Online Business Banking
User Guide

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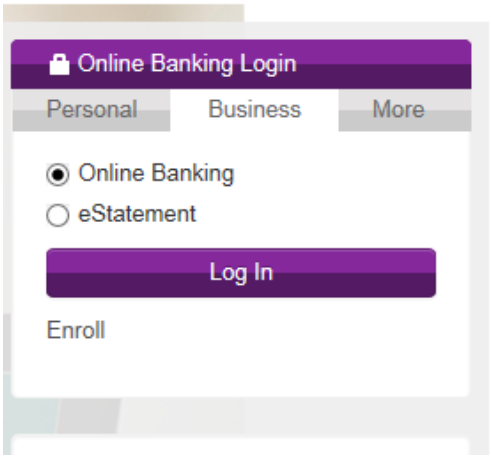
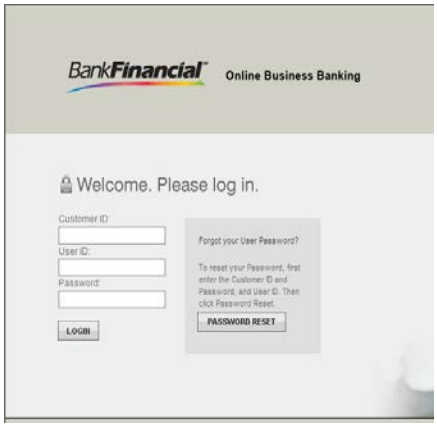
I. Accessing Online Business Banking

Access Online Business Banking via the *Bank**Financial*** internet site located at www.bankfinancial.com.

From the *Bank**Financial*** web site, click the "Business" tab and then the Log In button. The logon Screen appears.





Enter your Customer ID, your User ID and Password.

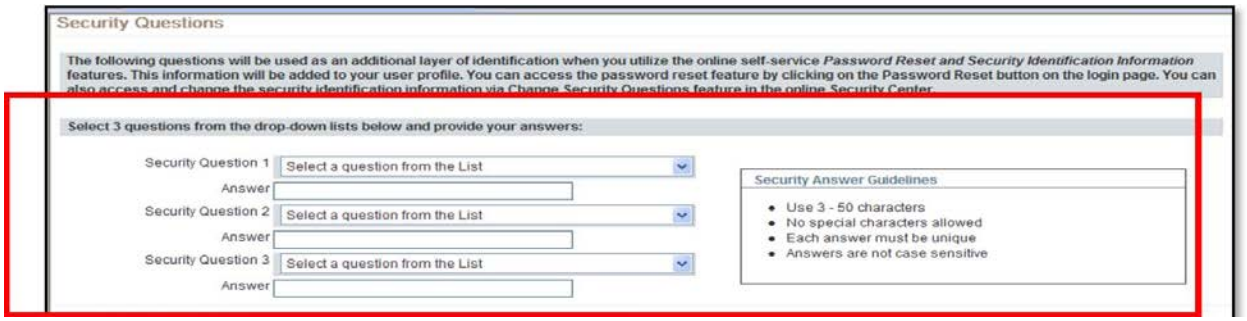
- Customer ID is assigned by *Bank**Financial***. The Customer can choose their initial password.
- User ID is assigned by your company administrator.
- Enter your password. ** (Passwords are a minimum of 8 and a maximum of 24 characters. They must contain one number, one capital letter and one special character.
- Click the Login button

** Initially you will be assigned a temporary password. When logging in for the first time a new user will be prompted to select Security Challenge Questions along with a new unique password.

II. Creating Security Questions

When a new user initially logs into the system, they will be prompted to select their Security Questions and enter the answers for each question.

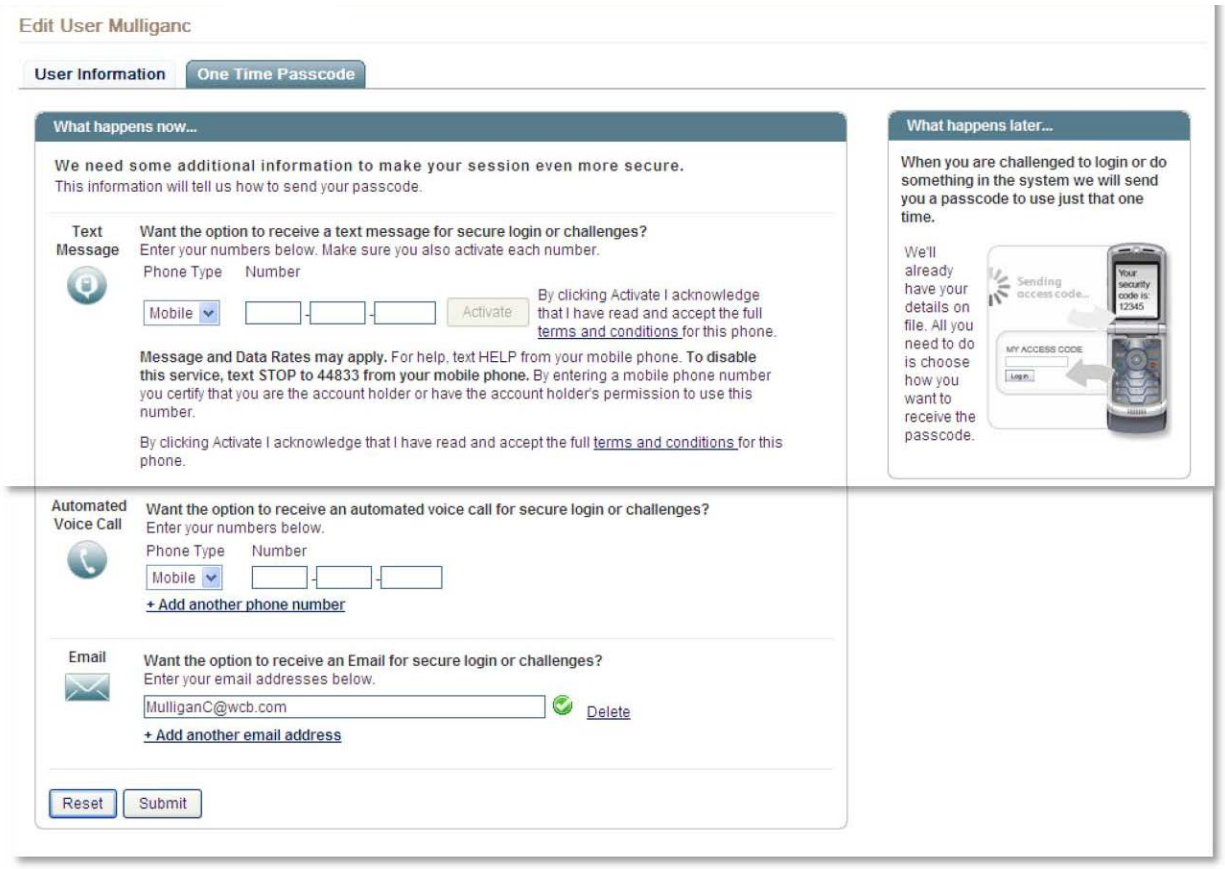
The Security Questions are used when a user has forgotten their password.



III. Onetime Passcode

A one-time passcode is required each time you log into the system.

Each passcode can be used one-time only, and has a very short window in which to be used. This is new advanced security and considered a “soft token”. Rather than a user needing a hard token, like a key fob, they will be sent this soft token to use within five minutes. Soft tokens are more secure and cost effective for the customer.


Edit User Mulliganc
User Information
One Time Passcode
What happens now...
We need some additional information to make your session even more secure.
This information will tell us how to send your passcode.
Text Message
Want the option to receive a text message for secure login or challenges?
Enter your numbers below. Make sure you also activate each number.
Phone Type
Number
Mobile
Activate
By clicking Activate I acknowledge that I have read and accept the full terms and conditions for this phone.
Message and Data Rates may apply. For help, text HELP from your mobile phone. To disable this service, text STOP to 44833 from your mobile phone. By entering a mobile phone number you certify that you are the account holder or have the account holder's permission to use this number.
By clicking Activate I acknowledge that I have read and accept the full terms and conditions for this phone.
Automated Voice Call
Want the option to receive an automated voice call for secure login or challenges?
Enter your numbers below.
Phone Type
Number
Mobile
+ Add another phone number
Email
Want the option to receive an Email for secure login or challenges?
Enter your email addresses below.
MulliganC@wcb.com
Delete
+ Add another email address
Reset
Submit
What happens later...
When you are challenged to login or do something in the system we will send you a passcode to use just that one time.
We'll already have your details on file. All you need to do is choose how you want to receive the passcode.
Sending access code...
Your security code is: 12345
MY ACCESS CODE
Log in

IV. Temporary Password Change

New users are prompted to change their temporary password.

Password criteria are:

- Minimum of 8 and a maximum of 24 characters.
- They must contain a minimum of one number, one capital letter and one special character.

  - Enter your new password, following the guidelines above.
  - Re-enter your password.
  - Click **OK**.

A message will appear confirming the password has been changed.

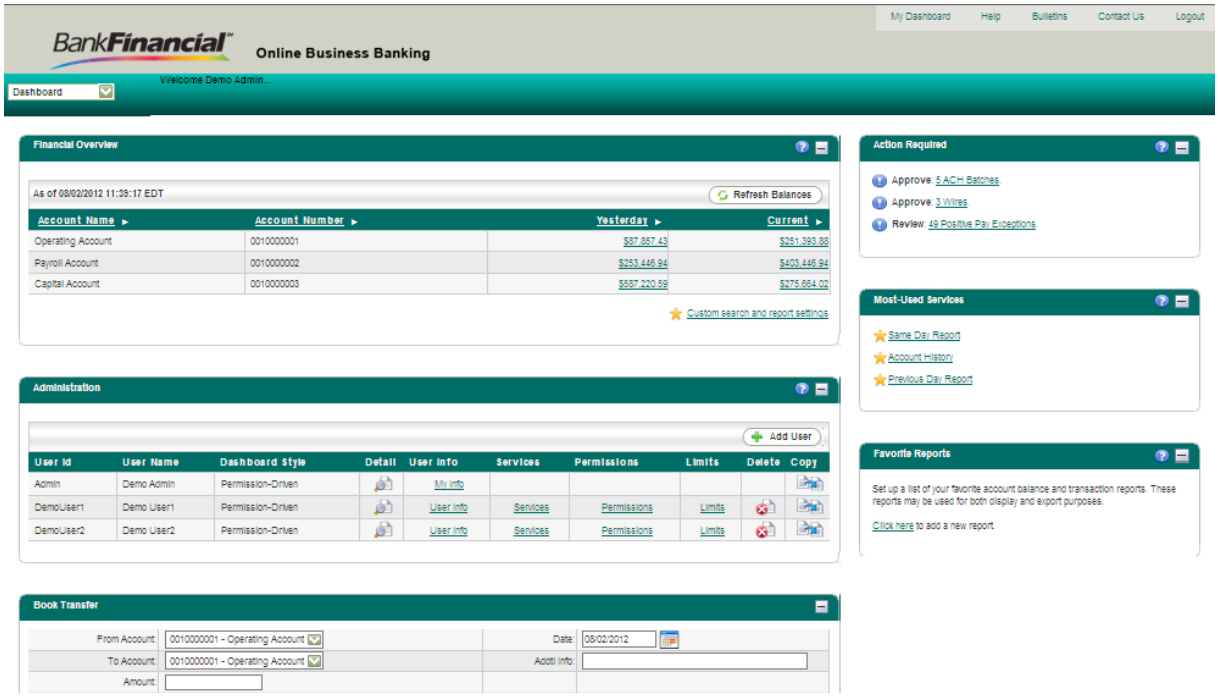
Note: The system now offers password reset.

V. The Dashboard

This one page summary screen will display up-to-date information each time you login.

