

Online Banking Desktop Guide



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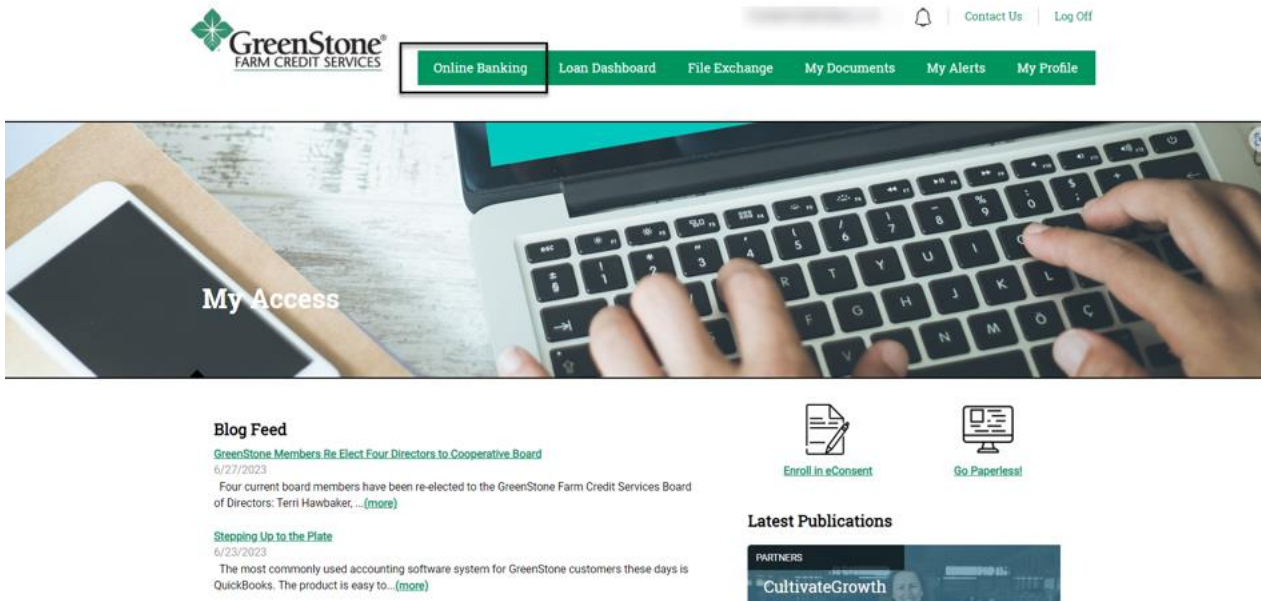
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Accessing Online Banking

To access Online Banking the user must navigate to [My Access - My Access \(mygreenstoneaccess.com\)](https://mygreenstoneaccess.com) and login with their My Access username and password.

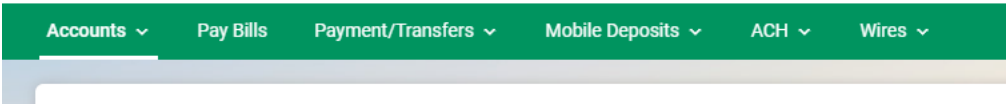
Note: Users may periodically be asked to update their username, password, or security questions for added safety.

Once the user is logged into My Access use the main navigation to select Online Banking



Navigation

There is one main navigation area to access the features available to the user.



Landing Page – Account Summary

After logging in successfully, the accounts page is displayed.

A screenshot of the "Account Summary" page in a web application. The page has a green header with navigation links: "Accounts", "Pay Bills", "Payment/Transfers", "Mobile Deposits", "ACH", and "Wires". Below the header is a search bar and a section titled "Loans - Operating". This section contains a table with columns for "Account", "Balance", "Available Balance", "Amount Due", and "Date Due". There are four rows of data, with the last row showing a balance of \$23,000.00 and an amount due of \$26,204.14. Below this is a "Totals" row. The section is followed by "Loans - Intermediate", which has a table with columns for "Account", "Balance", "Amount Due", and "Date Due".

Account	Balance	Available Balance	Amount Due	Date Due
[REDACTED] x548200	\$1,012,919.61	\$6,487,080.39	\$0.00	08/01/2023
[REDACTED]	\$69,983.44	\$30,016.56	\$0.00	08/01/2023
[REDACTED] x176800	\$0.00	\$43,383.84	\$0.00	07/01/2023
[REDACTED] x315200	\$23,000.00	\$0.00	\$26,204.14	05/01/2023
Totals	\$1,105,903.05	\$6,560,480.79		

Account	Balance	Amount Due	Date Due
---------	---------	------------	----------

Account Details

The details of an account are found by selecting the account from the summary and selecting details in the top right corner.

By default, the last 30 days of transactions are shown.

The screenshot shows the account history interface. On the left, there are sections for 'Current Balance' and 'Available Credit'. Below these is the 'History' section with search and download options. A table displays transaction data with columns for Date, Description, Amount, Principal, Interest, and Balance. A 'Details' button is highlighted in the top right corner. On the right, an 'Account Details' modal is open, displaying various account metrics such as Account Nickname, Account Name, Account Number, Interest Rate, Maturity Date, Total Interest Due, Payment Due Date, Payment Amount Due, Interest Paid Prior Year Amount, Interest Paid YTD Amount, Next Billed Interest, Next Payment Amount, and Daily Interest Factor. A 'Close' button is at the bottom of the modal.

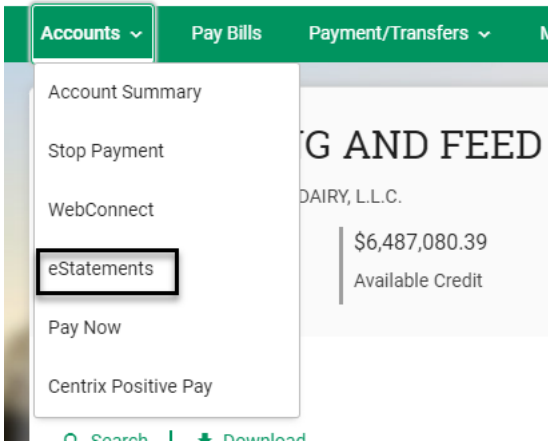
Selecting Search Options allows users to search descriptions, date range and transaction type.

This screenshot shows the search options for the account history. The 'History' section is visible on the left. On the right, a search panel is expanded, showing the following options:

- SEARCH**
- Transaction Type**: A dropdown menu currently set to 'All Transaction Types'.
- Date Range**: A dropdown menu currently set to 'Last 30 Days'.
- Description**: A text input field.
- Search by Amount & Check Number**: A section with a 'Clear' button and a 'Search' button.

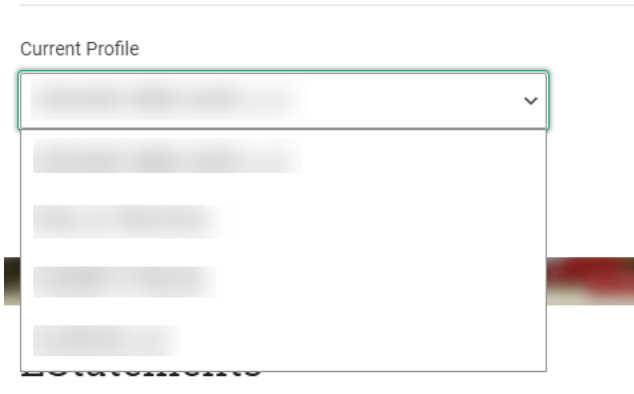
eStatements

Users access eStatements for their own or any linked accounts they have set up by going to the eStatements option under the Accounts header within the hamburger menu.

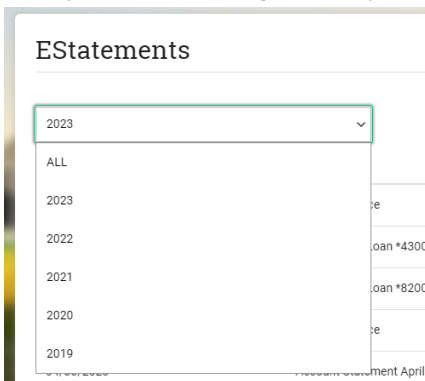


If the users have any linked accounts, a Select Profiles section is displayed.

Select Profiles



A dropdown containing a list of years allows the user to view previous statements.



Clicking “Click Here” under view document opens a preview of the document that can be downloaded or printed.

EStatements

Date	Description	View Document
2023		
05/27/2023	Payment Notice	Click Here
05/17/2023	Rate Notice - Loan *4300	Click Here

Stop Payments

Business users can request stop payment on a check or range of check numbers by navigating to Stop Payments under the Accounts menu.

1. Navigate to *Accounts > Stop Payments*

2. *Account, Single or Range of checks, and the Check Number(s) are required. Optionally, an Amount can be entered.*

The screenshot shows the GreenStone Farm Credit Services interface. The 'Accounts' menu is open, and 'Stop Payment' is highlighted. The 'Stop Payment' form is displayed with the following fields:

- Stop Payment Account:** A dropdown menu with a blurred selection.
- Stop Payment Type:** Radio buttons for 'Single Check' (selected) and 'Range of Checks'.
- Check Number:** A text input field.
- Check Amount (Optional):** A text input field with a '\$' symbol.
- Submit:** A green button.

WebConnect

For those using WebConnect, it allows a user to take the transaction history of a loan and export it as a QuickBooks or Quicken file. The user is then able to import the file into the respective application to balance their accounts.

WebConnect

Account
- Select an Account -

Start Date
04/16/2023

End Date
06/29/2023

Download Format
 Quicken
 QuickBooks

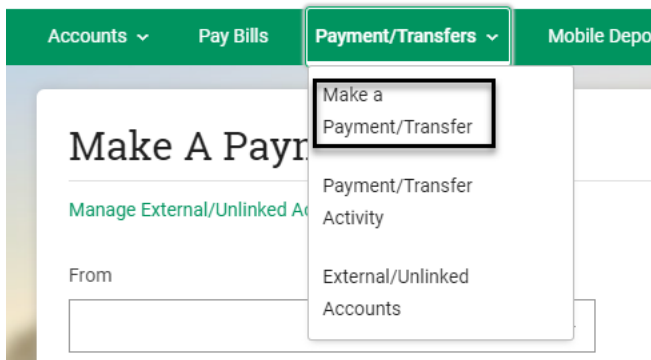
Download

1. Navigate to Accounts and select WebConnect from the submenu.
2. Select the loan to pull down the transaction history for.
3. Choose the date range for the transactions.
4. Select the option for either Quicken or QuickBooks.
5. The file is saved to the download section of the browser. Once the file is downloaded, it may be imported into the application.

