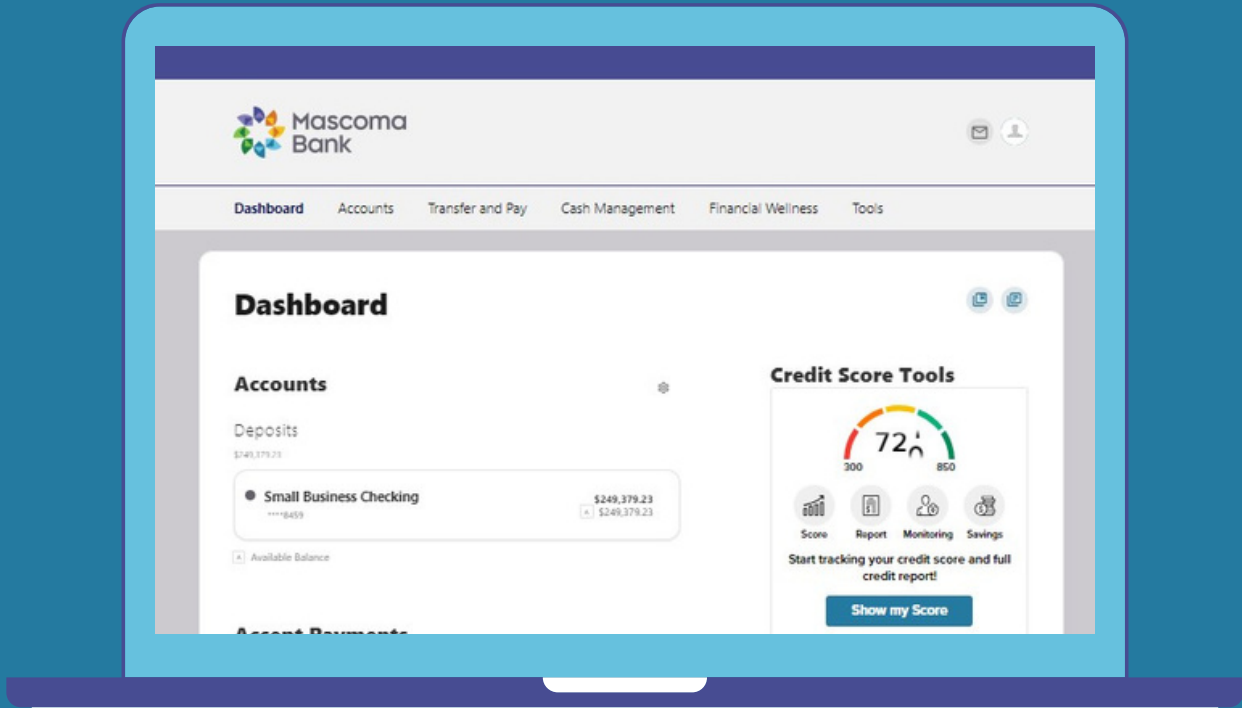


# Digital Banking Cash Management User Guide



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## About This Guide

At Mascoma Bank, we are focused on creating a digital banking experience that is convenient, easy, and provides you with the flexibility to take care of your business finances anytime, anywhere. This guide will introduce you to the functionality in Cash Management, your new digital banking experience.

## Getting Started

### Browser and Device Support

You can access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

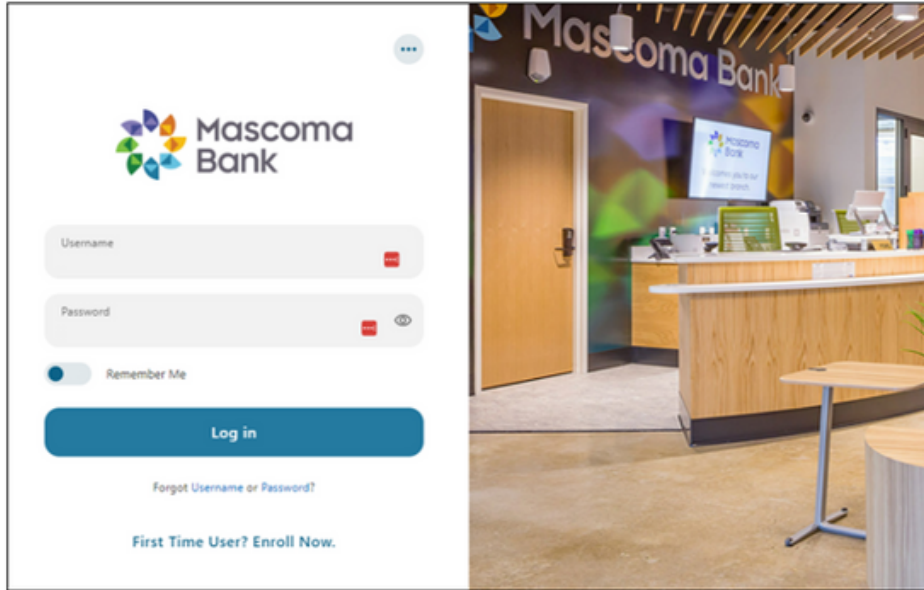
Browser Support – Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support digital banking and standards that are implemented in newer browsers.

Device Support –

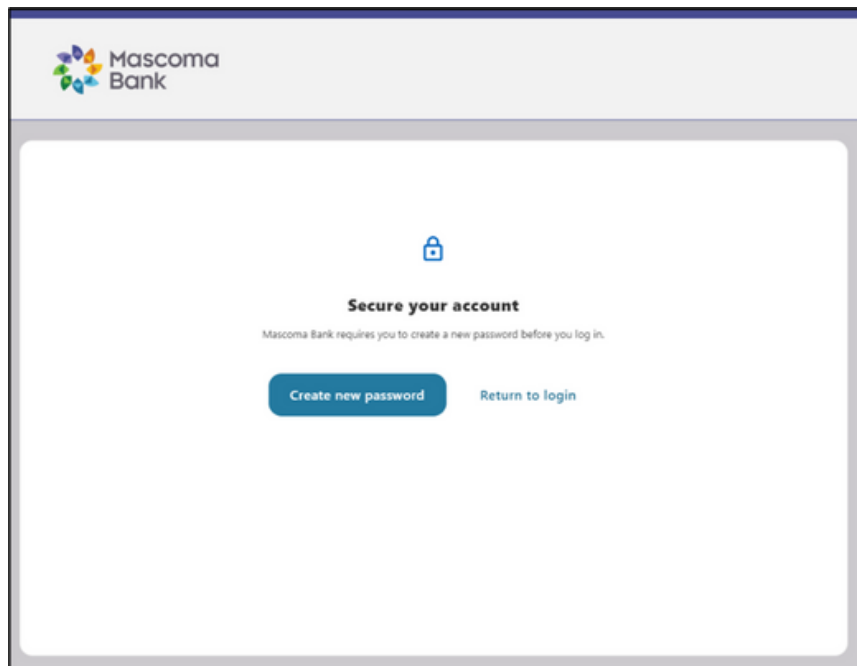
- Windows: Versions still supported by Microsoft & support a browser listed above
- OS X: Versions still supported by Apple & support a browser listed above
- Android: Version 9.0+
- iOS: Last 2 major releases

## Logging In

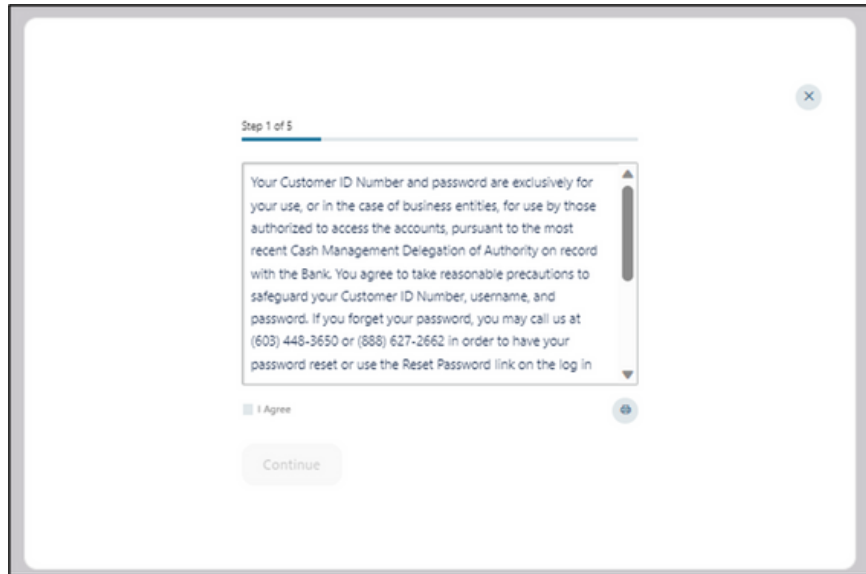
If you already have a username and password for digital banking, your username will remain the same for the new platform. Simply enter your current username and password and click "Log in."



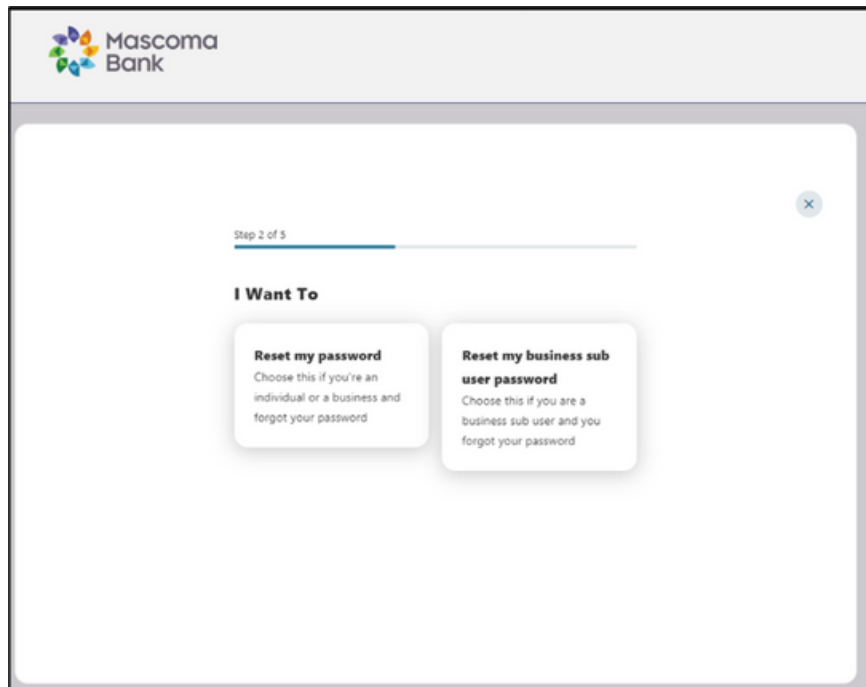
Click "Create new password."



Accept disclosure.



The master user for the business will choose "Reset my password. For business sub users, choose "Reset my business sub user password."



(View for master user)

Step 2 of 7

**Confirm Your Identity**  
The following information is used to verify you have an account with us and that you are the owner of the account. We match your answers against our records.

Account Number

EIN/TIN

Email

Answer any one of the questions below. You must answer at least one to continue.

Work Phone (Optional)

Cell Phone (Optional)

Home Phone (Optional)

Continue

Verify your identity by completing the fields and click "Continue."

(View for sub user)

Step 3 of 5

**Verify Your Identity**  
The following information is used to verify you have an account with Mascoma Bank and that you are the owner of the account. We match your answers against our records. Questions marked with \* are required.

Username

EIN

Email

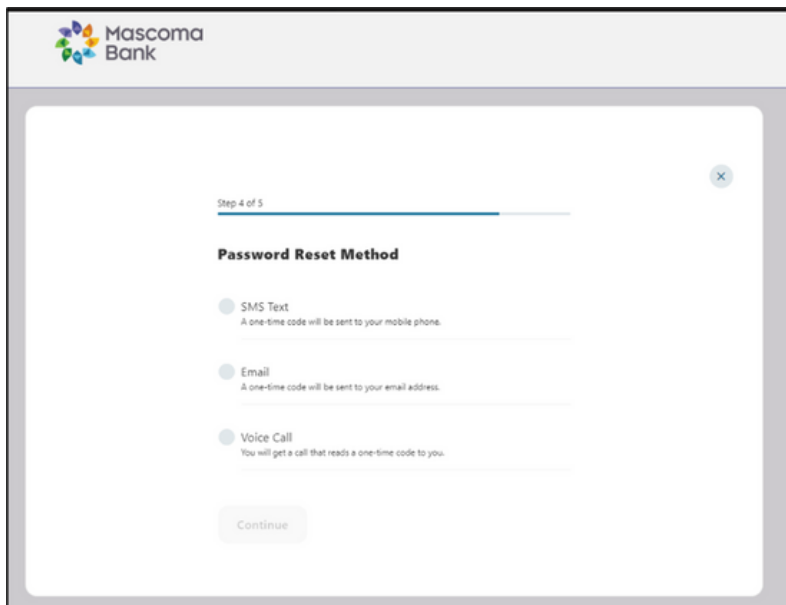
Answer any one of the questions below

Last Name (Optional)

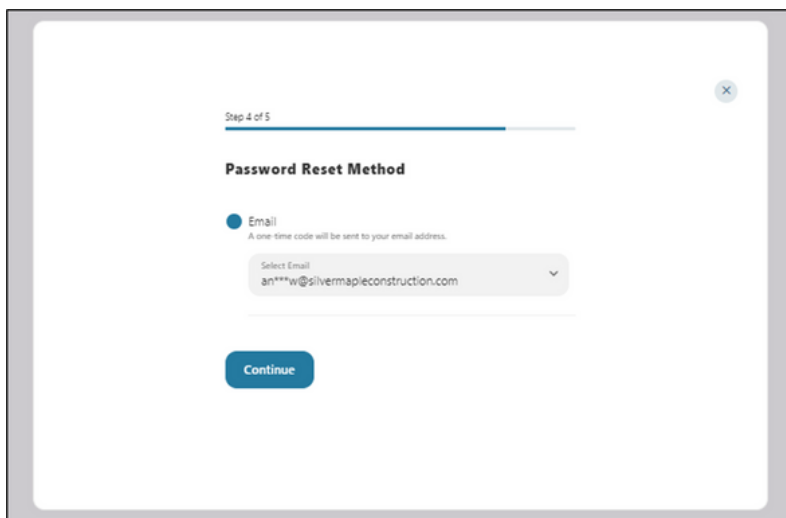
Continue

(Master user view)

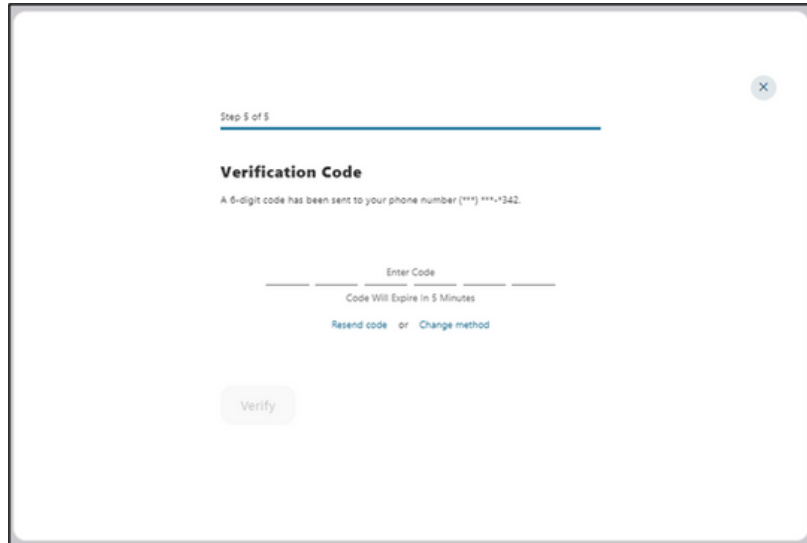
Choose your preferred method for verification and click "Continue."