There are two options to navigate to the Dashboard; the drop-down menu on the left or click on **"My Dashboard"** in the upper right hand corner of the screen. From this page you will have access to the following functions:

- Message of the Day
- Financial Overview
- Administration (if the user has administration rights)
- Book Transfer
- Action Required
- Most Used Services
- Favorite Reports



Message of the Day

The Message of the Day is controlled by the bank. The bank has the ability to select one message for administrators and a different message for users.

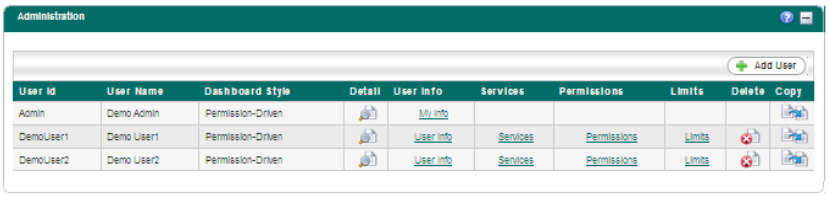
Financial Overview

The **Financial Overview** will display up to 15 accounts, listed in account number order. The **"Current"** balance is a snapshot of the balance at the time the user logged into the system. It does not update throughout the session.

Clicking on a **"Current Balance"** amount will access the **Same Day Real Time** Balance Report for that account.

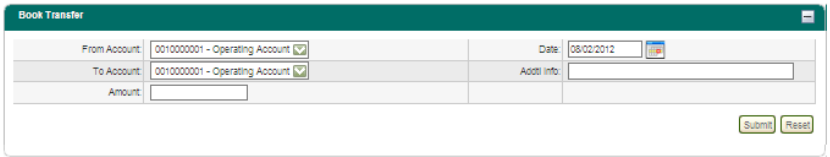
Administration (if the user has administration rights)

The Administration area will display if a user has administration rights. From this area they can add, maintain and delete corporate users.

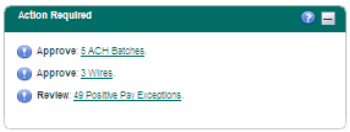


Book Transfer

The book transfer area allows a user to complete a single book transfer directly from the Dashboard. Multiple entry transfers are not supported through this area of the Dashboard. To complete multiple entries, the user must access the "Book Transfer" group from the drop down menu.



Action Required



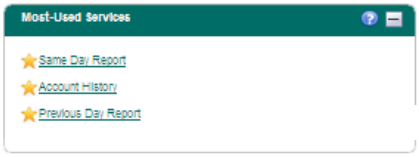
Transactions requiring an approval will be displayed in the **"Action Required"** area. Items will only display if the user has been given the appropriate approval permission for any of the transactions and only the transactions that are within the users limit.

Types of transactions that can require an approval:

- Adding and modifying users' profiles/permissions
- Book Transfers
- Wire Transfers

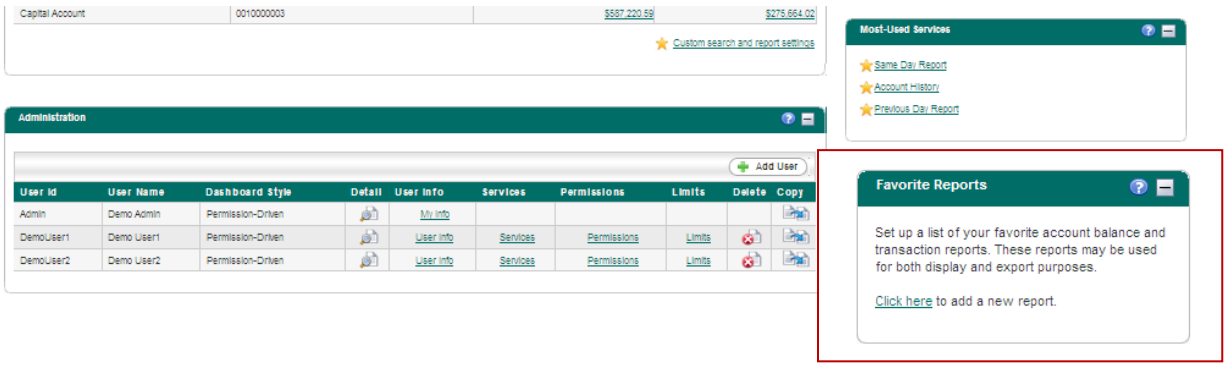
Most Used Services

This area displays the top five services most visited by this user as hyperlinks. Clicking on one of them automatically directs the user to that area of the system.

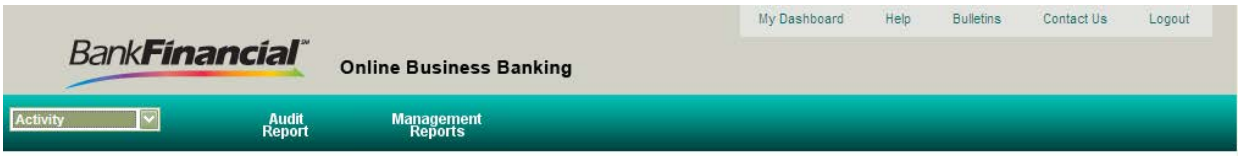


Favorite Reports

Users can create and save reports that they use frequently and by adding the report to the "Favorite Reports" section they have the ability to link directly to the report.



VI. Activity



This area is used by Corporate Administrators to audit activity on the system, as well as failed log-in attempts.

Audit Report

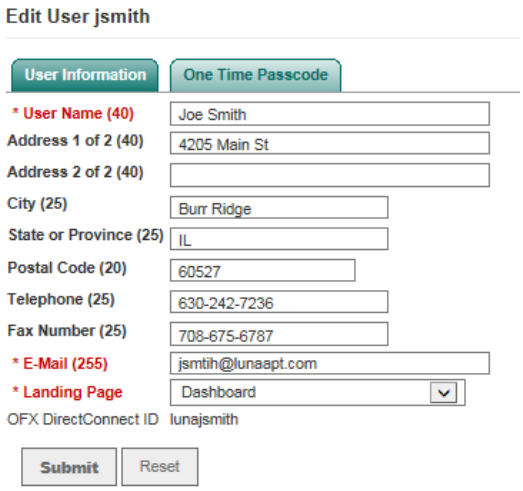
LUNA - jsmith *Audit Report* — Print This Page

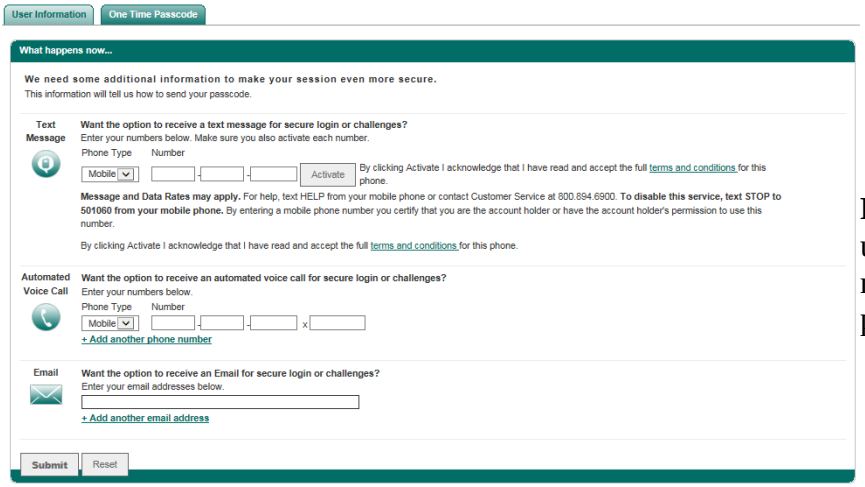
Date	Time	User Code	Session ID	IP Address	Channel	Service	SSvc	Cnt	Description
01/12/2017	08:40:30 AM	jsmith	iKsN***	67.133.156.150	Web	Login	Login	1	User Login.
01/12/2017	08:40:32 AM	jsmith	iKsN***	67.133.156.150	Web	dashboard		1	Service Selected.
01/12/2017	08:40:41 AM	jsmith	iKsN***	67.133.156.150	Web	ACHBatch		1	Service Selected.
01/12/2017	08:41:39 AM	jsmith	iKsN***	67.133.156.150	Web	ACHBatch		1	Service Selected.
01/12/2017	08:42:34 AM	jsmith	iKsN***	67.133.156.150	Web	dashboard		1	Service Selected.
01/12/2017	08:44:56 AM	jsmith	iKsN***	67.133.156.150	Web	ACHBatch		1	Service Selected.
01/12/2017	08:58:49 AM	jsmith	-1***		Web	ACHBatch		1	Recurring ACH batch is auto activated - APT1-DB

VII. Administration

Users have the ability to update their contact information through the Administration section.

- Select **“Self Admin”.**
- Select the **“User Information”** tab to change your address, phone number, email address, or landing page.
- Click the **“Submit”** button.



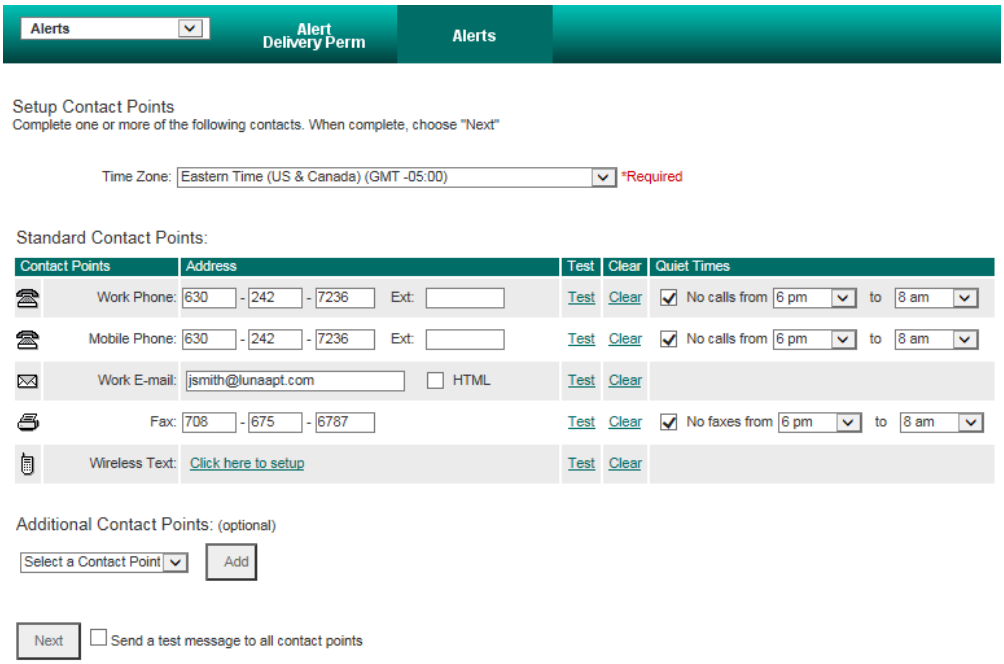


- Select **“Self Admin”.**
- Select the **“One Time Passcode”** tab to change or update your various contact methods to receive a onetime passcode.

