



Business Digital Banking User Guide

December 2024

Learn how to use Digital Banking with this handy guide.

For questions, contact us at
(949) 251-6959



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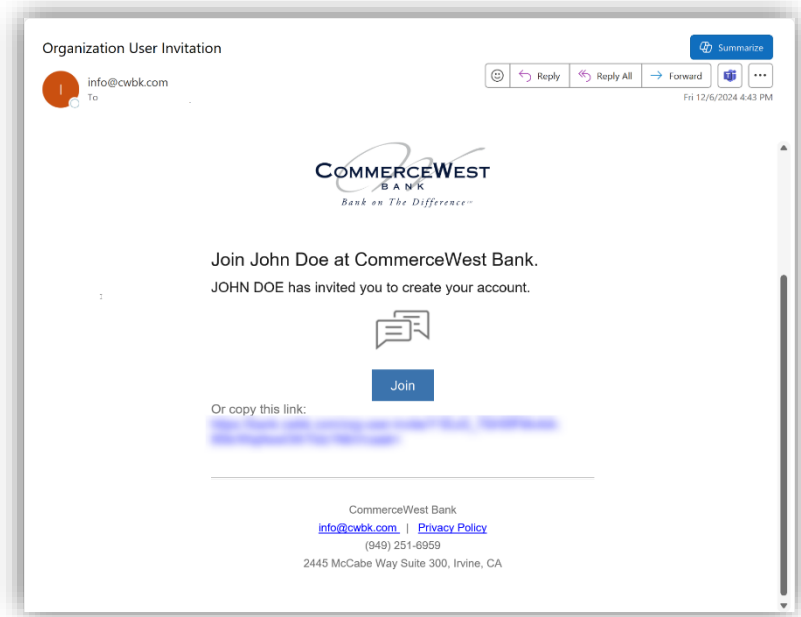
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First Time Login

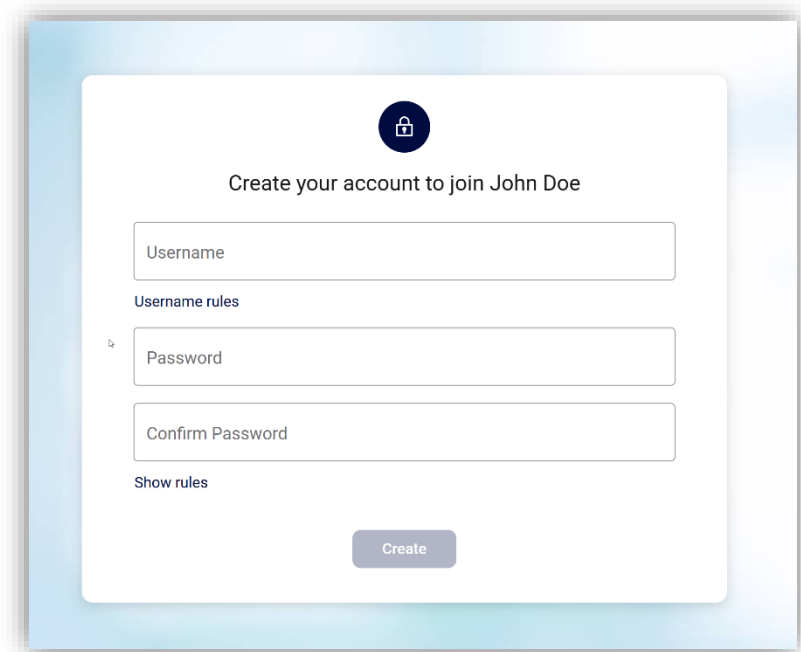
Step 1

Open your enrollment email and click Join



Step 2

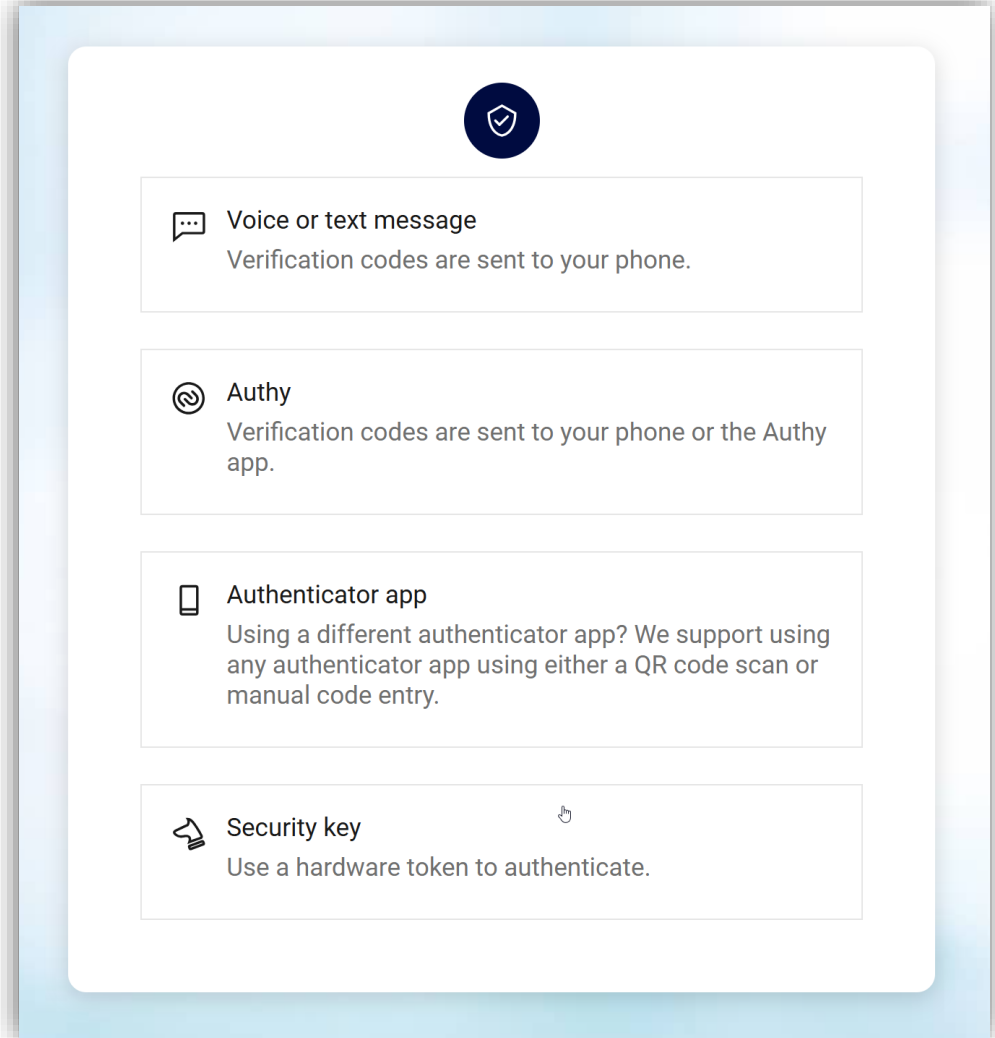
Create your **username** and **password**. Click **Create** and sign In.



Step 3

Review the information regarding registering for two-factor authentication and click Get started. Choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authy:** Enter your email address and phone number and then choose how to receive your codes. You can choose text, phone call, or you may download the Authy app. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **Security key:** Register your token



Step 4

Click **Done** and accept the **Terms and Conditions**.

Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking
3. **Transactions** - Displays recent activity on all accounts
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
6. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer.
7. **Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.
- 8.

The screenshot displays the CommerceWest digital banking dashboard. At the top left is the CommerceWest logo. A navigation menu on the left includes Dashboard, Messages (5), Accounts, Transfers, Remote deposits, Payments, Cash management, Insights, and Support. The main content area features a 'Hi there!' greeting for John Doe. Below this is an 'Accounts' section with four cards: ANALYSIS 0004 (x1957, \$1.50 Available), BUS CHK 0001 (x0502, \$0.00 Available), and PER CHK 0003 (x655, \$9.46 Available). A 'Quick Action Buttons' row includes Transfer, Pay a bill, Pay a person, Message, and Documents. The dashboard is divided into several sections: 'Transactions' (3) showing a list of recent transfers; 'Messages' (4) with training videos; 'Bill pay' (5) with 'Pay a bill', 'Pay a person', and 'Manage payments' options; 'Transfers' (6) with a 'Make a transfer' button and a note that no transfers are currently scheduled; and 'Card management' (7) showing the BUS CHK 0001 (x0502) card as active. At the bottom, there is an 'Organize dashboard' button and a footer with copyright information and a help icon.

Organize Dashboard

Use this feature to **add**, **remove**, or **reorder** the cards on the dashboard.

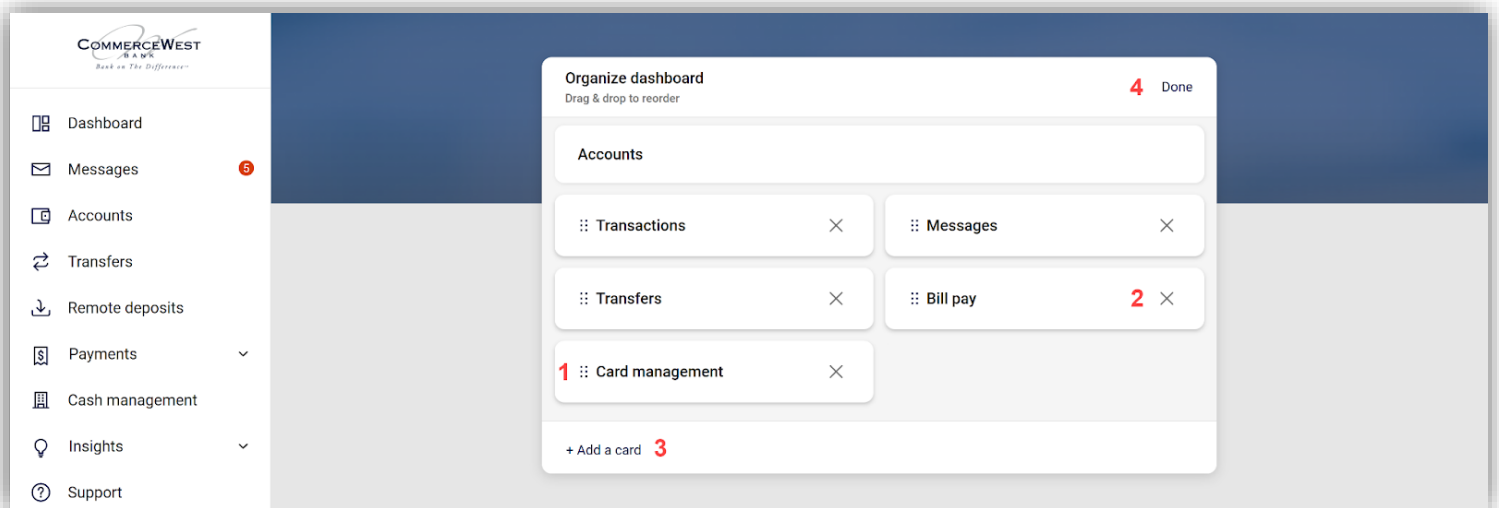
Step 1

Click **Organize Dashboard**.



Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

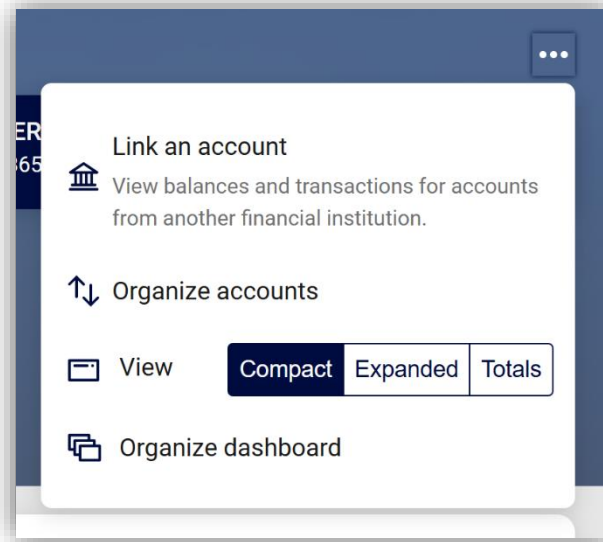


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

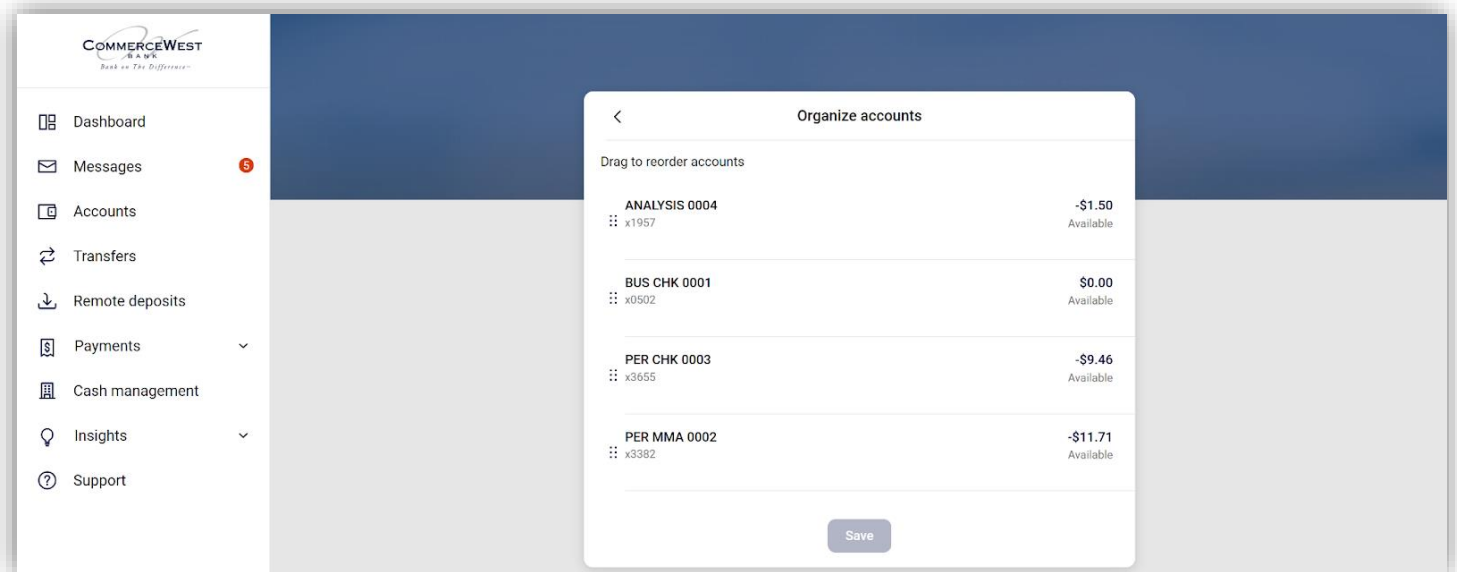
Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

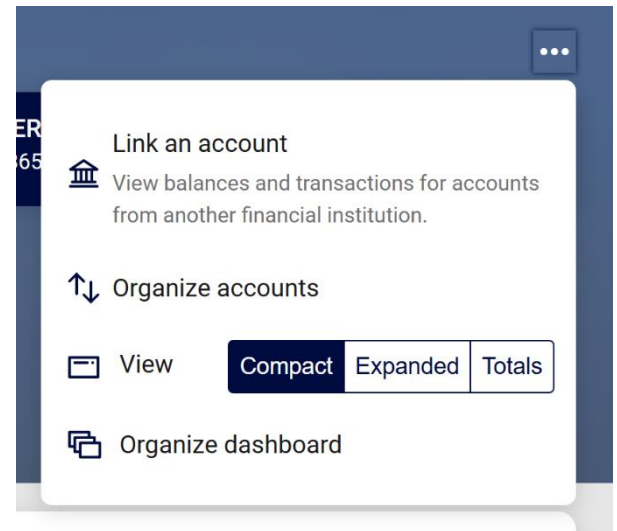


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



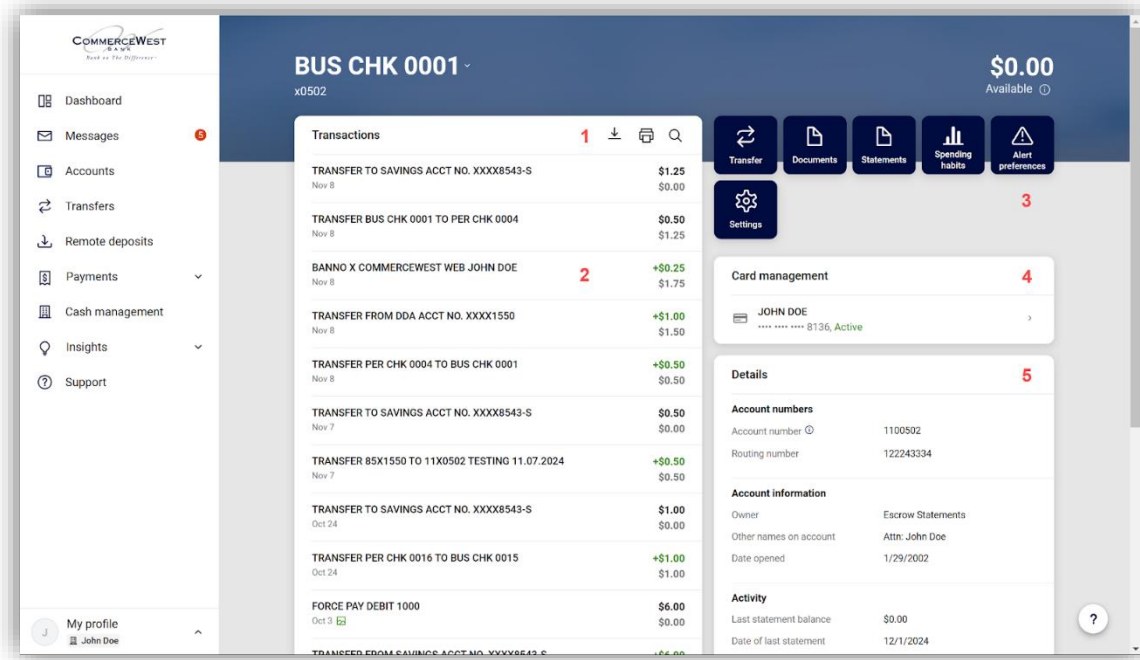
Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

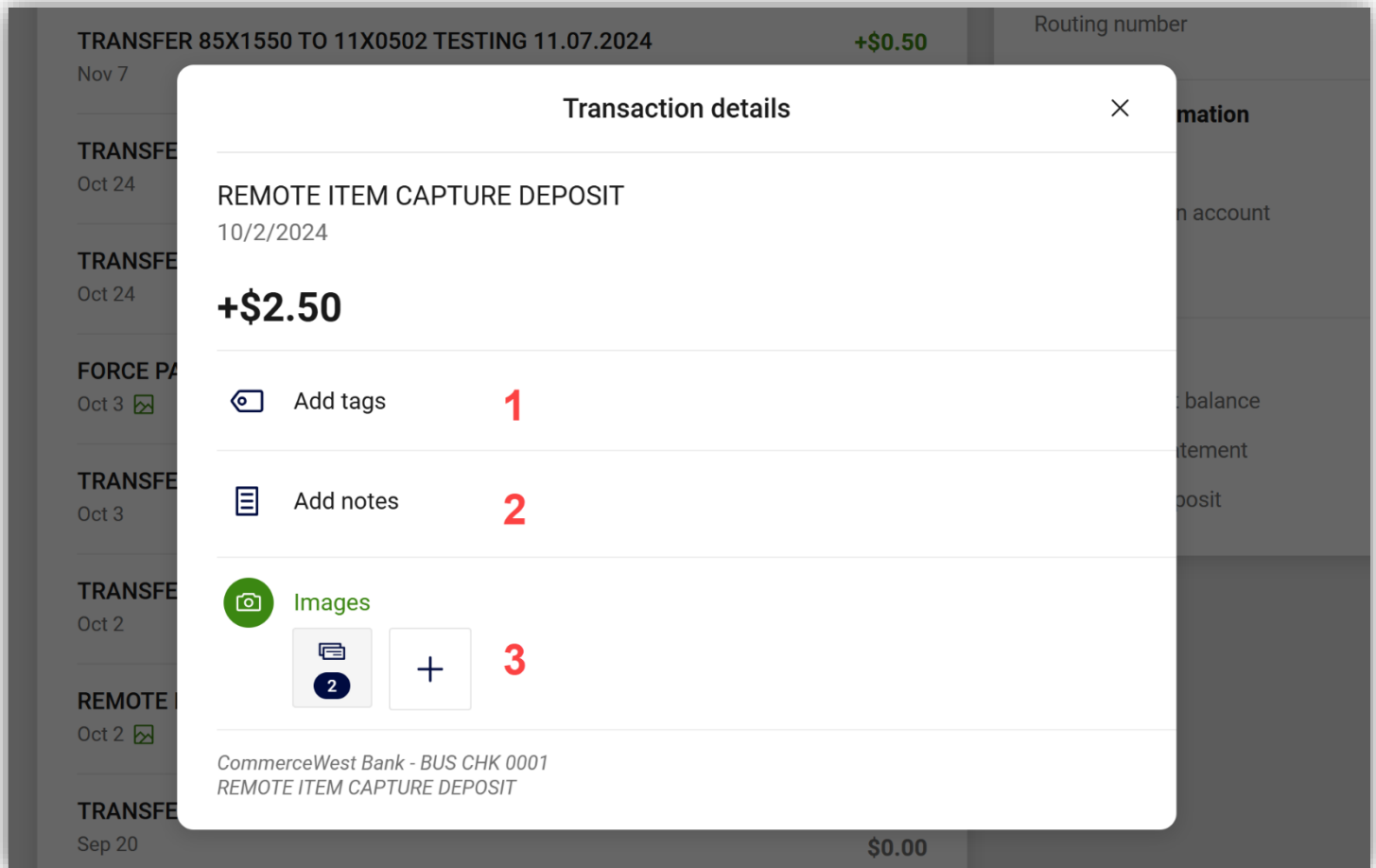
1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Manage your debit card(s)
5. Review account details such as account and routing numbers, account owners, and important dates.



Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.



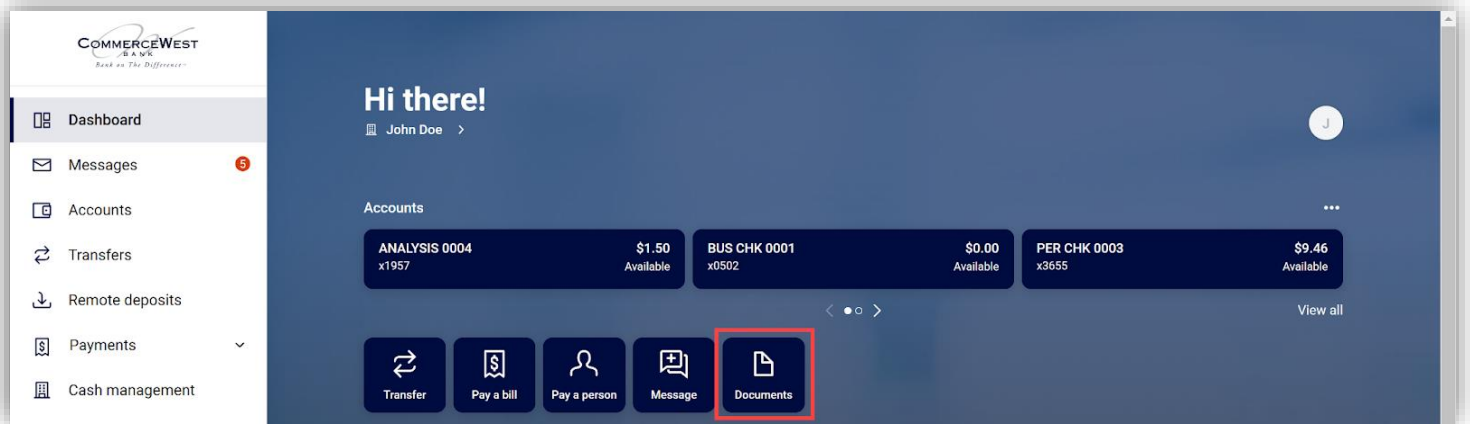
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

eStatement Enrollment

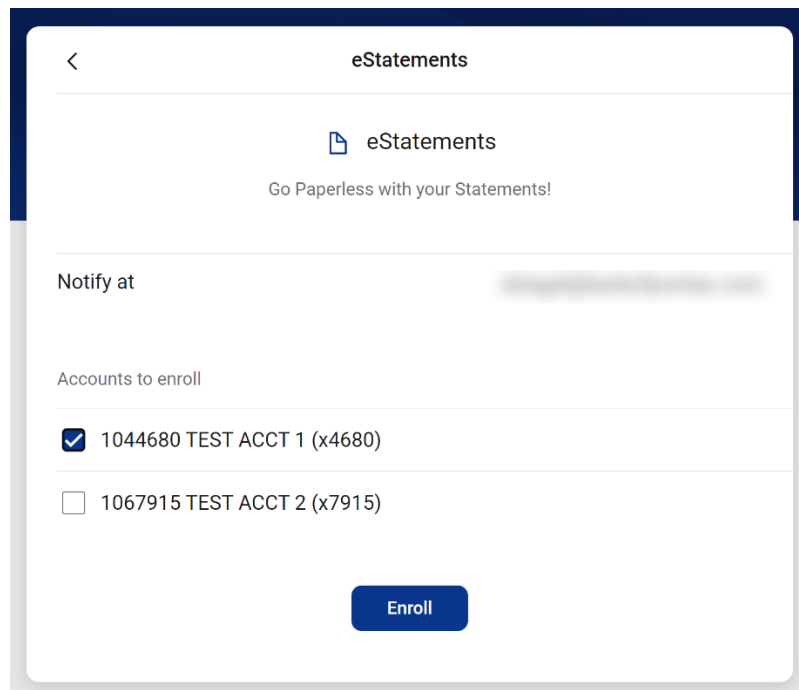
Step 1

Click **eStatements** from the Accounts page or the Dashboard and accept the Terms and Conditions.



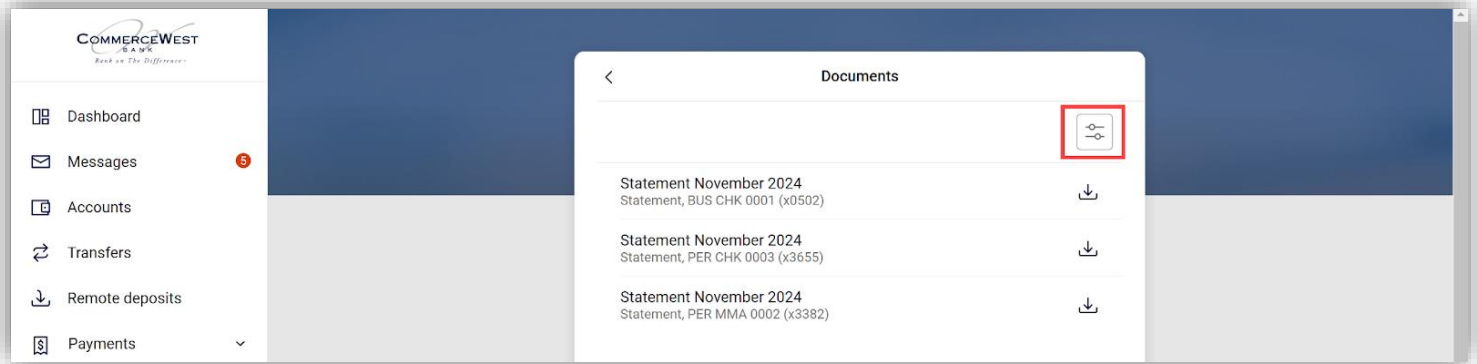
Step 2

Choose the account(s) and click **Enroll**.



Step 3

Select a document to download and view. You can click the **filter icon** to change the type of document, year, and account.

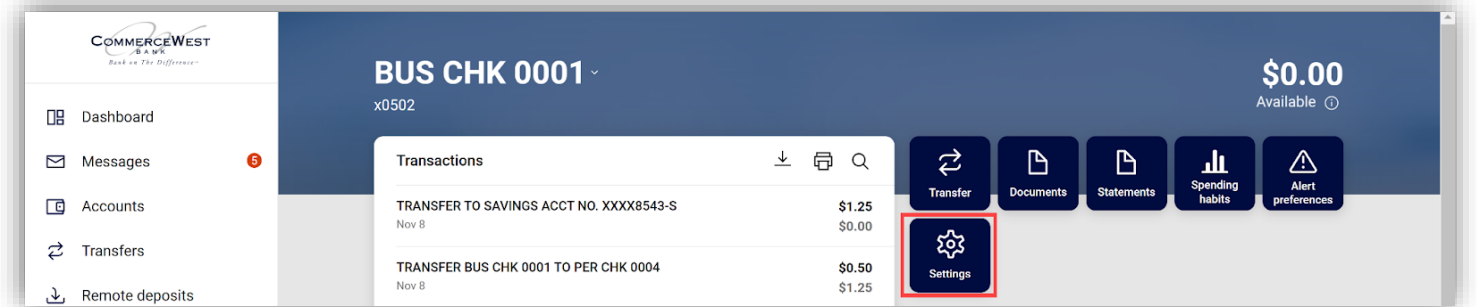


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

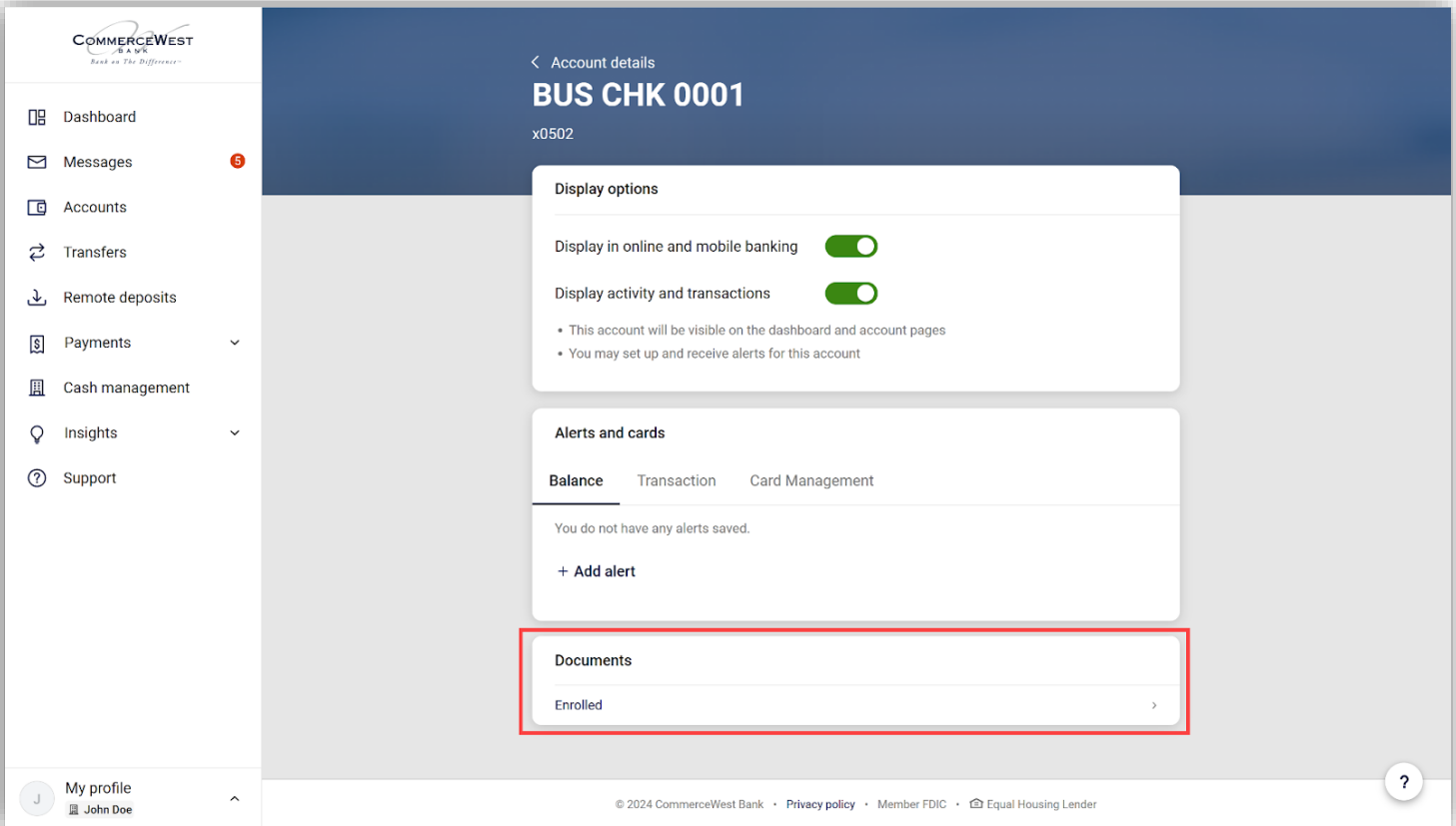
Step 1

Click **Settings**.



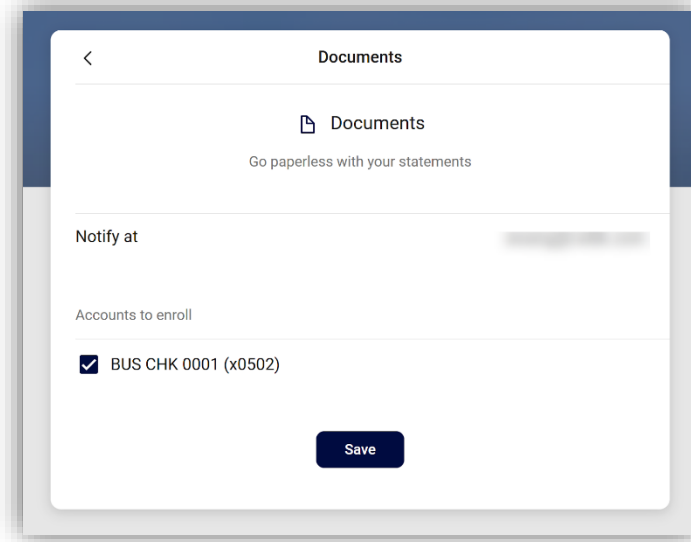
Step 2

In the eStatements section, select **Advanced settings**.



Step 3

Update your account enrollment or set up an additional person to receive eStatements on your accounts.



