St. Mary's Bank

BUSINESS ONLINE BANKING USER GUIDE
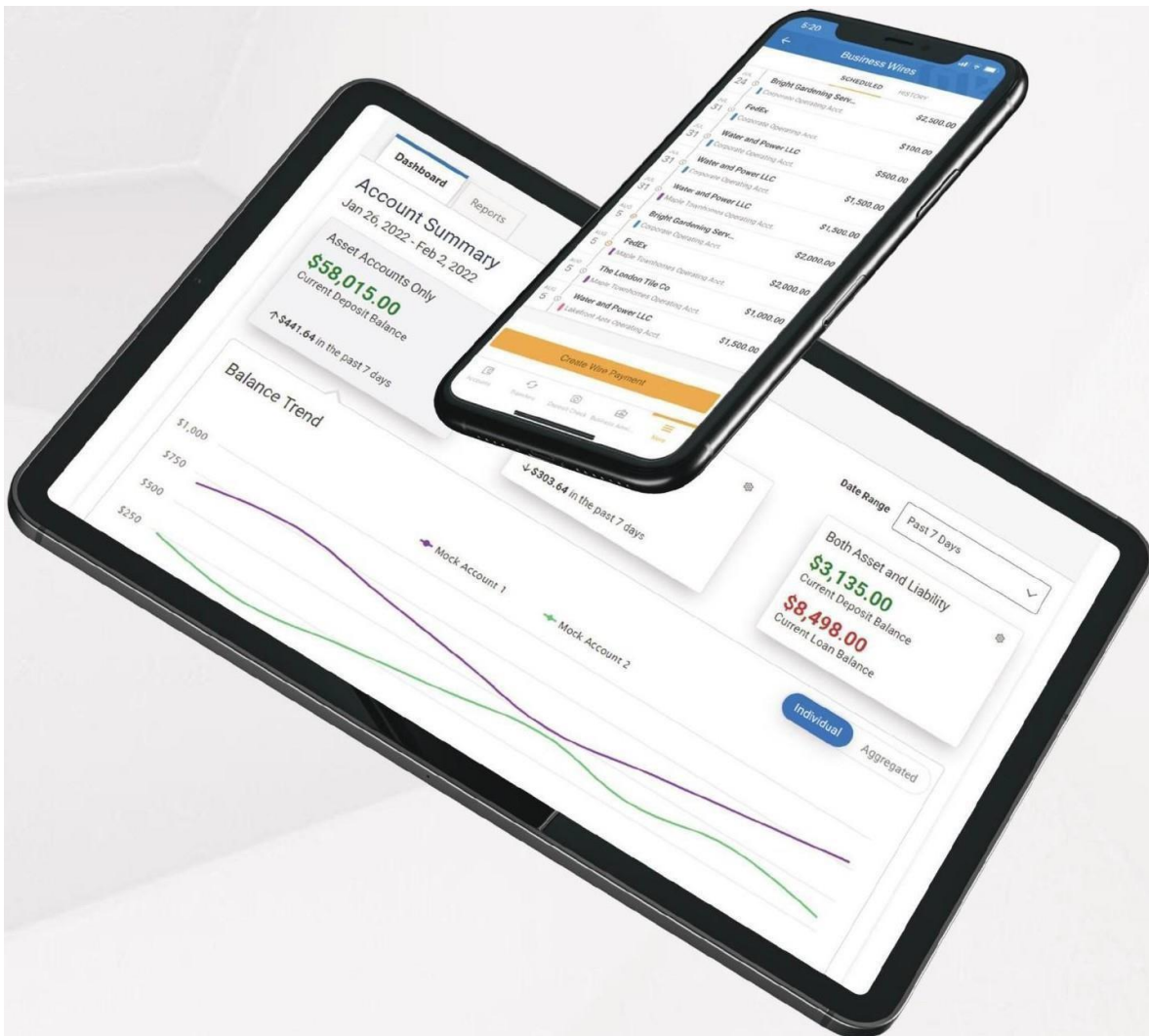
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About This Guide

Business Banking Overview

Our Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific permissions, Business ACH and Business Wires, Transaction limits and Authentication.

Here is an overview of the navigation menu categories within your Business Banking digital platform.

| Category	Description
Business Admin	Manage Authorizations, Payees, Permissions, and Users
Business ACH	Create ACH templates, add payees, and submit ACH transfers
Business Wires	Create, manage and send business wires

Business Management and Business Administration

Business Administration (displaying as **Business Admin**) provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. Business Admin also serves as the hub for Authorizations, Payees, Permissions, and User Management.