VIII. Alerts

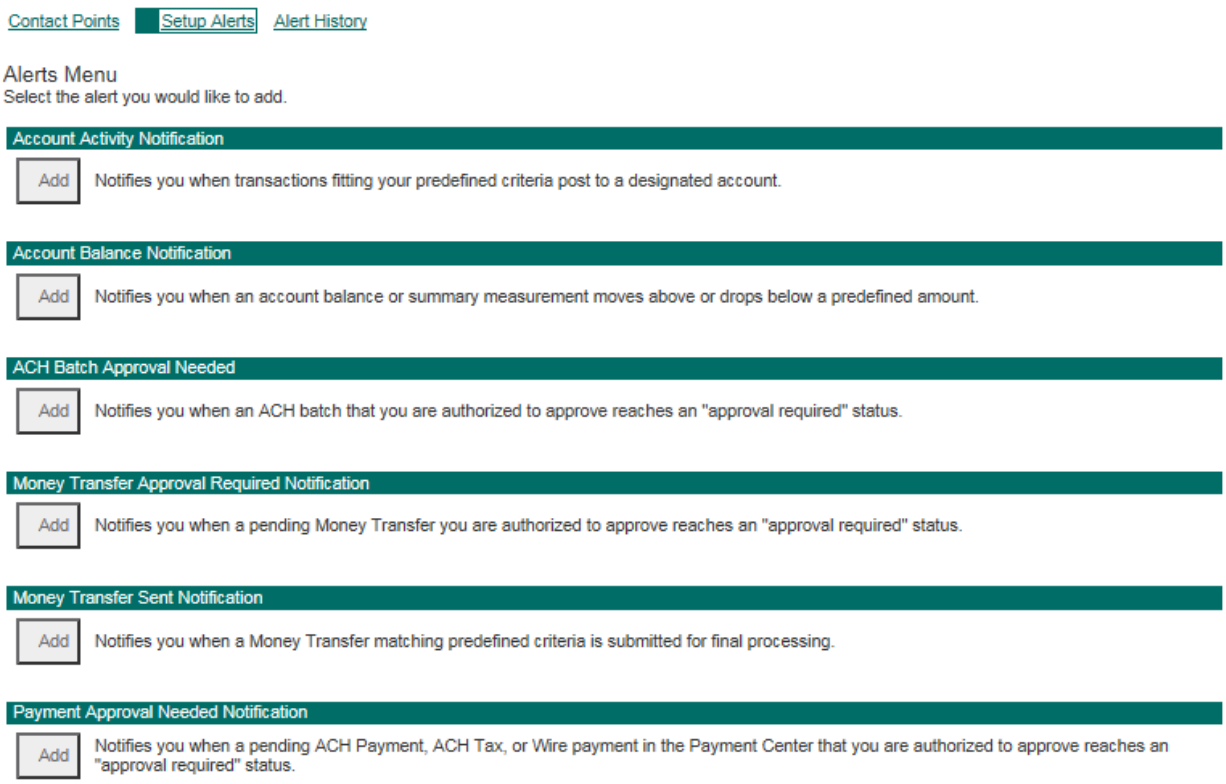
Alerts can be created to notify users of current balances, when electronic reports have been delivered, and when transactions to fit a specific criteria have been posted to an account.

Before an alert can be delivered the user must set up their various contact methods. They can also set "Quiet Times" during which alerts will not be delivered.



- Select **Alerts** and then the **Alerts** tab
- Select **Contact Points**
- Set your time zone
- Enter the desired information
- Click the **"Submit"** or **"Update Changes"** button

Once the contact methods have been entered, a client can select which types of alerts they wish to receive.

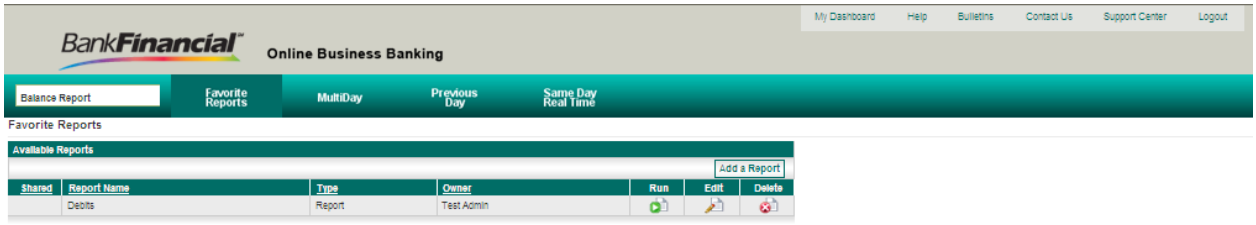


- Select **"Alerts"** and then the **"Alerts"** tab
- Select **"Setup Alerts"**
- Click the **"Add New Alert"** button
- Click the **"Add"** button associated with the alert you would like to create
- Assign a name to your alert and follow the onscreen directions. Click the **"Save"** button to create the alert.

IX. Balance Reports

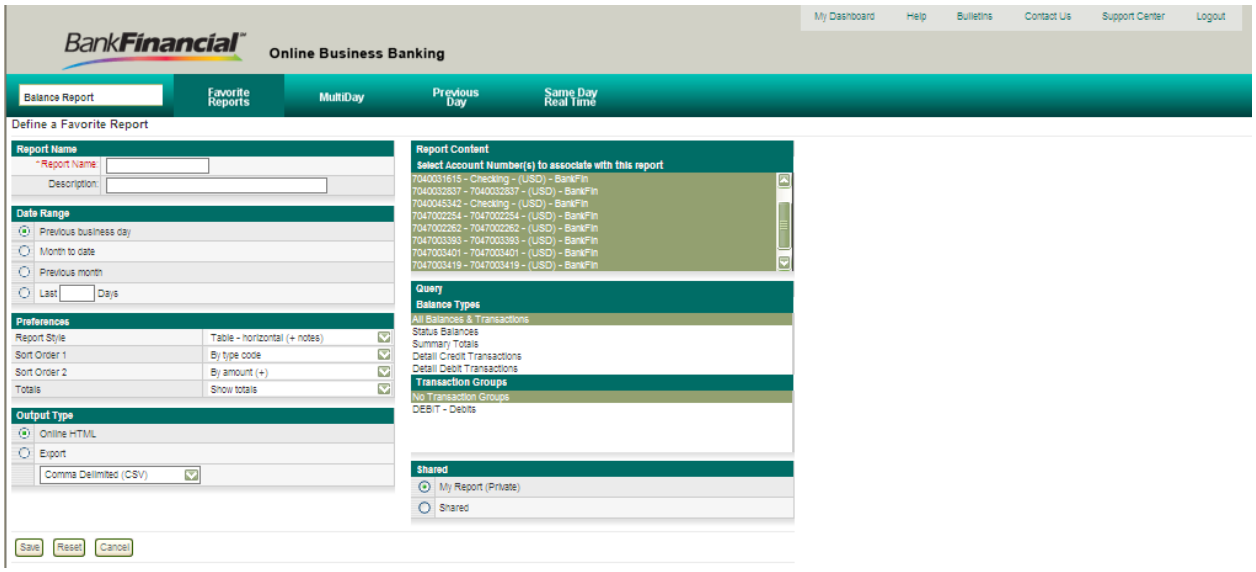
Favorite Reports:

Display favorite reports that the user has created and saved, as well as those reports created by other users that were shared



From this screen a user may:

- Run a saved report
- Edit a previously saved report
- Delete a saved report
- Add a new report

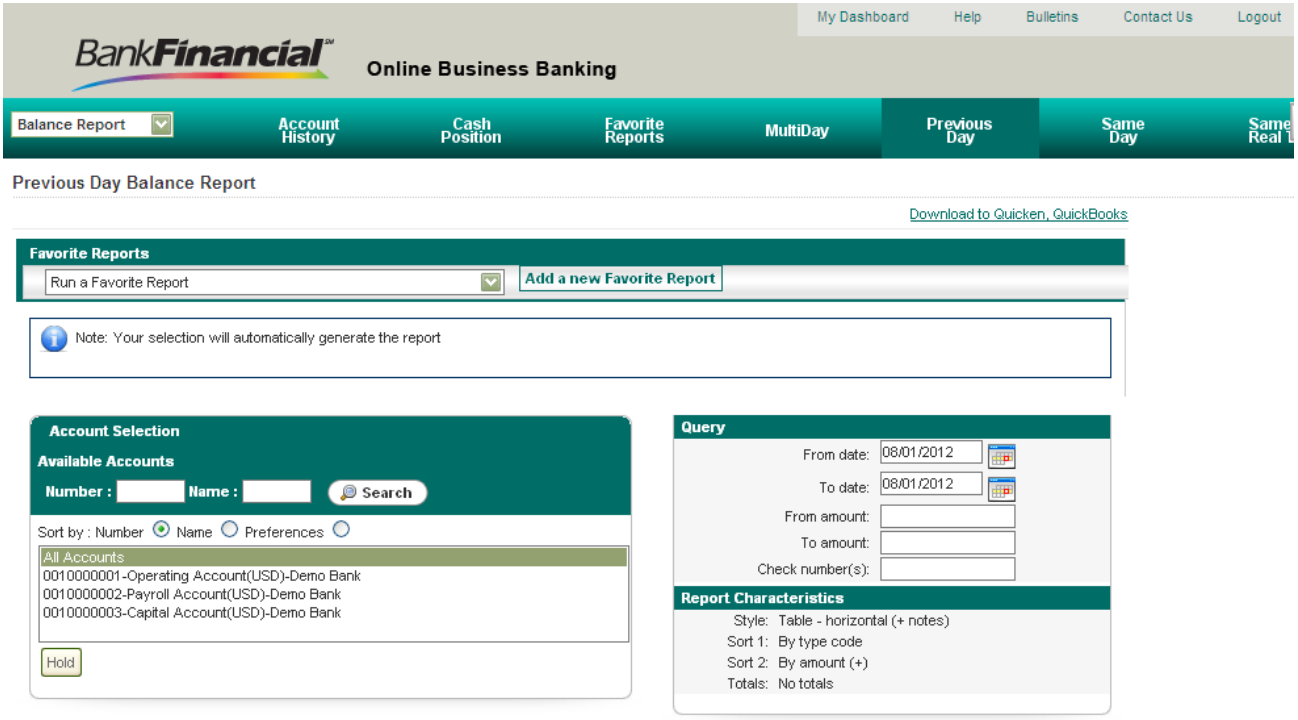


- Assign a **Name** and **Description** for the report
- Select the desired **Date Range**
- Make the **Preferences** selections (Report style is most visually appealing in Register or Register +Notes selections)

- Select which accounts are associated with the report in the **Report Content**
- Select types of transactions to include with the report in the **Query** section
- Choose the **Output** type
- Choose whether or not this report will be **Private or Shared**
- Click the **"Save"** button

Previous Day:

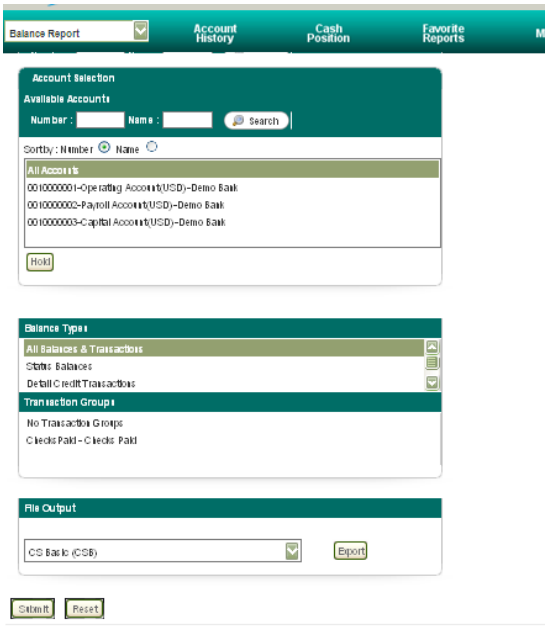
The Previous Day Report service enables corporate customers to view or export a report that provides account balances and transaction details for the previous business day.



- Select to **"Run a Favorite Report"** or use the **Query** section to define the report criteria.

- Select **which accounts** should be included in the report.
- Choose what **types of transactions** will be included with the report
- Click the **"Submit"** button.
- If desired, the report can be exported in various formats using the File Output section. Click the Export button after choosing the output type.

