



**BUSINESS ONLINE BANKING
&
BUSINESS ONLINE BANKING PLUS
USER GUIDE**

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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 an 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 **Manage 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 can 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. *You 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:
 - o **Transmitted date** - The date the payment is initiated for remittance to the wire creditor.
 - o **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. <i>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.</i>
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 <i>Wire details</i> screen, select Edit or  . b. Change the fields as needed. c. Select Save . A success message appears. d. Select  to return to the <i>Wire details</i> screen.
Deleting a wire	a. On the <i>Wire details</i> 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 <i>Wires</i> dashboard, and a success message appears. CAUTION: If a user deletes a wire, it <i>cannot</i> 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 <i>Active</i> , <i>History</i> , and <i>Templates</i> tabs on the <i>Select wires</i> 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 <i>Select conversation</i> 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](#))

ACH ORIGINATION

Automated Clearing House (ACH) for Business allows users to create, edit, and initiate batch ACH transfers within Bar Harbor Business Online.

Using *ACH* in Bar Harbor Business Online and Mobile, users can:

- Create and edit batches
- Review and initiate batches
- View ACH history

Depending on the number of payment entitlements that are turned on, *ACH* appears individually or as an option in the  **Payments** drop-down menu in the Business Online navigation menu.

View and search ACH batches

On the Automated Clearing House (*ACH*) screen, users can view, edit, initiate, and uninitiate ACH batches. Depending on the ACH status, a batch appears in the *Active* or *History* list for an account.

- **Active** - Batches in a *Ready*, *Initiated*, or *Pending approval* status.
- **History** - Batches in a *Processed* status that have been sent to their recipients.

Uninitiated batches ready to be initiated have a status of *Ready* or *Pending approval*. Select one of these batches to view the entered details, edit details (including recipients), or to initiate.

Status

Depending where a batch is in the transmit process, it has one of four statuses:

- **Ready** - The batch is created and ready to initiate sending funds to the recipient.
- **Initiated** - The batch is sent and begins processing for the selected effective date.
- **Processed** - The batch is complete and recipients receive the transfer as of the effective date listed.
- **Pending approval** - A user initiated the batch. The batch is awaiting approval from another user.

Activity

Full information for ACH payments is available in the activity feed of each user. This feed includes details for any created or edited ACH batches. You can filter activity by ACH for easier access to ACH events.

To find the activity feed, select the user icon in the bottom left and go to **Business management** ≥ **Activity**.

ACH Batches

Each Automated Clearing House (ACH) batch has certain required fields that need to be filled in before the batch is created.

- **ACH Name** - This field allows a user to create a name for a batch.
- **ACH company** - This field brings the user to a list of ACH companies to choose from. The information shown includes the company name, company ID, SEC code, and requirements for batches created using the given ACH company.
- **Entry description** - This field allows the user to enter optional additional information about the batch.
- **Discretionary data** - This field allows the user to enter or edit discretionary data.
- **Recipients** - This field allows the user to enter one or more recipients for the batch. When more than 10 recipients are added, recipients are listed in separate pages, 10 at a time.

Creating ACH batches

Manually create an Automated Clearing House (ACH) batch.

1. Select the **Payments** drop-down menu, and then select *ACH*.
Note If you only have enrolled in **ACH** payment, **ACH** appears alone as a tab in the main menu.
2. On the *ACH* screen, select **Create ACH**.
3. Enter a **Batch name**, and then select a *Company*. New required fields appear.
4. Fill in the required fields.
5. Select **Create batch**.

Editing ACH batches

In Bar Harbor Business Online, business users can edit uninitiated ACH batches to update batch payment details and recipient information.

To edit an ACH batch, a user must at least have the **Partial edit** ACH permission.

1. In the main menu, select **ACH**.
Note If you only have enrolled in **ACH** payment, **ACH** appears alone as a tab in the main menu.
2. In the *Active* tab, select a batch.

Note Only batches with a *Ready* status can be edited. The *Batch details* screen appears.

3. Select **Edit**.

The *Edit batch* screen appears.

4. Update the necessary information, and then select **Save**.

A confirmation message appears, and the user is returned to the *Active* tab.

5. To update recipient information, locate and select the updated batch.

6. On the *Batch details* screen, select **Recipients**.

7. On the *Recipients* screen, select edit .

8. Update the necessary information, and then select **Save**.

A confirmation message appears.

9. Exit the selected batch.

Deleting ACH batches

Manually delete an Automated Clearing House (ACH) batch.

1. Select the **Payments** drop-down menu and select *ACH*.

Note Only batches with a *Ready* status can be edited. The *Batch details* screen appears.

2. Under the *Active* tab on the *ACH* screen, select a batch.

3. Select **... Ellipses**.

4. Select  **Delete payment**.

5. Select **Delete**.

Reviewing and initiating ACH batches

In Bar Harbor Business Online, business users can review and initiate ACH batches that have a *Ready* or *Pending approval* status.

Note Users must have the **ACH** and **Initiate ACH batch** permissions to review and initiate an ACH batch. To submit a same-day ACH batch, users must have the additional **Initiate same day ACH** permission.

1. In the main menu, select  **ACH**. If the financial institution (FI) has multiple payment methods activated, the  **ACH** menu option appears in the  **Payments** drop-down menu.
2. Choose a situation and follow the steps.

Situation

Steps

Review and initiate a single ACH batch

- a. In the ACH screen's Active tab, select a batch.
- b. On the Batch details screen, select **Review and initiate**.
Note: Batch cutoff time information appears next to the **Review and initiate** button. A batch can only be initiated before the listed cutoff times.
- c. Select an **Offset account** and **Frequency**.
- d. Select an **Effective date**.
 - i. Select a **date**.
Note: The same-day ACH option for the effective date only appears for one-time payments. Users have until the same-day ACH cutoff time to initiate a same-day ACH. If it is past the cutoff time, the same-day ACH option becomes unavailable until the next day. If a user elects to initiate a same-day ACH batch, the *Are you sure you want same day?* screen appears.
To continue with same-day, select **Yes**.
 - ii. Select **Confirm**.
- e. If necessary, select the **Reset amounts to \$0.00** after processing check box.
Note: Select the check box to reset the amounts of the ACH records contained in the initiated batch back to zero dollars after the batch has been initiated.
- f. Select **Initiate**.