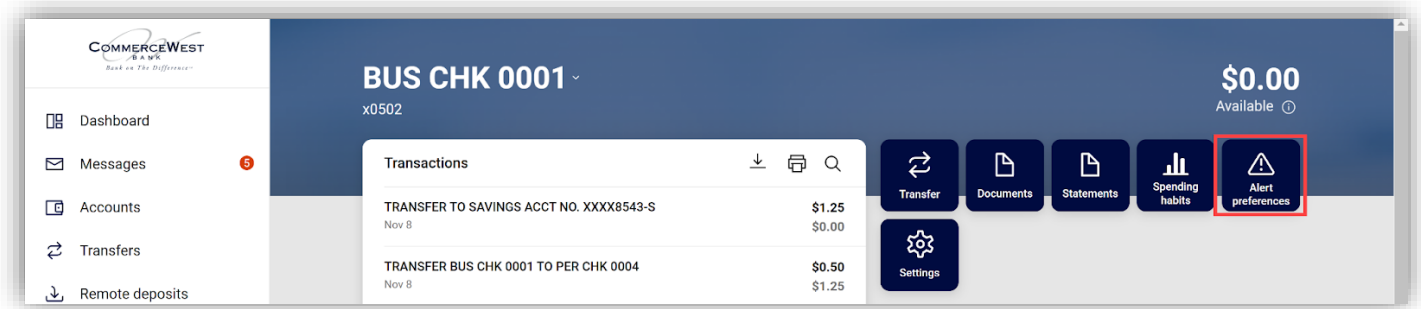
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Balance and Transaction Alerts

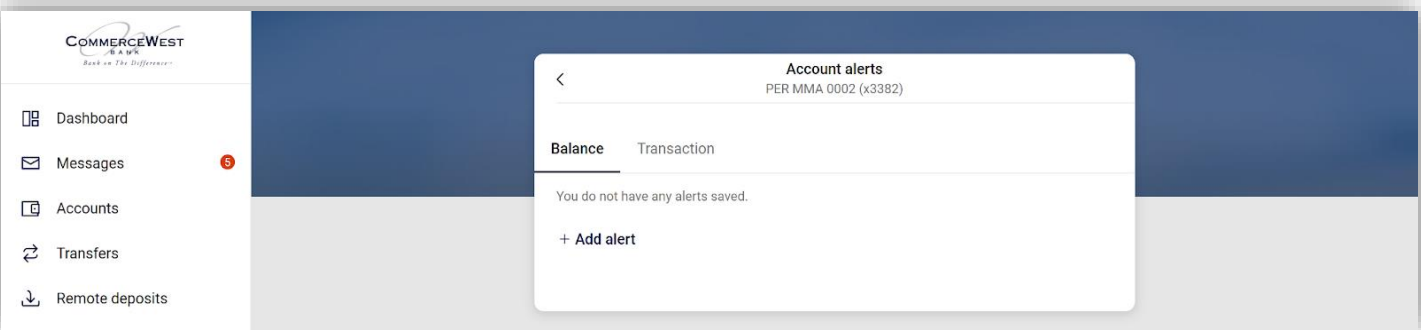
Step 1

Click **Alert Preferences** and select **Balances, transactions, and deposits**.



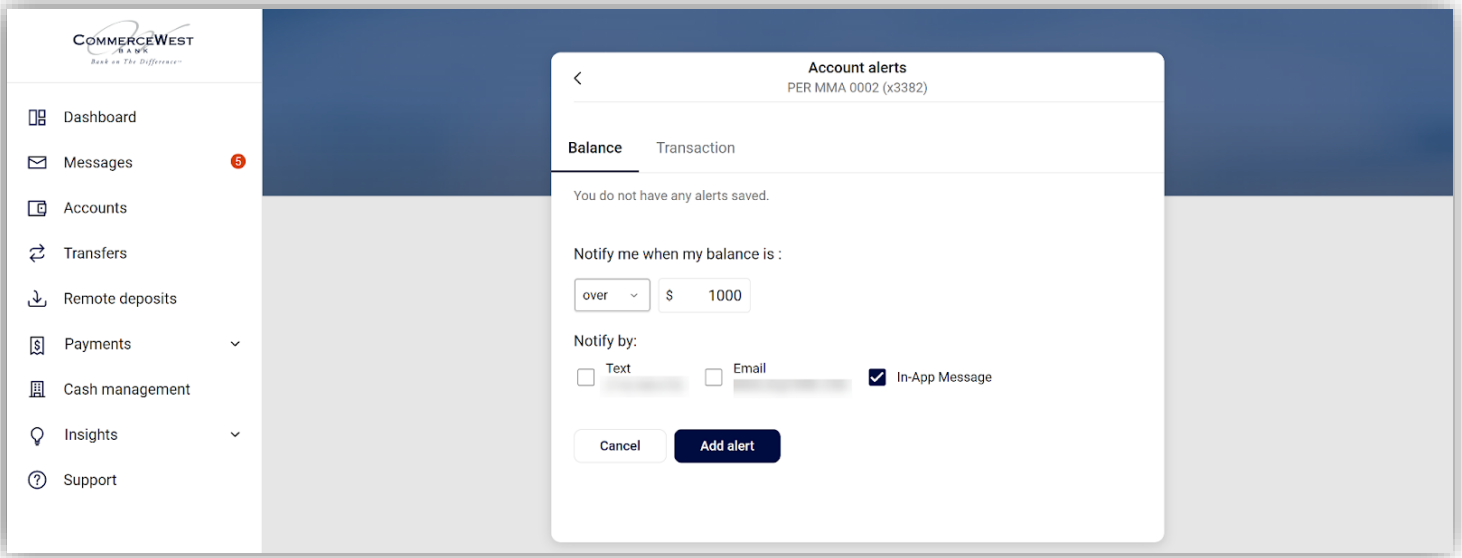
Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

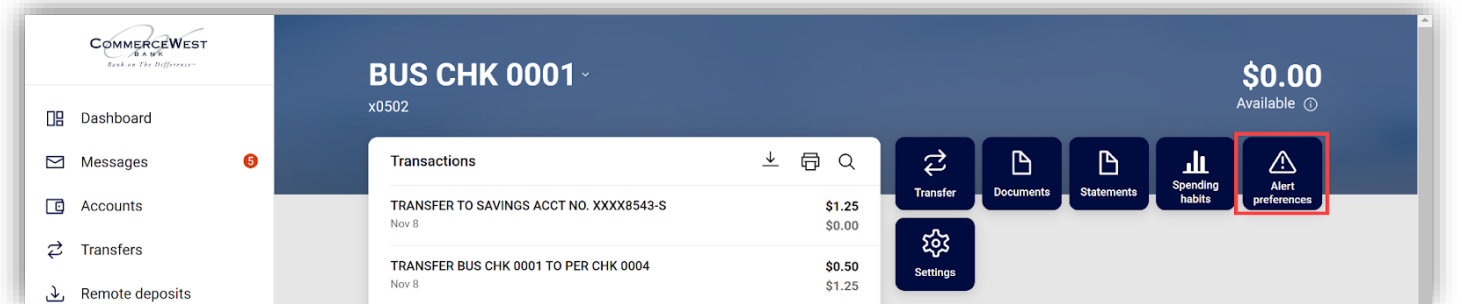
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Edit or Delete a Balance and Transaction Alert

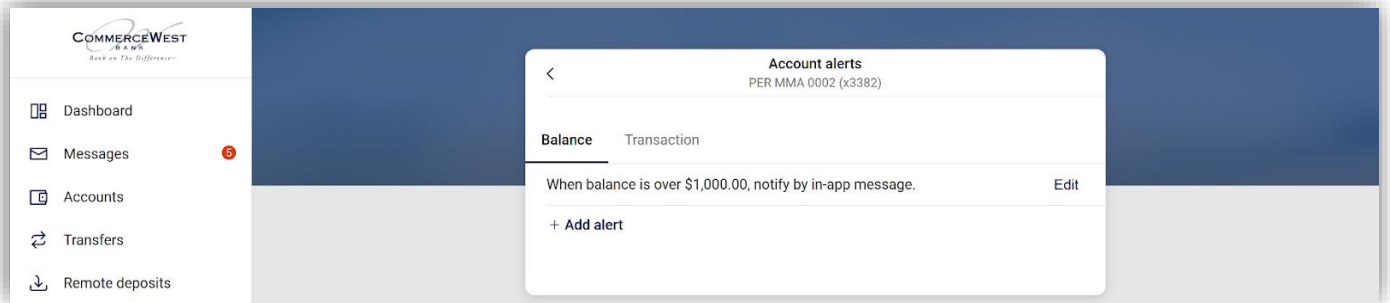
Step 1

From within the account, click **Alert Preferences** and select **Balances, transactions, and deposits**.



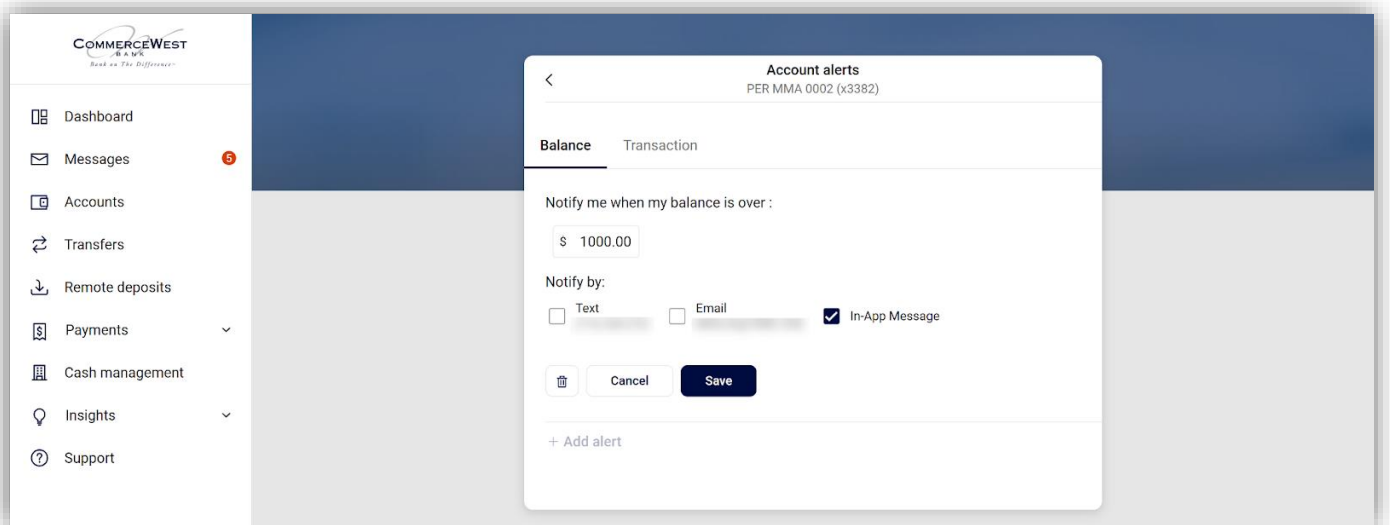
Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



Step 3

Modify the details or click the **trash can** icon to delete.



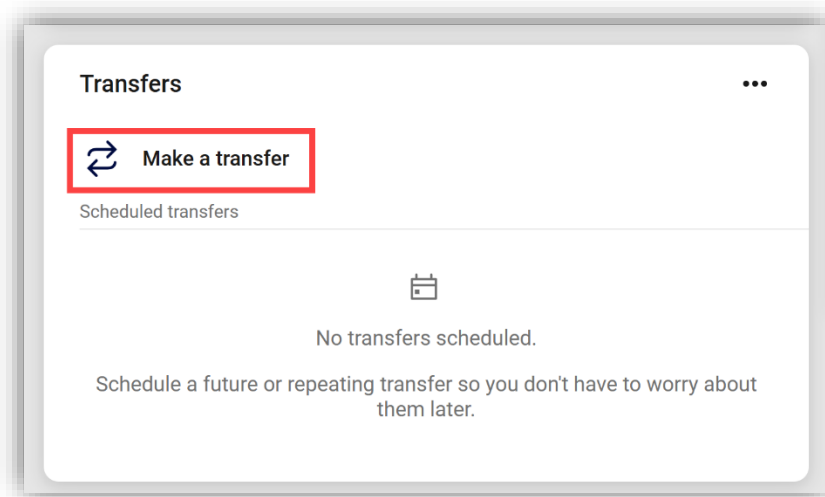
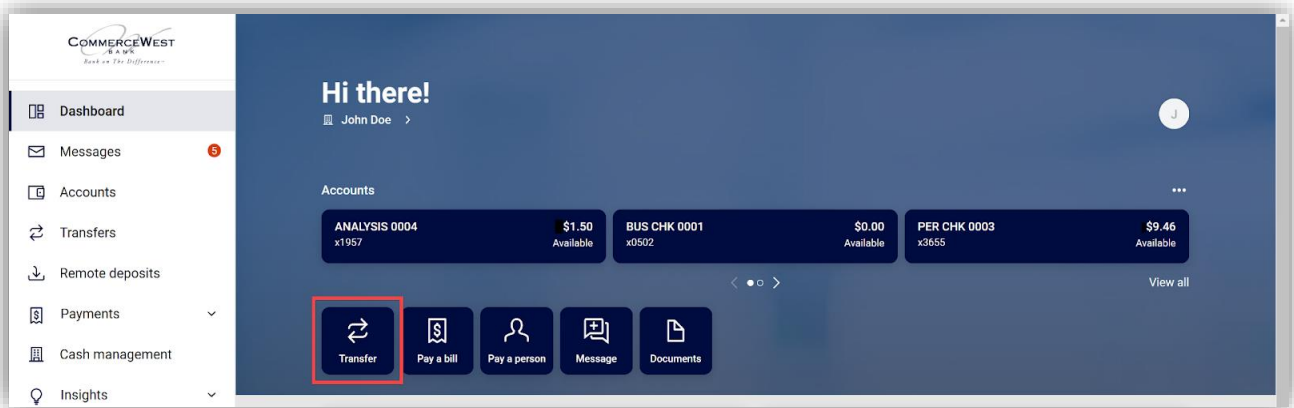
Transfers

Move money between internal accounts.

Submit a Transfer

Step 1

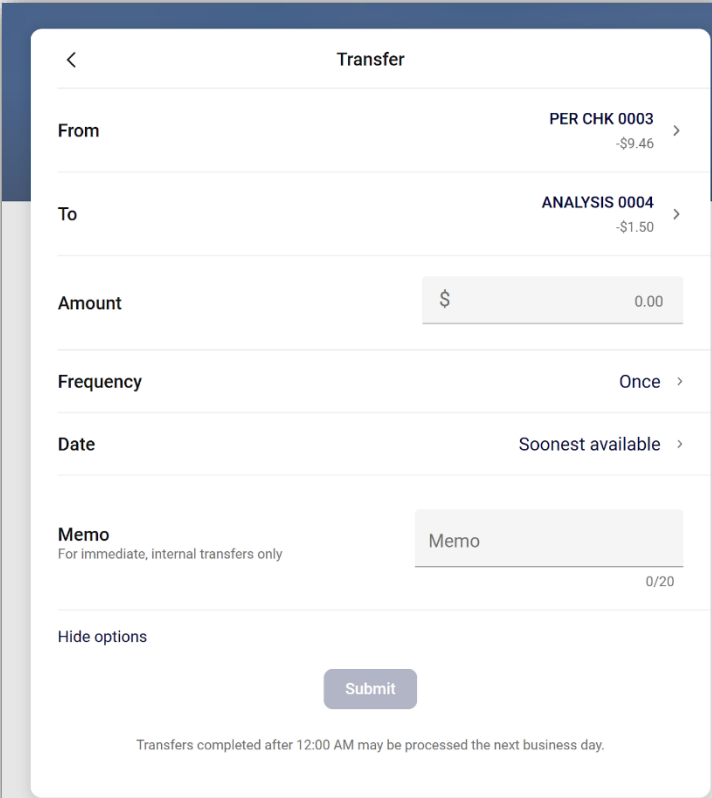
Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.



The screenshot shows a mobile application interface for a transfer. At the top, there is a back arrow and the title "Transfer". Below this, there are several rows of information:

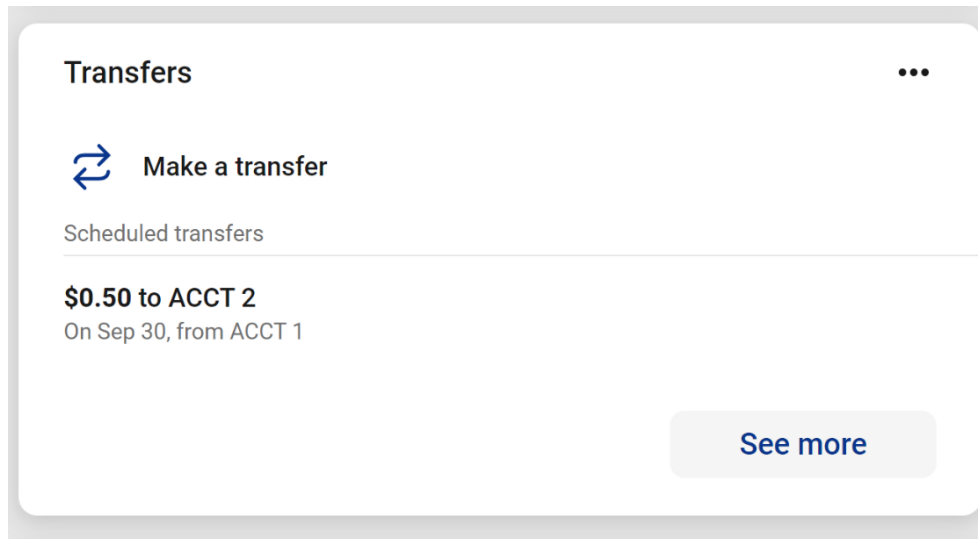
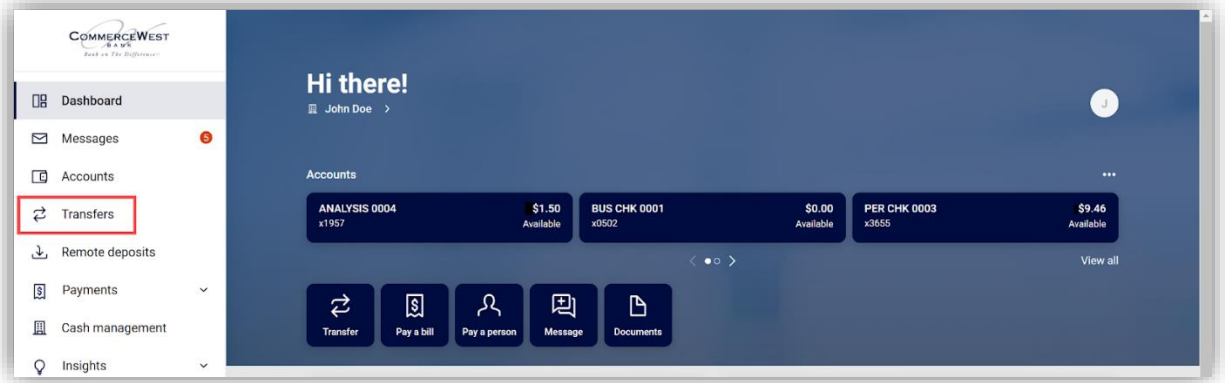
- From:** PER CHK 0003, with a right-pointing chevron and a balance of -\$9.46.
- To:** ANALYSIS 0004, with a right-pointing chevron and a balance of -\$1.50.
- Amount:** A text input field containing "\$ 0.00".
- Frequency:** "Once" with a right-pointing chevron.
- Date:** "Soonest available" with a right-pointing chevron.
- Memo:** A text input field containing "Memo", with a character count of "0/20" below it. A note below the field reads "For immediate, internal transfers only".

At the bottom of the form, there is a "Hide options" link, a "Submit" button, and a note: "Transfers completed after 12:00 AM may be processed the next business day."

Edit or Delete a Transfer

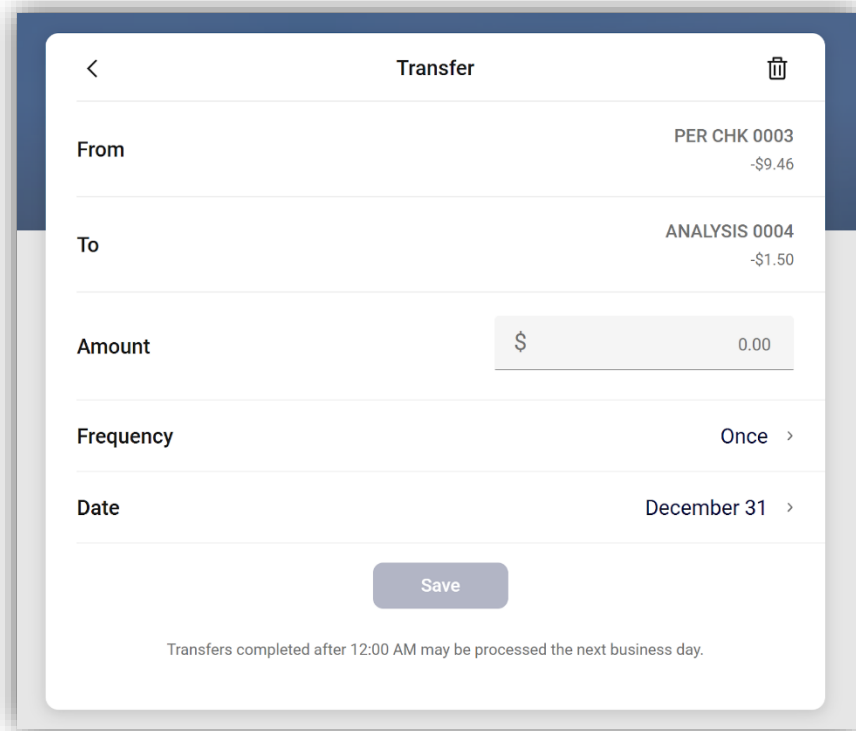
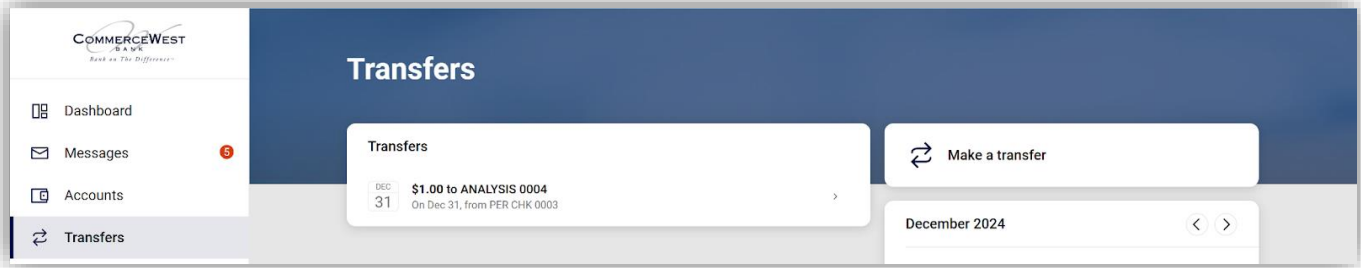
Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.



Step 2

Select the transfer and modify details or select the **trash can** icon to delete.



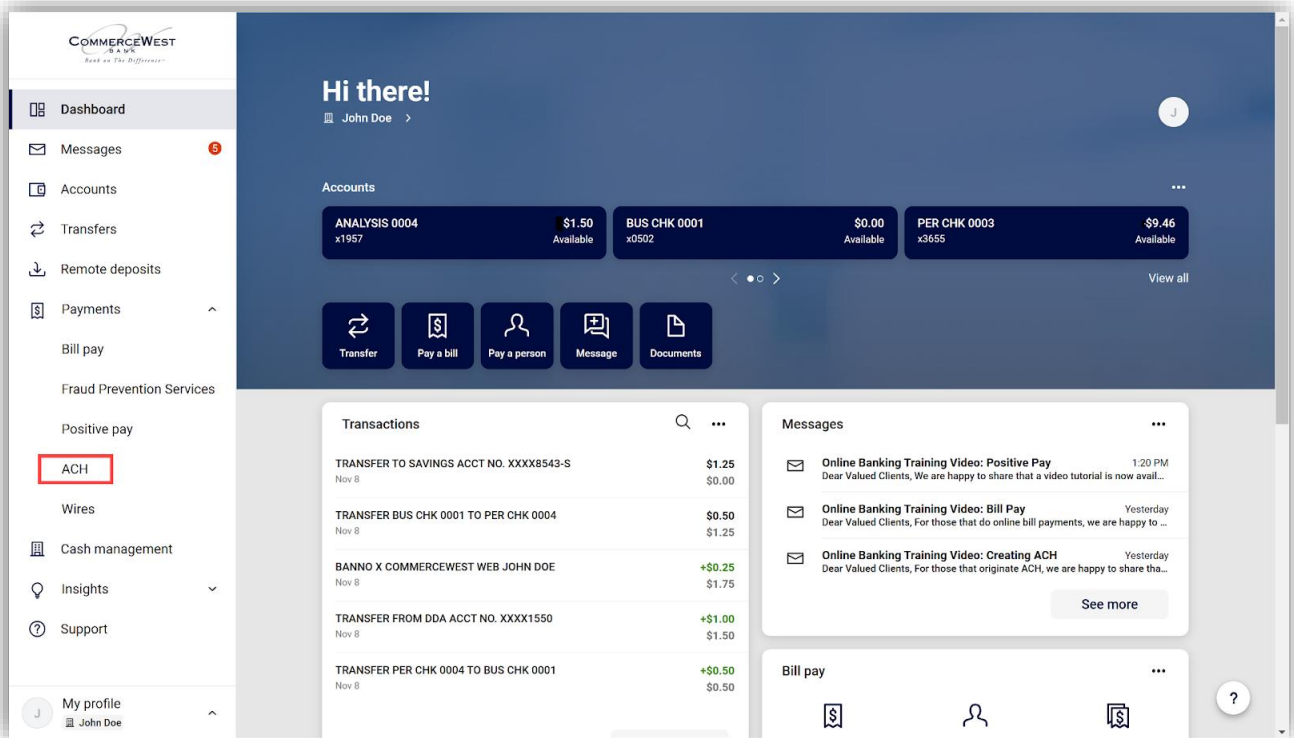
ACH

Create a Batch Manually

Step 1

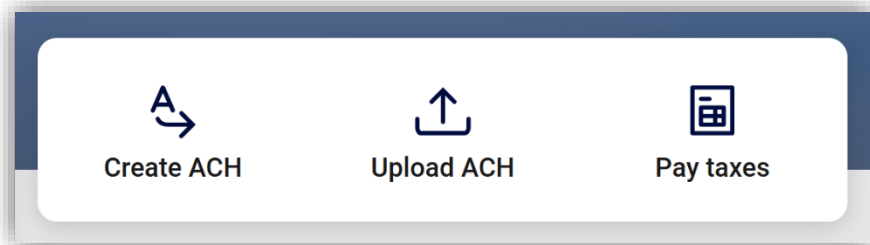
Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



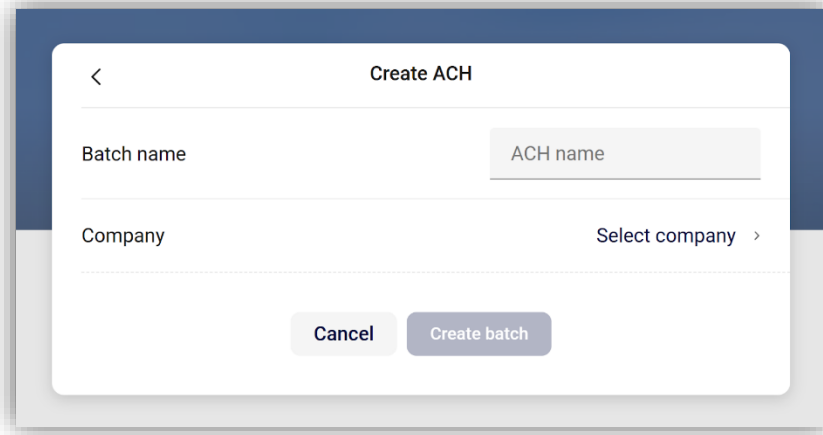
Step 2

Click **Create ACH**.



Step 3

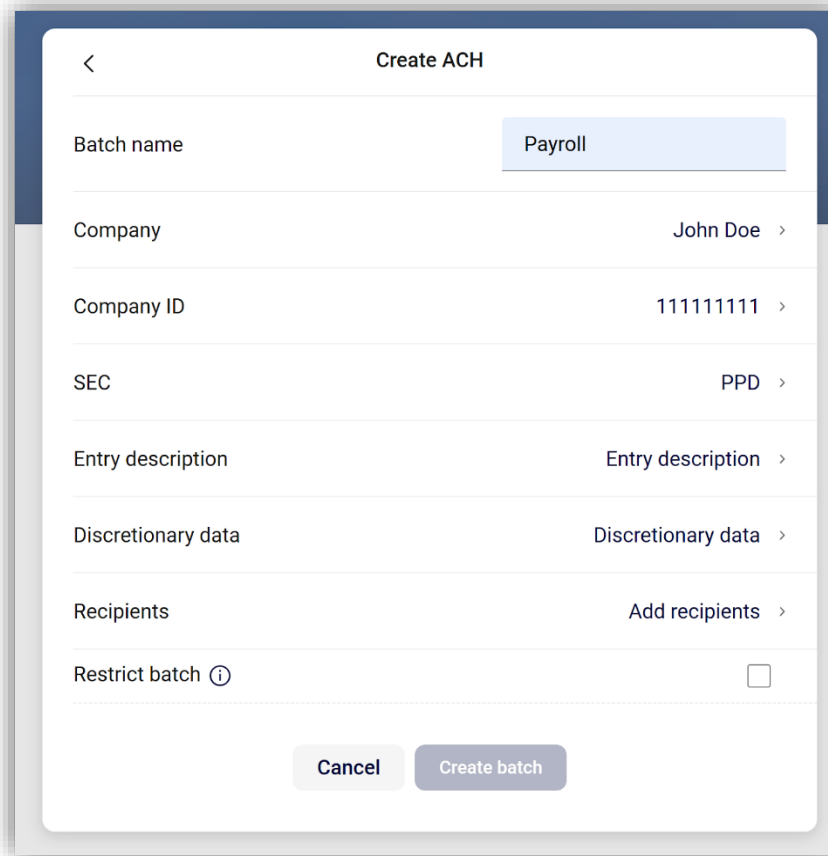
Enter the **Batch name** and select the **ACH company** to originate the payment from.



The screenshot shows a mobile application interface for creating an ACH batch. At the top, there is a back arrow and the title "Create ACH". Below the title, there are two input fields: "Batch name" and "ACH name". Underneath these fields is a "Company" field with a dropdown menu currently showing "Select company". At the bottom of the form, there are two buttons: "Cancel" and "Create batch".

Step 4

Confirm that the correct **SEC code**, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients**.



The screenshot shows the "Create ACH" form with more fields populated. The "Batch name" field now contains "Payroll". The "Company" field shows "John Doe". The "Company ID" field shows "111111111". The "SEC" field shows "PPD". The "Entry description" field shows "Entry description". The "Discretionary data" field shows "Discretionary data". The "Recipients" field shows "Add recipients". At the bottom, there is a "Restrict batch" checkbox with an information icon, which is currently unchecked. The "Cancel" and "Create batch" buttons are still present.

Step 5

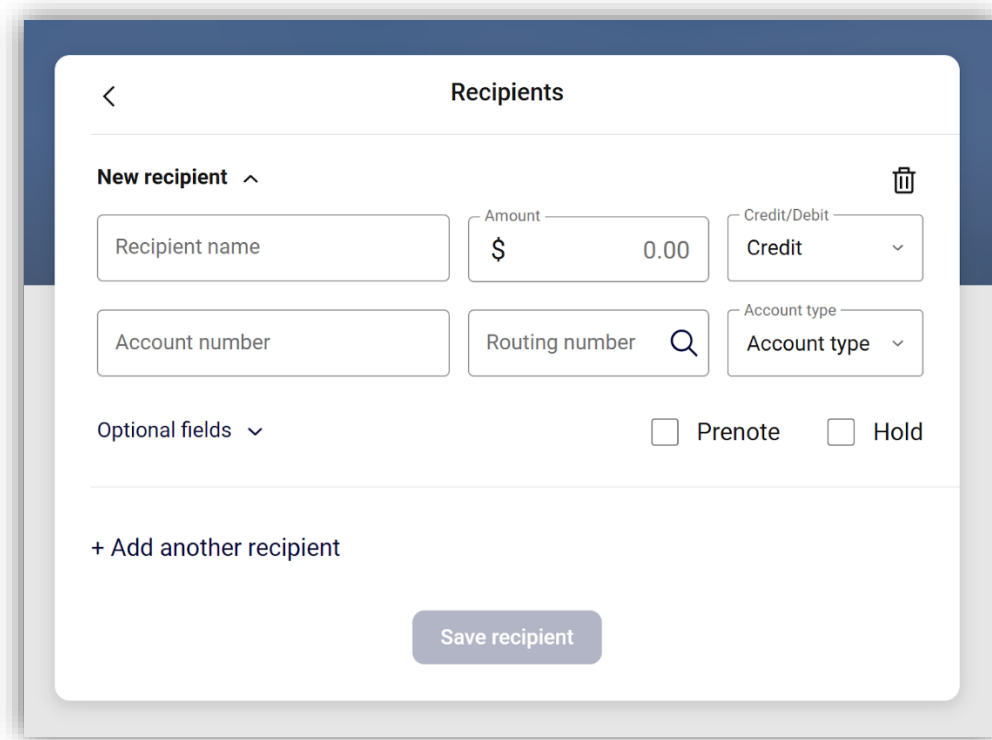
Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information.

Click **Optional fields** to enter a recipient ID number or addenda information.

