



Business Online Banking User Guide

Learn how to use Business Online Banking with this handy guide. For questions, contact us at (833) 732-8351.



FDIC *FDIC-Insured - Backed by the full faith
and credit of the U.S. Government*

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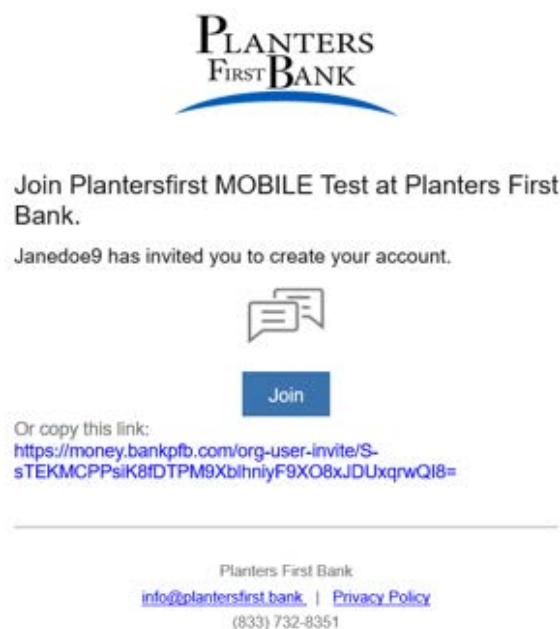
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*** Denotes an additional service offered through Treasury Management. Reach out to us at (833) 732-8351 to find out more.**

First Time Login

Step 1

Open your enrollment email and click **Join**.



Step 2

Create your **username** and **password**. Click **Create**, then click and **Sign In**. Log in with your credentials and confirm your email.

A screenshot of a mobile app interface for creating an account. At the top is a blue lock icon. Below it, the text reads: "Create your account to join Plantersfirst MOBILE Test". There are three input fields: "Username", "Password", and "Confirm Password". Below the "Username" field, there are several lines of error messages: "ID must be entered.", "The ID must not contain a space.", "IDs must contain 1 or more letters.", "The ID cannot be part of the current Password.", "Alias in use.", "The ID must be less than 75 characters.", and "The ID must be between 4 and 16 characters in length." Below these messages is a link that says "Hide rules". Below the "Password" and "Confirm Password" fields, there are several lines of error messages: "Must contain at least 1 letter", "Must contain at least 1 number", "Must contain at least 1 special character +, -, @, #, ~", "Must be between 8 and 15 characters in length", "Must not match or contain your ID", "Must not match one of the previous 3 Passwords", and "Must not contain spaces." Below these messages is a link that says "Hide rules". At the bottom center is a green button labeled "Create".

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Step 3

Review the information regarding registering for two-factor authentication and click **Get started**. Choose how to receive your two factor authentication codes:

- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** Insert or tap your security fob to register.
- **Symantec VIP:** Download the Symantec VIP access app from the App Store or Google Play. Register the credential ID and enter the token code that appears.



Choose a verification method to set up

 **Authenticator app**
Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.

 **FIDO security key**
Use your security key to sign in securely anytime you sign in from a new computer or device.

 **Symantec VIP**
Use Symantec VIP authentication to sign into your account. We support digital and hard tokens.

Step 4

and accept the **Terms and Conditions**.





You're all set!

From now on, you can use an authenticator app when prompted to verify.

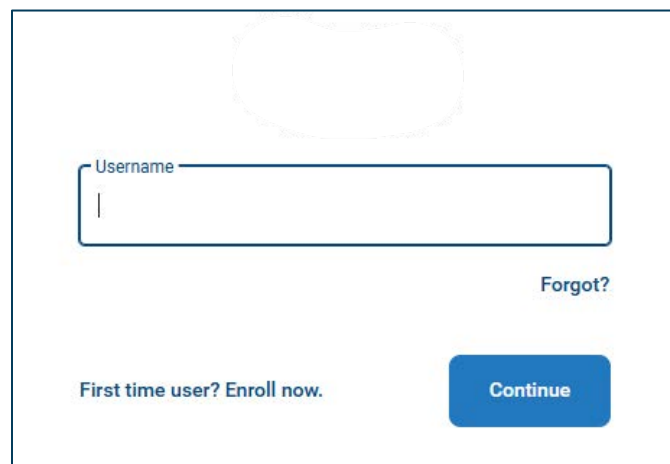
Done

Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

Click **Forgot?** On the login page.

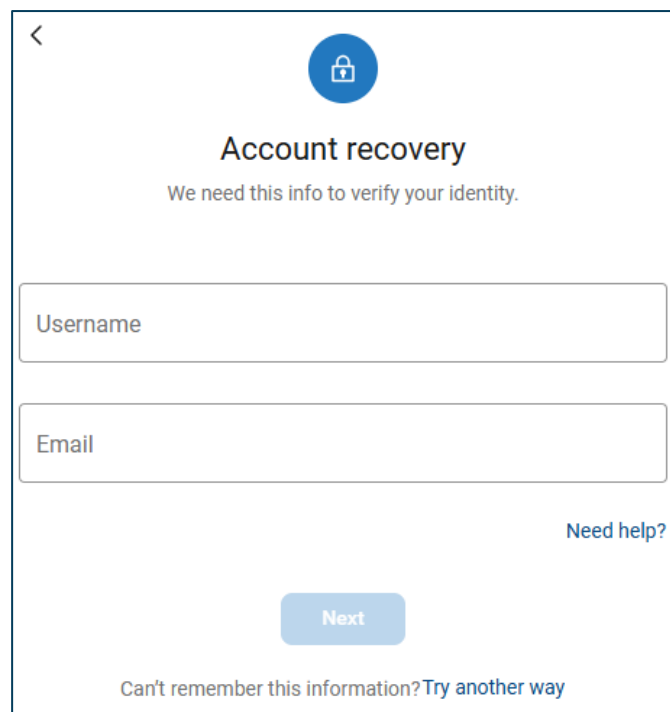


A screenshot of a login page. At the top is a faint circular logo. Below it is a text input field labeled "Username" with a cursor inside. To the right of the input field is a link labeled "Forgot?". At the bottom left is the text "First time user? Enroll now." and at the bottom right is a blue button labeled "Continue".

Step 2

Enter your username and email address.

IMPORTANT: Email must match what is on file.



A screenshot of the "Account recovery" page. At the top left is a back arrow. In the center is a blue circular icon with a white padlock. Below the icon is the title "Account recovery" and the text "We need this info to verify your identity." Below this are two text input fields, one labeled "Username" and one labeled "Email". To the right of the "Email" field is a link labeled "Need help?". At the bottom center is a light blue button labeled "Next". At the very bottom is the text "Can't remember this information? Try another way".

Step 3

Choose to receive your instructions via email or text.

<



Send password reset instructions

A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device.

 Send via email

Link will be sent to [redacted] >

 Send via SMS text

Link will be sent to (***-***-****) >

Message and data rates may apply.

Step 4

Email: Open your email. Your username will appear in the email body.
Click **Reset Password** if applicable.

Text: Open your text and click the link.



Hi Janedoe9,
You requested to update your password for your profile 'Janedoe9'.

xxx

Reset password

If you did not request help setting a new password, please call (833) 732-8351 immediately.

Planters First Bank

info@plantersfirst.bank | [Privacy Policy](#)

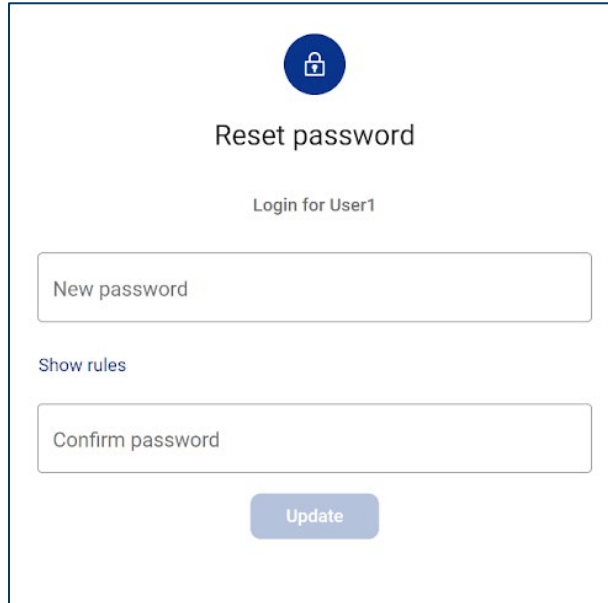
(833) 732-8351

1620 East Sixteenth Avenue, Cordele, GA

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Step 5

Enter the code you receive and create a new password.

A screenshot of a 'Reset password' form. At the top is a blue circular icon with a white padlock. Below it is the text 'Reset password' and 'Login for User1'. There are two text input fields: the first is labeled 'New password' and the second is labeled 'Confirm password'. Between the two fields is a link that says 'Show rules'. At the bottom of the form is a blue button labeled 'Update'.

Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking
3. **Transactions** - Displays recent activity on all accounts
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
6. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer.
7. **Support** - Displays support appointments, resources and messages.
8. **Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.

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The screenshot displays the Business Online Banking dashboard. On the left is a navigation menu with links: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Desktop remote deposits, Reports, and Support. The main content area is titled "Hi there!" and includes a user profile icon "J".

Callout 1 points to the "Accounts" section, which shows two accounts: "CCS 2471 x2471" with a balance of "\$50.51 Available" and "test1 x2462" with a balance of "\$48.00 Available".

Callout 2 points to a row of action buttons: "Transfer", "Pay a person", "Pay a bill", "Message", and "Statements".

Callout 3 points to the "Transactions" section, which displays "No recent activity".

Callout 4 points to the "Messages" section, which shows three message bubbles and a "Start a conversation" button.

Callout 5 points to the "Bill pay" section, which includes "Pay a bill" and "Pay a person" options and shows "No recent payments".

Callout 6 points to the "Transfers" section, which includes a "Make a transfer" button, a "Scheduled transfers" section with "No transfers scheduled" message, and a note to "Schedule a future or repeating transfer so you don't have to worry about them later."

Callout 7 points to a contact section with "Call", "Message", and "Info" options.

Callout 8 points to the "Card management" section, which shows "No available cards".

At the bottom of the dashboard is an "Organize dashboard" button. The footer contains the copyright notice "© 2025 The Cape Cod Five Cents Savings Bank", links for "Privacy policy", "Member FDIC", and "Equal Housing Lender", and a help icon.

Business Online Banking User Guide

Organize Dashboard

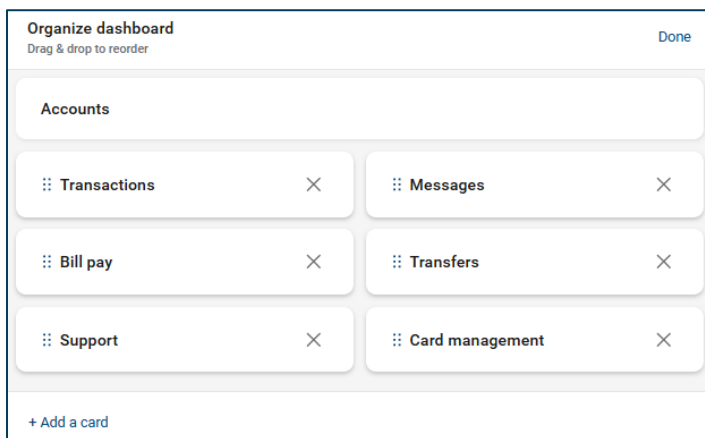
Use this feature to **add**, **remove**, or **reorder** the cards on the dashboard.

Step 1

Click **Organize Dashboard** at the bottom of your Dashboard page.

Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

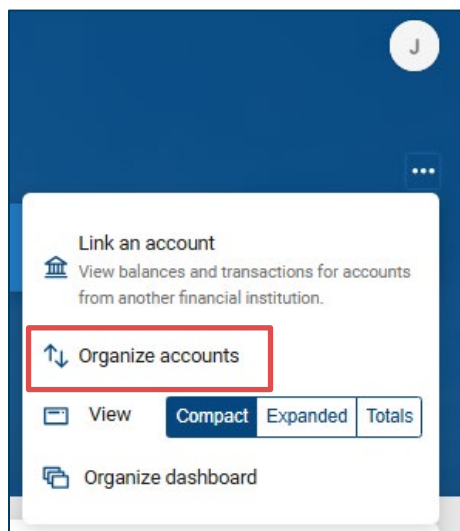


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

Step 1

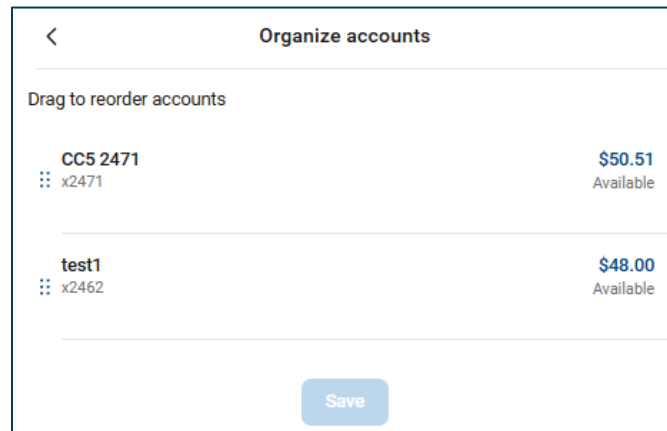
Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



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Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

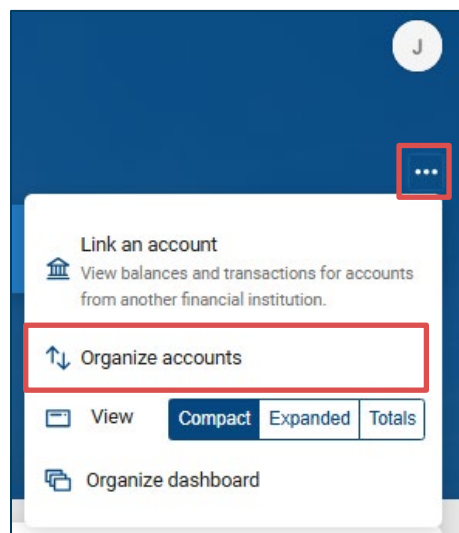


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



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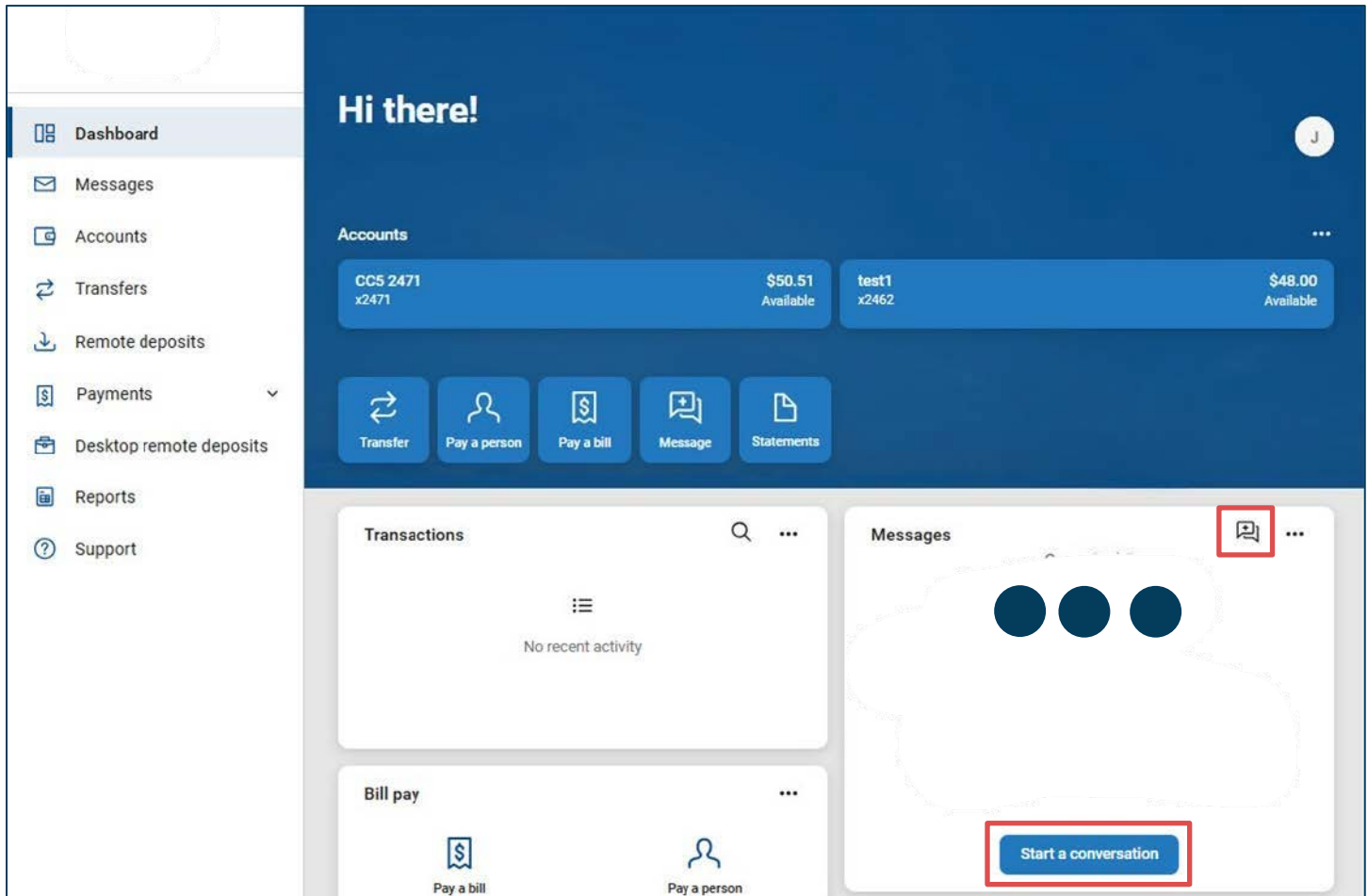
Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

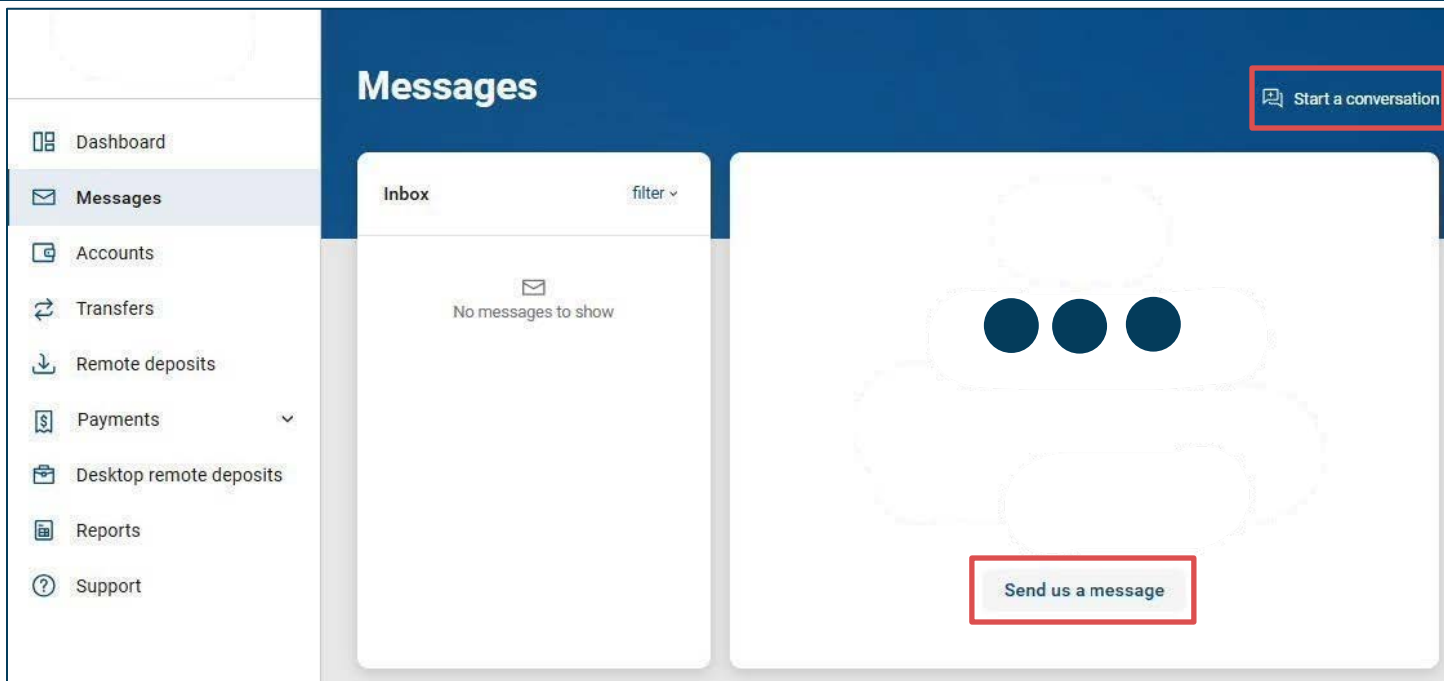
Step 1

Navigate to the **Messages** card on the Dashboard and click **Start a conversation or click the New Conversation** icon.



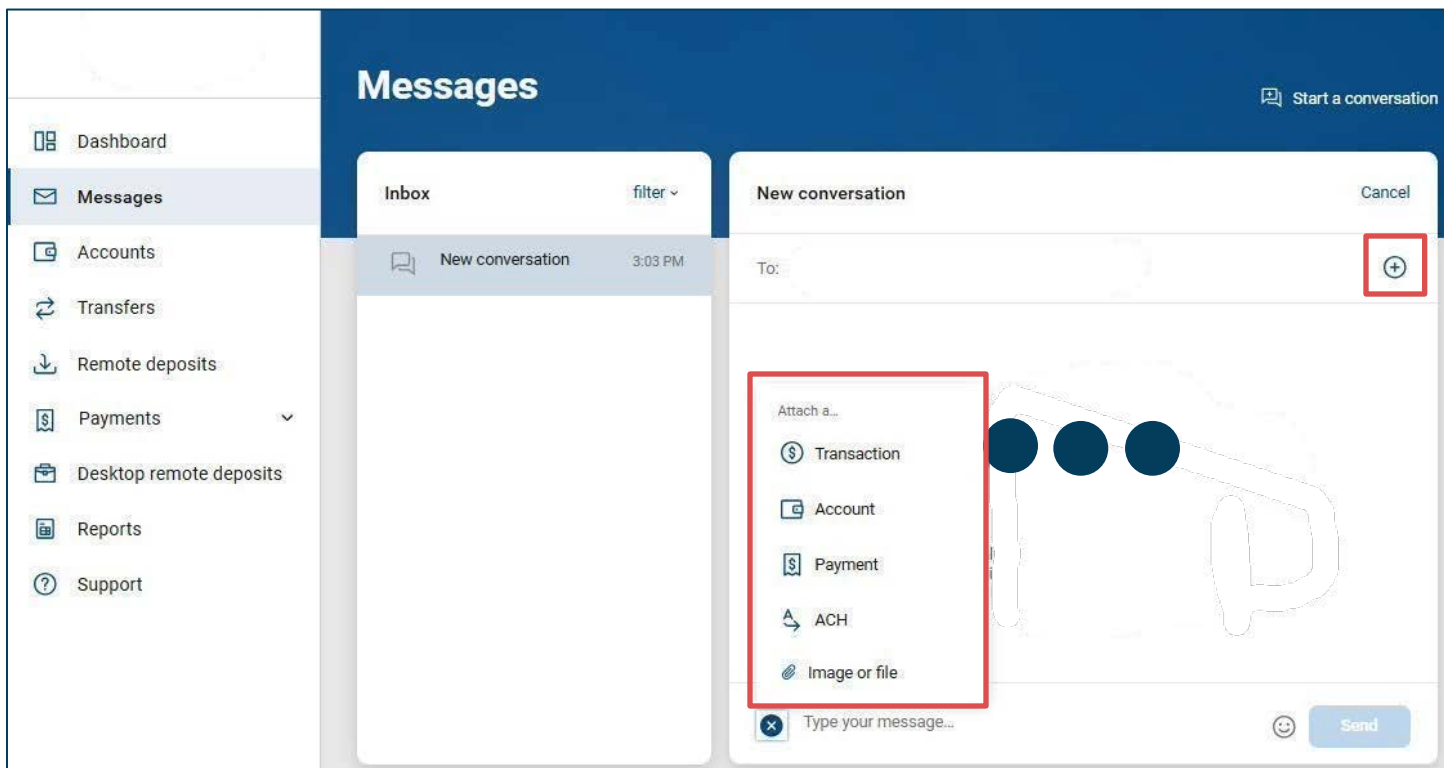
Or Select **Messages** from the navigation pane and click **Send us a message** or **Start a conversation**.

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Step 2

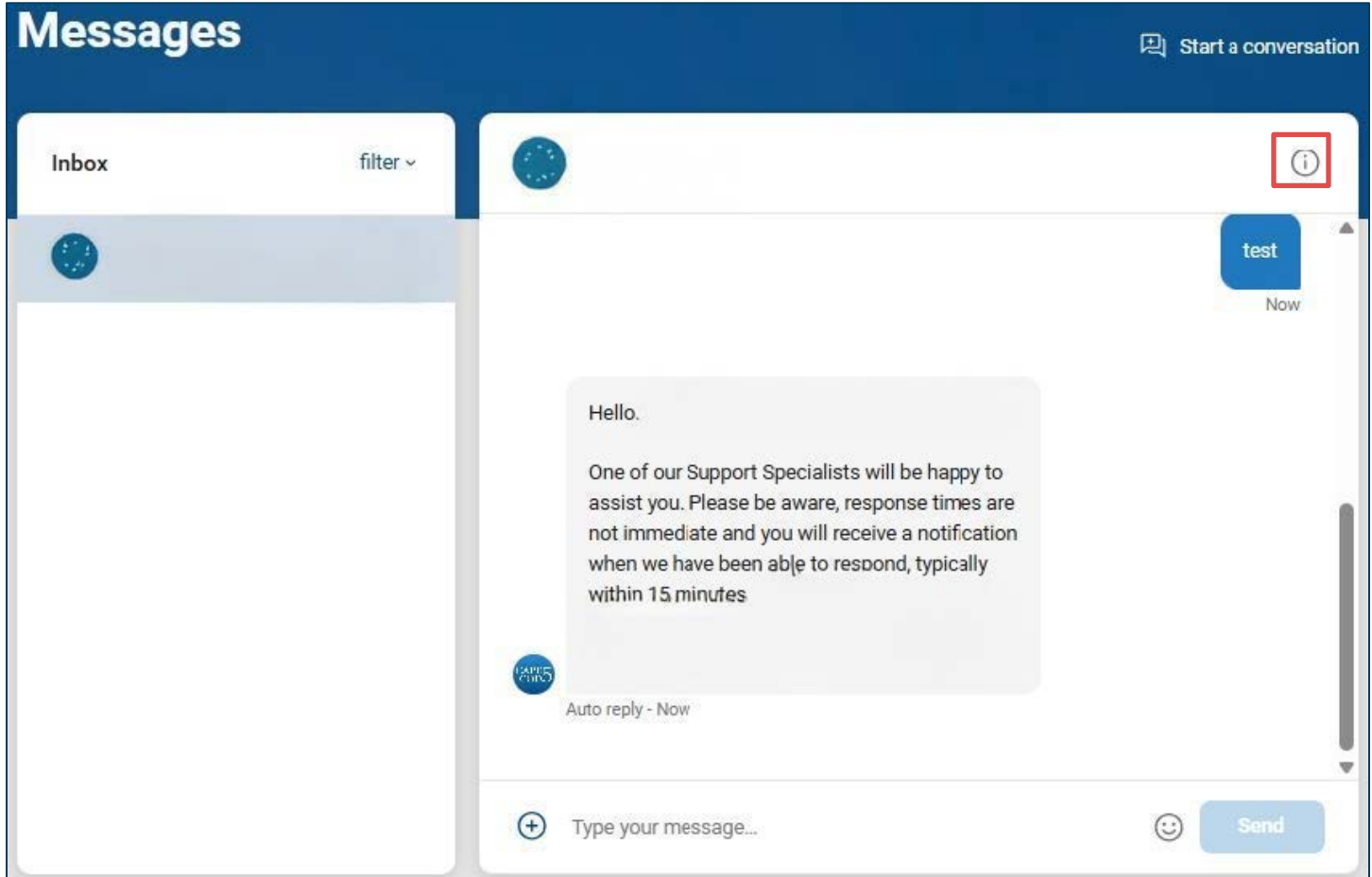
Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



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Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



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Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

- 1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
- 2. Review recent account activity.
- 3. Quickly access other features for this account.
- 4. Review account details such as account and routing numbers, account owners, and important dates.