Review and initiate multiple ACH batches

- a. In the ACH screen's Active tab, select **Bulk actions**.
- b. Select multiple batches.
Note: A maximum of 5 batches can be selected at once. Dates can be set individually or for all selected batches, while offset accounts must be selected for each batch. Users can bulk initiate tax payments, prenotes, and standard batches in *Ready* or *Pending approval* status. Once a selection is made, the ➤ **Initiate** option appears. The ➤ **Initiate** option remains unavailable if any selected batches have errors or do not meet initiation parameters. Common batch issues include an insufficient balance or a batch that is already initiated.
- c. Select ➤ **Initiate**.

Note Batch cutoff time information appears next to the **Initiate** button. A batch can only be initiated before the listed cutoff times.

- d. On the Initiate batches screen, enter an **Effective date**.
 - i. Select a date.
 - ii. If necessary, select Apply to all batches to have all batches initiate on the same effective date.

Users can select same-day ACH initiation for the **Effective date**.

The same-day ACH option for the effective date only appears for one-time payments.

Users have until the same-day ACH cutoff time to initiate a same-day ACH. If it is past the cutoff time, the same-day ACH option becomes unavailable until the next day.

If a user elects to initiate a same-day ACH batch, the Are you sure you want same day? screen appears. To continue with same-day, select **Yes**.
 - iii. Select **confirm**.
- e. For each batch, select an **Offset account**.
- f. If necessary, for each batch, select the **Reset to \$0** check box.

Note Select this check box to reset the amounts of the ACH records contained in the initiated batch back to zero dollars after the batch has been initiated.
- g. Select **Initiate [X] batches**.

3. If necessary, complete the two-factor authentication or high-risk action verification prompt. The Batch initiated confirmation screen appears.
4. Select **Done**.

In the *ACH* screen's *Active* tab, the initiated batch or batches appear with an *Initiated* status.

Once initiated, an ACH history event is recorded in the Online *Activity* menu.

ACH initiation troubleshooting

Depending on your configurations, business user permissions, and/or ACH batch contents, ACH initiation errors can occur.

Error Messages

Error messages can appear when initiating a batch. To ensure proper initiation, review the ACH transaction limits set by your configuration:

ACH Limit Exceeded - The batch exceeds the cash user limit and the Online banking limit.

ACH Daily Credit Exposure Limit Exceeded - The batch exceeds the ACH company limit.

User Unable to Initiate ACH File

Business Online has checks and balances built in to ensure user compliance with the bank's expectations and Nacha® regulations.

If a user cannot initiate their file, consider these issues and solutions:

Company header validation against then bank's settings - The user's Nacha® file header does not match the payment information about the ACH entity that the bank has on file. The bank must either change the file on the system or have the user update the file themselves to resolve the issue.

Transaction information does not meet requirements - The user tries to initiate a batch that violates the transaction settings set by the bank.

Create Offset - the ACH file can only include all credits or all debits and cannot include the offsetting transaction. The file must be unbalanced.

Balanced - the ACH file must contain equal credit and debit amounts to proceed.

Uninitiating ACH batches (Online and Mobile)

In Business Online, users can uninitiate an ACH batch at any point before the final cutoff time on the batch's effective date.

A user must have the ACH and Initiate ACH batch permissions to uninitiate an ACH batch.

1. In the main menu, select **ACH**.

Note If you have multiple payment methods activated, the **ACH** menu option appears in the **Payments** drop-down menu.

2. In the ACH screen's Active tab, select a batch with the *Initiated* status.
3. On the Batch details screen, select **Uninitiate**.

Note Batch cutoff time information appears next to the Uninitiate button. A batch can only be uninitiated before the day's listed cutoff time. The Uninitiate ACH? screen appears.

4. Select **Uninitiate**.

The Batch details screen and Uninitiated ACH payment *[payment name] from [business name] for [transaction amount]* confirmation message appear.

Uploading ACH batches

Import an Automated Clearing House (ACH) batch created by another application.

Note: Mobile users cannot upload ACH files.

1. Select the **Payments** drop-down menu and select ACH.
Note If you only have the ACH payment option turned on, ACH appears alone as a tab in the main menu.
2. On the ACH screen, select **Upload ACH**.
Note Only NACHA-formatted .txt and .ach files are accepted.
3. Drag and drop your file and select **Upload**.

Downloading ACH batches as Nacha files

Business users with the required permissions can download ACH batches as Nacha® files.

A user must have the View Batch permission to download ACH batches.

1. Go to **Payments > ACH**.
2. Select the desired batch from the *batch list*.
The *Batch Details* screen appears.
3. Select the ... ellipsis, and then select **Download**.
The Download Batch screen appears.
4. Select *NACHA* from the Download Format drop-down menu, and then select **Download**.

Downloading ACH batches as PDF files

Business users with the required permissions can download ACH batches as PDF files.

Users must have the **View Batch** permission to download ACH batches.

1. Go to **Payments > ACH**.
2. Select the desired batch from the batch list.
The *Batch Details* screen appears.
3. Select the ellipses, and then select **Download**.
The Download Batch screen appears.
4. Select *Acrobat (PDF)* from the **Download Format** drop-down menu, and then select **Download**.

Adding ACH recipients

Users must add one or more recipients to an Automated Clearing House (ACH) batch before initiation can occur.

1. Select the **Payments** drop-down menu and select ACH.
Note If you only have the ACH payment option turned on, ACH appears alone as a tab in the main menu.
2. Choose a situation and follow the steps.

Situation	Steps
Adding a recipient when creating an ACH batch	a. On the <i>ACH</i> screen, select Create ACH .
Adding a recipient to an active ACH batch	a. On the <i>ACH</i> screen, select an ACH batch. b. Select [x] recipient . c. Select 

3. Enter the **Batch name** and select a *Company*.

The remaining fields appear.

4. Select **Add recipients**.
5. Fill out the required fields.

Note Optional fields include the ability to add an **ID number** and **Addenda**.

6. Select **Save recipient**.

Sorting ACH batch recipients

In Business Online, business users can sort through recipients within an ACH file. Recipients can be sorted by name, credit/debit indicator, and payment amount.

To sort recipients within an ACH file, a user must have either the **Full edit/create** or **Full ACH control** permission.

1. In the main menu, select **ACH**.

Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.

2. In the *Active* tab, search for and then select a batch with a *Ready* status. The *Batch details* screen appears.
3. Select the **Recipients** section.

Note: A maximum of ten recipients appear per page. Select to navigate between pages.

4. Next to the Recipients screen title, select , and then choose an option.
 - Select **Default** to keep the current ACH view.
 - Select **Recipient** to sort by recipient name.
 - Select **Amount** to sort by payment amount.
 - Select **Debits** to sort by debit payments first.
 - Select **Credits** to sort by credit payments first.

Selecting the *Recipient* option reveals the additional *A-Z* sorting option. The user can select this option to choose to organize the sorting view by normal or inverse alphabetical order.

