

FINASTRA

FINANCE IS OPEN

Fusion Digital Banking

Business Banking User Guide

June 2024

Copyright

© 2024 Finastra International Limited, or a member of the Finastra group of companies ("Finastra"). All Rights Reserved. Confidential - Limited Distribution to Authorized Persons Only, pursuant to the terms of the license agreement by which you were granted a license from Finastra for the applicable software or services and this documentation. Republication or redistribution, in whole or in part, of the content of this documentation or any other materials made available by Finastra is prohibited without the prior written consent of Finastra. The software and documentation are protected as unpublished work and constitute a trade secret of Finastra International Limited, or a member of the Finastra group of companies, Head Office: 4 Kingdom Street, Paddington, London W2 6BD, United Kingdom.

Trademarks

Finastra, Fusion Digital Banking, and their respective sub-brands, and the logos used with some of these marks, are trademarks or registered trademarks of Finastra International Limited, or a member of the Finastra group of companies ("Finastra") in various countries around the world. All other brand and product names are trademarks, registered trademarks, or service marks of their respective owners, companies, or organizations, may be registered, and should be treated appropriately.

Disclaimer

Finastra does not guarantee that any information contained herein is and will remain accurate or that use of the information will ensure correct and faultless operation of the relevant software, services or equipment. This document contains information proprietary to Finastra. Finastra does not undertake mathematical research but only applies mathematical models recognized within the financial industry. Finastra does not guarantee the intrinsic theoretical validity of the calculation models used.

Finastra, its agents, and employees shall not be held liable to or through any user for any loss or damage whatsoever resulting from reliance on the information contained herein or related thereto. The information contained in this document and the general guidance of Finastra staff does not take the place of qualified compliance personnel or legal counsel within your institution. FINASTRA CANNOT RENDER LEGAL, ACCOUNTING OR OTHER PROFESSIONAL SERVICES TO YOUR INSTITUTION. THE INFORMATION CONTAINED HEREIN IS GENERAL IN NATURE AND DOES NOT CONSTITUTE LEGAL ADVICE OR A LEGAL OPINION. CONSULT YOUR LEGAL COUNSEL FOR LEGAL ADVICE SPECIFIC TO YOUR SITUATION OR CIRCUMSTANCES OR TO ANSWER ANY LEGAL QUESTIONS.

This document is not intended as a substitute for formal education in the regulatory requirements of banking, banking operations, lending, lending operations, or other topics generally applicable to financial institutions. Your financial institution is solely responsible for configuring and using the software or services in a way that meets policies, practices, and laws applicable to your institution, including, without limitation: (1) options and selections made on prompts; (2) entries in the software program; (3) program setup; and (4) documents produced by the software or services. It is the obligation of the customer to ensure that responsible decisions are taken when using Finastra products. Information in this document is subject to change without notice and does not represent a commitment on the part of Finastra.

Feedback

Do you have comments about our guides and online help? Please address any comments and questions to your local Finastra representative.

Need more information? Read more about our products at <http://www.finastra.com> or contact your local Finastra office at <http://www.finastra.com/contact>.

Printed to PDF on 6/14/2024.

CONTENTS

INTRODUCTION	1
System Requirements	1
Business Admin Setup	1
User Login	2
High Risk Transaction (HRT) Authentication	2
BUSINESS USERS ADMIN (MANAGE USERS)	3
Add Business Users	3
Approve New Users	4
Manage Business Users	5
Restrict User Access	7
Reset Password	7
HRT Processing Configuration	8
Manage HRT Token Credentials	9
Update User Entitlements	11
Accounts	11
Money Movement	12
Business Payments	13
3 rd Party	15
Independent Services	15
Approvals	15
Apply Template	16
User Admin Reports	17
Business User Entitlement Report	17
Change Audit Report	24
ACCOUNTS DASHBOARD	25
Accounts	27
Set Default Dashboard View	27
Account Groups Dashboard View	28
Account Details and Transactions	29
Search and Filter Transactions	30
Check/Deposit Imaging	30
Transaction Images	31
Manage Account Settings	31
Account Nickname	31
Hide Account	32

Change Account Order	33
Export Account Details	34
ACCOUNT REPORTING	34
ACCOUNT STATEMENTS	35
Delivery Preferences	35
View Statements	36
CHECK DEPOSIT	37
STOP PAYMENT	38
CARD MANAGEMENT	38
Merchant Controls	39
Transaction Controls	40
SMART TRANSFERS	41
TRANSFER TEMPLATES	42
Manage Transfer Templates	43
Load Transfer Templates	43
BUSINESS PAYMENTS: ACH	44
ACH Recipients	44
ACH Import	46
Importing Delimited Files	46
Import Fixed Length Files	51
Manage Recipients	53
Create ACH Batch	55
View Batch Details	58
Edit Batch	59
Delete Batch	59
Single Item ACH Payments	60
Pay Again: Recipient	62
One-Time ACH Payment	63
ACH Batch Payments	64
Pay Again: Batch	66
Same Day ACH Payments	67
Same Day ACH Limit	67
Review Transaction Activity	68
ACH Upload	69
View ACH Batch Upload and Recipient Details	71
ACH Upload Troubleshooting	73

BUSINESS PAYMENTS: WIRES	74
Add Domestic Wire Recipients	74
Add International Wire Recipients	76
Manage Recipients	78
Domestic and International Wire Transactions	80
One-Time Wire Payment	82
Review Transaction Activity	85
View Fed Wire Reference Number	85
BUSINESS PAYMENTS: FEDERAL TAX PAYMENTS	87
BUSINESS PAYMENTS: APPROVALS	89
ALERTS	90
Account Alerts	91
Security Alerts	92
SECURE MESSAGES	94
Archive or Delete Messages	95
TEXT BANKING	96
Text Banking Codes	97
APPENDIX	98
Business Payment Notifications	98
FINASTRA SUPPORT	106

Introduction

Fusion Digital Business Banking provides your financial institution's Business Banking account holders the ability to administer enrolled accounts. The system enables businesses to check account balances, transfer funds, process ACH and wire transactions, manage positive pay, and other business-related transactions.

As a reminder, Fusion Digital Business Banking features are tailored to your financial institution during the implementation process. Depending on your financial institution's individual configuration, some features mentioned in this user guide might not be applicable to your application.