Transfers

Online Banking allows users to initiate internal and external transfers. The cut off time for transfers is 4:00 PM CST.

Note:Users must first add an external account before they are able to use transfers. Instruction to add an external account are found [here](#).



- | | |
|---|--|
| 1. Select an account to transfer from and an account to transfer to. | |
|---|--|

Make A Payment/Transfer

Manage External/Unlinked Accounts

From

To

2. Select the type of payment/amount. The fixed amount shows what is currently owed.

Payment Option

Payment Due/Billed \$358.01

Principal-Only Payment

Interest-Only Payment

Fixed Amount \$358.01

4. Verify the information is correct, select a Scheduling Option, and optionally enter a description

Make A Payment/Transfer

Manage External/Unlinked Accounts

From

To

Payment Option

Amount

Schedule

i Internal transfers initiated as current day are effective today - excludes holidays and weekends. The cut off time is 4:30PM Central, 5:30PM Eastern.

Description (Optional)

Continue

4a. Scheduling Options

Amount

\$

Schedule

Immediate Internal Transfer

Immediate Internal Transfer

One Time

Recurring

4b. If *Future-Dated (One Time)* is selected, a *Payment/transfer date* appears.

9:44



\$

Schedule

One Time

Payment/Transfer Date

06/15/2023



June 2023

Today

Sun	Mon	Tue	Wed	Thu	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	

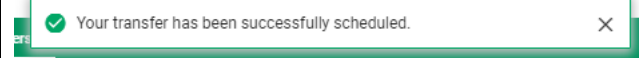
5. Users can check to receive an alert when the transfer is executed. Click continue to review the transfer/payment before clicking transfer to complete the payment/transfer.

Description (Optional)

Send me an email when this transfer is completed

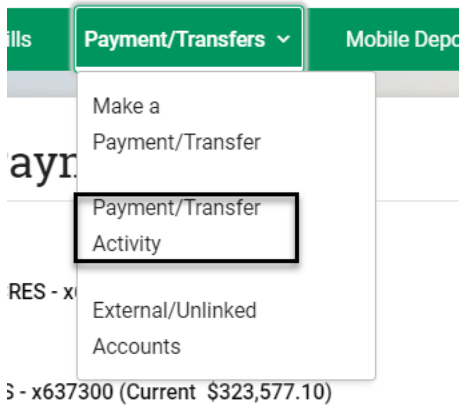
Continue

The user will receive a confirmation notification.



Payment/transfer Activity

Users can view scheduled or past transfers by going to the **Payment/Transfer Activity** section underneath **Payment/Transfers**.



A menu is displayed, allowing users to view schedule transfers and transfer history.

The screenshot shows the 'Payment/Transfer Activity' page. It has two tabs: 'SCHEDULED TRANSFERS' (active) and 'TRANSFER HISTORY'. Below the tabs is a table with the following columns: From, To, Frequency, Next Transfer, and Amount. There are two rows of data, each with a chevron icon to its left.

From	To	Frequency	Next Transfer	Amount
>		Monthly	07/01/2023	\$123.00
>		One time	07/28/2023	\$100.00

Selecting the arrow next to a schedule transfer brings up the transfer details and buttons to edit and cancel the transfer.

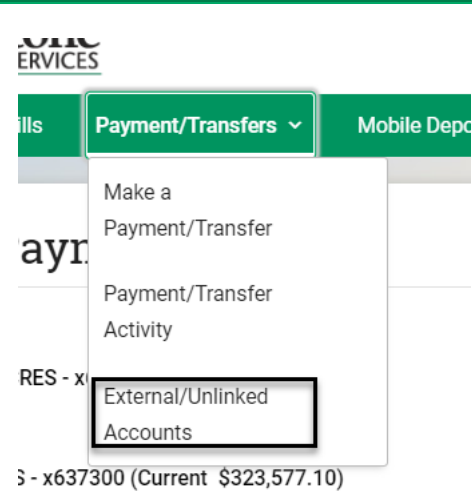
The screenshot shows a 'TRANSFER DETAILS' modal window. It contains the following information:

- Type: Internal Transfer
- Schedule: Every month, starting on 07/01/2023
- Note: N/A
- Buttons: Edit Transfer, Cancel Transfer
- Close button: X

External/Unlinked Accounts

External accounts can be added, verified, and deleted.

1. Navigate to *Payment/Transfers* and select *External/unlinked Accounts*

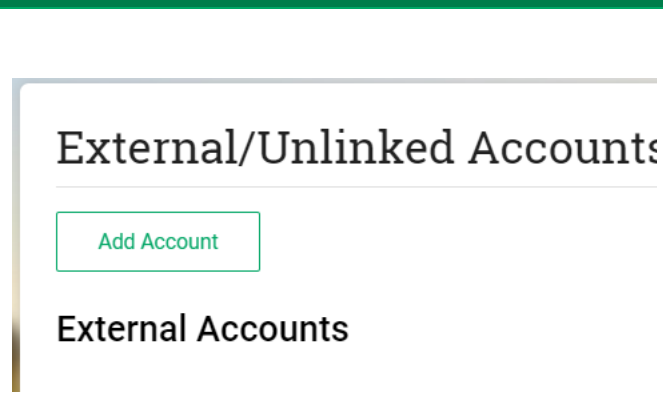


2. If any external accounts have been set up, they appear below.

The screenshot shows the 'External/Unlinked Accounts' page. At the top, there is an 'Add Account' button. Below it is a table titled 'External Accounts' with the following columns: Nickname, Financial Institution, Account Type, Account, Status, and Verify. There are four rows of accounts, all with a 'Pending' status and a 'Verify' link.

Nickname	Financial Institution	Account Type	Account	Status	Verify
> Account 1	[Redacted]	Checking	[Redacted]	Pending	Verify
> Account 2	[Redacted]	Savings	[Redacted]	Pending	Verify
> Account 3	[Redacted]	Savings	[Redacted]	Pending	Verify
> Account 4	[Redacted]	Checking	[Redacted]	Pending	Verify

3. To add a new account, select **Add External Account**



4. Select whether the account is a financial institution or another GreenStone customer. Enter in the Routing Number of the institution and select **Verify**

The screenshot shows the 'Add External/Unlinked Account' modal form. It has a title bar with a close button. Below the title, there is an 'Add:' label. There are two radio button options: 'My Account At Another Financial Institution' and 'Someone Else's Account At GreenStone Farm Credit Services'. Below these options is an information icon and a note: 'Accounts added here are for transferring funds only.'

Add External Account



information, two small deposits will be made to your external account. To complete the setup of your external account, return to the External/Unlinked Accounts page and verify the amount of the deposits.

Account Nickname ⓘ

Routing Number ⓘ

Financial Institution

No valid routing number entered.

Account Type

Account Number ⓘ

Confirm Account Number

Back

Add Account

5. Enter in the *Account Number*, a *Nickname*, and select whether it is a *Checking* or *Savings* account.

Account Nickname ⓘ

Routing Number ⓘ

Financial Institution

No valid routing number entered.

Account Type

Account Number ⓘ

Confirm Account Number

Back

Add Account

Verifying

Before an external account can be used for transfers, it must be verified. Accounts that have not been verified, are shown as pending.

External Accounts

Nickname ↑	Financial Institution ↑↓	Account Type ↑↓	Account	Status ↑↓	
> Account 1	[REDACTED]	Checking	[REDACTED]	Pending	Verify
> Account 2	[REDACTED]	Savings	[REDACTED]	Pending	Verify

1. Select the account that is in Pending status.

2. Select verify

External Accounts

[Add External Account](#)

Farm Account – x6789

Institution Name: JPMORGAN CHASE

Status: Pending

Account 1 PNC BANK, OHIO Checking x5997 Pending [Verify](#)

ACCOUNT DETAILS

Routing Number
041000124

Date Added
04/24/2023

[Verify](#)

[Edit Account](#)

[Remove Account](#)

3. Enter in the two deposits located in the external account

4. A success message display.

Verify Account

Two small deposits of less than \$1 have been made into your account at the other financial institution. Please check your statement or contact your other financial institution to find the amounts of these deposits and enter them below. You may enter them in any order.

Deposit Amount 1

\$

Deposit Amount 2

\$

Account Nickname

Account 1

Routing Number

041000124

Financial Institution

[Cancel](#)

[Verify](#)

✓ Successfully verified account.

External Account Details

Nickname Farm Account

Type Checking

Institution Name JPMORGAN CHASE

Account Number x6789

Routing Number 122100024

Status Active

[Delete](#)

[Edit](#)

Bill Pay

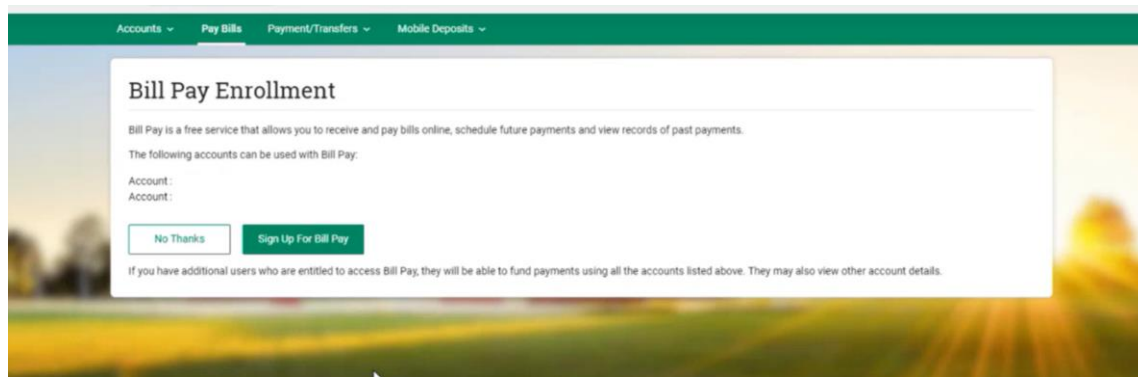
Bill Pay is accessed through the main header navigation.



