Commercial Center Administration Guide



Getting Started

Welcome to Commercial Center with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you during your online banking process.

For additional support using Commercial Center, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday - Friday • 8:00 AM - 6:00 PM

(800) 348-0146, option 3

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Administration

Within Commercial Center, company user administration duties are handled by the company administrator(s). In general, user administration refers to the following functions:

- Create and maintain user profiles
- Entitle users to services and reports
- Associate accounts to specific services and reports for users
- Maintain report templates for users
- Maintain payments limits and approval requirements for users
- Reset user passwords

User Administration

From the Company Details page, company administrators can Create, Edit, or Clone a user. Once Commercial Center is launched, select **Administration** from the navigation bar, then select **Administration** from the drop down menu.

69	Montecito Bank & Trust°	Go To: Bulletins Resource Center Messages Help Sitemap Log Off (& Trust° Good Afternoon Last login on					
Dashboard	Account Information	Payments & Transfers	Stop Payment	Administration	My Settings		
Quick View	v			Administration		Account Information	
Copyright 2020 Mo	Copyright 2020 Montecito Bank & Trust.					Quick View	-

Creating a User

1. To create a new user, select the **Actions** button and then select **Add User** from the drop down menu.

Dashboard Account Information	Payments & Transfers	Stop Payment	Administration	My Settings	
Company Details : Commer	cial Center Test Com	pany ()		Administration
Commercial Center Test Company ()	Accour	nts 🎤 Payments 🔀	Resend	Administration 🖌
Accounts Services				FTP Pickup Options	Return to my home page
				Add User	Make this my home page
Users				0	Help for this page
 Angela Test (Administrator 				👘 Actions 🔻	Theip for this page
 Barbara A Test () Administra 	tor			Actions 🔻	Print this page
					Terms and conditions
 Brooks lest (Administrator 				Actions 🔻	Drivacy policy
 Bryan Test (Administrator 				🔮 Actions 🔻	Privacy policy

2. On the Add User screen you will be asked to complete the following fields:



- *User ID Create a user name that the employee will use to sign in. Best practice would be to use an abbreviated version of the employee's name or an employee ID number.
- *First Name Enter the first name of the user.
- *Last Name Enter the last name of the user.
- Administration User Check this box to enable this user to edit and grant permissions to other users' profiles.
- *Enable Date Enter the date the user's profile will take effect within the system. This field will default to today's date.
- Desktop Last Login (not shown below) The last desktop login date will be displayed. Click the **Test** button to send a message to the user's desktop.
- *Email Address Enter the user's email address. Click the **Test** button to send a message to the user's email address with a verification code to set up the secure browser.
- *Encrypted Report Password Enter a unique password that will be required when an encrypted PDF file or report is emailed to the user.
- Phone Number Enter the user's contact number.
- Enable SMS Messages Check this box to enable sending SMS text messages to the user's cell phone.
- Terms and Conditions Check this box to accept our terms and conditions for receiving SMS text messages. **SMS text messages will not be sent until this box is checked.**
- Message Enabled Cell Phone Number Enter the user's SMS-enabled cell phone number. A test message can only be sent after both of the previous check boxes have been agreed to. SMS messages are required for reverification of ACH and wire payments.
- Fax Number Fax numbers are no longer used, so you will not need to complete this field.
- Business Unit Enter the type of business unit for this company. Primarily used to identify large companies that have multiple departments or functions.
- Address/City/State/Postal Code/Country The Company's address will default.
- Time Zone Select the time zone for the user's location. This is used to display corresponding cutoff times for certain transactions.
- *What is your favorite hobby? Answer this security question in order to reset a user's password. Used only for Secure Desktop.
- *What is your mother's middle name? Answer this security question to reset a user's password. Used only for Secure Desktop.



Advanced

This field is only available if you toggle it open using the triangle beside it. All fields default to US standard.

- Thousand Delimiter This function determines the character used when displaying amounts in the thousands.
- Decimal Delimiter This function determines the character used as the separator between whole and partial currency amounts.
- Web Date Input Format The date can be displayed in either North American format or International format.



Set Password

Set a temporary password. The user will be prompted to create a new password during their first log in. This field appears when creating a user only.

Set Password	
* Please enter a temporary passwo	rd 🦳
* Please re-enter a temporary passwo	rd

Online Bulletin Service

Users receive notifications for services to which they are assigned. Once a user is authorized, select the preferred notification type and format from the **Bulletin Channel**. Notifications can also be sent via Cell Phone.

- Authorize Bulletin Delivery Check this box to enable notifications to be sent to the user.
- Bulletin Channel Select your preference for notification, either email or SMS. If SMS is selected, the checkboxes to enable SMS messaging and approve the Terms and Conditions in the **Add User** section must both be checked in order to receive notifications by SMS.
- Bulletin Format Select your preference for format. Options include: HTML, PDF, Text, and Encrypted PDF.
- Cell Phone Notification This box must be checked to send notifications to a cell phone.