System Requirements

Fusion Digital Banking is compatible with the following devices and platforms:

Mobile Banking Application

- iOS devices (iOS 13+) – iPhone
- Android Smartphones (OS 7+)

SmartWebApps Online Banking Application (SWA) & Console

Current (n) and previous (n-1) major browser versions for:

- Google Chrome
- Mozilla Firefox
- Safari (for Mac OS only)
- Microsoft Edge

Note: Finastra recommends users keep their desktop browser and operating system updated. We do not exclude users from using other browsers/versions, but we cannot guarantee the user interface (layout/color) will be optimal or that all features will be available.

Business Admin Setup

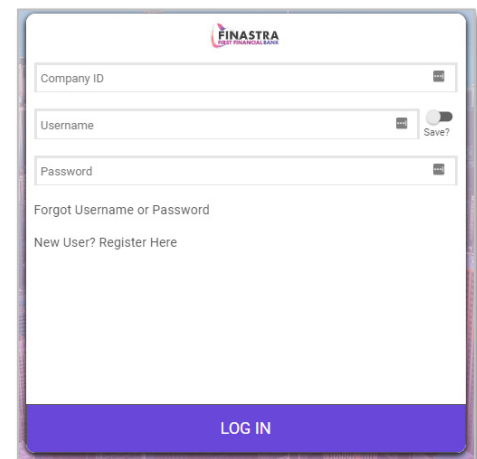
Before business users can access Fusion Digital Business Banking, your financial institution must set up the business and at least one user in the Fusion Digital Banking Console as a Business Admin. Business users can be managed either by this administrative user within the business (Business Admin) or by your financial institution.

Business Admin users inherit any business level entitlements and can then create and entitle others within the business. Any users created by the Business Admin can still be managed within Console by your financial institution. An entitled Business Admin user can retrieve a business user's username, unlock their account access, or reset their password. If the Business Admin is not available, your financial institution can provide the business user with their username, reset their password, and unlock any users from the Fusion Digital Banking Console.

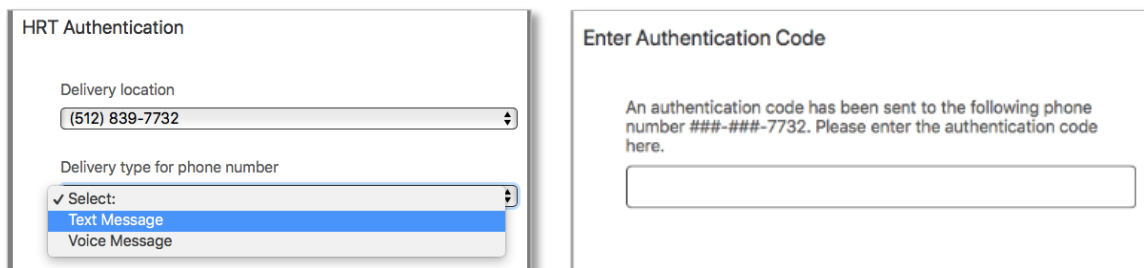
Instructions for business and user setup within Console are covered in the *Fusion Digital Business Banking Console User Guide*.

User Login

1. Open Fusion Digital Business Banking.
2. Enter the **Company ID**. This identification number is shared by all users within the business. The Company ID is set up by your financial institution when onboarding a business in the Console. It should be communicated to each Business Admin by your financial institution.
3. Enter the **Username**. This value is unique to each Business Admin/User. Usernames are created by your financial institution or by an entitled Business Admin.
4. Enter the **Password**. Temporary passwords are configured by your financial institution or an entitled Business Admin. All Business users are prompted to create a new password upon first login.
5. Click **Business Log In**.
6. If HRT Authentication is enabled for user login, the system will prompt the user to complete additional verification steps via text, email, phone, or hard token.



The login form features the Finastra logo at the top. It includes input fields for 'Company ID', 'Username', and 'Password'. A 'Save?' toggle is next to the Username field. Below the password field are links for 'Forgot Username or Password' and 'New User? Register Here'. A prominent purple 'LOG IN' button is at the bottom.

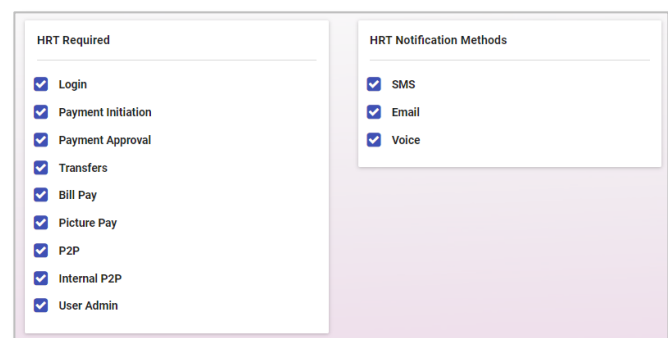


The first screen, 'HRT Authentication', shows a 'Delivery location' dropdown with '(512) 839-7732' and a 'Delivery type for phone number' dropdown with 'Text Message' selected. The second screen, 'Enter Authentication Code', displays a message: 'An authentication code has been sent to the following phone number ###-###-7732. Please enter the authentication code here.' followed by an empty input field.

High Risk Transaction (HRT) Authentication

HRT enables your financial institution to add an additional level of user verification before specified transactions or actions are completed in Fusion Digital Business Banking. If implemented, HRT warnings can be enabled at the organization and business level using Console for the following transactions/actions:

- Login
- Payment Initiation
- Payment Approval
- Transfers
- Bill Pay
- Picture Pay
- P2P
- Internal P2P
- User Admin



The configuration console is split into two panels. The 'HRT Required' panel on the left has checkboxes for Login, Payment Initiation, Payment Approval, Transfers, Bill Pay, Picture Pay, P2P, Internal P2P, and User Admin, all of which are checked. The 'HRT Notification Methods' panel on the right has checkboxes for SMS, Email, and Voice, all of which are also checked.

When HRT is enabled, the system prompts the user to complete the authentication steps for each applicable transaction and/or activity.

Refer to the *Fusion Digital Business Banking Console User Guide* for additional information about HRT setup and configuration.