Enrollment

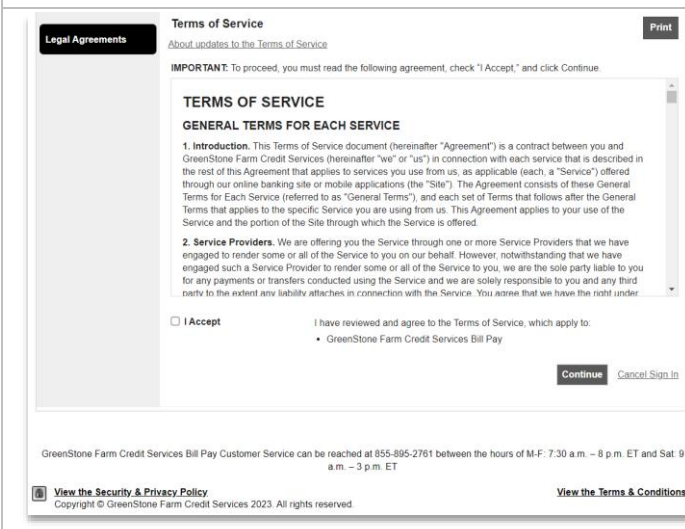
When accessing Bill Pay for the first time, users will be shown a screen listing all available operating loans eligible for Bill Pay.

1. Click on **Sign Up for Bill Pay**

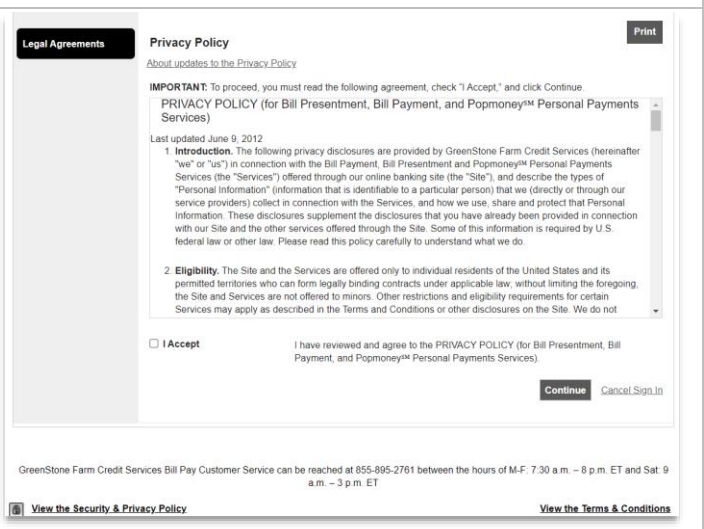


Note: clicking on **No Thanks** redirects back to the Account Summary screen.

2. Review the Terms of Services click the **checkbox** next to **Accept** and click **Continue**.



3. Review the Privacy Policy, click the **checkbox** next to **Accept** and click **Continue**.



4. Two options are shown to add existing bills into Bill Pay; Bills from our biller network or Your credit report.

Note: consenting to the credit report access will not affect the users' credit score.

Add a Company or Person ✕

Company

Person

Find My Bills

We'll find your current bills. Pick the ones you want to pay.

Bills from our biller network

If you select this box, we'll see if your profile matches any bills we already have.

- You'll choose bills from companies in our service provider's network.
- We'll use the bill info to make it easier for you to add them.

Your credit report

If you select this box, you're consenting to our service provider accessing your consumer credit report from a credit bureau to help you add your bills.

- The report won't have your credit score.
- Accessing it won't impact your score.
- Your info won't be shared and will only be used to find the bills you pay.

Skip

Find My Bills

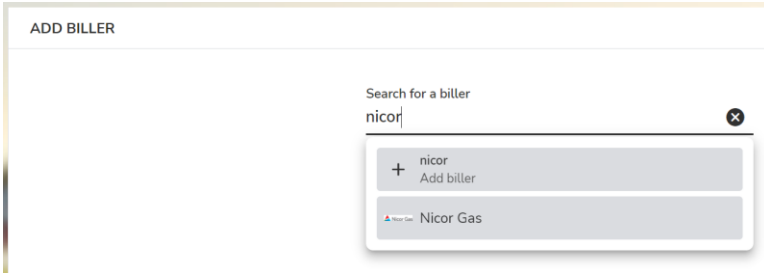
Payment Center

The main landing page of Bill Pay is accessed once a user adds a biller or schedules a payment.

Add a Company

Under each category there are preloaded companies that only require the user to provide their account information to finish the set up. If a company is not listed in the list of categories, additional information such as an address is required before adding the company as a biller.

1. Select Add biller and search for the company to add as a biller.

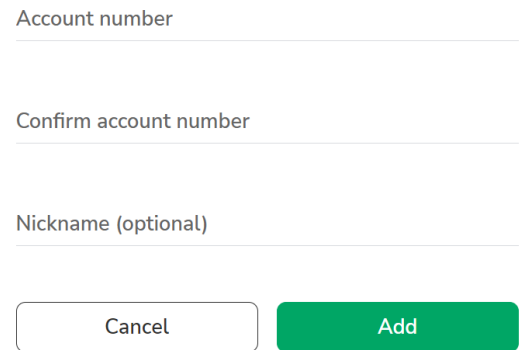


ADD BILLER

Search for a biller
nicor

- + nicor
Add biller
- Nicor Gas

2. Enter the account information, then click **Add**.
3. Users will see a success message and the company will be added to their Payment Center.



Account number

Confirm account number

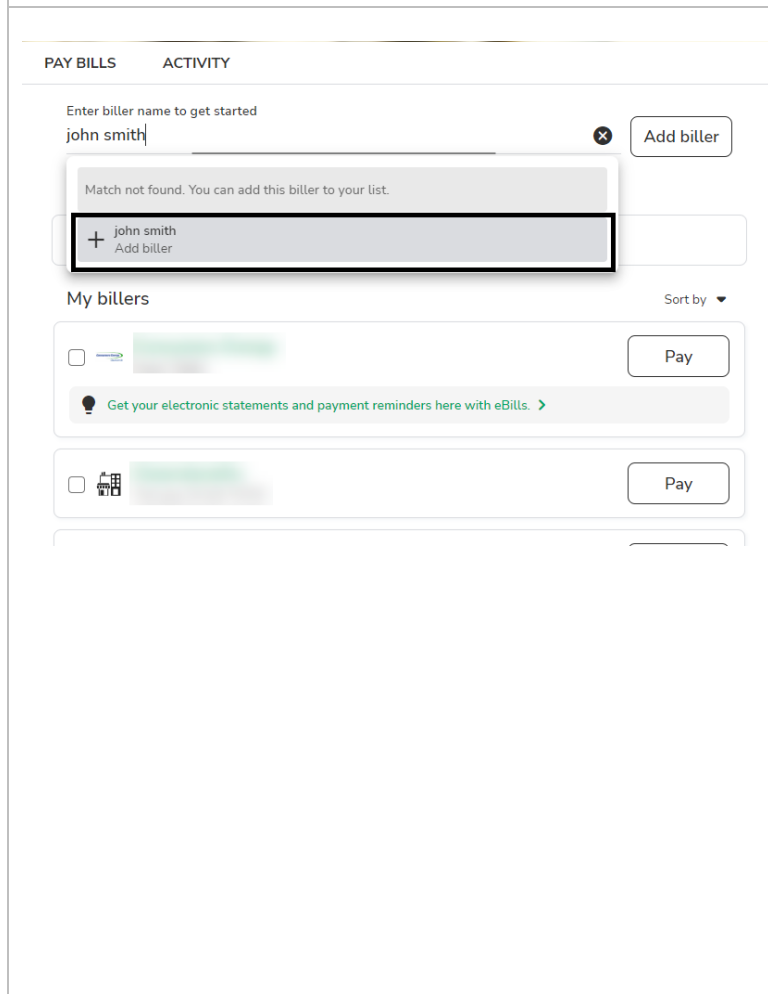
Nickname (optional)

Cancel Add

Add a Person

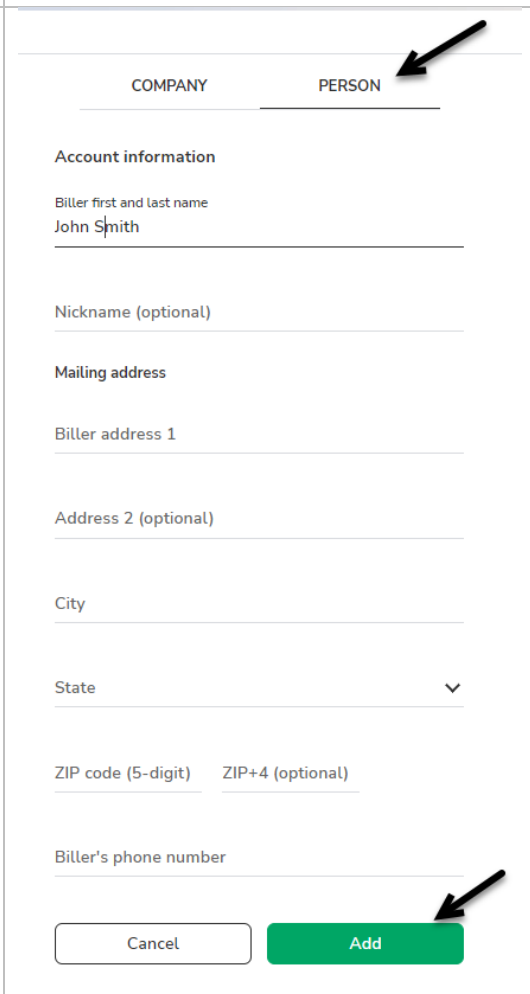
Adding a person with an address sends a paper check on the users' behalf.

