



St. Mary's Bank

BUSINESS ONLINE BANKING USER GUIDE

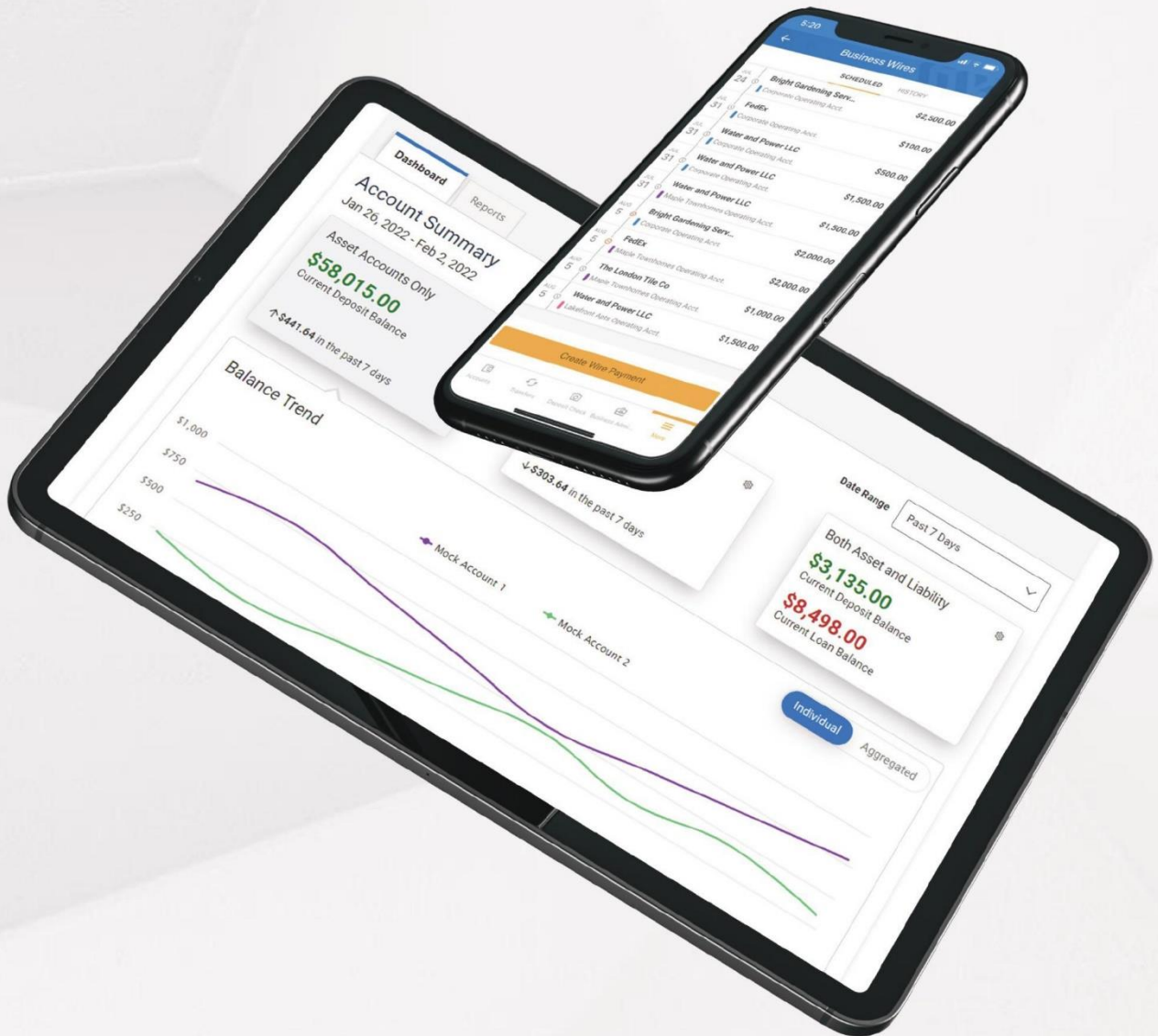


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Business Banking Overview

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 roles, 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, Roles, and Users
Business ACH	Create ACH templates, add payees, and submit ACH transfers
Business Wires	Create, manage and send business wires

Business Administration

Business Admin provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business categories, such as Business ACH, and Business Wires. Business Admin also serves as the hub for Authorizations, Payees, Roles, and User Management.

