



**DEERWOOD
BANK**

Nice & Simple

Your Cash Management Guide

to our new and improved
banking experience

RETAIN FOR EASY REFERENCE

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Introduction

Deerwood Bank Business Banking provides Business Banking account holders the ability to administer enrolled accounts. The system enables businesses to check account balances, transfer funds, process ACH and wire transactions, manage positive pay, and other business-related transactions.

System Requirements

Fusion Digital Banking is compatible with the following devices and platforms:

Mobile Banking Application

- iOS devices (iOS 13+) – iPhone
- Android Smartphones (OS 7+)

SmartWebApps Online Banking Application (SWA) & Console

Current (n) and previous (n-1) major browser versions for:

- Google Chrome
- Mozilla Firefox
- Safari (for Mac OS only)
- Microsoft Edge

Note: Deerwood Bank recommends users keep their desktop browser and operating system updated. We do not exclude users from using other browsers/versions, but we cannot guarantee the user interface (layout/color) will be optimal or that all features will be available.

Business Admin Setup

Before business users can access Deerwood Bank Business Banking, Deerwood Bank must set up the business and at least one user as a Business Admin. Business users can be managed either by this administrative user or by your Treasury Management Team.

Business Admin users inherit any business level entitlements and can then create and entitle others within the business. Any users created by the Business Admin can still be managed by your Treasury Management Team. An entitled Business Admin user can retrieve a business user's username, unlock their account access, or reset their password. If the Business Admin is not available, your Treasury Management Team can provide the business user with their username, reset their password, and unlock any users.

User Login

1. Visit www.deerwoodbank.com, click Login and Cash Manager
2. Enter the **Company ID**. The Company ID is the last 5 of the EIN/TIN associated with your business and is shared among all users.
3. Enter the **Username**. This value is unique to each Business Admin/User. Usernames are created by your Treasury Management Team or by an entitled Business Admin.
4. Enter the **Password**. Temporary passwords are configured by your Treasury Management Team or an entitled Business Admin. All Business users are prompted to create a new password upon first login.
5. Click **LOG IN**.
6. If HRT Authentication is enabled for user login, the system will prompt the user to complete additional verification steps via text, email, or phone.



Security Code Delivery Method

Please select how you would like to be notified
*Message and data rates may apply for the text option.

Choose Delivery Method

Text Message | v

Choose Delivery Option

###-###-1273 | v

Security Code

A security code has been sent to the following phone number
###-###-1273

Security Code

To change delivery method, click [here](#)

Business Users Admin (Manage Users)

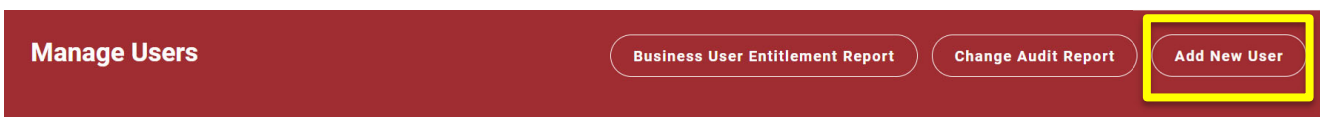
Business Users entitled with the User Admin entitlement can create and manage user access for the business within Cash Management.

Once entitled, the Business Admin can use the Manage Users feature in Cash Management to create, entitle, and manage other business users. However, they cannot add or change their own entitlements.

IMPORTANT! Deerwood Bank recommends the Business Admin create at least one other Business Admin to assist with business user management and entitlement.

Add Business Users

Business Admins can create a new user quickly and easily. Select **Add New User** and follow the prompts. Required fields will be marked onscreen with an asterisk (*).



Name	Username	Payee Management	ACH	Wires	Status
BE Brain Erdmann	██████r2	Disabled	N/A	N/A	Active

Step 1: User Login

First and Last Name – name of the user

Login – username of the user

Password – user's password and confirmation

Role – user's permissions for Manage Users

- **Admin** – user is able to create new users, edit existing users, approve changes made by Manager; saved changes are immediate, no approval required
- **Standard** – user has no Manage Users access

The screenshot shows a web form for adding a new user. The form is titled "Add a new user" and has a close button (X) in the top right corner. It features a progress indicator on the left with four steps: 1. User Login (Create a login and set up the password for the new user), 2. User Information (Provide the contact information for your new user), 3. Address (Provide the new user's address), and 4. Confirmation. The form fields include: First Name *, Last Name *, Login *, Password *, and Confirm Password *. There are eye icons to toggle password visibility. At the bottom, there is a "Role" section with radio buttons for "Admin" and "Standard User" (which is selected). "Cancel" and "Next" buttons are at the bottom right.

Step 2: User Information

Title – optional title for the user

Email Address – email address used to send pending business payment approval notifications as well as inform users that a pending business payment has been approved, denied, or deleted.

Phone Number and **Text Phone Number** – phone number(s) of the user

HRT Phone and **Email** – phone numbers and the email address used for any High-Risk Transaction authorization codes. When the user is presented with the HRT verification, they can choose from the notification methods entered here to receive the HRT validation code.

Step 3: Address

Enter the full mailing **Address** information including **City**, **State**, and **ZIP Code**.

Step 4: Confirm

The confirmation displays all the entered information with the option to **Cancel** without saving or select **Create User** to create the new user.

Manage Business Users

After business users have been set up in the system, Business Admins will need to manage access for users. This can include adjusting entitlements and limits, resetting passwords, and enabling or disabling users.

Select **Manage Users** from the sidebar menu. The user dashboard displays the list of existing users and the following information for each:

- Name: first and last name
- Username
- Payee Management, ACH, Wires, Tax Payments Entitlements: Approver, Initiator, Approval required override
- Status: Active, Locked, or Disabled

Edit User


To update user information, click the three-dot menu and select **Edit User**.

Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
 Brian Dubs (Admin)	bdubs	Disabled	Approver, Initiator, Override	Approver, Initiator, Override	Approver, Override	Active
 Bob Smith	bsmith	Disabled	N/A	N/A	N/A	Active
 Big Wig (Admin)	bwig	Disabled	Approver, Initiator	Approver, Initiator	N/A	Disabled

The current user information will display.

Manage Users

[← Back to users](#) [Save Changes](#)



Username: test12

E-mail: test@test.com

Phone Number: (123) 123-1234

Text Phone Number: (123) 123-1234

Address 1: street

Address 2:

City: Test

State: Minnesota

Zip Code: 51012


HRT Email: test@test.com

HRT Phone Number (Voice): (123) 123-1234

HRT Phone Number (Text): (123) 123-1234

First Name: Test12

Last Name: Test



To make changes, click the pencil icon in the upper right, edit the information and click **Save Changes**. You can edit the following items:

- First and Last Name, Address, Primary Phone Number, HRT Phone Number, Primary Email Address, HRT Email Address, Verification Method, and User Avatar (picture)

Restrict User Access

In the case where the Business Admin needs to prevent a user from logging in either temporarily or permanently, the user can be disabled. If the user needs to be deleted from the business, the Business Admin will need to contact the financial institution.

Note: Managing Users on mobile devices is limited to enabling/disabling users.

In the **User Operations** section, you can:

- View number of failed login attempts
- Reset login attempts (unlock user)
- View last updated date
- Disable/enable user

User Details | Accounts | Money Movement | Business Payments | 3rd Party | Independent Services

User Operations

0 Failed Login Attempts
Reset Login Attempts
Updated: 06/16/23

[Disable User](#)

HRT Processing Configuration

Delivery Methods

- SMS Delivery
- Voice Delivery
- Email Delivery

Features

- Login
- Payment Approval
- Payment Initiation

Unlock User

If an account holder enters their password incorrectly too many times, their account will be locked. The Business Admin or Treasury Management Team can unlock their account.

1. From the Manage Users dashboard, click the three-dot menu and select **Edit User**.
2. The number of **Failed Login Attempts** is displayed under User Operations.
3. Select **Reset Login Attempts** to unlock the user.

Reset Password

User admins can reset a user's password on their behalf. To reset a password for another user, User admins can select the Reset Password button available in the User Details tab within Manage Users. Password requirements will be enforced.

User Information

Login Information

User ID (6-24 Characters)
test12

Reset Password

HRT Processing Configuration

HRT authentication requires a user to enter a security code for business payment transactions and other activities. Business Admins can manage which features require this authentication and select delivery methods.

Enable HRT Delivery Methods

HRT Authentication can be completed through several **Delivery Methods**: email, voice call, or text message.

HRT Processing Configuration

Delivery Methods

- SMS Delivery
- Voice Delivery
- Email Delivery

Features

- Login
- Payment Approval
- Payment Initiation

HRT authentication codes will be delivered to the **HRT Phone Number (Text)**, **HRT Phone Number (Voice)**, and/or **HRT Email** specified within the User Details section.

TT
Test12 Test
Active

Username	test12	Email *	test@test.com	Phone Number *	(209) 643-0660	Text Phone Number *	(209) 643-0660
Address 1 *	street	Address 2		City *	Alaska	State *	Alaska
Zip Code *	51012	HRT Email *	test@test.com	HRT Phone Number (Voice)	(209) 643-0660	HRT Phone Number (Text) *	(209) 643-0660

Update User Entitlements

From the Manage Users dashboard, click the three-dot menu and select **Edit User**.

Entitlements are organized under several tabs:

- **Accounts** – Enable accounts, view history, and account view options
- **Money Movement** – Transfers and Cross Entity Transfers
- **Business Payments** – ACH and Wire services and limits
- **3rd Party Vendors** – Remote Deposit Capture, Statements, and Bill Pay SSO
- **Independent Services** – E-forms, external URLs, Check Management, Alerts, Secure Messaging, User Admin, and more

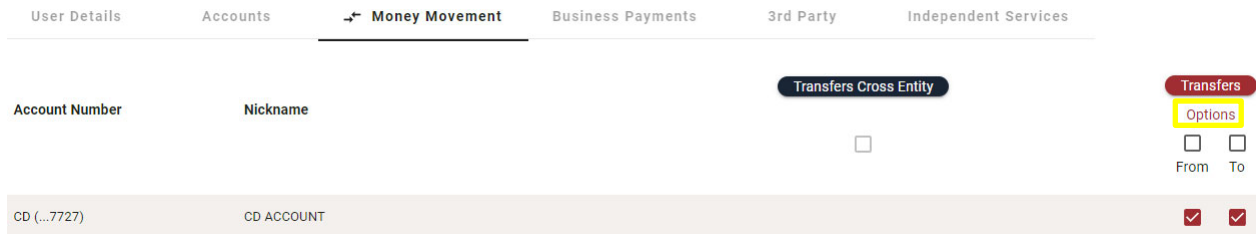
Accounts

The Accounts tab includes entitlements to enable/disable accounts, view account history, show/hide balances, and show/hide account in the accounts dashboard. Enable accounts the user will be able to view and use as offset accounts for options such as transfers, ACH, and Wire. Accounts entitled here can additionally be entitled for viewing transaction history or eStatements access. If an account is not entitled at this level, then it will not be available for entitlement in History, ACH, Wire, eStatements, and/or Money Movement options.

User Details	Accounts	Money Movement	Business Payments	3rd Party	Independent Services
Account Number	Nickname	Enabled	View History	Hide Balance	Shown On Main Screen
CD (...7727)	CD ACCOUNT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
LOC (...7481)	Ready Reserve Money	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Money Movement

The Money Movement tab includes entitlements to enable/disable Transfers and Cross Entity Transfers.



Transfers - enables user to transfer funds within entitled accounts.

Cross Entity - enables the user to make transfers across two different businesses enabled within the same business profile

Transfer To - enables the user to transfer funds to applicable accounts

Transfer From - enables the user to transfer funds from applicable accounts

Click **Options** to view and edit applicable settings for the selected feature. Limits can be set on transfers by the Business Admin but cannot exceed any limits set by Deerwood Bank at the business level.



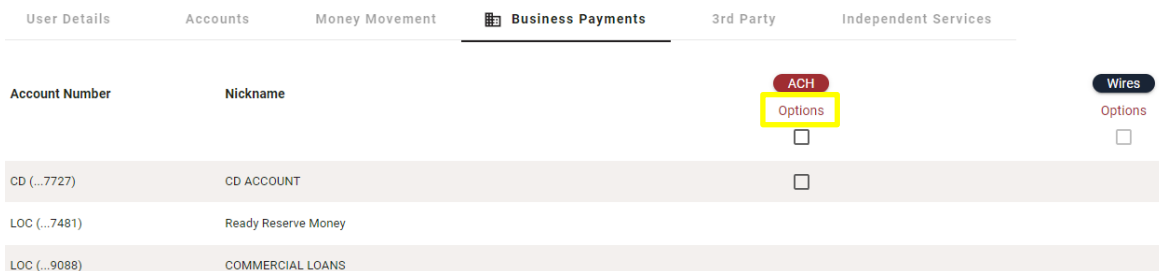
Transfers

Limits

Max Amount per Item \$0.00	Max Number of Items per Day Business Value Not Set
Max Amount per Day \$0.00	Max Number of Items per Week Business Value Not Set
Max Amount per Week \$0.00	Max Number of Items per Month Business Value Not Set
Max Amount per Month \$0.00	

Business Payments

The Business Payments tab includes entitlements for enabling/disabling ACH and Wire and their associated limits.



ACH - enables Business Admin to indicate which offset accounts can be used by user for initiating ACH transactions. Also enables the business admin to set limits on ACH transactions and select which ACH Batches the user has access to.

Wires - enables Business Admin to entitle accounts to be used for wire transactions as well as set limits on wires.

Click Options to view and edit limits, services, and other settings. Use the horizontal arrow buttons (< >) to access each settings tab.

Limits set at the user level cannot exceed business level limits. If the admin attempts to set a limit higher than the business level limit, the system will display an error message and prevent the business admin from moving forward until the limit is equal to or less than the business limit.

ACH Services

ACH Approval Override - Enables user to create ACH transactions (single entry and batch) that will be automatically approved. This entitlement bypasses the approval process and will not require the user to have ACH transactions approved by a different user.

Payee Management - Indicates the user can create and edit ACH recipients

Same Day ACH Credit/Debit - Enables user to initiate a Same Day ACH Credit/Debit transaction

ACH Payroll - Indicates the user can view “restricted” batches designated as an ACH payroll batch or any batch that not all ACH entitled users should have access to

ACH Initiate - Allows the entitled user to initiate ACH transactions

ACH Batch Upload - Indicates the user can upload NACHA-formatted ACH files

ACH Approve - Allows the entitled user to approve, edit, or deny ACH transactions initiated by other users within the business. Individuals with the ACH Approve entitlement cannot approve their own ACH transactions and are limited to approving only those transactions initiated from offset accounts in which they are also entitled.