Check **Prenote** to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

Check **Hold** to prevent this transaction from processing with the other transactions in the batch. (optional)

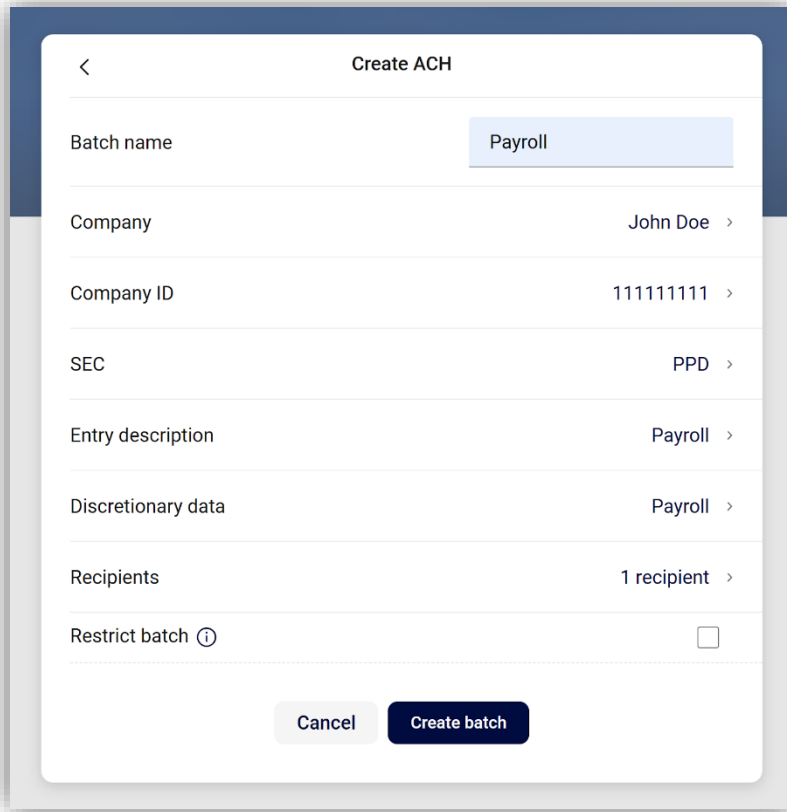
Click **+ Add another recipient** to enter another recipient. Click **Save recipient** when done adding recipients to the batch



The screenshot shows a mobile application interface for adding a recipient. The title is 'Recipients' with a back arrow on the left. Below the title is a section for 'New recipient' with a trash icon on the right. The form contains several input fields: 'Recipient name', 'Amount' (with a dollar sign and '0.00'), 'Credit/Debit' (a dropdown menu currently showing 'Credit'), 'Account number', 'Routing number' (with a search icon), and 'Account type' (a dropdown menu currently showing 'Account type'). Below these fields are two checkboxes: 'Optional fields' (with a dropdown arrow), 'Prenote', and 'Hold'. At the bottom of the form is a '+ Add another recipient' link and a 'Save recipient' button.

Step 6

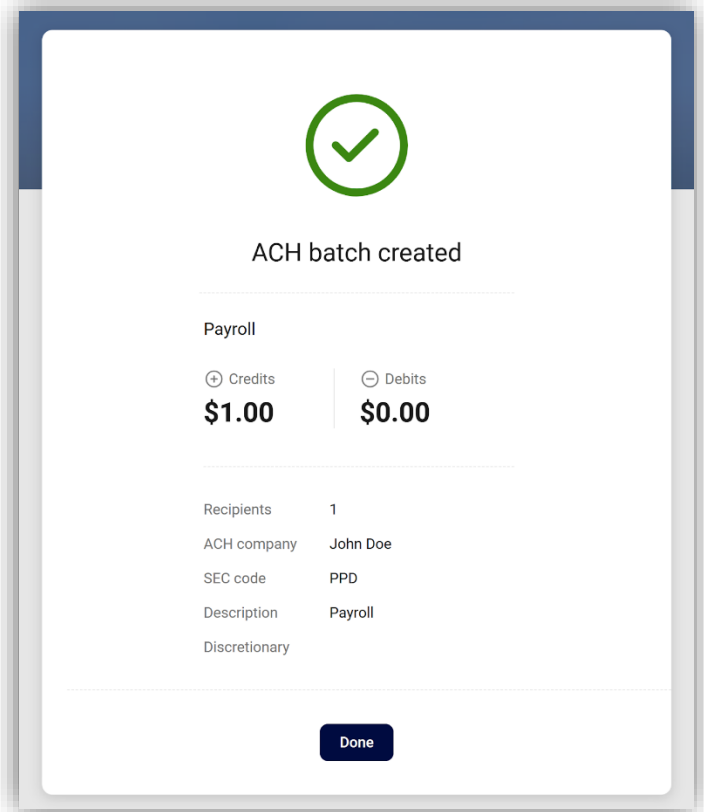
Click **Create batch**, review the confirmation, then click **Done**.



The 'Create ACH' form contains the following fields and values:

- Batch name: Payroll
- Company: John Doe
- Company ID: 111111111
- SEC: PPD
- Entry description: Payroll
- Discretionary data: Payroll
- Recipients: 1 recipient
- Restrict batch:

Buttons: Cancel, Create batch

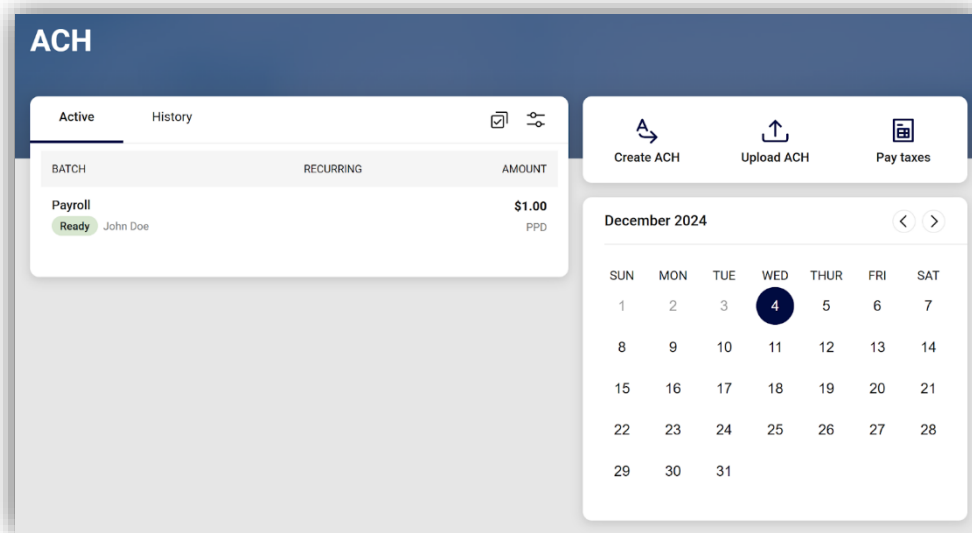


The confirmation screen displays a green checkmark icon and the text 'ACH batch created'. Below this, the batch details are shown:

- Payroll
- Credits: \$1.00
- Debits: \$0.00
- Recipients: 1
- ACH company: John Doe
- SEC code: PPD
- Description: Payroll
- Discretionary:

Button: Done

The batch will appear under the **Active** tab in a **Ready** status. Please see the **Initiate a Batch** section for steps on how to send the payment.



The ACH dashboard shows the following components:

- Header: ACH
- Navigation: Active (selected), History
- Table of Active Batches:

BATCH	RECURRING	AMOUNT
Payroll	John Doe	\$1.00
	Ready	PPD

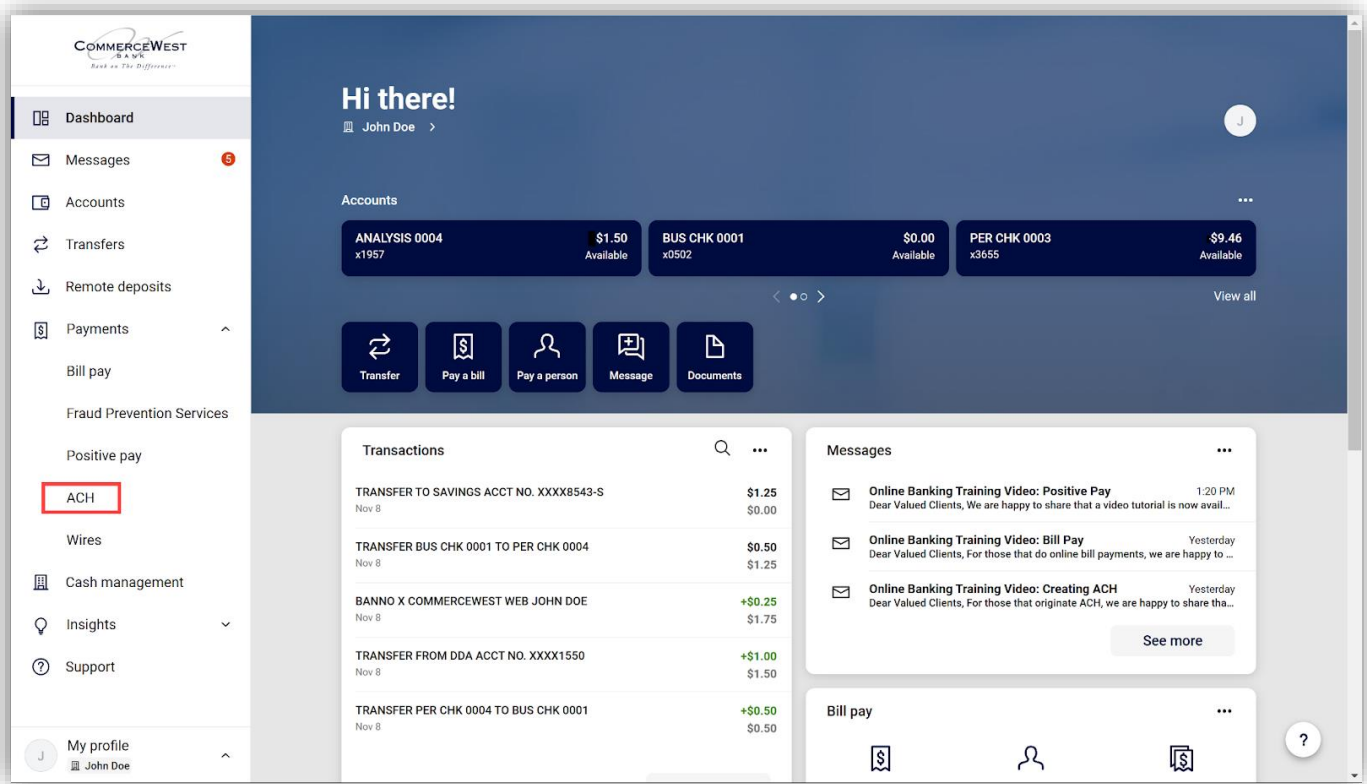
- Actions: Create ACH, Upload ACH, Pay taxes
- Calendar: December 2024, with the 4th highlighted.

Upload a NACHA File

Step 1

Select **ACH** from the navigation pane.

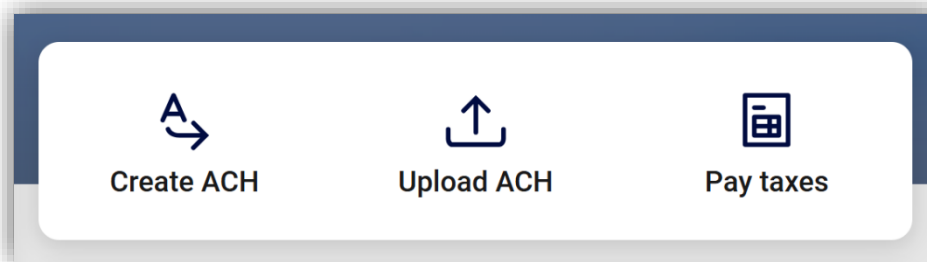
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click **Upload**

ACH.

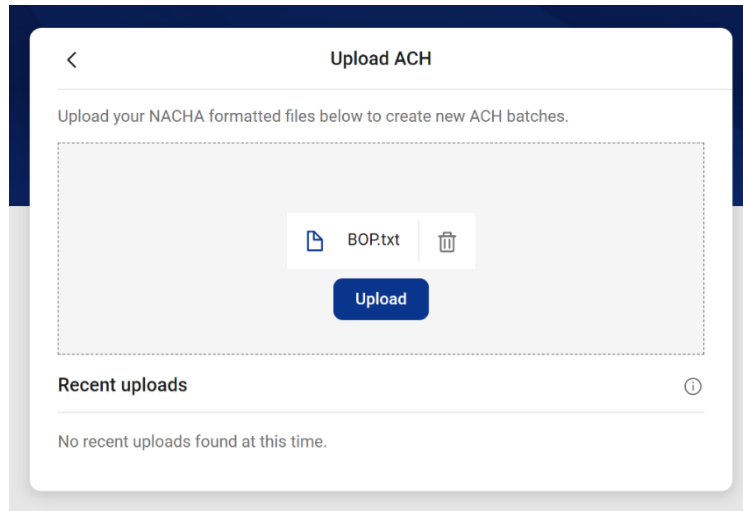


Step 3

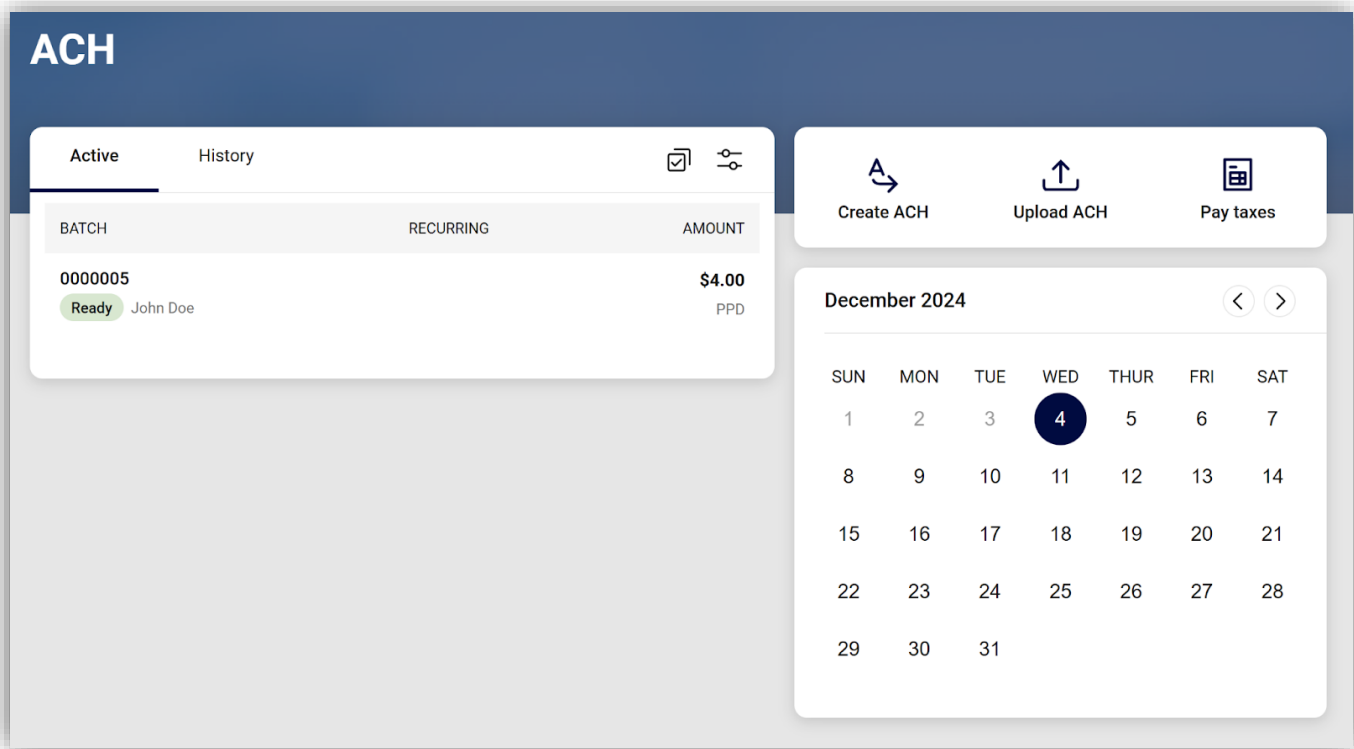
Browse for your file and click **Upload**. Review your file for proper formatting if you receive an error.

The batch will appear under the **Active** tab in a **Ready** status.

Note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.



Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

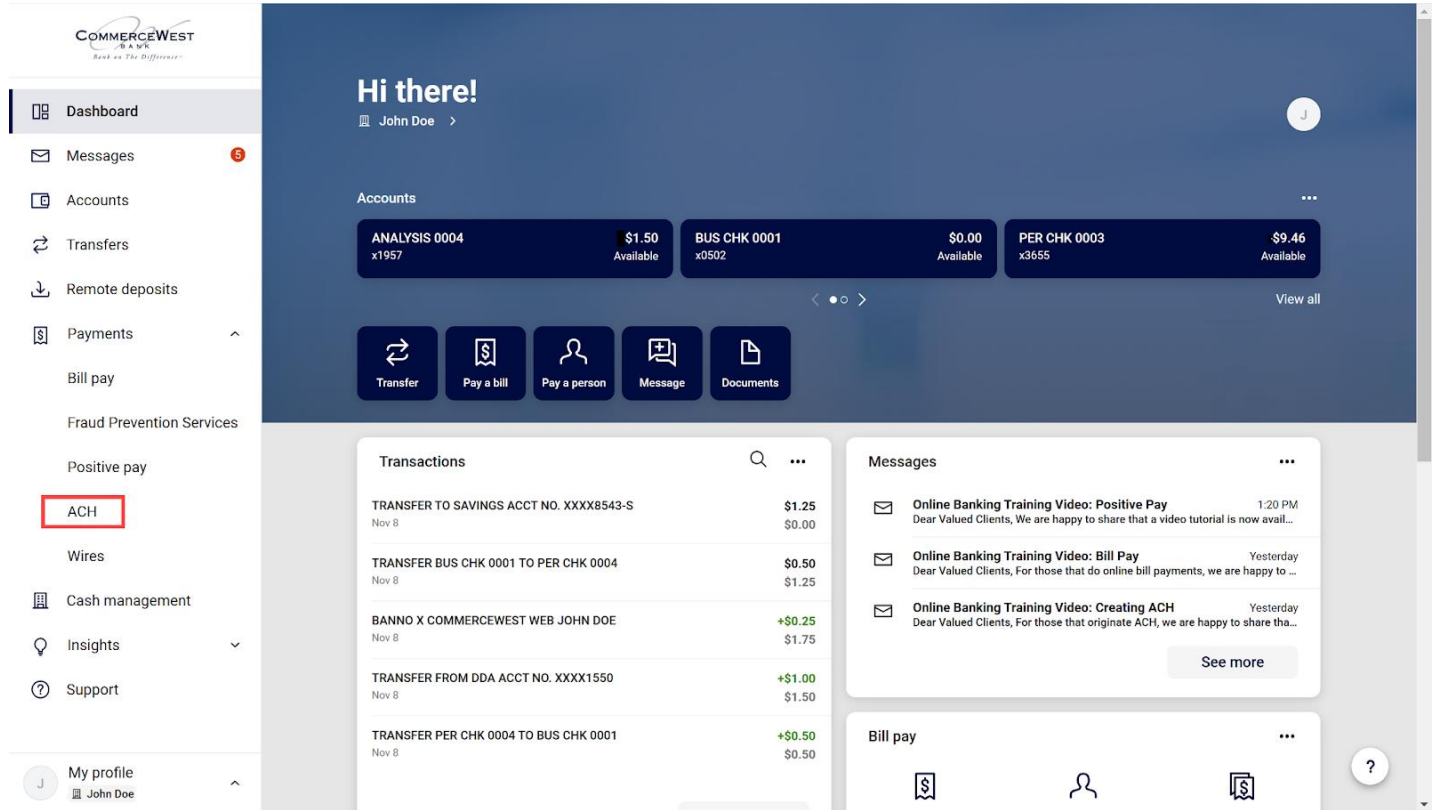


Pay Taxes

Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, you will select the **Payments** menu first.

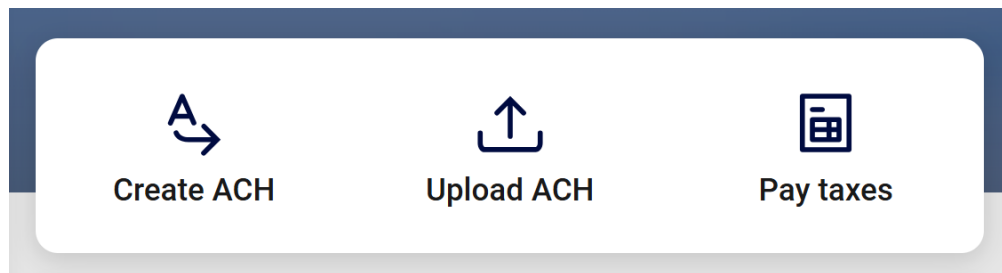


The screenshot shows the CommerceWest Bank digital banking dashboard. The left navigation pane includes: Dashboard, Messages (5), Accounts, Transfers, Remote deposits, Payments (expanded), Bill pay, Fraud Prevention Services, Positive pay, **ACH** (highlighted with a red box), Wires, Cash management, Insights, and Support. The main content area shows a greeting 'Hi there!' for John Doe, account balances for ANALYSIS 0004 (\$1.50), BUS CHK 0001 (\$0.00), and PER CHK 0003 (\$9.46), and a row of action buttons: Transfer, Pay a bill, Pay a person, Message, and Documents. Below this are sections for Transactions, Messages, and Bill pay.

Transaction Description	Date	Amount
TRANSFER TO SAVINGS ACCT NO. XXXX8543-S	Nov 8	\$1.25
TRANSFER BUS CHK 0001 TO PER CHK 0004	Nov 8	\$0.50
BANNO X COMMERCEWEST WEB JOHN DOE	Nov 8	+\$0.25
TRANSFER FROM DDA ACCT NO. XXXX1550	Nov 8	+\$1.00
TRANSFER PER CHK 0004 TO BUS CHK 0001	Nov 8	+\$0.50

Step 2

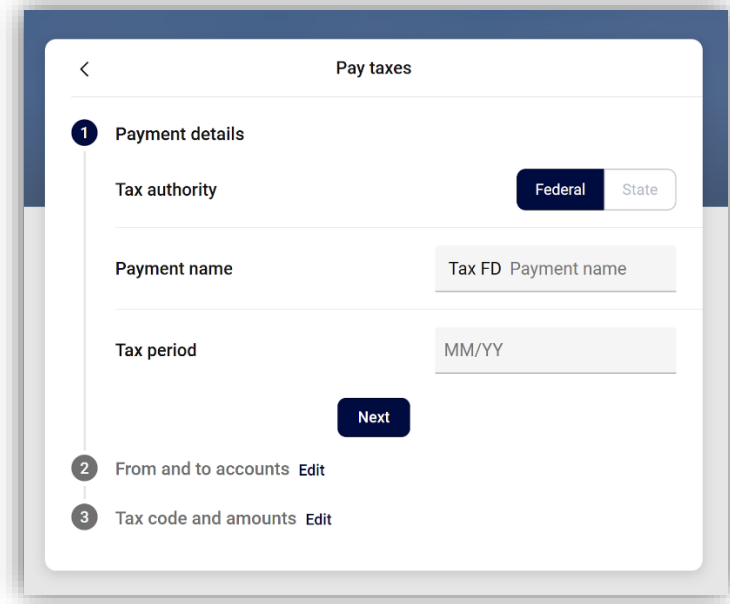
Click **Pay taxes**.



A horizontal menu with three options: Create ACH, Upload ACH, and Pay taxes.

Step 3

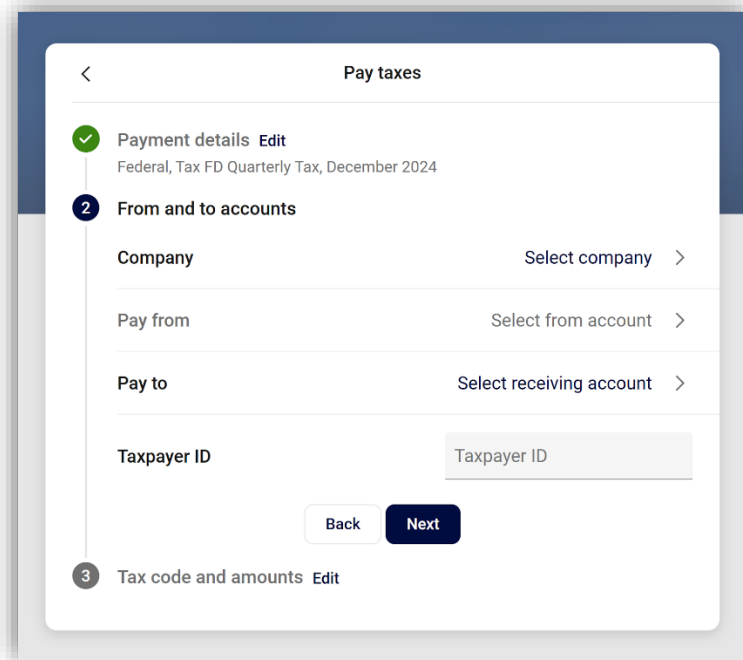
Choose **Federal** or **State** taxes, enter a **Payment name**, and enter the **Tax period** in MM/YY format. Click **Next**.



The screenshot shows the 'Pay taxes' screen with a progress indicator for Step 1: Payment details. The 'Tax authority' is set to 'Federal'. The 'Payment name' field contains 'Tax FD Payment name'. The 'Tax period' field contains 'MM/YY'. A 'Next' button is visible. Below the main form, there are links for 'From and to accounts Edit' and 'Tax code and amounts Edit'.

Step 4

Select the ACH **Company** to originate the payment from, the **Pay from** account, the **Pay to** account, and enter your **Taxpayer ID**. Click **Next**.



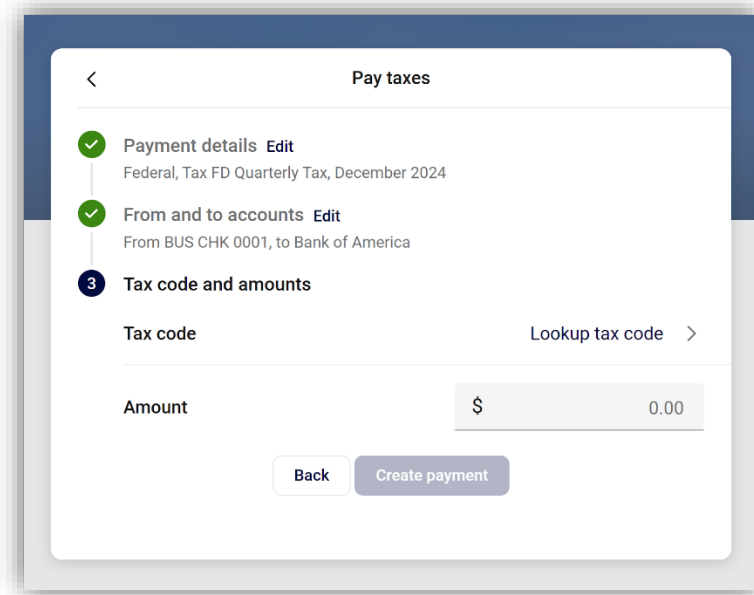
The screenshot shows the 'Pay taxes' screen with Step 1 completed (marked with a green checkmark) and Step 2: From and to accounts active. The 'Company' field is 'Select company >'. The 'Pay from' field is 'Select from account >'. The 'Pay to' field is 'Select receiving account >'. The 'Taxpayer ID' field is 'Taxpayer ID'. 'Back' and 'Next' buttons are visible. Below the main form, there is a link for 'Tax code and amounts Edit'.

Step 5

Look up the **Tax code**, enter the **Amount**, and click **Create payment**.

Review your confirmation and click **Done**.

The tax payment batch will appear under the **Active** tab in a **Ready** status. Please see the *Initiate a Batch* section in this document for steps on how to send the payment.

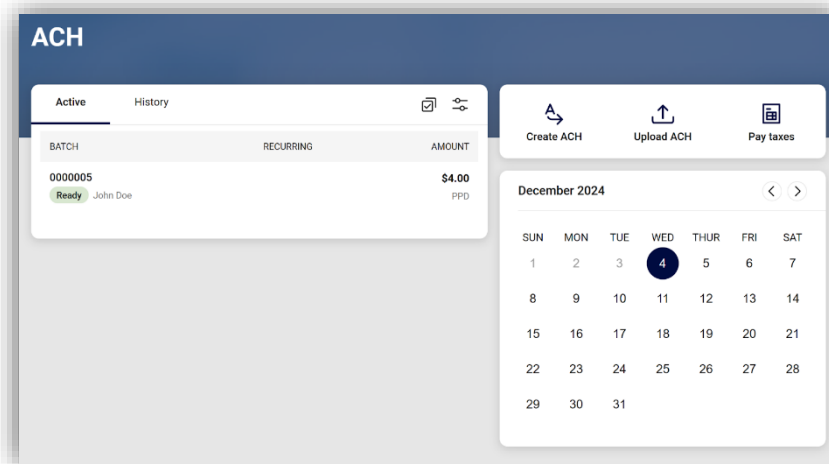


Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

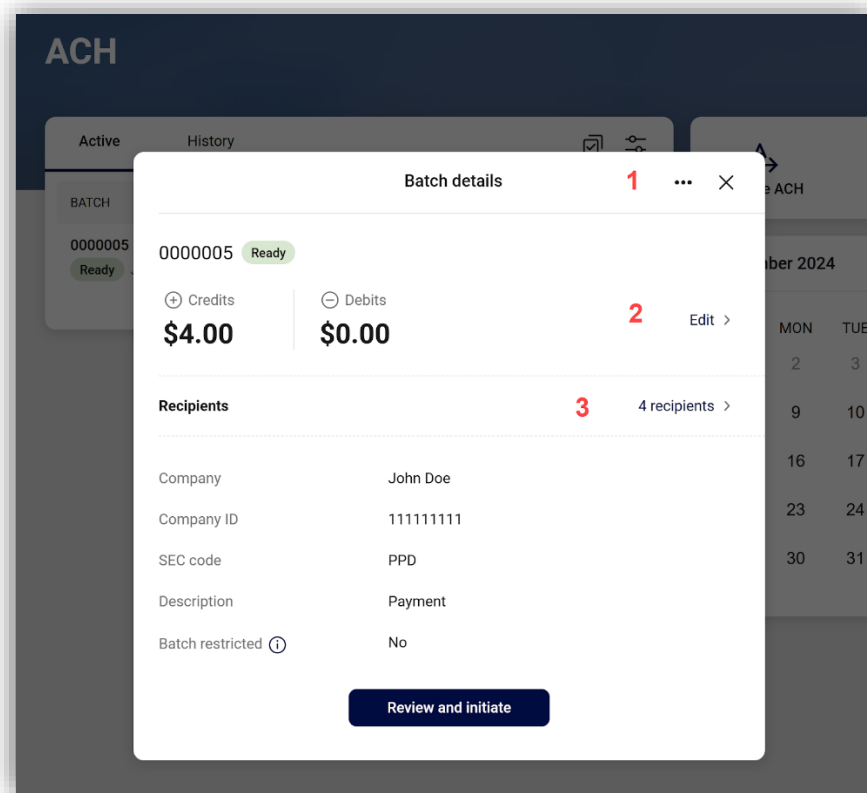
Step 1

Select the batch.



Step 2

1. Select the ellipsis icon to delete the batch.
2. Click **Edit** to modify the batch header information.
3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).

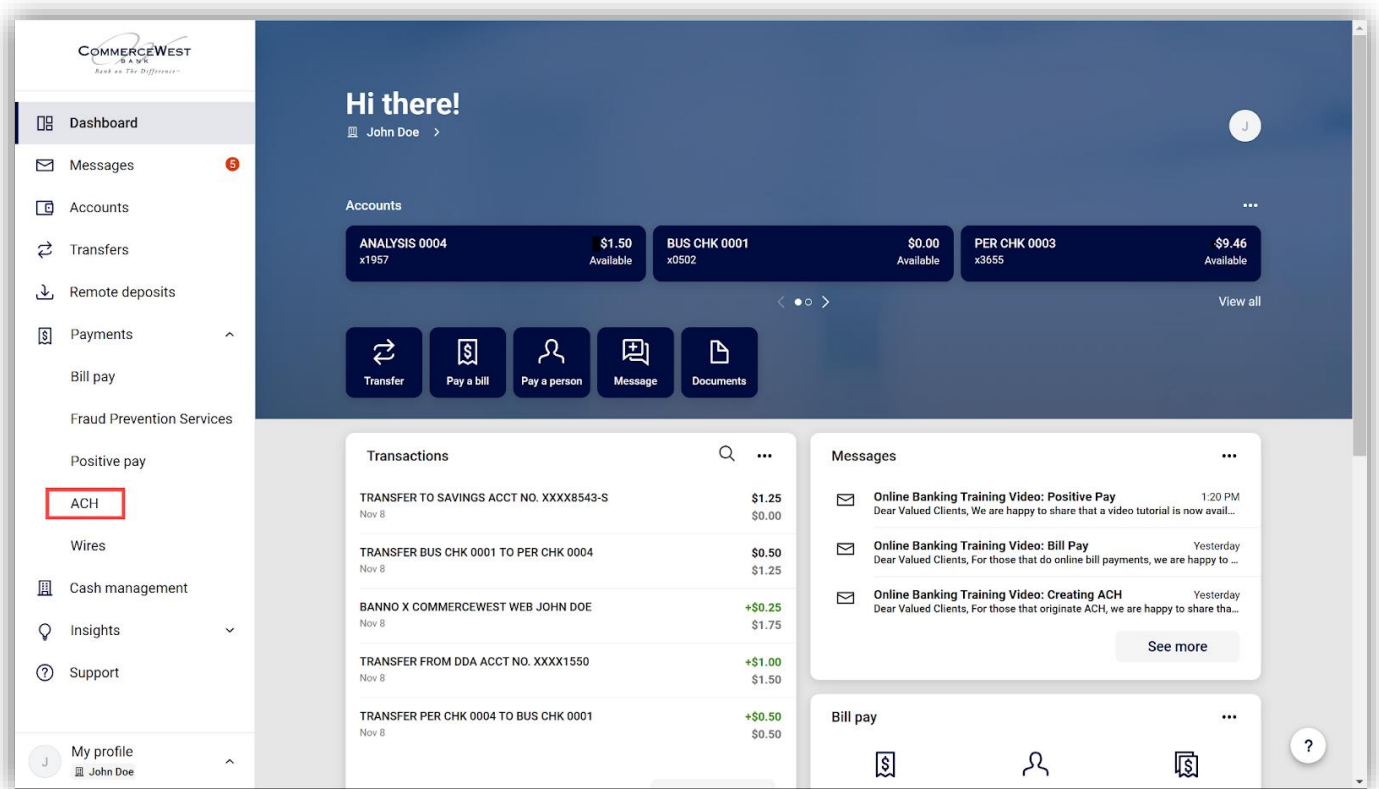


Initiate a Batch

Step 1

Select **ACH** from the navigation pane.