1. Type in the name of the person and click Add Biller from the drop down.



The screenshot shows the 'PAY BILLS' section of a user interface. At the top, there are tabs for 'PAY BILLS' and 'ACTIVITY'. Below the tabs, there is a search bar with the text 'Enter biller name to get started' and 'john smith' entered. To the right of the search bar is an 'Add biller' button. Below the search bar, a dropdown menu is open, displaying a message: 'Match not found. You can add this biller to your list.' Below this message, there is a search result for 'john smith' with a plus icon and the text 'Add biller'. Below the dropdown menu, there is a section titled 'My billers' with a 'Sort by' dropdown. There are two biller entries, each with a checkbox, a blurred name, and a 'Pay' button. Below the billers, there is a message: 'Get your electronic statements and payment reminders here with eBills. >'

2. Select person and complete the fields with the biller's information and click add.

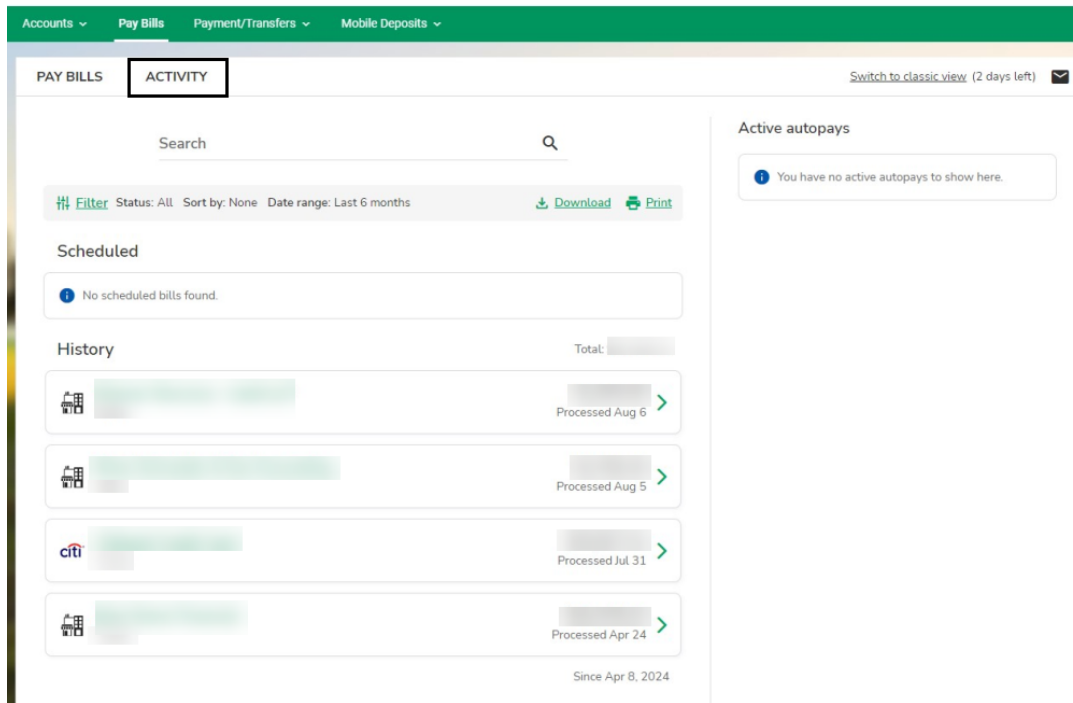


The screenshot shows the 'PERSON' selection form. At the top, there are two tabs: 'COMPANY' and 'PERSON'. The 'PERSON' tab is selected, and an arrow points to it. Below the tabs, there is a section titled 'Account information' with a field for 'Biller first and last name' containing 'John Smith'. Below this, there is a section titled 'Mailing address' with fields for 'Biller address 1', 'Address 2 (optional)', 'City', 'State' (with a dropdown arrow), 'ZIP code (5-digit)', and 'ZIP+4 (optional)'. Below the mailing address fields, there is a field for 'Biller's phone number'. At the bottom, there are two buttons: 'Cancel' and 'Add'. An arrow points to the 'Add' button.

Activity

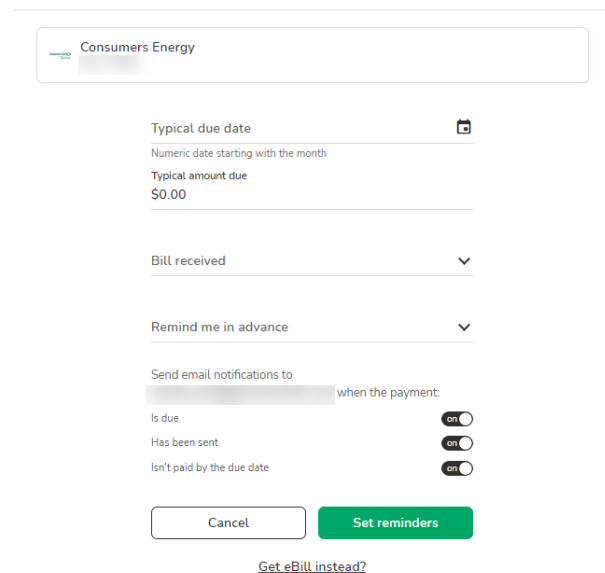
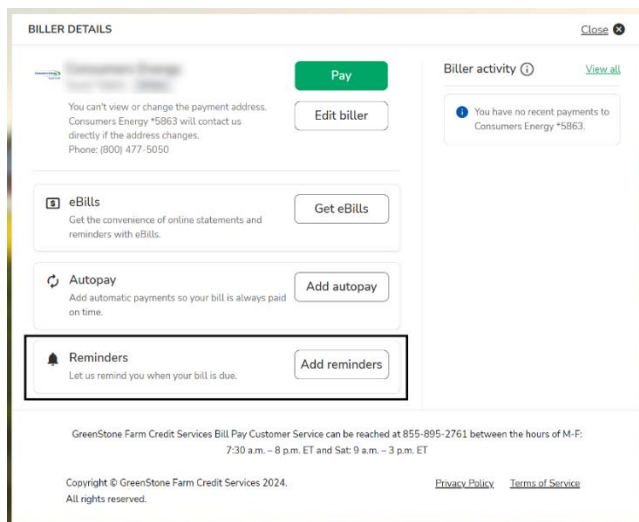
The Activity section shows scheduled and past payment activities. Clicking on the payment amount, opens the Payment Details window showing the pay from account and when the amount is going to be withdrawn.

If a payment is in the scheduled section, it allows the payment to be cancelled.



Reminders

Reminders allows the user to set up or review reminders when it is time to pay a bill. Select a biller and click **Add Reminders**, then enter in a due date, amount, frequency of the bill, and how far in advance to send the reminder.




When a reminder has been set up, the user can **Change** or **Stop Reminders** or edit the email address where the reminders are sent.

AutoPay

Bills can be paid automatically through the AutoPay option by selecting a biller and clicking on **Add AutoPay** and Set Up AutoPay. Note: If the AutoPay date is on a non-business day, the payment is processed on the previous business day.

BILLER DETAILS [Close](#) ✕



You can't view or change the payment address. Consumers Energy *5863 will contact us directly if the address changes.
Phone: (800) 477-5050

[Pay](#)

[Edit biller](#)

eBills
Get the convenience of online statements and reminders with eBills. [Get eBills](#)

Autopay
Add automatic payments so your bill is always paid on time. [Add autopay](#)

Reminders
Let us remind you when your bill is due. [Add reminders](#)

Biller activity ⓘ [View all](#)

ⓘ You have no recent payments to Consumers Energy *5863.

GreenStone Farm Credit Services Bill Pay Customer Service can be reached at 855-895-2761 between the hours of M-F: 7:30 a.m. – 8 p.m. ET and Sat: 9 a.m. – 3 p.m. ET

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The following are the available frequencies and their definition:

Weekly	Every 2 weeks	Twice a month	Every 4 weeks
Every week on the same day of the week it was scheduled for the first payment.	Every other week on the same day of the week it was scheduled for the first payment.	Every month sets the second date 15 days after the first date chosen (for example 1st of month and 16th).	Every 28 days from the previous payment date, starting with the first payment date.
Monthly	Every 2 months	Every 3 months	Every 6 months
Every month on the same date it was scheduled for the first payment.	Every other month on the same date it was scheduled for the first payment.	Every 3 months on the same date it was scheduled for the first payment.	Every 6 months on the same date it was scheduled for the first payment.
Annually			
Every 12 months on the same date it was scheduled for the first payment.			

eBills

If a biller offers eBills, users can sign up and receive their bill directly in Bill Pay. Billers that offer eBills have a banner below their name to select and request eBills.

Enter biller name to get started

Unpaid bills ⓘ
You don't have any unpaid bills at this time.

My billers Sort by ▾

- Get your electronic statements and payment reminders here with eBills. [▶](#)
-
-

Multipay ⓘ
Need to make multiple payments?
Click on checkboxes to select one or more billers and get started with Multipay.

Recent activity [View all activity](#)
You have no recent payments to show here.

GreenStone Farm Credit Services Bill Pay Customer Service can be reached at 855-895-2761 between the hours of M-F: 7:30 a.m. – 8 p.m. ET and Sat: 9 a.m. – 3 p.m. ET

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All rights reserved.

History

ACTIVITY

Search

Filter Status: All Sort by: None Date range: Last 6 months [Download](#) [Print](#)

Scheduled
No scheduled bills found.

History Total:

- [▶](#)
- [▶](#)
- [▶](#)
- [▶](#)

Since Apr 8, 2024

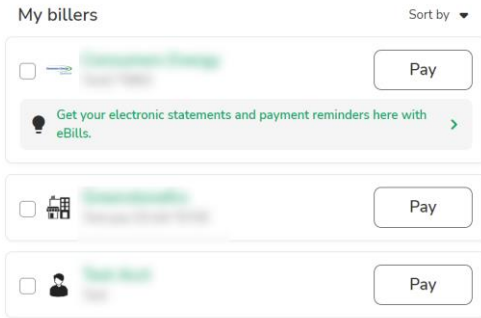
The history section shows any payments that have been made or cancelled in the last 45 days.

Clicking on the link in each line item shows the details of that payment.