Selecting the *Amount* sorting view reveals the additional *Ascending/Descending* sorting option. The user can select this option to choose to organize the sorting view per largest or smallest payment amount.

Note When editing an ACH payment's recipients, the sort options can still be selected. Once **Save** is selected, the sorting options revert to default on the Recipients screen.

Adding a prenote

Prenotes are zero-dollar test transactions. Use a prenote to validate a recipient's account information.

1. Select the **Payments** drop-down menu and select ACH.
Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.
2. On the ACH screen, select **Create ACH**.
3. Enter a **Batch name**, and then select a Company.
New required fields appear.
4. Select **Add recipients**.
5. Fill out the required fields and select **Prenote**.
6. Select **Save recipient**.
Note All prenote batches are denoted with the prefix PNT- in the ACH list.

Creating tax payments

Create a tax-specific Automated Clearing House (ACH) batch to pay for state or federal taxes.

1. Select the **Payments** drop-down menu and select ACH.
Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.
2. On the ACH screen, select **Pay taxes**.
3. Fill out the required fields.
4. Select **Create payment**, and then **Done**.

Restrictive ACH batches

A restrictive ACH batch limits visibility of a specific batch based on a business user's restriction permission.

Many people with various levels of responsibility control business finances. Organizations can control which users view and interact with certain batches by restricting them based on permissions. This ability is crucial for instances like payroll batches, which are private and are only controlled by specific administrators.

Creating restricted ACH batches

Organization users with the required permissions can create restricted ACH batches.

User's must have the **Restricted batch access** permission to create restricted ACH batches.

If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**.

Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.

2. Select **Create ACH**.
3. Enter a **Batch name**.
4. Select a **Company**.

New required fields appear.

5. Complete the required fields, and then select the **Restrict batch** check box.
6. Select **Create batch**.

The ACH batch created screen appears.

Viewing a restricted ACH batch

Organization users with the required permissions can view restricted ACH batches.

User's must have the **Restricted batch access** permission to view restricted ACH batches.

If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**.

Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.

2. On the *ACH* screen, select a batch.

Note Restricted ACH batches are not labeled restricted on the ACH screen. To see if a batch is restricted, a user must select a batch and verify on the *Batch details* screen that the **Batch restricted** field is set to *Yes*.

Editing a restricted ACH batch

Organization users with the required permissions can edit a batch to either activate or deactivate its restriction.

User's must have the **Restricted batch access** permission to edit restricted ACH batches.

If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

1. In the navigation panel, select **ACH**.

Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.

2. On the *ACH* screen, select a batch.

The Batch details screen appears.

3. Select **Edit**.

Note The Edit button only appears as an option for batches with the Ready status.

4. Select or deselect the **Restrict batch** check-box to activate or deactivate the batch restriction.

5. Select **Save**.

The *ACH batch updates* screen appears.

Attaching an ACH batch to a conversation

Attach an ACH batch to a conversation to provide additional context to support conversations.

1. Choose a situation and follow the steps

Situation

Attaching an ACH batch to a conversation through the Messages menu

Steps

- 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 **ACH**.
- e. Select the ACH batch or batches that you want to attach.
Tip Navigate between the *Active* and *History* tabs on the *Select ACH* screen to select current or archived ACH payments.
- f. Select **Attach**.
- g. If necessary, a user can remove an ACH attachment from a message by selecting .
- h. The selected ACH batches appear above the conversation text box.

Attaching an ACH batch to a conversation through the ACH details view

- a. In the navigation panel, select **ACH**.
Note If you have multiple payment methods activated, the **ACH** option may appear in the **Payments** drop-down menu.
- b. Select an ACH batch.
- c. Select  **Attach to a conversation**.
- d. Select an option to continue.
 - i. Select  **Add to a conversation** to add the ACH batch to an existing conversation.
The *Select conversation* screen appears.
On this screen, select a conversation to open the conversation. The selected ACH batch appears as a message attachment.

- ii Select  Start a new conversation to add the ACH batch to a new conversation. A new conversation is created. The selected ACH batch appears as a message attachment.

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

The message and attached ACH batch sends.

Although sent, an uninitiated batch can still be edited and initiated from the conversation by going to the ACH batch's *Batch details* screen.

To view the ACH batch details, select it in the conversation, and then select **View batch details**. If the attached ACH batch is a historical batch, then select **Go to ACH page** and find the ACH batch in the ACH *History* tab.

Marking ACH Batches for Pending Approval

Organization users without the **Full ACH Control** permissions can mark ACH batches for pending approval.

A batch can be marked as pending if the following conditions are met:

- It is in *Ready* status.
- It has at least one recipient.
- It is not a tax payments batch.
- It is not a prenote batch.

To mark a batch for pending approval, go to the *ACH* tab, and then select a batch. The *Batch Details* screen appears. Select **Mark as Pending**.

Once a batch has been marked as pending, an alert notification is delivered to other users within the organization. The batch then appears on the *Active* batch list.

To return a pending batch to *Ready* status, select **Return to Ready**.

To send a pending batch for approval, select **Review and Initiate**. The user who last edited the batch cannot perform this action.

Setting ACH import layouts (banks)

Bank business users can design import layouts for external files. These layouts can then be used to accurately import recipient information.

1. In the navigation panel, select **ACH**.
Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.
2. Select  **Set import layouts**.

- Choose a situation and follow the steps.

Situation	Steps
Creating a CSV or tab delimited import layout (without a transaction code label)	- Select either the CSV or Tab delimited tab. - Next to each label, enter a number in the Column field. The numbers entered in the Column field determine where in the file that column's information appears. Note Values entered in one Column field cannot be used for another label. If a duplicate column value is entered, the <i>Columns cannot match</i> error message appears. If this error remains unresolved, the user cannot save the file layout. - In the Checking equals and Savings equals fields, provide the letter codes that identify the type of account a payment is going to. For example, checking accounts can be identified by the value <i>C</i> and savings accounts by the value <i>S</i>. - In the Debit equals and Credit equals fields, provide the letter codes that identify a payment as credit or debit. For example, debit payments can be identified by the value <i>DR</i> and credit payments by the value <i>CR</i>.
Creating a CSV or tab delimited import layout (with a transaction code label)	- Select either the CSV or Tab delimited tab. - Next to each label, enter a number in the Column field. The numbers entered in the Column field determine where in the file that column's information appears. Note Values entered in one Column field cannot be used for another label. If a duplicate column value is entered, the <i>Columns cannot match</i> error message appears. If this error remains unresolved, the user cannot save the file layout. - If a file includes transaction codes, select the Use transaction code toggle. The <i>Transaction code</i> label appears and the Checking equals, Savings equals, Debit equals, and Credit equals fields disappear.