Roles

A role is a group of permissions that controls the features that are available to sub-users. Creating a role is required before you can add sub-users to the system. Within Business Admin, Roles will allow you to add, edit, and edit roles as needed. Once a role has been added, you can use the edit icon (pencil) to modify the role or use the delete link (trash) to remove a role.

To add a new role:

- 1) Select **Roles** within Business Admin.
- 2) Select **Add a Role**.
- 3) Enter a **Name**.
- 4) Enter a **Description** of the role.
- 5) Once you are finished, click **Create Role**.

The screenshot shows the 'Business Admin' interface. The 'Roles' tab is selected, indicated by a circled '1'. Below the tabs, there is a list of existing roles with their descriptions and user counts. An 'Add a Role' button is visible at the bottom of the list, marked with a circled '2'. An 'Add a new role' modal is open, showing a 'Role Name' field (marked with a circled '3') and a 'Description' field (marked with a circled '4'). The 'Create Role' button is highlighted in orange and marked with a circled '5'. The 'Cancel' button is greyed out.

Permissions

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

There are two types of role permissions in Business Admin:

- *Role Level permissions* - permissions that apply to the sub user and typically turn on or off specific functionality for that sub user
- *Account Level permissions* - permissions that apply to the sub user's account and typically turn on or off specific functionality for a given account

To assign role permissions:

- 1) Select **Roles** within Business Admin.
- 2) Select the desired role from the left-hand pane.
- 3) Select the **Edit** (pencil) icon next to PERMISSIONS.
- 4) **Check** the boxes to grant permissions.
- 5) Select **Save Changes**.

The screenshot displays the 'Business Admin' interface. At the top, there are navigation tabs for 'Authorizations', 'Payees', 'Roles', and 'Users'. The 'Roles' tab is selected. On the left, a list of roles is shown, including 'Chief Financial Officer', 'Sales Executive', 'Administrative Assistant', 'Executive Assistant', 'create wire', and 'authorize only'. The 'Administrative Assistant' role is selected. The main area shows the configuration for this role, including a description, a permissions matrix, and a 'Save Changes' button.

1 Business Admin

Authorizations Payees **Roles** Users

All Roles

Chief Financial Officer
Chief Financial Officer 3 Users

Sales Executive
Sales Executive 1 User

Administrative Assistant **2**
Administrative Assistant 3 Users

Executive Assistant
pay vendors, approve payroll, ligh... 2 Users

create wire
create only 0 Users

authorize only
authorization 0 Users

+ Add a Role

Administrative Assistant **3**
Created on 9/8/2020

DESCRIPTION Administrative Assistant

PERMISSIONS **4**

ADMINISTRATION Select All

Manage Users and Roles

Manage Payees

Manage Cards

Manage Payment Companies

ALLOWED TO AUTHORIZE Select All

Allowed to Authorize ACH

Allowed to Authorize Transfers

Allowed to Authorize Wires

MISCELLANEOUS Select All

View eDocuments

Edit Business Contact Information

5 Save Changes Cancel

To assign new accounts and account permissions:

- 1) Select **Roles** within Business Admin.
- 2) Scroll to the Accounts and Limits section and click the **Edit** (pencil) icon.
- 3) Select **Add Accounts**. The assign account permissions window will display.
- 4) Select the account permissions to assign to the accounts; click **Choose Accounts**. The Assign Accounts window will display.
- 5) Select the Internal and External accounts to assign the permissions to
- 6) Click **Assign Accounts**.

Limits

Limits are assigned at the role level and are calculated separately for each individual user assigned to the role.

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 with this role 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 role:

- 1) Navigate to Roles within Business Admin.
- 2) Scroll to the **Limits** section and click the **Edit** (pencil) icon.
- 3) Enter the Daily, Weekly, and Monthly limits for each payment method.
- 4) Select **save changes**.

LIMITS

Select and apply limits to the methods you want enabled for this role.

METHOD	DESCRIPTION	DAILY	WEEKLY	MONTHLY
<input checked="" type="checkbox"/> ACH Collections	Authorized limit	50	25000	100000
	Max limit	50	25000	100000
	Can authorize	50	25000	100000
<input checked="" type="checkbox"/> ACH Payments	Authorized limit	50	25000	100000
	Max limit	50	25000	100000
	Can authorize	50	25000	100000

Authorized limit: Max amount that can be submitted without additional authorization or approval.

