionality.
- **View ACH**
  Allows the business user to view ACH transactions/batches.
  Note: To edit any ACH permissions, first activate this permission.

- **Initiate ACH**
  Allows the business user to send ACH transactions/batches to the bank for processing.
  Note: To activate **Initiate ACH**, first enter a **Daily ACH limit** value greater than zero.
- **Full ACH Control**
  This button determines Dual Control for ACH origination, which is highly recommended and an industry best practice. If this button is **toggled on (green**), the user can process ACH batches without a second user reviewing and approving ACH batches. If this button **is toggled off (gray),** then this user may set up new ACH batches or approve an ACH batch but cannot do both for the same batch.
- **Initiate same day ACH**
  Allows the user to initiate same-day ACH transactions
- **Daily ACH limit**
  Sets the maximum amount that a user can initiate per day. The field must be set higher than zero.
- **Edit/Create ACH Control**
  Describes the extent to which a user can create and modify ACH batches.
  - **Per batch ACH limit** - Allows the user the ability to create and modify ACH batches.
  - **Partial edit** - Allows the user the ability to search for active ACH batch records and recipients. This permission also allows users to edit a receiver's amount, transaction type (debit or credit), addenda information, held status, and prenote status.
  - **None** - Block user from the ability to edit or create ACH batches.
- **Upload ACH file**
  Allows the user to upload ACH transactions.
- **Batch delete**
  Allows the user to remove one or more ACH batches**.**
- **Recurring ACH**
  This permission option allows a user to edit recurring ACH batches during batch edit.
- **Restricted Batch Access**
  Allows a user to create and view restricted batches/categories that are marked restricted at the time of entry or during edit.
- **Import Recipients**
  This permission option allows a user to upload a fixed-position, .csv, or tab-delimited file into a batch that can only contain transaction items.

Alerts
Allows the business user access to Alerts permissions. This permission must be activated for an end user to access the Alerts feature. For more information on alert types for a user, go to ***Business Alert Types***.

Bill Pay
Allows the business user access to the Bill pay feature.

Documents
Allows the user access to the electronic Documents feature.

Positive pay

Allows the business user access to the Positive pay feature.

- **Enable**
  Allows the business user access to the **Positive pay** feature.
- **Upload Positive pay**
  Allows the business user to add check items by uploading an Account Reconciliation (ARP)/positive pay .csv file or by manually adding check items.
- **Work Positive pay**
  Allows the business user to decide to pay or return check item exceptions.
- **Download positive pay**
  Allows the business user to download the ARP (Account Reconciliation) output file created by the FI.
- **Work ACH Exceptions**
  Allows the user to decide to pay or return ACH exceptions.

Reporting

Allows the business user access to the Business Online Reports feature.

Stop payments

Allows the business user access to the Stop payments feature.

- **View stop payment**
  Allows the user to view the stop payment history.
- **Add stop payment**
  Allows the user to create stop payments**.**
  Note: To activate Add stop payment, first activate View stop payment.

Transfers

Allows the user access to the Transfers feature.

- **Transfer limit**
  This option sets the maximum amount that a user can send to another account per transfer. The field must be set higher than zero.
- **Allow transfers**
  Allows the user initiate fund transfers between internal accounts.

Note: To activate **Allow transfers**, first enter a **Transfer limit** value greater than zero.

User management

Allows the user access to the Manage Users feature.

Note: A business admin can only give *User management* access to a user with an *Admin* or *Viewer* role. If the admin gives *User management* access to a user with a *User* role, security measures prevent the member from accessing user management functionality.

Wires

Note: To update any Wires permission, first activate View wires**.**

- **Work with wires**
  Allows the user to transmit wires.
  Note: To edit any Wires permissions, first activate this permission.

