



Now there is a tool to save your  
business valuable time.

# WELCOME TO THE BUSINESS BILLPAY TUTORIAL



Adams Bank & Trust  
Member FDIC

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# Business 2.0 Product Tutorial Training Manual

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## Welcome to Business 2.0 Product!

In this tutorial, you will learn how to utilize your Bill Pay Business 2.0 product and all of its time and money saving features. If you have your Bill Pay **Demo** handy, please feel free to open it and follow along.



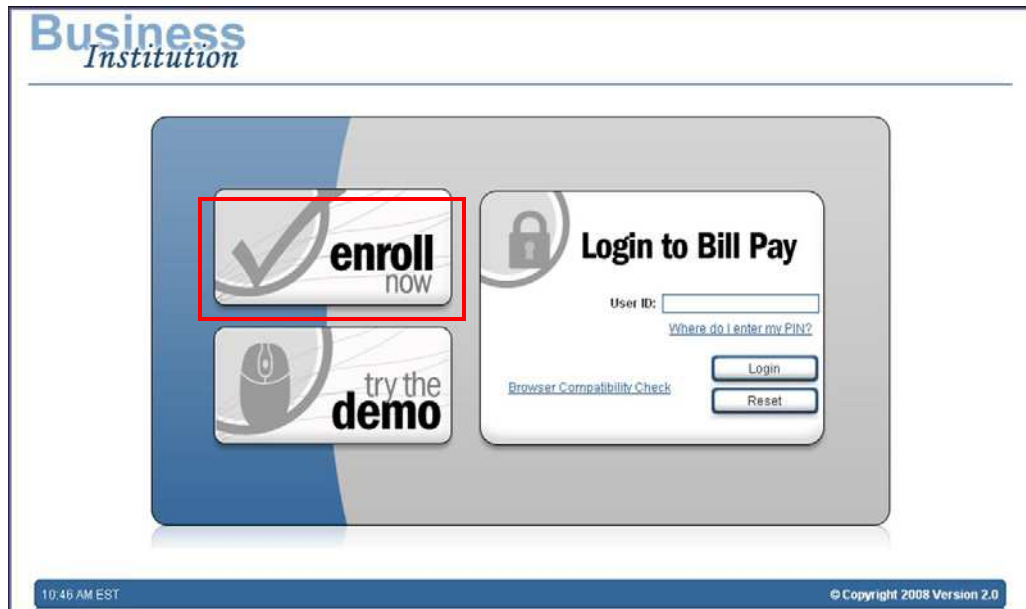
**Important message:** The screens you will see in this tutorial were made for demo purposes only, and may contain unrealistic payment and payee information. If you have questions that are not addressed in the tutorial, please contact a Subscriber Support specialist or your Adams Bank & Trust Business Banker.

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# Section One

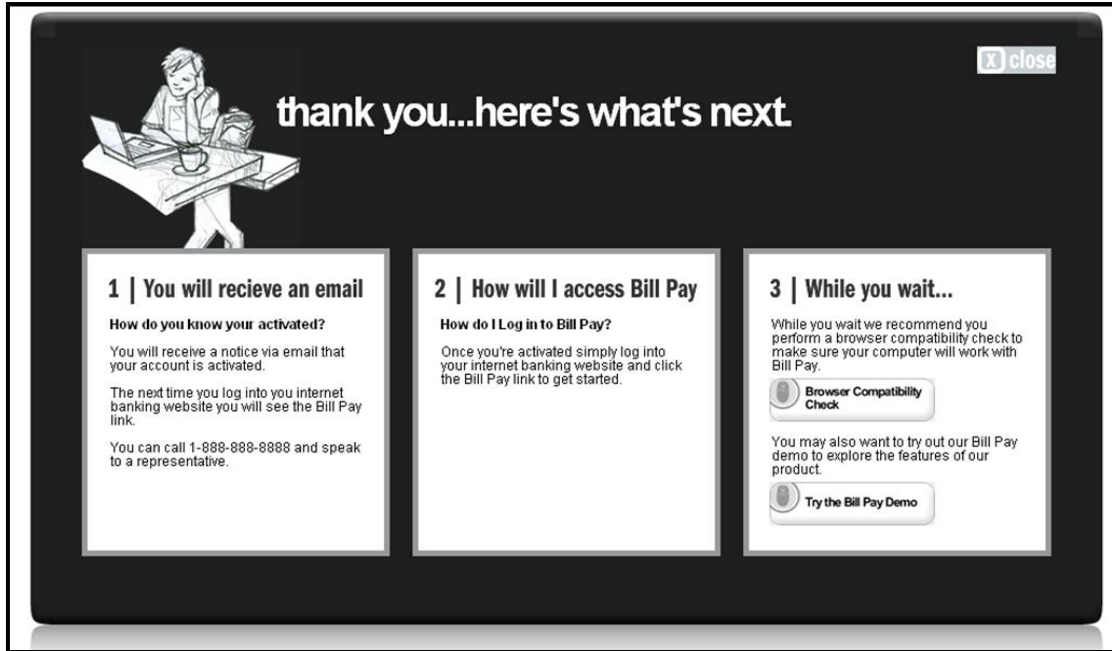
# Enrollment & Login

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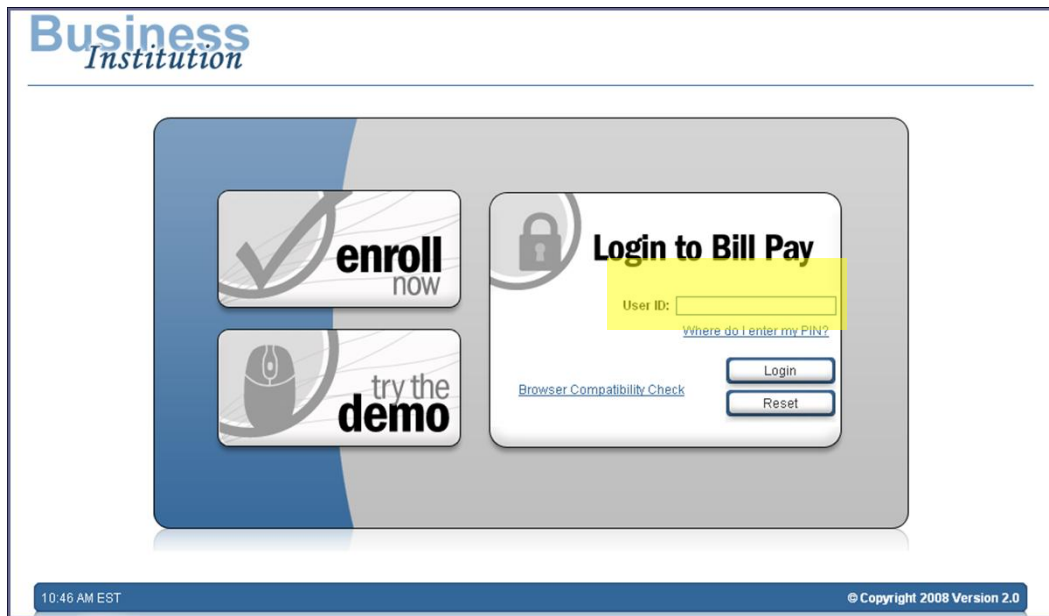


First time business users will first need to enroll to receive access to the business product. As always, an FI representative will have to approve this enrollment. To begin the enrollment process, the potential user must select the “**Enroll Now**” button on this screen.

After selecting the “Enroll Now” button, the user will be diverted to this enrollment form. The one page form requires that you enter the displayed information. After entering the information and accepting their financial institution’s terms and conditions, the business user should select the “Submit” button.



After submitting their business information, the business user will be diverted to this page of information. The user will receive an email when their account has been activated, and will then have full access to their business bill pay account. The business user will simply need to login to their internet banking site and click the Business Bill Pay link to get started.



To enter the Business Bill Pay account the business user must first enter the User ID they created during their enrollment process. After entering this information, the user should select the “Login” button.



The business user next must enter their PIN, also created during their enrollment process. After entering this data, the user should select the “Submit” button.

**before you get started...**

▶ **complete challenge prompts**

Select Challenge Phrase Here [dropdown] Enter Response Here [text]  
Select Challenge Phrase Here [dropdown] Enter Response Here [text]  
Select Challenge Phrase Here [dropdown] Enter Response Here [text]

▶ **confirm email address**

Your email address [text]  
Re-enter email address [text]

▶ **provide security key**

Security Key [text]  
Re-enter Security Key [text]

▶ **update pin**

Enter PIN [text]  
Re-enter PIN [text]

▶ **accept ach disclosure**

Check the box below to accept Terms & Conditions  
[View Disclosure Agreement](#)  
 I Accept

▶ **accept disclosure change**

Check the box below to accept Terms & Conditions  
[View Disclosure Agreement](#)  
 I Accept

submit [button]

At the **first login**, after successfully entering the User ID and PIN created during the enrollment, the business user will encounter this “interrupt screen”. This screen will **only** appear **once**, at the first login.

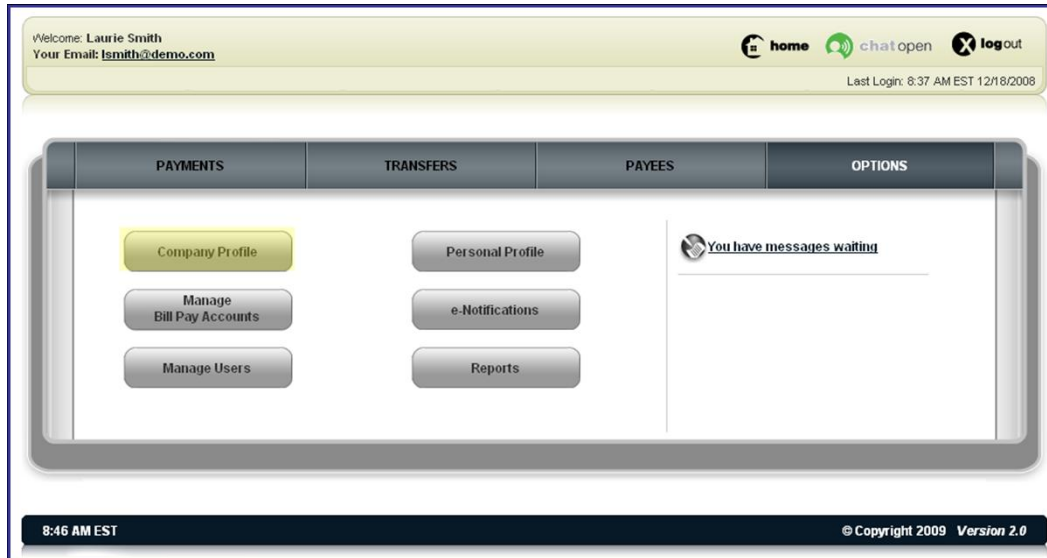
On this screen the user is required to select 3 additional Challenge Prompts, confirm their email address, provide their security key, update their pin, and accept any remaining disclosure statements. After entering this information, the user should select the “Submit” button to gain access for the first time to their Business Bill Pay account!

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# Section Two

# Options Tab

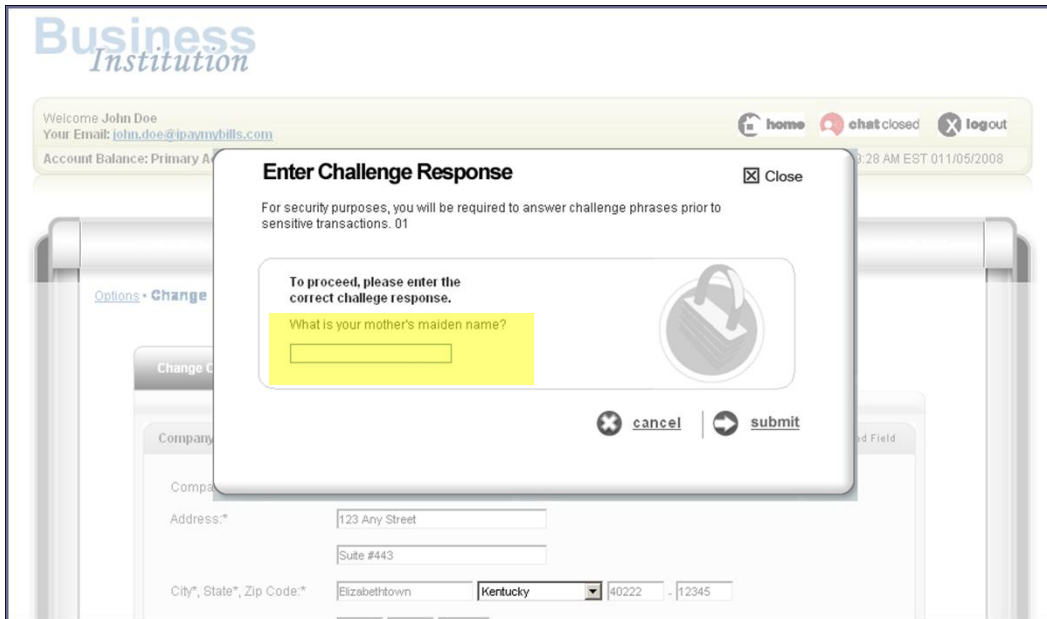
Company Profile	2-1
Manage Bill Pay Accounts	2-2
Manage Users	2-3
Personal Profile	2-4
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Reports	2-6



Let's first discuss the **“Options Tab”** in the Business Bill pay product.

There are several functions that can be accomplished under the Options Tab. Business users may have the ability (with correct permissions) to update their company's profile, manage their company's bill pay accounts (their pay from accounts), manage users of their company's business bill pay product, generate reports, manage their company's e-Notifications, and update their own personal profile.

We will discuss each of these functions in some detail over the next several pages of information.



Before a Business Bill Pay user can gain access to the “Company Profile” option, the user must first correctly answer a Challenge Prompt.

This Challenge Prompt will be randomly selected by the system from the list of 4 or more Challenge Prompts that each business user created during their enrollment, or when they were added as a business user.

Options - Change Company Profile

1 2 Edit

**Change Company Profile**

**Company Information** \* Required Field

Company Name: Cash Enterprises

Address:\* 123 Any Street  
Suite #443

City\*, State\*, Zip Code:\* Elizabethtown Kentucky 40222 - 12345

Phone Number:\* 270 555 5555

Fax Number:\* 270 555 1234

**Dual Signatures Required**

Require Dual Signatures:  On  Off

**PIN Change Frequency**

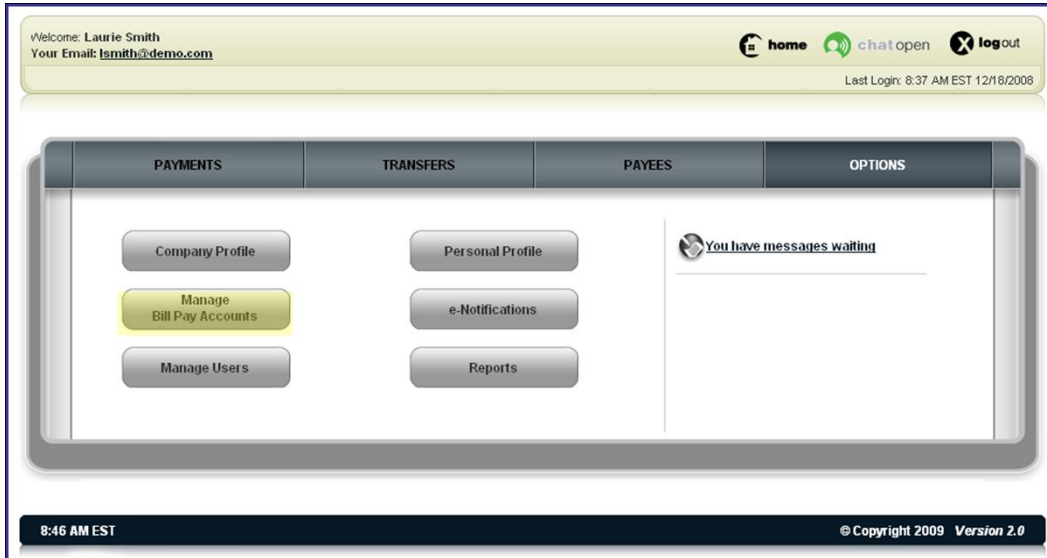
Force PIN Changes: Weekly

back submit

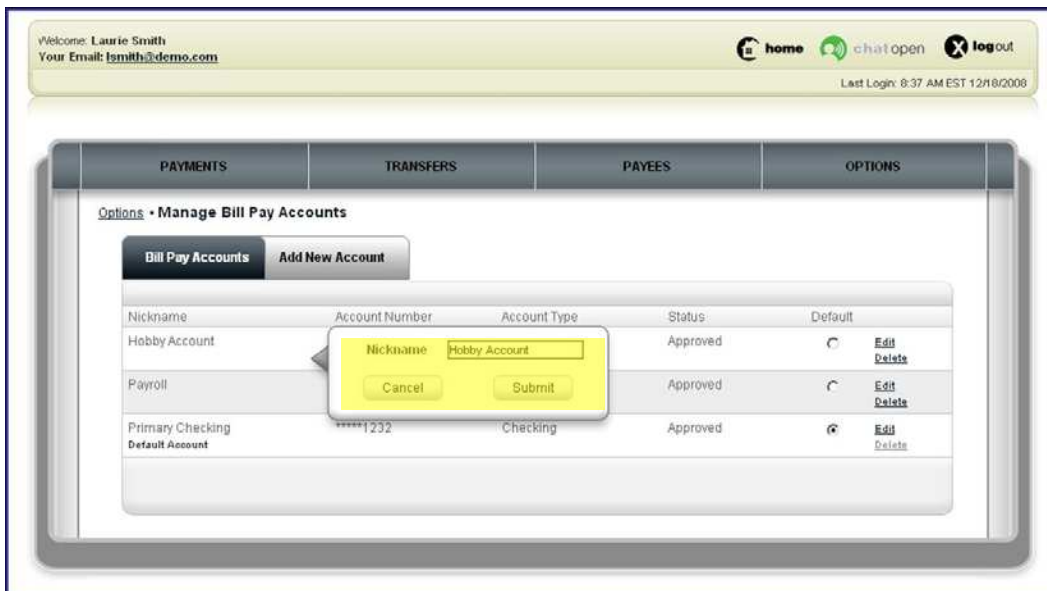
After correctly answering the Challenge Prompt, the business user is diverted to this page.

From this screen the business user can update their company's street address, city, state, zip code, phone number and fax number. In addition, the business user can change the requirement for dual signatures and can also modify the frequency with which users are required to change their PINs.

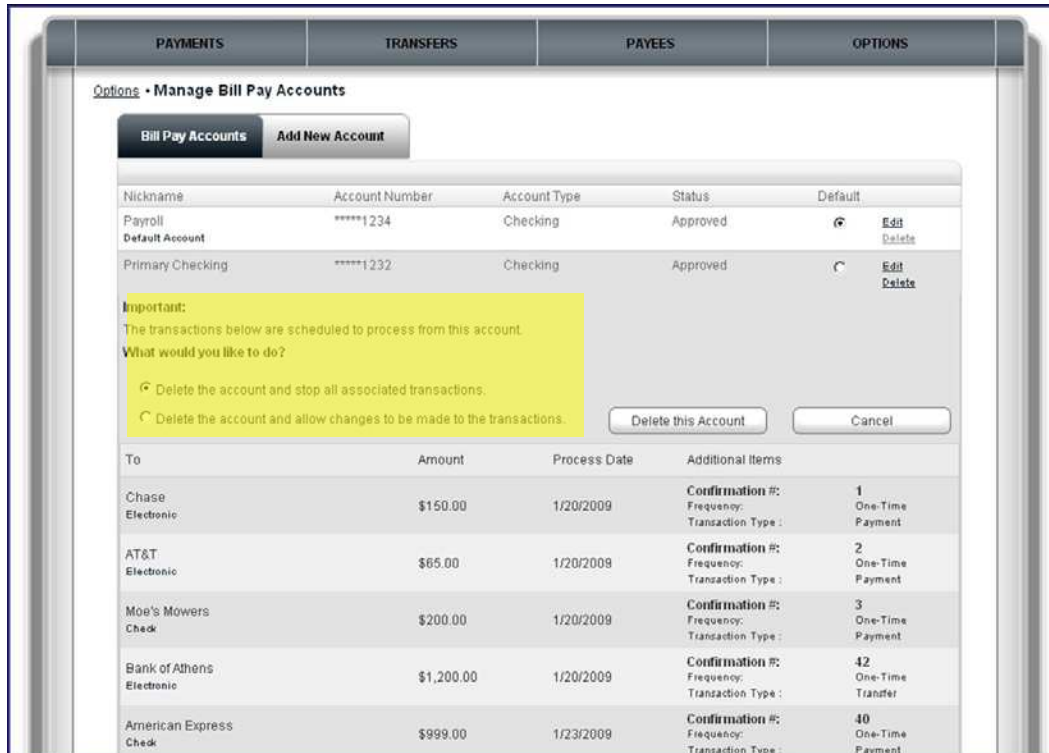
After modifying the desired information, the business user should select the "Submit" button on this screen.



Business Bill Pay users will also want to have the ability to manage their bill pay accounts, or the accounts that they pay their bills from. Users can do this by selecting the “Manage Bill Pay Accounts” button.



When choosing the “Edit” function, the Business user will be presented with this layer, allowing them to edit the pay from account’s Nickname. After modifying this information, the user should select the “Submit” button.



Business users also have the ability to **delete** their pay from accounts. If a pay from account attempting to be deleted has transactions scheduled to process from it, the business user will be presented with this screen. The user will have the option to delete the account and stop all associated transactions, or delete the account and allow changes to be made to the associated transactions.

Options • Manage Bank Accounts • Add Bill Pay Account

1 2 Add

Bill Pay Accounts Add New Account

**Add Bill Pay Account** \* Required Field

Nickname\*

Account Number\*

Confirm Account Number\*

Account Type\*

back submit

Business Bill Pay users with the correct permissions will have the ability to **add new pay from accounts**. When adding a new pay from account, the business user will need to enter an account nickname, account number and account type (checking, savings). After entering this information, the user should select the “Submit” button.

Options • Manage Bank Accounts • Confirm Bill Pay Account

1 2 Finished

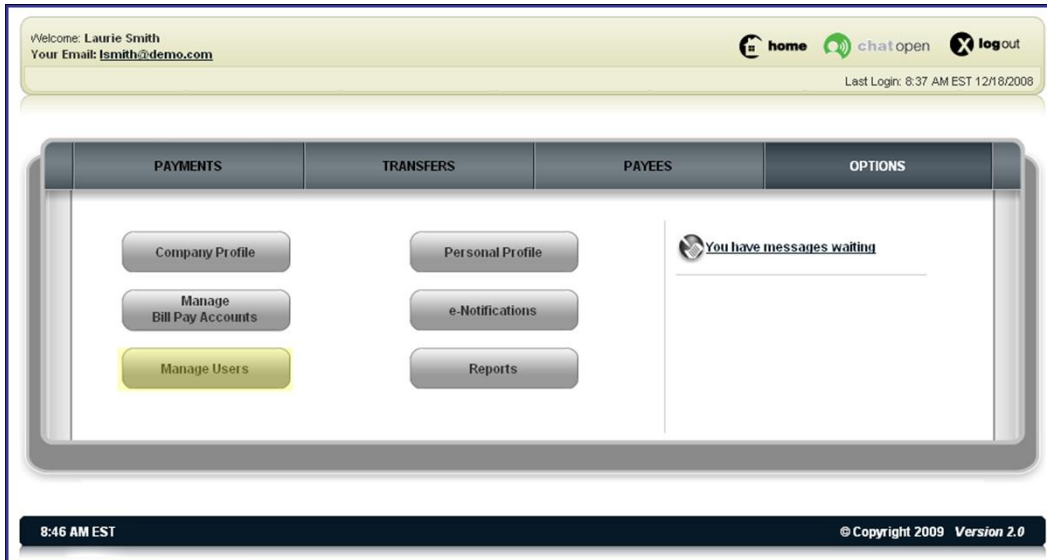
Bill Pay Accounts Add New Account

**Confirm Bill Pay Account**

Nickname:	Secondary Checking	You have successfully added a new Pay From account. You will receive a secure message when the account has been approved. Please allow up to three business days for processing.
Account Number:	*****6789	
Account Type:	Checking	

return to account list add another account return to options

After entering the correct information for the new pay from account, the business user will be diverted to this review screen.



Business users with the correct permissions will also have the ability to manage the business users with access to the business bill pay account. The Business user can access this functionality by selecting the “**Manage Users**” button.