Wires

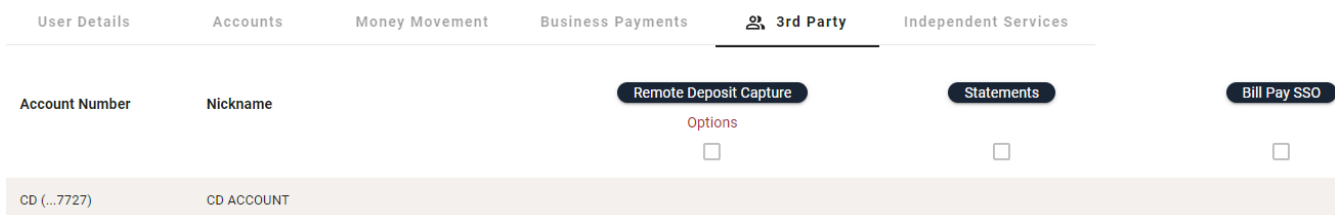
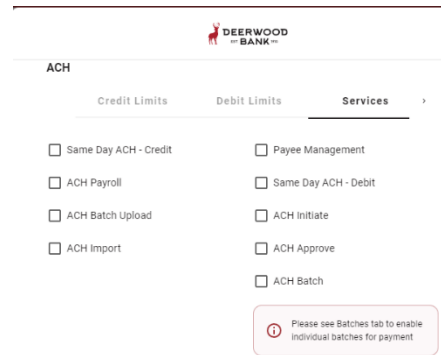
International Wires - Indicates the user is entitled to initiate international wire transactions

Wires Initiate - Indicates the user is entitled to initiate wire transactions

Wires Approve - Indicates the user is entitled to approve wire transactions initiated by other users within the business.

3rd Party

The 3rd Party tab includes entitlements and limits for Remote Deposit Capture, Statements and Bill Pay SSO.



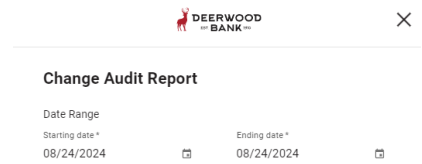
Change Audit Report

The Change Audit Report displays the audit information recorded when a user changes data for the current business. The report provides a change log of entitlements and settings changes during the specified date range.

Select the Change Audit Report button at the top of the screen to generate the report.

Select a date range and select Generate Report.

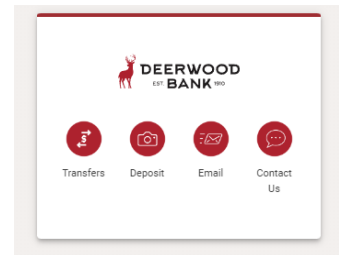
The downloaded report name includes the filtered date range, such as Audits Report from 2023-10-01 to 2023-10-05.xls.



Time Stamp	Change	Identifier	Type	Action	Field Name	Previous Value	New Value
2023-09-11 01:41:55 -0500	Brian Dubs (bdubs)	billpay_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Item	\$10.02	\$0.00
2023-09-11 01:41:55 -0500	Brian Dubs (bdubs)	billpay_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Day	\$10.02	\$0.00
2023-09-11 01:41:55 -0500	Brian Dubs (bdubs)	billpay_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Week	\$10.02	\$0.00
2023-09-11 01:41:55 -0500	Brian Dubs (bdubs)	billpay_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Month	\$10.02	\$0.00
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Items p 20	5	5
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Items p 20	5	5
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Item pe 20	5	5
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Item	\$2.00	\$5.00
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Day	\$2.00	\$5.00
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Week	\$2.00	\$5.00
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Month	\$2.00	\$5.00
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	a2a_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Items p 30	301	301
2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	a2a_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Items p 30	301	301

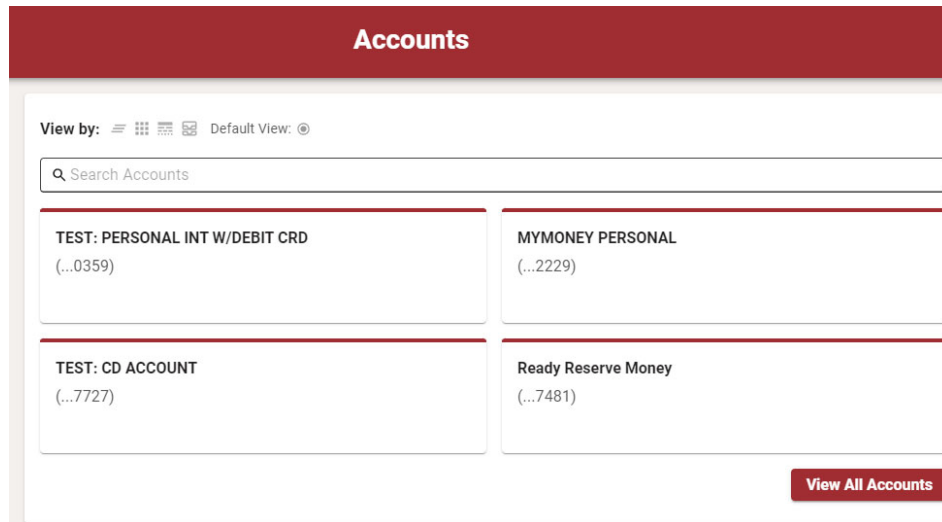
Quick Links Widget

The Quick Links widget displays shortcuts to popular features. With one click, users can access features from the widget without going through the menus.



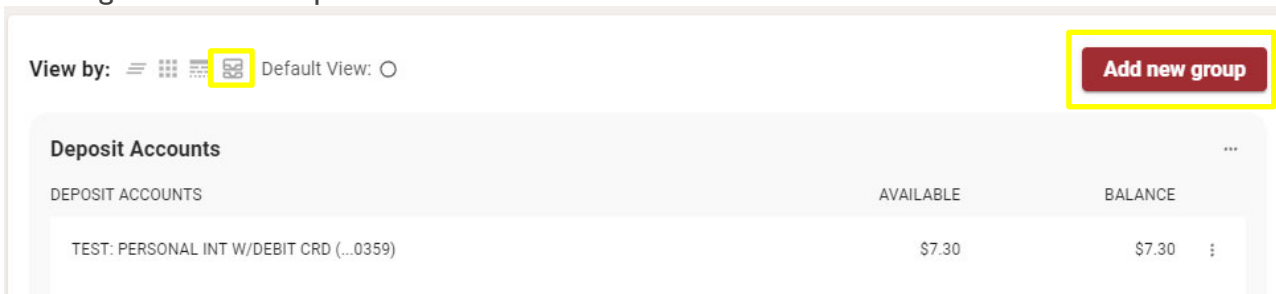
Accounts

The account section displays up to four active accounts and provide the available and current balances for each. Business users can customize the account name and the order in which they appear.



Account Groups Dashboard View

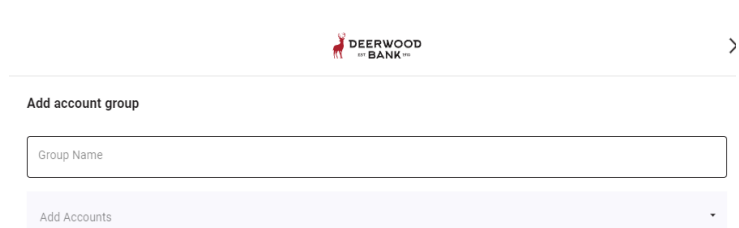
Account Grouping enables users to create and name groups and drag and drop their accounts to arrange them in their preferred order.



Add New Group

Click the **Add new group** button and enter a **Group Name**. Select the accounts you want to include in your group and click **Next**. Confirm which accounts you selected and click **Done** to create the group.

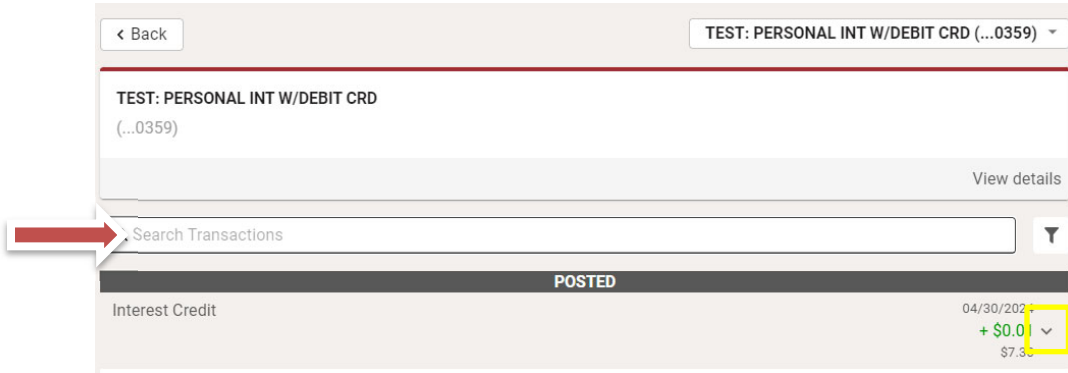
Once you have a few groups created, you can drag and drop the accounts to move them around between groups or click the three-dot menu to edit a group and position in the Groups view. You can also click the up and down arrows to reorder the groups.



Account Details and Transactions

Click on any account card to display account details and a list of processed and pending transactions for that account. From here, account holders can use the search feature to find a certain transaction and can also print the transaction page.

To view details of a particular transaction, click the downward arrow on the right side of the specific transaction for which you want to view more detail.



Search and Filter Transactions

To search for specific transactions, enter search criteria in the Search toolbar. To filter the transactions list, click the **Filter** button.



Select the desired filters and select **Submit**. Transactions can be filtered by:

Amount Range

Use the **From** and/or the **To** field to select an amount range.

Date Range

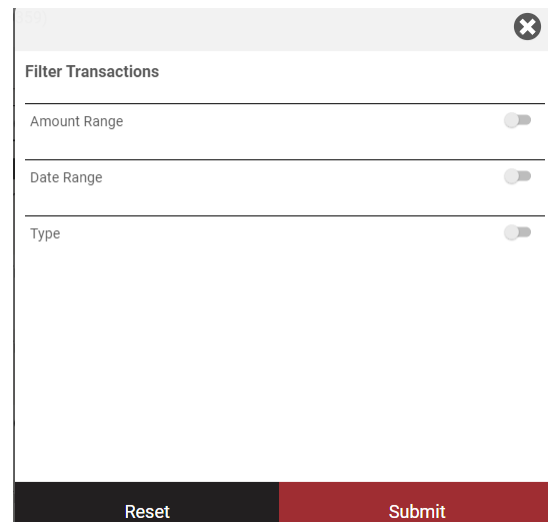
There are several filter options for date range, including:

- Last Seven Days
- Last Fourteen Days
- Month to Date
- Specific Date (choose specific date)
- Date Range (choose a start and end date)

Transaction Type

Select **Credit** or **Debit** to filter results by those transaction types.

Select the **Reset** button to remove all applied filters. This is required to display the complete list of transactions.



Check/Deposit Imaging

This service gives account holders online access to cleared check images or deposit slips, if available.

Transactions with images attached will display the icon, as shown below. Click the transactions details arrow on the right to view the check or deposit slip image.

Deposit 07/15/2024
+ \$20.24 ^
\$201.06

DETAILS

Account #: (...7481)
Date: 07/15/2024
Type: Credit
Amount: \$20.24
Balance: \$201.06

RECEIPT IMAGE

Add Receipt Image

IMAGE

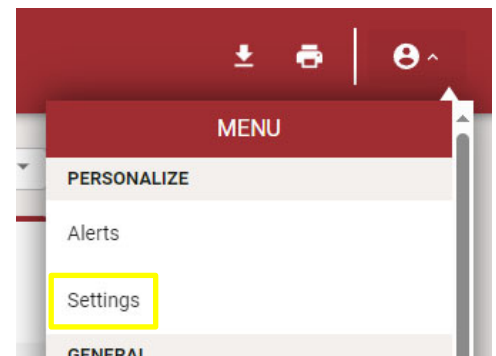
DEPOSITED WITH DEERWOOD BANK
SIGN HERE FOR LESS CASH RECEIVED
Account Name: DNB Demo
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ACCOUNT NUMBER: [REDACTED]
DATE: 7/15/24
MICR: 55555 100

CHECKING DEPOSIT
CASH
20.24
TOTAL DEPOSIT \$ 20.24
Deposit 432 [REDACTED]
CK [REDACTED] 07/15/2024 16:12:50

Manage Account Settings

Access **Settings** from the profile menu in the upper right of the Accounts Dashboard. From the Account Settings you can:

- Edit Account Nickname
- Show/Hide Accounts
- Change Account Order



Account Nickname

Accounts with a Nickname are referred to by that name system-wide. To modify the account display name, follow the steps below:

1. From the menu, select **Settings**.
2. Scroll to the account and click the gear icon.
3. The current name of the account will display. Click the pencil icon to edit the account name.

Account Settings (...0359)

Hide Account

TEST: PERSONAL INT W/DEBIT CRD

Settings

General Settings

Change Account Order >


Default Page Most Frequently Visited v

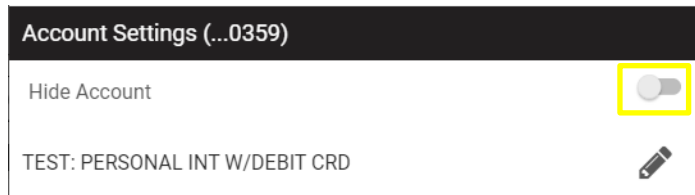
Account Settings

TEST: PERSONAL INT W/DEBIT CRD (...0359) N/A

Hide Account

Business users can hide accounts from the account tiles page and transfer options by utilizing the Hide Account feature. Accounts must be unhidden if the user needs to use the account for transfers and/or to see transaction history.

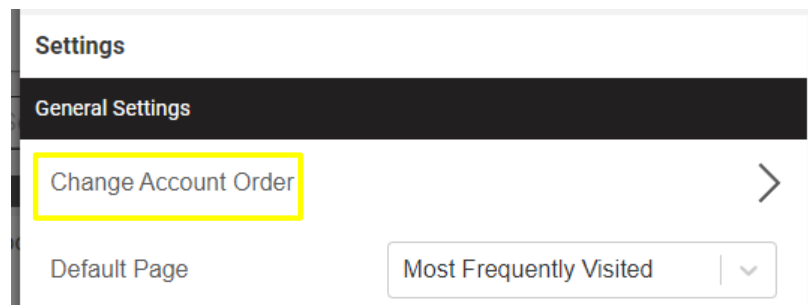
1. From the  menu, select **Settings**.
2. Scroll to the appropriate account and click the gear icon.
3. Toggle the **Hide Account** option to hide the account and remove it from the Accounts Dashboard. To unhide an account, toggle the Hide Account option again. The account will appear in its original position with the Accounts Dashboard.



