User Guide
for Treasury Management Clients

December 2016

www.ccbg.com/onlinebanking

Contents

OVERVIEW

Online Banking from Capital City Bank offers a modern design with all-in-one online and mobile access that's faster and easier to use than ever before. Enjoy the consistent look and feel of the account-management experience on your desktop, tablet or smartphone. Pay your bills faster, easily search your personal data or find a nearby ATM while you're out and about, deposit checks on-the-go and much more with our online banking experience designed with you in mind.

This consistent user experience in online banking and the mobile banking app allows your service to adjust to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartpones the Menu is hidden by default. When you need it, you tap or swipe to display it. When you make a change on one device, it is reflected on another. If you update a setting in online banking, the same setting takes effect in the mobile banking app the next time you log in. When you set up a transaction on one device, you can review it on another.
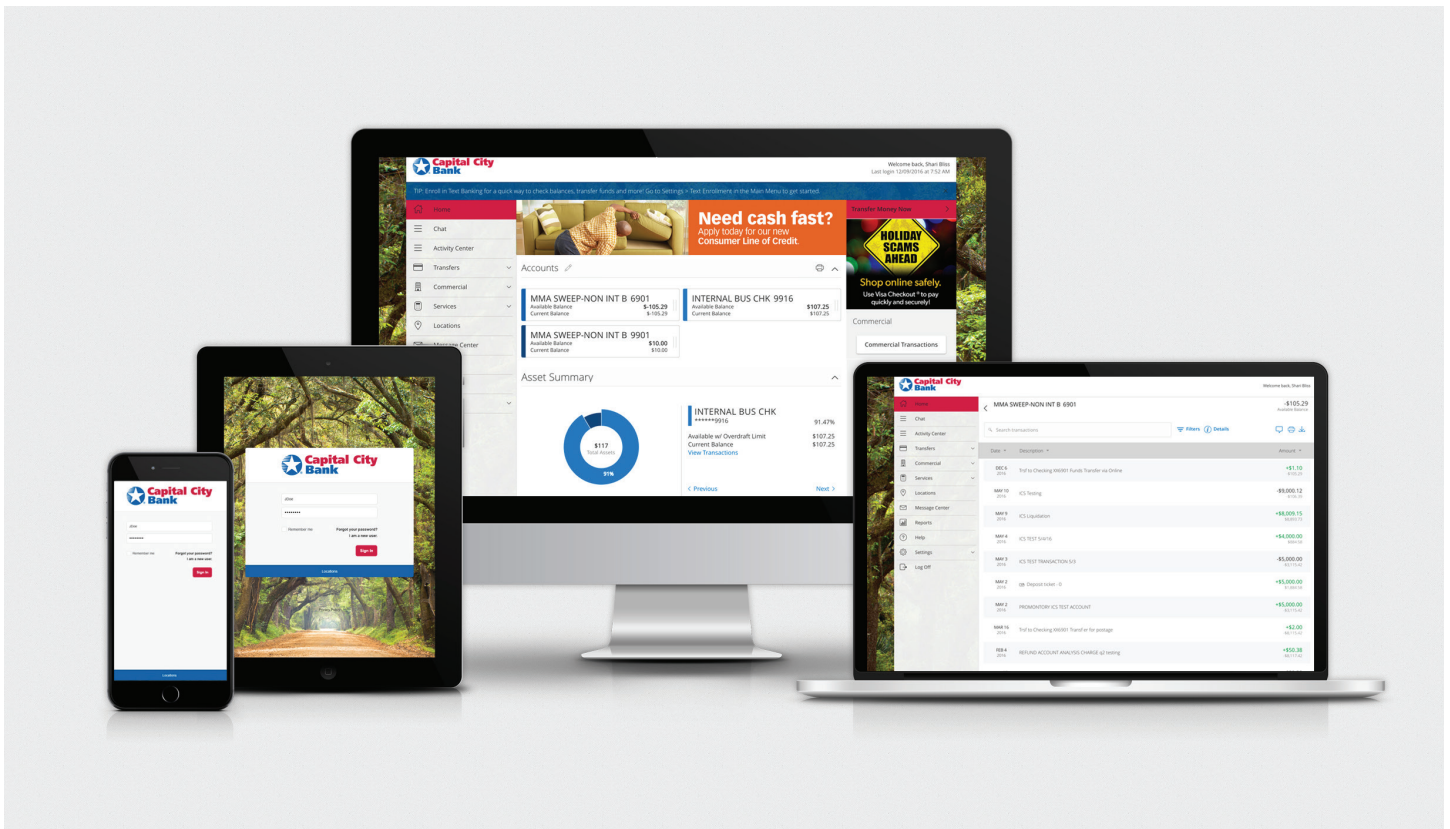
For the best account-management experience on Apple or Android devices, use our free CCBMobile banking app. On a desktop or another device, use online banking in a browser that supports HTML5. Not sure what browser you have? **Click here** or visit **www.thismachine.info** to check.

(You are leaving the Capital City Bank website for a third-party web tool to help you determine your current operating system. This site is independent and not maintained by Capital City Bank, therefore we cannot guarantee accuracy of the information contained therein.)

GETTING STARTED

This guide introduces basic concepts and tasks in the Online Banking service and CCBMobile app. This section is designed to help you understand the Home page, navigation menu, and Sidebar. It also includes information on installation, logging in, logging off, and resetting a forgotten password.

ACCESSING THE ONLINE BANKING SITE

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

NOTE: For the best experience with online banking on a tablet or smartphone, use our CCBMobile Banking app instead of an Internet browser.

INSTALLING THE CCBMOBILE BANKING APP

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

CAUTION: To protect your financial information, you should only download and install CCBMobile from the Apple App Store or the Google Play Store. In the store, verify that Capital City Bank is listed as the seller of the app, not a third party. You should also verify that the name is spelled correctly.

Opening the CCBMobile Banking App

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

To open the CCBMobile Banking App

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

LOGGING IN OVERVIEW

When you log in to the Online Banking service and CCBMobile app, enter the following when prompted:

- Username
- Password

If you enter an incorrect password too many times, your account will be temporarily suspended, and you will not be able to log in. If your Username is blocked, contact our Client Service Center to unblock your Username.

When creating a password, see "Password tips and recommendations" for more tips.

NOTE: If you try to log in without a recommended Internet browser, online banking may direct you to either a version of online banking that is compatible with your browser or to a website to download a new browser version. View our **Online Banking User and Browser Requirements**.

If you have never used a particular browser or device to log in, you may need to request a Secure Access Code (SAC) to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access the Online Banking service and CCBMobile app.

If the SAC targets that are available to choose from are not correct or accessible from your location, please contact our Client Service Center.

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

See "Registering a browser or device" for more information.

TIP: Commercial and Treasury users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

Logging in for the first time

The login process may vary, but the most common methods are:

- A Secure Access Code
- A code generated by a Symantec VIP token

When you use a secure access code, we send a one-time code through a text message or call to a phone number that is on file for you.

NOTE: Users that migrated from an existing online banking system and already have a Username and password may not need to enter a secure access code or VIP token.

NOTE: If you do not already have a Username, contact your Treasury Management Support Specialist to obtain your Username. If your account requires a code, contact yourTreasury Management Support Specialist to find out how to obtain a physical VIP token that provides codes. You can also use the VIP Access mobile app to generate codes.

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

- On the **Login** page, click or tap **I am a new user**.
- On the **Login** page, enter your Username and click or tap **Submit**.
  The **Enter Secure Access Code** page appears.
- Click or tap one of the **contact methods** to send a secure access code.
- When the code arrives, enter the code and click or tap **Submit**.
- If prompted to register the device, click or tap **Register Device**.
- In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.
- Update your online profile and click or tap **Submit Profile**.
- Read the agreement on the **Disclaimers** screen and click or tap **I Accept**. When you accept the agreement, the **Home** page appears.

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

- On the **Login** page, click or tap **I am a new user**.

- On the **Login** page, enter your Username and click or tap **Submit**. The **Enter VeriSign Token** page appears.

- Find the current code on your Symantec VIP Token and enter the code in the Enter **Symantec VIP Token** field.

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

- Click or tap **Submit**.

- In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.

- Update your online profile, if necessary, and click or tap **Submit Profile**.

- Read the agreement on the **Disclaimers** page and click or tap **I Accept**. When you accept the agreement, the **Home** page appears.

  NOTE: You will only be prompted to enter a second code the first time you use a code generated by a Symantec VIP token.

Creating a Login Passcode

Set up a four-digit passcode that can be used to log in to the CCBMobile app in lieu of using your Username and password.

Before enabling this feature on a mobile device, you must first log in to your CCBMobile app and follow any authentication instructions to verify your account. After successfully logging in and registering the device, go to Security Preferences on the main menu to enable the passcode feature and select your passcode.

TIP: Only one registered user per mobile device can enable this feature. If another user already enabled the feature, that option in your Security Preferences will appear dimmed.

Logging in after the first time

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

To log in after the first time

- On the **Login** page, enter your Username in the **Username** field.

- **[Optional]** Select the **Remember me** check box to save your Username for the next time that you log in.

- Enter your password in the **Password** field and click or tap **Sign In**. When the connection is complete, the **Home** page appears.

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

NOTE: The VIP Token is only needed if you are logging in from a new browser or device.

- On the **Login** page, enter your Username in the **Username** field.

- **[Optional]** Select the **Remember me** check box to save your Username for the next time that you log in.

- Enter your password in the **Password** field and click or tap **Sign In**.
  The **Enter VeriSign Token** page appears.

- Locate the current code on your Symantec VIP Token or the VIP Access mobile app, depending on how your Username is configured, and enter it in the **Enter Symantec VIP Token** field.

- Click or tap **Submit**. When the connection is complete, the **Home** page appears.

Logging in with Touch Authentication

Touch Authentication allows you the option to log in using Apple's Touch ID sensor rather than a Username and password. Using Touch Authentication is a secure, fast way to access your financial information.

If your Apple device has a Touch ID sensor and is operating on iOS 8 or later, you can log in by using your fingerprint. Only one fingerprint can be registered to an account. The fingerprint is encrypted and stored on the iOS device only and is not made available to any other service providers, including Capital City Bank.

Touch Authentication page
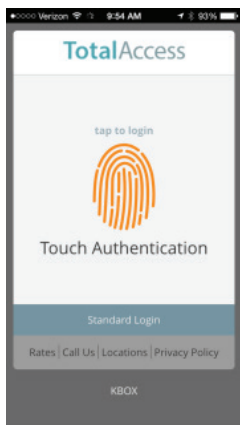
CAUTION: You must set up Touch ID on your device before logging in. See https://support.apple.com for more information on setting up Touch ID on your device and scanning a fingerprint for the first time.

To enable Touch Authentication settings

- On the **Login** page, enter your Username in the **Username** field.

- **[Optional]** Select the **Remember me** check box to save your Username for the next time that you log in.

- Enter your password in the **Password** field and click or tap **Sign In**. When the connection is complete, the **Home** page appears.

- Click or tap **Settings > Security Preferences**. The **Security Preferences** page appears.

- In the **Touch ID** row, click or tap **On** to enable Touch ID. The **Touch ID** page appears.

- Click **Continue**. The **Touch Authentication** page appears.

- Enter the current Username and Password.
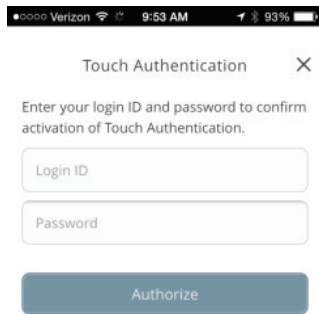
- Click **Authorize** to finalize the changes. The **Touch Authentication** page appears.

To log in with Touch Authentication

- On the **Login** page, touch the **Home** button with your enrolled finger. If Touch ID doesn't recognize your finger, a message will prompt you to touch the button again.

- **[Optional]** Select the **Remember me** check box to save your Username for the next time that you log in.

- When the connection is complete, the **Home** page appears.

- See "Disabling Touch Authentication" for more information.

NOTE: After five failed attempts, you'll be given the option to enter your Apple ID password. You'll also have to enter your Apple ID password after you restart your device, or enroll or delete fingerprints.

Disabling Touch Authentication

If you want to stop using Touch Authentication to log in, you must change the Touch Authentication settings. After changing the settings, you can use a Username and Password to access the site.

To disable Touch Authentication

- On the **Login** page, touch the **Home** button with your enrolled finger. If the Touch ID sensor does not recognize your finger, a message will prompt you to touch the button again. The **Home** page appears.

- Click or tap **Settings > Security Preferences**. The **Security Preferences** page appears.

- In the **Touch ID** row, click or tap **Off** to turn off Touch ID. A message appears asking for confirmation.
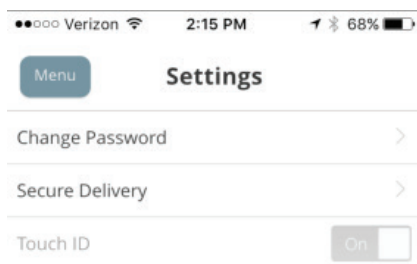
- Click or tap **Yes** to confirm the setting. The **Security Preferences** page appears.

LOGGING OFF OVERVIEW

Logging off Online Banking or the CCBMobile app is an important part of keeping your financial information secure. You can log off voluntarily when you finish using the service. In addition, the service can log you off involuntarily after a certain amount of time elapses.

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

NOTE: By default, the session will also automatically timeout and close after ten minutes of inactivity. The exact time may vary depending on Capital City Bank settings.

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

Logging off voluntarily

In the Online Banking service, you should always log off before you close the browser window. In our CCBMobile app, except to get a secure access code from your messages or phone app, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the **navigation** menu, click or tap **Log Off**.
- **Involuntary log off** after session timeout

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

There are two types of session timeouts:

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

RESETTING A FORGOTTEN PASSWORD

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

To reset a forgotten password

- On the **Login** page, click or tap **Forgot your password?**

- Enter your **Username** and click or tap **Submit**.

- On the **Login** page, click or tap one of the contact methods that are on file for you.
  We send you the code using the contact method that you selected.

- On the **Secure Access Code** page, enter the code and click or tap **Submit**.
  The **New Password** page appears.

- On the **New Password** page, enter your new password in the **New Password** field.

- Re-enter the password in the **Confirm Password** field.

- Click or tap **Submit**. The **Home** page appears.

NOTE: If you close out of a session after receiving a SAC, but before you enter it into the application, and then open it within a very short time frame, click or tap I already have a Secure Access Code.

NOTE: If the Remember Me check box is selected, it will block you from entering a different Username.

Viewing the Home page

You can view the Home page at any time.

To view the Home page

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

OPTIONS ON THE HOME PAGE

When you log in, the Home page appears. The Home page contains the same options no matter which device you use. On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar.

The Home page includes some or all of the following:

- Menu

- Account Overview with the name and balance of each of your accounts

- Sidebar with Quick Actions, social media feeds, and other information

- Your last login date and time

- Account Summary graph that displays the balances in your accounts

- Available Quick Actions to create payments, pay bills, and perform other tasks

- System notifications for Online Banking

- Personal finance management (PFM) links

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

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

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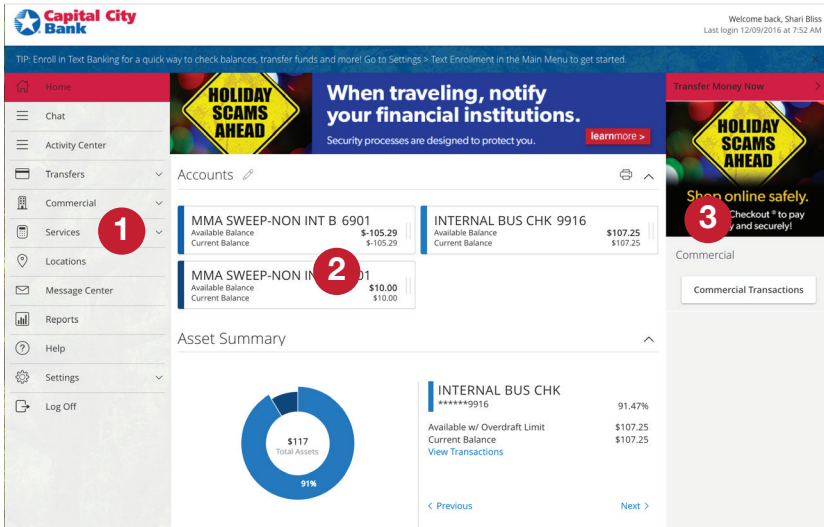
Desktop
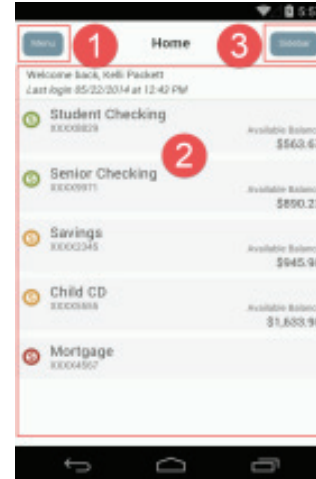
Smartphone
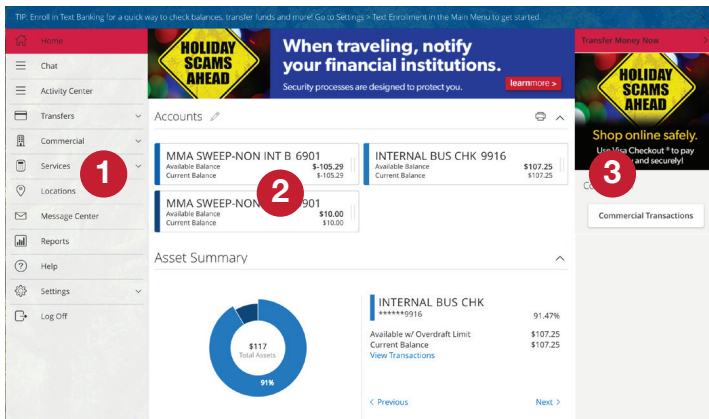
Tablet

Home page options

Number	Options
1	Menu
2	Account overview
3	Sidebar

Using the menu

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

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

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

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

Viewing accounts

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

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

Viewing the Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Mobile Deposit Activity
- Other information from Capital City Bank

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

To view the Sidebar in the Online Banking service or CCBMobile app

- Do one of the following:

- Tap **Sidebar** on any page.

- Swipe from the right edge of the screen.

To hide the Sidebar in the Online Banking service or CCBMobile app

- Do one of the following:

- While the Sidebar is visible on any page, tap **Sidebar**.

- Swipe to the right edge of the screen.

Using the grid and list views

Some pages in the Online Banking service and CCBMobile app include information in either a grid or list view.

Sample grid view

Sample list view

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

To switch between the grid and list view

- Click or tap **Grid** or **List**. The view changes.

VIEWING ACCOUNTS AND TRANSACTIONS

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

ACCOUNT INFORMATION ON THE HOME PAGE

The following information appears on the Home page for each account:

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

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

Grouping accounts

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

To create a new account group, click or tap an account tile and drag it to the New Group icon that appears in the lower-right corner of the screen while a tile is being moved. When the tile is "dropped" on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

New Group	×	✓

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

ACCOUNT DETAILS OVERVIEW

The Account Details page may include the following information:

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

VIEWING ACCOUNT DETAILS

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

To view account details

- On the **Home** page, click or tap the **account name**. The **Account Details** page appears, and view and click or tap **Details** to see balances and other account information.

To view additional transactions

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

To close the Account Details page

- On the **Account Details** page, do one of the following:
- Click or tap the **previous icon** (<).
- Click or tap **Home**.

VIEWING TRANSACTIONS ON THE ACCOUNT DETAILS PAGE

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

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, the date is Pending and the transaction has a shaded background.
Description	The type of transaction.
Amount	The amount of the transaction.
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable.

Searching transactions

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

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

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

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

Search examples include:

Keywords	Search result
Transactions over $25	All transactions that are at least $25.01, regardless of type, appear.
Federal Reserve Automated Clearing House (ACH)	Any ACH transactions, including ACH Payment, ACH Payments, ACH Single Receipt, ACH Collections, and ACH PassThru, appear.
Tracking #23489	The transaction with tracking ID #23489 appears.

Activity Center

Single Transactions	Recurring Transactions	Deposited Chec

🔍 wire

Show Filters ∨   Favorites ▾

Created ▾	Status ▾	Approvals ▾	Type ▾	Account ▾	Amount ▾	☐
∨	10/24/2014	Authorized	1 of 1	Domestic Wire - Tracking ID: 20592	Regular Checking : xxxx-9789	$5.35 ☐
∨	10/23/2014	Authorized	2 of 2	Domestic Wire - Tracking ID: 20585	Regular Savings : xxxx-7999	$700,000.00 ☐

To search in the Activity Center

- Click or tap **Transactions** > **Activity Center**. The **Activity Center** page appears.

- Enter keywords related to the date, status, type, account, or amount of the transaction(s) you are looking for in the **Search** field. The search results appear.

To save a favorite search

- Click or tap **Transactions** > **Activity Center**. The **Activity Center** page appears.

- Enter keywords related to the date, status, type, account, or amount of the transaction(s) you are looking for in the **Search** field. The search results appear.

- Click or tap **Favorites > Save as New**. A **Save Search** window appears.

- Enter a name for the search result, then click or tap **Save Search**.
- **[Optional]** Click or tap **Favorites**. A list of favorite searches appears.
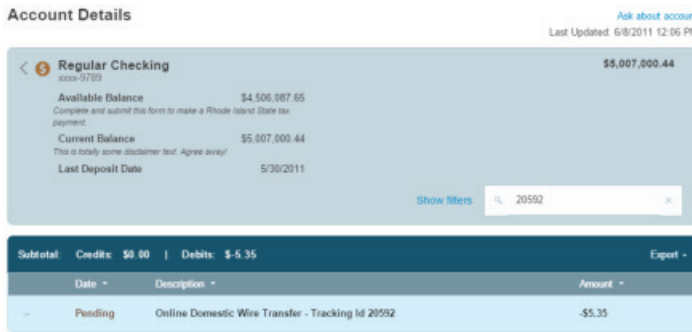
To search on the Account Details page

- Click or tap an **Account**. The **Account Details** page appears.
- Enter keywords related to the date, status, type, or amount of the transaction(s) you are looking for in the **Search** field. The search results appear.

Filtering transactions

On the Account Details page, you can filter transactions.

Filter details
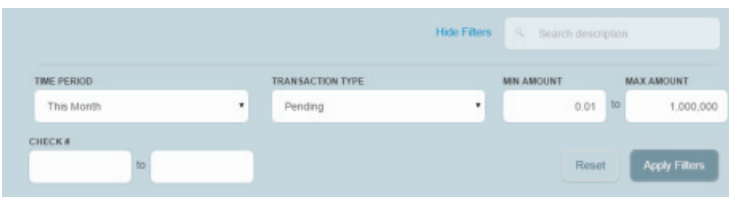
To filter transactions

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

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

To hide filters

- On the **Account Details** page, do one of the following:

- In online banking or in the CCBMobile app on a tablet, click or tap **Hide Filters**.

- In online banking on a smartphone, tap **Search**.

Sorting transactions

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

To sort transactions

- On the **Account Details** page, click or tap one of the following column headings to change the sort order:
  - **Date**
  - **Description**
  - **Amount**

- Click or tap the same column heading again to change the sort order between ascending and descending.

Exporting transactions

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

NOTE: Contact your Treasury Management Support Specialist for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

- On the **Account Details** page, click **Export**.

- In the **Export** drop-down list, click an **export format**. Depending on your configuration, they may include:
  - **Spreadsheet (XLS)**
  - **Spreadsheet (CSV)**
  - **Microsoft OFX (OFX)**
  - **Quicken (QFX)**
  - **QuickBooks (QBO)**

- Depending on your browser settings, one of the following happens:
  - If your browser automatically saves files to a folder, the file is saved in that folder.
    Open the folder to view the exported file.

  - If your browser is configured to prompt for the folder for downloaded files, you are prompted
    to specify the location to save the exported file.

- Click or tap the **exported file**. The transactions appear in the current sort order on the
  Account Details page.

Viewing transaction details

You can view the details of any transaction in an account.

To view transaction details

- On the **Account Details** page, click or tap the **transaction**.

- **[Optional]** Click or tap the **transaction** again to hide the details.

Viewing and printing images associated with a transaction

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

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

Print button on the Account Details home page
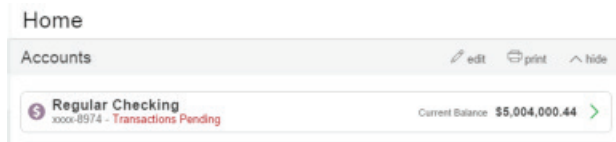
To view and print the Account Overview home page

- On the **Home** page, click or tap the **print icon**. A preview version of the page appears.

- Click or tap **Print**.

To view and print the images associated with a transaction

- On the **Home** page, click or tap the **name of the account** that includes the transaction. The **Account Details** page appears.

- Click or tap the **expand icon** (⌄) next to the **image icon** (▤). The image appears.

- To print the images, do the following:

  - On the transaction details, click or tap the **print icon** (▤). The **Print** page appears.

  - Click or tap **Print**.

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

Printing transaction history

Print transactions on the Account Details page to see a list of transaction dates, descriptions, amounts, and balance.

NOTE: You can't print from a tablet or smartphone, only from a desktop.

To print the Account Overview home page

- On the **Home** page, click or tap an **Account**. The **Account Details** page appears.

- Click or tap the **print icon** (🖶). A preview version of the page appears.

- Click or tap **Print** to print the transaction history.