Business Users Admin (Manage Users)

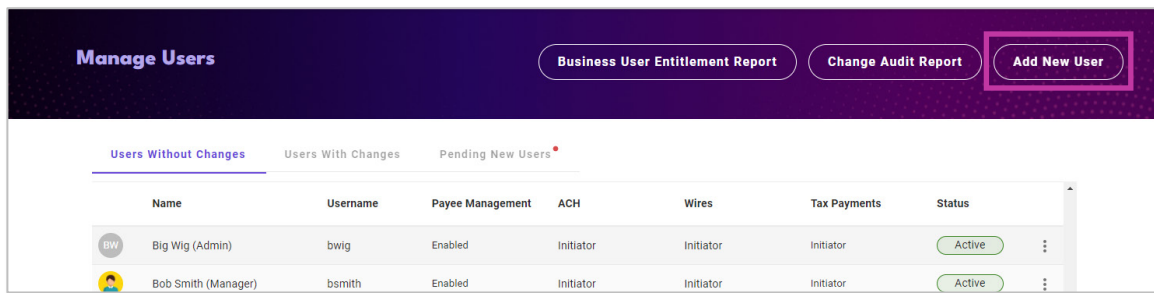
Business Users entitled with the User Admin entitlement can create and manage user access for the business within Fusion Digital Business Banking. Your financial institution will add and entitle the first Business Admin user. The *Fusion Digital Business Banking Console User Guide* outlines the steps your financial institution must take to set up the Business Admin.

Once entitled, the Business Admin can use the Manage Users feature in Fusion Digital Banking to create, entitle, and manage other business users. However, they cannot add or change their own entitlements.

IMPORTANT! Finastra recommends the Business Admin create at least one other Business Admin to assist with business user management and entitlement.

Add Business Users

Business Admins can create a new user quickly and easily. Select **Add New User** and follow the prompts. Required fields will be marked onscreen with an asterisk (*).



	Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
BW	Big Wig (Admin)	bwig	Enabled	Initiator	Initiator	Initiator	Active
	Bob Smith (Manager)	bsmith	Enabled	Initiator	Initiator	Initiator	Active

Step 1: User Login

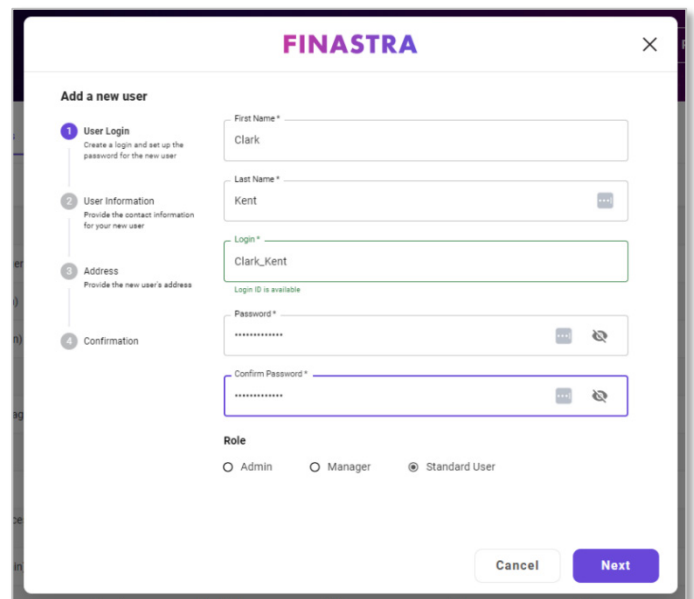
First and Last Name – name of the user

Login – username of the user

Password – user's password and confirmation

Role – user's permissions for Manage Users

- **Admin** – user is able to create new users, edit existing users, approve changes made by Manager; saved changes are immediate, no approval required
- **Manager** – user is able to create new users, edit existing users, submit changes for approval to Admin or another Manager, approve changes made by another Manager
- **Standard** – user has no Manage Users access



Step 2: User Information

Title – optional title for the user

Email Address – email address used to send pending business payment approval notifications as well as inform users that a pending business payment has been approved, denied, or deleted.

Phone Number and **Text Phone Number** – phone number(s) of the user

HRT Phone and **Email** – phone numbers and the email address used for any High Risk Transaction authorization codes. When the user is presented with the HRT verification, they can choose from the notification methods entered here to receive the HRT validation code.

Step 3: Address

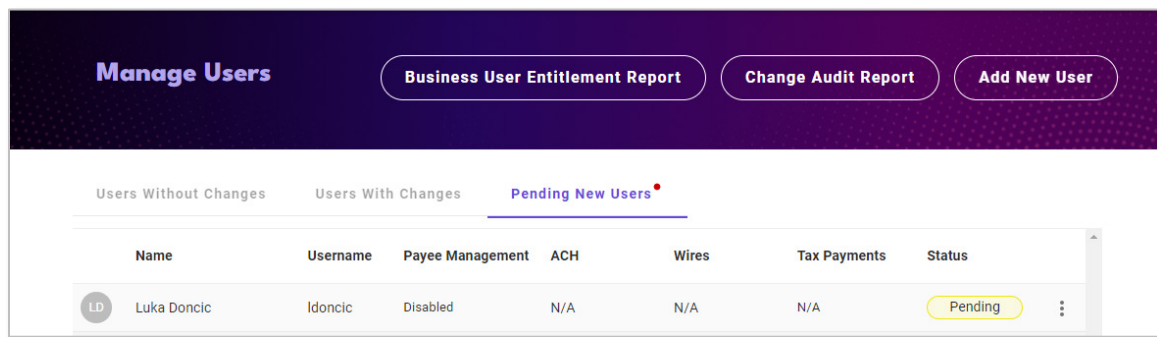
Enter the full mailing **Address** information including **City**, **State**, and **ZIP Code**.

Step 4: Confirm

The confirmation displays all the entered information with the option to **Cancel** without saving or select **Create User** to create the new user.