Max limit: Max amount users with this role are able to submit.

Can authorize: Max amount users with this role can authorize for other users.

4

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) On **Users** within Business Admin, click **Add a User**.
- 2) The add a new user window will display. Enter the user's **Username, First Name, Last Name, and Email**.
- 3) In the Role drop-down menu, select the **Role** you just created.
- 4) Click **Create User**.

Business Admin

1

Authorizations Payees Roles **Users**

All Users

Adriana Ramos Chief Financial Officer

Dara Povlot Chief Financial Officer

Brad Ramos Sales Executive

Sharon Highfield Administrative Assistant

Blake Johnson Administrative Assistant

Beth Sutton Administrative Assistant

Clark Gable Executive Assistant

Add a new user

Username * **2**

Please enter at least 6 characters.

First Name *

Last Name *

Email * **3**

A temporary password will be sent to the above email address.

Role *

4

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 roles, 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 role. Additionally, a master user, or a sub user with the **Manage Users and Roles** permission, 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) Under **Users** within Business Admin, **select** the sub user from the user list.
- 2) Click the **Edit** (pencil) icon next to the *Reset Password* section.
- 3) Explain why the sub user's password is being reset.
- 4) 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.

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. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

- 1) On **Payees** within Business Admin, click **Add a Payee**.
- 2) A new window will open, enter the **Name** and **Payee ID**.
- 3) Click **Add Payee**.

Business Admin

Authorizations | **Payees** | Roles | Users

All payees 1 + Add New Payee

Search By Name Or Payee ID Type: All Payment Methods: All Groups: All

NAME	PAYEE ID	GROUP	PAYMENT METHODS
Bright Gardening	brightgarde0002	Vendors	1 ACH - 1 WIRE
Debbies Lawn Care	109888	Vendors	1 ACH
Donnas Bagle Company	donnasbagle0001	Vendors	1 ACH
Fred Johnston	fredjohnsto0001	Employees	1 ACH
Generated Payee 08DBE8	Generated Payee 08DBE8	-	1 ACH
Generated Payee A3EA24	Generated Payee A3EA24	-	1 ACH
George Townsend	9978	Employees	1 ACH
JodiKinds	JodiKinds	-	1 ACH

2 **3**

Add new payee

Payee details

Person Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name * 0 / 22

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address

Add payee

After selecting the individual Payee, use the pencil icon to edit the Payee details and use the Delete User link to remove the payee.

Authorizations | **Payees** | Roles | Users

< Back To Payee List

Vendors

Bright Gardening

brightgarde0002

@ brightgardening@email.com 1234 Garden Blvd No website
Plano, TX 75024
No phone number United States

🗑️ ✎️

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 by the business banking tabs 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**.

Vendors
Bright Gardening
brightgarde0002
brightgardening@email.com
No website
No phone number

Payment activity		Payment methods	
History			
Vendor Wire	\$25.00	Bright BA	111000025
WIRE • DOMESTIC		Routing number	Checking *****5362
January 28, 2022		Account number	
Vendor Wire	\$65.00	Vendor Wire	121000248
WIRE • DOMESTIC		Routing number	*****2222
January 25, 2022		Account number	
Vendor Wire	\$35.00		
WIRE • DOMESTIC			
January 24, 2022			

Add payment method

Payment method type

ACH | Domestic WIRE | International WIRE

Beneficiary FI and account information

Routing Number 0 / 9

Account Type

Account Number 0 / 17

Save

Use the pencil icon to edit Payment Details and use the Delete Payment link to remove.

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**.