Options • Admin User List

Admin User List Add New User

Last Name	First Name	User Name	Last Login	
Smith <span style="color: red;">Locked</span>	Laurie	business9999	8/23/2006	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Permissions Settings</a>
Doe	John	JohnDoe01	08/22/2008	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Permissions Settings</a>
Smith	Cash	cperez	6/28/2006	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Permissions Settings</a>
Winslow	Frank	test00	6/21/2006	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Permissions Settings</a>
Lisa	Cash	cperez	6/28/2006	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Permissions Settings</a>
Johnson <span style="color: red;">Locked</span>	Jane	doe2234	8/28/2006	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Permissions Settings</a>

Business users have the ability to edit and delete business users, as well as modify permission settings from this screen. The business user can

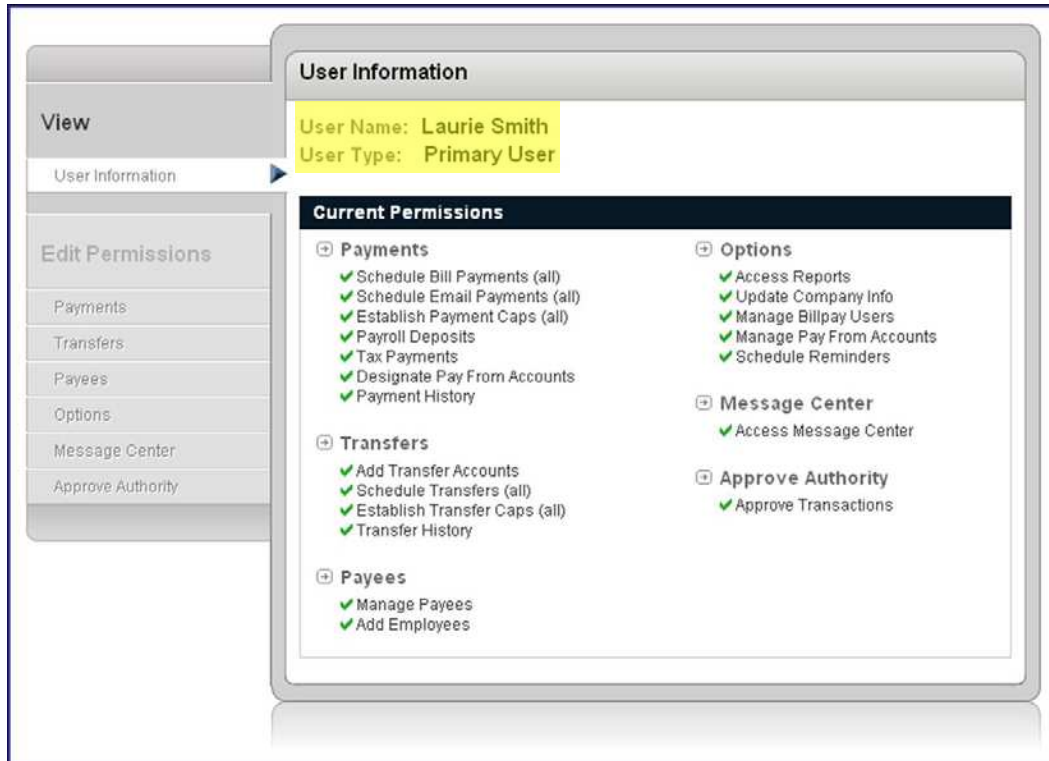
initiate each of these actions by selecting the appropriate link from this page.

The screenshot shows a web interface titled "Options • Admin User List". At the top, there are two buttons: "Admin User List" (highlighted) and "Add New User". Below this is a table with columns: Last Name, First Name, User Name, Last Login, and an "Edit" link. The first row shows "Smith", "Laurie", "business9999", "8/23/2006", and "Edit". Below the table, the user "Laurie Smith" is selected, and her profile is shown in a yellow-highlighted form. The form includes fields for "First Name\*" (Laurie), "Middle Name" (R), "Last Name\*" (Smith), "User ID\*" (business9999), "PIN\*" (masked with dots), "Email Address\*" (lsmith@paymybills.com), and "Comments". There are checkboxes for "Force PIN Change" (unchecked) and "Locked" (checked). A "Save" button is at the bottom of the form. Below the form, the table continues with two more rows: "Doe", "John", "JohnDoe01", "08/22/2008" and "Smith", "Cash", "cperez", "6/28/2006". Each row has "Edit", "Delete", and "Permissions Settings" links.

Last Name	First Name	User Name	Last Login	
Smith	Laurie	business9999	8/23/2006	<a href="#">Edit</a>
Primary User				
First Name* Laurie				
Middle Name R				
Last Name* Smith				
Force PIN Change <input type="checkbox"/>				
Locked <input checked="" type="checkbox"/>				
User ID* business9999				
PIN* .....				
Email Address* lsmith@paymybills.com				
Comments				
Save				
Doe	John	JohnDoe01	08/22/2008	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Permissions Settings</a>
Smith	Cash	cperez	6/28/2006	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Permissions Settings</a>

First, a business user with appropriate permissions will have the ability to edit another business user's account information. This screen allows the business user to edit the user's name, user ID, PIN, and email address.

In addition, a Primary Business User has the ability to unlock business user's that have become locked out due to Challenge Prompt failures or PIN failures.

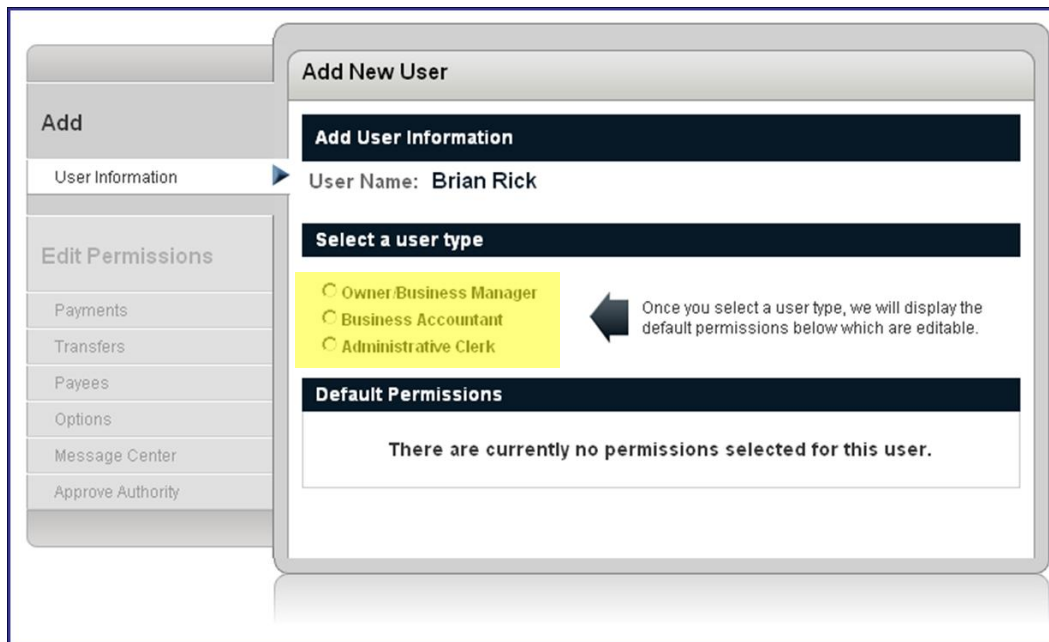


A business user that chooses to **“Edit Permission Settings”** will be diverted to a screen such as this. The business user will see the current permissions available to the chosen user. Permissions are divided into separate categories that include Payments, Transfers, Payees, Options, Message Center and Approve Authority. To grant new permissions, or take away permissions, the user should select the **“Edit User Permissions”** button.

The screenshot shows a web application interface for adding a new user. On the left is a sidebar menu with the following items: 'Add', 'User Information' (highlighted with a blue arrow), 'Edit Permissions', 'Payments', 'Transfers', 'Payees', 'Options', 'Message Center', and 'Approve Authority'. The main content area is titled 'Add New User' and contains a form titled 'Add User Information' with a '\* Required Field' indicator. The form fields are: 'First Name\*' (text input), 'Middle Name' (text input), 'Last Name\*' (text input), 'PIN\*' (text input), 'User Name\*' (text input), 'Email Address\*' (text input), 'Comments' (text area), and 'Force PIN Change' (checkbox). At the bottom right of the form are two buttons: 'back' with a left-pointing arrow and 'next' with a right-pointing arrow.

Business users with appropriate permissions also have the ability to add new business users. This screen displays the information that must be added, which includes the user's name, PIN, User Name, and email address.

After entering this user information, the business user should select the "Next" button.



The business user will be diverted to this page after selecting “Next”. From this screen the business user must select a “user type” for the new user that is being added. Available user types include **“Owner/Business Manager”**, **“Business Accountant”**, and **“Administrative Clerk”**.

The next several screens will demonstrate the default permissions for each of these user types.

**Add**

User Information

---

**Edit Permissions**

Payments

Transfers

Payees

Options

Message Center

Approve Authority

### Add New User

**Add User Information**

User Name: **Brian Rick**  
User Type: **Owner/Business Manager**

**Select a user type**

**Owner/Business Manager**  
 **Business Accountant**  
 **Administrative Clerk**

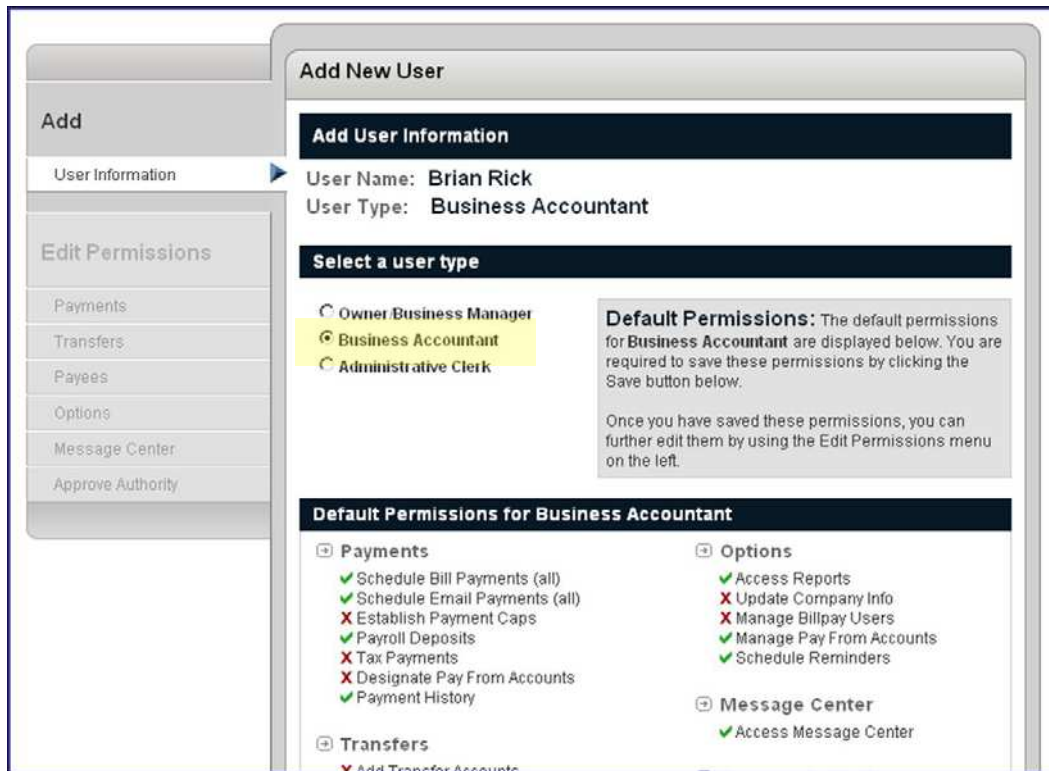
**Default Permissions:** The default permissions for **Owner/Business Manager** are displayed below. You are required to save these permissions by clicking the Save button below.

Once you have saved these permissions, you can further edit them by using the Edit Permissions menu on the left.

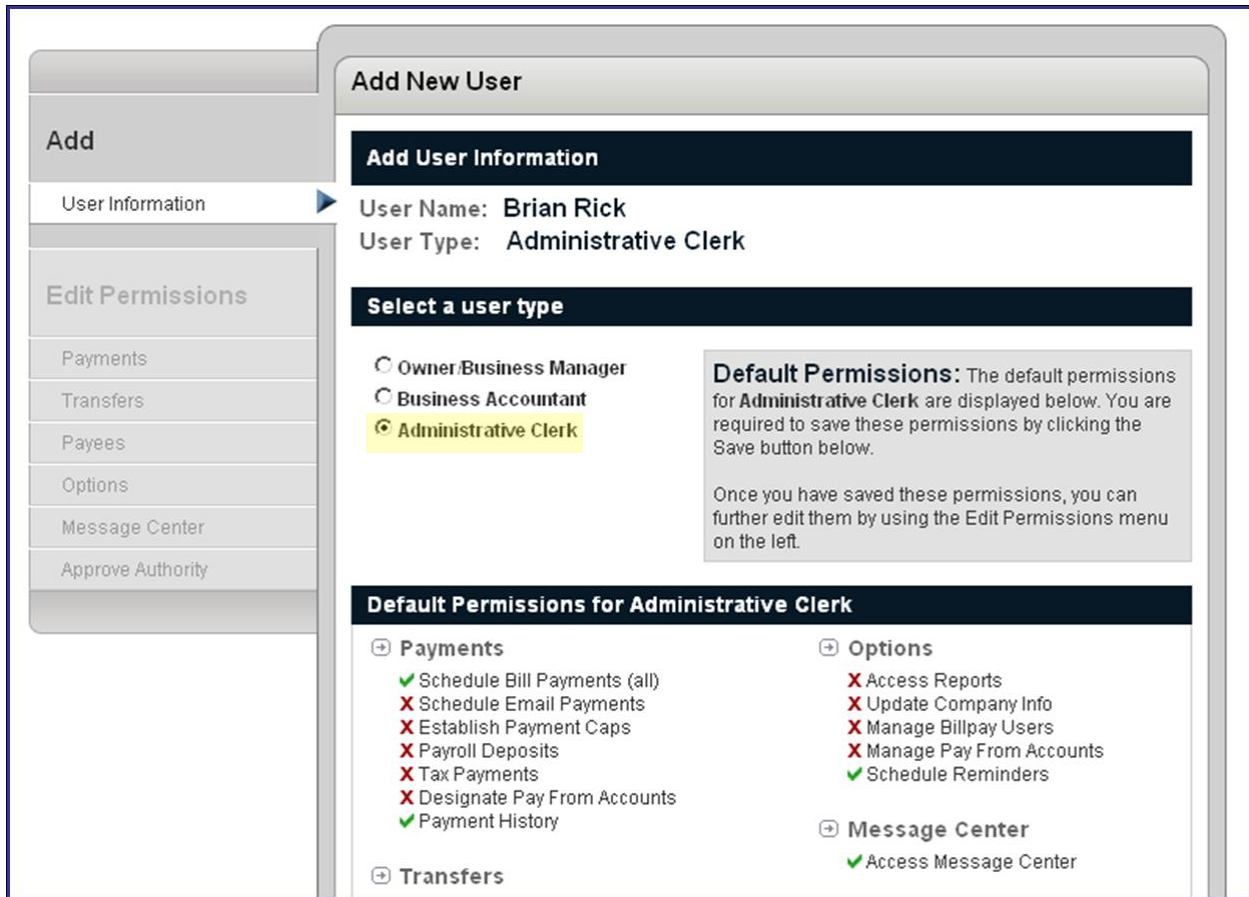
**Default Permissions for Owner/Business Manager**

<p><b>Payments</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Schedule Bill Payments (all)</li> <li><input checked="" type="checkbox"/> Schedule Email Payments (all)</li> <li><input checked="" type="checkbox"/> Establish Payment Caps</li> <li><input checked="" type="checkbox"/> Payroll Deposits</li> <li><input checked="" type="checkbox"/> Tax Payments</li> <li><input checked="" type="checkbox"/> Designate Pay From Accounts</li> <li><input checked="" type="checkbox"/> Payment History</li> </ul>	<p><b>Options</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Access Reports</li> <li><input checked="" type="checkbox"/> Update Company Info</li> <li><input checked="" type="checkbox"/> Manage Billpay Users</li> <li><input checked="" type="checkbox"/> Manage Pay From Accounts</li> <li><input checked="" type="checkbox"/> Schedule Reminders</li> </ul> <p><b>Message Center</b></p>
--	--

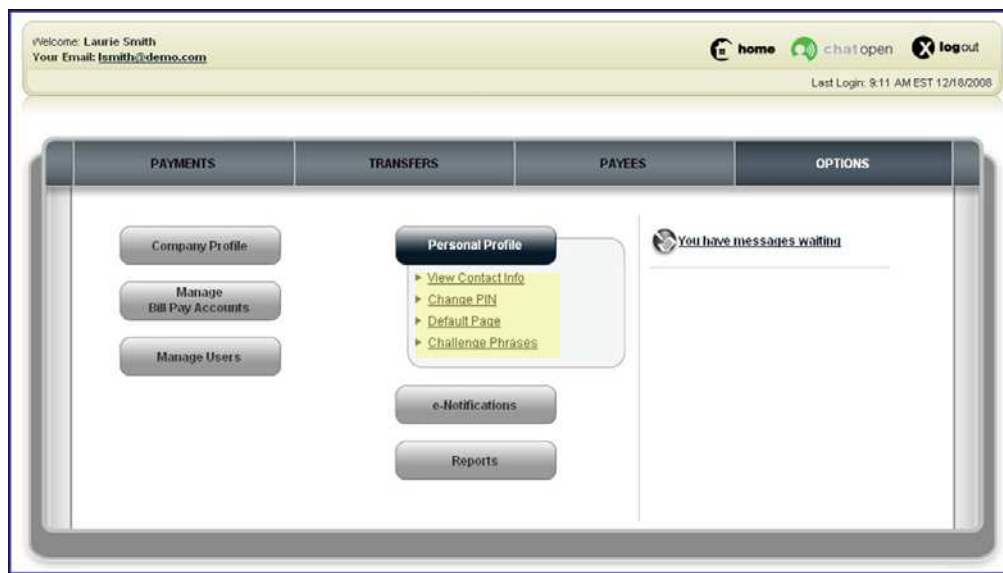
The default permission settings for an Owner/Business Manager are displayed on this screen. The business user can modify these permissions, after being saved, by utilizing the horizontal listing on the left of this screen.



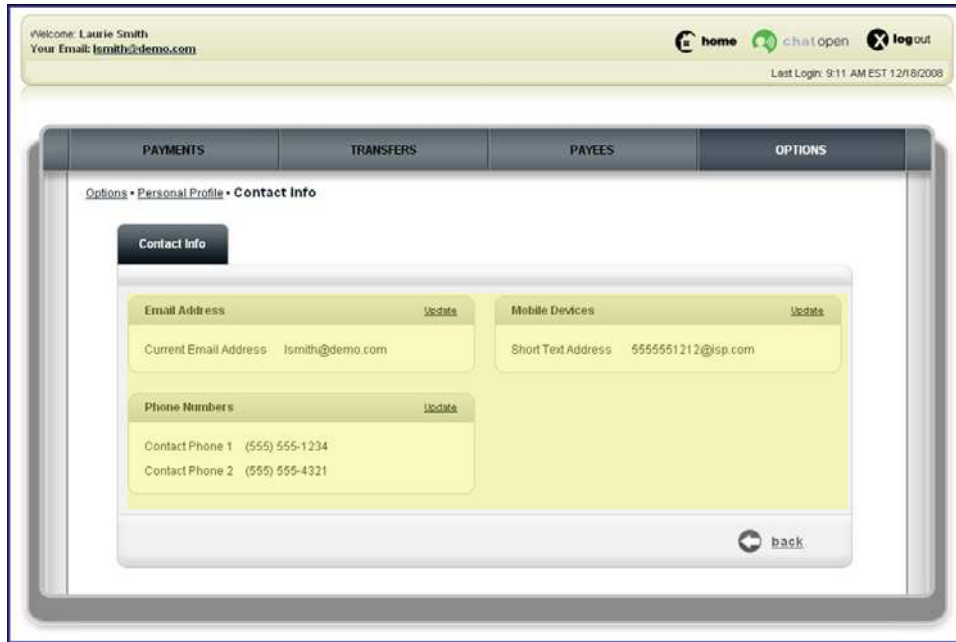
The default permission settings for a Business Accountant are displayed on this screen. The business user can modify these permissions, after being saved, by utilizing the horizontal listing on the left of this screen.



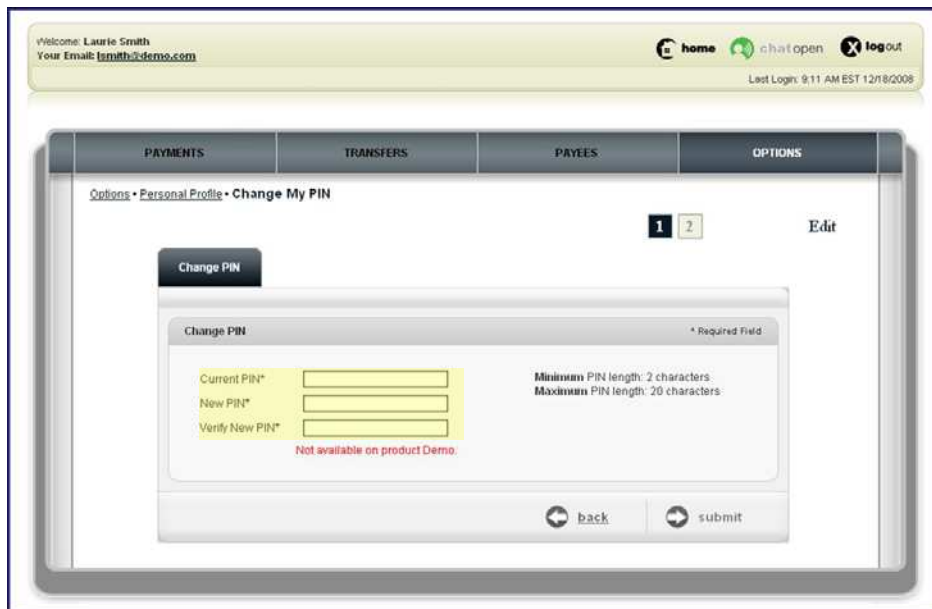
The default permission settings for an Administrative Clerk are displayed on this screen. The business user can modify these permissions, after being saved, by utilizing the horizontal listing on the left of this screen.



Business users also have the ability to access and modify their personal business bill pay account information. In fact, the business user can view their personal contact information, change their PIN, change their default page, and manage their Challenge Prompts. Each of these functions will be described in more detail in the following several images.



Business users are able to edit their email address and phone numbers. They are also able to modify their short text address and add additional short text addresses.



---

Business users also have the ability to change their PIN under the Options tab. The PIN requirements (character and length) established by each individual financial institution are displayed to guide the user as they create their new PIN. The new PIN will be effective at the business user's next login.

Welcome: Laurie Smith  
Your Email: lsmiths@demo.com

home chat open logout

Last Login: 9:11 AM EST 12/18/2008

PAYMENTS TRANSFERS PAYEES OPTIONS

Options • Personal Profile • Default Page

1 2 Edit

Default Page

Change Default Page

When a default page is chosen, your bill pay session will open to the page of your choice.

Home Page

Home Page

Payments

Main  
 Single Payment  
 Calendar  
 Payroll Deposits  
 Shortcut

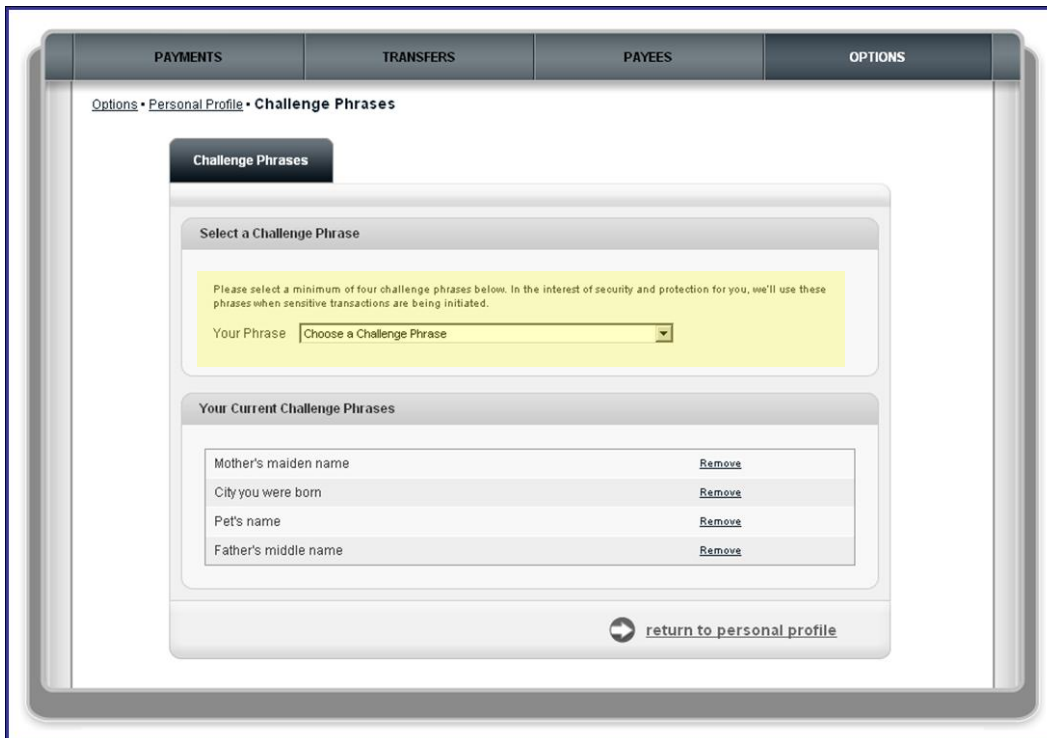
Transfers

Main  
 Single Transfer  
 Calendar

back submit

Business users also have the ability to select the page that displays after logging in to their business bill pay account. The business user may continue to display the “home page”, or they can choose to display a page related to transfers or payments.