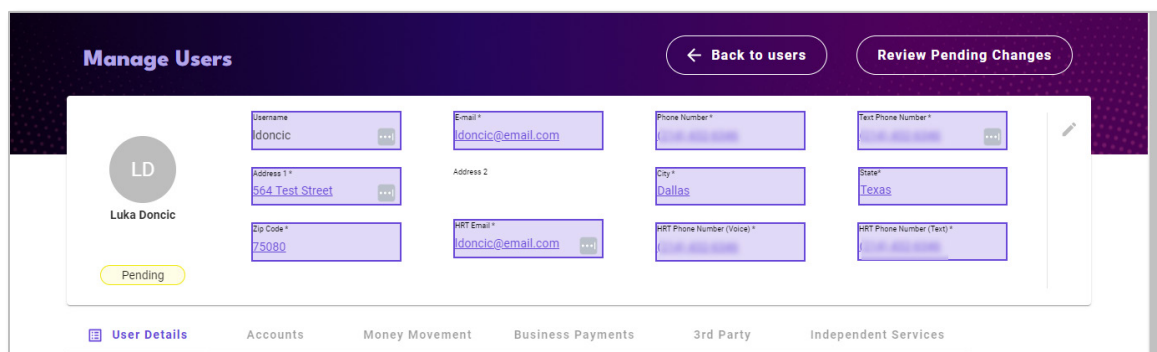
Approve New Users

New users that have not yet been approved by an Admin or Manager display in the **Pending New Users** tab with a **Pending** Status. Users with the Manager or Admin role can approve new users and user updates made by another Manager or Admin. The system requires a second Manager or Admin to approve pending updates or new users and will not allow a user to approve their own changes.



Manage Users						
Business User Entitlement Report Change Audit Report Add New User						
Users Without Changes		Users With Changes		Pending New Users		
Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
Luka Doncic	ldoncic	Disabled	N/A	N/A	N/A	Pending

Select the three-dot menu and select **View User** to view the user details. All pending changes will be highlighted.



Manage Users

[Back to users](#) [Review Pending Changes](#)

Luka Doncic

Username

ldoncic

Address 1 *

564 Test Street

Zip Code *

75080

Email *

ldoncic@email.com

Address 2

HRT Email *

ldoncic@email.com

Phone Number *

City *

Dallas

HRT Phone Number (Voice) *

Text Phone Number *

State *

Texas

HRT Phone Number (Text) *

Pending

[User Details](#) [Accounts](#) [Money Movement](#) [Business Payments](#) [3rd Party](#) [Independent Services](#)

Approve/Deny

Select **Review Pending Changes** at the top of the screen to view a change summary.
(Previous fields will be blank for new users.)

Click **Approve** to accept the changes or **Deny**.

The screenshot shows a modal window titled "FINASTRA" with a close button (X) in the top right corner. The main heading is "Pending Changes". Below this is a table with three columns: "Field", "Previous", and "New". The table lists several fields: Last Name, HRT Phone Number (Text), Username, Zip Code, HRT Phone Number (Voice), City, Address 1, and Phone Number. The "New" column shows the updated values: Doncic, [redacted], Idoncic, 75080, [redacted], Dallas, 564 Test Street, and [redacted]. At the bottom right of the modal are three buttons: "Cancel", "Deny", and "Approve".

Field	Previous	New
Last Name		Doncic
HRT Phone Number (Text)		[redacted]
Username		Idoncic
Zip Code		75080
HRT Phone Number (Voice)		[redacted]
City		Dallas
Address 1		564 Test Street
Phone Number		[redacted]

Manage Business Users

After business users have been set up in the system, Business Admins will need to manage access for users. This can include adjusting entitlements and limits, resetting passwords, and enabling or disabling users.

Select **Manage Users** from the sidebar menu. The user dashboard displays the list of existing users and the following information for each:

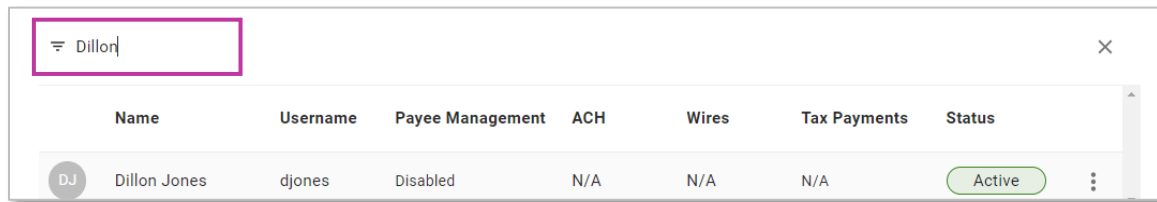
- Name: first and last name
- Username
- Payee Management, ACH, Wires, Tax Payments Entitlements: Approver, Initiator, Approval required override
- Status: Active, Locked, or Disabled

The screenshot shows the "Manage Users" dashboard in the FINASTRA system. The header includes the FINASTRA logo, a hamburger menu icon, and the title "Manage Users". Below the header is a dark purple bar with three buttons: "Business User Entitlement Report", "Change Audit Report", and "Add New User". The main content area has three tabs: "Users Without Changes", "Users With Changes", and "Pending New Users". The "Users Without Changes" tab is selected, showing a table of users. The table has columns for Name, Username, Payee Management, ACH, Wires, Tax Payments, and Status. There are five users listed, each with a status button (Active, Locked, or Disabled) and a three-dot menu icon.

Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
Bob Smith (Manager)	bsmith	Enabled	Initiator	Initiator	Initiator	Active
Brian Dubs (Admin)	bdubs	Enabled	Initiator	Initiator	Initiator	Active
Cloud Strife (Admin)	cloud	Disabled	N/A	Initiator	N/A	Active
Dillon Jones (Manager)	djones	Disabled	N/A	N/A	N/A	Active
Draymond Green	draygreen	Disabled	N/A	N/A	N/A	Active

Search

Search for users by name or username. The user list will update dynamically as you enter text.



A search bar with a magnifying glass icon and a close button (X). Below it is a table with columns: Name, Username, Payee Management, ACH, Wires, Tax Payments, and Status. The first row shows a user named 'Dillon Jones' with username 'djones', status 'Active', and a three-dot menu icon.

Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
DJ Dillon Jones	djones	Disabled	N/A	N/A	N/A	Active

Edit User

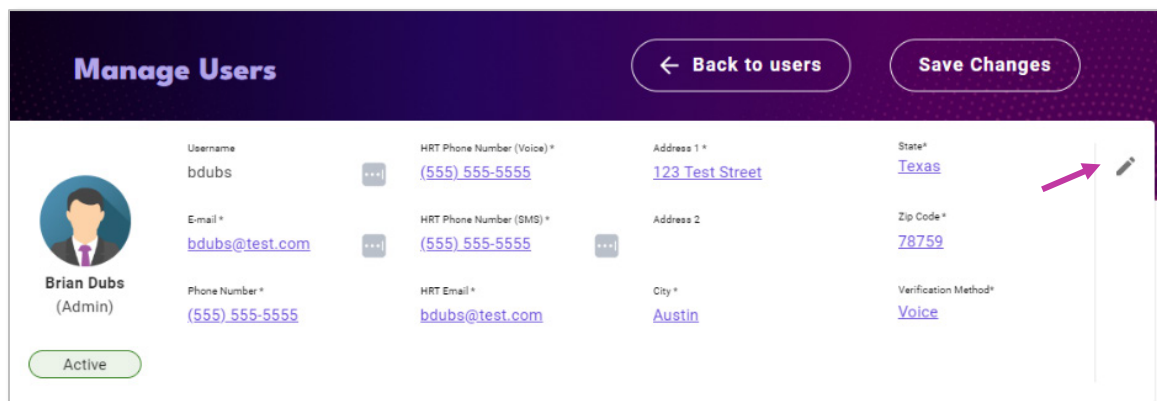
To update user information, click the three-dot menu and select **Edit User**.



A table with columns: Name, Username, Payee Management, ACH, Wires, Tax Payments, and Status. The first row shows 'Brian Dubs (Admin)' with a three-dot menu icon. A dropdown menu is open, showing 'Edit User' and 'Disable User' options.

Name	Username	Payee Management	ACH	Wires	Tax Payments	Status
Brian Dubs (Admin)	bdubs	Disabled	Approver, Initiator, Override	Approver, Initiator, Override	Approver, Override	Active
Bob Smith	bsmith	Disabled	N/A	N/A	N/A	Active
Big Wig (Admin)	bwig	Disabled	Approver, Initiator	Approver, Initiator	N/A	Disabled

The current user information will display.



A form titled 'Manage Users' with a 'Back to users' button and a 'Save Changes' button. The form displays user information for 'Brian Dubs (Admin)'. A pencil icon in the top right corner indicates the edit function.

Field	Value
Username	bdubs
HRT Phone Number (Voice) *	(555) 555-5555
Address 1 *	123 Test Street
State *	Texas
Email *	bdubs@test.com
HRT Phone Number (SMS) *	(555) 555-5555
Address 2	
Zip Code *	78759
Phone Number *	(555) 555-5555
HRT Email *	bdubs@test.com
City *	Austin
Verification Method *	Voice

To make changes, click the pencil icon in the upper right, edit the information and click **Save Changes**. You can edit the following items:

- First and Last Name
- Address
- Primary Phone Number
- HRT Phone Number
- Primary Email Address
- HRT Email Address
- Verification Method
- User Avatar (picture)

Restrict User Access

In the case where the Business Admin needs to prevent a user from logging in either temporarily or permanently, the user can be disabled. If the user needs to be deleted from the business, the Business Admin will need to contact the financial institution.

Note: Managing Users on mobile devices is limited to enabling/disabling users.

In the **User Operations** section, you can:

- View number of failed login attempts
- Reset login attempts (unlock user)
- View last updated date
- Disable/enable user

The screenshot shows the 'User Details' page with tabs for Accounts, Money Movement, Business Payments, 3rd Party, and Independent Services. The 'User Operations' section displays a green circle with the number '0' for 'Failed Login Attempts', a 'Reset Login Attempts' link, and an 'Updated: 10/12/23' timestamp. Below this is a 'Disable User' button. The 'HRT Processing Configuration' section is divided into 'Delivery Methods' and 'Features'. 'Delivery Methods' includes checkboxes for SMS Delivery, Voice Delivery, Email Delivery, Hard Token, Tax Payment Initiation, Bill Pay, Tax Payment Approval, Transfers, HRT Approval Persistence, Login, and Picture Pay. 'Features' includes checkboxes for Internal P2P, P2P, Hard Token Self-Registration, Payment Initiation, Payment Approval, and User Admin.

Unlock User

If an account holder enters their password incorrectly too many times, their account will be locked. The system default is six incorrect password attempts. The account holder can use the Forgot Password link on the main login page to reset their password or the Business Admin can unlock their account.

1. From the Manage Users dashboard, click the three-dot menu and select **Edit User**.
2. The number of **Failed Login Attempts** is displayed under User Operations.
3. Select **Reset Login Attempts** to unlock the user.

Reset Password

User admins can reset a user's password on their behalf. To reset a password for another user, User admins can select the **Reset Password** button available in the User Details tab within User Operations. Password requirements will be enforced.

The screenshot shows the Finastra mobile app interface. In the background, the 'User Details' page is visible, showing 'Bob Smith (Manager)' with a 'Zip Code *' of '78732' and an 'Active' status. The 'User Operations' section shows 'Failed Login Attempts' with a 'Reset Login Attempts' link and an 'Updated: 04/22/24' timestamp. In the foreground, a 'Reset Password' dialog box is open, featuring the Finastra logo, a close button, and two input fields: 'Password *' and 'Confirm Password *'. At the bottom of the dialog are 'Cancel' and 'Submit' buttons.

HRT Processing Configuration

HRT authentication requires a user to enter a security code for business payment transactions and other activities. Business Admins can manage which features require this authentication, select delivery methods, and manage credentials and temporary security codes for Hard Tokens.

Enable HRT Delivery Methods

HRT Authentication can be completed through several **Delivery Methods**: email, voice call, text message, or Symantec hard and soft tokens (if implemented).

A hard token is a physical fob or card that generates randomized codes for authentications. A soft token uses either the Symantec VIP mobile or desktop app to generate authentication codes.

Note: Fusion Digital Banking uses “Hard Token” to refer to both hard and soft tokens throughout the system.

HRT authentication codes will be delivered to the **HRT SMS Number**, **HRT Voice Number**, and/or **HRT Email Address** specified within the User Details section.