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Desktop remote deposits

Reports

Support

CC5 2471

x2471

1

2

3

4

Transactions

TRANSFER TO TEST1 POST CUSTOM REMOVAL/ISO TEST 2 C...
Jul 15
\$1.00
\$50.51

TRSF FROM TEST1 POST CUSTOM REMOVAL/ISO TEST CO...
Jul 15
+\$1.00
\$51.51

YA PREFUND
Jul 2
PPD
\$1.00
\$50.51

YA PREFUND
Jul 2
PPD
+\$1.00
\$51.51

YA PREFUND
Jun 26
PPD
+\$2.00
\$50.51

TRANSFER TO TEST1 CONFIRMATION NUMBER 613250117
Jun 13
\$50.00
\$48.51

TRANSFER FROM DDA ACCT NO. XXXX2462-D
Jun 9
+\$49.50
\$98.51

TRSF FROM TEST1 CONFIRMATION NUMBER 403250266
Apr 3
+\$1.00
\$49.01

CREDIT BACK ITEM
Jan 27
+\$1.00
\$48.01

YA PREFUND
Jan 24
CCD
OFF...
\$1.00
\$47.01

Transfer

Statements

Stop payments

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number

Routing number

Account information

Owner

Other names on account

Date opened

Activity

Last statement balance

Date of last statement

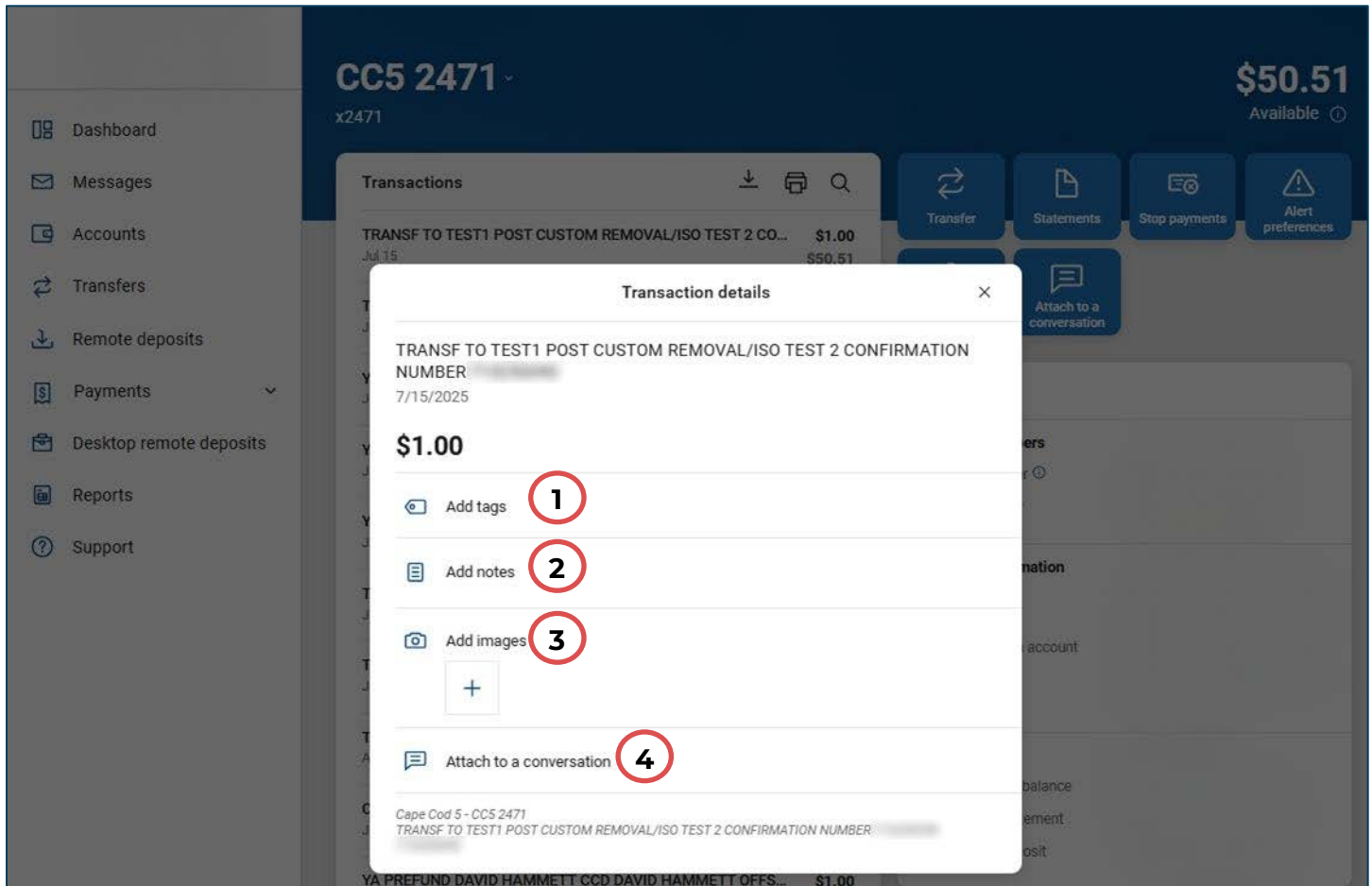
Date of last deposit

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Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a **conversation** with the institution.



Transfers

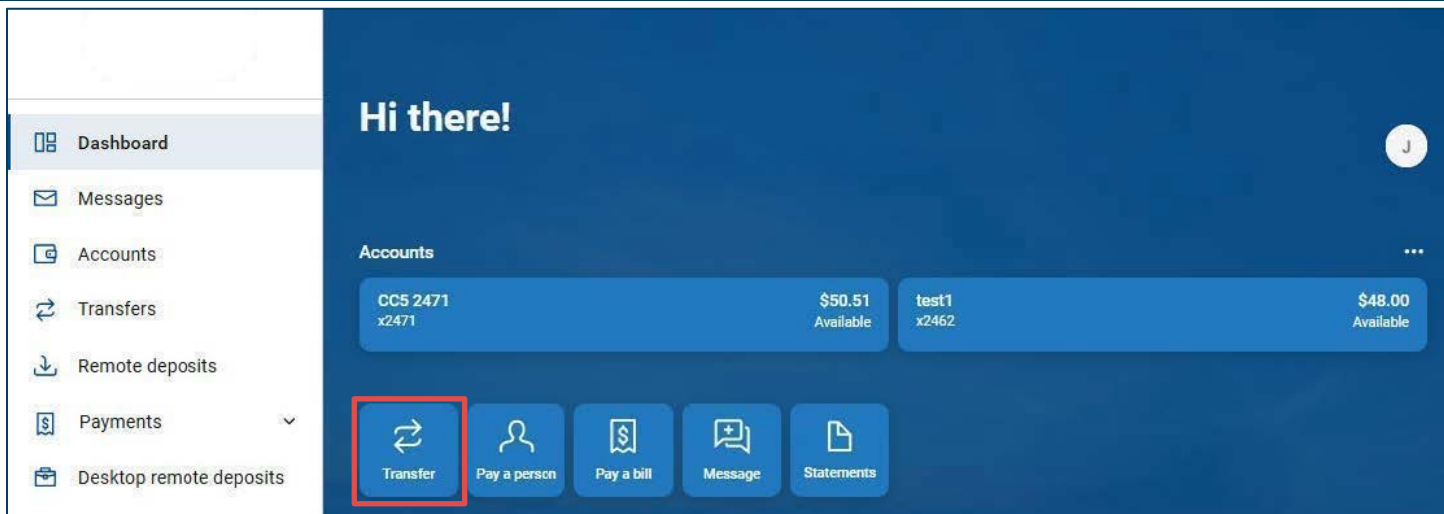
Move money between internal accounts.

Submit a Transfer

Step 1

Click **Transfer** from the **Dashboard**, **Make a Transfer** from the **Transfers** page or **Transfer** from an Account page.

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Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

<

Transfer

From

CC5 2471
\$50.51 >

To

test1
\$48.00 >

Amount

\$ 0.00

More options

Submit

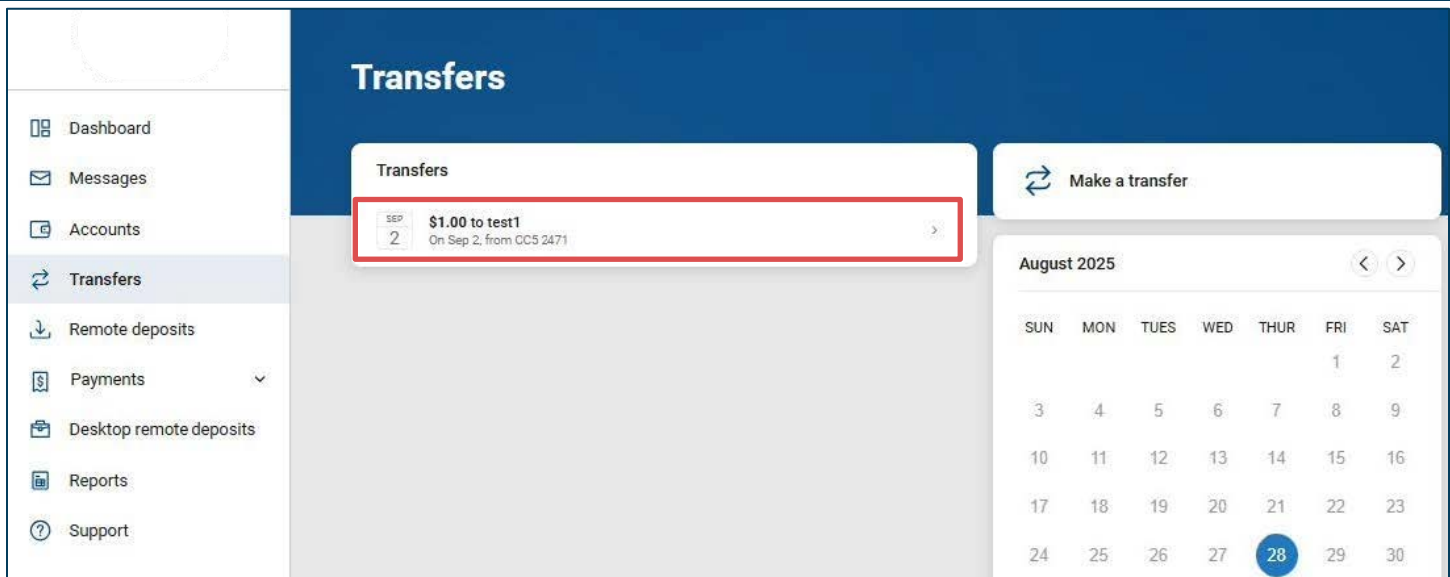
Transfers completed after 9:00 PM may be processed the next business day. (M-F) Funds will be credited on the following business day and may not immediately show in your account. Transfers made on Saturday, Sunday, or a holiday will be credited on the next business day.

Edit or Delete a Transfer

Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.

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Step 2

Select the transfer and modify details or select the **trash can** icon to delete.

This is a detailed view of a transfer transaction. The form includes fields for the source account (From: CC5 2471, balance \$49.51), the destination account (To: test1, balance \$49.00), the transfer amount (\$ 1.00), the frequency (Once), and the scheduled date (September 2). A 'Save' button is located at the bottom of the form. A disclaimer at the very bottom explains the processing timeline for transfers completed after 9:00 PM, noting that funds are credited on the next business day (Monday through Friday), with transfers made on weekends or holidays also being processed on the next business day.

eStatements

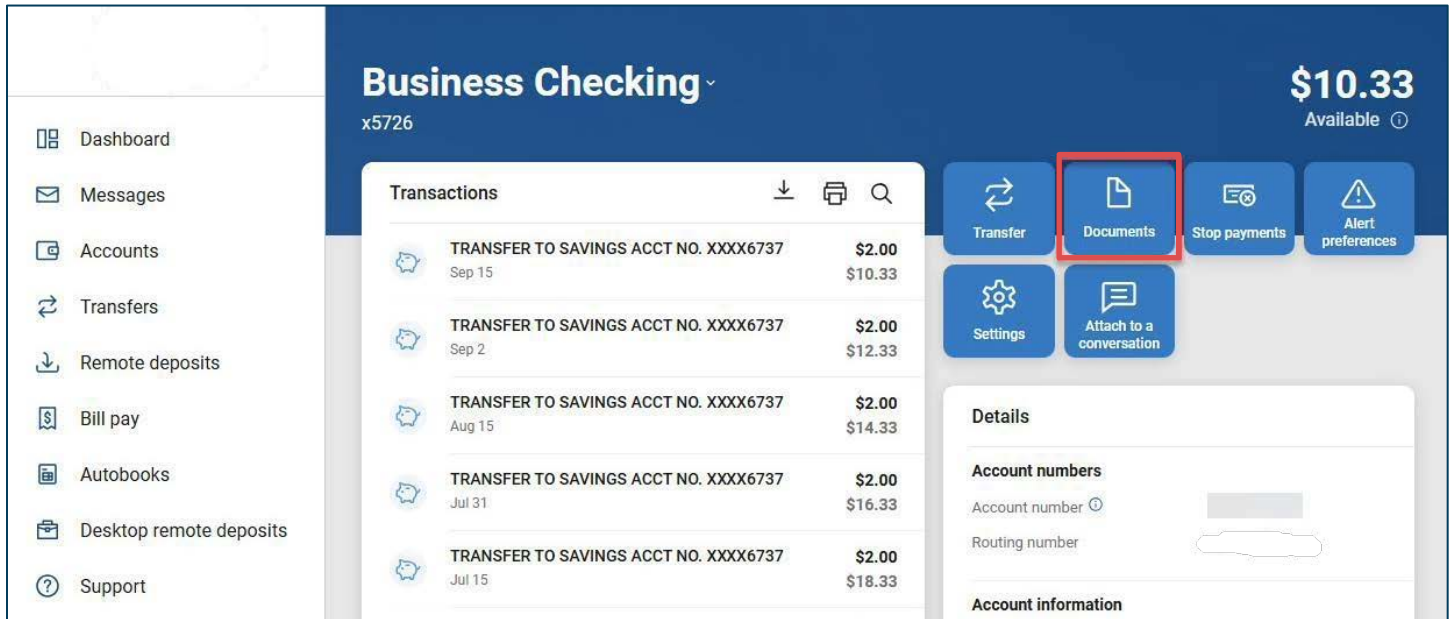
Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view.

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eStatement Enrollment

Step 1

Click **Documents** from the Accounts page or the Dashboard and accept the Terms and Conditions.



Step 2

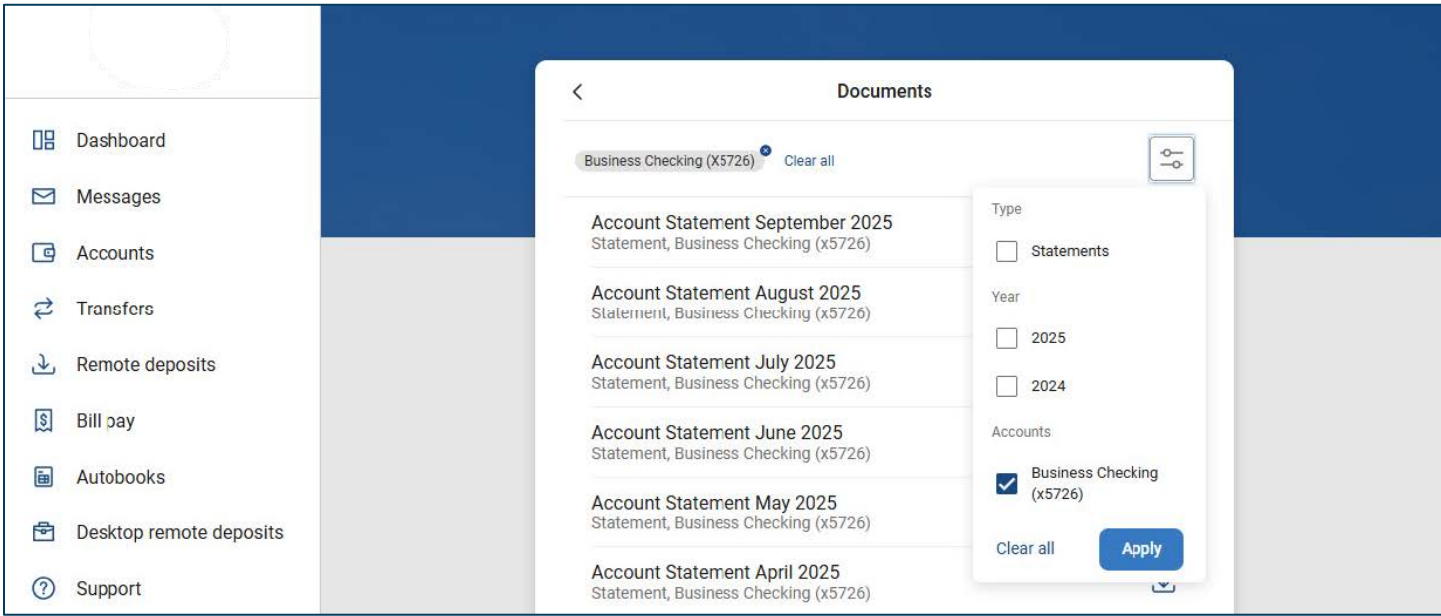
Choose the account(s) and click **Enroll**.

The screenshot shows the Documents enrollment screen. It has a back arrow and the title "Documents". Below the title is a document icon and the text "Documents" and "Go paperless with your statements". There is a "Notify at" field with a dropdown menu. Below that is a section "Accounts to enroll" with a checkbox labeled "Business Checking (x5726)". At the bottom is an "Enroll" button.

Step 3

Define your parameters and click **Filter**.

Business Online Banking User Guide

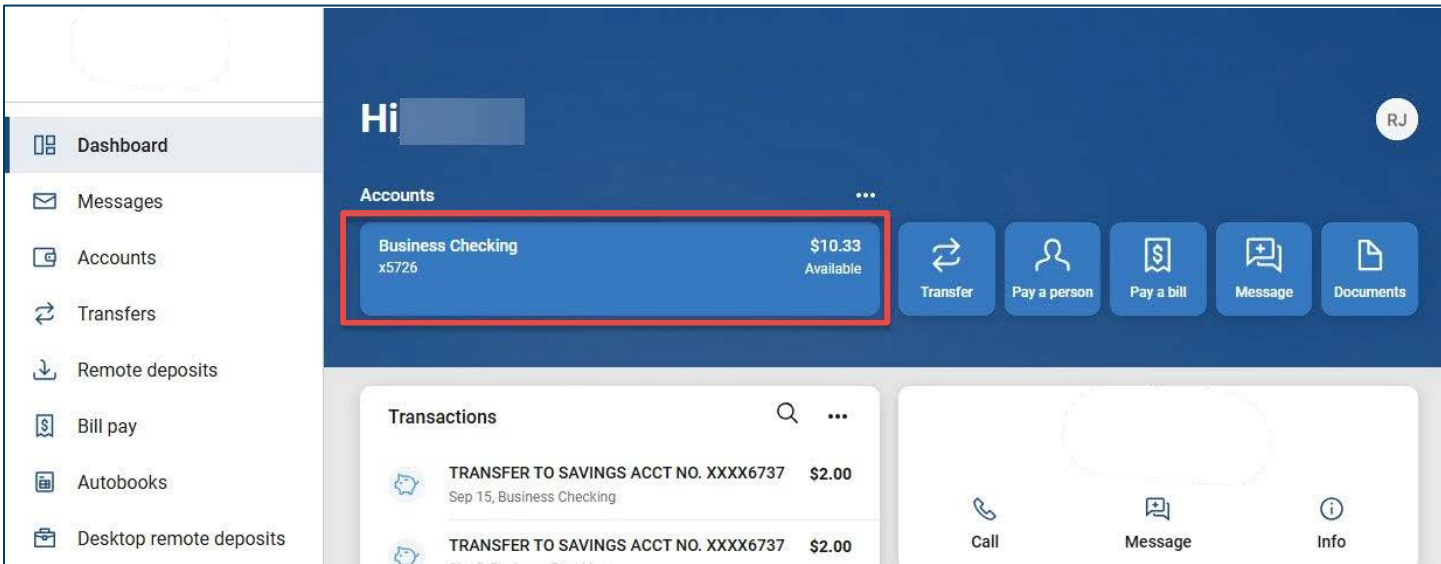


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

Step 1

Select the Account.



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Step 2

On the Account page, select **Settings**.

The screenshot shows the 'Business Checking' account page. The left sidebar contains navigation links: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, Autobooks, Desktop remote deposits, and Support. The main content area displays the account balance as \$10.33 and a list of transactions. A 'Settings' button, represented by a gear icon, is highlighted with a red box. Other buttons visible include Transfer, Documents, Stop payments, Alert preferences, and Attach to a conversation.

Transactions		
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$10.33
Sep 15		
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$12.33
Sep 2		
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$14.33
Aug 15		
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$16.33
Jul 31		
TRANSFER TO SAVINGS ACCT NO. XXXX6737	\$2.00	\$18.33
Jul 15		

Step 3

Select **Advanced settings**.

The screenshot shows the 'Documents' section of the account page. It includes an 'Enrolled' status and a link to 'Advanced settings', which is highlighted with a red box.

Step 4

Select Sign Up/Changes to modify Account Enrollment, select additional recipients to set up additional people to receive your eStatements.

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Documents

eStatements/Notices **Sign Up/Changes** Email Settings Additional Recipients Disclosures

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

☒ Enroll All Available Accounts and Document Types Shown

Enroll Accounts

> ☒ test1

> ☒ CC5 2471

Save Settings Refresh

Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

Step 1

Select **Stop payments** and select **+ Stop a payment**.

CC5 2471 x2471 **\$50.51** Available ⓘ

Transactions

TRANSF TO TEST1 POST CUSTOM REMOVAL/ISO TEST 2 C...	\$1.00
Jul 15	\$50.51
TRSF FROM TEST1 POST CUSTOM REMOVAL/ISO TEST CO...	+\$1.00
Jul 15	\$51.51
YA PREFUND [REDACTED] PPD	\$1.00
Jul 2	\$50.51
YA PREFUND [REDACTED] PPD	+\$1.00
Jul 2	\$51.51
YA PREFUND [REDACTED] PPD	+\$2.00
Jun 26	\$50.51

Details

Account numbers

Account number ⓘ [REDACTED]

Routing number 211371078

Account information

Business Online Banking User Guide

Step 2

Choose **A single check**.

<

Stop payments
CC5 2471 (x2471)

What do you want to stop?

A single check

Stop a single check from being cashed.

>

A range of checks

Stop a consecutive range of checks from being cashed.

>

Step 3

Complete the details.

<

Stop payments
CC5 2471 (x2471)

Check #

Check date
Select

Payee

Optional

Check amount

Reason
Select

Submit

Place a Stop Payment on a Range of Checks

Step 1

Select **Stop payments** and select **+ Stop a payment**.

Step 2

Choose **a range of checks** and complete the details. Click **Submit**.

<

Stop payments
CC5 2471 (x2471)

Start check # - End check #

Optional

Reason
Select

Submit

Business Online Banking User Guide

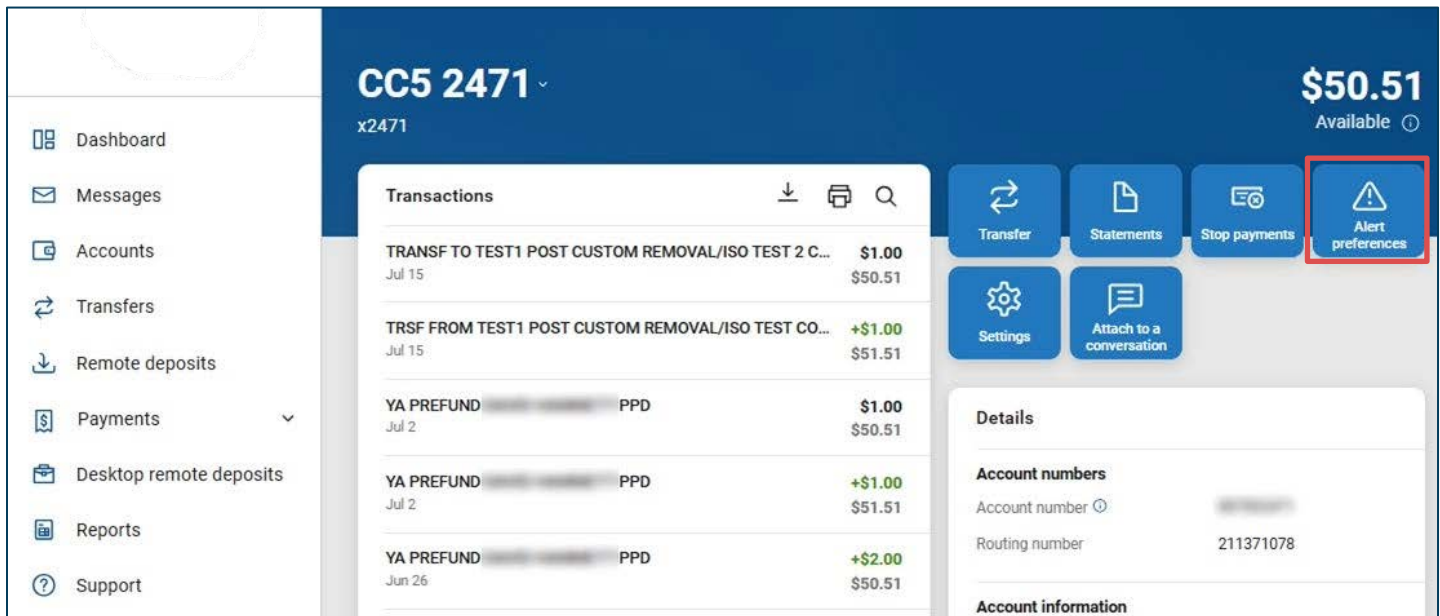
Alert Preferences

Set up alerts to be notified about your balance or certain transactions.