Payment Center

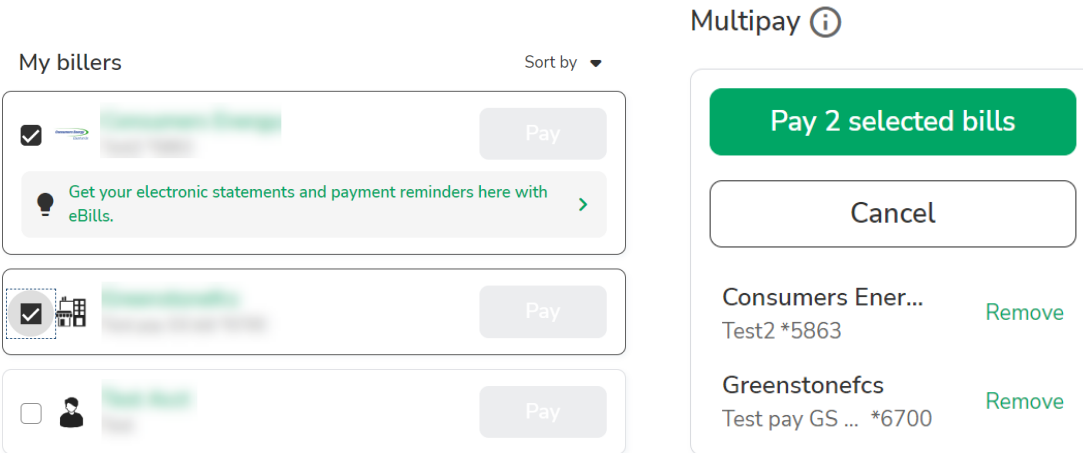
Within the main Payment Center section, users can pay one or more billers at once.

1. Make sure the user has at least two billers listed added to the Payment Center.





The screenshot shows the 'My billers' section with a 'Sort by' dropdown. There are three biller cards, each with a checkbox, a 'Pay' button, and a link to 'Get your electronic statements and payment reminders here with eBills.' The first card has a checkmark in the checkbox, and the second card has a dashed border around it.


2. Select the check box next to the billers that require payment. Click Pay 2 selected bills.




The screenshot shows the 'My billers' section with two billers selected (checkboxes checked). A 'Multipay' modal is open, showing a green 'Pay 2 selected bills' button, a 'Cancel' button, and a list of selected bills: 'Consumers Ener... Test2 *5863' and 'Greenstonefcs Test pay GS ... *6700', each with a 'Remove' link.



Add the amount, select the account and date for each biller. Once the user have reviewed the total amount select Pay 2 selected bills.


 

Amount: \$0.00 Deliver by: 09/27/2024 


Rush delivery available

Pay from: 


 

Amount: \$0.00 Estimated delivery: 10/03/2024 

Rush delivery available

Pay from: 

Memo: Printed on check 0/32

 Your check may be cashed, and the money withdrawn from your account, before, on, or after Oct 3.



Multipay


Consumers Ener... Test2 *5863	\$0.00
Greenstonefcs Test pay GS ... *6700	\$0.00
Total amount	\$0.00

Rush Delivery


Rush Delivery allows users to send payment outside of the normal schedule. This feature isn't available for all billers.

If the biller allows for Rush Delivery, it will be noted under the deliver by date.


 

Amount: \$0.00 Estimated delivery: 10/03/2024 

Rush delivery available

Pay from: 

Memo: Printed on check 0/32

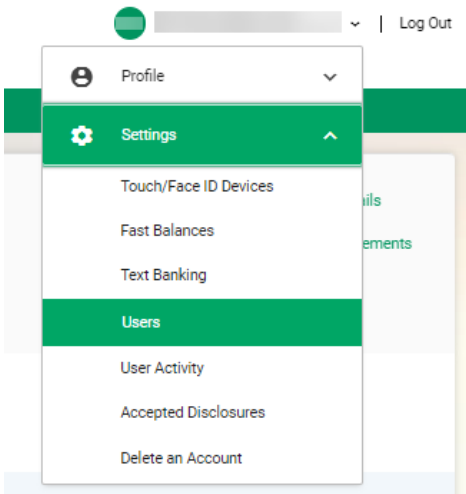
 Your check may be cashed, and the money withdrawn from your account, before, on, or after Oct 3.

Same Day Payment

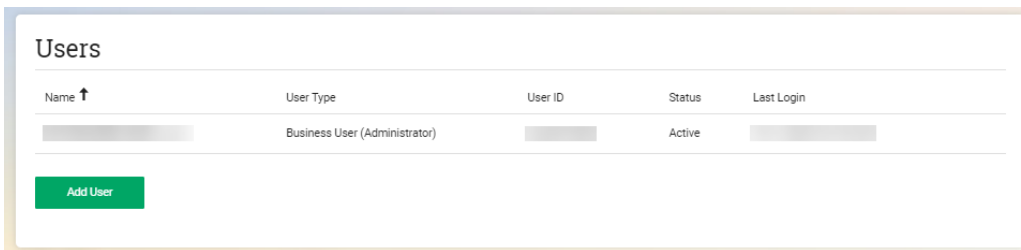
Same Day payments allow the user to request payments be sent to a biller same day. They are not available for all billers. Note there is a \$9.95 fee for same day payments.

Adding a Sub User

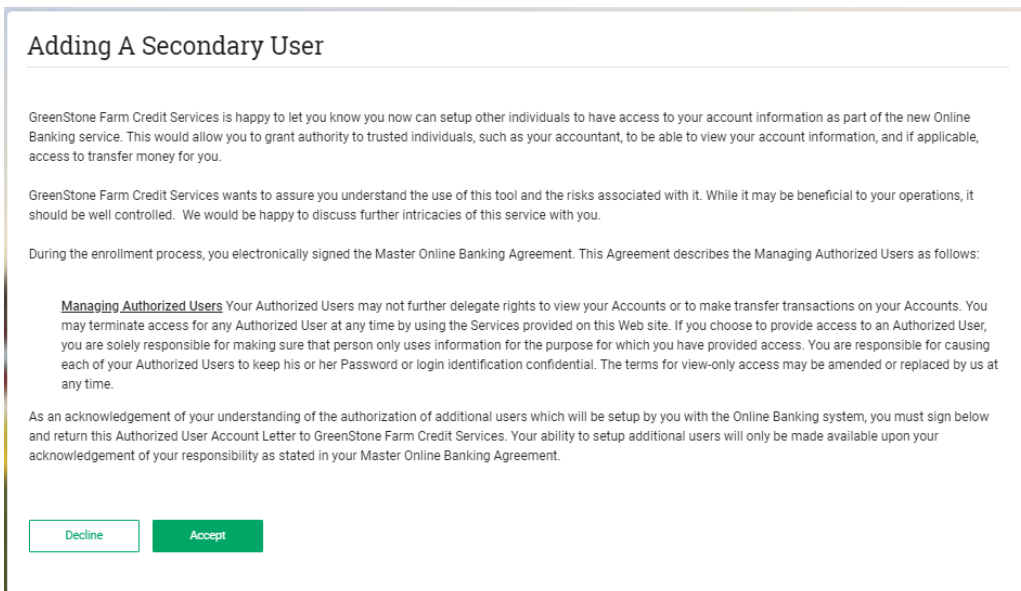
Users have the ability to add a sub user to their account by navigating to the user's name in the upper right corner and selecting **Settings** from the drop-down menu. This will expand the menu to show Users as an option. Select **Users**.



The following screen will open. Select **Add User**.



On the next screen you will have to accept the disclosure to add a sub user account.



Once the user accepts, the following screen will open. The

user must complete all fields that are not labeled optional.

Note: when creating the sub user's username be sure it starts with the @ sign.

User Details

User ID <input type="text"/>	Contact Information
Temporary Password <input type="text"/>	Email Address <input type="text"/>
Confirm Password <input type="text"/>	Home Phone (Optional) <input type="text"/>
Status <input checked="" type="radio"/> Active <input type="radio"/> Disabled	Mobile Phone <input type="text"/>
Personal Information	Work Phone (Optional) <input type="text"/>
Title (Optional) <input type="text"/>	Home Address
First Name <input type="text"/>	Address Line 1 (Optional) <input type="text"/>
Middle Name (Optional) <input type="text"/>	Address Line 2 (Optional) <input type="text"/>
Last Name <input type="text"/>	City (Optional) <input type="text"/>
Suffix (Optional) <input type="text"/>	State (Optional) <input type="text"/>
Birth Date (Optional) <input type="text"/>	ZIP Code (Optional) <input type="text"/>
Social Security Number (Optional) <input type="text"/>	
<input type="button" value="Cancel"/>	<input type="button" value="Save"/>

ACH

ACH origination enables business users to originate a wide range of ACH payments and collection types, including vendor payments, and direct deposit of payroll. The ACH functionality is divided into two approaches when sending out payments.

- **Pass-Thru** provides an upload feature for those users who have another software that provides them a NACHA file. The customer imports the file to be processed on a specified date.
- Architect has the built in components to create **ACH batches** without existing NACHA files: Participants and Templates

Participants

Authorized business users are able to setup ACH participants, which are external entities such as individuals, corporations, or government. The money may be transferred to or collected from the participants. Setting up participants involves adding key information about participants such as their name, financial institution information, unique identifier, bank account number, account type, and discretionary data. The participants may be grouped together based on type such as hourly employee, salaried employee, vendor, government etc. While keying in the participant financial institution information, the system auto completes the name of the financial institution and routing number based on the first few typed characters. The user may then select a financial institution from the pre-populated list to avoid a typing error.

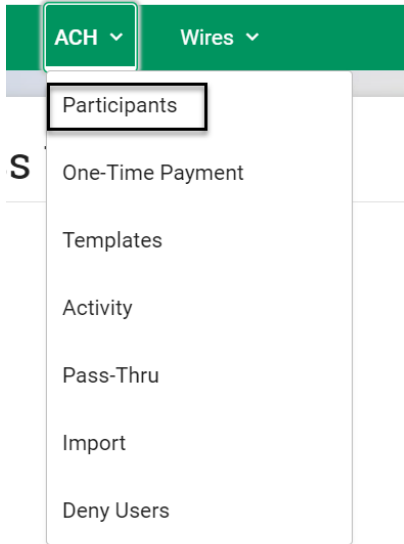
There are three ways to create participants:

- One by one (seen in the steps below)
- Upload a .csv file at the time creating a template.
- From a NACHA import file.