Filtering transactions on the Account Details page overview
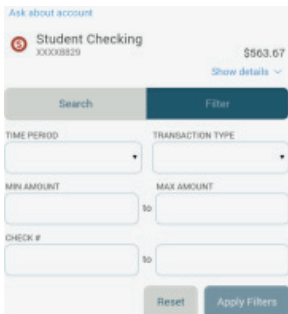
On the Account Details page, you can filter the transactions that appear based on the following transaction information:

- Time period

- Transaction type

- Amount

- Check number, if applicable

The filter appearance varies depending on the device. The following examples show the appearance of the filters on different devices.

Transaction filters page on a smartphone

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to our Client Service Center about the transaction.

To send a secure message about a transaction

- In the transaction details, click or tap **Ask about transaction**. The **Transaction Inquiry** window appears with inquiry details.

- In the **Message** field, enter your message.

- **[Optional]** Click the **Supported Attachments icon** (📎). In the **Open** dialog box, select a file to attach to the message, and click or tap **Open**.

- Click or tap **Send**.

- Click or tap **Close** to go to the **Conversations** page. The inquiry message appears in the Inbox.

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

QUICK ACTIONS

Quick Actions allow you to perform common tasks from the Home page. This section includes an overview of available Quick Actions. It also includes information on transferring funds, paying bills, and depositing checks.

USING QUICK ACTIONS

In Online Banking and the CCBMobile app, you can perform Quick Actions directly from the Home page. Quick Actions are an easy way to start common tasks. All of the Quick Actions that you can perform appear in the Sidebar. The available actions vary, depending on how your account is configured.

Quick Transfer link
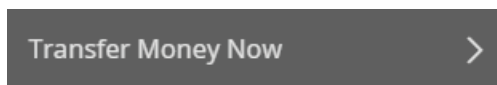
Transfer Money Now   >

TRANSFERRING FUNDS USING QUICK ACTIONS

You can use Quick Actions to transfer funds.

To transfer funds using Quick Actions

- On the **Home** page, click or tap **Transfer Money Now**. The **Funds Transfer** page appears.
- On the **Funds Transfer** page, do the following:
- In the **Select From Account** drop-down list, select the account from which you want to transfer funds.
- In the **Select To Account** drop-down list, select the account to which you want to transfer funds.
- In the **Amount** field, enter the amount to transfer.
- Click or tap **Date** drop-down list to select when the transfer will occur.
- **[Optional]** To create a recurring transfer, do the following:
  - Select when the transfer should recur in the **Date** drop-down list.
  - Click or tap a date on the **calendar**, or click or tap **Repeat Forever**.
  - Select the **Make this a recurring transaction** check box.
    The **Schedule Recurring Transfer** fields appear.

HOW OFTEN SHOULD THIS TRANSFER REPEAT? *

----Select Transaction Frequency----   ▾

START DATE *   END DATE *

Please select a Frequency   [31]   Please select a Start Date   [31]

☐ Repeat Forever

  - **[Optional]** Enter information about the transfer in the **Memo** field.
- Click or tap **Approve**. A message appears confirming the transfer.

Do one of the following:

- Click or tap **Close** to set up another transfer.
- Click or tap **View in Activity Center** to see the transaction details.

See "Viewing transactions in the Activity Center" for more information.

PAYING A BILL USING QUICK ACTIONS

After you enroll in Bill Pay, you can use Quick Actions to pay a bill to an existing payee.

NOTE: If "Enroll in Bill Pay" appears in the Quick Actions, you have not yet enrolled. You can click or tap Enroll in Bill Pay to enroll. The procedure to enroll in Bill Pay varies according to your settings.

See "Enrolling in Bill Pay" and "Adding a payee" for information.

To pay a bill using Quick Actions

- In the **Quick Actions** box, click or tap **View All Bills Now**. The **Bill Pay** page appears.
- On the **Bill Pay** page, click or tap the **name of the payee** that you want to pay.
  The **Bill Pay** page for that payee appears.

Transactions

Billpay

General Supplies	Select an account
Requires Review	Regular Checking

FROM: >

AMOUNT: $ 0.00 >

DELIVERY METHOD: Select a method >

DATE: Select a date

Send Payment

Back

On the Bill Pay page, do the following:

- Click or tap **From**, and click or tap the **account** from which you want to make the payment.
- In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
- In the **Select a delivery method** list, click or tap the **delivery method**.
- In the **Select a date calendar**, click or tap the **date** to pay the bill.
- Click or tap **Send Payment** to schedule the payment.
- On the status page, click or tap **Close**.

DEPOSITING A CHECK USING QUICK ACTIONS

You can use a tablet or smartphone to deposit a check into your account.

NOTE: If you need to use deposit a check using a scanner, please contact our Client Service Center for more information.

Check image
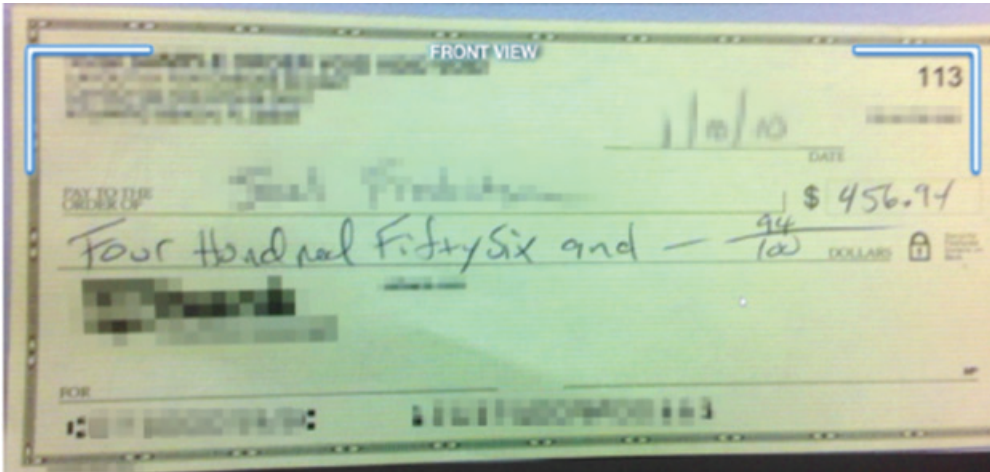
To deposit a check using Quick Actions

- On the **Home** page, click or tap **Deposit a Check**.

- On the **Deposit Check** page, do the following:

- In the **To account** list, tap the **account** that you want to deposit the check into.

- **[Optional]** In the **Enter the check number** area, tap to enter the n**umber of the check**, and tap **Set**.

- In the **Enter the check amount** area, tap to enter the **amount of the check**, and tap **Set**.

- Tap **Capture image**. The **Image Capture** page appears.

- On the **Image Capture** page, use your device to take a picture of the front and back of the check, and tap **Submit Deposit**. Guides on the screen help you align the check for the image.

   TIP: If the image of the check is blurry, you can tap Retake Front or Retake Back to take a new picture.

- Tap **Close**. The check appears in the **Submitted** list in the **Deposit Check History** list.

APPROVING A TRANSACTION USING QUICK ACTIONS

You can use Quick Actions to approve a payment or a transfer. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.

To approve a transaction using Quick Actions

- On the **Home** page, click or tap **Approvals Required**.

- In the **Search** transactions bar, enter **Pending** and click or tap **Search**. The list of pending approvals appears.

- In the row of the transaction you want to approve, click or tap **Approve** to approve the selected transactions.

- **[Optional]** If you use a Symantec VIP Token code to authorize transactions, you are prompted to **enter the current code** on the Token.

- When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

PAYING BILLS

This section includes an overview of paying bills. It also includes information on managing Bill Pay accounts, payees, and payments.

ENROLLING IN BILL PAY

The procedure to enroll in Bill Pay may vary, depending on your account configuration.

To enroll in Bill Pay

- On the **Home** page, do one of the following:

- Click or tap **Enroll in Bill Pay**.

- In the **navigation** menu, click or tap **Transactions > Bill Pay**.

- The **Enroll in Bill Pay** page appears.

Please select at least one account below to enroll in Billpay

Household expenses XXXX8829 $563.67

Activities XXXX9971 $890.23

College savings XXXX2345 $945.98

Emergency fund XXXX5555 $1,633.98

Home costs XXXX4567

Enroll in Billpay   Cancel

- Click or tap the **account** you want to enroll, then click or tap **Enroll in Billpay**.

- On the **Agreement** page, click or tap **I agree** to enroll in bill pay.

- On the **success** message, click or tap **Continue to Billpay**. The **Bill Payment** page appears.

MANAGING BILL PAY ACCOUNTS

You can use the Bill Pay page to configure the accounts that appear when you pay a bill.

> **NOTE:** Your account may use the Bill Pay site to manage Bill Pay accounts. Click or tap **Advanced > Visit Bill Pay Site** to manage your accounts.

See "Paying a bill" for more information.

To manage Bill Pay accounts

- In the **navigation** menu, click or tap **Transactions > Bill Payment**. The **Bill Pay** page appears.

- Click or tap **Advanced > Manage Payment Accounts**. The **Manage Bill Pay Accounts** page appears.

Transactions

Manage Bill Pay Accounts

Options on this page allow you to set your bill pay accounts for payments.

Select additional accounts from which you would like to pay bills or remove accounts previously selected. The original account (highlighted in red) which you enrolled in the Bill Pay cannot be removed.

☑ Regular Checking xxxx-9789 $80,000.00

☐ Regular Savings xxxx-7999 $25,000.00

☐ Regular Savings xxxx-9789 $35,000.00

Save   Cancel

- On the **Manage Bill Pay Accounts** page, select the check box for each account that you want to appear when you pay a bill. Clear the check box to remove an account from Bill Pay. You cannot remove the account that you selected when you enrolled in Bill Pay.

- Click or tap **Save**.

- Click or tap **Close** in the success message.

MANAGING BILL PAYMENT PAYEES

When you pay a bill, you select a payee for the payment. You must add a payee in one of the following before you can send the payee a payment:

- Online banking
- Mobile banking app
- Bill Pay site

TIP: You can also use the Bill Pay site to add, edit, or delete a payee.

Adding a payee

You can use the Bill Pay page to add a bill payment payee. You must enter details such as contact information and the payee account number.

To add a bill payment payee

- In the **navigation** menu, click or tap **Transactions > Bill Pay**.
- Click or tap **Advanced > Add a Payee**.
- On the **Add Payee** page, do the following:
- Enter the **name of the payee** in the **Name** field.
- Select the **type of payee** from the **Payee Type** drop-down list.
- **[Optional]** Enter a **nickname** for the payee in the **Payee Nickname** field.
- Enter the **Address** for the payee. The address can include up to three address lines, along with the required City, State, and ZIP.
- Enter the **Area Code** and **Phone** for the payee.
- Enter the **account number** in the **Payee Account Number** field.
- Click or tap **Save**.
- When the **success message** appears, click or tap **Close**. The **Bill Pay** page appears with the new payee listed.

TIP: Payment options vary depending on the Payee Type. If you select the Individual Payee Type, you can enter an optional Payment Type and Payee Account Number. If you select Company Payee Type, there is no Payment Type, but a Payee Account Number is required.

Editing a payee

You can use the **Bill Pay** page to edit an existing bill payment payee.

To edit a bill payment payee
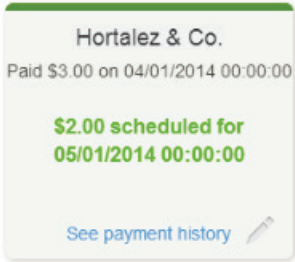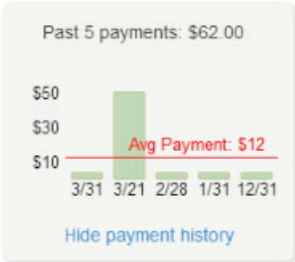
- In the **Bill Pay** page, locate the payee that you want to edit, then click or tap the **edit icon** (✎) for the payee. The **Add Payee** page appears.
- On the **Add Payee** page, make any needed changes, and click or tap **Save**.
- When the **success message** appears, click or tap **Close**.

MANAGING BILL PAYMENTS

You must enroll in Bill Pay and select an account before you can add payees or pay bills. After you enroll, you can add additional accounts from which to pay. You cannot remove the account that you select when you enroll.

On the Bill Pay page, payees appear as cards in a grid or as items in a list. The front of the card includes information about the payee, the most recent payment, and the next scheduled payment to the payee. The back of the payee card includes the most recent payment amounts and the average payment.

The example Bill Pay card includes a recent payment and a scheduled payment.

Bill Pay card front example	Bill Pay card back example

The card color indicates the state of the bill. The following colors indicate the state of the bill:

Color	Meaning
Red	Bill is overdue.
Yellow	Bill is due within the next three days.
Green	Bill payment is scheduled.
Blue	Needs review.

The list view includes the payee nickname, the last payment date and amount, the next payment date and amount, and the bill status.

NOTE: You can click or tap ***Advanced > Visit Bill Pay Site*** on the **Bill Pay** page for additional bill payment options. Contact our Client Service Center for more information.

Paying a bill

You can use the **Bill Pay** page to select a payee and pay a bill.

To pay a bill

- In the **navigation** menu, click or tap **Transactions > Bill Payment**.

- On the **Bill Pay** page, browse or search for the payee that you want to pay and click or tap the **payee name**.

- On the **Bill Pay** page, do the following:

- Click or tap **From**, and click or tap the **account** from which you want to make the payment.

- In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.

- In the **Select a delivery method list**, click or tap the **delivery method**.

- In the **Select a date calendar**, click or tap the **date** to pay the bill.

- Click or tap **Send Payment** to schedule the payment.

- On the **status** page, click or tap **Close**.

Viewing bill payment history to a payee

You can use the grid view in the Bill Pay page to view bill payments to a payee.

To view bill payments to a payee

- In the grid view in the **Bill Pay** page, find the bill whose payment history you want to view.

- Click or tap **See Payment History**. The card flips to show the payment history.

To hide bill payments to a payee

- In the **bill payment** history, click or tap Hide payment history.

Searching for a bill payment

You can search for a pending or completed bill payment on the Bill Pay page.

To search for a bill payment

- In the **navigation** menu, click or tap **Transactions > Bill Payment**. The **Bill Pay** page appears.
- The **right sidebar** lists all of the pending and processed bill payments. Do one of the following:
  - Click or tap **Pending** to view pending bill payments.
  - Click or tap **Processed** to view processed bill payments.
  - Click or tap in the **Search Payees** field, and enter your search text.
- In the **payment** list, click or tap the **bill payment** for more information.

Canceling a bill payment

You can use the Bill Pay page to cancel a pending bill payment that you created.

To cancel a bill payment

- In the **navigation** menu, click or tap **Transactions > Bill Payment**. The **Bill Pay** page appears.
- The right sidebar lists all of the pending and processed bill payments. Click or tap **Pending** to view the pending bill payments.
- In the list of pending bill payments, click or tap the **pending bill payment** that you want to cancel. A message appears with the status of the bill payment.
- Click or tap **Cancel Payment**. When the payment has been canceled successfully, a message appears.
- Click or tap **Close**.

WORKING WITH TRANSACTIONS

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

MANAGING TRANSFERS

You can use Online Banking and the CCBMobile app to transfer funds, view transfers, and cancel transfers.

Transferring funds

You can transfer funds between accounts at the same financial institution. You can also make external transfers to or from an account at another financial institution.

To transfer funds

- In the **navigation** menu, click or tap **Transactions > Funds Transfer**. The **Funds Transfers** page appears.
- On the **Funds Transfer** page, do the following:
- In the **From** drop-down list, select the account from which you want to transfer funds.
- In the **To** drop-down list, select the account to which you want to transfer funds.
- In the **Amount** field, enter the amount to transfer.
- **[Optional]** Select the **Make this a recurring transaction** check box. The **Schedule Recurring Transfer** fields expand. Click or tap a **transaction frequency**.

HOW OFTEN SHOULD THIS TRANSFER REPEAT? *

----Select Transaction Frequency---

START DATE *   END DATE *

Please select a Frequency   Please select a Start Date

☐ Repeat Forever

- Select a **Start Date** and **End Date** from the calendar, or click or tap **Repeat Forever**.
- Click or tap the **Date** field, and then select the **date** that you want the transfer to occur.

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

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

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

Viewing transfers

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

- Funds Transfers
- Activity Center

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

To view a transfer on the Funds Transfers page

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

- Click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer. The search results appear below the search field.

- After you locate a **transfer**, click or tap it for more details.

- **[Optional]** On the **transfer details** page, click or tap **View in Activity Center**. The **Activity Center** page appears, with the transfer selected and the Transaction details visible.

To view details of a transfer on the Activity Center page

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- On the **Activity Center** page, do one of the following:

    - Click or tap **Single Transactions** to view a single transfer.

    - Click or tap **Recurring Transactions** to view a recurring series of transfers.

    - Click or tap **Deposited Checks** to view a recurring series of transfers.

- Browse to find the transfer that you want to view.

- Click or tap **Transfer**. The transfer expands to show the details.

Multi-Account Transfers

Treasury clients can process multiple transactions at one time with the same or different process dates. Multi -Account Transfer templates share the same methodology used by standard commercial templates; for example, each template requires a unique name and the creator can specify who else can use them. One difference is that the system assigns a batch ID to each Multi-Account Transfer template so that the transfers can be approved or reviewed together as a batch later. Multi -Account Transfers can eliminate time spent on manually funding accounts and simplify tracking of transfers and reconciliation through cross-referencing of account numbers on bank statements.

To perform Multi -Account Transfers:

- In the main Menu, click or tap **Transactions > Funds Transfer**. The Transfers page appears.

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

Funds Transfer

Individual Transfers	Multi-Account Transfers

🔍 Search   Create Template   Transfer Funds

Available Templates   ☰ ⦿

☆ 5 Transfers	☆ Concentration trfer	☆ Concentration-mo...
5 total transfers	8 total transfers	3 total transfers
🗑 📋 ✏	🗑 📋 ✏	🗑 📋 ✏
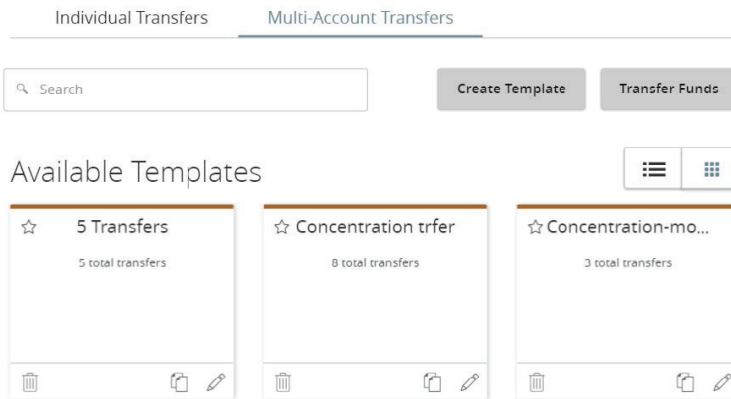
- From the **Multi -Account Transfers** tab, do one of the following:
  - Click or tap **Create Template**, then create a transfer template and click or tap **Next**.
  - Click or tap **Transfer Funds**.
  - Click or tap an available template, then click or tap **Next**.
- Select an account in the **From Account** drop-down list.
- Select an account in the **To Account** drop-down list.
- Enter an amount in the **Amount** field.
- Repeat steps 4–6 for multiple transfers.

Funds Transfer

Individual Transfers	Multi-Account Transfers

Info & Users	Accounts & Amounts	Schedule & Submit

Select Transfer Accounts and Amount

Transfer to none

Sel	From Account ▲	To Account ▲	Amount ▲		
☑	**Regular Checking** xxxxxx-962 $45,000.50	**Regular Checking** xxxxxx-893 $45,183.00	$0.00	📋	🗑
☑	**Regular Checking** xxxxxx-893 $45,183.00	**23 Month CD** xxxxxx-159 $0.00	$0.00	📋	🗑
☑	**Regular Checking** xxxxxx-962 $45,000.50	**Dallas Operating** xxxxxx-354 $3,580.50	$0.00	📋	🗑

- **[Optional]** Click or tap the copy icon to duplicate transfer criteria.
- **[Optional]** Click the delete icon to delete transfer criteria.
- **[Optional]** To add more transfers, enter the number of additional transfers in the more transfer(s) field, then click or tap **Add**.

- Click or tap **Next**.

- Select a transfer date from the **Select Date** calendar.

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

- **[Optional]** Write a note in the Memo field.

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

- Click or tap **Approve**.

Canceling a transfer

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

NOTE: Processed transactions cannot be canceled.

To cancel a transfer

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- In the **Transaction details Actions** drop-down list, click or tap **Cancel** to cancel the transfer. A message prompts you to confirm the cancellation.

- Click or tap **Confirm** to cancel the transfer. The **Transaction Cancelled** page appears.

- Click or tap **Close** to return to the Activity Center.

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

Setting up external accounts for transfers

You can add accounts that you own at other financial institutions to your online banking profile and transfer funds externally. These functions depend on your financial institution's settings and may not be available.

When you connect the account, we make two small deposits of random amounts into your account at the other institution. When the deposits are complete, you enter and verify the amounts in either the Online Banking service or CCBMobile app. The deposits verify your ownership of the account and that any future transfers to or from that account will process correctly. The deposits should take fewer than five business days to process.

NOTE: You can only request external accounts held at domestic (United States and US territories) financial institutions that use American Bankers Association (ABA) routing numbers.

Adding an external account

On the Add External Account page, you can enter information that is used to add an external account.

NOTE: To remove an external account, contact our Client Service Center.

To add an external account

- In the **navigation** menu, click or tap **Services > Add External Account**. The **Add External Accounts** page appears.

- In the **Account Number** field, enter the account number at the other financial institution.

- In the **Routing Number** field, enter the routing number of the other financial institution. The image on the screen illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other financial institution.

- From the **Account Type** drop-down list, select the **external account type**.

- Click or tap **Submit** to complete the addition of the account.

Verifying an external account

The Account Verification page lists the external accounts that you have requested, along with the status of the link.

To verify an external account

- In the **navigation** menu, click or tap **Services > Verify External Account**.
  The **Account Verification** page appears.

- Click or tap the **account that you want to verify**.

- In the **Verify Deposit Amounts** area, enter the amounts of the two deposits that we made to the external account.

- Click or tap **Continue**.

- After verification, the external account appears in the list of accounts that you can use in transfers.

Making account to account transfers

Transfer funds from one account to another account at the same institution by entering the recipient's account information and last name. The recipient must have an account with the same financial institution.

Account to Account Transfer page

NOTE: The term Account to Account may also be referred to as Person to Person or Member to Member.

To make a single transfer

- In the **navigation** menu, click or tap **Transactions > A2A Transfer**. The **Account To Account Transfer** page appears.

- Click or tap **Single transfer**. The **Transfer Funds to Another Account** page appears.

- In the **Enter Your Account Information** section, enter the following information:

    - From the **From Account** drop-down list, click or tap an **account**.

    - In the **Amount** field, enter an amount to transfer.

    - **[Optional]** In the **Description** field, enter a description of the transfer.

    - In the **Enter Recipient Customer Account Information** section, enter the following information:

        ◗ From the **Account Type** drop-down list, click or tap an **account**.

        ◗ In the **Recipient E-mail Address** field, enter the **e-mail address** of the person to whom you are transferring the funds.

- In the **Last 4 Digits of Account #** field, enter the appropriate information.

    - Click or tap **Submit** to complete the transfer.

Linking an account

Link another person's account to your own to make repeated or future-dated deposits to that account. The recipient must have an account with the financial institution.

To link an account

- In the **navigation** menu, click or tap **Transactions > A2A** Transfer. The **Account To Account Transfer** page appears.

- Click or tap **Link Account**. The **Link An Account** page appears.

- From the **Account Type** drop-down list, click or tap the **account type**.

- In the **Recipient E-mail Address** field, enter the **recipient's e-mail.**

- In the **Last 4 Digits of Account #** field, enter the appropriate information.

- Click or tap **Submit** to complete linking the account.

VIEWING TRANSACTIONS IN THE ACTIVITY CENTER

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. On the Activity Center page, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series. You can also see checks that have been deposited on the Deposited Checks tab.
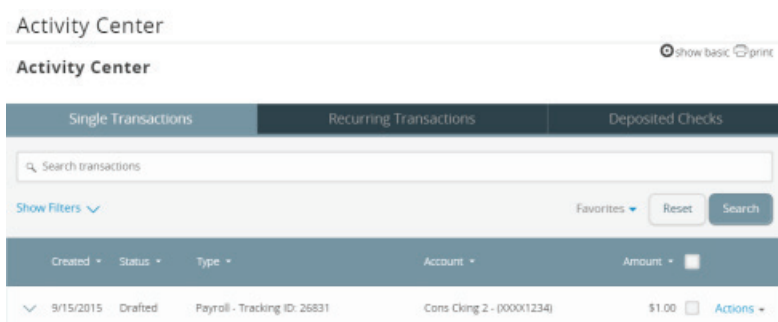
The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

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

Activity Center page tabs with number of pending approvals

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

Sorting transactions on the Activity Center page

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

To sort transactions

On the **Activity Center** page, click or tap one of the following column headings to change the sort order:

- **Created**
- **Status**
- **Approvals**
- **Type**
- **Amount**
- **Account**

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

Searching for a transaction overview

When you search, you enter information about the item that you want to find. Some examples of things that you can search for include:

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

When you perform a basic transaction search, you can search for any of the following fields:

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

TIP: Click or tap More to see the full list of search fields.

