Online Banking Business User Guide

STATE SAVINGS BANK

yes, I can!

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Getting Started

Welcome to Business Online Banking with State Savings Bank! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

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

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at (231) 352-9691.

Table of Contents

Getting Started

Business Online Banking Overview 4
- Users 4
- Recipients 4
- Business Online Banking Transaction Types 5

Commercial

Users Overview 6
- User Management Overview 7
- Adding a New User 8
- Part 1 of 5: Establishing Transaction Type Rights 9
- Part 2 of 5: Disabling a Transaction Type 10
- Part 3 of 5: Editing Approval Limits for a Transaction Type 11
- Part 4 of 5: Establishing Rights to Access Features 12
- Part 5 of 5: Establishing Rights to Access Accounts 13

Editing an Existing User's Rights 14
Deleting a User 15
Recipient Overview 16
- ACH Only- Part 1 of 2: Adding a Recipient 17
- ACH Only- Part 2 of 2: Recipient Account Detail 18
- ACH & Wire- Part 1 of 4: Adding a Recipient 19
- ACH & Wire- Part 2 of 4: Beneficiary FI Detail 20
- ACH & Wire- Part 3 of 4: Intermediary FI Detail 21
- ACH & Wire- Part 4 of 4: Recipient Account Detail 22
- Wires Only (Domestic) - Part 1 of 4: Adding a Recipient 23
- Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail 24
- Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail 25
- Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail 26

Editing a Recipient 27
- Editing a Recipient's Templates 28

Deleting a Recipient 29
Payment Template Overview 30
Creating a Template 31
- ACH Batch 32
- ACH Collection 34
- Domestic Wire 36
- Payroll 38

Sending a Single Payment....40
ACH Batch....40
ACH Collection....43
Domestic Wire....46
Payroll....48
Splitting a Payment....50
Payment From File....51
Importing a CSV file....51
Importing a NACHA file....53
Viewing, Approving or Canceling a Transaction....55
Single Transaction....55
Multiple Transactions....56
Editing or Using a Template....57
Deleting a Template....58
ACH Pass-Thru....59
Tax Payment....60
Mobile Authorizations....62

Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

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

Recipients

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

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

Please call us at (231) 352-9691 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

Type	Description
ACH Pass-Thru	Upload a NACHA-formatted file.
ACH Batch	Send a payment to several recipients.
ACH Collection	Receive a payment from several recipients.
Domestic Wire	Send a wire to a recipient within the US.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal, state or local tax authority payments.

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Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

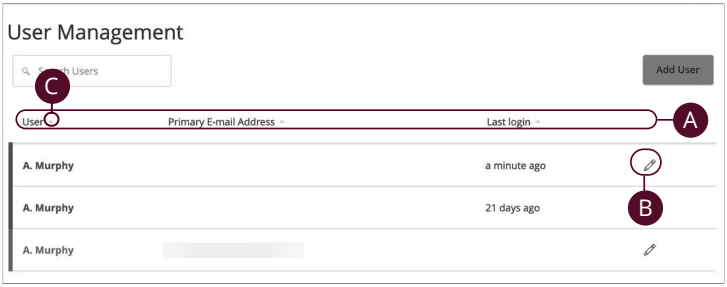
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction
- Accessing specific accounts
- Managing recipients, users, subsidiaries and templates

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

User Management Overview

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



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

A. The following information presents for each user:

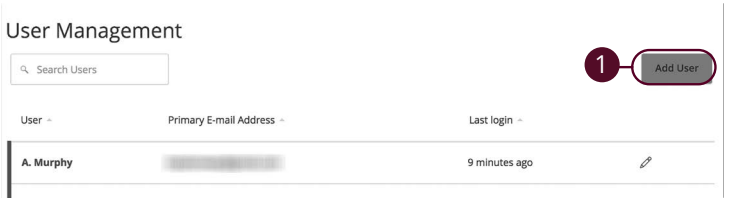
- Name
- Email address
- Last login time

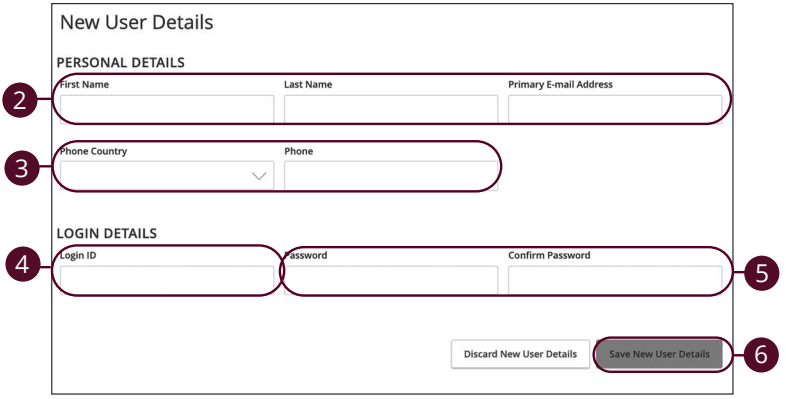
B. Click the icon to edit a user.

C. You can sort users in alphabetical or reverse alphabetical order, by user, email address or last login order by clicking the icon next to the Users column.

Adding a New User

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



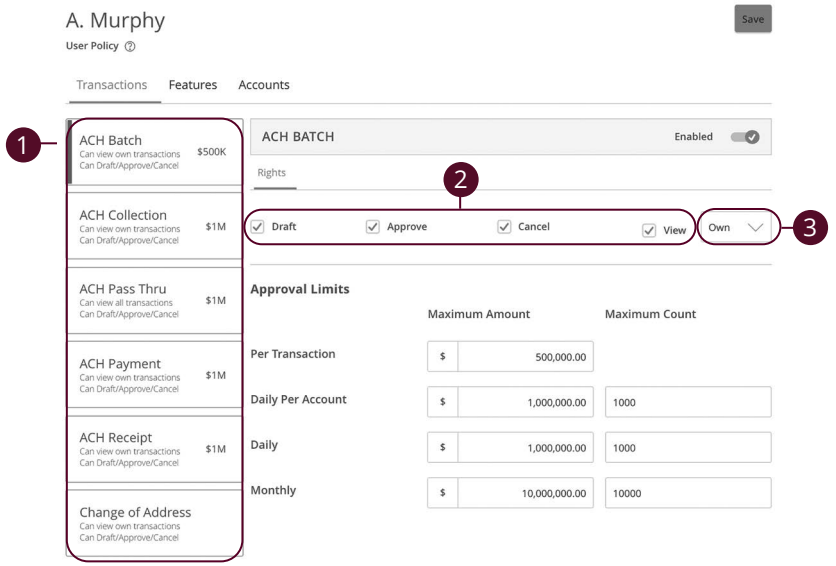


In the **Commercial** tab, click **Users**.

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

Part 1 of 5: Establishing Transaction Type Rights

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

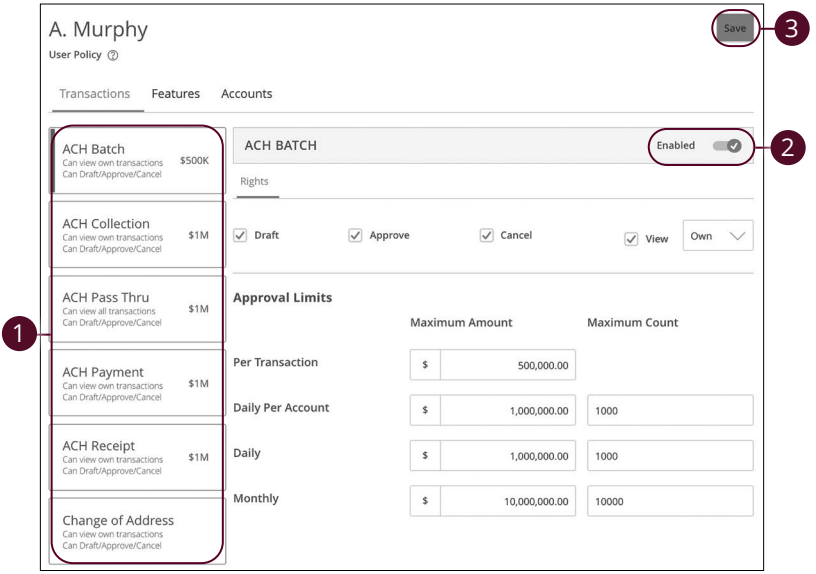


1. Choose a type of transaction to assign rights for.
2. Choose whether a user can draft, approve, cancel or view a specific transaction by checking the appropriate boxes.
    - **Draft**: Create a transaction or template that needs approval from an authorized user.
    - **Approve**: Send or accept drafted transactions.
    - **Cancel**: Reject a drafted or unprocessed transaction.
3. Use the drop-down to change which transaction activity a user can view.
    - **Own:** Can view only their activity.
    - **All:** Can view activity of all users.
    - **No:** Cannot view activity of any user.

Note: Users must have the **All** view right enabled to approve transactions.

Part 2 of 5: Disabling a Transaction Type

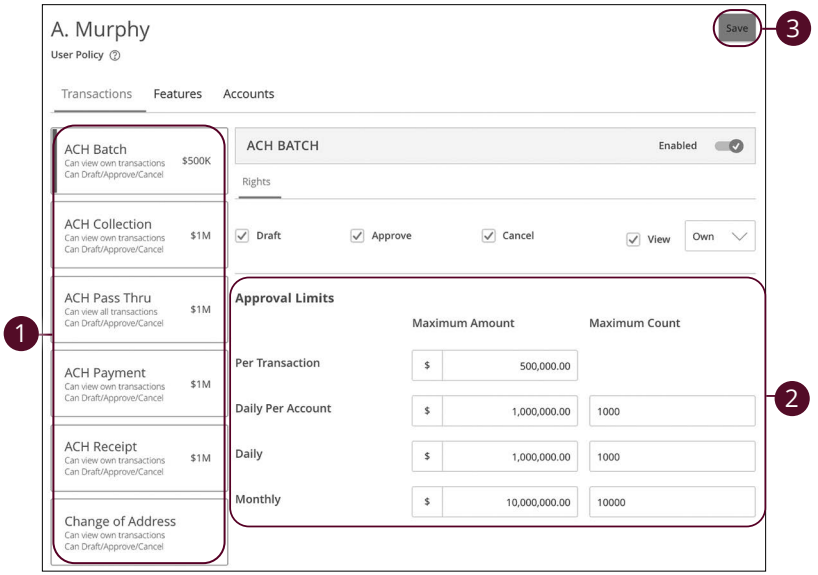
If a user should not have access to a certain transaction type, such as payroll, an authorized user can disable those rights for individual users.