(Sub user view) Select email for verification and click "Continue."

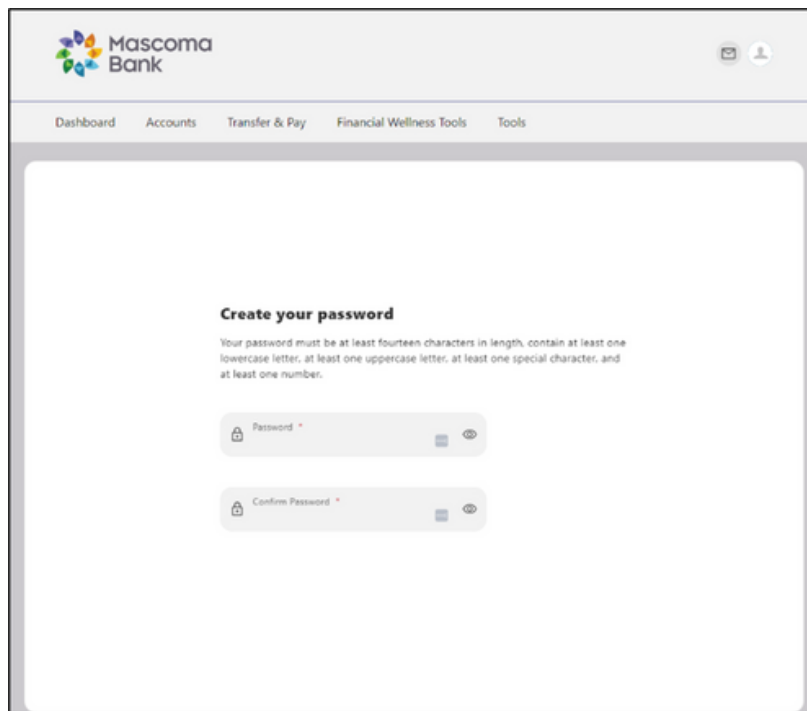


Enter verification code and click "Verify."



The screenshot shows a mobile application screen titled "Verification Code". At the top, it says "Step 5 of 5". Below that, it states "A 6-digit code has been sent to your phone number (\*\*\*) \*\*\*-342." There is a text input field labeled "Enter Code" with a dashed underline. Below the input field, it says "Code Will Expire in 5 Minutes" and provides two links: "Resend code" and "Change method". At the bottom, there is a "Verify" button.

Create new password.



The screenshot shows the Mascoma Bank mobile application interface. The top navigation bar includes the Mascoma Bank logo and navigation options: "Dashboard", "Accounts", "Transfer & Pay", "Financial Wellness Tools", and "Tools". The main content area is titled "Create your password" and includes the following text: "Your password must be at least fourteen characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number." Below this text are two password input fields: "Password" and "Confirm Password", each with a lock icon and a visibility toggle icon.

**⚠** Your password must be at least fourteen characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.



Accept disclosure.


Terms and Conditions

Please accept the terms and conditions below to continue logging in.

AWAITING FI SPECIFIC BUSINESS REGISTRATION DISCLOSURE...

I Agree \*

**PDF Access Confirmation**  
Before you proceed, we need to make sure you can open PDF documents.

1. Open PDF 

2. Copy the 5 character code into the text box below.

Access Code

Continue

Open pdf and copy the code here. Click "Continue."

## Dashboard

Upon logging in to the digital banking platform, you will be directed to your dashboard.

1. Accept Payments: Send invoices or accept payments now.
2. Accounts: grouped by account type class (e.g., checking, savings, and loans).
3. Activity Module: provides a quick glance of recent and future activities.

The screenshot displays the Mascoma Bank dashboard interface. At the top, the Mascoma Bank logo is on the left, and navigation icons for mail and user profile are on the right. Below the logo is a horizontal menu with the following items: Dashboard, Accounts, Transfer and Pay, Cash Management, Financial Wellness, and Tools.

The main dashboard area is divided into several sections:

- Accounts**: A section with a balance of \$149,379.23. A callout box with the number '2' is positioned over the 'Accounts' header.
- Accept Payments**: A section with two buttons: 'Send an Invoice' and 'Accept Payments Now'. A callout box with the number '1' is positioned over the 'Accept Payments' header.
- Financial News**: A section with a title 'Information Regarding Year End Tax Documents' and a sub-header 'ORB Financial Sponsors Credit Unions for Kids!'. A callout box with the number '3' is positioned over the 'Financial News' header.
- Credit Score Tools**: A section showing a credit score of 720 on a scale from 300 to 850. It includes icons for Score, Report, Monitoring, and Savings, and a 'Show my Score' button.
- View External Accounts**: A section with logos for various external services and a 'Get Started' button.
- Last 15 days**: A section showing '4 ACH template(s)' and 'Logged in 8 times'.
- Next 30 days**: A section showing '2 ACH template(s)'.

## Cash Management Overview

Our new Cash Management platform is focused on providing a digital banking experience to seamlessly review, monitor, and manage the finances of our business customers. Businesses have unique online banking requirements that are not available in consumer banking, such as: multiple users with specific permissions, Business ACH and Business Wires, Transaction Limits, and Authentication.

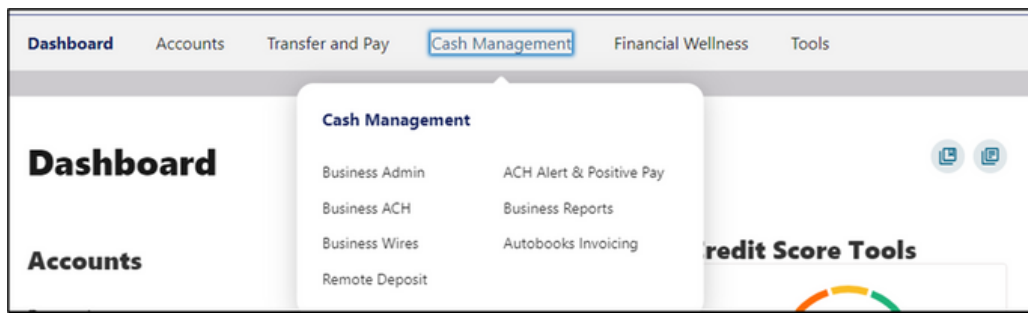
Here is an overview of the widgets within the Cash Management digital platform.

Name	Description
Business Admin	Manage Authorizations, Payees, Permissions, and Users.
Business ACH	Create ACH templates, add payees, and submit ACH transfers.
Business Wires	Create, manage, and send business wires.
Remote Deposit	This service allows our business customers to deposit checks electronically at remote locations.
ACH Alert & Positive Pay	Enrolled customers can now access their fraud prevention tools from one convenient portal.
Business Reports	Review standard or create custom reports that will provide your business with the insights on your ACH details and transaction history.
Autobooks Invoicing	Accounting and bookkeeping solution.

## Cash Management Widget

From the dashboard, you can access the Cash Management Widget from the top navigation bar.

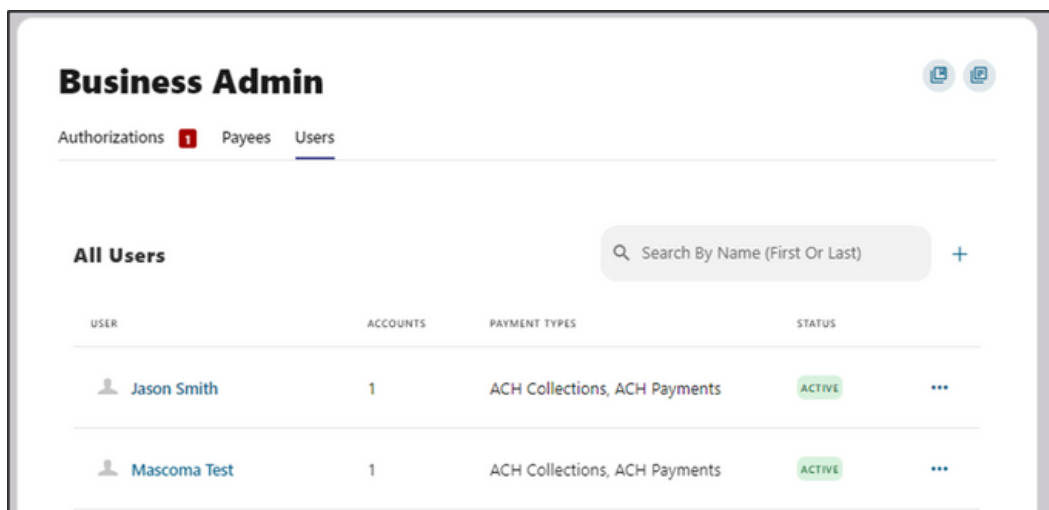
The Cash Management widget provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business widgets, such as Business Admin, Business ACH, Business Wires, Remote Deposit, ACH Alert & Positive Pay, Business Reports and Autobooks Invoicing. The Cash Management widget also serves as the hub for Authorizations, Payees, and User Management.



## Sub Users

Master users may set up sub users for cash management banking. Please note, you will need to log in from a desktop to add, edit, or delete users.

On the business admin screen, go to Users.



### Create New User or Copy A User

Click on the plus sign to add user. Select "New User" or "Copy A User," which will copy permissions and accounts from an existing user. Select the check boxes as shown below. Click "Next."

**Create New User** ✕

Select Type of User

---

Step 1 of 6

- New User  
I want to create a brand new user.
- Copy A User  
Copy permissions and accounts from an existing user.

Select the check boxes as shown here. Click "Next."

**Create New User** ✕

Select Type of User

---

Step 1 of 6

- New User  
I want to create a brand new user.
- Copy A User  
Copy permissions and accounts from an existing user.

Select a user to copy  
Mascoma Test ▾

What permissions do you want from this user?

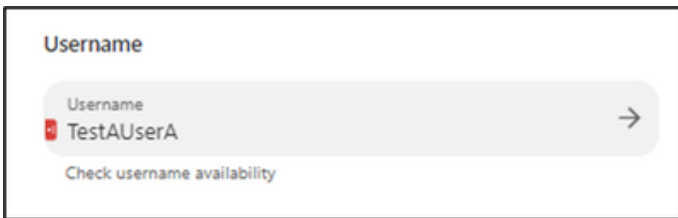
- Permissions & Limits
- Account Access

**Next**

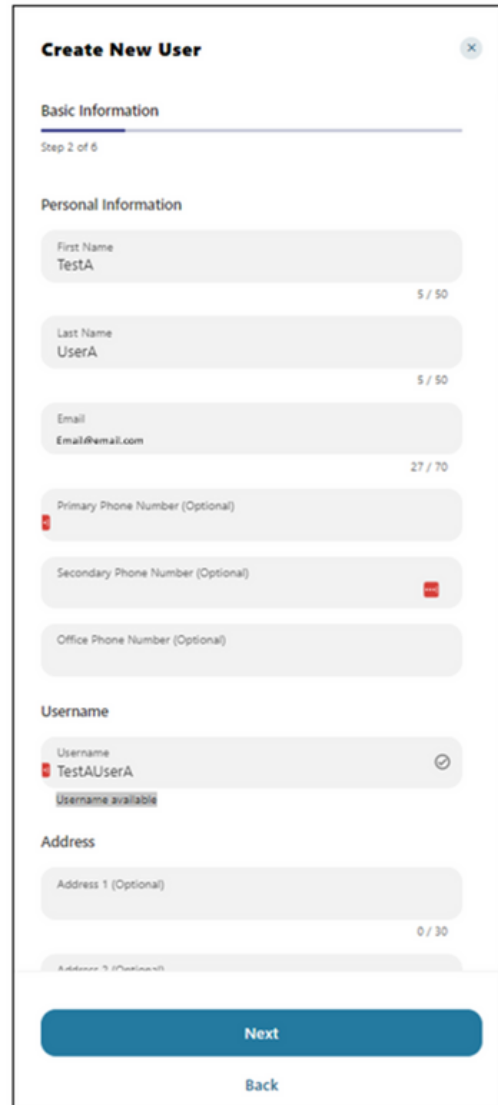
Cancel

To Create New User, enter details.

Check to see if username is available by clicking the arrow.



A screenshot of a form field labeled "Username". The input field contains the text "TestAUserA" and has a right-pointing arrow icon on its right side. Below the input field, there is a link that says "Check username availability".



A screenshot of a mobile application form titled "Create New User". The form is divided into sections: "Basic Information" (Step 2 of 6), "Personal Information", "Username", and "Address". The "Personal Information" section includes fields for First Name (TestA, 5/50), Last Name (UserA, 5/50), Email (Email@email.com, 27/70), Primary Phone Number (Optional), Secondary Phone Number (Optional), and Office Phone Number (Optional). The "Username" section has a field with "TestAUserA" and a checkmark icon, with a message "Username available" below it. The "Address" section has fields for Address 1 (Optional, 0/30) and Address 2 (Optional). At the bottom, there are "Next" and "Back" buttons.

Click next.

Use the toggles to select the permissions you'd like this person to have.

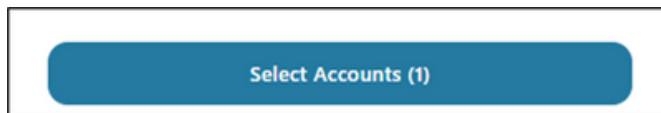
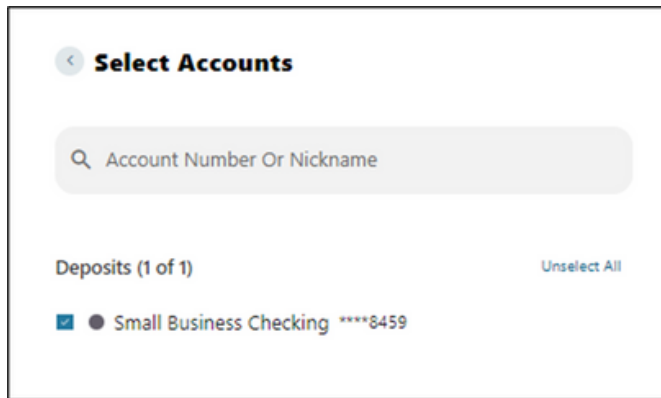
Some of the permissions may have additional questions to answer. For example, in internal transfers, click on the arrows and enter the appropriate limits. Some permissions will give the option to turn on Dual Authorization above a specified amount.

Click apply.

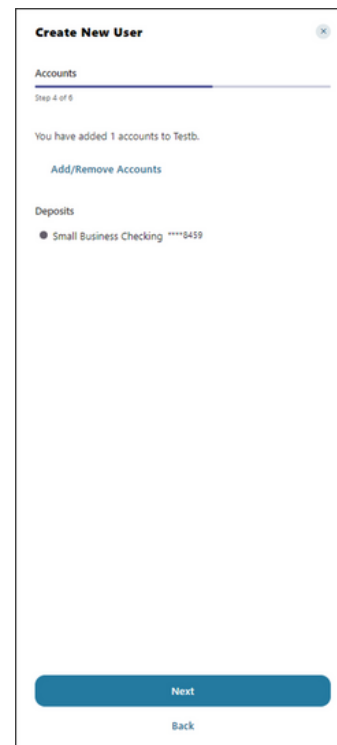
Click next when finished.