Set up Balance and Transaction Alerts

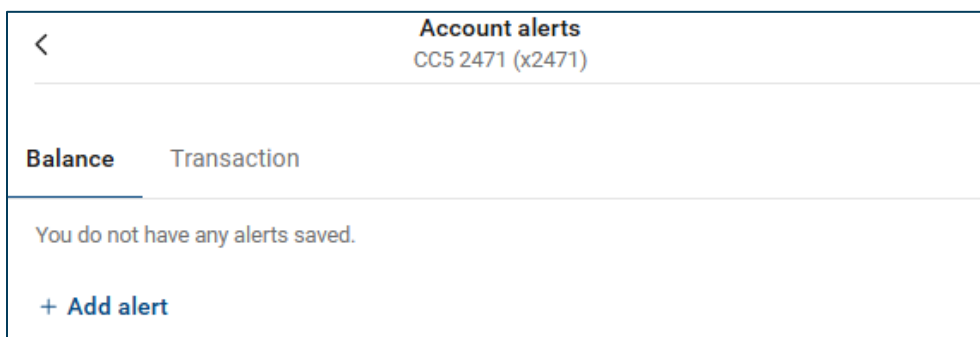
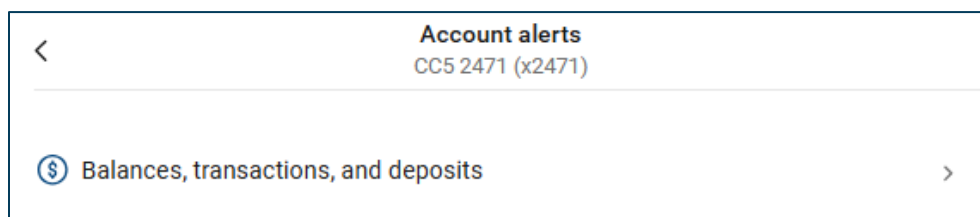
Step 1

Click **Alert Preferences** and select **Balances, transactions, and deposits**.



Step 2

Choose **Balances, Transactions, and Deposits** and click **+ Add alert**.



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Step 3

Complete the details and select how you'd like to receive the alert. Click **Add alert**.

<

Account alerts

CC5 2471 (x2471)

Balance

Transaction

You do not have any alerts saved.

Notify me when my balance is :

over

\$

Notify by:

☐ Text

(508) 237-2703

☐ Email

dmccluskey@jackhenry.com

☒ In-App Message

Cancel

Add alert

Edit or Delete a Balance and Transaction Alert

Step 1

From within the account, click **Alert Preferences**.

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Desktop remote deposits

Reports

Support

CC5 2471

x2471

\$50.51

Available

Transfer

Statements

Stop payments

Alert preferences

Settings

Attach to a conversation

Transactions

TRANSF TO TEST1 POST CUSTOM REMOVAL/ISO TEST 2 C...

Jul 15

\$1.00

\$50.51

TRSF FROM TEST1 POST CUSTOM REMOVAL/ISO TEST CO...

Jul 15

+\$1.00

\$51.51

YA PREFUND

Jul 2

PPD

\$1.00

\$50.51

YA PREFUND

Jul 2

PPD

+\$1.00

\$51.51

YA PREFUND

Jun 26

PPD

+\$2.00

\$50.51

Details

Account numbers

Account number

Routing number

211371078

Account information

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Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.

<

Account alerts
CC5 2471 (x2471)

Balance

Transaction

When balance is over \$100.00, notify by in-app message.

Edit

+ Add alert

Step 3

Modify the details or click the **trash can** icon to delete.

<

Account alerts
CC5 2471 (x2471)

Balance

Transaction

Notify me when my balance is over :

\$

100.00

Notify by:

☐ Text
(508) 237-2703

☐ Email
dmcccluskey@jackhenry.com

☒ In-App Message

🗑

Cancel

Save

+ Add alert

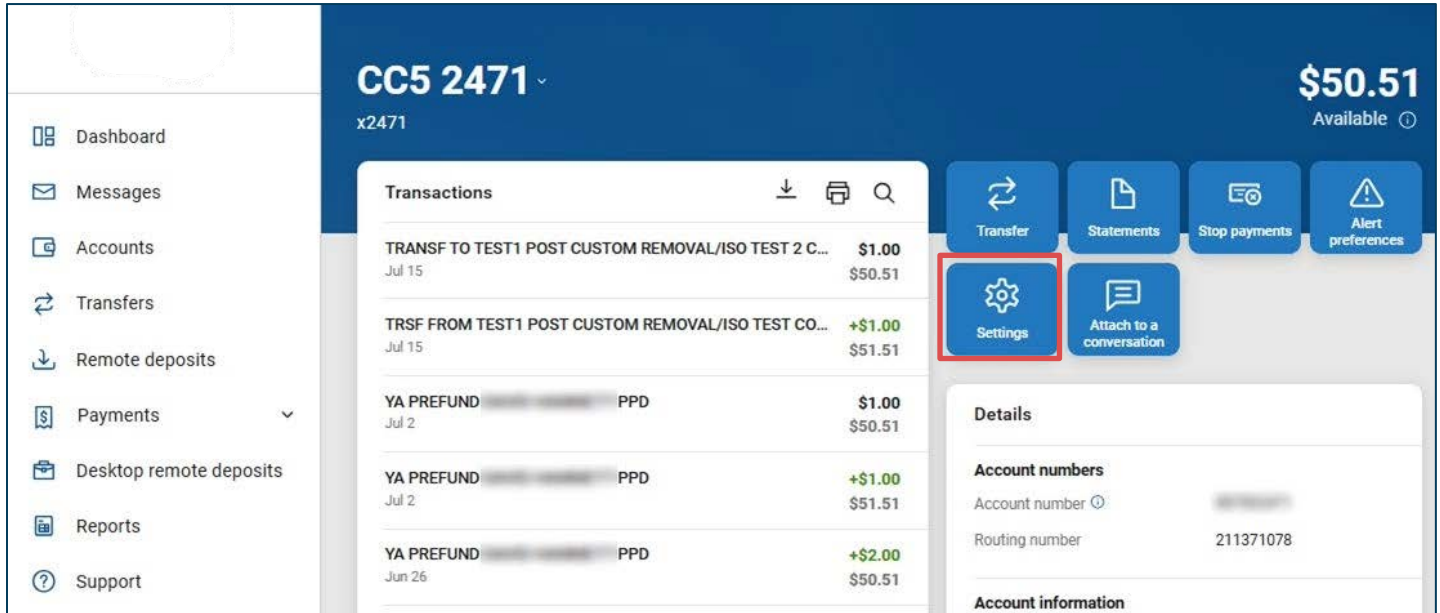
Business Online Banking User Guide

Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

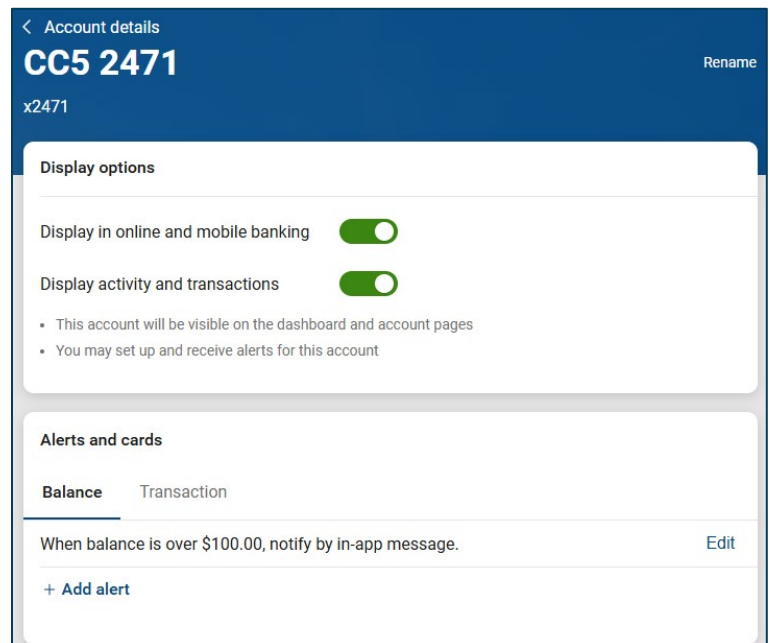
Step 1

From within the account, select **Settings**.



Step 2

1. **Rename** - Change the nickname of the account.
2. **Display Options** - Choose to display the account and/or activity in online banking.
3. **Alerts and cards** - Toggle between *Balance* and *Transaction* Alerts. Click **Edit** to modify alerts. Click **+ Add Alert** to add alerts.

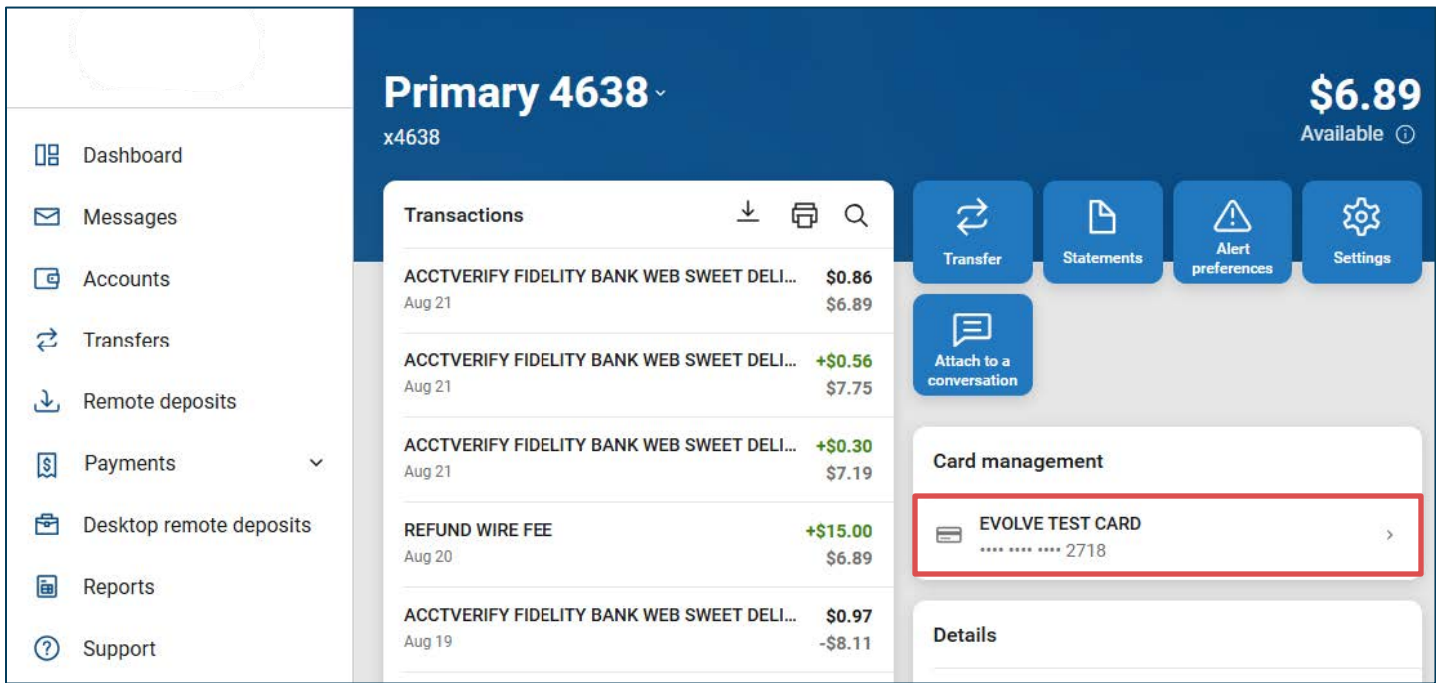


Card Management

Update the status of your debit card or set up card alerts.

Step 1

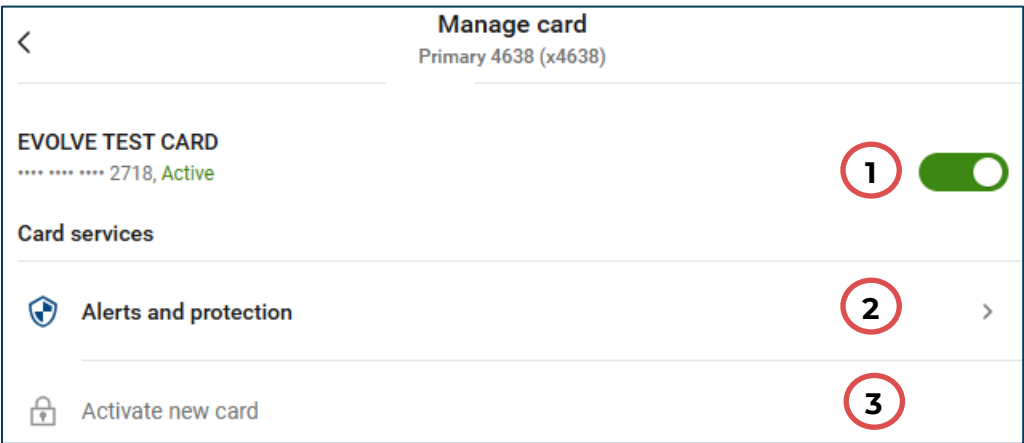
Select your debit card under **Card management**.



Step 2

Update the status or set up alerts.

1. **Toggle** the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Activate a new card once you receive it.



Business Online Banking User Guide

Payments

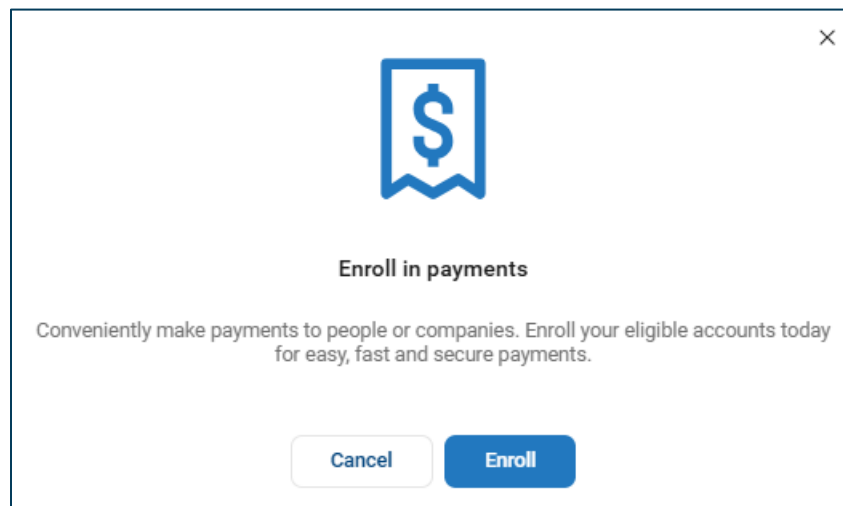
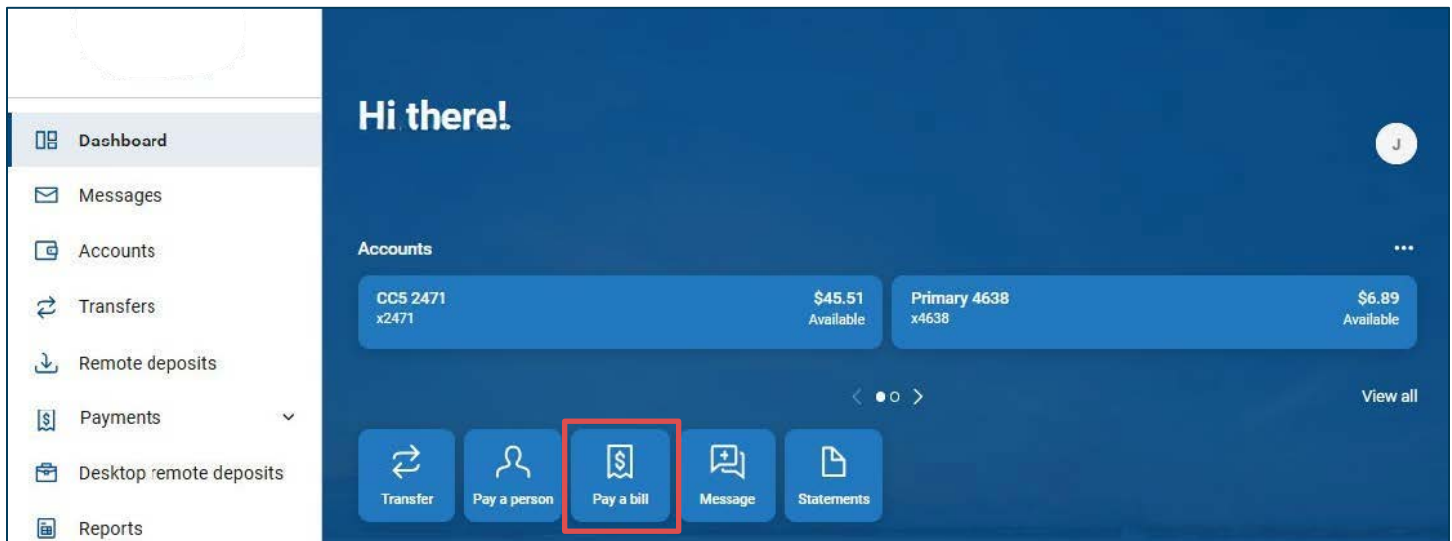
Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

You must first enroll in Bill Pay before you can send Payments. Select **Bill Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **Enroll**.



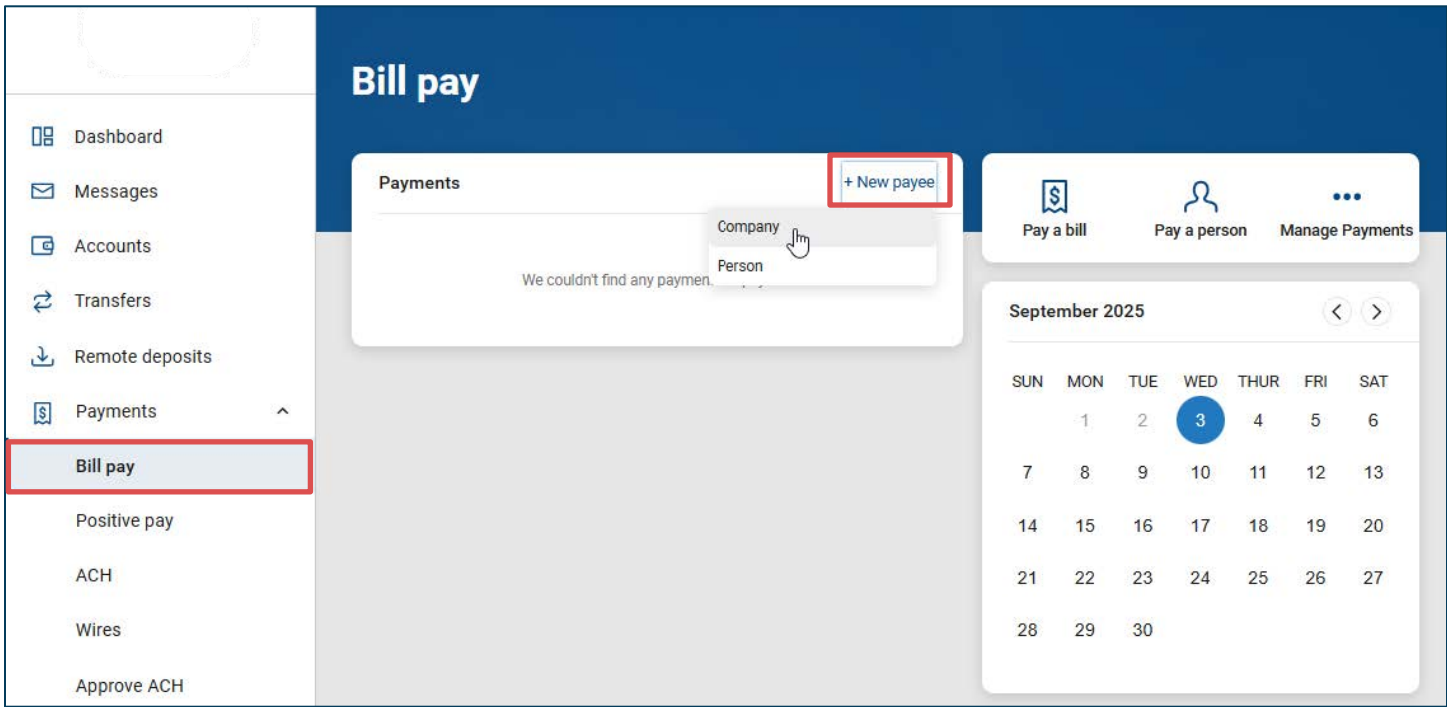
Business Online Banking User Guide

Add a Payee

Step 1

Select Bill Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **+ New payee** and select **Company**.



Step 2

Complete the required fields and click **Submit**. You may be prompted to enter your password in order to authenticate.

<

Add a bill

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

Payee address

Street line 1

Street line 2 (optional)

City

State

Zip

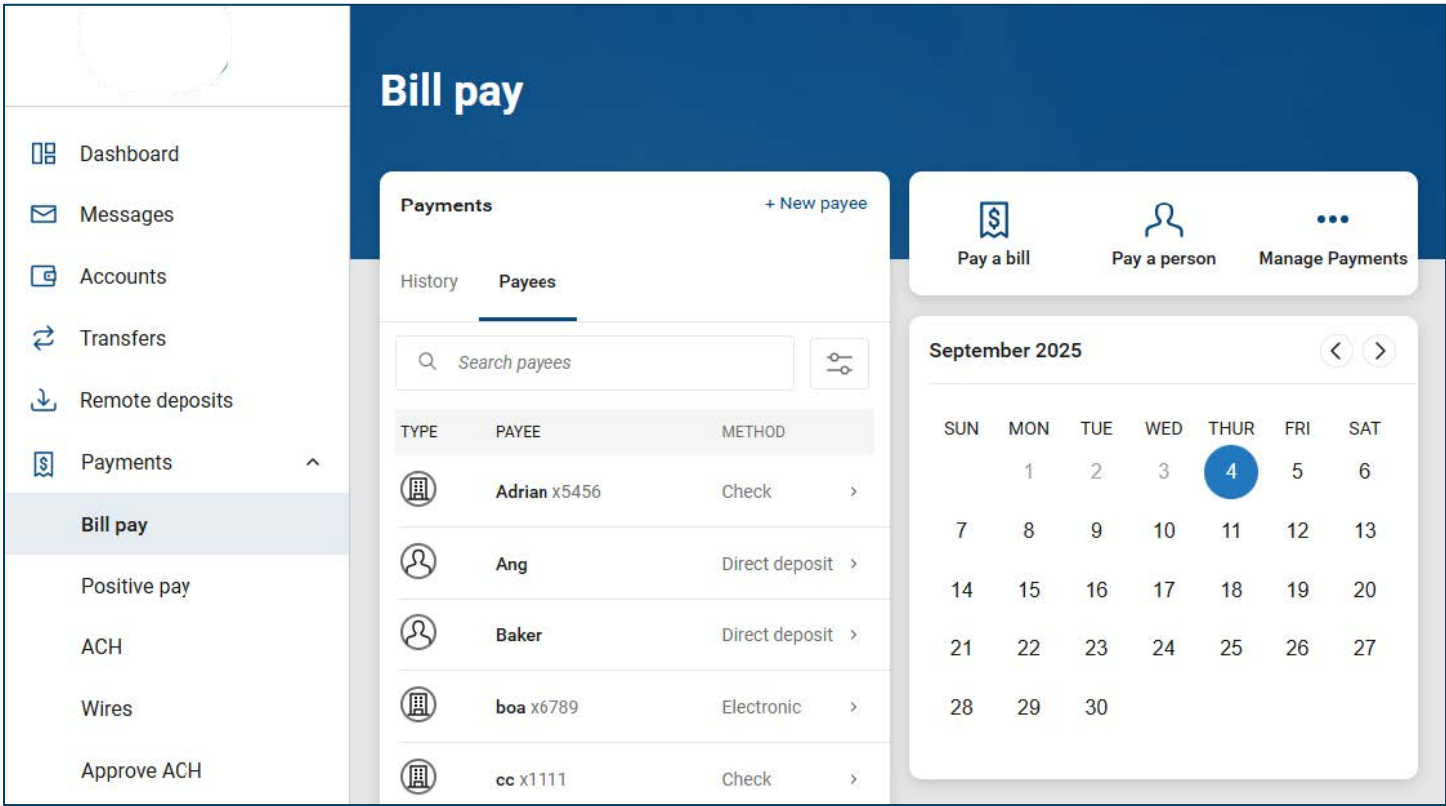
Submit

Business Online Banking User Guide

Edit or Delete a Payee

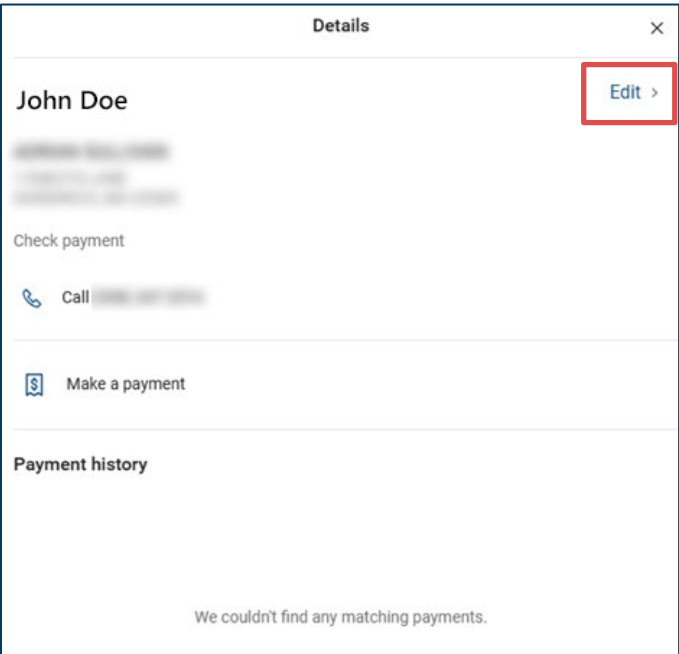
Step 1

Navigate to the **Bill Pay** page and select the **Payees** tab.



Step 2

Select the payee and click **Edit**. You may be prompted to enter your password to authenticate.