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

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

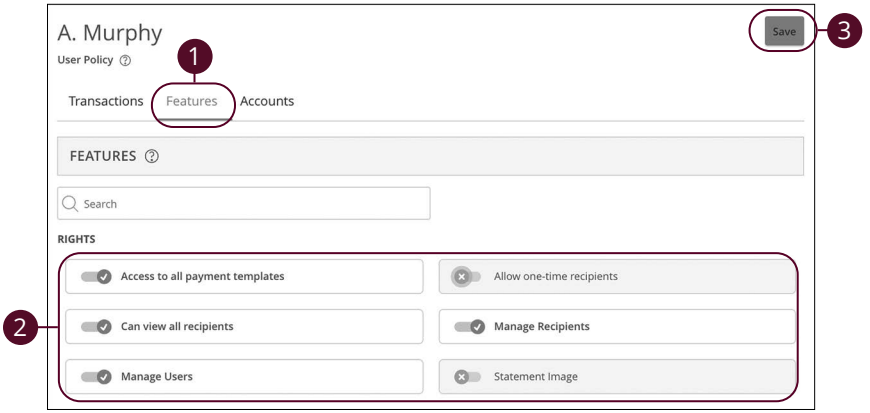
To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.



1. Select a transaction type to edit a user's approval limits.
2. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.

Part 4 of 5: Establishing Rights to Access Features

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

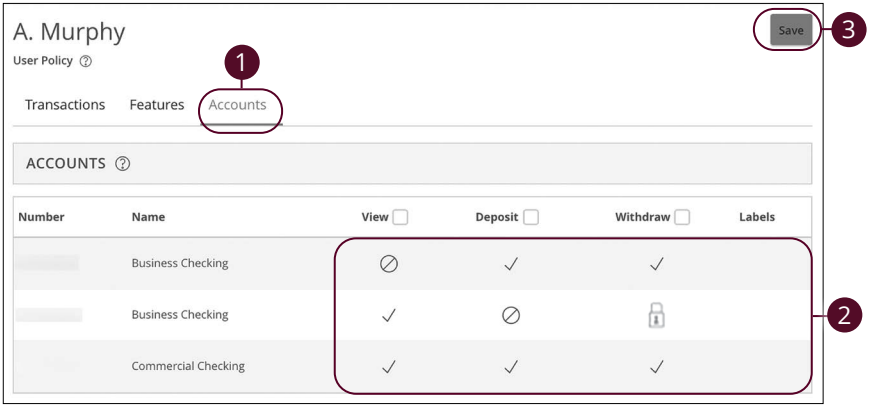


1. Click the **Features** tab.
2. Use the toggles to enable or disable features.
3. Click **Save** when you are finished making changes.

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

Part 5 of 5: Establishing Rights to Access Accounts

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



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

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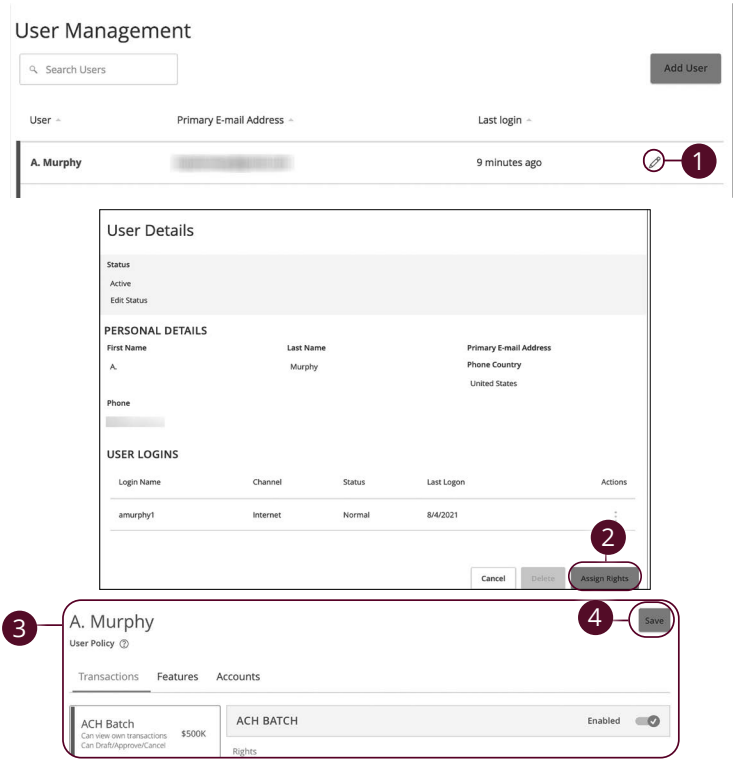
Editing an Existing User's Rights

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.



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

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

Note: For more details on editing user rights visit page 9.

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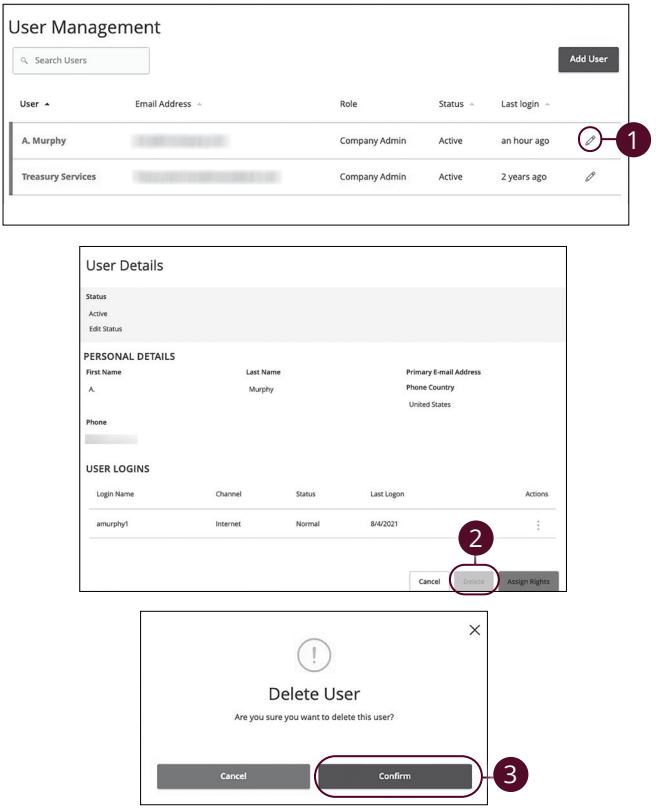
Deleting a User

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



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

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

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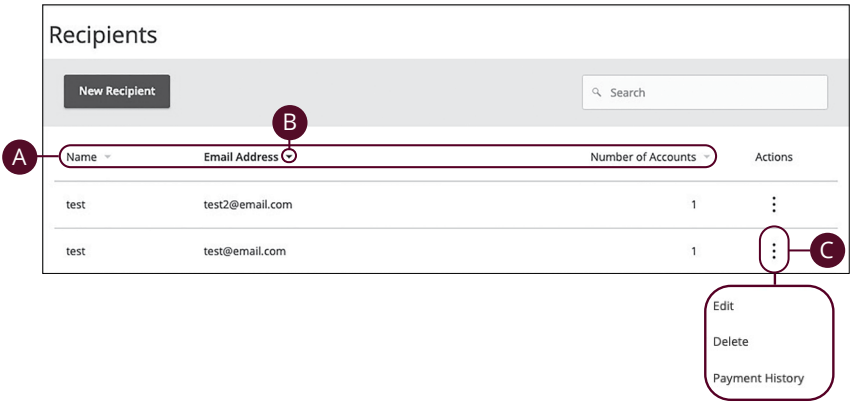
Recipient Overview

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



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

A. The following information presents for each recipient:

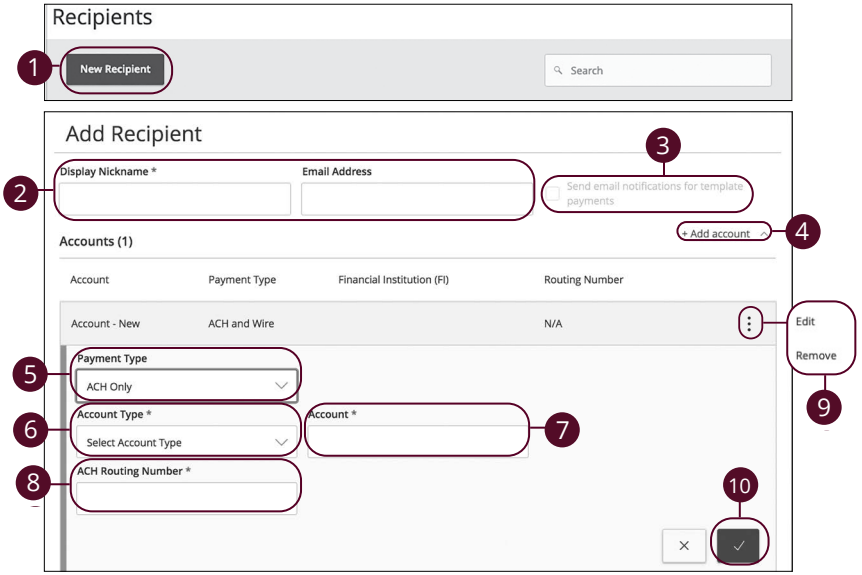
- Name
- Email address
- Number of accounts they have

B. Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.

C. Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

ACH Only- Part 1 of 2: Adding a Recipient

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



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

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. Enter the recipent's ACH routing number.
9. Click the ⋮ icon to edit or remove a recipient's account information.
10. Click the ✓ button when you are finished.

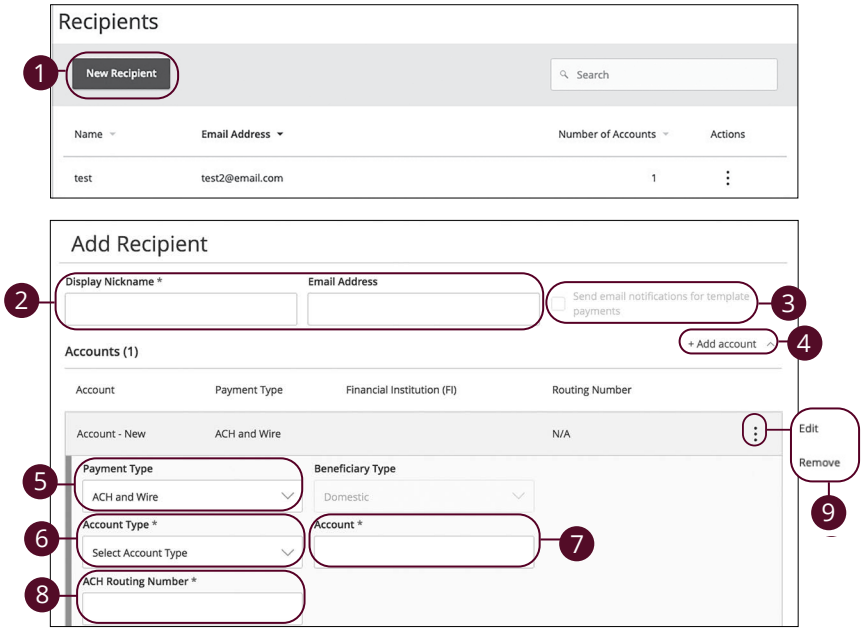
ACH Only- Part 2 of 2: Recipient Account Detail

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

1. Enter the ACH name and ID.
2. Use the drop-down to select the recipient's country.
3. Enter the recipient's street address.
4. Enter the recipient's city.
5. Select the recipient's state using the drop-down and enter the zip code.
6. Click the **Save Recipient** button.