HRT Processing Configuration		
Delivery Methods	Features	
<input checked="" type="checkbox"/> SMS Delivery	<input checked="" type="checkbox"/> Tax Payment Initiation	<input checked="" type="checkbox"/> Internal P2P
<input checked="" type="checkbox"/> Voice Delivery	<input checked="" type="checkbox"/> Bill Pay	<input checked="" type="checkbox"/> P2P
<input checked="" type="checkbox"/> Email Delivery	<input type="checkbox"/> Tax Payment Approval	<input checked="" type="checkbox"/> Hard Token Self-Registration
<input checked="" type="checkbox"/> Hard Token	<input checked="" type="checkbox"/> Transfers	<input checked="" type="checkbox"/> Payment Initiation
	<input type="checkbox"/> HRT Approval Persistence	<input checked="" type="checkbox"/> Payment Approval
	<input type="checkbox"/> Login	<input type="checkbox"/> User Admin
	<input checked="" type="checkbox"/> Picture Pay	

Manage Users

[← Back to users](#)[Save Changes](#)

Active

Username
bdubs

Email *
bdubs@test.com

Phone Number *
[\(555\) 555-5555](tel:(555)555-5555)

HRT Phone Number (Voice) *
[\(555\) 555-5555](tel:(555)555-5555)

HRT Phone Number (SMS) *
[\(555\) 555-5555](tel:(555)555-5555)

HRT Email *
bdubs@test.com

Address 1 *
[123 Test Street](#)

Address 2

City *
[Austin](#)

State*
[Texas](#)

Zip Code *
[78759](#)

Verification Method*
[Voice](#)

Enable HRT Features

In the **Features** section, select the checkbox for each feature to require additional user authentication. These options will vary based on Organization entitlements.

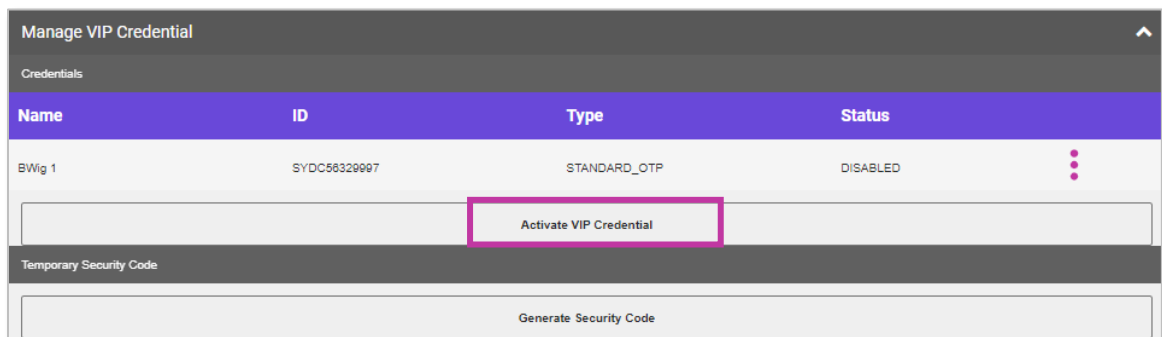
To allow account holders to register their Symantec VIP credentials through Fusion Digital Banking, ensure **Hard Token** and **Hard Token Self Registration** are both selected.

Manage HRT Token Credentials

When Hard Token is enabled, the Business Admin can manage hard token credentials and temporary security codes.

Manage VIP Credentials

1. Click **Activate VIP Credential**.



The screenshot shows the 'Manage VIP Credential' interface. At the top is a header bar with the title 'Manage VIP Credential' and an upward arrow. Below the header is a section titled 'Credentials' containing a table. The table has four columns: 'Name', 'ID', 'Type', and 'Status'. There is one row with the following data: 'BWig 1', 'SYDC56329997', 'STANDARD_OTP', and 'DISABLED'. To the right of the row is a three-dot menu icon. Below the table is a button labeled 'Activate VIP Credential', which is highlighted with a pink rectangle. Below the button is a section titled 'Temporary Security Code' containing a button labeled 'Generate Security Code'.

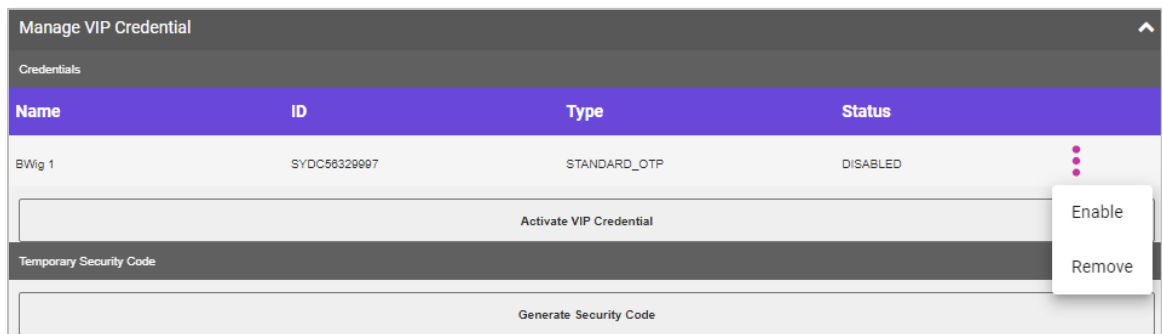
Name	ID	Type	Status
BWig 1	SYDC56329997	STANDARD_OTP	DISABLED

Activate VIP Credential

Temporary Security Code

Generate Security Code

2. Enter the following information and click **Submit**.
 - **Symantec VIP Credential ID**
 - **First and Second Security Code**
 - **Name**
3. Once the credential has been added, you can manage the status of the credential using the three-dot menu.



This screenshot is similar to the previous one, but the three-dot menu is now open, showing two options: 'Enable' and 'Remove'. The 'Activate VIP Credential' button is still visible below the table.

Name	ID	Type	Status
BWig 1	SYDC56329997	STANDARD_OTP	DISABLED

Activate VIP Credential

Temporary Security Code

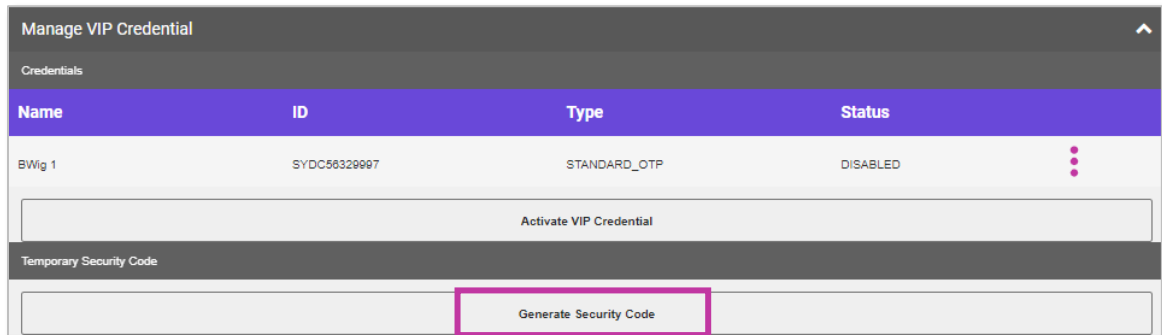
Generate Security Code

- Enable
- Remove

Temporary Security Code

Temporary Security Codes can be used in absence of a Symantec VIP credential. If the user has not acquired a hard token or no longer has access to their soft token (mobile or desktop app), a temporary code can be used to complete hard token authentication.