Create Participants Individually

1. Click ACH and select Participants.

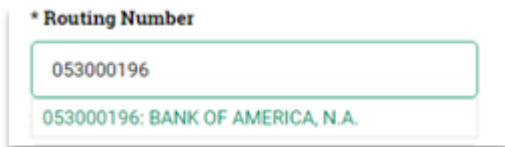
2. Click Add Participant.



3. Fill in the information for the participant:

- Name - *required*
- Nickname - *required*
- Routing Number - *required*

After inputting the routing number, the bank name displays. If the name is clicked, the bank name is populated in the Institution Name automatically.



- Institution Name - Bank name
- Unique Identifier – *required example: 01*
- Account Number - *required*

Participant Details

* Name

* Nickname

* Routing Number

Institution Name

* Unique Identifier

* Account Number

* Confirm Account Number

* Account Type
Checking

- Confirm Account Number - *required*
- Account Type – Checking, Savings, or Loan - *required*
- Status – Active or Hold - *required*
- Participant Group – a way to categorize participants for searching later. [See Searching by Group](#)
- Discretionary Data
- Distribute Payments – if the participant has multiple accounts for the payment to go to.

4. The user has the ability to mark the check box next to distribute Payments.

Once the box is checked additional menu options are shown.

Distribute Payments

Payment Distribution

Priority	Name	Account Number	Account Type	Amount	Share Remaining
	Primary			0.00	<input checked="" type="checkbox"/>

5. The user can click the Add Distribution button to enter the distribution/split details.

6. Enter the account information, then enters a fixed payment amount. The user has the option to select the **Share Remaining** check box. If selected, the Share Remaining check box indicates that once distributions are complete, any remaining funds from the payment amount can be split with other accounts.

- The user may prioritize the accounts by clicking the arrows in the **Priority** column to move a distribution up or down in the priority list. Users may view, edit, or delete distributions. There is no limit to the number of distributions a user can have.
- Once the users have added the distributions, Click **Save**.

Editing / Deleting Participants

Users can edit or delete participants by navigating to **ACH** and selecting **Participants**.

To edit the participant, click the **pencil** in line with the participant. The user may edit all information.

ACH Participants

Group

<input type="checkbox"/>	Nickname ↑	Unique Identifier ↓	Created ↓	Group ↓	Account Number	Routing Number ↓	Account Type ↓	Status ↓	
<input type="checkbox"/>	05/15/2023 1:34 PM	Payroll	...	...	Checking	Active	
<input type="checkbox"/>	03/20/2023 12:26 PM	Payroll	...	...	Checking	Active	
<input type="checkbox"/>	05/15/2023 1:34 PM	Payroll	...	...	Savings	Active	

To delete the participant, click the trash in line with the participant.

<input type="checkbox"/>	Nickname ↑	Unique Identifier ↓	Created ↓	Group ↓	Account Number	Routing Number ↓	Account Type ↓	Status ↓	
<input type="checkbox"/>	05/15/2023 1:34 PM	Payroll	...	...	Checking	Active	

A prompt appears asking the user if they are sure they want to delete the Participant. The user clicks **OK**.

Searching by Group for Participants

A group search filter field is available to search for ACH participant records.

- Easily search for ACH participants using the group field
- Filters the participant list when the group field contains the search criteria.
- Simplifies template creation for a large number of ACH participants.
- Simplifies finding groups of participants to edit.
- Available for New Template creation as well as the ACH Participant screen

Navigate to ACH and select **Participants**.

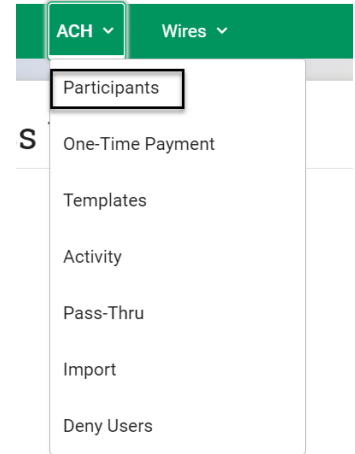
1. Type in the name of the group and click **Filter**.

ACH Participants

Group

Clear

Filter



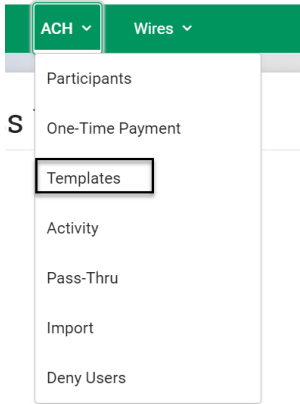
Only the participants with the group name entered then display.

Templates

Templates are ACH batches that allow users to send one time or recurring payments to external accounts. Templates may be saved and ran as needed or set up to be recurring. Templates are often used for payroll or monthly expenses. When creating a template for the first time, participants may be uploaded at the time of creating the template.

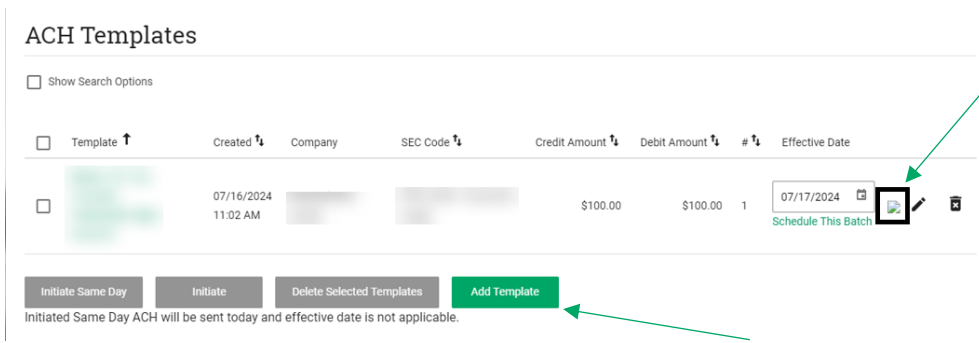
Adding a Template

The user can add a template by navigating to ACH and selecting Templates.



Click **Add Template**.

Users can also copy a template by selecting the highlighted icon below



Fill in the required fields and click save.

Template Details

* Template Name

* Transaction Type

Company Discretionary Data

Is Restricted

Deny Specific Users

* Company Entry Description

* Company

Initiate Prenotes **Save**

Cancel **Save And Close**

Adding Participants

While creating a template, the customer may add an existing participant, create a new participant, or upload a .csv which automatically creates the participants with the information needed for the template.

Adding from Existing Participants

1. If a participant(s) being added has Split Payments, select the checkbox.
2. Click **Add Participants** and.

3. Select from the participant list which participants should be added Click **Add Selected Participants**.
4. Check the boxes for **Hold** or **Prenote** if applicable and enter the amount for each participant.

<i>Split Payments</i>	Enables businesses to create multiple ‘Distributions’ under a participant. The amounts may be fixed or variable and may be assigned to each distribution without creating a second participant. The priority can be set for the primary participant and associated distribution participants.
<i>Prenote</i>	Sends 0-dollar transactions to bank account to verify it is legitimate before sending actual money
<i>Hold</i>	If account is marked as hold, participants with the status of hold is not included in the batch and money is not sent.

5. Click **Save and Close** when all entries are complete.

The screenshot shows a payment entry interface. At the top, there is a checkbox for "Split Payments" with a help icon. Below this is a table with columns: Nickname, Unique Identifier, Account Number, Account Type, Hold, Prenote, Amount, and Addenda. Two rows are visible: "Antonio Moreno Taquer?" and "Around the Horn". At the bottom of the form, there are several buttons: "Cancel", "Initiate Prenotes", "Add Participants", "Save", "Save And Close" (highlighted with a red box), and "Import CSV". Summary statistics at the bottom right show "Active Total \$0.00", "Hold Total \$0.00", and "Prenotes 0".

Editing a Template

Templates may be edited using the pencil icon in line with the template name.



Deleting A Template

Templates may be deleted from two different buttons on this page.

- The pencil icon on the right side of the row.
- Select the check box of the template on the left then use the button at the bottom of the page and click **OK** to confirm it should be deleted.

ACH Templates

Show Search Options

<input type="checkbox"/> Template ↑	Created ↓	Company	Transaction Type ↓	Amount ↓	# ↓	Effective Date	
<input type="checkbox"/> Name: Participants Fund Payments (10/2020) DESCRIPTION: ACH PAYOUT	09/07/2020 2:32 PM	Delta U.S. - US780	ACH Credit - Consumer Credit	\$150.00	2	07/03/2023 Schedule This Batch	 

Scheduling a Batch Payment with a Template

To schedule a batch payment with a template. Navigate to **ACH**, and in the submenu click **Templates**.

1. Check the box of the template to initiate.
2. Input the **Effective Date**, the batch cannot be future dated more than two business days in advance.
3. Click **Initiate**.

ACH Templates

Show Search Options

<input type="checkbox"/>	Template ↑	Created ↓	Company	Transaction Type ↓	Amount ↓	# ↓	Effective Date
<input type="checkbox"/>	Name Participants Send From: 108020 OPERATING AND FEES 6	09/07/2020 2:32 PM	State LLC - 4876	PPS Credit - Consumer Credit	\$150.00	2	07/03/2023 Schedule This Batch
<input type="checkbox"/>	Name Participant Send From: 108020 OPERATING AND FEES 6	05/15/2023 9:41 AM	State LLC - 4876	PPS Credit - Consumer Credit	\$25.00	2	07/03/2023 Schedule This Batch

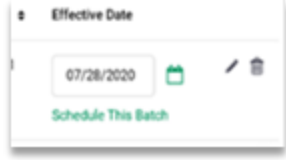
Initiated Same Day ACH will be sent today and effective date is not applicable.

Initiate Same Day may be used if it is before the cut off for the day and if the customer has the permissions. In this case, Effective Date is not applicable. The cut off is 12:30 CST.