ACH & Wire- Part 1 of 4: Adding a Recipient

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

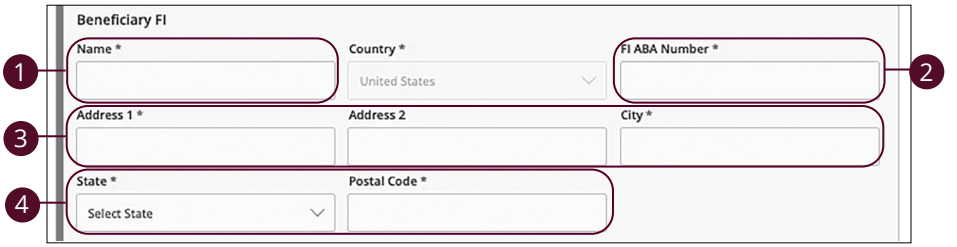


In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. Enter the recipient's ACH routing number.
9. Click the ⋮ icon to edit or remove a recipient's account information.

ACH & Wire- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

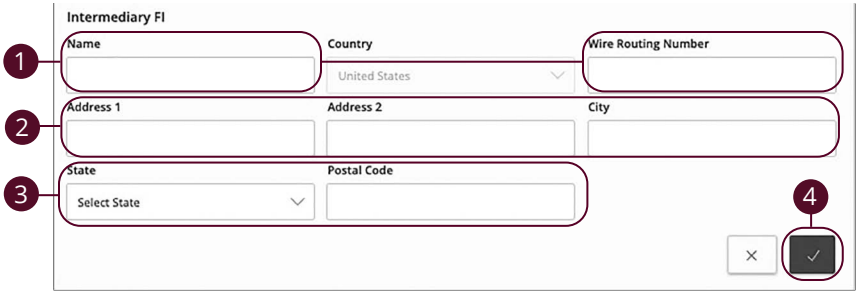


1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the state using the drop-down and enter its postal code.

Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

ACH & Wire- Part 3 of 4: Intermediary FI Detail

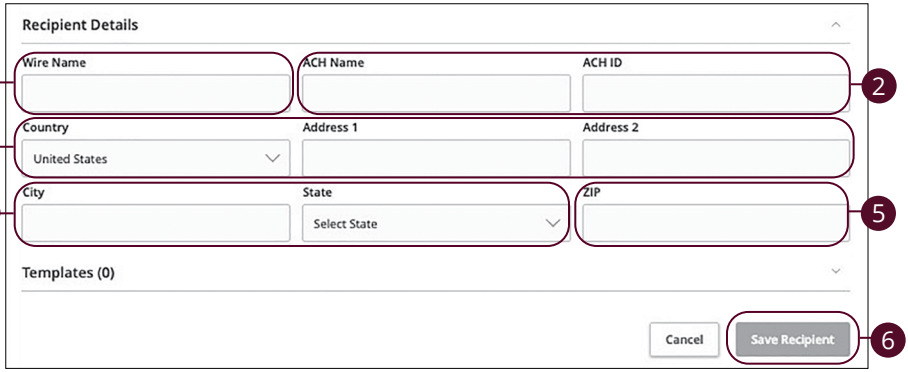
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.



1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the ✓ button.

ACH & Wire- Part 4 of 4: Recipient Account Detail

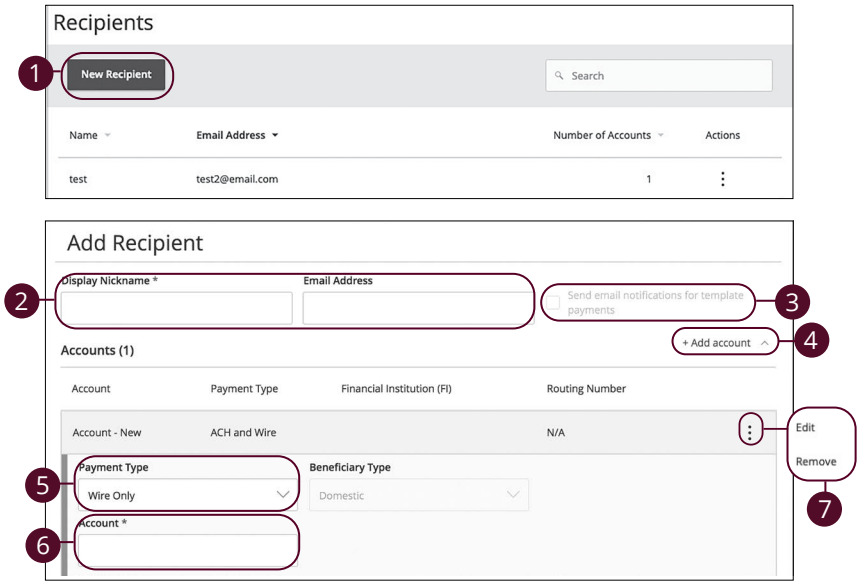
You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this recipient.



1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wires Only (Domestic) - Part 1 of 4: Adding a Recipient

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

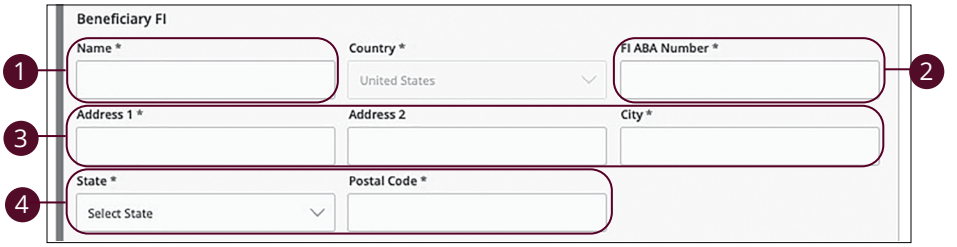


In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Enter the recipient's account number.
7. Click the ⋮ icon to edit or remove a recipient's account information.

Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

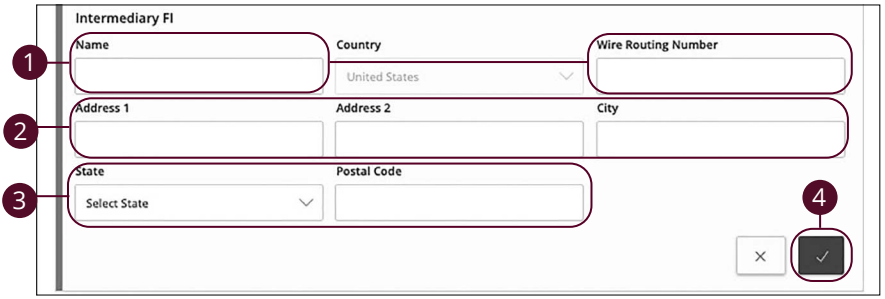


1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the recipient's state using the drop-down, and enter its postal code.

Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail

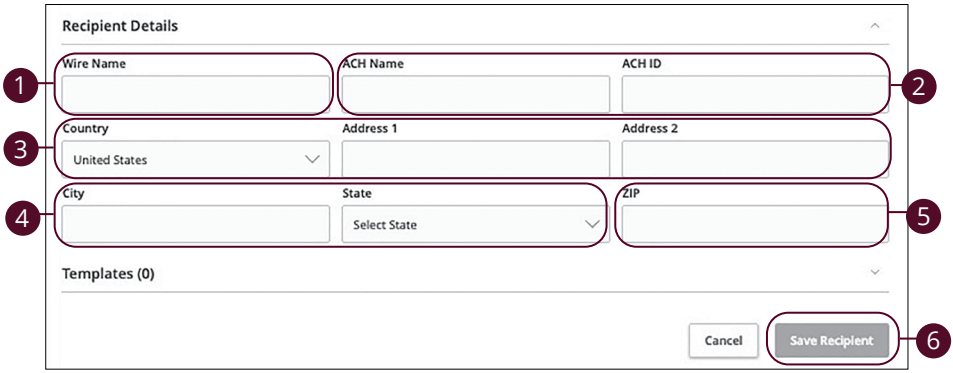
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.



1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down, and enter its postal code.
4. Click the ✓ button.

Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail

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

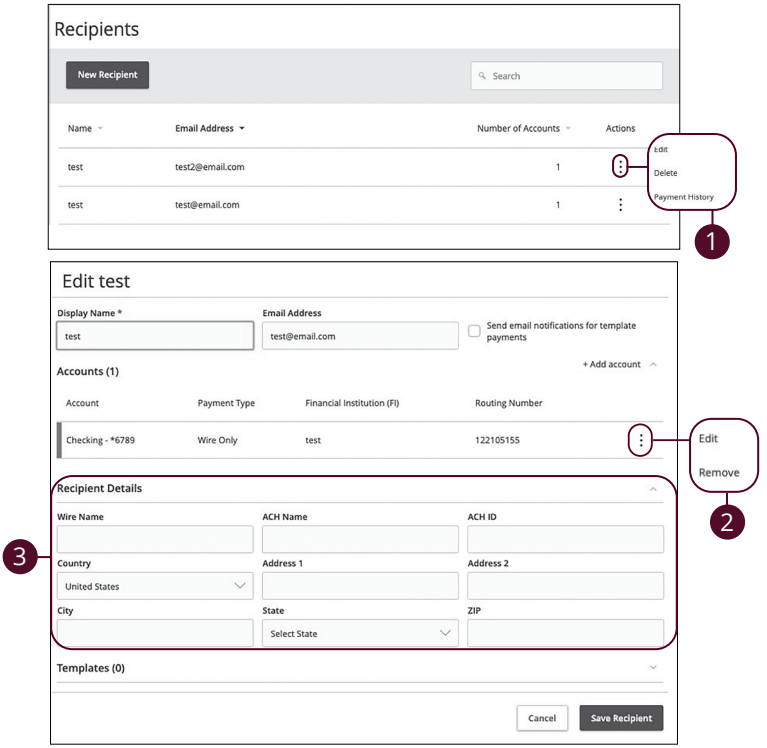


1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Commercial

Editing a Recipient

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

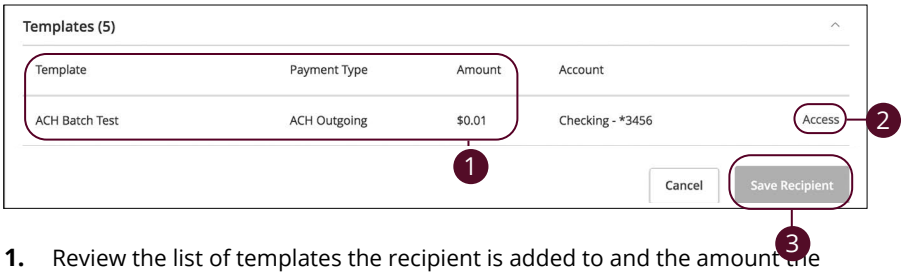


In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the ⋮ icon.
2. Click the ⋮ icon to edit or remove a recipient's account information.
3. Edit the recipient's details.