Business Online Banking User Guide

Step 3

Modify the payee's information or click the **trash can** icon to delete.

<

Edit payee

🗑

Payee name

JOHN DOE

Payee nickname (optional)

John

Phone number

(555) 555-5555

Account number

x5456

Name on bill (optional)

John Doe

Payee address

Street line 1

123 Main St

Street line 2 (optional)

City

Anytown

State

MA

Zip

02563

Default pay from account

Primary Checking

▼

If you have more than one account with bill pay enabled, you may select a different account to use with this payee.

Save changes

Pay a Single Bill or Person

Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Bill pay

Payments

+ New payee

We couldn't find any payments or payees.

Pay a bill

Pay a person

Manage Payments

September 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

3

4

5

6

7

8

9

10

11

12

13

Business Online Banking User Guide

Step 2

Select the **payee** to send a payment to.

<

Pay a bill

SingleMultiple

Search payees

Adrian x5456

Check, Last paid: Never

>

boa x6789

Electronic, Last paid: Never

>

cc x1111

Check, Last paid: Never

>

Step 3

Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.

<

Payment

Adrian

From

Primary Checking

x2462

Amount

\$1.00

More options

Submit

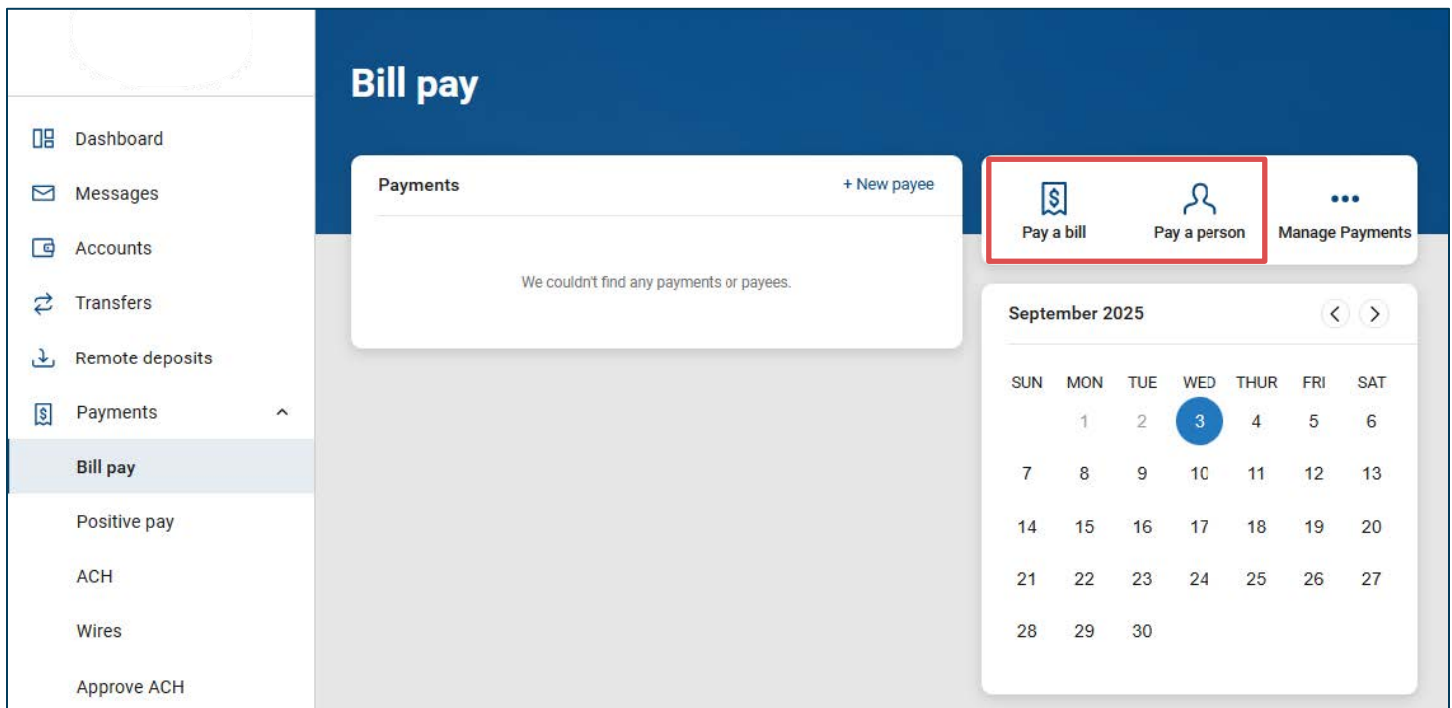
Payment initiated today by check, estimated arrival Sep 10

Business Online Banking User Guide

Pay Multiple Bills

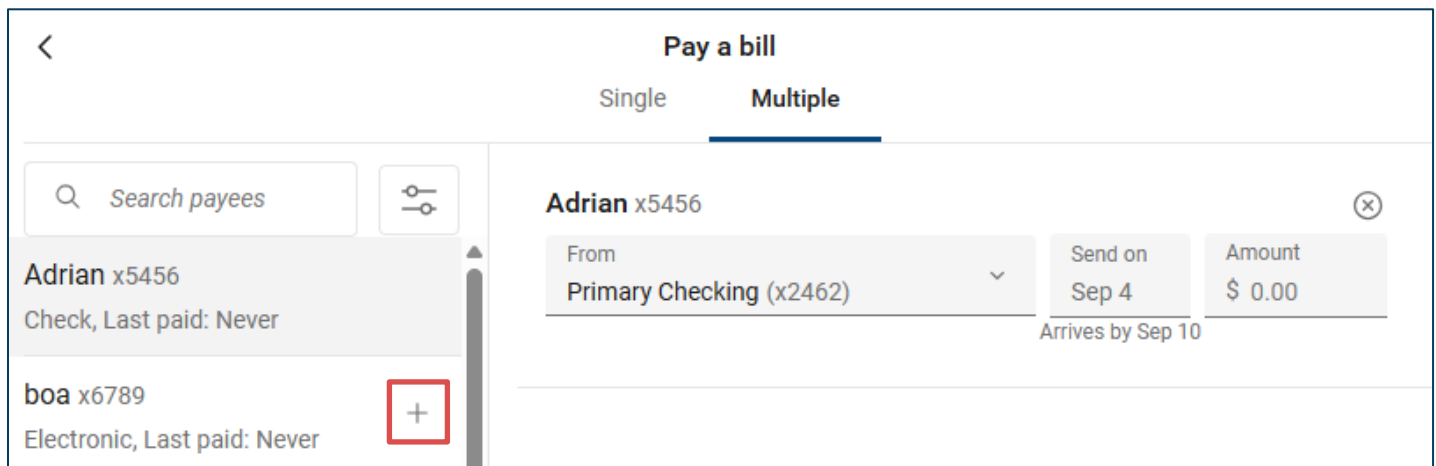
Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



Step 2

Select the **Multiple** tab and click the **+** next to the payees to send payments to.



Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.

Business Online Banking User Guide

Pay a bill

Single

Multiple

Search payees

Adrian x5456

Check, Last paid: Never

boa x6789

Electronic, Last paid: Never

CC x1111

Check, Last paid: Never

Adrian x5456

From

Primary Checking (x2462)

Send on

Sep 4

Amount

\$ 1.00

Arrives by Sep 10

boa x6789

From

Primary Checking (x2462)

Send on

Sep 4

Amount

\$ 1.00

Arrives tomorrow

Review and pay (2)

Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.

Edit or Delete a Payment

Step 1

Navigate to the **Bill pay** card on the **Dashboard** or to the **Bill pay** page and select the payment to edit or delete. Click **Edit**.

Bill pay

Pay a bill

Pay a person

Manage payments

ABC Electric x6789

Scheduled for Sep 30

\$1.00

XYZ Plumbing x6789

Scheduled for Sep 30

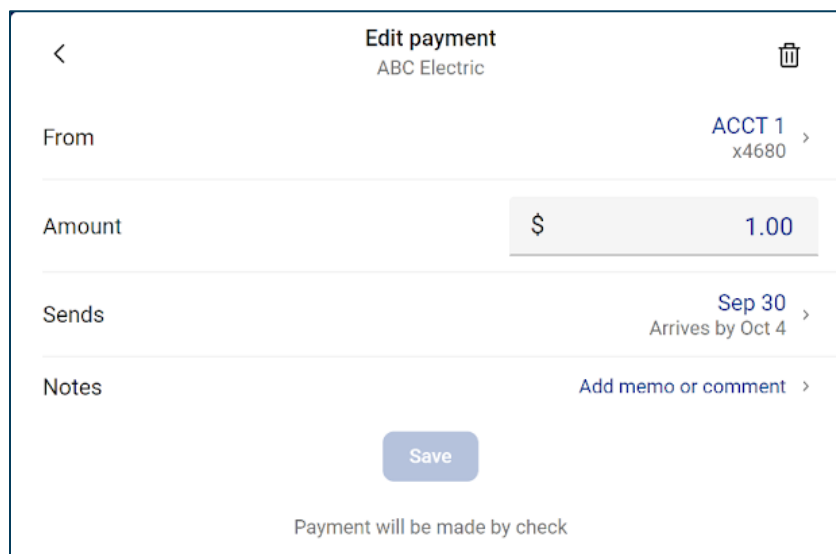
\$1.00

See more

Business Online Banking User Guide

Step 2

Modify the details or click the **trash can** icon to delete.



< Edit payment ABC Electric >

From ACCT 1 x4680 >

Amount \$ 1.00

Sends Sep 30 Arrives by Oct 4 >

Notes Add memo or comment >

Save

Payment will be made by check

*Positive Pay

Enter Issued Items Manually

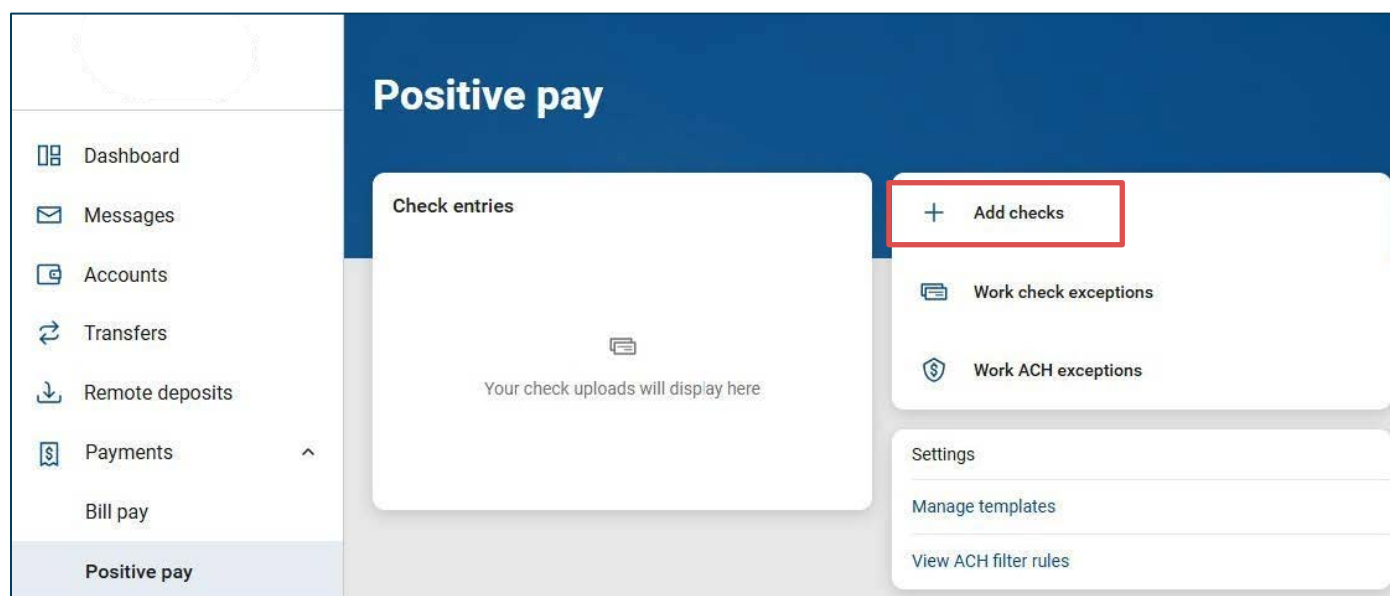
Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **+ Add checks** and select **Add your checks manually**.



Positive pay

Check entries

Your check uploads will display here

+ Add checks

Work check exceptions

Work ACH exceptions

Settings

Manage templates

View ACH filter rules

Business Online Banking User Guide

<

Add checks

Add your checks manually

>

1

Select template

Select template >

2

Choose associated account ⓘ

Select >

3

Upload file

Max 500 items per file ⓘ Default template formatting guide

Drag and drop file here, or [browse](#)

Submit

After submission, please allow time for processing.

Step 3

Select the account the checks were written against.

<

Select account

Select the account your checks were issued from

Search accounts

CC5 2471 (x2471)

\$48.51 available

>

Step 4

Enter the **Check number**, **Check amount**, **Payee**, **Type**, and **Check date**.
For check **Type**, select **void** to invalidate a previously entered issued item.
Click **Save and enter another** if you have more checks or click **Review (x) checks** if done.

Business Online Banking User Guide

<

Enter checks
CC5 2471 x2471

Check number

1234

4/10

Check amount

\$1.00

Payee

Vendor One

10/35

Type

Debit

▼

Check date

Select >

Save and enter another

Review 1 check

Step 5

Review the details you entered and click **Approve** to continue. Click **Approve** to confirm. Review the confirmation and click **Done**.

<

Review checks

Account

CC5 2471
x2471

>

Upload summary

Total items1

Total amount\$1.00

DATE

PAYEE/AMOUNT

CHECK #

\$1.00
Vendor One

1234

>

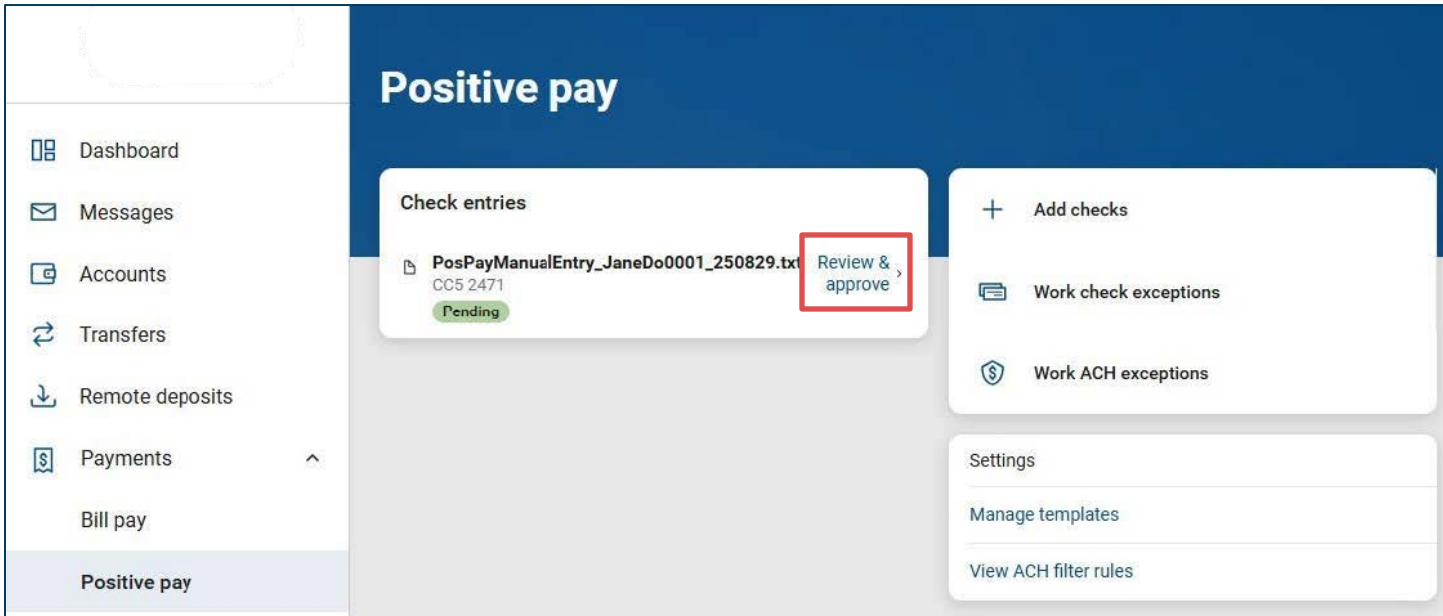
Enter another

Approve

Business Online Banking User Guide

Step 6

Your check file will appear on the **Positive Pay** dashboard in a **Pending** Status. Click **Review & approve**.



Step 7

Review the details and click **Approve**.
Review the confirmation and click **Done**.

Review checks

File upload summary

File name

PosPayManualEntry_JaneDo0001_250829.txt

Total items

1

Total amount

\$1.00

DATE	PAYEE/AMOUNT	CHECK #
	\$1.00 Vendor One	00000001234

Cancel

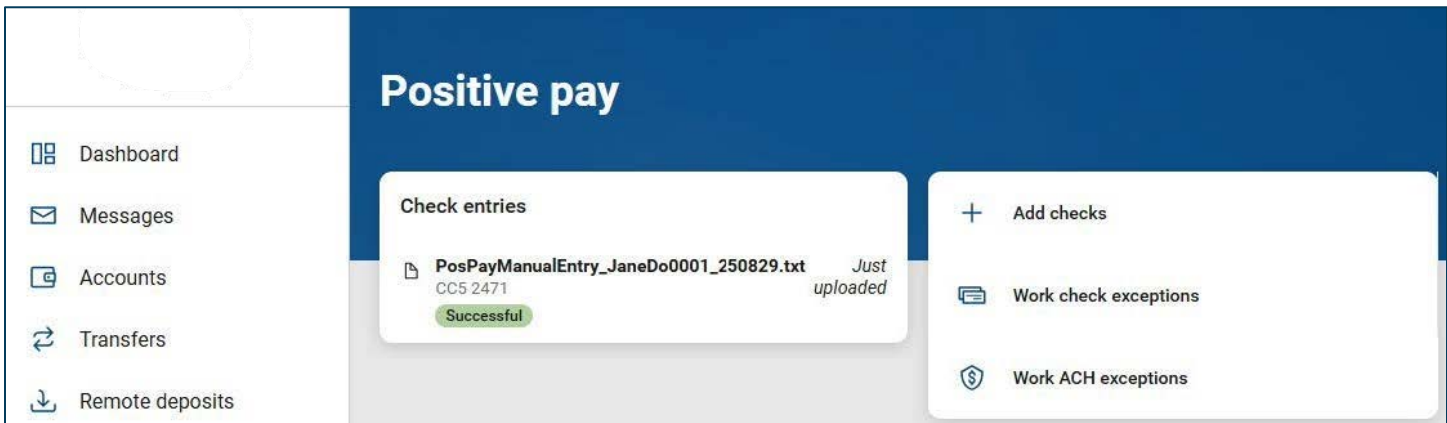
Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

Business Online Banking User Guide

Step 8

The issued items file status will now show as **Successful**.



Create an Issued Items Upload Format

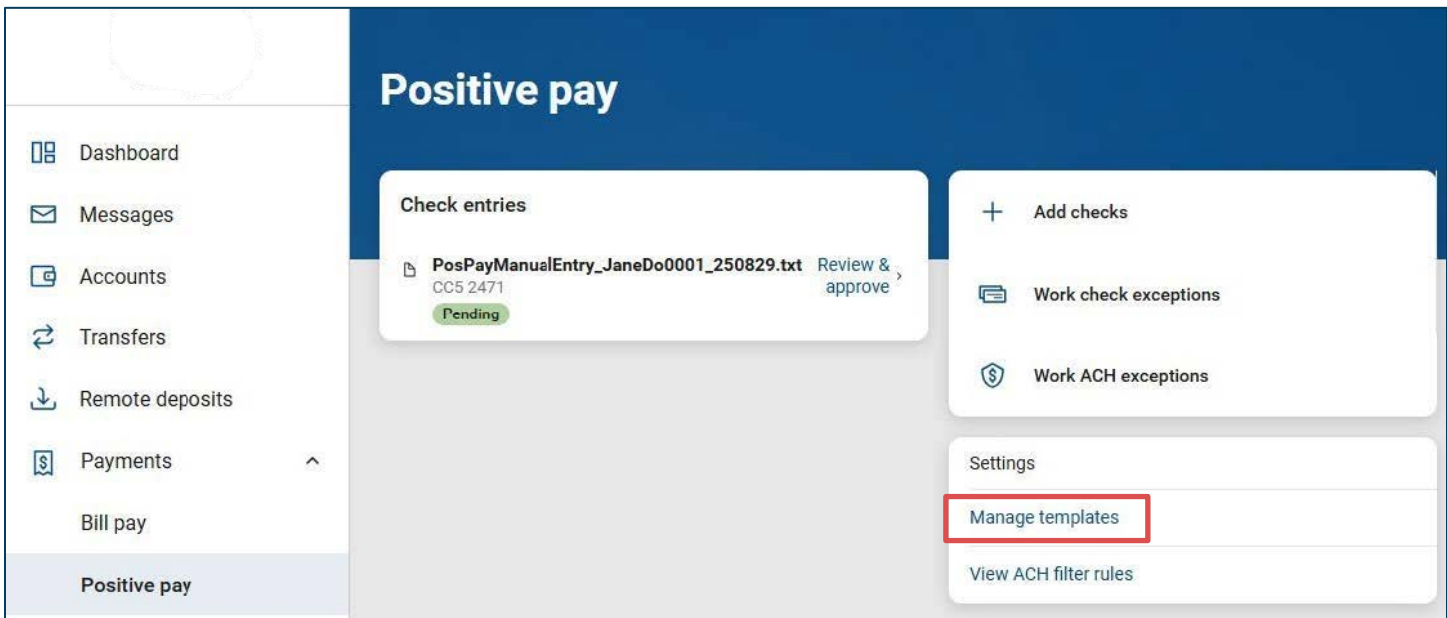
Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Manage templates** and click the + sign.



Manage templates	
Orleans Test Fixed position	>
PT Fixed position	>
Test Fixed position	>
Default Fixed Fixed position	>
Default Delimited Delimited	>

Step 3

Select the format of your file.

Delimited:

- 1. Enter a name for this upload format.
- 2. Choose your amount format, field delimiter and text qualifier.
- 3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.

Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

Click **Review** and then **Save**. Click **Done**.

Business Online Banking User Guide

<

Create delimited template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	Col #	
Item Amount Required	Col #	
Account number	Col #	
Account type	Col #	Set indicators Required >
Issue date	Col #	Set date format Required >

Payee Max 35 characters	Col #	
Debit/credit	Col #	Set indicators Required >
Void indicator	Col #	Set indicator Required >
Void date	Col #	Set date format Required >
Payee address 1	Col #	
Payee address 2	Col #	
Payee address 3	Col #	
Payee address 4	Col #	
Stop indicator	Col #	Set indicator Required >
CancelReview		

Business Online Banking User Guide

Fixed Position:

- 1. Enter a name for this upload format.
- 2. Choose your amount format.
- 3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click **Review** and then **Save**. Click **Done**.

<

Create fixed position template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Label position

Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item Number Required	Begin	End	
Item Amount Required	Begin	End	
Account number	Begin	End	
Account type	Begin	End	Set indicators Required >
Issue date	Begin	End	Set date format Required >
Payee Max 35 characters	Begin	End	

Debit/credit

Begin

End

Set indicators

Required

>

Void indicator

Begin

End

Set indicator

Required

>

Void date

Begin

End

Set date format

Required

>

Payee address 1

Begin

End

Payee address 2

Begin

End

Payee address 3

Begin

End

Payee address 4

Begin

End

Stop indicator

Begin

End

Set indicator

Required

>

Cancel

Review

Your upload template will be listed under the **Manage Templates** page and can be edited or deleted at any time.

Click the **+** to add more template if necessary.

<

Manage templates

+

Property Management

Delimited

>

Business Online Banking User Guide

Upload an Issued Items File

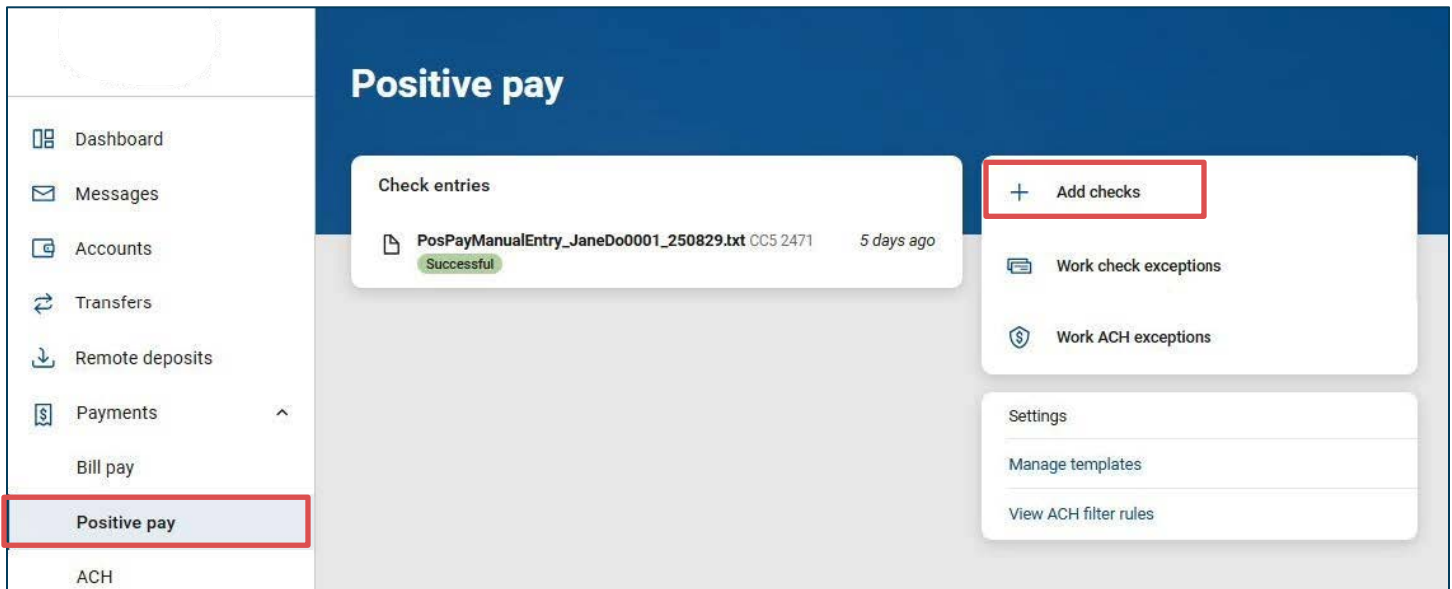
Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments menu** first.

Step 2

Click **+ Add checks**.



Step 3

Choose your upload format template.

1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.