Authorizations | Payees | Roles | Users

Authorization Requests

ACH

External Transfers

Internal Transfers

Wires

Sort By: Date

ACH COLLECTIONS	DAILY	WEEKLY	MONTHLY
Authorized limit	\$50.00	\$25,000.00	\$100,000.00
Max limit	\$50.00	\$25,000.00	\$100,000.00
Can authorize	\$50.00	\$25,000.00	\$100,000.00

ACH PAYMENTS	DAILY	WEEKLY	MONTHLY
Authorized limit	\$50.00	\$25,000.00	\$100,000.00
Max limit	\$50.00	\$25,000.00	\$100,000.00
Can authorize	\$50.00	\$25,000.00	\$100,000.00

DATE	ACCOUNTS	AMOUNT	STATUS
PENDING REQUESTS			
JAN 28 2022	JamesBagles Maple Townhomes Operating Acct. — CCD, CREDITS	\$75.00	NEEDS AUTH

Authorization Total (1): \$1,001.00
ACH cut-off time: 5:00 PM
Expedited ACH cut-off time: 4:00 PM

Reject | Authorize

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

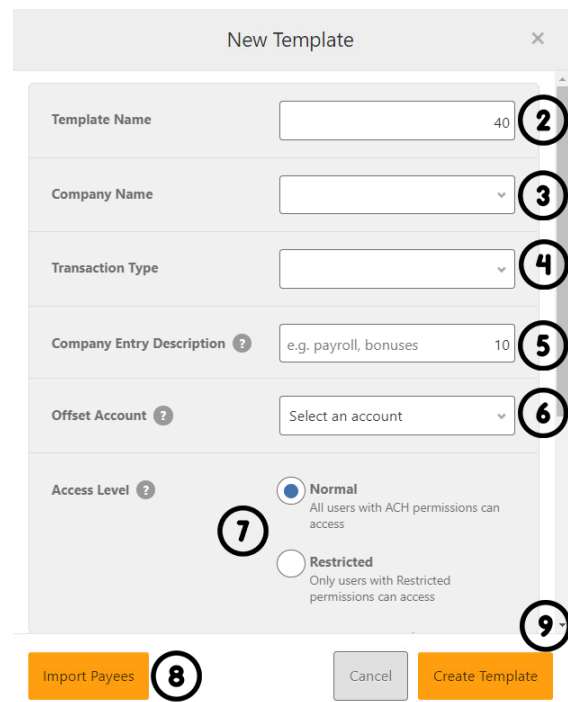
An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH templates includes the Template Name, Company Name, Transaction Type, Company Entry Description, Offset Account, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

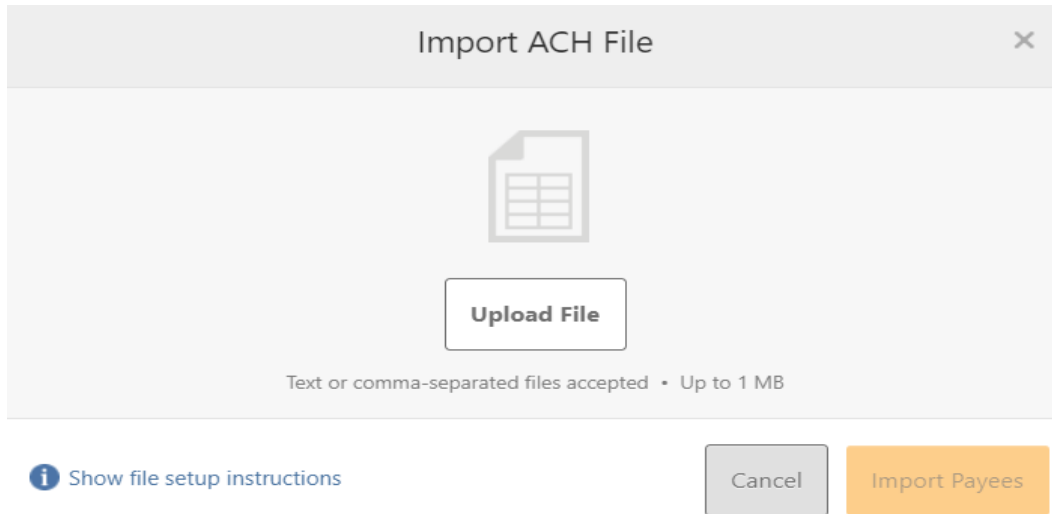
1. Click the **New Template** button, the *New Template* window will display.