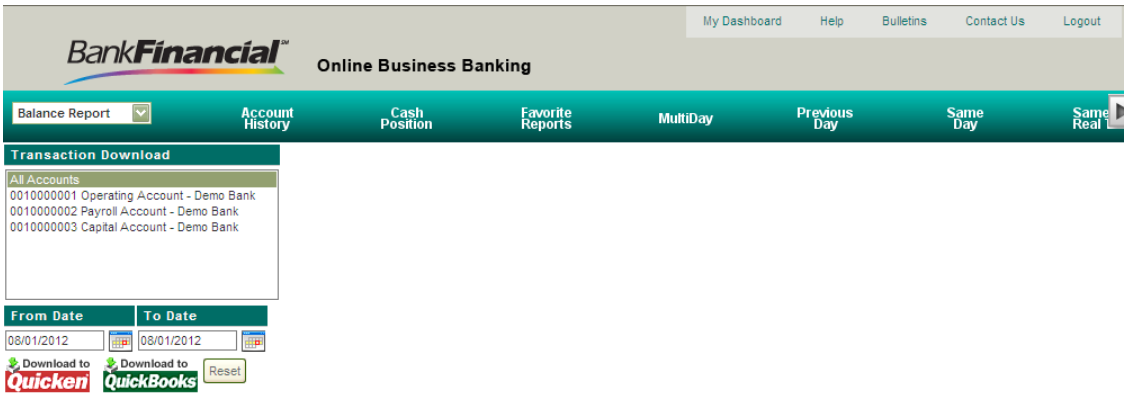
Same Day Real Time: Display up-to-the-minute real-time data for one or more accounts.



- From the **"Available Accounts"** section, choose the account for which you would like a report generated. If more than one account is desired use the CTRL while clicking on the account. If a report is desired for all the accounts, select **"All Accounts"** from the list.
- In the **"Balance Types"** section, select the desired type of report.
- Click the **"Submit"** button to display your report.
- If desired, the report can be exported in CS Basic format by clicking the **"Export"** button.

Transaction Download:

Use this page to download cleared transactions into Personal Financial Management (PFM) software such as Intuit Quicken or QuickBooks and Microsoft Money.

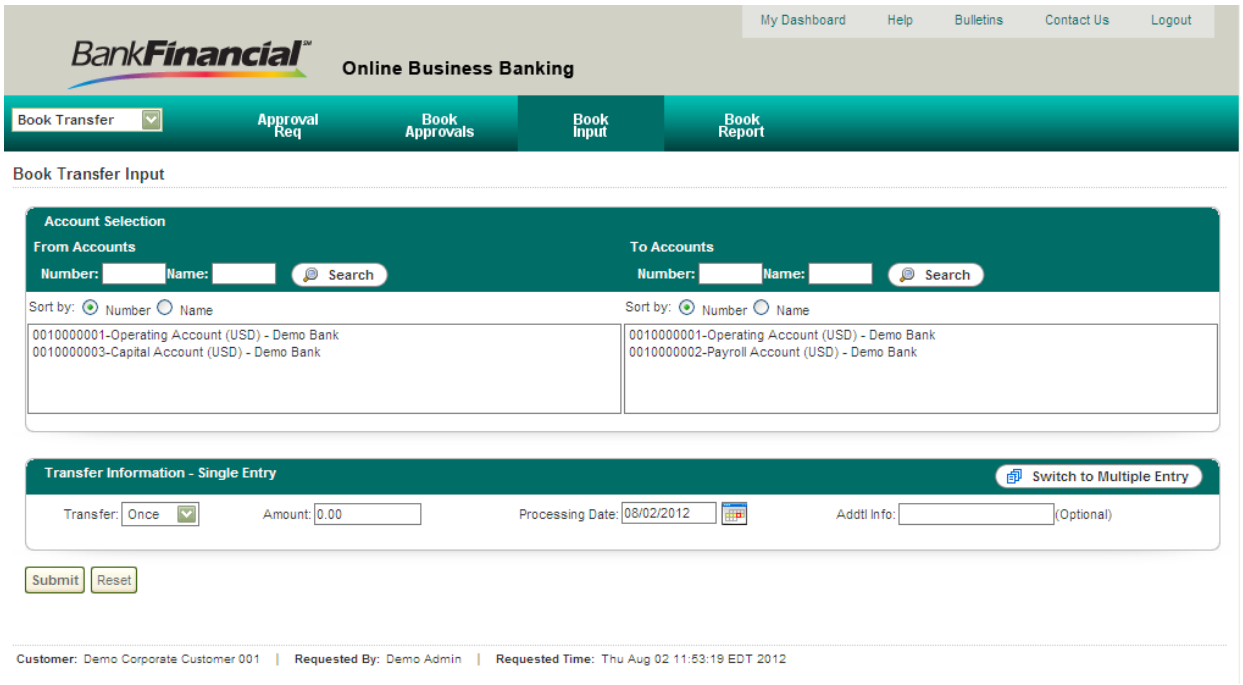


- In the **"Transaction Download"** section, select the account(s) for which the download is desired.
- Enter the **"From"** and **"To"** dates.
- Click the appropriate choice: **"Quicken" or QuickBooks.**

X. Book Transfer

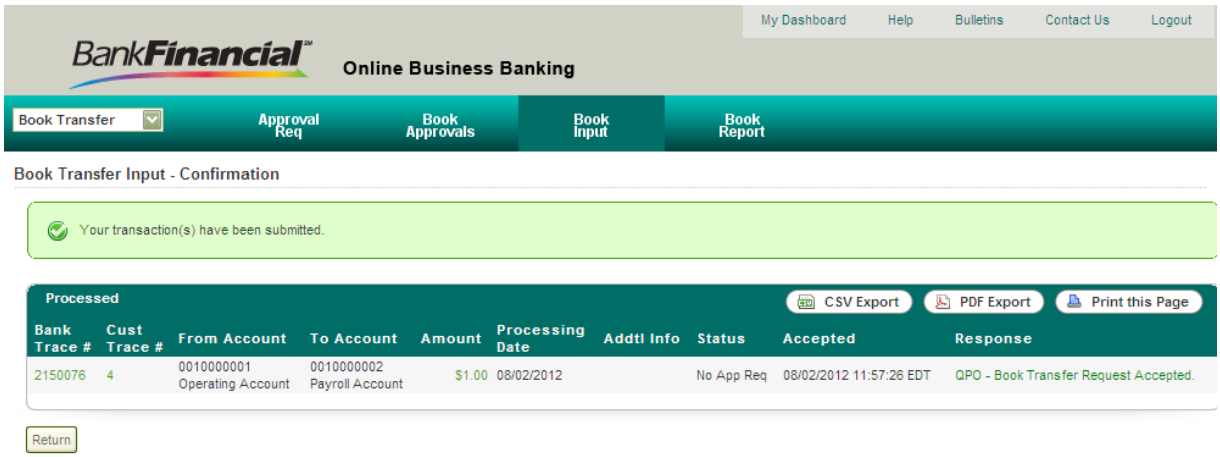
Book Transfer allows user to initiate transfers between accounts, view activity reports for transfers occurring between accounts, and approve transfers for other users (if approval permission has been granted to the user).

Book Input

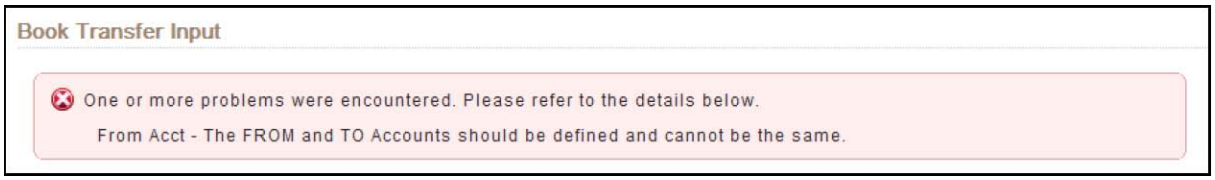


- In the **Account Selection** area, select the **"From"** and **"To"** accounts by clicking on each using your mouse.
- In the **Transfer Information** area
  - Enter the **dollar amount** of the transfer
  - Enter the **date** you wish the transfer to occur
  - Enter any **additional information** you would like recorded about the transfer
- Click the **Submit** button

If the transfer was successful, you will be directed to the Book Transfer Input – Confirmation screen.



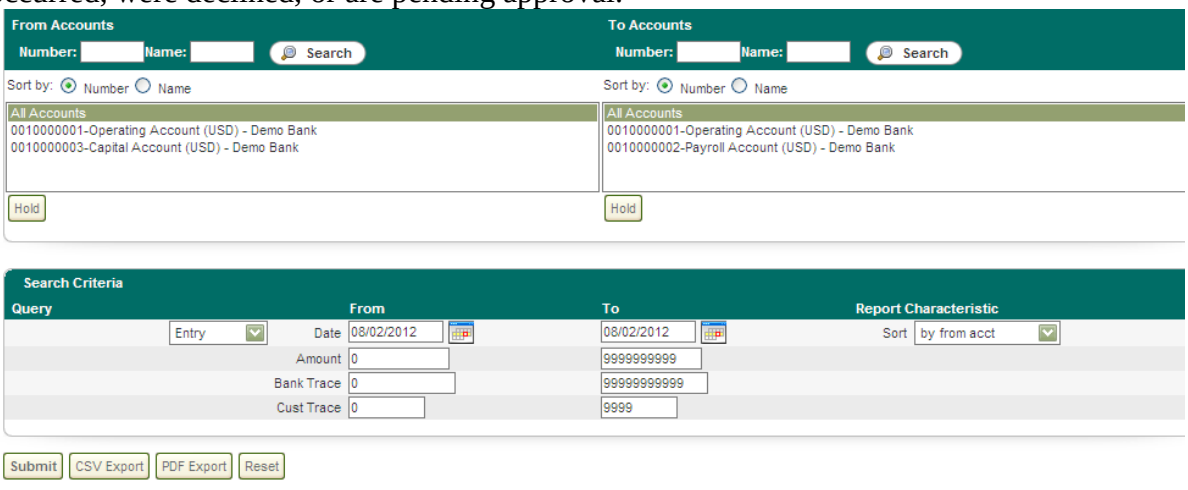
If there was a problem with the transfer request, your screen will show that one or more problems were encountered, along with an explanation of the problem. In the example below –



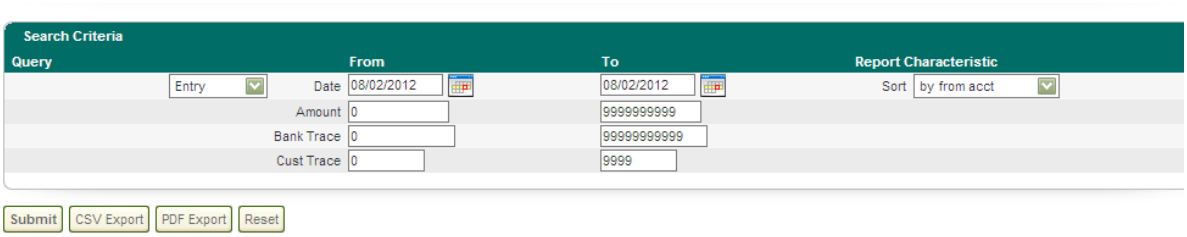
you can see that the "FROM and TO accounts cannot be the same."

Transfer Report

Book **Transfer Report** allows the user to display a report of transfers on their accounts that have occurred, were declined, or are pending approval.



- In the **Account Selection** area, in the **From Accounts** list select the account(s) for which you would like a report produced.
    - To select more than one account, use the CTRL key in conjunction with the mouse, or select the "All Accounts" choice to view all accounts.
- In the **To Accounts** list the account(s) for which you would like a report produced.
    - To select more than one account, use the CTRL key in conjunction with the mouse, or select the "All Accounts" choice to view all accounts.