A screenshot of the 'Add checks' form. At the top is a back arrow and the title 'Add checks'. Below is a section 'Add your checks manually' with a right arrow. The form has three numbered steps: 1. 'Select template' with a 'Select template >' link; 2. 'Choose associated account' with a 'Select >' link; 3. 'Upload file' with a link to 'Default template formatting guide' and a note 'Max 500 items per file'. Below step 3 is a large dashed box containing an upload icon and the text 'Drag and drop file here, or browse'. At the bottom is a 'Submit' button and a note: 'After submission, please allow time for processing.'

Business Online Banking User Guide

Step 4

Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.

Check entries

arp3.csv

1044680 TEST ACCT 1

Pending

ArpManualEntry_Bank3_241028.txt

1044680 TEST ACCT 1

10 mins ago

Successful

Review & approve

Step 5

Review the details and click **Approve**.
Review the confirmation and click **Done**.

Review checks

File upload summary

File name

arp3.csv

Total items

3

Total amount

\$142.00

DATE	PAYEE/AMOUNT	CHECK #
OCT 27	\$25.00 Vendor 1	00000000454
OCT 28	\$30.00 Vendor 2	00000000455
OCT 29	\$87.00 Vendor 3	00000000456

Cancel

Approve

If any modifications are needed, cancel this upload and edit your CSV file.

Step 6

The issued items file status will now show **Successful**.

Check entries

arp3.csv

1044680 TEST ACCT 1

Successful

ArpManualEntry_Bank3_241028.txt

1044680 TEST ACCT 1

10 mins ago

Successful

Just uploaded

Business Online Banking User Guide

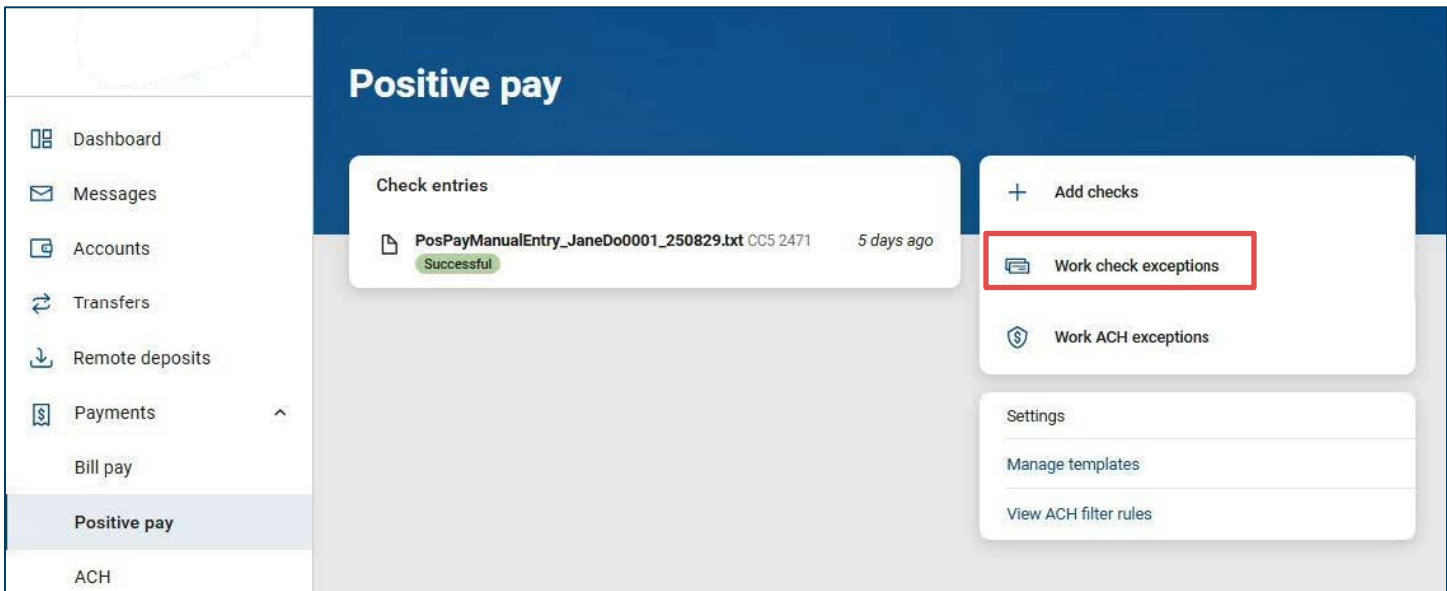
Work Check Exceptions

Step 1

Select **Positive Pay** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Work check exceptions**.



Step 3

Review your exception(s). Click the check number to see additional details. Check the box to Pay the item or leave the box unchecked to return. Click **Submit** when done.

<

Work check exceptions

Account: Business 002 (x5140) >

i

 Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
☒	\$86.56 Pay	0923653370 Not Issued

Returning 0 | Paying 1

Submit

Business Online Banking User Guide

Work ACH Exceptions

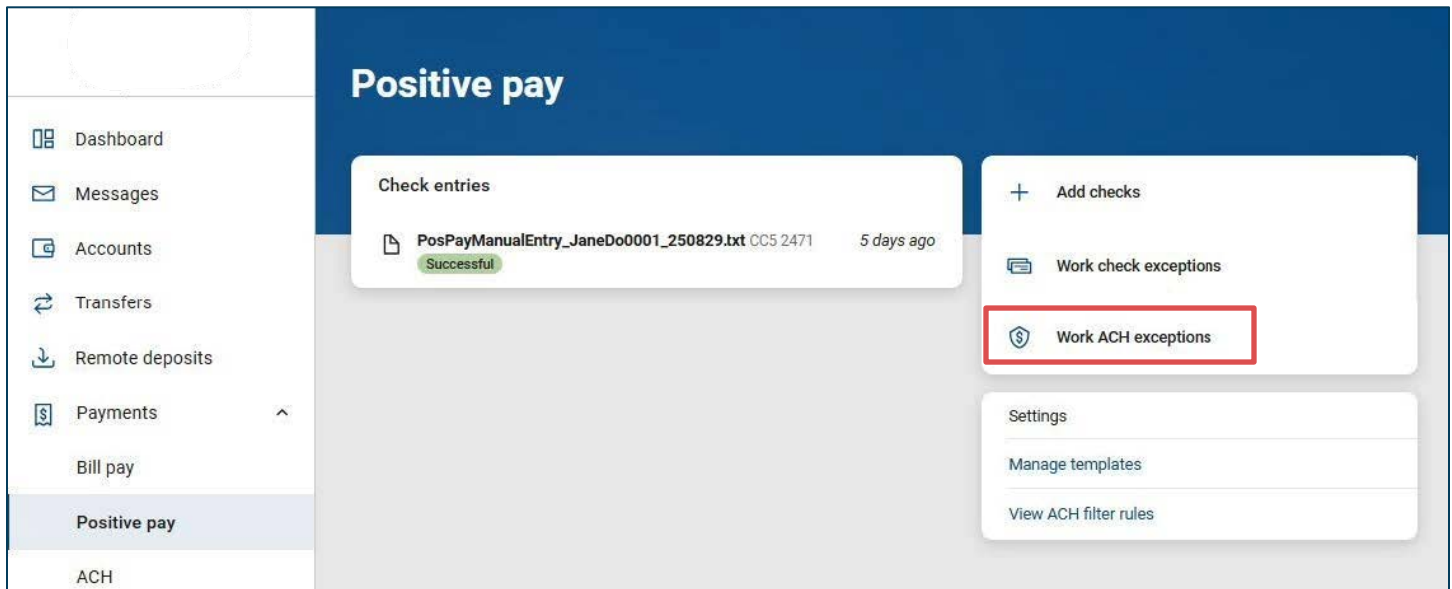
Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Work ACH exceptions**.



Step 3

Review your exception(s). Check the box to select the ACH exceptions you would like to pay or leave the box unchecked to return. Click the arrow on the right hand side to see additional details. Click **Submit** when done.

<

Work ACH Exceptions

>

Account: 3001 (x3001)

i

Select any ACH exceptions you would like to pay. Exceptions not decisioned will have the default decision applied after cutoff.

PAY	PAYEE/AMOUNT/DESCRIPTION	SEC/REASON
☐	\$562.41 Debit AXIS CORP- PAYMENT AXIS CORP Return	CCD ① Debits not allowed >
☐	\$54.54 Debit GEI TECHNOLOGIES- IT SERVICE GEI TECHNOLOGIES Return	PPD ① Debits not allowed >
☐	\$1,565.41 Debit ALLIANCE LLC- INVOICE ALLIANCE LLC Return	PPD ① Debits not allowed >
☐	\$99,999.00 Debit Failed Company- FAILRECUR Failed Company Return	PPD ① Debits not allowed >

Returning 4

Paying 0

Submit

*ACH

Create a Batch Manually

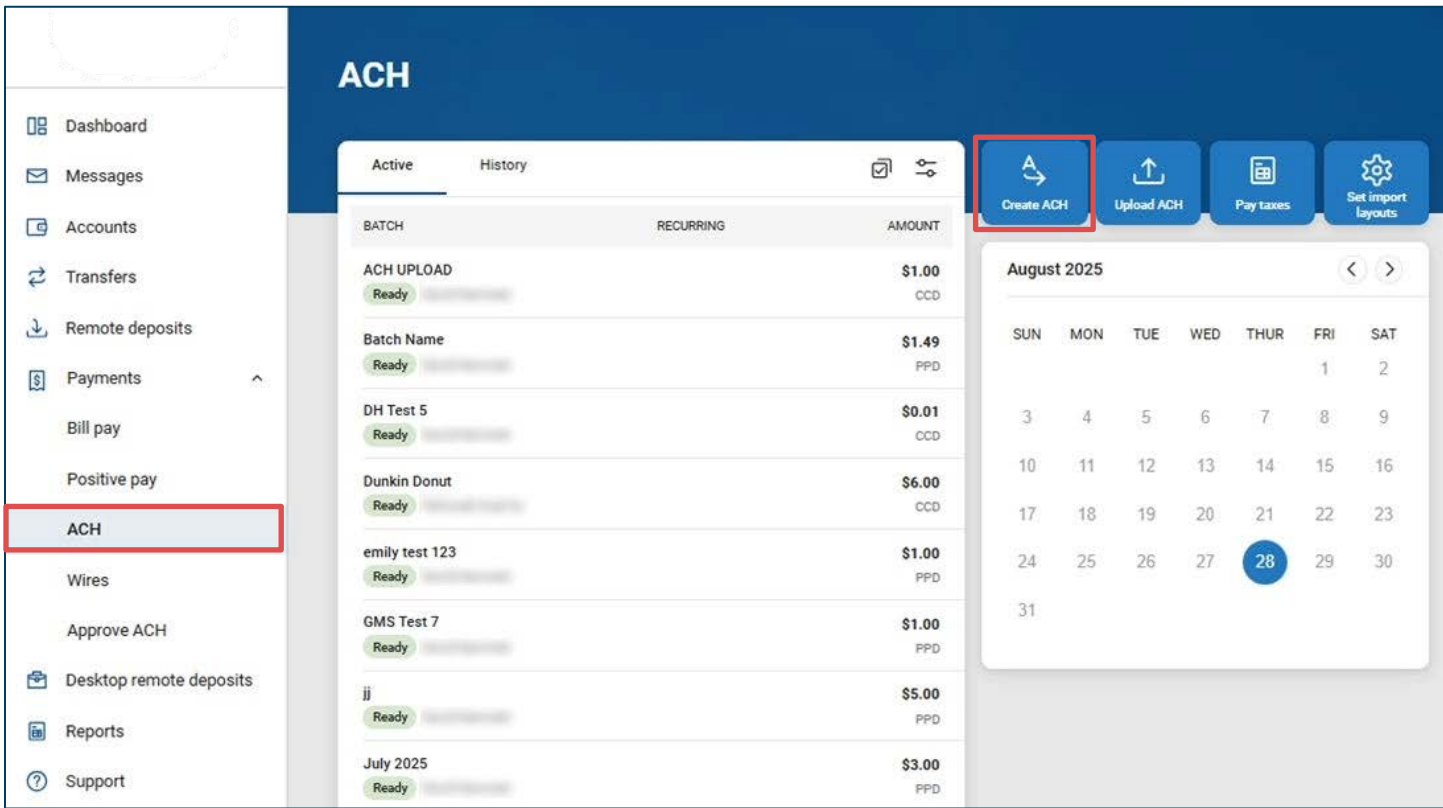
Step 1

Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Create ACH**.

Business Online Banking User Guide



Step 3

Enter the **Batch name** and select the **ACH company** to originate the payment from.

<

Create ACH

Batch name

ACH name

Company

Select company >

Cancel

Create batch

Step 4

Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients**.

Business Online Banking User Guide

<

Create ACH

Batch name

Payroll

Company

Company ID

1033326287

SEC

PPD

Entry description

YA PREFUND

Discretionary data

Discretionary data

Recipients

Add recipients

Restrict batch

Cancel

Create batch

Step 5

Choose **Add Manually** or **Import from file**.

For Add Manually, enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information.

Click **Optional fields** to enter a recipient ID number or addenda information.

Check **Prenote** to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

Check **Hold** to prevent this transaction from processing with the other transactions in the batch. (optional)

Click **+ Add another recipient** to enter another recipient. Click **Save recipient** when done adding recipients to the batch

<

Recipients

New recipient

Recipient name

Amount\$0.00

Credit/DebitCredit

Account number

Routing number

Account typeAccount type

Optional fields

Prenote

Hold

+ Add another recipient

Save recipient

Business Online Banking User Guide

Step 6

Click **Create batch**, review the confirmation, then click **Done**.

<

Create ACH

Batch name

Payroll

Company

Company ID

1033326287

SEC

PPD

Entry description

YA PREFUND

Discretionary data

Discretionary data

Recipients

Add recipients

Restrict batch

☐

Cancel

Create batch

✓

ACH batch created

Payroll

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Recipients

1

ACH company

TRANS EMPLOYMENT

SEC code

PPD

Description

PAYROLL

Discretionary

Done

The batch will appear under the **Active** tab in a **Ready** status.
Please see the **Initiate a Batch** section for steps on how to send the payment.

Upload a NACHA File

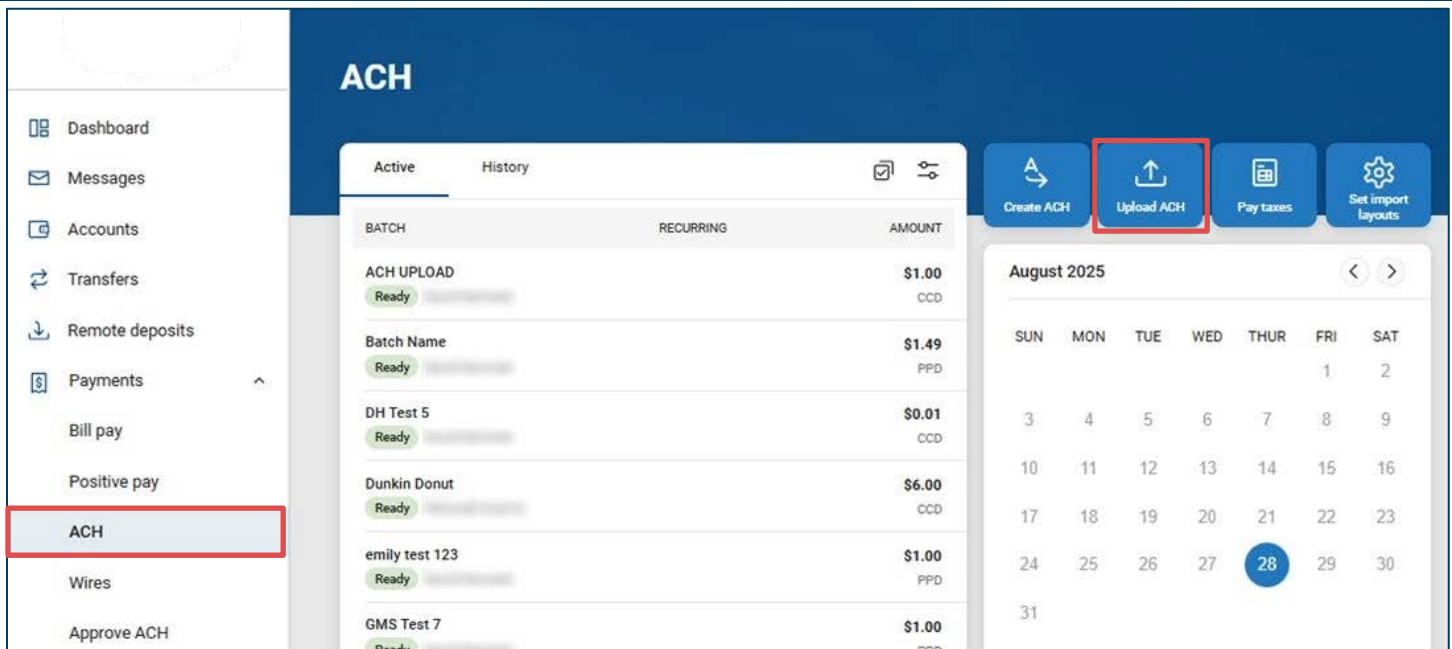
Step 1

Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click **Upload ACH**.

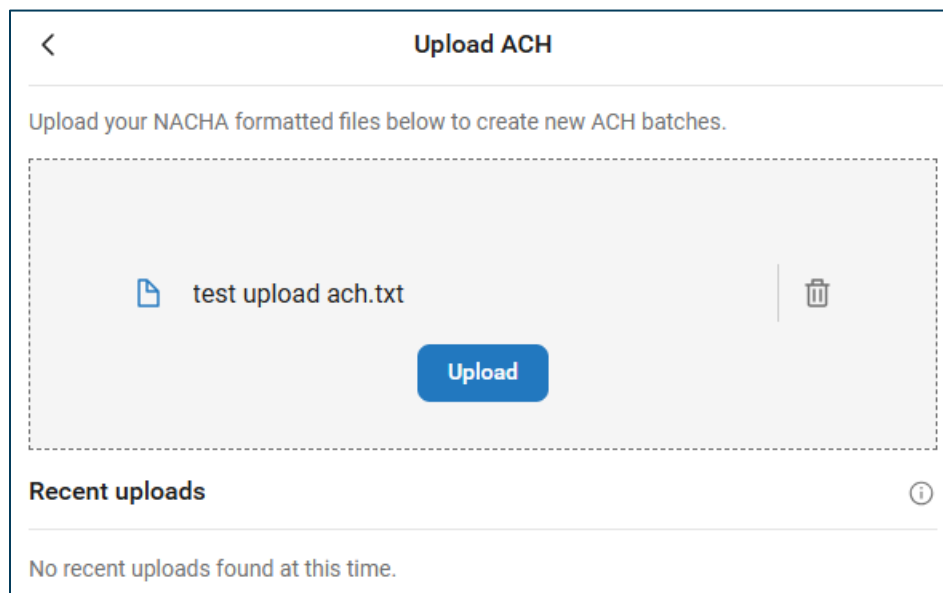
Business Online Banking User Guide



Step 3

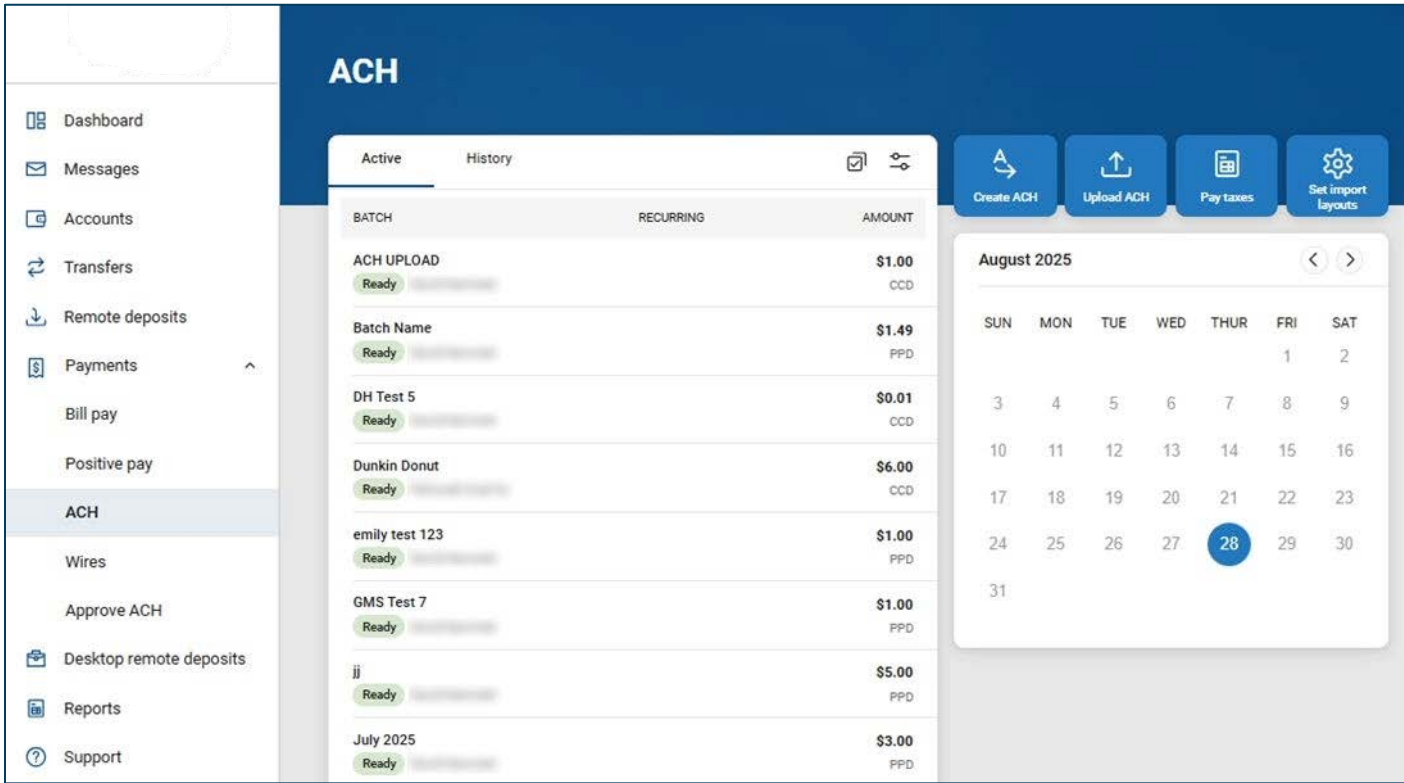
Browse for your file and click **Upload**. Review your file for proper formatting if you receive an error. The batch will appear under the **Active** tab in a **Ready** status.

Please note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.



Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

Business Online Banking User Guide



Pay Taxes

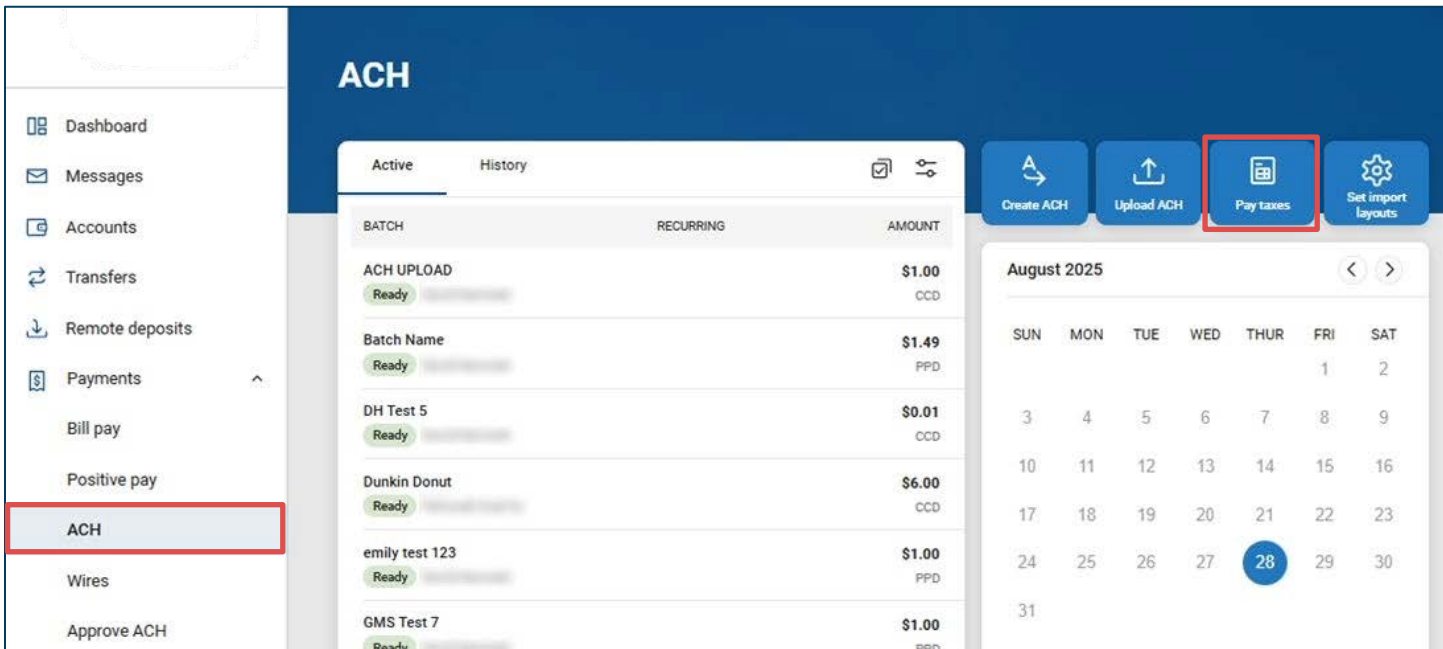
Step 1

Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, you will select the **Payments** menu first.

Step 2

Click **Pay taxes**.

Business Online Banking User Guide



Step 3

Choose **Federal** or **State** taxes, enter a **Payment name**, and enter the **Tax period** in MM/YY format. Click **Next**.

<

Pay taxes

1

Payment details

Tax authority

Federal

State

Payment name

Tax FD Payment name

Tax period

MM/YY

Next

2

From and to accounts

Edit

3

Tax code and amounts

Edit

Business Online Banking User Guide

Step 4

Select the ACH **Company** to originate the payment from, the **Pay from** account, the **Pay to** account, and enter your **Taxpayer ID**. Click **Next**.

<

Pay taxes

✓

Payment details

Edit

Federal, Tax FD Quarterly Tax, September 2025

2

From and to accounts

Company

>

Pay from

CC5 2471

x2471

>

Pay to

Bank of America

>

Taxpayer ID

123456789

Back

Next

3

Tax code and amounts

Edit

Step 5

Look up the **Tax code**, enter the **Amount**, and click **Create payment**.

Review your confirmation and click **Done**.