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

Select accounts this individual will have access to. Click "Select Accounts."



Click "Next."





Select account permissions. Click "Next."

### Create New User ✕

#### Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

**Deposits (1 of 12)** Select All

**View Account**  
View the account, and view the account's balance and the associated transactions in the "My Accounts" widget.

**ACH**  
Provide ability to submit ACH Batches from this account, and View scheduled and Historical ACH submissions from this account.

**Bill Pay From**  
Ability to pay bills from this account.

**Wire Funds Out From**  
Provide ability to submit Wire requests and View Scheduled and Historical Wire submissions from this account.

**View Statements**  
View images of statements for this account. NOTE – this could display other statements, if this account's statements are combined with other accounts.

**View Draft Images**  
View images of checks and drafts drawn on this account.

**Transfer Funds Out From**  
The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.

**Transfer Funds Into**  
The ability to transfer funds into this account and view associated transfer history using the Transfers widget.

**Next**

**Back**

Review the information.

Confirm the information is correct. Use the pencil icon to edit if necessary. Click "Submit"

### Create New User ✕

**Review Information**

Step 6 of 6

#### Basic Information ✎

Name  
Testb Userb

Username  
TestBUserB

Email  
[redacted]@mascomabank.com

Address  
No address

Primary Phone Number  
No phone number

Secondary Phone Number  
No phone number

#### Permissions ✎

**Administration**

**Manage Users**  
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

**Edit Business Contact Information**  
User is able to edit the contact info.

**Feature Access**

[redacted]

**Submit**

[Back](#)



## Sub User Management

With the Business Admin widget Summary tab, you can view and edit a sub user's Personal Information, General Permissions, Payment Permissions, and their account level permissions.

### To edit a sub user:

1. Click the Business Admin widget.
2. In Business Admin, click the Users tab.
3. Click the sub user for which you want to edit or view permissions.

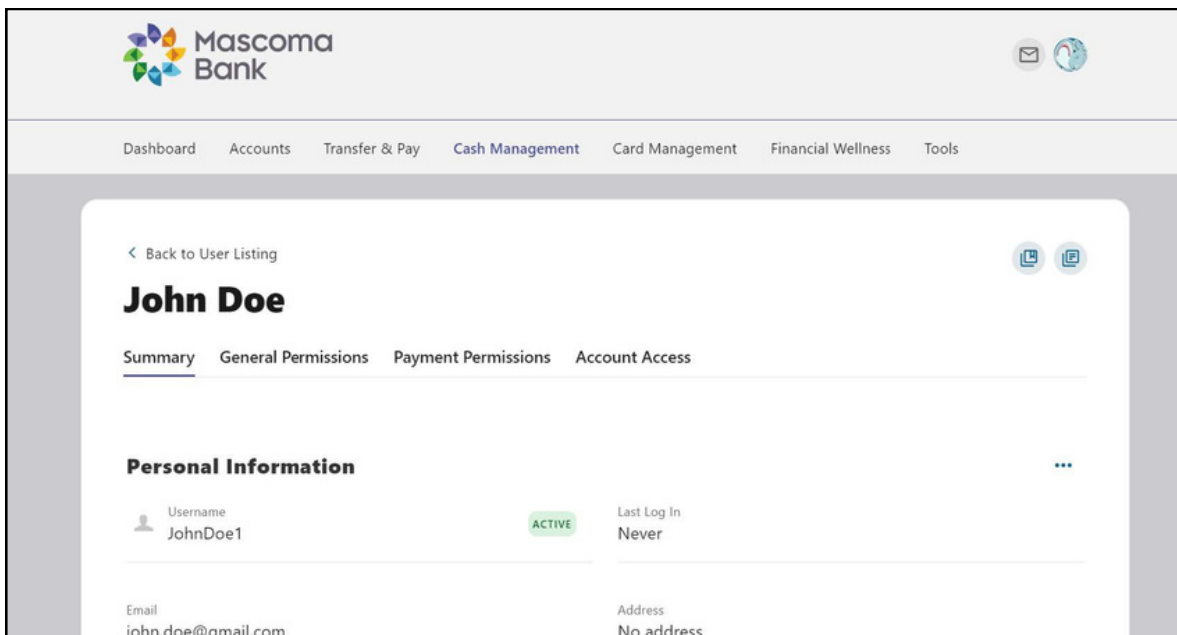
The Summary tab opens.

4. From the summary tab you can View and Edit User details, General Permissions, Payment Permissions, and Account Access.

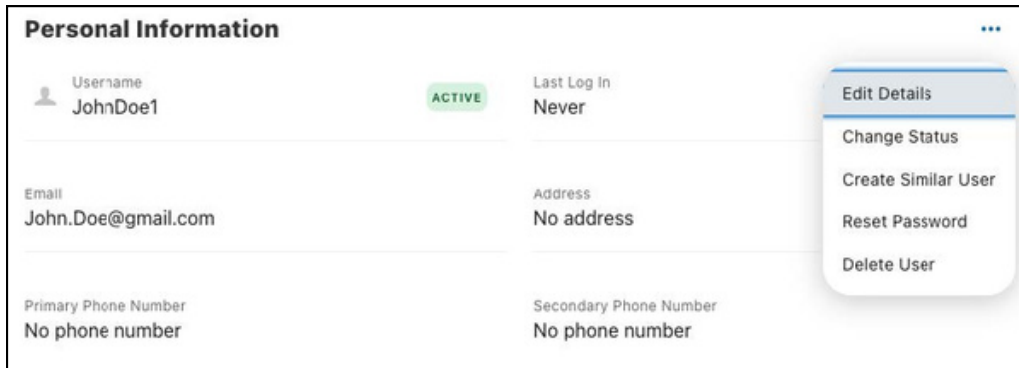
## View User Details

You can find the View User Details page in the Users tab in the Business Admin widget under Summary.

1. Click the Users tab in the Business Admin widget and select the end user whose details you want to view.
2. Click the Summary tab.



You can view Personal information, Account Access, General Permissions, and Payment Permissions.



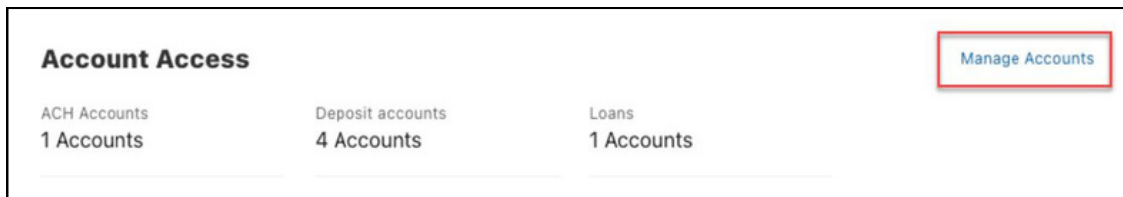
**Business Admin widget - Summary Tab - Personal Information (...)**

3. Click the ... three dots next to Personal Information to open a menu with the following options:

- a. Edit Details
- b. Change Status
- c. Create Similar User
- d. Reset Password
- e. Delete User

Note: For more information, click each of the options to learn more.

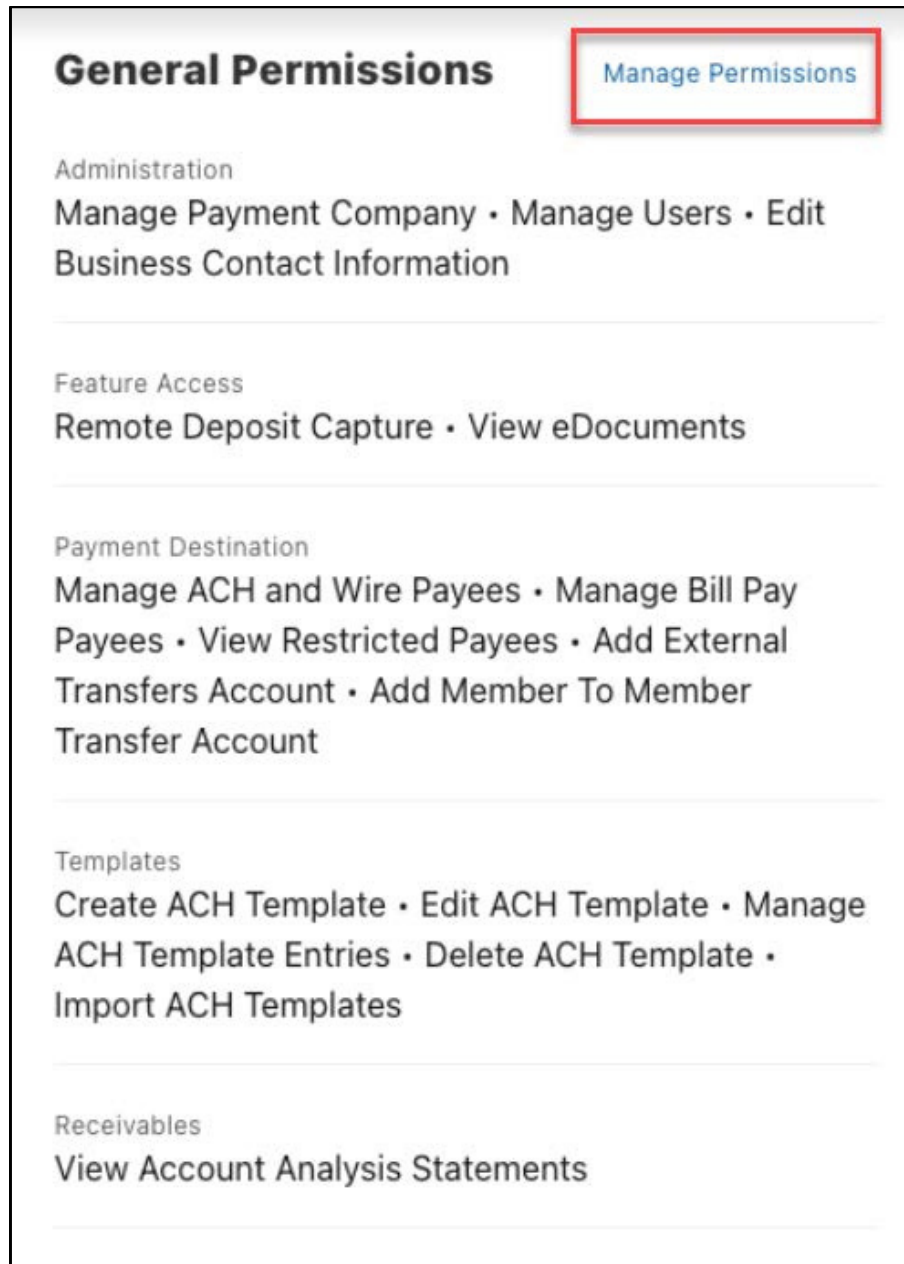
4. Click Manage Accounts to open the Account Access tab to add, modify, or delete accounts for that sub user.



**Business Admin widget - Summary Tab - Account Access**

Note: For more information on how to edit user Accounts and Account level permissions see Account Access.

5. Click Manage Permissions to open the General Permissions tab. Here you can grant General Permissions for that sub user.



**General Permissions** [Manage Permissions](#)

Administration  
Manage Payment Company • Manage Users • Edit Business Contact Information

---

Feature Access  
Remote Deposit Capture • View eDocuments

---

Payment Destination  
Manage ACH and Wire Payees • Manage Bill Pay Payees • View Restricted Payees • Add External Transfers Account • Add Member To Member Transfer Account

---

Templates  
Create ACH Template • Edit ACH Template • Manage ACH Template Entries • Delete ACH Template • Import ACH Templates

---

Receivables  
View Account Analysis Statements

***Business Admin widget - Summary Tab - General Permissions***

Note: For more information on how to edit the Sub Users General Permissions see General Permissions.

6. Click Manage Permissions next to Payment Permissions to open the Payment Permissions tab. Here you can edit the Payment Permissions for the sub user.

**Payment Permissions** [Manage Permissions](#)

ACH Collections  
Submit & Authorize

---

ACH Payments  
Submit & Authorize

---

Wires  
Submit & Authorize

---

Internal Transfers  
Submit & Authorize

---

External Transfers  
Submit & Authorize

---

Bill Pay  
Submit

---

### ***Business Admin widget - Summary Tab - Payment Permissions***

Note: For more information on how to edit user Payment Permissions, see Payment Permissions.

## **Edit User Entitlements**

### Payment Permissions

Use the Business Admin widget to edit a user's Payment Permission. You can set Access Level, Payment types, Permissions, and Limits for a sub user. Changes to permissions can be immediately applied to business users.

To assign sub user Payment Permissions:

1. Click the Users tab in the Business Admin widget.
2. Click the sub user for which you want to edit role-level Payment permissions for.
3. You can access the Payment Permissions tab in the following ways:
  - a. Click the Payment Permissions tab.
  - b. Click Manage Permissions.

The screenshot shows the Mascoma Bank user interface. At the top, there is a navigation menu with options: Dashboard, Accounts, Transfer & Pay, Cash Management (highlighted), Card Management, Financial Wellness, and Tools. Below the navigation menu, the user's name "John Doe" is displayed, along with a "Back to User Listing" link and two icons. The "Payment Permissions" tab is selected, showing a sub-tab menu with "Summary", "General Permissions", "Payment Permissions", and "Account Access". Under "Payment Permissions", there is a section for "ACH Collections" with an "Access Level: Submit & Authorize" and a "Manage Permissions" link. Below this, there are three buttons: "Collect Funds from Businesses", "Collect Funds from Consumers", and "Access to Restricted Collection Templates". A table shows the limits for "Submit Up To" and "Authorize Up To" across "DAILY", "WEEKLY", and "MONTHLY" categories.

LIMITS	DAILY	WEEKLY	MONTHLY
Submit Up To	\$5	\$5	\$5
Authorize Up To	\$5	\$5	\$5

Note: Manage Permissions is next to each Permissions category.

4. After you open the Payment Permissions tab, you can see all the eligible permission categories, permissions, and limits for the sub user.

a. Payment Permissions Categories:

- i. ACH Collections
- ii. ACH Payments
- iii. Wires
- iv. Internal Transfers
- v. External Transfers
- vi. Bill Pay

Note: To see the Payment Permissions for these categories, see Payment Permissions - Table to see the Permission Name and Description.