Important Note: The **Business Admin** section is located under the **Business Management** tab.
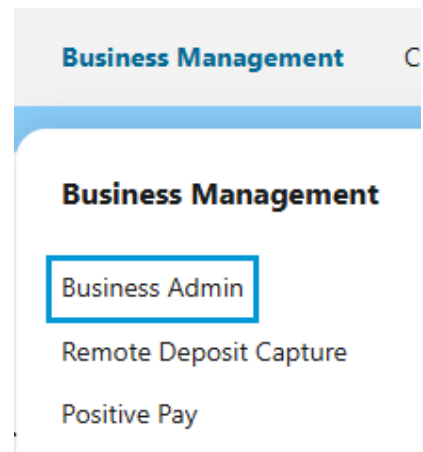
Pay/Move

Pay/Move is the foundation for all other Business categories, such as Business ACH, and Business Wires.
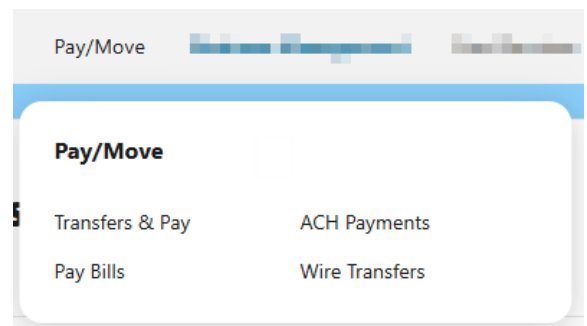
Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users.

1) Select **Business Management** tab
2) Select **Business Admin**.
3) Select **Users**.
4) Select the **+** icon**.**
5) Create **New User** or **Copy A User.** Set up new User's profile.
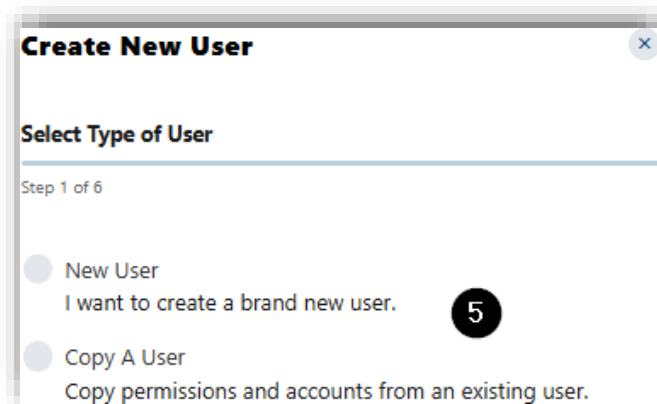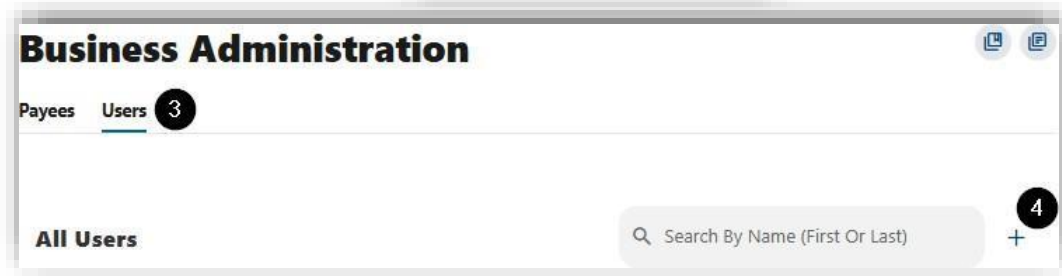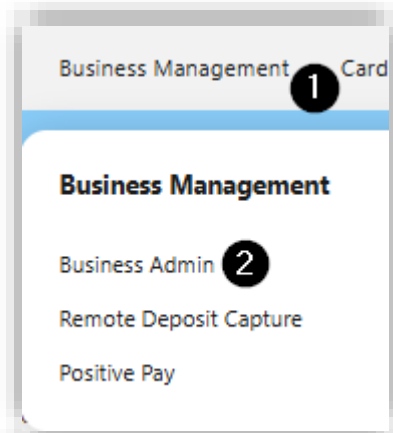
The new user will receive an email to the email address provided with a temporary password. They will then be prompted to change their password before logging in.

Use the pencil icon to edit the User's contact information, change permissions, and reset their password. Use the Delete User link to remove the user out of the system.