Online Bulletin Service	
	Authorize Bulletin Delivery 🗹
	Bulletin Channel EMAIL 🔻
	Bulletin Format HTML
	Cell Phone Notification

SMS Notification

SMS Notification is used to select which days and hours of the week notifications are available to be sent. Left and Right arrows adjust the time field and the Up and Down arrows scroll through the time. The default notification window is 7:00 AM – 7:00 PM.

Monday	✓	From 07:00 AM
Tuesday		From 07:00 AM • To 07:00 PM
Wednesday		From 07:00 AM 💿 To 07:00 PM
Thursday		From 07:00 AM 🚯 To 07:00 PM
Friday	V	From 07:00 AM 💿 To 07:00 PM
Saturday	v	From 07:00 AM 💿 To 07:00 PM
Sunday	v	From 07:00 AM 🔹 To 07:00 PM
		• •

Cloning a User

When creating a new user, there is an option to clone a user to help prefill information. The **User ID** will remain blank for a cloned user, but the **First** and **Last Names** and **Email Address** will prefill to the cloned user. When cloning a user, you will have the option during the user set up to copy all the service permissions. Permissions are covered later in this user guide. These radio buttons control whether the new user will be entitled to

the permissions currently entitled to the original user.

 Do not copy permissions from user – Select this radio button if you wish the new user to have no entitled permissions. This would require the administrator to individually entitle per



administrator to individually entitle permissions to the user.

- Copy service permissions from user Select this radio button to see additional options for copying permissions:
 - Copy account permissions Check this box to allow the new user to receive the same account permissions associated with the original user.
 - Copy Secure Browser permissions Check this box allow the new user to receive the same Secure Browser permissions associated with the original user.

Users

From the **Users** section of the **Company Details** page, the company administrator(s) will be able to edit existing users and assign services and permissions. Toggling a user's details will show the current services that are assigned to them. To edit a user, use the **Actions** button to the right of the user's name. The next section will cover the Actions menu further.

Note: A user that is an administrator will be indicated with the words "Administrator" listed to the right of the User Name/ID.

Dashboard	Account Information	Paym	ents & Transfers	Stop Paymer	nt	Administration	My Settings
Company	Details : Commerc	ial Ce	nter Test (
company	Details . commerc			/			
Commercial Ce Accounts Services	nter Test () -			Ac	counts	Payments	Resend) 🎲 Actions 🔻
Users							
Brian	Administrator						Actions 🔻
🕶 User Detai	ls						
E-mail A Enabl	ddress: le Date: 06/15/2023		Phone Number: Last Login: May	22, 2025 9:05:23 A	AM PDT	г	
- Services							
Basic Service	25						
× Acc	ount Groups	x 🥖	Checking Statements	1	×	File Vault	
🗙 🥒 🛍 Loar	n Documents	×	Native Apps	:	× 🥒	Quick View	
🗙 🧭 🕮 Savi	ings Statements	×	Secure Browser	:	× 🥒	Secure Browser Des	tinations
🗙 🧭 💼 Tran	saction Alerts	× 🥖	Transaction Search				
Company Ad	ministration						
× Adm	ninistration	×	Company Account Per	missions	×	Company Maintenar	ce
🗙 🥖 🛛 Seci	ure Browser Administration	×	Token Administration	:	×	User Maintenance	
× Use	r Service Permissions	×	Web Report Maintena	nce			
Reporting							
🗙 🥖 🕮 Bala	ance Reporting	×	Delivery Template Ma	intenance	×	Transaction Groups	
Default							
Acc	ount Transfer		ACH Payments			Bill Pay	
Imp	ort Maintenance		Mobile Deposits			Payee Maintenance	
Stop	o Payments		Wire Transfer				

User Actions Menu

Any user editing will take place in the **Actions** menu. From this menu you will be able to:

- Edit Update the user's information. This is also where you can find the user's **Activation Key** which is necessary when installing the Secure Browser or resetting the PIN.
- Password Reset a user's password. A temporary
 password will be assigned and the user will be prompted to
 change the password when logging in. This password is
 used to access the online website page, <u>not</u> for Secure
 Browser.
- Services Enable or disable service permissions for the user. This is covered further in the User Services Settings section.



- Payments Set payment limits for services like ACH, wire transfers and account transfers. This will be covered further in the **User Payment Settings** section.
- Resend Resend distribution notifications to the intended users. These notifications detail service transactions such as ACH Batches, account transfers and wire transfers.
- Clone User Clone an existing user. This is covered further under the Cloning a User section.
- Copy Service Copy the service settings from one user and clone them to the selected user. This function will bring up a new page and ask for the **User ID** to clone the services from.
- Delete User Remove the user from the company profile.
- Deactivate User Deactivate the user by not allowing them to log in to Commercial Center, however, all user information will be saved to the company profile.
- Activity Alerts Enable which **Activity Alerts** are sent to the user and in what format they are sent.