After selecting the new default page and selecting “Submit”, the changes will take effect at the business user's next login.



Business users have the ability to manage their Challenge Prompts within the business bill pay product. Each business user is required to maintain a minimum of 4 Challenge Prompts on their personal account. Users will have the ability to add and remove Challenge Prompts. However, the user will never be presented with the answers to their questions within the business product.



Business users will be able to receive 4 different types of e-Notifications in the business bill pay product. These e-Notifications include **Event Notifications, Logout Notifications, Recurring Notifications, and Reminders.**

Each of the 4 types of e-Notifications will be discussed in the next several images.

Options • [Email Notifications](#) • **Events**

**Events** Logout Recurring Reminders

Email address on file: [demoaccount@paysmybills.com](mailto:demoaccount@paysmybills.com) [Update](#) Short text address on file: [2703005986@cingularme.com](sms:2703005986@cingularme.com) [Update](#)

**Event Notifications** With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

**A transaction needs approval**

Send notification to

Notification has been activated and will be sent to: demoaccount@paysmybills.com

---

**A recurring transaction process**

On  Off

---

**A new message in my message center**

On  Off

---

**A transfer account trial deposits are verified**

On  Off

Notification has been activated and will be sent to: demoaccount@paysmybills.com

---

**A transfer account is approved**

On  Off

---

**A pay from account is approved**

On  Off

**A transaction exceeds a specified amount**

Send Notification To

Category

Payee or Account

Notification amount \$

---

**Employee payroll processes**

On  Off

Notification has been activated and will be sent to: demoaccount@paysmybills.com

---

**Payee or account is activated with an activation code**

On  Off

Notification has been activated and will be sent to: demoaccount@paysmybills.com

---

**Email payee completes authentication**

On  Off

Notification has been activated and will be sent to: demoaccount@paysmybills.com

As you can see, there are several different **Event Notifications** that a business user can choose to receive. For the majority of these e-Notifications the functionality is simple...turn the e-Notification “On” or “Off”. Event Notifications are sent when specific events occur regarding the business bill pay account. Business users can choose to have Event Notifications to be sent to their email, text message, or both.

Options • Email Notifications • Logout

Events Logout Recurring Reminders

Email address on file: [demoaccount@ipaymybills.com](mailto:demoaccount@ipaymybills.com) [Update](#) Short text address on file: [2703005986@cingularme.com](mailto:2703005986@cingularme.com) [Update](#)

**Logout Notifications** At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

**Send a List of My** Please select which items you would like to receive each time you log out.

Scheduled transactions	<input type="radio"/> On	<input checked="" type="radio"/> Off
Added payees	<input type="radio"/> On	<input checked="" type="radio"/> Off
Added transfer accounts	<input type="radio"/> On	<input checked="" type="radio"/> Off
Deleted payees	<input type="radio"/> On	<input checked="" type="radio"/> Off
Deleted transfer accounts	<input type="radio"/> On	<input checked="" type="radio"/> Off
Skipped and stopped transactions	<input type="radio"/> On	<input checked="" type="radio"/> Off

The business user also has several **Logout Notifications** to choose from. These e-Notifications have a simple “On” and “Off” functionality. All Logout Notifications are sent after the business user logs out of their business bill pay session.

Options • Email Notifications • Recurring

Events Logout Recurring Reminders

Email address on file: [demoaccount@ipaymybills.com](mailto:demoaccount@ipaymybills.com) [Update](#) Short text address on file: [2703005986@cingularme.com](mailto:2703005986@cingularme.com) [Update](#)

**Recurring Notifications** These email notifications will provide a list of bill pay information in which you customize how often it is received.

**A list of all scheduled payments and transfers**

How Often

**A list of all transaction history**

How Often

Category

Payee or Account

**A list of all payees, transfer accounts, and employees**

How Often

Business users have the ability to receive **Recurring Notifications**. The user must select how frequently they would like to receive these recurring notifications. The notification is sent as a list to the business user.

Options • Email Notifications • Reminders

Events Logout Recurring **Reminders**

Email address on file: [demoaccount@ipaymybills.com](mailto:demoaccount@ipaymybills.com) [Update](#) Short text address on file: [2703005986@cingularme.com](mailto:2703005986@cingularme.com) [Update](#)

**Reminders** You can schedule reminders for each time you need to schedule a payment, transfer funds, or send a donation or gift.

Select an option from the left menu

**Add Bill Reminder**

Select Payee\*

Please send notification to\*

Reminder Frequency\*

The final e-Notification that can be sent to a business user is a **Reminder**. Reminders can be scheduled to remind the business user to schedule a bill payment, transfer funds, or schedule a payment to an individual.

Welcome: Laurie Smith  
Your Email: [lsmith@demo.com](mailto:lsmith@demo.com)

[home](#) [chat open](#) [logout](#)

Last Login: 8:37 AM EST 12/18/2008

**PAYMENTS**    **TRANSFERS**    **PAYEES**    **OPTIONS**

Company Profile    Personal Profile

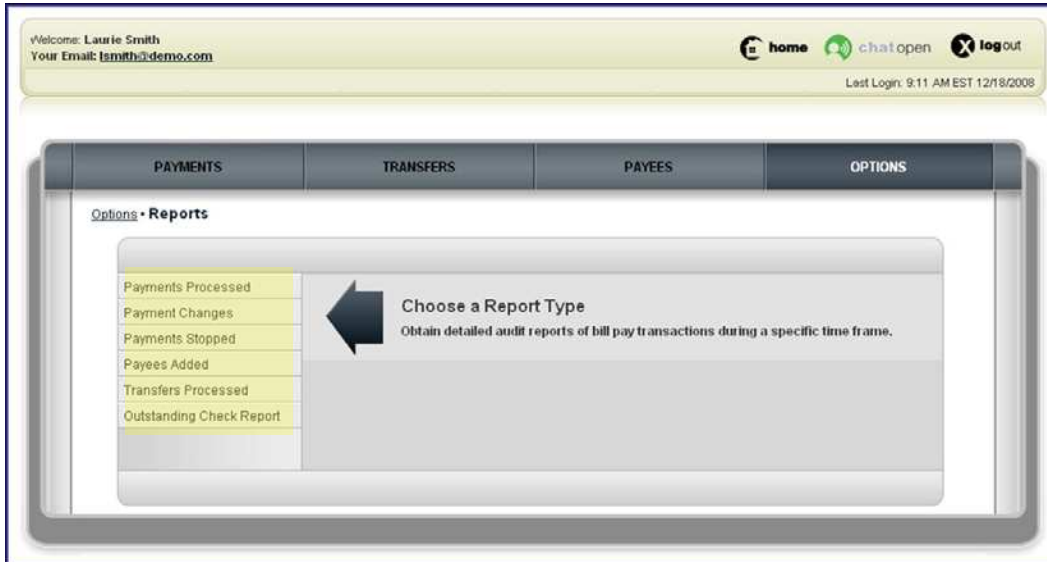
Manage Bill Pay Accounts    e-Notifications

Manage Users    **Reports**

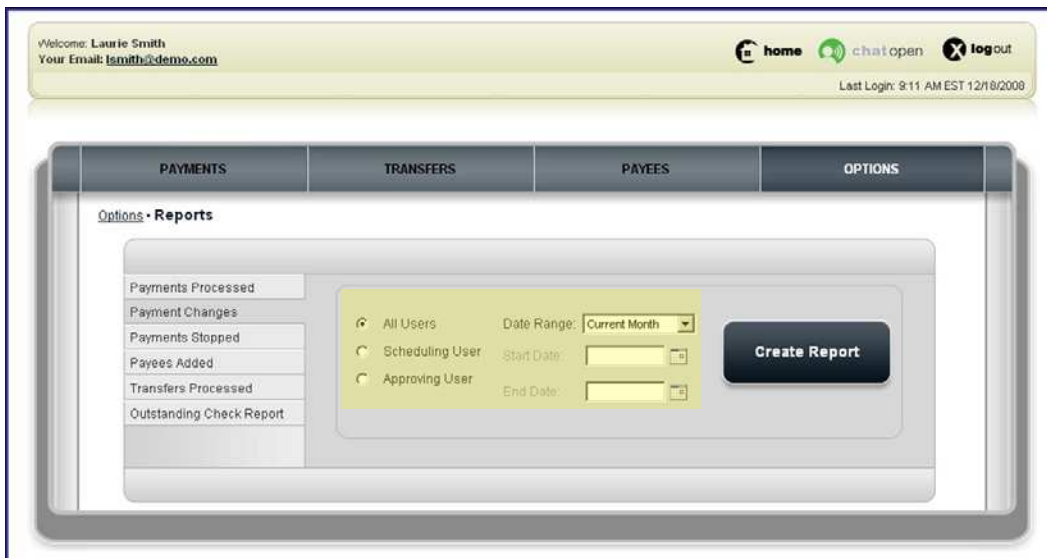
You have messages waiting

8:46 AM EST    © Copyright 2009 Version 2.0

The final function available under the Options Tab is “**Reports**”. The business user simply must select the Reports button to access this functionality.



After selecting Reports, the business user is diverted to this page. The business user must choose the Report Type they prefer from the menu at the left of the page. These choices include Payments Processed, Payment Changes, Payments Stopped, Payees Added, Transfers Processed, and Outstanding Check Report.



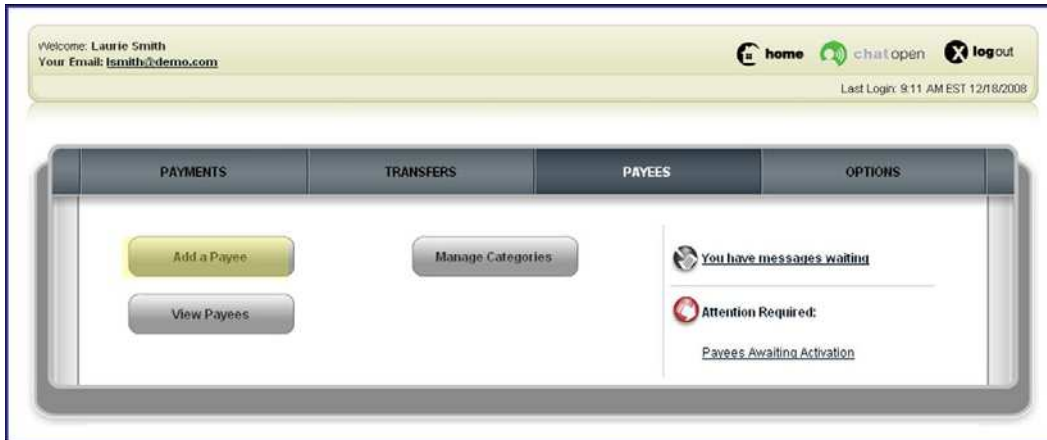
After selecting a Report Type, the business user must next determine if the report will represent the actions taken on the account by all users, scheduling users, or approving users. The business user will also have to create a date range for the report. After choosing these parameters, the business user should select the “Create Report” button.

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# Section Three

# **Payees Tab**

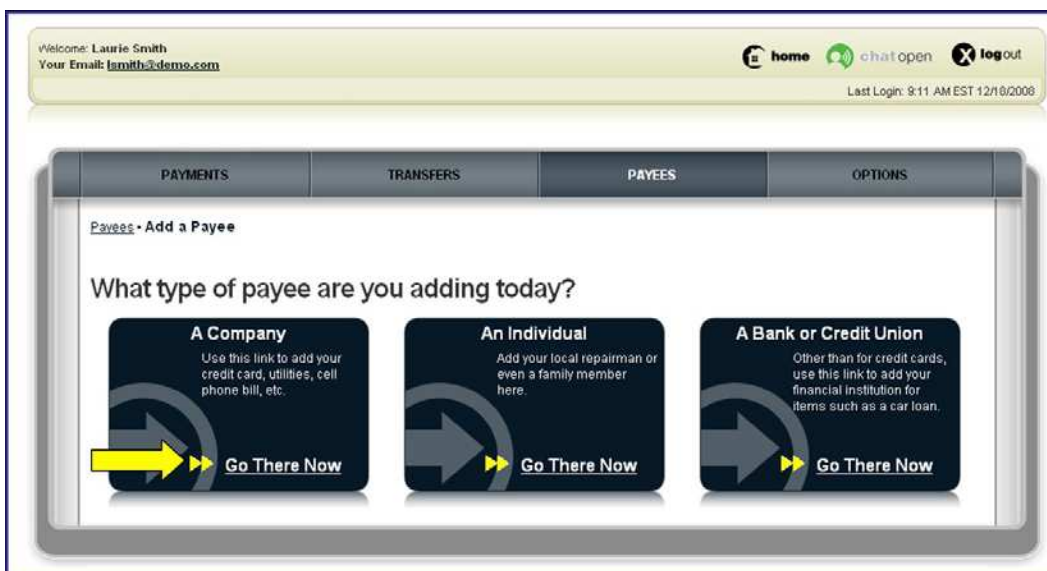
Add a Payee	3-1
Add a Company	
Add an Individual	
Add a Bank or Credit Union	
View Payees	3-2
Manage Categories	3-3
Payee Page (Attention Required)	3-4



Second, let's discuss the **“Payees Tab”** in the business product.

There are several functions that can be accomplished under the payees tab. These functions include adding a payee, viewing payees and managing categories.

Lets first explore the add a payee option.



When a business user chooses the **“Add a Payee”** option they will be diverted to this screen. From this screen the user can choose to add **“A Company”**, **“An Individual”**, and **“A Bank or Credit Union”**. Let's first examine the **“Add a Company”** option.

Payees • Add a Payee • Company

1 2 3 Add

### Add a Company

\* Required Field

Payee Name \*

Account Number \*  [No Acct Number?](#)

Confirm Account Number \*

Phone Number \*  -  -

Payee Zip Code \*  -

Account Holder Name

[next](#)

**Important Information!**

Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

When a business user decides to **“Add a Company”** they will be diverted to this screen. The user will be required to input the payee’s name, account number phone number, zip code, and the account holder’s name. After submitting this information, the business user will be able to review the information that was inputted, and then submit the payee for approval.

Welcome: Laurie Smith  
Your Email: [lsmith@demo.com](mailto:lsmith@demo.com)

home chat open log out

Last Login: 9:11 AM EST 12/18/2008

PAYMENTS TRANSFERS PAYEES OPTIONS

Payees • Add a Payee

What type of payee are you adding today?

**A Company**

Use this link to add your credit card, utilities, cell phone bill, etc.

[Go There Now](#)

**An Individual**

Add your local repairman or even a family member here.

[Go There Now](#)

**A Bank or Credit Union**

Other than for credit cards, use this link to add your financial institution for items such as a car loan.

[Go There Now](#)

Second, a business user can choose to add **“An Individual”**.

Payees • Add a Payee • Individual

### Add an Individual

How would you like to send the payment?

**electronically**  
 Sending payments electronically is much more secure than a check in the mail. And it will arrive in as little as 2 business days.


Allow them to provide their banking information

I have the bank account information

---

**by check**  
 I prefer to mail a check.

Mail a check

**payaperson** 

All you need is their email address.

You'll select a one time keyword and share it with the person you are paying.

We'll send an email with a secure server link. They will login using the keyword and provide their bank account information for deposit. Their bank account information will be securely stored and never displayed to you.

This is a one time set up process and all future transactions to this individual will merely result in an email notification to the individual that a deposit has been made to their account by you.

Select the button to the side to use this method.

When the business user selects to add “An Individual” they will be diverted to this screen. From this screen the user can decide how their payee will receive their payments. If the business user wants their payee to enter their personal banking information they should select the “Pay a Person” option beside the statement, “Allow them to provide their banking information.” If the business user is able to enter their payee’s personal banking information themselves they should select the “Pay an Individual” option beside the statement, “I have the bank account information.” Finally, if the business user would prefer the payment be sent by check, then the user should select the option beside the statement, “Mail a check”.

How would you like to send the payment?

**electronically**  
 Sending payments electronically is much more secure than a check in the mail. And it will arrive in as little as 2 business days.


**Allow them to provide their banking information**

I have the bank account information

---

**by check**  
 I prefer to mail a check.

Mail a check

**pay**aperson 

**Tell us about about your payee**

First Name \*

Last Name \*

Phone Number \*  -  -

Nickname \*

Category

Default Payment Account \*

---

**Payee's Email Information** [Tell me more](#)

Email Address \*

Confirm \*

---

**Create a Security Keyword** [Tell me more](#)

Keyword \*

Confirm \*

|

If the business user selects the statement, “Allow them to provide their banking information” the information displayed on this screen will need to be entered and submitted.

**How would you like to send the payment?**

**electronically**  
 Sending payments electronically is much more secure than a check in the mail. And it will arrive in as little as 2 business days.

Allow them to provide their banking information  
 **I have the bank account information**

---

**by check**  
 I prefer to mail a check.

Mail a check

**Tell us about the individual**

First Name \*

Last Name \*

Phone Number \*  -  -

**Bill Payment Information**

Nickname \*

Category

Default Pay from Account \*

**Information about bank account**

Account Number \*

Confirm\*

Routing Number \*

Confirm\*

Payee's Account Type \*

|

If the business user selects the statement, "I have the bank account information" the information on this screen will need to be entered and submitted.

**electronically**  
Sending payments electronically is much more secure than a check in the mail. And it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

---

**by check**  
I prefer to mail a check.

Mail a check

**Tell us about the Individual**

First Name \*

Last Name \*

Phone Number \*  -  -

Address \*

City \*

State \*

Zip Code \*  -

---

**Bill Pay Information**

Individuals Nickname \*

Category

Default Pay from Account \*

---

**Information about you**

Do you have an account number that this individual uses to identify you?  Yes  No

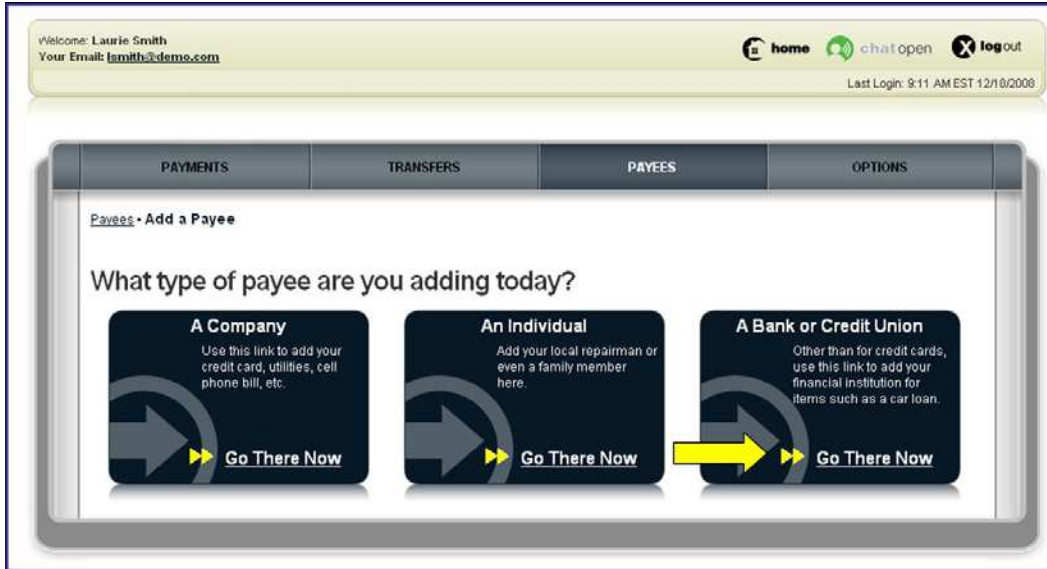
Your Account Number \*

Confirm\*

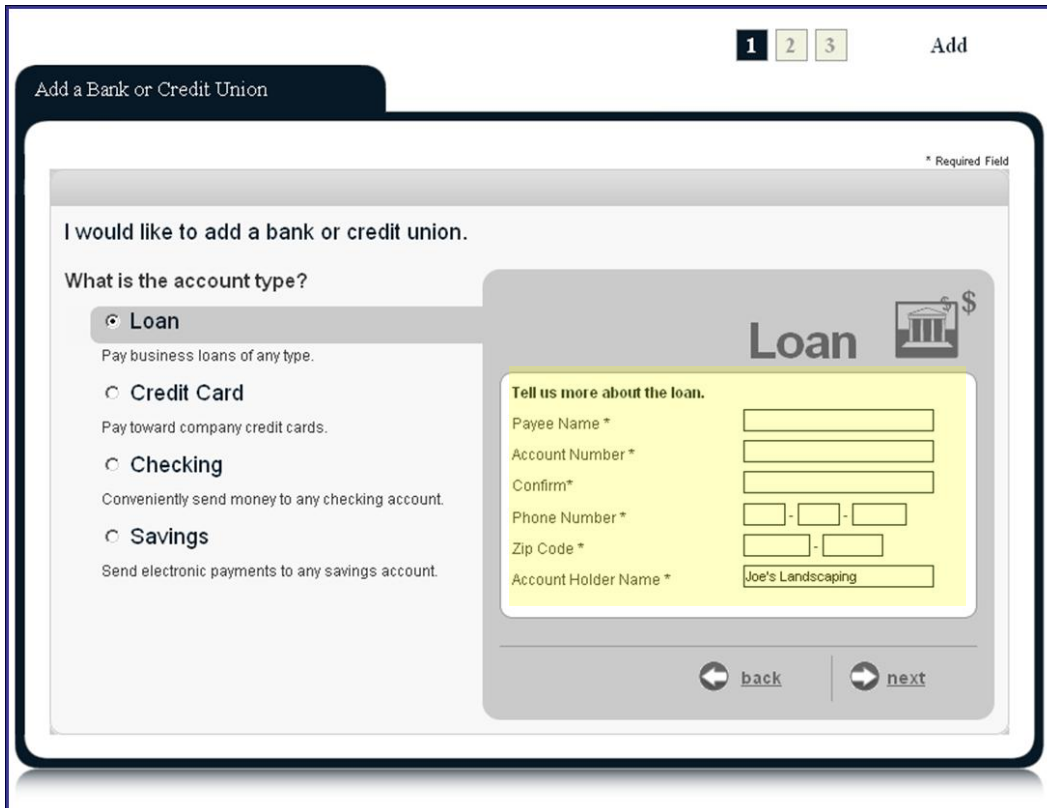
---

|

If the business user selects the statement, “Mail a check” the information on this screen will need to be entered and submitted.



Finally, a business user will have the ability to add **“A Bank or Credit Union”**.



Business users will have the ability to choose from four different account types when choosing to **“Add a Bank or Credit Union”**.

First, the business user can select the “Loan: Pay business loans of any type” option. When selecting this account type, the information displayed on this screen will need to be entered and submitted.

The screenshot shows a web interface for adding a bank or credit union. At the top right, there are three numbered steps (1, 2, 3) and an 'Add' button. The main heading is 'Add a Bank or Credit Union'. Below this, a message reads 'I would like to add a bank or credit union.' The question 'What is the account type?' is followed by four radio button options: 'Loan' (with subtext 'Pay business loans of any type.'), 'Credit Card' (selected, with subtext 'Pay toward company credit cards.'), 'Checking' (with subtext 'Conveniently send money to any checking account.'), and 'Savings' (with subtext 'Send electronic payments to any savings account.'). To the right, a 'Credit Card' section is highlighted in yellow, titled 'Credit Card' with a small credit card icon. It contains the heading 'Tell us more about the credit card account.' and several required fields: 'Payee Name \*', 'Account Number \*', 'Confirm \*', 'Phone Number \*' (with a hyphenated input), 'Zip Code \*' (with a hyphenated input), and 'Account Holder Name \*' (with the value 'Joe's Landscaping'). A '\* Required Field' note is in the top right corner. At the bottom of the yellow section are 'back' and 'next' navigation buttons.

Second, the business user can select the “Credit Card: Pay toward company credit cards” option. When selecting this account type, the information displayed on this screen will need to be entered and submitted.