Editing a Recipient's Templates

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



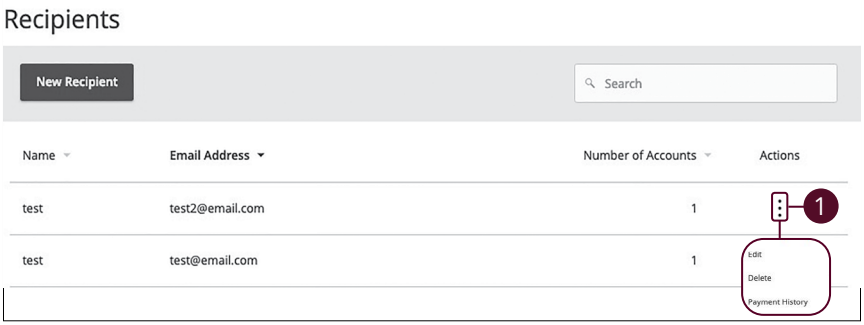
1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.

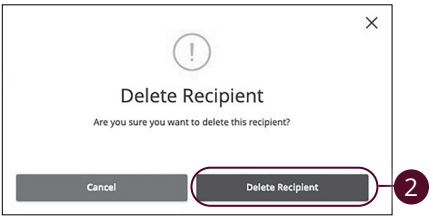
Note: For additional information about editing a recipient's assigned templates, go to page 32.

Commercial

Deleting a Recipient

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





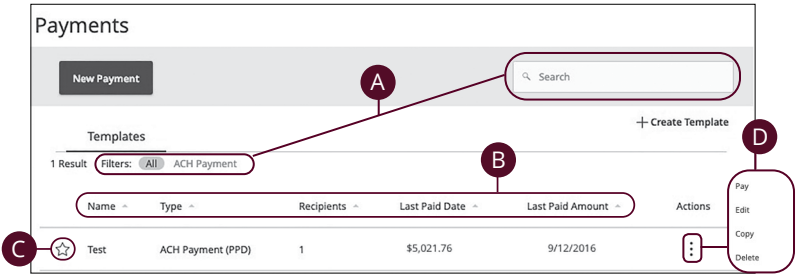
In the **Commercial** tab, click **Recipients**.

1. Click the ⋮ icon and select “Delete” to remove a recipient.
2. Click the **Delete Recipient** button to permanently delete a recipient.

Commercial

Payment Template Overview

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



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

A. You can find specific templates by using the search bar or filter your templates using the provided filters.

B. Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date and last paid amount.

C. Templates can be saved to your favorites by clicking the ☆ icon.

D. Click the ⋮ icon to make a payment, edit, copy or delete a template.

Commercial

Creating a Template

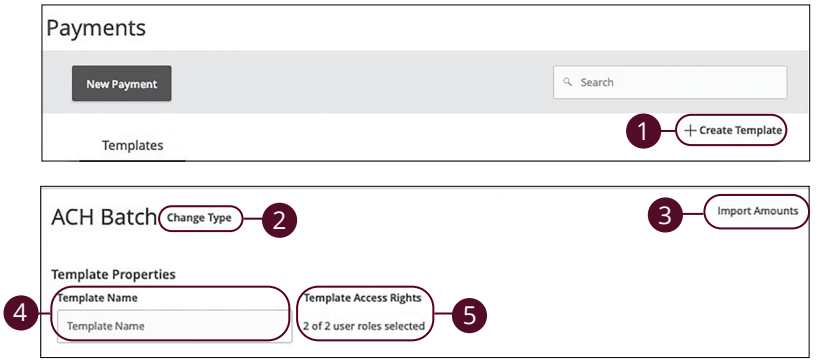
If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

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

- Vendors or suppliers
- Collections from customers
- Payroll

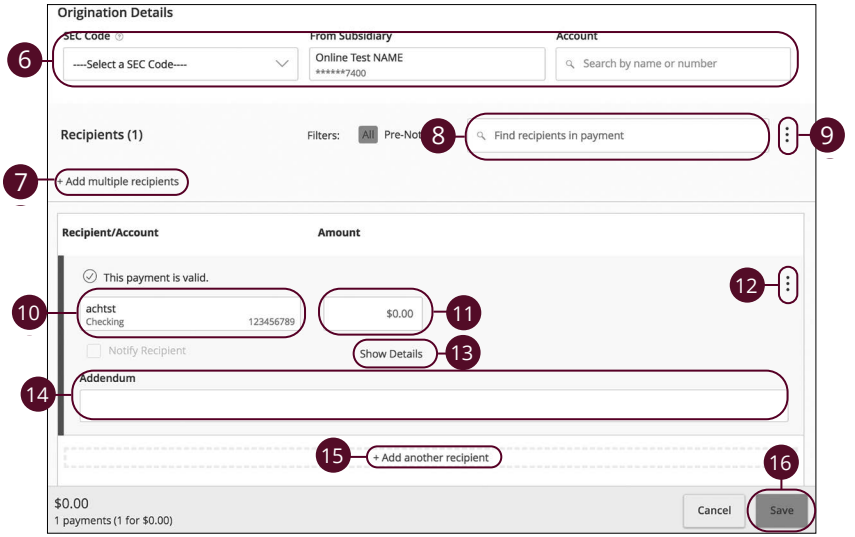
ACH Batch

Depending on your user rights, you can create a template for an ACH Batch. An ACH Batch allows you to send multiple ACH payments. Creating a template helps reduce mistakes and keeps payments consistent.



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

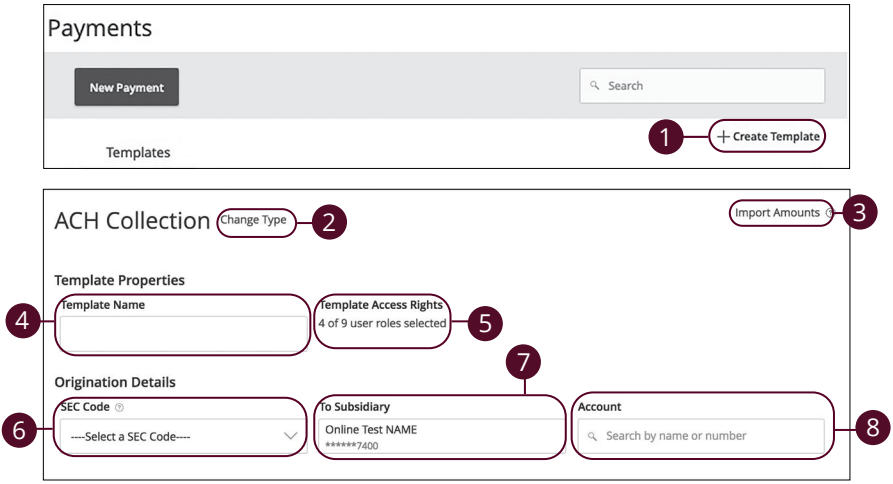
1. Select a template type using the "+Create Template" link and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.



6. Use the “SEC code,” “From Subsidiary,” and “Account” drop-downs to choose the appropriate selections.
7. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the ⋮ icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the “Show Details” link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
16. Click the **Save** button.

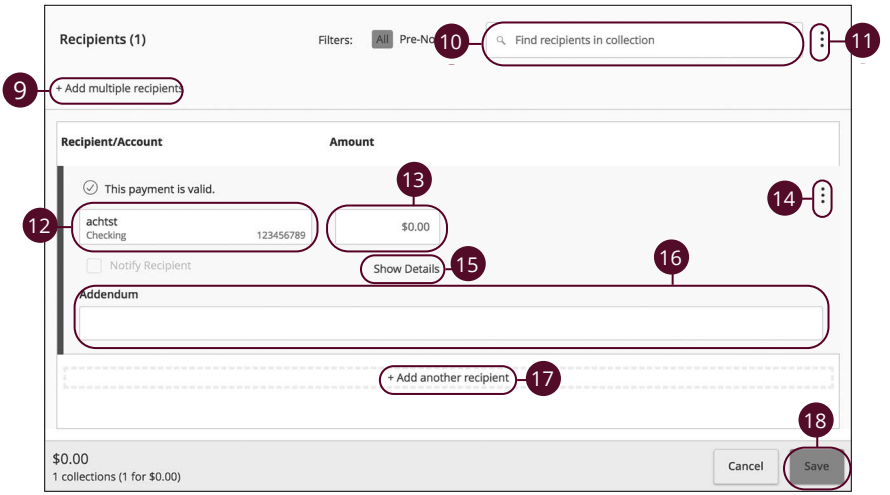
ACH Collection

Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to send multiple transactions to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.



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

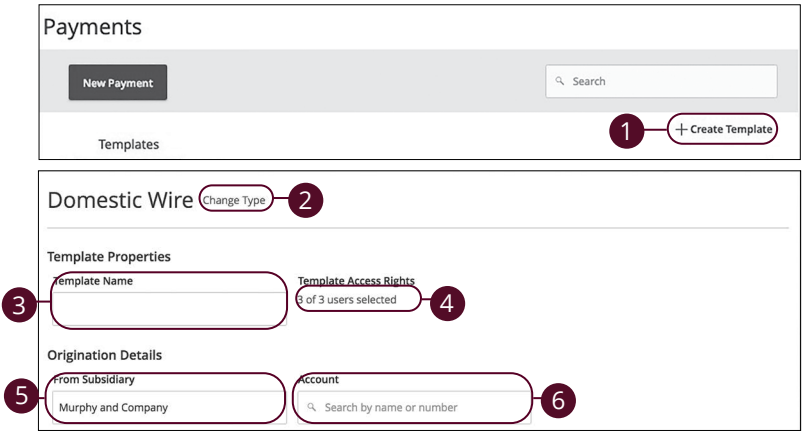
1. Select a template type using the "+Create Template" link and choose "ACH Collection."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select an SEC code using the drop-down.
7. Select the To Subsidiary account.
8. Select an account.



9. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
12. Select a recipent.
13. Enter an amount.
14. (Optional) Click the ⋮ icon to copy, remove or expand row on a specific recipient.
15. (Optional) Click the "Show Details" link to view recipient information.
16. (Optional) Enter an addendum.
17. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
18. Click the **Save** button.

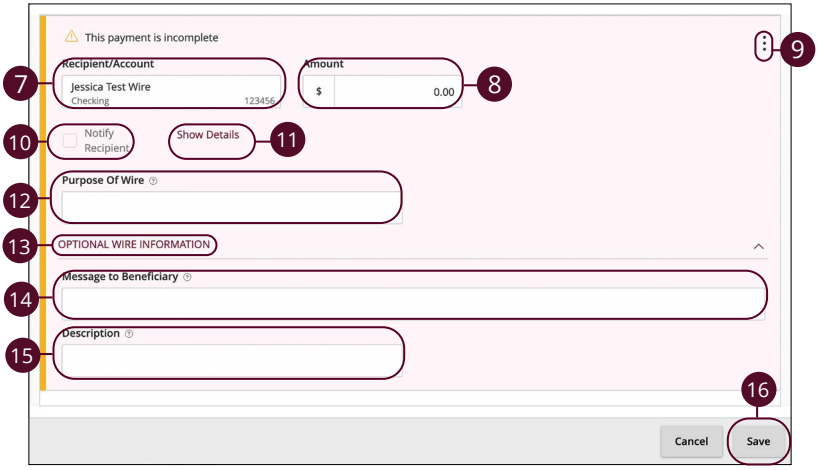
Domestic Wire

You can create a template for a wire depending on your user rights. Send a domestic wire to any recipient in your country. Create a template to help reduce mistakes and keep payments consistent.



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

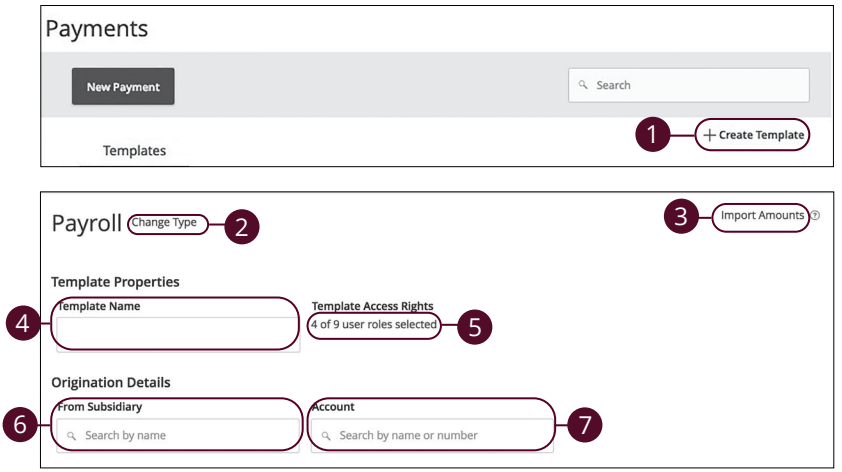
1. Select a template type using the “+Create Template” link and choose Domestic Wire.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the From Subsidiary.
6. Select an account.



7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the “Show Details” link to view recipient information.
12. Enter the purpose of wire.
13. Click the “Optional Wire Information” link to add more information.
14. (Optional) Enter a message to the beneficiary.
15. (Optional) Enter a description.
16. Click the **Save** button when you are finished.

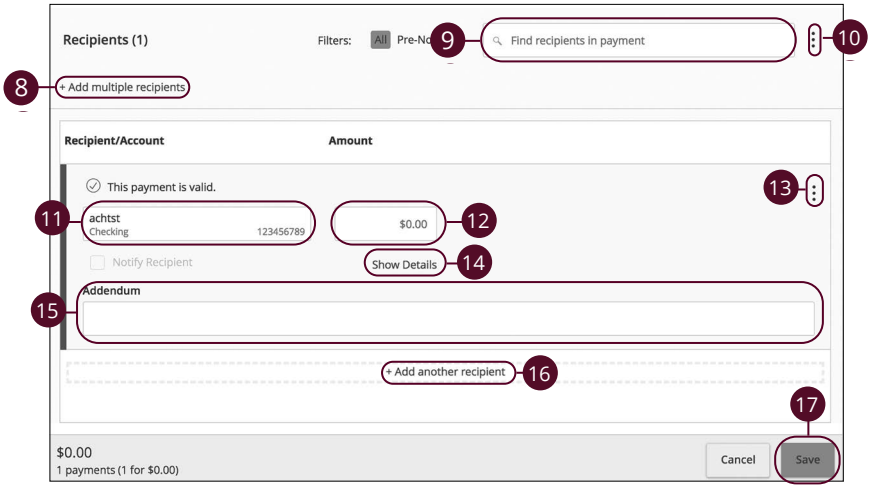
Payroll

Create a one-time template for your employee payroll. Send payments to multiple employees and accounts. When you create a template, you can help reduce mistakes and keep payments consistent.



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

1. Select a template type using the “+Create Template” link and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select the From Subsidiary account.
7. Select an account the funds will be taken from.



8. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
9. (Optional) Use the search bar to locate a specific recipient.
10. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
11. Select a recipient or create a new recipient from the drop-down.
12. Enter an amount.
13. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.
14. (Optional) Click the "Show Details" link to view recipient information.
15. (Optional) Enter an Addendum.
16. Click the "+Add another recipient" link to a single recipent.
17. Click the **Save** button when you are finished.

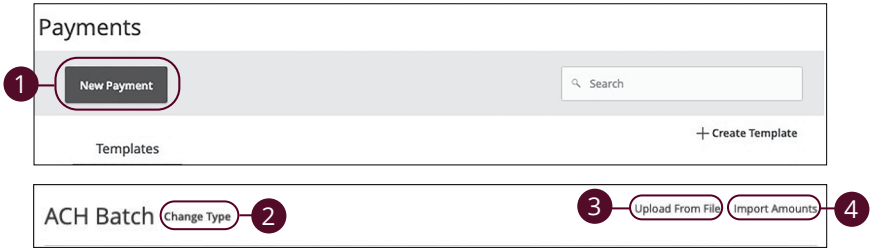
Commercial

Sending a Single Payment

It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient place.

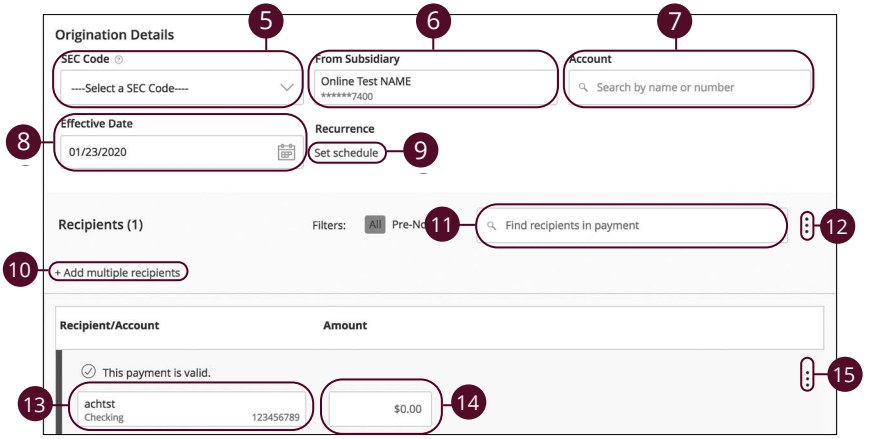
ACH Batch

You can draft or create a new ACH Batch payment. You have the option to manually enter a recipient or you can upload multiple recipients using a Comma Separated Values (CSV) document.

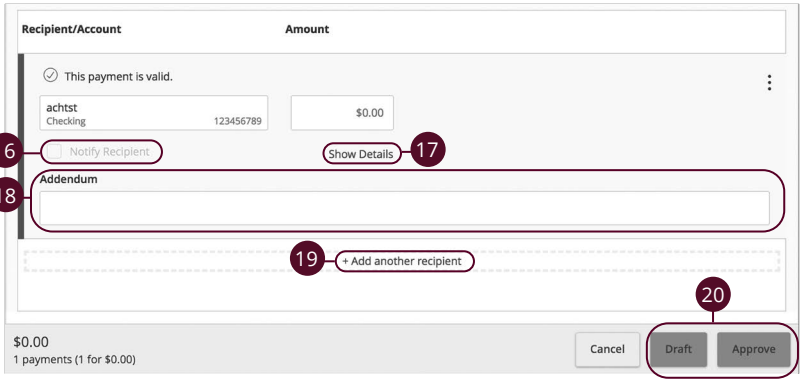


In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 51.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.



5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a reccurence.
10. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
13. Select a recipent.
14. Enter an amount.
15. (Optional) Click the ⋮ icon to copy, remove, and expand row on a specific recipient.



16. (Optional) Check the box to notify a recipient of an incoming payment.

17. (Optional) Click the "Show Details" link to view your recipient's information.

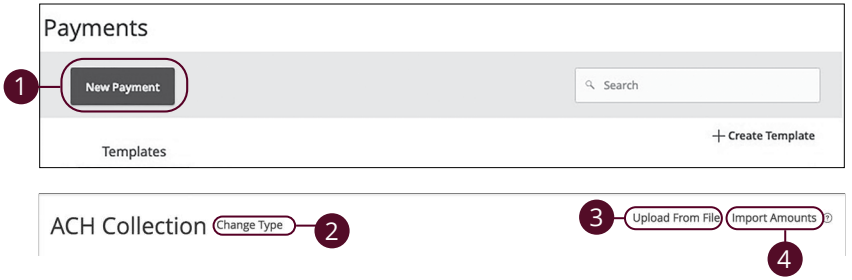
18. (Optional) Add an addendum.

19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.

20. Click the **Draft** or **Approve** button depending on your user roles.

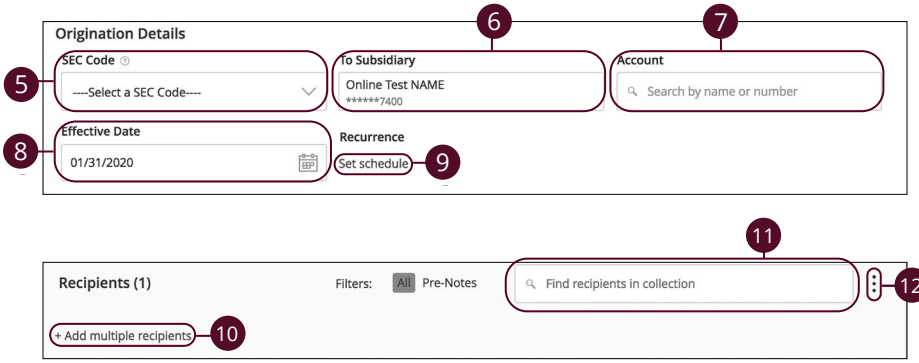
ACH Collection

You can draft or create a new ACH Collection payment. You have the option to manually enter your recipients or upload multiple recipients at once using a Comma Separated Values (CSV) document.