User Services Settings

The services available to each user depend on which services are permitted to the company. To enable a service to a user, check the box to the left of the service.

Dashboard	Account Information	Payments & Transfers	Stop Payment	Administration	My Settings
User Servi	ices : Test of	Commercial Center	Test Compar	ıy ()
Basic Services					
Select All Uns	select All			Filter:	×
Account Grou Checking Stat Loan Docume Quick View Secure Brows Transaction A	ups iements ints er lerts	☑ Ar ☑ Fi □ Na □ Sa □ Tra	nalysis Statements e Vault tive Apps vinos Statements insaction Search		
Company Admi	inistration				
Select All Uns	select All			Filter:	×
Administration Company Main Token Adminis User Service F	n ntenance stration Permissions	Co Se Us We	mpany Account Permissi cure Browser Administra er Maintenance sb Report Maintenance	ions Ition	
Reporting					
Select All Un	select All	De	livery Template Mainten	Filter:	×
Transaction G	roups				
Save 🗙	Cancel				

Basic Services

By checking the corresponding boxes, the user will be allowed to do the following:

- Checking Statements View statements for enabled checking accounts.
- Loan Documents View loan statements or notices.
- Quick View Access the **Quick View** option under **Account Information**.
- Secure Browser Log in through Secure Browser.
- Transaction Alerts Enable transaction alerts.
- Analysis Statements Accounts Analysis clients only. View analyzed statements.
- File Vault Access the File Vault option.
- Native Apps Access the Commercial Center mobile app.
- Savings Statements View statements for enabled savings accounts.
- Transaction Search Search for a transaction on enabled accounts.

Company Administrator

These services are commonly enabled for Company Administrators. Companies can enable multiple Administrators through Commercial Center. By checking the corresponding boxes, the user will be allowed to do the following:

- Administration This must be enabled for the user to utilize Administrator functions.
- Company Account Permissions Manage account settings for the company.
- Company Maintenance Manage other user's settings.
- Desktop Connection Download Secure Desktop.

- Secure Browser Administration Manage Secure Browser settings for other users.
- Secure Browser Destinations Direct access the Secure Browser application.
- User Maintenance Create and manage other users.
- User Service Permissions Manage other user's services settings.
- Web Report Maintenance View all reports generated and sent by Commercial Center.

Reporting

The following services allow users to run the corresponding report type:

- Balance Reporting
- Delivery Template Maintenance
- NACHA Detail File Report
- NACHA Notification of Change Request
- NACHA Return File Report
- Transaction Groups

Once completed, click the **Save** button to assign the services to the user.

Enabling Accounts for Selected Services

After Services have been assigned, the accounts must be enabled for the user. From the **Users** screen, expand the user information by selecting the triangle to the left of him/her. For services that require an account to be enabled, there will be a green briefcase next to the service. Select the green briefcase and select or unselect the accounts the user should or shouldn't have access to.

🗙 🥒 💼 Alerts	🗙 🥒 🕮 Balance Reporting	× Delivery Template Maintenance
× Desktop Connection	× File Vault	× M-Secure Browser
× Mobile	🗙 🥒 💷 NACHA Detail File Report	🗙 🥓 💼 NACHA Notification of Change Report
🗴 🥖 💷 NACHA Return File Report	🗙 🥒 💷 Quick View	× Software Token Client
× Tablet	× Transaction Groups	🗙 🥒 💷 Transaction Search
× Web Report Maintenance		

Once account numbers are enabled for the appropriate service, select **Save**. Selecting **Cancel** will return the user to the company overview page.

Token Administration

Company Administrators may now perform Token Administration for users. A Token is a digital key that authenticates and authorizes a device to be used with Commercial Center.

Token administration allows Company Administrators to review, lock/unlock, or delete the following for their users:

- Out-of-band registration token Token used for One Time Passcode (OTP) authentication to a mobile device.
- Mobile App token– Token used to authenticate the mobile app on a mobile device such as an iPhone or Android.
- Device token Token used to authenticate the Secure Browser on a device such as a PC or Mac.

Company administrators access the service from Administration > Token Administration:

Dashboard	Account Information	Payments & Transfers	Stop Payment	Administration M	y Settings			
Token Administration								
Search Tokens								
	Status O All Selected							
	Deleted	🗹 Registered		Unconfirmed				
Show Only I Registration U	Locked							
Advanced								
Show 10 results	s per page, sorted by Company	Code in ascending order						
	per page, sorrea by company	code in accinany order						
J Search								
<u>User</u> •	Name	Re	gistration Status de	History				
Prev 123	15 Next Go to page 1	Showing 1 - 10 of 145		Items to a	display: 10 20 50			
1 × 11111/A 2	test Out Of Band Registrat	tion 2m	E5yBDG Registere	Created on Jun 13, 2023 9 AM PDT Registered on Jun 13, 202 9:55 AM PDT Last Login on Jun 13, 202 9:57 AM PDT	:55 4 3 🔂 Lock			
🗙 11111 / h	ytest1 Out Of Band Registrat	tion 4cA	dVvoS Registere	Created on Feb 6, 2024 7: AM PST Registered on Feb 6, 2024 7:02 AM PST	02			
🗙 11111/M	Itest MSCB - 12th Gen Inte win) NaNG RAM	l(R) Core(TM) i7-1270P (33ji	WC8tf Registere	Created on Jun 13, 2023 9 AM PDT d Registered on Jun 13, 202 9:57 AM PDT Last Login on Jun 13, 202 9:58 AM PDT	:57 3 (<u>Unlock</u> 3			

- **Delete** Select X to delete the token from Commercial Center.
- User ID This column identifies the company and user ID the token is registered to.
- **Token Type** This column identifies the type of token registered such as Out of Band, Mobile, or Device.
- Lock/Unlock Select Lock to temporarily disable the token and prevent the device from being used with Commercial Center. Select Unlock to allow the device to be used with Commercial Center.

User Payment Settings

Company administrators can configure the payment settings based upon the user's needs (services listed to the right). Once enabled, the payment will be ready for use. Users who are not company administrators will <u>not</u> have access to this area.

Each payment can be configured with a subset of permissions. Only payment types the company has signed up for will display on this screen. This guide will walk through each payment section and subset of permissions.

ACH Payments

To enable ACH Payments check the box to the left of the

payment. This will open the subcategories to further define how those payments can be created, edited, cancelled or approved.

Note: Users cannot set or edit their own permissions. A company administrator must enable permissions for them.

ACH Payments	ACH Payments Settings	🕑 Help
Wire Transfer	ACH Confidential User	
Account Transfer	User can create, edit, approve confidential templates & batches (if permissions are assigned)	
Integrated Payables	CACH Batch Options User is eligible to add, edit and delete ACH batches	
Bill Pay	Allow ACH maintenance	
Payee Maintenance	User is eligible to maintain ACH for use by all corporate users	
Import Maintenance	Allow ACH Payments service administration User is eligible to entitle the ACH Payments service to other users in their company	
Stop Payments	Allow ACH Batch approval	
Mobile Deposits	User is eligible to approve ACH Batches for total amounts between the specified lower limit and upper limit	:
	Allow ACH Payments activity audit User is eligible to view and be notified of ACH Payments activity for users in their company	

ACH Confidential User

Allow the user to access templates marked as confidential for ACH payments. The Company must be selected for the user as well.

ACH Confidential User User can create, edit, approve confidential templates & batches (if permissions are assigned)	
Eligible ACH Companies Commercial Cent2 Commercial Cente	



ACH Batch Options

Allow the user to create batches (single item or multiple items) for ACH payments. Further, user access can be limited to specific ACH companies and offset accounts.

ACH Company Settings: Commercia	l Cente	×
	your own navment settings	
g rou are not permitted to change	our own payment settings.	
Enabled 🗹		
Total Daily Batch Count (Credit)	Total Daily Batch Count (Debit)	
* Limit: 999 Max: 999	* Limit: 999 Max: 999	
Total Daily Transaction Amount	(Credit) Total Daily Transaction Amount (Debit)	-
* Limit: 8.00 Max:	\$8.00 * Limit: 8.00 Max: \$8.00	
Single Batch Amount (Credit)	Single Batch Amount (Debit)	
* Limit: 8.00 Max:	\$8.00 * Limit: 8.00 Max: \$8.00	
Single Batch Entry Amount (Cree	lit) Single Batch Entry Amount (Debit)	
* Limit: 8.00 Max:	\$8.00 * Limit: 8.00 Max: \$8.00	
Single Batch Entry Amount		-
Pequire 1 approver(s) abov		
Require 2 approver(s) abov	e	
Debit/Credit Entry		
Eligible Credit SEC Codes	tended Addenda (CTX) Z Payroll (PPD)	
′ 🗹 In	dividual (PPD)	
L In	ternet Auth (WEB) Business Tax Payment (CCD+TXP)	
Eligible Debit SEC Codes	tended Addenda (CTX) 🗹 Physical Auth (PPD)	
′ □ те	lephone Auth (TEL) 🛛 🗹 80 Character Addenda (CCD)	
L In	ternet Auth (WEB)	
Allow Mixed Batches 🗹		
Offset Accounts		
Accounts Select /	Accounts	
X		
Montecito CERT (122234783))-	
Sauce Cancel		
Caller		

By checking the corresponding boxes, the user will be allowed to do the following:

- Allow ACH Manual Entry <u>Create</u> ACH payments manually.
- Allow ACH Edit Edit pending ACH payments.
- Allow ACH Reject <u>Reject</u> pending ACH payments.
- Allow ACH Cancel <u>Cancel</u> pending ACH payments.
- Allow ACH Reverse <u>Reverse</u> completed ACH payments.