Pavees • Add a Pavee • Add a Bank or Credit Union

1 2 3 Add

### Add a Bank or Credit Union

\* Required Field

I would like to add a bank or credit union.

What is the account type?

- Loan  
Pay business loans of any type.
- Credit Card  
Pay toward company credit cards.
- Checking**  
Conveniently send money to any checking account.
- Savings  
Send electronic payments to any savings account.

## Checking

Tell us more about the checking account.

Account Number \*

Confirm \*

Routing Number \*

Confirm \*

Phone Number \*  -  -

Zip Code \*  -

Account Holder Name \*

Third, the business user can select the “Checking: Conveniently send money to any checking account” option. When selecting this account type, the information displayed on this screen will need to be entered and submitted when the business user does not have access to the “Transfers” feature. The business user is directed to the Transfers tab when they do have access to the transfers feature.

[Payees](#) • [Add a Payee](#) • [Add a Bank or Credit Union](#)

1 2 3 Add

### Add a Bank or Credit Union

\* Required Field

I would like to add a bank or credit union.

What is the account type?

- Loan  
Pay business loans of any type.
- Credit Card  
Pay toward company credit cards.
- Checking  
Conveniently send money to any checking account.
- Savings  
Send electronic payments to any savings account.

## Savings

Tell us more about the savings account.

Account Number \*

Confirm \*

Routing Number \*

Confirm \*

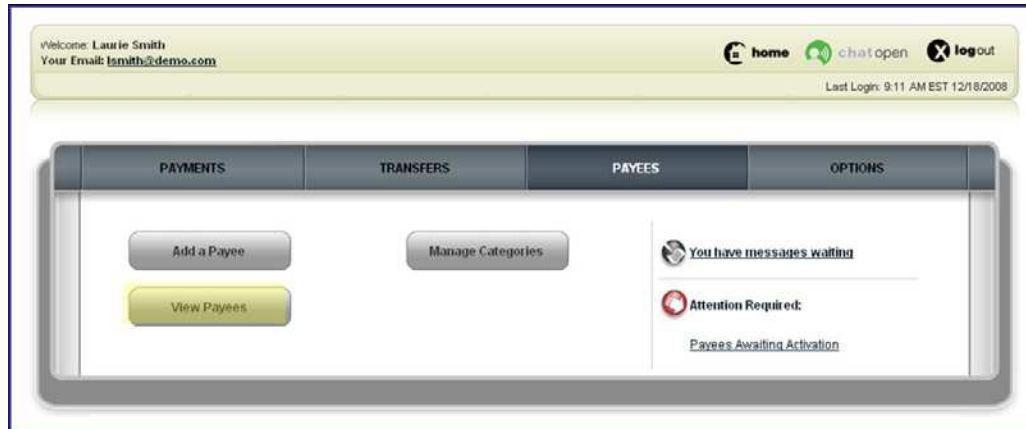
Phone Number \*  -  -

Zip Code \*  -

Account Holder Name \*

|

Finally, the business user can select the “Savings: Send electronic payments to any savings account” option. When selecting this account type, the information displayed on this screen will need to be entered and submitted when the business user does not have access to the “Transfers” feature. The business user is directed to the Transfers tab when they do have access to the transfers feature.



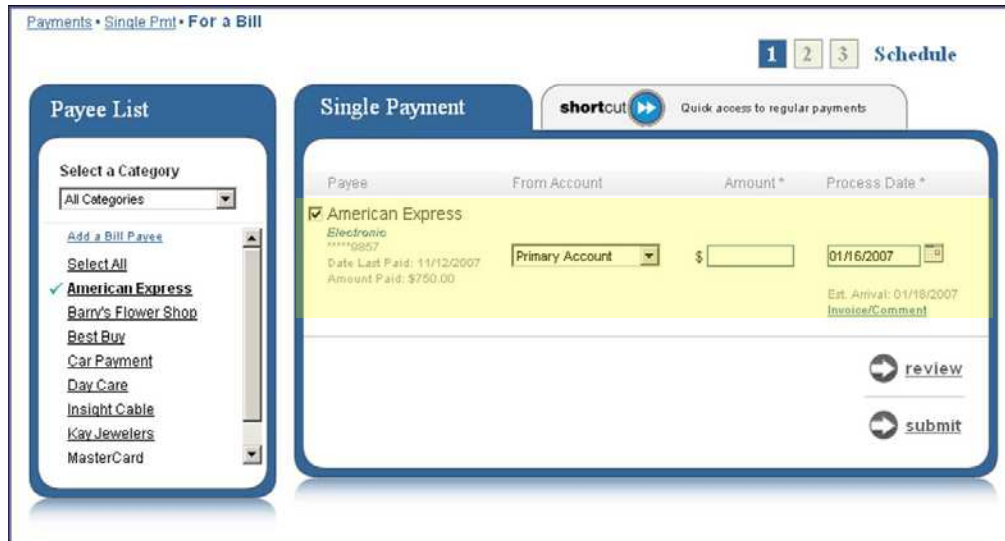
Business users will have the ability to **“View Payees”** in their business product. When selecting this button the business user will be diverted to a page that displays those payees that have been added to their business product.

Companies		Bank or Credit Union	Individuals	All Payees
Sort Payees:		Show Payees:		<a href="#">add payee</a>
Payee Name		<input checked="" type="radio"/> Active <input type="radio"/> Deactivated <input type="radio"/> Both		
Payee	Account Number	Additional Items		
American Express <i>Electronic</i>	*****1234	Category: Credit Cards	<a href="#">Pay</a> <a href="#">Edit</a> <a href="#">Deactivate</a>	
Barry's Flower Shop <i>Electronic</i>	*****9857	Category: Gifts	Last Paid: \$200.00 on 04/01/2008 <a href="#">Pay</a> <a href="#">Edit</a> <a href="#">Deactivate</a>	
Best Buy <i>Electronic</i>	*****6789	Category: Equipment	Last Paid: \$150.00 on 04/01/2008 <a href="#">Pay</a> <a href="#">Edit</a> <a href="#">Deactivate</a>	
Car Payment <i>Check</i>	*****124	Category: Unassigned	Last Paid: \$75.00 on 03/15/2008 <a href="#">Pay</a> <a href="#">Edit</a> <a href="#">Deactivate</a>	
Cable Company <i>Check</i>	*****1345	Category: Utilities	Last Paid: \$75.00 on 03/15/2008 <a href="#">Pay</a> <a href="#">Edit</a> <a href="#">Deactivate</a>	
Truck Payment <i>Check</i>	*****124	Category: Unassigned	Last Paid: \$75.00 on 03/15/2008 <a href="#">Pay</a> <a href="#">Edit</a> <a href="#">Deactivate</a>	
				<a href="#">add payee</a>

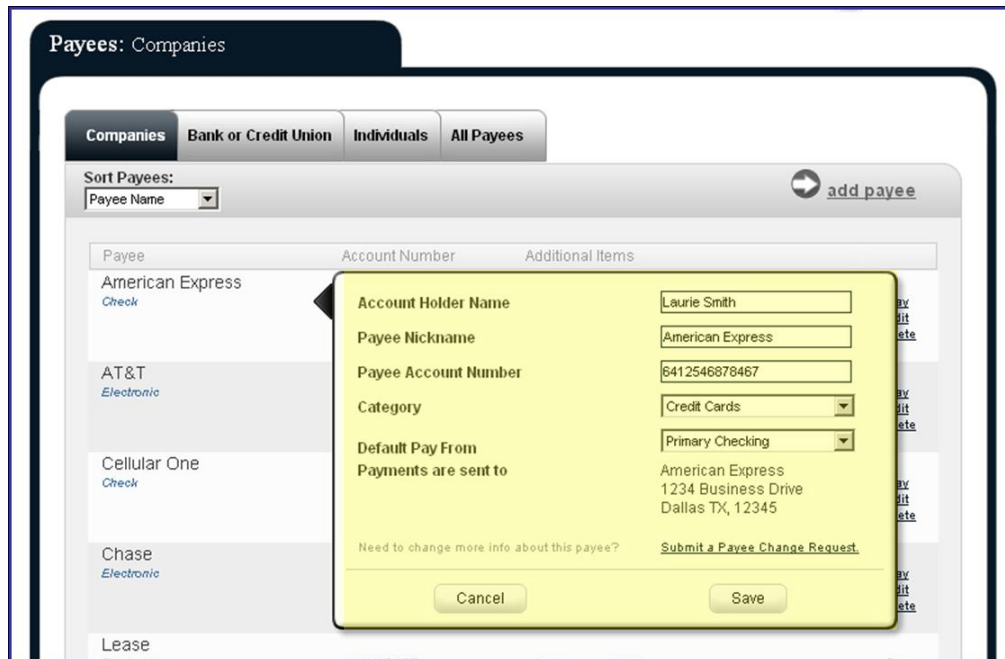
When selecting the **“View Payees”** option, the business user will be diverted to this screen. From this screen the business user can decide how they would like to view their payee lists. The user can view “All Payees”, or

they can view payees added as companies, payees added as a bank or credit union, and payees added as individuals.

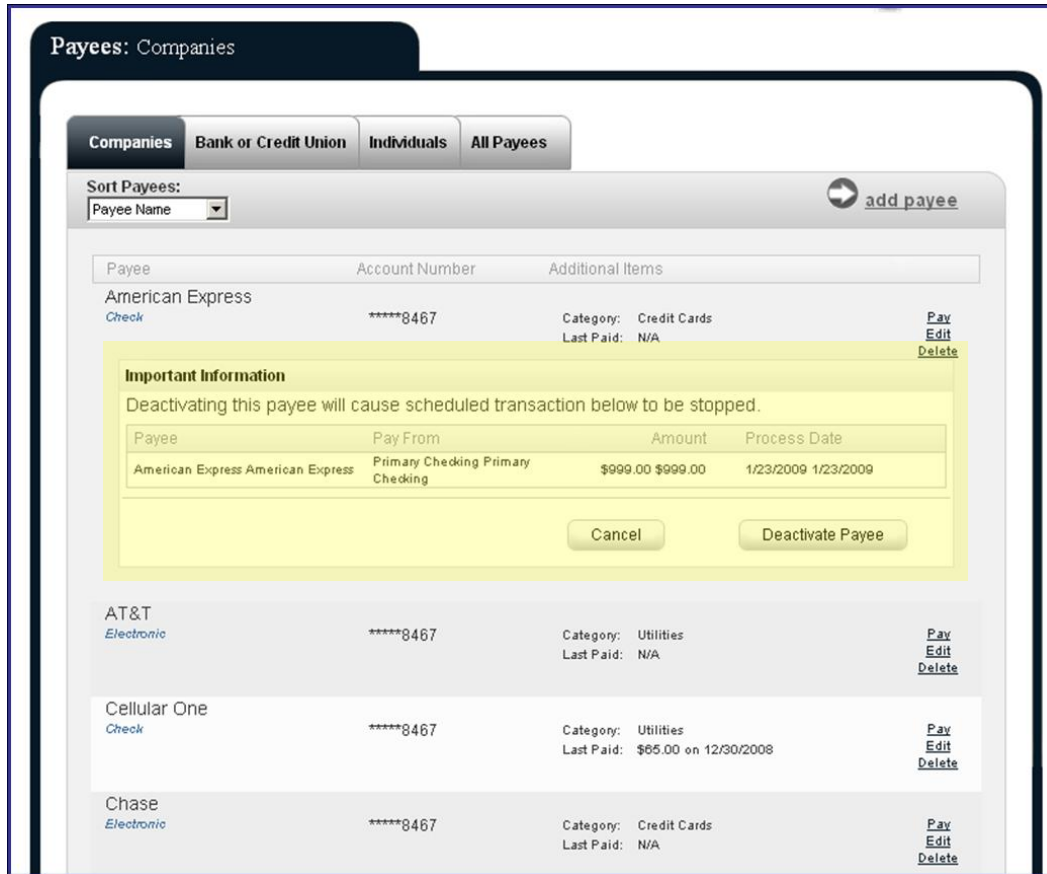
In addition, business users have the ability to pay their payees, edit their payees and delete their payees from the “View Payees” screen.



When the business user chooses to “Pay” one of their payees they will be diverted to this screen.



When the business user chooses to “Edit” one of their payees they will encounter this pop-up layer.



Finally, when the business user chooses to delete a payee the above options can be displayed to the user, depending on whether or not there are payments scheduled to the chosen payee.



The final option that a business user can select under the Payees tab is the **“Manage Categories”** button.

Pavees • Manage Categories  [Printer Friendly Version](#)

### Manage Categories

**Payees not assigned to a category**

American Express	*****12345
Barn's Flower Shop	*****587
Car Payment	*****4587
Insight Cable	*****5488

**How To: Drag and Drop**

To categorize your payees click and drag each one to the category of your choice, then release the mouse button. This will drop the payee into a new category.

**Categories**

[Add New Category](#) [Remove Category](#)

Note: to move a payee to a new category, click and drag the payee to the desired category.

**Utilities** [Remove](#)

To add payees, just drag and drop them here.

**Expenses** [Remove](#)

To add payees, just drag and drop them here.

**Transfers** [Remove](#)

To add payees, just drag and drop them here.

**Supplies** [Remove](#)

To add payees, just drag and drop them here.

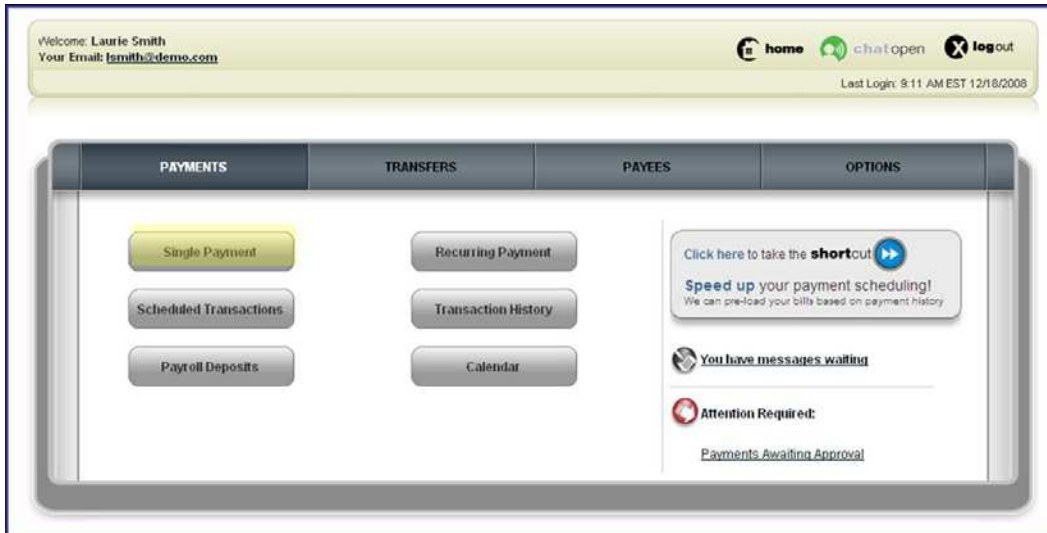
When the business user selects the **“Manage Categories”** option they will be diverted to this screen. From this screen the business user can add new categories, assign payees to categories, remove unwanted categories, and utilize the **“Drag and Drop”** feature to manage their categories.

---

# Section Four

# **Payments Tab**

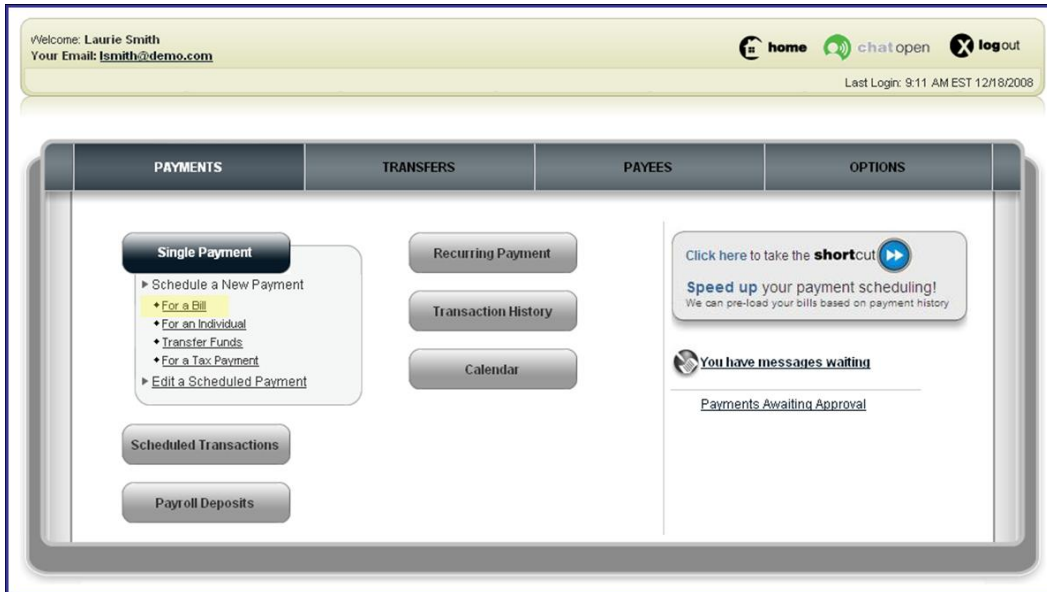
Single Payment	4-1
Recurring Payment	4-2
Scheduled Transactions	4-3
Transaction History	4-4
Payroll Deposits	4-5
Calendar	4-6



Third, let's discuss the **"Payments Tab"** in the business product.

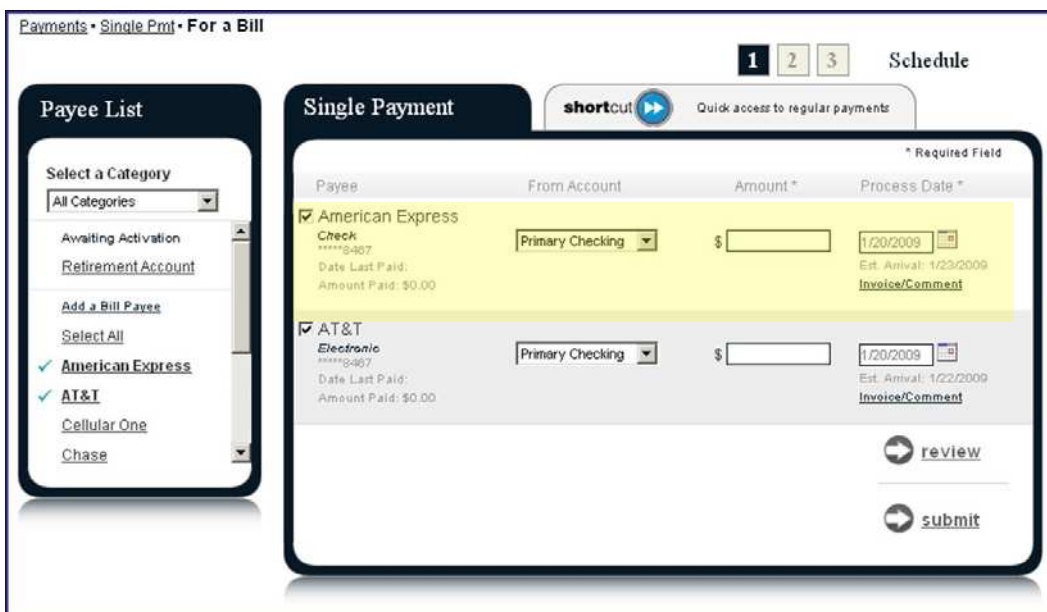
There are several functions that can be accomplished by a business user under the payments tab. These functions include scheduling single and recurring payments, viewing scheduled transactions and transaction history, managing payroll deposits, and utilizing the calendar function.

We will start by taking a look at the **"Single Payment"** option.



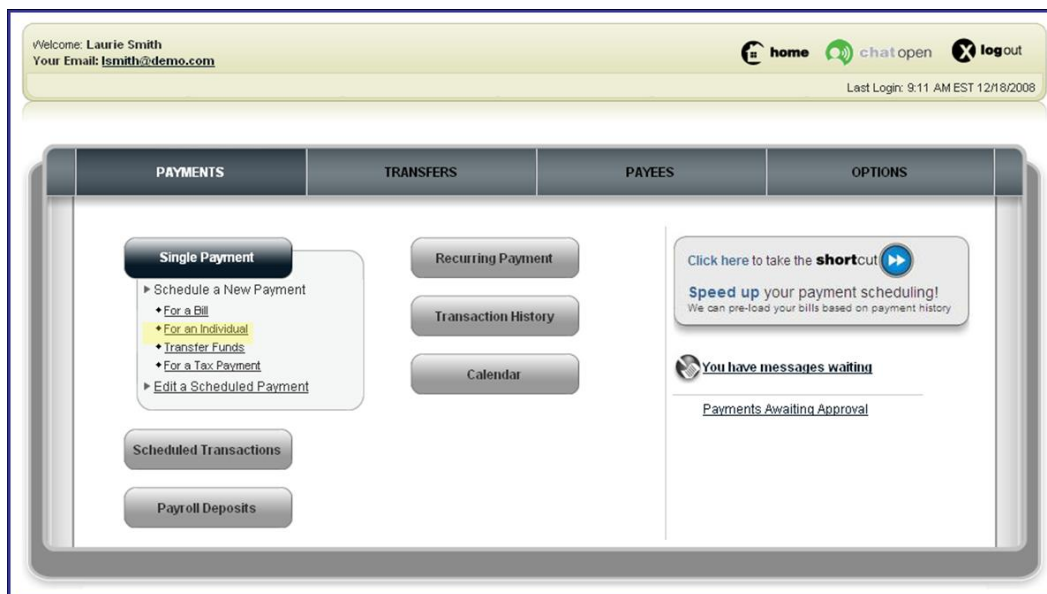
When choosing the “**Single Payment**” button, the business user will encounter this dropdown menu of information. From this menu the business user may choose to schedule a payment for a bill or for an individual, transfer funds, schedule a tax payment, or edit their scheduled payments.

Let’s first examine the “**For a Bill**” option.

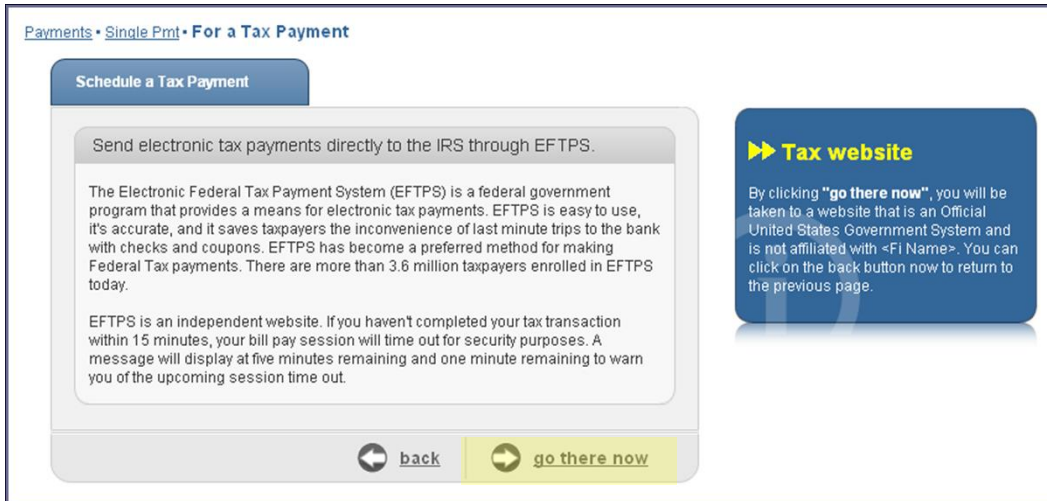


When the business user decides to schedule a payment “**For a Bill**” they will be diverted to this page. From this page the user should first select those payees they wish to submit a payment to. After selecting their desired payees, the business user should next enter the information requested on this screen and submit the information. The payment will now be processed as scheduled by the business user.