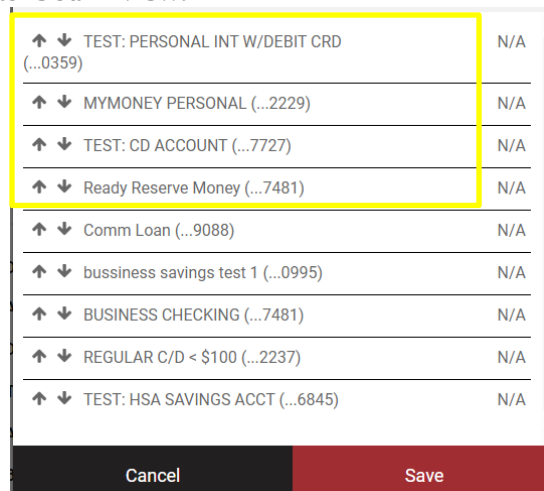
Change Account Order

Business users may adjust the order in which their accounts display in the Accounts Dashboard.

1. From the Profile menu, select **Preferences/Settings**.
2. Select **Change Account Order**.



3. Use the up and down arrows to reorder the accounts. The first four accounts display in the default Accounts Dashboard view.



4. Click **Save** to save the new account order or click **Cancel** to exit without saving. The new account order will be immediately reflected on the Accounts Dashboard.

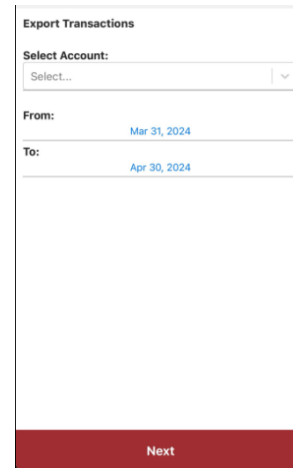
Export Account Details

Account holders can export account details and transactions to several available file types.

1. Select the **Export** button in the title bar above the Accounts dashboard.



2. Select an **Account** from the drop-down list.
3. Select a file type from the drop-down list. These options will vary based on your implementation:
 - Comma Delimited (CSV)
 - QuickBooks Web Connect (QBO)
4. Quicken Web Connect (OFX)
5. Select a **Date Range** to include in the export.
6. Click **Next** to select a location to save the file.
7. Click the **Download** button to complete the account export.

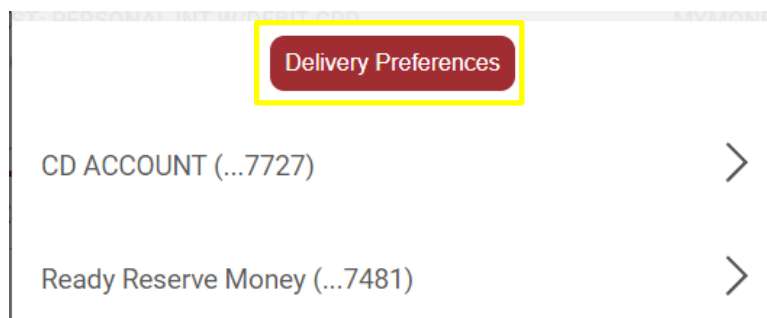


Account Statements

Account Statements allow users to view account statements and manage delivery preferences between a printed copy or electronic delivery.

Delivery Preferences

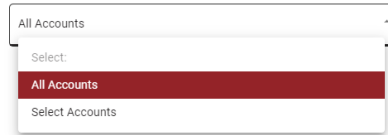
1. Select **Statements** from the sidebar menu.
2. Select **Delivery Preferences**.



3. You have two options for applying statement delivery preferences: **All** or **Select Accounts**. Select **All Accounts** to specify a single mode of statement delivery for all accounts or **Select Accounts** to set a delivery method by account.

Statement Preferences

Apply Statement Preferences to:



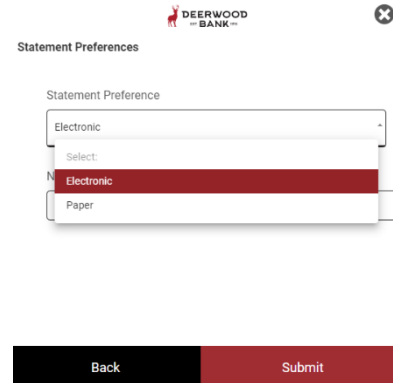
A dropdown menu with the text 'All Accounts' selected. Below the dropdown, there is a 'Select' label and a list of options: 'All Accounts' (highlighted in red) and 'Select Accounts'.

All Accounts

- Select **Electronic** or **Paper** and click **Submit**.

Select Accounts

- For each account, use the drop-down list to select a delivery method (**Electronic** or **Paper**) and provide the necessary details. Select **Submit**.

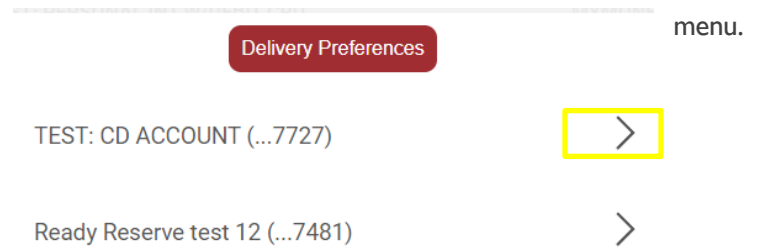


The 'Statement Preferences' form for 'DEERWOOD BANK'. It features a 'Statement Preference' dropdown menu with 'Electronic' selected. At the bottom, there are 'Back' and 'Submit' buttons.

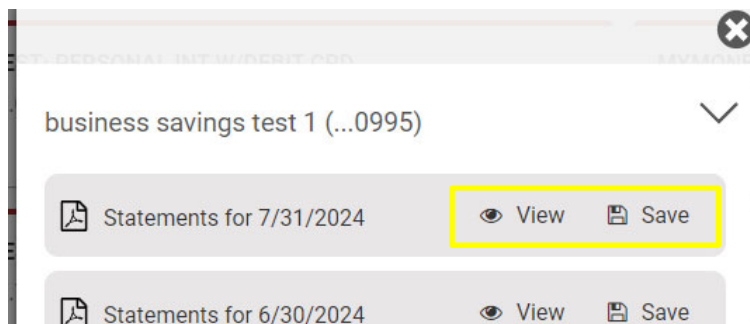
View Statements

To access account statements with electronic delivery preference selected, follow the steps below:

1. Select **Statements** from the sidebar
2. Select an account to view monthly statements.
3. Select **View** to view the PDF in the statement or **Save** to download and save the account statement.



The 'Delivery Preferences' menu. It shows a list of accounts with their delivery preferences. The first account, 'TEST: CD ACCOUNT (...7727)', has a right arrow highlighted with a yellow box. The second account, 'Ready Reserve test 12 (...7481)', also has a right arrow.



The account statement view for 'business savings test 1 (...0995)'. It shows two rows of statements: 'Statements for 7/31/2024' and 'Statements for 6/30/2024'. Each row has 'View' and 'Save' buttons, with the 'View' button in the first row highlighted by a yellow box.

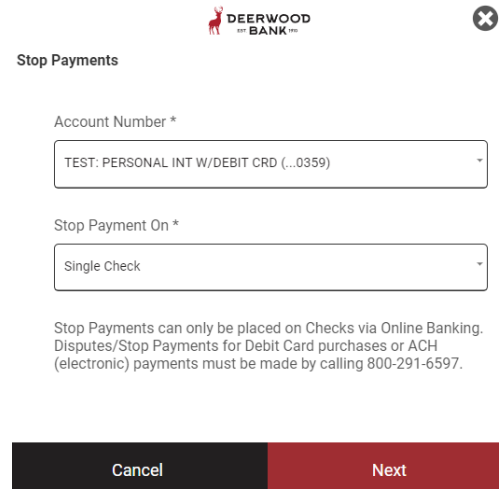
Stop Payment

Business users who need to place a stop against a single check or a group of checks can utilize the Stop Payment feature.

1. From the sidebar menu, select **Stop Payment**.
2. Using the Account Number drop down list, select the **Account** from which funds were debited by the check.
3. Select **Single Check** to place a stop against a single check or **Range of Checks** for a group and click **Next**.
4. For single checks, enter the **Check Number**, **Amount**, and **Check Date** in the provided fields.

For a range of checks, enter the **Starting** and **Ending Check Number**.

5. Click **Submit**. A stop payment summary will display.
6. Confirm the details are correct and click **Submit**. You will see a confirmation message that the stop payment request has been successfully submitted.



The screenshot shows the 'Stop Payments' form in the Deerwood Bank interface. At the top right is the Deerwood Bank logo and a close button (X). The form title is 'Stop Payments'. It contains two dropdown menus: 'Account Number *' with the selected value 'TEST: PERSONAL INT W/DEBIT CRD (...0359)' and 'Stop Payment On *' with the selected value 'Single Check'. Below the dropdowns is a disclaimer: 'Stop Payments can only be placed on Checks via Online Banking. Disputes/Stop Payments for Debit Card purchases or ACH (electronic) payments must be made by calling 800-291-6597.' At the bottom are two buttons: 'Cancel' (black) and 'Next' (red).

Transfer Templates

Transfer Templates enable users to easily create reusable transfer instructions for internal accounts that save time when repeating the same transfer. Once you create a template, it will be available in your saved templates to select for future transfers. Each transfer template can be edited or deleted, as needed. Transfer Templates are available for internal deposit transfers and loan payments.

1. Under Transfer Funds or Loan Payments, select **Create Template**.

TEMPLATE NAME	FROM	TO	AMOUNT

2. Enter a **Template Name** you'll use to identify the template. This must be a unique name, less than 25 characters.
3. Select the **Transfer From** account to indicate where you want the money to transfer from.
4. Select the **Transfer To** account to indicate where you want to transfer the money to.
5. For loan payments, you will next be prompted to select a **Transfer Type**.
6. Enter a transfer **Amount**.
7. Enter **Memo** text, if desired.
8. Select the transfer **Frequency**, how often to complete the transfer.
9. Select **Save** to save the template or **Cancel** to exit without saving. A Success message will display once you've created a transfer template.

Load Transfer Templates

Transfers can also be created from the Transfer or Loan Payment/Transfer window. A dropdown menu at the top of the screen enables you to select from the Transfer Templates drop-down list. Once a template is selected, the specific fields will be prepopulated with the applicable information.

Cash Management: ACH

An ACH transfer is an electronic money transfer between two financial institutions that is processed through the Automated Clearing House Network. An ACH recipient, or payee, is a person or business receiving credit or debit. ACH recipients can be added manually or through ACH Import.

ACH Payment Options:

- **Single ACH Transaction** – an ACH payment made to a single recipient
- **One-Time Single ACH Transaction** – an ACH payment made to a single recipient without saving the recipient into the system for future use
- **ACH Batch Payment** – an ACH payment made to one or more recipients initiated at one time, such as payroll

ACH Recipients

ACH recipients added to the system can be edited or deleted at any time. To manually add an ACH recipient to the system, follow the steps below. Recipients currently in a batch template must be removed from the template before they can be deleted from the recipient list.

1. Select **Cash Management** from the sidebar menu.

A red rectangular button with the text "TRANSFER FUNDS" in white, uppercase letters.A red rectangular button with the text "ADD RECIPIENTS" in white, uppercase letters. The button is highlighted with a yellow rectangular border.

2. Click **Add Recipient**.

A set of four navigation tabs: "Recipients", "Batches", "Pending", and "Processed". The "Recipients" tab is underlined, indicating it is the active tab.

3. Click **Create Payee**.

4. Select **ACH**. You may select **ACH** and/or **Wire** for the same Payee/Recipient. If you select both, the form will update dynamically with the necessary fields to set up a recipient who can receive both ACH transactions and wires.

5. Using the dropdown provided, select if the ACH recipient is a **Business** (CCD) or a **Consumer** (PPD). The system uses this designation to set the SEC code for the recipient.

6. Enter the **Name** of the business or consumer recipient. The system will ensure the name entered follows NACHA formatting standard, which is 22 characters for ACH recipients.

7. Enter the **Email** address of the recipient (optional).

8. Enter a **Reference Number** (optional). This information is used to differentiate between two recipients with the same name or recipients who have both checking and savings account information in the system. It can also be used to add employee numbers or recipient specific information. Ensure the reference number does not include any special characters.
9. Enter the Account Number and Account Type to be used for the ACH transaction.
10. Enter the Routing Number of the recipient's financial institution associated with their account number.
11. Click the Next button to move on to the next screen.

Transfer Type

ACH Wire

Payee Information

Consumer/Business
Consumer

Name

This field is required

Email

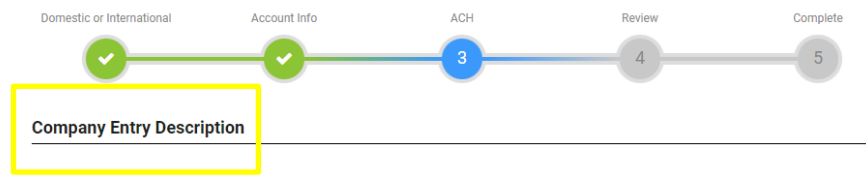
Account Number

Account Type
Select...

ACH Routing Number
123456789

Back Next

12. Enter the **Company Entry Description**. This is a short description (10 characters) that informs the receiver of the transaction purpose, i.e. Payroll, Purchase, Gas Bill. The value entered in this field will be used to populate the Batch Header, "Company Entry Description" field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within the system.



13. Review the details and click **Submit**.
14. After receiving confirmation that the recipient/payee was successfully created, click **Close** to return to the Recipients page.

ACH Import

The ACH Import feature is available for businesses to add non-NACHA formatted files and ACH recipient information to their Cash Management. Using ACH Import, businesses can avoid the task of manually re-entering batches and payees.

ACH Import will accept non-NACHA formatted files such as .csv files, .txt files, and fixed length files.

Note: Imported ACH recipient batches should be separated into Consumer and Business recipients. The system will not allow a mixed batch of Consumer and Business recipients to be imported.

To import ACH recipients and batches, provide the following information for each recipient:

Required:

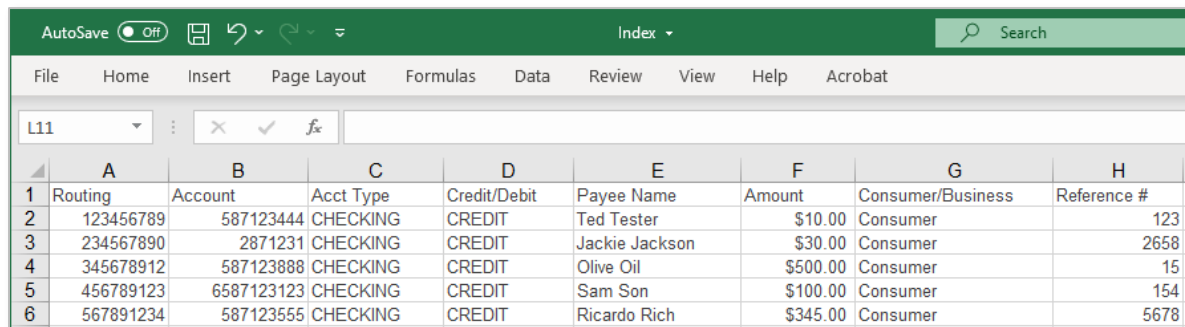
- Account Number
- Routing Number
- Account Type (Savings or Checking)
- If the recipient is a consumer or business
- If the recipient is receiving credit or being debit
- Amount of ACH (this can be changed when initiating a batch or single-entry ACH)
- Recipient ID – this is a unique, alpha-numeric identifier for the recipient used to differentiate between recipients with the same or similar names.