The remaining options have their descriptions displayed on screen.

Enable access to an ACH company by selecting the checkbox next to the ACH company name. Edit the ACH Company to customize ACH Company Settings for a user.

ACH Company Settings

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Customize user ACH settings for dollar limits, debit/credit SEC code, and offset accounts for ACH transactions. There is a company max next to each category.

Note: A user's max cannot exceed the company's limit.

ACH Company Settings: Commerci	al Cente				×
You are not permitted to change	e your own payment	: settings.			
Enabled 🗹					
Total Daily Batch Count (Credit	:)	Total Daily	Batch Count (De	ebit)	
* Limit: 999 Max: 999		* Limit: 9	999 Max:	999	
Total Daily Transaction Amoun	t (Credit)	Total Daily	Transaction Am	ount (Debit)	
* Limit: 8.00 Ma	x: \$8.00	* Limit:	8.00	Max: \$8.00	
Single Batch Amount (Credit)	:	Single Batc	h Amount (Debi	t)	
* Limit: 8.00 Ma	x: \$8.00	* Limit:	8.00	Max: \$8.00	
Single Batch Entry Amount (Cr	edit)	Single Batc	h Entry Amount	(Debit)	
* Limit: 8.00 Ma	x: \$8.00	* Limit:	8.00	Max: \$8.00	
Single Batch Entry Amount Require 1 approver(s) abo Require 2 approver(s) abo Debit/Credit Entry Eligible Credit SEC Codes Eligible Debit SEC Codes Allow Mixed Batches	ve ve Individual (PPD) Internet Auth (WEB) Extended Addenda (C Telephone Auth (TEL) Internet Auth (WEB)	TX) TX)	 Payroll (PPD) Business (CCD) Business Tax P Physical Auth (\$0 Character A) ayment (CCD+TXP) PPD) ddenda (CCD)	
Offset Accounts					
Accounts Select	Accounts				
9530 - Checking (Business Checkin Montecito CERT (122234783)	g) -				
Save					

- Total Daily Batch Count (Credit/Debit) This limit drives the number of batches the user can create per day.
- Total Daily Transaction Amount (Credit/Debit) This limit drives the total dollar amount per day a user can send/debit for ACH. This includes all batches sent for the day.
- Single Batch Amount (Credit/Debit) This limit drives the maximum dollar amount a single batch can total for the user.
- Single Batch Entry Amount (Credit/Debit) This limit drives the maximum dollar amount a single item in a batch can total for the user.
- Single Batch Entry Amount (Approval) Require an approval (one or two) for any ACH batch exceeding the amount(s) entered. If left blank, all batches will require an approval.
- Debit/Credit Entry Set the types of ACH SEC codes the user can use.
- Allow Mixed Batches Allow ACH batches containing credits and debits to be sent.
- Offset Accounts Select specific offset accounts to use for the ACH company.

Allow ACH Maintenance

The following options allow for the user to maintenance ACH templates. The descriptions are displayed on screen.



Allow ACH Payments Service Administration

Allow the user to enable ACH Payments for other users in the company. The user must be an Administrator for this option to appear.



Allow ACH Batch Approval

Allow the user to approve ACH batches. The user must be enabled for the ACH Company in order to approve their ACH batches.

(
Allow ACH Batch appro User is eligible to approve	val ACH Batches for total amounts betw	een the specified lower limit and upper limit
Commercial Cent2		
Lower Limit (\$)		
Upper Limit (\$)		
Eligible Credit SEC Codes /	 Payroll (PPD) Business Tax Payment (CCD+TXP) 	 ✓ Business (CCD) ✓ Individual (PPD) ✓ Extended Addenda (CTX)
Eligible Debit SEC Codes /	 ✓ 80 Character Addenda (CCD) ✓ Extended Addenda (CTX) 	Physical Auth (PPD)
Commercial Cente		
Lower Limit (\$)		
Upper Limit (\$)		
Eligible Credit SEC Codes /	 Payroll (PPD) Business Tax Payment (CCD+TXP) 	
Eligible Debit SEC Codes /	 ✓ 80 Character Addenda (CCD) ✓ Extended Addenda (CTX) 	Physical Auth (PPD)

- Lower/Upper Limit Provide the dollar amount range the user is able to approve. If left blank, the user will be able to approve any dollar amount.
- Eligible Credit/Debit SEC Codes Enable the user to approve specific SEC codes. Only checked codes will be eligible for approval by the user.

Allow ACH Payments Activity Audit

Allow the user to receive and view activity alerts related to ACH transactions.

ſ	Allow ACH Payments activity audit	
	User is eligible to view and be notified of ACH Payments activity for users in their company	ſ

Wire Transfer

To enable wire transfers check the box to the left of the payment. This will open the subcategories to further define how those payments can be created, edited, cancelled or approved.