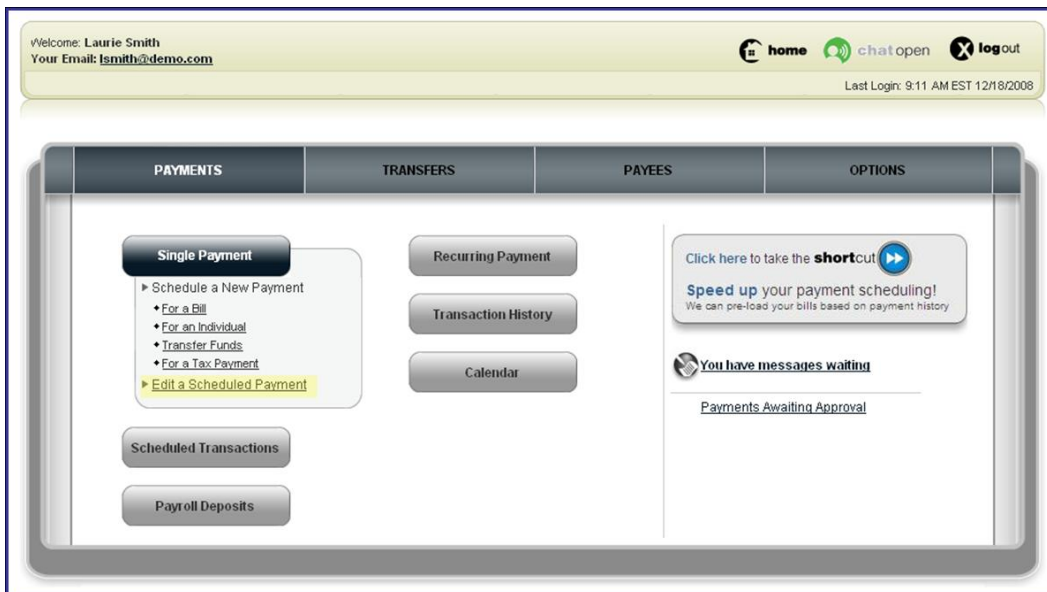
The same steps and procedures discussed here will also apply to the “**For an Individual**” function in the business product.



Business users can choose to schedule a single payment “**For a Tax Payment**” from this screen.



When the business user selects the “For a Tax Payment” option they will be diverted to this screen. From this screen the business user will be directed to the external EFTPS site.



(Transfer Funds will be covered later in this document)  
Finally, under the Single Payment button, the business user can choose to “**Edit a Scheduled Payment**”.

Payments • Scheduled Payments Printer Friendly Version

Payments

Maximize View Search Filter

Payee	Amount	Process Date	Additional Items
American Express <i>Electronic</i>	\$255.82	10/23/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Stop</a>
MasterCard <i>Check</i>	\$300.00	10/22/2007	<a href="#">View Details</a> <a href="#">Approve</a> <a href="#">Edit</a> <a href="#">Stop</a>
American Express <i>Electronic</i>	\$100.00	10/23/2007	<a href="#">View Details</a> <a href="#">Approve</a> <a href="#">Edit</a> <a href="#">Stop</a>
<b>Subtotal</b> \$355.82		Primary Account ****1234	
<b>Subtotal</b> \$300.00		Secondary Checking ****5678	
<b>Total</b> \$655.82		Skipped payments not included in the total.	

Click folder to move to larger view ▼

All Transactions

Transfers

Payroll Deposits

When selecting the “Edit a Scheduled Payment” option the business user will be diverted to this screen. From this screen the business user can edit not only their payments, but also their payroll deposits, transfers, and all transactions.

Welcome: Laurie Smith  
Your Email: [lsmith@demo.com](mailto:lsmith@demo.com)

home chat open logout

Last Login: 9:11 AM EST 12/18/2008

PAYMENTS
TRANSFERS
PAYEES
OPTIONS

Single Payment

Scheduled Transactions

Payroll Deposits

Recurring Payment

- ▶ Schedule a New Series
  - For a Bill
  - For a Person
  - Transfer Funds
- ▶ Edit a Scheduled Payment

payaperson

If they have email, you can pay them.  
Try payaperson

---

You have messages waiting

Payments Awaiting Approval

Transaction History

Calendar

When choosing the “**Recurring Payments**” button the business user will encounter this dropdown menu of information. From this menu the business user will be able to schedule a new recurring payment series for a bill or an individual, transfer funds on a recurring basis, and edit a recurring payment series.

Let's first explore the option schedule a new series **“For a Bill”**.

The screenshot shows a web interface for scheduling a recurring payment. The breadcrumb trail at the top reads "Payments > Recurring Payment > For a Bill". In the top right corner, there are three numbered tabs (1, 2, 3) and the word "Schedule".

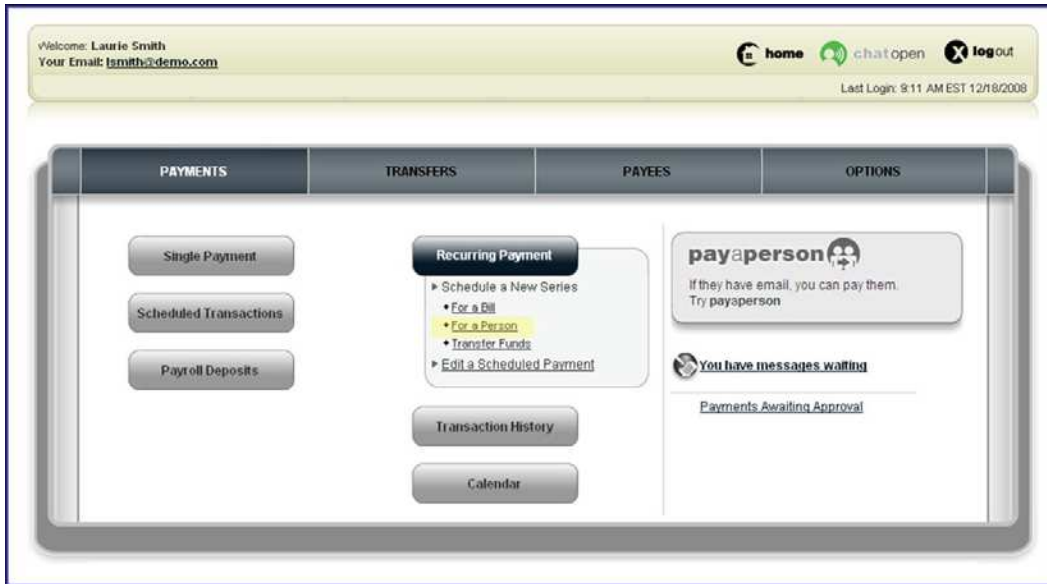
The interface is divided into two main sections:

- Payee List:** A sidebar on the left with a "Select a Category" dropdown menu set to "All Categories". Below it is a list of payees: "Add a Bill Payee", "American Express" (checked), "Barry's Flower Shop", "Best Buy", "Car Payment", "Day Care", "Insight Cable", "Kay Jewelers", "MasterCard", and "Norton's Suburban".
- Recurring Payment:** The main content area, which includes:
  - details:** A form for "American Express" with "Electronic" and "\*\*\*\*9325" displayed. It has a "Pay From\*" dropdown set to "Primary Account", an "Amount\*" input field, and a "Comment" field with an "Add" link.
  - series edit:** A form with a "Frequency\*" dropdown set to "Select Frequency". It asks "Would you like this series to end?\*" with three radio button options: "No" (selected), "On this date" (with a date picker), and "After a set # of payments" (with a number input field).
  - series options / preferences:** A section asking "If the payment falls on a holiday or weekend?" with two radio button options: "Pay Before" (selected) and "Pay After".

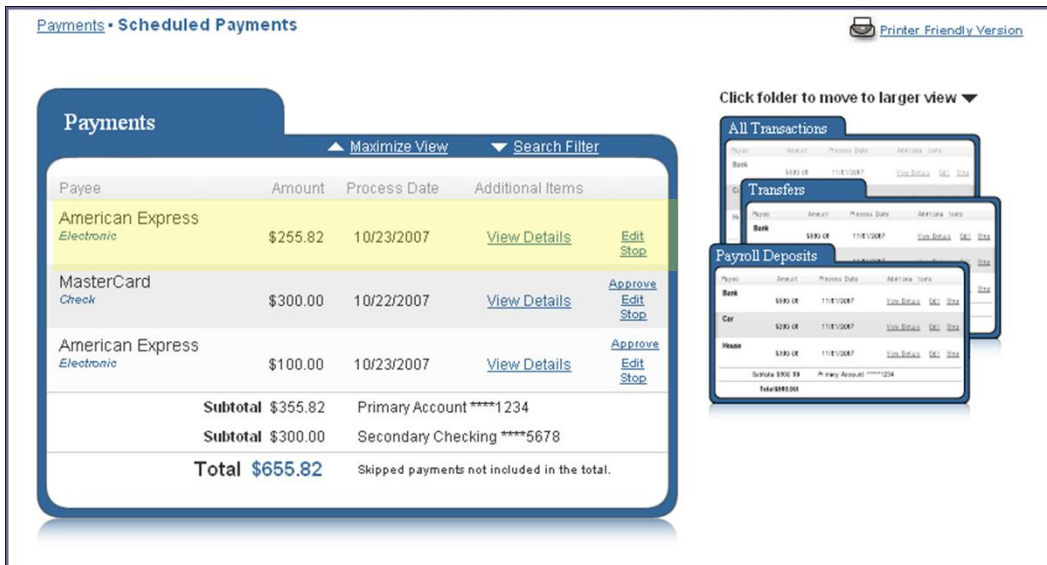
At the bottom right of the "Recurring Payment" section, there are two buttons: "review" and "submit", each with a right-pointing arrow icon.

When selecting the “For a Bill” option, the business user will be diverted to this screen. After choosing a payee to schedule a recurring payment series to, the business user must enter all of the information requested on this screen. After entering the information, the business user will review and submit the information, thus successfully scheduling a recurring payment series to their chosen payee.

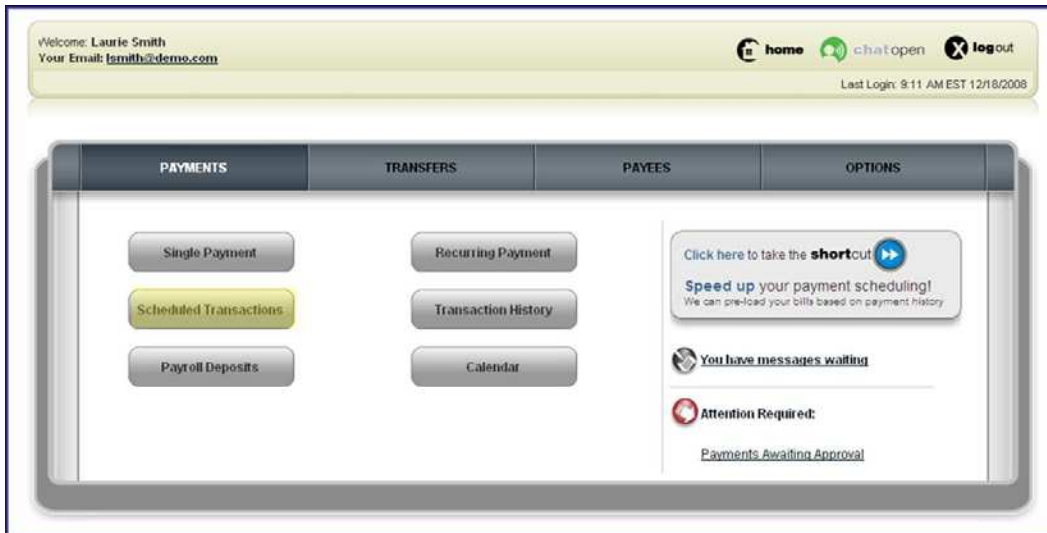
The same steps and procedures discussed here will also apply to the **“For an Individual”** function in the business product.



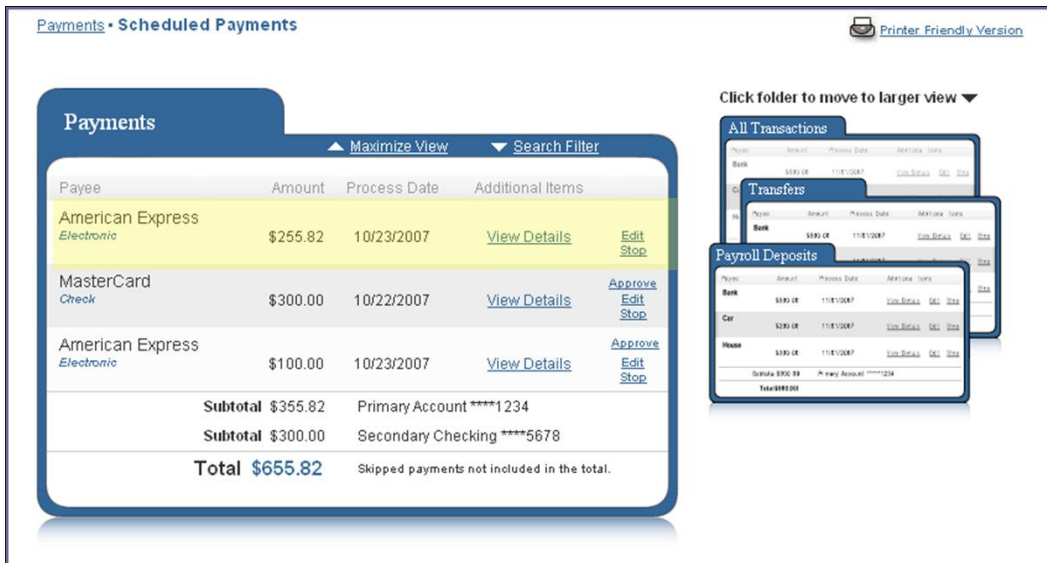
(Transfer Funds will be covered later in this document)  
 Finally, the business user will be able to edit a recurring scheduled payment from this screen by selecting the **“Edit a Scheduled Payment”** option under the Recurring Payments button.



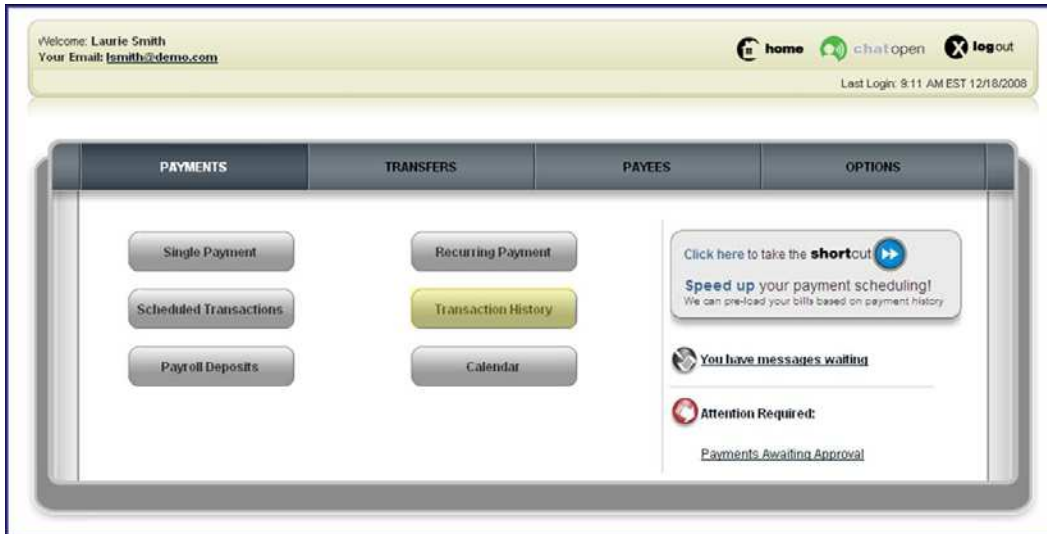
When selecting the “Edit a Scheduled Payment” option under the recurring payments button the business user will be diverted to this screen. From this screen the business user will be able to edit not only their scheduled recurring payments, but also their payroll deposits, recurring transfers, and all transactions.



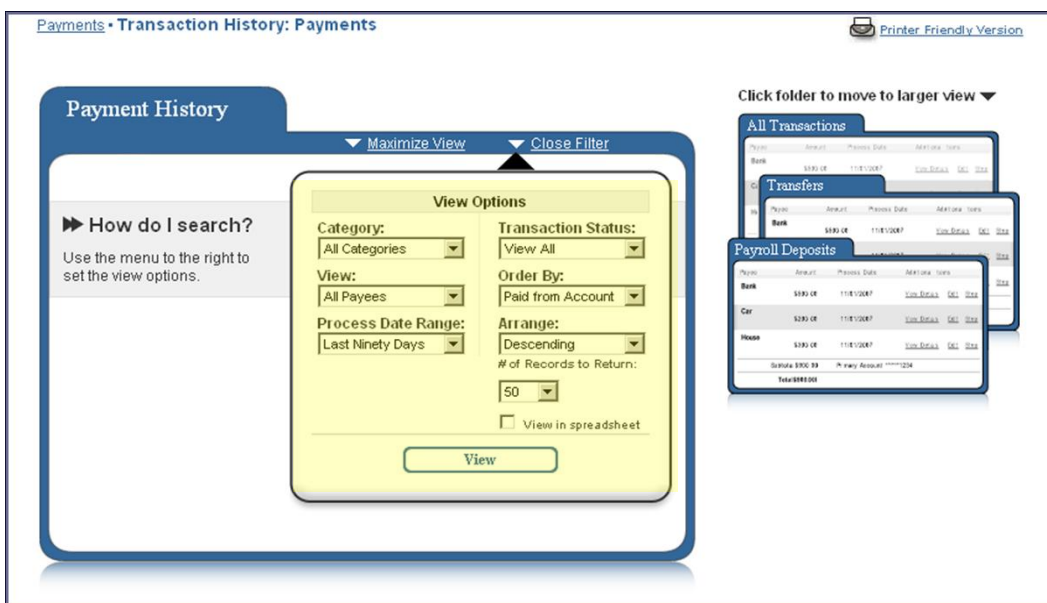
Business users can also view a listing of the transactions they have scheduled in their business product. The users can view this information by selecting the “**Scheduled Transactions**” button.



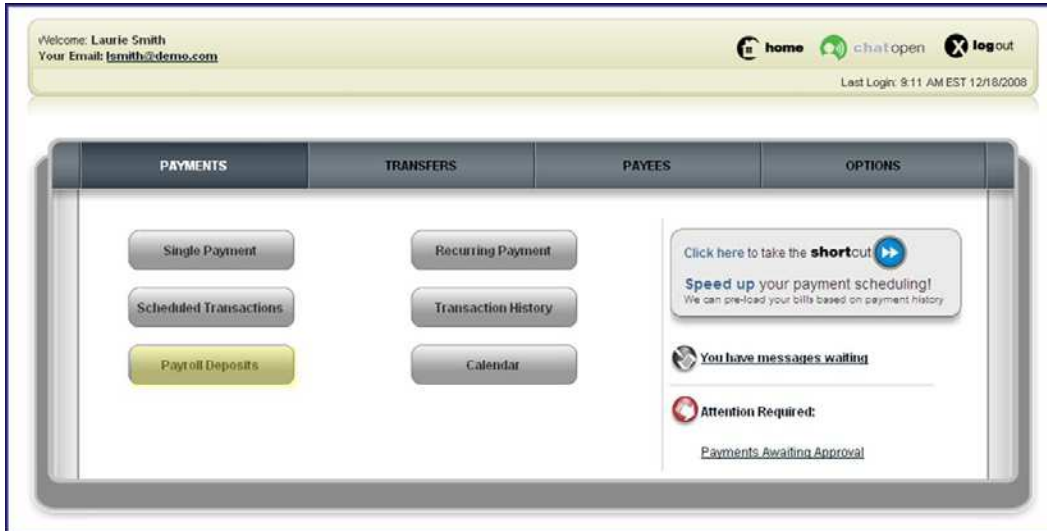
When choosing to view their Scheduled Transactions, the business user will be diverted to this screen.



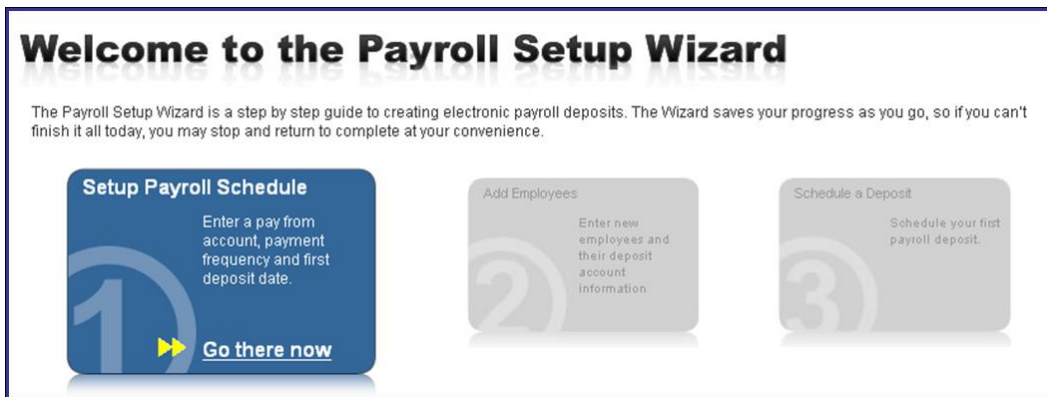
Business users have the ability to view their transaction history in their business product. To view this history, the business user can select the **“Transaction History”** button on this screen.



When selecting the **“Transaction History”** button the business user will be diverted to this screen. From this screen the business user can not only view their payment history, but also their history related to payroll deposits, transfers, and all transactions. The business user will need to specify the exact type of history they seek by utilizing the search functions that can be seen here on this screen.

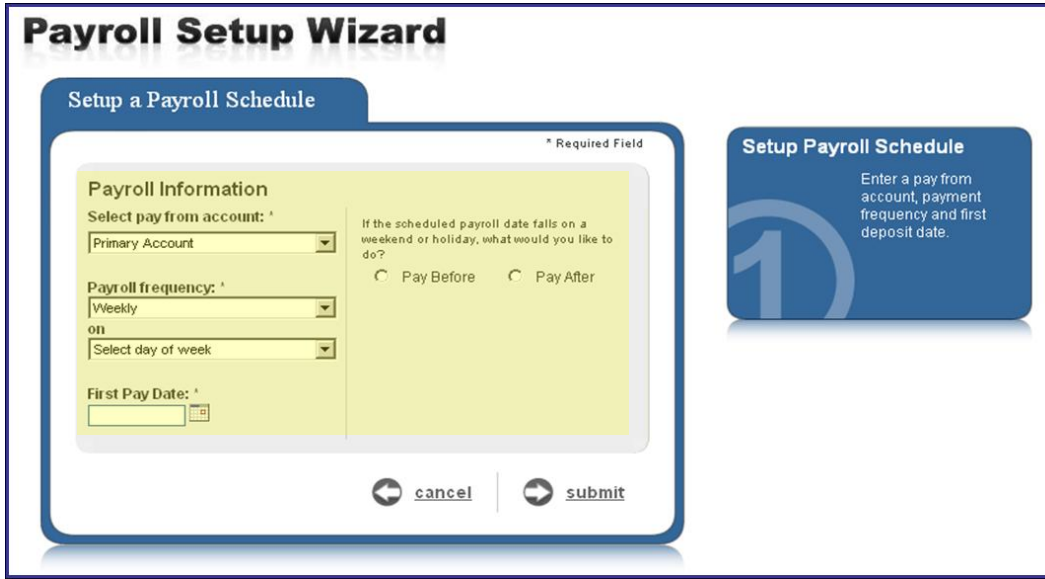


Business users that have access to the “Payroll Deposits” feature can access the features functionality by selecting the aptly titled button “**Payroll Deposits**”.

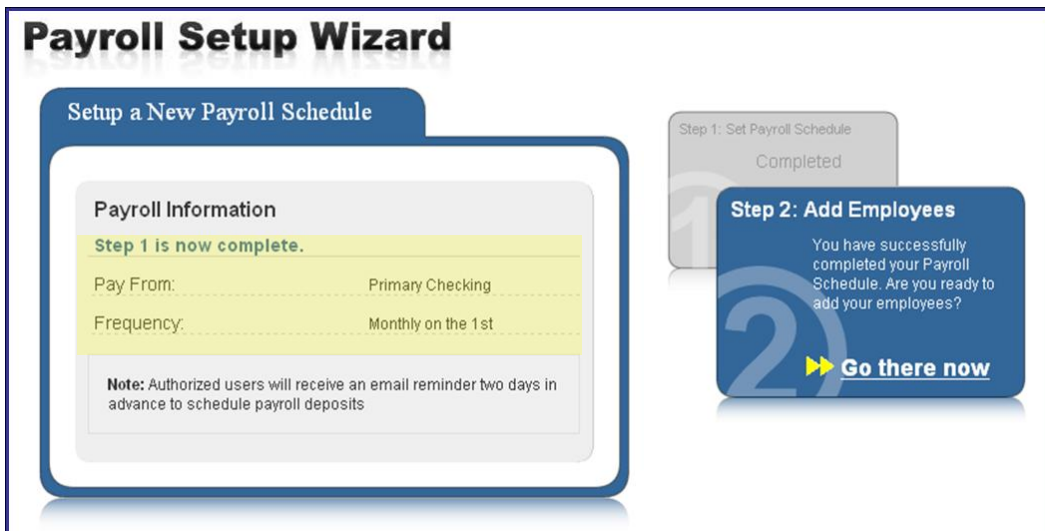


For those business users that are new to the product, and for those business users that are new to the Payroll Deposits feature, the “**Payroll Setup Wizard**” will appear to assist with the initial payroll deposit setup. This setup wizard will walk the business user through a simple three step process as is outlined on this screen.