<

Pay taxes

✓

Payment details

Edit

Federal, Tax FD Quarterly Tax, September 2025

✓

From and to accounts

Edit

From CC5 2471, to Bank of America

3

Tax code and amounts

Tax code

Lookup tax code

>

Amount

\$

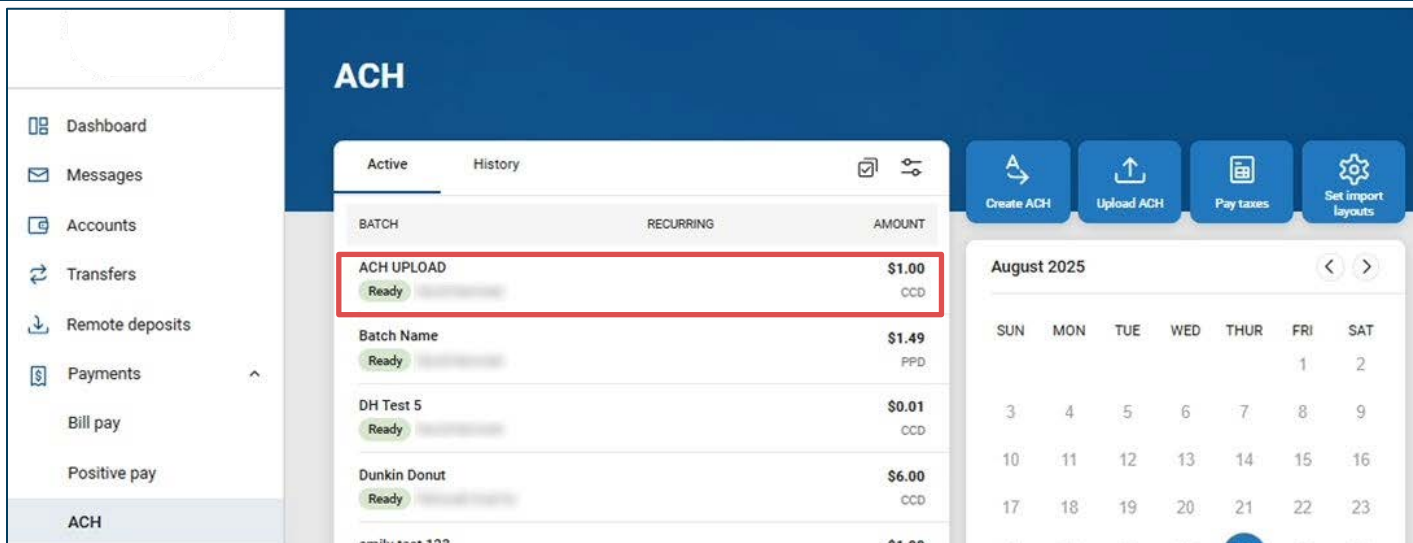
1.00

Back

Create payment

The tax payment batch will appear under the **Active** tab in a **Ready** status. Please see the *Initiate a Batch* section in this document for steps on how to send the payment.

Business Online Banking User Guide

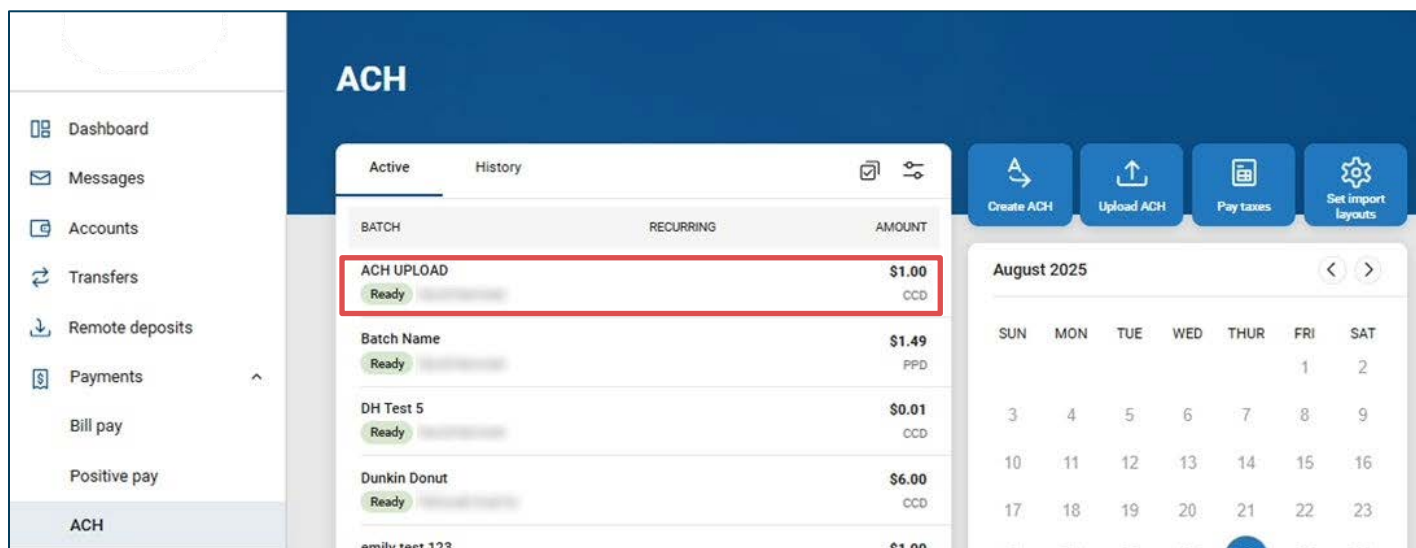


Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

Step 1

Select the batch.



Business Online Banking User Guide

Step 2

1. Select the **ellipsis icon** to delete the batch.
2. Click **Edit** to modify the batch header information.
3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).

The screenshot shows the 'Batch details' form. At the top right, there is a close button (X) and an ellipsis icon (three dots), which is circled with a red '1'. Below this, the 'ACH UPLOAD' status is 'Ready'. The 'Credits' section shows '\$1.00' and the 'Debits' section shows '\$0.00'. To the right of the debits is an 'Edit >' link, circled with a red '2'. Below the amounts is a 'Recipients' section with a link '1 recipient >', circled with a red '3'. The form includes fields for 'Company', 'Company ID' (1033326287), 'SEC code' (CCD), 'Business website or description' (YA PREFUND), and 'Batch restricted' (No). At the bottom, there are two buttons: 'Mark as pending' and 'Review and initiate'.

Initiate a Batch

Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Select the batch in a **Ready** status and click **Review and initiate**.

Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.

Business Online Banking User Guide

ACH

Active History

BATCH	RECURRING	AMOUNT
ACH UPLOAD	Ready	\$1.00
Batch Name	Ready	\$1.49
DH Test 5	Ready	\$0.01
Dunkin Donut	Ready	\$6.00
emily test 123	Ready	\$1.00
GMS Test 7	Ready	\$1.00
ji	Ready	\$5.00
July 2025	Ready	\$3.00

Create ACH Upload ACH Pay taxes Set import layouts

August 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Batch details ... X

ACH UPLOAD Ready

+ Credits **\$1.00** - Debits **\$0.00** Edit >

Recipients 1 recipient >

Company

Company ID 1033326287

SEC code CCD

Business website or description YA PREFUND

Batch restricted ⓘ No

Attach to a conversation

Mark as pending Review and initiate

Business Online Banking User Guide

Step 3

Select the **Offset account** if applicable, recurring **Frequency** if applicable, and the **Effective date**.

Check the Reset amounts to \$0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click **Initiate**.

You may be asked to enter your password to authenticate.

Initiate ACH

ACH UPLOAD

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Show details ▾

Offset account

CC5 2471 x2471 >

Frequency

Once >

Effective date

Sep 5 >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate

Review your confirmation and click **Done**.

The batch will appear in an **Initiated** status under the **Active** tab.

Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

✓

Batch initiated

ACH UPLOAD

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Effective date

Sep 5

Confirmation #

0828250106

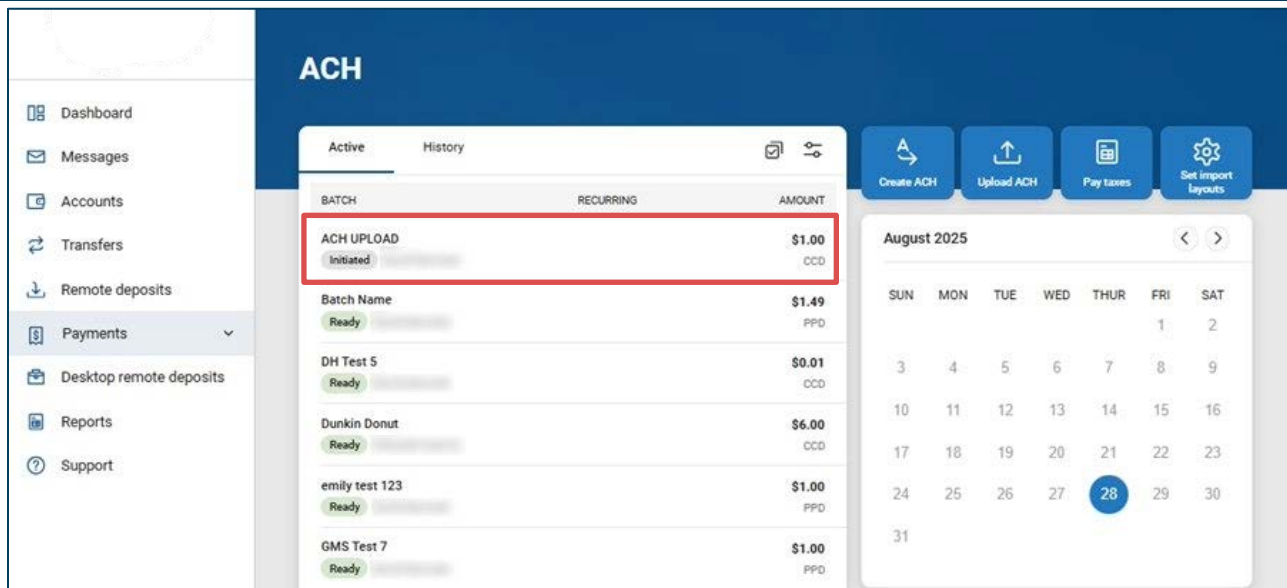
Recipients

1

Done

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.

Business Online Banking User Guide



Initiate Multiple Batches

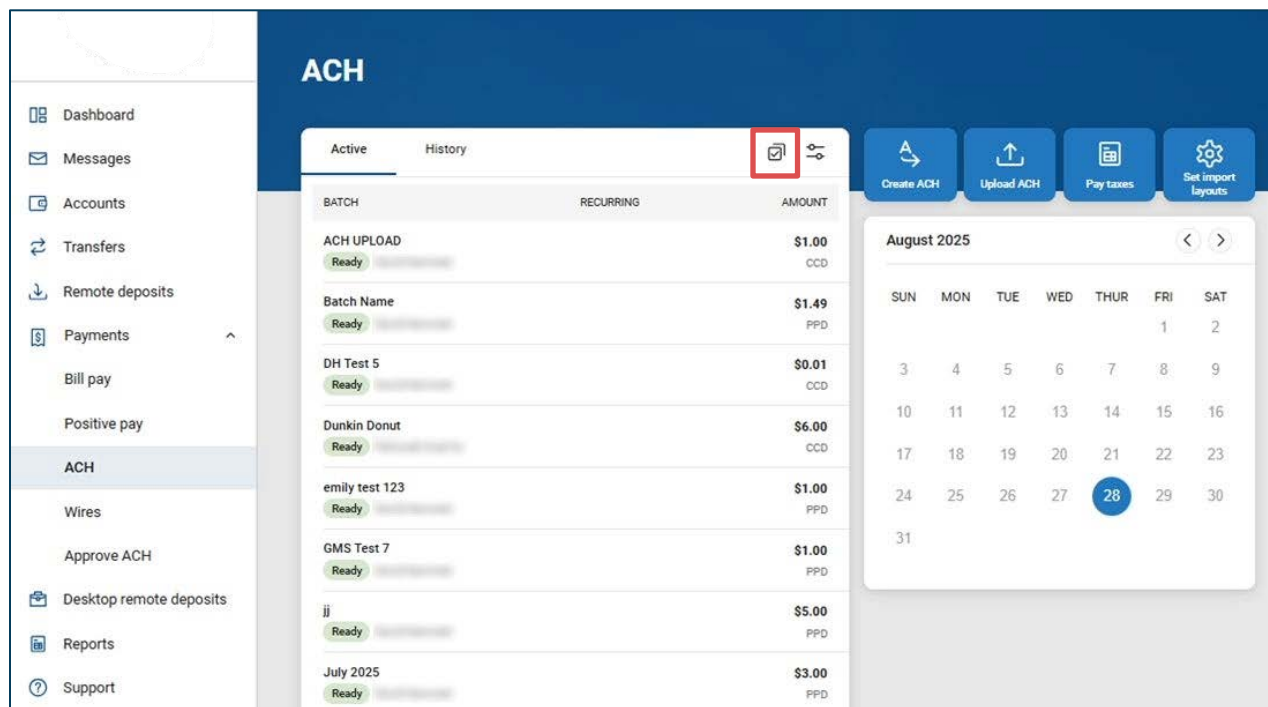
Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.



Business Online Banking User Guide

1 selected: ➤ Initiate Cancel

☐	BATCH	RECURRING	AMOUNT
☒	ACH UPLOAD		\$1.00
	Ready		CCD

Step 3

Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to \$0** box if desired for each batch. Click **Initiate (x) batches**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

< Initiate batches

Batch Name **\$1.49**

Sep 3

CC5 2471 (x2471)

☐ Reset to \$0

DH Test 5 **\$0.01**

Sep 4

CC5 2471 (x2471)

☐ Reset to \$0

Initiate 2 batches

Un-initiate a Batch

Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Select the batch in an Initiated status, click **Uninitiate**, and confirm. The payment will return to a **Ready** status and will not process.

Business Online Banking User Guide

ACH

Active History

BATCH	RECURRING	AMOUNT
ACH UPLOAD	Initiated	\$1.00
Batch Name	Ready	\$1.49
DH Test 5	Ready	\$0.01
Dunkin Donut	Ready	\$6.00
emily test 123	Ready	\$1.00
GMS Test 7	Ready	\$1.00

Batch Name: Ready \$1.49 PPD

DH Test 5: Ready \$0.01 CCD

Dunkin Donut: Ready \$6.00 CCD

emily test 123: Ready \$1.00 PPD

GMS Test 7: Ready \$1.00 PPD

August 2025

SUN MON TUE WED THUR FRI SAT

3 4 5 6 7 8 9

10 11 12 13 14 15 16

17 18 19 20 21 22 23

24 25 26 27 28 29 30

31

Create ACH Upload ACH Pay taxes Set import layouts

Batch details ... X

ACH UPLOAD Ready

+ Credits - Debits

\$1.00 **\$0.00** Edit >

Recipients 1 recipient >

Company

Company ID 1033326287

SEC code CCD

Business website or description YA PREFUND

Batch restricted ⓘ No

Attach to a conversation

Mark as pending Review and initiate

Business Online Banking User Guide

History

Select this tab to review batches that have been processed.

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Approve ACH

ACH

Active

History

DATE

BATCH

AMOUNT

AUG 28

ACH UPLOAD

\$1.00

CCD

JUN 27

test CCM

\$1.00

PPD

JUN 24

testing 6.24.25

\$2.00

PPD

JAN 21

Test 5500

\$1.00

CCD

DEC 18 2024

Test 45

\$0.01

CCD

DEC 18 2024

Test 100

\$1.01

CCD

Create ACH

Upload ACH

Pay taxes

Set import layouts

August 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

3

4

5

6

7

8

9

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11

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31

*Wires

Create a Wire

Step 1

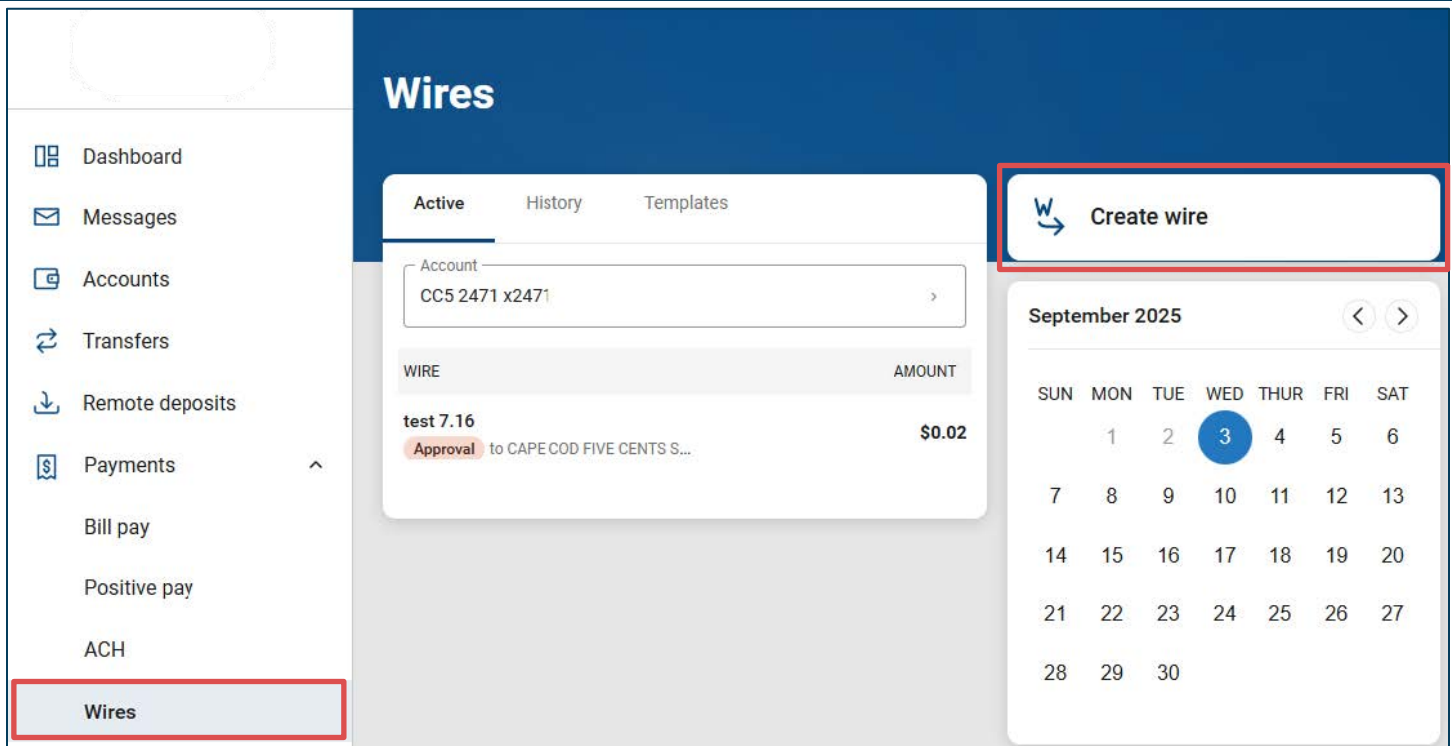
Select **Wires** from the navigation pane.

Please note: if you have multiple payment features activated, select the **Payments** menu first.

Step 2

Select **Create wire**.

Business Online Banking User Guide



Step 3

Enter a **Wire name**, choose the account to debit the funds **From**, and click **Add creditor**.

<

Create wire

Wire name

0/30

From

Select account >

To

Add creditor >

Amount

\$

0.00

Remittance information

Add notes >

Create wire

Business Online Banking User Guide

Step 4

Enter the beneficiary's *name*, *account number*, and *address* in the *Creditor Details* section

<

Add creditor

Wire type

Domestic

International

Creditor details

Person or company receiving the payment.

Name

Account number

Building/street #

Street name

Town name (city)

Country subdivision (state)

Post code (zip)

United States - US

+ Show optional fields

Step 5

Enter in the details for the Creditor agent. Click **Find institution** to look up the beneficiary's financial **Institution name** then click **Save**.

Creditor agent

Beneficiary institution that holds the creditor's account.

Find institution

Routing/ABA number

Institution name

Reference beneficiary

Town name (city)

Country subdivision (state)

United States - US

Instructed agent

Creditor's receiving financial institution.

☒ Same details as Creditor Agent

Cancel

Save

Business Online Banking User Guide

Step 6

Enter the amount of the wire and add any notes that should accompany the wire if applicable.

If you anticipate sending this wire again in the future, click **Save** as template to retain the information under the Templates tab.

Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire**.

<

Create wire

Wire name

Vendor One

10/30

From

CC5 2471 x2471

\$45.51 >

To

Vendor One

FIRST CITZ RALEIGH >

Amount

\$

1.00

Remittance information

Add notes >

Save as template ⓘ

☐

Create wire

Step 7

Review your confirmation message and click **Done**.

Create wire

Vendor One

\$1.00

From

CC5 2471 x2471

To

Vendor One

ⓘ

Your wire has been created but must still be initiated in the wire details to send it.

Done

Business Online Banking User Guide

Step 8

Your wire will appear under the **Active** tab in a **Ready** status.

If you saved the wire as a template, it will appear under the Templates tab.

Wires

Active History Templates

Account
CC5 2471 x2471

WIRE	AMOUNT
test 7.16 Approval to CAPE COD FIVE CENTS S...	\$0.02
Vendor One Ready to FIRST-CITIZENS BANK & TR...	\$1.00

Create wire

September 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Edit or Delete a Wire

Step 1

Select the wire under the **Active** or **Templates** tab.

Step 2

1. Click the **trash can icon** to delete the wire.
2. Click **Edit** to change the wire name, beneficiary information, amount, or notes.

Wire details

Vendor One Ready

\$1.00

From CC5 2471

Creditor details

Name Vendor One

Account number 123456789

Address 123 Main St
Smithfield, NC, US 27577

Show details

Initiate

Business Online Banking User Guide

Initiate a Wire

Step 1

Select **Wires** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

Step 2

Select the wire from under the **Active** or **Template** tab.

Wires

Active History Templates

Account
CC5 2471 x2471

WIRE	AMOUNT
test 7.16 Approval to CAPE COD FIVE CENTS S...	\$0.02
Vendor One Ready to FIRST-CITIZENS BANK & TR...	\$1.00

Create wire

September 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27

Step 3

Review and click **Initiate**.

Wire details

Vendor One Ready

\$1.00 Edit >

From CC5 2471

Creditor details

Name Vendor One

Account number 123456789

Address 123 Main St
Smithfield, NC, US 27577

Show details

Initiate

Business Online Banking User Guide

Step 4

Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate by entering your password.

<

Initiate wire

Vendor One

Ready

\$1.00

From

CC5 2471

Show details

Cancel

Initiate

Step 5

Review your confirmation and click **Done**.

Wire initiated

Vendor One

\$1.00

From

CC5 2471 (x2471)

Confirmation #

8cbebf6f

Done

Business Online Banking User Guide

Step 6

Your wire will appear under the **Active** tab in an Initiated status.

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Wires

ActiveHistoryTemplates

Account
CC5 2471 x2471

WIRE	AMOUNT
Ryan Edit Test EDIT Ready to FIDELITY CO-OPERATIVE B...	\$2.00
test 7.16 Approval to CAPE COD FIVE CENTS S...	\$0.02
Vendor One Initiated to FIRST-CITIZENS BANK & ...	\$1.00

Create wire

September 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

History

Select this tab to review wires that have been processed.

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Wires

ActiveHistoryTemplates

Account
CC5 2471 x2471

AUG 20 2025	to test 1 (x2462)	\$1.00
AUG 20 2025	to test 1 (x2462)	\$1.00

Create wire

September 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Reports

Click Reports to access a variety of Reports for managing accounts.

Available Reports are:

- Prior day – Reports for the day prior to today.
- Current day – Reports for today.
- Activity – Account Activity reports.
- Summary – Account Summary reports.
- EDI – Electronic Data Interchange reports.
- Positive pay – Positive pay reports.
- Saved reports – Access your saved reports.

Prior day

Select **Summary** for a summary of the chosen account's activity for the prior day or the **Details** button to show a detailed account of the prior day's account activity. Select the *Account* field to switch accounts, and click **Update** to refresh the data.

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Desktop remote deposits

Reports

Support

Reports

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Summary

Details

Account

CC5 2471 (x2471)

Update

Prior Account Information

CC5 2471 / Cape Cod Five Cents Savings Bank

Close of Business.....

September 15, 2025

Prior Day Activity

Debits

Credits

Available Balance....

Collected Balance....

Ledger Balance.....

Hold Amount.....

0.00

0.00

One-day Float.....

0.00

Two-day Float.....

0.00

Three-day Float....

0.00

Over 3-day Float...

0.00

Over-the-counter

0.00

0.00

Wires

0.00

0.00

Transfers

0.00

0.00

Total

0.

0.00

Business Online Banking User Guide

On the *Details* screen, select **Update** to display the data, and click the **Ellipses icon** (...) to download a copy of the report in .txt format.

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

Summary

Details

Update

Current day

Select an *account* then select **Update** to view a report for the current day's activity.

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

Account

CC5 2471 (x2471)

Update

Current Account Information

Activity

For a more detailed account activity report, on the Activity tab you may choose the **Account**, *date range* and *additional filters*. Click the **Ellipses icon** to download a copy of the report in .txt format.

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

CC5 2471 (x2471)

Sep 10, 2025 – Sep 17, 2025

Update

AccountDateRef #Tran codeStatement descriptionDebit

Business Online Banking User Guide

Filter report

Transaction type

All Transactions >

Amount

\$ Minimum

\$ Maximum

Check number

Starts with

Ends with

Cancel

Done

Summary

To narrow down your report summary by date range, choose the **Summary** tab.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

CC5 2471 (x2471)

>

Calendar icon

Sep 10, 2025 – Sep 17, 2025

...

Update

Date ↑

Credits

Debits

One day

Two day float

Current

Available

Collected

EDI

Choose the EDI tab to obtain an Electronic Data Interchange report. Select the **Account**, the **EDI Information**, the *date range*, and click the *Filter* button to choose additional parameters.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Account

CC5 2

EDI Information

Summary

Calendar icon

Sep 10, 2025 – Sep 17, 2025

Filter icon

...