Searching for a transaction on the Activity Center page

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

- Search
- Basic search on specific fields

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

To search for a transaction

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- Enter text in the **Search transactions** field.

- Click or tap **Search**. The results display all matching payments and transfers.

To search with Basic search

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- Click or tap **Show Basic**. The Basic search options appear.

- On the **Basic Search** pane, use the drop-down lists to specify the values to include in the search.

TIP: The most common search fields appear in the Basic Search pane. Click or tap the More drop-down list, then select the check box to add an additional search field.

- Click or tap **Search**.

- In the search results, click or tap on a **transaction** for additional details. The results of a Basic search include transactions that match all of the search conditions.

To save a favorite search

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears. Click or tap the **Search transactions** field.

- In the **Search transactions** field, enter your search text.

- On the **Activity Center** page, click or tap the **Favorites** drop-down list.

- Click or tap **Save As New** to save the search.

- In the **Save Search** window, enter a name for the favorite and click or tap **Save Search**.

- In the success message, click or tap **Close**. The search result is saved and can be accessed later.

To repeat a favorite search

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

Viewing transaction details overview

On the Activity Center page, the details that appear may vary depending on the type of transaction and may include:

Name	Description
Tracking ID	A unique internal number that identifies the transaction.
Created	The date that the transaction was created.
Created by	The Username of the user who created the transaction.
Will process on	The date that the transaction will be processed.
Amount	The amount of the transaction.
Description	A short description of the transaction.

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

Viewing transactions on the Activity Center page

The Activity Center page includes all transactions that you create in the Online Banking service and CCBMobile app, including recurring transactions.

To view transactions on the Activity Center page

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

Canceling pending transactions

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

To cancel one or more pending transactions

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- Browse or search for the transactions that you want to cancel.

- On the **Activity Center** page, do one of the following:

    - To cancel a single transaction, click or tap the **item** that you want to cancel.
      When the details appear, or tap **Cancel**.

    - To cancel multiple transactions, click or tap the **check box for each item** that you want to cancel.
      On the **Activity Center** page, click or tap **Cancel**.

- When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change
  to **Cancelled** on the **Activity Center** page.

Approving transactions

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

To approve one or more transactions

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- Browse or search for the transactions that you want to approve.

- On the **Activity Center** page, do one of the following:

    - To approve a single transaction, click or tap the **item that you want to approve**.
      When the details appear, click or tap **Approve**.

    - To approve multiple transactions, click or tap the **check box for each item that you want to approve**.
      On the **Activity Center** page, click or tap **Approve**.

- **[Optional]** If you use a Symantec VIP Token code to authorize transactions, enter the current code from the
  token when prompted.

- When prompted, click or tap **Approve** to verify the approval. The status of the items will change to
  Authorized on the **Activity Center** page.

Copying a transaction

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

To copy a transaction

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- Browse or search for the transaction that you want to copy.

- Click or tap a **transaction**.

- In the **Actions** drop-down list, click or tap **Copy**. A new transaction of the same type appears with the
  fields already filled.

- Make any needed changes to the transaction. The procedure that you use to make the changes varies,
  depending on the type of transaction.

- When you are satisfied with your changes, **submit** the new transaction.

Sending a message about a transaction

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

To send a message about a transaction

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- Browse or search for the transaction that you want to send a message about.

- Click or tap the **item**.

- In the **Actions** drop-down list, click or tap **Ask about transaction**.

- Click or tap the **Message Recipient**. The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

- Click or tap in the **Message** field and enter your message.

- **[Optional]** Click the **attach file** icon (✎). In the **Open** dialog box, select a file to attach to the message, and click **Open**.

- Click or tap **Send**. A message appears confirming that you sent the message.

- Click **Close**. The **Conversations** page appears.

Printing transaction details from the Activity Center page

In Capital City Bank Online Banking, you can print transaction details on the Activity Center page.

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

To print from the Activity Center page

- On the **Home** page, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- Click or tap the **transaction** to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** and **Next** to view additional images.

- In the **Actions** drop-down list, click or tap **Print Details**. The **Print** page appears in another window or tab.

- On the **Print** page, click or tap **Print**.

VIEWING E-STATEMENTS

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

Statements page

To view e-statements

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

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

Verifying your ability to view a PDF

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

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from: http://get.adobe.com/reader.
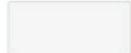
NOTE: The Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To verify that you can view a PDF

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

PDF Verification

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

1. Press "Get Code"—you will see a PDF with a code for you to copy and paste.

   Get Code

2. Paste the code exactly as it appears into this field and click Verify. (Can't see a PDF?)

   Verify

- Click or tap **Get Code**. If your browser or device configuration permits it, a new tab or window appears displaying the PDF.

- Do one of the following:

   - If the PDF appears, enter the verification code exactly as it appears in the PDF in the **Verification Code** field, and click or tap **Verify**. The **PDF Verification Success** page appears in a new tab or another window. Click or tap **Close** to return to the **Statements** page.

   - If the PDF does not appear, click or tap **I can't see a PDF**. An error message appears. Click or tap **Close** to return to the **Home** page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.
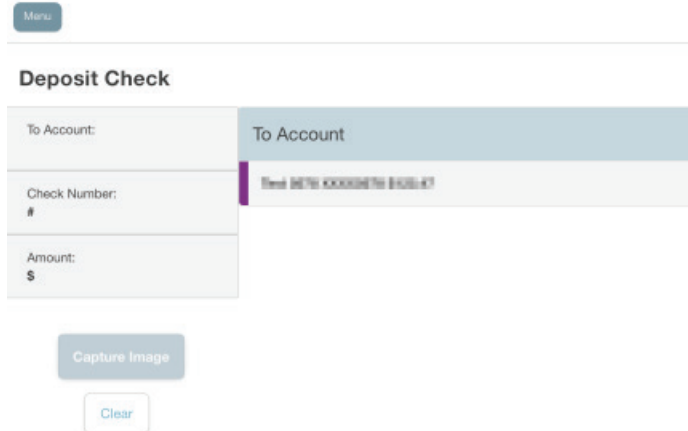
DEPOSITING A CHECK

You can use the CCBMobile app to deposit a check into your account.

Front of the check	Back of the check
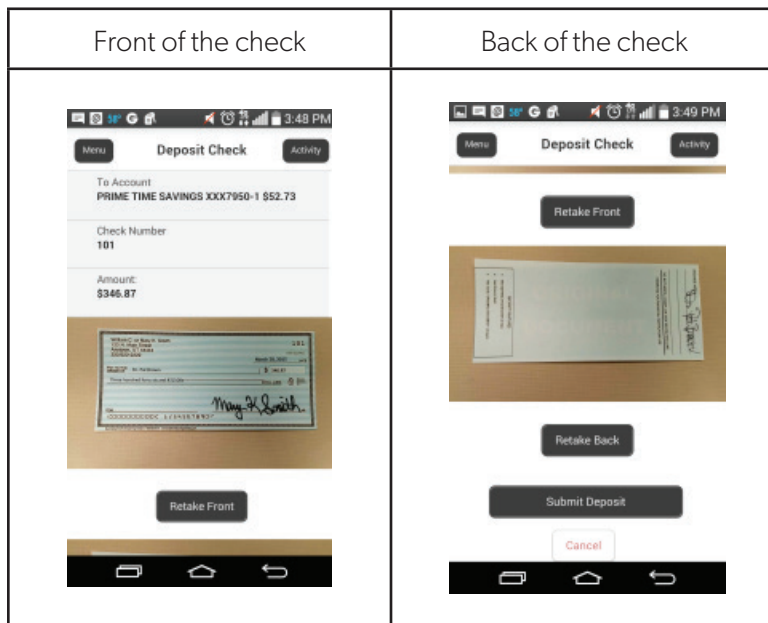
To deposit a check

- In the **navigation** menu, tap **Transactions > Deposit Check**.

- Tap **Capture image**. The **Image Capture** page appears.

- On the **Image Capture** page, use your device to take a picture of the front and back of the check, and tap **Deposit**. Guides on the screen help you align the check for the image.

TIP: If the image of the check is blurry, you can tap **Retake Front** or **Retake Back** to take a new picture.

- Tap **Close**. The check appears in the **Submitted** tab in the **Deposit Check History** list.

Viewing check deposits overview

You can view check deposits in the Check Deposit History on the Home page. You can also view check deposits on the Deposit Check page in the CCBMobile app. The lists include checks that you used the app to deposit, grouped by status. The check status is one of the following:

Status	Description
Submitted	Successfully transmitted to your financial institution. Requires additional review before processing.
Accepted	Successfully transmitted and accepted for processing.
Rejected	Successfully transmitted to your financial institution, but rejected for processing during review.

Viewing check deposits

You can view check deposits in the Online Banking service and CCBMobile app.

To view a check deposit on the Home page

- On the **Home** page, in the **Check Deposit History** list, do one of the following to view a check deposit:
  - Click or tap **Submitted** to view pending deposits.
  - Click or tap **Accepted** to view processed check deposits.
  - Click or tap any **transaction** to view more information about the deposit or to see the check images.

To view a check deposit on the Deposit Check page

- In the **navigation** menu, tap **Transactions > Deposit Check**. The **Deposit Check** page appears.
- In the **Deposit Check History**, do one of the following:
  - Click or tap **Submitted** to view pending deposits.
  - Click or tap **Accepted** to view processed check deposits.
  - Click or tap the **Search transactions** field and enter your search text.
  - Click or tap any **transaction** to view more information about the deposit or to see the check images.

Sending a check to a payee

You can send a paper check to a single payee that you specify. When you send a check, the payee information that you enter is not saved to reuse later.

To send a check to a payee

- In the **navigation** menu, click or tap **Transactions > Send Check**. The **Send Check** page appears.

- Do the following:

  - On the **Account** tab, select the account from which to send the check.

  - Click or tap the **Amount** tab, and enter the amount for the check.

  - **[Optional]** To send a certified check, select **Send Certified Check**.

  - Click or tap the **Process Date** tab, and select the date that you want to send the check, or click or tap **Next Available Process Date**.

  - **[Optional]** Click or tap the **Description** tab, and enter an optional description for the check.

  - Click or tap the **Recipient** tab, and enter the name and contact information for the payee or click or tap **Send to Account Owner**.

  - Click or tap **Submit** to send the request. The **Check Sent** message appears.

- Click or tap **Close**. The **Send Check** page appears.

PRINTING A CHECK IMAGE

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

To print a check image on the Deposit Check page

- On the **Account Details** page, click the **transaction**. The transaction details appear.

- Click the **print** icon (🖶). The **Print**-**Deposit** window displays the check image.

- Click **Print**. The page will print.

REORDERING CHECKS

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

To make changes to the style, layout, delivery method, or the check information, contact your local banker or our Client Service Center.

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

To reorder checks

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

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

CREATING A STOP PAYMENT REQUEST

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

NOTE: Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact our Client Service Center.

To create a stop payment request

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

- On the **Request Type** tab, click or tap one of the following:
  - **Single Check**
  - **Multiple Checks**
- On the **Account** tab, click or tap the **appropriate account**.
- Enter the **check information**.
- If you selected **Single Check**, enter the following:
  - **Check Number**, then click **Save**.
  - **Payee**, then click **Set**.
  - **Amount**, then click **Save**.
  - **Date**
  - **Note**, then click **Set**.

- If you selected **Multiple Check**, enter the following:

  - **Starting Check Number**, then click **Save**.

  - **Ending Check Number**, then click **Save**.

  - **Start Date**

  - **End Date**

  - **Note**, then click **Set**.

- Click or tap **Send Request** to complete the stop payment action.

- Click or tap **Close** to return to the **Stop Payment** page.

- Click or tap **View** in **Activity Center**.

MANAGING SECURE MESSAGES AND ALERTS

This section includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with our Client Service Center. Alerts can notify you when important events happen in your accounts.

MANAGING SECURE MESSAGES

Messages provide a secure way to communicate with our bankers and are not used to communicate with any outside party. These messages appear in both the Online Banking service and CCBMobile app in the Conversations item in the navigation menu.

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

You also can attach a file to a message. The available file formats may vary. The number of unread messages appears on the Conversations item in the navigation menu.

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

Creating a secure message

You can create a secure message in the Online Banking service or CCBMobile app.

New secure message

New Conversation

WITH

--Select Recipient--

SUBJECT

             Supported Attachments

MESSAGE *

Cancel   Send

To create a secure message

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

- Click or tap **New Conversation**.

- Click or tap a **Recipient** from the **With** drop-down list.

- In the **Subject** field, enter a **subject**.

- In the **Message** field, enter the **message**.

- **[Optional]** If you want to attach a file to the message, click or tap the **Supported Attachments** icon (✐). In the **Open** dialog box, select a file to attach to the message, and click or tap **Open**.

- When your message is complete, click or tap **Send**.

Reading a secure message

You can use the Conversations page to read secure messages in the Online Banking service and CCBMobile app.

To read a secure message

- In the **navigation** menu, click or tap **Conversations**. The **Conversations** page appears.
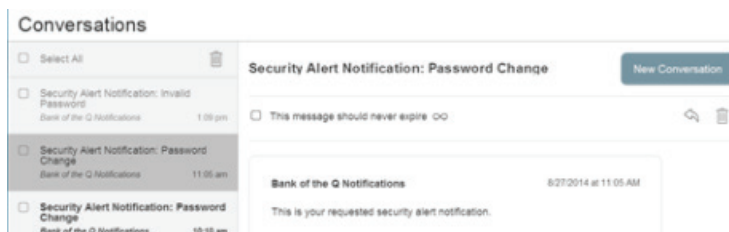
- If the **Inbox** appears, click or tap the **message** that you want to read. The original message and all related replies appear.

- If the **Inbox** does not appear, click or tap **Inbox**, and click or tap the **message** that you want to read. The original message and all related replies appear.

Replying to a secure message

You can use the Conversations page to reply to a secure message in the Online Banking service or CCBMobile app. The Reply button does not appear for some types of messages, such as Security Alerts.

To reply to a secure message

- After you read a secure message, click or tap the **reply icon** (↩). The **Reply** window appears.

- In the **Message** field, enter the **message**.

- **[Optional]** Click the **attach file** icon (✐). In the **Open** dialog box, select a file to attach to the message, and click **Open**.

- When your reply is complete, click or tap **Send**.

Deleting conversations

Use the Conversations page to delete conversation threads in Online Banking and the CCBMobile app. You can save important conversations by clicking or tapping a message and then clicking or tapping This message should never expire in the message detail area.

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

Message detail area

To delete conversations

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

MANAGING ALERTS

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur.

Alerts page

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

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

- Secure message (in Online Banking and the CCBMobile app)
- E-mail
- Telephone call
- Text (SMS) message

An e-mail alert may contain few details about the alert, only that it has been triggered. A phone alert will provide more detail, and may also allow you to enter your voice banking credentials to access your account information on the same call.

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

Creating an alert

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

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

Delivery methods may include:

- Secure message
- E-mail
- Phone
- SMS/Text message

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

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

To create an alert

- In the **navigation** menu, click or tap **Settings > Alerts**. The **Alerts** page appears.

- In the **New Alert** drop-down list, click or tap the alert type that you want to create. The **New Alert** page appears.

- Click or tap an **alert type** that triggers the alert.

- Click or tap a **Date**.

- **[Optional]** Select the **Recurs Every Year** check box to create a recurring alert.

- Click or tap **Message**, then enter a message. Click or tap **Set**.

- Click or tap **Delivery Method**.

- Select an option from the **Select a delivery method** drop-down list:

  - Click or tap **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.

  - Click or tap **E-mail** to send the alert as an e-mail. Enter the e-mail address where you want to send the alert. The alert is sent immediately when it is generated.

  - Click or tap **Phone** to send the alert as a telephone call.

  - Click or tap the **country** from the **country drop-down** list, then enter the phone number to call.

  - Enter the **time** to call. You can set this to occur immediately.

  - Click or tap **SMS** to send the alert as a text (SMS) message.

  - Click or tap the **SMS country**.

  - Enter the **phone number**.

  - Enter the **time** to send the message, then select the **Agree to Terms** check box.

- **[Optional]** Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.

- Click or tap **Save**.

- In the **success** message, click or tap **Close**. The new alert appears on the **Alerts** page.

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

Editing alerts

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

To edit an alert

- In the **navigation** menu, click or tap **Settings**. The **Alerts** page appears.

- Click or tap the **type of alert** that you want to edit.

- Click or tap **Edit**. The **Edit Alert** page appears.

- Make any needed changes to the alert settings, then click or tap **Save**.

- Click or tap **Close** on the **Save Alert** message.

Enabling and disabling alerts

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

To enable or disable an existing alert

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

TIP: You can hide Alert details, such as the description and frequency, by clicking or tapping Click to hide details.

Deleting an alert

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

To delete an alert

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

Security alerts overview

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

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

CAUTION: Do not rely on e-mail alerts alone, since e-mail can be delayed or interrupted. Always use a second delivery method along with e-mail for greater security.

Configuring security alerts

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

To enable or disable optional security alerts

- In the navigation menu, click or tap **Settings > Alerts**. The Alerts page appears.

- Click or tap **Security Alerts**. The list of available alerts appears.

- To enable an alert, click or tap **On**.

- To disable an alert, click or tap **Off**.

- On the Save Alert page, click or tap **Close** to return to the Alerts page.

To edit security alert delivery preferences

- In the **navigation** menu, click or tap **Settings > Alerts**. The **Alerts** page appears.

- Click or tap **Security Alerts**.

- Click or tap **Edit Delivery Preferences**. The **Delivery Preferences** page appears.

- Enter the **E-mail Address, Phone Number**, or **SMS Text Number** where you want to receive security alerts.

- Do at least one of the following:

  - In the **E-mail Address** field, enter the e-mail address to receive security alerts.

  - In the **Phone Number** area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code** and **Phone Number** fields.

  - In the **SMS Text Number** area, select the **destination country** from the **Country** drop-down list, and enter the **phone number** to send the message to in the **Area Code** and **Phone Number** fields.

- On the **Delivery Preferences** page, click or tap **Save**. A **success** message appears.

COMMERCIAL FEATURES OVERVIEW

Commercial features let users who have commercial accounts manage complex banking needs. This section includes information and detailed instructions for the commercial features in the Online Banking service and CCBMobile app.

USER MANAGEMENT OVERVIEW

Every user has an individual set of rights, including:

- Rights to create payments and templates of specific Transaction Types.

- Limits on the transactions the user can approve.

- Rights to access specific accounts.

- Rights to features in Online Banking and the CCBMobile app.

These rights control what each user can do in the Online Banking service and CCBMobile app. Manage these rights by giving users the permissions that they need to perform their jobs.

NOTE: Although many Commercial concepts regarding user management also apply to the Treasury product, see "Using Treasury" if you will use the Treasury functionality in online banking. In addition to rights and limits, Treasury includes User Roles with varying levels of entitlements, as well as Company Policies.

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

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

Business structure examples

Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	Owner: Draft and approve vendor payments and invoices. Manage users. Backup: Draft restricted for vendor payments and invoices.
Partnership	2	20	Owner 1: Draft vendor payments and invoices. Manage users. Owner 2: Approve vendor payments and invoices. Manage users. Office manager: Draft restricted for vendor payments and invoices.
Small or medium business	Multiple	200+	Directors: Manage templates. Approve payments. Manage users. Payables manager: Draft and approve vendor payments and invoices. Receivables manager: Draft and approve collections. Others: Draft restricted for vendor payments, invoices, and collections.
Large business	Shareholders	1000+	Finance EVP: Manage templates. Approve payments. Payables manager: Draft and approve vendor payments and invoices. Receivables manager: Draft and approve collections. Others: Draft restricted for vendor payments, invoices, and collections.

Commercial user management

The User Management page lists all of the Commercial account users. You can view users as cards in a grid or as a list. The following illustrates the User Management page.
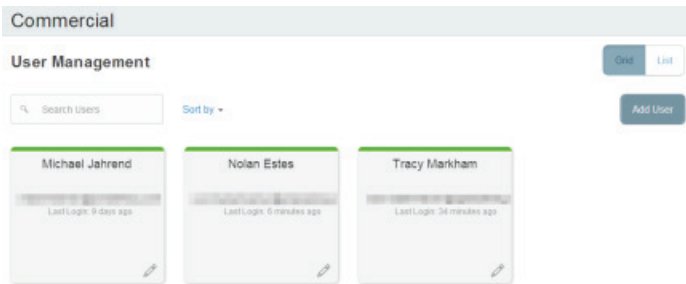
The following information appears for each user:

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

The card color indicates the account status.

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

NOTE: Contact our Client Service Center to unlock a locked user.

How rights control payments and templates

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

The following table illustrates how the Draft rights for each Transaction Type and the Manage Templates feature control access to payments and templates:

Draft right for Transaction Type	Manage Templates assigned	Manage Templates not assigned
Draft	- Create a payment for the Transaction Type. - Create a template from any Transaction Type - Create a payment from any template and change any fields. - Edit any template. - Delete any template.	- Create a payment for the Transaction Type. - Create a template for the Transaction Type. - Create a payment from any assigned template or own template and change any fields. - Edit own templates. - Edit assigned templates.
Draft Restricted	Draft Restricted users can save templates they create or edit, but cannot draft them.	Create a payment from an assigned template and change the date, amount, and description.

CAUTION: Do not combine these two Draft rights as they conflict with each other.

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

Creating and saving templates

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

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

Required account rights for payment types

Payment type	Required account right
ACH Payment ACH Batch Payroll Domestic Wire International Wire Tax Payment	Withdraw
ACH Receipt ACH Collection	Deposit

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

See "Managing Commercial users" for information about managing user rights.

Transaction Types

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

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

Rights to Transaction Types

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

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

Icon	Right	Permission
✓	Draft	Create a draft. Create a template of the specified Transaction Type.
ⓘ	Draft Restricted	Create a draft based on an assigned existing template, and change the amount, settlement date, and description.
⊘	None	Cannot create a draft. Transaction Type does not appear in the New Payments list.

NOTE: The Manage Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

The Approve rights for each Transaction Type include the following:

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

The Cancel rights for each Transaction Type include the following:

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

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

The rights for each Transaction Type include the following:

Icon	Right	Permission
👤	View Own	Can view your own activity, but cannot view activity by any other users.
👥	View Role Only	View all activity of others with the same role.
👤	View All	View activity of all other users.
🚫	View None	User can't view activity by any user or User Role.

Other services

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

Other service types

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

Limits on transaction approvals

You can configure limits on the number and size of transactions that a user can approve. Your Treasury Management Support Specialist can help you configure these limits, if necessary. Approval limits apply to each user individually, and each Transaction Type has a separate limit. The Overview tab of the User Policy page lists the limits for each Transaction Type.

NOTE: In addition to the limits that you set for users, the system sets approval limits for your Commercial account as a whole. You cannot set an approval limit higher than the limits that are already set for the account.

You can apply the following limits on each Transaction Type:

Transaction limits

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

Rights to access features

The Features tab on the User Policy page lists the features assigned to a specific user. Features that are turned on are highlighted.

Features tab

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

Feature access

Feature name	Allows you to
Manage Templates	Create new templates of any Transaction Type; Edit any existing templates of any Transaction Type; and Delete any existing templates.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.
Statement Image	View statement images.
Mobile Deposit	Use the CCBMobile app to deposit checks.
Allow One-Time Recipient	User can add a recipient, which won't be saved, for one-time payments.
Can View Existing Recipients	Users can view existing recipients for one-time payments.

See "Creating a one-time payment" for more information.

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

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

Feature access combinations

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

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

Effects of rights on payments

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

Rights to access accounts

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

Accounts tab example

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

Account access rights

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

MAKING COMMERCIAL PAYMENTS

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

Be aware of the following when making payments:

- Recipient total amounts must be less than or equal to the approval limits by Transaction Type for the user in order to approve the transaction, however the user may still be able to draft the transaction.

- Users without Manage Template Rights that have Draft Rights to a Transaction Type must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments from existing templates.

- Users must have Draft Rights to make a payment, as Approve alone will not allow the User to create a payment.

- When a user approves a payment in the Review & Submit tab, the payment will be checked against the limits set for that user. If the payment exceeds the limit assigned, the user will receive an error message.

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

Payment and template overview

Your business pays and collects funds every day. You can use Commercial payments and templates to create one-time payments and to create templates to automate routine payments.

In Online Banking and the CCBMobile app, a payment is a transaction that you create to pay or collect funds.

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

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments
- Templates help you to do the following:
- Reduce error rates
- Delegate tasks
- Control regular payments

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

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

Payment recipients overview

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

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

Add Recipient page

The beneficiary (recipient in online banking) is the person or business who should receive the funds in a wire transfer. When you add an account that you intend to use in a wire transfer, you specify a beneficiary financial institution that will accept the transfer on behalf of the beneficiary.

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

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

- Create recipients
- Edit recipients
- Create a new template (users without Manage Template access can create templates by Transaction Type if the user has Manage Recipient rights and Draft rights to the Transaction Type)
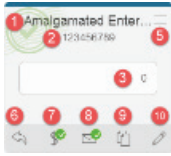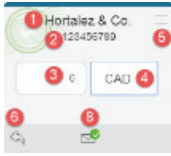
The Recipient Management page does not appear if your rights do not permit you to manage recipients.

NOTE: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1".

Recipient information in a payment or a template

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

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

ACH transactions grid example	Wire transfers grid example

ACH transactions list view example

Wire transfers list view example

Each view includes the following information:

Recipient information in payments and templates

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

NOTE: For international wires, country and currency choices may vary depending on the configuration.