Let's first take a look at Step 1.



The first step of the payroll wizard is to setup the payroll schedule. The business user will enter the required data on this screen and select “Submit”.



The second step of the payroll wizard involves adding employees. To initiate this process the business user should select the “Go there now” link in the “Step 2” window.

## Payroll Setup Wizard

Add New Employees

\* Required Field

### Employee Information

First Name:\*

Last Name:\*

Employee ID Number:\*

Email Address:\*

Employee Status:\*

Pay Type:\*

### Did you know?

We will send a confirmation email to your employees when payroll has been deposited.

### Employee Account Information

Would you like the deposit to be split between two accounts?  Don't split  Split

#### Single Account

Deposit Account Number \*

Confirm Account Number \*

Deposit Account Routing Number \*

Confirm Routing Number \*

Account Type \*

[save and add another](#) | [save](#)

After initiating the “Add employees” function the business user will be diverted to this screen. From this screen the business user should add the required information regarding each employee to be added.



After adding the desired employees, the business user can next initiate Step 3 of the payroll wizard, **“Schedule a Deposit”**. To initiate this step the business user should select the “Schedule Pay Day” link in the “Step 3” window.

## Payroll Setup Wizard

### Schedule a Regular Payroll

#### Pay Day Information

Regular Pay Date: 11/01/2007 Pay dates are based on the frequency selected when the Payroll Schedule was made.

Pay from Account: Primary Checking

#### Hourly Employees

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> Alan Cook	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****4567 Split Amount: No Memo/Comment: <a href="#">Add</a>
<input checked="" type="checkbox"/> Don Kilby	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****7045 Split Amount: No
			Hourly Sub Total \$	

#### Salary Employees

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> Cathy Jones	\$ 100,200.00	\$ <input type="text"/>	\$100,200.00	Employee ID: *****4590 Split Amount: No Memo/Comment: <a href="#">Add</a>
			Salary Sub Total \$100,200.00	

#### Contractors

Name	Regular Pay	Extra Pay	Total	Additional Items
<input type="checkbox"/> Rick Simpson	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****5074 Split Amount: No Memo/Comment: <a href="#">Add</a>
			Contractor Sub Total \$	

Hourly Sub Total \$

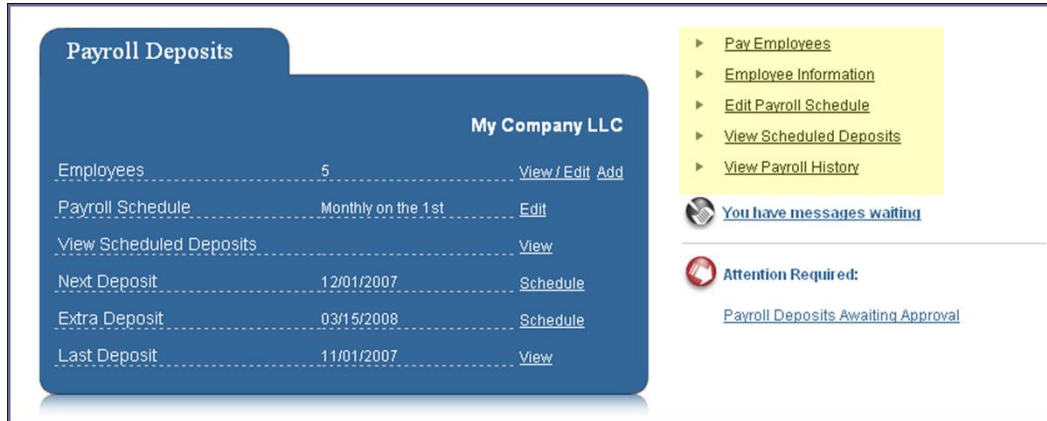
Salary Sub Total \$

Contractor Sub Total \$

Deposit Total \$

 next

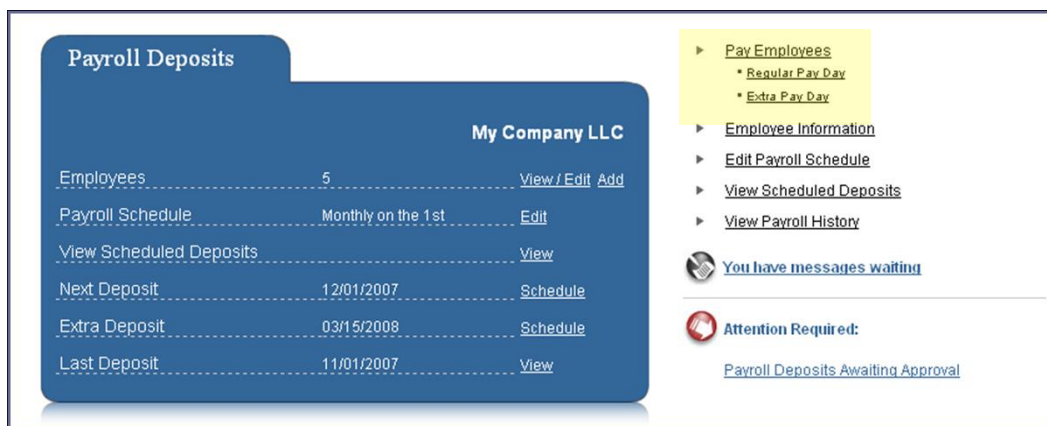
After initiating the “Schedule a Deposit” process the business user will be diverted to this screen. From this screen the business user can schedule a payroll deposit to their hourly employees, salary employees and contractors. After entering the information the business user should submit the information for the payroll deposit function to be executed.



Business users will encounter this screen, the **Payroll Deposits landing screen**, in two different situations.

**First**, after completing the Payroll Setup Wizard, the business user will be diverted to this page. **Second**, for those business users that previously utilized the payroll deposits feature in the Business 1.9 product, these users will not see the Payroll Deposits Wizard, but will rather only encounter this landing page.

From this landing page the business user can complete several functions. These functions include paying employees, viewing and editing employee information, editing their payroll schedule, viewing their scheduled deposits, and viewing their payroll history.



When the business user selects the “Pay Employees” feature they will be presented with this dropdown menu of choices: “Regular Pay Day” and “Extra Pay Day”.

Let's first look at the "Regular Pay Day" feature.

Schedule a Regular Payroll

**Payroll Information**  

**Regular Payroll Date:** 11/01/2007 Payroll dates are based on the frequency selected when the Payroll Schedule was made.

**Pay from Account:** Primary Checking

**Hourly Employees**

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> <b>Alan Cook</b> <small>Last Paid: 01/18/2007 Amount: 1,200.00</small>	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****4567 Split Amount: No Memo/Comment: <a href="#">Add</a>
<input checked="" type="checkbox"/> <b>Don Kilby</b> <small>Last Paid: 01/18/2007 Amount: 400.00</small>	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****7945 Split Amount: No Memo/Comment: <a href="#">Add</a>
<input checked="" type="checkbox"/> <b>Frank Murphy</b> <small>Last Paid: 01/18/2007 Amount: 400.00</small>	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****5789 Split Amount: No Memo/Comment: <a href="#">Add</a>
<b>Hourly Sub Total \$</b>				

**Salary Employees**

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> <b>Cathy Jones</b> <small>Last Paid: 01/18/2007 Amount: 1,200.00</small>	\$ <input type="text" value="100,200.00"/>	\$ <input type="text"/>	\$100,200.00	Employee ID: *****4589 Split Amount: No Memo/Comment: <a href="#">Add</a>
<b>Salary Sub Total \$100,200.00</b>				

**Contractors**

Name	Regular Pay	Extra Pay	Total	Additional Items
<input type="checkbox"/> <b>Rick Simpson</b> <small>Last Paid: 01/18/2007 Amount: 400.00</small>	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****6874 Split Amount: No Memo/Comment: <a href="#">Add</a>
<b>Contractor Sub Total \$</b>				

Hourly Sub Total \$

Salary Sub Total \$

Contractor Sub Total \$

**Deposit Total \$**

When choosing to schedule a Regular Pay Day, the business user will be diverted to this screen. From this screen the business user must enter the required information and submit it for processing.

---

### Payroll Deposits


**My Company LLC**

Employees	5	<a href="#">View / Edit</a> <a href="#">Add</a>
Payroll Schedule	Monthly on the 1st	<a href="#">Edit</a>
<a href="#">View Scheduled Deposits</a>		<a href="#">View</a>
Next Deposit	12/01/2007	<a href="#">Schedule</a>
Extra Deposit	03/15/2008	<a href="#">Schedule</a>
Last Deposit	11/01/2007	<a href="#">View</a>

- ▶ [Pay Employees](#)
  - [Regular Pay Day](#)
  - [Extra Pay Day](#)
- ▶ [Employee Information](#)
- ▶ [Edit Payroll Schedule](#)
- ▶ [View Scheduled Deposits](#)
- ▶ [View Payroll History](#)

 [You have messages waiting](#)

---

 **Attention Required:**

[Payroll Deposits Awaiting Approval](#)

Next, let's take a look at the “**Extra Pay Day**” feature.

Schedule an Extra Pay Day

**Pay Day Information**

**Pay Day Description:**  If a name is not given the Extra Pay Day Name will be identified by the date you select below.

**Select a Extra Pay Day:**  +

**Pay From Account:**

**Place a check mark next to the employee you wish to pay and fill in amounts.**

**Hourly Employees**

Name	Employee ID	Amount	Additional Items
<input type="checkbox"/> <b>Alan Cook</b> <small>Last Paid: 01/18/2007 Amount: 1,200.00</small>	*****4567	\$ <input type="text"/>	Split Amount: <input type="checkbox"/> No Memo/Comment: <a href="#">Add</a>
<input type="checkbox"/> <b>Don Kilby</b> <small>Last Paid: 01/18/2007 Amount: 400.00</small>	*****7845	\$ <input type="text"/>	Split Amount: <input type="checkbox"/> No Memo/Comment: <a href="#">Add</a>
<input type="checkbox"/> <b>Frank Murphy</b> <small>Last Paid: 01/18/2007 Amount: 400.00</small>	*****5789	\$ <input type="text"/>	Split Amount: <input type="checkbox"/> No Memo/Comment: <a href="#">Add</a>
<b>Hourly Sub Total \$</b>			

**Salary Employees**

Name	Employee ID	Amount	Additional Items
<input type="checkbox"/> <b>Cathy Jones</b> <small>Last Paid: 01/18/2007 Amount: 1,200.00</small>	*****6743	\$ <input type="text"/>	Split Amount: <input type="checkbox"/> No Memo/Comment: <a href="#">Add</a>
<b>Salary Sub Total \$</b>			

**Contractors**

Name	Employee ID	Amount	Additional Items
<input type="checkbox"/> <b>Rick Simpson</b> <small>Last Paid: 01/18/2007 Amount: 400.00</small>	*****3412	\$ <input type="text"/>	Split Amount: <input type="checkbox"/> No Memo/Comment: <a href="#">Add</a>
<b>Contractor Sub Total \$</b>			

Hourly Sub Total \$

Salary Sub Total \$

Contractor Sub Total \$

**Pay Day Total \$**

When choosing to schedule an Extra Pay Day, the business user will be diverted to this screen. From this screen the business user must enter the required information and submit it for processing.

### Payroll Deposits

My Company LLC

Employees	5	<a href="#">View / Edit</a> <a href="#">Add</a>
Payroll Schedule	Monthly on the 1st	<a href="#">Edit</a>
View Scheduled Deposits		<a href="#">View</a>
Next Deposit	12/01/2007	<a href="#">Schedule</a>
Extra Deposit	03/15/2008	<a href="#">Schedule</a>
Last Deposit	11/01/2007	<a href="#">View</a>

- ▶ [Pay Employees](#)
- ▶ [Employee Information](#)
  - [Add New Employee](#)
  - [View / Edit Employee](#)
- ▶ [Edit Payroll Schedule](#)
- ▶ [View Scheduled Deposits](#)
- ▶ [View Payroll History](#)

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[You have messages waiting](#)

---

**Attention Required:**  
[Payroll Deposits Awaiting Approval](#)

When the business user chooses “**Employee Information**” they will be presented with a dropdown menu of information that includes the ability to add new employees and view/edit their employees.

Let’s first take a look at how the business user can add new employees.

Payments • [Payroll Deposits](#) • [Employee Information: Add New Employee](#)

1
2
[Add](#)

### Add New Employee

**Employee Information** \* Required Field

First Name: \*

Last Name: \*

Employee ID Number: \*

Email Address

Employee Status: \*

Pay Type

**Did you know?**

We will send a confirmation email to your employee when payroll has been deposited.

**Employee Account Information**

Would you like to split the deposit between two bank accounts?  Don't split  Split

Single Account

Deposit Account Number: \*

Confirm Account Number: \*

Deposit Account Routing Number: \*

Confirm Routing Number: \*

Account Type: \*

[back](#)
 [submit](#)

(See graphic above) When selecting the **“Add New Employee”** feature the business user will be diverted to this screen. In order to add new employees, the business user should enter the required information and submit this information. After adding the new employees, the business user will now be able to schedule payroll deposits to the new employees.

**Payroll Deposits**

**My Company LLC**

Employees	5	<a href="#">View / Edit</a> <a href="#">Add</a>
Payroll Schedule	Monthly on the 1st	<a href="#">Edit</a>
View Scheduled Deposits		<a href="#">View</a>
Next Deposit	12/01/2007	<a href="#">Schedule</a>
Extra Deposit	03/15/2008	<a href="#">Schedule</a>
Last Deposit	11/01/2007	<a href="#">View</a>

- ▶ [Pay Employees](#)
- ▶ [Employee Information](#)
  - [Add New Employee](#)
  - [View / Edit Employee](#)
- ▶ [Edit Payroll Schedule](#)
- ▶ [View Scheduled Deposits](#)
- ▶ [View Payroll History](#)

[You have messages waiting](#)

**Attention Required:**  
[Payroll Deposits Awaiting Approval](#)

Next let's take a look at the view/edit employees feature.

Payments • Payroll Deposits • Payees: **Employees**  [Printer Friendly Version](#)

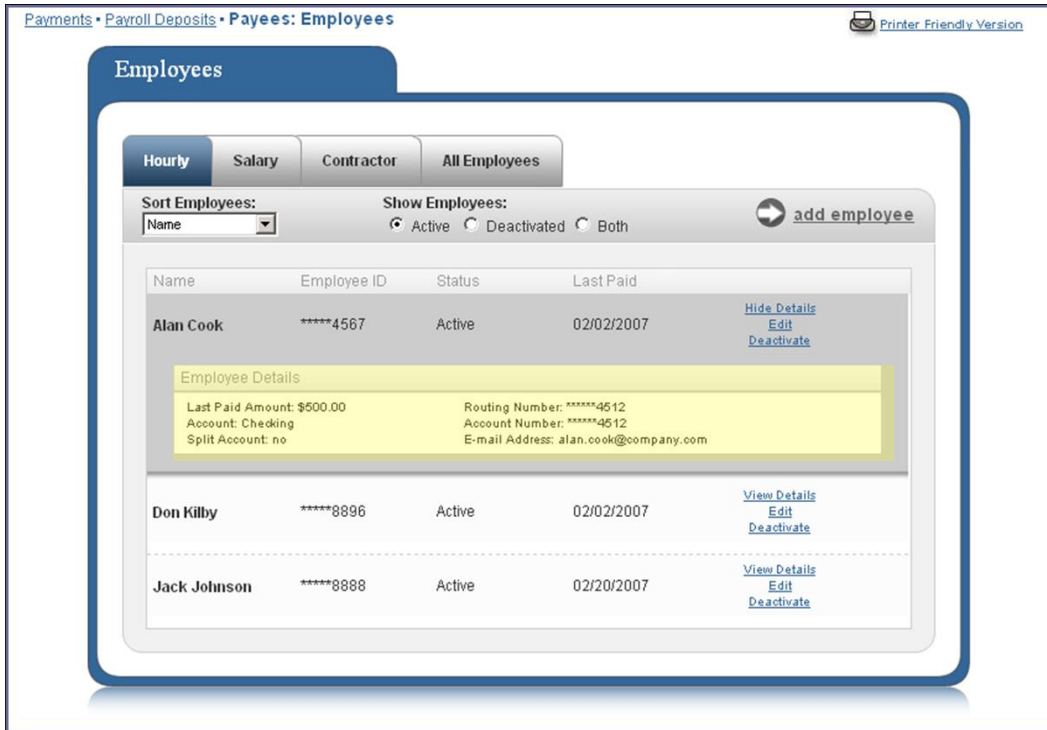
**Employees**

Hourly | Salary | Contractor | All Employees

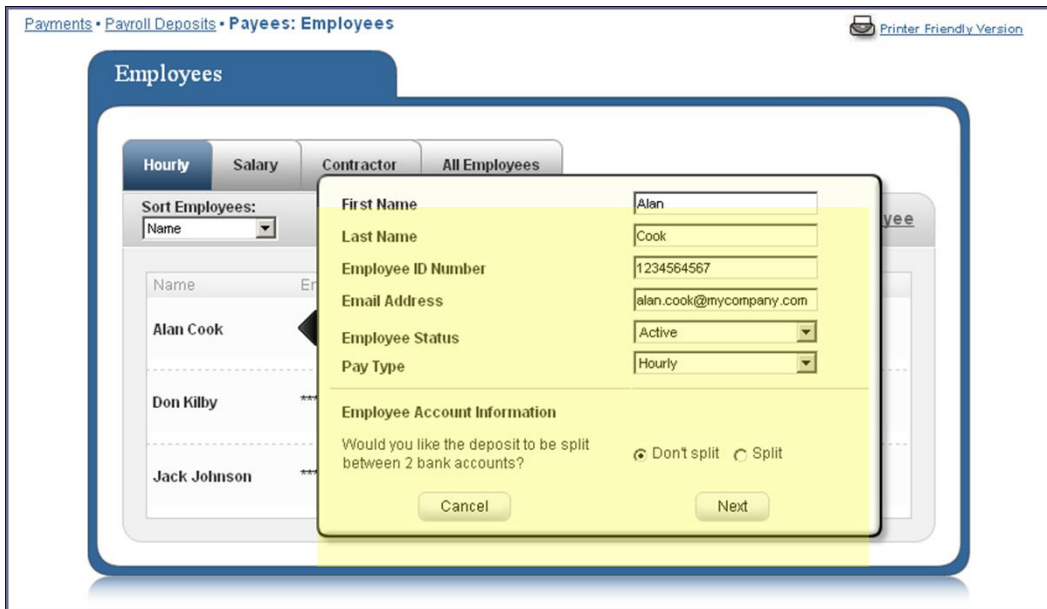
Sort Employees: Name  Show Employees:  Active  Deactivated  Both [add employee](#)

Name	Employee ID	Status	Last Paid	
Alan Cook	*****4567	Active	02/02/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Deactivate</a>
Don Kilby	*****8896	Active	02/02/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Deactivate</a>
Jack Johnson	*****8888	Active	02/20/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Deactivate</a>

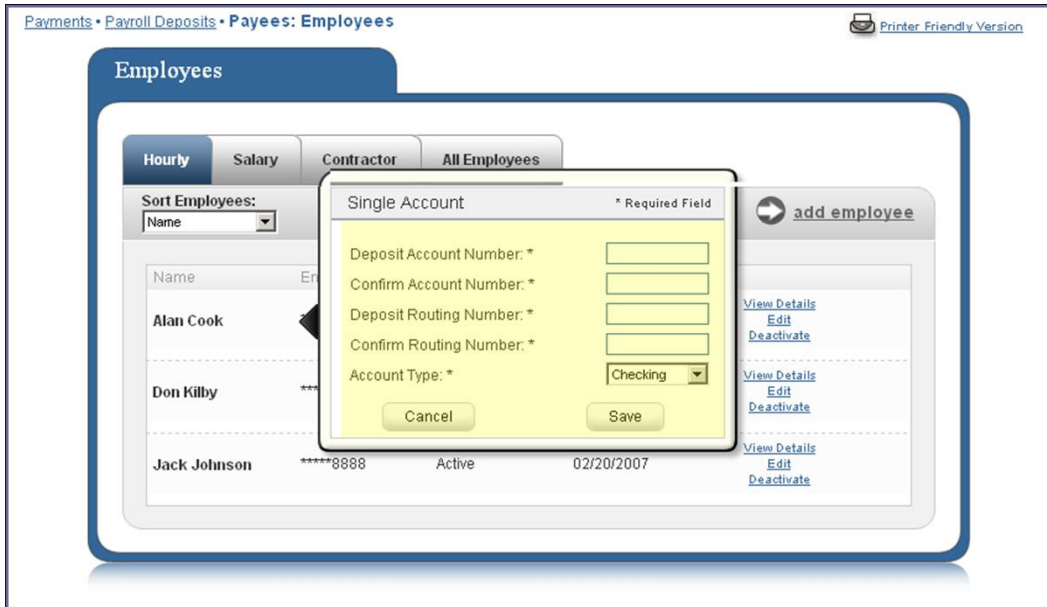
When selecting the **“View/Edit Employees”** feature, the business user will be diverted to this screen. From this screen the business user will be able to view their employees' details, edit their employees' information, and delete their employees. Employees can be viewed in categories such as hourly, salary, contractor and all employees.



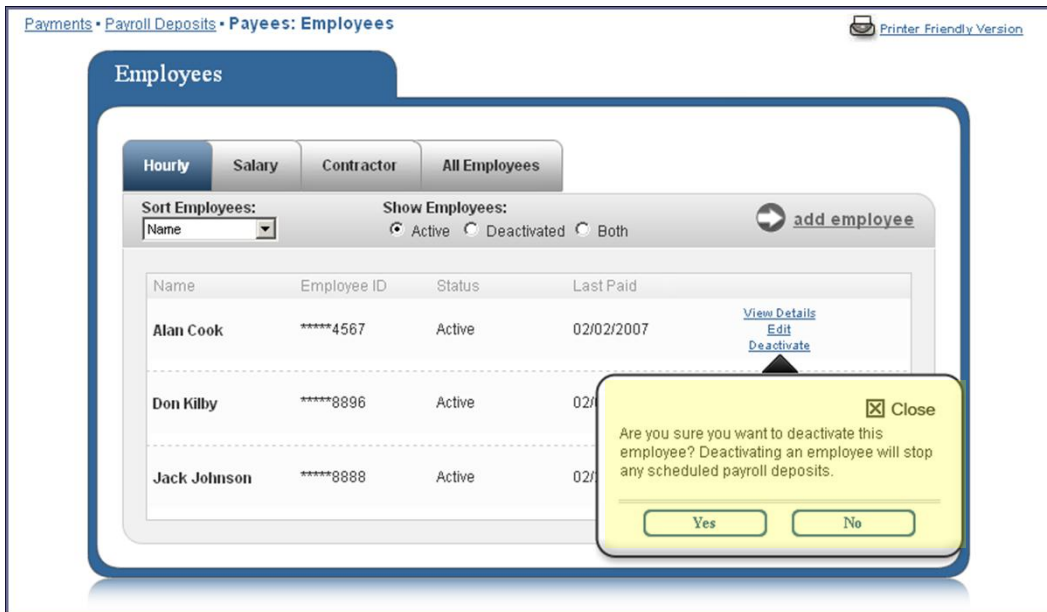
When selecting the “**View Details**” option the business user will be presented with this pop-up layer. The business user can view the last 4 digits of their employees routing and account numbers, their account type, email address, and last paid amount.



When selecting the “**Edit**” option the business user will be presented with this pop-up layer. The user may edit the visible fields and select “Next”.



After selecting “Next” the business user will be presented with this pop-up layer. The user may enter the employees account and routing numbers on this layer.



When selecting the “**Deactivate**” option the business user will be presented with this pop-up layer. The message on this layer warns the user that deactivating the employee will stop their scheduled payroll deposits.

**Payroll Deposits**

**My Company LLC**

Employees	5	<a href="#">View / Edit</a> <a href="#">Add</a>
Payroll Schedule	Monthly on the 1st	<a href="#">Edit</a>
View Scheduled Deposits		<a href="#">View</a>
Next Deposit	12/01/2007	<a href="#">Schedule</a>
Extra Deposit	03/15/2008	<a href="#">Schedule</a>
Last Deposit	11/01/2007	<a href="#">View</a>

- ▶ [Pay Employees](#)
- ▶ [Employee Information](#)
- ▶ [Edit Payroll Schedule](#)
- ▶ [View Scheduled Deposits](#)
- ▶ [View Payroll History](#)

[You have messages waiting](#)

**Attention Required:**  
[Payroll Deposits Awaiting Approval](#)

Business users have the ability to edit their payroll schedule from the payroll deposits landing page. A business user can initiate this type of edit by selecting the “**Edit Payroll Schedule**” feature.