Sub-User Status

A master user can edit a sub user's contact information (name, email, phone, and address) and permissions. Additionally, a master user, or a sub user with the correct permissions, can edit a sub user's status or reset a sub user's password.

- *Active* - Sub users in an Active status are able to log in and access online banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- *Locked* - Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- *Frozen* - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- *Disabled* - Sub users in a Disabled status have been set to Disabled by St. Mary's Bank and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

Reset a Sub User's Password

1) Click the **Business Management** tab.
2) Click on **Business Admin**.
3) Under **Users** within Business Admin, **select** the sub user from the user list.
4) Click the **Edit** (pencil) icon next to the *Reset Password* section.
5) Explain why the sub user's password is being reset.
6) Click the **Save Changes** button to send the temporary password.

Please note, a disabled sub user account cannot be used, and we will not be able to reset the password. If the sub user status is Frozen, please set it to Active before their password can be reset.
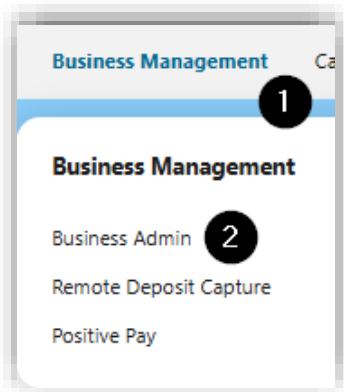
Permissions

Assigning permissions to users will control what they can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services.

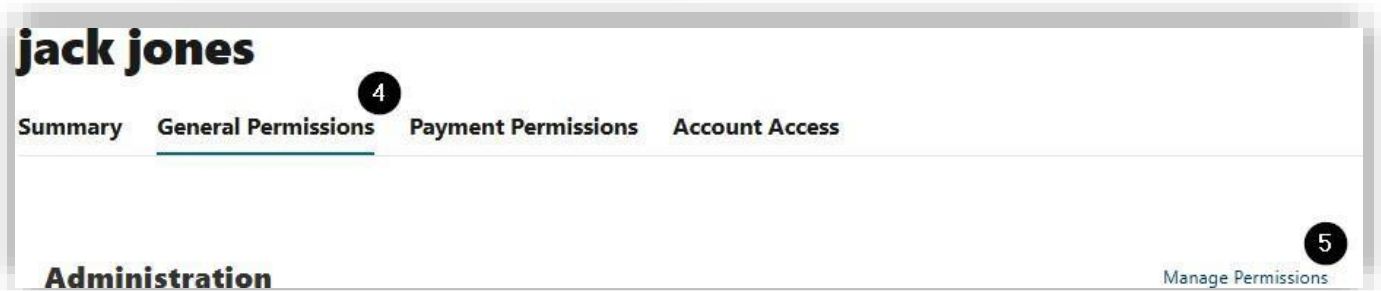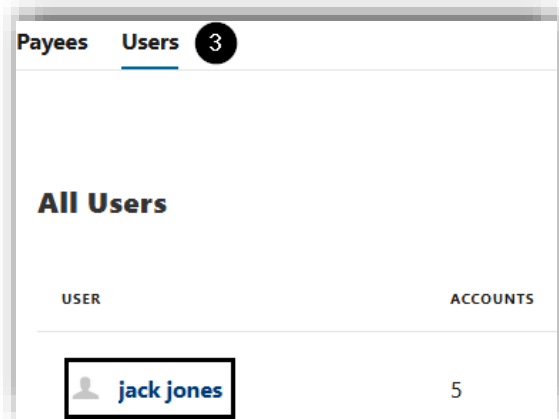There are three sections regarding permissions in Business Admin:
- *General Permissions* – Permissions that relate to administration, feature access, template access, and payment destination.

- *Account Access* – Permissions regarding what accounts the sub user will have access to.

- *Payment Permissions* (see Limits) – Permissions for setting limits for ACH, wires and transfers.

To assign permissions:
1) Click the **Business Management** tab.
2) Click on **Business Admin**.

Business Management   Ca

1

Business Management

Business Admin   **2**

Remote Deposit Capture

Positive Pay

3) Click **Users**, then select **user's profile**
4) From the Summary page, select **General Permissions**.
5) To edit a given section, select the **Manage Permissions** for the section to be changed.

Payees   Users   **3**

All Users

USER   ACCOUNTS

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jack jones

4

Summary   General Permissions   Payment Permissions   Account Access

5

Administration   Manage Permissions

6) Toggle the radio button **on** or **off** for that given permission.
7) Click **Save**.