2. Enter a **Template Name**.
3. Select a **Company Name** from the dropdown menu.
4. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
5. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
6. Select an **Offset Account** from the dropdown menu.
7. 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.
8. Click the **Import Payees** button to upload a NACHA (.txt) or .csv (comma separated



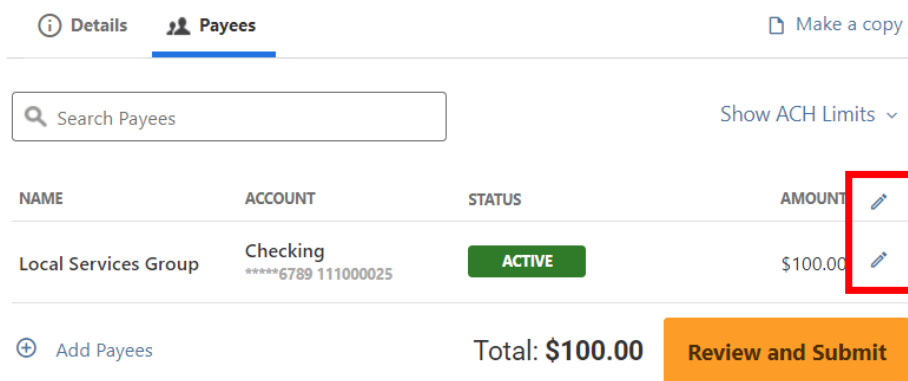
value) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.



9. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
10. A confirmation message will display 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 a role with 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

The delete a template function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** role permission to delete a 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.

Business ACH

Help

Templates

Scheduled

History

February '22							March '22							April '22							
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	
		1	2	3	4	5			1	2	3	4	5							1	2
6	7	8	9	10	11	12	6	7	8	9	10	11	12	3	4	5	6	7	8	9	
13	14	15	16	17	18	19	13	14	15	16	17	18	19	10	11	12	13	14	15	16	
20	21	22	23	24	25	26	20	21	22	23	24	25	26	17	18	19	20	21	22	23	
27	28						27	28	29	30	31			24	25	26	27	28	29	30	

Scheduled Templates
Show Search ▾

MAR 1	Brightway	\$55.00 Monthly Started Tue Feb 01 2022 and ends Wed Jun 01 2022	ACTIVE	Cancel	▾
----------	-----------	---	--	--	---

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).

Business ACH

Templates

Scheduled

History

Pending Batches

FEB 12	Bobby's ACH 3	\$1,001.00 <small>Payroll PPD, Credits</small>	SCHEDULED	Cancel	▼
-----------	---------------	--	---	---	---

Template History Show Search ▼

FEB 7	Bobby's ACH 3	\$1,001.00 <small>Payroll PPD, Credits</small>	CANCELED		▼
JAN 31	Monthly Rent	\$2,751.00 <small>Consumer Collections PPD, Debits</small>	REJECTED		▼

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 be assigned a role with **Submit Template** permissions, permissions for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

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

The screenshot shows the 'Business ACH' interface. At the top, there are buttons for 'New Template', 'Pass Thru', and 'Help'. Below this are tabs for 'Templates', 'Scheduled', and 'History'. A search bar for templates is present. On the left, a list of templates is shown, with 'Brightway' selected and marked with a circled '1'. The main area shows details for the 'Brightway' template, including '2 payees -Business Payments -CCD, Credits' and 'Corporate Operating Acct. ***8010'. There are tabs for 'Details' and 'Payees', with 'Payees' selected. A search bar for payees is at the top of the payee list. Below it is a table with columns: NAME, ACCOUNT, STATUS, and AMOUNT. Two payees are listed: 'Generated Payee 08DBE8' with a balance of \$10.00 and 'Generated Payee A3EA24' with a balance of \$45.00. Both are marked as 'ACTIVE'. A circled '2' is next to the 'Review and Submit' button. At the bottom, there is an 'Add Payees' button and a 'Total: \$55.00' summary.

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 roles, 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.

Business Wires allows you to:

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

Submit a Business Wire Request

- 1) Navigate to **Classic** within the **Business Wires**.
- 2) Select a **Payee** from the drop-down list.
- 3) Choose a **Funding Account** and a **Company Name**.
- 4) Enter the **Amount** for the transfer.
- 5) Select the **Delivery By date**.
- 6) Enter any additional details into **the Originator to Beneficiary Info** field (optional).
- 7) Click **Confirm Payment**.