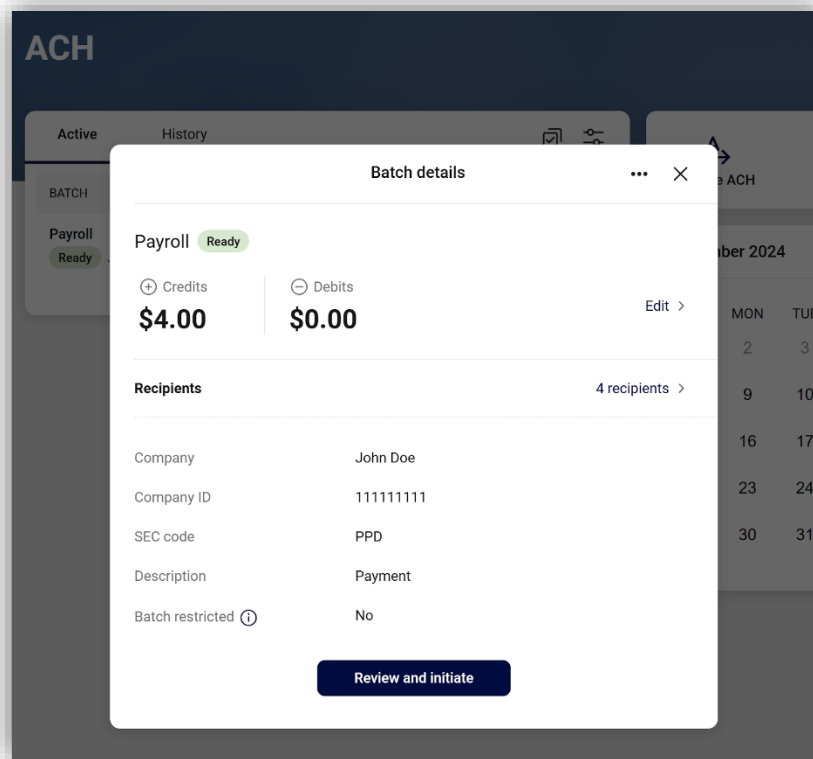
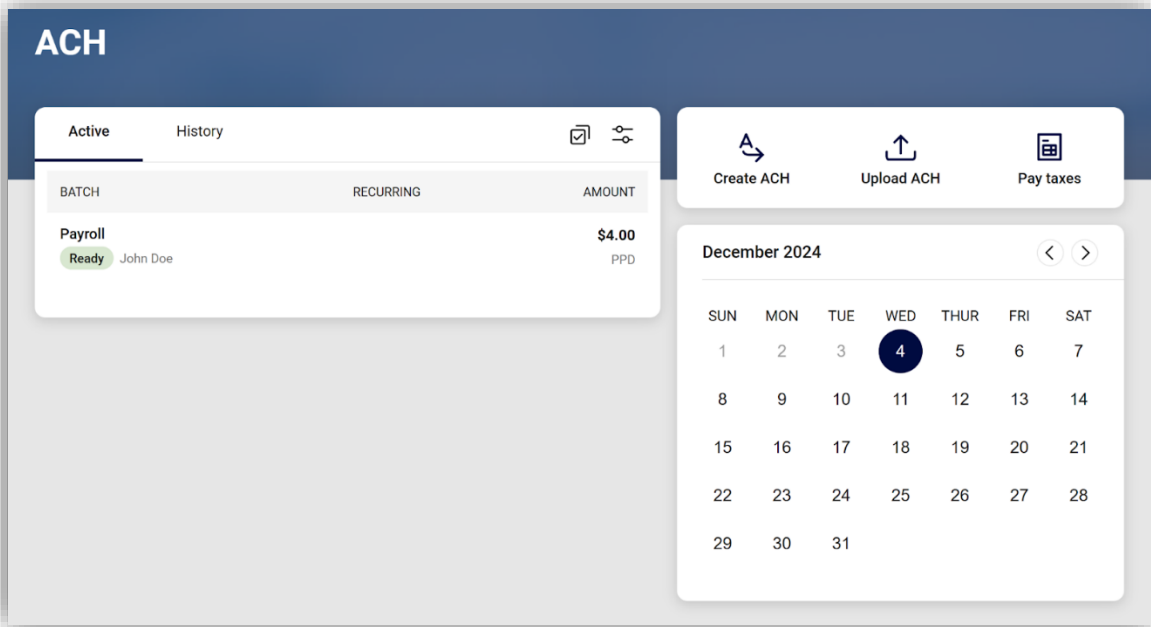
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select the batch in a **Ready** status and click **Review and initiate**.

Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.



Step 3

Select the **Offset account** if applicable, recurring **Frequency** if applicable, and the **Effective date**.

Check the Reset amounts to \$0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click **Initiate**.

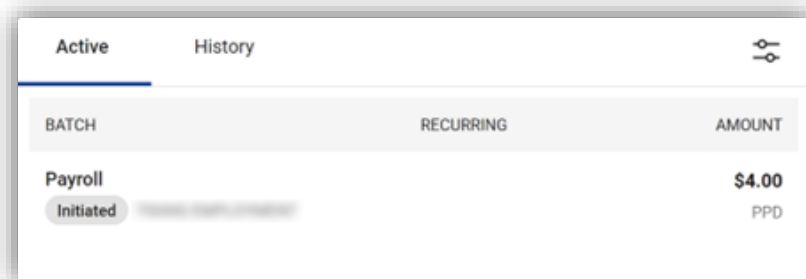
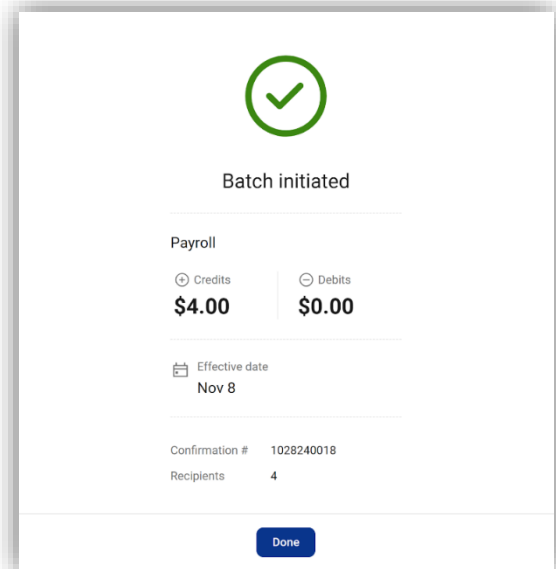
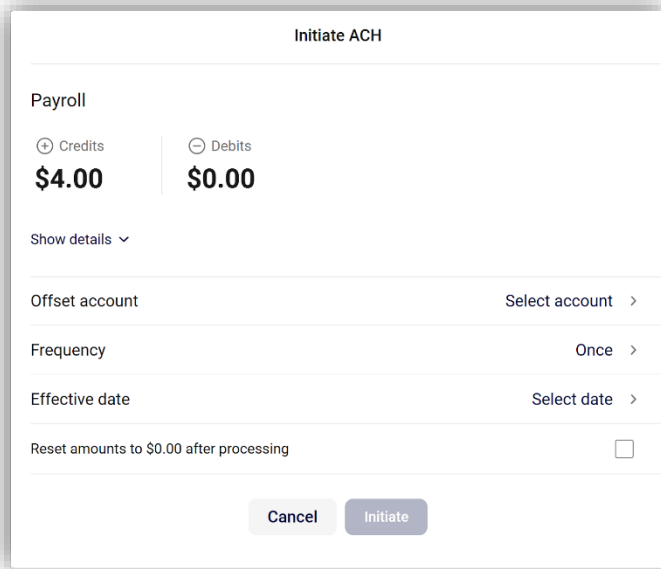
You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**.

The batch will appear in an **Initiated** status under the **Active** tab.

Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.



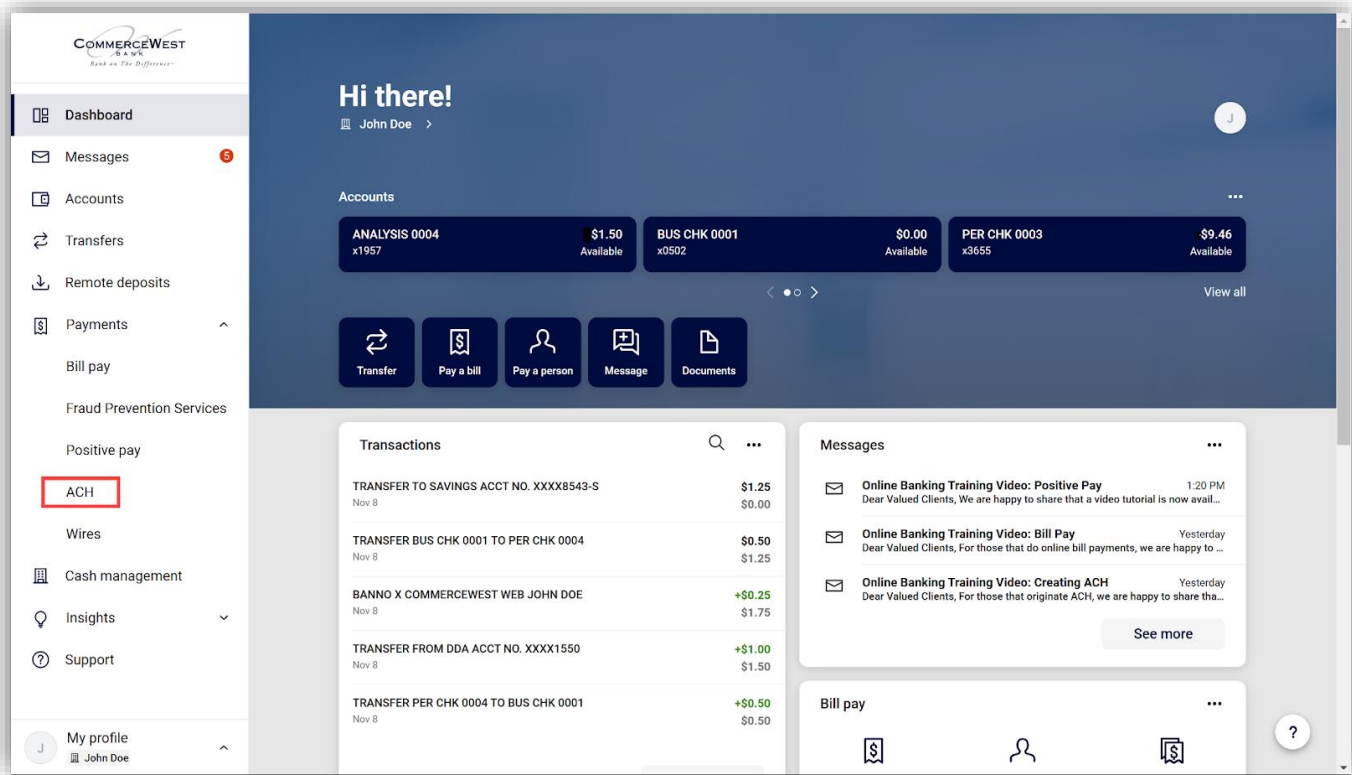
BATCH	RECURRING	AMOUNT
Payroll	Initiated	\$4.00 PPD

Initiate Multiple Batches

Step 1

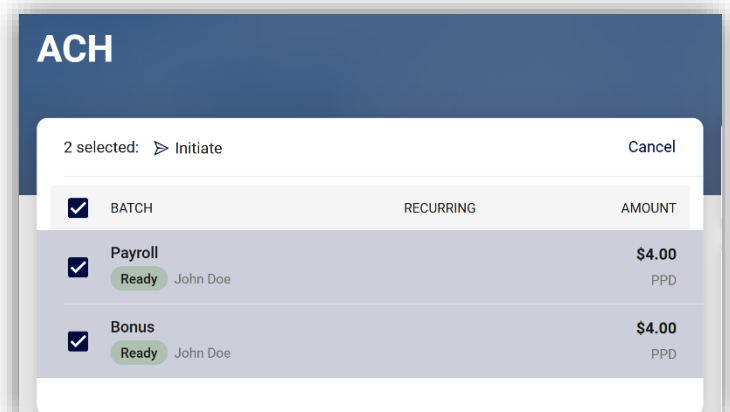
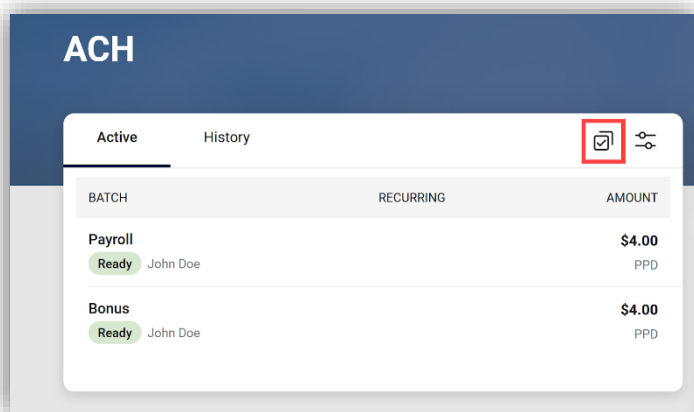
Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.

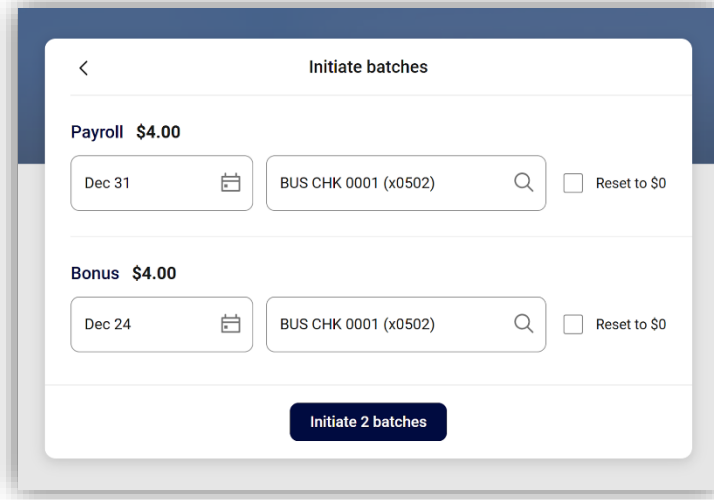


Step 3

Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to \$0** box if desired for each batch. Click **Initiate**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

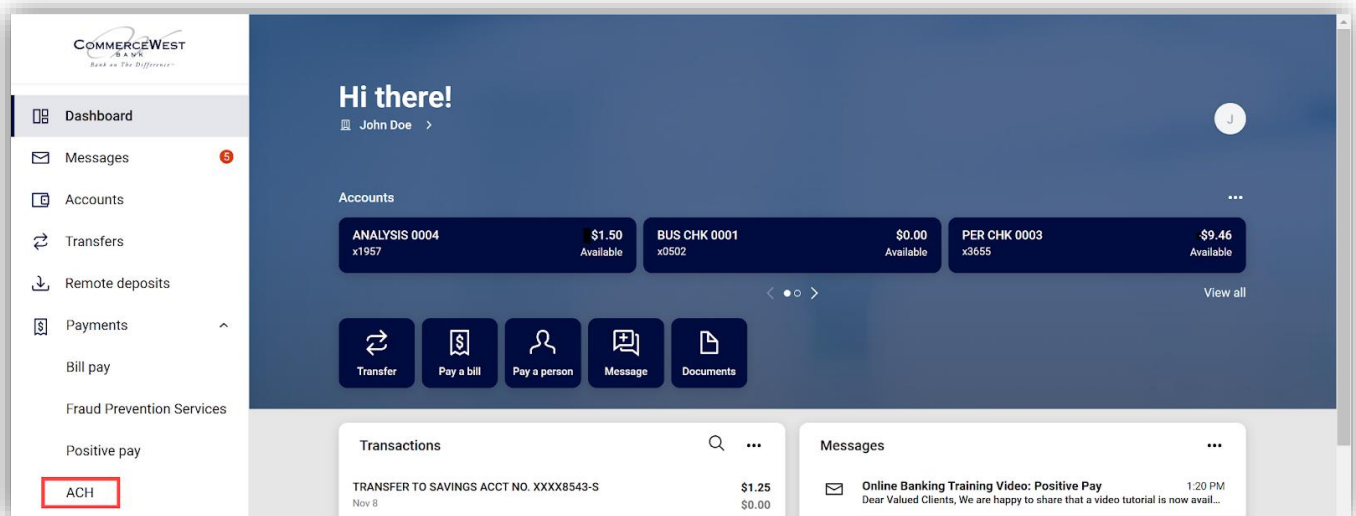


Uninitiate a Batch

Step 1

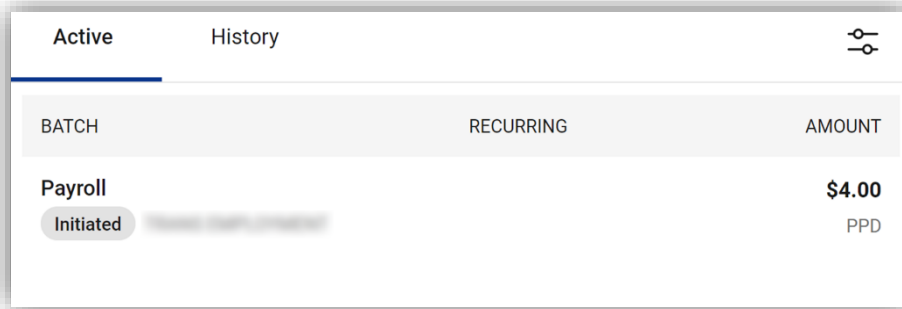
Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

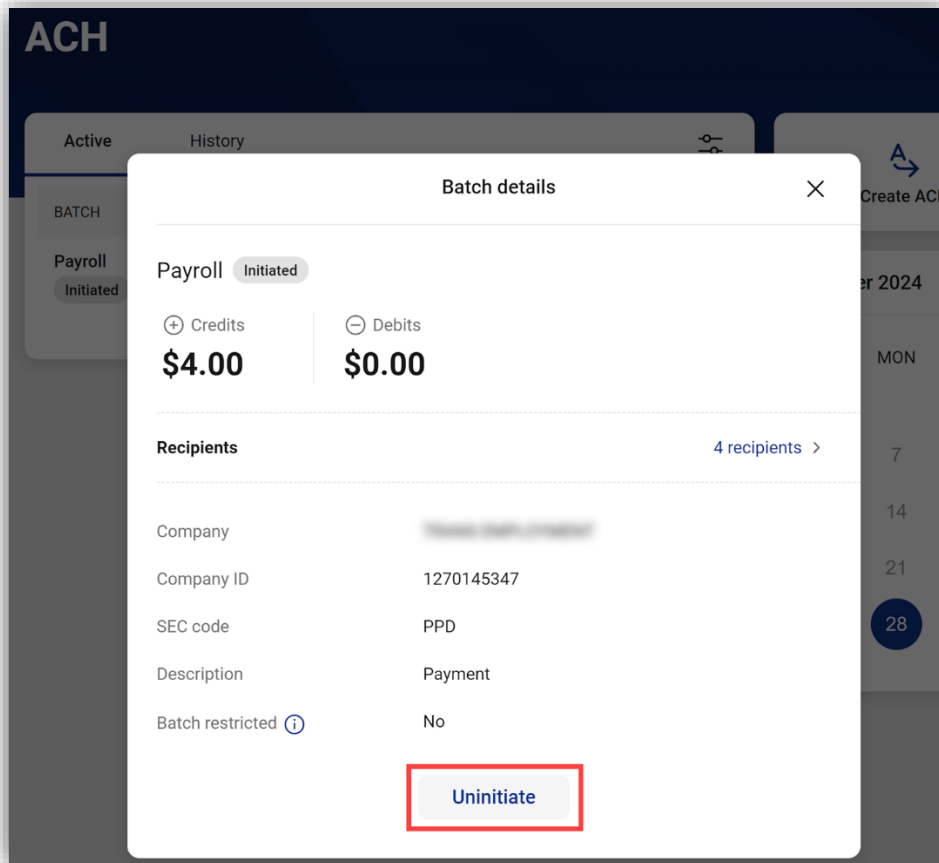


Step 2

Select the batch in an Initiated status, click **Uninitiate**, and confirm. The payment will return to a **Ready** status and will not process.



BATCH	RECURRING	AMOUNT
Payroll		\$4.00
Initiated		PPD



ACH

Active History

BATCH

Payroll Initiated

Batch details

Payroll Initiated

⊕ Credits **\$4.00** ⊖ Debits **\$0.00**

Recipients [4 recipients >](#)

Company

Company ID 1270145347

SEC code PPD

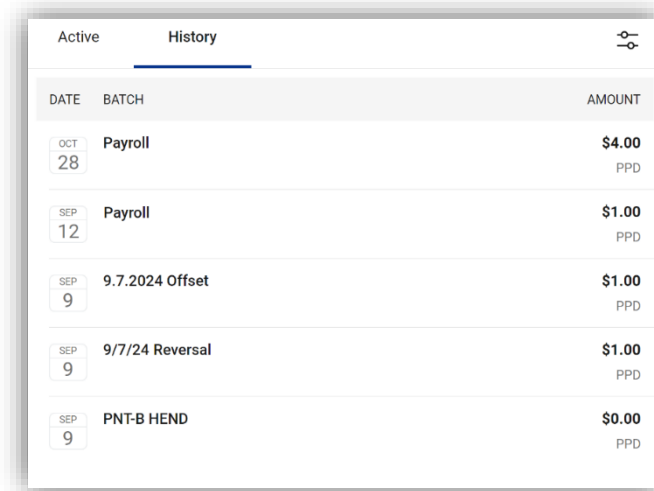
Description Payment

Batch restricted ⓘ No

Uninitiate

History

Select this tab to review batches that have been processed.



DATE	BATCH	AMOUNT
OCT 28	Payroll	\$4.00 PPD
SEP 12	Payroll	\$1.00 PPD
SEP 9	9.7.2024 Offset	\$1.00 PPD
SEP 9	9/7/24 Reversal	\$1.00 PPD
SEP 9	PNT-B HEND	\$0.00 PPD

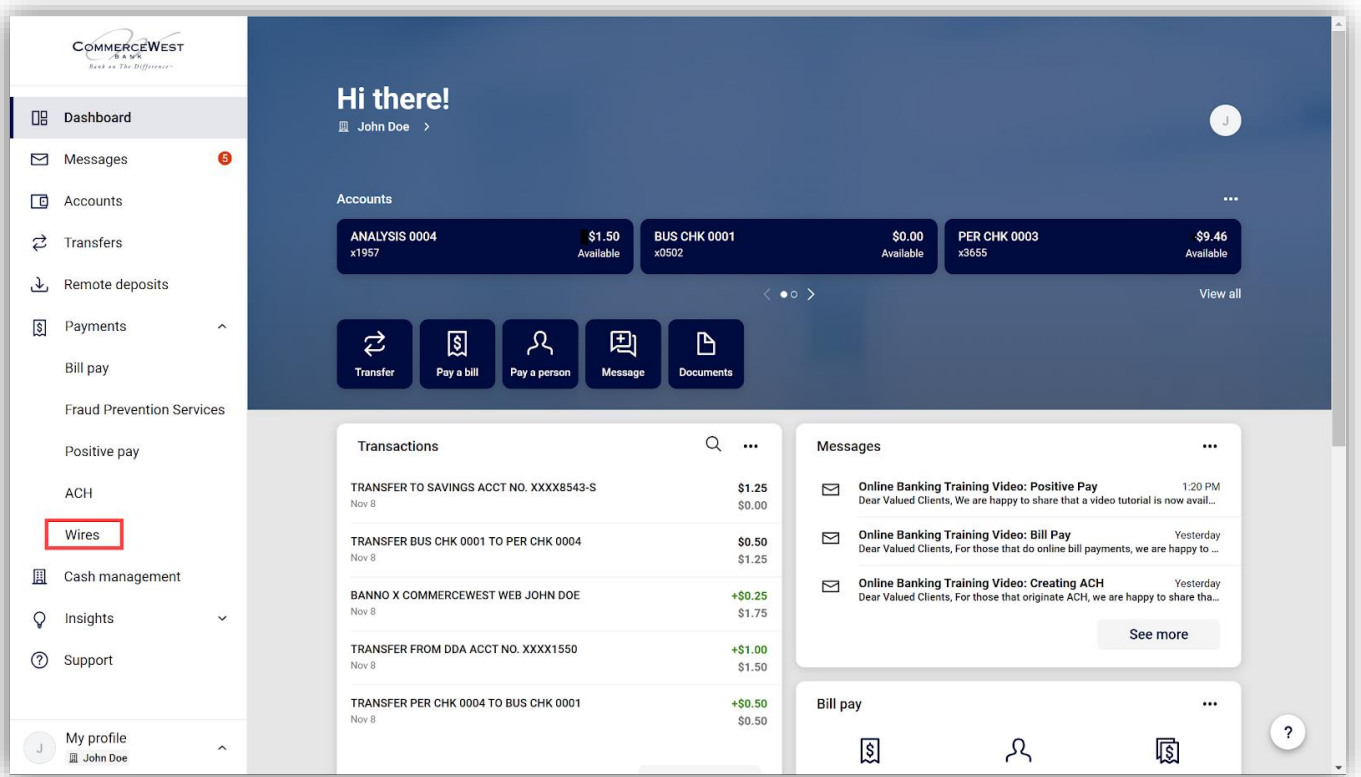
Wires

Create a Wire

Step 1

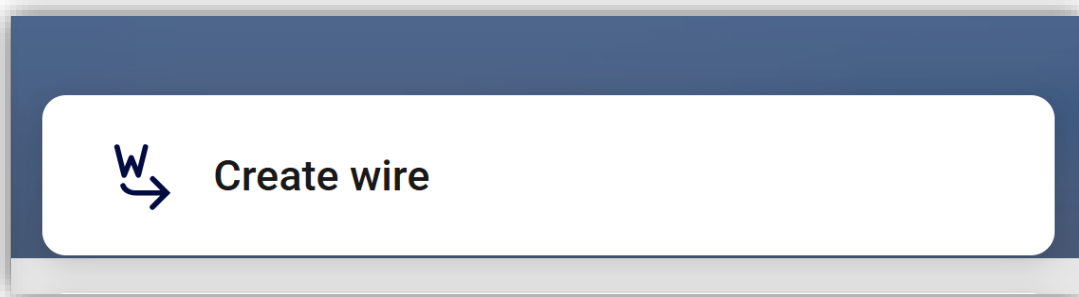
Select **Wires** from the navigation pane.

Please note: if you have multiple payment features activated, select the **Payments** menu first.



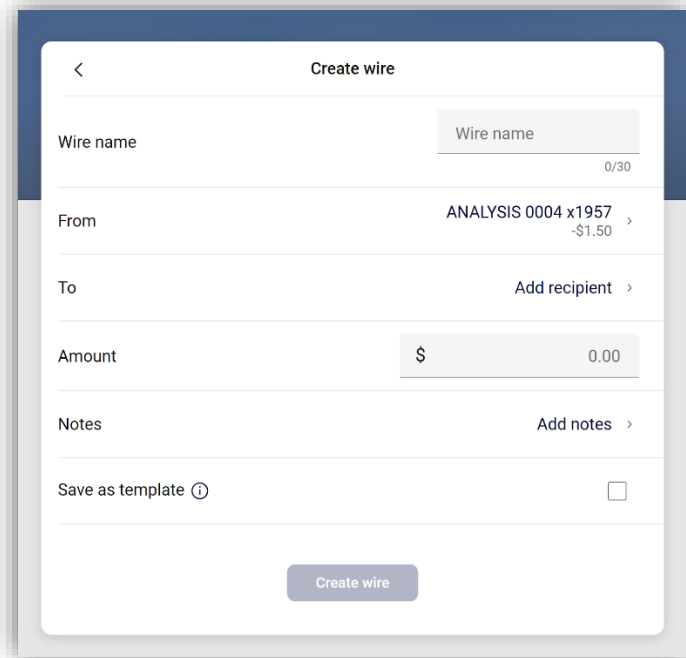
Step 2

Select **Create wire**.



Step 3

Enter a **Wire name**, choose the account to debit the funds **From**, and click **Add recipient**.

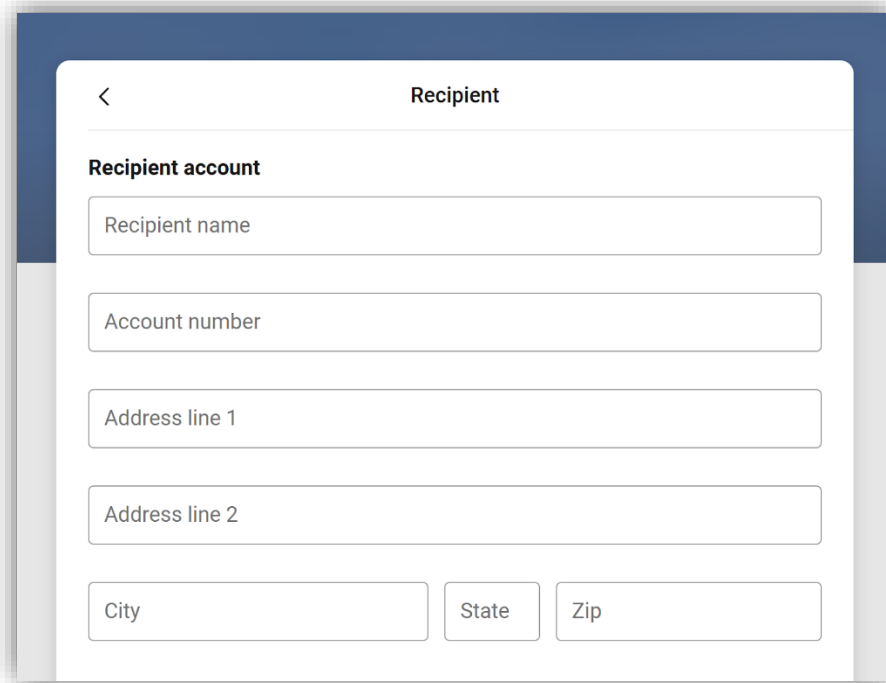


The screenshot shows a mobile application interface for creating a wire transfer. The title is "Create wire". The form includes the following fields and options:

- Wire name:** A text input field with a placeholder "Wire name" and a character count "0/30".
- From:** A dropdown menu showing "ANALYSIS 0004 x1957" with a right arrow and a balance of "\$-1.50".
- To:** A dropdown menu with the text "Add recipient" and a right arrow.
- Amount:** A text input field with a dollar sign "\$" and the value "0.00".
- Notes:** A text input field with the text "Add notes" and a right arrow.
- Save as template:** A checkbox with a right arrow and a small information icon.
- Create wire:** A button at the bottom of the form.

Step 4

Enter the beneficiary's name, account number, and address in the Recipient account section



The screenshot shows a mobile application interface for adding a recipient. The title is "Recipient". The form includes the following fields:

- Recipient account:** A section header.
- Recipient name:** A text input field.
- Account number:** A text input field.
- Address line 1:** A text input field.
- Address line 2:** A text input field.
- City:** A text input field.
- State:** A text input field.
- Zip:** A text input field.

Step 5

Click **Find institution** to lookup the beneficiary's financial **Institution name** then click **Save**.

The screenshot shows a form titled "Receiving financial institution" with a search icon and "Find institution" button. It contains input fields for "Routing/ABA number", "Institution name", "City", and "State". A note at the bottom states: "We temporarily don't support wires that require an intermediary financial institution. To create this type of wire, please use Cash Management." A "Save" button is at the bottom.

Step 6

Enter the amount of the wire and add any notes that should accompany the wire if applicable.

If you anticipate sending this wire again in the future, click **Save** as template to retain the information under the Templates tab.

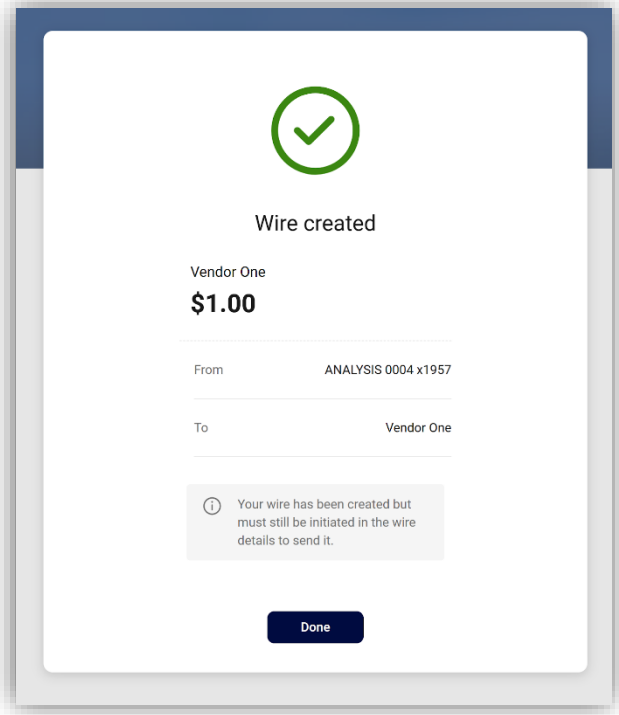
Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire**.

The screenshot shows the "Create wire" form with fields for "Wire name" (Vendor One), "From" (ANALYSIS 0004 x1957), "To" (Vendor One 123456789 FIRST CITZ RALEIGH), "Amount" (\$ 0.00), and "Notes" (Add notes). There is a "Save as template" checkbox and a "Create wire" button at the bottom.

Step 7

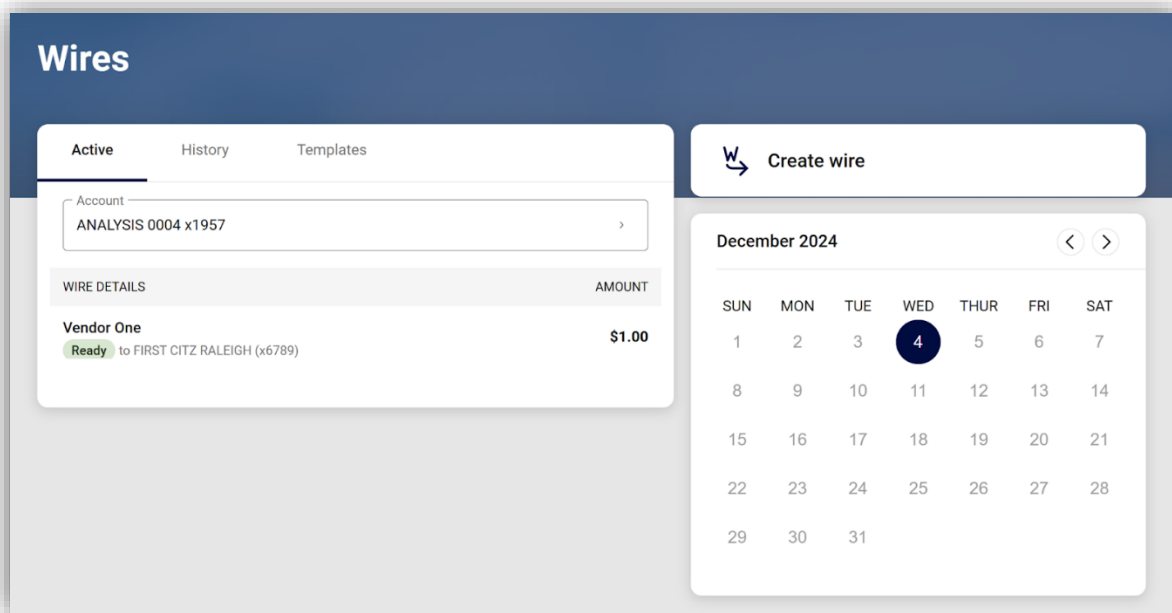
Review your confirmation message and click **Done**.



Step 8

Your wire will appear under the **Active** tab in a **Ready** status.