 ACH Payments 	Wire Transfer Settings	🔞 Help
 Wire Transfer 	Wire Transfers Options	
Account Transfer	User is eligible to add, edit and delete wire Transfers	
Integrated Payables	Allow Wire Transfer Maintenance User is eligible to maintain templates and file maps for use by all corporate users	
Bill Pay	Allow Wire Transfer service administration	
 Payee Maintenance 	User is eligible to entitle the Wire Transfer service to other users in their company	
 Import Maintenance 	Allow Wire Transfer approval User is eligible to approve Wire Transfers for amounts between the specified lower limit and upper limit	
Stop Payments	Allow Wire Transfer activity audit	
 Mobile Deposits 	User is eligible to view and be notified of Wire Transfer activity for users in their company	

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Note: Users cannot set or edit their own permissions. A company administrator must enable the permissions for them.

Wire Transfers Options

Enable the user to add, edit and delete wire transfers.



Wire Entry Options

By checking the corresponding boxes, the user will be allowed to do the following:

- Allow Wire Manual Entry <u>Create</u> manual wire entries.
- Allow Wire Edit Edit pending wires.
- Allow Wire Reject <u>Reject</u> pending wires.
- Allow Wire Cancel <u>Cancel</u> pending wires.
- Free-Form Transfers Create free-form transfers.
- Semi-Repetitive Wire Transfers Create transfers based on semi-repetitive wire templates.
- Repetitive Wire Transfers Create transfers based on repetitive wire templates.
- Payee Transfers Create transfers based on payees without also requiring a template.
- Transaction File Import Import files to enter wire transfers.

Account Permissions

Account permissions need to be established for each account being used for wire transfers. Permissions can be set up per account or for a grouping of accounts. Accounts are grouped by clicking **Select Accounts** and adding them to the permission group. Additional groups can be created by selecting the **Add Permission Set** button at the bottom.

Accounts Select Accounts Checking (Checking) Savings (Savings)	Daily Transaction Debit Amount per Account * Limit: 1.00 Max: \$1.00 Daily Transaction Count per Account
USD FX	* Limit: 999 Max: 999 Single Transaction Debit Amount * Limit: 1.00 Max: \$1.00
C Add Permission Set	 Require 1 approver(s) above Require 2 approver(s) above

- Accounts Accounts are grouped by clicking Select Accounts and adding them to the permission group. Only eligible accounts will be displayed on the Select Accounts screen. Additional groups can be created by selecting the Add Permission Set button at the bottom.
 - Below the accounts box, the Administrator can enable USD (United States Dollar) and/or FX (Foreign Exchange) wires for the accounts in the group.
- Daily Transaction Debit Amount per Account Set the maximum dollar amount the user can debit an account per day.

- Daily Transaction Count per Account Set the maximum number of transactions the user can complete per day.
- Single Transaction Debit Amount Set the maximum dollar amount the user can debit per transaction.
 - The Administrator can check the following boxes to require approvals for the entered dollar amount(s). If the field is checked and no dollar amount is entered, all wire transfers will require an approval.

Allow Wire Transfer Maintenance

Allow the user to maintenance the templates for wire transfers. The descriptions are displayed on screen for the options available. The permissions must be enabled to the user by adding the accounts using the **Select Accounts** button.

Allow Wire Transfer Maintenance User is eligible to maintain templates and file maps for use by all corporate users
Allow Wire Template maintenance User can create, edit, and delete repetitive and semi-repetitive templates
 Allow Import Map maintenance User can create, edit, and delete wire import file maps
Account Permissions
Accounts Select Accounts
 Checking (Checking)
 Savings (Savings)

Allow Wire Transfer Service Administration

Allow the user to enable wire transfers to other users. The user must be an Administrator for this option to be available.



Allow Wire Transfer Approval

Allow the user to approve wire transfers. The user can be assigned to approve a specific dollar range or if the spaces are left blank, the user can approve all wire transfers. There is also an option to allow the user to approve USD, FX or both types of wires.

Allow Wire Transfer approval User is eligible to approve Wire Transfers for amoun Account Permissions	nts between the specified lower limit and upper limit
Accounts Select Accounts Checking (Checking) Savings (Savings)	Debit Amount Range Lower Limit (\$)
USD FX	

Allow Wire Transfer Activity Audit

Allow the user to receive and view activity alerts related to wire transfer transactions.

1	Allow Wire Transfer activity audit							
	User is eligible to view and be notified	of Wire	Transfer	activity	for	users	in their	company

Account Transfers

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To enable account transfers check the box to the left of the payment. This will open the subcategories to further define how those payments can be created, edited, cancelled or approved.