To assign new accounts permissions:
1) Within the Business Management tab, select Business Admin, followed by the user's profile.
2) From the Summary page, select **Account Access**.
3) Select the **+** icon.
4) Click **Select Accounts** to choose which accounts user will have access to and click **Next**.
5) Edit user permissions and access to account as needed and click **Submit**.
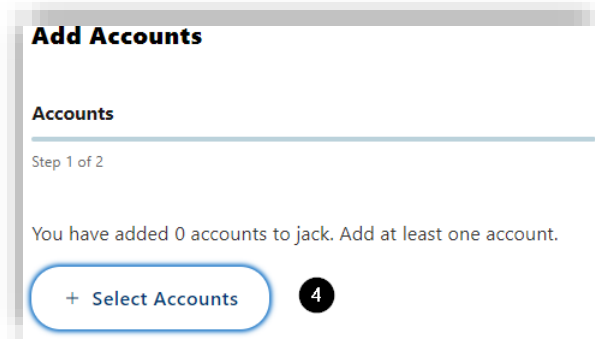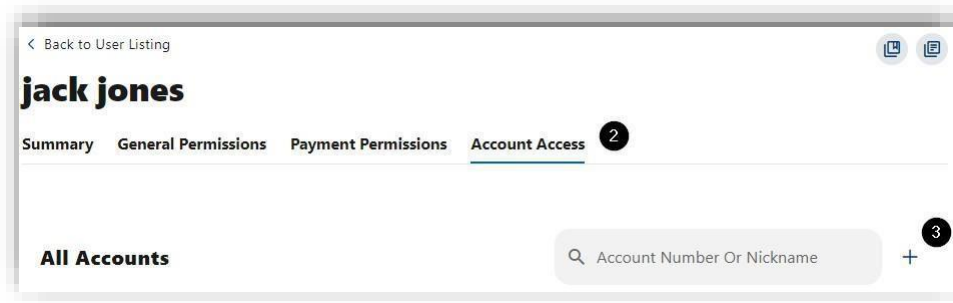
Limits

Limits are assigned via permissions and are calculated separately for each individual user.

| Limit	Description
Authorized	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users will require approval.
Maximum	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a user:
1) Within the Business Management tab, select Business Admin, followed by the **user's profile**.
2) From the Summary page, select **Payment Permissions**.
3) To edit a given section, select the **Manage Permissions** for the section to be changed.
4) Edit access level, permissions, and limits for the user as needed and click **Save**.
5) Edit user permissions and access to account as needed and click **Submit**. The Limits will be reflected in the section's **Access Level** display.

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Summary   General Permissions   Payment Permissions ②   Account Access

ACH Collections   Manage Permissions ③
Access Level: Submit & Authorize

ACH Collections   Manage Permissions
Access Level: Submit & Authorize ⑤

| Collect Funds from Businesses | Collect Funds from Consumers | Access to Restricted Collection Templates | Same Day ACH Debits |

| LIMITS	DAILY	WEEKLY	MONTHLY
Submit Up To	$5,000	$5,000	$5,000
Authorize Up To	$0	$0	$0

Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a Payee (or several) for your business by accessing the Payee's page, located within Business Admin under the Business Management tab. From here, users who are assigned the **Manage ACH and Wire Payees** permission can add, edit, and delete Payees.