The screenshot shows the 'Business Wires' interface with the 'Classic' tab selected. The form is divided into two main sections: 'Payee Details' and 'Payment Summary'. Numbered callouts (1-7) are placed over the form to indicate the steps for submitting a wire request.

1 Classic | Scheduled | History

2 Payee * | Select Payee

3 Funding Account * | Select Account

Company Name * | Select Company

Amount * | 0.00 **4** | Show Limits >

Frequency | One Time

Deliver By * | 02/04/2022 **5**

Originator to Beneficiary Info ⓘ | Use this field to communicate remittance advice information (e.g., invoice details) to the person or organization receiving the wire transfer **6**

Payment Summary

Payee | None Selected

Payee Account | None Selected

Funding Account | None Selected

Amount | \$0.00

Frequency | One Time

Deliver By | 02/04/2022

Originator to Beneficiary Info

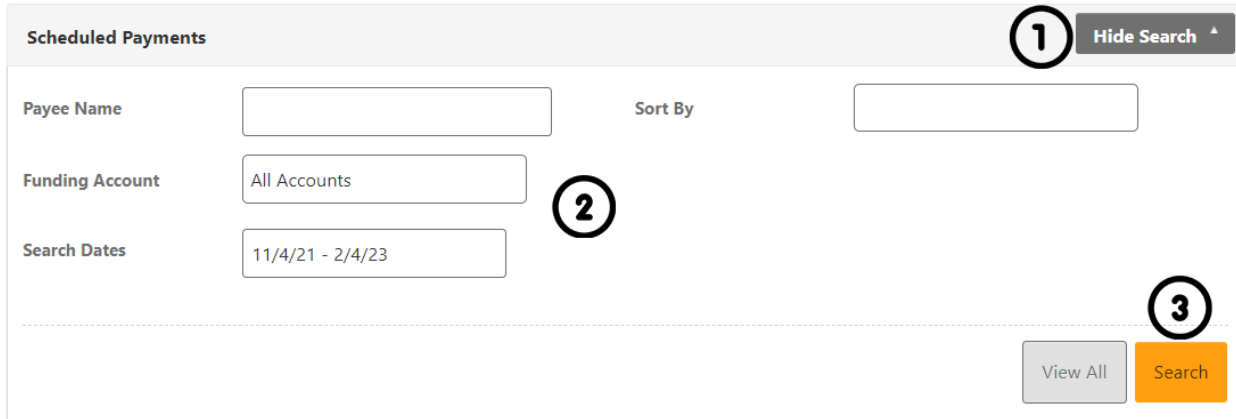
Cut-off time | 11:00 PM (Central Standard Time)

7 Confirm Payment

0 / 140

Search for a Business Wire

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



Scheduled Payments 1 Hide Search ^

Payee Name Sort By

Funding Account 2

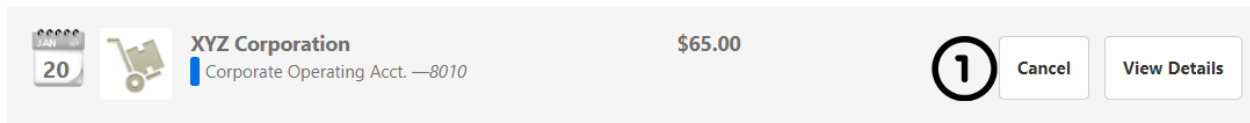
Search Dates

View All Search 3

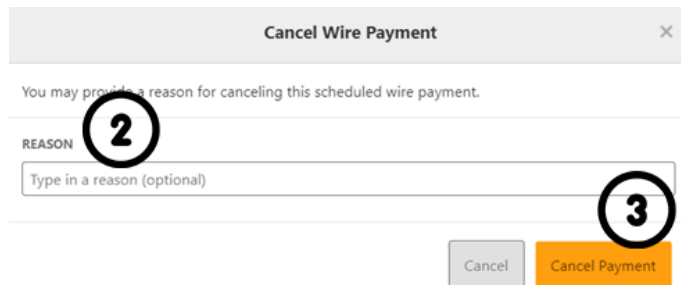
Cancel Business Wire Request

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.



20 **XYZ Corporation** \$65.00 1 Cancel View Details
 Corporate Operating Acct. —8010



Cancel Wire Payment ×

You may provide a reason for canceling this scheduled wire payment.