5. From the Payment Permissions tab, go to the Permission category you want to edit and click Manage Permissions.



6. From the side sheet with the title of the Permission category , you can:
  - a. Select Payment Types (ACH Collection & ACH Payment)
  - b. Select Limits
  - c. Give Permissions

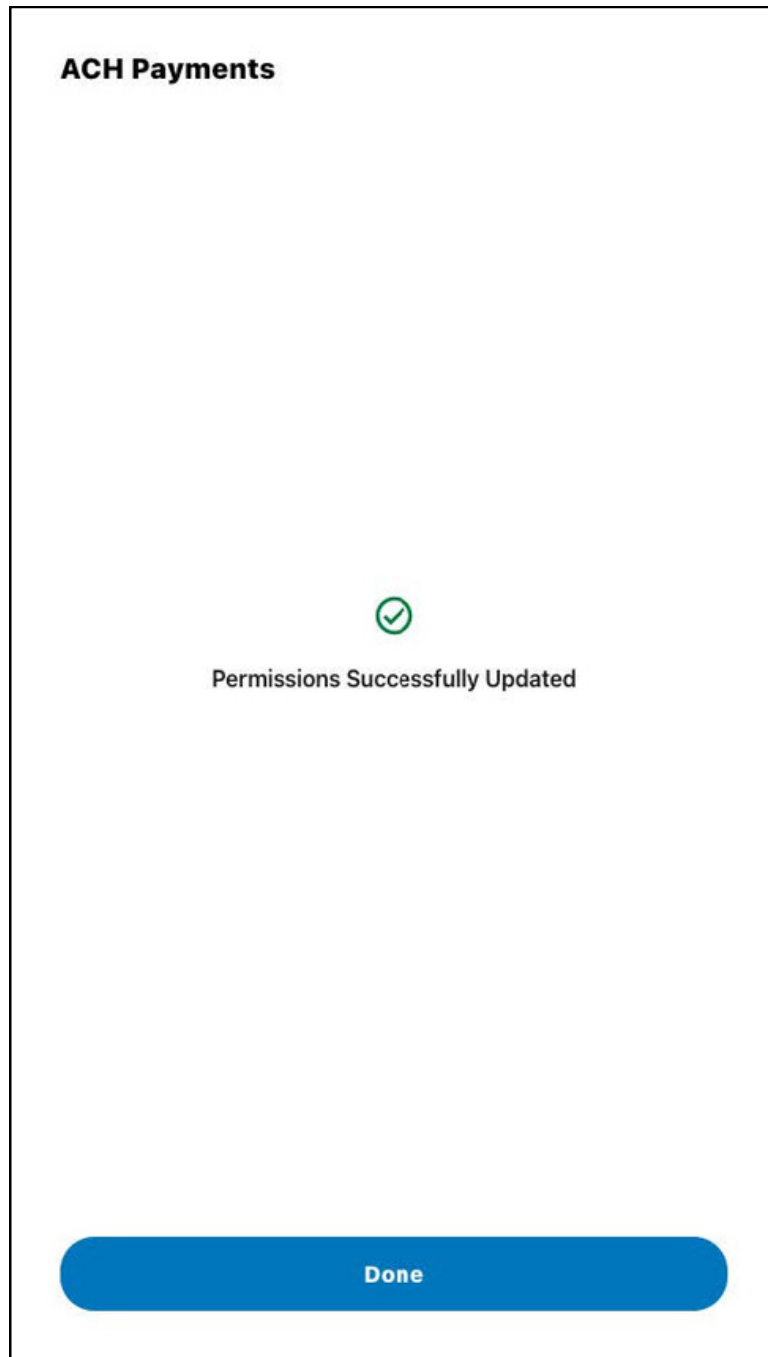
The screenshot shows a configuration screen titled "ACH Payments". At the top, there is a dropdown menu for "Select Access Level" with "Submit & Authorize" selected. Below this is the "Payment Types" section, which includes three checked checkboxes: "Payroll", "Business Payments", and "Other Pass Thru Credits". The "Permissions" section contains two toggle switches, both of which are turned on: "Access to Restricted Payment Templates" (with a sub-description: "Ability to access and modify payment templates that have been designated for restricted users only.") and "SameDayACHCredits" (with a sub-description: "Gives users the ability to send same day ACH credits"). The "Limits" section is titled "Submit Up to" and includes the sub-description "The maximum limits this user will be able to submit". It features three buttons: "Daily \$0.00", "Weekly \$0.00", and "Monthly \$0.00". At the bottom of the screen, there are two buttons: a large blue "Save" button and a smaller "Cancel" button.

### ***Business Admin widget - Users - Payment Permissions - ACH Payments***

7. Click Save to save payment permissions assigned to a sub user.

Note: Limits are set on the same Payment Permissions tab. After they are saved, the limits are listed in that category.

A success message indicates the settings have been saved.



**Business Admin widget - Users - Payment Permissions - Success Message**

Permission Display Name	Permission Name	Description
<b>ACH - Collections</b>		
Allowed to Authorize ACH Collection	AllowedToAuthorizeACHCollections	Authorize ACH Templates for release to your financial institution.
Collect Funds from Consumers	ACHPPDDebits	Create ACH templates to debit consumer accounts for goods and services.
Other Pass Through Debits	ACHOtherPassThruDebits	Authorize ACH payment type as Other.
Collect Funds from Businesses	ACHCCDDebits	Create ACH templates to debit business accounts for goods and services.
Submit ACH Template	SubmitACHCollectionTemplate	Submit templates for approval and processing by your financial institution.
Access Restricted Templates	AccessRestrictedACHCollectionsTemplates	Ability to access and modify templates that have been designated for restricted users only.
Same Day ACH Debits	SameDayACHDebits	Gives users the ability to send same day ACH debits.
<b>ACH - Payments</b>		
Allowed to Authorize ACH payments	AllowedToAuthorizeACHPayments	Authorize ACH Templates for release to your financial institution.

Payroll	ACHPPDCredits	Create ACH templates that can be used to credit consumer accounts for payroll direct deposit, bonuses, refunds and more.
Business Payments	ACHCCDCredits	Create ACH templates to credit businesses for services and distribute or consolidate funds between businesses.
Other Pass Through Credits	ACHOtherPassThruCredits	Authorize ACH payment type as Other.
Submit ACH Template	SubmitACHPaymentTemplate	Submit templates for approval and processing by your financial institution.
Access Restricted Templates	AccessRestrictedACHPaymentsTemplates	Ability to access and modify templates that have been designated for restricted users only.
Same Day ACH Credits	SameDayACHCredits	Gives users the ability to send same day ACH credits.
<b>Bill Pay</b>		
Submit Up To	AllowedToPayBills	Permits users to access bill pay services.
Bill Pay Administrator	BillPayCheckFreeSBSubUserFullAccess	Permits the user to add, modify, approve, cancel payments, and add funding accounts.
Single Payment Limit	SingleMaxLimit (Not a permission - it's the column on core.EntityGroupPermission)	The limit that a single bill pay submission cannot exceed.

## Internal Transfers

Approve Up to	AllowedToAuthorizeInternalTransfers	Authorize Internal Account Transfers for release to your financial institution.
Submit Up to	SubmitInternalTransfers	Authorize Internal Account Transfers for release to your financial institution.

## External Transfers

ACH Transfers Enabled	ACHTransfersEnabled	Gives the sub user the ability to have the access level of Submit for External Transfers.
Approve Up to	AllowedToAuthorizeExternalTransfers	Authorize External Account Transfers for release to your financial institution.
Submit Up to	SubmitExternalTransfers	Authorize External Account Transfers for release to your financial institution.

## Wires

Wires	AllowedToAuthorizeWires	Authorize Wire Transfers for release to your financial institution.
Create Domestic Wires	CreateDomesticWires	Gives users the ability to create Domestic Wires.
InternationalWires	InternationalWires	Gives users the ability to create International Wires.

## General Permissions

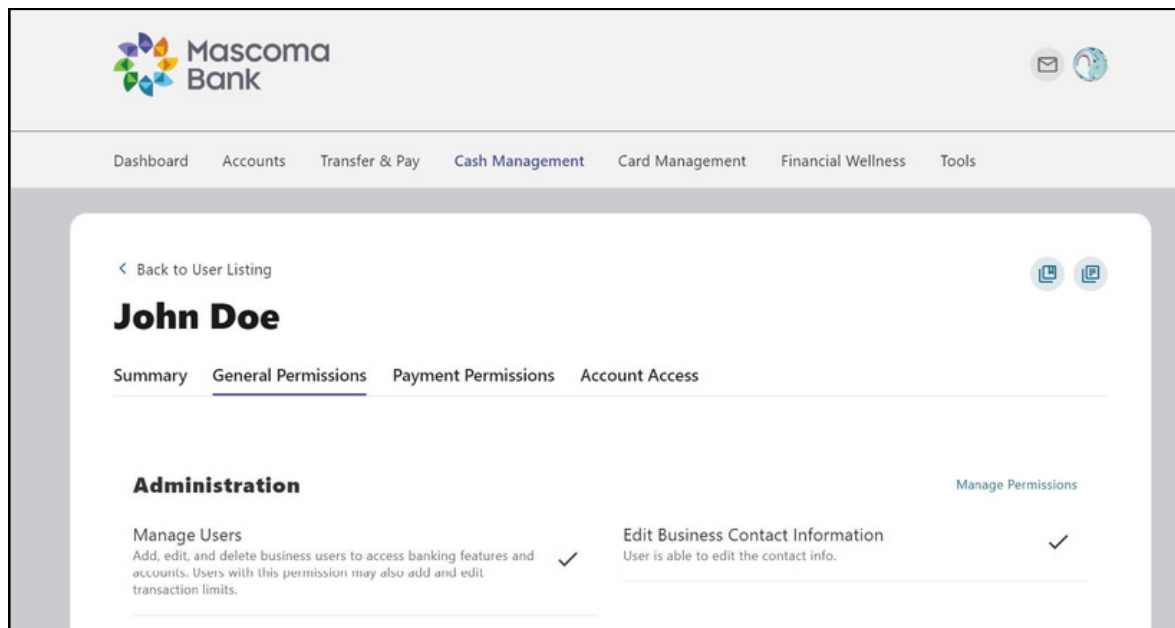
You can edit a user's general permission in the Business Admin widget under General Permissions.

Edit a sub user's General Permissions:

1. Select the Business Admin widget.
2. From the Business Admin page, click the Users tab.
3. Click the sub user you want to edit.

The summary page opens where you can view the details before editing the user's permissions.

4. You can access the General Permissions tab in the following ways:



### ***Business Admin widget - Users tab - Summary Tab***

Click the General Permissions tab.  
Click Manage Permissions.

From the **General Permissions** tab, you can manage **Administration, Feature Access, Payment Destination, Templates, and Receivables**.

5. Click **Manage Permissions** next to the permission that you want to edit and the **Manage Permissions** panel opens.

6. From the **Manage Permissions** tab, you can toggle each sub user's permissions on and off. Permission categories include:

- Administration
- Feature Access
- Payment destination
- Templates
- Receivables

The screenshot shows a mobile interface titled "Manage Permissions" under the "Administration" category. At the top right, there is a link "Unselect All". Below this, three permissions are listed, each with a description and a toggle switch:

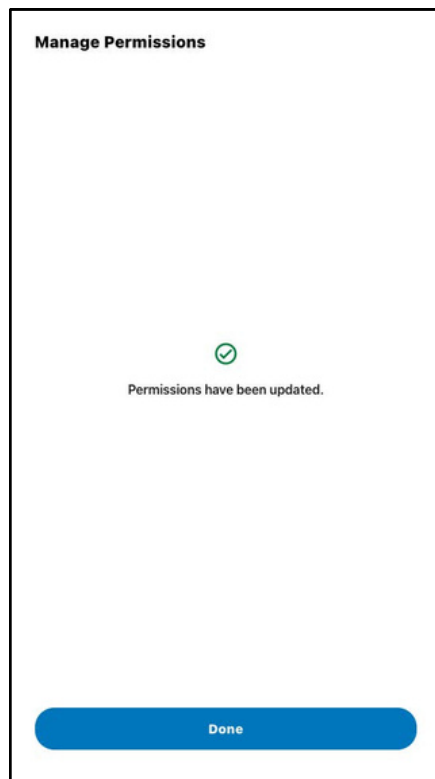
- Manage Users**: Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits. The toggle is turned on.
- Manage Payment Company**: Allows a business user to add, edit, or delete a payment company. The toggle is turned on.
- Edit Business Contact Information**: User is able to edit the contact info. The toggle is turned on.

At the bottom of the panel, there are two buttons: "Save" (disabled) and "Cancel" (active).

**Business Admin widget - Users tab - General Permissions - Administration**

Note: For more information on each General permission, see General Permissions Table for the details of each permission.

7. After delegating the permissions to the sub user, click Save and a success message indicates the sub user's permissions were updated.





Permission Display Name	Permission Name	Description
<b>Administration</b>		
Manage Users and Roles	ManageUsers	Add, edit, and delete business users and create roles that allow users to access banking features and accounts. Users with this permission can also add and edit transaction limits.
Edit Business Contact Information	EditBusinessContactInformation	Ability to edit business contact information
Manage Payment Companies	ManagePaymentCompanies	Allows a business user to add, edit, or delete a payment company.
<b>Feature Access</b>		
View eDocuments	ViewEDocuments	View statements, notices, tax forms, and annual credit card summary.
Manage Cards	ManageCards	Ability to view and update debit and credit cards associated with a user.
Pay Loans	PayLoans	
Reorder Checks	ReorderChecks	Ability to reorder checks.
Access Card Management	AccessCardManagement	Ability to view and update debit and credit cards associated with a user.
Business Sweeps	BusinessSweeps	Ability to access Business Sweeps.
Positive Pay	PositivePay	Ability to do positive pay.

Remote Deposit Capture	RemoteDepositCapture	Allows users to make deposits through Remote Deposit Capture. RDC users without this permission will have view-only access.
<b>Payment Destination</b>		
Manage ACH and Wire Payees	ManagePayees	Add, edit, and delete payees and payment methods including ACH and wires.
View Restricted Payees	ViewRestrictedPayees	Ability to view and manage restricted Bill Pay payees and their associated payments.
Add Member to Member Transfer Account	AddMemberToMemberTransferAccount	Allows users to add member accounts for transfers.
Add External Transfer Account	AddExternalTransferAccount	Ability to add external accounts.
Manage Bill Pay Payees	ManageBillPayPayees	Allows the business master user to restrict sub users ability to add, edit, and delete a bill payee.
<b>Payment Template Management</b>		
Create ACH Template	CreateACHTemplate	Create new templates using permitted ACH transaction types and offset accounts.
Modify ACH Template	EditACHTemplate	Change ACH template names, company entry descriptions, offset accounts and restrict template access.

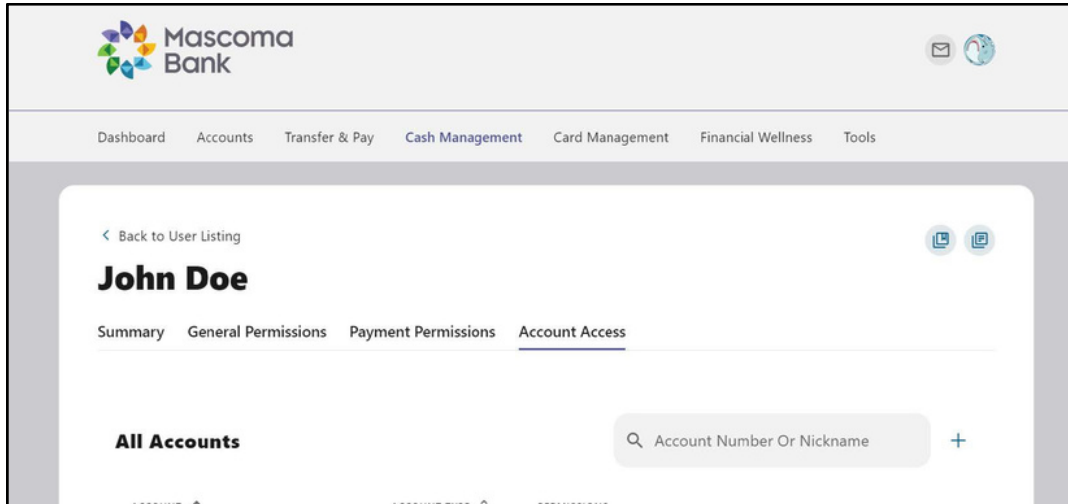
Add ACH Template Entries	AddACHTemplateEntries	ADD
Manage Template Entries	EditAndDeleteACHTemplateEntries	Ability to define entry accounts, and change status, amounts, and other entry level details within an ACH template
Delete ACH Templates	DeleteACHTemplate	Ability to delete ACH Templates
Import ACH Templates	ImportACHTemplates	Import templates or pass-thru batches using NACHA or .csv files.
Create Transfer Templates	CreateTransferTemplates	The ability to create transfer templates in the transfer widget
Modify Transfer Templates	ModifyTransferTemplates	The ability to modify transfer templates in the transfer widget.
Delete Transfer Templates	DeleteTransferTemplates	The ability to delete transfer templates in the transfer widget
<b>Receivables</b>		
View Account Analysis Statements	ViewAccountAnalysisStatements	View historical Account Analysis Statements.