1. Click **Generate Security Code**.



2. Select **Usage**:
 - **One Time** – code can only be used one time; becomes invalid after use regardless of expiration date/time.
 - **Multiple Use** – code can be used multiple times until expiration date/time has been reached.
3. Select **Expiration Date/Time**.
4. Select **Confirm**.

The security code will display. A financial institution employee must communicate this code to the user. This code will not be displayed again once this prompt is dismissed.

You can create a new code if you were unable to save the previous one. Every time a new code is created, any existing temporary codes will be expired and deleted from the user's profile.

Once a temporary security code is created, you have the option to edit or delete it prior to the expiration date/time. Click the three-dot menu and select:

- **Edit** – edit the expiration date/time and usage
- **Delete** – will expire the code and delete it from the user's profile

Update User Entitlements

From the Manage Users dashboard, click the three-dot menu and select **Edit User**.

Manage Users ← Back to users Save Changes

User Details

Username: bwig
 Email: big.wig@test.com
 Phone Number: (333) 333-3333
 HRT Phone Number (Voice): (333) 333-3333
 HRT Phone Number (SMS): (333) 333-3333
 Address 1: 125 Test Street
 Address 2:
 City: Austin
 State: Texas
 Zip Code: 84564
 Verification Method: SMS

Entitlements

Accounts Money Movement Business Payments 3rd Party Independent Services

User Operations Failed Login Attempts

HRT Processing Configuration Delivery Methods Features

Entitlements are organized under several tabs:

- **Accounts** – Enable accounts, view history, and account view options
- **Money Movement** – Transfers, Smart Transfers, Cross Entity Transfers, Internal P2P
- **Business Payments** – ACH, Wire, and Federal Tax Payment services and limits
- **3rd Party Vendors** – A2A, P2P, Bill Pay, Remote Deposit Capture, and more
- **Independent Services** – E-forms, external URLs, eStatements, Card Management, Alerts, Secure Messaging, User Admin, and more

The features and entitlement options will vary based on your financial institution’s specific implementation. For more details about user entitlements, refer to the *Fusion Digital Business Banking Console User Guide*.

Accounts

The Accounts tab includes entitlements to enable/disable accounts, view account history, show/hide balances, and show/hide account in the accounts dashboard. Enable accounts the user will be able to view and use as offset accounts for options such as transfers, ACH, and Wire. Accounts entitled here can additionally be entitled for viewing transaction history or eStatements access. If an account is not entitled at this level, then it will not be available for entitlement in History, ACH, Wire, eStatements, and/or Money Movement options.

User Details Accounts Money Movement Business Payments 3rd Party Independent Services					
Account Number	Nickname	Enabled	View History	Hide Balance	Shown On Main Screen
CHK (...60)	Operating Secondary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CHK (...52)	Payroll Account new	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CHK (...37)	Golden State Checking&Analyzed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
LOAN (...44)	LOC - OD Protection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Click the button to enable/disable a feature/setting. Then use the checkboxes to enable/disable the feature for each account. The checkbox below the feature button will enable/disable the feature for all accounts.

Account Number	Nickname	Enabled	View History
CHK (...60)	Operating Secondary	<input type="checkbox"/>	<input type="checkbox"/>
CHK (...52)	Payroll Account new	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CHK (...37)	Golden State Checking&Analyzed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Money Movement

The Money Movement tab includes entitlements to enable/disable Transfers, Smart Transfers, Cross Entity Transfers, Internal P2P, and more.

Account Number	Nickname	Transfers Cross Entity	Transfers	Internal P2P
CHK (...88)	Golden	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CHK (...37)	Golden State Checking&Analyzed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Transfers - enables user to transfer funds within entitled accounts.

Cross Entity - enables the user to make transfers across two different businesses enabled within the same business profile

Transfer To - enables the user to transfer funds to applicable accounts

Transfer From - enables the user to transfer funds from applicable accounts

Click **Options** to view and edit applicable settings for the selected feature. Limits can be set on transfers by the Business Admin but cannot exceed any limits set by the financial institution at the business level.

Accounts Money Movement Business Payments 3rd Party

Nickname

Transfers Cross Entity

Transfers Options

From To

Operating Secondary ☒ ☒ ☒

Payroll Account new ☒ ☒ ☒

Golden State Checking&Analyzed ☒ ☒ ☒

LOC - OD Protection ☒ ☒

FINASTRA

Transfers

Limits

Max Amount per Item \$0.00

Max Number of Items per Day Business Limit 10

Max Amount per Day \$0.00

Max Number of Items per Week Business Limit 10


Max Amount per Week \$0.00

Max Number of Items per Month Business Limit 10

Max Amount per Month \$0.00

Business Payments

The Business Payments tab includes entitlements for enabling/disabling ACH, Wire, and Federal Tax Payment services and their associated limits.

User Details		Accounts	Money Movement	 Business Payments	3rd Party	Independent Services	
Account Number	Nickname		<div>ACH</div>	<div>Wires</div>	<div>Federal Tax Payments</div>	<div>ACH Positive Pay</div>	<div>Check Positive Pay</div>
			Options	Options	Options		
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CHK (...60)	Operating Secondary	<input type="checkbox"/>			<input type="checkbox"/>		
CHK (...52)	Payroll Account new	<input type="checkbox"/>			<input type="checkbox"/>		
CHK (...37)	Golden State Checking&Analyzed	<input type="checkbox"/>		<input checked="" type="checkbox"/>	<input type="checkbox"/>		

ACH - enables Business Admin to indicate which offset accounts can be used by user for initiating ACH transactions. Also enables the business admin to set limits on ACH transactions and select which ACH Batches the user has access to.