REASON 2

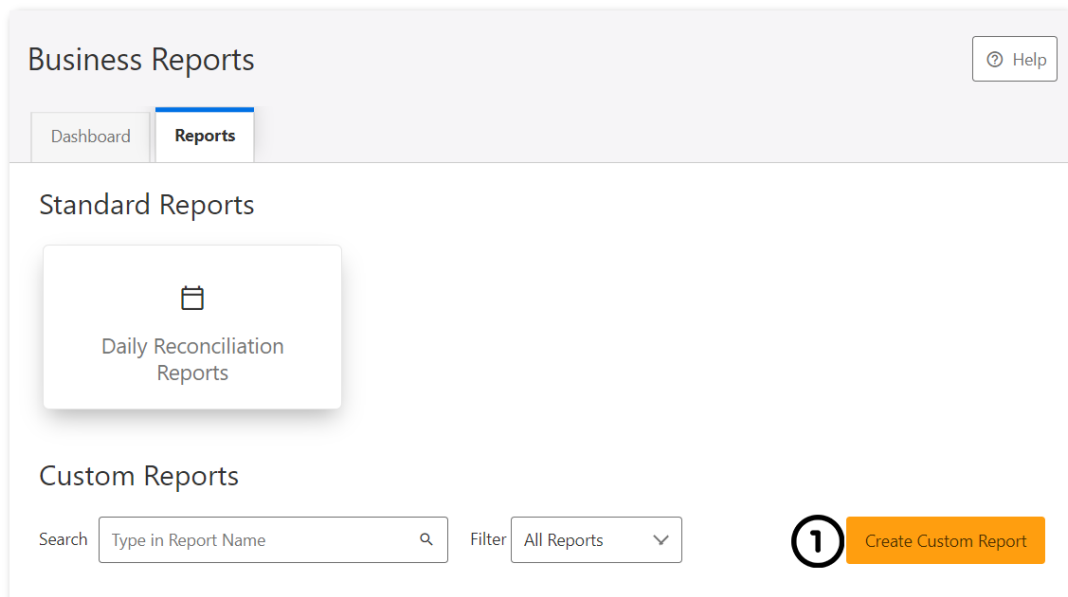
3

Cancel Cancel Payment

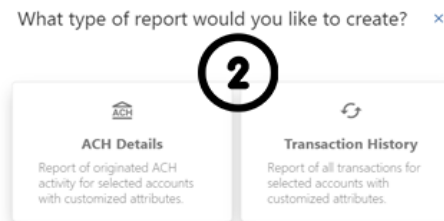
Create a Custom Report

Reports will show you standard reports that are generated by St. Mary's Bank. You will also be able to run your own custom reports.

- 1) Within Business Reports, select the **Create Custom Report** button.



- 2) Then, select the **Custom Report** type and the selected Custom Report type will display with default columns.



- 3) Click the **Edit** (pencil) icon next to the report name to add the name of the report. **Enter the name** of the report and click the **Accept** (checkmark) button to save.
- 4) **Add / Remove Column** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked) the associated column. Click the **Update** button to save the changes or click the Cancel button to close the window without saving the changes.
- 5) Click the **Save Dynamic Report**, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
- 6) Click the **Save** button to create the new Custom Report or click the Cancel button to close the Custom Report without saving.

Business Reports Help

Dashboard **Reports**

< All Reports 3 5 Save Dynamic Report

Untitled Report 4

Add / Remove Columns Date Range Past 30 Days

POSTING DATE ▾	EFFECTIVE DATE ▾	DEBIT/CREDIT ▾
30 NOV 2022	30 NOV 2022	Credit
29 NOV 2022	29 NOV 2022	Debit

Edit Custom Reports

To Edit a Custom Report, **select** the report you would like to edit, and then click the appropriate **Edit** (pencil) icons. Once all edits have been completed, click the **Update Dynamic Report** button.

Dashboard **Reports**

< All Reports Update Dynamic Report

This is a sample report #300 ✎

Add / Remove Columns Date Range Past 30 Days

Delete Custom Reports

Use the **Delete** icon (trash can) to remove the Custom Report.

NAME ▾	DESCRIPTION	CREATED ON ▾	
This is a sample report #300	This is the sample description for report #300	12 Jan	🗑️