## Account Access

You can edit a user's Account permission in the Business Admin widget in the Account Access tab.

1. To edit a sub user's Account Permissions, click the Business Admin widget.
2. In the Business Admin page, click the Users tab.
3. Click the sub user you want to edit.

The summary page opens so you can view the details of the user before editing their permissions.

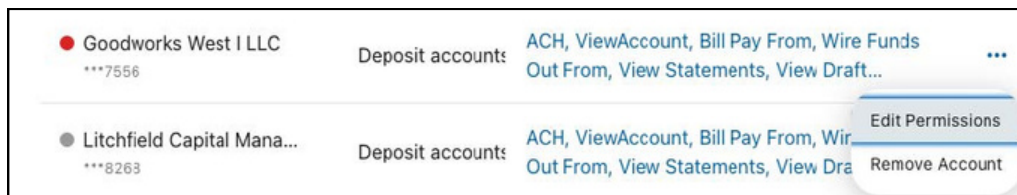


4. You can access the Account Access tab in the following ways:

- Click the Account Access tab.
- Click Manage Accounts.

The Account Access tab lists the accounts that the sub user has access to use.

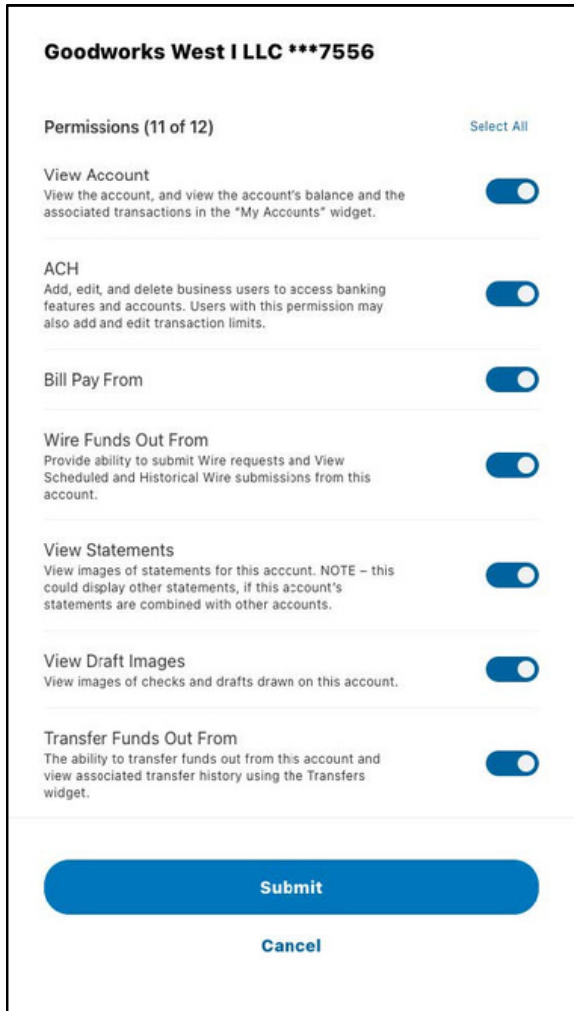
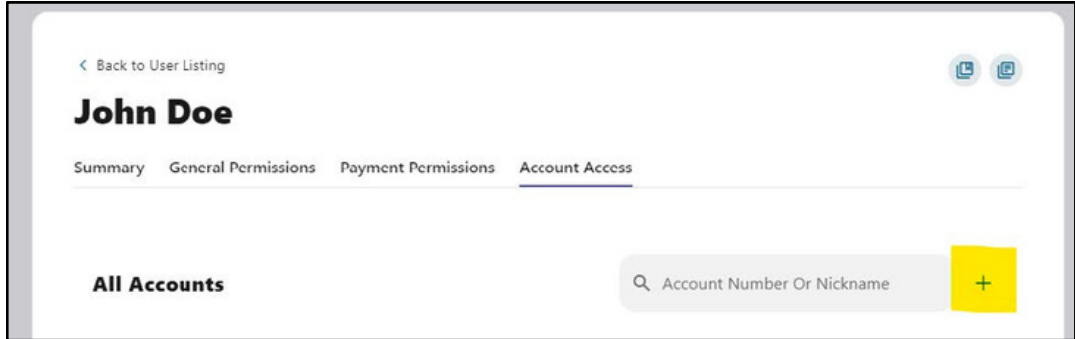
5. Find the account you want to edit and click the ... three dots and click Edit Permissions.



**Business Admin widget - Users Tab - Account Access - Edit Permissions**

6. From the Manage Permissions panel, you can toggle each sub user's permissions on and off.

You can add a new account by clicking on the + sign.



**Business Admin widget - Users Tab - Account Access - Edit Permissions**

7. After delegating the Account Permissions to the sub user, click Submit.

A success message indicates the sub user's permissions were updated.



## Account Permissions

The following is a list of Account Permissions that you can enable for a sub user:

Permission Display Name	Permission Name	Description
ACH	ACH	Provide ability to submit ACH Batches from this account, and view scheduled and Historical ACH submissions from this account.
Bill Pay From	BillpayFrom	Ability to use Bill Pay for the given account.
BalancePeek	BalancePeek	N/A
One-Time Payment	OneTimePayment	N/A
Savings Goals	Goals	N/A
Stop Payment	StopPayment	The ability to submit a stop payment for checks on this account.
Transfer Funds Into	TransferFundsInto	The ability to transfer funds into this account and view associated transfer history using the Transfers widget.
Transfer Funds Out From	TransferFundsOutFrom	The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.
View Account	ViewAccount	View the account and view the account's balance and the associated transaction in the My Account widget.

View Draft Images	ViewDraftImages	View images of checks and drafts drawn on this account.
View Statements	ViewStatements	View images of statements for this account. Note: this could display other statements, if this account's statements are combined with other accounts.
Wire Funds Out From	WireFundsOutFrom	Provide ability to submit Wire requests and View Scheduled and Historical Wire submissions from this account.
RDC Funds Into	RDCFundsInto	Allows user to make deposits through Remote Deposit Capture. RDC users without this permission will have view only access.
People Pay From	PayPeopleFrom	PayPeopleFrom



## Sub User Maintenance

A master user, or a sub user with the Manage Users permission, can edit a sub user's status or reset a sub user's password.

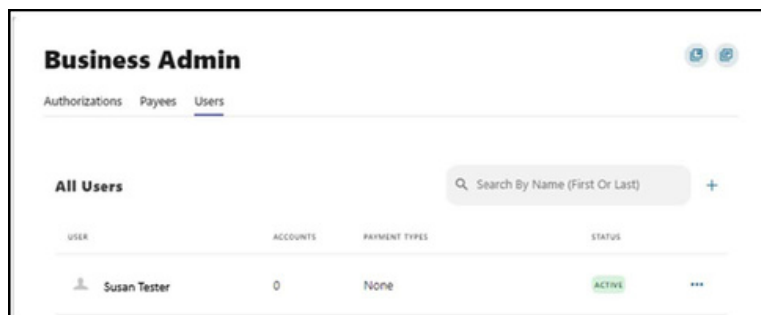
### Sub User Status

- 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 Mascoma 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.

### Sub User Contact Information

A master user can edit a sub user's contact information (name, email, phone, and address).

To edit, click on the user you'd like to edit.

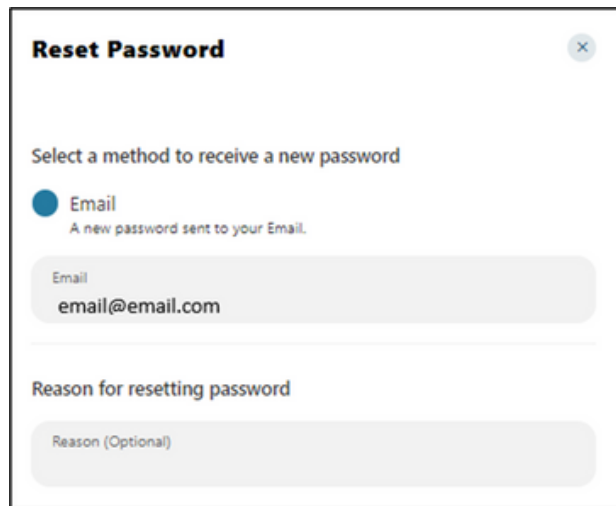
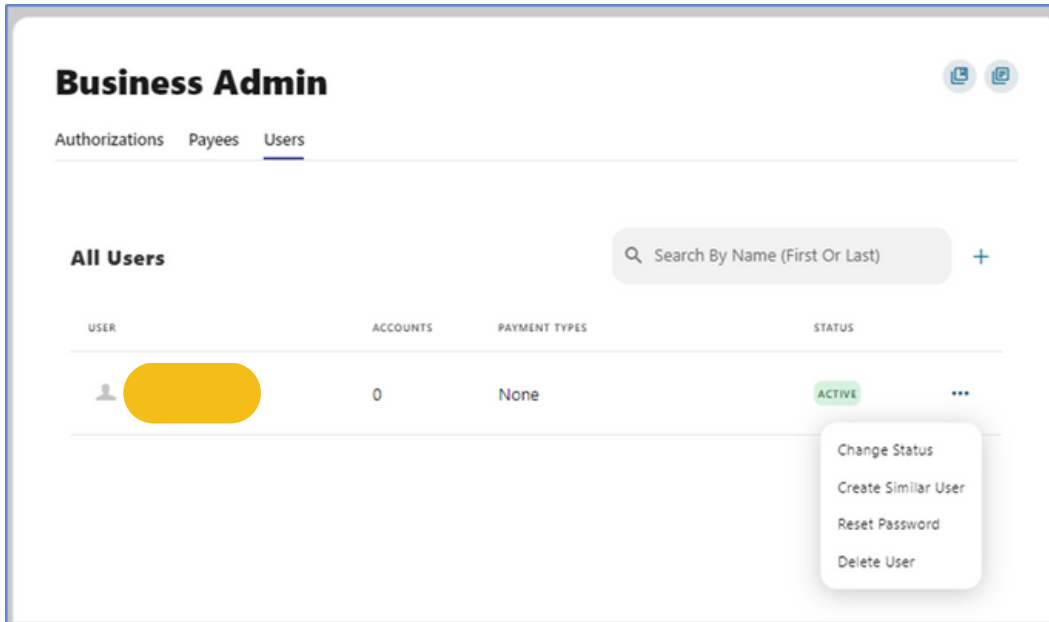


From here, you can make changes to the personal information by clicking on the ellipses. You will also have access to manage accounts and manage permissions.

Summary	General Permissions	Payment Permissions	Account Access												
<h3>Personal Information <span style="float: right;">...</span></h3> <table border="0"> <tr> <td>                     Username  <b>Tester123</b> </td> <td style="text-align: center;"> <span style="background-color: #28a745; color: white; padding: 2px 5px; border-radius: 3px;">ACTIVE</span> </td> <td>                     Last Log In                      Never                 </td> <td></td> </tr> <tr> <td>                     Email  <b>email@email.com</b> </td> <td></td> <td>                     Address                      No address                 </td> <td></td> </tr> <tr> <td>                     Primary Phone Number                      No phone number                 </td> <td></td> <td>                     Secondary Phone Number                      No phone number                 </td> <td></td> </tr> </table>				Username <b>Tester123</b>	<span style="background-color: #28a745; color: white; padding: 2px 5px; border-radius: 3px;">ACTIVE</span>	Last Log In Never		Email <b>email@email.com</b>		Address No address		Primary Phone Number No phone number		Secondary Phone Number No phone number	
Username <b>Tester123</b>	<span style="background-color: #28a745; color: white; padding: 2px 5px; border-radius: 3px;">ACTIVE</span>	Last Log In Never													
Email <b>email@email.com</b>		Address No address													
Primary Phone Number No phone number		Secondary Phone Number No phone number													
<h3>Account Access</h3>			<a href="#">Manage Accounts</a>												
<h3>General Permissions <span style="float: right;"><a href="#">Manage Permissions</a></span></h3>		<h3>Payment Permissions <span style="float: right;"><a href="#">Manage Permissions</a></span></h3>													
Administration No Access		ACH Collections No Access													
Feature Access No Access		ACH Payments No Access													
Payment Destination No Access		Wires No Access													
Payment Template Management No Access		Internal Transfers No Access													
Receivables No Access		Bill Pay No Access													

## Reset a Sub User's Password

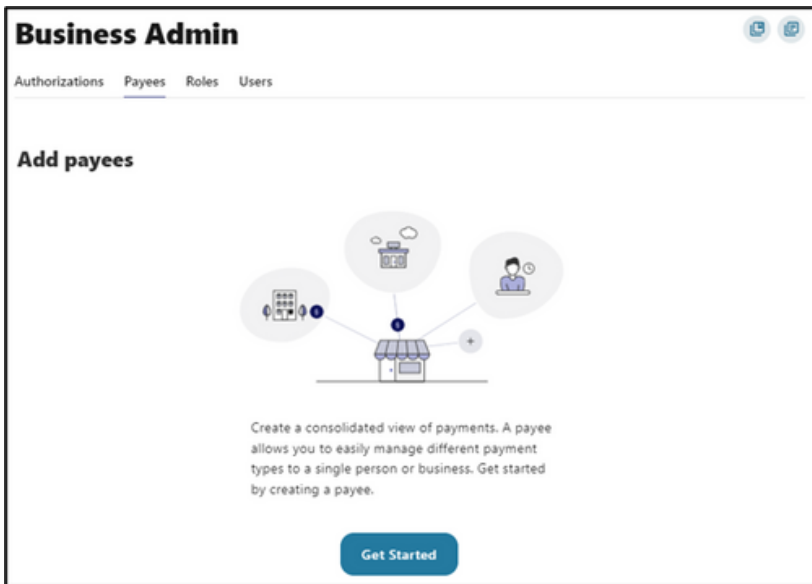
Click the elipses, then click "Reset Password." Select a method to receive a new password. Explain why the sub user's password is being reset, click the "Send New Password" button. Please note, a disabled sub user account cannot be used, and therefore the master user will not be able to reset the password. If the sub user's status is Frozen, it will need to be set it to Active before their password can be reset.