Update

Account #

Date

Name

Value

Business Online Banking User Guide

Filter report

EDI Information

Summary

Transaction type

All

Report type

Summary

Amount

\$ Minimum

\$ Maximum

Cancel

Done

Positive pay

To obtain a Positive pay report, first select the desired Report: Items, Items Maintenance or Items Exceptions. Then select the *Account*, the *date range*, and *additional filters* if desired.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Report

Items

C... >

Sep 10, 2025 – Sep 17, 2025

Update

Account #	Check #	Entered Date	Issued Date	Posted Date	Payee	Exception Reason	Statu
-----------	---------	--------------	-------------	-------------	-------	------------------	-------

Filter report

Report

Items

Status

All

Exception reason

All

Amount

\$ Minimum

\$ Maximum

Check number

Starts with

Ends with

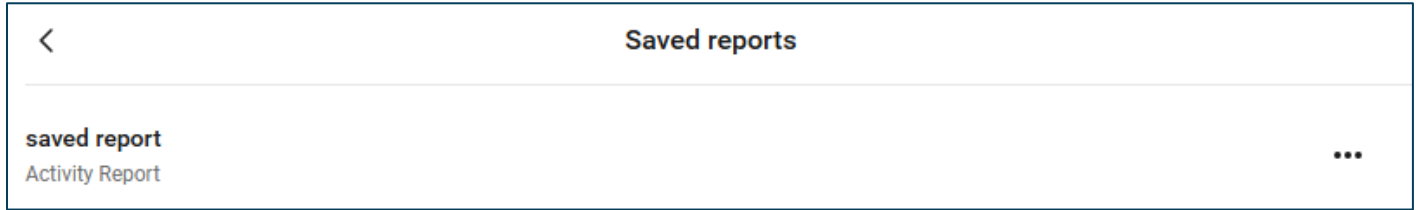
Cancel

Done

Business Online Banking User Guide

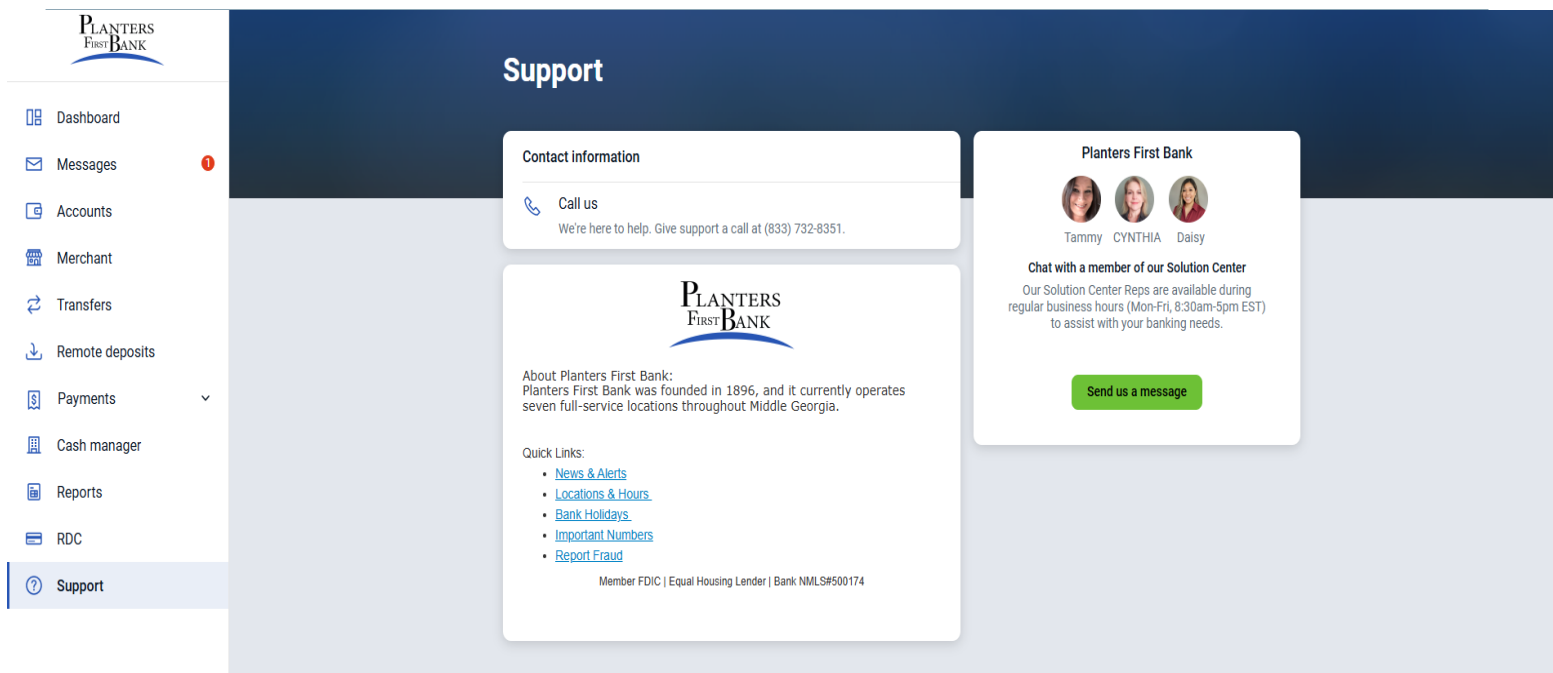
Saved reports

Obtain your saved reports here.



Support

Click **Support** to find a variety of ways to get help. You may call us, Book an Appointment, Find Documentation, or Send us a message. We are here to serve you.

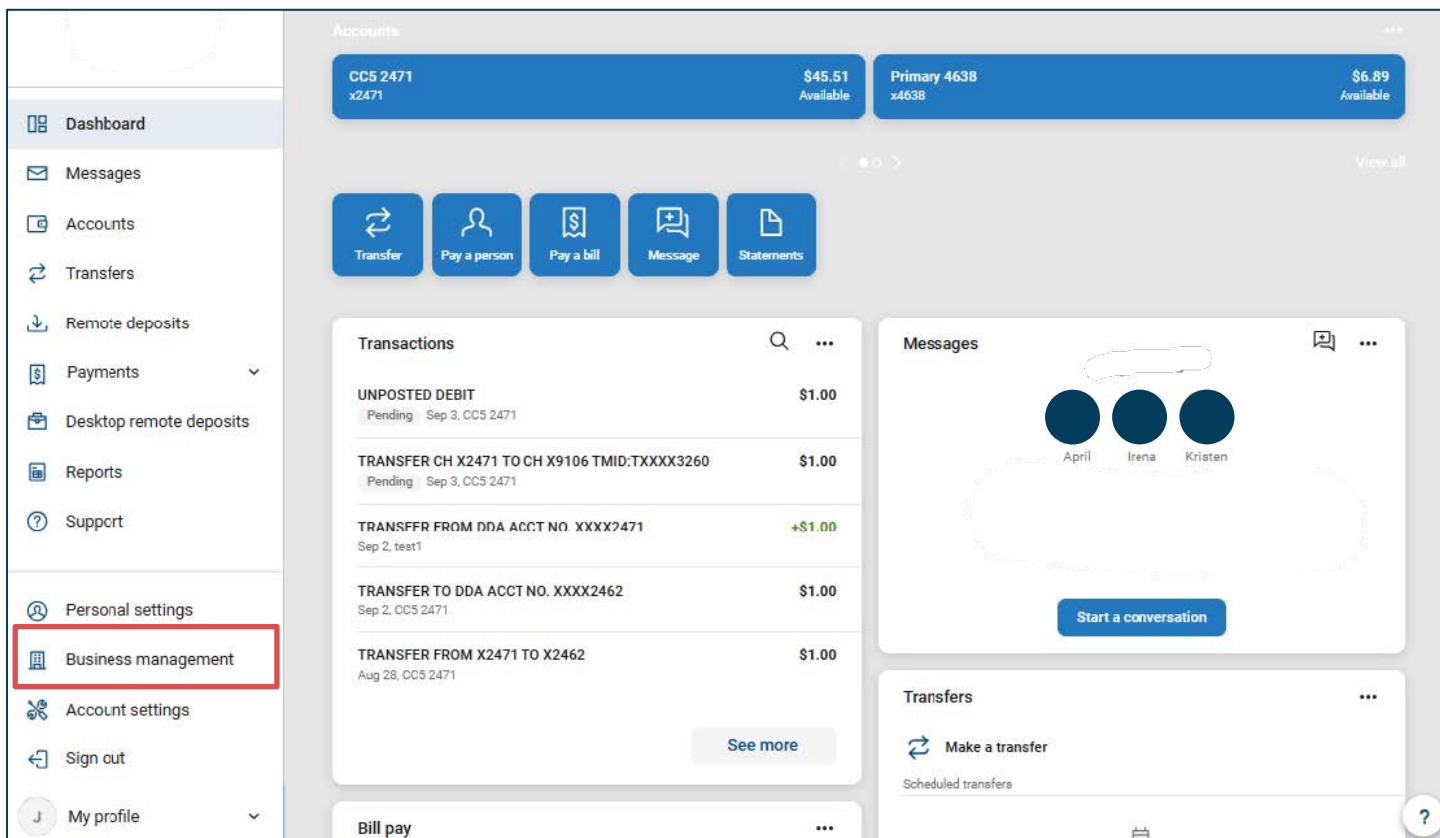


Administration

Create a New User

Step 1

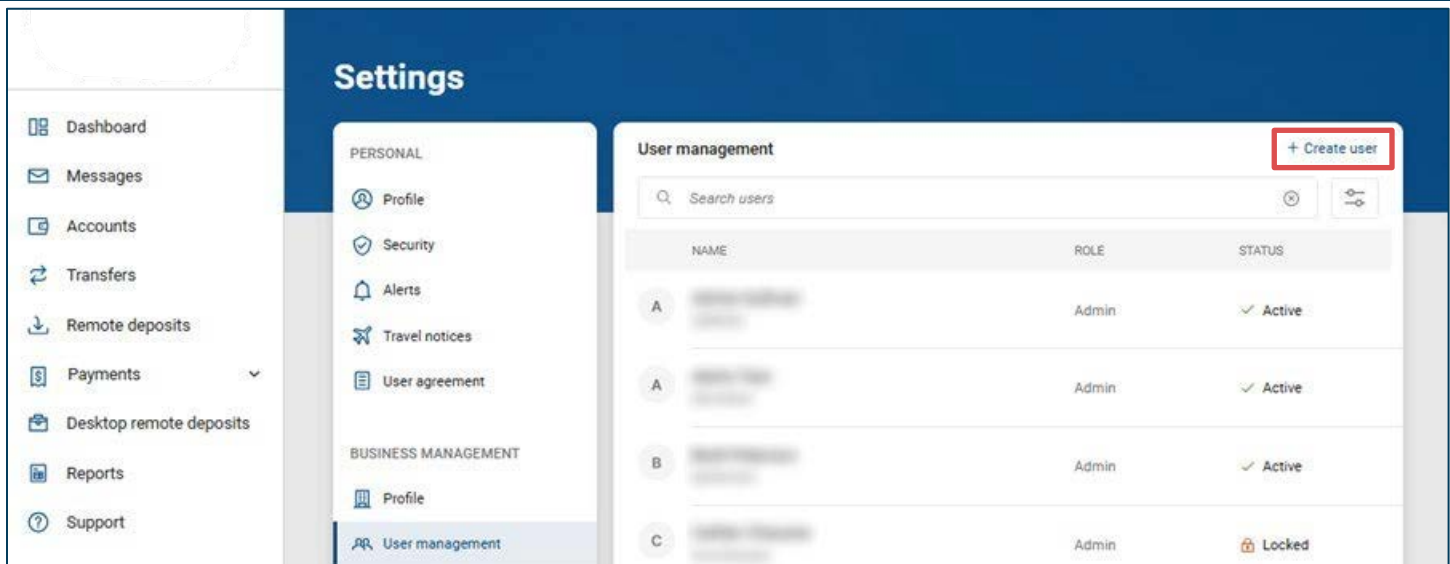
Click your profile and select **Business management**.



Step 2

Click **+ Create user**.

Business Online Banking User Guide



Step 3

Enter the user's **First name**, **Last name**, **Email address**, and choose their **User role**.

- **User:** can have customized permissions and account access but cannot manage other users.
- **Viewer:** View only access on specified accounts.
- **Admin:** can have customized permissions and account access as well as user management.

Click **Create user**.

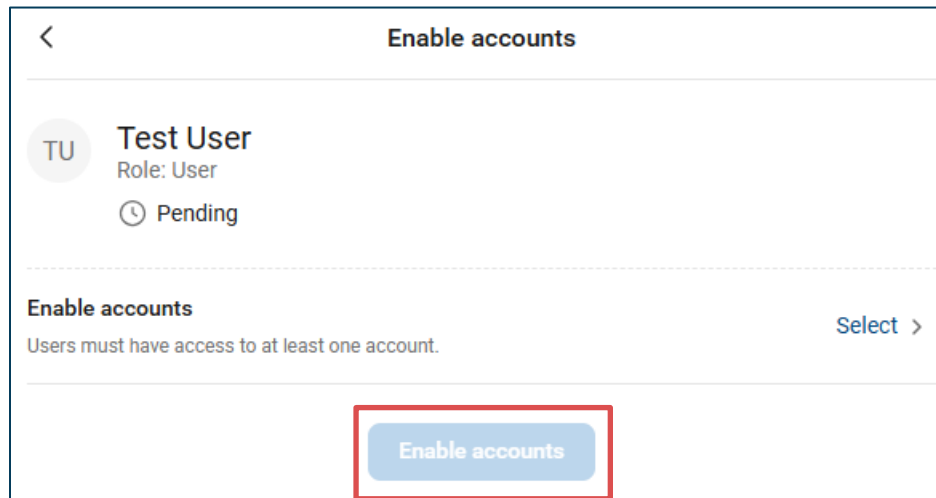
Please note: You may be asked to authenticate with your password

The screenshot shows the 'Create user' form. It has a title bar with a back arrow and the text 'Create user'. Below the title bar are four input fields: 'First name' (0/20), 'Last name' (0/20), 'Email' (0/80), and 'User role' (a dropdown menu currently showing 'User'). At the bottom of the form, there is a blue 'Create user' button highlighted with a red rectangle. Above this button is a note: 'New users will be created using your organization's default set of permissions. You can edit a user's permissions at any time by going to their user profile.'

Business Online Banking User Guide

Step 4

Choose the account(s) the user should have access to, click **Done**, then click **Enable accounts**. Click **Enable accounts** to continue.

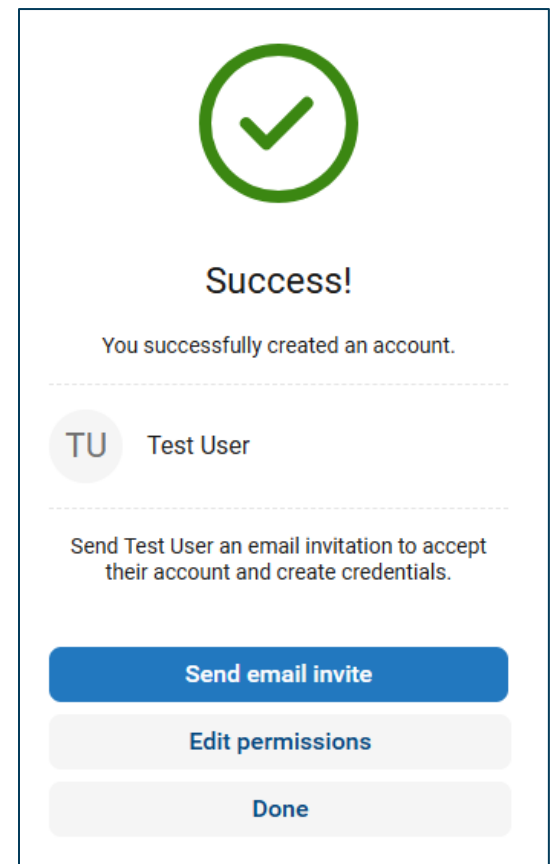


The screenshot shows a mobile app interface titled "Enable accounts". At the top left is a back arrow. Below it, the user profile for "Test User" is shown with a circular icon containing "TU", the role "User", and a "Pending" status with a clock icon. A dashed line separates the profile from the account selection area. This area is titled "Enable accounts" and includes the instruction "Users must have access to at least one account." followed by a "Select >" link. At the bottom, a blue button labeled "Enable accounts" is highlighted with a red rectangular border.

Step 5

Review your confirmation and choose from the following options:

1. Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.
Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
2. Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
3. Click **Done** to send the invite and edit permissions at a later time.



The screenshot shows a confirmation screen with a large green checkmark icon at the top. Below it, the word "Success!" is displayed, followed by the message "You successfully created an account." A dashed line separates this from the user profile section, which shows "TU Test User". Below the profile, the instruction "Send Test User an email invitation to accept their account and create credentials." is shown. At the bottom, there are three buttons: "Send email invite" (blue), "Edit permissions" (light gray), and "Done" (light gray).

Business Online Banking User Guide

Step 6

If **Edit permissions** was selected:

1. Click **set permissions** to modify global entitlements for the user.
2. Toggle on an account to give the user access.
3. Select an account to adjust the global permissions at the account level is necessary.
4. Select **Invite** to send the user an email to set up their login credentials.
5. Click the arrow to return to the Business Management page.

Please see the **Editing or Deleting a User** section in this document for more information on permissions

The screenshot displays the 'User management' page for 'Test User'. The interface includes a left sidebar with navigation links: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Bill pay, Positive pay, ACH, Wires, Approve ACH, Desktop remote deposits, Reports, and Support. The main content area has a blue header with 'Test User' and a status bar indicating 'Test User's account is pending. Invite them to complete set-up of their account.' with an 'Invite' button. Below this, the 'Permissions' section allows setting user permissions and adjusting account level permissions. A table lists accounts with their access status: Analysis 1060 (XXX1060) is toggled on, Analysis 1581 (XXX1581) is toggled off, and Analysis 6214 (XXX6214) is toggled off. The 'Additional services' section shows options like 'Accept Online Payments' and 'Autobooks' with toggle switches. Red circles with numbers 1 through 5 highlight key actions: 1. 'Set permissions' button, 2. Toggle switch for Analysis 1060, 3. Selection arrow for Analysis 1581, 4. 'Invite' button, and 5. Back arrow in the top navigation bar.

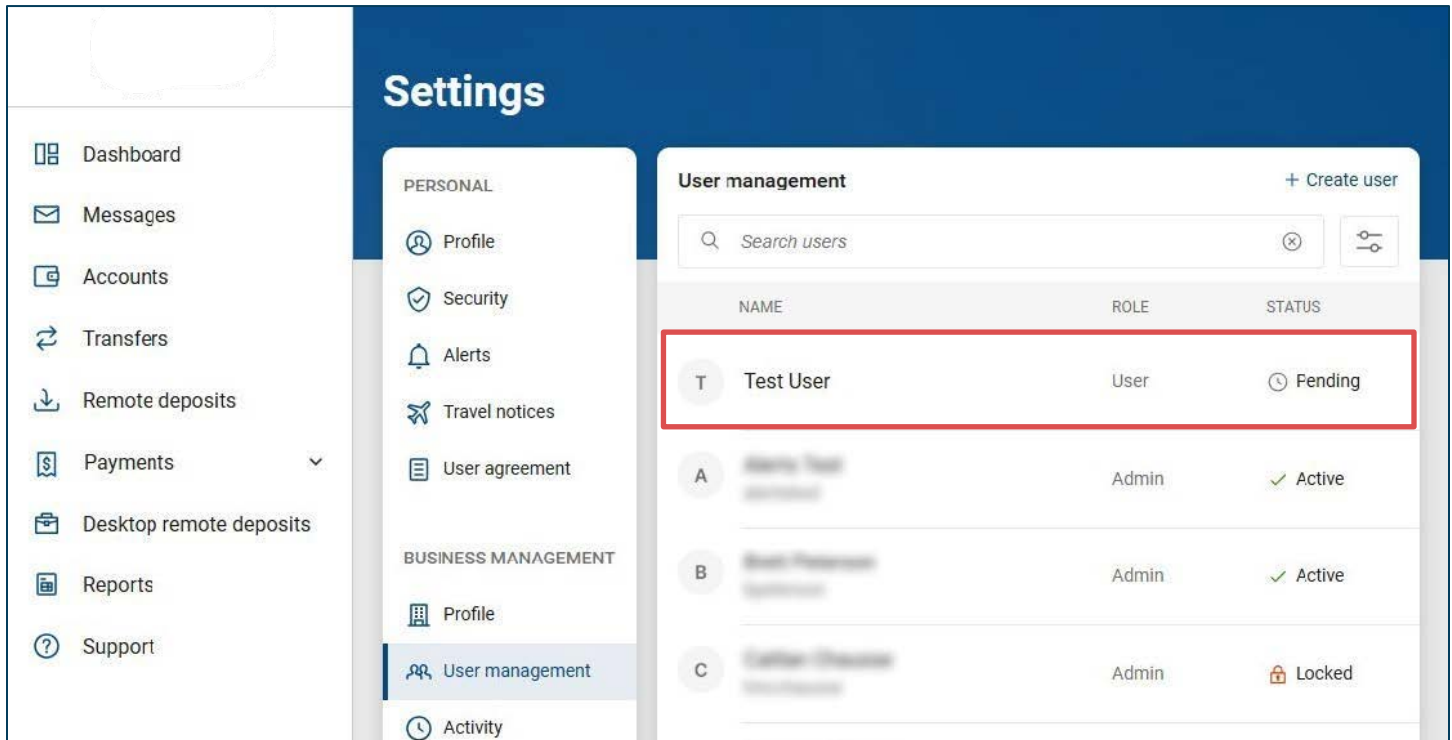
ACCOUNT	ACCESS
Analysis 1060 XXX1060	☒
Analysis 1581 XXX1581	☐
Analysis 6214 XXX6214	☐

Business Online Banking User Guide

Step 7

The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



The screenshot displays the 'Settings' page with a sidebar on the left containing navigation links: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Desktop remote deposits, Reports, and Support. The main content area is titled 'Settings' and includes a 'PERSONAL' section with links for Profile, Security, Alerts, Travel notices, and User agreement. Below this is the 'BUSINESS MANAGEMENT' section, which includes 'User management' (highlighted) and 'Activity'. The 'User management' section features a '+ Create user' button and a search bar labeled 'Search users'. A table lists users with columns for NAME, ROLE, and STATUS. The first user, 'Test User', is highlighted with a red box and has a 'Pending' status. Other users listed include 'Admin' (Active) and 'Locked' (Locked).

NAME	ROLE	STATUS
T Test User	User	⌚ Pending
A Admin	Admin	✓ Active
B Admin	Admin	✓ Active
C Locked	Admin	🔒 Locked

Editing or Deleting a User

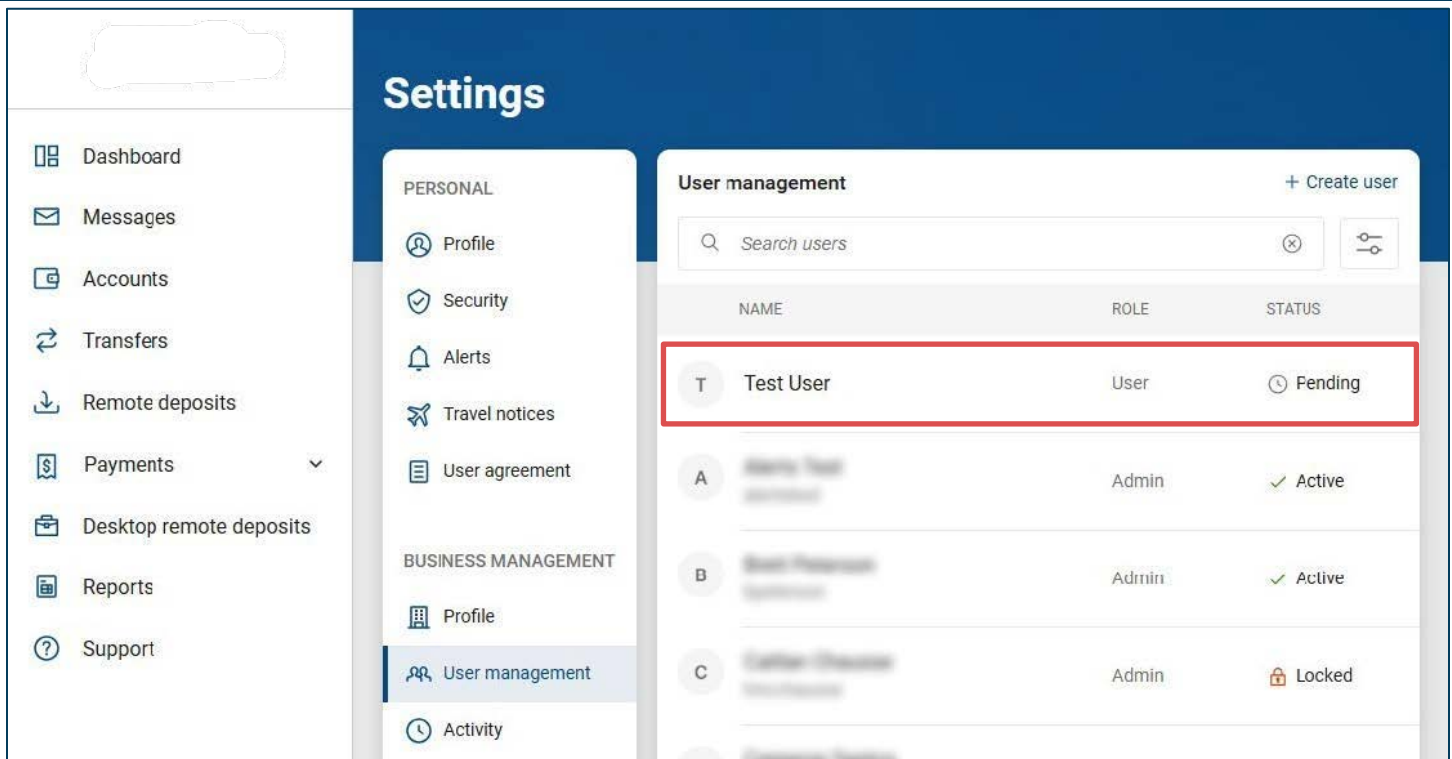
Step 1

Click your profile and select **Business management**.

Step 2

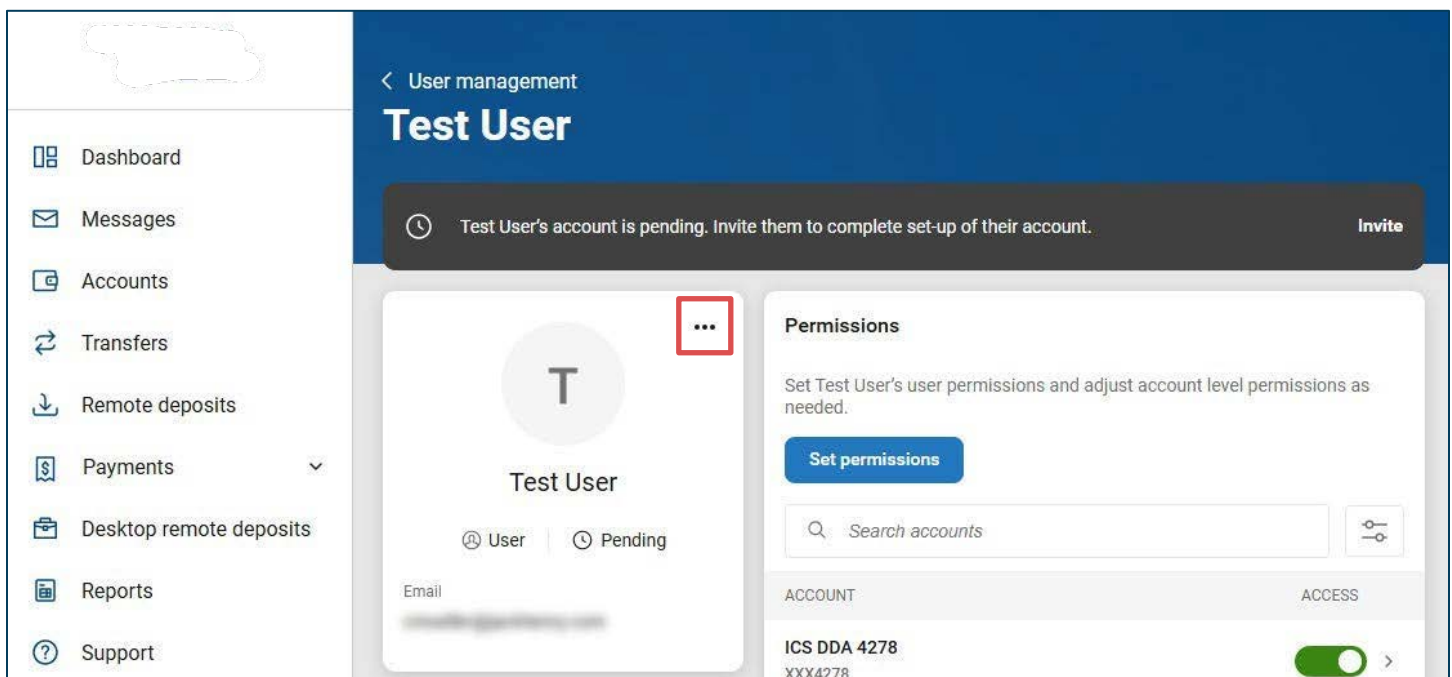
Select the user you'd like to edit.