- In the **Search Criteria** area enter the criteria for which you would like to create the report.
    - From and To dates
    - To view all amounts, leave the default of 0 to 9999999999. To view specific amounts enter the dollar amount, or range, desired
    - To view all bank trace numbers or customer trace numbers, leave the defaults – otherwise enter the specific details for which you are searching.
- Click the **Submit** button

Book Approvals

If a user has been granted permission to approve Book Transfers, they will use the Book Approvals tab to access those transfers requiring an approval.

- Select the transfer you wish to **approve** by clicking in the box to the left of the transfer. A green check mark will appear in the box indicating it is selected.
- Continue selecting those transfers you wish to approve.
- Click the **Approve** button

The **Book Approval – Review** screen will appear. This is your safety check to be sure you actually want to approve the transaction. If everything is satisfactory, click the **Approve** button.

A **Book Approval – Confirmation** message will appear indicating that the transaction has been approved.

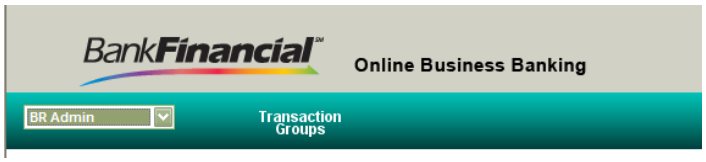
If you wish to delete a transaction:

- Select the transfer you wish to **delete** by clicking in the box to the left of the transfer. A green check mark will appear in the box indicating it is selected.
- Continue selecting those transfers you wish to approve.
- Click the **Delete** button
- A pop-up dialog box will appear, asking you if you are sure you wish to delete the transaction. Click **OK** to confirm the deletion.

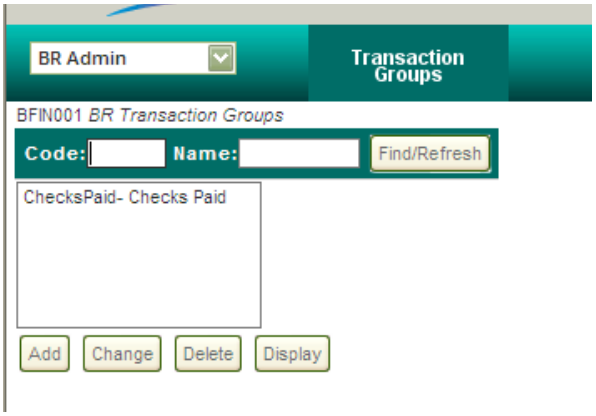
A **Book Approval** message will appear indicating that the transaction has been successfully deleted.

XI. Br Admin

The **Transaction Groups** service is available to both bank personnel and corporate customer administrators. Use this service to create groups of transactions that contain one or more Bank Administration Institute (BAI) type codes. The Transaction Groups service enables you to customize output for Same Day and Previous Day reports.

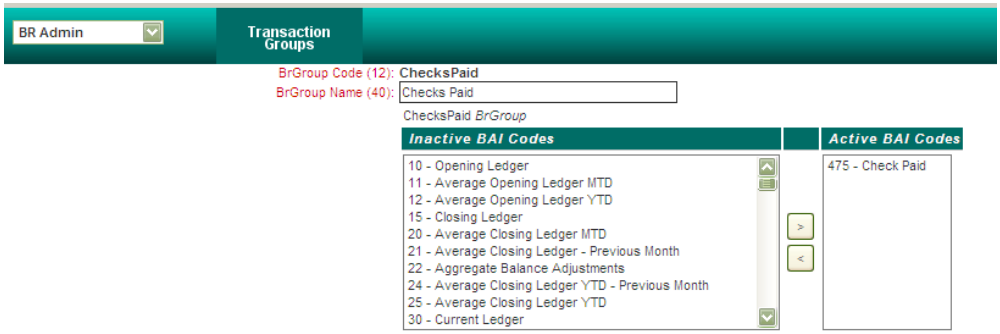


To add a new Transaction Group:



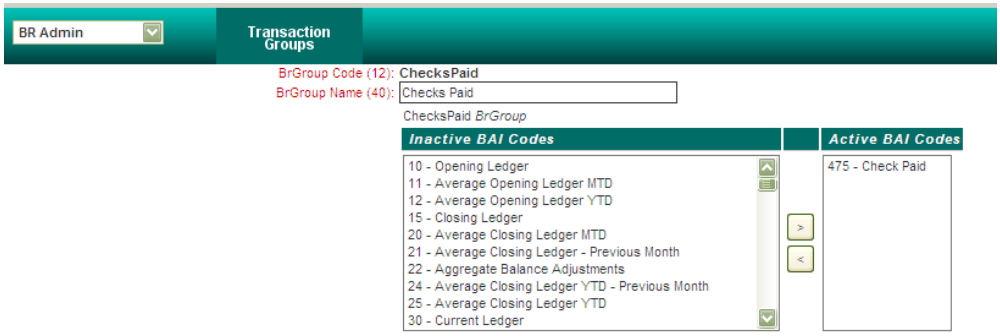
- On the Transaction Groups Selection page, in the **Code** field, enter the alphanumeric code identifier of the new Transaction Group you want to add.
- In the **Name** field, enter the alphanumeric name of the new Transaction Group.
- Click **Add**.

The Transaction Groups Data Entry page displays with an empty **Active BAI Codes** list.



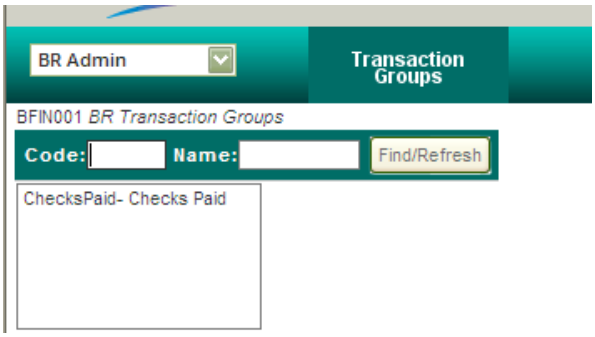
Select the type of BAI Codes you want to create a group and move it into the active BAI Codes box, using the arrow buttons.

Or



To change a Transaction Group code:

- In the **Code** or **Name** field, enter the information you know about the Transaction Group you want to change (full or partial field information to search for specific group, or no field information to display a list of current Transaction Groups).



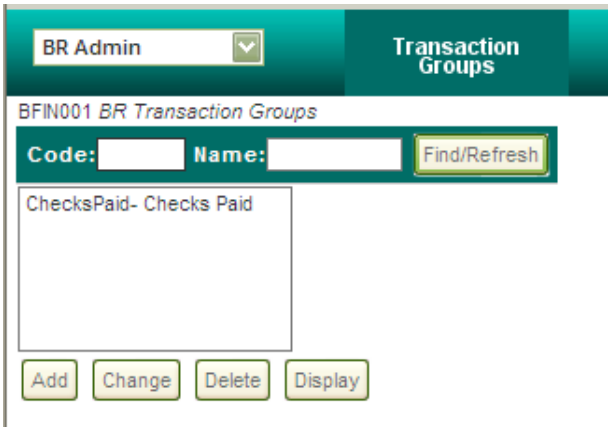
- Select a BAI type code from the list box
- Make changes to the appropriate fields by using the

buttons

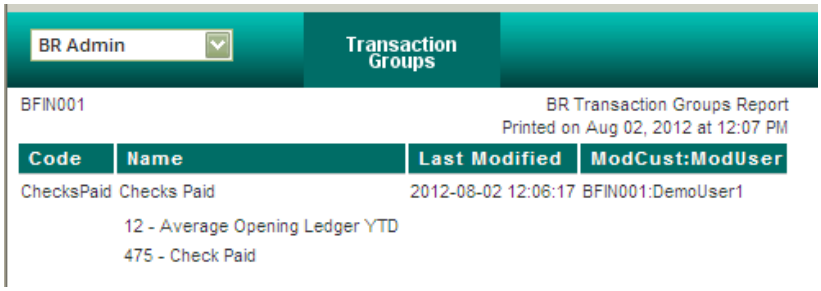
- The change has been made.

- Click on the **Transaction Groups** tab to go back.

Click the **Display** button:



The desired report will be displayed:



XII. Company User

Admin Approval

This section allows the administrator to make additions or changes to corporate user permissions. From this page they can also:

- Review one or more pending user records
- Approve or reject pending information and permissions records for the selected corporate users.

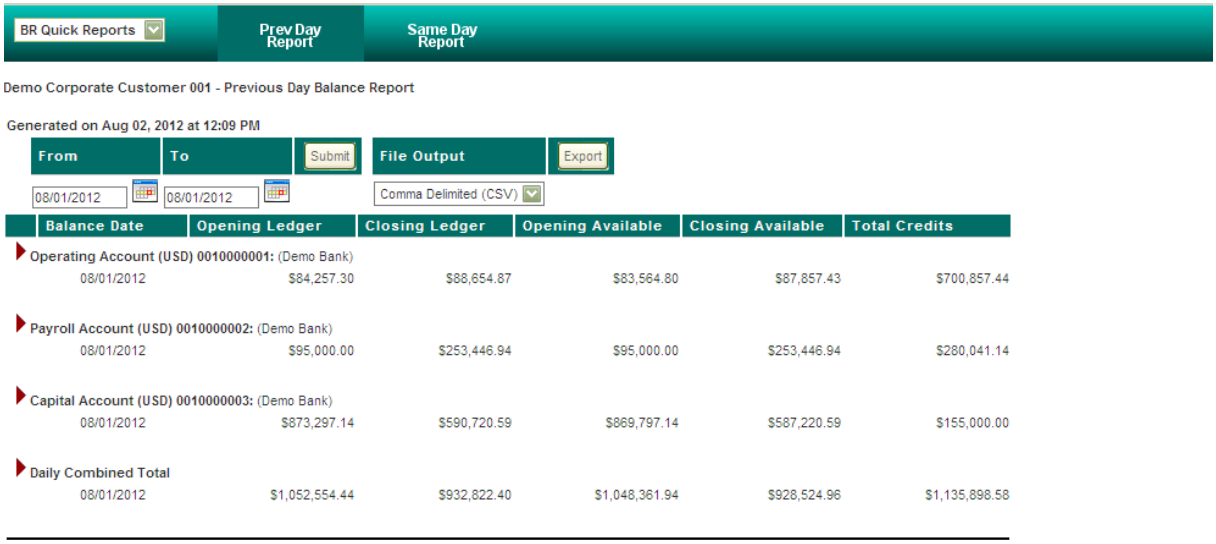
Admin Report

Use the Administration Report service to review additions and changes to corporate user permissions accomplished using the Administration Approval service.

User Admin

Corporate Administrators use this section to maintain the corporate user's profiles, as well as create new corporate users and delete those users no longer in service.