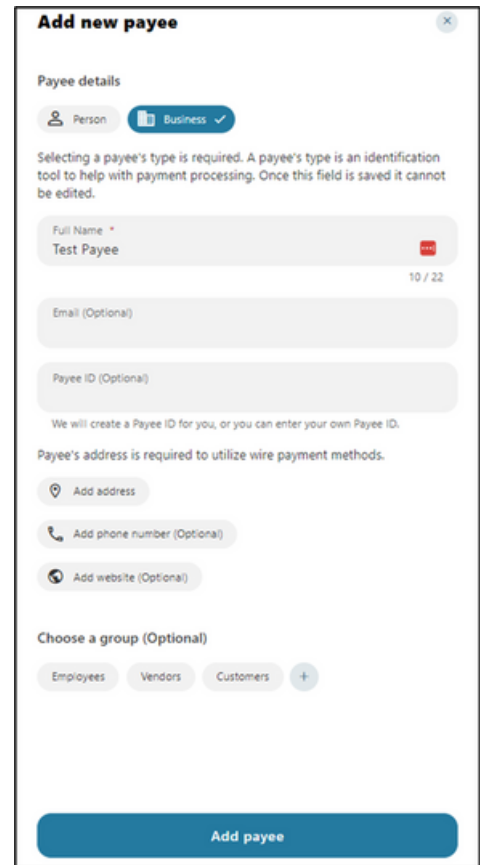
## Add a Payee

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 tab, located within the Business Admin widget. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

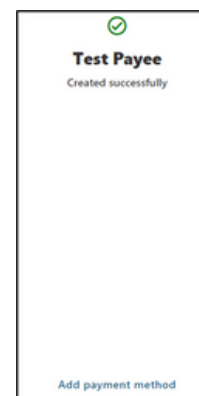
Click “Get Started.” A new window will open. Select “Person” or “Business.” Email and Payee ID are optional fields.



Add the address for wire payments. Phone number, website, and group are optional fields. Click “Add payee.”



The next step is to add a payment method.



## 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 cash management widgets 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.

On the Payees tab, select the payee you created from the payee list. Scroll to the Payment Methods section and click + next to Payment Methods.

The image consists of two side-by-side screenshots from a business admin interface.

The left screenshot shows the 'Business Admin' interface with the 'Payees' tab selected. It displays details for a 'Test Payee' (testpayee0001). Under the 'Payment methods' section, there is a plus sign (+) to add a new method. Below this, there is a message: 'You have not yet created a payment method for this payee. Click + above to add ACH and Wire payment methods and begin making payments.'

The right screenshot shows the 'Add payment method' form. It has three options for 'Payment method type': ACH (selected), Domestic WIRE, and International WIRE. Below this is the 'Beneficiary FI and account information' section with the following fields:
 

- Routing Number: A red border indicates it is required, with a message 'A valid routing number is required' and a character count '0 / 9'.
- Account type: A dropdown menu.
- Account Number: A text field with a character count '0 / 17'.
- Nickname: A text field with a character count '0 / 100' and a note 'e.g. Primary ACH, Vendor Wire'.
- + ID number: A button to add an ID number.

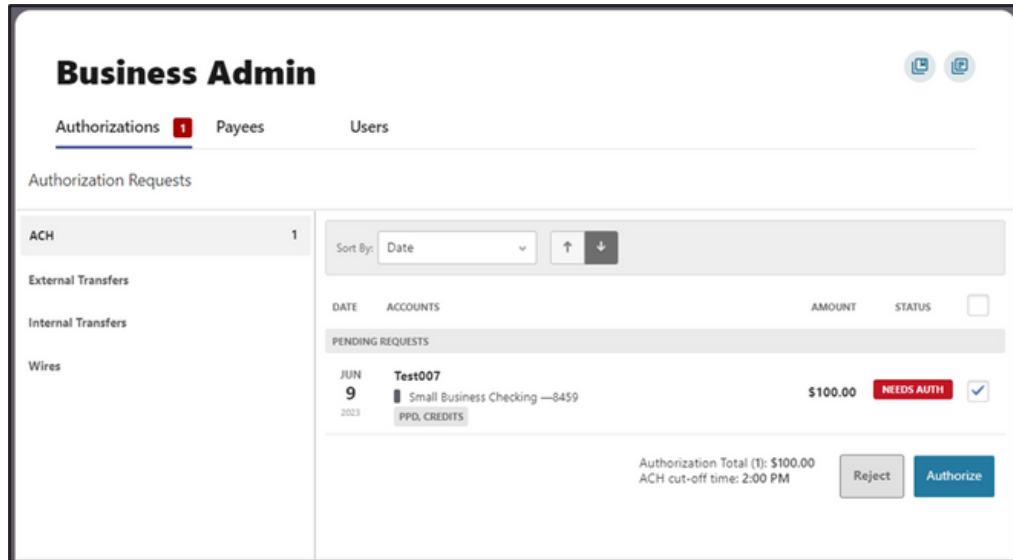
Choose the method of payment. Complete the required information for the chosen payment method (Account Number, Routing Number, Account Type, etc.). Click "Save."

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

This screenshot shows the 'Payment methods' section for a payee. It displays a list with one entry: 'ACH Test Account'. To the right of this entry are two circular icons: a trash can (delete) and a pencil (edit).

## Authorize or Reject Transfer Request

The Business Admin widget defaults to display the Authorizations Tab. Select the transaction type to view transactions that are in the Needs Authorization Status. Then you can choose to authorize or reject.



## Business ACH Widget

To navigate to this, click on the Cash Management menu bar and select "Business ACH." This widget allows users 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 have the Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

Click the “New Template” button.

Enter a Template Name.

Select Offset Account.

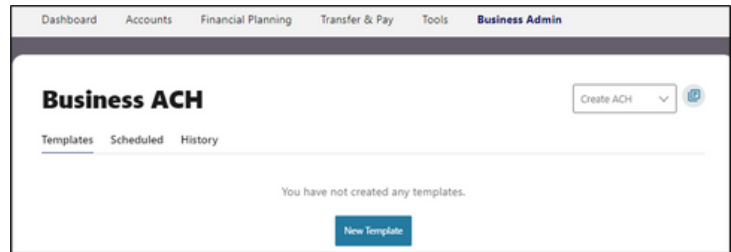
Company Name will prefill based on the offset account that is chosen.

Select Transaction Type from drop down menu.

Enter a Company Entry Description. This provides a description of the transaction to the payee.

Select an Access Level for the template. A template marked as Restricted would only be viewable by a cash management user with access to Restricted Templates permissions.

Click the “Import Payees” button to upload a NACHA (.txt) or .csv file into cash management for future use (optional). The format required for the file upload is noted in the Show file setup instructions link.



 A screenshot of the 'New Template' form. The form fields are:
 

- Template Name:** A text input field containing the number '40'.
- Offset Account:** A dropdown menu with 'Small Business Checking' selected.
- Company Name:** A text field containing 'Alkami Functiona'.
- Transaction Type:** A dropdown menu with 'Business Payments - CCD, C...' selected.
- Company Entry Description:** A text input field containing 'e.g. payroll, bonuses' and a '10' character count.
- Access Level:** Two radio button options: 'Normal' (selected) with the subtext 'All users with ACH permissions can access', and 'Restricted' with the subtext 'Only users with Restricted permissions can access'.

 At the bottom of the form are three buttons: 'Import Payees' (blue), 'Cancel' (grey), and 'Create Template' (blue).


 A screenshot of the 'Import ACH File' form. It features a central icon of a document with a grid, an 'Upload File' button, and the text 'Text or comma-separated files accepted • Up to 1 MB'. At the bottom, there is a link 'Show file setup instructions' (with an information icon), a 'Cancel' button, and an 'Import Payees' button.

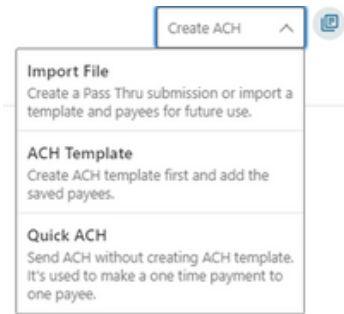
Click the "Create Template" button to save the new template or click the "Cancel" button to close the window without saving.

This change will require verification. Enter the token here and click "verify" to proceed.

A confirmation message will be displayed confirming the template has been created.

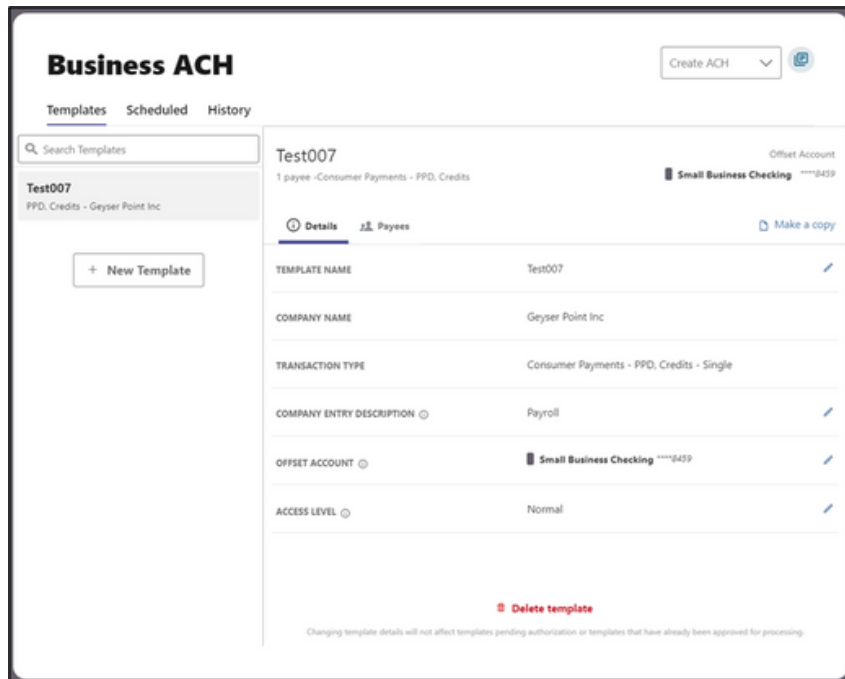
### Additional Options

Use the dropdown to access the following additional options.



### Editing ACH Templates

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



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



## How to Upload an ACH Template

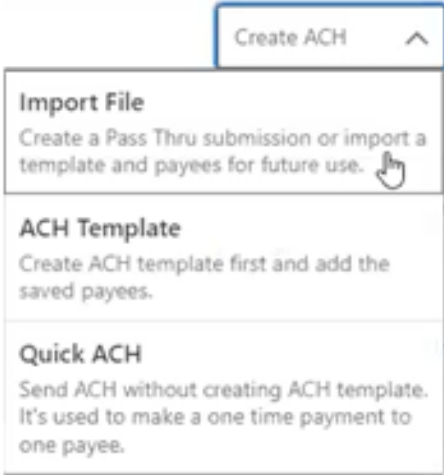
Step 1:

Step 2:


Step 3:

Step 4:

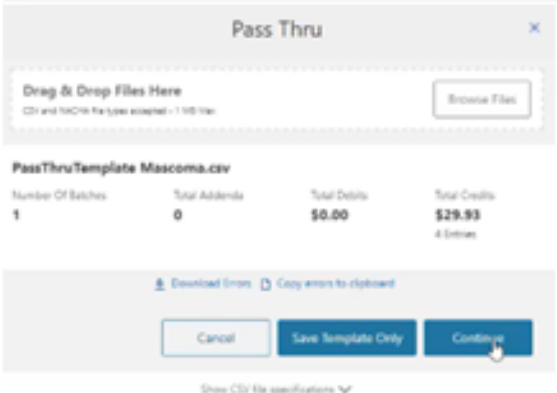
- Select Import File from the Create ACH drop down menu.



- Select Browse Files
- Locate File
- Click Open

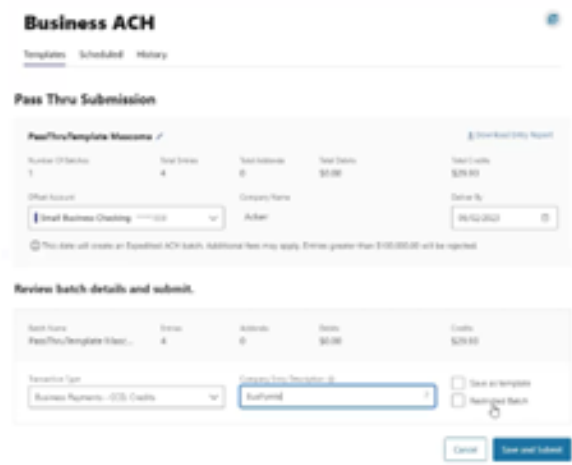


- Customer can click on "Download Errors" to verify there are no errors.
- If no errors are found, click "Continue".



PassThruTemplate Mascoma.csv			
Number Of Batches	Total Addenda	Total Debits	Total Credits
1	0	\$0.00	\$29.93
4 Entries			

- Select: offsetting account, delivery date, transaction type, and enter a transaction description.
- Click "Save & Submit".



## Deleting an ACH Template

The delete a template function allows a user (if permitted) to delete ACH templates. The user must be assigned 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 Mascoma 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 Tab

The Scheduled tab displays future-dated ACH submissions that are scheduled to be, and have not yet been, processed by Mascoma Bank.

**Business ACH**

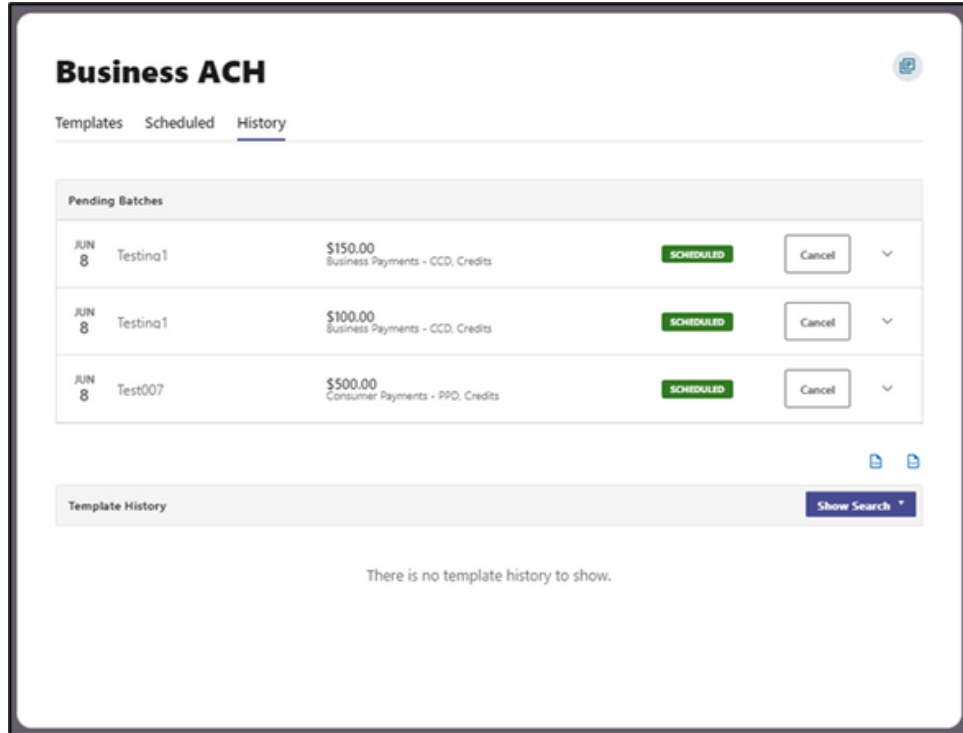
Templates Scheduled History

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

Scheduled Templates Show Search

## History Tab

The History tab displays pending batches (submissions available for processing by Mascoma Bank) and a template history (submissions that have been completed or rejected by Mascoma Bank; rejected when in a "needs authorization" status or canceled).