Business Online Banking User Guide

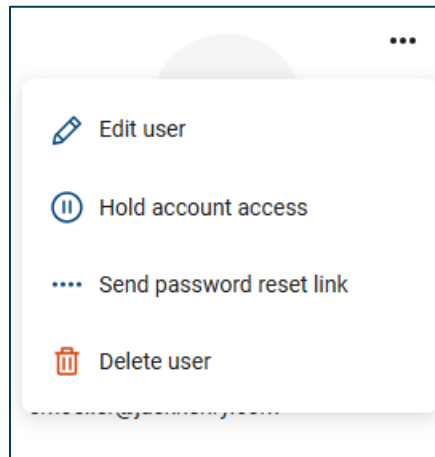


Step 3

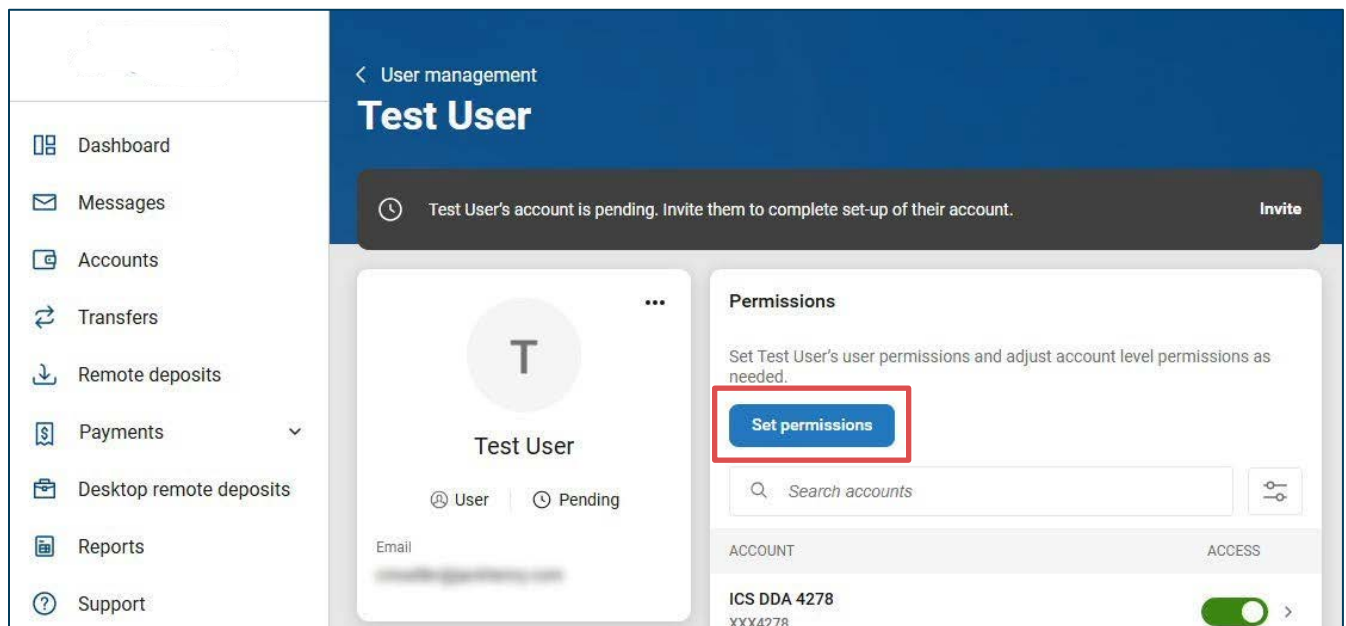
1. Select the **ellipsis** icon.
 - a. Click **Edit user** to change the users name, role, or email address.
 - b. Select **Hold account access** to temporarily prevent them from logging in.
 - c. Click **Send password reset** link to email them a link.
 - d. Select **Delete user** to remove their access permanently.



Business Online Banking User Guide



2. Click **Set permissions** to modify global entitlements.
Please note: Options may vary depending on your company's setup.



- a. ACH
 - i. **Enable:** Activates this feature for the user.
 - ii. **View ACH:** Must be enabled to edit any other ACH permission.
 - iii. **Daily ACH limit:** Maximum amount the user can initiate per day.
 - iv. **Initiate ACH:** Allows user to transmit ACH payments to the bank.
 - v. **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
 - vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
 - vii. Edit/Delete ACH Control:
 1. **Full edit/create:** Allows the user to edit everything within a payment.
 2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.

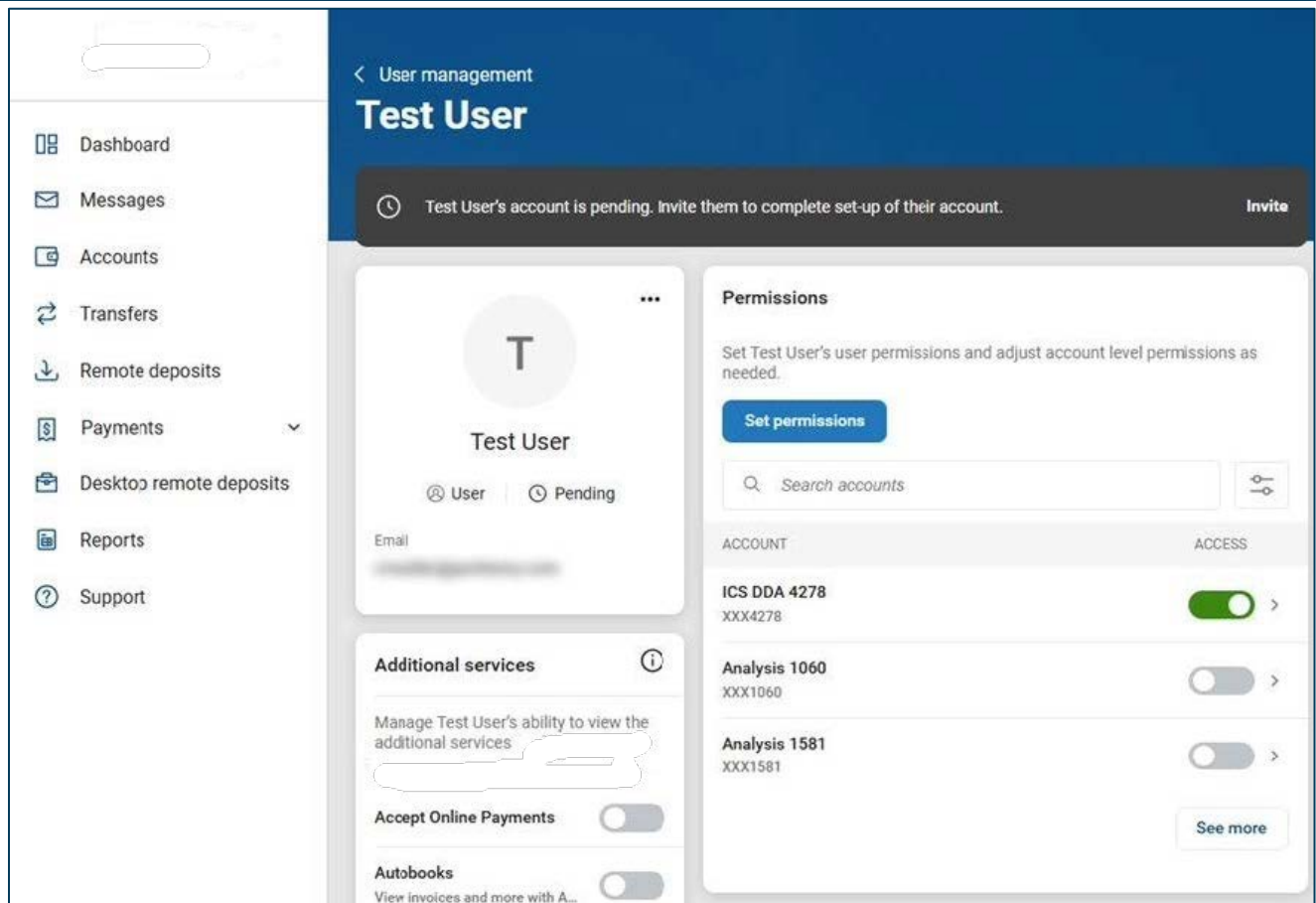
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- 3. **None:** User cannot Edit an ACH payment.
- viii. **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
- ix. **Upload ACH file:** Allows the user to upload a NACHA formatted file.
- x. **Restricted batch access:** User can view payments that have been flagged as restricted.
- xi. **Import recipients:** User can import a file containing recipient data to create a payment.
- xii. **Batch delete:** User can delete an ACH payment.
- b. Bill Pay
 - i. **Enable:** Activates this feature for the user.
- c. Card Management
 - i. **Enable:** Activates this feature for the user.
- d. Documents
 - i. **Enable:** Activates this feature for the user.
- e. Positive Pay
 - i. **Enable:** Activates this feature for the user.
 - ii. **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
 - iii. **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
 - iv. **Download Positive Pay:** User can download the output file created by your financial institution.
 - v. **Work ACH Exceptions:** User can pay or return ACH exceptions items.
- f. Reporting
 - i. **Enable:** Activates this feature for the user.
- g. Stop Payments
 - i. **Enable:** Activates this feature for the user.
 - ii. **View Stop Payment:** User can only see existing stop payments.
 - iii. **Add stop payment:** User can create a stop payment.
- h. Transfers
 - i. **Enable:** Activates this feature for a user.
 - ii. **Transfer limit:** Maximum amount a user can transfer per day.
- i. User Management: Allows user to create, modify, and delete other users.
- j. Wires
 - i. **Enable:** Activates this feature for the user.

Click the **back arrow** once done.

- 3. Toggle on the switch to activate an account for a user.
- 4. Select an account to modify the global permissions on a per account basis.

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5. For users who have not yet logged in, click **Invite** to send them the enrollment email. They will receive an email with a link to establish their credentials.
6. Click the **back arrow** to return to the Business Management page.

Unlock a Locked User

Step 1

Click your profile and select **Business management**.

Step 2

Select the locked user.

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The screenshot shows the 'Settings' page with a sidebar on the left containing links to Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Desktop remote deposits, Reports, and Support. The main content area is titled 'Settings' and has a sub-section 'User management'. Under 'User management', there is a search bar and a table of users. The table has columns for NAME, ROLE, and STATUS. The first row, 'Test User' (TestUser1), is highlighted with a red box and shows a 'Locked' status with a lock icon. Other users listed include 'Admin' (Active) and 'Admin' (Active).

NAME	ROLE	STATUS
T Test User TestUser1	User	Locked
A Admin	Admin	Active
B Admin	Admin	Active
C Admin	Admin	Active

Step 3

Click **Unlock** and review the confirmation.

Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

The screenshot shows the 'Test User' account page. At the top, it says 'User management' and 'Test User'. Below this, a dark grey banner contains a lock icon and the text: 'Test User's account access is locked due to multiple incorrect login attempts.' To the right of this banner is a red button labeled 'Unlock'.

The confirmation screen features a large green checkmark icon at the top. Below it, the text reads 'User successfully unlocked'. Underneath, it states 'Account status: Locked'. A paragraph follows: 'Unlocking Test User's account did not affect their password. They can reset it by clicking the *Forgot password* link on the login screen, or you can send a password reset link.' At the bottom, there are two buttons: 'I'm done' and 'Send password reset link'.

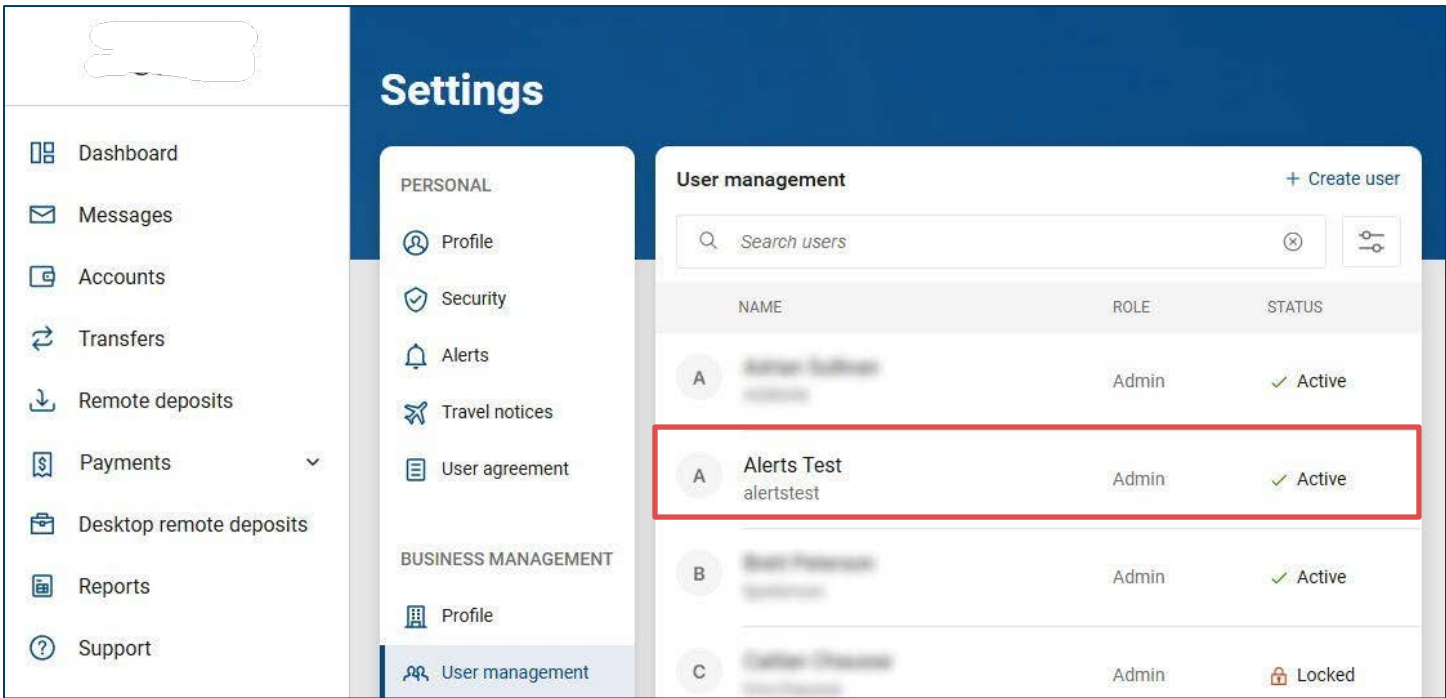
Reset a User's Password

Step 1

Click your profile and select **Business management**.

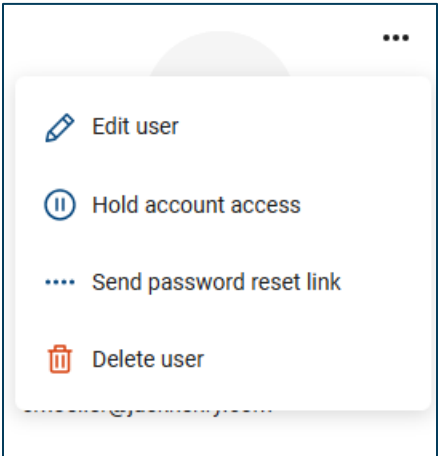
Step 2

Select the user to reset.



Step 3

Click the **ellipsis** icon and choose **Send password reset link** to email the user.

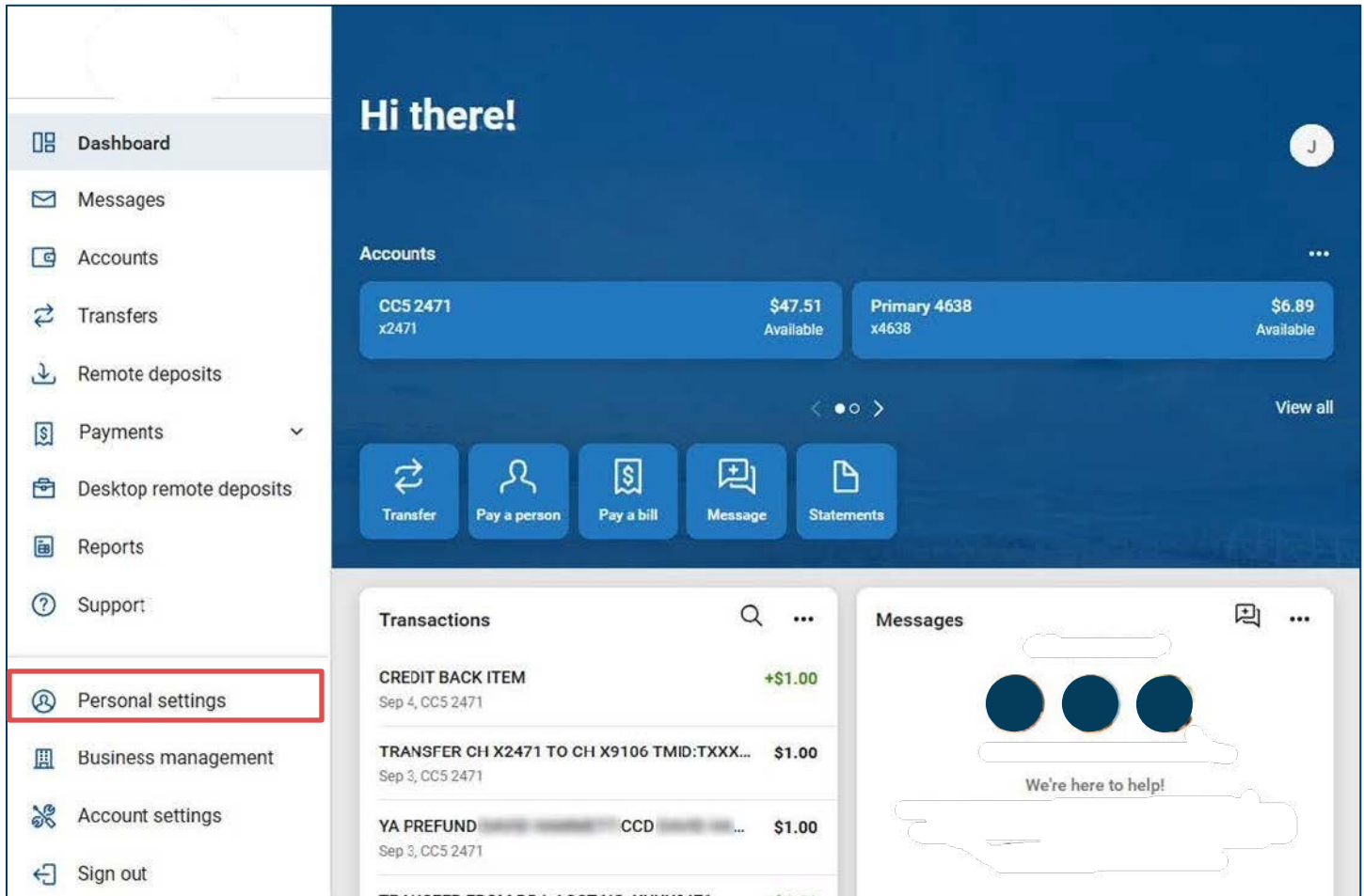


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Settings & Alerts

Manage your profile, security, and other features.

Click your profile at the bottom left and select **Personal Settings**.

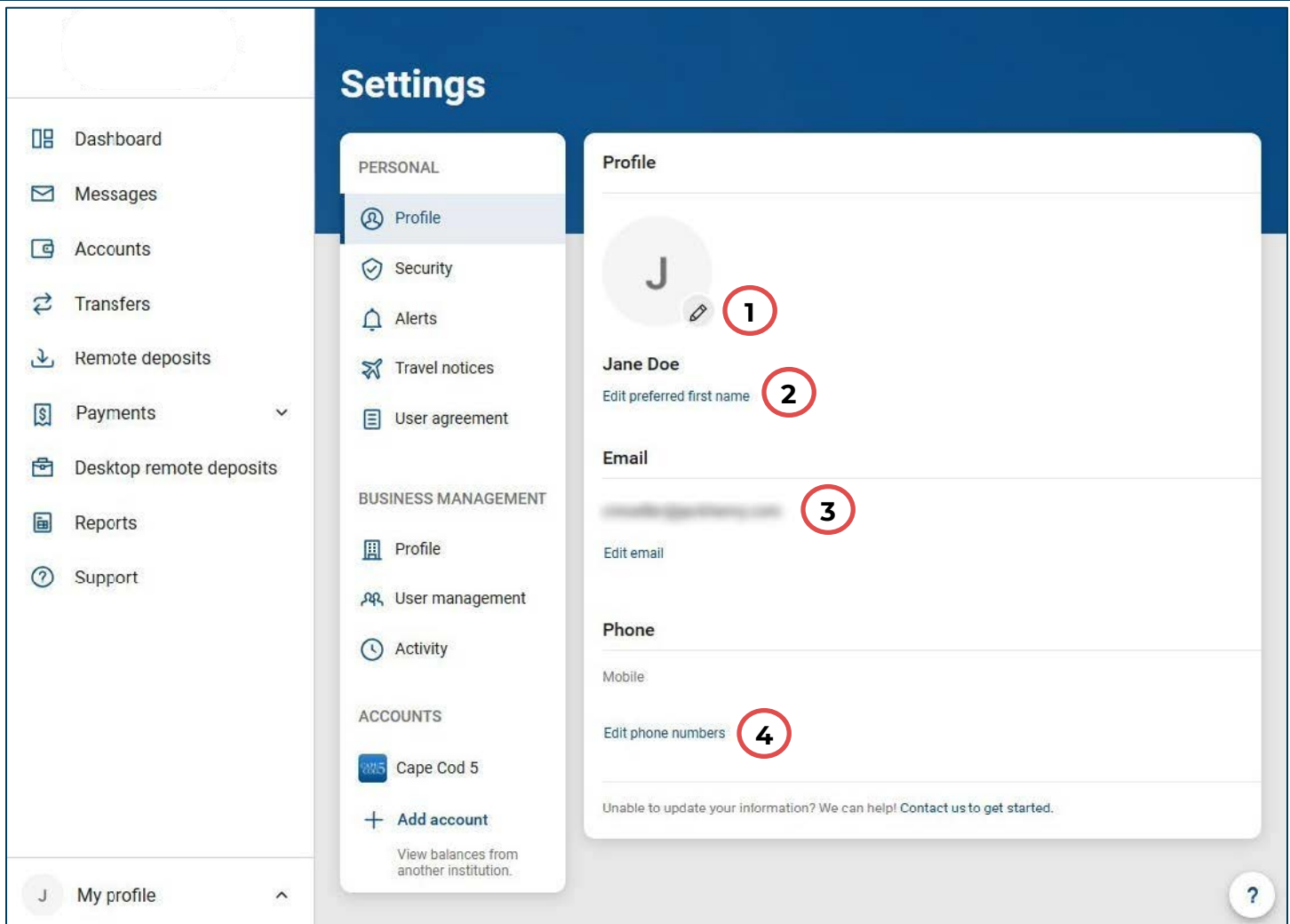


Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Email** - Contact your administrator to have your email updated.
4. **Phone** - Contact your administrator to have your phone number updated.

You may be prompted to authenticate.

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Security

1. **Password** - Click **Edit** to change your password. Contact your administrator if you need your username changed.
2. **Passkey sign in** - Click Add Passkey if you do not have a passkey and wish to use a Passkey to sign in. Toggle on if your device has biometrics to use this feature in place of entering a password.
3. **Connected apps** - Manage external apps and websites that can access your account.
4. **Direct Connect** - Approve connection requests for Intuit desktop products or Quicken.
5. **Two-step verification** - Remove or add additional authentication methods.
6. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to authenticate.

Security

Username

TestUser

Edit

Password

.....

Edit

1

Passkeys

Sign into your account simply and securely without entering your password using a compatible device.

Add passkey

No passkeys registered

2

Connected apps

External app and website permissions that can access your account.

Manage >

3

Direct Connect

Approve connection requests for Intuit desktop products or Quicken.

Manage >

4

2-step verification

✓

Enabled for authenticator app

Edit settings

5

Recently used devices

Check when and where specific devices have accessed your account.

Google Chrome on Wi...

This device

6

User Alerts

Options may vary depending on which alerts your administrator has activated for you.

Activate an Alert

Step 1

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Select an alert category

Alerts		
	User security	5 active ▾
	General	▾
	Business	3 active ▾
	ACH	2 active ▾
	Positive pay	2 active ▾
	Wires	2 active ▾

Step 2

Select an alert to edit.

Alerts		
	User security	5 active ▾
	General	▾
	Business	3 active ▾
	ACH	2 active ▾
	ACH batch about to initiate	>
	ACH batch initiated Email	Active >
	ACH batch pending approval Email	Active >
	ACH batch processed	>
	Recurring ACH batch about to expire	>
	Recurring ACH batch expired	>
	Recurring ACH batch not initiated	>
	Batch Uninitiated	>
	ACH batch updated	>

Step 3

Toggle the desired delivery method(s) on or off

ACH batch about to initiate

×

Receive an alert when a recurring ACH batch is about to initiate.

Email

user3@testco.com

SMS

In-app message

Save

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Available Alerts

User Security	General	Business	ACH	Positive Pay	Wires
Login from new device	Incoming ACH credit	Email address change	ACH batch about to initiate	ACH exceptions	Recurring wire expired
Email address change	Incoming ACH debit	Business phone number changes	ACH batch initiate	Positive Pay exceptions	Recurring wire expiring soon
Password change	Certificate matured	User permission change	ACH batch pending approval	Positive Pay review time ending	Recurring wire not transferred
Mobile phone change	Loan matured		ACH batch processed		Wire ready for approval
Username change	Insufficient funds		Recurring ACH batch about to expire		Recurring wire to be transferred
	Unmatched reconciliation item		Recurring ACH batch expired		Wire transferred Wire updated
	Incoming wire		Recurring ACH batch not initiated		
			Batch uninitiated		
			ACH batch updated		
			EDI		