Optional:

- Addenda/Memo

Importing Delimited Files

To set up a non-NACHA formatted batch file, such as a .csv file shown in the example below, the delimited file must include the following columns:



	A	B	C	D	E	F	G	H
1	Routing	Account	Acct Type	Credit/Debit	Payee Name	Amount	Consumer/Business	Reference #
2	123456789	587123444	CHECKING	CREDIT	Ted Tester	\$10.00	Consumer	123
3	234567890	2871231	CHECKING	CREDIT	Jackie Jackson	\$30.00	Consumer	2658
4	345678912	587123888	CHECKING	CREDIT	Olive Oil	\$500.00	Consumer	15
5	456789123	6587123123	CHECKING	CREDIT	Sam Son	\$100.00	Consumer	154
6	567891234	587123555	CHECKING	CREDIT	Ricardo Rich	\$345.00	Consumer	5678

Note: Columns do not have to be in this order and do not require a heading. Data is specific for fields 3, 7 and 8 and must contain either of the words in (), i.e. Consumer, Checking, Credit. If the data contains PPD or CCD, the file will not import.

- Amount – formatted in dollars “\$”
- Reference number (Employee ID, Invoice Number) – Remove special characters from data
- Type of payment (Consumer or Business)
- Name of person receiving funds - Remove special characters from data, i.e. Mary “&” John Smith

- Account number where funds will be sent
- Routing number where funds will be sent – formatted as “text”
- Account Type (Checking/Savings)
- Payment Type (Credit/Debit)

Note: The routing number for the ACH file must be formatted as a “text” cell to ensure leading zeros are mapped correctly with the tool.

Once the delimited file is prepared, it is ready for import.

1. Select **Cash Management** from the sidebar menu.

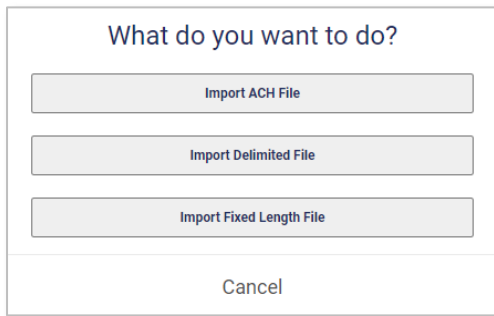


2. Click **Add Recipients**.

Recipients Batches Pending Processed

3. Click **Import Batch from File**.

4. Choose **Import Delimited File** to import a csv file.



Details

No file chosen

Use saved mapping

Add or update?
 ▾

Payee Name

Batch Type
 ▾

Payment Type
 ▾

Description

Delimiter

Payroll Batch (Restricted Batch)

5. Click the **Choose File** button to import the prepared file
6. Use the Add or update? drop-down list to select **Add New Batch** or **Update an Existing Batch**.

- If updating an existing batch, select the name of the batch to update.
- If adding a new batch, enter the Name of the batch. Batch names will not display in the file but are used by business users to identify the batch template.

7. Select the Batch Type: **Consumer** or **Business**

8. Select the Payment Type: **Credit** or **Debit**.

9. Enter the batch entry **Description**, limited to 10 characters. This data will display as part of the ACH transaction in the recipient’s transaction history.

10. In the **Delimiter** field, enter a “,” for common delimited files, “;” for semi-colon files, etc. The delimiter is the character used to separate the information in the file.

11. Select **Payroll Batch** if importing a restricted batch that should only be visible for users with the ACH Payroll entitlement enabled.

12. Click **Next**.

Map Delimited File Data

When importing recipients, the system relies on the user to map the data provided in each column of the file. The Fusion Digital Banking mapping tool parses out the information provided using the chosen delimiter. This screen enables the user to select what each column of information in the file represents.

1. To save the mapping for re-use with future imports, click the box at the top of the page. This saves time during future imports if those files have the same order/mapping of fields.
2. Click in the drop-down fields to the left of each row to identify that row of information.
3. Click in the dropdown fields to the left of each row to identify that row of information.

Map your data

Save this mapping for re-use with future imports

Only previewing up to the first 9 rows from your file. You will see all rows on the next screen.

Routing Number	ABC Payroll	Routing Number	124301025	302075128	113100567	231278203	231278203	325270041
Account Number		Account Number	987654321	258963147	456987123	842365987	546879	2255187
Account Type		Account Type	CHECKING	CHECKING	CHECKING	CHECKING	CHECKING	CHECKING
Credit/Debit		Credit/Debit	CREDIT	CREDIT	CREDIT	CREDIT	CREDIT	CREDIT
Name		Recipient Name	DEBORAH JONES	SELENA GOMEZ	DENNIS GARCIA	SHONDA WILLIAMS	Jack Black	SALVATORE ESP...
Amount		Amount	\$10.00	\$30.00	\$500.00	\$100.00	\$200.00	\$345.00
Recipient Type		Consumer or B...	Consumer	Consumer	Consumer	Consumer	Consumer	Consumer
Reference ID		Reference Number	123	2659	654	15	154	2654

Start Row
4

End Row
0

4. If the imported file contains header or footer information that should not be mapped as part of the import, use the **Start Row** indicator to set where the system should begin importing data. Additionally, the **End Row** indicator can be used to indicate where the system should stop importing data. **Note:** If an offset account is in the data you are importing, utilize the End Row before the offset data to avoid importing your offset account as a recipient.
5. Click **Next** when all rows of data have been labeled. Please note that although Memo displays, it is an optional field.

If there are any errors or missing information, an error message will display indicating the error in the data.

Review and Confirm

test

Description test
Batch Type Consumer
Payment Type Credit
Payroll Batch (Restricted Batch) No

Recipients

Recipient changes are in bold

Reference ID	Payee Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type	Memo
123	DEBORAH JONES	\$10.00	124301025	987654321	Checking	Credit	Consumer	
2659	SELENA GOMEZ	\$30.00	302075128	258963147	Checking	Credit	Consumer	
654	DENNIS GARCIA	\$500.00	113100567	456987123	Checking	Credit	Consumer	
15	SHONDA WILLIAMS	\$100.00	231278203	842365987	Checking	Credit	Consumer	
154	Jack Black	\$200.00	231278203	546879	Checking	Credit	Consumer	
2654	SALVATORE ESPINOZA	\$345.00	325270041	2255187	Checking	Credit	Consumer	

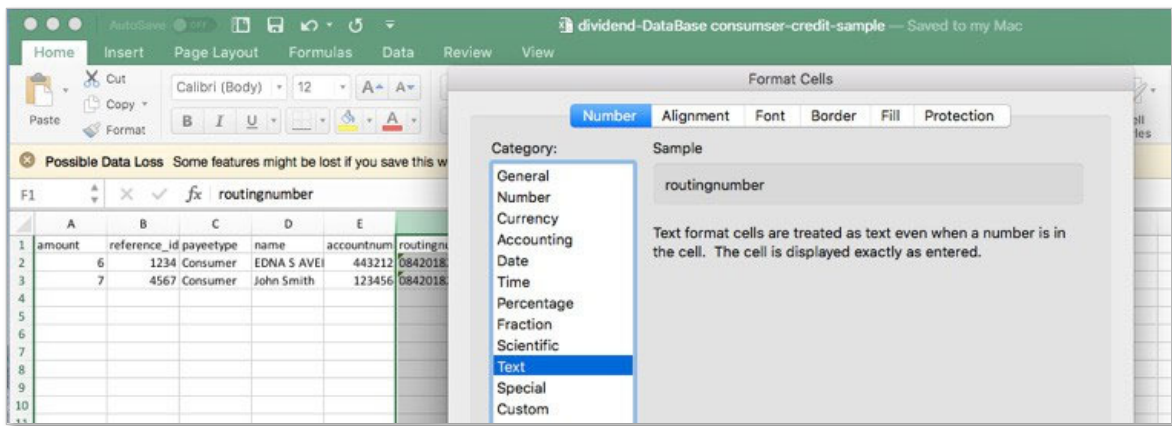
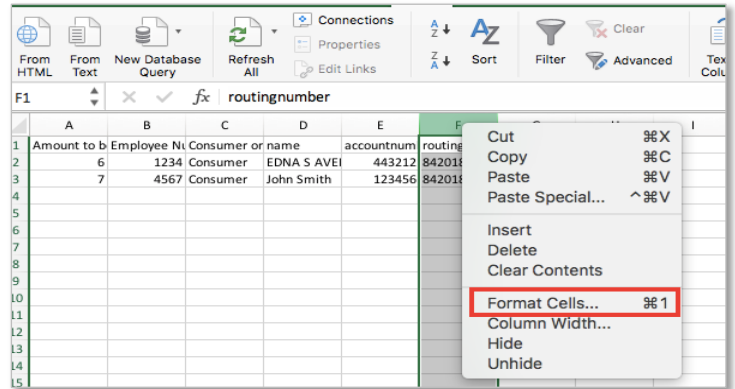
6. Review the recipients and their associated information and click **Confirm**.

Note: After mapping has been completed, the ACH Batch and the individual payees within that batch will be added to the recipients list as well as a batch template created with the batch information. Recipients and batches added in this manner can be edited by entitled users as needed. When utilizing the Update existing batch feature, the confirmation will present data updates from your file in bold text as well as any new recipients being added.

Format the Routing Number as a Text Cell

The routing number for the ACH file must be formatted as a “text” cell to ensure leading zeros are mapped correctly.

1. The steps below show how to change the format of a text cell to ensure correct mapping.
2. Highlight the routing number column, right-click the column, and select **Format Cell**.
3. From the Number tab, select **Text** from the Category list.



4. Click **OK** at the bottom of the table.

Import Fixed Length Files

When importing recipients, the system relies on the user to map the data provided in each column of the file. The Fusion Digital Banking mapping tool parses out the information provided in the file using the starting position and set length of each group of information. This tool enables the user to select what each column of information in the file represents using its starting position and set length.

1. To save the mapping for re-use with future imports, click the box at the top of the page. If future files have the same order/mapping of fields this will save time when importing recipients.
2. The contents of the file will be displayed at the bottom of the page along with a preview of the mapping.

File Contents

Only previewing up to the first 20 rows from your file. You will see all rows on the next screen.

```
1---5---10---15---20---25---30---35---40---45---50---55---60---65---70---
12345 Tester One 072402348 0451410 checking credit 00.01 consumer remotest
54789 Tester Two 302075128 1234567 checking credit 00.01 consumer testuser
```

- Using the Starting Position for each heading, indicate where the applicable information starts and how many characters in length the information is.

For example, in the file shown above, the Routing Number in the file begins at space 19 and is 9 characters in length:

Map your data

Save this mapping for re-use with future imports

Reference ID	Name	Routing Number	Account Number	Account Type	Amount	Recipient Type	Credit/Debit	Memo
Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position
1	7	19	30	37	52	59	46	68
Length	Length	Length	Length	Length	Length	Length	Length	Length
5	11	9	7	8	6	8	6	8

Start and End Rows

Start Row
0

End Row
0

File Contents

Only previewing up to the first 20 rows from your file. You will see all rows on the next screen.

```
1---5---10---15---20---25---30---35---40---45---50---55---60---65---70---
12345 Tester One 072402348 0451410 checking credit 00.01 consumer remotest
54789 Tester Two 302075128 1234567 checking credit 00.01 consumer testuser
```

Preview

Reference ID	Name	Routing Number	Account Number	Account Type	Amount	Recipient Type	Credit/Debit	Memo
12345	Tester One	072402348	451410	checking	00.01	consumer	credit	remotest
54789	Tester Two	302075128	234567	checking	00.01	consumer	credit	testuser

Back **Next**

- Once the starting position and length has been established for all columns of information in the file, the system will preview the information.
- Click the **Next** button once all applicable columns have been mapped.

If there are any errors in the mapping, the system will display error messages indicating fields which need attention.

- ❗ Line 3 . Map specifies position past end of line
- ❗ Line 3 - Invalid payee type for batch type selected

6. If all fields have been mapped correctly, a confirmation screen will appear with the mapped data. Click the **Confirm** button to add the recipients and the batch template

Review and Confirm

Test

Description Test
Batch Type Consumer
Payment Type Credit
Payroll Batch (Restricted Batch) No

Recipients

Recipient changes are in bold

Reference ID	Payee Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type	Purpose of Wire
12345	Tester One	\$0.01	072402348	451410	Checking	Credit	Consumer	remotest
54789	Tester Two	\$0.01	302075128	234567	Checking	Credit	Consumer	testuser

Manage Recipients

Entitled users entitled with Payee Management can edit ACH and Wire recipients whenever necessary.

1. Select **Cash Management** from the sidebar menu. The default view for the Business Payments screen is the list of existing Recipients.
2. Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.



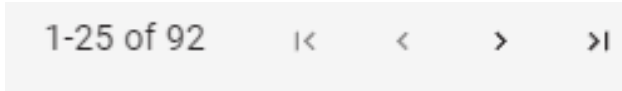
3. Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 25 is selected, using the arrows will display the previous/next 25 rows.

|< Displays first page

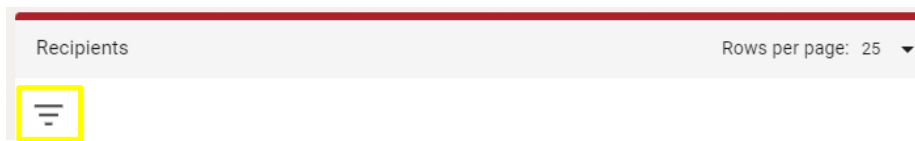
< Displays previous page

> Displays next page

>| Displays last page



Select the **Filter** tool to filter the recipients list.