Payment processing times

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

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

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

- ACH Payment
- ACH Batch
- Payroll
- Domestic Wire Transfer
- International Wire Transfer
- Tax Payment

Money is credited to your account on the effective date (ACH) or process date (wire transfers) for the following Transaction Types:

- ACH Receipt
- ACH Collection

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

The following table outlines the typical processing times for each Transaction Type. Contact your Treasury Management Support Specialist for detailed information on processing dates.

Transaction Type processing window

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

SUBSIDIARIES OVERVIEW

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

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

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

- Create subsidiaries
- Edit subsidiaries

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

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

Subsidiary information in a payment or a template

When you create a new payment or template, subsidiaries appear in the Subsidiary page as cards in a grid or as items in a list. The following examples illustrate both a card in the grid view and the list view.

Subsidiary grid view card in payments and templates

Subsidiary list view in payments and templates

Each view includes the following:

Card recipient information in payments and templates

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

USING TREASURY

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

NOTE: If you do not use the Treasury product, you can skip this section.

TREASURY OVERVIEW

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

Treasury features

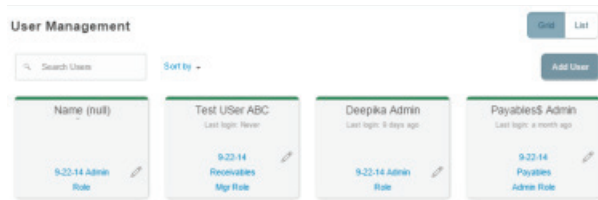| Features	Description
Enhanced entitlements	Control entitlements for the Company Policy and User Roles.
Information reporting	Customize, schedule, and print reports in different formats. Standard reports include: • Cash Position Report • Account Activity Report • ACH Activity Report • Company Entitlement Report • Outgoing Wires Report • Transaction Report • User Activity Report
RTN validation	Perform RTN validation (RTN lookup) by entering either an American Banker Association (ABA) routing number or FI name into the Recipient Account Record ABA field and have matching entries returned. This service reduces ABA routing number errors, complies with NACHA requirements for commercially-reasonable screening, and reduces costs associated with returned items.

NOTE: Treasury entitlements, reporting, and RTN validation are only available for Treasury users.

TREASURY USER MANAGEMENT

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

The following images illustrate the User Management page.

Sample Treasury User Management grid view

Sample Treasury User Management list view

The Treasury card will display:

- User Role Affiliation: The affiliation always appears, even if the value is none (not yet assigned) and is linked to allow direct navigation to the Manage User Role page.

- User Status: The status always appears. Unlike Commercial statuses, there are four possible user statuses: active, pending, inactive, and awaiting activation approval.

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

Treasury account status colors

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

See "User management overview" for more information.

DIFFERENCES BETWEEN COMMERCIAL AND TREASURY

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

Treasury is the best solution for companies that need to:

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

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

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

Treasury and Commercial functions

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

Making payments in Treasury

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

Treasury payments page
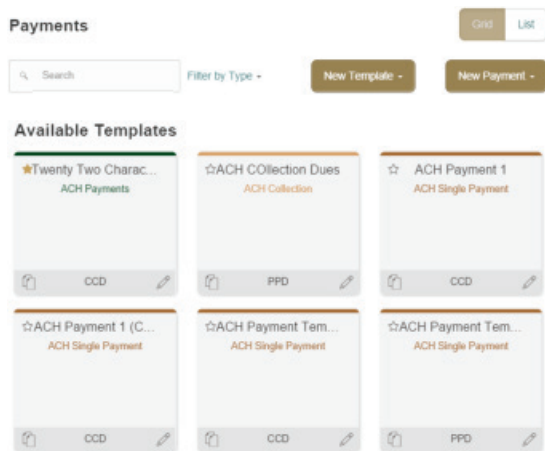
Be aware of the following when making payments:

- Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to users if they enter a dollar amount over the Allowed Action. If you see an error message when you enter a dollar amount, contact your administrator for more information.

- User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.

- User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.

- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one-time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.

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

See "Making commercial payments" for more information on Commercial payments.

Creating a payment template

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

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

Info & Users tab on a new payment page

NOTE: If you create a new template based on an existing template or payment, then the new name must be unique. Otherwise an incremental number will be added to the newly created template's name. For example, if you create a new template based on a template called "VendorTemplate", the duplicate template will be called "VendorTemplate1".

To create a payment template

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.

- Click or tap **New Template** and select a **template**. The **Info & Users** tab appears.

- Enter a **Template Name**.

- Click or tap the **User** to give users access to the template, then click or tap **Next**.
  The **Recipient & Amount** tab appears.

- **[Optional for ACH payments]** Click or tap an **ACH Class Code**.

- Click or tap a **Recipient** from the list of recipients.

  - For recipients with multiple accounts, click or tap an **Account**, then click or tap **OK**.

TIP: In a one-time payment workflow, there are more controls around which recipients can be added or selected if the user has the right to access the "Allow One time recipient" and "Can View existing recipients" features. See "Rights to access features" for more information.

- **[Optional]** If you have the Manage Recipients right, click or tap **Add Recipient** to create and assign a new recipient.

  - In the **Recipient Detail** tab, enter **details**. If you enter a wire name, the name can be up to 35 characters long. If you enter an ACH name, the name can be up to 22 characters long.

  - Click or tap **Create Recipient**.

  - Click or tap **Next**. The **Subsidiary** tab appears.

- Click or tap a **Subsidiary** from the list.

- **[Optional]** If you have the **Manage Subsidiary** right, click or tap **Add Subsidiary** to add a new subsidiary.

- Click or tap **Next**. The **Account** tab appears.

- Click or tap an **Account** from which payments will be made.

- Click or tap **Next**. The **Review & Submit** tab appears.

- Click or tap an **Effective Date**.

- **[Optional]** Click or tap **Set Schedule** to set up a recurring schedule.
  After selecting a schedule, click or tap **Save**.

- Do one of the following:

  - Click or tap **Save**.

  - If you have the proper Allowed Actions enabled, click or tap **Draft** or **Approve**.

- A **confirmation** message appears. Click or tap **Close**.

TIP: Once the template is saved, the user can draft or approve the payment if they have the proper Allowed Actions enabled.

Creating a one-time payment

Create a one-time payment to make a single payment to a recipient. You can make a payment to subsidiaries and recipients with single or multiple accounts.

New one-time payment
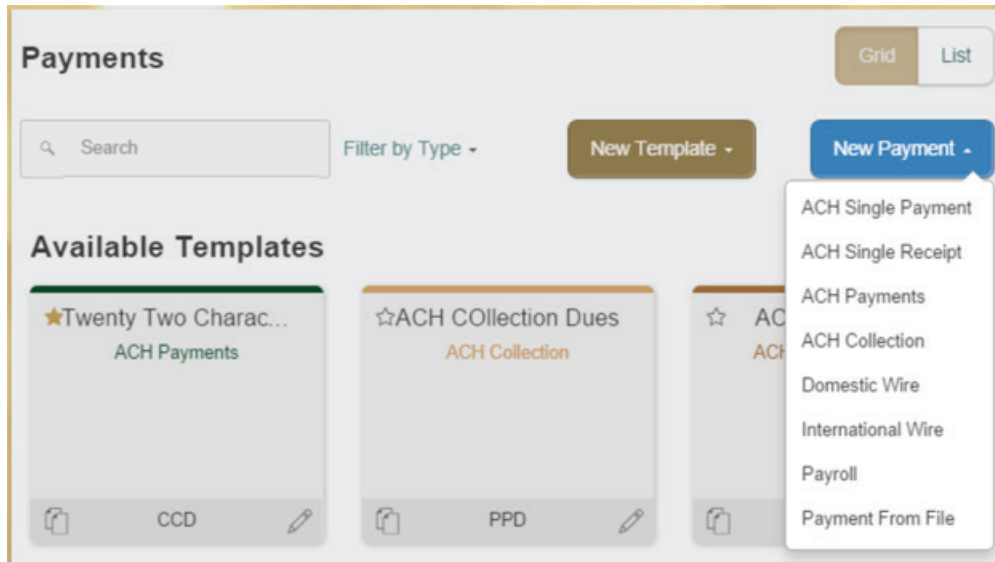
To create a one-time payment

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.
- Click or tap **New Payment** and select a payment. The Recipient & Amount tab appears on the new template page.
- Enter a **Template Name**.
- **[Optional for ACH payments]** Click or tap an **ACH Class Code**.
- Click or tap a **Recipient** from the list of recipients.
    - **[Optional]** For recipients with multiple accounts, click or tap an **Account**, then click or tap **OK**.

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

- **[Optional]** If you have the Manage Recipients right, click or tap **Add Recipient** to create and assign a new recipient.
- In the **Recipient Detail** tab, enter **details**. If you want to enter a wire name, the name can be up to 35 characters long. If you enter an ACH name, the name can be up to 22 characters long.

NOTE: The wire name is required only when the recipient record contains a wire account and the system requires a name. The ACH name is required if the recipient record contains an ACH account and the system requires it.

- Click or tap **Create Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights. The **Subsidiary** tab appears.

- Click or tap a **Subsidiary** from the list.

- **[Optional]** If you have the Manage Subsidiaries right, click or tap **Add Subsidiary** to add a new subsidiary.

- Click or tap **Next**. The **Account** tab appears.

- Click or tap an **Account** that will receive payments.

- Click or tap **Next**. The **Review & Submit** tab appears.

- Click or tap an **Effective Date**.

- **[Optional]** Click or tap **Set Schedule** to set up a recurring schedule. After selecting a schedule, click or tap **Save**.

- Do one of the following:

  - If you have the proper Allowed Actions enabled, click or tap **Draft** or **Approve**.

  - Click or tap **Save**.

- A **confirmation** message appears. Click or tap **Close**.

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

Creating a one-time payment with a one-time recipient

In a one-time payment, you can create a recipient that isn't saved and is only used once by clicking or tapping the Use without Save button after you enter recipient information.

Use Without Save button

CITY	STATE	ZIP
	Select State ▾	___-___

* - Indicates required field   Cancel   **Use Without Save**

Unlike standard recipients, this type of recipient is for one-time use for the payment being created and can't be used by other users or for other payments. To do this, you must enable the Allow One-Time Recipient right.

To create a one-time payment with a one-time recipient

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.

- Click or tap **New Payment** and select a **payment**. The **Recipient & Amount** tab appears on the **new template** page.

- **[Optional for ACH payments]** Click or tap an **ACH Class Code**.

- Click or tap **Add Recipient** to create and assign a new recipient. The **Add Recipient** page appears.

- Enter details in the **Recipient Detail** tab and the **Account - New** tab.

- Click or tap **Use Without Save**, then click or tap **OK**. The **Subsidiary** tab appears.

- Click or tap a **Subsidiary** from the list.
- **[Optional]** If you have the Manage Subsidiary right, click or tap **Add Subsidiary** to add a new subsidiary.

- Click or tap **Next**. The **Account** tab appears.

Payments - ACH Payment

Recipient & Amount | Subsidiary | **Account** | Review & Submit

TEMPLATE NAME:

One Time Payment

ACH CLASS CODE:

Individual (PPD) - Change

Choose "From" Account

	Account Name ▾	Account Type ▾	Account Number ▾	Balance ▾
☐	Regular Checking	Checking	xxxx-6789	$5,003,000.44

- Click or tap an **Account** that will receive payments.

- Click or tap **Next**. The **Review & Submit** tab appears.

Payments - ACH Payment

Recipient & Amount | Subsidiary | Account | **Review & Submit**

TEMPLATE NAME:

One Time Payment

ACH CLASS CODE:	SEND PAYMENT AS:
Individual (PPD)	Acme Corporation

TOTAL AMOUNT:	RECIPIENTS:	FROM ACCOUNT:
$0.00	1	Regular Checking - xxxx-9789

EFFECTIVE DATE *

Select Date

RECURRENCE

None

- Click or tap an **Effective Date**.

- **[Optional]** Click or tap **Set Schedule** to set up a recurring schedule.
  After selecting a schedule, click or tap **Save**.

- Do one of the following:

  - If you have the proper Allowed Actions enabled, click or tap **Draft**. A confirmation message appears.
    Click or tap **Visit in Activity Center** to go to Activity Center, **Send notifications** to create a notification
    to an additional approver, or **Close** to go to the **Payments** page.

  - If you have the proper Allowed Actions enabled, click or tap **Approve**. The Payment Approved
    message appears. Click or tap **View in Activity Center** to go to Activity Center or **Close** to go to
    the Payments page.

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

Creating a domestic wire template

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

Info & Users tab on a new Domestic Wire page
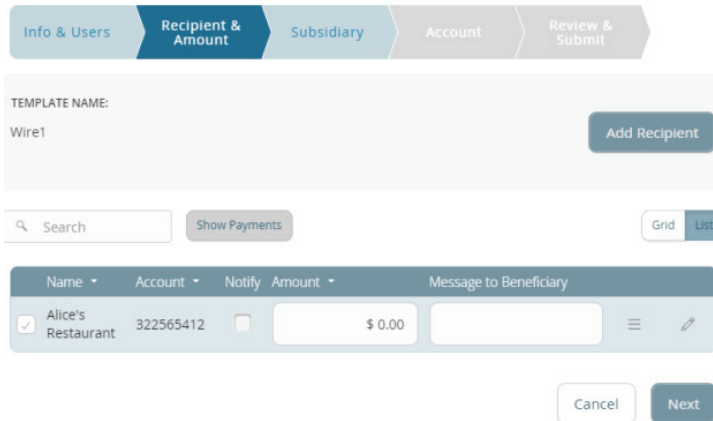

To create a domestic wire template

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.
- Click or tap **New Template > Domestic Wire**. The **Info & Users** tab appears.
- Enter a **Template Name**.
- In the **Grant User Access** section, click or tap a **User** to give users access to the template, then click or tap **Next**. The **Recipient & Amount** tab appears.

- Click or tap a **Recipient** from the list of recipients.

- **[Optional]** For recipients with multiple accounts, click or tap an **Account**, then click or tap **OK**.

- **[Optional]** If you have the Manage Recipients right, click or tap **Add Recipient** to create and assign a new recipient.

- In the **Recipient Detail** tab, enter details. The character limit on a wire name is 35 characters.

- In the **Account - New** tab, fill out the account information.

- Click or tap **Create Recipient**.

- Click or tap **Next**. The **Subsidiary** tab appears.

- Click or tap a **Subsidiary** from the list.

- **[Optional]** If you have the Manage Subsidiary right, click or tap **Add Subsidiary** to add a new subsidiary.

- Click or tap **Next**. The **Account** tab appears.

- Click or tap an **Account** from which payments will be made.

- Click or tap **Next**. The **Review & Submit** tab appears.

- Click or tap a **Process Date**.

- **[Optional]** Enter a **Description** for the wire.

- **[Optional]** Click or tap **Set Schedule** to set up a recurring schedule. After selecting a schedule, click or tap **Save**.

- Click or tap **Save**. The **Template Saved** page confirms that you saved the template. Click or tap **Close**.

- **[Optional]** If you have the proper Allowed Actions enabled, you can save the template and then click or tap **Draft** or **Approve**. A confirmation message appears. Click or tap **Close**.

NOTE: If you create a new template based on an existing template or payment, then the new name must be unique. Otherwise, an incremental number will be added to the newly created template's name. For example, if you create a new template based on a template called "VendorTemplate", the duplicate template will be called "VendorTemplate1".

Creating an international wire template

An international wire electronically transfers money from the United States to another country. Create an international wire template to make international transfers quickly. This template requires you to choose a currency on the Recipient & Amount tab.

Info & Users tab on a new International Wire page

NOTE: If you create a new template based on an existing template or payment, then the new name must be unique. Otherwise an incremental number will be added to the newly created template's name. For example, if you create a new template based on a template called "VendorTemplate", the duplicate template will be called "VendorTemplate1".

To create an international wire template

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.

- Click or tap **New Template > International Wire**. The **Info & Users** tab appears.

- Enter a **Template Name**, then click or tap **Next**.

- Click or tap a **Recipient** from the list of recipients.

  - For recipients with multiple accounts, click or tap an **Account**, then click or tap **OK**.

- **[Optional]** If you have the Manage Recipients right, click or tap **Add Recipient** to create and assign a new recipient.

- In the **Recipient Detail** tab, enter details. If the template has a wire name, the character limit is 35 characters.

- Click or tap **Create Recipient**.

- Click or tap **Next**. The **Subsidiary** tab appears.

• Click or tap a **Subsidiary** from the list.

NOTE: For international wires, country and currency choices may vary depending on the configuration.

• **[Optional]** If you have the Manage Subsidiary right, click or tap **Add Subsidiary** to add a new subsidiary.

• Click or tap **Next**. The **Account** tab appears.

• Click or tap an **Account** from which payments will be made.

• Click or tap **Next**. The **Review & Submit** tab appears.

• Click or tap an **Effective Date**.

• **[Optional]** Click or tap **Set Schedule** to set up a recurring schedule. After selecting a schedule, click or tap **Save**.

• Click or tap **Save**. The **Template Saved** page confirms that you saved the template. Click or tap **Close**.

• **[Optional]** If you have the proper Allowed Actions enabled, you can save the template and then click or tap **Draft** or **Approve**. A confirmation message appears. Click or tap **Close**.

COMMERCIAL DASHBOARD

The Commercial Dashboard allows you to organize accounts, view different balances and access quick links and widgets in a User-defined view to increase information visibility and productivity with online banking.

TREASURY RIGHTS TO TRANSACTION TYPES

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

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

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

The following illustrates the Overview tab:

Treasury overview tab example

Each Transaction Type contains the following approval limits:

Treasury Transaction Type approval limits

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

Each Transaction Type contains the following entitlements:

Treasury Transaction Type entitlements

Entitlements	Detail
Draft Actions Max	The maximum amount for a draft.
Approve Actions Max	The maximum amount you can approve.
Cancel Actions Max	The maximum amount you can cancel.

When the User Role Allowed Action conflicts with a higher setting such as a Company Policy or Bank Policy as detailed in the error messaging, a message warns the user of the conflict. If this happens, the user must contact an administrator for help.

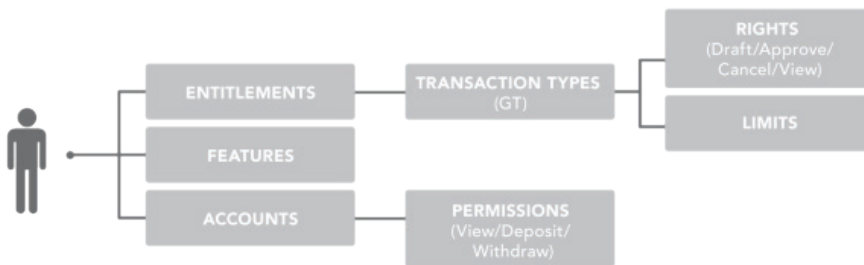Conflicting User Role and Company Policy message
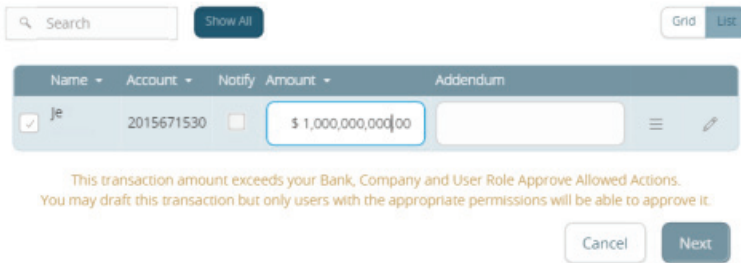
See "Company Policy " for more information on Allowed Actions.

ENTITLEMENTS

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

Commercial entitlements

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

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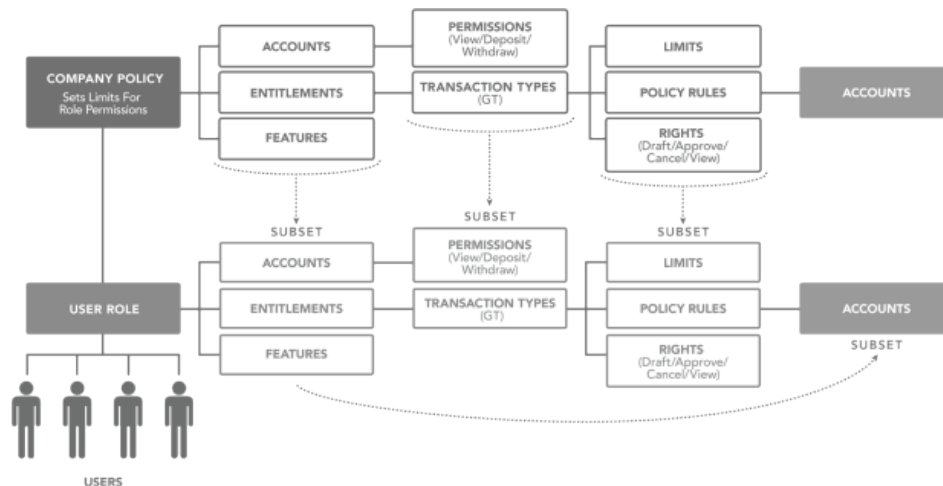
Each policy contains actions, features, and accounts. Policy types include:

Policy types

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

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

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

"Configuring rights and limits for Transaction Types"

"Configuring feature options"

"Configuring account access"

COMPANY POLICY

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

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

See "Dual action for Treasury non-financial transactions" for more information.

Company Policy page

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

Company Policy tabs

Tab	Description
Overview	Displays a list of Transaction Types. Each enabled one must have at least one action. Transaction details include: - Transaction Type - Approval Limit - Per Day Approval Limits (amount and count) - Per Month Approval Limits (amount and count) - Per Account Approval Limits (amount and count) - Draft Actions Max - Approve Actions Max - Cancel Actions Max
Features	Displays a list of entitlements and third-party services enabled for the company. Examples include: - Rights: Can Add Users - Link Out: Positive Pay - Mobile: Mobile Authorization - Treasury: Show Hours Policy Element These features will vary depending on the Capital City Bank configuration.
Accounts	Displays a list of accounts and access rights. Access rights include: - View: View balance and history for the account on the Home page, on the Account Details page, and in reports. - Deposit: Deposit funds into the account. - Withdraw: Withdraw funds from the account.
User Roles	Displays a list of User Roles, descriptions, statuses, and users.

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

Company Policy Transaction Type features

Feature	Description
Allowed Actions	Change the following information in an action: - Draft Amount - Approvals - Subsidiaries - Accounts - Draft Hours - Location - IP Addresses After making the changes, a summary of the proposed action appears. **NOTE:** We may turn off the Subsidiaries, Draft Hours, IP Address, and Location features. These features will vary depending on the Capital City Bank configuration.
Approval Limits	View limits on the maximum transaction amounts. They include the following details: - Per transaction - Per account per day - Per day - Per month View limits on the maximum number of transactions, also known as the maximum count. They include the following details: - Per account per day - Per day - Per month - These limits will be read-only in the Company Policy.

Company Policy Allowed Actions

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

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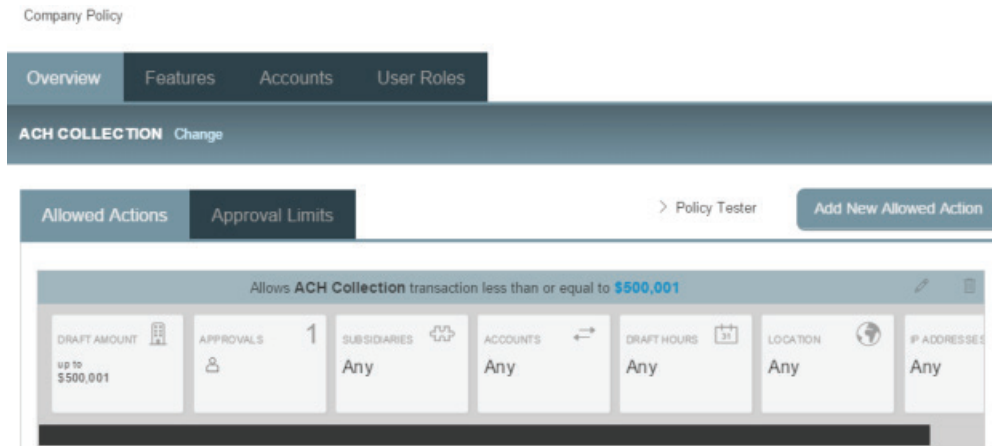
NOTE: You can't configure accounts in the Allowed Actions tab of an ACH PassThru Transaction Type.

Features include:

Company Policy Allowed Actions features

Features	Description
Draft Amount	Maximum draft amount.
Approvals	Control how many approvals are needed to complete a transaction.
Accounts	Accounts available for the Transaction Type per the Allowed Action criteria.
Subsidiaries	Subsidiaries available for the Transaction Type per the Allowed Action criteria.
Draft Hours	Draft hours available for the Transaction Type per the Allowed Action criteria.
Location	Regions available for the Transaction Type per the Allowed Action criteria.
IP Addresses	IP address of the transaction.

NOTE: The User Roles page has its own set of Allowed Actions which adheres to the same set of features configured by Capital City Bank.

Creating Company Policy Transaction Type actions

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

Add New Allowed Action page

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

To create a Transaction Type action

- In the **navigation** menu, click or tap **Commercial > Company Policy**. The **Company Policy** page appears.

- On the **Overview** tab, click or tap the name of the **Transaction Type** for which you are creating an action. The **Allowed Actions** tab for the selected Transaction Type appears with the current restrictions.

- Create additional actions by clicking or tapping **Add New Allowed Action**. The **Policy Rules** page for the selected Transaction Type appears.

- Add the action by editing the following:

  - **Draft Amount**: Enter a maximum draft amount. You can select Any for any amount.