1) On **Payees** within Business Admin under the Business Management tab, click **Add a Payee**.
2) A new window will open, enter Payee details information (add optional information if desired).
3) Click **Add Payee**.
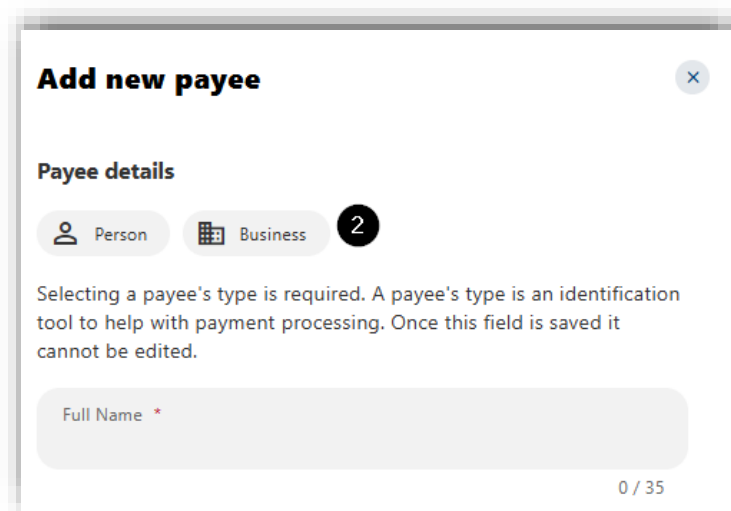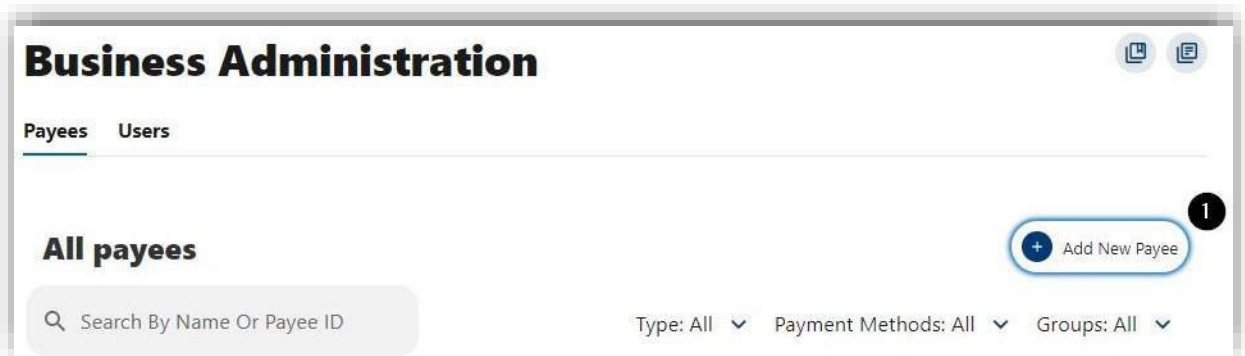
After selecting the individual Payee, use the **pencil icon** to edit the Payee details and use the **trash can** icon remove the Payee.
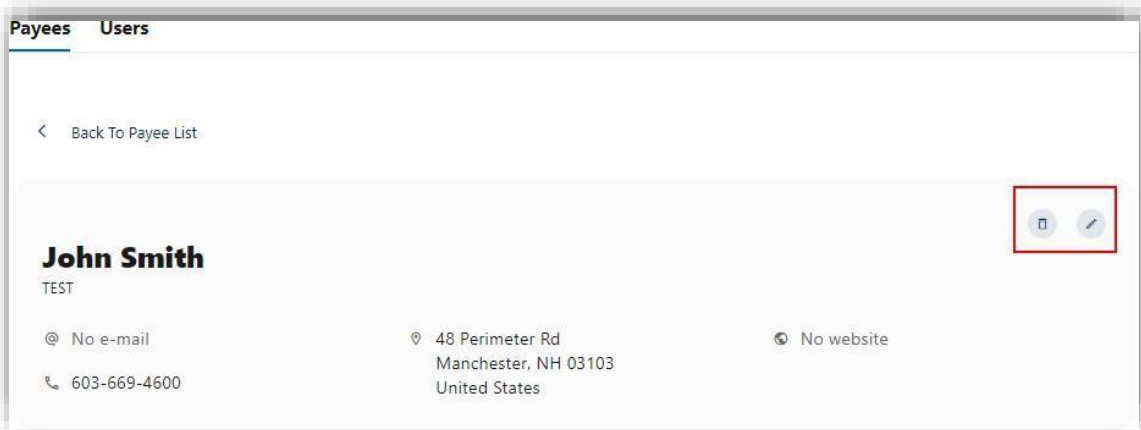
Add a payment method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used to simplify the payment process. Once a payment method is added to a Payee, that Payee will then be eligible for payments related to the added payment method.

1) On **Payees**, select the Payee you created from the Payee list.
2) Scroll to the Payment Methods section and click the **+** icon next to **Payment Methods** to **Add a Payment Method**.
3) Choose the **Method of payment** from the drop-down menu.
4) Complete the **required information** for the chosen payment method (Account Number, Routing Number, Account Type, etc.).
5) Click **Add Payment Method.** Select payment method options and enter account information.
6) Click **Save**.