- **Create wire templates**
  Allows the user to create wire templates or repetitive wires.
- **Edit wire Templates**
  Allows the user modify wire templates.
- **Create one-time wires**
  Allows the user to create one-time wires or non-repetitive wires.
- **Edit one-time wires**
  Allows the user to edit one-time wires.
- **Edit recurring wires**
  Allows the user to edit recurring wires.
- **Per wire limit**
  Sets the maximum amount that a user can initiate per wire. For example, if this permission is set to *25000.00*, a user cannot submit a single wire greater than $25,000. The field must be set higher than *0*.
  Note: The user-level **Per wire limit** permission determines all of the user's account per wire limits.
- **Daily wire limit**
  Sets the maximum amount in whole dollars that a user can initiate per day. This field can be set to *0*, and cannot use cents.
- **Dual wire control limit**
  Sets a limit in whole dollars for wires that require a second user's approval. For example, if this permission is set to *25000*, wires above $25,000.00 require a second user's approval. This field can be set to *0*, and cannot use cents.
- **Transmit wires**
  Allows the user to send any type of wire, including one-time, recurring, and future-dated wires.
  To turn on this permission, the **Per wire limit** and **Daily wire limit** must be greater than *0*.
- **Transmit recurring wires**
  Allows the user to send recurring wires.
  To activate this permission, first activate **Transmit wires**.
- **Dual wire control**
  This requires the user to get a second user's approval for wires that are over the **Dual wire control limit**.
  To turn on this permission, activate **Transmit wires**, and set a **Dual wire control limit** greater than *0*.
- **Full wire control**
  Allows the user to create, initiate, and transmit their own wires. This option is recommended for businesses with sole proprietors.
- **Transmit future-dated wires**
  Allows the user to send one-time or recurring wires with a future date. The effective date must be greater than the current date.
  To activate this permission, first activate **Transmit wires**.

Account Permissions (Online)

Setting business user account permissions

To grant permissions, users must have the Admin role and User management permission.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. In the **Manage User** table, search for, and then select a user.
3. Choose a situation and follow the steps.
    a. **Setting account access on the user's profile** - In the permission section's Access column, use the toggles to activate or deactivate account access for each account
    b. **Setting account access from the account's permissions –** Select and account. In the Account access section, use the Enable toggle to activate or deactivate account access.
4. If needed, select an account, and then use the toggles and fields to activate or deactivate specific account permissions.

Account permissions: field definitions

View-only permissions

In Business Online, select permissions can be activated so that a business user can view a feature but cannot use it.
These permissions include allowing a user to view *ACH*, *Stop payments*, *Transfers*, *User management*, and *Wires*.
At the user level, adjust the following permissions so that the user can only view the feature.

ACH

- Activate the **Enabled** permission.
- Activate the **View ACH** permission.
- Deactivate all other *ACH* permissions.

Stop payments

- Activate the **Enabled** permission.
- Deactivate all other *Stop payments* permissions.

Transfers

- Activate the **Enabled** permission.
- Set the transfer limit to zero.
- Deactivate all other *Transfers* permissions.

User management

- Ensure that the organization user has the role of **Viewer**.
- Activate the **Enabled** permission.

Wires

- Activate the **Enabled** permission.
- Deactivate all other *Wires* permissions.

INVITE A BUSINESS USER

Administrators must invite new users and users with a Pending status to create their username and password so that they can log in to Business Online Banking. There are two ways to invite a user:

- When you create a user, select Send an email invite.
- In the user's profile, select Invite.

When you invite a user, Business Online Banking sends an email to the user with a link that takes the user to the enrollment screen to create their username and password. The user has up to **seven days** to enroll in the Business Online Banking Platform before the link expires. Once the user creates their login credentials, they can log in to Business Online Banking.

Note: If an administrator sends multiple email invites to the same user, the user must use the most recent email to join. If the user selects an older or expired link, Business Online Banking displays the message *Invitation link failed*.

CAUTION: Only select the link once. If the user selects the link twice or refreshes the page, they receive an error message, and the administrator must send a new invite email.

Inviting a user from the user's profile

In Business Online, business administrators must invite new business users who have a *Pending* account status to allow them to create their username and password. Once created, they can then log in to Business Online.
To invite a user to complete the account creation process, the user must have the Admin role.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. In the **Mange Users** table, search for, and then select a user with the *Pending* status. The user's profile opens. The *[Name]'s account is pending. Invite them to complete set-up of their account* banner message appears.
3. Select **Invite**. The *Invitation sent successfully* confirmation message appears.

Business Online sends an email to the user that contains a **Join** link. They can select the link to create their username and password to log in.

EDITING A BUSINESS USER PROFILE

Business administrators can edit a business user's name, role, and email.