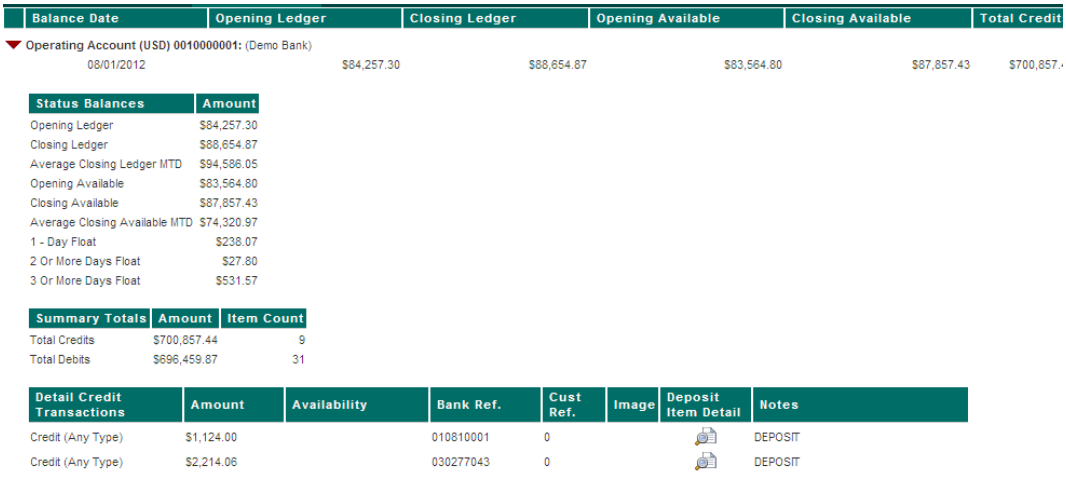
XIII. Quick Reports



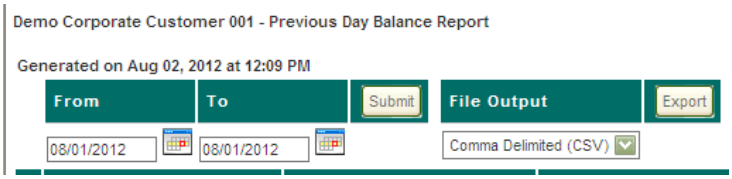
When accessing the **"Quick Reports"** section, click the **"Prev Day Report"** tab. A report is generated allowing the user to:

- View key account balances and totals for all accounts to which you have access
- Display detailed transactions for an account for a specific date or range of dates
- Export a file containing previous-day Balance Reporting information

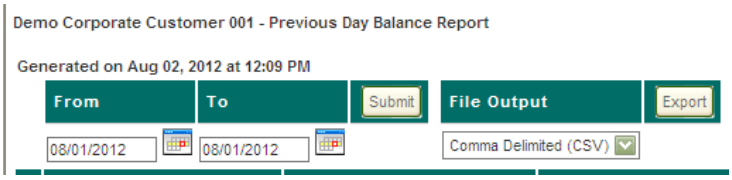
To view detailed transaction information for a specific account, click the red triangle to the left of the desired account. The information will expand to display transaction detail, and the red triangle will angle downward indicating the information is expanded.



The report defaults to the previous day. If a different date is desired, change the **"From"** and **"To"** dates and click the **Submit** button.



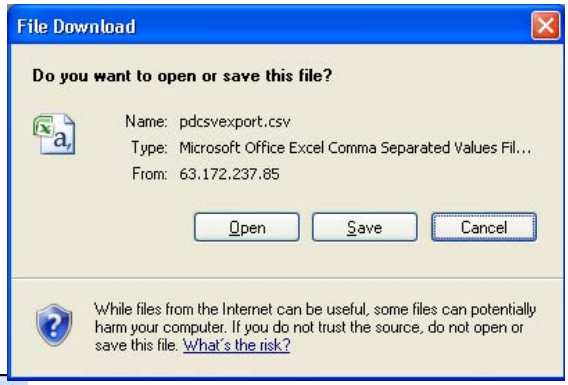
The information can be exported into CSV, IIF, BAI, or CSB format.



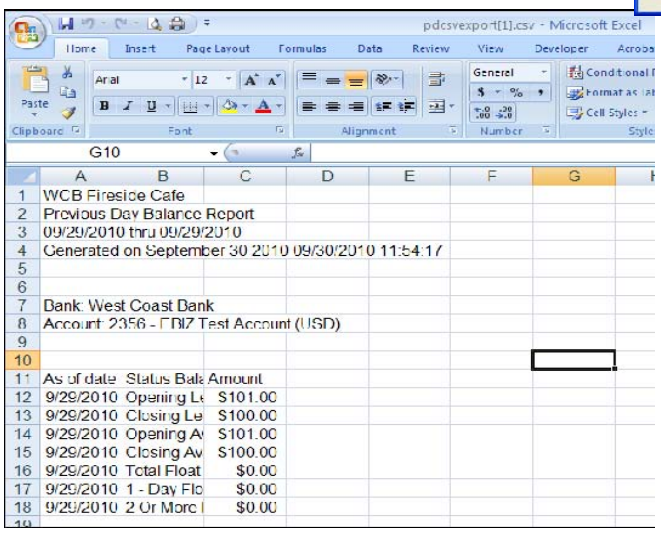
Select the desired format in the **"File Output"** section and click the **Export** button.

A pop-up dialog box will display with the options of **Open, Save** or **Cancel**.

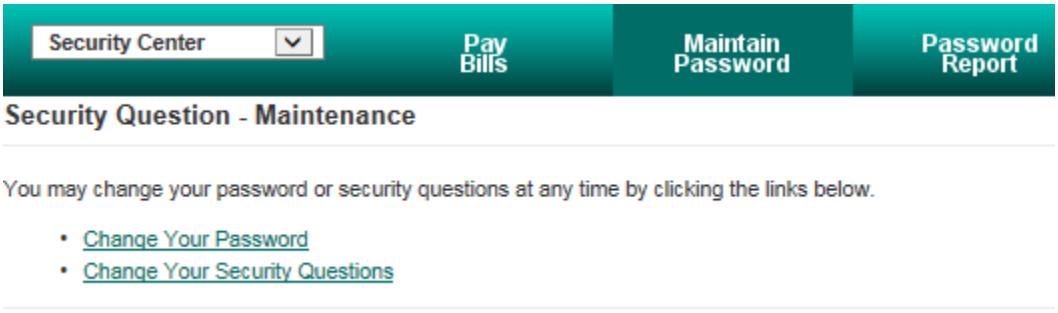
Select the desired choice.



If the format chosen was CSV, the report will look like the one below.



XIV. Security Center



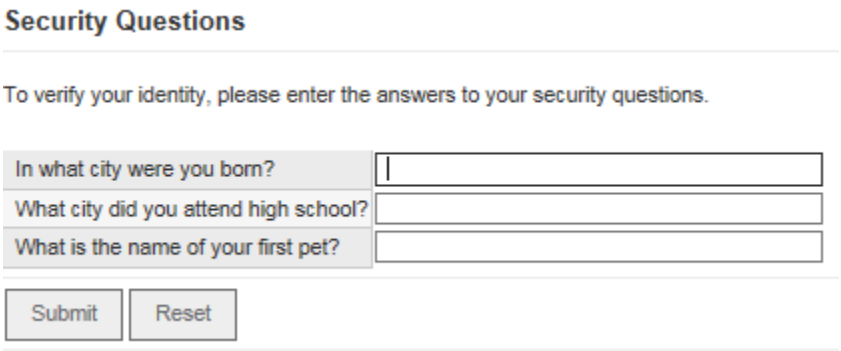
Click on the **"Maintain Password"** tab to change your password or challenge questions.

The expiration for user passwords is set at 60 business days. Passwords may not be reused.

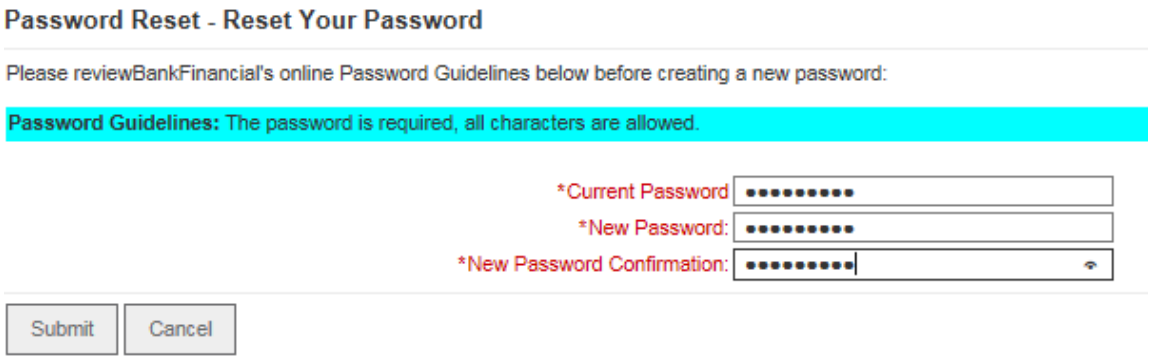
Users will be prompted to change their password at expiration. However, they may also choose to change their password at any time through the **Security Center**.

Changing Your Password

- Select the **"Change Your Password"** hyperlink.
- You will be prompted to verify your identity by answering your chosen security questions.



- Click the **Submit** button.



- Enter the required information in all three fields, being mindful of the password guideline requirements. Passwords must:
  - Be 8 – 24 characters in length
  - Contain at least one number, one capital letter and one special character
  - Cannot be re-used
- Click the **Submit** button

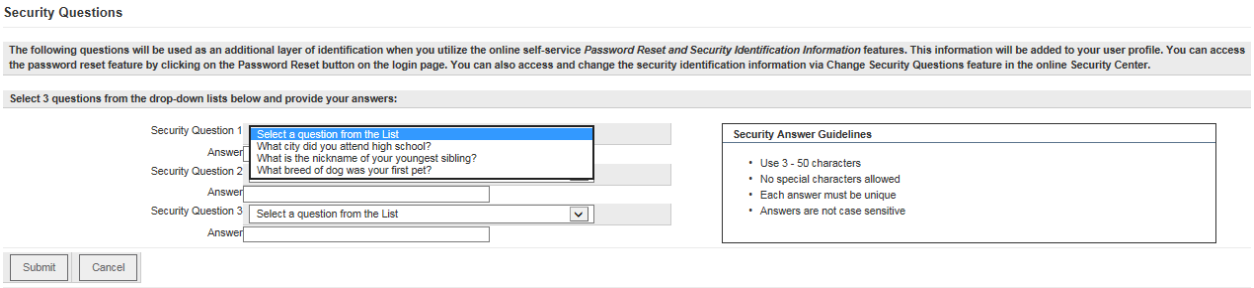
When your password has been successfully changed a pop-up dialog box will appear confirming the change.

Change Your Security Questions

Users may change their **Security Questions** at any time.

- Select the **"Change Your Security Questions"** hyperlink.
- You will be prompted to verify your identity by entering your current password and answering your current security questions.

A pop-up dialog box will be displayed notifying you that all three of your security questions will need to be re-established.



- Select a question from each drop down menu and type its answer in the appropriate corresponding field.

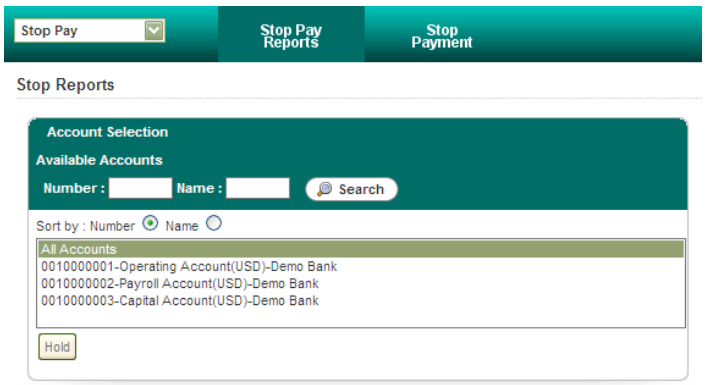
- Select the **Submit** button and a pop up box will appear.

Password Report: Corporate Administrators may use the Password Report service to display and print a report of Password Reset information.