4. Select the desired filters and click **Apply**.

Filter Recipients ×

Recipient Name

Reference Number

Account Number

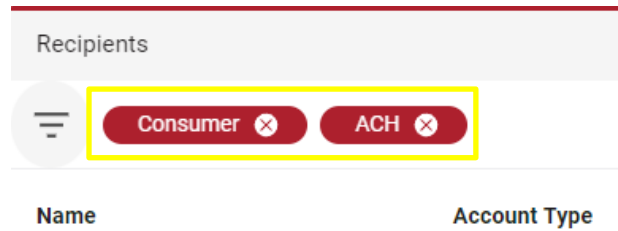
Recipient Type

Consumer Business

Payment Method

ACH Wire

5. The Recipients list will display which filters are currently applied. Click the x to remove a filter at any time.

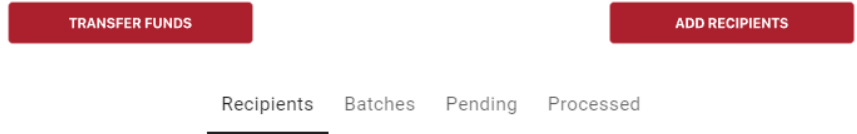


6. Select the three-dot menu associated with the appropriate recipient and select:
- **Details** to view Payee Name, Payee Type, Account Type, Account Number, Routing Number, Address, City, State, and Zip Code
 - **Pay Again** to create a new payment with existing recipient
 - **Edit** to edit the recipient details
 - **Delete** to delete the recipient
- Note:** If the recipient is part of an existing batch, you will need to select **Edit** and edit the batch to remove them from the batch before you can delete the recipient.
7. To Print the Recipient list, select the **Print** button in the top toolbar. This This option will only print the list displayed. For example, if you've selected 25 rows per page, the printed list will include the 25 rows currently shown on screen. Use the filters and pagination tools to print exactly what you need.

Create ACH Batch

To complete an ACH Batch transaction, you must create a batch. One or more recipients must exist to create a batch.

- Select **Cash Management** from the sidebar menu. The default view is the Recipients page. A list of all existing recipients populates.
- Click the **Add Recipient**.
- Click **Create Batch Payee List**.



Step 1: Enter Batch Information

1. Enter the **Batch Name**. This name will be displayed on the Batches tab.
2. Select the **Batch Type** from the drop-down menu. The batch type refers to the recipient activity and does apply to the offset account.
 - Consumer (PPD)
 - Business (CCD)
3. Enter the **Batch Description**. This field is limited to 10 characters and will be automatically added to the NACHA-formatted ACH file.
4. Select a **Payment Type**.
 - Debit
 - Credit
 - Mixed

A screenshot of the 'Enter Batch Information' form. At the top, there is a progress indicator with four steps: 1. Batch (highlighted with a red circle), 2. Recipients, 3. Review & Save, and 4. End. Below the progress indicator is the form itself. It has a section titled 'Group Information' with three input fields: 'Batch Name', 'Batch Type' (a dropdown menu), and 'Batch Description (up to 10 characters)'. Below these fields are two columns of radio buttons: 'Payment Type' with options 'Debit', 'Credit', and 'Mixed'; and 'Batch Options' with a checkbox for 'Restricted Batch'. At the bottom right of the form are two buttons: 'Cancel' and 'Add Recipients'.

Note: Mixed batch should only be selected if the file contains both debits and credits to recipients within the batch.

5. Select **Batch Options**.
 - **Restricted Batch** – if checked, the batch will only display for users with the ACH Payroll entitlement.

Step 2: Add Recipients

1. Click **Add Recipients**.
2. Search for recipients by Recipient Name or enter new Recipient information.

✓ Batch — 2 Recipients — 3 Review & Save — 4 End

Recipients

Rows per page: 25 0-0 of 0 < >

REFERENCE #	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
Reference #	Recipient Name	Routing #	Account #	Select...	Select...	Credit	\$0.00

Add Recipient

3. Click the recipient to add.
4. Set **Default Amount** for the recipient.

Note: Default amounts are saved to be used for future ACH batch submissions. The default amounts can be edited when initiating future ACH batch transactions.
5. Click **Add Recipient**.
6. Repeat these steps for each recipient.
7. An optional addendum can be added per recipient by clicking the clipboard icon to the right of each amount.
8. Once all recipients have been added, click the **Review** button.

Step 3: Review & Save

Review the batch details. Click **Make Changes** to edit or click **Save** to save the batch.

✓ Batch — ✓ Recipients — 3 Review & Save — 4 End

Group Information

Batch Name: Test

Batch Type: Consumer

Batch Description: Payroll (up to 10 characters)

Payment Type: Credit

Batch

Total Credits: \$0.01

Total Debits: \$0.00

Total Amount: \$0.01

Total Recipients: 1

Recipients

Rows per page: 25 1-1 of 1 < >

REFERENCE #	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT	AD
	0test	091907125	123456789	Savings	Business	Credit	\$0.01	

Make Changes
Cancel
Save

Step 4: Pay Now

Select **Pay Now** to go directly to the Make a Batch Payment screen or select **Done** to return to the Batch list.



Batch updated successfully.

Pay Now

Done

View Batch Details

1. Select **Cash Management** from the sidebar menu. The default view for the Business Payments screen is the Recipients page.
2. A list of all existing recipients populates. Select the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Details**.
4. The Batch Details view opens, showing the following fields:
 - Batch Name
 - Batch Type
 - Payment Type
 - Description
 - Recipient
 - Reference #
 - Account #
 - Debit/Credit
 - Amount

Name	Type	Payment Type
ACH Batch Test 30 <small>Description: Testing</small>	Business	Credit
Batch <small>Description: Batch</small>	Consumer	Credit
HSAs <small>Description: HSA</small>	Consumer	Credit
single step test <small>Description: single ste</small>	Consumer	Credit

5. Select one of the following:
 - **Back** – return to the previous page
 - **Edit** - edit the batch details
 - **Pay Again** –pay the batch again

Recipient	Reference #	Account #	DR/CR	Amount
J Doe	987654	987654	Credit	\$0.25
John Doe	123456	123456	Credit	\$0.25

Edit Batch

Follow the steps below to edit batch details.

1. Select **Cash Management** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Edit**.
4. Edit the batch group information and recipient details as needed.
5. Review your changes and click **Save**.

Name	Type	Payment Type
ACH Batch Test 30 <small>Description: Testing</small>	Business	Credit
Batch <small>Description: Batch</small>	Consumer	Credit
HSAs <small>Description: HSA</small>	Consumer	Credit
single step test <small>Description: single ste</small>	Consumer	Credit

Delete Batch

Follow the steps below to delete an ACH batch:

1. Select **Cash Management** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Delete**.

Note: Batches used in pending batch payments cannot be deleted until the payment has been processed.

Single Item ACH Payments

Follow the steps below to initiate a single-item ACH transaction

1. Select **Cash Management** from the sidebar menu.
2. Click **Transfer Funds**.
3. Click **Create Payment**.

Step 1: Search & Filter Recipients

Use the search and filter tools to find the appropriate recipient. Search by Recipient Name, Reference Number, Account Number, Recipient Type (Consumer or Business), and Payment Method (ACH or Wire).

Enter your search criteria and select **Find Recipient**.

Step 2: Select Recipient

Select the intended recipient from the list and click **Next**.

Step 3: Enter Payment Details

Edit the payment details and click **Next**. The screen will add required fields as you make selections.

1. Enter the **Offset Account** that will be used for this transaction.
If an offset account is not visible, verify the business or business user is entitled to use the account.
2. Select the **Originating ID**.

Originating IDs are entered by your financial institution when the business is added to Fusion

The screenshot shows the 'TRANSFER FUNDS' interface. At the top right, there is a red button labeled 'ADD RECIPIENTS'. Below it, there are tabs for 'Recipients', 'Batches', 'Pending', and 'Processed', with 'Batches' currently selected. A progress bar at the top indicates four steps: 1. Search, 2. Select Recipient, 3. Payment Details, and 4. Review & Pay. The main area is titled 'Search for Recipient' and contains several input fields: 'Recipient Name', 'Reference Number', and 'Account Number'. Below these are two rows of buttons for 'Recipient Type' (Consumer and Business) and 'Payment Method' (ACH and Wire). At the bottom right, there are 'Cancel' and 'Find Recipient' buttons.

The screenshot shows the 'Recipients' list. At the top, there is a progress bar with three steps: 1. Search (checked), 2. Select Recipient (current step), and 3. Payment D (checked). Below the progress bar is a table with the following structure:

Name	Account Type
Otest	Business

Below the table, there are details for the selected recipient: Reference #: N/A and Account #: 123456789. At the bottom right, there are 'Cancel' and 'Next' buttons.

The screenshot shows the 'Payment Information' screen. At the top, there is a progress bar with four steps: 1. Search (checked), 2. Select Recipient (checked), 3. Payment Details (current step), and 4. Review & Pay (checked). The main area is titled 'Payment Information' and contains several fields: 'Payment Method' (ACH), 'Frequency' (dropdown), 'Select an Offset Account' (TEST: PERSONAL INT W/DEBIT CRD (.0359)), 'Originating ID' (Business Test Tr (1410216171)), 'Amount' (\$0.00), 'Memo' (text input), and 'Credit or Debit Recipient' (dropdown). At the bottom right, there are 'Cancel' and 'Next' buttons.

Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console.

Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

Common examples of businesses that might have multiple Originating IDs include:

- A corporation that owns several companies. For example, Dave’s Gym might also be referred to DBA Dave’s Gym Equipment or Dave’s Supplement Shop.
- A business that processes payroll for other businesses.

3. Enter the payment **Amount**.
4. Enter a **Memo**. This will populate in the addenda record of the NACHA formatted file. This form is limited to 80 characters for ACH transactions.
5. Select **Credit** (sending funds) or **Debit** (withdrawing funds).
6. Click in the **Effective Date** field to select the date to send the transaction. This field is populated with the first possible effective date by default.
7. Select the **Frequency** for the transaction: One-time, Weekly, Every two weeks, Monthly, Every three months, or Annually.
8. If a recurring payment is selected, choose an option to stop the **Recurrence**:
 - **Until Canceled** – transactions process until the user cancels the recurring payment in the application
 - **Until End Date** – transactions occur on the scheduled frequency until the end-date that the user designates has passed
 - **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have been completed.This example shows a weekly transaction that will continue until 2 payments have been completed, assuming the account is funded.

Frequency
Weekly

Recurrence
Until Total Payments Made

Total Transfers
2

Note: Recurring payments can be canceled at any time.

Step 4: Review & Pay

Review your payment information and then click Submit to submit the business payment. If successful, you’ll see a success message along with a summary of the payment information.

✓ Search ✓ Select Recipient ✓ Payment Details 4 Review & Pay

Payment Summary			
Payee:	Otest	Credit/Debit:	Credit
Payment Method:	ACH	Effective Date:	08/30/2024
Offset Account:	TEST: PERSONAL INT W/DEBIT CRD (...0359)	Frequency:	One-time
Originating ID:	Business Test Tr (1410216171)		
Amount:	\$0.01		

Pay Again: Recipient

Business payments can be initiated from the Recipients list.

1. Select **Cash Management** from the sidebar menu. The default view is the Recipients tab. A list of all existing recipients populates.
2. Use the search and filter tools to find the recipient.
3. Click the three-dot menu associated with the recipient and select **Pay Again**.

Cancel Submit

Name	Account Type	Payment Method
Finastra 16 Reference #: 138 Account #: 62519725	Consumer	ACH
Finastra 17 Reference #: 139 Account #: 12432444	Consumer	ACH

4. Payment Details screen opens, detailed above. Edit the payment details and click **Next**.
5. Review the payee details and click **Submit**

One-Time ACH Payment

One-time payments are available when business users would like to make a payment without saving the recipient information for future transactions.

1. Select **Cash Management** from the sidebar menu.
2. Click **Start Transfer**.
3. Click **One-time Payment**.
4. Select **Domestic** and **ACH**.
5. Select **Consumer** or **Business**. This is used to set SEC code.
6. Enter the **Name** of the payee. The system will ensure the name entered follows NACHA formatting standards, which is 22 characters for ACH recipients.
7. Enter the **Email** address of the payee.
8. The **Reference Number** field is used to differentiate between two saved recipients with similar information and should not be used for one-time payments.
9. Enter the **Account Number** and **Account Type** to be used for the ACH transaction.
10. Enter the **ACH Routing Number** of the payee’s financial institution associated with their account number and click **Next**.
11. Enter the **Company Description**. This is a short description (10 characters) that informs the payee of the transaction purpose, such as payroll or gas bill. The description provided here will be used to populate the Batch Header, “Company Entry Description” field when initiating a single-entry transaction.
12. Click **Next** and review the payment details. Changes can be made by clicking the **Back** button. **IMPORTANT!** Once the Next button is selected on the Review page, no changes can be made to this recipient.
13. Click Pay Now to initiate the ACH payment. Navigating away from this page will result in the one-time payment being cancelled. No details will be saved for this recipient.

Payee Information

Consumer/Business
Select... | v

Name
| @

Email
Reference Number

Account Number
Account Type
Select... | v

ACH Routing Number
123456789

ACH Batch Payments

Follow the steps below to make an ACH Batch transaction.

1. Select **Cash Management** from the sidebar menu.
2. Click **Transfer Funds**.
3. Click **Make Batch Payment**.

Step 1: Search & Filter Batches

Use the search and filter tools to find the appropriate batch. Search by Batch Name, Batch Description, Batch Type (Consumer or Business), and Payment Method (Debit, Credit, Mixed).

Enter your search criteria and select **Find Batch**.

Step 2: Select Batch

Select the intended batch from the list and click **Next**.

Step 3: Edit Recipients

Edit payment amounts for the selected batch, add a memo, select recipients to Hold, and/or select Prenote.

A prenote (or prenotification) is a zero-dollar payment to validate the account and routing details of a bank account before debiting or crediting it.

When the **Prenote** checkbox is selected, the amounts for all Recipients within the Batch are automatically changed to \$0.00.

Step 4: Edit Payment Details

Edit the payment details and click **Next**. The screen will add required fields as you make selections.

1. Select the **Offset Account**.
2. Select the **Originating ID**. Originating IDs are entered by your financial institution when the business is added to Fusion Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console. Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Search for a batch

Batch Name

Batch Description

Batch Type

Consumer Business

Payment Method

Debit Credit Mixed

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Name	Type	Payment Type
single step test Description: single ste	Consumer	Credit

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Recipients

Prenote

Hold All

Recipient	Reference #	Account #	DR/CR	Amount	Memo
j Doe	987654	987654	Credit	\$0.25	
John Doe	123456	123456	Credit	\$0.25	

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Payment Information

Method
ACH Batch

Select an Offset Account
TEST: PERSONAL INT W/DEBIT CRD (.0399)

Originating ID
Business Test Tr (1410216171)

Memo

Effective Date
08/27/2024

Frequency

Cancel Next

3. Enter a memo in the **Memo** field (optional).
4. Select the **Effective Date** to send the transaction. This field is populated with the first possible effective date by default.
5. Use the drop-down list to select the **Frequency** of the transaction, if applicable. Available options are: One-time, Weekly, Every two weeks, Monthly, Every three months, and Annually.
6. For recurring payments, specify when you'd like the transactions to end.

- **Until Canceled** – transactions occur on the scheduled frequency until the recurring payment is canceled in the application. Users may cancel a recurring batch transaction at any time.
- **Until End Date** – transactions occur on the scheduled frequency until the designated end-date has passed.
- **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have been completed. In the example shown here, this transaction would occur weekly until two payments have been completed, assuming the account is funded properly.

Frequency
Weekly

Recurrence
Until Total Payments Made

Total Transfers
2

Step 5: Review & Pay

Review your payment information and then click **Submit** to submit the business payment. If successful, you'll see a success message along with a summary of the payment information.