To edit a user's profile, an end user must have the Admin role and Edit everything permission.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. In the Manage User table, search for, and then select a user.
3. Next to the profile image, select***
4. Select **Edit user**. The *Edit user* window appears.
5. Select a situation and complete the corresponding steps.
    a. **Editing the username**
        - Select **Edit Name**
        - Change the user's name
        - Select **Save**

The *[Name]'s name was updated successfully* confirmation message appears

b. Editing the user role

- Select a role from the **User Role** drop down list.
- Select **Save**

The *[Name]'s user role was updated successfully* confirmation message appears

c. Editing the user's email

- Select **Edit email**
- Change the user's email
- Select **Save**

The *[Name]'s email was updated successfully* confirmation message appears

UNLOCKING A BUSINESS USER'S ACCOUNT

A business administrator can unlock a business user's account. Users get locked out of their accounts when they incorrectly enter their login credentials three or more times.

To unlock a user's account, a user must have the Admin role and the **Manage Users** permission.

It can take up to five minutes for an account to appear *Locked* in **Manage Users**.

A user can have their account status set to both *Locked* and *Account access is on hold*. In this situation, the business admin must unlock the account and remove the hold before the user can log in again.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. In the **Manage User** table, search for, and then select the user with a *Locked* account status. The user's profile opens. The *[Name]'s account access is locked due to multiple incorrect login attempts* banner message appears.
3. Select **Unlock**. The *User successfully unlocked* confirmation screen appears.
4. If the user requires their password reset, select **Send password reset**, and then select **Email**. The *Sent password reset link successfully* confirmation message appears, and the user is instructed to reset their password before they can sign in again.
5. Select **I'm done**. The user's account is unlocked.

RESETTING A USER'S PASSWORD

A business administrator can send a password reset link to a business user who has forgotten their password.

To send a password reset link, the user must have the Admin role and Manage Users permission.

1. In the main menu, select My profile, and then select **Manage Business**.
2. In the **Manage User** table, search for, and then select the user.
3. Next to the profile image, select ***.
4. From the drop-down options that appear, select*** *Send password reset link*. The *Send password reset link* window appears.
5. Select Email. The *Sent password reset link successfully* confirmation message appears.

The user receives an email with password reset instructions. In the email, they can select Reset password to begin the reset process.

HOLDING ACCOUNT ACCESS FOR A BUSINESS USER

A business administrator can set a hold on a business user's account. Putting an account on hold prevents the user from logging in to Business Online.

To put an account on hold, a user must have the Admin role and User management permission.

A user can have their account status set to both *Locked* and *Account access is on hold*. In this situation, the business admin must unlock the account and remove the hold before the end user can log in again.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. In the **Manage User** table, search for, and then select the user.
3. Next to the profile image, select the ***.
4. Select Hold account access.
   The *Hold account access* screen appears, and asks the admin to confirm that they want to hold the user's account.
5. Select **Hold**.

In the end user's profile, the *[Name]'s account access is temporarily on hold* banner message appears.
To remove the hold, the admin can select **Remove** next to the banner message. Once selected, *The hold on [Name]'s account access has been removed* confirmation message appears, and the end user can now log in again.

DELETING A USER

Business admins can delete a business user. Deleting a user removes them from Manage Users and Business Online.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. In the **Manage Users** table, search for, and then select the user.
3. Next to the profile image, select the*** .
4. Select **Delete user**. The *Delete user?* screen appears.
5. Select **Delete**. The *[Name] was successfully deleted* confirmation message appears.

EDITING BUSINESS DETAILS

Business administrators can modify a business's email and phone number.
To edit a business's details, a user must have the Admin role and Manage Users permission.

1. In the main menu, select **My profile**, and then select **Manage Business**.
2. In the **Manage Business** section, select Profile.
3. Choose a situation and complete the steps.
   a. Editing a business email
      - In the email section, select **Edit Email**
      - Enter a new email
      - Select **Save**

The entered information must a valid email address. If not, an error message appears.

b. Editing a business phone number
   - In the Phone sections, select **Edit Phone**
   - Enter a new phone number
   - Select **Save**

Note: You will be asked to Confirm your credentials to continue

A history event for the email or phone number change appears in the business activity feed in Business Online.

BUSINESS HISTORY EVENTS

In Business Online, changes made by business administrators such as updating a permission or modifying a business user's profile, create history events in the **Manage Business** section's Activity tab. The same activity events are recorded in the business's profile in Banno People.