- d. Enter a number in the *Transaction code* label's **Column** field.

**Creating a fixed position
import layout (without a
transaction code label)**

- a. Select the **Fixed position** tab.
- b. Next to each label of the layout, enter a number in the **Start** and **End** fields.
The **Start** and **End** fields are the column positions that mark where each label begins and ends.
Note Values entered in one label's **Start** or **End** field cannot be used for another label. If a duplicate value is entered, *the Columns cannot match* error message appears. If this error remains unresolved, the user cannot save the file layout.
- c. In the **Checking equals** and **Savings equals** fields, provide the letter codes that identify the type of account a payment is going to.
For example, checking accounts can be identified by the value C and savings accounts by the value S. In the Debit equals and Credit equals fields, provide the letter codes that identify a payment as credit or debit.
- d. In the **Debit equals** and **Credit equals** fields, provide the letter codes that identify a payment as credit or debit.
For example, depending on institutional preferences, debit payments can be identified by the value DR and credit payments by the value CR.

Creating a fixed position import layout (with a transaction code label)

- a. Select the **Fixed position** tab.
- b. Next to each label of the layout, enter a number in the **Start** and **End** fields.
The Start and End fields are the column positions that mark where each label begins and ends.
Note Values entered in one label's **Start** or **End** field cannot be used for another label. If a duplicate value is entered, *the Columns cannot match* error message appears. If this error remains unresolved, the user cannot save the file layout.
- c. If the file the user wants to upload includes transaction codes, select the **Use transaction code** toggle.
The *Transaction code* label appears and the **Checking equals, Savings equals, Debit equals,** and **Credit equals** fields disappear.
- d. Complete the **Start** and **End** fields for the Transaction code label's Column field.

4. Select **Save**.

The file layout is saved and the *Import layout updated successfully* confirmation message appears.

Importing ACH recipients

Business users can use a .csv or .txt file to import recipients into a new or existing ACH batch.

Note It is recommended to create the necessary ACH import layout before importing ACH recipients to an ACH batch. For more information, refer to the relevant topic on setting ACH import layouts.

1. In the navigation panel, select **ACH**.

Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.

2. Choose the situation and follow the steps.

Situation	Steps
Importing ACH recipients when creating an ACH batch	- Select Create ACH. - Complete the ACH name field. - In the Company section, select Select company. - Select a company. - Complete the remaining required fields. - In the Recipients section, select Add recipients. - Select  Import from file. The <i>Import recipients</i> screen appears. If no file layout exists, the user can select  File layouts and create the required layout for the current ACH batch. - In the File Type drop-down field, select a file type. - Either drag and drop or select Browse to upload the file to the system. - Select Save.
Importing ACH recipients into an existing ACH batch	- On the Active tab, select a batch. Note The batch must be in a <i>Ready</i> status. The Batch details screen appears. - In the Recipients section, select [X] recipient - Select , and then select Import from file. The <i>Import recipients</i> screen appears. If no file layout exists, the user can select File layouts and create the required layout for the current ACH batch. - In the File Type drop-down field, select a file type. - Either drag and drop or select Browse to upload the file to the system. - Select Import.

The recipients are added to the new or existing batch.

Approving and rejecting business batches

Approve and reject business ACH batches in a timely manner to help maintain accurate account balances, prevent fraud, and ensure compliance with financial regulations.

- Go to **Payments > ACH**.

Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.

- Select an ACH batch with a *Pending approval* status that you want to approve or reject.
- Choose one of the following.

Situation	Steps
Approving an ACH batch	a. Select Approve and initiate. If the effective date for the batch has passed, once you select Approve and initiate, you are prompted to reinitiate the batch. This process means that the soonest the batch can be reapproved is the next business day. Once approved, the batch status changes from <i>Pending approval</i> to <i>Initiated</i>.
Rejecting an ACH batch	a. Select Reject. b. Enter a <i>Reason for rejection</i>. c. Select Submit.

Note If an organization is a sole proprietorship or the bank determines that dual approval is not required, the bank can allow the organization to bypass the approval process. In this case, one user with the initiation permissions can complete the initiation process.

Copying active ACH batches

Business users can duplicate an existing one-time active ACH batch.

Organization users must have the **Create new batch** permission to copy a historical ACH batch.

1. In the navigation panel, select **ACH**.
Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu.
2. Select the **Active** tab.
3. Select a batch.
The Batch details screen appears.
4. Select .
5. From the menu that appears, select **Duplicate**. The *Duplicate batch* screen appears.
6. Enter a **batch name**, and then choose whether to reset the batch amounts to zero.
Resetting the batch amounts to zero allows the user to use the duplicated batch as a one-time template for a new batch.
7. Select **Create batch**.

The *Batch created* confirmation screen appears and the new batch appears on the *Active* tab.

Note The batch can take up to two minutes to appear on the *Active* tab.

Managing ACH recipient and batch details

In Business Online, business users can search for active ACH batch records and recipients. Once a search is made, users can choose to select and edit the batch information as necessary.

To manage ACH recipient and batch details, a user must at least have the **Partial edit** permission.

1. In the main menu, select **ACH**.

Note: If you have multiple payment methods activated, the ACH menu option appears in the **Payments** drop-down menu

2. Select **Search recipients**.

3. Enter search criteria in the required fields, and then select **Search**.

The search criteria allow for partial matching, which means that when searching using partial phrases such as *J* or *Jo* the system returns all results that begin with those letters.

The **Prenote** and **Held** check boxes only appear if the bank has activated during implementation.

4. Select a recipient.
5. If necessary, edit the recipient's details.
6. Select **Save**.

When refreshed or searched for again, the updated recipient details appear.

POSTIVE PAY

In Bar Harbor Business Online, businesses can use Positive pay to prevent check fraud. This product provides businesses with the ability to monitor check items posted to accounts, pay an issued item, or return an item if it does not match the record in the core.

Using Positive pay, business users can:

- Add checks Upload .csv files with check details
- Manually enter check details
- Work check exceptions Review check exceptions
- Choose to return one, several, or all check exceptions
- Choose to pay one, several, or all check exceptions
- Work ACH exceptions Review ACH exceptions
- Choose to return one, several, or all ACH payment exceptions
- Choose to pay one, several, or all ACH payment exceptions

- Access settings Manage templates

- Manage ACH filter rules

Access Positive pay

A business user must have the **Positive pay** permission to access Positive pay. To navigate to this product:

- Go to the main menu, and then select **Positive pay**.
- Go to the main menu, select **Payments**, and then select **Positive pay**.