  - **Approvals**: Click or tap the (-) or (+) icons to decrease or increase the number of required approvals.

  - **Accounts**

  - **Subsidiaries**

  - **Draft Hours**

  - **Location**: You can click or tap **Select All** or **Clear All** to select or clear all regions.

  - **IP Addresses**

- Click or tap **OK** to save the changes and return to the **Company Policy** page. A **summary** appears above the new action.

- **[Optional]** If the FI requires additional approval for the changes, click or tap **Approve** or **Reject** to approve or reject the changes.

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

NOTE: Contact your Treasury Management Support Specialist for more information on approvals and rejections of non-financial transactions.

Editing Company Policy Transaction Type actions

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

To edit a Transaction Type action

- In the **navigation** menu, click or tap **Commercial > Company Policy**.
The **Company Policy** page appears.

- On the **Overview** tab, click or tap the name of the **Transaction Type** for which you are editing an action.
The **Allowed Actions** tab for the selected Transaction Type appears with the current restrictions.

- Locate the **Allowed Action** to edit, and click or tap the **edit icon** (✎). Click or tap the following action items you wish to change:

    - **Draft Amount**: Enter a maximum draft amount. You can select Any for any amount.

    - **Approvals**: Click or tap the (-) or (+) icons to decrease or increase the number of required approvals.

    - **Accounts**

    - **Subsidiaries**

    - **Draft Hours**

    - **Location**: Click or tap at least one region in the grid. You can click or tap Select All or Clear All to select all or clear all regions.

    - **IP Addresses**

- Click or tap **OK** to return to the **Company Policy** page.

- **[Optional]** If the FI requires additional approval for the changes, click or tap **Approve** or **Reject** to approve or reject the changes.

Deleting Company Policy Transaction Type actions

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

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

To delete a Transaction Type action

- In the **navigation** menu, click or tap **Commercial > Company Policy**. The **Company Policy** page appears.

- On the **Overview** tab, click or tap the **name of the Transaction Type** for which you are deleting an Allowed Action. The **Allowed Actions** tab for the selected Transaction Type appears with the current restrictions.

- Locate the **Allowed Action you wish to delete** and click the **delete icon** (🗑). The action is removed from the page.

Using the Policy Tester for a Company Policy

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

Policy Tester results

To use the Policy Tester for a Company Policy

- In the **navigation** menu, click or tap **Commercial > Policies**. The **Policies** page displays the Transaction Types on the **Overview** tab.

- Click or tap the **Transaction Type**. The **Allowed Actions** tab appears.

- Click or tap **Policy Tester** and edit the following information:
    - **Operations**
    - **Amount**
    - **Account**
    - **Subsidiary**
    - **IP Addresses**
    - **Location**
    - **Draft Hours**
    - **[Optional]** Select **Auth Code** to test whether the transaction requires an authorization code (Secure Access code or token) to support it.
    - **[Optional]** Select **Template** to test whether the transaction can be submitted by a Draft Restricted User.

- Click or tap **Test**. The **Policy Results** appear and indicate whether the Company Policy and Capital City Bank settings will allow or deny the transaction.

NOTE: We may turn off the Subsidiaries, Draft Hours, IP Address, Location, and other features.

See "Using the Policy Tester for a User Role" for more information.

Viewing approval limits for a Company Policy

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

Limits for a Company Policy

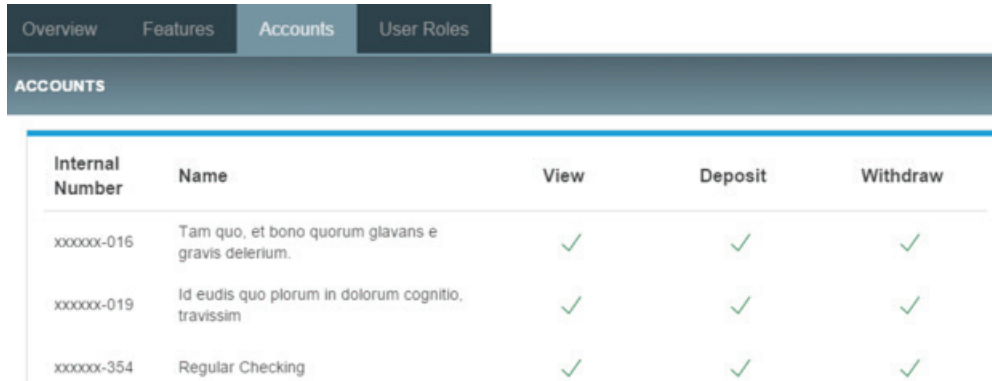**To view Transaction Type approval limits**

- In the **navigation** menu, click or tap **Commercial > Company Policy**. The **Company Policy** page appears.

- In the **Overview** tab, click or tap the desired **Transaction Type**. The **Allowed Actions** tab appears with the defined Allowed Actions for that Transaction Type.

- Click or tap the **Approval Limits** tab to see a list of limits. The limits will vary depending on your configuration.

NOTE: Contact your Treasury Management Support Specialist for more information on approvals and rejections of non-financial actions. See "Editing approval limits for User Roles" for more information on editing limits within User Roles.

Viewing Company Policy accounts

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

Account tab

To view accounts

- In the **navigation** menu, click or tap **Commercial > Company Policy**. The **Company Policy** page appears with a list of **Transaction Types**.

- Click or tap the **Accounts** tab to see a list of accounts.

See "Editing User Role accounts" for more information on changing accounts within User Roles and the company-wide effects that any changes will have.

Viewing Company Policy features

The Features page contains a list of features and rights. User Roles must have the rights and features enabled before they can use them.
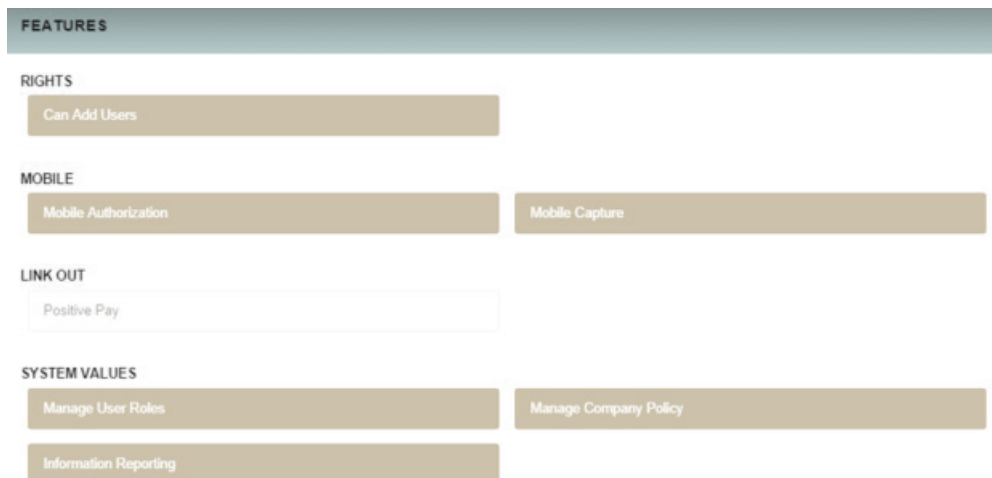
Company Policy Features page
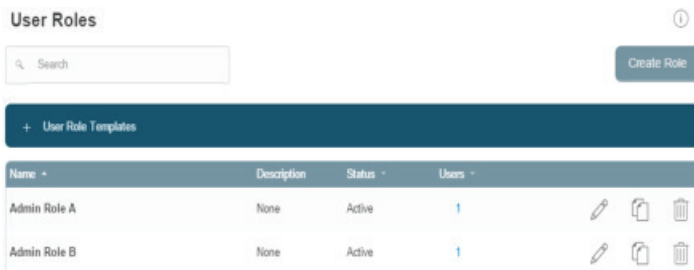
To view Company Policy features

- In the **navigation** menu, click or tap **Commercial > Company Policy**. The **Company Policy** page appears.

- Click or tap the **Features** tab. A list of feature groups appears. The feature group names will vary depending on your configuration and may include:

    - **Treasury**

    - **Rights**

    - **Mobile**

    - **Custom Features**

    - **System Values**

  See "Editing User Role features" for more information on changing within User Role features.

USER ROLES

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

List of User Roles

Depending on your configuration, default User Role Templates may appear on the Features tab. Use the templates of existing roles to create new User Roles. Contact your Treasury Management Support Specialist for more information on using role templates.

NOTE: Commercial users don't have access to User Roles. Only Treasury users have access to them.

Default User Roles include the following:

Default User Roles

Name	Description
Admin Role	The Admin (also known as Administrator) has access to all features, accounts, and enabled Transaction Types with maximum amounts allowed by Capital City Bank policies for draft, approve, and cancel transaction rights. This role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables Admin	The Payables Admin has access to Company Policy related features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with maximum amounts allowed by Capital City Bank policies for draft, approve, and cancel transaction rights. The Payables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Receivables Admin	The Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with maximum amounts allowed by Capital City Bank policies for draft, approve, and cancel transaction rights. The Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables/ Receivables Admin	The Payables/Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled payables & receivables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, International Wire Transfer, ACH Single Receipt, and ACH Collections) with maximum amounts allowed by Capital City Bank policies for draft, approve, and cancel transaction rights. The Payables/ Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables Manager	The Payables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with 50% of maximum amounts allowed by Capital City Bank policies for draft, approve, and cancel transaction rights. The Payables Manager Role also has 50% of the Role Approval Limits per Company Policy and the ability to view all User Role transaction activity.

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

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

User Role page example

This page includes the following tabs:

User Role tabs

Tab	Description
Overview	Displays a list of Transaction Types. Each enabled type must have at least one action. Transaction details include: - Transaction Type - Approval Limit - Per Day Approval Limits (amount and count) - Per Month Approval Limits (amount and count) - Per Account Approval Limits (amount and count) - Draft Actions Max - Approve Actions Max - Cancel Actions Max - View
Features	Displays a list of entitlements and third party services enabled for the User Role. Examples include: - Rights: Can Add Users - Link Out: Positive Pay - Mobile: Mobile Authorization - Treasury: Show Hours Policy Element These features will vary depending on the Capital City Bank configuration.
Accounts	Displays a list of accounts and access rights. Access rights include: - View: View balances and history for the account on the Home page, on the Account Details page, and in reports. - Deposit: Deposit funds into the account. - Withdraw: Withdraw funds from the account.

See "Creating a User Role" for more information.

Transaction Types

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

User Role Transaction Types

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

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

User Policy entitlements example

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

User Role Transaction Type features

Features	Description

Allowed Actions	Change the following information in an Allowed Action:
	
	  - Operations (Draft, Approve, or Cancel)
	  - Amount
	  - Subsidiaries
	  - Accounts
	  - Draft Hours
	
	After making the changes, a summary of the proposed action appears.

Rights	Control whether the user can view online activity. Users can view one of the following:
	
	  - All activity for the company
	  - The user's activity
	  - The activity of everyone with the same role
	  - No activity

Approval Limits	Set limits on the maximum transaction amounts by editing the following details:
	
	  - Per transaction
	  - Per account per day
	  - Per day
	  - Per month
	
	Set limits on the maximum number of transactions (also known as maximum count) by editing the following details:
	
	  - Per account per day
	  - Per day
	  - Per month

Policy Tester	Check whether changes to an action follow the Bank, Company, and User Role Policies. If the transaction is denied, that means the transaction didn't match the Allowed Actions for that policy.

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

User Role Features

The Features tab on the User Role Policy page lists the features assigned to a specific user.
Features tab example
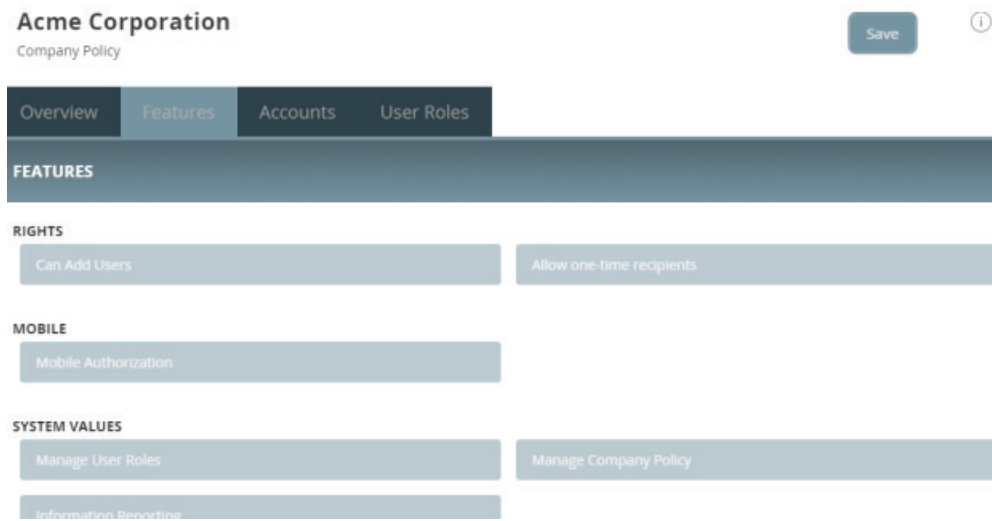
Depending on your configuration, the features may include some or all of the following:
Feature options

Option	Allows you to
Manage Templates	Create, edit, and delete templates.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Allow One-Time Recipient	User can add a recipient, which won't be saved, for a one-time payment.
Can View Existing Recipients	Users can view existing recipients for one-time payments.
Manage Users	Add and delete users.
Statement Image	View statement images.
Mobile Deposit	Use the CCBMobile app to deposit checks.
Manage Company Policy	Make changes to the Company Policy.
Manage User Roles	Create, edit, and delete User Roles.
Information Reporting	View and create reports from existing reports.

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

Feature access combinations

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

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

See "Rights to access features" for more information.

NOTE: Depending on your configuration, role templates may appear on the Features tab. Use the templates of existing roles to create new User Roles. Contact your Treasury Management Support Specialist for more information on using role templates.

Rights

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

Rights tab
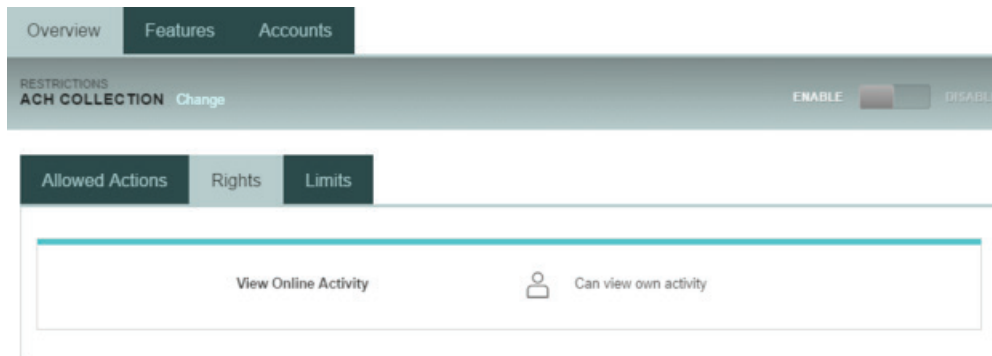
User Roles can view:

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

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

View rights for Transaction Types

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

Creating a User Role

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

New User Role page

To create a User Role

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.
- Click or tap **Create Role**. The **New User Role** page appears.
- Enter a **Role Name**.
- **[Optional]** Enter a **Description**.
- Click or tap **Save**. The **Policy Saved** page confirms the policy changes.
- Click or tap **Close**. The **User Role** page appears.

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

User Role Templates button

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

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.
- Click or tap the **copy icon** (⎘) to copy the role and enter a new name and description. The **New User Role** page appears.
- Enter a **Role Name**.
- **[Optional]** Enter a **Description**.
- Click or tap **Save**. The **Policy Saved** page confirms the policy changes.
- Click or tap **Close**. The **User Role** page appears.

Editing User Role Transaction Type actions

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

User Role Allowed Actions
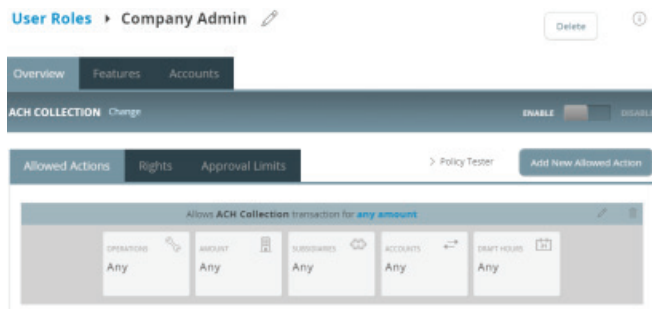
To edit a User Role's Transaction Types

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.

- Click or tap the **edit icon** (✎) for the desired User Role. The selected **User Role** page appears.

- On the **Overview** tab, click or tap the name of the **Transaction Type** for which you are creating an action. The **Allowed Actions** tab for the selected Transaction Type appears with the current restrictions.

- Create additional actions by clicking or tapping **Add New Allowed Action**. The **Policy Rules** page for the selected Transaction Type appears.

- Add the action by editing the following:

    - **Operation**: Draft, Draft Restricted, Approve, or Cancel.

    - **Amount**: Enter an operation amount. You can select Any for any amount.

    - **Subsidiaries**

    - **Accounts**

    - **Draft** Hours

    - **Location**: You can click or tap **Select All** or **Clear All** to select all or clear all regions.

    - **IP Addresses**

- Click or tap **OK** to save the changes and return to the **Company Policy** page. The summary appears above the new action.

- Click or tap **Save**. A message appears confirming the changes.

- Click or tap **Close**. The **Transaction Type** page appears.

- **[Optional]** If the FI requires additional approval for the changes, click or tap **Approve** or **Reject** to approve or reject the changes.

Editing rights for User Roles

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

See "Rights to Transaction Types" for more information.

Rights tab

To edit rights

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.
- Click or tap the **edit** icon (✎) in the desired User Role's row. The selected **User Role** page appears.
- In the **Overview** tab, click or tap the desired Transaction Type. The **Allowed Actions** tab appears with the defined Allowed Actions for that Transaction Type.
- Click or tap the **Rights** tab and select a view right.
- Click or tap **Save**.

Editing approval limits for User Roles

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

Limits for User Roles
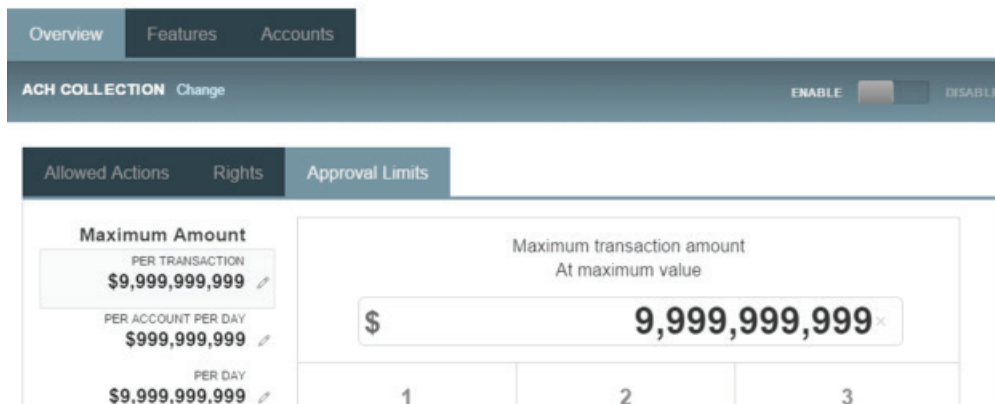
To edit approval limits

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.

- Click or tap the **edit** icon (✐) in the desired User Role's row. The selected **User Role** page appears.

- In the **Overview** tab, click or tap the desired **Transaction Type**. The **Allowed Actions** tab appears with the defined Allowed Actions for that Transaction Type.

- Click or tap the **Approval Limits** tab to see a list of limits. The limits will vary depending on your configuration.

- Edit limits on the maximum transaction amounts by editing the following values:

  - **Per transaction**

  - **Per account per day**

  - **Per day**

  - **Per month**

- Edit limits on the maximum count (the maximum number of transactions) by editing the following values:

  - **Per account per day**

  - **Per day**

  - **Per month**

- Click **Save** to save changes. A message appears confirming the policy changes.

- Click or tap **Close** to return to the **Approval Limits** page.

NOTE: Where limits conflict with a higher level setting, the limit will be highlighted in red. Contact Capital City Bank for more information.

Editing User Role accounts

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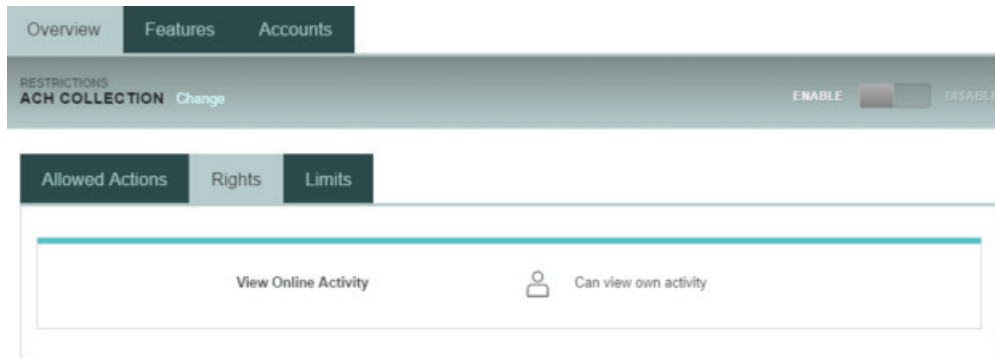
User Role Accounts page

To edit accounts

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.

- Click or tap the **edit** icon (✎) in the desired User Role row. The selected **User Role** page appears.

- Click or tap the **Accounts** tab to see a list of accounts.

- Edit one or more of the following access rights by clicking or tapping **Allow** (✓) or **Deny** (⊘):

  - **View**: View balances and history for the account on the Home page, on the Account Details page, and in reports.

  - **Deposit**: Deposit funds into the account. This is applicable to the ACH Receipt and ACH Collections Transaction Types.

  - **Withdraw**: Withdraw funds from the account. This is applicable to the ACH Single Payment, ACH Payments, Payroll, Domestic Wire, and International Wire Transaction Types.

- Click or tap **Save**. The **Policy Saved** page appears confirming the changes.

- Click or tap **Close** to return to the **Accounts** page. Another user may have to approve changes.

See "Viewing Company Policy accounts" for more information.

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

Deleting a User Role

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

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

To delete a User Role

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.

- Click or tap the **delete** icon (🗑). The **Delete User Role** page appears.

- Click or tap **Delete** to confirm deletion.

- Click or tap **Close**. The **User Role** page appears.

Editing User Role features

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

To edit features for a User Role

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.

- Click or tap the **edit** icon (✎) in the desired User Role row. The selected **User Role** page appears.

- Click or tap the **Features** tab to see a list of features.

- Click or tap the desired **Feature**. The feature categories will vary depending on your configuration and may include:
    - **SSO**
    - **Custom Features**
    - **Rights**
    - **System Values**
- Click or tap **Save**. The **Policy Saved** page appears confirming the changes.
- Click or tap **Close** to return to the **Accounts** page. Another user may have to approve changes.

See "Viewing Company Policy features" for more information.

Using the Policy Tester for a User Role

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

Sample transaction in the Policy Tester

To use the Policy Tester

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.
- Click or tap the **edit** icon (✎) for the desired User Role. The **User Roles** page appears displaying the Transaction Types on the **Overview** tab.
- Click or tap the **Transaction Type**. The **Allowed Actions** tab appears.
- Click or tap **Policy Tester** and edit the following information:
    - **Operations**
    - **Amount**
    - **Account**
    - **Subsidiary**
    - **Draft Hours**
- **[Optional]** Select **Auth Code** to require an authorization code or token for the action.
- Click or tap **Test**. The **Policy Results** appear and indicate whether the User Role, company policy, and Capital City Bank settings will allow or deny the transaction.

See "Using the Policy Tester for a Company Policy" for more information.

Searching User Roles

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

Search bar

User Roles

🔍 Search

To search for a User Role

- In the **navigation** menu, click or tap **Commercial > User Roles**. The **User Roles** page appears.

- In the **search** bar, enter text such as the role name. The search results appear.

DUAL ACTION FOR TREASURY NON-FINANCIAL TRANSACTIONS

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

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

- Removing a feature

- Editing account access rights

- Changing a user's assigned User Role

- Activating a user

- Assigning a role to a user

- Making User Role edits

- Making Company Policy edits

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

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

Approving and rejecting user changes

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

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

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

To approve user changes

- After making changes, click or tap **Save**. The **Approve** and **Reject** buttons appear on the page.
- **[Optional]** Click or tap **View Active Policy** to see the current policy.
- Click or tap **Approve** to approve the changes.

To reject user changes

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

NOTE: Contact your Treasury Management Support Specialist for more information on approvals and rejections of non-financial actions.

Approving and rejecting User Role changes

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

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

To approve User Role changes

- After making changes, click or tap **Save**. The **Approve** and **Reject** buttons appear on the page.
- **[Optional]** Click or tap **View Active Policy** to see the current policy.
- Click or tap **Approve** to approve the changes.

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

To reject User Role changes

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

NOTE: Contact your Treasury Management Support Specialist for more information on approvals and rejections of non-financial actions.

Approving and rejecting Company Policy changes

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

To approve Company Policy changes

- After making changes, click or tap **Save**. The **confirmation message** appears.
- Click or tap **Close**. The **Approve** and **Reject** buttons appear on the page.
- **[Optional]** Click or tap **View Active Policy** to see the current policy.
- Click or tap **Approve** to approve the changes.