Search
 Select Batch
 Edit Recipients
 Payment Details
 Review & Pay

Summary		Totals	
Payee Name:	single step test	Total Credit:	0
Description:	single ste	Total Debit:	0
Batch Type:	Consumer	Total Recipients:	2
Offset Account:	TEST: PERSONAL INT W/DEBIT CRD (...0359)		
Originating ID:	Business Test Tr (1410216171)		
Effective Date:	08/27/2024		
Frequency:	One-time		

Pay Again: Batch

If a batch has been paid before, follow the steps below to pay the batch again using the same details.

1. Select **Cash Management** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the appropriate recipient. Click the three-dot menu and select **Pay Again**.

Name	Type	Payment Type
HSAs Description: HSAs	Consumer	Credit
single step test Description: single ste	Consumer	Credit
test Description: test	Consumer	Mixed

Details
Pay Again

4. Edit Recipients screen opens, detailed above. Edit the recipient details and click **Next**.
5. Edit the payment details as needed and click **Next**.
6. Review the payment details and click **Submit**

✓ Search — ✓ Select Batch — ✓ Edit Recipients — ✓ Payment Details — 5 Review & Pay		
Summary		Totals
Payee Name:	single step test	Total Credit: 0
Description:	single ste	Total Debit: 0
Batch Type:	Consumer	Total Recipients: 2
Offset Account:	TEST: PERSONAL INT W/DEBIT CRD (.0359)	
Originating ID:	Business Test Tr (1410216171)	
Effective Date:	08/27/2024	
Frequency:	One-time	

Same Day ACH Payments

Same Day ACH Payments allow business users to initiate ACH Credit and Debit transactions with today’s (same day) effective date. If implemented, this feature is enabled at the organization level and entitled to specific businesses and business users. Your financial institution determines the cut off time, the processing cut off time, and the same day ACH transaction disclosure. Fusion Digital Business Banking currently supports one cut off time which is set via Fusion Digital Business Banking Console.

Once enabled, business users can change the effective date (on the calendar date picker) to the current date, which launches the Same Day ACH Disclosure.

Same Day ACH Limit

Same Day ACH Limits are specified by NACHA operating rules and are currently set to \$1,000,000 per transaction. ACH Limits set for business and business users will still be enforced.

ACH ORIGINATION	
*ONLY FEDERAL RESERVE PROCESSING DAYS	
SUR FHVVIQ J #DQ G #F X W#R I I #WLP H#	
FUTURE DATED	Approved and submitted files will be processed hourly from 9am to 4pm. No changes can be made to a file once processed by Deerwood Bank.
SAME-DAY	Approve and submit by 1pm; exceptions may apply.
WIRE ORIGINATION	
*ONLY FEDERAL RESERVE PROCESSING DAYS	
OUTGOING	Processed between 8:30am and 3:30pm. Wires initiated through Cash Manager must be initiated and approved by 3:30pm. Wires received after 3:30pm will be processed the next business day.
INCOMING	Processed between 8:30am and 3:30pm.
POSITIVE PAY	
*PROCESSING MUST BE DONE ON ALL DEERWOOD BANK BUSINESS DAYS EVEN IF FEDERAL RESERVE IS CLOSED.	
DECISIONING	All items must be decisioned and submitted by 10am or the default payment method will apply.
REMOTE DEPOSIT CAPTURE AND MOBILE DEPOSIT	
CUT OFF	Submit by 6pm for current business day credit.

Review Transaction Activity

To view Pending and Processed payments, select **Cash Management** from the sidebar menu.

The **Pending** tab displays payment activity pending approval or with an Approved, Scheduled, Denied, or Stale status.

The screenshot shows the 'Pending' tab selected. At the top, there are two red buttons: 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are navigation tabs: 'Recipients', 'Batches', 'Pending' (underlined), and 'Processed'. A header bar indicates 'Pending Payments' with a page indicator '1-14 of 14' and navigation arrows. A table below lists two pending payments:

Effective Date	Payee	Offset Account	Status	Amount
07-31-2023	test	BUSINESS CHECKING	Denied	\$0.52 -\$0.05
07-20-2023	Finastra 1 Reference #: 123	TEST: HSA SAVINGS ACCT	Stale	\$0.01

The **Processed** tab displays processed payments.

The screenshot shows the 'Processed' tab selected. At the top, there are two red buttons: 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are navigation tabs: 'Recipients', 'Batches', 'Pending', and 'Processed' (underlined). A header bar indicates 'Processed Payments' with a 'Rows per page: 25' dropdown and a page indicator '1-25 of 36' with navigation arrows. A table below lists four processed payments:

Effective Date	Payee	Offset Account	Status	Amount
08-30-2024	0test	bussiness savings test 1	Deleted	\$0.01
08-30-2024	0test	MYMONEY PERSONAL	Deleted	\$0.01
08-29-2024	tt i wire b Reference #: 6485	MYMONEY PERSONAL	Deleted	\$0.01
08-12-2024	0test	BUSINESS CHECKING	Processed	\$5.00

ACH Upload

The ACH Upload feature allows businesses to upload NACHA formatted ACH files into Business Banking. The system will perform a series of checks to ensure that the NACHA formatted file meets the requirements of the workflow that your Treasury Management Team has configured.

If the NACHA formatted ACH file passes the system checks, the system acts as a conduit to pass the uploaded file to Deerwood Bank.

The following fields are validated when uploading an ACH file:

- File Structure
- Record field validations (record length, alphanumeric, special characters, etc.)
- Recipient Names - avoid special characters
- File balanced using an entitled offset account – if file is unbalanced, Business Banking will display an Offset Account option where users can select an entitled offset account
- SEC Code enabled for use in Business Banking
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar limits in file are within limits set for user, business, SEC code, and Originating Entity
- Company Name and Originating ID match what has been set for the business within Console
- Effective Date is within permitted date ranges including:
 - Business Cutoff time
 - ACH Debit and Credit Lead Days
 - Same Day ACH Cutoff time

ACH files containing a large number of recipients must be compressed with a .zip extension to upload successfully. This requirement is not tied to an exact number of recipients. An ACH file of any number of recipients, large or small, can be zipped and uploaded. If you attempt to upload a large ACH file without zipping the file, the system may time out before it completes the file upload, and you will need to retry.

Follow the steps below to upload a NACHA formatted ACH file:

1. Select **Cash Management** from the sidebar menu.



2. Click **Transfer Funds**.
3. Select **ACH Upload**.
4. Click the **Choose File** button to upload a NACHA formatted ACH file that has been generated from accounting software outside of the Fusion Digital Banking system.

Payroll Batch – designates file as sensitive and restricts viewing to entitled business users

Same Day – indicates the effective date is the same day as the date of submission

Upload ACH File

No file chosen

Payroll Batch (Restricted Batch)

Same Day

Next Day ACH cutoff is 4:00 pm CST. For assistance please call 800-291-6597.

5. Click **Next**.
6. If the submitted file meets the workflow rules configured by Deerwood Bank, the file information will display and the user can review.

If the file does not meet the workflow rules configured by your Treasury Management Team, then the specific errors causing the upload to fail will be presented onscreen.
7. If uploading an unbalanced file, use the drop-down menu and select an **Offset Account**.

Review and Confirm

File Summary

File Name dm_credit_small_230421.ach
SEC Code(s) PPD
Total Debit \$0.00
Total Credit \$15.81
Payroll Batch (Restricted Batch) No

Uploaded Batch 1-230421142047

Description ACH FILE G
Batch Type Consumer
Payment Type Credit
Total Debit \$0.00
Total Credit \$15.81

Recipients

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
VIOLETSPAYROLL	DM SALLIE TEST	\$5.59	081907226	128123	Credit
VIOLETSPAYROLL	DM SALLIE TEST	\$1.60	081907226	128123	Credit
VIOLETSPAYROLL	DM NEW PAYEE 3	\$3.21	081907226	88768421	Credit
VIOLETSPAYROLL	DM JOE SCHMOE	\$5.41	081907226	1346	Credit

Select an Offset Account

Effective Date
 04-24-2023

Back
Confirm

8. Select **Confirm** to complete the ACH upload. After a successful file is submitted, it will appear in the **Pending** tab awaiting processing.

When verification is complete, batch and recipient details of the file are available through the **Processed** tab.

View ACH Batch Upload and Recipient Details

1. Select **Cash Management** on the side menu.
2. Select the **Pending** or **Processed** tab.
3. Select an ACH file upload and click the three-dot menu on the right side.
4. Select **Payment Details**. In addition to the Payment Info and Payment History header record across the top, you'll see the Batch details.

Batch Details

Select an Offset Account (...80)

Originating ID: VioletsPayroll (9100004557)

Batch Name: Uploaded Batch 1-230421103820

Description: ACH FILE G

Batch Type: Consumer

Payment Type: Credit

Effective Date: 04-24-2023

Total Credit: \$1,253.83

Total Debit: \$0.00

Total Number of Recipients: 250

Payment History

Payment Status: Approved

Date: 04-21-2023

Time: 10:38:52 AM

User: Gabby Growe

Delete

Recipients Rows per page: 25 1-25 of 250

RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	09-807028	Checking	\$0.33	
AD DOYLE	VIOLETSPAYROLL	33445566	09-807028	Checking	\$0.58	
DM NEW PAYEE 3	VIOLETSPAYROLL	887554221	09-807028	Checking	\$0.56	
AF FUDGE	VIOLETSPAYROLL	99887766	09-807028	Checking	\$4.69	

5. Select batch and click the three-dot menu on the right side.
6. Select **Payment Details**. The enhanced Recipient details will be displayed below the Batch Details and Payment History.
7. Click on the Memo button to view the recipient memo, if applicable.

Recipients Rows per page: 25 1-25 of 250

RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	09-807028	Checking	\$0.33	
AD DOYLE	VIOLETSPAYROLL	33445566	09-807028	Checking	\$0.58	
DM NEW PAYEE 3	VIOLETSPAYROLL	887554221	09-807028	Checking	\$0.56	
AF FUDGE	VIOLETSPAYROLL	99887766	09-807028	Checking	\$4.69	

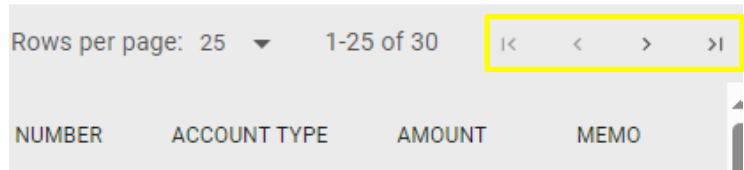
8. Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.

Recipients Rows per page: 25 1-25 of 30

RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
John Doe	123456	123456	091907125	Checking Credit	\$0.01	

- Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 50 is selected, using the arrows will display the previous/next 50 rows.

- |< Displays the first page
- < Displays the previous page
- > Displays the next page
- >| Displays the last page



Print

Print the batch or recipient details using the **Print** button at the top right. This option will print the list of batches or recipients displayed in the Batches/Recipients area. For example, if you have selected 25 rows per page, the printed document will include the 25 rows currently shown on screen.

Note: When printing a recipient list, the memo contents will display on the printout, rather than the memo icon.

Cash Management



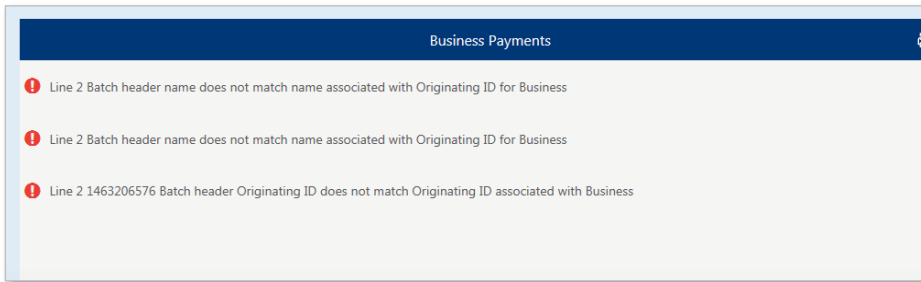
ACH Upload Troubleshooting

If a NACHA formatted ACH file is submitted and it does not pass the workflow system checks that have been configured by your Treasury Management Team, the applicable file errors will appear on the screen. The screenshot below illustrates the way the system presents the applicable file errors for the specific file submitted in this example.

Common issues that can cause errors during the ACH Upload process:

- Using special characters in the file
Special characters are not supported in Recipient Name, Reference Number and throughout the file as designated by NACHA rules.
- Effective date out of range
- Company Name and ID does not match
Company Name and ID values in the batch header must be identical to the ones enabled for the business. Confirm that the Company Name and ID values found in the file match with what is set in Console / Business / Originating Entities. If the Originating ID is not set up or has different information from the batch header for the file, then either Console or the batch header must be updated. For Fusion Phoenix data center clients, the Company ID value must also match with what is setup in Fusion Phoenix / ACH Company ID.
- Batch Unbalanced
Depending on the setup of the business, an offset account must be identified within the batch or selected when the batch file is uploaded to the system. If no offset transaction is identified in the batch, the app will prompt the user to select from a list of entitled accounts. The system will then insert the offset transaction using the selected account in order to create a balanced file.

- **Block count**
Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9's are added to the file after the initial '9' record to fill out the block 10. Platform allows validation of 9 records.
- **SEC Code not supported**
SEC code utilized in the batch has not been entitled by the financial institution in the Organization Settings module. SEC codes can be updated immediately in the Organization Settings Module under ACH Processing.



Cash Management: Wires

A Wire transfer is an electronic transaction between two financial institutions and can be sent either domestically or internationally (if enabled). A traditional money wire goes from one financial institution to another using a network such as the Society for Worldwide Interbank Financial Telecommunication (SWIFT) or Fedwire.

Like ACH transactions, Business Banking requires business users to set up recipients within the system. A wire transaction requires the business to have the funds available in their account and credits the recipient with the funds immediately.

Add Domestic Wire Recipients

Before sending a wire to a person or business, the recipient must be added to Business Banking.

1. From the Cash Management window, click the **Create Payee/Add Recipients** button on the right side of the Business Payments screen. **Note:** If your financial institution has not enabled international wires, skip to step five.
2. Using the dropdown provided, select **Domestic**.
3. Click the **Next** button.
4. The Account Info screen displays. Select the **Wire** check box.
5. Using the dropdown, select if the recipient is a **Consumer** or **Business**.
6. Enter the **Name** of the recipient. Ensure the name entered does not exceed 35 characters or include any special characters.
7. Enter the **Contact Name**. This can be the same as the recipient in the case of a Consumer recipient.
8. Enter the wire recipient's **Email** address (optional).
9. The **Reference Number** field is optional and is used to differentiate between two recipients with the same name or recipients who have both checking and savings account information in the system. It can also be used to add employee numbers or recipient specific information. **Note:** This number must be unique to this recipient and cannot contain special characters.
10. Enter the wire recipient's **Phone Number**. This step is optional, but is recommended.
11. Enter the wire recipient's **Fax Number** (optional).
12. Enter the **Account Number** and **Account Type** (Checking or Savings) to which the payment will be sent.
13. Enter the address details for the wire recipient: **Address, City, State, and ZIP code**.