Dashboard

The *Positive pay* dashboard displays .csv or .txt uploaded check lists and manual check entries with their status. Check entries are available for up to seven days. After this time period, entries are removed from the dashboard.

When a user uploads a file or manually enters checks, the following information appears on the dashboard for each entry:

Entry name

The dashboard displays the name of uploaded .csv files and an automatic name for .txt files with manually entered check details. The .txt files for manually entered checks are automatically named *PosPayManualEntry_[User name]_[Upload date].txt*.

Associated account

When a user uploads a file or manually enters check details, they must select an associated account. The associated account's name and the last four digits of the account appear on the *Positive pay* dashboard.

Status

Each entry has one of the following statuses:

- *Pending* - Entries with a *Pending* status are manually entered checks that have not been reviewed, approved, and sent to the bank. On a *Pending* entry, you can select **Review & approve** to access the *Review checks* screen.
- *Successful* - Once a user approves an uploaded or manually entered check, the status changes to *Successful*. Then the issued checks are sent to the bank to be paid.
- *Unapproved* - If a user does not **Review & approve** manually entered or uploaded files before another file or is uploaded or manually added, the status changes to *Unapproved*. **CAUTION** A user cannot **Review & approve** entries with an *Unapproved* status. They must upload or manually enter the checks again.

Date counter

The date counter tracks the number of days since the entry was uploaded or manually entered.

If the user has not uploaded a file or manually entered a check in the past seven days, the dashboard displays the message *Your check uploads will display here*.

Adding checks manually

In Business Online, business users can add check details manually to Positive Pay.

To add a check manually, a user must have the **Work positive pay** permission.

1. In the main menu, select **Positive pay**.

Note: If you have multiple payment methods activated, the positive pay menu option appears in the **Payments** drop-down menu

2. Select **Add checks**.

3. Select **Add your checks manually**.

4. Select the associated payout account. A user can search for accounts by account name, the last four digits of the account, or the available funds in the account. If the bank has more than one type of account, the user can filter by account type. If the bank has only one type of account, the filter button does not appear.

After a user selects an account, the system determines if the account is eligible for Positive pay. If the selected account is eligible, the user is directed to the *Enter checks* screen, and the account they selected is associated with the checks they are entering. If the account is not eligible, a message notifies the user that the account is not enrolled in Positive pay, and they must select a different account.

Note For an account to be eligible for Positive pay, the bank must set up the account.

5. Enter the **Check number**.

6. Enter the amount listed on the check in the **Check amount** field.

7. Enter the **Payee**.

8. Select the **Type**.

- **Debit** - The check amount that is withdrawn from the account.
- **Credit** – N/A
- **Void** - The check cannot be used for payment.

9. In the Check date section, select **Select**.

10. Select the date that appears on the check, and then select **Save**.

11. Select **Save and enter another** to enter more checks that the system combines into one .txt file.

A user can manually enter up to 100 checks in one .txt file.

12. Select **Review checks** once all the checks for this .txt file are manually entered.

The *Review checks* screen opens. If a user entered more than 100 checks, they must delete checks before they can select Approve.

13. Validate that the information on the *Review checks* screen is correct, and then select **Approve**.

A dialog box opens asking the user to confirm that they want to approve the checks.

14. Select **Approve**.

If the user's session times out, any information that they enter and do not Approve is not saved.

If the upload is successful, the screen displays a success message and creates a .txt file containing the check details entered by the user.

15. Select **Done**.

CAUTION Do not select **Add more**. The user must **Review & approve** the .txt file on the *Positive pay* dashboard before they or another user uploads a .csv file or manually enters more checks. If they do not **Review and approve** the .txt file, the entry changes from *Pending* to *Unapproved* status, and they cannot **Review & approve** the file. The user must upload a .csv file or manually enter the check details again to approve the checks.

16. Select **Review & approve** on the *Positive pay* dashboard.

17. Validate that the information in the *File upload summary* section is correct, and then select **Approve**.

If the approval is successful, the screen displays a success message, and the check items are sent to the bank. On this screen, the .txt file displays an *Uploaded & approved* status, which appears as *Successful* on the *Positive pay* dashboard.

CAUTION When a user selects **Approve**, the system may appear to time out. Instead of a success message, an alert notifies them that the approval is still in progress. Do not do any of the following:

- Re-enter the check details
- Refresh the page
- Reapprove the checks

The submission is still processing. The user can navigate to another section of online banking, including uploading new .csv files and manually adding other checks from the *Positive pay* dashboard.

18. Select **Done** to return to the *Positive pay* dashboard, or select **Upload another** to upload a .csv file or manually enter check details.

Once a file is uploaded and approved, the bank can view the issued check. The bank cannot see the checks in a specific uploaded file because one file contains all issued items.

Editing a manually entered check

In Business online, a business user can edit manually entered checks. Check items uploaded to *Positive pay* cannot be edited. To update uploaded checks, the user must delete the uploaded file, adjust the necessary fields in the new file, and then reupload the file to *Positive pay*.

To edit a manually entered check, a user must have the **Work positive pay** permission.

Note Checks can only be edited before they are approved. Approval occurs at the end of the check submission process. Once a check appears on the *Check entries* section, it can no longer be edited. This limit also means that if a user approves a group of checks and wants to delete some later, they must contact bank to delete the checks.

1. In the main menu, select **Positive pay**.

Note: If you have multiple payment methods activated, the **positive pay** menu option appears in the **Payments** drop-down menu

2. Select **+ Add checks**, and then manually add the necessary checks.

3. On the *Enter checks* screen, select **Review [x] checks**.

4. On the *Review checks* screen, select a check from the list.

The *Edit check* screen opens.

5. Change the check details as needed.
6. Select **Save**.

The check details are updated, and the user is redirected to the *Review checks* screen.

Deleting a manually entered check

In Business Online, business users can delete a manually entered check. The system does not include deleted checks in the generated .txt file. Check items uploaded to Positive pay cannot be deleted. To delete uploaded checks, the user must delete the uploaded file, remove the necessary check information in the new file, and then reupload the file to Positive pay.

To delete a manually entered check, a user must have the **Work positive pay** permission.

A user can manually enter up to 100 checks in one .txt file. If they entered more than 100 checks, they must delete checks from the *Review checks* screen before they can select **Approve**.

Note Checks can only be deleted before they are approved. Approval occurs at the end of the check submission process. Once a check appears on the *Check entries* section, it can no longer be deleted. This limit also means that if a user approves a group of checks and wants to delete some later, they must contact bank to delete the checks.