To reject Company Policy changes

- After making changes, click or tap **Save**. The confirmation message appears.

- Click or tap **Close**. The **Approve** and **Reject** buttons appear on the page.

- Click or tap **Reject**. The **Policy Changes Canceled** page appears confirming the rejection.

- Click **Close**.

NOTE: If dual approval for Treasury non-financial actions is disabled while pending changes are outstanding, the changes must be accepted even if approval was disabled prior to the end user accepting changes. Contact your Treasury Management Support Specialist for more information on approvals and rejections of non-financial actions.

REPORTING

Treasury contains standard reports (also known as report plans) that users can generate in different formats. Users can also filter information based on criteria such as account number or Transaction Type. The reports are not customizable, but company administrators can:

- Rename the standard report.

- Select the report criteria (accounts, date range, etc.).

- Schedule the reports to run on an automated basis.

- Pull the reports on-demand via a "Run Now" feature.

- Delete reports that have been previously run.

Reports page

NOTE: The company user or FI customer service representative (CSR) user can't modify the standard reports. Please contact your Treasury Management Support Specialist if you want a custom report.

Standard reports include:

Standard reports

Report	Purpose	Note
Cash Position Report	This report displays real-time Account Balance information from the core processor similar to the Home page in UUX/Treasury.	This report is a snapshot of the balances at the time the report is generated. PDF output is the only download option available.
Account Activity Report	This report displays historical debit and credit transaction data from the core processor, similar to the Detail view on the Home page in UUX/Treasury.	This report supports date ranges of historical data only. It's available in PDF, CSV, and BAI2 download formats.
ACH Activity Report Outgoing Wires Report Transaction Report	These reports display financial transactions entered by company users in UUX/Treasury. No data from the core processor displays in these reports.	These reports support date ranges of the previous day, current day, and even future-dated transactions. PDF output is the only download option available for these reports.
Company Entitlement Report	This report displays the Entitlement structure of the company in UUX/Treasury, including User Roles.	This report is a snapshot of the entitlements at the time the report is generated. PDF output is the only download option available.
User Activity Report	This report displays all activity taken by company in UUX/Treasury, such as logins and password changes. The report can be filtered to exclude the financial transactions included in the transaction reports.	This report supports date ranges of previous day and current day up to the time the report is generated. PDF output is the only download option available.

Transaction Report example

Transaction Report

Info Reporting   As of 2014-08-15

User	User Name/User Role	Report Date/Time	Frequency	Start Date	End Date
peter johnson	peterj /	2014-08-15 11:43	Daily	2014-08-13 00:00	2014-08-13 23:59

Funds Transfers
Total Transactions: 1
Total Amount: $8.13

Transaction ID	Entry Date	Drafted By	Approved By	Status	Amount	From Account	Account Type	Transaction Desc.	To Account	Account Type
36437	2014-08-13 08:36	peter johnson	peter johnson	Authorized	$8.13	xxxxxx-420	Savings	Funds Transfer via Online	xxxxxx-440	Savings

Account Activity Report example

Account Activity Report

Info Reporting   As of 2014-08-15

User	User Name/User Role	Report Date/Time	Frequency
peter johnson	peterj / Reporting Only	2014-08-15 11:42:36	Daily

Unknown Account (S) 2440   Date Range: 2014-08-11 / 2014-08-15

Total credits:	$403.60
Total debits:	($-1,100.76)

Date	Description	Amount
2013-04-01 OFX1.		$25.00
2013-04-01 OFX check with handling of 3.		($-64.00)
2013-04-01 OFX10C.		$46.00

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

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

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

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

Generating a report

Report formats and scheduling options may vary according to Capital City Bank settings.

New report page

To generate a report

- In the **navigation** menu, click or tap **Reports**. The **Reports** page appears.

- In the **Create New Reports** column, click or tap the desired **Report**. The desired **Report** page appears.

- **[Optional]** Enter a **Report Name**.

- Click or tap the desired **File Format**.

- Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all reports.

- **[Optional]** Click or tap the desired **Date Range**. You can select specific dates or one of the following ranges:

  - **Last Business Day**

  - **Last Week**

  - **Last Month**

  - **Last 30 Days**

  - **Last 60 Days**

  - **Last 90 Days**

- Click or tap **Schedule** to edit the schedule:

  - **None**: Report is not on a schedule.

  - **Daily**: Report is on a daily schedule.

  - **Weekly**: Report is on a weekly schedule.

  - **Monthly**: Report is on a monthly schedule.

- Click or tap **Save**. The **Report Scheduled** page appears confirming that the report was scheduled.

- Click or tap **OK**. The **Reports** page appears with the newly scheduled report.

- When the report appears, click or tap the **File Format** icon to see the report. The report appears. For large reports, an "In Progress" message will appear while the report is being generated.

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

Editing a report

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

To edit a report

- In the **navigation** menu, click or tap **Reports**. The **Reports** page appears.

- Click or tap the **edit** icon (✎) of the desired Report. The report details appear.

- **[Optional]** Enter a **Report Name**.

- Click or tap the desired **File Format**.

- Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all reports.

- **[Optional]** Click or tap the desired **Date Range**. You can select specific dates or one of the following ranges:

  - **Last Business Day**

  - **Last Week**

  - **Last Month**

  - **Last 30 Days**

  - **Last 60 Days**

  - **Last 90 Days**

- Click or tap **Schedule** to edit the schedule:

  - **None**: Report is not on a schedule.

  - **Daily**: Report is on a daily schedule.

  - **Weekly**: Report is on a weekly schedule.

  - **Monthly**: Report is on a monthly schedule.

- Click or tap **Save**. The **Report Scheduled** page appears confirming that the report was scheduled.

- Click or tap **OK**. The **Reports** page appears with the newly scheduled report.

- When the report appears, click or tap the **File Format** icon to see the report. For large reports, an "In Progress" message will appear while the report is being generated.

Deleting a report

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

To delete a report

- In the **Menu**, click or tap **Reports**. The **Reports** page appears.

- Click or tap the **View** icon (⌄) of the desired Report. The **report details** appear.

- Click or tap **Delete**. The **Delete Report** page appears.

- Click or tap **Delete** to confirm deletion. The **Reports** page appears.

MANAGING COMMERCIAL USERS

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

VIEWING EXISTING USERS

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

To view existing users

- In the **navigation** menu, click or tap **Commercial > User Management**. The **User Management** page appears with a list of users.
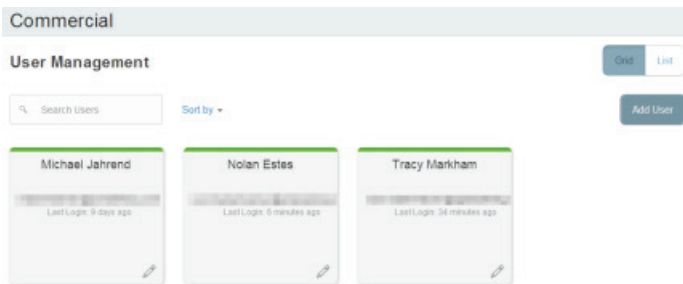
- **[Optional]** Enter information in the search field to find more users.

EDITING USER RIGHTS

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

To edit user rights

- In the **navigation** menu, click or tap **Commercial > Users**. The **User Management** page appears.
- Locate the user you want to edit by browsing or searching for the user. Click or tap the **edit user** icon (✎). The **View User** page appears.
- Verify the login name of the user in the **Login Name** field, and click or tap **Assign Rights**. The **User Policy** page appears.
- Configure the user rights and limits for each Transaction Type, the account features, and the account access.
- Click or tap **Save**.

Configuring rights and limits for Transaction Types

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

To view existing rights and limits for all Transaction Types

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

To configure rights for Transaction Types on the User Policy page

- In the **Menu**, click or tap **Commercial > User Roles**. The **User Management** page appears.

- Click or tap the **User Role** you want to edit.

- On the **Overview** tab of the **User Policy** page, click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View** to assign rights to a Transaction Type.

- Click or tap **Save**.

- Click or tap **Close**.

Configuring feature options

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

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

To configure feature options

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

- Click or tap **Features**. The **Features** tab appears.

- Click or tap **features** to assign to the user. These features may vary according to your configuration.

- Click or tap **Save**.

- On the success message, click or tap **OK**.

Configuring account access

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

To configure account access

- On the **View User** page for a user, click or tap **Assign Rights**. The **User Policy** page appears.

- Click or tap **Accounts**. The **Accounts** page appears.

- For each account, click or tap the icon in each of the following columns to configure access:

  - **View**

  - **Deposit**

  - **Withdraw**

- Click or tap **Save**.

- On the success message, click or tap **OK**.

DELETING A USER

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

To delete a user

- In the **Menu**, click or tap **Commercial > User Management**. The **User Management** page appears.

- Locate the user that you want to delete. You can browse or search for the user.
  Click or tap the **edit user** icon (✎). The **View User** page appears.

- Click or tap **Delete**.

- Click or tap **Yes** to verify the deletion.

- Click or tap **Close**.

ADDING A USER AND CONFIGURING RIGHTS

A user who has the Manage Users feature assigned can create other users on the User Management page. If your account requires multi-factor authentication, we can only send secure access codes to the user using the contact information that you specify.

NOTE: If you do not supply valid contact information, the user cannot get a valid secure access code and cannot log in.

See "Registering a browser or device" for more information.

To add a user and configure rights

- In the **navigation** menu, click or tap **Commercial > Users**. The **User Management** page appears.

- Click or tap **Add User**. The **New User** page appears.

New User

FIRST NAME *

LAST NAME *

E-MAIL ADDRESS *

PHONE COUNTRY *

Select Country

PHONE *

LOGIN ID *

PASSWORD *

Password

CONFIRM PASSWORD *

Password

* - Indicates required field

Cancel   Save

- Do the following:
    - In the **First Name** and **Last Name** fields, enter names.
    - In the **E-Mail Address** field, enter a valid e-mail address.
    - In the **Phone Country** drop-down list, select the country.
    - In the **Phone** field, enter a valid phone number.
    - In the **Username** field, enter a Username.
    - In the **User Role** drop-down list, select a role.
    - In the **Password** field, enter a default password, and re-enter it in the **Confirm Password** field.
    - Click or tap **Save**. The **Save User** page appears.
    - Click **Close**. The **User Management** page appears.
    - Locate the user you just created and click or tap the **edit user** icon (✎). The **View User** page appears.
    - Click or tap **Assign Rights**. The **User** Policy page appears.

- Click or tap a **Transaction Type**. The **Rights** tab appears.

- Do the following:

    ◗ Click or tap **Enable** to enable the Transaction Type.

    ◗ Click or tap the icons for **Draft, Approve, Cancel,** and **View Online Activity** to assign
       rights to the user.

- **[Optional]** If the type is a financial transaction and the user can approve the type, click or tap **Limits**.
   The **Limits** tab appears. Click or tap a **limit**, then enter the limit.

- **[Optional]** Click or tap **Overview** and repeat previous steps to assign additional Transaction Types
   to the user.

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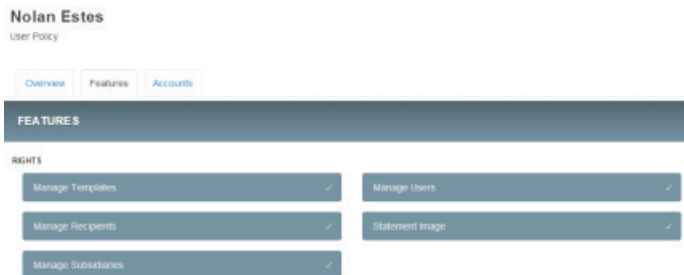
- Click or tap **features** that you want to assign to the user.

- On the **User Policy** page, click or tap **Accounts**. The **Accounts** page appears.
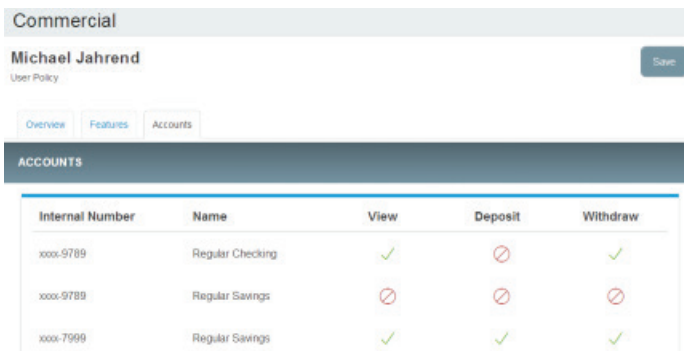
- For each account, click or tap the icon in each of the following columns to configure access:

    ◗ **View**

    ◗ **Deposit**

    ◗ **Withdraw**

- Click or tap **Save**.

- Provide the new Username and default password to the new user.

MANAGING RECIPIENTS

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

Recipient Management page grid view
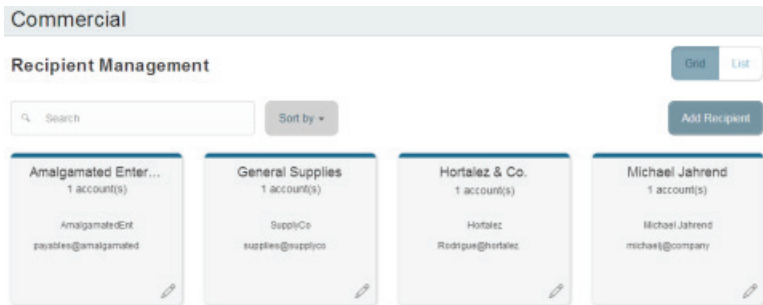
Recipient Management page list view
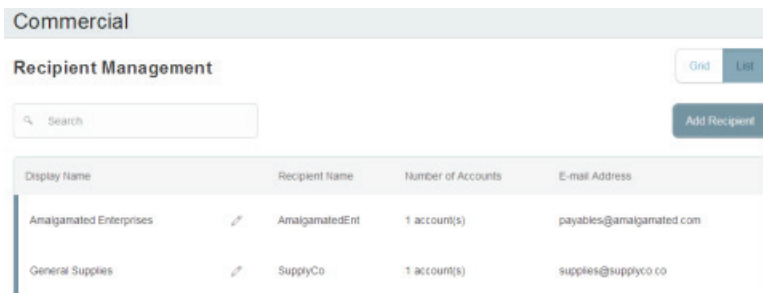
Searching for a recipient

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

To search for a recipient

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

Adding a recipient

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

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

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

To add a recipient

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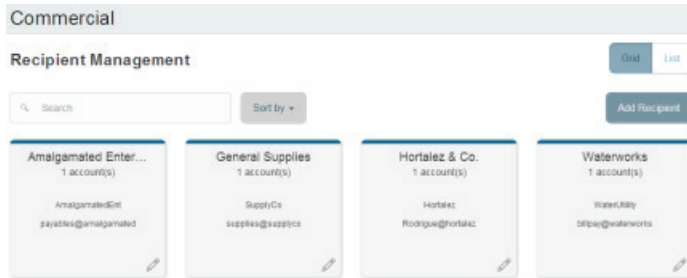
- On the **Recipient Management** page, click or tap **Add Recipient**. The **Add Recipient** page appears.

- On the **Recipient** Detail tab, do the following:

  - Enter the **Display Name**. The display name appears in the Online Banking service and CCBMobile app to help you recognize the recipient.

  - Enter the **ACH Name**.

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

  - **[Optional]** If your configuration requires an **SEC code** for each recipient, select **Individual** or **Company**.

  - **[Optional]** If your configuration requires an **ACH class code** for each recipient, select **Individua**l (PPD) or **Company** (CCD).

  - **[Optional]** Enter the **E-Mail Address**. If you enter an e-mail address, we can notify the recipient when a transaction processes.

  - From the **Country** drop-down list, select the country. The address fields change based on the country selection.

  - Enter the **postal address information**.

- Click or tap **Add Account**. The **Account – New** tab appears.

- Click or tap one of the following Payment Types:

    - **ACH Only**

    - **ACH and Wire Only**

    - **Wire Only**

- In the **Account Detail** area, do the following:

    - Click or tap the **account type** in the **Account Type** field.

    - Enter the **account number** in the **Account field**.

    - **[Optional, for Treasury users only]** Enter the **FI name** or **FI routing number**. As you type, relevant results will appear in a drop-down list from which you can select the appropriate value. After you select a value, several fields will populate with values automatically, depending on the payment type.

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

    - **[Optional]** For the ACH and ACH and Wire payment types, enter the **routing number** in the **ACH Routing Number** field. You must enter a valid routing number.

- **[Optional]** If you plan to use the account with wire transfers, do the following in the **Beneficiary** area:

    - Enter the **Beneficiary FI Name**.

    - From the **Country** drop-down list, select the **country**. The address fields change based on the country selection.

    - Enter the **Wire Routing Number**.

    - Enter the **postal address information**.

- **[Optional]** If you plan to use the account with **wire transfers** and the beneficiary financial institution requires an **intermediary financial institution**, do the following in the **Intermediary** area:
  - Enter the **Intermediary FI Name**.
  - From the **Country** drop-down list, select the **country**. The address fields change based on the country selection.
  - If the country is the United States, enter the **ABA number**. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC numbers**.
  - Enter the **postal address information**.
- Click or tap **Create Recipient**. The new recipient appears in the **Recipient Management** page.

  TIP: Repeat the last four steps to add additional associated accounts to the recipient.

Editing a recipient

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

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

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

To edit a recipient on the Recipient Management page

- In the **navigation** menu, click or tap **Commercial > Recipients**. The **Recipient Management** page appears.
- Click or tap the **User** to give users access to the template, then click or tap **Next**.

  The **Recipient & Amount** tab appears.
- Find the recipient that you want to edit and click or tap the **edit icon** (✎) for the recipient. The **Edit Recipient** page appears.
- Do one or more of the following:
  - To edit contact information, make any required changes on the **Recipient Detail** tab.
  - To edit account information, click or tap the **tab for the account that you want to edit**. Make any needed changes to the account details.
- Click or tap **Save Recipient**.

To edit a recipient when you create a payment or template

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

  NOTE: If you create a new payment, the **Recipient & Amount** tab may appear first instead of the **Info & Users** tab.

- Enter a **Template Name**.

- Click or tap the **User** to give users access to the template, then click or tap **Next**.
  The **Recipient & Amount** tab appears.

- Locate the recipient that you want to edit. Click or tap the **edit icon** (✎) for the recipient.
  The **Edit Recipient** page appears.

- Do one or more of the following:

  - To edit **contact information**, make changes on the **Recipient Detail** tab.

  - To edit **account information**, click or tap the **tab for the account that you want to edit**.
    Make changes to the account details.

- Click or tap **Save Recipient** to save changes. The **Recipient Management** page appears.

- Click or tap **Review & Submit**. The **Review & Submit tab** appears.

- Click or tap **Save**.

To edit a recipient in an existing payment or template

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.

- Click or tap an **existing template** or **payment**. The **Info & Users** page appears.

- Click or tap **Next**. The **Recipient & Amount** tab appears.

- Locate the recipient that you want to edit. Click or tap the **edit icon** (✎) for the recipient.
  The **Edit Recipient** page appears.

- Do one or more of the following:

  - To edit **contact information**, make changes on the **Recipient Detail** tab.

  - To edit **account information**, click or tap the **tab for the account that you want to edit**.
    Make changes to the account details.

- Click or tap **Review & Submit**. The **Review & Submit tab** appears.

- Click or tap **Save**.

Editing the templates associated with a recipient

The account tab on the Edit Recipient page lists all of the templates that include the account. If your rights permit it, you can edit the template or select an alternate account to use.

To edit the templates associated with a recipient account

- In the **Menu**, click or tap **Commercial > Recipients**. The **Recipient Management** page appears.

- Locate the recipient that you want to edit and click or tap the **edit icon** (✎) for the recipient.
  The **Edit Recipient** page appears.

- Click or tap the **tab for the account that you want to view**. The **account tab** appears.

- Make any needed changes to the template. When your changes are complete, click or tap **Save Recipient** to save your changes and return to the **Recipient Management** page.

To select an alternate account to use in a template

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

Deleting a recipient

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

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

To delete a recipient

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

MANAGING SUBSIDIARIES

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

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

Subsidiary Management page grid view

Subsidiary Management page list view

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

Required subsidiary fields

Payment type	Required fields
ACH Payment ACH Receipt ACH Collection ACH Batch Payroll	ACH Header Tax ID
Domestic wire transfer International wire transfer	Wire Header Address

Searching for a subsidiary

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

To search for a subsidiary

- In the **navigation** menu, click or tap **Commercial > Subsidiaries**. The **Subsidiary Management** page appears.

- Click or tap the **Search** field and enter your search text. You can search for all or part of the **subsidiary name**, the **ACH name, Wire Header**, or the **Tax ID**. The search results appear on the **Subsidiary Management** page.

Adding a subsidiary

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

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

To add a subsidiary

- In the **navigation** menu, click or tap **Commercial > Subsidiaries**. The **Subsidiary Management** page appears.

- Click or tap **Add Subsidiary**. The **Add Subsidiary** page appears.

- Do the following:

  - In the **Name** field, enter a **name** for the subsidiary.

  - In the **Payment Types** area, click or tap one of the following to select the payment types for the subsidiary:

    ◗ **ACH & Wire**

    ◗ **ACH**

    ◗ **Wire**

  - **[Optional]** In the **ACH Header** field, enter the **ACH header** to use. It feeds the **Company Name** of the **Batch Header** record.

  - **[Optional]** In the **ACH Tax ID** field, enter the **tax ID number** to use.

  - **[Optional]** In the **Wire Header** field, enter the **wire header** to use. The Wire Header has a limit of 35 characters and feeds the originator name on the 5000 tag.

  - **[Optional]** If performing a wire transfer, enter the **postal address**.

- Click or tap **Create Subsidiary**. The new subsidiary is saved and the **Subsidiary Management** page appears.

Editing a subsidiary

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

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

To edit a subsidiary on the Subsidiaries Management page

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

To edit a subsidiary when you create a payment or template

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

Deleting a subsidiary

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

To delete a subsidiary

- In the **Menu**, click or tap **Commercial > Subsidiaries**. The **Subsidiary Management** page appears.

- Locate the subsidiary that you want to delete. You can browse or search to locate the subsidiary. Click or tap the **edit** icon (✎). The **Edit Subsidiary** page appears.

- Click or tap **Delete Subsidiary**. The **Delete Subsidiary** page appears.

- Click or tap **Delete Subsidiary**. The **Subsidiary Deleted** page confirms deletion.

- Click or tap **Close** to return to the **Subsidiary Management** page appears.

CREATING AND MANAGING PAYMENTS AND TEMPLATES

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

CREATING A PAYMENT OR A TEMPLATE

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

Payments page

See "How rights control payments and templates" for more information on user rights.

NOTE: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1".

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

Creating a single-recipient payment or template

The following payment and Transaction Types include a single recipient:

- ACH Payment
- ACH Receipt
- Domestic Wire
- International Wire

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

- ACH Receipt
- ACH Collection

To create a single-recipient payment or template

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.
- Do one of the following:
  - In the **New Template** drop-down list, click or tap the **template type** you want to create.
    The **Info & Users** tab appears first. Continue to the next step to enter Template Name information.
  - In the **New Payment** drop-down list, click or tap the **payment type** you want to create.
    For some payment types, the **Recipient & Amount** tab appears first instead of an **Info & Users** tab.
    Continue to the step detailing Recipient & Amount tab info.
- To enter Template Name information:
  - In the **Template Name** field, enter a **name** for the template.
  - In the **Grant User Access** area, select the **check box** for each user that you want to assign access to the template. You can browse or search for user names.

  TIP: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

  - Click or tap **Next**. The **Recipient & Amount** tab appears.

- **[Optional]** If you are creating an **ACH Payment** or **ACH Receipt** and your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options. This filters the recipients so that only the selected SEC Code recipients will appear.

TIP: If the SEC code classification is not enabled at the recipient level, you must still choose whether the payment is PPD or CCD within this step; however, the recipients will not be filtered.

- On the **Recipient & Amount** tab, do one of the following:

  - Click or tap **Add Recipient** to add a recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.

  - Click or tap **Account-New** to enter account information for the recipient, then click or tap **Create Recipient**. **Continue** to the next step.

  - If you have the **Manage Recipients** feature assigned, click or tap a **recipient** to add it to the payment or template.

- **[Optional]** If the recipient has multiple accounts, the **Select Account** page appears. Select the **check box** for the account to use, and click or tap **OK**. The recipient appears on the **Recipient & Amount** tab.

- In the **Amount** field in the recipient card or list item, enter the **amount**.

- **[Optional]** If you are creating an **International Wire**, select the **currency** for the transfer from the drop-down list.

- Review the settings for the recipient and click or tap **Next**. The **Subsidiary** tab appears if your configuration requires subsidiaries.

TIP: See "Recipient information in a payment or a template" for information.

- **[Optional]** Click or tap the **subsidiary** to use, and click or tap **Next**. The **Account** tab appears.

- Select the **check box** for the account to use, and click or tap **Next**. The **Review & Submit** tab appears.

- Click or tap the **Effective Date** field, and click or tap the **date**.

- **[Optional]** To create a **recurring payment or template**, do the following:

    - Click or tap **Set Schedule**. The **Schedule Recurring Transfer** window appears.

    - Click or tap a **date** on the calendar, or click or tap **Repeat Forever**.

    - Click or tap **Save**.

- The options available on the **Review & Submit** tab vary, depending on your rights. Do one of the following:

    - Click or tap **Save** to save a new template or changes to an existing template.