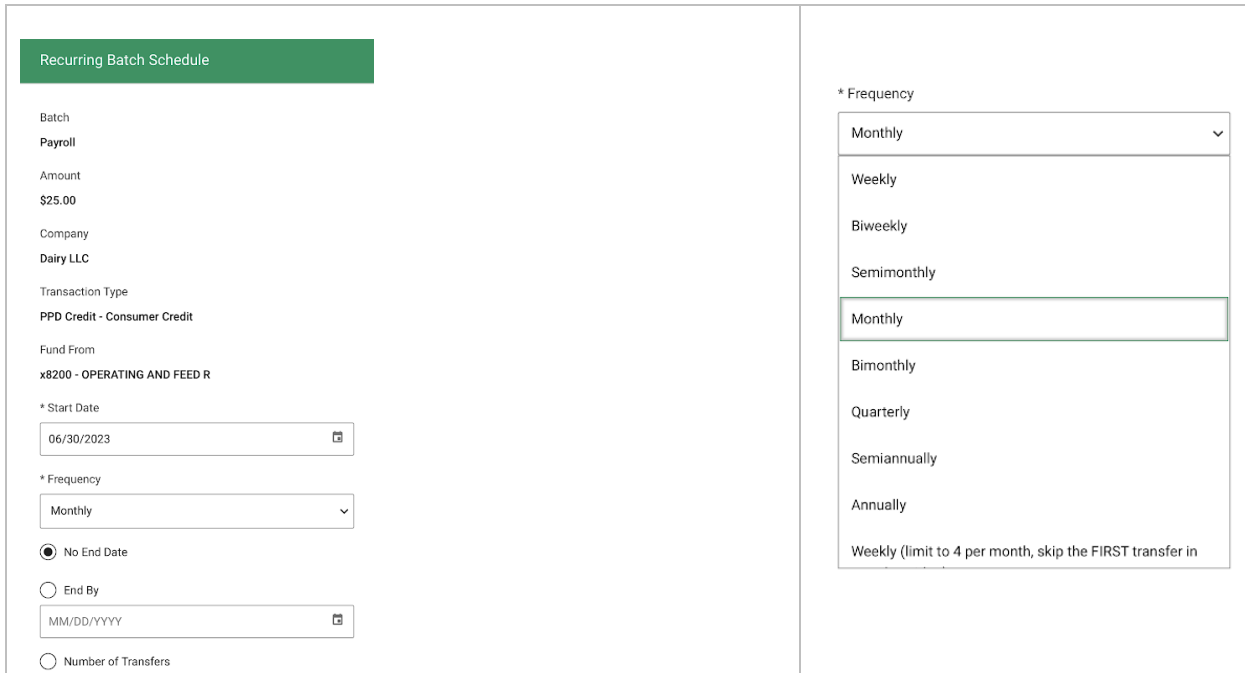
Recurring Batches

Batches may be scheduled as recurring as well as one time.

1. From the grid of templates, click **Schedule This Batch**.
2. The window opens to input what the recurrence.



Set the **Start Date**, **Frequency** and the length of time the recurring continues.



Recurring Batch Schedule

Batch
Payroll

Amount
\$25.00

Company
Dairy LLC

Transaction Type
PPD Credit - Consumer Credit

Fund From
x8200 - OPERATING AND FEED R

* Start Date
06/30/2023

* Frequency
Monthly

No End Date
 End By
MM/DD/YYYY

Number of Transfers

* Frequency

Monthly

Weekly

Biweekly

Semimonthly

Monthly

Bimonthly

Quarterly

Semiannually

Annually

Weekly (limit to 4 per month, skip the FIRST transfer in)

Batches that are scheduled show on the ACH Activity page.

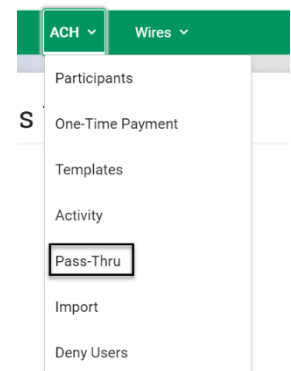
Pass-Thru

ACH Pass-Thru is used when the user has software that generates the NACHA files for them. The customer simply needs to process the payments by using online banking as the sender in order to pull the money from their loans and make the appropriate payments.

Navigate to ACH and choose **Pass Thru**.

Check the boxes if applicable for Override Past Effective Dates and Skip Invalid Effective Dates.

when choosing to override past effective dates, the user must input the date for the transactions to be effective.



Note: This date cannot be futured dated by more than 2 days.

Click **Choose file...** and choose the NACHA file.

Click **Upload.**

A success message displays when there are not any issues with the file being imported.

Pending ACH Pass-Thru

Please see Help in the top right for additional details on Skipping Invalid Effective Dates and Overriding Past Effective Dates.

Override Past Effective Dates

Skip Invalid Effective Dates

Maximum file size: 500 KB

Choose File

No file chosen

Upload

Created By Created Status File Name

There are no files to display.

Viewing the detail of the pass thru

Navigate to **ACH** and choose **Pass Thru.**

Scroll down past the success message to see the pending NACHA file(s)

Click the **File Name** to see the details of the Pass Thru

ACH Pass-Thru History

<input type="checkbox"/>	Created By	Created	Updated	Status	File Name
<input type="checkbox"/>		05/23/2023	05/23/2023	Downloaded By System	

Deleting a Future Dated Pass Thru

If a Pass Thru file is future dated, the customer is able to delete the file prior to that day.

1. Navigate to **ACH** and choose **Pass Thru**, scroll to middle of the page where pending Pass Thru are found.
2. Click the trash can on the right side of the row of the Pass Thru
3. A confirmation dialog displays, click **OK.**

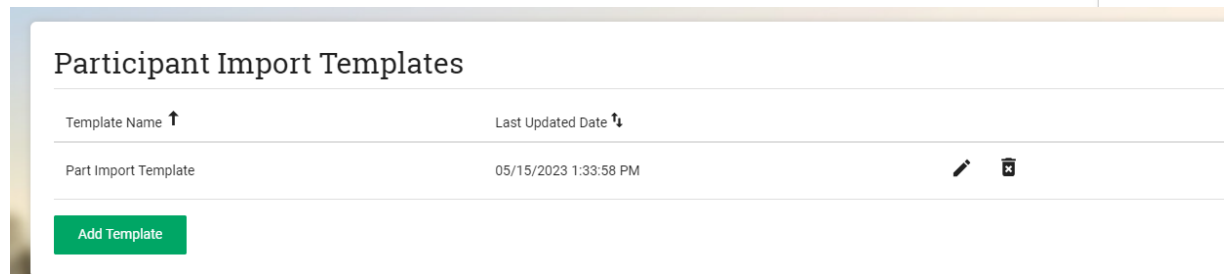
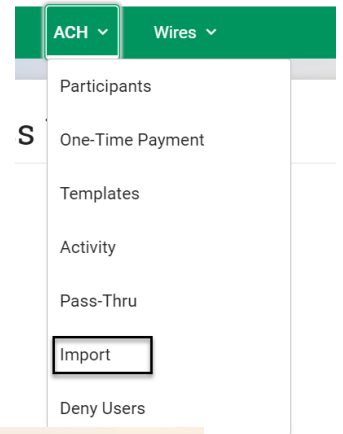
Import

The import feature allows the user to import: Participants OR Create Templates & Participants based off an existing NACHA file.

Participant Templates

These are the steps to set up how a participant template should be formatted. If a user wants to import participants, the first step is to set up a template.

1. Click **ACH**, in that sub menu click **Import**, and in that submenu click **Participant Templates**.
2. Click **Add Template**.
3. Name the template and choose whether to update existing participants by clicking the check box.



If the user chooses to update existing participants, they can choose which criteria to match based on such as Name, Nickname, Unique Identifier, and Account Number.

4. Underneath the Field Order section, set the order the fields as they correspond to the excel template uploaded. This sets the order of the columns in the template.
5. Click **Save**.

 A screenshot of the 'Participant Import Templates' form. It has a title 'Participant Import Templates' and a sub-header '* Template Name' above a text input field. Below that is a checked checkbox for 'Update Existing Participants'. Under the heading 'Match Criteria', there are four checked checkboxes: 'Name', 'Nickname', 'Unique Identifier', and 'Account Number'. A note states: 'If Account Number is selected, Routing Number and Account Type will also be included as match criteria.' Under the heading 'Field Order', there are three text input fields labeled '* Name', 'Nickname', and 'Institution Name'.

Import from CSV File

Importing from CSV file is how to import large batches of participants. **Note that if these participants are in a transaction ACH file, and that file is uploaded, they are automatically uploaded.**

1. Click ACH, in that sub menu click Import, and scroll down to **Import Participants**
2. **A CSV File**

Import Participants From A CSV File

* Participant Import Template

Maximum file size: 500 KB

No file chosen

3. Choose the Participant Template.

NOTE: The user can click View Participants to see which participants are already added.

4. Click Choose File and select the CSV file.
5. Click Import

Import Templates and Participants from a NACHA File

There is the option to import from a NACHA file to create a template and its participants.

Click ACH, in that sub menu click Import, and scroll down to Import Templates and Participants from a NACHA File

Import Templates And Participants From A NACHA File

- Add Participants If Not Existing
- Use First Company If Not Found
- Remove Invalid Entries from Template

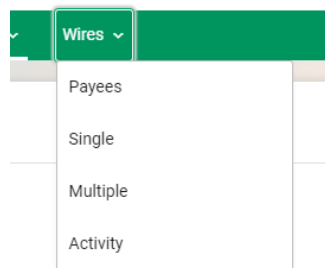
Maximum file size: 500 KB

[View Templates](#) [View Participants](#) [Import](#) No file chosen

1. Click **Choose a file**.
2. Choose the file and click **Open**.
3. Check the appropriate boxes of Add Participant if Not Existing, Use First Company If Not Found, Remove Invalid Entries from Template.
4. Click **Import**.
5. Success messages display for the participants added and the templates imported.
6. The template needs to be updated after the import is complete. Click **View Template**.
7. The name of the template will contain *"Import...Unbalanced"* Click the **pencil** to edit.
8. Update the **Name of the template, Company, and the Offset Account**

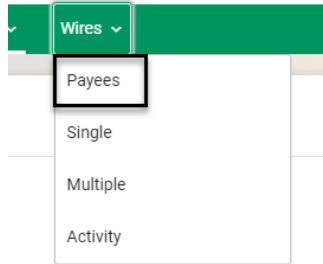
Wires

Users with the wire feature enabled and access the **Wires** menu option in the hamburger menu.