[Payments](#) • [Payroll Deposits](#) • [Edit Payroll Schedule](#)

**1** **2** [Edit](#)

**Edit Payroll Schedule**

**Current Payroll Schedule**

**Pay From:** Primary Account  
**Frequency:** Monthly on the 1st  
**First Pay Date:** September 1, 2007

**Important Information!**  
By editing the current Payroll Schedule, your Payroll Deposits will be stopped, and you will need to reschedule them based on the changes made here.

Stop the current payroll schedule and start a new one.

Select pay from account: ^  
Select pay from account

Payroll frequency: ^  
Select Frequency

**Holiday & non-processing options**  
If the scheduled payroll date falls on a weekend or holiday, what would you like to do?  
 Pay Before  Pay After

[cancel](#) | [save](#)

When selecting the **Edit Payroll Schedule** feature, the business user will be diverted to this screen. From this screen the business user will have the ability to edit their pay from account, their payroll frequency and whether they want their payroll to be processed before or after weekends and holidays.

### Payroll Deposits

My Company LLC

Employees	5	<a href="#">View / Edit</a> <a href="#">Add</a>
Payroll Schedule	Monthly on the 1st	<a href="#">Edit</a>
View Scheduled Deposits		<a href="#">View</a>
Next Deposit	12/01/2007	<a href="#">Schedule</a>
Extra Deposit	03/15/2008	<a href="#">Schedule</a>
Last Deposit	11/01/2007	<a href="#">View</a>

- ▶ [Pay Employees](#)
- ▶ [Employee Information](#)
- ▶ [Edit Payroll Schedule](#)
- ▶ [View Scheduled Deposits](#)
- ▶ [View Payroll History](#)

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[You have messages waiting](#)

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**Attention Required:**

[Payroll Deposits Awaiting Approval](#)

Business users will also have the ability to view their scheduled deposits. In order to view their scheduled deposits the business user should select the **“View Scheduled Deposits”** feature.

Payments • [Scheduled Transactions](#) • **Payroll Deposits**
 [Printer Friendly Version](#)

### Payroll Deposits

My Company LLC

Payroll Name	Amount	Process Date	Additional Items
Payroll 11/01/2007	\$102,200.00	10/30/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Stop</a>
October 2007 Bonus	\$1,000.00	11/01/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Stop</a>
Payroll 12/01/2007	\$102,000.00	12/01/2007	<a href="#">View Details</a> <a href="#">Approve</a> <a href="#">Edit</a> <a href="#">Stop</a>
<b>Subtotal</b>	<b>\$204,200.00</b>	Primary Account ****1234	
<b>Subtotal</b>	<b>\$1,000.00</b>	Secondary Checking ****5678	
<b>Total</b>	<b>\$205,200.00</b>		

Click folder to move to larger view ▼

All Transactions

Type	Amount	Process Date	Additional Items
Bank	\$100.00	11/01/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Stop</a>

Transfers

Type	Amount	Process Date	Additional Items
Bank	\$100.00	11/01/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Stop</a>

Payments

Type	Amount	Process Date	Additional Items
Bank	\$100.00	11/01/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Stop</a>
Car	\$200.00	11/01/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Stop</a>
House	\$100.00	11/01/2007	<a href="#">View Details</a> <a href="#">Edit</a> <a href="#">Stop</a>
Subtotal \$300.00		Primary Account ****1234	
<b>Total \$600.00</b>			

After selecting the View Scheduled Deposits feature the business user will be diverted to this screen. From this screen the user can view their payroll deposit history, as well as their payment, transfer and all transaction history.

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Effective Date: January 2009

### Payroll Deposits

**My Company LLC**

Employees	5	<a href="#">View / Edit</a> <a href="#">Add</a>
Payroll Schedule	Monthly on the 1st	<a href="#">Edit</a>
View Scheduled Deposits		<a href="#">View</a>
Next Deposit	12/01/2007	<a href="#">Schedule</a>
Extra Deposit	03/15/2008	<a href="#">Schedule</a>
Last Deposit	11/01/2007	<a href="#">View</a>

- [▶ Pay Employees](#)
- [▶ Employee Information](#)
- [▶ Edit Payroll Schedule](#)
- [▶ View Scheduled Deposits](#)
- [▶ View Payroll History](#)

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[You have messages waiting](#)

---

**Attention Required:**

[Payroll Deposits Awaiting Approval](#)

Business users will have the ability to view their payroll history under the Payroll Deposits tab. To access this payroll history the business user should select the **“View Payroll History”** feature.

Payments - Transaction History: Payroll Deposits  [Printer Friendly Version](#)

#### Payroll Deposits

Maximize View
Search Filter

**View Options**

<b>Process Date Range:</b>	<b>Transaction Status:</b>
Last Ninety Days	View All
<b>Order By:</b>	
Process Date	
<b>Arrange:</b>	
Descending	
<b># of Records to Return:</b>	
50	
<input type="checkbox"/> View in spreadsheet	

[View](#)

Click folder to move to larger view ▼

All Transactions

Trans	Trans ID	Process Date	Amount	Stat
100	100000	11/01/2007	100.00	OK

Transfers

Trans	Trans ID	Process Date	Amount	Stat
100	100000	11/01/2007	100.00	OK

Payments

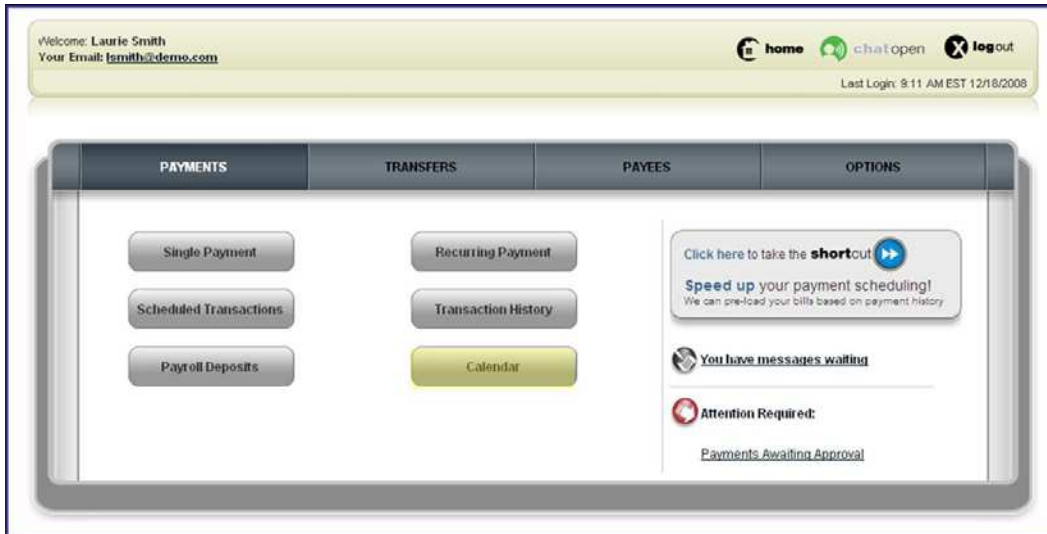
Trans	Trans ID	Process Date	Amount	Stat
100	100000	11/01/2007	100.00	OK

When selecting the **View Payroll History** feature the business user will be diverted to this screen. From this screen the user can customize their search to view their payroll deposit history, payment and transfer history, and all transaction history.

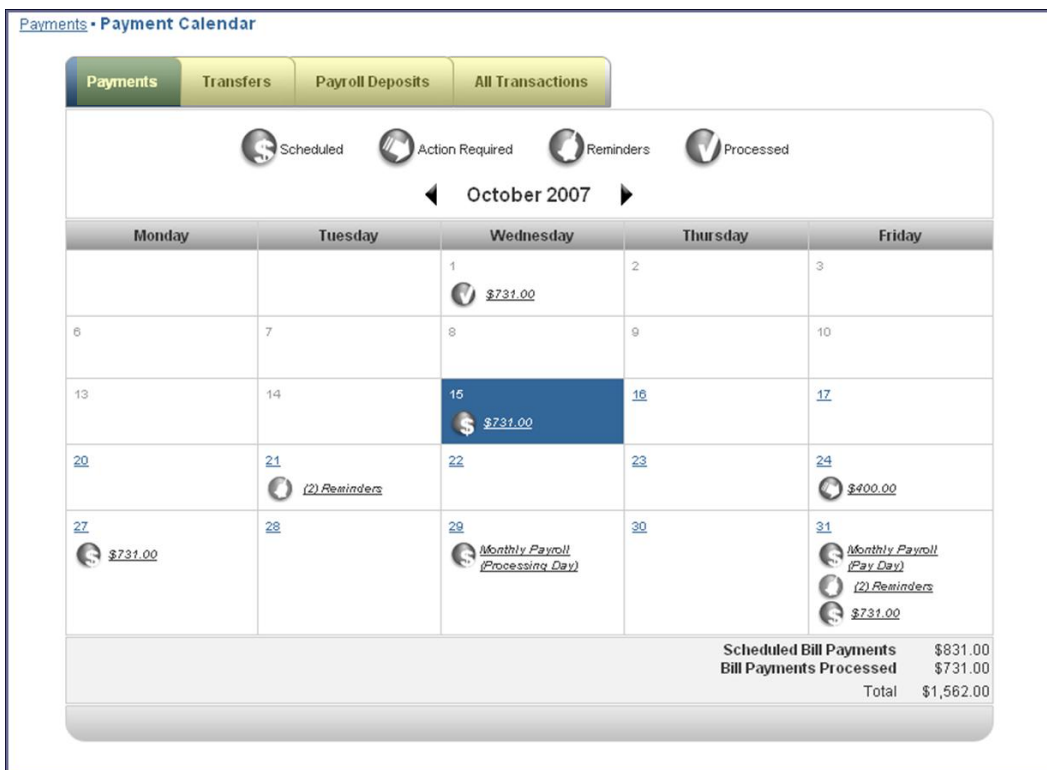
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Effective Date: January 2009



Finally, business users will be able to access a **Calendar** feature under the Payments Tab. To access this functionality the business user must select the Calendar button from this screen.



When selecting the Calendar feature the business user will be diverted to this screen. The business user can customize the calendar view by utilizing the tabs located at the top of the screen (Payments, Transfers, Payroll Deposits, All Transactions).

In addition, the business user may utilize the symbol key to recognize scheduled payments, actions required, reminders and processed payments.

**Payments - Payment Calendar**

Payments Transfers Payroll Deposits All Transactions

Scheduled Action Required Reminders Processed

October 2007

Monday	Tuesday	Wednesday	Thursday	Friday
		1 \$731.00	2	3
6	7	8	9	10
13	14	15 \$731.00	16	17
20	21 (2) Reminders	22	23	24 \$400.00
27 \$731.00			30	31 Monthly Payroll (Pay Day) (2) Reminders \$731.00

Close

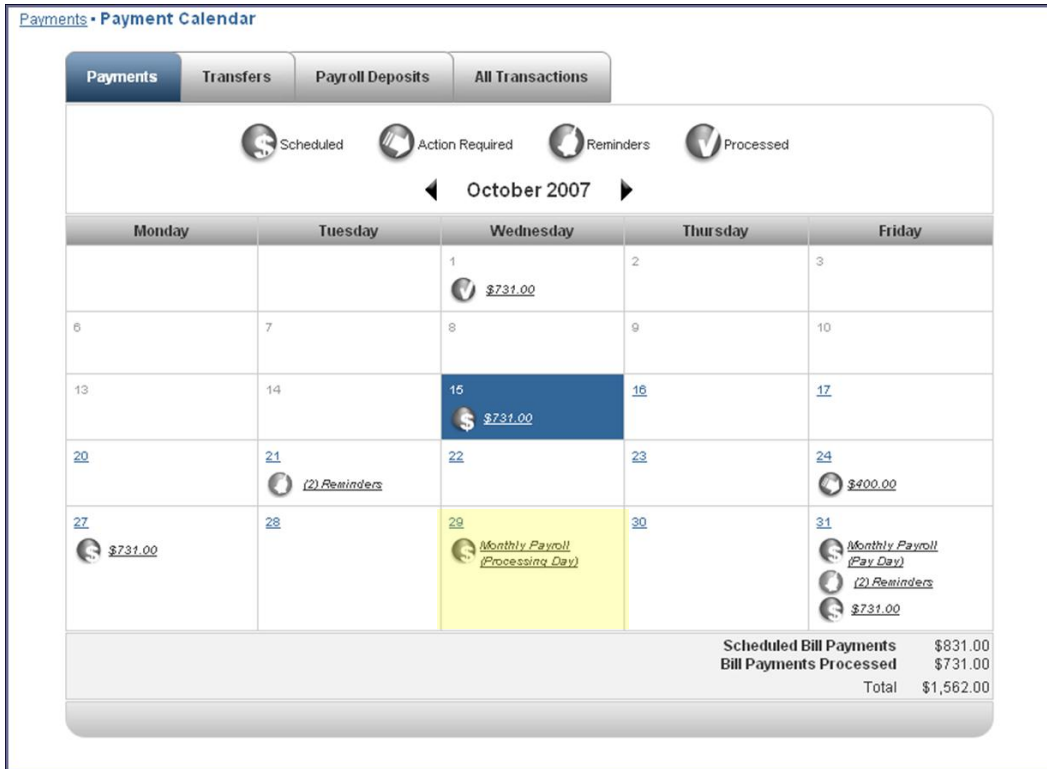
Pay To: Sarah Louise Mason Frequency: One Time

Transfer To: Primary Account Frequency: Monthly

For details go to [Scheduled Reminders](#)

Scheduled Bill Payments	\$831.00
Bill Payments Processed	\$731.00
<b>Total</b>	<b>\$1,562.00</b>

When selecting reminders the business user will encounter a pop-up layer similar to this. If the business user desires to modify their reminders they may choose the “Scheduled Reminders” link to make these changes.



Business users may access the transactions scheduled to process on a specific calendar day. To access this information the business user should select the “Scheduled” icon.

Edit Scheduled Pay Day

Pay Day Information

**Payroll Name:** Payroll 11/01/2007

**Scheduled By:** Phillis Martin

**Pay From:** Primary Account

**Frequency:** Monthly on the 1st

**Process Date:** 10/30/2007

**Pay Day:** 11/01/2007

What can I change?

- Change pay from account
- Change employee amounts
- Add an employee
- Remove an employee

**Hourly Employees**

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> <b>Alan Cook</b> <small>Last Paid: 01/18/2007 Amount: 1,200.00</small>	\$ <input type="text" value="500.00"/>	\$ <input type="text"/>	\$500.00	Employee ID: *****4567 Split Amount: No Memo/Comment: <a href="#">Add</a>
<input checked="" type="checkbox"/> <b>Don Kilby</b> <small>Last Paid: 01/18/2007 Amount: 400.00</small>	\$ <input type="text" value="800.00"/>	\$ <input type="text"/>	\$800.00	Employee ID: *****7945 Split Amount: No Memo/Comment: <a href="#">Add</a>
<input checked="" type="checkbox"/> <b>Frank Murphy</b> <small>Last Paid: 01/18/2007 Amount: 400.00</small>	\$ <input type="text" value="700.00"/>	\$ <input type="text"/>	\$700.00	Employee ID: *****5789 Split Amount: No Memo/Comment: <a href="#">Add</a>
<b>Hourly Sub Total \$2,000.00</b>				

**Salary Employees**

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> <b>Cathy Jones</b> <small>Last Paid: 01/18/2007 Amount: 1,200.00</small>	\$ <input type="text" value="100,200.00"/>	\$ <input type="text"/>	\$100,200.00	Employee ID: *****4589 Split Amount: No Memo/Comment: <a href="#">Add</a>
<b>Salary Sub Total \$100,200.00</b>				
<b>Pay Day Total \$102,200.00</b>				

back
 submit

When selecting the “Scheduled” icon the business user will be diverted to the normal “Edit Scheduled Pay Day” screen where they can make the changes they desire.

Payments • Payment Calendar

Payments Transfers Payroll Deposits All Transactions

Scheduled Action Required Reminders Processed

◀ October 2007 ▶

Monday	Tuesday	Wednesday	Thursday	Friday
		1 \$731.00	2	3
6	7			10
13	14			17
20	21 (2) R			24 \$400.00
27 \$731.00	28			31 Monthly Payroll (Pay Day) (2) Reminders \$731.00

Close

Payee	Amount
American Express	\$255.00
Mastercard	\$300.00
House Keeping	\$176.00
<b>Total</b>	<b>\$731.00</b>

For details go to [Transaction History](#)

Scheduled Bill Payments	\$831.00
Bill Payments Processed	\$731.00
Total	\$1,562.00

When choosing to view their processed transactions, the business user will encounter a pop-up layer similar to this. If the business user desires to view more detailed information about their processed transactions they may select the “Transaction History” link from within this pop-up layer.

Payments • Payment Calendar

Payments Transfers Payroll Deposits All Transactions

Scheduled Action Required Reminders Processed

October 2007

Monday	Tuesday	Wednesday	Thursday	Friday
		1 \$731.00	2	3
6	7	8	9	10
13	14	15 \$731.00	16	17
20	21 (2) Reminders	22	23	24 \$400.00
27 \$731.00	28	29 Monthly Payroll (Processing Day)	30	

Close

The following items require approval:

Payee	Amount
Mastercard	\$300.00
House Keeping	\$100.00
<b>Total</b>	<b>\$400.00</b>

For details go to [Scheduled Payments](#)

Finally, when the business user chooses the calendar icon “action required” the user will encounter a pop-up layer similar to this. If the user desires to initiate the required action they may select the “Scheduled Payments” link within this pop-up layer.

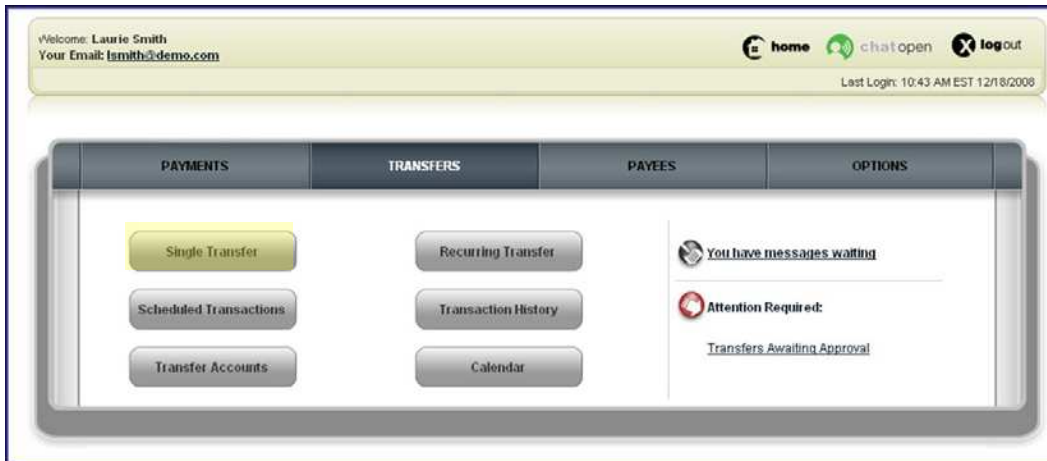
Note: Business users may click on a blank date on the calendar to enable functionality allowing them to schedule a payment, transfer, payroll deposit or reminder.

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# Section Five

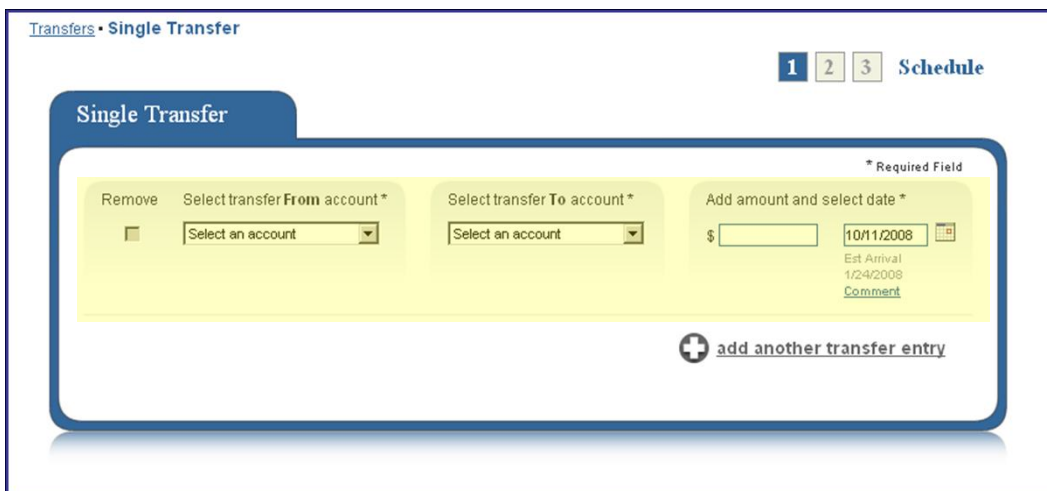
# Transfers Tab

Single Transfer	5-1
Recurring Transfer	5-2
Scheduled Transfers	5-3
Transaction History	5-4
Transfer Accounts	5-5
Calendar	5-6

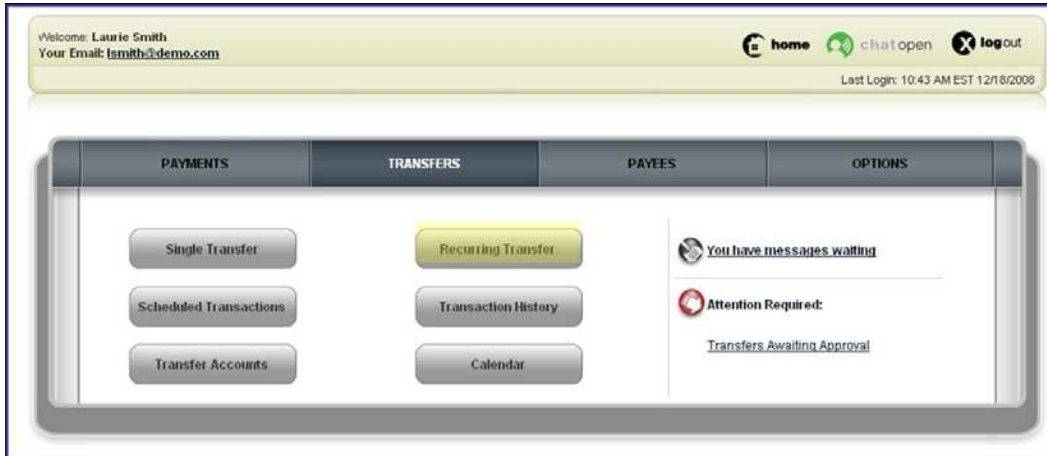


The final tab to discuss in the Business 2.0 product is the Transfers Tab. When selecting this tab the business user will see that they have the ability to schedule both single and recurring transfers, view their scheduled transfers and transfer history, access their transfer accounts and view their transfer calendar.

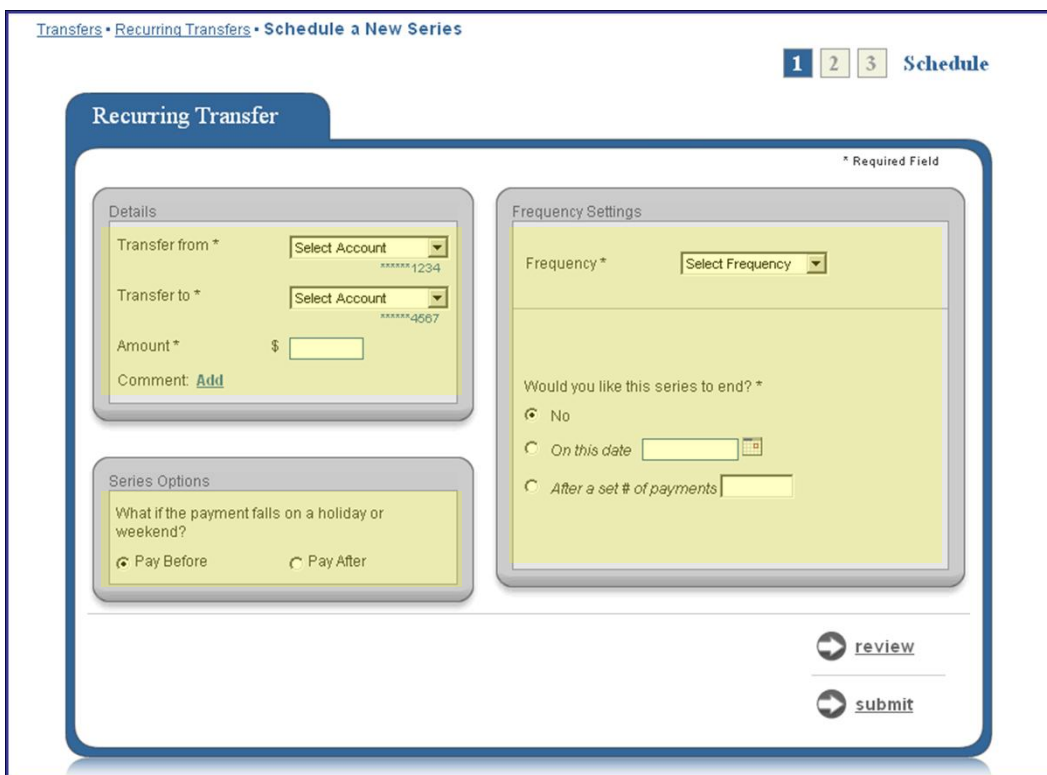
Let's first take a look at how to schedule a **Single Transfer** in the Business 2.0 product.