![St. Mary's Bank]
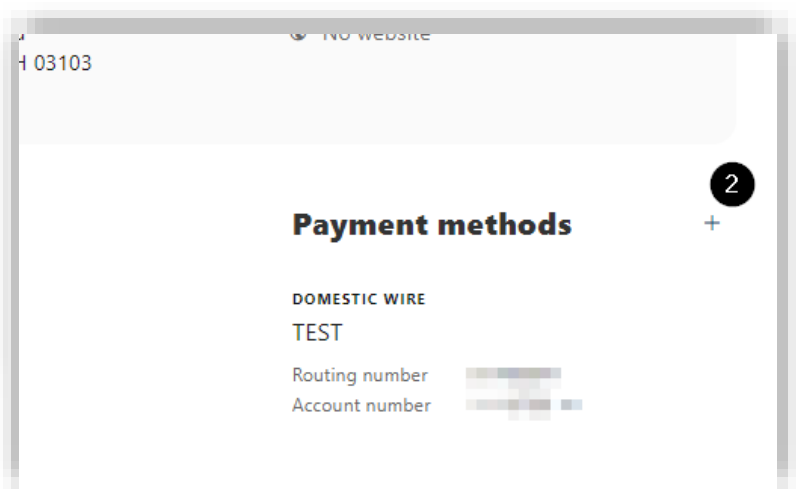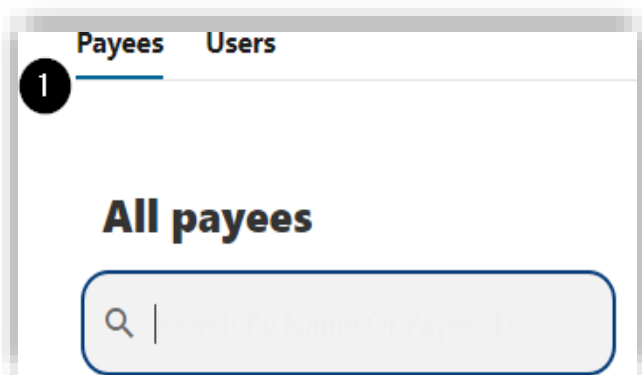
Authorize or reject transfer request

1) Business Admin defaults to display **Authorizations**.
2) Select the **transaction type** to view transactions that are in the **Needs Authorization Status**.
3) Then you can choose to **authorize or reject**.

Business ACH

Business ACH allows you to:

1. Create ACH templates
2. Edit/Delete ACH templates
3. Authorize ACH templates
4. Submit ACH templates

Creating ACH Templates

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH templates includes the Template Name, Company Name, Transaction Type, Company Entry Description, Offset Account, Access Level, and Payees. Before you can create ACH templates, you must be assigned the **Create ACH Template** and permission. They are created in **ACH payments** section under the the **Pay/Move** tab.

To create a new ACH template:

1. Navigate to the **Pay/Move** tab and select **ACH Payments**.
2. Click the **Create ACH** button.

ACH Payments

Templates   Scheduled   History

3. Enter a **Template Name.**
4. Select an **Offset Account** from the dropdown menu.
5. Select a **Company Name** from the dropdown menu.
6. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
7. Enter a **Company Entry Description**. This provides a description of the transaction to the Payee. (optional)
8. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.
9. Click the **Import Payees** button to upload a NACHA (.txt) or .csv (comma separated

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value) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.
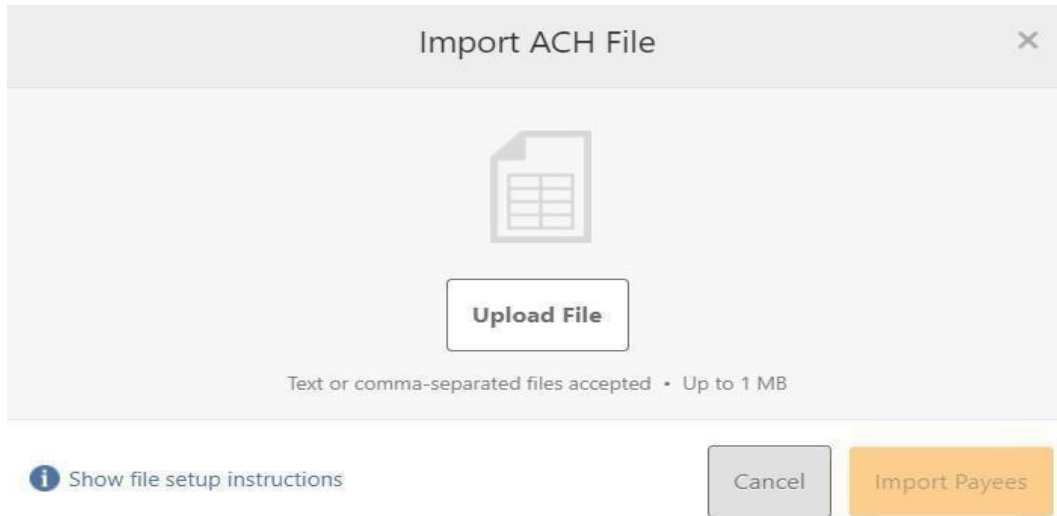
10. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
11. A confirmation message will be displayed, confirming the template has been created.