Adding Payees

To send a recurring wire the user must add a payee. Navigate to **Wires** and select **Payees** from the drop down.



Select Add Payee

Wire Payees

Nickname ↑	Payee Name ↕	Account Number ↕		
...		
...		
...		
...		

Add Payee

Fill in the Payee Type, Payee Information, and Payee Financial information and click **Save**.

Payee Details

* Payee Type
Domestic

Payee Information

* Nickname

* Payee Name

* Account Number

* Confirm Account Number

* Address Type
 Domestic
 Foreign









* Address Line 1

Managing Payees

The user manages their payees at any time by navigating to Wire and selecting Payee.

The users can edit payees by selecting the pencil icon or delete them by selecting the trash icon.

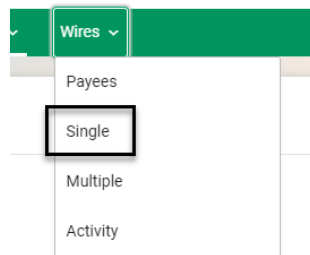
Wire Payees

Nickname ↑	Payee Name ↕	Account Number ↕	
			 
			 
			 
			 

[Add Payee](#)

Single Wire Transfer

The user can initiate a signal wire transfer by navigating to **Wires** and selecting **Single** from the hamburger menu.



Fill in the information on the Initiate Single Wire Transfer screen and click **Submit**.

Single Wire

* Payee

* Funding Account

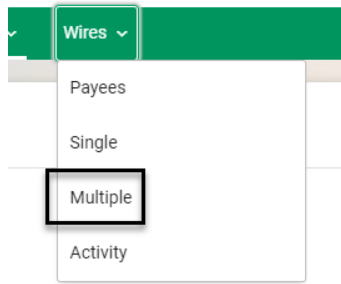
* Amount

* Scheduling Option

Memo

Multiple Wire Transfers

The user can initiate a signal wire transfer by navigating to **Wires** and selecting **Multiple** from the hamburger menu.



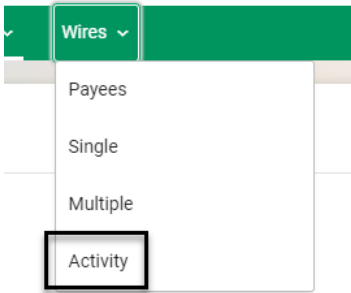
The page displays with all Payees that have been added by the user. From this page the user can fill in the payment information for multiple payees and click **Submit**.

Multiple Wires

Payee Nickname	Payee Name	Wire Date
Joel	Joel Miller	06/30/2023
Type: Domestic		
Account: [blurred]	Amount: []	Last: N/A Scheduled: \$4.12
Memo: Test		
Elle	Elle Williams	06/30/2023
Type: Domestic		
Account: [blurred]	Amount: []	Last: N/A Scheduled: \$65.12
Memo: []		
Blocked SMS	Block	06/30/2023
Type: Domestic		
Account: [blurred]	Amount: []	Last: N/A Scheduled: N/A
Memo: []		
Test	Unicorn	06/30/2023
Type: Domestic		
Account: [blurred]	Amount: []	Last: N/A Scheduled: \$150.00
Memo: test		

Wire Activity

The user can view pending wires, scheduled wires, and wire history by navigating to **Wires** and selecting **Activity** from the hamburger menu.



This will bring the user to the landing page for Activity.

Click the magnifying glass to view the details of that wire transfer.

From the Pending Wires section, the user can select wires to approved or reject.

Pending Wires

<input type="checkbox"/>	Payee ↑	Amount	Status	Wire Date	Initiated By	
	Payee: Ellie Funding Account: [REDACTED] Ref #: 10230	2.45	Pending Approval(s): 1	04/03/2023	Secondary User	🔍
	Payee: Ellie Funding Account: [REDACTED] Ref #: 10231	2.45	Pending Approval(s): 1	05/03/2023	Secondary User	🔍
	Payee: Ellie Funding Account: [REDACTED] Ref #: 10261	2.45	Pending Approval(s): 1	06/05/2023	Secondary User	🔍
<input type="checkbox"/>	Payee: Ellie Funding Account: [REDACTED] Ref #: 10275	2.45	Pending Approval(s): 1	07/05/2023	Secondary User	🔍
	Payee: Joel Funding Account: [REDACTED] Ref #: 10229	4.12	Pending Approval(s): 1	03/31/2023	Secondary User	🔍

In the scheduled wires section, the user can delete recurring wires.

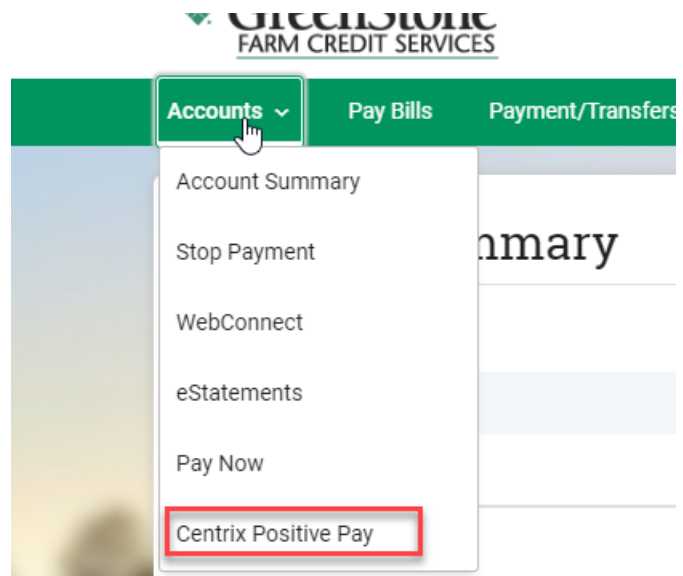
The wire history section allows the user to edit and delete wires and view the status of wires.

Positive Pay

Positive Pay is a fraud prevention tool that allows users to enter information on check drafts they issue against their account and have them compared against the drafts presented for payment. If a draft is presented that does not match the issue information provided (loan number, draft number, and amount), the item is considered an exception item and is presented to the user for review before clearing.

The exception items are displayed in Positive Pay shortly after 9:00 AM CT. The user is responsible for reviewing all exceptions daily, before 12 noon CST, and entering a pay or return decision on each item. If the user does not update Positive Pay with a decision, the default decision will be applied to the items. The default decision is defined as “return” for all users. The decision file is generated by Positive Pay at 12:00 PM CT and it is used to update the system with the users pay or return decisions.

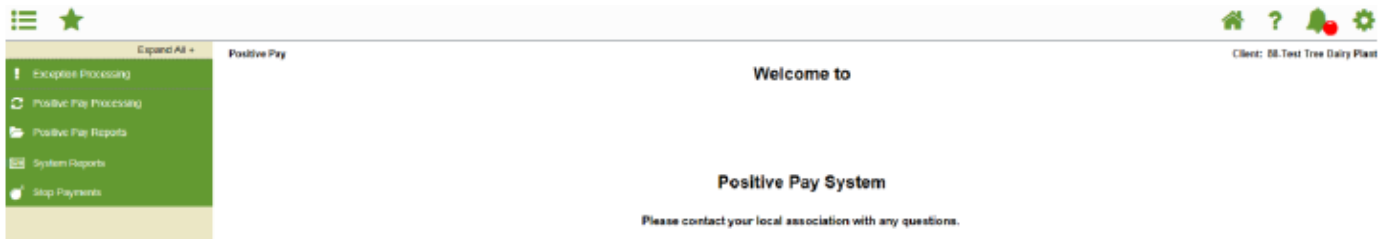
Users may access Positive Pay by navigating to Online Banking selecting accounts and Centrix Positive Pay from the drop down.









Navigation:

Once the user has reached Positive Pay, they have access to the following functionality:

- Issued draft management (submit issued draft files and/or manual input of issued drafts)
- Draft file maintenance (ex: changing draft number, voiding a draft from an issue upload)
- Access to daily draft exceptions
- Reverse positive pay and partial account reconciliation transaction extracts
- Online reporting



-  When selected, collapses Navigation bar completely
-  Manages user favorite screen selections
-  Returns user to the home screen
-  Online help
-  Client notifications (i.e. exceptions received; decisions not made, etc.)
-  Logout button

Note: Help pages for each page of Positive Pay page are accessible by clicking the “?” icon in the top right. The user must be on the page that they are requesting help to view the respective help page.

Below is a listing of each of the pages and their uses.

Exception Processing

Quick Exception Processing

The user can use the Quick Exception Processing page to manage exception item activity. They can make pay and return decisions on all items from this page.

Positive Pay Processing

Submit Issued Draft File

Users can upload issued check files to the FI from the Submit Issued Draft File page.

Add New Issued Draft

Users can use the Add New Issued Check page if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to the FI. Any checks entered on this page in the current session are displayed in the table below.

Void Issued Draft

Use the Void a Check page to void an issued check on the client's account.

Draft Search/Edit

Use the Check Search page to search for specific transactions.

Reverse Positive Pay Extract

The Reverse Positive Pay/Transaction Extract page provides the client with an electronic file of paid checks to process (update) within another system. The format of the file is defined at the client level. Once complete, the file and report are automatically displayed at the bottom of the page. To save an extract file to a local workstation or network drive, select the **File / Save** menu option while viewing the file, or right click **View File** and select **Save Target As**.

Collapse All -	
!	Exception Processing
	Quick Exception Processing
↻	Positive Pay Processing
	Submit Issued Draft File
	Add New Issued Draft
	Void a Draft
	Draft Search/Edit
	Reverse Positive Pay Extract
📁	Positive Pay Reports
	Daily Drafts Issued Summary
	Stops and Voids
	Exception Items
	Stale Dated Drafts
🕒	System Reports
	Issued Draft File Processing Log
🚫	Stop Payments
	Existing Stop Payments

System Reports

Issued Draft File Processing Log

The Issued Check File Processing Log displays a list of all issued check files that have been electronically submitted using the Centrix Exact/TMS web interface.

Stop Payments

Existing Stop Payments

The Current Stop Payment Requests page displays all current stop payment requests on the account. This includes requests entered by the client through Centrix Exact/TMS and requests entered by the FI through other systems such as the core processing systems.