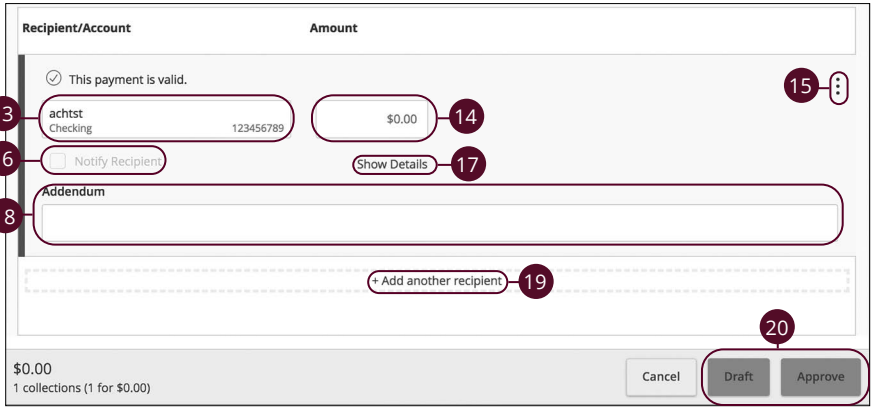


In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose ACH Collection.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 51.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.



5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a reccurence.
10. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the ⋮ icon to expand or collapse selected recipients.



13. Select a recipent.

14. Enter an amount.

15. (Optional) Click the ⋮ icon to copy, remove or expand row on a specific recipient.

16. (Optional) Check the box to notify a recipient of an incoming payment.

17. (Optional) Click the “Show Details” link to view your recipient’s information.

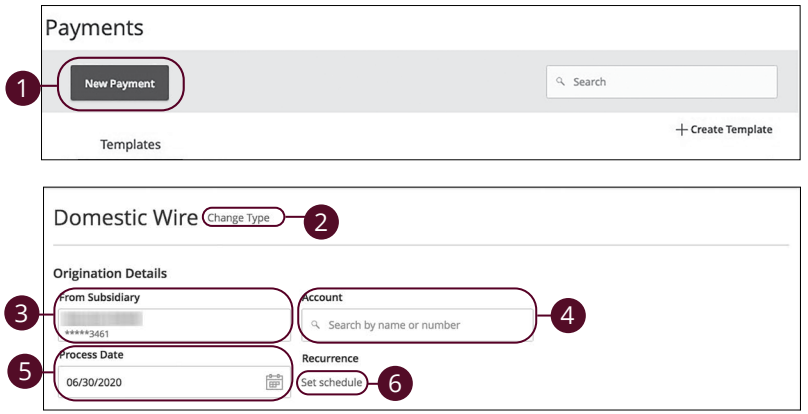
18. (Optional) Add an addendum.

19. (Optional) You can add another recipient by clicking the “+Add another recipient” link.

20. Click the **Draft** or **Approve** button depending on your user roles.

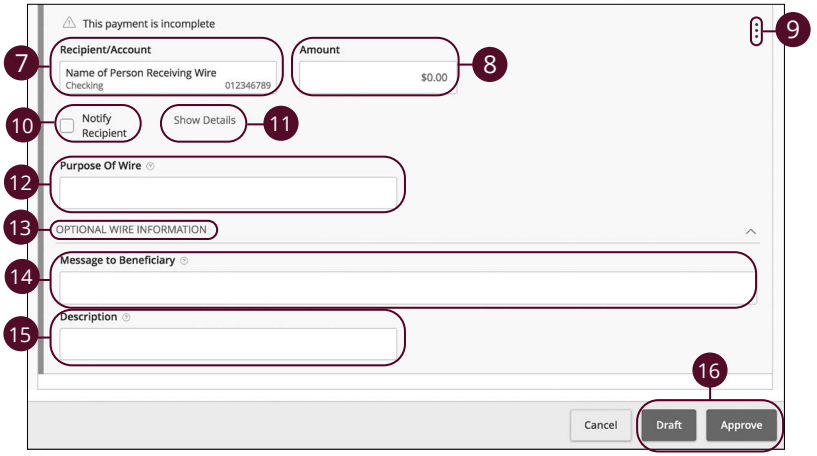
Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.



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

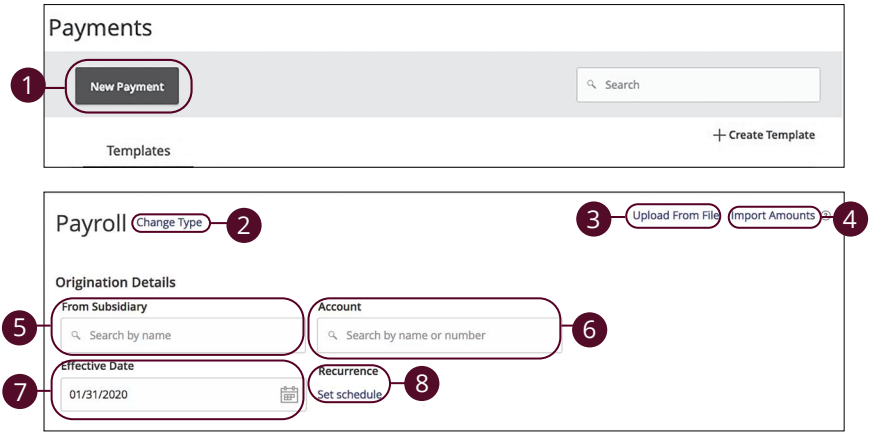
1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the From Subsidiary.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a reccurence.



7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the “Show Details” link to view recipient information.
12. Enter the Purpose of Wire.
13. Click the “Optional Wire Information” link to add more information.
14. (Optional) Enter a Message to Beneficiary.
15. (Optional) Enter a Description.
16. Click the **Draft** or **Approve** button when you are finished.

Payroll

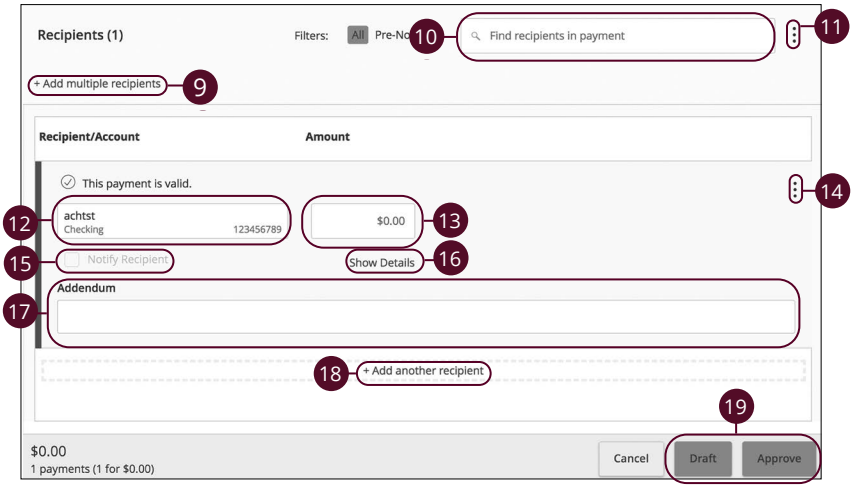
You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.



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

1. Select a template type using the **New Payment** button and choose Payroll.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 51.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
5. Select the From Subsidiary.
6. Select an account.
7. Select the effective date using the calendar feature.
8. (Optional) Set up a recurrence.

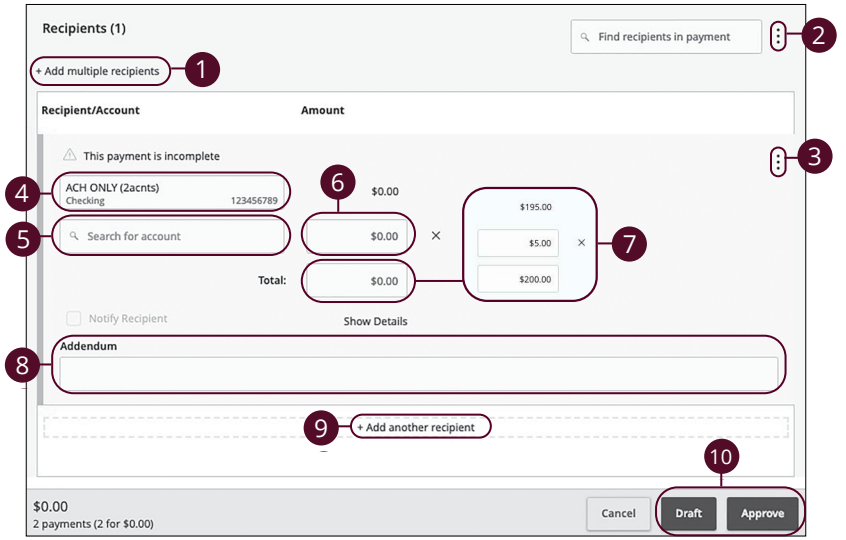
Note: If you are splitting a payment follow, through step 8 and then go to page 50.



9. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient.
12. Select a recipient or create a new recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.
15. (Optional) Check the box to notify a recipient of an upcoming payment.
16. (Optional) Click the "Show Details" link to view recipient information.
17. (Optional) Enter an addendum.
18. (Optional) Click the "+Add another recipient" link to a single recipient.
19. Click the **Draft** or **Approve** button when you are finished.

Splitting a Payment

If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way your employees have their money how they like without the hassle!



Follow the directions up to step 8 on page 48.