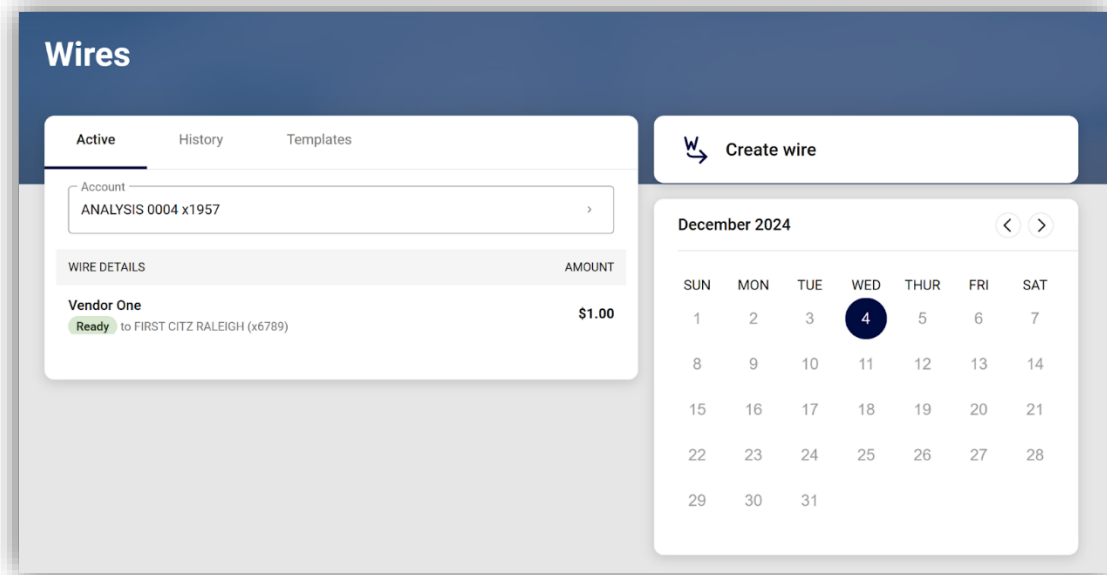
If you saved the wire as a template, it will appear under the Templates tab.



Edit or Delete a Wire

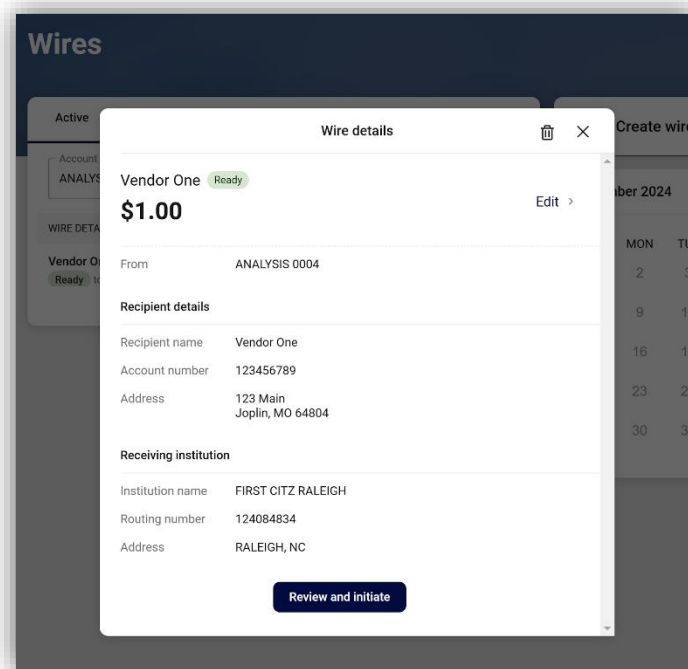
Step 1

Select the wire under the **Active** or **Templates** tab.



Step 2

1. Click the ellipsis icon to delete the wire
2. Click Edit to change the wire name, beneficiary information, amount, or notes.

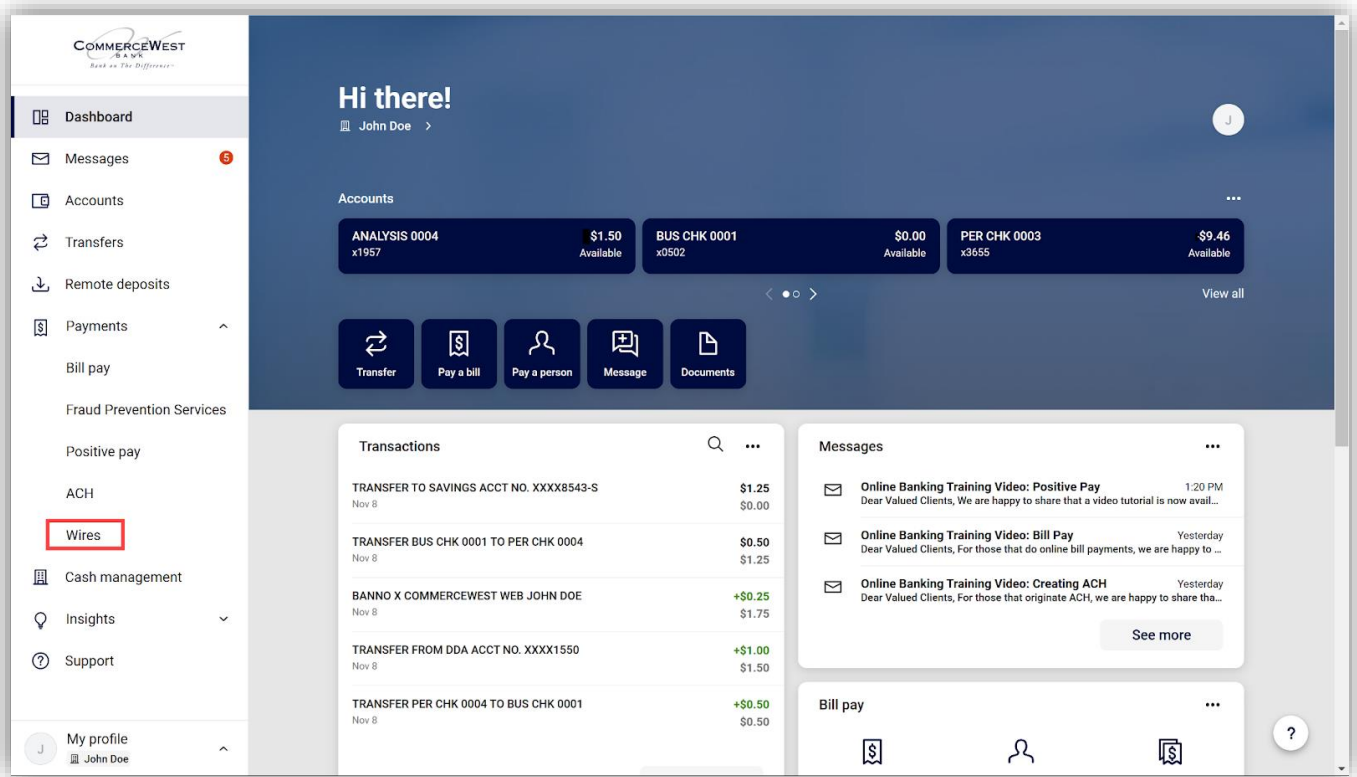


Initiate a Wire

Step 1

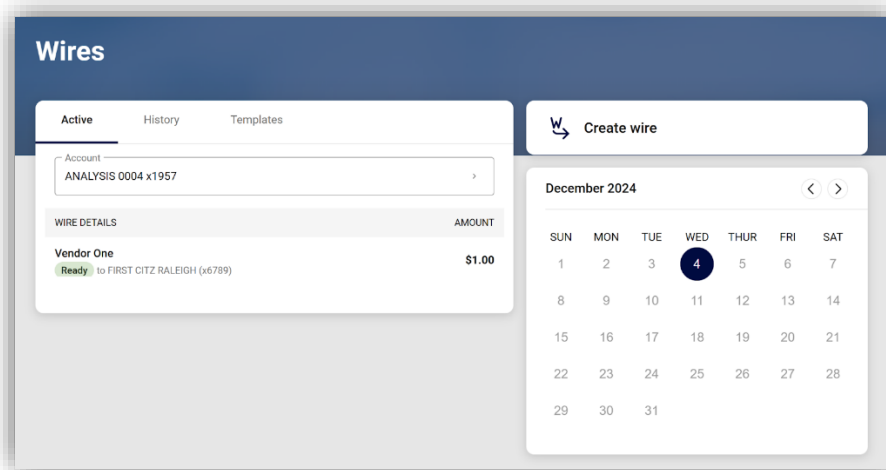
Select **Wires** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



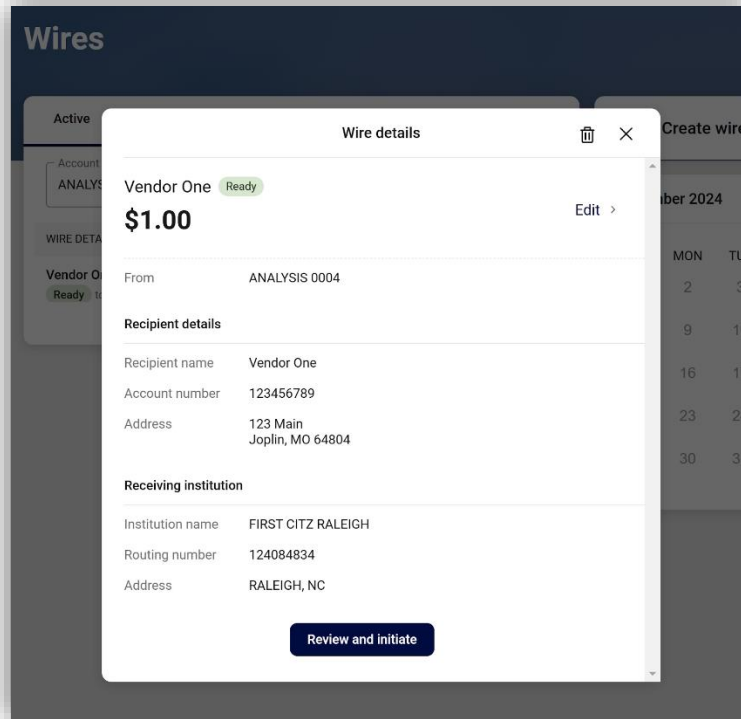
Step 2

Select the wire from under the **Active** or **Template** tab.



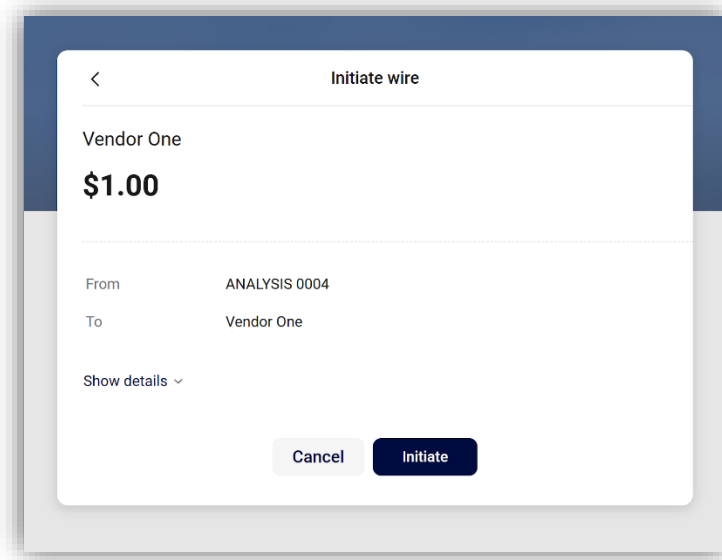
Step 3

Click **Review and initiate**.



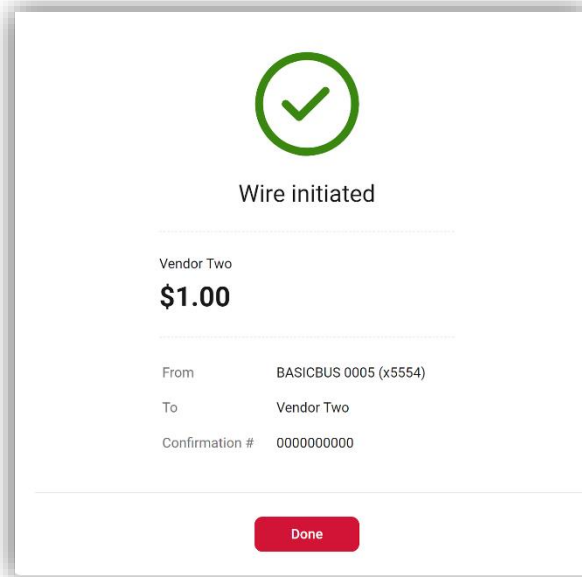
Step 4

Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate by entering your password.



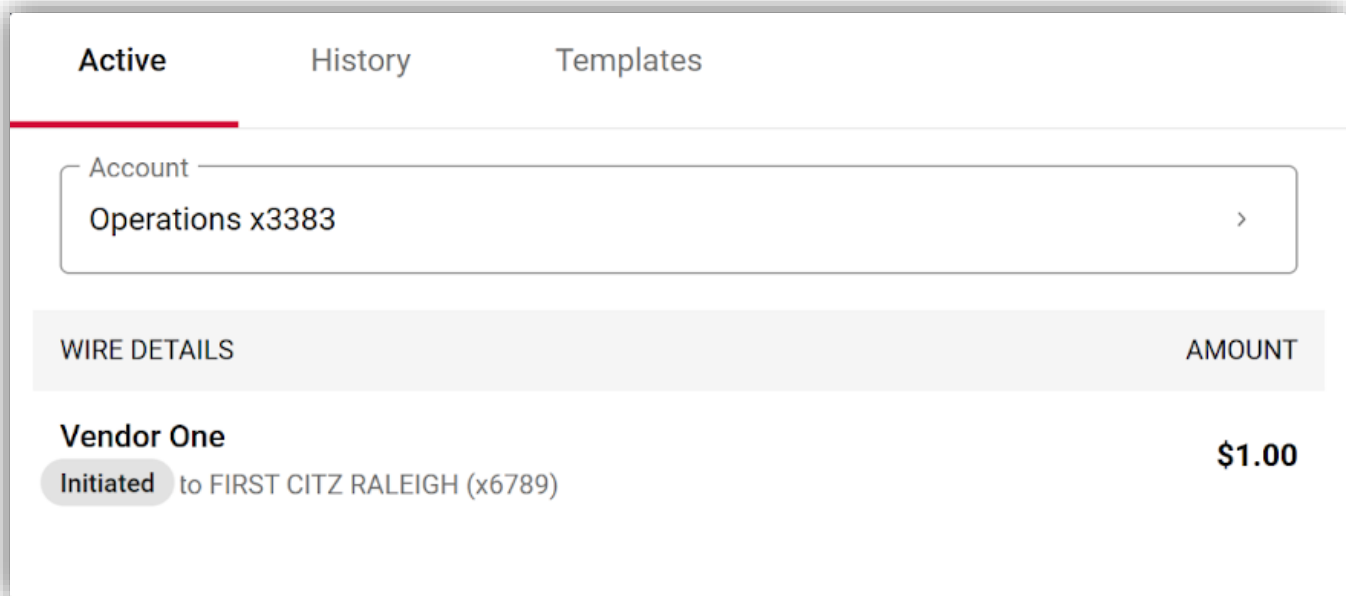
Step 5

Review your confirmation and click **Done**.



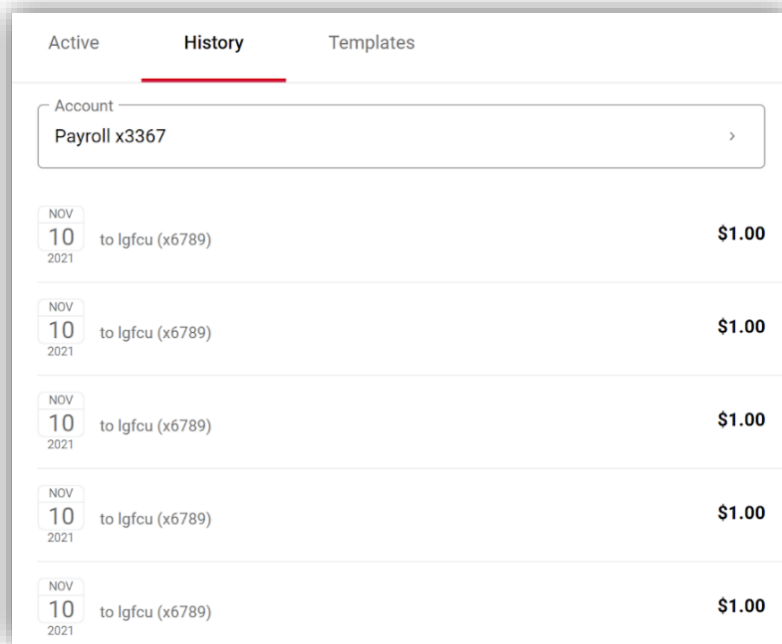
Step 6

Your wire will appear under the **Active** tab in an Initiated status.



History

Select this tab to review wires that have been processed.



The screenshot shows a digital banking interface with three tabs: 'Active', 'History', and 'Templates'. The 'History' tab is selected and underlined in red. Below the tabs is a dropdown menu for 'Account' with 'Payroll x3367' selected and a right-pointing arrow. Below the account dropdown is a list of five transaction entries. Each entry consists of a date (NOV 10 2021), a description ('to lgfcu (x6789)'), and an amount ('\$1.00').

Account
Payroll x3367
NOV 10 2021 to lgfcu (x6789) \$1.00
NOV 10 2021 to lgfcu (x6789) \$1.00
NOV 10 2021 to lgfcu (x6789) \$1.00
NOV 10 2021 to lgfcu (x6789) \$1.00
NOV 10 2021 to lgfcu (x6789) \$1.00

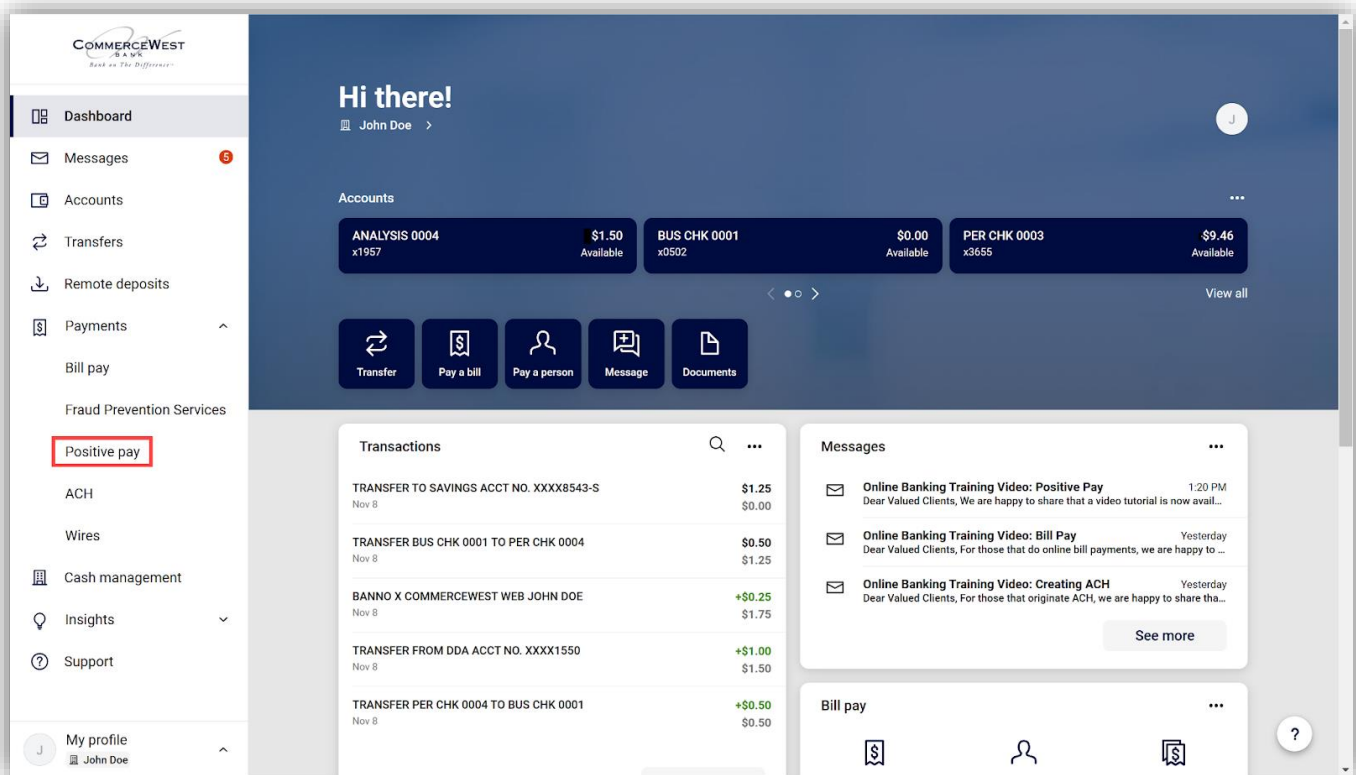
Positive Pay

Enter Issued Items Manually

Step 1

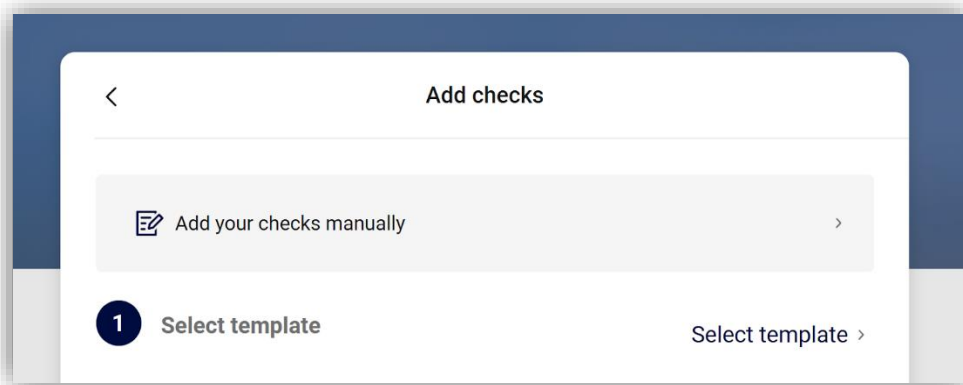
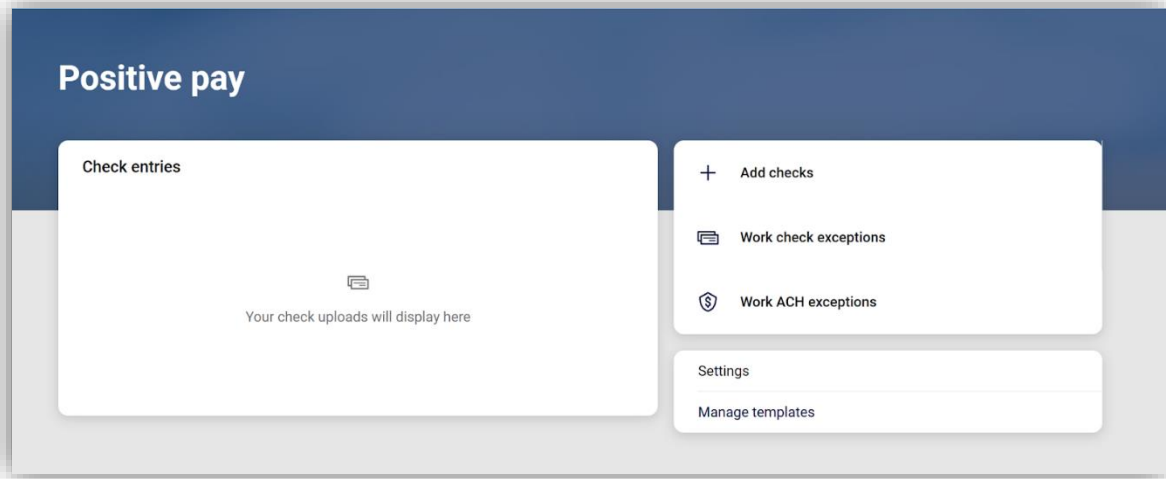
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



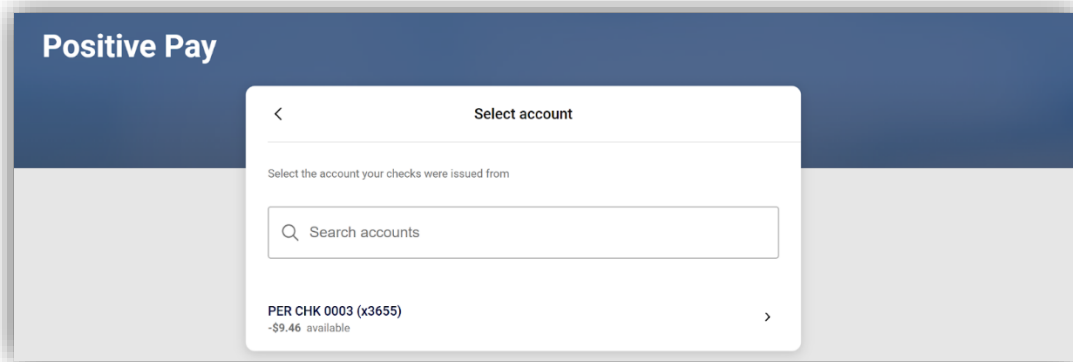
Step 2

Click + **Add checks** and select **Add your checks manually**.



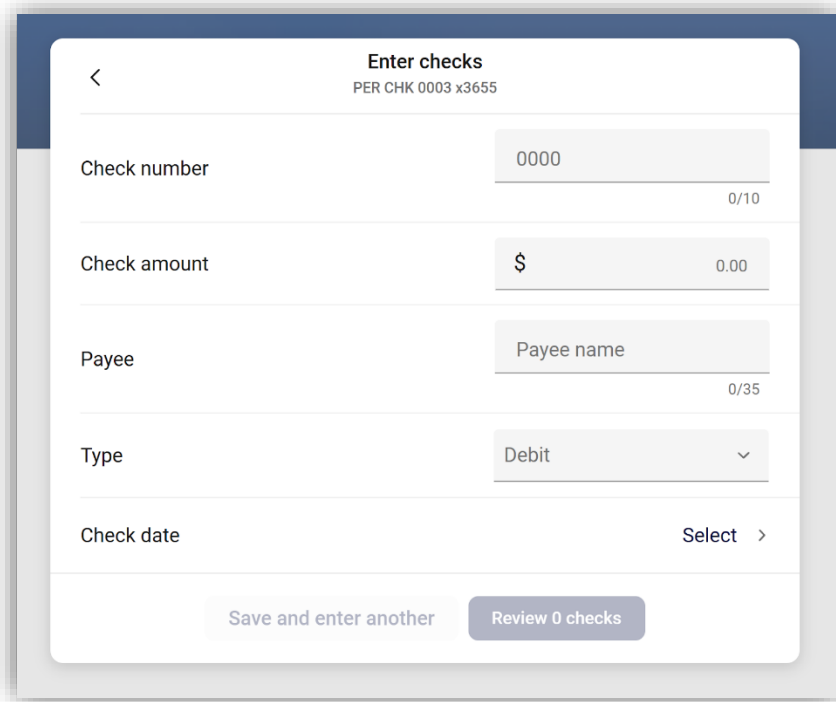
Step 3

Select the account the checks were written against.



Step 4

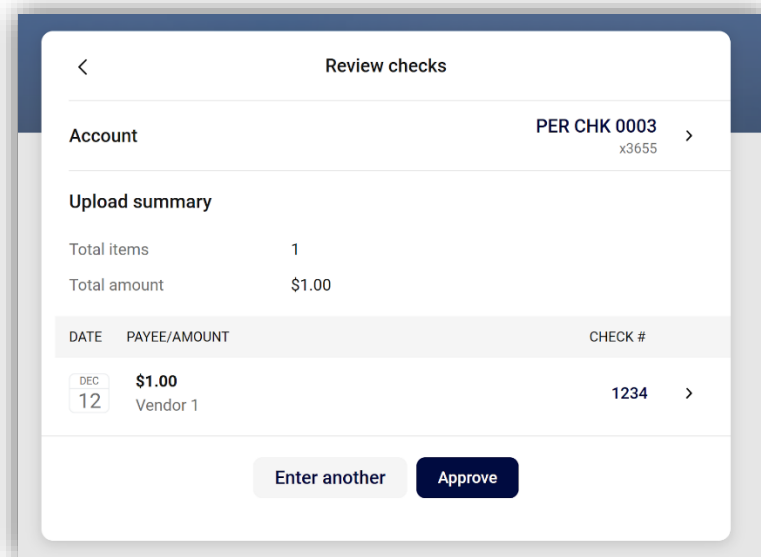
Enter the **Check number**, **Check amount**, **Payee**, **Type**, and **Check date**.
For check **Type**, select **void** to invalidate a previously entered issued item.
Click **Save and enter another** if you have more checks or click **Review** if done.



The screenshot shows the 'Enter checks' screen in a mobile app. At the top, there is a back arrow and the title 'Enter checks' with the account identifier 'PER CHK 0003 x3655'. Below this, there are five input fields: 'Check number' with the value '0000' and a '0/10' character count; 'Check amount' with a '\$' symbol and the value '0.00'; 'Payee' with the placeholder 'Payee name' and a '0/35' character count; 'Type' with a dropdown menu currently set to 'Debit'; and 'Check date' with a 'Select' button and a right-pointing arrow. At the bottom of the screen, there are two buttons: 'Save and enter another' and 'Review 0 checks'.

Step 5

Review the details you entered and click **Approve** to continue. Click **Approve** to confirm. Review the confirmation and click **Done**.

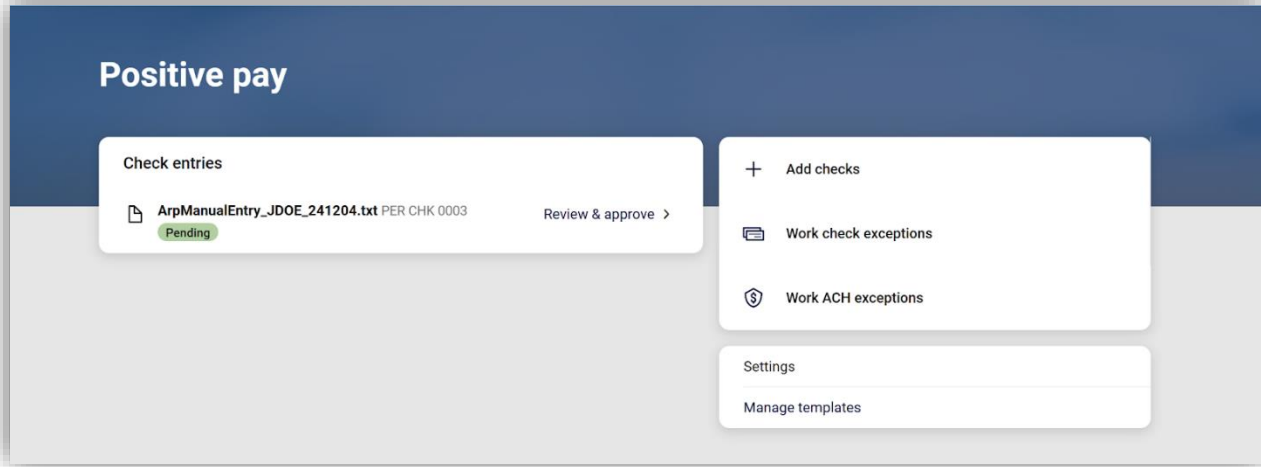


The screenshot shows the 'Review checks' screen in a mobile app. At the top, there is a back arrow and the title 'Review checks'. Below this, the account identifier 'PER CHK 0003 x3655' is displayed with a right-pointing arrow. Underneath is an 'Upload summary' section with two rows: 'Total items' with the value '1' and 'Total amount' with the value '\$1.00'. Below the summary is a table with three columns: 'DATE', 'PAYEE/AMOUNT', and 'CHECK #'. The table contains one row with the date 'DEC 12', the payee/amount 'Vendor 1' and '\$1.00', and the check number '1234'. At the bottom of the screen, there are two buttons: 'Enter another' and 'Approve'.

DATE	PAYEE/AMOUNT	CHECK #
DEC 12	Vendor 1 \$1.00	1234

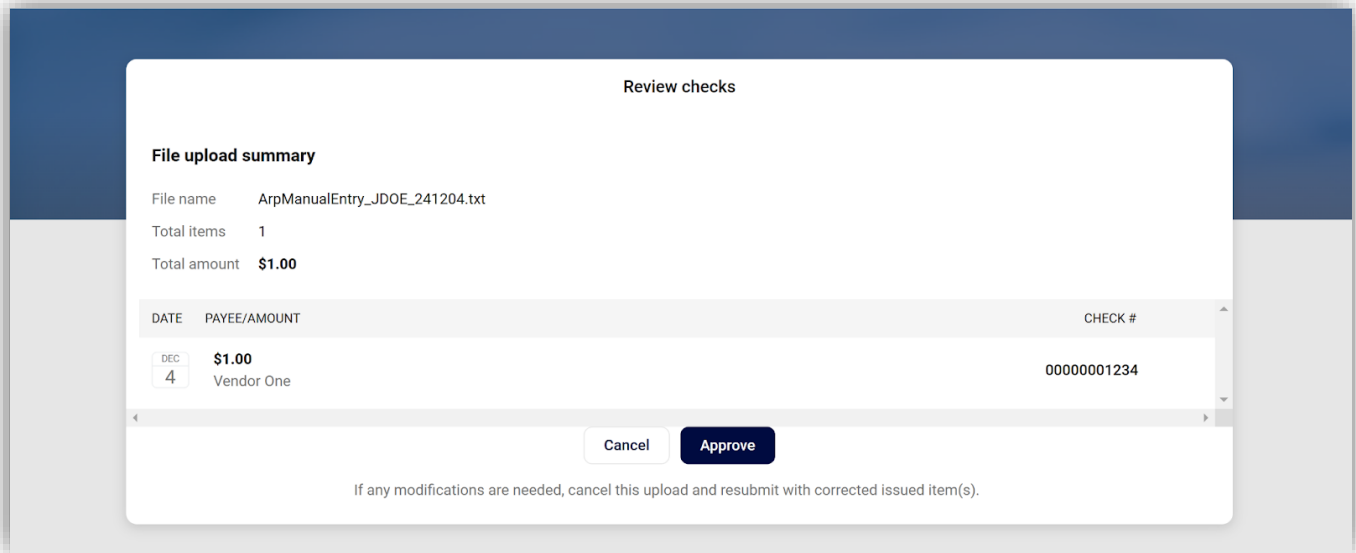
Step 6

Your check file will appear on the **Positive Pay** dashboard in a **Pending** Status. Click **Review & approve**.