The top screenshot shows a progress bar with four steps: 1. Domestic or International, 2. Account Info, 3. Review, and 4. Complete. Step 1 is active. Below the progress bar is a 'Beneficiary' section with a 'Transfer Type' dropdown menu. The dropdown is open, showing 'Domestic' and 'International' options. 'Domestic' is selected. Below the dropdown is a text input field for the beneficiary name.

The bottom screenshot shows a progress bar with five steps: 1. Domestic or International, 2. Account Info, 3. Wire, 4. Review, and 5. Complete. Step 2 is active. Below the progress bar is a 'Transfer Type' section with two checkboxes: 'ACH' (unchecked) and 'Wire' (checked). Below this is a 'Payee Information' section with a dropdown menu set to 'Consumer/Business'.

Beneficiary Financial Institution Information

1. Enter the **Routing Number** of the recipient's financial institution associated with their account number.
The system will pre-fill the Bank Name after entering the routing number.
2. Enter the address details for the beneficiary financial institution receiving the wire on behalf of the recipient: **Address, City, State, and ZIP code.**
3. Click **Next.**

Recipient Financial Institution

Wire Routing Number
091907125

Bank Name
DEERWOOD BK

Address 1 Address 2

City State ZIP Code

Select... v

Receiver DI or Intermediary Bank

When necessary, these options enable users to add two-part wiring instructions.

1. Select the **Receiver DI Bank** or the **Intermediary Bank** check box.
2. Complete the applicable fields for the Receiver DI Bank or the Intermediary Bank if required.
3. Click **Next.**
4. Review the wire recipient details and click **Submit.**
5. When complete, the system returns a success message. Click **Close.**

Domestic or International Account Info Wire Review Complete

✓ ✓ 3 4 5

Receiver DI Bank

Routing Number

Bank Name

Intermediary Bank

Routing Number

Bank Name

Street 1 Street 2

City State ZIP Code

Select... v

Add International Wire Recipients

International Wires must be entitled for business and business users within Business Banking. Follow the steps below to create an international wire recipient:

1. From the **Cash Management** window, click **Create Payee/Add Recipients.**
2. To create an international wire recipient, select **International** from the Transfer Type drop-down list under the Beneficiary heading and click **Next.**
3. Using the dropdown, select if the wire recipient is a **Consumer** or **Business.**

Domestic or International Account Info Review Complete

1 2 3 4

Beneficiary

Transfer Type

Domestic

Domestic

International

4. Enter the **Name** of the business or individual to whom the wire is being sent. Ensure the name entered does not exceed 35 characters or include any special characters (*i.e.*, &).
5. Enter the **Contact Name**. This can be the same as the recipient in the case of a Consumer recipient.
6. Enter the wire recipient's **Email** address (optional).
7. The **Reference Number** field is optional and is used to differentiate between two recipients with the same name or recipients who have both checking and savings account information in the system. It can also be used to add employee numbers or recipient specific information. **Note:** This number must be unique to this recipient and cannot contain special characters.
8. Enter the wire recipient's **Phone Number** (optional but recommended).
9. Enter the wire recipient's **Fax Number** (optional).
10. Enter the **Address** for the recipient. Specific address formatting is not supported for varying address entries for international recipients.
11. Enter the **IBAN/CLABE/Account Number** to which the wire will be sent.

Financial Institution Information

1. Enter the **SWIFT/BIC**. A SWIFT code is an international bank identifier code. Also known as a Bank Identifier Code (BIC). A SWIFT code consists of 8 or 11 characters.
2. Enter the name of the **Beneficiary FI** that will receive the wire on behalf of the consumer or business above.
3. Enter the **Address** details for the financial institution receiving the wire. Address 1 is required, all others are optional.
4. After all fields are completed, click **Next**.

Receiver DI or Intermediary Bank

When necessary, these options enable users to add two-part wiring instructions.

1. Select the **Receiver DI Bank** or the **Intermediary Bank** check box, if applicable.
2. Complete the available fields for the Receiver DI Bank or the Intermediary Bank.
3. Click **Next**.
4. Review the wire recipient details and click **Submit**.
5. Once completed, the system returns a success message. Click **Close**.

The screenshot shows a progress bar at the top with five steps: Domestic or International (1), Account Info (2), Wire (3), Review (4), and Complete (5). Steps 1 and 2 are marked with green checkmarks, and step 3 is highlighted with a blue circle. Below the progress bar, there are two sections for bank selection:

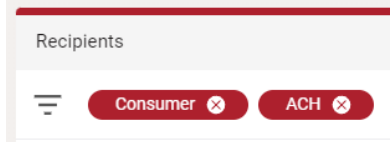
- Receiver DI Bank**: Includes fields for Routing Number and Bank Name.
- Intermediary Bank**: Includes fields for Routing Number and Bank Name.

Below these sections are fields for Street 1, Street 2, City, State (a dropdown menu with "Select..." visible), and ZIP Code.

Manage Recipients

Entitled users entitled with Payee Management can edit ACH and Wire recipients whenever necessary.

1. Select **Cash Management** from the sidebar menu. The default view for the Cash Management screen is the list of existing Recipients.
2. Select the desired filters and click **Apply**.
3. The Recipients list will display which filters are currently applied. Click the x to remove a filter at any time.



Filter Recipients ×

Recipient Name

Reference Number

Account Number

Recipient Type

Consumer Business

Payment Method

ACH Wire

4. Select the three-dot menu associated with the appropriate recipient and select:
 - **Details** to view Payee Name, Payee Type, Account Type, Account Number, Routing Number, Address, City, State, and Zip Code
 - **Pay Again** to create a new payment with existing recipient
 - **Edit** to edit the recipient details
 - **Delete** to delete the recipient

Note: If the recipient is part of an existing batch, you will need to select **Edit** and edit the batch to remove them from the batch before you can delete the recipient.
5. To Print the Recipient list, select the **Print** button in the top toolbar. This This option will only print the list displayed. For example, if you've selected 25 rows per page, the printed list will include the 25 rows currently shown on screen. Use the filters and pagination tools to print exactly what you need.

Domestic and International Wire Transactions

Follow the steps below to initiate a single-item domestic or international wire transaction.

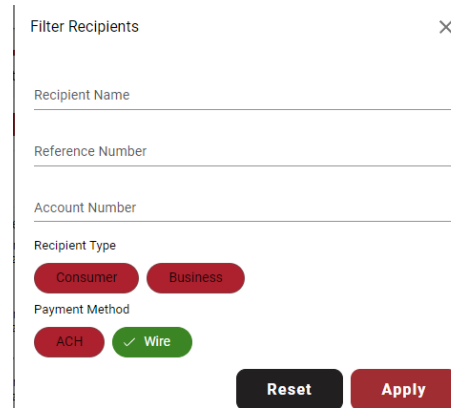
1. Select **Cash Management** from the sidebar menu.
2. Click **Transfer Funds**.
3. Click **Create Payment** option.



Step 1: Search & Filter Recipients

Use the search and filter tools to find the appropriate recipient. Search by Recipient Name, Reference Number, Account Number, Recipient Type (Consumer or Business), and Payment Method (ACH or Wire).

Enter your search criteria and select **Find Recipient**.



Filter Recipients

Recipient Name

Reference Number

Account Number

Recipient Type

Consumer Business

Payment Method

ACH Wire

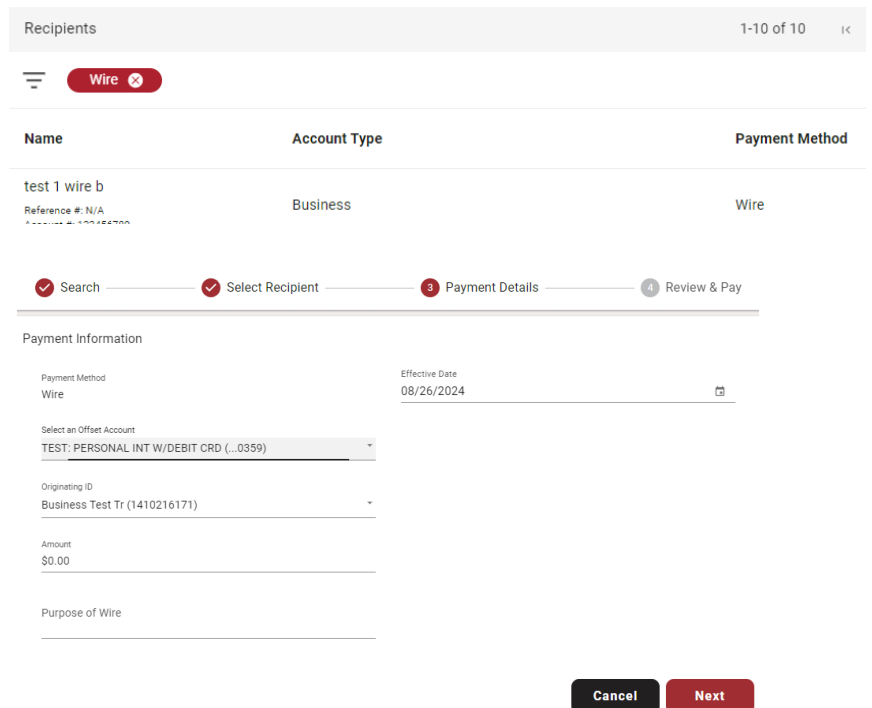
Reset Apply

Step 2: Select Recipient

Select the intended recipient from the list and click **Next**.

Step 3: Enter Payment Details

Edit the wire payment details and click **Next**. The screen will add required fields as you make selections.



Recipients 1-10 of 10

Wire

Name	Account Type	Payment Method
test 1 wire b Reference #: N/A Account #: 1000000000	Business	Wire

Search Select Recipient Payment Details Review & Pay

Payment Information

Payment Method: Wire Effective Date: 08/26/2024

Select an Offset Account: TEST, PERSONAL INT W/DEBIT CRD (...0359)

Originating ID: Business Test Tr (1410216171)

Amount: \$0.00

Purpose of Wire

Cancel Next

1. Select the **Offset Account** that will be used for this transaction.

If an offset account is not visible, verify the business or business user is entitled to use the account.

2. Select the **Originating ID**.

Originating IDs are entered by your financial institution when the business is added to Fusion Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console.

Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

Common examples of businesses that might have multiple Originating IDs include:

- A corporation that owns several companies. For example, Dave's Gym might also be referred to DBA Dave's Gym Equipment or Dave's Supplement Shop.
- A business that processes payroll for other businesses.

3. For international wires, select the applicable **Currency** from the drop-down list.

4. Enter the wire payment **Amount**.

5. Enter the purpose of the wire in the **Memo** field. This form is limited to 140 characters or less for wire transactions.

6. Click in the **Effective Date** field to select the date to send the transaction. This field is populated with the first possible effective date by default.
7. Select the **Frequency** for the transaction: One-time, Weekly, Every two weeks, Monthly, Every three months, or Annually.

8. If a recurring payment is selected, choose an option to stop the **Recurrence**:

- **Until Canceled** – transactions process until the user cancels the recurring payment in the application
- **Until End Date** – transactions occur on the scheduled frequency until the end-date that the user designates has passed
- **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have been completed.

This example shows a weekly transaction that will continue until 2 payments have been completed, assuming the account is funded.

Note: Recurring payments can be canceled at any time.

Step 4: Review & Pay

Review your payment information and then click **Submit** to submit the wire payment. If successful, you'll see a success message along with a summary of the payment information.

Payment Summary	
Payee:	test 1 wire b
Effective Date:	08/26/2024
Payment Method:	Wire
Offset Account:	TEST: PERSONAL INT W/DEBIT CRD (.0359)
Originating ID:	Business Test Tr (1410216171)
Amount:	\$12,133.21
Memo:	Payment of Goods

One-Time Wire Payment

One-time payments are available when business users would like to make a payment without saving the recipient information for future transactions.

1. Select **Cash Management** from the sidebar menu.
2. Click **Transfer Funds**.

3. Click **One-time Payment**.
4. Select **Domestic** or **International**. International payments will default to Wire. For Domestic payments, select the **Wire** checkbox.
5. Using the drop-down list, select if the recipient is a **Business** or a **Consumer**.
6. Enter the **Name** of the recipient.

7. The system will ensure the name entered follows Fedwire formatting standards, which is 35 characters.
8. Enter the **Contact** name. This can be the same as the recipient in the case of a Consumer recipient.
9. Enter the wire recipient's **Email** address (optional).
10. The **Reference Number** field is used to differentiate between two saved recipients with similar information and should not be used for one-time payments.
11. Enter the wire recipient's **Phone Number** (optional but recommended).
12. Enter the wire recipient's **Fax Number** (optional).
13. Enter the **Account Number** and **Account Type** (Checking or Savings) to which the payment will be sent.
14. Enter the **Address** details for the wire recipient: Address 1, Address 2, City, State, and ZIP code.

Email		Reference Number	
<hr/>		<hr/>	
Phone Number () - - -		Fax Number () - - -	
<hr/>		<hr/>	
Account Number		Account Type Select...	
<hr/>		<hr/>	
<input type="checkbox"/> Is Foreign Address			
Address 1		Address 2	
<hr/>		<hr/>	
City	State Select...	ZIP Code	
<hr/>	<hr/>	<hr/>	
Recipient Financial Institution			
<hr/>			
Wire Routing Number			
123456789			
<hr/>			

Beneficiary FI Information

1. Enter the **Routing Number** of the recipient's financial institution associated with their account number.
2. The system will pre-fill the **Bank Name** after entering the routing number and you tab to the next field.
3. Enter the **Address** details for the beneficiary financial institution receiving the wire on behalf of the recipient: Address 1, Address 2, City, State, and ZIP code.
4. Click **Next**.
5. Select the **Receiver DI Bank** or the **Intermediary Bank** check box, if applicable, based on the wire instructions received from the payee. This optional screen enables user to add two-part wiring instructions when necessary.
6. Fill in any applicable fields for additional wiring instructions.
7. Click **Next**.

Review & Pay

Review the wire recipient details. Note that any necessary changes should be made at this time by clicking the **Back** button. Once the **Next** button is selected on the Review page, no changes can be made to the recipient.

Click **Pay Now** to initiate the Wire transaction.
Note: Navigating away from this page at this point will result in the one-time payment being cancelled. No details will be saved for this recipient.