ACH Payments	Account Transfer Settings	🚱 Help
✓ Wire Transfer	Allow Account Transfer entry	
Account Transfer	User is eligible to add, edit and delete Account Transfers	
Integrated Payables	User is eligible to maintain maps for use by all corporate users	
🕑 Bill Pay	Allow Account Transfer service administration	
Payee Maintenance	User is eligible to entitle the Account Transfer service to other users in their company	
 Import Maintenance 	Allow Account Transfer approval User is eligible to approve Account Transfers for amounts between the specified lower limit and upper limit	
Stop Payments	Allow Account Transfer activity audit	
Mobile Deposits	User is eligible to view and be notified of Account Transfer activity for users in their company	

Note: Users cannot set or edit their own permissions. A company administrator must enable the permissions for them.

Allow Account Transfer Entry

 ✓ Allow Account Transfer entry User is eligible to add, edit and delete Account Transfers
 Account Entry Options

 Allow Account Transfer Manual Entry
 ✓
 Allow Account Transfer Edit
 ✓
 Allow Account Transfer Reject
 ✓
 Allow Account Transfer Cancel
 ✓

Enable the user to add, edit and delete wire transfers.

Account Entry Options

By checking the corresponding boxes, the user will be allowed to do the following:

- Allow Account Transfer Manual Entry <u>Create</u> manual entries.
- Allow Account Transfer Edit Edit pending transfers.
- Allow Account Transfer Reject <u>Reject</u> pending transfers.
- Allow Account Transfer Cancel <u>Cancel</u> pending transfers.

Account Permissions

Account permissions need to be established for each account being used for account transfers. Permissions can be set up per account or for a grouping of accounts. Accounts are grouped by clicking **Select Accounts** and adding them to the permission group. Additional groups can be created by selecting the **Add Permission Set** button at the bottom.

Account Permissions Accounts Select Accounts × - Loan (Real Estate Commercial) × - Line (Commercial Line of Credit) × - Line (Wealth Maximizer Business Line of Credit) • ✓ Credit ✓ Debit	Daily Transaction Amount per Account * Limit: 99,999,999.99 Max: \$99,999,999.99 Daily Transaction Count per Account * Limit: 999 Max: 999 Single Transaction Amount * Limit: 99,999,999.99 Max: \$99,999,999.99 Max: \$99,999,999.99 Max: \$99,999,999.99 Max: \$99,999,999.99
Add Permission Set	 Require 1 approver(s) above Require 2 approver(s) above

- Accounts Accounts are grouped by clicking Select Accounts and adding them to the permission group. Only eligible accounts will be displayed on the Select Accounts screen. Additional groups can be created by selecting the Add Permission Set button at the bottom.
 - Below the accounts box, the Administrator can enable Credit, Debit or both transaction types for the accounts in the group.
- Daily Transaction Amount per Account Set the maximum transfer amount per

account per day.

- Daily Transaction Count per Account Set the maximum transaction count the user can complete per day.
- Single Transaction Amount Set the maximum dollar amount the user can transfer per transaction.

Allow Account Transfer Maintenance

Allow the user to maintenance the templates for account transfers.

Allow Account Transfer Maintenance User is eligible to maintain maps for use by all corporate users

Allow Account Transfer Service Administration

Allow the user to enable account transfers to other users. The user must be an Administrator for this option to be available.

Allow Account Transfer service administration User is eligible to entitle the Account Transfer service to other users in their company

Allow Account Transfer Approval

Allow the user to approve account transfers. The user can be assigned to approve a specific dollar range or if the spaces are left blank, the user can approve all account transfers. The permissions must be set per account.

User is eligible to approve Account Transfers for amo Account Permissions	unts between the specified lower limit and upper limit
Accounts Select Accounts	Amount Range Lower Limit (\$)

Allow Account Transfer Activity Audit

Allow the user to receive and view activity alerts related to account transfer transactions.



Bill Pay

Allow the user to access Business Bill Pay. Enabling this function will open subcategories to further define how Bill Pay will work.

ACH Payments	Bill Pay Settings	🚱 Help
✓ Wire Transfer	Allow Bill Pay Service Access	
Account Transfer	User is permitted to access the Bill Pay site	
Integrated Payables	Allow Bill Pay administration User is eligible to entitle the Bill Pay service to other users in their company	
🕑 Bill Pay		
Payee Maintenance		
Import Maintenance		
Stop Payments		
Mobile Deposits		

Allow Bill Pay Service Access

Allow the user to access Bill Pay from the Commercial Center launch page.

💽 Allow Bill Pay Servic	e Access
 User is permitted to acc 	ess the Bill Pay site
Admin User Access	(Level 2)
User is able to access	Bill Pay, add/edit profiles, and entitle user access to Bill Pay.
🔘 Hann Annan (Laurah)	
User is able to access	5) Bill Pay but has no administrative privileges
User is able to access	bill Pay but has no administrative privileges.
Account Permissions	
Accounts	Select Accounts
× - Checking (Bu	siness Checking)

- Admin/User Access Level Select the level of access to give the user. The description are displayed on screen for the available access types.
- Account Permissions Select which accounts the user will have access to in Bill Pay.