    - Click or tap **Approve** to approve the payment or template.

    - Click or tap **Draft** to draft the payment or template.

    - Click or tap **Cancel** to cancel the payment or template.

Company Entry Description for ACH Transaction Types

NACHA file formats include a Company Entry Description (CED) in the Batch Header record that is intended to describe the purpose or intent of a transaction. When enabled, you make an entry into the CED field or leave CED blank in the payment and template workflows. A value is automatically inserted in this field if you do not enter a value during a payment workflow. For privacy reasons, only Users or User Roles with access to CED will be able to see the CED entries in the Activity Center for privacy reasons.

Company Entry Description Field Options

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

Creating a multi-recipient payment or template

The following Transaction Types include multiple recipients:

- ACH Batch
- ACH Collection
- Payroll

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account.

When you create a multi-recipient payment, you can add recipients and amounts manually. You can also import a file to create a payment.

See "Using imported files" for more information on importing files.

To create a multi-recipient payment or template

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.
- Do one of the following:
  - In the **New Template** drop-down list, click or tap the **template type** to create.
    The **Info & Users** tab appears. **Continue** with Step 3.
  - In the **New Payment** drop-down list, click or tap the **payment type** to create. For some payments, the **Recipient & Amount** tab appears first instead of an **Info & Users** tab. Continue with Step 4.

- Do the following:

  - In the **Template Name** field, type a **name** for the template.

  - In the **Grant User Access** area, select the **check box** for each user that you want to assign access to the template. You can browse or search for user names.

  TIP: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

  - Click or tap **Next**.

- The **Recipient & Amount** tab appears. If your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options.

- Do one of the following:

  - Click or tap **Add Recipient** to add a new Recipient record to apply to the payment.
    If you have the Manage Recipients feature assigned, you can save the recipient to use again later.

  - Select the **check box** for each Recipient you want to add.

- **[Optional]** If the recipient has multiple accounts, the **Select Account** page appears. Select one or more **accounts** to add to the payment, and click or tap **OK**. The recipient appears in the **Recipient & Amount** tab.

- Enter the amount for each account in the **Amount** field.

- **[Optional]** Repeat previous steps for each recipient that you want to add. You can click or tap the **copy** icon (🗐) to create an additional transaction to an already selected recipient.

TIP: See "Recipient information in a payment or a template" for information about the card and the list details.

- On the **Recipients & Amount**s page, click or tap **Next**. If your configuration requires subsidiaries, the **Subsidiary** tab appears.

- **[Optional]** Click or tap the **subsidiary** to use, and click or tap **Next**. The **Account** tab appears.

- Select the **check box** for the account to use, and click or tap **Next**. The **Review & Submit** tab appears.

- Click or tap the **Effective Date** field, then click or tap the **date** to process the payment or template.

- **[Optional]** To create a recurring payment or template, do the following:

  - Click or tap **Set Schedule**. The **Schedule Recurring Transaction** window appears.

  - Click or tap a **date** on the calendar, or click or tap **Repeat Forever**.

  - Click or tap **Save**.

- The options available on the **Review & Submit** tab vary, depending on your rights. Do one of the following:

  - Click or tap **Save** to save a new template or changes to an existing template. You must save a template before you can draft a payment based on the template.

  - Click or tap **Approve** to approve the payment or template to each recipient.

  - Click or tap **Draft** to draft the payment or template.

  - Click or tap **Cancel** to cancel the payment or template.

Creating a Payroll payment or template

A Payroll payment or template is an ACH Batch to multiple recipients or recipient accounts within a single transaction at the same time.

TIP: If your configuration requires SEC codes for each recipient, only recipients assigned as Individuals (SEC code PPD) appear in the recipient list when you create a Payroll payment or template.

When you create a Payroll, you can add recipients and amounts manually. You can also import a file to create a payment.

See "Creating a Payroll payment or template with split payments" and "Using imported files" for more information.

To create a Payroll payment or template

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.
- Do one of the following:
    - Click or tap **New Template > Payroll**. The **Info & Users** tab appears first. Continue with Step 3.
    - Click or tap **New Payment > Payroll**. The **Recipient & Amount** tab appears first instead of an **Info & Users** tab. Continue with Step 4.
- Do the following:
    - In the **Template Name** field, type a **name** for the template.
    - In the **Grant User Access** area, select the **check box** for each user that you want to assign access to the template. You can browse or search for user names.
    - Click or tap **Next**.

TIP: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

- If you are creating a template, the **Recipient & Amount** tab appears. Do one of the following:
    - Click or tap **Add Recipient** to add a new Recipient record to apply to the payment. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
    - Click or tap an existing **Recipient** to add it to the payment or template.
    - Select an **Account check box**. Click **OK**.
- **[Optional]** If the recipient has multiple accounts, select the **check box** for each account to add, and click or tap **OK**.
- Enter the **amount** for each account in the **Amount** field, then click or tap **OK**.
- On the **Recipient & Amount** tab, review the settings for the recipient and add additional recipients if necessary. You can also click or tap the **copy** icon (🗐) to create an additional payment or template to the recipient.

TIP: See "Recipient information in a payment or a template" for information about the recipient information.

- When you finish adding recipients, click or tap **Next**.

- **[Optional]** If your configuration allows you access, the **Subsidiary** tab appears. Click or tap the **subsidiary** to use, then click or tap **Next**. The **Account** tab appears.

- Select the **check box** for the account to use, and click or tap **Next**. The **Review & Submit** tab appears.

- Click or tap the **Effective Date** field, then click or tap the **date**.

- **[Optional]** To create a recurring payment or template, do the following:

  - Click or tap **Set Schedule**. The **Schedule Recurring Transaction** window appears.

  - Select when the **payment** or **template** should recur.

  - Select a **date** from the calendar. If you want to repeat the transaction indefinitely, click or tap **Repeat Forever**.

- The options available on the **Review & Submit** tab vary, depending on your user rights. Do one of the following:

  - Click or tap **Save** to save a new template or changes to an existing template. You must save a template before you can draft a payment based on the template.

  - Click or tap **Approve** to approve a payment or template.

  - Click or tap **Draft** to draft a payment or template.

  - Click or tap **Cancel** to cancel the payment or template.

Creating a Payroll payment or template with split payments

A Payroll payment or template also allows you to split a single payment amount to recipients. You can create a split payment for each recipient in a payroll. If your configuration requires an SEC code for each recipient, only recipients assigned as Individuals (SEC code PPD) appear in the recipient list when you create a Payroll payment or template.

To create a Payroll payment or template with split payments

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.
- Do one of the following:
  - Click or tap **New Template > Payroll**. Continue with Step 3.
  - Click or tap **New Payment > Payroll**. Continue with Step 4.
- If you are creating a template, the **Info & Users** page appears. Do the following:
  - In the **Template Name** field, type a name for the template.
  - In the **Grant User Access** area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.
  - Click or tap **Next**.

TIP: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

- On the **Recipient & Amount** tab, do one of the following:

  - Click or tap **Add Recipient** to add a new Recipient record to apply to the payment. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.

  - Click or tap an **existing Recipient** to add it to the payment or template.

TIP: On the Recipient & Amount tab, click or tap Show Split Details to view the details of all splits for recipients. Click or tap Hide Split Details to hide the details.

- **[Optional]** If the recipient has multiple accounts, the **Select Account** page appears.

- Click or tap the **three-line icon**. The **Select Account** page appears.

- Click or tap **Split**. The **Select Account** table appears with Primary and Secondary columns.

- Select the **primary account** check box for the account that is primary, then select the **secondary account** check box for the account that is secondary.

- Click or tap **OK**. The **Recipient & Amount** tab appears.
- Click or tap the **blank field** in the secondary account row and enter an **amount**. A message appears near the top of the page stating the amount is invalid. This will appear because you haven't entered a total amount yet.

- Click or tap the **primary account link** and enter the **total payment amount** in the payment row. The message disappears.

- **[Optional]** Click or tap the **blank field** in the **Addendum** column and enter a **note**.
- Click or tap **Next**. The **Subsidiary** tab appears.
- **[Optional]** Select the **check box** of the subsidiary you want to include in the split.
- Click or tap **Next**. The **Account** tab appears.

- Select the **From Account** check box of an account, then click or tap **Next**. The **Review & Submit** tab appears.

- Click or tap **Save** for templates or **Approve** for payments. A message appears confirming the payment or template was saved.

- Click or tap **Close**.

- Click or tap the **Effective Date** field, and click or tap the **date**.

- **[Optional]** To create a recurring payment or template, do the following:

  - Click or tap **Set Schedule**. The **Schedule Recurring Transfer** window appears.

  - Click or tap a **date** on the calendar, or click or tap **Repeat Forever**.

  - Click or tap **Save**.

- The options available on the **Review & Submit** tab vary, depending on your rights. Do one of the following:

  - Click or tap **Approve** to approve the payment.

  - Click or tap **Draft** to draft the payment.

  - Click or tap **Cancel** to cancel the payment.

See "Recipient information in a payment or a template" for information.

USING IMPORTED FILES

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

You may import the recipients and amounts from a file that you create outside of the Online Banking service or CCBMobile app. The file that you upload must be in a specified format.

TIP: To use splits in an imported file, include each split as a separate line in the imported file.

Updating amounts for recipients in a template

When you create an ACH Batch, or ACH Collection, or Payroll, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you must create a two-column comma-separated values (CSV) file in your accounting or other software. You do not create the CSV file in the Online Banking service or CCBMobile app.

The two-column CSV file must contain the following columns:

- Recipient name
- Amount

TIP: You can import amounts from a file for ACH Collections, ACH Payments, and Payroll.

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payment to make two payments to the same recipient.

NOTE: If we cannot match every recipient in the file and the payment, the import will fail.

To update existing recipients and amounts

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.
- On the **Payments** page, do one of the following:
  - In the **New Template** drop-down list, click the **template type** to create. The **Info & Users** tab appears.
  - In the **New Payment** drop-down list, click the **payment type** to create. The **Recipient & Amount** tab appears.
- **[Optional]** In the **Template Name** field, enter a **name** for the template.
- Click or tap **Next**.

- Do one of the following:

  - If you are creating an ACH Payment or ACH Receipt and your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options.

  - If you are creating a new payment, select **recipients** to add to the payment. You can also edit amounts for the recipient's account.

  - **[Optional for multi-recipient templates and payments]** Click or tap **Import Amounts**. The **Open** dialog box appears.

  - In the **Open** dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.

- On the **Recipient & Amount** tab, verify the recipients, the amounts, and the settings, and click or tap **Next**. If your company uses subsidiaries, the **Subsidiary** tab appears. If it doesn't have subsidiaries, the **Account** tab appears.

TIP: See "Recipient information in a payment or a template" for more information about recipient details.

- **[Optional]** Click or tap the **subsidiary** to use, and click or tap **Next**. The **Account** tab appears.

- On the **Account** tab, select the **check box** for the account to use, then click or tap **Next**. The **Review & Submit** tab appears.

- Click or tap the **Process Date** (for ACH PassThru) or **Effective Date** field, and click or tap the **date**.

- **[Optional]** To create a recurring payment or template, do the following:

  - Click or tap **Set Schedule**. The **Schedule Recurring Transaction** window appears.

  - Select when the **payment** or **template** should recur.

  - Select a **date** from the calendar, or click or tap **Repeat Forever**.

  - Click or tap **Save**.

- The options available on the **Review & Submit** tab vary, depending on your user rights. Do one of the following:

  - Click or tap **Approve** to approve the changes.

  - Click or tap **Draft** to draft the changes.

  - Click or tap **Save** to save the changes.

  - Click or tap **Cancel** to cancel the changes.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

To import recipients and amounts to create a payment

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.

- In the **New Payment** drop-down list, click or tap **Payment From File**.
  The **Payment From File** page appears.

- Do the following:
  - In the **Payment Type** drop-down list, select the **Payment Type**.
  - Click or tap **Select a file to import**. The **Open** dialog box appears.

- In the **Open** dialog box, locate the file that you want to upload, and click or tap **Open**.
  The process to locate the file varies, depending on your device.

- On the **Payment From File** page, click or tap **Upload File**. The **Payment from File - Additional Information** page appears.

- Click or tap one of the **ACH Class Code** options.

- Do the following:

    - Select the **Pay From/Pay To** account.

    - **[Optional]** Select the **Subsidiary**, if required.

    - Select the **Effective Date**.

    - Click or tap **Submit**.

- In the success message, do one of the following:

    - Click or tap **Close**.

    - Click or tap **View in Activity Center**.

TIP: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing a NACHA file to create a payment

You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment. When you import a NACHA format file, the system verifies the contents of the file before we process it. If the file is missing required information, the system will prompt you for the information. If the file has any errors, the system displays an error message because it cannot process the file. If that happens, correct the errors in the file and try to upload the corrected file.

To import a NACHA file to create a payment

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.

- On the **Payments** page, in the **New Payment** drop-down list, click or tap **Payment From File**. The **Payment From File** page appears.

- Do the following:

    - In the **Payment Type** drop-down list, select the **payment type**.

    - Click or tap **Select a file to import**. The **Open** dialog box appears.

- In the **Open** dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.

- On the **Payment From File** page, click or tap **Upload File**. If we need additional information to process the file, the **Payment from File - Additional Information** page appears.

- **[Optional]** On the **Payment from File - Additional Information** page, the fields that appear depend on the missing information. Do some or all of the following:

    - Select the **Pay From/Pay To** account.

    - Select the **Subsidiary**.

    - Select the **Process Date** or **Effective Date**.

- **[Optional]** Click or tap **Submit**.

- In the success message, do one of the following:

    - Click or tap **Close**.

    - Click or tap **View in Activity Center**.

TIP: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing an ACH file with ACH PassThru

You can use ACH PassThru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches.

When you upload a file with ACH PassThru, we do a basic verification of the contents of the file before we send it to the ACH Network. However, if the file includes any errors, the errors may occur when the system processes the file.

Unlike other payment types, you do not specify an effective date for ACH PassThru files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

You create the complex NACHA-formatted file in your accounting or other software. Contact your Treasury Management Support Specialist for more information about using NACHA-formatted files and ACH PassThru.

CAUTION: If errors are detected, a message appears on the screen indicating the errors.

To import an ACH file with ACH PassThru

- In the **navigation** menu, click or tap **Commercial > ACH Pass-thru**. The **ACH PassThru** page appears.

- On the **ACH PassThru** page, click or tap **Select a file to upload**.
- Locate the file to import and click or tap **Open**. The process to locate the file varies, depending on your device.
- On the **ACH PassThru** page, click or tap the **date** to process the imported file.
- **[Optional]** Enter a memo for the file in the **Memo** field.
- Click or tap **Submit**.
- Click or tap **Close**.
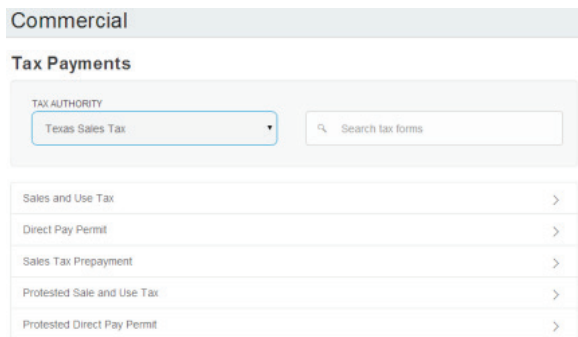
CREATING A TAX PAYMENT

You can use Online Banking or the CCBMobile app to make tax payments to a local, state, or federal tax authority. Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements.

NOTE: If an FI wants new tax forms, they must request ACH instructions directly from state and federal agencies.

To create a tax payment
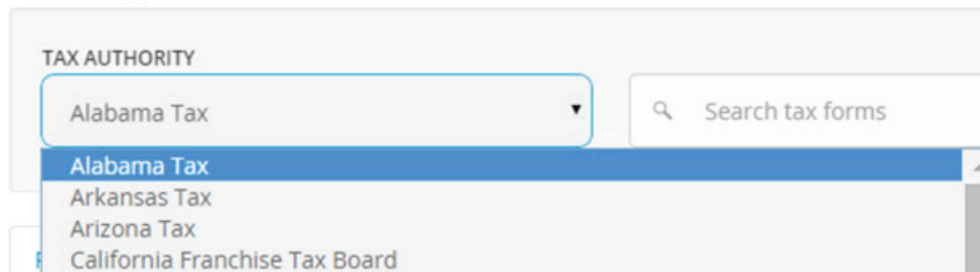
- In the **navigation** menu, click or tap **Commercial > Tax Payments**. The **Tax Payments** page appears.

- In the **Tax Authority** drop-down list, select the **tax authority** that will receive the payment.

- The **list of available payments** for that authority appears. Click or tap the **payment**. The **tax form** page appears.

- **[Optional]** You can enter information in the **search** field to find the form.

- On the tax form page, enter the **required items**. These fields will vary and can include details such as the **payment amount, effective date**, and **account routing number**.

Alabama Tax

PSA - BUSINESS PRIVILEGE TAX RETURN

PAYMENT FROM *

product customer treasury ▾

PAYMENT EFFECTIVE DATE *

Select Date 📅

TAX PERIOD END DATE *

Select Date 📅

FROM ACCOUNT *

----Select From Account:--- ▾

TO ACCOUNT

08264643

TO ACCOUNT ROUTING NUMBER

062001186

PAYMENT AMOUNT *

* - Indicates required field

Submit

- Click or tap **Submit** to submit the payment. A **message** appears confirming the transaction.

CAUTION: If you have insufficient funds and try to submit the payment, it won't go through. You will be prompted to change the payment amount.

NOTE: Be sure to select from the proper Subsidiary record (where applicable) when making a federal tax payment (requires 9 digits in the tax ID) or state tax payments (usually requires 10 digits in the tax ID). If both state and federal tax IDs are required per the credit instructions, the tax payment page will present the user with a blank field for the state tax ID.

MANAGING TEMPLATES

On the Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Sample grid view
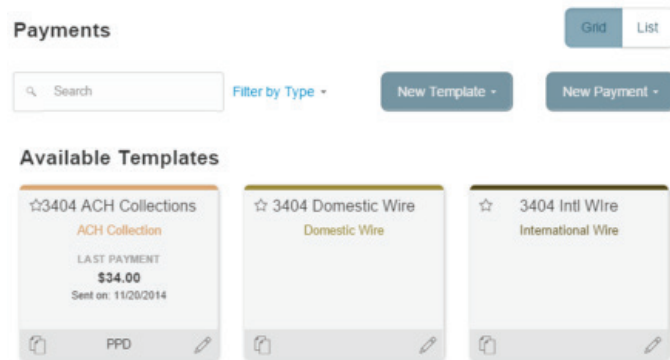
Sample list view
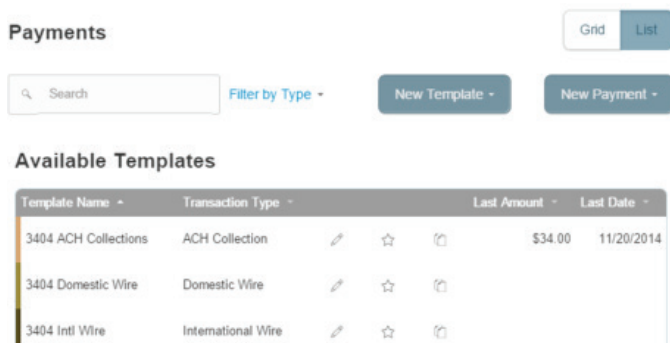
Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons

Icon	Task
☆	Mark the template as a favorite.
✎	Edit or delete the template.
▢	Copy the template.

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.

Searching for a template

On the Payments page, you can search for a template.

To search for a template

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.

- Enter your **search text** in the **Search** field. The templates that match the search text appear on the **Payments** page.

Filtering a template

On the Payments page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.

Filter list
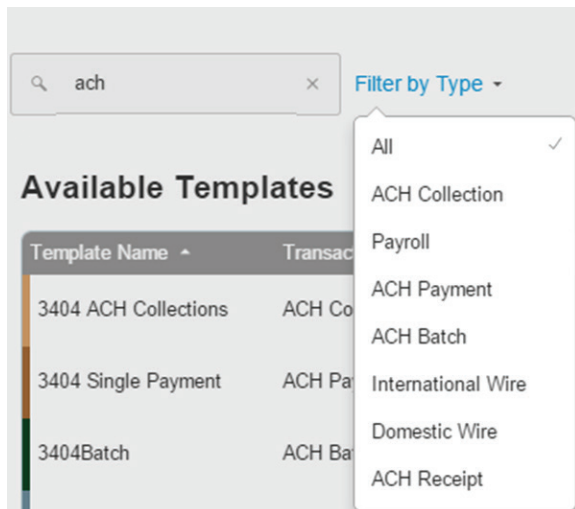
To filter a template

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.

- On the **Payments** page, in the **Filter by Type** drop-down list, click or tap one of the following:

    - **All** to show all templates.

    - **Any Transaction Type** name to show templates of that type. Templates of the selected type appear on the Payments page.

Editing a template

If you have the Manage Templates feature assigned, you can use the Payments page to edit any template. If you have the Draft right for a Transaction Type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.

NOTE: The Manage Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

See "Creating a single-recipient payment or template" for more information on template settings.

To edit a template

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.
- Click or tap the **edit** icon (✎) of the template that you want to edit. The **Info & Users** tab for the template appears.
- Make any needed changes to the template settings on the following tabs:
    - **Info & Users**
    - **Recipient & Amount**
    - **Subsidiary**
    - **Account**
- Click or tap **Review & Submit**.
- On the **Review & Submit** tab, click or tap **Save**. The **Template Saved** page appears.
- Click or tap **Close**. The **Payments** page appears.

Copying a template

You can use the Payments page to copy an existing template, make changes, and save the copy.

To copy a template

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.
- On the **Payments** page, locate the **template that you want to copy**. You can browse or search to locate the template.
- Click or tap the **copy** icon (⎘) for the template. The **Info & Users** page appears.
- Make any needed changes to the template settings.
- Click or tap **Review & Submit**.
- On the **Review & Submit** tab, click or tap **Save**. The **Template Saved** page appears.
- Click or tap **Close**.

Deleting a template

You can use the Payment page to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.
- On the **Payments** page, click or tap the **edit** icon (✎) of the template that you want to delete. The **Info & Users** page for the template appears.
- Click or tap the **delete** icon (🗑). The **Delete Template** page appears.
- Click or tap **Delete Template**. The **Template Removed** page appears confirming deletion.
- Click or tap **Close**. The **Payments** page appears.

Marking a template as a favorite

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments page. You can mark any template that you can access as a favorite.

To mark a template as a favorite

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.

- Locate the **template that you want to mark as a favorite**. You can browse or search to locate the template.

- Click or tap the **favorite** icon (☆) for the template.

CREATING A PAYMENT FROM A TEMPLATE OVERVIEW

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.

See "How rights control payments and templates" for more information.

Creating a payment from an existing template

The templates that you can use appear in the Available Templates area on the Payments page.

To create a payment from an existing template

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears with the templates that you can access.
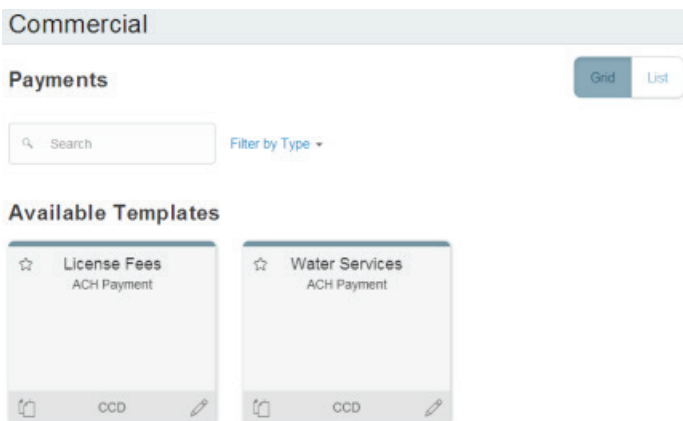
- Click or tap the **edit** icon (✏) of the template that you want to use. The **Info & Users** tab appears.

Payments - ACH Receipt

- Do the following:

   - In the **Template Name** field, enter a **name** for the template.

   - In the **Grant User Access** area, select the **check box** for each user that you want to assign access to the template. You can browse or search for user names.

TIP: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

   - Click or tap **Next**. The **Recipient & Amount** tab appears.

- **[Optional]** If you are creating an ACH Payment or ACH Receipt and your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options. This filters the recipients so that only the selected SEC Code recipients will appear.

- **[Optional]** On the **Recipient & Amount** tab, do one of the following:

  - Click or tap **Add Recipient** to add a recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.

  - Click or tap **Account-New** to enter account information for the recipient, then click or tap **Create Recipient**. Continue to the next step.

  - If you have the **Manage Recipients** feature assigned, click or tap a **recipient** to add it to the payment or template.

- **[Optional]** If the recipient has multiple accounts, the **Select Account** page appears. Select the **check box** for the account to use, and click or tap **OK**. The recipient appears on the **Recipient & Amount** tab.

- In the **Amount** field in the recipient card or list item, enter the **amount**.

- **[Optional]** If you are creating an International Wire, select the **currency** for the transfer from the drop-down list.

- Review the settings for the recipient and click or tap **Next**. The **Subsidiary** tab appears if your configuration requires subsidiaries.

  TIP: See "Recipient information in a payment or a template" for information about the card and the list details.

- Click or tap the **Effective Date** field, and click or tap the **date**.

- **[Optional]** To create a recurring payment or template, do the following:

  - Click or tap **Set Schedule**. The **Schedule Recurring Transfer** window appears.