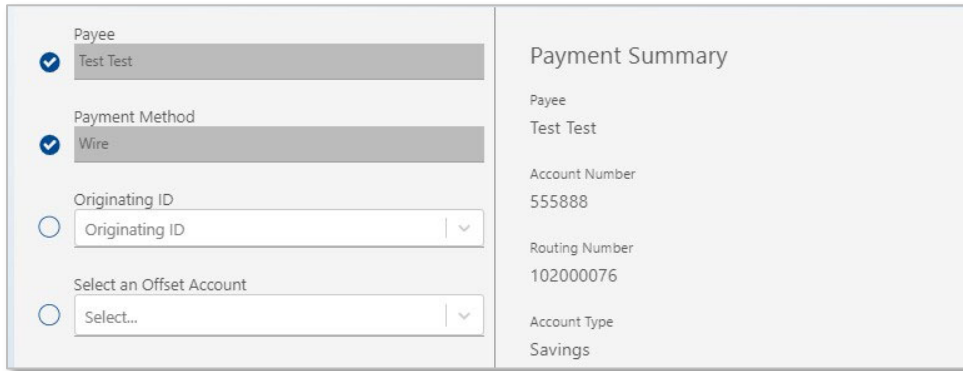
Account Info Wire Review Complete 4

✓

Payee data is valid.

Pay Now

The Payment Summary screen displays. The **Payee** and **Payment Method** will prefill based on the recipient information added on the previous screens.



1. Select the applicable **Originating ID** for the payment.
2. Select the **Offset Account** that will be used for this transaction.
3. Enter the **Amount** that is to be debited or credited.
4. Enter the purpose of the wire in the **Purpose of Wire** field. This form is limited to 140 characters or less for wire transactions.
5. Click in the **Effective Date** field to select the date to send the transaction. The Effective Date field is populated with the first possible effective date by default.
6. The **Frequency** field will display One-time and cannot be altered.
7. Click **Submit**.

Review Transaction Activity

To view Pending and Processed payments, select **Business Payments** from the sidebar menu.

The **Pending** tab displays payment activity pending approval or with an Approved, Scheduled, or State status.

Recipients Batches **Pending** Processed

Pending Payments 1-14 of 14 < < >

☰

Effective Date	Payee	Offset Account	Status	Amount
07-31-2023	test	BUSINESS CHECKING	Denied	\$0.52 -\$0.05
07-20-2023	Finastra 1 <small>Reference #: 123</small>	TEST: HSA SAVINGS ACCT	State	\$0.01

The **Processed** tab displays processed payments.

Recipients Batches Pending **Processed**

Processed Payments Rows per page: 25 1-25 of 36 << >>

Effective Date	Payee	Offset Account	Status	Amount
08-29-2024	tt i wire b <small>Reference #: 6485</small>	MYMONEY PERSONAL	Deleted	\$0.01
08-12-2024	Otest	BUSINESS CHECKING	Processed	\$5.00

Cash Management: Approvals

Cash Management approvals require users to review, approve, and/or deny pending business payments. If enabled for your Treasury Management Team, this approval workflow adds an additional level of security to these business payment transactions:

- ACH Single-Entry
- ACH File Upload
- International Wire
- ACH Batch
- Domestic Wire
- Tax Payments

Cash Management approvals can be configured to require single or dual approvals by entitled business users to review pending business payments. Deerwood Bank Business Banking sends notifications to all relevant parties through each step of the approval workflow.

1. Select **Approvals** from the sidebar menu. A numerical indicator will display in the sidebar menu to indicate payments pending approval.
2. A list of pending business payments will display.

BUSINESS FEATURES

- Manage Users
- Positive Pay
- Cash Management
- Approvals**

Awaiting Approval – pending payment that requires approval

Awaiting 2nd Approval – pending payment that has completed first approval and requires a second approval

Effective Date	Payee	Offset Account	Status	Amount
04-26-2023	DM Test14	My Operating Money	Awaiting 2nd Approval	\$9.99 \$0.00
04-25-2023	DM Test14	My Operating Money	Awaiting Approval	\$8.88 \$0.00
04-24-2023	DM Test14	My Operating Money	Awaiting Approval	\$7.77 \$0.00

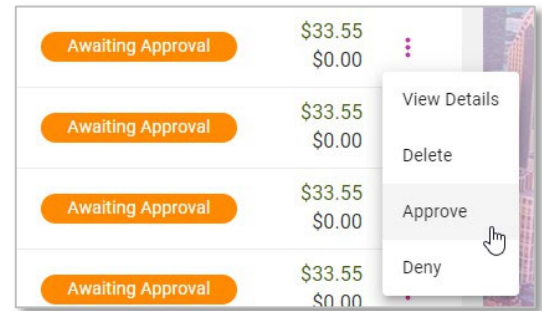
- From the list of business payments, select the three-dot menu and select one of the following:

View Details – displays payment info and history

Delete – deletes payment and allows approver to enter an optional memo

Approve – approves payment for processing

Deny – denies the transaction and prompts approver to provide a reason, which will be provided to the payment initiator so they may edit the transaction and resubmit

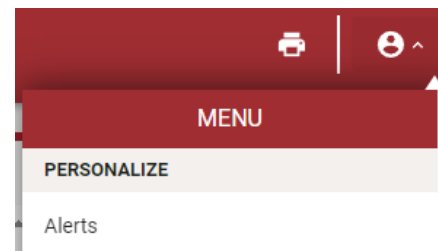


Approval Override

Approval Override is a user-specific entitlement that enables a business owner or a business admin to initiate payments that are sent directly to your financial institution for processing without any required approvals.

Alerts

Business Banking provides multiple account and security alerts to keep users informed of their account activity and updates. Account level alerts include alerts regarding balances and/or transaction descriptions. Security Alerts include real time alerts regarding profile information changes, password changes, and/or changes to alert notifications. Business Banking sends alerts via email, text message (SMS), and push notifications.



- Select the upper right menu and select **Alerts**. ALERTS
- Click **Configure**. STEP 1: Set-up how you would like to be notified
- Provide an **Email address** to enable email alerts. A secondary email address is optional.





Email Enabled


Enter the email address where you wish to receive email alerts*

Optional secondary email address

This field is required

Save

Email alerts cannot be disabled in order to communicate in the event of an emergency



SMS Enabled

Enter the phone number where you wish to receive text alerts*

Optional secondary phone number

This field is required

Enable number for alerts?

Enable number for alerts?

Depending on your service plan, standard text messaging and data rates may apply.

4. Provide a **Phone number** to enable text message alerts. A secondary phone number is optional. When a phone number is provided, an out-of-band authentication code will be sent to verify the device and activate alerts for this phone number.

Validation Code

Enter code to activate phone number

Enter code to activate phone number

5. Enter the validation code and select **OK**.

Note: This authentication code must be entered to complete SMS alerts activation.

Account Alerts

Fusion Digital Banking provides alerts to notify users of account activity that they specify. Account alerts are delivered to all users within a designated timeframe each day, such as 7am-7pm, except for the Daily Balance Alert which will be delivered at the time the user selects. This designated timeframe is configured during initial implementation for your financial institution.

1. Select the profile menu in the upper right corner and select **Alerts**.
2. Select **Account Alerts** and select an account from the **Account** list.
3. Click the icons on the right to enable email and/or text alerts. The envelope icon enables/disables email alerts. The mobile phone icon enables/disables text alerts.

A red icon indicates the alert is disabled.



A green icon indicates the alert is enabled.



4. Click the red text to edit the threshold information for the specified alert and then select **Submit** to save the changes.

Account Alerts for TEST: PERSONAL INT W/DEBIT CRD (...0359) >

Current balance of \$0.00 or less



Current balance of \$0.00 or less



Available balance of \$0.00 or more



Current balance of \$0.00 or more



Credit transaction of \$0.00 or more



Debit transaction of \$0.00 or more



Daily balance(s) at a specified time:
8:00 AM CDT



Security Alerts

Fusion Digital Banking provides several security alerts that are sent immediately when certain user actions take place.

1. Select the profile menu in the upper right corner and select **Alerts**.
2. Select **Security Alerts**.
3. From the alerts list, click the icons on the right to enable email and/or text alerts. The envelope icon enables/disables email alerts. The mobile phone icon enables/disables text alerts.

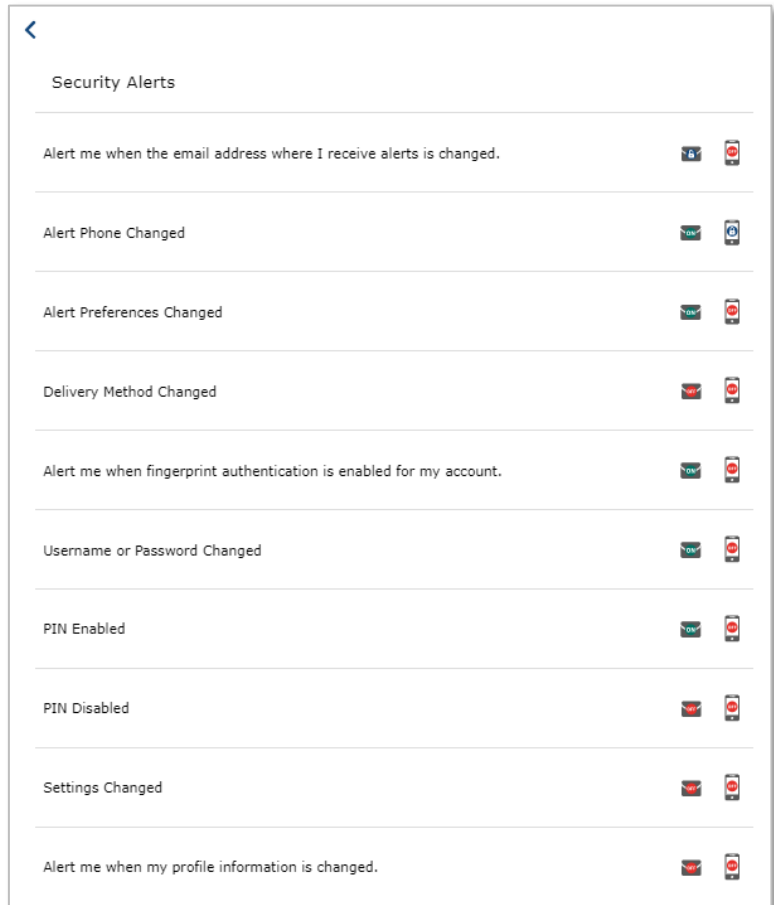
A red icon indicates the alert is disabled.



A green icon indicates the alert is enabled.



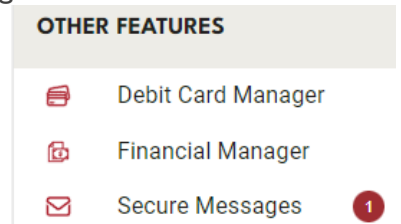
Note: A blue or yellow icon indicates the alert is locked for the current user and cannot be edited. Finastra can assist you in setting up locked alerts.

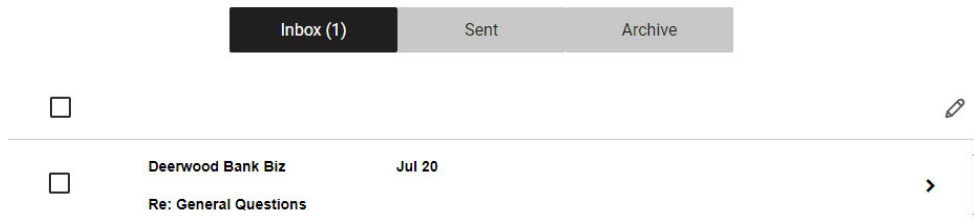


Secure Messages

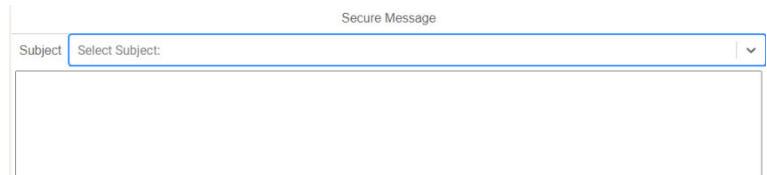
The Secure Messages feature allows business users to send account questions directly to the financial institution from within Fusion Digital Banking. Entitled financial institution employees can view and reply to these secure messages from the Fusion Digital Banking Console. See the *Fusion Digital Business Banking Console User Guide* for additional information.

1. From the main sidebar menu, click **Secure Messaging**. A numerical indicator will display in the sidebar menu to notify the user that they have an unread message, as shown below.
2. The Inbox displays the list of messages. Messages shown in bold are unread messages.





3. Click the pencil icon in the upper right to compose a new message.
4. From the drop-down list, select the message **Subject**. These options will vary.
5. Type the message in the text box.
6. To include an attachment to the message, click the paper clip icon in the lower left.



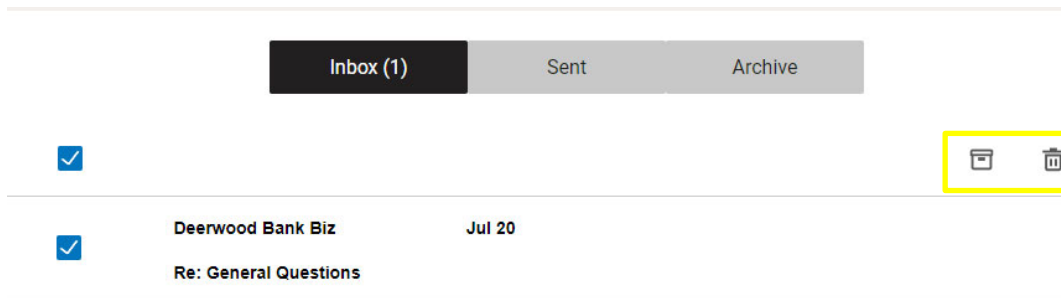
Note: Attachments must be .pdf, .gif, .jpg, or .png files and should not exceed 2.0 MB in size.

All attachments are automatically scanned for viruses or malicious content. If the scan detects a virus, or there is an issue with the file or scan itself, an error message will display and the upload will not take place.

7. Click **Send**.

Archive or Delete Messages

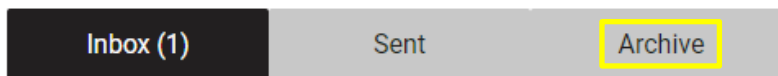
From the Secure Messages Inbox, you may archive or delete secure messages.



1. Use the selection boxes on the left to select the messages.
2. Click the **Archive** or **Delete** button to archive or delete all messages you have selected.



3. Select the **Archive** button across the top to view all Archived Messages.



Cash Management Notifications

Cash Management notifications alert Business Banking users of business payment and file activity within mobile and online banking. These payment notifications are distributed via email based on user actions and entitlements. The notices are received from: Deerwood Bank Biz payment-alert-no-reply@finastra.com

Your
**Treasury Management
 Relationship Team**



Nikoli Saehr
 Treasury Manager
 Waite Park



Tammy Koop
 VP Treasury
 Waite Park



**DEERWOOD
 BANK**
Nice & Simple



Matt Cousino
 VP Treasury
 Baxter



Anita Lenneman
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 St. Michael



Kathy Larson
 TM Sales Support Analyst
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Tori Danielson
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