Editing ACH Templates

The edit template function allows you to edit the Name of the template, Company Entry Description, Offset Account, and the Access Level. You must be assigned the **Edit ACH Template** permission in order to edit a template.
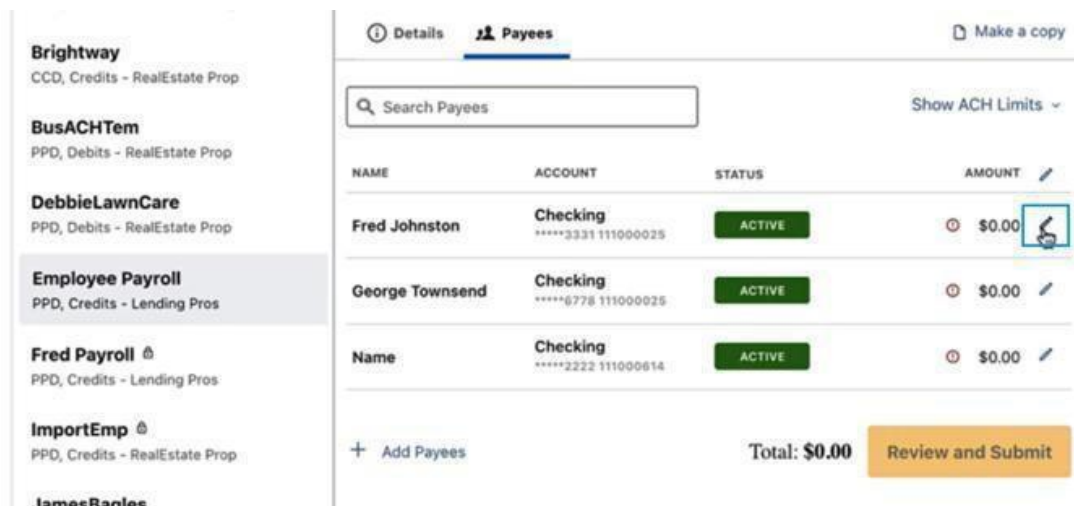

Important: Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

Deleting an ACH Template

This function allows you (if permitted) to delete ACH templates. You must be assigned the **Delete ACH Template** permission to delete a template. Within a given ACH template, scroll to the bottom and click **Delete Template**.

Important: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you delete an ACH template that has been scheduled, the system will allow St. Mary's Bank to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button to cancel the template to prevent it from being processed.
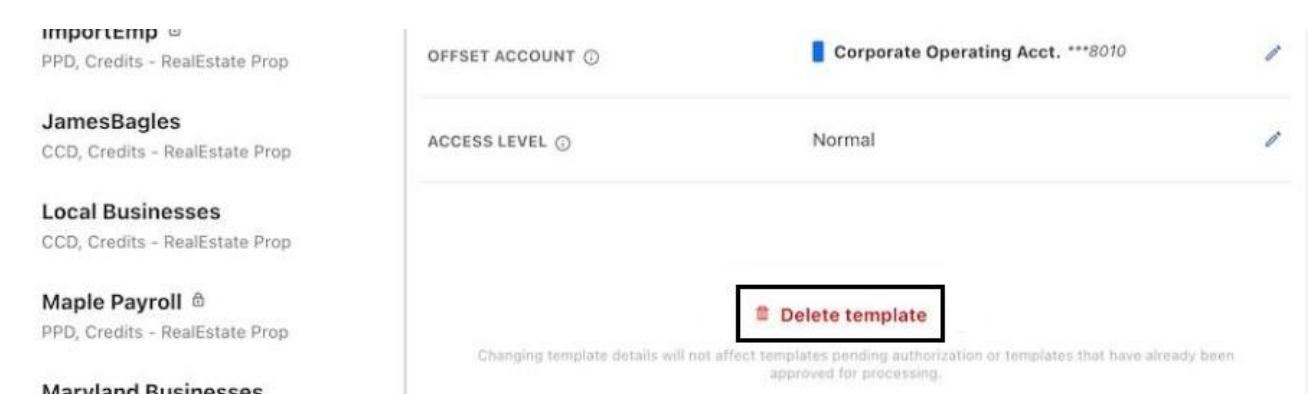
Scheduled