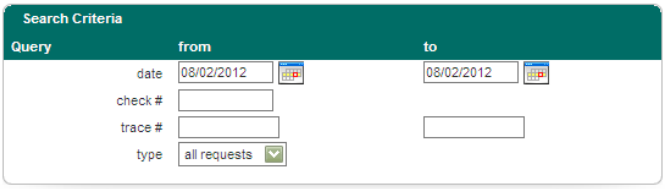
XV. Stop Pay

Viewing Reports

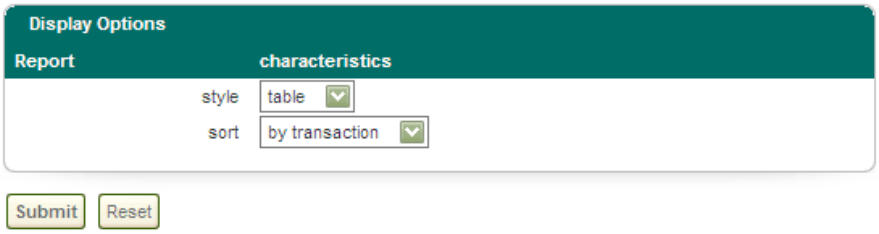
Access **Stop Pay Reports** view details and a summary of stop payments that have been placed.



- Select the account for which you would like to view a stop payment report.
    - If you wish to create a report for several accounts, use the CTRL key in conjunction with the mouse. If you'd like the report to display for all accounts, select **"All Accounts".**



- In the **"Search Criteria"** section, enter the dates for which you would like information included in the report. You may also search for a specific Check # or Trace #. In the "Type" field, choose between:
    - All Requests
    - Stops
    - Inquiries



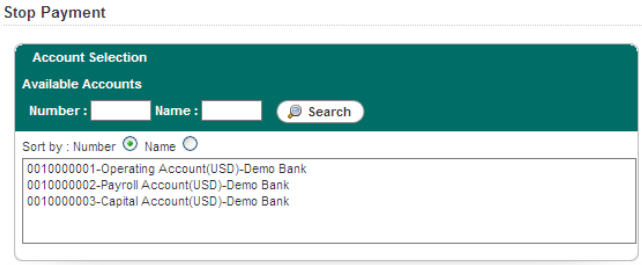
- In the **"Display Options"** section, select the style in which you would like to display the report.
  - A table is the default format.
  - Raw will display your report in raw HTML format.

- Click the **Submit** button.

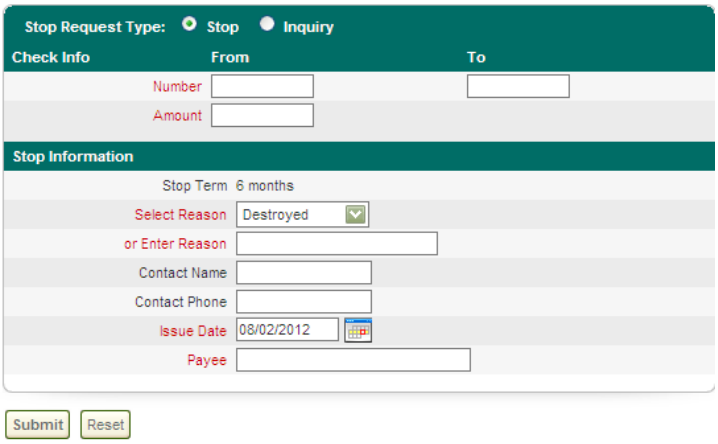
Placing a Stop Payment

Clients wishing to place a stop payment on a specific check may use the **Stop Payment** service.

A service message appears at the top of the screen detailing cut-off times and provides information about contacting the branch in the event they must place stop payments on checks that have been lost or stolen.



- Select the account on which you wish to place the stop payment



- Enter the **check number** and **amount** of the check in the "Check Info" area.

- In the "Stop Information" area, select the reason for the stop payment from the **"Reason"** drop-down menu. (Those listed are the only valid reasons a client may place a stop payment.)

- Enter the **date** the check was issued.

- Enter the **payee**, for whom the check was made payable.

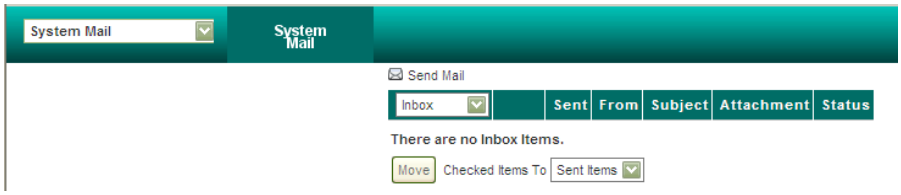
- Click the **Submit** button.

XVI. System Mail

The System Mail module is a secure mail product that is internal to the system and allows users to communicate with the bank. The bank can answer the client directly through the system rather than using external e-mail programs.

From System Mail:

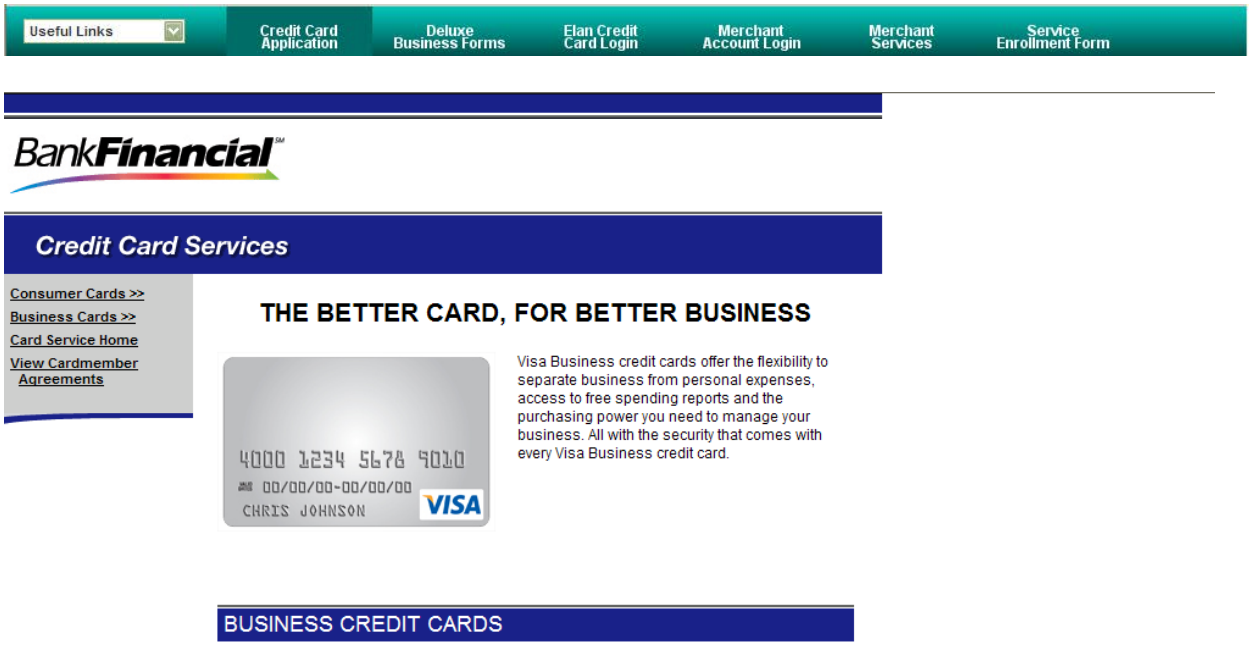
- Corporate users may send text messages, attached files, or both to bank personnel.
- Corporate users can send messages to only those bank personnel listed in the address book for the corporate user. Online Business Banking customers will communicate with Commercial Services.
- Bank personnel may send text messages, attached files, or both to corporate users.
- Bank personnel can send messages to all corporate users.



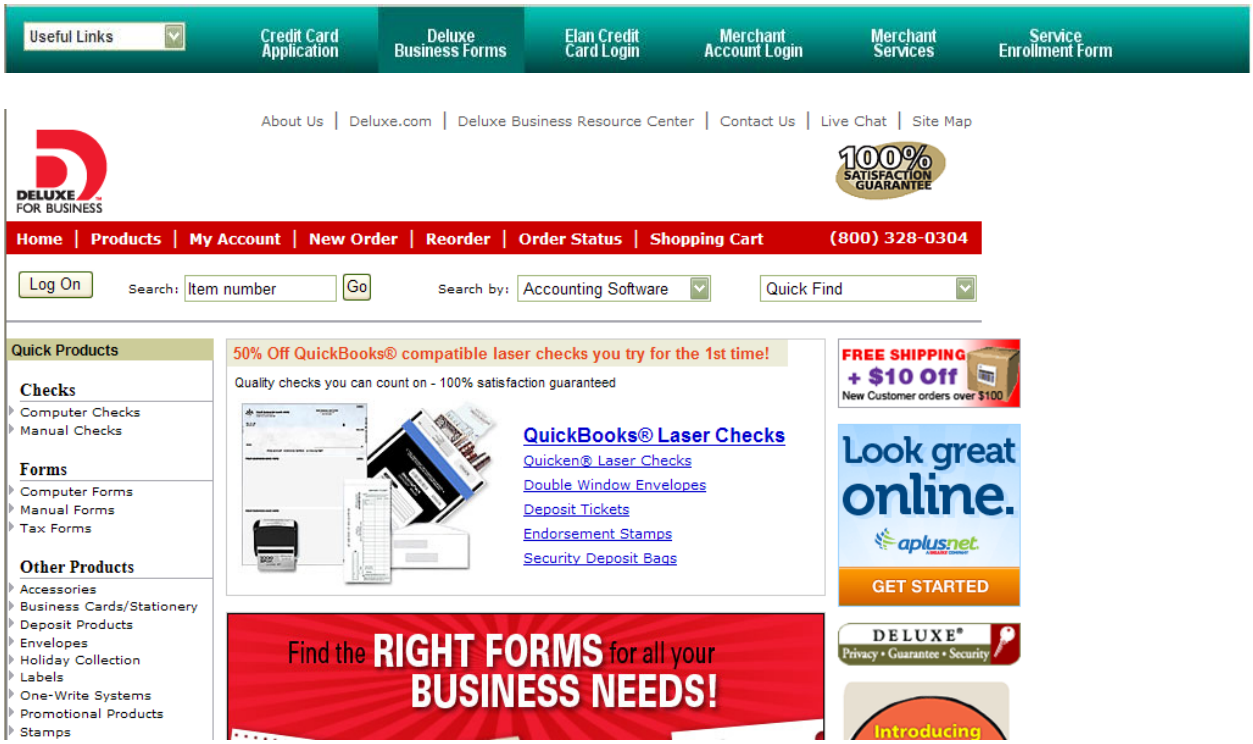
- Click the **"Send Mail"** icon to contact Commercial Services. Another window will open for the user to communicate with the bank. Click the **Address Book** button to select "WCB-COMMSEREMAIL".
- Enter a **Subject** and the body of the communication in the **Comments** section.
- If the user would like to attach a file, click the **Browse** button, locate the file, and click **open**. The file will be attached to the mail.
- Click the **Send File** button to deliver the communication.