## ACH Processing Days and Cutoff Times

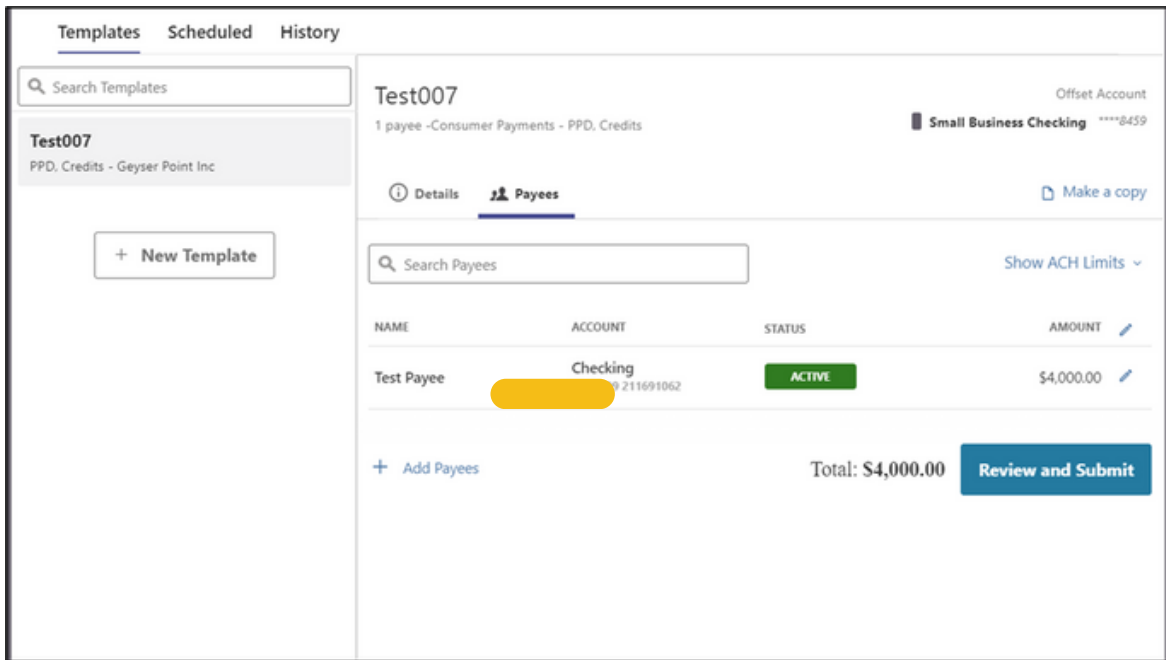
ACH Processing Days are the days of the week that Mascoma Bank will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH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

## Submit an ACH Template

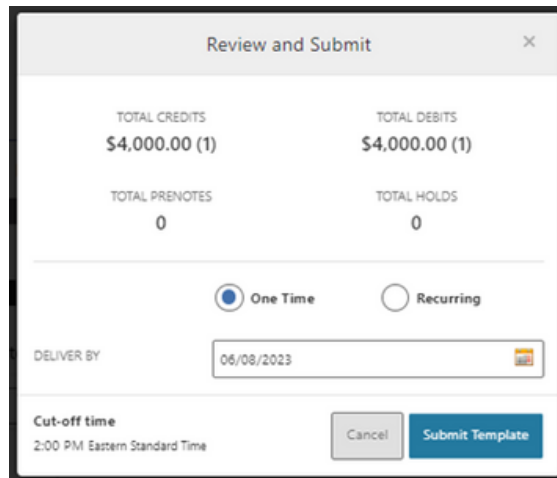
The Submit Template feature allows you to submit templates for authorization (if needed) and processing. To submit ACH templates, a user must be assigned Submit Template permissions, permissions for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

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



Submit template will require verification. Enter the token and click "Verify" to proceed.

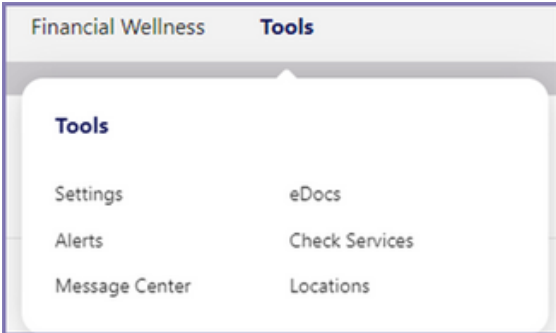


### Notifications and Alerts

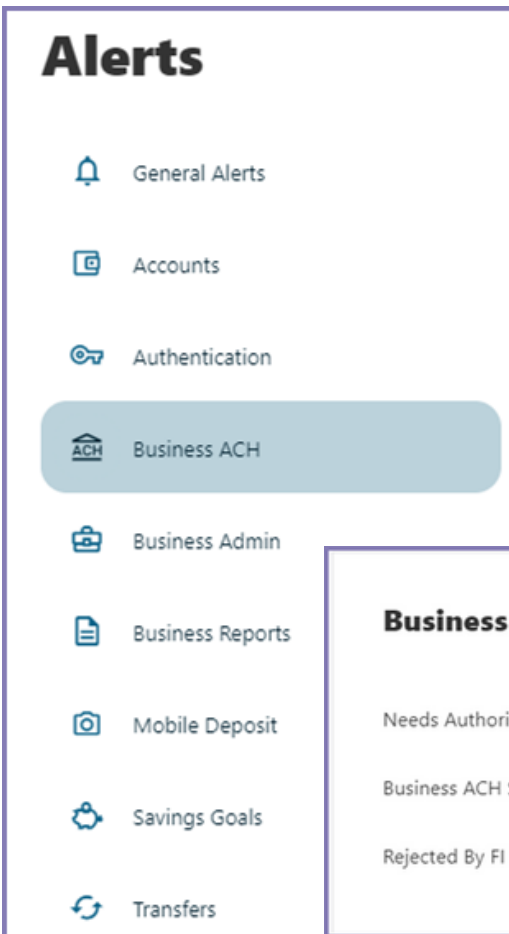
ACH alert contact methods are configurable under Tools → Alerts → Business ACH. The ACH transfer module supports the following alerts:

- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Canceled
- ACH Expired (not approved by the cutoff time)
- ACH Processed

## Alert Notices



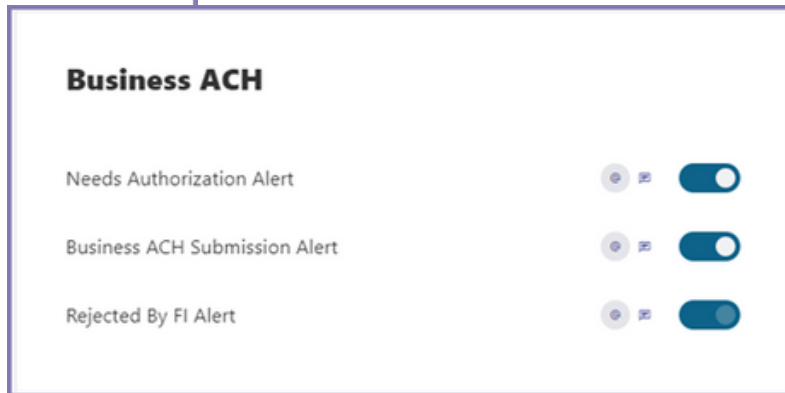
Select Alerts from the Tools menu located on the top tool bar.



You will be shown different Alert categories to choose from.

Once you select a category, you'll have the option to toggle the Alerts on or off.

When an Alert is toggled on, you will be asked how you want to receive the Alert, SMS or email.



## Business Wire Widget

To navigate to this widget, click on the Cash Management menu bar and select "Business Wires." Wire transfers offer convenience, speed, and security. The Business Wires widget has specific 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 customers to:

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

The screenshot displays the "Business Wires" interface in the "Submission" tab. It is divided into two main sections: "Payee Details" and "Payment Summary".

**Payee Details:**

- Payee:** A dropdown menu with "Select Payee" and a link to "Enter payee manually".
- Funding Account:** A dropdown menu showing "Small Business Checking".
- Company Name:** A dropdown menu showing "Goyster Point Inc".
- Amount:** A text input field containing "10.00" and a "Show Limits" link.
- Frequency:** A dropdown menu set to "One Time".
- Send On:** A date picker set to "06/08/2023".
- Originator to Beneficiary Info:** A text area with a placeholder: "Use this field to communicate remittance advice information (e.g. invoice details) to the person or organization receiving the wire transfer." It includes a character count "0 / 140".

**Payment Summary:**

- You Send:** \$10.00 USD
- Funding Account:** Small Business Checking (\*\*\*\*8459) \$0.00
- Payee:** None Selected
- Payee Account:** None Selected
- Frequency:** One Time
- Send On:** 06/08/2023
- Originator to Beneficiary Info:** (Empty field)
- Cut-off time:** 03:00 PM (Eastern Standard Time) with a "Confirm Payment" button.

At the bottom left, there are two status indicators: "Available balance" and "Unable to retrieve latest balance".

## Submit a Business Wire Request

In the Business Wires widget, from the Submission tab, select a Payee from the drop-down list. There is also an option to create a new payee by clicking on "Enter Payee Manually." Choose a Funding Account and a Company Name. (The company name will prefill when you select a funding account type if there is only one company name). Enter the Amount for the transfer. Select the Delivery By date. Enter any additional details into the Originator to Beneficiary Info field. Click "Confirm Payment."

## Create a Payee and Add Payment Method Manually

Enter applicable details and click "Add Payee."

**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

Save Payee For Future Submission

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 phone number (Optional)

Add website (Optional)

**Choose a group (Optional)**

Employees Vendors Customers +

Add payee

Enter all the necessary details and click "Save."

**Add payment method**

**Payment method type**

Domestic WIRE International WIRE

**Payee's address**

Payee's address is required to add this payment method.

Country

Street Address 1 - No PO Box

Address 2 (Optional)

Postal Code (Optional)

City

Add Intermediary FI

**Beneficiary FI and account information**

Routing Number A valid routing number is required 0 / 9

Account Number 0 / 34

Nickname 0 / 100

e.g. Primary ACH, Vendor Wire

Save

## Search for a Business Wire

On the Scheduled tab of the Business Wires widget, click the "Show Search" button to view search fields. Enter search criteria and click the "Search" button.

The screenshot displays the "Business Wires" interface. At the top, there are tabs for "Submission", "Scheduled" (which is active), and "History". Below the tabs are three calendar views for June '23, July '23, and August '23. The "Scheduled Payments" section is expanded, showing search filters: "Payee Name" (empty), "Funding Account" (set to "All Accounts"), and "Search Dates" (set to "3/7/23 - 6/7/24"). There is a "Sort By" dropdown menu. At the bottom right of the search section are "View All" and "Search" buttons. Below the search section, a message states: "There are no scheduled wire payments to show."

## 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. Under the scheduled tab, locate the wire transfer and click the "Cancel" button, enter a reason, and select the "Cancel Payment" button.

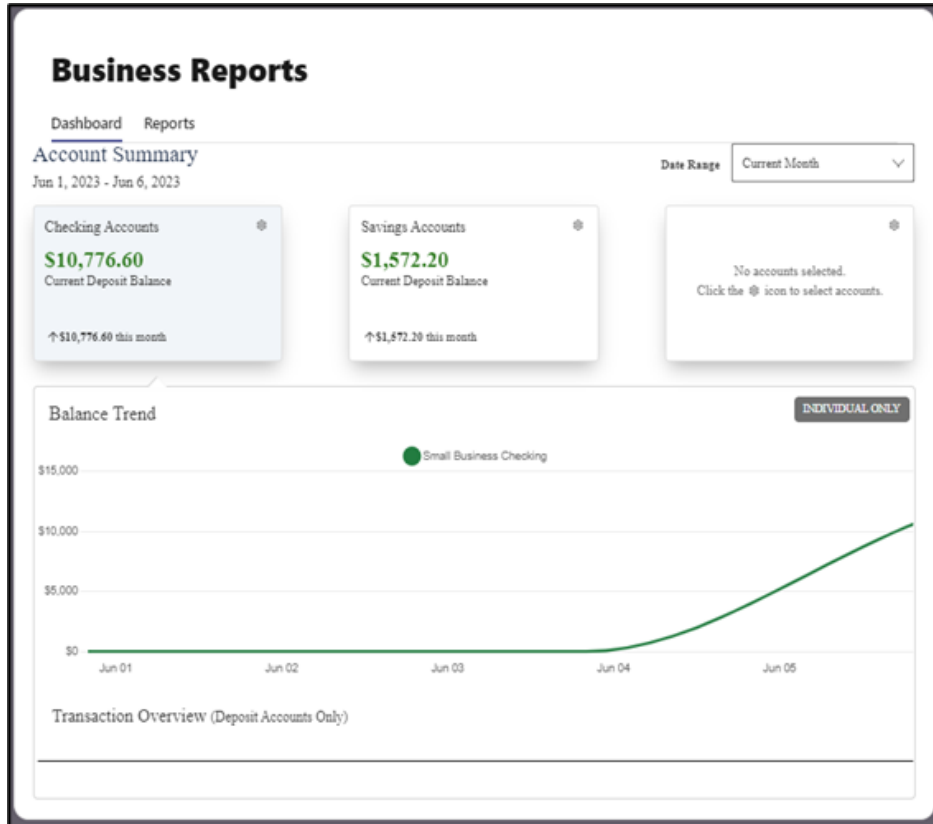
The screenshot shows a "Cancel Wire Payment" dialog box. It contains the text: "You may provide a reason for canceling this scheduled wire payment." Below this is a "REASON" label and a text input field with the placeholder text "Type in a reason (optional)". At the bottom right, there are two buttons: "Cancel" and "Cancel Payment".



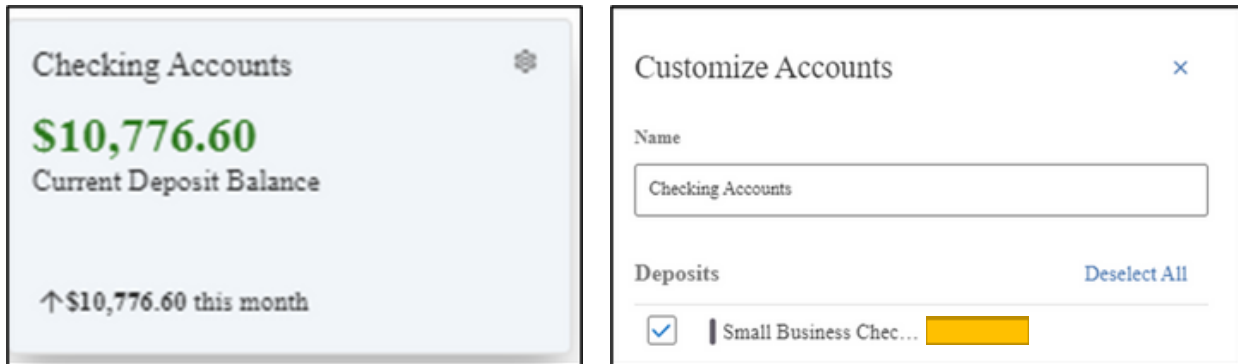
## Business Reports Widget

To navigate to this widget, click on the Cash Management menu bar and select Business Reports. The Business Reports widget provides customers with the ability to access Standard Reports and create Custom Reports. The Custom Report generation tool provides the ability to generate new reports to yield new insights on ACH details and transaction history. The four main areas include:

1. Quick Filter Cards - Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all of the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will be instantly filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.
2. Balance Trend - The Balance Trend chart is a line chart at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.
3. Transaction Overview - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.
4. Transaction Summary - The Transaction Summary is a detailed bar chart connected to the right side of the Balance Trend chart on the Business Reports Dashboard. The Transaction Summary opens when you are on a specific day within the Balance Trend chart. The Transaction Summary will display sums of debits and credits for the selected transaction types for the selected time period. The selected accounts and time period are inherited from the options used for the Balance Trend chart.