Scheduled displays future-dated ACH submissions that are scheduled to be, and have not yet been, processed by St. Mary's Bank.
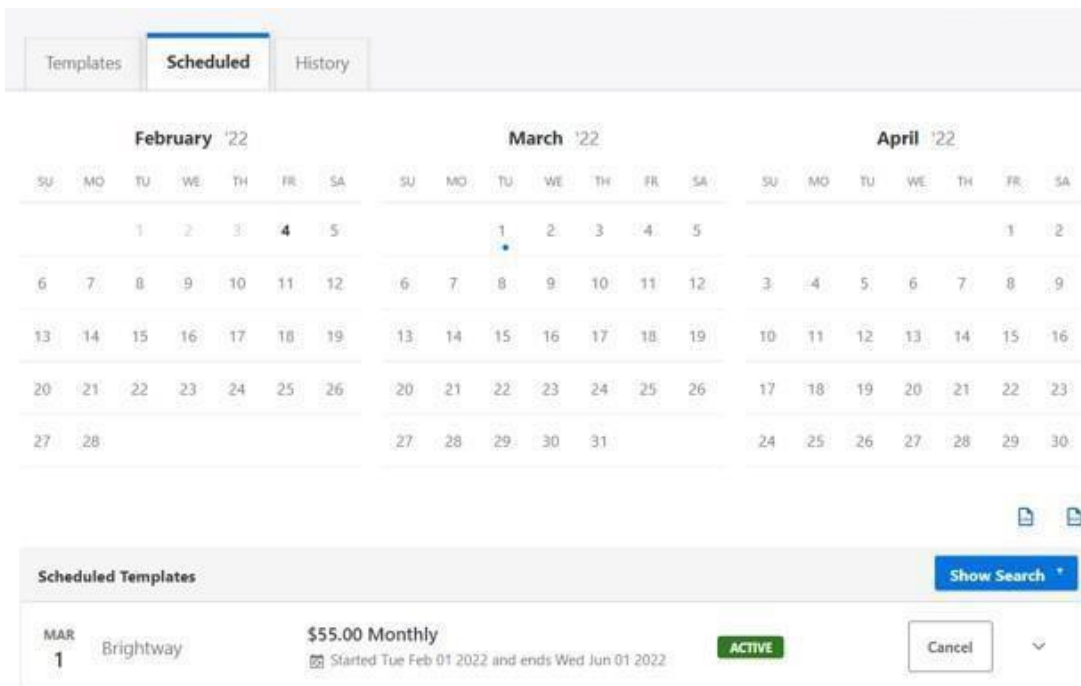
History

History displays pending batches (submissions available for processing by St. Mary's Bank) and a template history (submissions that have been completed or rejected by St. Mary's Bank rejected when in a *needs authorization* status or canceled).

ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that St. Mary's Bank will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time will be treated as received on the following ACH processing day.

Note: St. Mary's Bank standard cutoff time for ACH processing is 3pm EST

Submit an ACH Template

The Submit Template feature allows you to submit templates for authorization (if needed) and processing. In order to submit ACH templates, you must assign the user the permission to allow an ACH to be submitted (see Permissions).

To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.

Notifications and Alerts

ACH alert contact methods are configurable under **Settings → Notifications**. The ACH transfer module supports the following alerts:

● ACH Requires Authorization

● ACH Authorized

● ACH Authorization Rejected

● ACH Canceled

● ACH Expired (not approved by the cutoff time)

● ACH Processed

Business Wires

Wire transfers offer convenience, speed, and security. Business Wires has specific permissions, accounts, Payees, limits, and authorizations available and allows qualified accounts to send out wire transfers. A Payee may have more than one account depending on the number of wire payment methods that have been established. Wire activity is done in the **Wire Transfers** section under the **Pay/Move** tab.

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Business Wires allows you to:

- Create wire payment requests
- Authorize wire payment requests
- Set limits

Submit a Business Wire Request

1) Within the **Pay/Move** tab, select Wire **Transfers**. Under **Submission**, select a **Payee** from the drop-down list.
2) Choose a **Funding Account** and a **Company Name.**
3) Enter the **Amount** for the transfer.
4) Select the **Delivery By date**.
5) Enter any additional details into **the Originator to Beneficiary** Info field (optional).
6) Click **Confirm Payment.**

Search for a Business Wire

1) Under **Scheduled** within Business Wires, click the **Show Search** button to view search fields.
2) **Enter search criteria.**
3) Select the **Search** button.

Cancel Business Wire Request

Wires cannot be edited, if there was a mistake made, you will need to cancel the wire transfer and submit a new request.

1) Under **Scheduled,** locate the wire transfer and click the cancel button.
2) Enter a reason.
3) Select the **Cancel Payment** button.