XVII. Useful Links

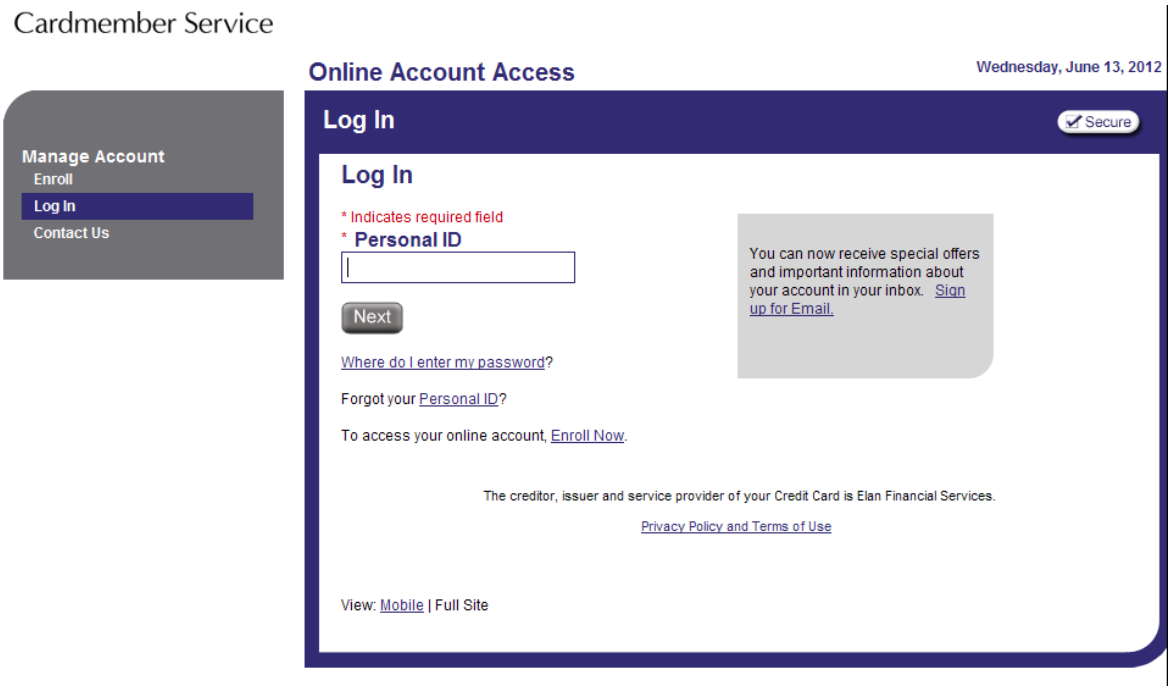
Credit Card Application



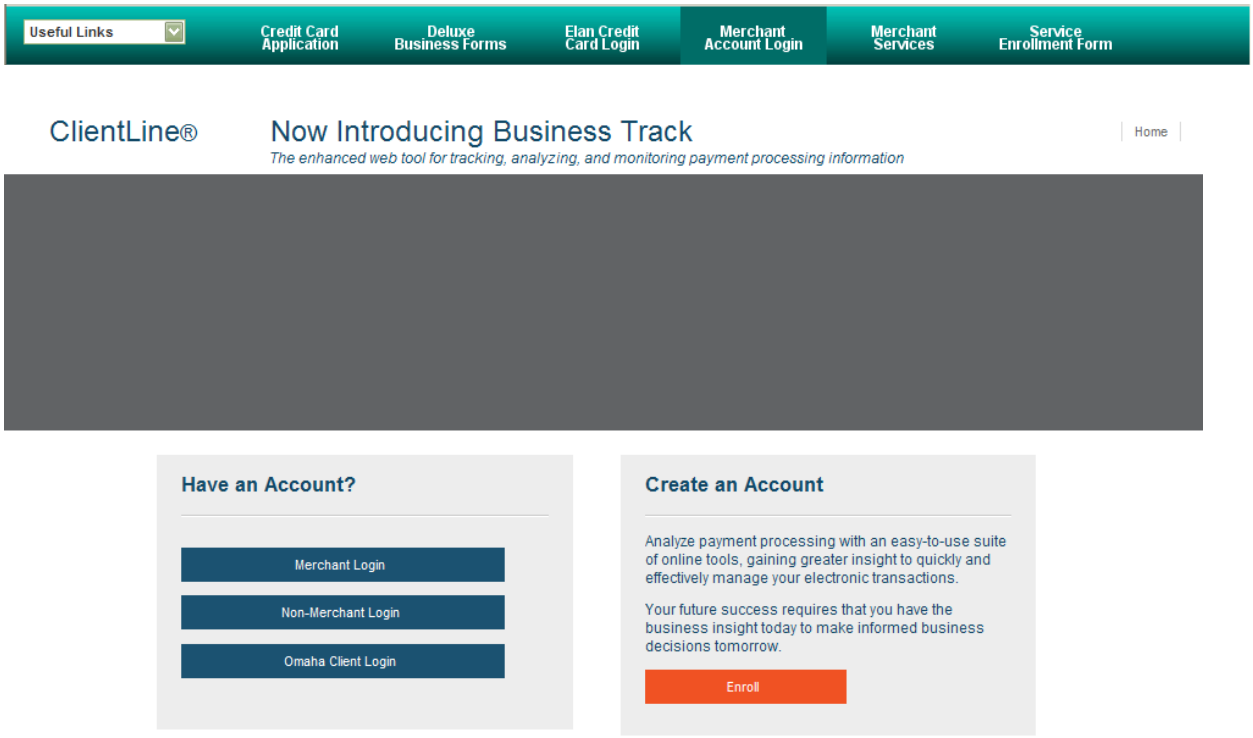
Deluxe Business Forms



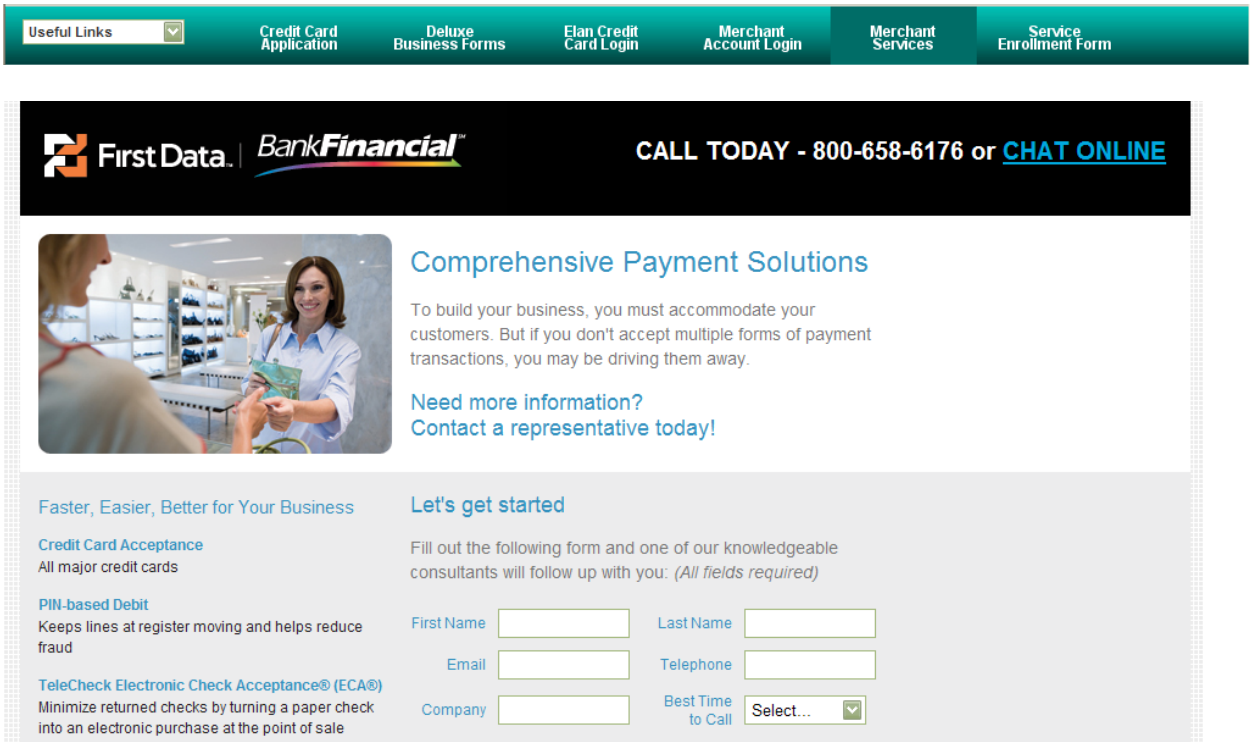
Élan Credit Card Login



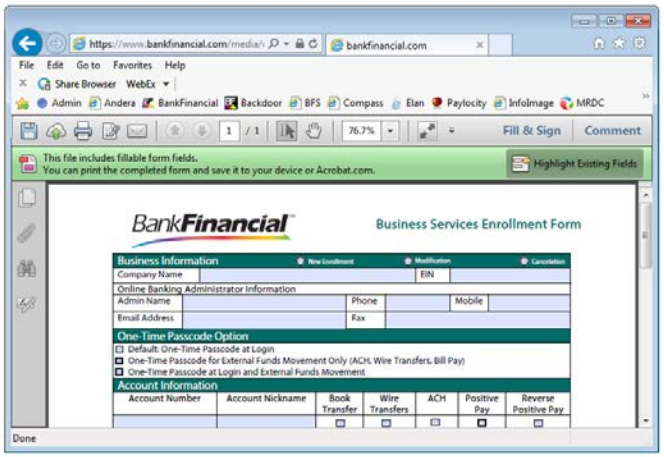
Merchant Account Login



Merchant Services



Service Enrollment Form



Glossary of Terms

The Dashboard

This one page summary screen will display up-to-date information each time you login. Balances displayed on the dashboard are a "snapshot" at the time of log-in. The balances will not update throughout the session.

Activity

Audit Report: Corporate administrators use the Audit Report service to review system usage information for corporate users and services.

Administration

Self Admin - Allows users to modify their personal information, and home page. This section also allows the user to set up methods for "One Time Passcode" delivery.

Alerts

Alerts: Alerts are notifications about certain banking events, such as an account balance dropping below a certain amount. Alerts provide information through your choice of contact points; Voice, Email, Fax, or Wireless text.

Delivery Permissions: Corporate administrators use this section to control who may receive alerts and what alerts are available.

Balance Reports

Favorite Reports: Favorite Reports that have been saved can be edited, deleted, or run from this page. Additionally you can also define new Favorite Reports from this page.

Previous Day: This page is used to select the query options you want the system to utilize when generating the Previous Day Balance report.

Same Day Real Time: Display up-to-the-minute real-time data for one or more accounts.

Book Transfer

Approval Requirements: (Available only to Administrators**)** Use the Book Approval Requirements service to assign approval requirements to users and accounts for Book Transfer transactions. You can define users to require one approver or no approvers for transactions they perform on individual accounts.

Book Approvals: If a user has been granted approval rights they access this area to approve book transfers that other users have entered.

Book Input: Use the Book Input service to initiate a book transfer transaction.

Transfer Report: Use the Book Report service to request and display the Book Transfer report. This report displays book transfer activity for one or more accounts of a corporate customer.

BR Admin

Transaction Groups: The Transaction Groups service is available to both bank personnel and corporate customer administrators. This service is used to create groups of transactions that contain one or more Bank Administration Institute (BAI) type codes. The Transaction Groups service enables you to customize output for Same Day and Previous Day reports.

Company Users

User Admin Tab: Administrators use this page to add and manage corporate users.

Quick Reports

Previous Day Report: Corporate customers use the Previous Day Report service to

- View key account balances and totals for all accounts to which you have access
- Display detailed transactions for an account for a specific date or range of dates
- Export a file containing previous-day Balance Reporting information

Security Center

Maintain Password: Users may change their password or their challenge questions from this area.

Password Report: Corporate Administrators may use the Password Report service to display and print a report of Password Reset information.

Stop Pay

Stop Pay Reports: This report is used to view details and summary of stop payments that have been placed.

Stop Payment: Use this area to place a stop payment on a check.

System Mail

System Mail: The System Mail module is a secure mail product that is internal to the system and allows users to communicate directly with the bank. The bank can answer the client directly through the system rather than using external e-mail programs.

Useful Links

Credit Card Application: This link will direct the user to the Elan website for credit card applications.

Deluxe Business Forms: This link will direct the user to the Deluxe website were business forms can be ordered.

Élan Credit Card Login: This link will direct the user to the Élan Credit Card login screen.

Merchant Account Login: This link will direct the user to the First Data Merchant Login page.

Merchant Services: This link will direct the user to the Merchant Services referral website.

Service Enrollment Form: This link will direct the user to the enrollment form for Online Business Banking where they can sign up for additional features and services.