1. In the main menu, select **Positive pay**.

Note: If you have multiple payment methods activated, the **positive pay** menu option appears in the **Payments** drop-down menu

2. Select **+ Add checks**, and then manually add the necessary checks.
3. On the Enter checks screen, select **Review [x] checks**.
4. On the *Review checks* screen, select which check to delete from the list.
The Edit check screen opens.

5. Select **Delete**.

A dialog box opens asking the user to confirm that they want to delete the check.

6. Select **Delete**.

The check is deleted, and the user is redirected to the Review checks screen.

Adding checks by uploading a file

In Business Online, users can upload a .csv, .xls, or .xlsx file to add issued check details to Positive pay. When you upload .xls or .xlsx files, they are automatically converted to a .csv file.

To upload a Positive pay file, a user must have the **Upload positive pay** permission.

Note Mobile users cannot upload Positive pay files. Instead, they must manually enter checks. For more information, see *Adding checks manually*.

Each file that is uploaded is associated with one account. If an user wants to pay out from multiple accounts, they must upload multiple files.

1. In the main menu, select **Positive pay**.

Note: If you have multiple payment methods activated, the **positive pay** menu option appears in the **Payments** drop-down menu

2. Select **Add checks**.

3. Select **Select template**.

If **Default template** is selected, the uploaded file must be a .csv and follow the system's default formatting guidelines. Select **Default template formatting guide** to view the file specifications. For more information, see *CSV template format*.

Note When uploading a file using the default template, do not include column titles in the file. The file must include only check details.

4. In the *Choose associated account* section, select **Select**.

5. On the *Select account* screen, select the associated payout account for the file. A user can search for accounts by account name, the last four digits of the account, or the available funds in the account. If the business has more than one type of account, a user can filter by account type. If the business has only one type of account, the filter option does not appear.

After the user selects an account, the system determines if the account is eligible for Positive pay. If the selected account is eligible, the user is redirected to the *Add checks* screen, and the account they selected is associated with the checks in the file the user is uploading.

If the account is not eligible, a message notifies the user that the account is not enrolled in Positive pay, and that they must select a different account.

Note For an account to be eligible for Positive pay, the bank must set up the account.

6. Drag and drop the file, or select **browse** to upload the file.

7. Select **Submit**.

Once submitted, the dashboard opens. Here, the new check appears with an *In progress* status. Once the check information is processed, the status changes to *Pending* and the user can begin the final approval process.

8. Select **Review & approve**. The *Review checks* screen appears.

9. Review the check information, and then select **Approve**.

If the upload is successful, the screen displays a success message, and the check items are sent to the bank. On this screen, the file displays an *Uploaded & approved* status, which appears as *Successful* on the Positive pay dashboard.

CAUTION When the user selects Approve, the system may appear to time out. Instead of a success message, an alert notifies the user that the approval is still in progress. Do not do any of the following:

- Reupload the file
- Refresh the page
- Reapprove the checks

The submission is still processing. The user can navigate to another section of online banking, including uploading new files and manually adding other checks from the *Positive pay* dashboard.

10. Select **Done** to return to the *Positive pay* dashboard, or select **Upload another** to upload a file or manually enter check details.

Once a file is uploaded and approved, the bank can view the issued check. The bank cannot see the checks in a specific uploaded file because one file contains all issued items.

CSV template format

Business users can upload a .csv file containing a list of issued items to Positive pay. If the default template for the upload format is selected, then the user must follow the system's default formatting guidelines.

Default CSV format columns

Columns in the .csv file must adhere to the following formatting specifications:

Item number

This column contains the check number listed on the check. This column is required when uploading a .csv file.

Item amount

This column contains the amount listed on the check. This column is required when uploading a .csv file. The column fields must be formatted as x.xx without commas or a currency sign.

Issue date

This column contains the date a check will be or was issued. If this column is included in the .csv file, the column fields must be formatted as *mm/dd/yyyy*.

Payee

This column contains the person or business to whom the check is issued to.

Void indicator

This column contains the void indicator. This indicator stops the check's ability to debit an account. If this column is blank, the check is considered a non-voided check and funds still transfer. If a check is considered void and the void indicator column is included in the file, the column fields must be formatted as *V (V= void)*.

Account type

This column contains the type of account associated with the account number. If the account type is included in the file, the column fields must be formatted as *Chk*, *Sav*, or *GL*.

The account type options mean the following:

- *Chk* - checking
- *Sav* - savings
- *GL* - general ledger

Debit/Credit

This column contains the type of action (withdrawing or adding funds) occurring to the account. If a check is noted as debit or credit in the file, the column fields must be formatted as *D* or *C*.

The debit/credit options are the following:

- *D* - debit
- *C* - credit

Void Date

This column contains the date that a check lost the ability to debit an account. If a check has this column, the column fields must be formatted as *mm/dd/yyyy*.

Payee address

This column contains the payee's street address.

Payee address 2

This column contains the payee's building, suite, apartment, number, etc.

Payee address 3

This column contains the payee's city and state.

Payee address 4

This column contains the payee's ZIP Code.

Stop indicator

The stop indicator signifies whether a payee can deposit or cash the check. If the column fields in the file are blank, the stop indicator is considered *No*, and the payee can deposit or cash the check. The column fields must be formatted as *Stop* (*Stop*= yes) if a payee needs to be prevented from depositing or cashing a check.

A business must not rely on Positive pay to stop a check from paying. A user must apply a stop payment on the item.

Custom CSV format columns (delimited and fixed)

Alongside using the default CSV template, users can configure custom upload formats. There are two available formats: delimited and fixed position. In addition to changing the column numbers for each column listed above, the following options can be modified in the custom formats:

Template name

This column contains a descriptive name for the given template.

Amount format

This column contains the format used for dollar amounts. This column can be left empty if no verification of amounts is required.

Field delimiter

This column contains the symbol, such as a comma, used to separate fields from each other.

Text qualifier

This column contains the symbol, such as a single quote, used to denote that the contained text is a single field. This symbol can be used to include the selected delimiter inside a single field.

Account type – set indicators

This column contains the string used to identify specific account types.

Issue date – date format

This column contains the date format, such as mmddyyyy, used to parse the date presented.

Debit/credit – account symbol

This column contains the symbols used to denote debits vs credits.

Void indicator – set indicator

This column contains the indicator used to denote a voided check.

Void date – date format

This column contains the date format, such as mmddyyyy, used to parse the date presented.

Stop indicator

This column contains the indicator used to denote if the transaction has a stop put on it.

Note

When uploading a file, the first row at the top of the file must start with the check information (ex. 1234, 2, 300.00, etc.). It must not contain a header row in the file (*Item number, Item*

amount, etc.). If a file is uploaded with the first row as header titles, an error message appears and the file does not upload.