  - Click or tap a **date** on the calendar, or click or tap **Repeat Forever**.

  - Click or tap **Save**.

- The options available on the **Review & Submit** tab vary, depending on your rights. Do one of the following:

  - Click or tap **Save** to save a new template or changes to an existing template.

  - Click or tap **Approve** to approve the payment or template.

  - Click or tap **Draft** to draft the payment or template.

  - Click or tap **Cancel** to cancel the payment or template.

VIEWING OR CANCELING A PAYMENT

If your rights allow it, you can use the Payments page or the Activity Center page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Activity Center page.

Viewing a payment

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

- Payments
- Activity Center

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

To view a payment on the Payments page

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.

- The **Search transactions** area lists all of the pending and processed payments.
  You can also filter transactions by **Type**. Do one of the following:

  - Click or tap **Pending** to browse the pending payments.

  - Click or tap **Processed** to browse the processed payments.

  - Click or tap in the **Search transactions** field, and enter your search text. The search results appear
    on the **Payments** page.

- After you locate a **payment**, click or tap it for more details. The **payment details** page appears.

- **[Optional]** On the **payment details** page, click or tap **View in Activity Center**.
  The **Activity Center** page with the payment details appears.

To view a payment on the Activity Center page

- In the **Menu**, click or tap **Transactions > Activity Center**.

- On the **Activity Center** page, do one of the following:

  - Click or tap **Single Transactions** to view a single payment.

  - Click or tap **Recurring Transactions** to view a recurring series of payments.

- Browse to locate the payment that you want to view.

- Click or tap the **payment**. The **payment details** appear.

Canceling a payment

You can use the Activity Center page to cancel a payment. If you have the right to cancel a payment, you can cancel it only
if the status is Drafted, Authorized, or Pending.

To cancel a single payment

- In the **Menu**, click or tap **Transactions > Activity Center**. Single transactions appear on
  the **Activity Center**.

- Click or tap the **payment** that you want to cancel. The **transaction details** appear.

- In the **Actions** drop-down list, click or tap **Cancel**. A **message** appears asking you to
  confirm the cancellation.

- Click or tap **Confirm**.

- Click or tap **Close** to return to **Activity Center**.

Cancel series option

Regular Checking - (xxxx-9654)	$3.00 Actions ▾
Regular Checking - (xxxx-9654)	Cancel series
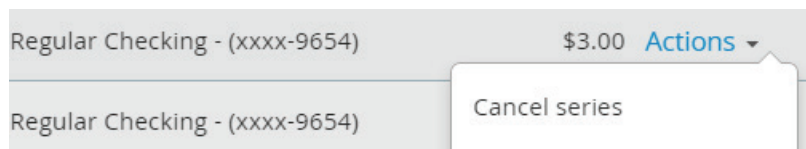
To cancel all future occurrences of a recurring payment

- In the **Menu**, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.

- Click or tap **Recurring Transactions**. The **list of recurring transactions** appears.

- In the row of the payment you want to cancel, click or tap **Cancel series**. A **message** appears asking for confirmation.

- Click or tap **Confirm**. The **Transaction Cancelled** page appears confirming cancellation.

- Click or tap **Close** to return to **Activity Center**.

SENDING NOTIFICATIONS TO APPROVERS

On the Payments page, you can send a notification to eligible approvers to request approval for drafted transactions. This functionality applies to both Dual Approval and drafted transactions.

See "Configuring a mobile authorization code" for information about configuring mobile approval.

To send notifications to approvers

- In the **Menu**, click or tap **Commercial > Payments**. The **Payments** page appears.

- Submit a drafted Commercial payment.

- On the **draft confirmation** message, click or tap **Send notification** button.

- The approver is notified of the transaction by e-mail or phone. The approver then logs in to approve the transaction.

APPROVING PAYMENTS OVERVIEW

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See "Rights to Transaction Types" for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status then changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the Transaction Type. In addition, the payment cannot exceed the user approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page. Commercial transactions require only one approval where Treasury transactions can require between 1-5 approvals according to Company policy.

In addition, pending approvals may appear in the Quick Actions on the Home page. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.

TIP: You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See "Copying a transaction" for information about copying transactions.

Depending on your security needs and how we configure your account, some transactions may require action by two users. In Commercial, if dual action is required for a transaction, the same user cannot draft the transaction and approve it. Treasury does not support dual action as there are multiple approvals instead.

Approving payments

You can approve a payment in the following ways:

- On the Payments page
- On the Activity Center page

To approve a payment on the Payments page

- In the **navigation** menu, click or tap **Commercial > Payments**. The **Payments** page appears.
- On the **Payments** page, the Search transactions area lists all of the pending and processed payments. Click or tap the **payment** that you want to approve.
- In the status message, click or tap **View in Activity Center**. The **Activity Center** page appears, with the payment details visible.
- In the drop-down list, click or tap **Approve**.
- **[Optional]** If you use a Symantec VIP Token code to authorize transactions, enter the **current code** on the token when prompted.
- When the approval is complete, the **Activity Center** page appears. The status of the items changes to Authorized.

To approve one or more payments on the Activity Center page

- In the **navigation** menu, click or tap **Transactions > Activity Center**. The **Activity Center** page appears.
- Browse or search for the payments that you want to approve.
- On the **Activity Center** page, do one of the following:
  - To approve a single payment, click or tap the **Actions** drop down list in the row of the payment you want to approve. Click or tap **Approve**.
  - To approve multiple payments, select the **check box** for each payment
  - Click or tap **Actions** column, then click or tap **Approve Selected**.
- **[Optional]** If you use a Symantec VIP Token code to authorize transactions, enter the **current code** from the token when prompted.
- When prompted, click or tap **Confirm** to verify the approval. A **message** confirms the approval.
- Click or tap **Close**. The status of the items will change to Authorized on the **Activity Center** page.

  CAUTION: If you don't have the right to approve a payment, an error message appears.

FINDING OFFICES AND ATMS AND VIEWING NEWS

You can use the Online Banking service or CCBMobile app to locate an office or an ATM or to view news or rates from Capital City Bank. This section includes information and detailed instructions for finding locations and viewing news.

Finding an office or ATM

On the Offices page, you can view offices and ATMs in a list and on a map. We use the built-in location services in your browser or mobile device to determine your location. When you search for a location, your browser or device may ask for permission to access location information. If your location is available, offices or ATMs are sorted by their distance from you. If your location is not available, a default list of offices and ATMs appears.

To find an office or ATM location

- In the **navigation** menu, click or tap **Offices**.
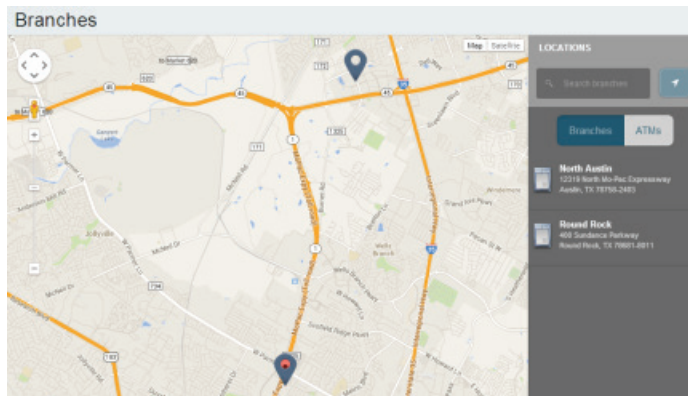
- Do one of the following:
  - To view offices, click or tap **Offices**.
  - To view ATMs, click or tap **ATMs**.
- On the **Offices** page, do one of the following:
  - **Tap** and **drag**, or **use your mouse** to scroll or zoom in and out of the map.
  - **Browse** the locations list.
  - Click or tap the **Search offices** field and enter a **city, state**, or **ZIP code** to search.
  - Click or tap a **location** for more information about the office or ATM.
  - **[Optional]** In the location details, click or tap **Get Directions** for directions to the office or ATM.

VIEWING NEWS OR RATES

You can view the latest news and rates while managing your financial information.

To view a news item on the News page

- In the **navigation** menu, click or tap **News**. The **News** page appears.
- Do one or more of the following:
  - Read headlines or the first part of any story on the news page.
  - Click or tap **More** to read the article.

To view rates

- In the **navigation** menu, click or tap **News**. The **News** page appears. Rates appear in the Sidebar on the News page.

CONFIGURING SETTINGS

You can configure your settings in the Online Banking service or CCBMobile app. This section includes background information about the settings that you can configure. It also includes detailed instructions for updating profiles, selecting themes, configuring text banking, and managing other settings.

UPDATING YOUR PROFILE OVERVIEW

You can update your contact information in your profile. The information in the profile is used as contact information and to fill out certain forms.

Profile page

CAUTION: Updating your online profile does not update the address on file for your account. See "Requesting an address change" for more details.

We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address.

See "Configuring secure delivery contact information" for information.

Updating your profile

Use the Profile page to update your contact information and other profile settings.

To update your profile

- In the **navigation** menu, click or tap **Settings > Profile**. The **Profile** page appears.
- Make any needed changes to the contact information.
- Click or tap **Submit Profile**. A **Profile Updated Successfully** message appears at the bottom of the profile.

Address change overview

You can use the Online Banking service and CCBMobile app to request that we update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.

NOTE: This page may not be available depending on the configurations of Capital City Bank Online Banking.

Requesting an address change

You can use the Address Change page to ask us to change your address.

To request an address change

- In the **navigation** menu, click or tap **Settings > Address Change**. The **Address Change** page appears.
- Do the following:
  - Make any needed changes to your contact information.
  - In the **Select an Account** list, click or tap one or more accounts to include, or click or tap **Select All**.
- Click or tap **Submit**.
- On the **success** message, click or tap **Close**.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name for each account.
- The order and organization of the accounts on the Home page
- **[Optional]** Text banking settings

See "Configuring text banking" for information.

To configure an account display name

- In the **navigation** menu, click or tap **Settings > Account Preferences**. The **Account Preferences** page with a list of accounts grouped by type appears.
- Locate the account that will have a display name. Enter a **name** in the **Display Name** field.
  The display name appears instead of a generic name in the Online Banking service and CCBMobile app.
- Click or tap **Submit** to complete the change.

To configure the order that accounts appear in

- In the **Account Preferences** page, enter a value in the **Order** field for each account.
- Click or tap **Submit**.

NOTE: A 0 indicates that an account should appear first.

Selecting a theme and a language

A theme allows you to make your online and mobile banking experience more personal by selecting a look and feel that appeals to you. Different themes may change the background image, colors and some fonts, and at times, the placement of some options on the page. You can also change the preferred language in the Online Banking service and CCBMobile app.

NOTE: If no alternate themes or languages are available, the theme and language settings will not appear.

To change the selected theme

- In the **navigation** menu, click or tap **Settings > Themes**. The **Themes** page appears.
- Click or tap the **theme that you want to use**. The theme changes immediately across all of your supported devices.

To change the selected language

- In the **navigation** menu, click or tap **Settings > Themes**. The **Themes** page appears with a list of themes available in the currently selected language.
- In the **Language** drop-down list, select your **preferred language**. The language changes immediately across all of your supported devices. If the newly selected language is not compatible with the current theme, the system will select a compatible theme and list any other themes that are compatible with the language selection.

You can change your security preferences in the Online Banking service and CCBMobile app. Use your password and Username to log in. When needed, you can change them in the security preferences.

When you configure a phishing protection phrase, the phrase appears before you log in. A phishing protection phrase verifies that you are accessing our site.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.

Changing your password

You can change your account password for the Online Banking service and CCBMobile app. You use the same password for both.

See "Password tips and recommendations" for more information.

To change your account password

- In the **navigation** menu, click or tap **Settings > Security Preferences**. The **Security Preferences** page appears.
- Click or tap **Change Password**.
- Enter your **existing password** in the **Old Password** field.
- Enter your **new password** in the **New Password** field.
- Re-enter the **new password** in the **Confirm New Password** field.
- Click or tap **Change Password** to submit the change.

Changing your Username

If needed, you can change your Username. You use the same Username for both the Online Banking service and CCBMobile app.

TIP: If the Change Username tab does not appear on the Security Preferences page, contact our Client Service Center to change your Username.

To change your Username

- In the **navigation** menu, click or tap **Settings > Security Preferences**.
  The **Security Preferences** page appears.

- Click or tap **Change Username**. The **Change Username** tab appears.

- Enter the new Username in the **New Username** field.

- Click or tap **Submit**.

Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

To change your phishing protection phrase

- In the **navigation** menu, click or tap **Settings > Security Preferences**.
  The **Security Preferences** page appears.

- Click or tap **Phishing Phrase**. The **Phishing Phrase** page appears.

NOTE: The Phishing Phrase page does not appear if your account is not configured to use a phishing protection phrase.

- Enter the **phishing protection phrase** in the **My Phrase** field.

- Click or tap **Submit** to complete the process.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.

NOTE: Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

- In the navigation menu, click or tap Settings > Security Preferences. The Security Preferences page appears.

- Click or tap Challenge Code. The Challenge Code tab appears.

- Do the following:

  - Enter the challenge code in the Challenge Code field.

  - Re-enter the code in the Confirm Challenge Code field.

- Click or tap Submit.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

CAUTION: Deleting a contact is permanent.

NOTE: Contact information options may vary according to your configuration.

To add a new secure delivery contact

- In the **navigation** menu, click or tap **Settings > Security Preferences**.
  The **Security Preferences** page appears.

- Click or tap **Secure Delivery**. The **Secure Delivery Contact Information** tab appears.

- Click or tap one of the following:

  - **New E-mail Address**

  - **New Phone Number**

  - **New SMS Text Number**

- Enter the **contact information** and click or tap **Save**.

To edit a secure delivery contact

- In the **navigation** menu, click or tap **Settings > Security Preferences**.
  The **Security Preferences** page appears.

- Click or tap **Secure Delivery**. The **Secure Delivery Contact Information** tab appears.

- Locate the **method** that you want to edit and click or tap **Edit**.

- Make any needed changes to the contact information and click or tap **Save**.

To delete a secure delivery contact

- In the **navigation** menu, click or tap **Settings > Security Preferences**.
  The **Security Preference**s page appears.

- Click or tap **Secure Delivery**. The **Secure Delivery Contact Information** tab appears.

- Locate the method that you want to delete, and click or tap **Delete**.

CAUTION: You can't delete your only contact method. You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

MOBILE AUTHORIZATION CODE OVERVIEW

You can use a mobile authorization code (MAC) to approve a Commercial or Treasury transaction in a telephone call. We can send authorization requests to you at an e-mail address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
E-mail address	We send an e-mail to the address. You can log in to the Online Banking service or CCBMobile app to approve the draft.

Configuring a mobile authorization code

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.

NOTE: You must have the transaction enabled in Settings > Mobile Authorizations and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page.

To configure a mobile authorization code

- In the **Menu**, click or tap **Settings > Mobile Authorizations**. The **Mobile Authorizations** page appears.

- In the **Mobile Authorization Code** field, enter the **code**.
- Select the **Transaction Types** that you agree to approve.

- Do one or more of the following:
  - Click or tap **Add E-mail** and enter your **contact address** in the **E-Mail Address field**. Click or tap **Save**.
  - Click or tap **Add Phone** and **select the country** for the phone from the **Country** drop-down list. Enter the **phone number** in the **Phone Number** field. Click or tap **Save**.
- On the **Mobile Authorizations** page, click or tap **Submit**.

CONFIGURING TEXT BANKING

You can use text banking to send text (SMS) messages from your mobile phone or other supported device to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- **[Optional]** Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking

- In the **navigation** menu, click or tap **Settings > Text Enrollment**. The **Text Enrollment** page appears.
- Click or tap **On**.
- Enter the **number** that you want to enable for text banking in the **SMS Text Number** field.
- Click or tap **Terms and Conditions** to read the terms and conditions in another tab.
- Click or tap **Privacy Policy** and read the privacy policy in another tab.
- Select the **Agree To Terms** check box.
- Click or tap **Save**.
- In the **Enrollment Successful** message, do one of the following:
  - Click or tap **Close** to close the Text Banking settings.
  - Click or tap **Visit Preferences** to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Depending on the configuration, this Text tab may not appear.

To configure text banking preferences for accounts

- In the **navigation** menu, click or tap **Settings > Account Preferences**.
  The **Account Preferences** page appears.

- Click or tap **Text**.

- Locate each account that you want to use with text banking and do the following:

  - Enter a **name** in the **display** field.

  - In the **Order** field, enter a **number** for the account order.

- Click or tap **Submit**. The **Account Preferences Saved** page appears.

- Click or tap **Close** to return to the **Account Preferences** page.

Using text banking

To use text banking, you send a text message to Capital City Bank with a command. When the action is complete, the text message reply includes the information or the results of the action.

NOTE: A signature or any other similar text in a text banking message may cause difficulties processing text banking commands. You should disable the signature when you send a text banking command.

CAUTION: When you send or receive a text banking message, normal text message and data rates apply.

You send the text message to 226563 (BANKME). The commands will vary according to your settings. Commands may include:

Text banking commands

Command	Result
BAL	Displays the current account balance for all enabled accounts.
BAL <account nickname>	Displays the current account balance for the account that you specify.
HIST <account nickname>	Displays the recent history for the account that you specify.
XFER <from account nickname> <to account nickname> <amount>	Transfers the amount that you specify from one account to another.
LIST	Displays a list of all available text banking commands.
HELP	Displays a list of contact points for information about text banking. This may include the website address, phone number, or other information.
STOP	Disables text banking. You can also use the settings in online and mobile banking to enable and disable text banking.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number

- In the **navigation** menu, click or tap **Settings > Text Enrollment**. The **Text Enrollment** page appears.
- Enter the **new number** that you want to enable for text banking in the **SMS Text Number** field.
- Click or tap **Save**.

To disable text banking

- In the **navigation** menu, click or tap **Settings > Text Enrollment**. The **Text Enrollment** page appears.
- Click or tap **Off**.
- Click or tap **Save**.

CONFIGURING STATEMENT DELIVERY SETTINGS

You can configure statement delivery options for your accounts or review the E-Statement Delivery Agreement on the Statement Delivery page.

Statement Delivery page

NOTE: E-Statement delivery settings can vary.

To configure the statement delivery method

- In the **navigation** menu, click or tap **Settings > Statement Delivery**.
  The **Statement Delivery** page appears.
- For each account, select a **delivery method** in the **Delivery Type** drop-down list.
- **[Optional]** If you select **E-Statement** in the **Delivery Type** drop-down list, the **E-Statement Delivery Agreement** window appears. Review the agreement, and click or tap **I accept**.
- **[Optional]** Click or tap the **edit** icon (✐). The **Select Recipient** window appears. Do one of the following:
  - Click or tap the **check box** for one or more existing **delivery addresses**.
  - Click or tap in the **address field** and type a new **delivery address**. Click or tap **Add**.
- Click or tap **Save**.

To view the E-Statement Delivery Agreement

- In the **navigation** menu, click or tap **Settings > Statement Delivery**.
  The **Statement Delivery** page appears.

- On the **Statement Delivery** page, click or tap **View E-Statement Delivery Agreement**.
  The **E-Statement Delivery Agreement** page appears.

- Review the statement, then click or tap **I accept** or the **close (X)** icon to return to
  the **Statement Delivery** page.

ADDITIONAL RESOURCES

This appendix contains the following:

- "Password tips and recommendations"

- "Registering a browser or device"

PASSWORD TIPS AND RECOMMENDATIONS

A strong password helps you protect your account. To create a strong password, keep the following guidelines in mind:

- Create unique, original passwords.

- Use the longest practical password.

- Use a mix of upper and lower case letters.

- Include one or more numbers.

- Do not use repeating or adjacent characters.

- Use at least one of these special characters: `~!@#$%^&()_+={}|[]:"?,./\.

- Avoid using software or toolbars that store your password.

- Change your password regularly.

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.

- Do not reuse passwords for multiple sites.

- Never use your account numbers.

- Do not use personal contact information, such as addresses or phone numbers.

- Do not use personal information, such as your name, birthday, Social Security Number,
  passport number, or the names or information for family members or friends.

- Do not use sequences of characters such as 1234567 or abcdefg.

- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like P@ssw0rd are
  easy to guess, but can be effective when you also change the case of the letters, the length of the words,
  and misspellings, or when you use multiple unrelated words in a phrase.

- Do not use dictionary words.

TIP: Go to www.microsoft.com/security/online-privacy/passwords-create.aspx for more information on creating strong
passwords. We do not endorse or guarantee the site.

REGISTERING A BROWSER OR DEVICE

A conventional authentication system relies on two forms of identification to prove your identity: your Username and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.

TIP: Commercial users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

In the Online Banking service and CCBMobile app, we can send a secure access code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure access code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.

NOTE: Depending on your security needs, we may configure your account to use codes from VIP Service Tokens. If your account uses a token, you enter the code from the token or the VIP Access mobile app instead of a secure access code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a secure access code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access Online Banking or the CCBMobile app.

TIP: Multiple users can register the same browser or device.

You register your browser or device again in the following circumstances:

- You use a different browser on your desktop.
- You delete and reinstall the CCBMobile app.
- Your browser does not save browser cookies.
- You clear existing browser cookies.
- We reset registration for all users for security reasons.

CAUTION: Only register a browser or device if it is under your control. Do not register a browser on a public computer.

FREQUENTLY ASKED QUESTIONS

This appendix contains the following:

- "Getting started"
- "Messages and alerts"
- "Accounts"
- "Transactions"
- "Commercial and Treasury accounts"

GETTING STARTED

This section includes questions about getting started with online banking, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a browser device. If you need immediate access, contact our Client Service Center. After you verify your identify, a banker can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

- There are several possible reasons that you may need to register a browser or device again, including:
- Your browser settings are configured to delete cookies.
- Your browser cookies for online banking were removed.
- You use a browser plug-in that automatically removes browser cookies when you close the browser.
- Your account requires a secure access code each time you log in.
- You use a Symantec VIP Token for a secure access code when you log in.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled the CCBMobile app.
- For security reasons, we reset all active registrations for all users.

How do I remove the registration from a device?

On a computer browser, you delete all Internet browser cookies or the browser cookies for online banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the CCBMobile app.

MESSAGES AND ALERTS

This section includes frequently asked questions about using messages and alerts.

Secure messages

Are the content of my message and any attachments sent securely?

Yes, the transport of your message is secure sockets layer (SSL)-encrypted and is never sent through public, unsecured communication channels like e-mail communication.

Alerts

When are alerts delivered?

Secure message and e-mail alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

In most cases, yes.

What if I do not receive a phone or e-mail alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For e-mail alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow e-mail from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or e-mail, click or tap Conversations in the menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled in the Alerts page. If the alert is enabled and you still believe you did not receive an alert, contact our Client Service Center for assistance.

Note: E-mail, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the e-mail, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

ACCOUNTS

This section includes frequently asked questions about your accounts in the Online Banking service and CCBMobile app.

Account details

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?

The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click the file and click Open with. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in the Online Banking service or CCBMobile app. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in online or mobile banking, including checks deposited through mobile RDC. The Activity Center page does not include transactions that you make by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in the Online Banking service or CCBMobile app, only those that have already cleared or that will clear your account the next processing day.

Statements

Why are some accounts not in the account drop-down list when I view statements?
Certain account types do not support e-statements.

I clicked Get Statement on the Statements page, but nothing happened. Why?
Ensure that you have allowed pop-ups for the online banking site in your browser settings. It is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker or add the Capital City Bank Online Banking site as an allowed site.

If available, why would I choose to view my statement as an image instead of a PDF?
If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

TRANSACTIONS

This section includes frequently asked questions about creating, managing, and viewing transactions.

Paying bills

When is my account debited to fund these payments?
Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

How long should I allow for the payment to arrive at the payee?
You should plan the same amount of time you would if you were mailing a check.

What if I do not have an account number at the payee or if the payee is a person not a company?

You can enter N/A or Not Applicable in the Account Number field, but this may make the posting of your payment more difficult for the recipient.

Sending a check

If I create a future-dated check, when will the check be processed and effective?

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

Is the description I enter online printed on the check?

No. The description helps you to identify the transaction in the Online Banking service or CCBMobile app. The description is not printed on the check.

COMMERCIAL AND TREASURY ACCOUNTS

This section includes frequently asked questions about Commercial and Treasury accounts.

Payments and templates

How can I send a pre-note to a new account?

You can use a payment to send a pre-note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note helps confirm the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH PassThru

When should I use ACH Passthru instead of ACH Payments or ACH Collections?

You can import NACHA formatted files in ACH Payments or ACH Collections, but those files may only contain one batch each. In addition, those payments can only support PPD and CCD Standard Entry Class (SEC) codes. The ACH PassThru feature allows you to create files with multiple batches and with other SEC codes. In addition, unlike other ACH payments, the ACH PassThru feature performs minimal validations before passing the file to us.

The system does not accept some SEC codes. What can I do?

By default, we do not support all SEC codes. If you encounter unsupported SEC codes that you need to submit, please contact your Treasury Management Support Specialist during regular business hours.

Why do I enter a Process Date instead of an Effective Date?

Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. On the date that you specify, we process the transactions according to the effective date or dates in the file.

Wire transfers

When might I use an intermediary financial institution?

You may need to use an intermediary financial institution if the financial institution for the beneficiary is not a direct Fedwire participant and cannot receive a wire transfer via the Fedwire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make federal and/or state tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our online banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights, and limits for the user. Depending on your settings (for dual approval of non-financial transactions), a CSR or different user may need to initiate final approval for activation.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the online banking system. All payments and templates that the user created remain, as do references to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, Username and password if they need to do so.