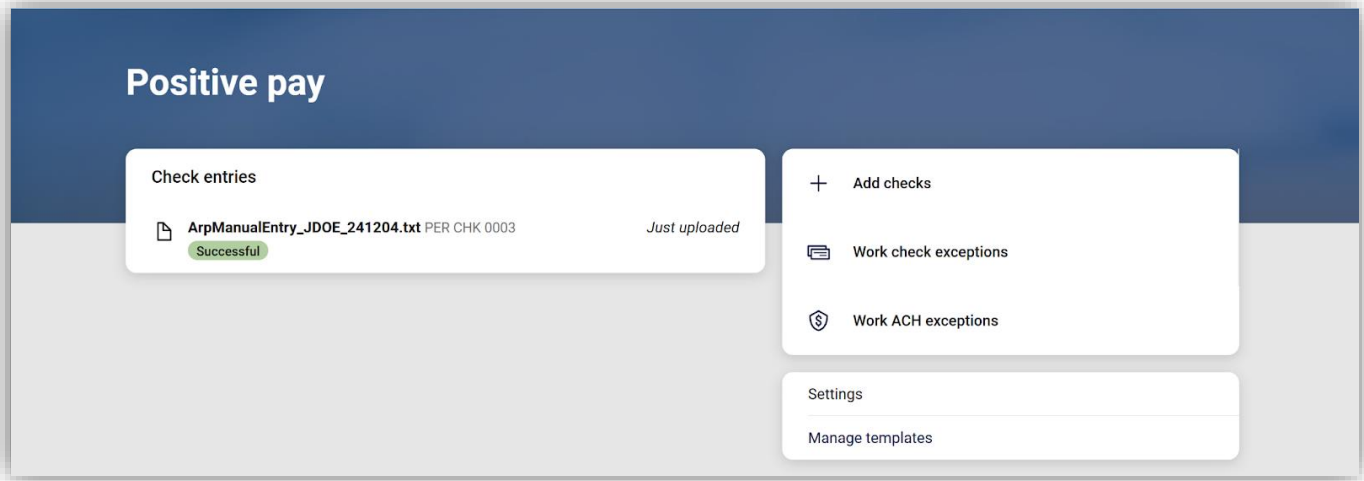
Step 7

Review the details and click **Approve**.
Review the confirmation and click **Done**.



Step 8

The issued items file status will now show as **Successful**.

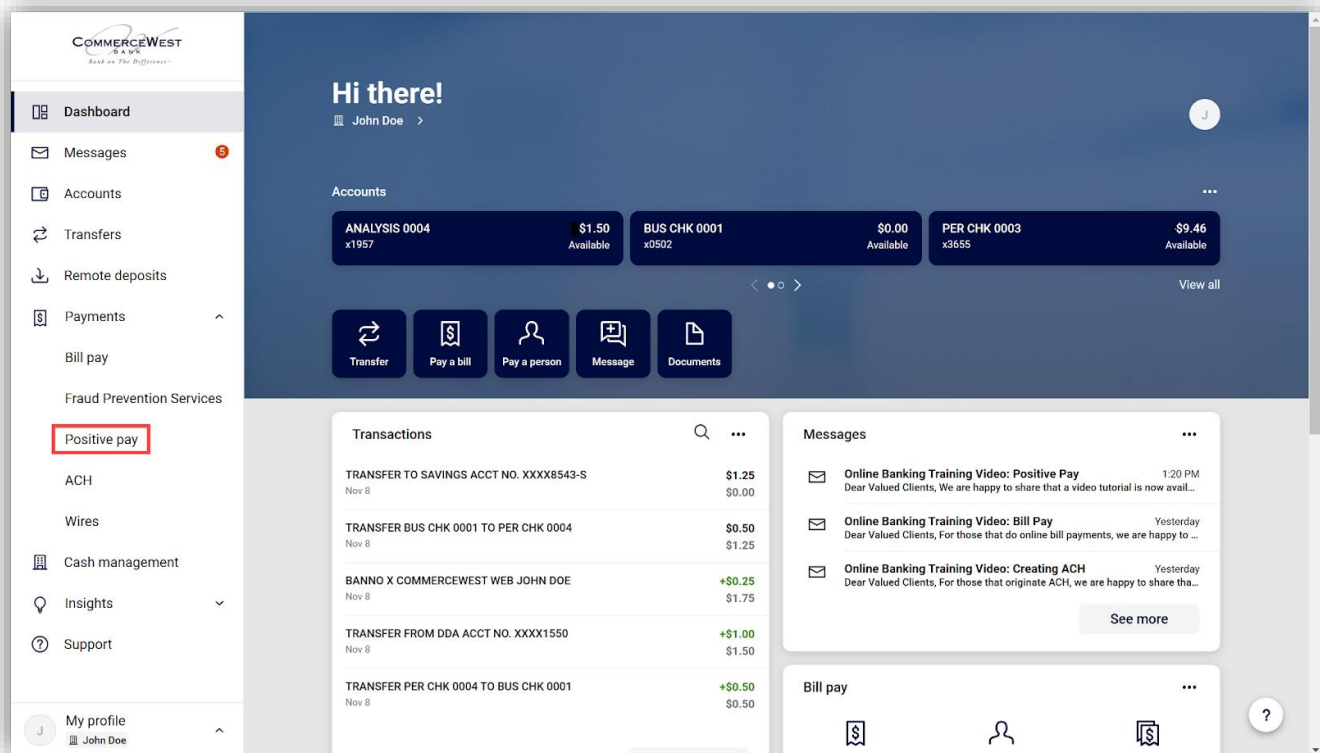


Create an Issued Items Upload Format

Step 1

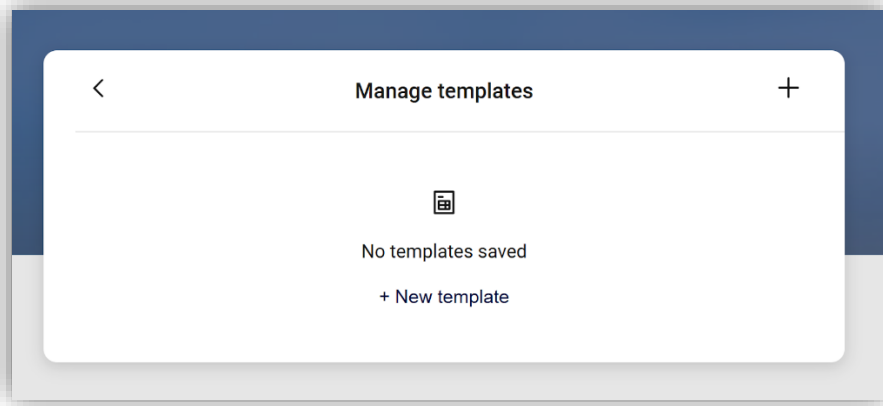
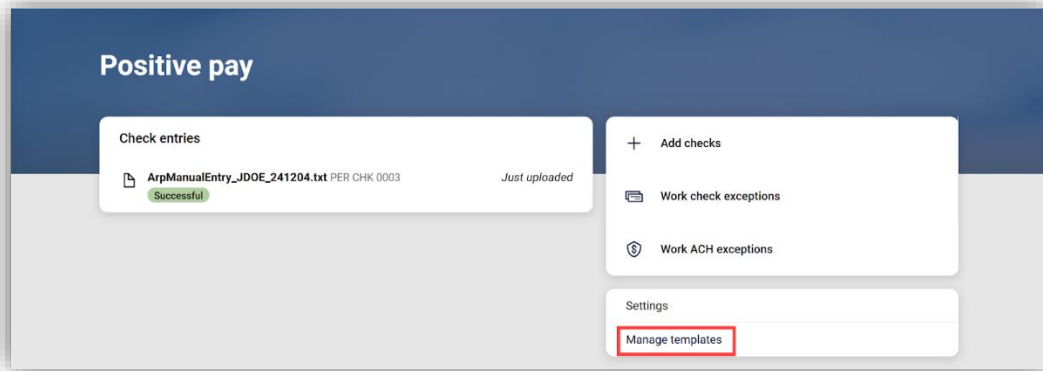
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click **Manage templates** and click the + sign.



Step 3

Select the format of your file.

Delimited:

1. Enter a name for this upload format.
2. Choose your amount format, field delimiter and text qualifier.
3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.

Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

Click **Review** and then **Save**. Click **Done**.

<
Create delimited template

Template name

0/50

Amount format ⓘ
No format validation >

Field delimiter ⓘ
Comma (,) >

Text qualifier ⓘ
None >

Column order
Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item number <small>Required</small>	<input style="width: 50px;" type="text" value="Col #"/>	
Item Amount <small>Required</small>	<input style="width: 50px;" type="text" value="Col #"/>	
Account number	<input style="width: 50px;" type="text" value="Col #"/>	
Account type	<input style="width: 50px;" type="text" value="Col #"/>	<small>Set indicators Required ></small>

Payee
Max 35 characters

Debit/credit

Void indicator

Void date

Payee address 1

Payee address 2

Payee address 3

Payee address 4

Stop indicator

Set indicators
Required >

Set indicator
Required >

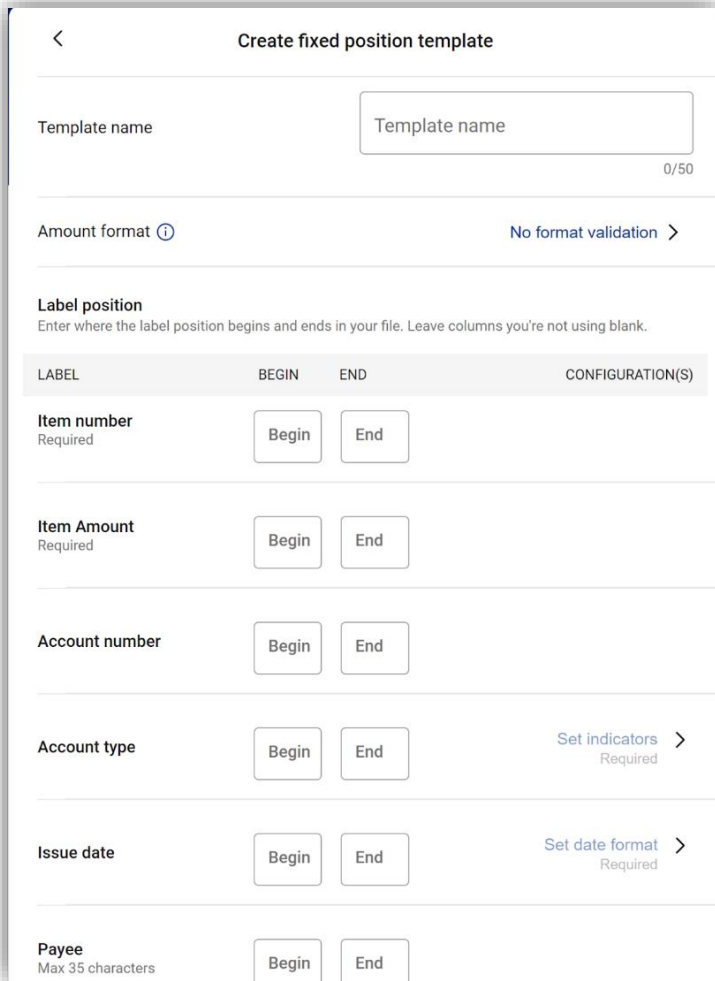
Set date format
Required >

Set indicator
Required >

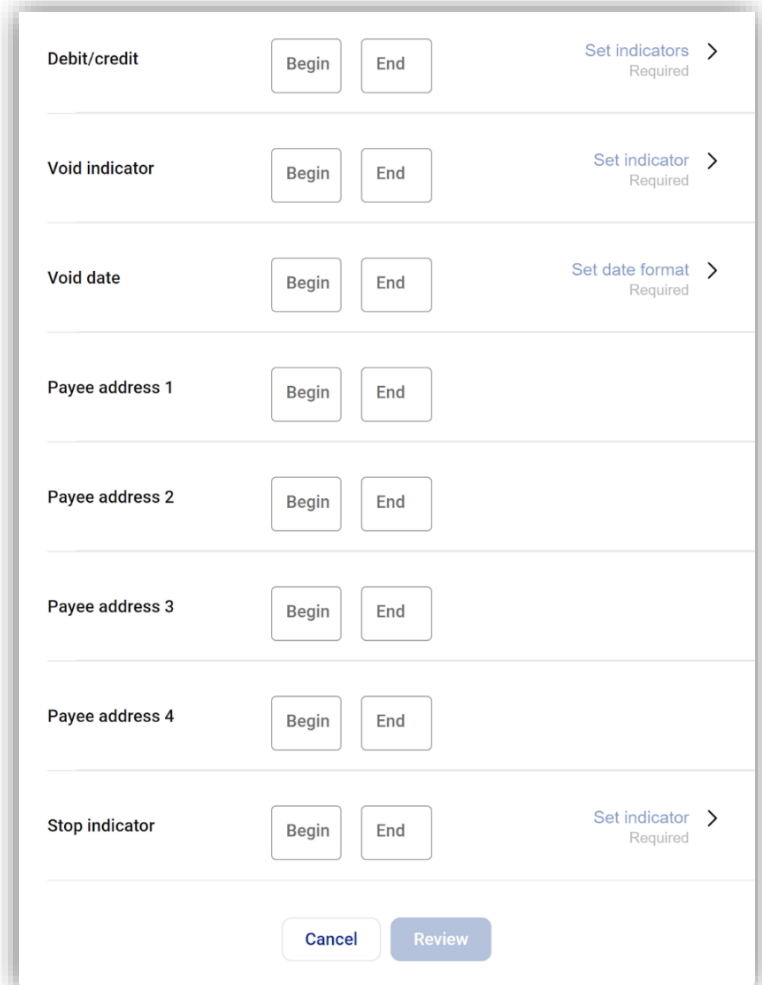
Fixed Position:

1. Enter a name for this upload format.
2. Choose your amount format.
3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click **Review** and then **Save**. Click **Done**.



LABEL	BEGIN	END	CONFIGURATION(S)
Item number Required	Begin	End	
Item Amount Required	Begin	End	
Account number	Begin	End	
Account type	Begin	End	Set indicators Required >
Issue date	Begin	End	Set date format Required >
Payee Max 35 characters	Begin	End	



Debit/credit: Begin, End, Set indicators Required >

Void indicator: Begin, End, Set indicator Required >

Void date: Begin, End, Set date format Required >

Payee address 1: Begin, End

Payee address 2: Begin, End

Payee address 3: Begin, End

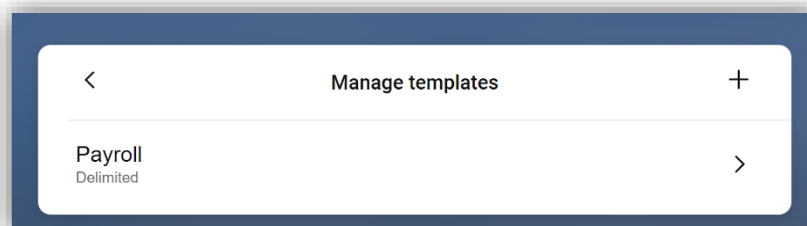
Payee address 4: Begin, End

Stop indicator: Begin, End, Set indicator Required >

Buttons: Cancel, Review

Your upload template will be listed under the **Manage Templates** page and can be edited or deleted at any time.

Click the **+** to add more template if necessary.



< Manage templates +

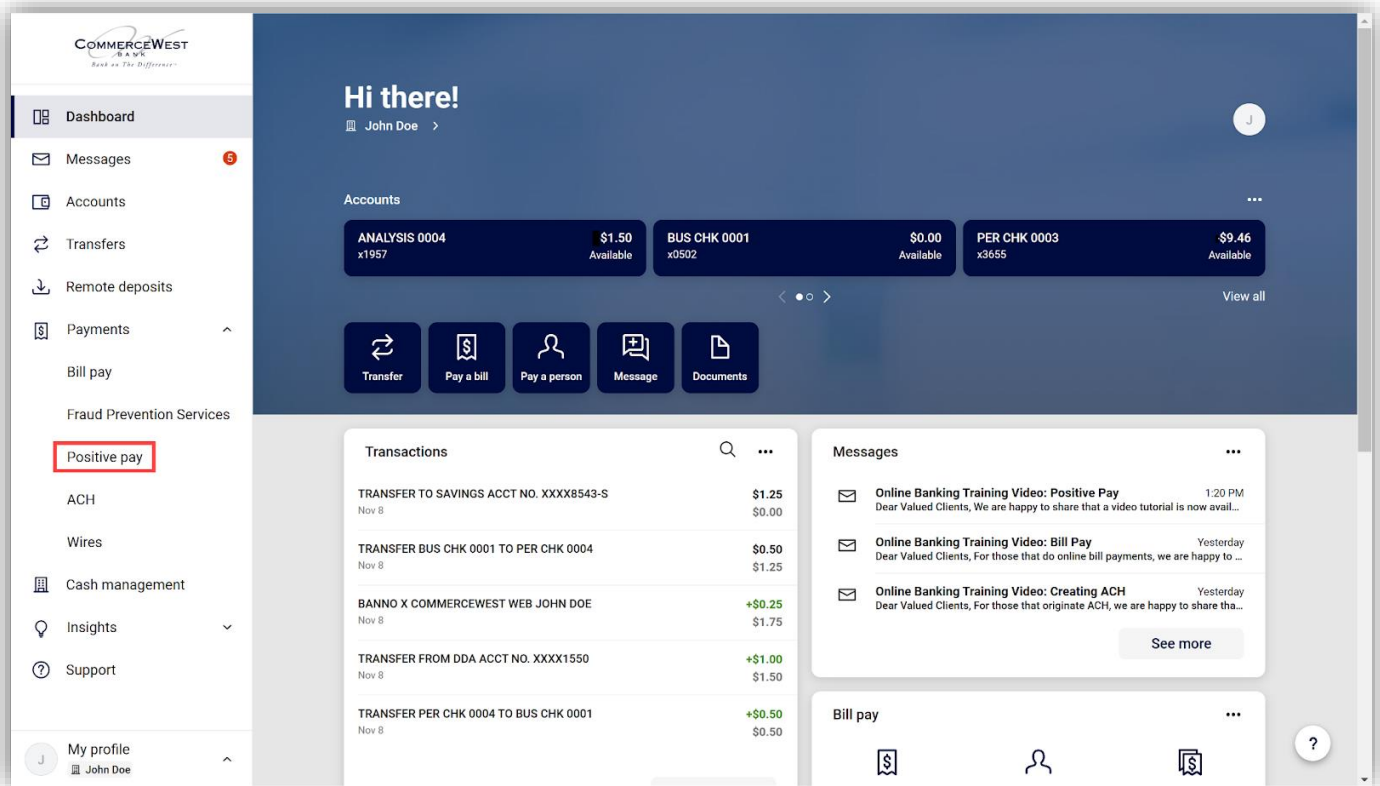
Payroll
Delimited >

Upload an Issued Items File

Step 1

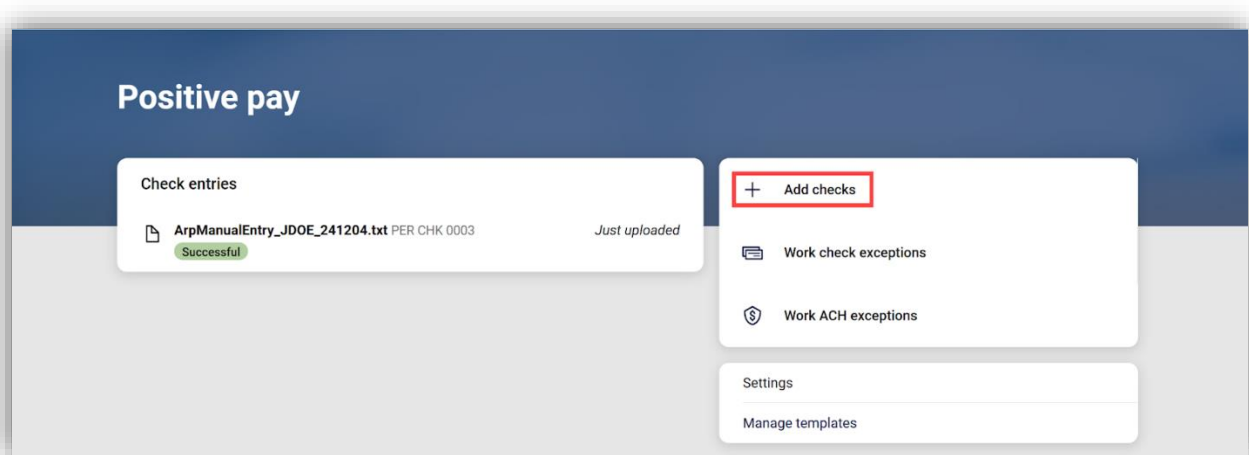
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

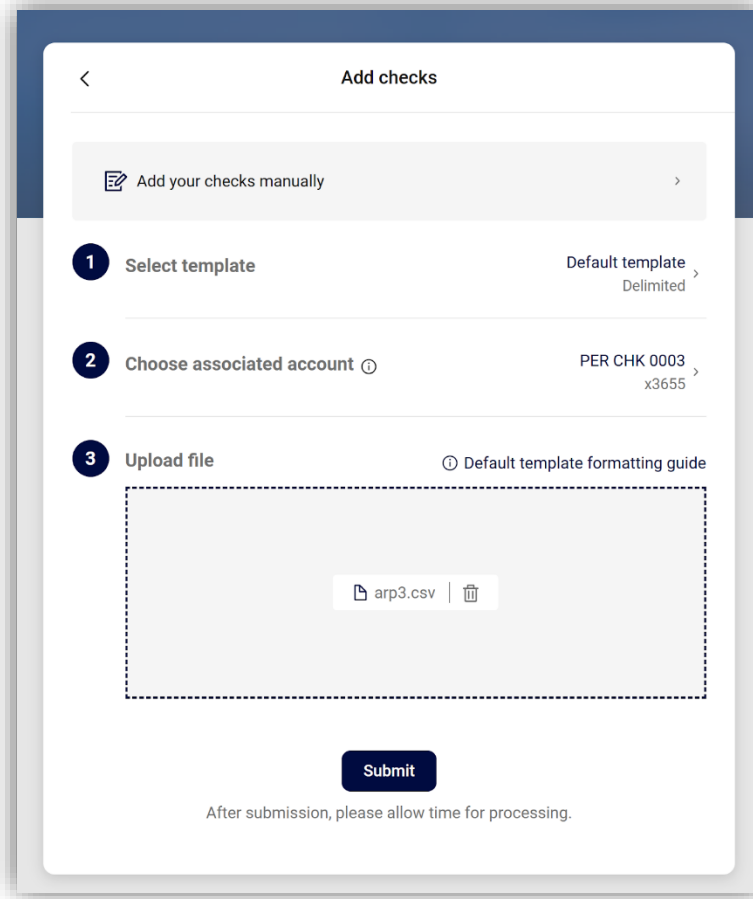
Click **+ Add checks**.



Step 3

Choose your upload format template.

1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.



Add checks

✎ Add your checks manually >

1 Select template Default template
Delimited >

2 Choose associated account ⓘ PER CHK 0003
x3655 >

3 Upload file ⓘ Default template formatting guide

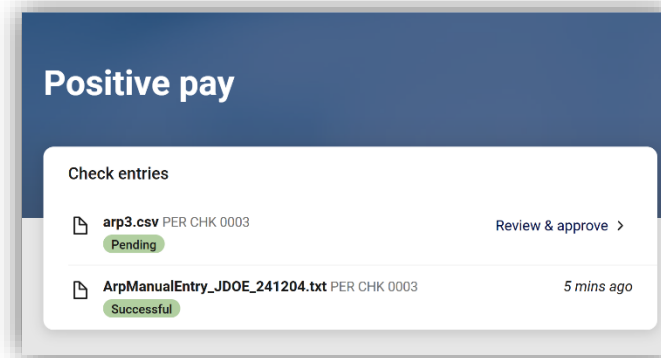
arp3.csv | 🗑️

Submit

After submission, please allow time for processing.

Step 4

Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.



Positive pay

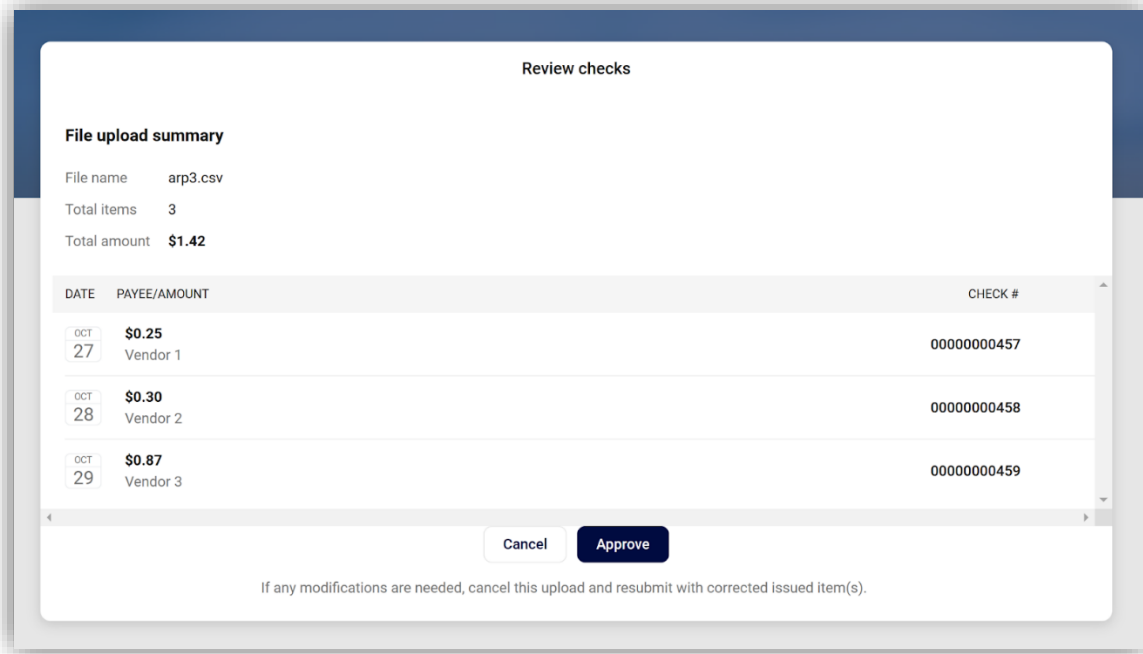
Check entries

arp3.csv PER CHK 0003 Review & approve >
Pending

ArpManualEntry_JDOE_241204.txt PER CHK 0003 5 mins ago
Successful

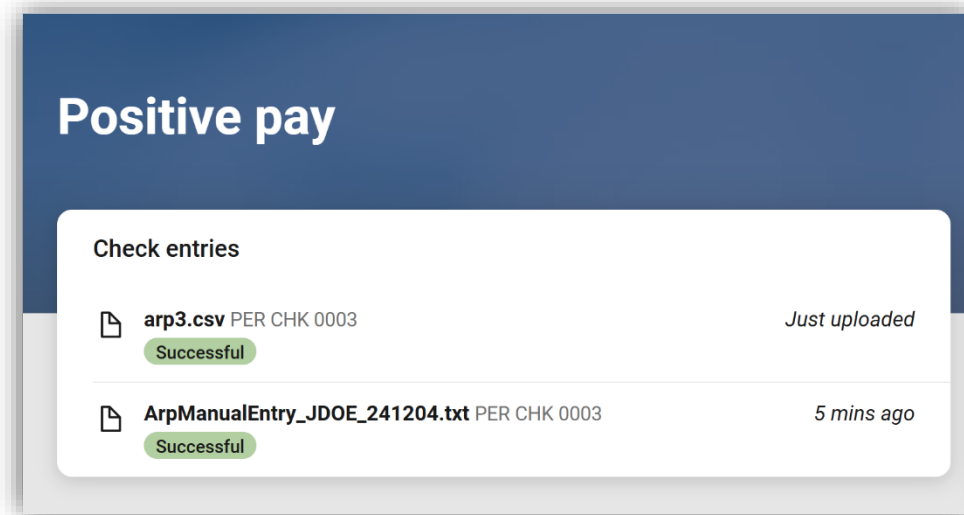
Step 5

Review the details and click **Approve**.
Review the confirmation and click **Done**.



Step 6

The issued items file status will now show **Successful**.

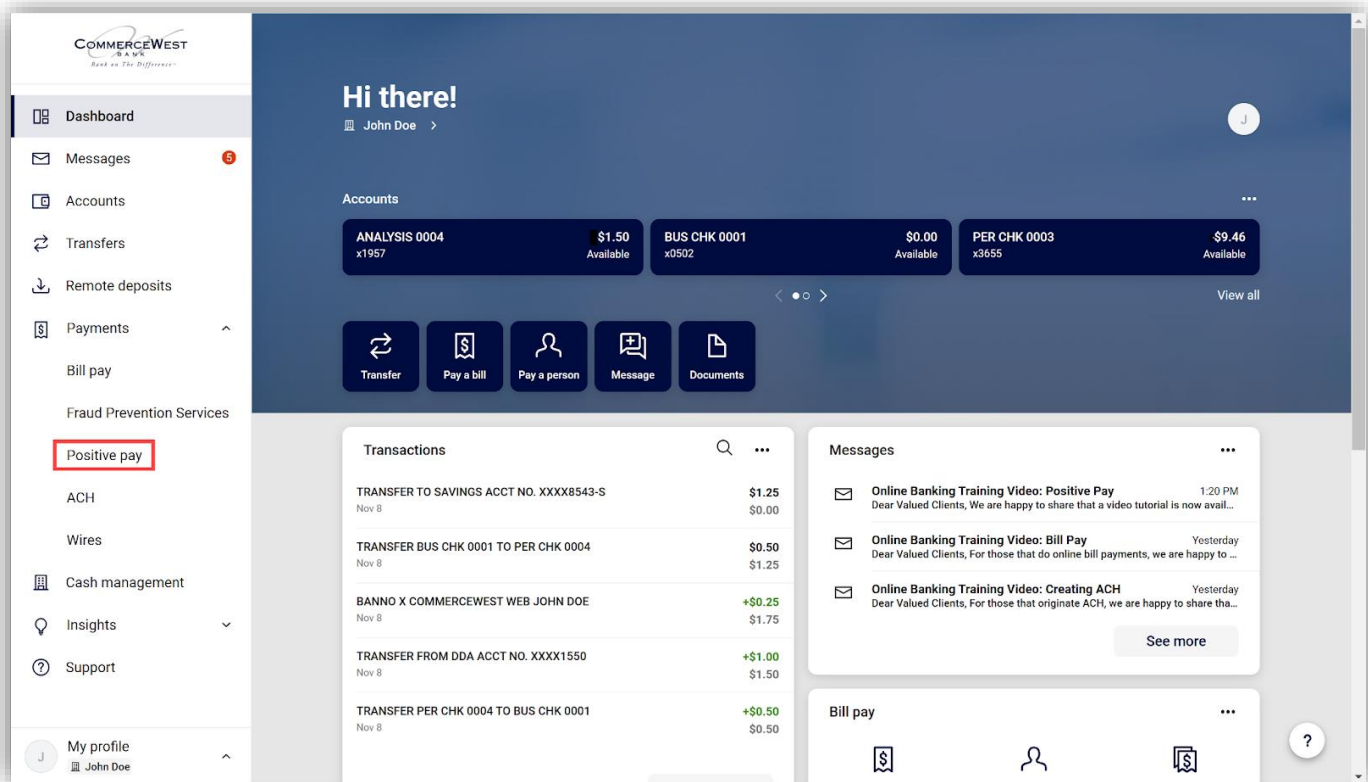


Work Exception Items

Step 1

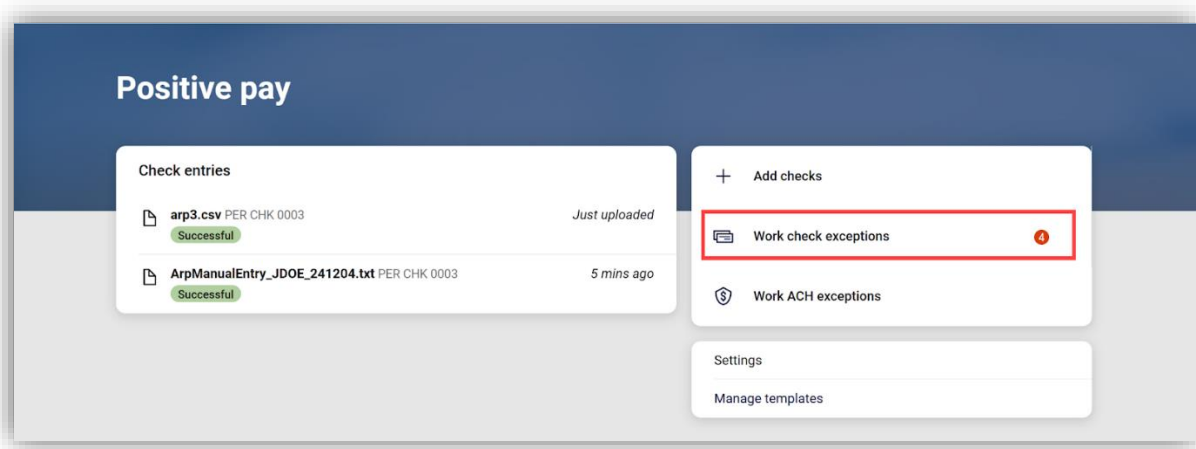
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



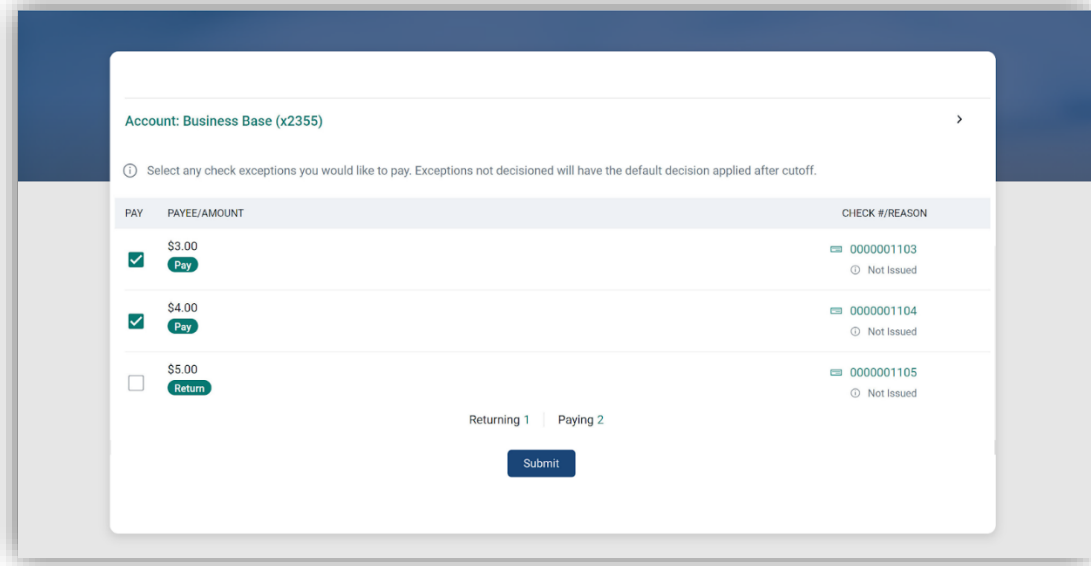
Step 2

Click **Work check exceptions**.