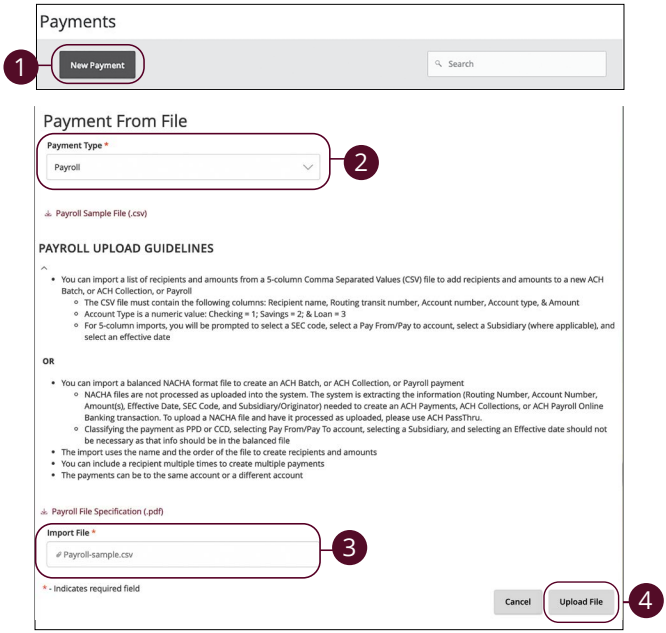
1. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
2. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient.
3. (Optional) Click the ⋮ icon and select "Split Payment."
4. Select a primary account.
5. Select a secondary account.
6. Enter the amount in the secondary account.
7. Enter the total amount of the deposit the "Total" text field. The difference between the total payment and the amount in secondary account adjusts in the primary account.
8. (Optional) Enter an addendum.
9. (Optional) Click the "+Add another recipient" link to a single recipient.
10. Click the **Draft** or **Approve** button when you are finished.

Commercial

Payment From File

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

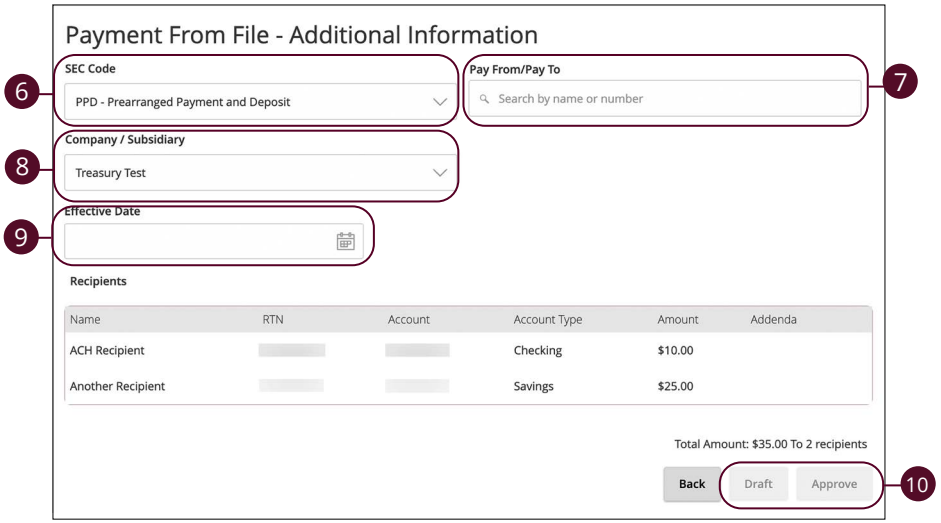
Importing a CSV file



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

1. Click the **New Payment** button and select “Payment From File” from the drop-down.
2. Select the type of payment to send using the “Payment Type” drop-down.
3. Using the “Import File” option and select the CSV file you would like to upload.
4. Click the **Upload File** to upload the file.

Note: The CSV file should contain five columns: Recipient Name, Routing Number, Account Number, Account Type and Amount.



5. Select an SEC code using the drop-down.
6. Select the account the funds will be taken from or posted to using the "Pay From/Pay To" drop-down.
7. Select the subsidiary using the "Company/Subsidiary" drop-down.
8. Select the effective date using the calendar feature.
9. Click either the **Draft** or **Approve** button when you are finished.

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

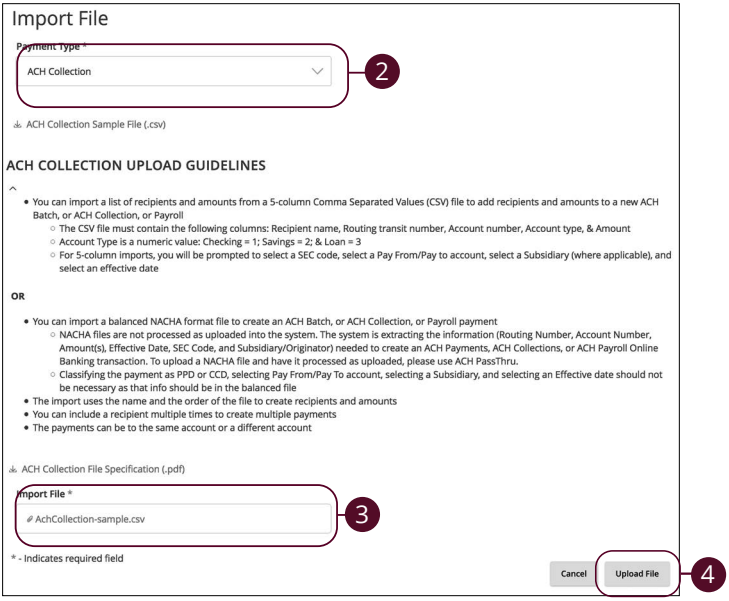
Importing a NACHA file

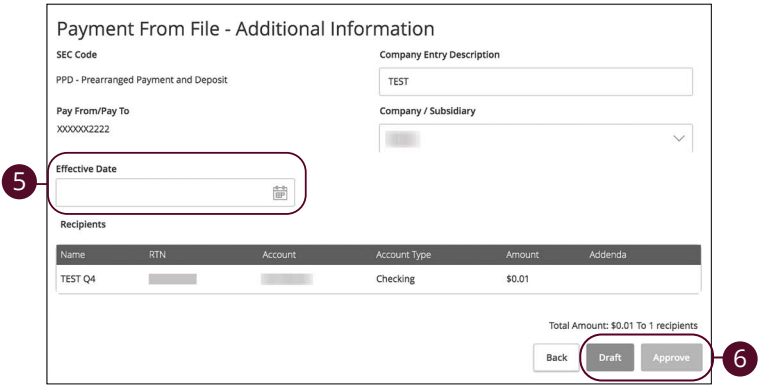
You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment

- NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
- Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- 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 a different account

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

1. Click the **New Payment** button and select “Import File” from the drop-down.





2. Select the type of payment to send using the “Payment Type” drop-down.
3. Using the “Import File” option and select the NACHA file you would like to upload.
4. Click the **Upload File** to upload the file.
5. Select the effective date using the calendar feature.
6. Click either the **Draft** or **Approve** button when you are finished.

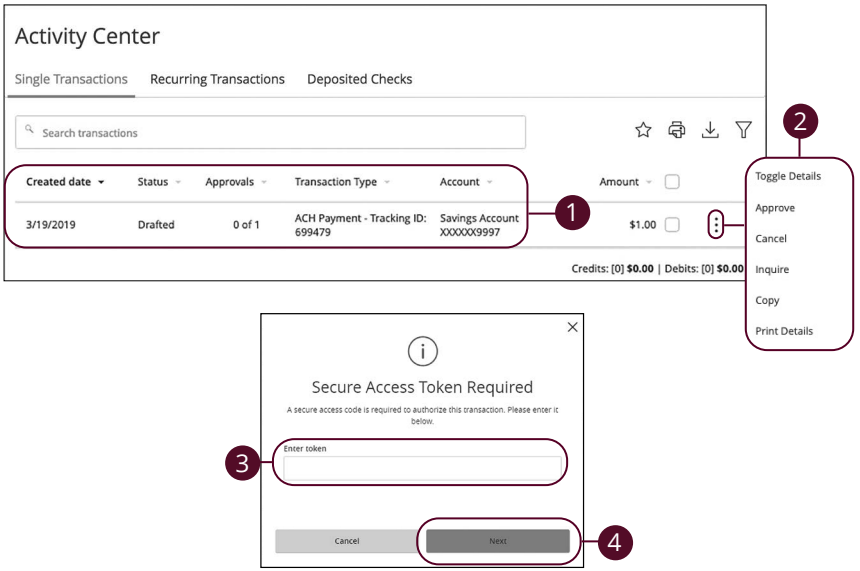
Commercial

Viewing, Approving or Canceling a Transaction

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

Single Transaction

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

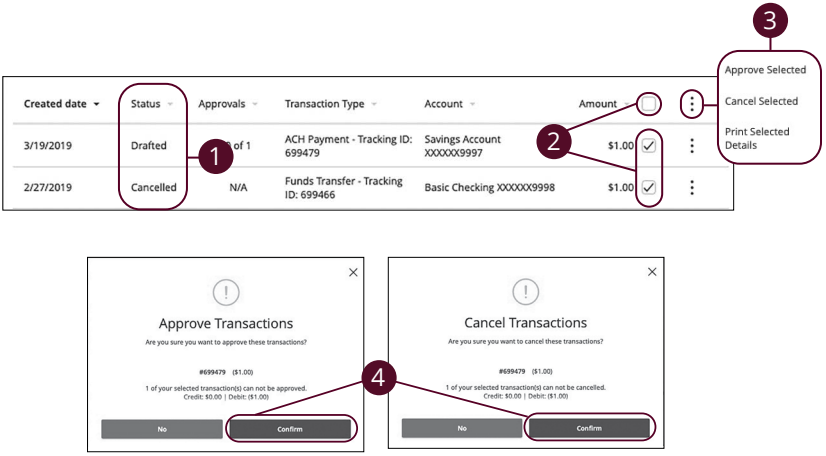


In the **Transactions** tab, click **Activity Center**.

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the ⋮ icon and select “Approve” or “Cancel.”
3. Enter the code generated by the hard token.
4. Click the **Next** button.
5. You will receive a confirmation message.

Multiple Transactions

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



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

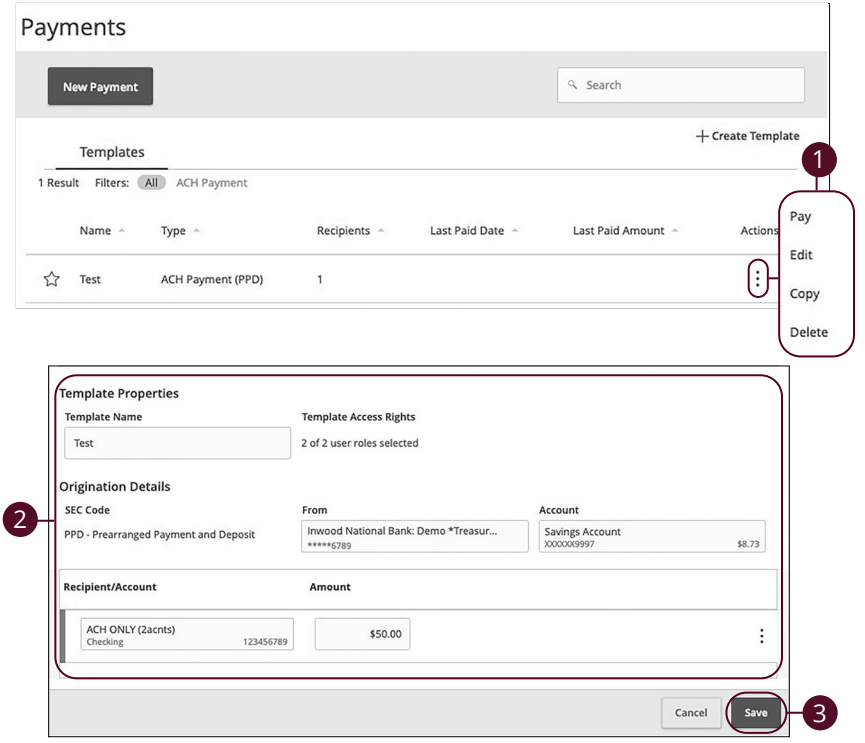
1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon select all transactions.
3. Click the ⋮ icon and select either “Approve Selected” or “Cancel Selected.”
4. Click the **Confirm** button when you are finished. The status then changes to “Processed” or “Cancelled” in the Activity Center.