In Business Online, to access the *Activity* screen, go to the main menu, select **My profile**, and then select **Manage Business**. In the Manage Business section, select **Activity.** In the Activity screen, business admins can filter by date, users, and event type.

Each event can be selected to view its details. Details include:

- Device
- Device OS
- App version
- Browser
- IP address

To export the filtered history events, select **Download activity**.

BUSINESS BILL PAY

Note: First-time enrollment steps need to be completed by the primary Administrator prior to other users.

Starting at your Dashboard, select Bill Pay from the main menu.

- Click on **enroll** and then continue
- Select **Mange Payments** to get started and manage user permissions. You will be prompted to enter your password. This takes you to the Bill Pay Home screen.
- Go to Manage Payments to add payees, etc.
  Once you have added payees, you may make payments from this screen
  Note: You will be asked to Confirm your credentials to continue
- If this is your first time logging into Bill Pay, it will take you to the "Before you get started…" screen to set-up challenge questions, create a security key and accept disclosures.

How to Use Bill Pay from the Manage Payments screens

Note: *menu options may be vary based on your permissions*

- **Home** provides a snapshot view of the bill pay activity.
- **Profile** is the users account profile; the user can update contact information and challenge phrases. Can also choose a default page to determine where your bill pay session will open.
- **Messages** takes you to the Secure Message Center for the bill pay service.

Payees:

- **Add a Company** - Select a method of payment, either you have the company details, or you have the companies' bank account information.
- **Add an Individual** – *you will be prompted answer challenge question* – select a method of payment
- **Import Payees** - Payee records cam be imported from another application.
- **Manage Payees** - Can add, edit and delete payees.
- **Manage Categories** - Manage multiple payees by placing them in categories you create.

Payments:

- **One-Time Payment –** Select Payee and click on Pay
  Note: Some payments will process using a single-use, pre-paid card.
- **Recurring Payment** – Select Payee and complete frequency settings. Review and Submit.
- **Scheduled Payments** – view scheduled payments and can search by different filters

Options:

- **Company Profile** – *you will be prompted to answer a challenge question*
  Business users can update their company profile and turn Dual Signatures on or off. Dual Signatures is a security feature that requires scheduled or edited transactions to be approved.
- **Manage Bill Pay Accounts –** Request to add additional accounts, edit the account's nickname or the default pay-from account. Additional accounts require approval by the bank and could be rejected.
- **eNotifications** - Allows the business to monitor activity and assist with detecting potential fraud on their bill pay account. Notifications can be sent by email, text message, or both.

NOTE: A recurring transaction and a single transaction process event notification, these are sent to all users with the permissions to Schedule Bill Payments, Schedule Email Payments, and/or Schedule Transfers.

MOBILE DEPOSIT

Users can enroll in **Remote deposits** through Business Online.

Note: This is a separate service from Remote Deposit Capture through Treasury Services. Remote deposits have set transaction limits. For more information on Treasury Remote Deposit Capture services, contact your Treasury Services Relationship Manager.

Although Business Online supports viewing remote deposit images, users can only complete new remote deposit transactions through the Mobile app.

1. Select an option to start the enrollment process.
2. Select **Remote deposits** from the main Business Online menu.
3. Select **Enroll today** in the *Remote deposits or Deposit checks (Mobile app)* section of the Business Online dashboard.
4. If there are eligible accounts, select an account from the list, complete the account information if necessary, and then select **Enroll**.
5. Select **OK**. The Remote deposits viewing page will display.

The account is now pending bank approval. Please allow one business day for processing,

For Admins Only:

Manage Users

Opens the list of authorized users. Y*ou will be prompted to answer a challenge question*.

1. Select Edit to update user information
2. Select Permissions to review and update permissions as needed. Select each category tab to edit.
    - **User Information** – shows current permissions
    - **Payments** – determines payment permissions, including payment limits and pay from accounts
    - **Payees** – allows user to add/edit payees
    - **Options** – determines what options the user can edit
    - **Approve Authority** – allows user to approve payment transactions if toggled on. If toggled off, the admin needs to approve the transactions.
3. Select Save at the bottom of the screen once completed. It will take you back to the Current Permissions screen.
4. Restore Permissions will restore to the previous version of permission for the

Reports

Assist with managing details of the bill pay account. These can be converted to Excel. Reports can be for Payments Processed, Payment Changes, Payments Stopped and Payees Added.