Step 3

Review your exception(s). Click the check number to see additional details. Check the box to Pay the item or leave the box unchecked to return. Click Submit when done.



Account: Business Base (x2355) >

Select any check exceptions you would like to pay. Exceptions not decisioned will have the default decision applied after cutoff.

PAY	PAYEE/AMOUNT	CHECK #/REASON
<input checked="" type="checkbox"/>	\$3.00 Pay	000001103 Not Issued
<input checked="" type="checkbox"/>	\$4.00 Pay	000001104 Not Issued
<input type="checkbox"/>	\$5.00 Return	000001105 Not Issued

Returning 1 | Paying 2

Submit

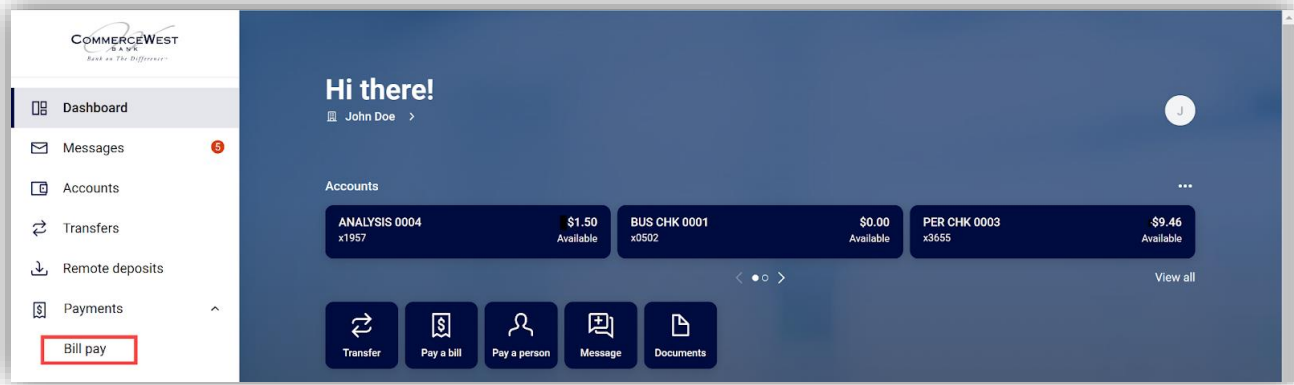
Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

You must first enroll in Bill Pay before you can send Payments. Select **Bill Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **Enroll**.

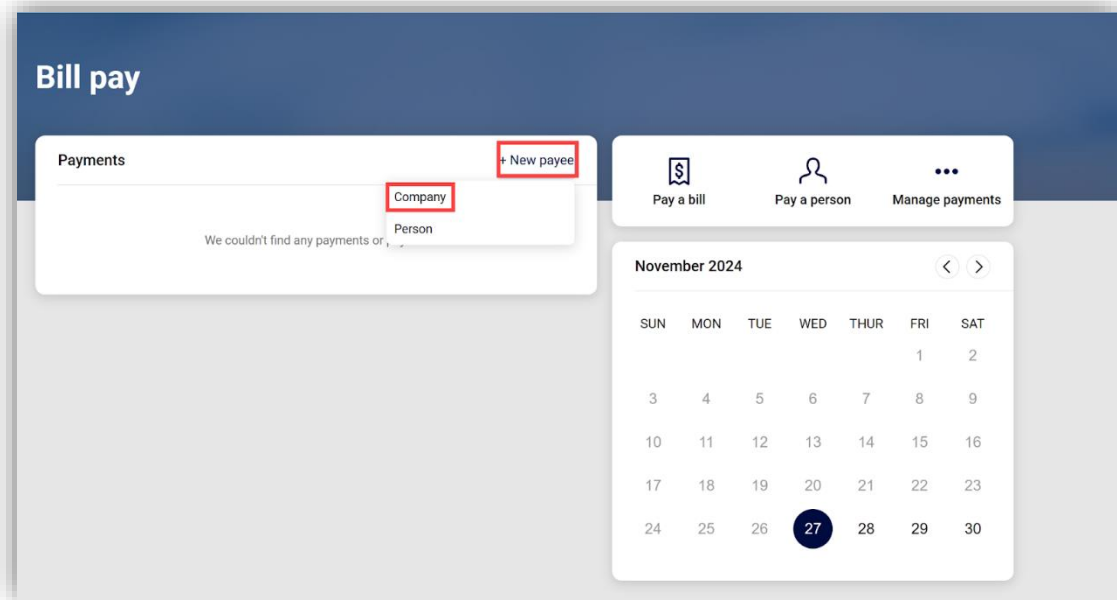


Add a Payee

Step 1

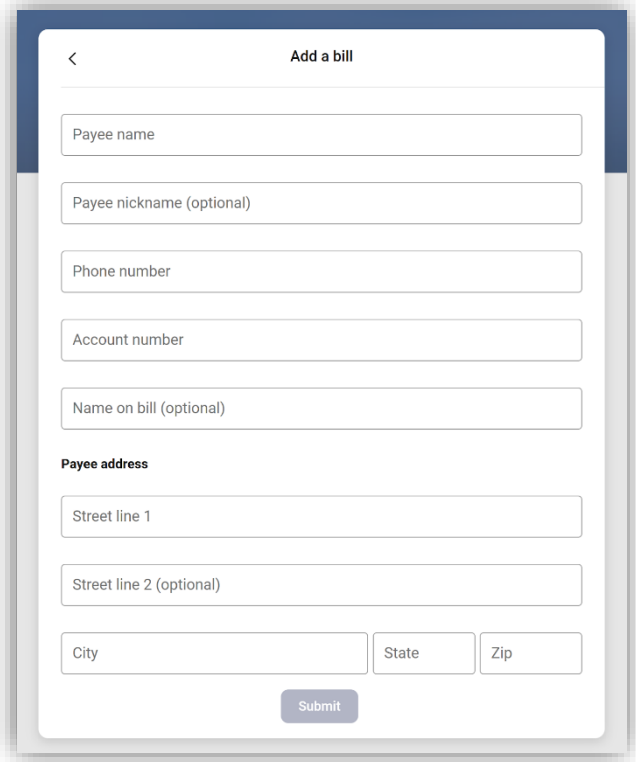
Select Bill Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **+ New payee** and select **Company**.



Step 2

Complete the required fields and click **Submit**.
You may be prompted to enter your password in order to authenticate.

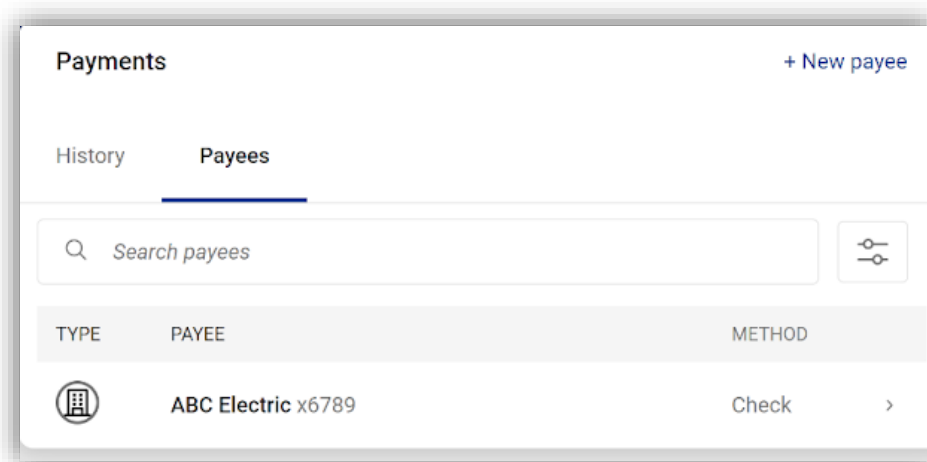


The screenshot shows a mobile app interface for adding a bill. At the top, there is a back arrow and the title "Add a bill". Below the title are several input fields: "Payee name", "Payee nickname (optional)", "Phone number", "Account number", and "Name on bill (optional)". A section titled "Payee address" follows, containing "Street line 1", "Street line 2 (optional)", "City", "State", and "Zip" fields. A "Submit" button is located at the bottom right of the form.


Edit or Delete a Payee

Step 1

Navigate to the **Bill Pay** page and select the **Payees** tab.

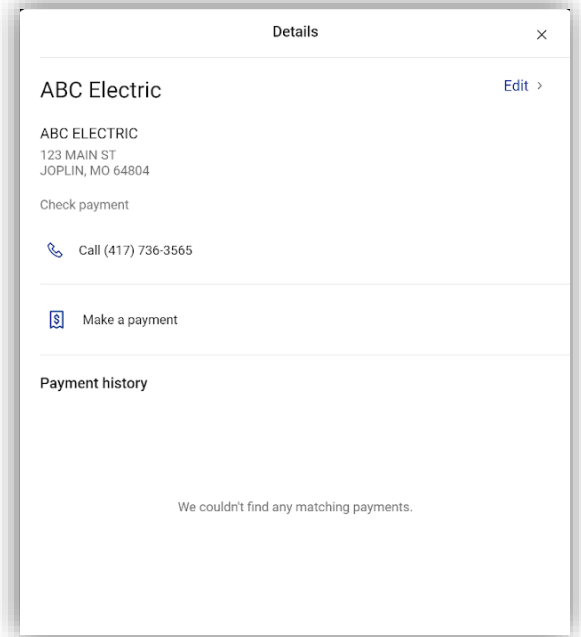


The screenshot shows the "Payees" tab in the "Payments" section of the app. At the top right, there is a "+ New payee" link. Below the title, there are two tabs: "History" and "Payees", with "Payees" being the active tab. A search bar with the placeholder text "Search payees" and a search icon is located below the tabs. To the right of the search bar is a settings icon. Below the search bar is a table with the following data:

TYPE	PAYEE	METHOD
	ABC Electric x6789	Check >

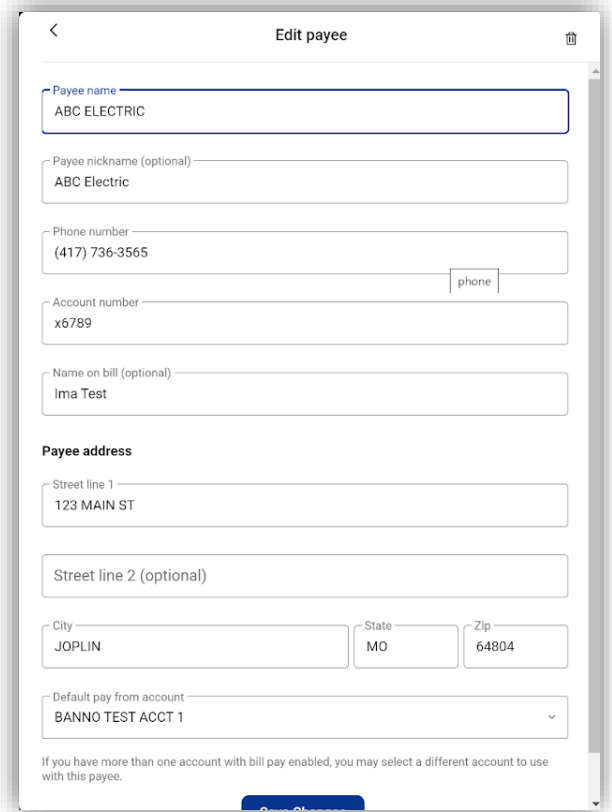
Step 2

Select the payee and click **Edit**. You may be prompted to enter your password to authenticate.



Step 3

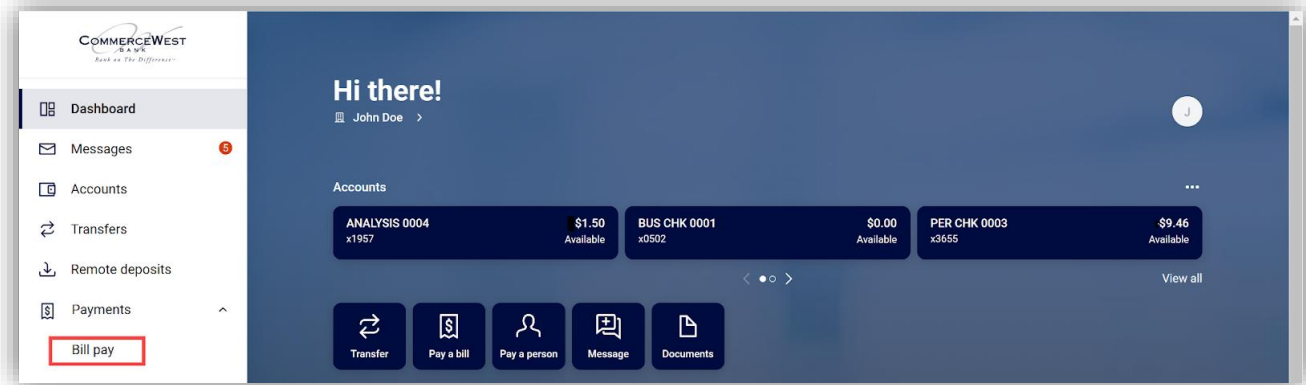
Modify the payee's information or click the **trash can** icon to delete.



Pay a Bill or Person

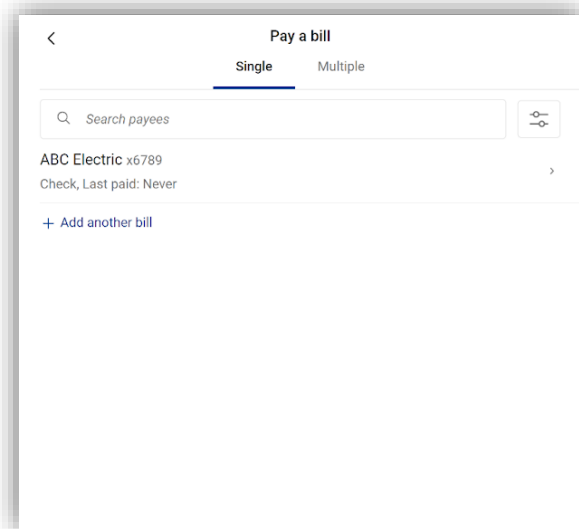
Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



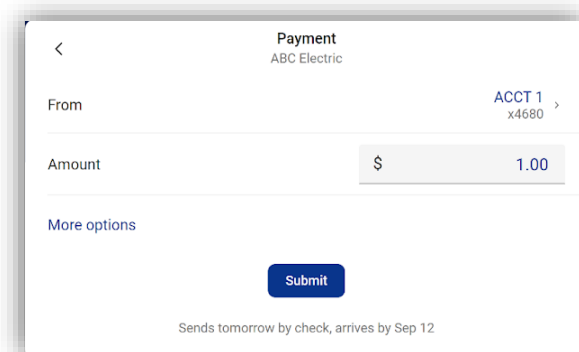
Step 2

Select the **payee** to send a payment to.



Step 3

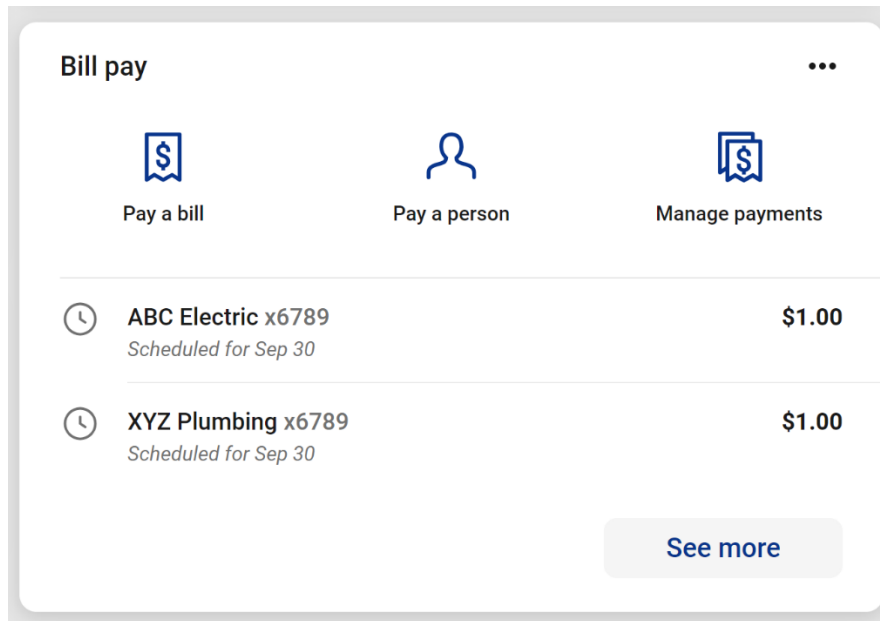
Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.



Edit or Delete a Payment

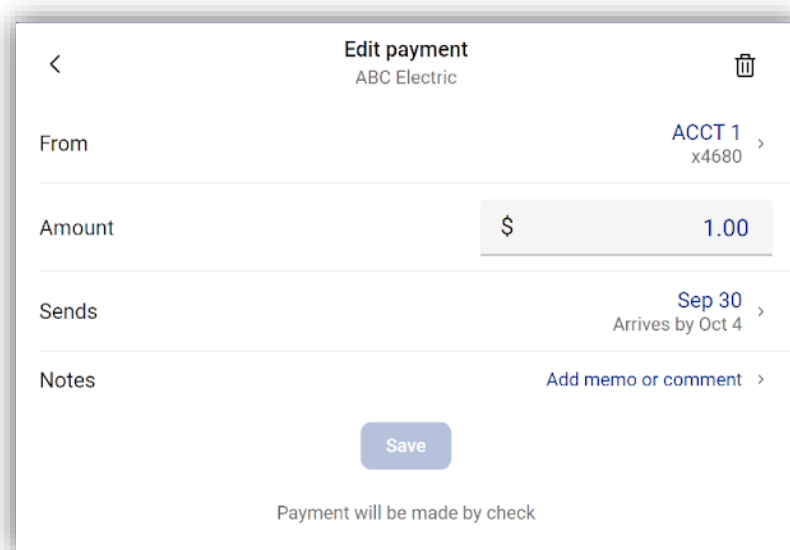
Step 1

Navigate to the **Bill pay** card on the **Dashboard** or to the **Bill pay** page and select the payment to edit or delete. Click **Edit**.



Step 2

Modify the details or click the **trash can** icon to delete.

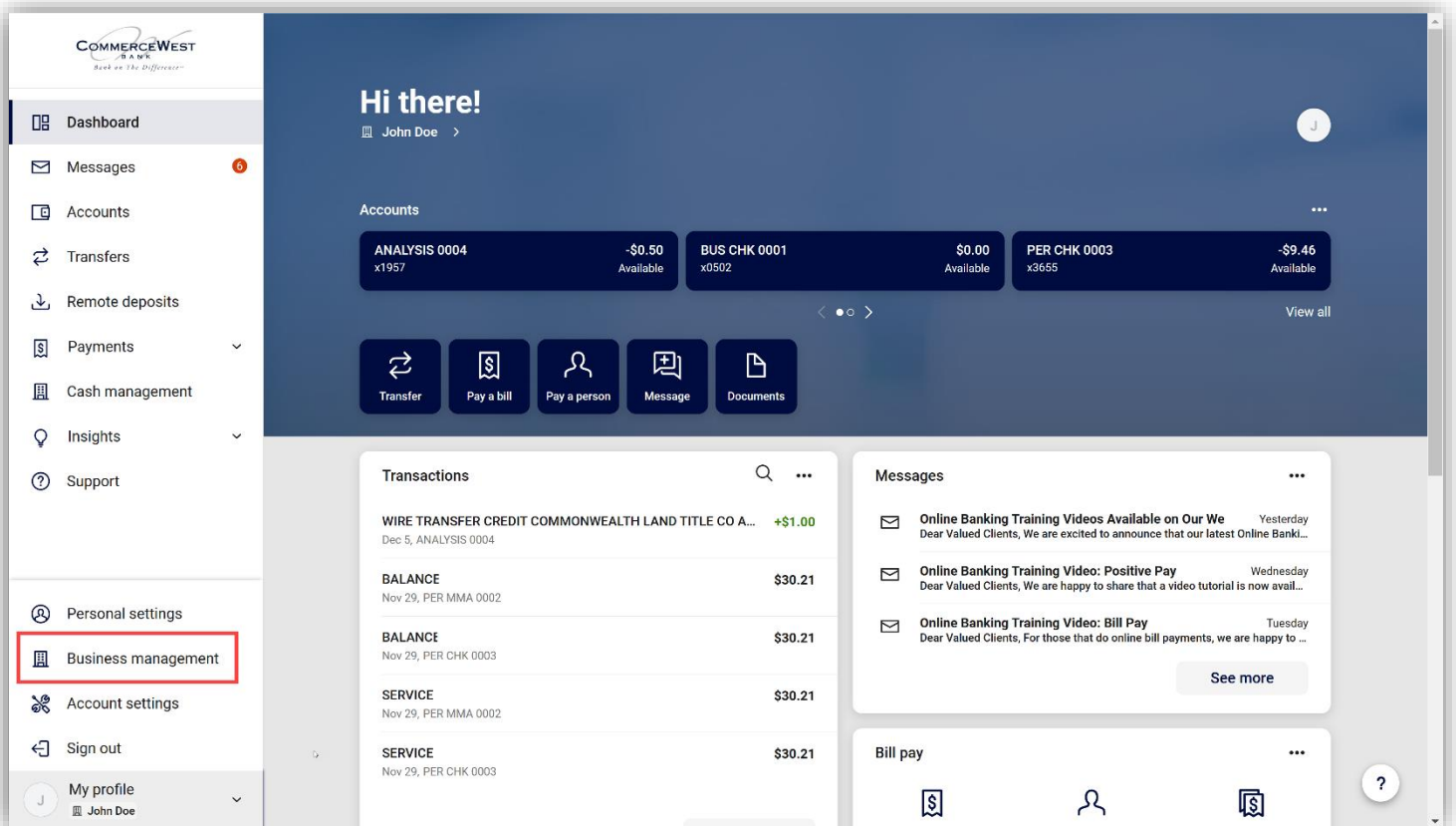


Administration

Create a New User

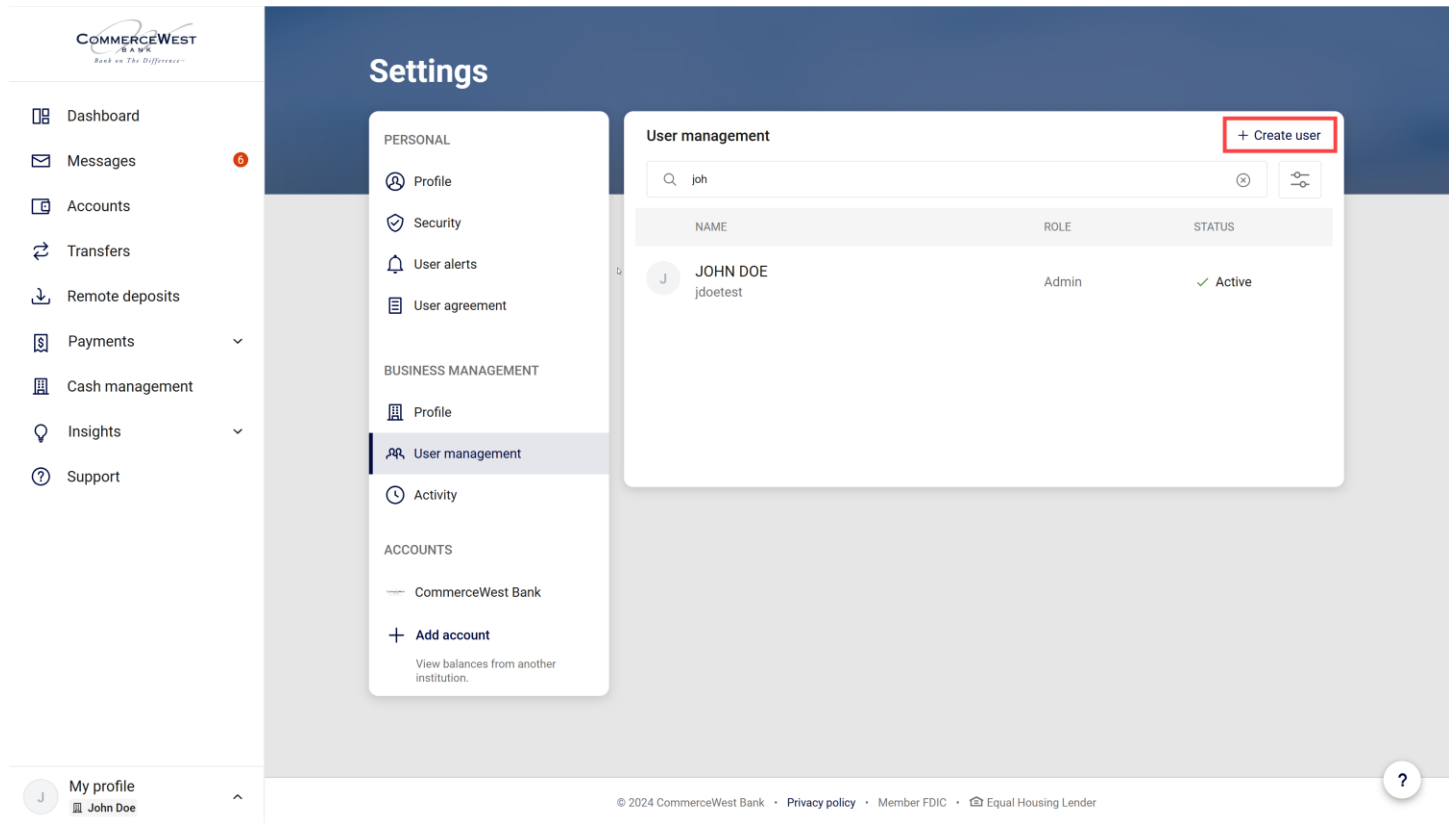
Step 1

Click your profile and select **Business management**.



Step 2

Click + Create user.



The screenshot displays the CommerceWest digital banking interface. On the left is a navigation sidebar with the following items: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Remote deposits, Payments (with a dropdown arrow), Cash management, Insights (with a dropdown arrow), and Support. At the bottom of the sidebar is a 'My profile' section for John Doe. The main content area is titled 'Settings' and contains a menu with categories: PERSONAL (Profile, Security, User alerts, User agreement), BUSINESS MANAGEMENT (Profile, User management - highlighted), and ACCOUNTS (CommerceWest Bank, Add account). The 'User management' panel is open, showing a search bar with 'joh' and a '+ Create user' button highlighted in red. Below the search bar is a table with columns for NAME, ROLE, and STATUS. The table contains one entry: JOHN DOE (jdoetest) with the role of Admin and a status of Active. The footer of the page includes copyright information: © 2024 CommerceWest Bank, Privacy policy, Member FDIC, and Equal Housing Lender.

Step 3

Enter the user's **First name**, **Last name**, **Email address**, and choose their **User role**.

- **User:** can have customized permissions and account access but cannot manage other users.
- **Viewer:** View only access on specified accounts.
- **Admin:** can have customized permissions and account access as well as user management.

Click **Create user**.

Please note: You may be asked to authenticate with your password

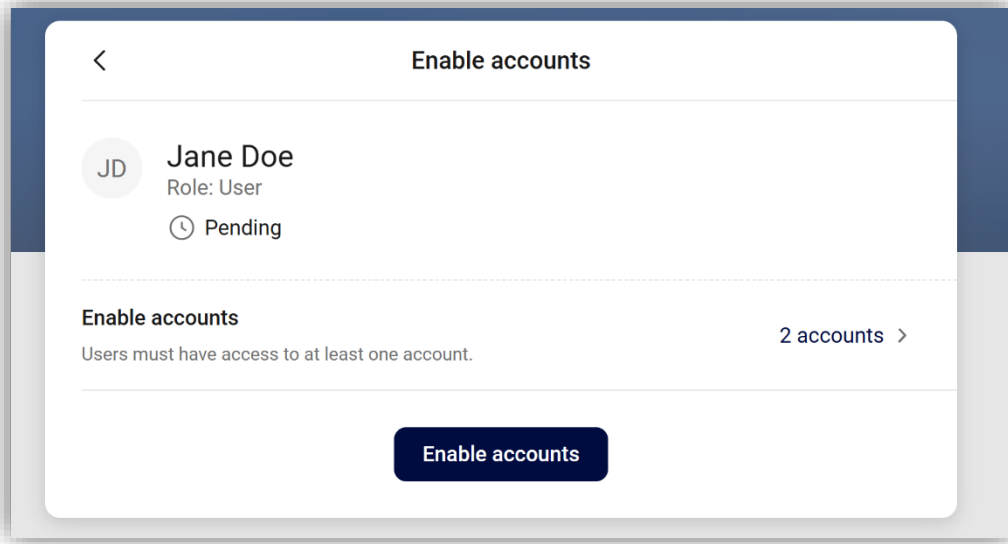
The screenshot shows the 'Create user' form within the CommerceWest Bank digital banking interface. The form is a white modal box with a blue header and a 'Create user' button at the bottom. It contains the following fields:

- First name:** Text input field with a character count of 0/20.
- Last name:** Text input field with a character count of 0/20.
- Email:** Text input field with a character count of 0/80.
- User role:** A dropdown menu with 'User' selected. The dropdown list shows 'User', 'Viewer', and 'Admin' options.

The background shows the bank's navigation menu on the left with options like Dashboard, Messages (with a notification badge), Accounts, Transfers, Remote deposits, Payments, Cash management, Insights, and Support. The footer includes the user's profile 'My profile' (John Doe) and a help icon. Copyright information at the bottom reads: © 2024 CommerceWest Bank · Privacy policy · Member FDIC · Equal Housing Lender.

Step 4

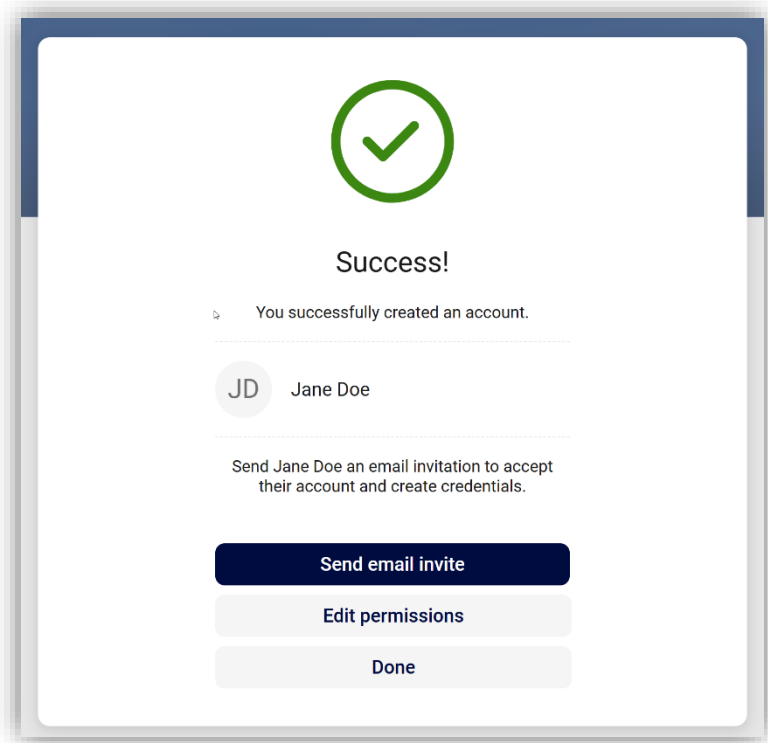
Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.



Step 5

Review your confirmation and choose from the following options:

1. Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.
Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
2. Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
3. Click **Done** to send the invite and edit permissions at a later time.



Step 6

If **Edit permissions** was selected:

1. Click **set permissions** to modify global entitlements for the user.
2. Toggle on an account to give the user access.
3. Select an account to adjust the global permissions at the account level is necessary.
4. Activate additional services if applicable
5. Select **Invite** to send the user an email to set up their login credentials.
6. Click the arrow to return to the Business Management page.

Please see the **Editing or Deleting a User** section in this document for more information on permissions

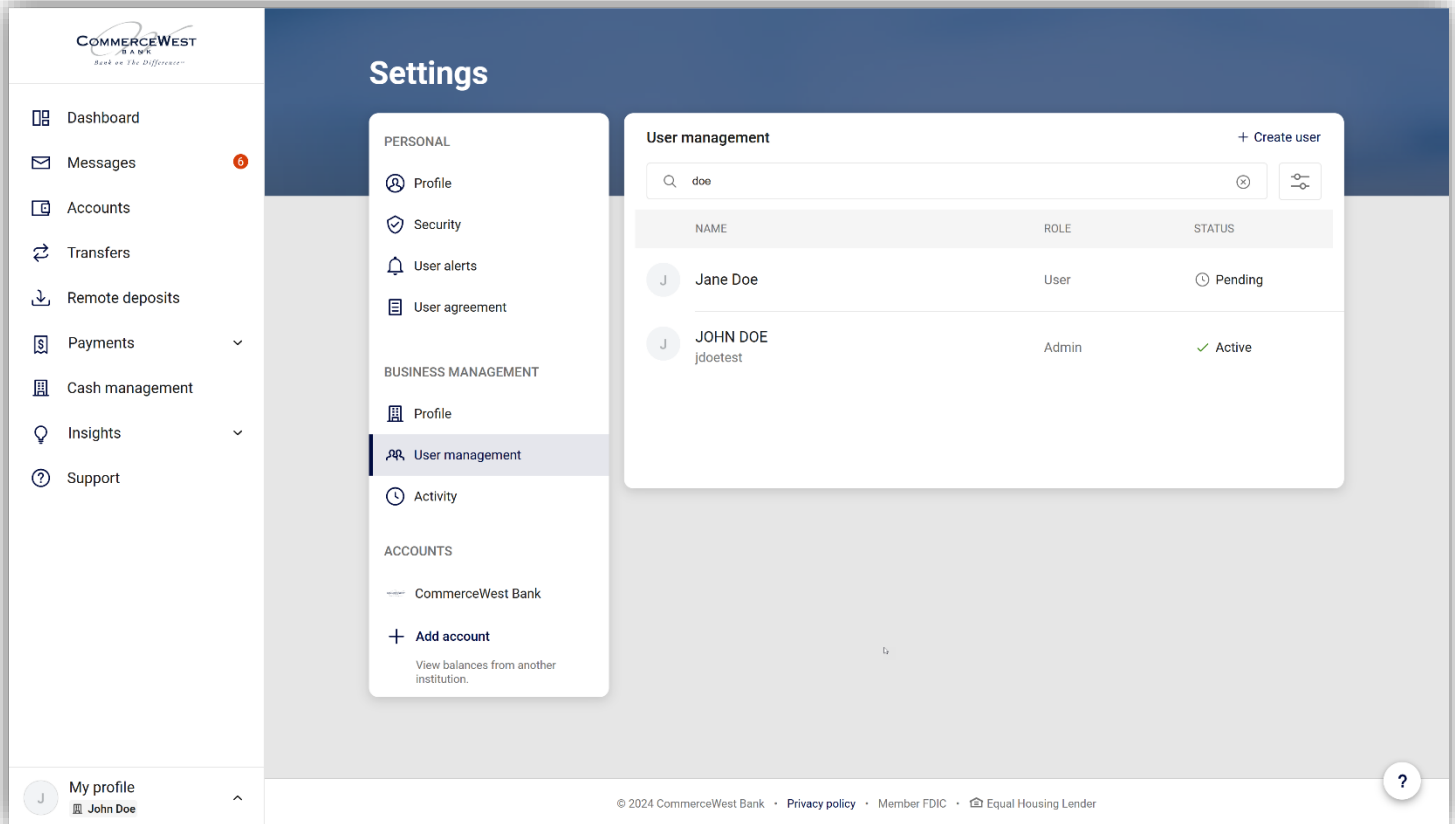
The screenshot shows the 'User management' page for 'Jane Doe'. The interface includes a left sidebar with navigation options: Dashboard, Messages (6), Accounts, Transfers, Remote deposits, Payments, Cash management, Insights, and Support. The main content area has a blue header with '6 < User management' and 'Jane Doe'. Below the header is a dark notification bar: 'Jane Doe's account is pending. Invite them to complete set-up of their account.' with a red '5 Invite' button. The user profile card shows 'Jane Doe' with a 'J' avatar, 'User' and 'Pending' status, and email 'janedoe@testco.com'. The 'Additional services' section (4) includes 'Accept online payments', 'Cash management', and 'Fraud Prevention Services'. The 'Permissions' section (1) has a 'Set permissions' button and a search bar. Below is a table of accounts with their access status (2) and a 'See more' button (3).