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

Commercial

Editing or Using a Template

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



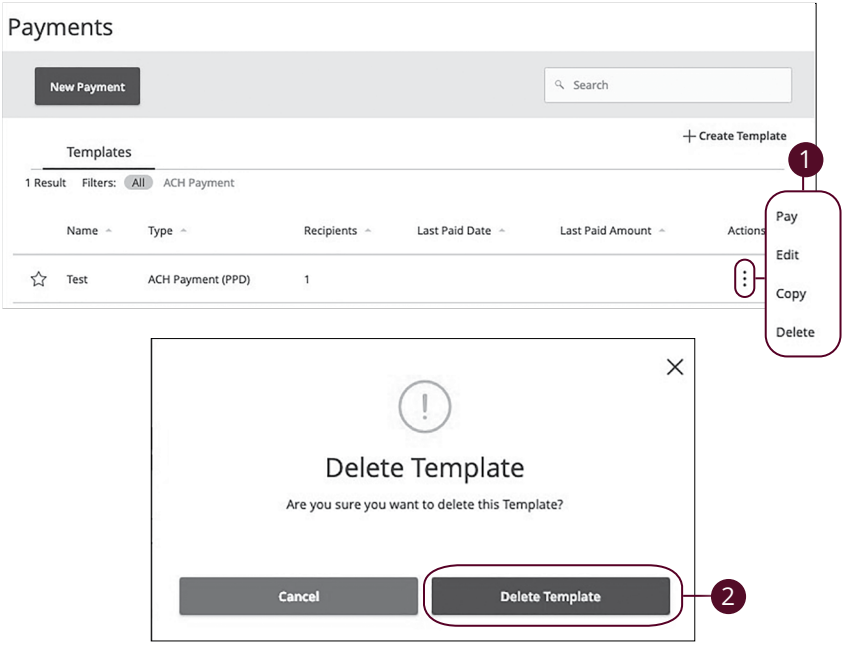
In the **Commercial** tab, click **Payments**.

1. Click the ⋮ icon and select "Edit" to make changes to a template.
2. Make the necessary changes.
3. Click the **Save** button when you are finished.

Commercial

Deleting a Template

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



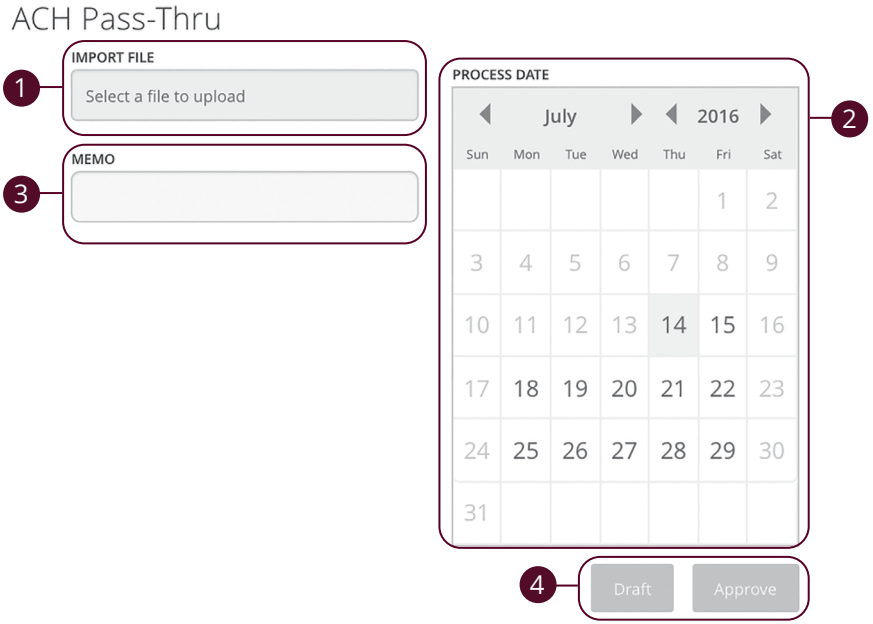
In the **Commercial** tab, click **Payments**.

1. Click the ⋮ icon and select “Delete” to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Commercial

ACH Pass-Thru

NACHA-formated Pass-Thru files are created outside of Business Online Banking using Excel or another similar accounting software. Depending on your user rights, you have the option to upload and submit these complex files to SSB for processing.



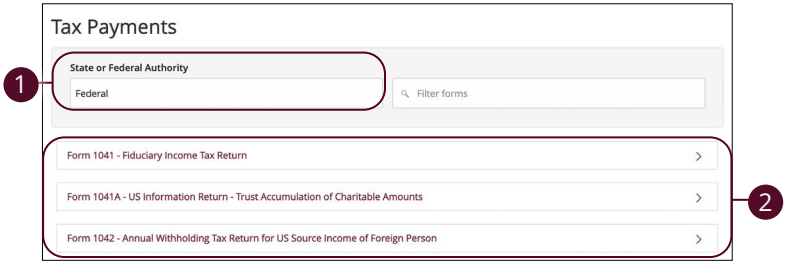
In the **Commercial** tab, click **ACH Pass-Thru**.

1. Choose a NACHA-formatted file to import.
2. Select a process date using the calendar feature.
3. Enter a memo.
4. Click either the **Draft** or **Approve** button when you are finished.

Commercial

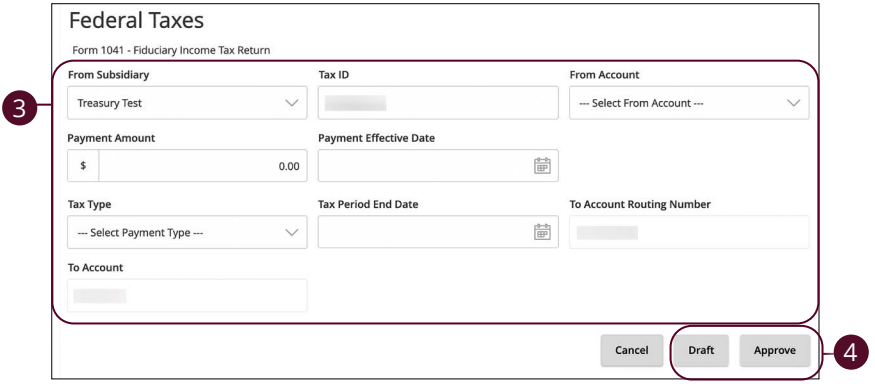
Tax Payment

With Business Online Banking, you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.



In the **Commercial** tab, click **Tax Payment**.

1. Select federal or your state from the “Tax Authority” drop-down.
2. Select a form from the list.



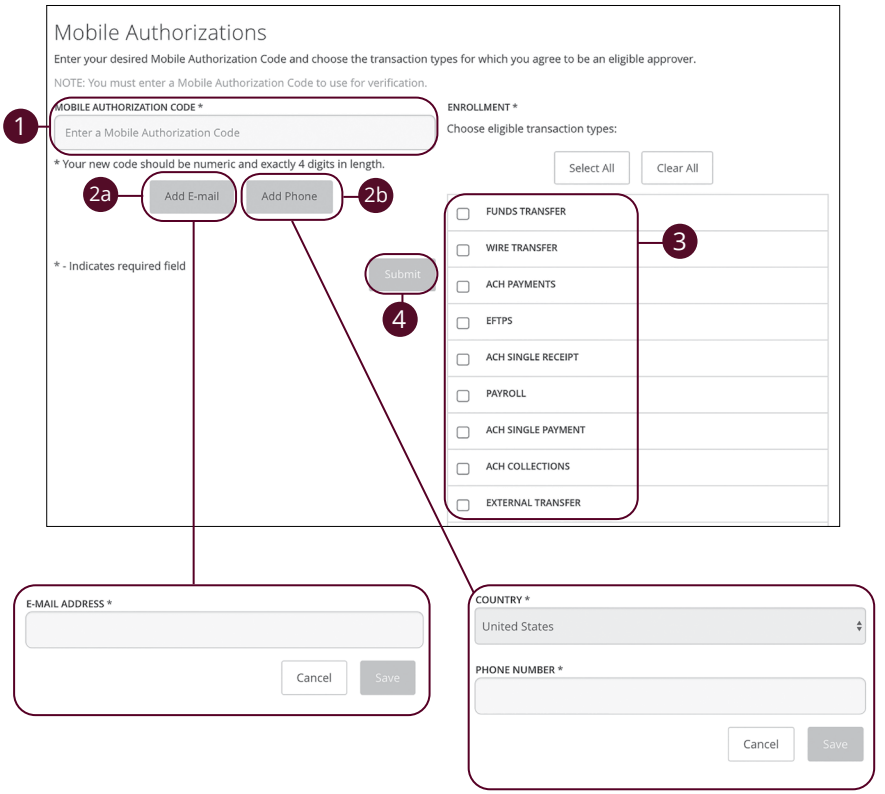
3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.

4. Click either the **Draft** or **Approve** button when you are finished.

Commercial

Mobile Authorizations

Mobile Authorizations enable an authorized user to approve drafted ACH or wire transactions over the phone or through email. After establishing a Mobile Authorization Code, users with approval rights are notified when payments are drafted, so they can accept those payments without having to log in to Business Online Banking.



In the **Commercial** tab, click **Mobile Authorizations**.

1. Enter a new 4-digit code in the Mobile Authorization Code field.
2. Create a new contact method.
    a. Click the **Add E-mail** button. Enter the approver's e-mail address and click the **Save** button.
    b. Click the **Add Phone** button. Select the approver's country using the "Country" drop-down and enter their phone number. Click the **Save** button.
3. Choose which transaction types you want the approver to be an eligible approver for by checking the appropriate boxes.
4. Click the **Submit** button when you are finished.

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