Allow Bill Pay Administration

Allow the user to enable Bill Pay to other users. The user must be an Administrator for this option to be available.

Allow Bill Pay administration	
User is eligible to entitle the Bill Pay ser	rvice to other users in their company

Payee Maintenance

Allow the user to access maintenance payees in Commercial Center. Enabling this function will open subcategories to further define how **Payee Maintenance** will work. The descriptions are displayed on screen for the options available.

ACH Payments	Payee Maintenance Settings	😡 Help
✓ Wire Transfer	Allow Payee Maintenance	
Account Transfer	User can create, maintain and delete payees for use by all corporate users	
Integrated Payables	Allow Payee Maintenance service administration User is eligible to entitle the Payee Maintenance service to other users in their company	
🕑 Bill Pay	Allow Payee Maintenance activity audit	
Payee Maintenance	User is eligible to view existing payees	
Import Maintenance		
Stop Payments		
 Mobile Deposits 		

Import Maintenance

Allow the user to import standard (CSV, XML, Fixed Width Files) templates for payees, ACH and/or Wires.

ACH Payments	Import Permissions	🚱 Help
Wire Transfer	Allow data import	
Account Transfer	User is eligible to import payees, ACH batch templates and/or Wire templates	
 Integrated Payables 	Allow Import Maintenance service administration User is eligible to entitle the Import Maintenance service to other users in their company.	
🕑 Bill Pay	Allow Import Maintenance activity audit	
Payee Maintenance	User is eligible to view and be notified of import activity for users in their company]
 Import Maintenance 		
Stop Payments		
 Mobile Deposits 		

Allow Data Import

Allow the user to access **Import Maintenance**. The descriptions are displayed on screen for the options available.

Solution: User is eligible to import payees, ACH batch templates and/or Wire templates
Can import payees Can create new payee records by importing CSV, XML or fixed width files
Can import ACH batch templates Can create new ACH batch templates by importing CSV, XML or fixed width files
Can import wire templates Can create new wire templates by importing CSV, XML or fixed width files

Stop Payments

Allow the user to place stop payments on checks through Commercial Center. The descriptions are displayed on screen for the options available.

ACH Payments	Stop Payment Settings	🚱 Help
✓ Wire Transfer	Allow Stop Payment entry	
Account Transfer	User is eligible to create stop payment requests based on account permissions specified below	
 Integrated Payables 	Allow Stop Payment service administration User is eligible to entitle the Stop Payment service to other users in their company.	
🕑 Bill Pay	Allow Stop Payment activity audit	
Payee Maintenance	User is eligible to view and be notified of Stop Payment activity for users in their company	
Import Maintenance		
Stop Payments		
 Mobile Deposits 		

Allow Stop Payment Entry

The accounts must be enabled for the user to place stop payments. Use the **Select Accounts** button to enable access to eligible accounts for the user.

Allow Stop Pay User is eligible to	ment entry create stop payment requests based on account permissions specified below
Account Permiss	ions
Accounts	Select Accounts
× - Checki	ng (Checking)

Mobile Deposit

Allow the user to complete **Mobile Deposits** through the Commercial Center mobile app. The descriptions are displayed on screen for the options available.

ACH Payments	Mobile Deposit Settings	🚱 Help
✓ Wire Transfer	Allow Mobile Deposits	
Account Transfer	User is eligible to add and edit Mobile Deposits	
Integrated Payables	Allow Mobile Deposit Administration User is eligible to entitle the Mobile Deposit service to other users in their company	
🕑 Bill Pay	Allow Mobile Deposit activity audit	
Payee Maintenance	User is eligible to view Mobile Deposit activity for users in their company	
Import Maintenance		
Stop Payments		
Mobile Deposits		

Allow Mobile Deposits

Allow the user to create and edit mobile deposits in the Commercial Center app.

Allow Mobile Deposits		• •	
User is eligible to add and edit Mobile Deposits			
* Daily Cumulative Deposit Amount (\$) 20,000.00	Max: \$20,000.00		
* Single Deposit Amount (\$) 20,000.00	Max: \$20,000.00		
* Daily Transaction Count 5	Max: 5		
Eligible Locations			
Montecito (122234783) Select All Accounts Unselect All Account			
Checking (Checking)			
Options			
* OBS User ID			
* "Make Deposit" Enable Date 01/02/2020			

- Daily Cumulative Deposit Account Set the maximum dollar amount the user can deposit per day.
- Single Deposit Amount Set the maximum dollar amount the user can deposit per transaction.
- Daily Transaction Count Set the maximum number of deposits a user can complete per day.
- Eligible Locations The accounts must be enabled for the user to make deposits. All eligible accounts will display.
- *OBS User ID Input a User ID. This will display in reports to show who completed the mobile deposit. The value in this field should not be changed.
- *"Make Deposit" Enable Date Input the date the user can begin making mobile deposits.