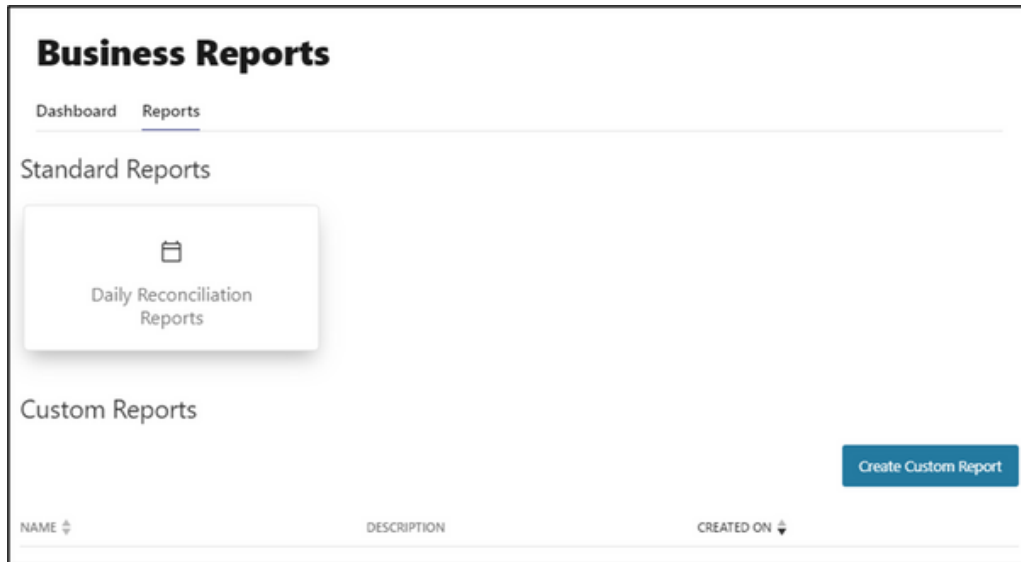
Within the dashboard, click the gear icon for each Quick Filter card to make any necessary edits.



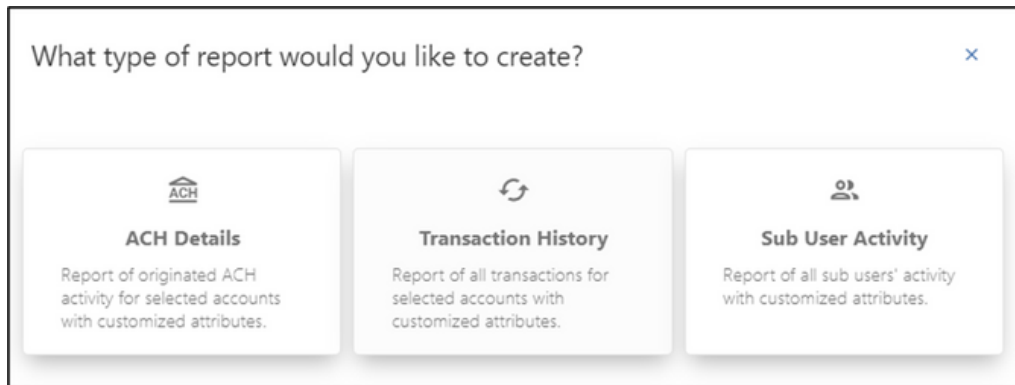
This will allow you to change the name and select or deselect accounts. Click "Update" to save any changes.

## Create a Custom Report

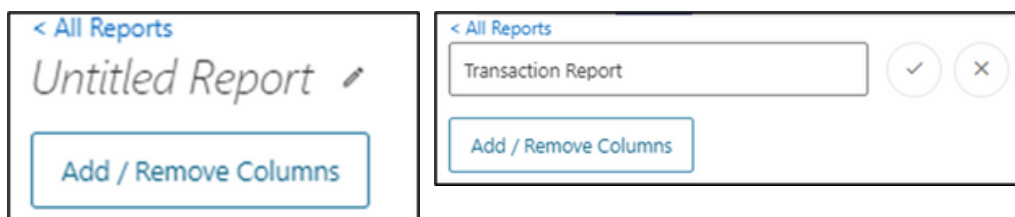
The Reports Tab will show you standard reports that are generated by Mascoma Bank. You will also be able to run your own custom reports. Within the Business Reports widget, select the "Create Custom Report" button.



Select the type of report you would like to create.



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.



The 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.

Select Columns

- Posting Date
- Effective Date
- Account
- Debit/Credit
- Type
- Description
- Check Number
- Amount

Click "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.

Save Dynamic Report

Click the "Save" button to create the new Custom Report or click the "Cancel" button to close the Custom Report without saving.

Save Dynamic Report

Name  
Transaction Report

Description  
A short description of the report (optional)

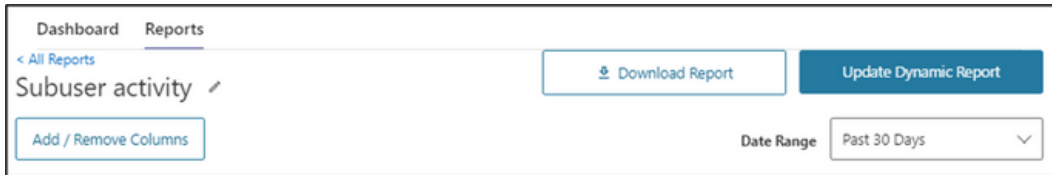
Date Range  
Past 30 Days

Share Type  
 Private - Only accessible by you  
 Full Business - Accessible by all users in the business  
 Elements in this report may be restricted if the viewer does not have all necessary permissions.

Notification  
 Email me when report is ready

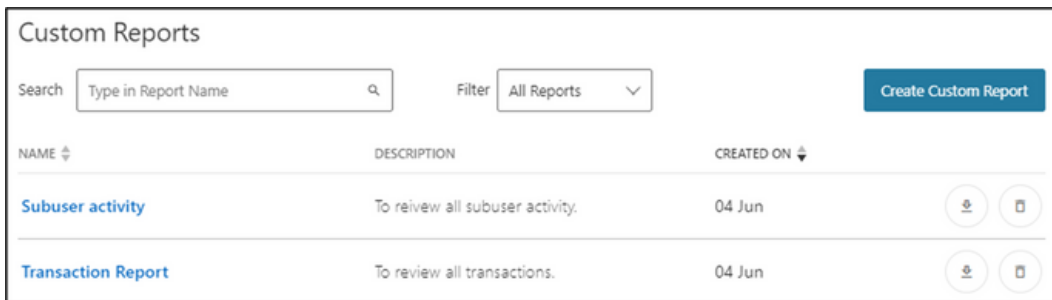
## Edit Custom Reports

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.



## Delete Custom Reports

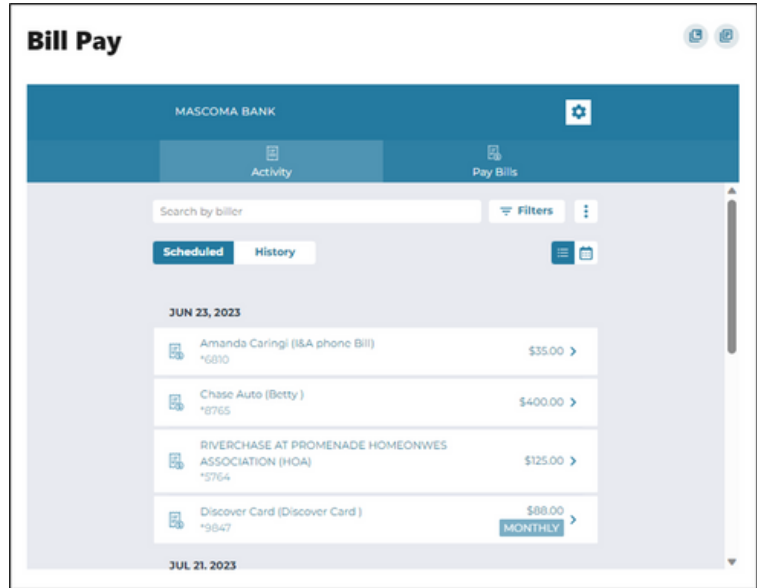
Use the Delete icon (trash can) to remove the Custom Report.



## Bill Pay

To access Bill Pay, navigate to the "Transfer and Pay" menu option and select "Bill Pay."

Activity tab - Lists all the scheduled and historical bill pays.

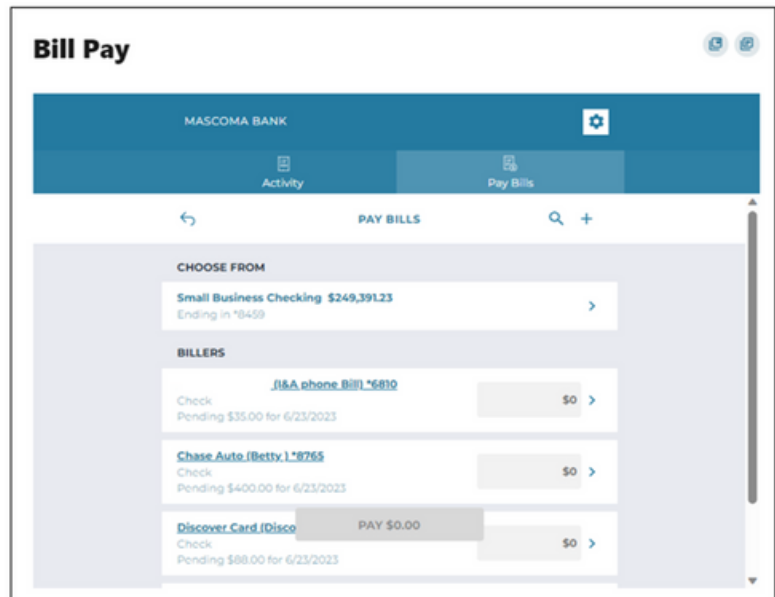


## Pay Bills

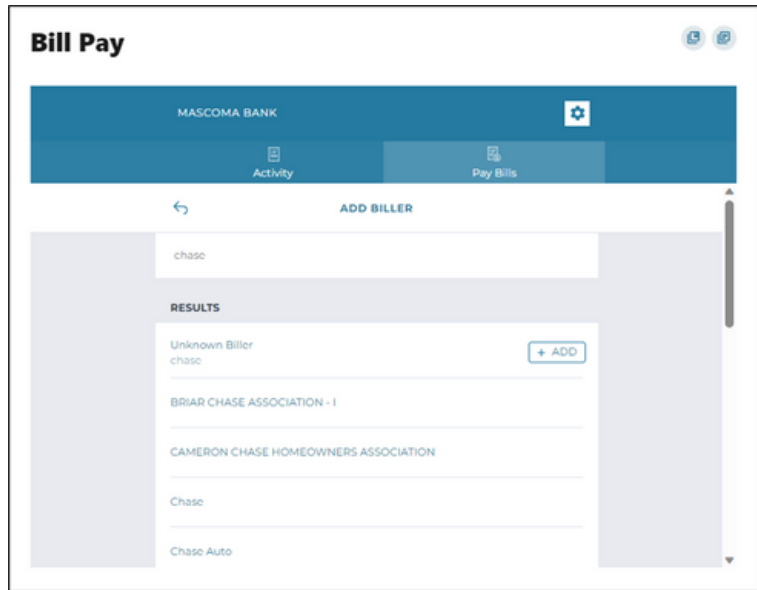
Select the "Pay Bills" tab to add a business payee and pay a business.

### Add a Business Payee for Bill Pay

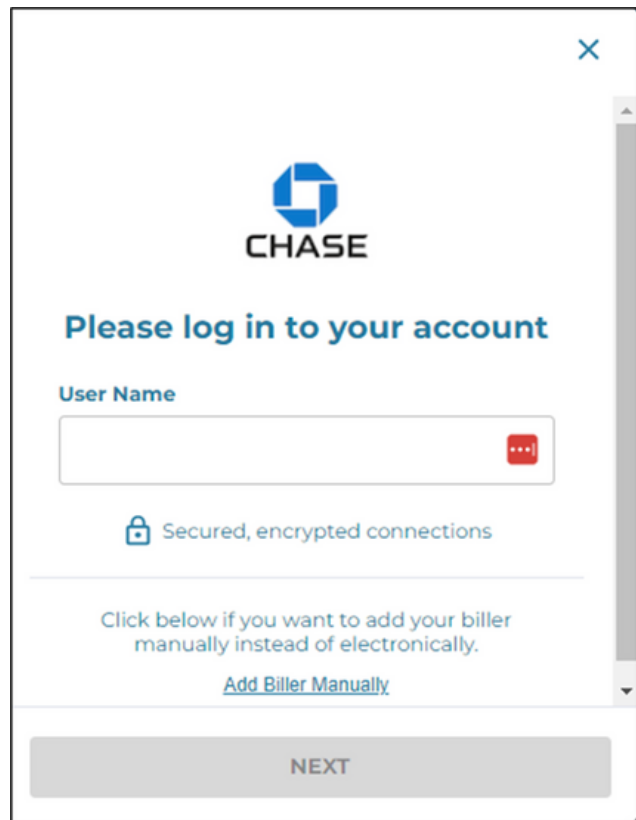
Click on "+" next to the search icon.



Enter the name of the biller you would like to add or add one manually by clicking on the "Add" button.

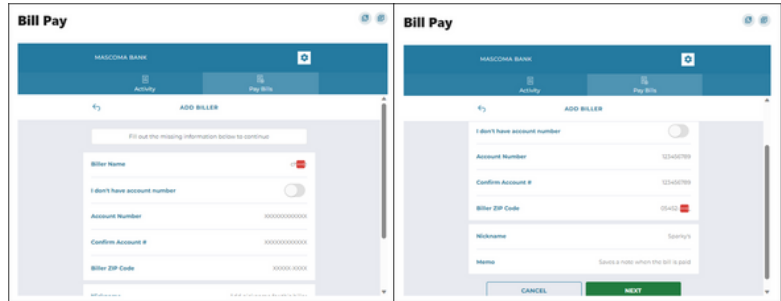


You can either log in to the chosen business's online platform by entering your credentials or click on "Add Biller Manually" and click "Next."



To add a biller manually, enter all the biller information such as name, account number, zip code, nickname, memo, and click "Next." The next screen that appears requests you add the address of the biller.

Step 5: Verification is needed to add a business as a biller.



### Pay a Business

Select the "Pay Bills" tab in Bill Pay.

Select the account under "Choose From."

Select the Biller and enter the amount to pay. Click on "Pay \$XX.XX"

Payment scheduled. Click "Done."