FAQ

To find answers to the most frequently asked questions about bill pay services.

WIRES (Bar Harbor Business Online PLUS)

Businesses can use *Wires* to create and initiate domestic wire transfers so that recipients/beneficiaries are paid quickly and securely by electronic payment.

Using *Wires*, business users can:

- View wires
- Create domestic, one-time wires
- Create wire templates
- Create recurring wires
- Review and initiate wires

Access Wires
Depending on a user's access to payment entitlements, the user can access Wires through the main menu.
Note: If you have multiple payment methods activated, the Wires option may appear in the Payments drop-down menu.

Cutoff Time
Bar Harbor Business Online's wire cutoff time is 3:00 PM EST.

Wires Dashboard

Wires are separated by the account wiring the funds. For each account, wires appear in the Active, History, or Templates tab, depending on the wire's status.

Account
The Account field displays the account currently selected. The Active, History, and Templates tabs only display wires that are transferring funds from the selected account. Use the Account field to select an account and view wires associated with the account.

Active
The Active tab displays wires that can be edited with the following statuses:

- **Ready**
  The wire is created and Ready to review and initiate sending funds to the creditor.
- **Initiated**
  The wire is sent and the process for transferring funds begins.
- **Approval**
  The Approval status appears if the wire requires a second user's approval.
- **Processed**
  The wired funds have been deposited into the creditor's account. In the wire details, a Transmitted date and Effective date appear:
  - **Transmitted date** - The date the payment is initiated for remittance to the wire creditor.
  - **Effective date** - The date that the creditor of a payment sees the transferred funds and the financial institutions on both sides of the transaction settle funds with one another.
- **Next Day**
  The wire was initiated after the cut-off time. During end-of-day processing, the wire status changes to Initiated.

- **Active**
  An Active wire is set to transmit on a future date or a recurring frequency.
- **Expired**
  An Expired wire is a recurring wire that has passed the user-defined end date.
- **Suspended**
  A Suspended wire is a recurring wire from an account that is no longer active.
- **Denied**
  The financial institution declined the wire transfer.
- **Problem**
  There is an issue with the wire transfer.

History
The History tab displays wires with a Processed status that cannot be edited or deleted.

Templates
The Templates list shows wires that are saved as a template.

Wires saved to the templates list display a **Templates** tag in the Wire details. Any one-time wire that is initiated using a template has a **From template** tag.

Calendar
Users can use the calendar to see and select dates that have an Initiated wire.

Creating a one-time wire or wire template

Users can create a one-time wire transfer in Business Online. Users can also save a wire's details as a template, and templates can be used to set recurring wire transfers.

1. Go to the main menu, and then select Wires.
   Note: If you have multiple payment methods activated, the Wires option may appear in the Payments drop-down menu.
2. Select **Create wire**.
3. Enter the **Wire name**.
4. Enter the amount of funds to transfer in the **Amount** field.
   Tip: The required fields for the Add creditor section changes based on the Amount entered. Some optional creditor fields become required if the wire Amount is equal to or more than $3,000.
5. Select **Select account**, and then select the associated account.
   The user can search for accounts by account name, the last four digits of the account, or the available funds in the account. If the you have more than one type of account, the user can filter by account type. If you have only one type of account, the filter button does not appear.
6. Select **Add creditor**.
7. In **Name**, enter the name of the person or business receiving the funds.
8. Enter the creditor's **Account number**.
9. In the **Creditor address** section, enter the creditor's address in the required fields
10. In the **Creditor agent** section, select a situation, and complete the corresponding steps.

Situation	Steps
Using the find institution tool	a. Select **Find institution.** b. Search for FIs by institution name, routing/ABA (American Bankers Association) number, city, or state. c. Select an FI from the list. The fields in the *Creditor agent* section are automatically populated with the FI's information.
Entering institution details manually	a. Enter the FI's **Routing/ABA number**. CAUTION It is crucial that the user enters the correct routing/ABA number for the wire transfer to successfully process. b. Enter the Institution name. c. In the *Creditor agent address* section, enter the creditor agent's address in the required fields.