ACCOUNT	ACCESS
ANALYSIS 0004 XXX1957	2 <input type="checkbox"/> > 3
BUS CHK 0001 XXX0502	<input checked="" type="checkbox"/> >
PER CHK 0003 XXX3655	<input type="checkbox"/> >

Step 7

The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

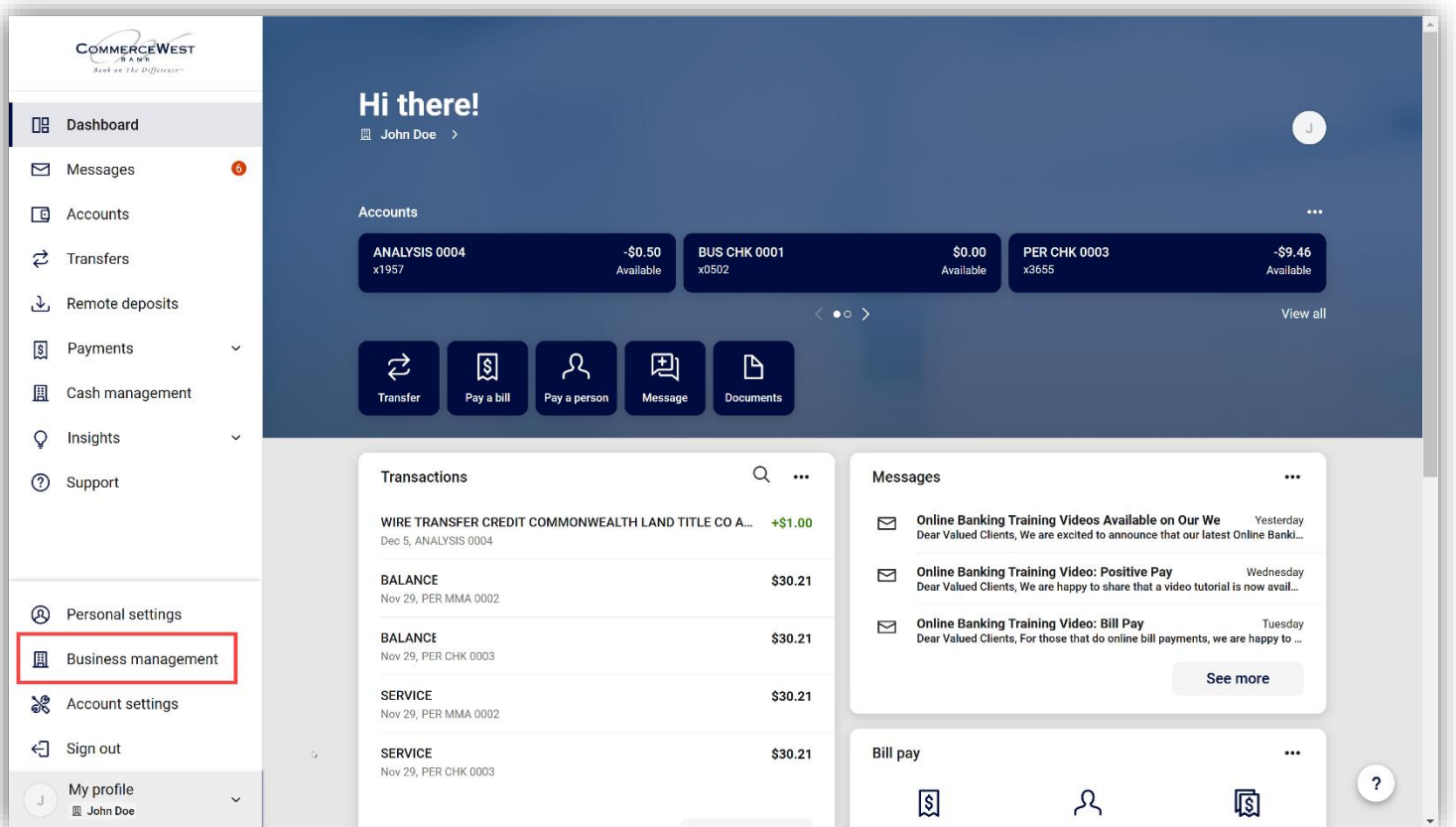
Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



Editing or Deleting a User

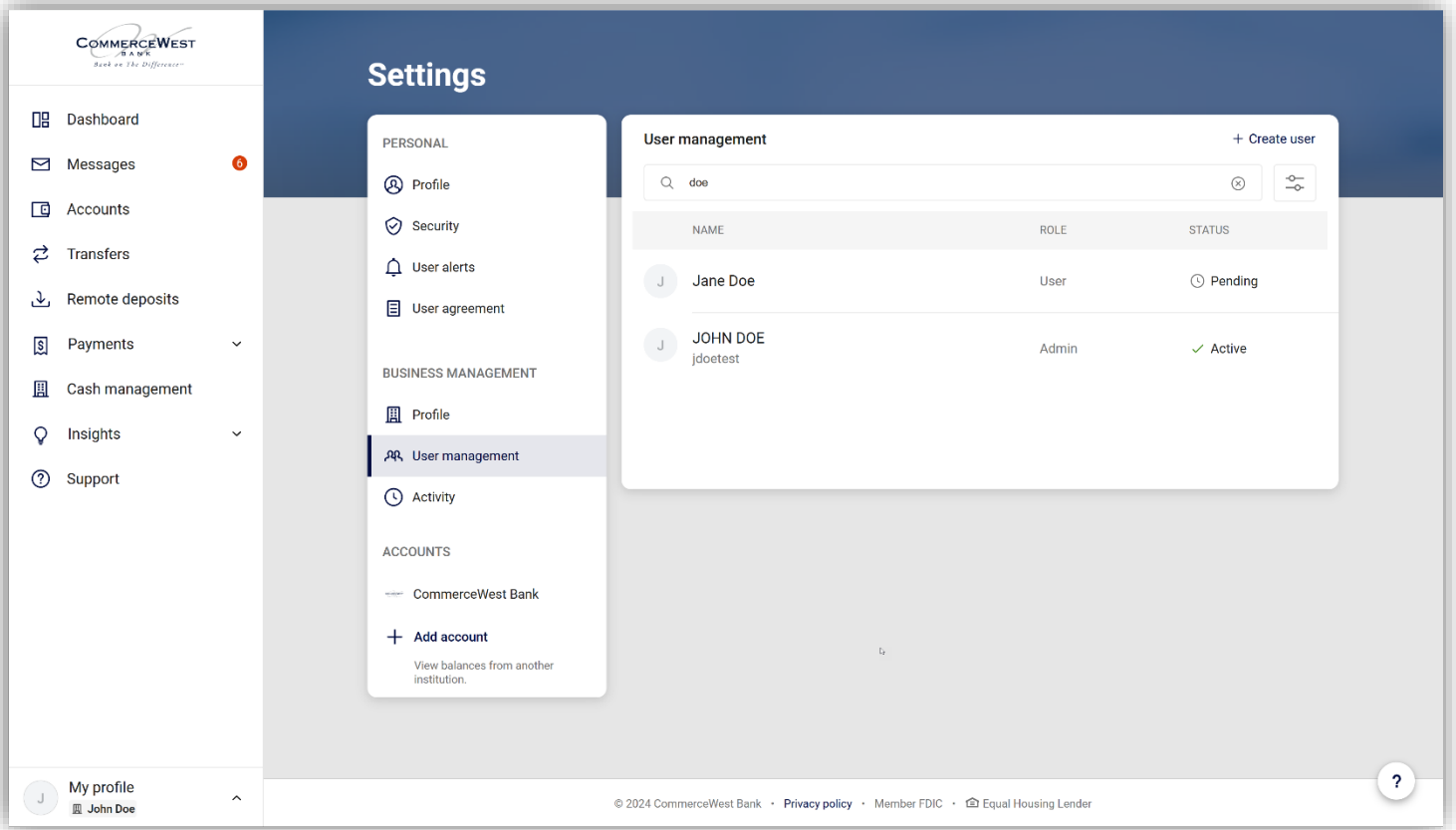
Step 1

Click your profile and select **Business management**.



Step 2

Select the user you'd like to edit.

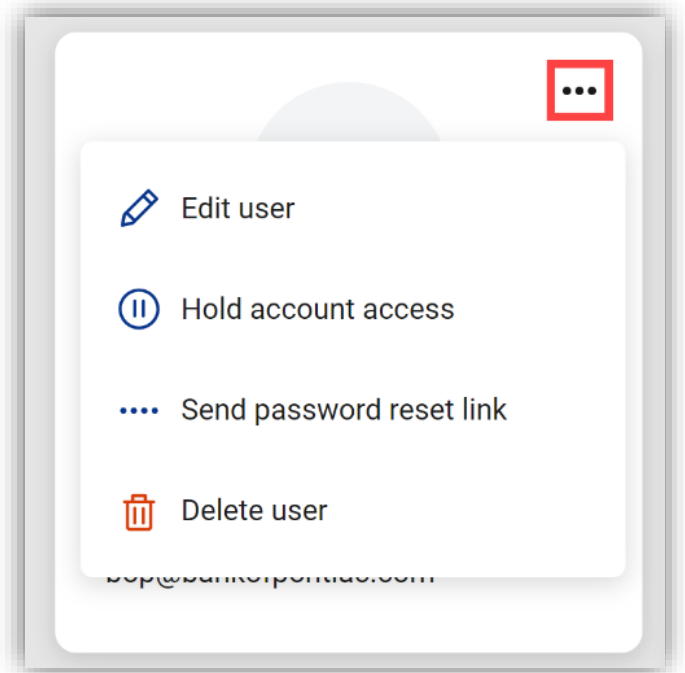
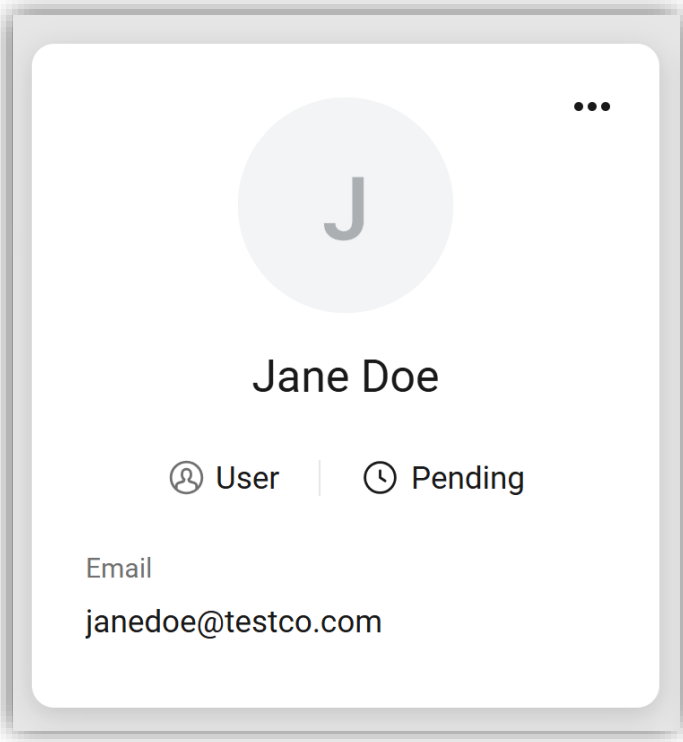


The screenshot shows the 'Settings' page in the CommerceWest Bank digital banking interface. The left sidebar contains navigation options: Dashboard, Messages (with a notification badge), Accounts, Transfers, Remote deposits, Payments, Cash management, Insights, and Support. The main content area is titled 'Settings' and is divided into three sections: PERSONAL, BUSINESS MANAGEMENT, and ACCOUNTS. The 'PERSONAL' section includes Profile, Security, User alerts, and User agreement. The 'BUSINESS MANAGEMENT' section includes Profile, User management (which is currently selected), and Activity. The 'ACCOUNTS' section includes 'CommerceWest Bank' and an 'Add account' option with a sub-note: 'View balances from another institution.' The 'User management' panel is open, showing a search bar with 'doe' and a '+ Create user' button. Below the search bar is a table with columns for NAME, ROLE, and STATUS. The table contains two entries: Jane Doe (User, Pending) and JOHN DOE (Admin, Active).

NAME	ROLE	STATUS
J Jane Doe	User	⌚ Pending
J JOHN DOE jdoetest	Admin	✓ Active

Step 3

1. Select the **ellipsis** icon.
 - a. Click **Edit user** to change the users name, role, or email address.
 - b. Select **Hold account access** to temporarily prevent them from logging in.
 - c. Click **Send password reset** link to email them a link.
 - d. Select **Delete user** to remove their access permanently.



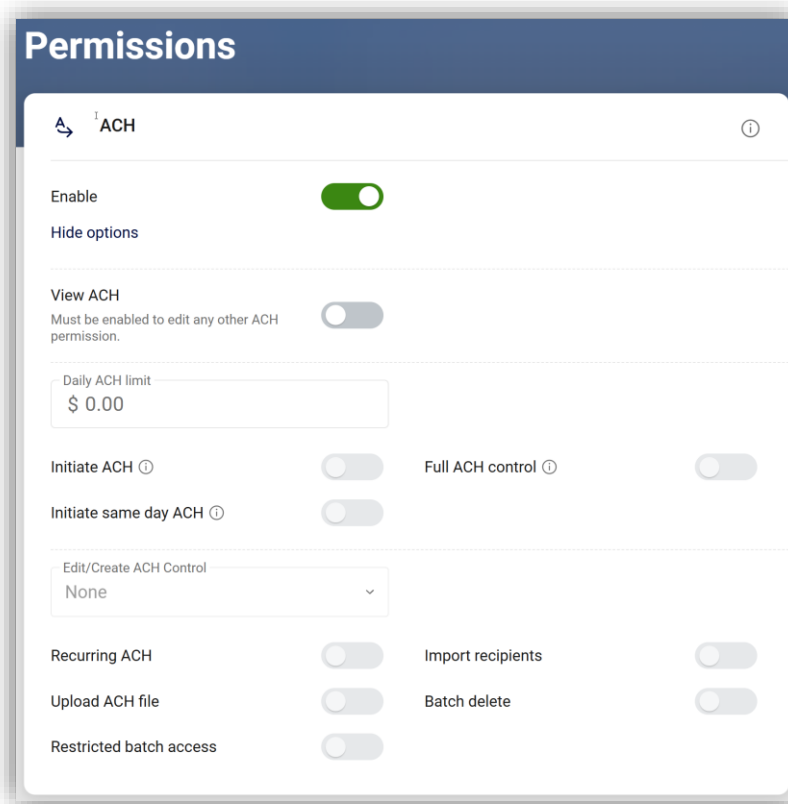
2. Click **Set permissions** to modify global entitlements.
Please note: Options may vary depending on your company's setup.

Permissions

Set Test Pontiac's user permissions and adjust account level permissions as needed.

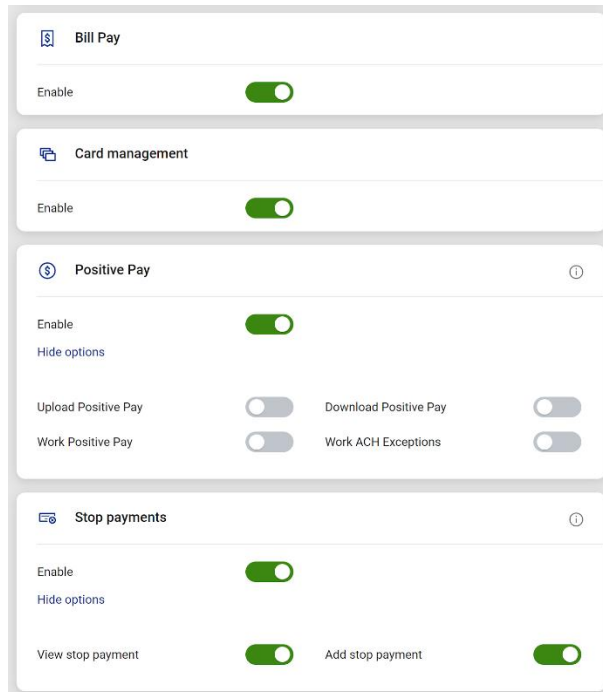


- a. ACH
 - i. **Enable:** Activates this feature for the user.
 - ii. **View ACH:** Must be enabled to edit any other ACH permission.
 - iii. **Daily ACH limit:** Maximum amount the user can initiate per day.
 - iv. **Initiate ACH:** Allows user to transmit ACH payments to the bank.
 - v. **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
 - vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
 - vii. Edit/Delete ACH Control:
 1. **Full edit/create:** Allows the user to edit everything within a payment.
 2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
 3. **None:** User cannot Edit an ACH payment.
 - viii. **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
 - ix. **Upload ACH file:** Allows the user to upload a NACHA formatted file.
 - x. **Restricted batch access:** User can view payments that have been flagged as restricted.
 - xi. **Import recipients:** User can import a file containing recipient data to create a payment.
 - xii. **Batch delete:** User can delete an ACH payment.



- b. Bill Pay
 - i. **Enable:** Activates this feature for the user.
- c. Card Management
 - i. **Enable:** Activates this feature for the user.
- d. Positive Pay
 - i. **Enable:** Activates this feature for the user.

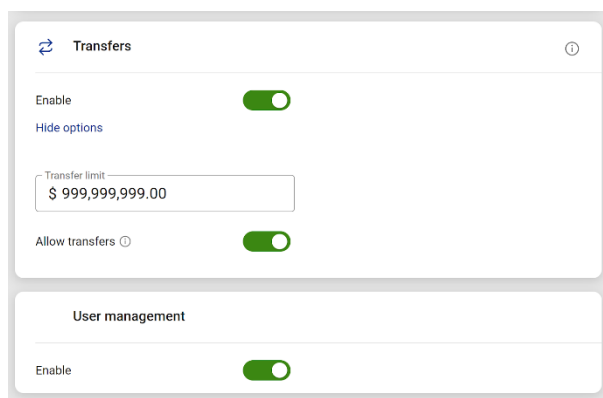
- ii. **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
 - iii. **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
 - iv. **Download Positive Pay:** Not applicable.
 - v. **Work ACH Exceptions:** User can pay or return ACH exceptions items.
- e. **Stop Payments**
- i. **Enable:** Activates this feature for the user.
 - ii. **View Stop Payment:** User can only see existing stop payments.
 - iii. **Add stop payment:** User can create a stop payment.



The screenshot shows a settings interface with four main sections:

- Bill Pay:** Has an 'Enable' toggle switch that is turned on (green).
- Card management:** Has an 'Enable' toggle switch that is turned on (green).
- Positive Pay:** Has an 'Enable' toggle switch that is turned on (green). Below it are four sub-toggles: 'Upload Positive Pay' (off), 'Download Positive Pay' (off), 'Work Positive Pay' (off), and 'Work ACH Exceptions' (off).
- Stop payments:** Has an 'Enable' toggle switch that is turned on (green). Below it are two more sub-toggles: 'View stop payment' (on) and 'Add stop payment' (on).

- f. **Transfers**
- i. **Enable:** Activates this feature for a user.
 - ii. **Transfer limit:** Maximum amount a user can transfer per day.



The screenshot shows a settings interface for Transfers with two main sections:

- Transfers:** Has an 'Enable' toggle switch that is turned on (green). Below it is a 'Transfer limit' input field containing '\$ 999,999,999.00'. At the bottom of this section is an 'Allow transfers' toggle switch that is turned on (green).
- User management:** Has an 'Enable' toggle switch that is turned on (green).

- g. **User Management:** Allows user to create, modify, and delete other users.

h. **Wires**

- i. **Enable:** Activates this feature for a user
- ii. **Create wire templates:** Allows user to set up a wire that can be reused

- iii. **Edit wire templates:** Allows user to modify reusable wires
- iv. **Create one-time wires:** Allows user to set up a single use wire
- v. **Edit one-time wires:** Allows user to modify single use wires
- vi. **Per wire limit:** Amount the user can transmit per wire
- vii. **Transmit wires:** Allows user to send wires to the bank for processing
- viii. **Full wire control:** Allows user to transmit wires they have created. If this is deactivated, a second user will have to transmit the wire.

Click the **back arrow** once done.

- 3. Toggle on the switch to activate an account for a user.
- 4. Select an account to modify the global permissions on a per account basis.

ACCOUNT	ACCESS
1083686 XXX3686	3 <input checked="" type="checkbox"/> 4
1007890 XXX7890	<input type="checkbox"/> >
1009672 XXX9672	<input type="checkbox"/> >

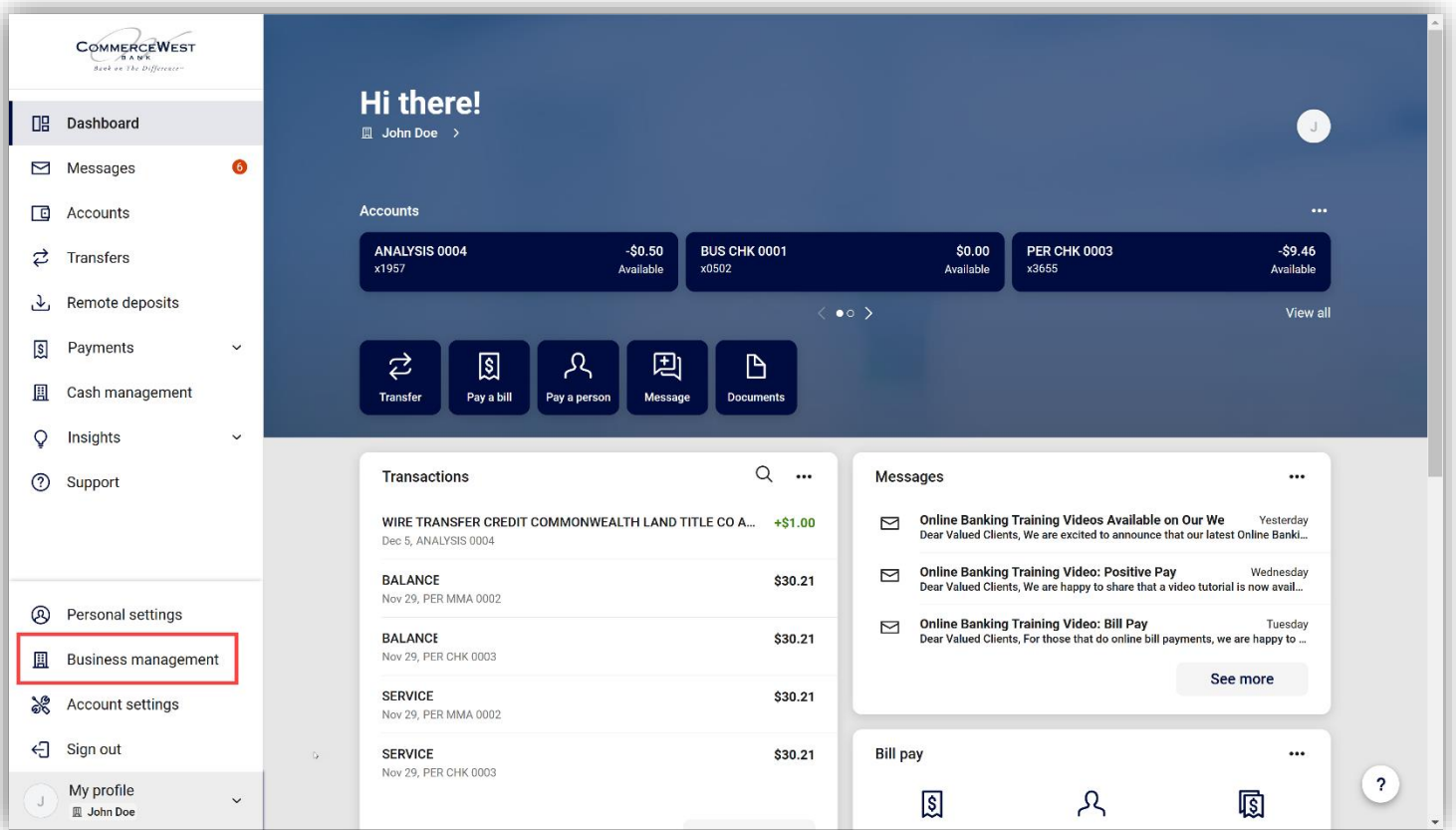
[See more](#)

- 5. For users who have not yet logged in, click **Invite** to send them the enrollment email. They will receive an email with a link to establish their credentials.
- 6. Click the **back arrow** to return to the Business Management page.

Unlock a Locked User

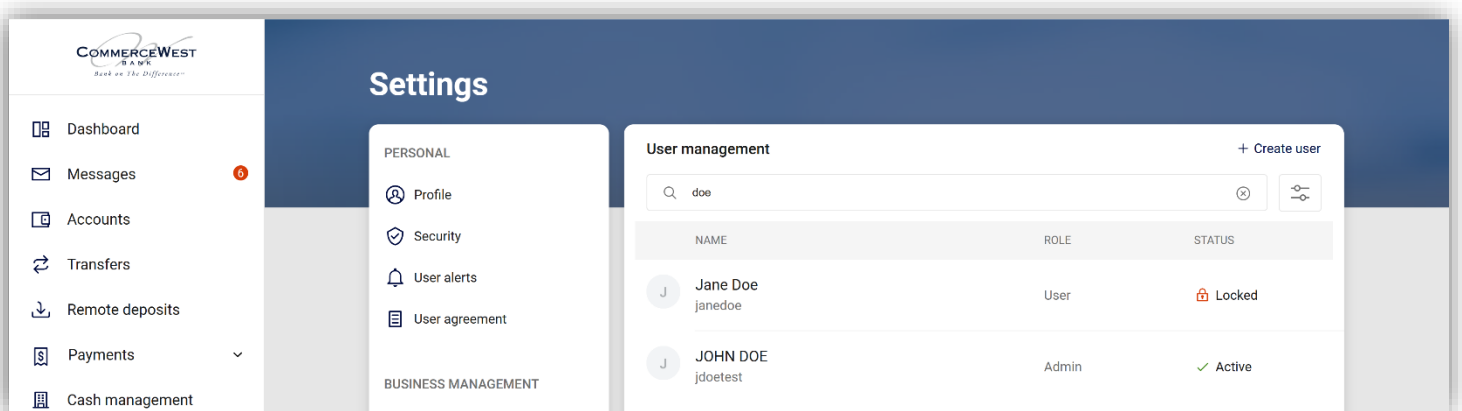
Step 1

Click your profile and select **Business management**.



Step 2

Select the locked user.




Step 3


Click **Unlock** and review the confirmation.

Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

< User management

Jane Doe

 Jane Doe's account access is locked due to multiple incorrect login attempts. **Unlock**



User successfully unlocked

Account status: Active

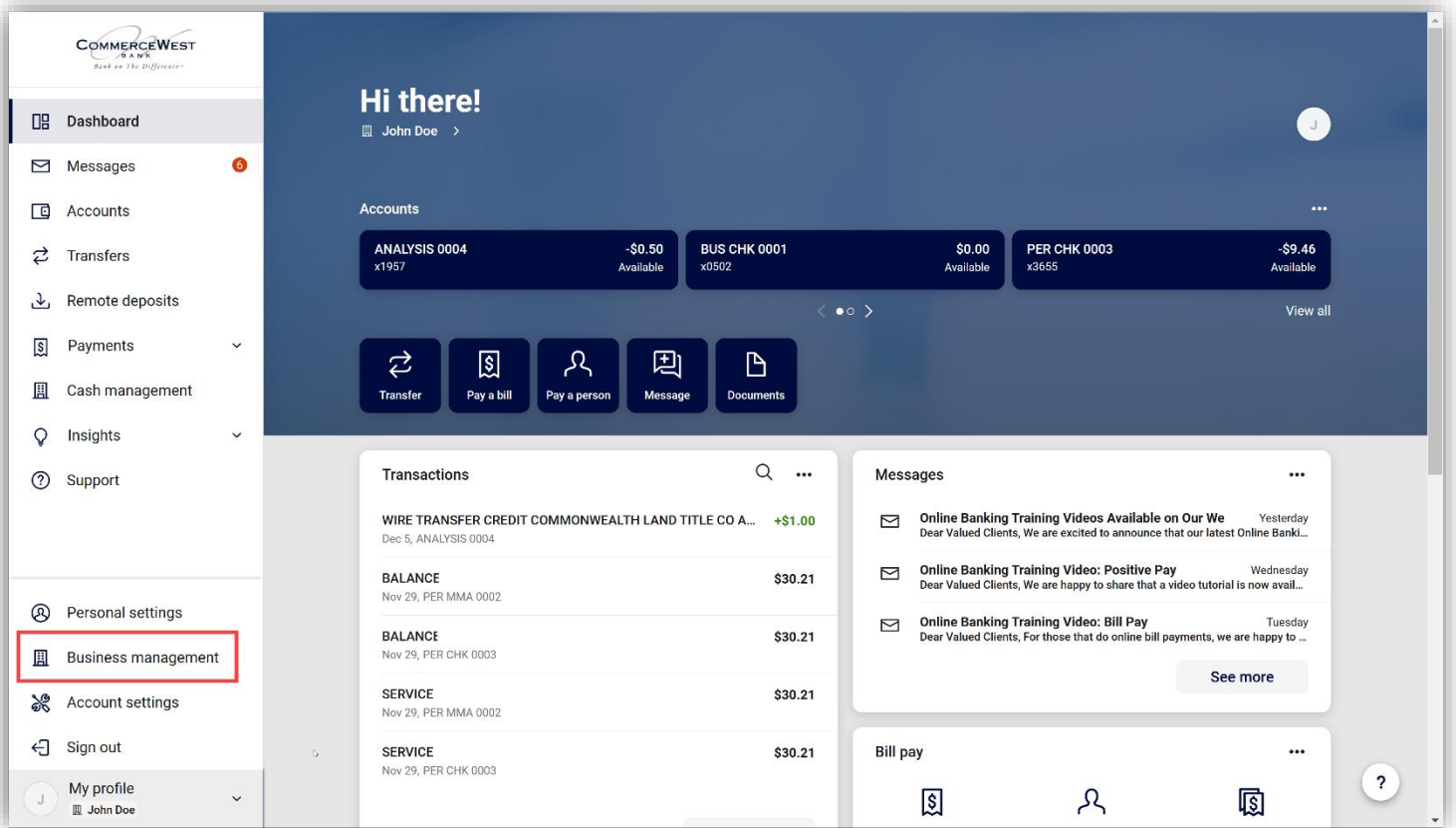
Unlocking Jane Doe's account did not affect their password. They can reset it by clicking the *Forgot password* link on the login screen, or you can send a password reset link.

I'm done **Send password reset link**

Reset a User's Password

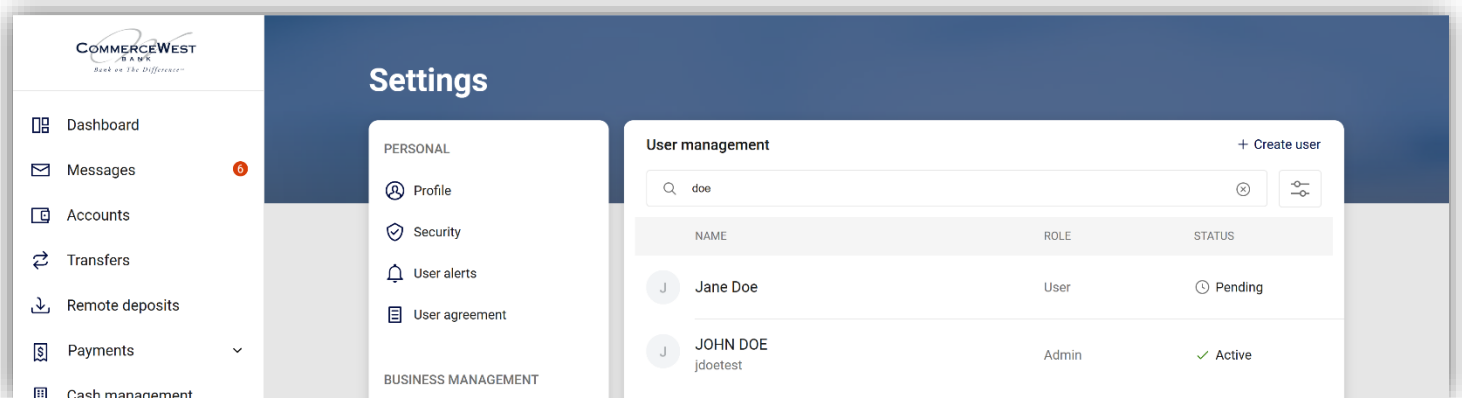
Step 1

Click your profile and select **Business management**.



Step 2

Select the user to reset.



Step 3

Click the **ellipsis** icon and choose **Send password reset link** to email the user.