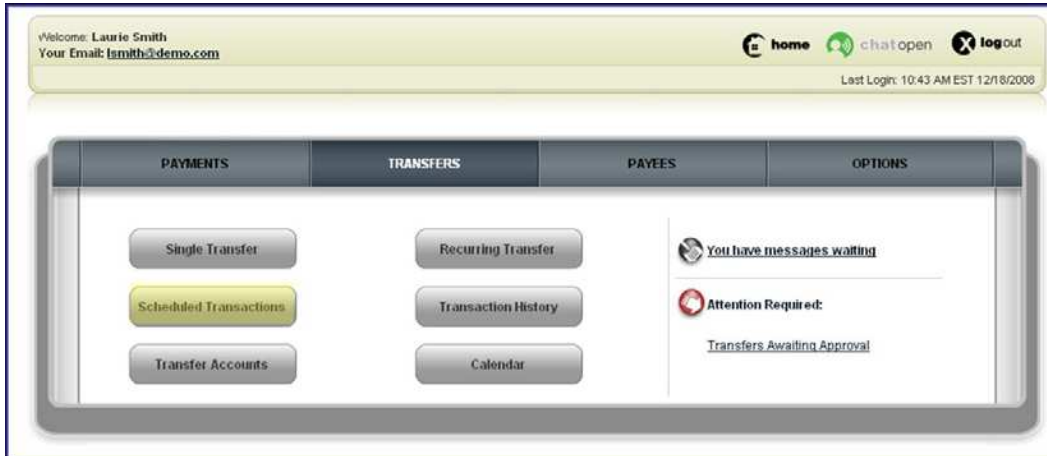
When choosing the **Single Transfer** feature the business user will be diverted to this screen. The business user should enter the information required on this screen and submit the information to process their single transfers.



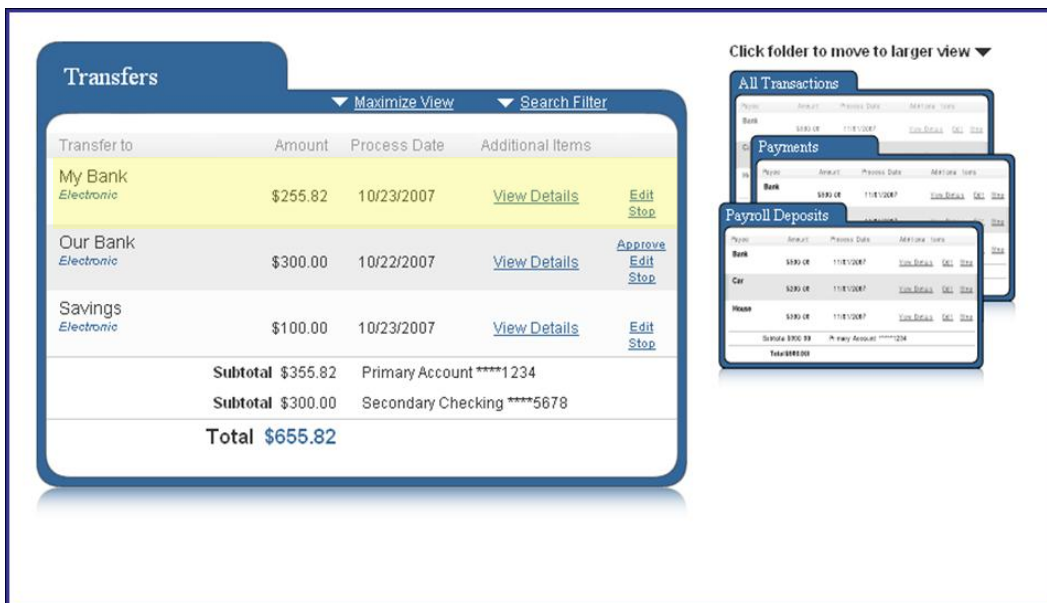
Business users can also schedule recurring transfers under the Transfers Tab. Users can access this functionality by selecting the **Recurring Transfer** feature on this screen.



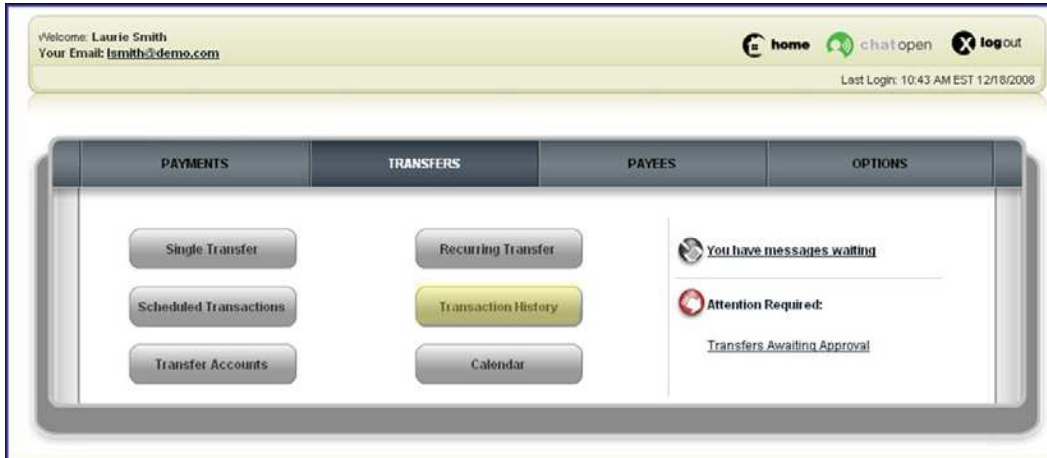
When selecting the **Recurring Transfer** feature, the business user will be diverted to this screen. From this screen the business user should enter the required information and submit the information in order for their recurring transfers to process.



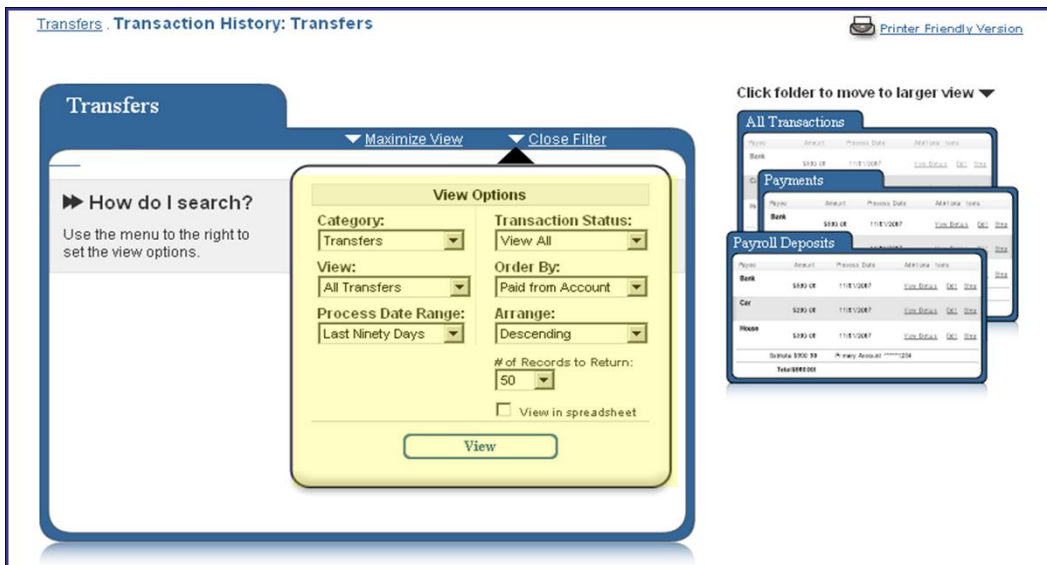
Business users will have the ability to access their scheduled transfers within the Business 2.0 product. To access this information the business user should select the **Scheduled Transfers** feature from this screen.



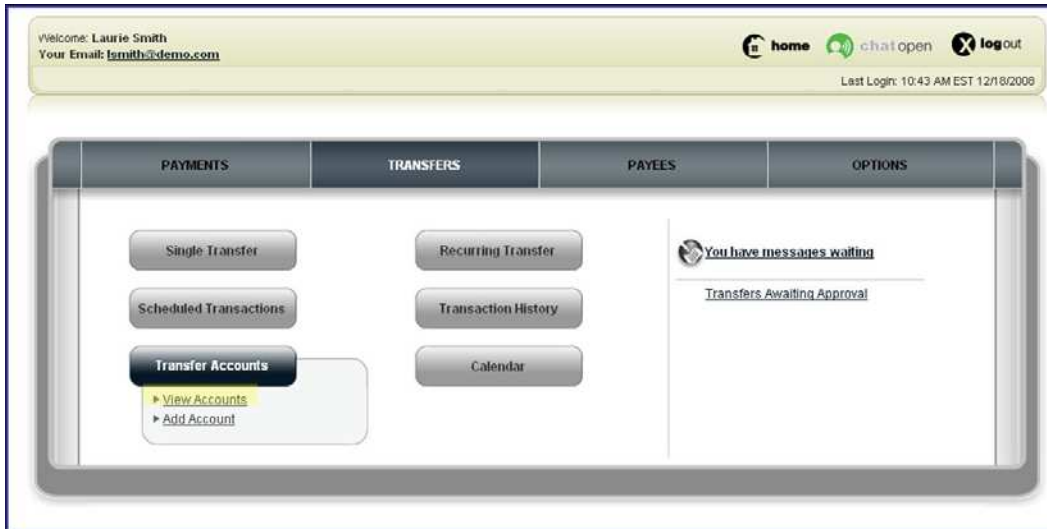
When selecting the **Scheduled Transfers** feature the business user will be diverted to this screen. From this screen the business user will have the ability to view their scheduled transfers, as well as their scheduled payroll deposits and payments and all of their scheduled transactions.



Business users will have the ability to view their transaction history within the Business 2.0 product. To access this information the business user should select the “**Transaction History**” feature from this screen.



When selecting the **Transaction History** feature the business user will be diverted to this screen. From this screen the business user will have the ability to customize their history search for transfer history, payroll deposit history, payments history, and all transaction history.











Business users will have the ability to view their transfer accounts in the Business 2.0 product. When selecting the “Transfer Accounts” feature, the business user will encounter this dropdown menu. The business user can choose to view their transfer accounts or add another transfer account from this dropdown menu.

Let’s first look at **“View Transfer Accounts”**.




Transfer Accounts

[add transfer account](#)

Account Nickname	Additional Items
 <b>Primary Account</b> <i>Electronic</i>	Account Number: *****1234 <a href="#">Edit</a> Last Transferred: \$200.00 on 04/01/2008
 <b>Secondary Account</b> <i>Awaiting Approval</i>	Account Number: *****9857 <a href="#">Edit</a> Last Transferred: N/A <a href="#">Delete</a>
 <b>Tertiary Account</b> <i>Electronic</i>	Account Number: *****6789 <a href="#">Edit</a> Category: No Category <a href="#">Delete</a> Last Transferred: N/A
 <b>Marketing Account</b> <i>Electronic</i>	Account Number: *****1245 <a href="#">Edit</a> Category: No Category <a href="#">Delete</a> Last Transferred: \$75.00 on 03/15/2008
 <b>Vacation Account</b> <i>Electronic</i>	Account Number: *****1288 <a href="#">Transfer From</a> Category: No Category <a href="#">Edit</a> Last Transferred: \$150.00 on 03/15/2008 <a href="#">Delete</a>
 <b>Secondary Savings Account</b> <i>Electronic</i>	Account Number: *****1564 <a href="#">Authenticate</a> Category: No Category <a href="#">Edit</a> Last Transferred: \$150.00 on 03/15/2008 <a href="#">Delete</a>
 <b>Retirement Account</b> <i>Awaiting Activation</i>	Account Number: *****4345 <a href="#">Activate</a> Category: No Category <a href="#">Edit</a> Last Transferred: N/A <a href="#">Delete</a>
 <b>Savings Account</b> <i>Awaiting Authentication</i>	Account Number: *****2598 <a href="#">Authenticate</a> Category: No Category <a href="#">Edit</a> Last Transferred: N/A <a href="#">Delete</a>

[add transfer account](#)

Account Legend

-  You can transfer TO this account.
-  You can transfer FROM this account.
-  You can transfer TO and FROM this account.

When choosing to **View Transfer Accounts**, the business user will be diverted to this screen. From this screen the business user can edit, delete and authenticate their transfer accounts.

In addition, the business user can utilize the Account Legend on the right side of this screen to recognize the type of transfer account that they are dealing with.

Transfers • Transfer Accounts Printer Friendly Version

**Transfer Accounts** ➔ add transfer account

Account Nickname	Additional Items
Primary Account <i>Electronic</i>	Account Number: *****1234 Last Transferred: \$200.00 on 04/01/2008 <a href="#">Edit</a>
Secondary Account <i>Awaiting Approval</i>	Account Number: *****9857 Last Transferred: N/A <a href="#">Edit</a> <a href="#">Delete</a>
Tertiary Account <i>Electronic</i>	Account Number: *****1234 Last Transferred: \$200.00 on 04/01/2008 <a href="#">Edit</a> <a href="#">Delete</a>
Marketing Account <i>Electronic</i>	Category: No Category Last Transferred: \$75.00 on 03/15/2008 <a href="#">Edit</a> <a href="#">Delete</a>
Vacation Account <i>Electronic</i>	Account Number: *****1268 Category: No Category Last Transferred: \$150.00 on 03/15/2008 <a href="#">Transfer From</a> <a href="#">Edit</a> <a href="#">Delete</a>
Secondary Savings Account <i>Electronic</i>	Account Number: *****1564 Category: No Category Last Transferred: \$150.00 on 03/15/2008 <a href="#">Authenticate</a> <a href="#">Edit</a> <a href="#">Delete</a>
Retirement Account <i>Awaiting Activation</i>	Account Number: *****1345 <a href="#">Activate</a>

Account Nickname:

Category:

**Account Legend**

- You can transfer TO this account.
- You can transfer FROM this account.
- You can transfer TO and FROM this account.

When the business user chooses to **Edit** their transfer account they will be presented with this pop-up layer. This layer will allow the business user to edit the transfer account's nickname and category. After making the edits, the business user should select the submit button for these edits to take effect.

Transfers • Transfer Accounts Printer Friendly Version

**Transfer Accounts** add transfer account

Account Nickname	Additional Items
<b>Primary Account</b> <i>Electronic</i>	Account Number: *****1234 Last Transferred: \$200.00 on 04/01/2008 <a href="#">Edit</a>
<b>Secondary Account</b> <i>Awaiting Approval</i>	Account Number: *****9857 Last Transferred: N/A <a href="#">Edit</a> <a href="#">Delete</a>
<b>Tertiary Account</b> <i>Electronic</i>	Account Number: *****6789 Category: No Category Last Transferred: N/A <a href="#">Edit</a> <a href="#">Delete</a>

**Important Information**

Deleting this account will cause scheduled transactions below to be stopped, what would you like to do?

Delete the account and stop all associated transactions.  
 Delete the account and allow changes to be made to the transactions.

Payee	From Account	Amount	Process Date
American Express	Tertiary Account	\$200.00	04/30/2008
Mastercard	Tertiary Account	\$150.00	04/30/2008

Transfer To	Transfer From	Amount	Process Date
Marketing Account	Tertiary Account	\$200.00	04/30/2008

**Account Legend**

- You can transfer TO this account.
- You can transfer FROM this account.
- You can transfer TO and FROM this account.

Business users can also decide to **Delete** their transfer accounts. If the transfer account has scheduled transactions, the business user will be presented with this screen. The user will be given the option to delete the transfer account and stop the associated transactions, or delete the transfer account and allow changes to be made to the transactions.

Transfers • Transfer Accounts Printer Friendly Version

### Transfer Accounts

[add transfer account](#)

Account Nickname	Additional Items	
Primary Account <i>Electronic</i>	Account Number: *****1234 Last Transferred: \$200.00 on 04/01/2008	<a href="#">Edit</a>
Secondary Account <i>Awaiting Approval</i>	Account Number: *****9857 Last Transferred: N/A	<a href="#">Edit</a> <a href="#">Delete</a>
Tertiary Account <i>Electronic</i>	Account Number: *****6789 Category: No Category Last Transferred: N/A	<a href="#">Edit</a> <a href="#">Delete</a>
Marketing Account <i>Electronic</i>	Account Number: *****1245 Category: No Category Last Transferred: \$75.00 on 03/15/2008	<a href="#">Edit</a> <a href="#">Delete</a>
Vacation Account <i>Electronic</i>		<a href="#">Transfer From</a> <a href="#">Edit</a> <a href="#">Delete</a>
Secondary Savings Account <i>Electronic</i>	Category: No Category Last Transferred: \$150.00 on 03/15/2008	<a href="#">Authenticate</a> <a href="#">Edit</a> <a href="#">Delete</a>
Retirement Account <i>Awaiting Activation</i>	Account Number: *****1345 Category: No Category Last Transferred: N/A	<a href="#">Activate</a> <a href="#">Edit</a> <a href="#">Delete</a>
Savings Account		

Check the box below to accept ACH Disclosure.

I Accept [View ACH Disclosure](#)

[Cancel](#) [Submit](#)

#### Account Legend

- You can transfer TO this account.
- You can transfer FROM this account.
- You can transfer TO and FROM this account.

When **Authenticating** an Inbound Transfer account, the business user will need to accept their Financial Institution's ACH disclosure statement.

Transfers • Transfer Accounts • Authenticate Transfer Account

### Authenticate Transfer Account

\* Required Field

**Savings Account** [View Details](#)

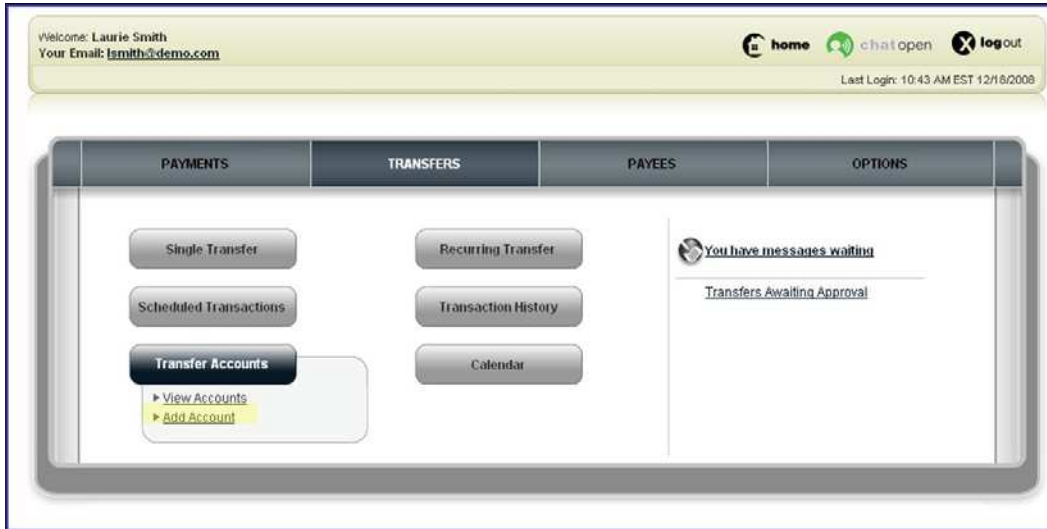
1st Deposit *	\$0.	<input type="text"/>
2nd Deposit *	\$0.	<input type="text"/>
1st Withdrawal *	\$0.	<input type="text"/>
2nd Withdrawal *	\$0.	<input type="text"/>

[submit](#)

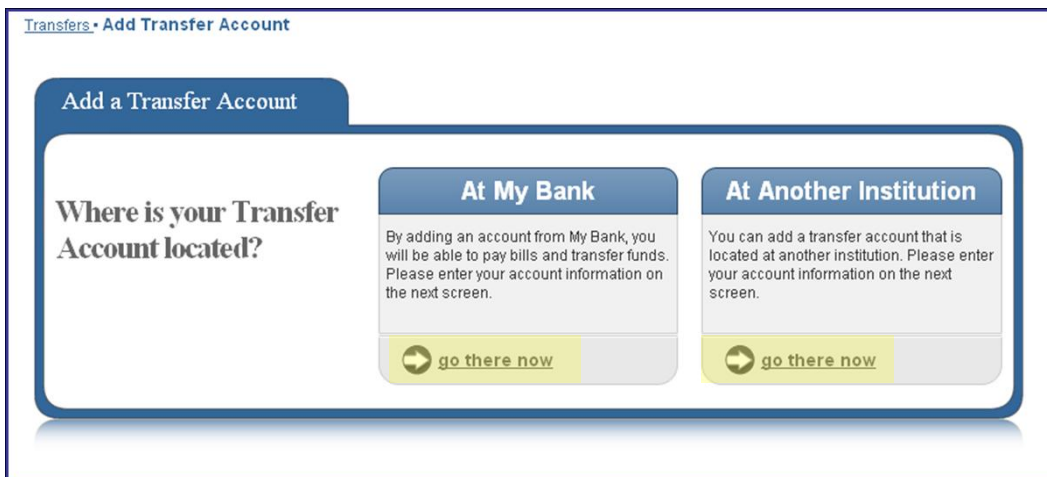
#### Important Information!

Please enter the deposits exactly as they appear on your statement.

After accepting the ACH disclosure statement, the business user will need to enter accurate deposit and withdrawal information to complete the Inbound Transfer authentication.



Next let's take a look at adding a new transfer account. To initiate this process the business user should select the **"Add Account"** feature from this screen.



When choosing to add a new transfer account, the business user will be diverted to this screen. From this screen the business user must indicate if their Transfer Account is located at their Business product FI ("At My Bank") or "At Another Institution". The business user can begin the add process by selecting the "Go There Now" feature in the appropriate window.

Transfers • Transfer Accounts • Add Transfer Account

Add a Transfer Account

\* Required Field

Account Holder Name	<input type="text" value="John Doe"/>
Account Nickname*	<input type="text"/>
Account Type*	<input type="text" value="Checking"/>
Account Number*	<input type="text"/>
Confirm Account Number*	<input type="text"/>

**Important Information!**

To add an account from My Bank, please complete the information to the left.

When the business user chooses the **“At My Bank”** option they will be diverted to this screen. The only required information to add the transfer account will be an account nickname, account type, and account number.

Transfers • Add Transfer Account

Add Transfer Account

**How would you like to use this account?**

Select One

**Transfer funds TO this account**  
This account will require a one-time activation process.

**Transfer funds To and FROM this account**  
This account will require a one-time activation process and verification of trial deposits.

When the business user selects the **“At Another Institution”** option they will be diverted to this screen. From this screen the business user if they would like to only transfer funds TO this new account, or if they prefer to send funds both TO and FROM this account.

After choosing the desired option the business user should select the **“Go there now”** link.

Transfers • Transfer Accounts • Add Transfer Account

### Add a Transfer Account

\* Required Field

Account Holder Name

Account Nickname\*

Account Type\*

Financial Institution Name\*

Routing Number\*

Confirm Routing Number\*

Account Number\*

Confirm Account Number\*

Check the box below to accept ACH Disclosure. [View ACH Disclosure](#)

I Accept

[review](#)

[submit](#)

### Setup a Transfer Account

To add an account outside of MyBank to transfer to and from, please complete the form to the left.

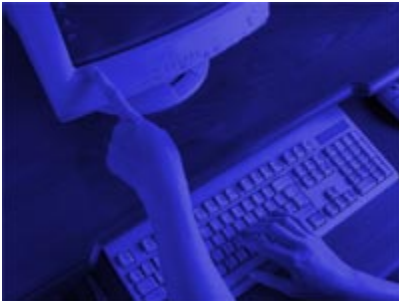
Next, the business user will need to enter the required information from this screen. After inputting the information, the business user should submit the information. The business user will be required to successfully request and enter an activation code for this transfer account. If the transfer account will be used for inbound transfers, the business user will also have to successfully input the two deposits and withdrawals that will be made on their account before the new transfer account will become active.

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# Congratulations!

**You have successfully completed the navigation tutorial for Business 2.0!**

This concludes our tour of the Business 2.0 product. Once you have completed your training session, simply **Logout**.



Please feel free to print and use this tutorial at any time to navigate, and don't forget to sign yourself up for this great service if you haven't already!