11. In the **Instructed agent** section, select **Find institution** to search for an FI, or manually enter the FI details.
    Note: If the instructed agent is the same as the creditor agent, select **Same details as creditor agent**. This action closes the Instructed agent section.
12. Select **Save**.
    If a required field is left blank when you select **Save**, the message **Please fill out all required fields and try again** appears. The message **Field is required** appears next to any required fields left incomplete. Business Online saves the creditor information and redirects the user to the **Create wire** screen.
13. If needed, select **Add notes** to add up to four lines of notes.
14. Select a situation, and complete the corresponding steps.

Situation	Steps
Create One-Time Wire	a. Select **Create Wire.** b. After the user successfully creates a wire, Wire success page displays c. Select **Done.** *If the user does not save the wire as a template, the wire is moved to the History tab once it is initiated, and it cannot be edited in the future.*
Create a Wire Template	a. Select the **Save as template** check box. Use the **Save as template** check box to save the wire details as a template for future or recurring use. If the user saves a wire transfer as a template, the wire template is added to the Templates tab for the associated account on the Wires dashboard. Users can use the template to initiate one-time or recurring wire transfers without re-entering any details. b. Select **Create wire.**

15. After the user successfully creates a wire or wire template, Wire success page displays.
16. Select **Done**.
17. The wire transfer is added to the **Active** tab for the associated account on the Wires dashboard. The wire will also be in the *Ready* status.

    If the user saved the wire transfer as a template, the wire template is added to the Templates tab for the associated account.

Note: The user must initiate the wire from the Wires dashboard to send the wire and begin the process of transferring funds.

Initiating a one-time wire

Users can initiate a one-time wire transfer from a Ready wire on the Active tab or from a wire template. A user must create a wire or wire template before they can review and initiate a wire transfer. If needed, review the steps for **creating a one-time wire or wire template**.

1. Go to the main menu, and then select **Wires**.
   If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu.
2. In the Active tab, select **Account** to search for and select the account associated with the wire being initiated.
3. Complete one of the following:
   - On the Active tab, select a wire with a **Ready** status.
   - On the **Templates** tab, select a wire template.
4. Review the wire details to ensure that they are correct, and edit details as needed.
5. Select **Review and initiate**.
   The Initiate wire screen appears.
   Note: If the user is initiating a wire from a wire template and has permission to Transmit recurring wires, a Frequency field appears. Leave the Frequency field set to Once for one-time wire transfers.
6. Select **Initiate**.
   The user may be required to complete high-risk authentication by confirming their password to initiate the wire transfer.
7. Enter the **password**.
8. Select **Confirm password**.
   A success screen appears to confirm that the wire has been initiated.
9. Select **Done**.
10. The user is redirected to the **Active** tab of the Wires dashboard. The wire they initiated appears in the list with either an **Initiated** status, or **Approval** status if the wire needs approval from a different authorized user. If the user initiated a wire transfer after the cut-off time, the wire has a **Next Day** status, and the wire initiates during end-of-day processing. If the user initiated a wire transfer using a template, the template is still saved on the **Templates** tab, and they can reuse the template to initiate other wire transfers in the future.

Initiating a recurring wire

Users can initiate a recurring wire transfer from a wire template. The user must create a wire template before they can review and initiate a recurring wire transfer. If needed, review the steps for **creating a wire template**.

1. Go to the main menu, and then select **Wires**.
   If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu.
2. Select **Account** to search for and select the account associated with the wire template being initiated.
3. Select **Templates**.
4. Select a wire template from the list on the **Templates** tab.
5. Review the wire details to ensure that they are correct, and edit details as needed.
6. Select **Review and initiate**.
   The **Initiate wire** screen appears.

7. From **Frequency**, select a reoccurring frequency for the wire transfer. Weekly
    - Weekly
    - Every two weeks
    - Twice a month
    - Monthly
    - Every three months
    - Every six months
    - Annually

    Note: For Frequency, there is a Once option. This option is for one-time wires. Do not use this option for a recurring wire.