Formatting tips

If applicable, follow these guidelines to correctly format a file:

- Fields are not case-sensitive. For example, a check with a void indicator can be an uppercase V or lowercase v.
- The top row in the file contains field information and not header titles. See the following example.
- If there is no information in a column, leave the column blank. See the following example.

12345	500.00					D
12346	600.00					D
12347	700.00					D
12348	800.00					D
12349	900.00					D
12350	1000.00					D

Duplicate issued items

If a user uploads a duplicate file or adds a duplicate issued item, a message appears notifying them that checks in the file might be duplicate or previously approved. The user can choose to approve the issued items or not.

Void issued checks

Once check items are uploaded as a file or manually entered and approved, the bank can view the issued check items.

However, the bank cannot see items in a specific uploaded file, as it is one file that contains all issued items. Users in Positive pay cannot modify issued check items, but they can void approved checks.

A void check cannot be used for payment. To void a check, either:

- Upload a file with the check details, including a void indicator.
- Manually enter the check details, and select *Void* for **Type**.

Work exceptions

In Banno Online and Banno Mobile, business end users can choose to work exceptions for certain check and ACH payments. An exception is when a check or payment cannot be automatically processed or cleared, and it is flagged for manual review. When flagged, end users can review the payment and choose whether to pay it or return it to its sender.

Working check exceptions

In Business Online, if a posted check does not match the record, a user can work exceptions to decide to pay or return issued checks. These work exceptions must be done during a set time frame each day.

To work check exceptions, a user must have the **Work positive pay** permission.

The bank sets the cut-off time for work exceptions, and online banking displays the cut-off time at the top of the *Work exceptions* screen. Once the time frame passes, the exceptions are locked, and a user cannot work them. Unworked exceptions are returned by default.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. Select **Work check exceptions**. In Mobile, select the **Check exceptions** tab.

If there are no exceptions, the *No check exceptions accounts* message appears. If there are check exceptions, the *Work exceptions* screen opens. This screen displays exceptions from the first account that contains exceptions. The system orders the accounts alphabetically by account name.

To view an exception on the *Work exceptions* screen from a specific account, select ➤ next to the bank account currently selected, and then in the *Select account* screen, select a different account. A user can search for accounts by account name, the last four digits of the account, or the available funds in the account. Additionally, an user can filter by account type.

3. Once the necessary exceptions are located, a user can decision check exceptions in several ways.
 - To handle a single exception, select the **Pay** check box next to the exception.
 - To handle all exceptions at once, select **Select all**. This option allows a user to process all exceptions in bulk.
 - To handle multiple exceptions individually, select the **Pay** check box for each exception.

Each check in the list shows the check's amount, payee, status, check number, and exception reason.

4. If needed, select a check number to view the check's details. The *Check details* screen opens. On this screen, users can view and print check details and images for the selected check, and select **Ask us about this check** to start a *Messages* chat with the bank.
5. Select **Submit** once all exceptions are reviewed.

The check exception is sent for processing and the *Check exceptions submitted* confirmation message appears.

Working ACH exceptions

If a posted ACH transaction does not match the record, a user can work exceptions to decide to pay or return the ACH payment. These work exceptions must be done during a set time frame each day.

To work ACH exceptions, a user must have the **Work ACH exceptions** permission. For ACH exception options to appear on the *Positive pay* page, active ACH filters must be set up by the bank.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the Positive pay option may appear beneath the Payments drop-down menu option.

2. Select **Work ACH exceptions**.

Select the *ACH exceptions* tab. If there are no exceptions, the *No check exceptions accounts* message appears. If there are check exceptions, the *Work ACH exceptions* screen opens. The *Work ACH exceptions* screen shows exceptions from the first account that contains exceptions. The system orders the accounts alphabetically by account name.

To view an exception on the **Work ACH exceptions** screen from a specific account, select next to the bank account currently selected, and then in the *Select account* screen, select a different account.

3. Once the necessary exceptions are located, a user can decision ACH exceptions in several ways. To handle a single exception, select the **Pay** or **Return** radio button next to the exception.
 - To handle all exceptions at once, select **Pay all** or **Return all**. These options allow a user to process all exceptions in bulk.
 - To handle multiple exceptions individually, select the **Pay** or **Return** radio button for each exception.

A user can evaluate the details of an exception by selecting it. Selecting the exception opens the *ACH exception details* page.

4. Select **Submit**.

To change the decision, a user can clear the check box, and then select **Submit**.

Note The user can only clear the check box before the exception cutoff time.

The ACH exception is sent for processing.

Exceptions: field definitions

In Positive pay, users can use exceptions to determine whether to pay or return issued checks and ACH payments.

Each exception on the Work exceptions or Work ACH exceptions screen displays several pieces of information. The following definitions appear in alphabetical order for quick reference.

Amount

The submitted amount that is trying to post to the pay-account account number.

Account number

The pay-out account number that the exception is trying to post to.

Payee

The person or business to whom the check is made out.

Exceptions status

The current decision status on the exception item. This status can be *Return* or *Pay*.

Return

An unselected check has a *Return* exception status and will not be paid.

Pay

A check that is selected has a *Pay* exception status and will be paid.

Check details

When viewing exception information, a user can select a specific exception to view its details. These details then appear on the *Check details* or *Check ACH details* screen. The following definitions appear in alphabetical order for quick reference.

Note Only some of the following items appear when viewing an exception's details.

Payee

The name on the check that is submitted by the business.

Captured payee name

The person or business on the check that is being presented.

Amount

The presented amount that is trying to post to the pay-out account number.

Images

If available, a user can view the front and back images of the check. If check images are unavailable, the *There are no images included with this check* message appears.

Account name

The payout-account name that the exception is being presented (debited) against.

Check number

The check number that is presented for payment.

Source of entry

How the check is being presented for payment.

Exception reason

The explanation for why the bank flagged the presented check for review. Exception reasons include:

- *Invalid amount* - The issued check amount does not match the amount presented for payment.
- *Paid no issue* - A presented check that has not been issued yet is trying to clear.
- *Payee mismatch* - The presented payee name does not match the issued payee name.
- *Voided item* - A check is being presented that the business has voided.
- *Stale date* - A check that is presented for a payment a certain number of days past the issue date. The stale date is set in core and varies from institution to institution and can vary from account to account.
- *Zero serial number* - The presented check has a serial number with one or multiple zeros.
- *Duplicate* - A presented item that has already been paid.

Update by

The most recent time an individual worked the exception item.

Time updated

The most recent time an individual worked the exception item.