    When you select a **Frequency** other than Once, the **Schedule**, **Ends**, and **Save template** fields appear.
8. For **Schedule**, select a date for the recurring wire transfers to begin.
    Wires with Monthly or Twice a month frequencies can be set to initiate on the last processing day of the month by selecting the Last processing day check box.
9. Select **Confirm**.
10. Select **Ends**, and then select an option.
    - Never
    - Ends on date
11. If **Ends on date** is selected, select a date, and then select **Confirm**.
12. If needed, select the **Save template** check box.
    CAUTION When the user selects a **Frequency** other than Once, they must select **Save template** to retain the template. Selecting Save template creates a new recurring wire and retains the original template on the Templates tab. If they do not save the wire as a template, the template becomes a recurring wire, and the wire no longer appears on the **Templates** tab.
13. Select **Initiate**. The user may be required to complete high-risk authentication by confirming their password to initiate the wire transfer.
14. Enter the **password**.
15. Select **Confirm password**.
    A success screen appears to confirm that the wire has been initiated
16. Select **Done**.
    The upcoming scheduled date and reoccurring frequency appear next to the wire.
17. The user is redirected to the **Active** tab of the **Wires** dashboard. The recurring wire appears as a single wire in the list with either an **Active** status or **Approval** status if the wire needs approval from a different authorized user.

The reoccurring wire automatically changes from **Active** to **Initiated** to **Processed** to **Active** on the reoccurring frequency. Once the reoccurring wire reaches its end date, its status changes to **Expired**.

Initiating a future-dated wire

Coming Soon

Editing a wire or wire template

Users can edit or delete a wire with a **Ready** or **Active** status from the **Wire details** screen.

A user cannot edit or delete a wire once it has been initiated, and they cannot edit or delete wires on the **History** tab.

1. Go to the main menu, and then select **Wires**.
   If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu.
2. Select **Account** to search for and select the account associated with the wire being edited or deleted.
3. Complete one of the following.
   • On the **Active** tab, select a wire with a **Ready** or **Active** status.
   • On the Templates tab, select a wire template.
4. Select a situation and follow the corresponding steps.

Situation	Steps
Editing a wire	a. On the *Wire details* screen, select **Edit** or . b. Change the fields as needed. c. Select **Save**. A success message appears. d. Select to return to the *Wire details* screen.
Deleting a wire	a. On the *Wire details* screen, select **Delete**. A message appears asking the end user to confirm that they want to delete the wire. b. Select **Delete**. The user is redirected to the *Wires* dashboard, and a success message appears. CAUTION: If a user deletes a wire, it <u>cannot</u> be recovered.

Attaching a wire to a conversation

Users with the required permissions can attach a wire to a conversation.

1. Choose a situation and follow the steps.

Situation	Steps
Attaching a wire to a conversation through the Messages menu	a. In the navigation panel, select **Messages**. b. Select a conversation or select **Start a conversation.** c. Next to the text box, select . d. Select Wires. If the user has more than one account, they can use the *Account* section to change the account they want possible wires to be drawn from. e. Select the wire or wires that you want to attach. Tip Navigate between the *Active*, *History*, and *Templates* tabs on the *Select wires* screen to select current or archived wires payments. f. Select **Attach**. If necessary, a user can remove a wire attachment from a message by selecting . The selected wires appear above the conversation text box.
Attaching a wire to a conversation through the Wire details view	a. In the navigation panel, select **Wires**. If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu. b. Select **wire**. c. Select **Attach to a conversation**. d. Select an option to continue. i. Select **Add to a conversation** to add the wire to an existing conversation. The *Select conversation* screen appears. ii. On this screen, select a conversation to open the conversation. The selected wire appears as a message attachment. iii. Select **Start a new conversation** to add the wire to a new conversation A new conversation is created. The selected wire appears as a message attachment.

2. Add any necessary additional information in the text box.
3. Select **Send**.

The message and attached wire send.

Although sent, an uninitiated wire can still be edited and initiated from the conversation by going to the wires **Wire details** screen.
To view the sent wire, select it in the conversation, and then select **View wire details**. If the attached wire is a historical wire or a template, then select **Go to wires page** and find the wire in the wires **History** or **Templates** tab.

REMOTE DEPOSIT CAPTURE (Bar Harbor Business Online PLUS)

1. Log into Bar Harbor Business Online
2. From your Bar Harbor Business Online dashboard, select **Remote Deposit Capture** from the side menu options.
   Note: Do not select "Remote deposits". This is a different service.
3. This will take you directly to your Business Remote Deposit Capture dashboard.
4. Refer to the Remote Deposit Capture Processing Guide (**link**)