Workstation

This field relates to the most recent individual who worked the exception item.

Protected

The core determines whether the check exception can be worked. Work statuses include:

- *Yes* - If a check exception is protected, the  appears. When locked, a user can only view the exception and cannot work it. Reasons for a protected exception can include if it is past the cut-off time or if the business's account is set up with certain exception reasons. Sometimes the transaction code on the check transaction prevents it from working in digital banking.
- *No* - The user can interact with the exception and work the issued check.

DDA batch number

The number related to the incoming clearing file that the check was submitted in.

DDA sequence number

The ID number related to the presented transaction in the DDA batch.

Positive pay settings

Users can choose to manage the types of upload templates and ACH filter rules used by other users in Positive pay.

On the *Positive pay* dashboard, the *Settings* section shows two options:

- **Manage templates** - Allows a user to create, edit, and delete the templates used when uploading check items to Positive pay.
Note Mobile users cannot manage templates.
- **Manage ACH filter rules** - Allows a user to determine what actions other users can take when making ACH transactions.

Manage templates

Users can use Positive pay to create and edit delimited and fixed upload templates. These templates allow users to customize how information from their issued items appears in their uploaded files.

Note Mobile users cannot manage templates.

Creating a delimited template format

Users can create a custom delimited template format. Once created, this template can be used whenever a check is added to Positive pay through the **Upload file** functionality.

To create a delimited upload template, a user must have the Upload positive pay permission.

Note Mobile users cannot edit, create, or delete Positive pay upload templates.

In Positive pay, a delimited template uses information from a delimited file to update its fields. A delimited file is a .csv file used to store structured data where each field is separated by a specific character (delimiter). Common delimiters include commas or semicolons.

- In the main menu, select **Positive pay**. If you have multiple payment methods activated, the Positive pay option may appear beneath the Payments drop-down menu option.
- In the Settings section, select **Manage templates**.
- Select **+**.
The Select template format screen appears.
- Select **Delimited**. To view more details about the template format, hover over (i).
- Enter a **Template name**.
- If necessary, change the **Account Format**, **Field delimiter**, and **Text qualifier** selections.

- g. In the Column order section, enter a **Column number** for the Item number and Item amount sections.

Note The Item number and Item amount sections are the only required sections to create a template.

- h. If necessary, complete the optional fields.
Some optional fields require configurations. When a **Column number** is entered for a field with a configuration, the field's configuration unlocks and can be edited. Once a user has edited the configuration, select **Save**.
The **Review** option is activated.
- i. Select **Review**. If a **Column number** overlaps, an error message appears.
The *Review delimited* template screen appears.
- j. Review the template information, and then select **Save**.
To return to the previous screen to add or change information, select **Edit**.

The *Template saved* confirmation message appears.

Select **Upload template** to begin a check upload process or select **Done** and return to the *Manage templates* screen.

Creating a fixed position template format

Users can create a custom fixed position template format. Once created, this template can be used whenever a check is added to Positive Pay through the **Upload file** functionality.

To create a fixed position upload template, a user must have the **Upload positive pay** permission.

Note Mobile users cannot edit, create, or delete Positive pay upload templates.

In Positive pay, a fixed position template functions similarly to a delimited format. However, rather than using a delimiter between columns, fields are set within a fixed width on a given row. This width is determined by the **Begin** and **End** fields on the *Create fixed position template* screen.

1. In the navigation panel, select **Positive pay**. If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. In the *Settings* section, select **Manage templates**.
3. Select **+**. The *Select template format* screen appears.
4. Select **Fixed format**. To view more details about the template format, hover over (i).
5. Enter a **Template name**.
6. If necessary, change the **Account format** selection.
7. In the *Label position* section, complete the **Begin** and **End** fields for the *Item number* and *Item amount* sections.

The **Begin** and **End** fields accept number inputs. The range between the numbers entered in these fields determines the number of digits allowed in that column per entry.

In the **Begin** field, a user cannot enter 0. If 0 is entered, they cannot **Review** the template until a valid entry is provided.

Note The *Item number* and *Item amount* sections are the only required sections to create a template.

8. If necessary, complete the optional fields. Some optional fields require configurations. When a **Column number** is entered for a field with a configuration, the field's configuration unlocks and can be edited. Once edited, select **Save**.
The **Review** option is activated.
9. Select **Review**.
If any **Begin** and **End** field input is used more than once, an error message appears asking the user to remove any overlapping inputs. The user cannot review the template until all overlapping inputs are removed. The *Review delimited template* screen appears.
10. Review the template information, and then select **Save**.
To return to the previous screen to add or change information, select **Edit**.

The *Template saved* confirmation message appears.

Select **Upload template** to begin a check upload process or select **Done** and return to the *Manage templates* screen.

Deleting an upload template

Users can delete an upload template. Deleting a template permanently removes it from the *Manage templates* menu.

To delete an upload template, a user must have the **Upload positive pay** permission.

Note Mobile users cannot edit, create, or delete Positive pay upload templates.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the Positive pay option may appear beneath the Payments drop-down menu option.
2. In the *Settings* section, select **Manage templates**.
3. Select a template.
4. Next to the page title, select . The *Delete template* screen appears.
5. Select **Delete**.

The template is permanently removed from the template list.

Editing an upload template

A user can edit existing templates to fit the new requirements.

To edit an upload template, a user must have the **Upload positive pay** permission.

Note Mobile users cannot edit, create, or delete Positive pay upload templates.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. In the *Settings* section, select **Manage templates**.

3. Select a template.
4. Edit the template as required.
The **Review** button activates.
5. Select **Review**.
The *Review [template type] template* appears.
6. Review the edited template information, and then select **Save**.

The *Template saved* confirmation message appears.

ACH filter rules

In *Positive pay*, users can view their accounts' ACH filter rules. Viewing ACH filter rules allows users to identify and avoid possible fraudulent transactions.

Note Users with Positive pay access and the **Work ACH exceptions** permission can view ACH filter rules.

ACH filter rules are set at the bank level. These filters determine what actions a user can take when making ACH transactions. Filter rules depend on the account type, but can include credit and debit limitations. These limitations can prevent ACH transactions from being sent to certain accounts and from being initiated at certain amounts.

To view ACH filter rules, in the navigation panel go to **Payments ≥ Positive pay ≥ View ACH filter rules**.

On the *ACH filter rules* page, users can select individual business accounts to view the account's *Filter rule details*. Here, users can view the specific filter rules applied to an account as well as the rules' criteria.

If the filter rules fail to load for an account on the *ACH filter rules* page, the *Failed to load filters* error message appears beneath the account name. To reload the filters for a specific account, select **Retry**.