Wires - enables Business Admin to entitle accounts to be used for wire transactions as well as set limits on wires.

Federal Tax Payments – enables user to initiate federal tax payments via ACH on behalf of the business. Federal tax payments are still subject to any ACH approvals or ACH approval override options.

Click **Options** to view and edit limits, services, and other settings. Use the horizontal arrow buttons (< >) to access each settings tab.

Limits set at the user level cannot exceed business level limits. If the admin attempts to set a limit higher than the business level limit, the system will display an error message and prevent the business admin from moving forward until the limit is equal to or less than the business limit.

ACH

ACH Services	
ACH Approval Override	Enables user to create ACH transactions (single entry and batch) that will be automatically approved. This entitlement bypasses the approval process and will not require the user to have ACH transactions approved by a different user.
Payee Management	Indicates the user can create and edit ACH recipients
Same Day ACH – Credit	Enables user to initiate a Same Day ACH credit transaction
Same Day ACH – Debit	Enables user to initiate a Same Day ACH debit transaction

ACH Payroll	Indicates the user can view “restricted” batches designated as an ACH payroll batch or any batch that not all ACH entitled users should have access to
ACH Initiate	Allows the entitled user to initiate ACH transactions
ACH Batch Upload	Indicates the user can upload NACHA-formatted ACH files
ACH Approve	Allows the entitled user to approve, edit, or deny ACH transactions initiated by other users within the business. Individuals with the ACH Approve entitlement cannot approve their own ACH transactions and are limited to approving only those transactions initiated from offset accounts in which they are also entitled. Refer to Business Payment Notifications for detailed information on who receives approval notifications and the information provided in the various approval notifications.
ACH Import	Allows the entitled user to import ACH recipients using file formats such as .csv or .txt files. This feature creates an ACH Batch Template of the recipients. These templates can be edited or deleted as needed.
ACH Batch	Entitles users to create and manage ACH batches

Wires


Wire Services	
International Wires	Indicates the user is entitled to initiate international wire transactions
Wires Initiate	Indicates the user is entitled to initiate wire transactions
Wires Approve	Indicates the user is entitled to approve wire transactions initiated by other users within the business. Refer to Business Payment Notifications for detailed information on who receives approval notifications and the information provided in the various approval notifications.
Wires Approval Override	Indicates the user is entitled to self-approve wire transactions without approval from another user.

Federal Tax Payments

Tax Services	
Tax Approve	Indicates the user is entitled to approve tax transactions initiated by other users within the business
Tax Approval Override	Indicates the user is entitled to self-approve tax transactions without approval from another user

3rd Party

The 3rd Party tab includes entitlements and limits for A2A, P2P, Bill Pay, Remote Deposit Capture, and more. These items will vary based on your implementation.

User Details		Accounts	Money Movement	Business Payments	<div> 3rd Party</div>	Independent Services		
Account Number	Nickname	<div>Full Bill Pay (P2P) Options</div>	<div>Remote Deposit Capture Options</div>	<div>Bill Pay Options</div>	<div>RDC SSO</div>	<div>Statements</div>	<div>Full Bill Pay</div>	<div>A2A Options</div>
CHK (...60)	Operating Secondary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CHK (...52)	Payroll Account new							

Independent Services

The Independent Services tab includes entitlements to enable/disable E-forms, external URLs, eStatements, Card Management, Alerts, Secure Messaging, User Admin, and more. These items will vary for every Fusion Digital Banking application.

User Details		Accounts	Money Movement	Business Payments	3 rd Party	Independent Services
Other Services		>				
External URL 1		<input type="checkbox"/>				
User Manager		<input type="checkbox"/>				
User Admin		<input checked="" type="checkbox"/>				
Secure Messaging		<input checked="" type="checkbox"/>				

Approvals

Users with updates to their information or entitlements display in the **Users with Changes** tab. A red indicator will display when there are changes awaiting approval decisioning.

Users with the Manager or Admin role can approve new users and user updates made by another Manager or Admin. The system requires a second Manager or Admin to approve pending updates or new users and will not allow a user to approve their own changes.

View Pending Changes

Select the three-dot menu and select **View User** to view the user details. All pending changes will be highlighted. Tabs with updated entitlements are noted with a red indicator.

Manage Users

[← Back to users](#)[Review Pending Changes](#)

DR

David Robinson

Active

Username

drobinson

...

E-mail *

drobinson@email.com

...

Phone Number *

(453) 745-7457

...

Text Phone Number *

(453) 745-7457

...

Address 1 *

400 Alamo Plaza

...

Address 2

...

City *

San Antonio

State *

Texas

Zip Code *

78205

HRT Email *

drobinson@email.com

...

HRT Phone Number (Voice) *

(453) 745-7457

...

HRT Phone Number (Text) *

(453) 745-7457

...

Apply Template

User Details

Accounts

Money Movement

Business Payments

3rd Party

Approve/Deny

Select **Review Pending Changes** at the top of the screen to view a change summary. Changes made to existing users will display the Previous and New values side-by-side.

Click **Approve** to accept the changes or **Deny** to cancel the changes and revert back to the original settings.

Once approved, entitlement changes take effect immediately. Users will see any new accounts and/or entitlements on their next log in.

The screenshot shows a modal window titled "FINASTRA" with a close button (X) in the top right corner. The main heading is "Pending Changes". Below this is a table with three columns: "Field", "Previous", and "New". The table lists several user fields with their current and proposed values. At the bottom of the modal are three buttons: "Cancel", "Deny", and "Approve".

Field	Previous	New
Last Name		Doncic
HRT Phone Number (Text)		[REDACTED]
Username		Idoncic
Zip Code		75080
HRT Phone Number (Voice)		[REDACTED]
City		Dallas
Address 1		564 Test Street
Phone Number		[REDACTED]

Apply Template

Using the **Use as Template** feature, designate any user profile as a template that can be applied to other users to quickly duplicate settings and entitlements. This will enable and/or disable all corresponding accounts, features, services, and limit values based on what is set in the template user profile. When a template is applied to another user, the accounts and settings not available to the Manager or Admin (based on their own entitlements) will not be applied, even if the template includes those features. Manager and Admin users can only enable features and services they have access to. Changes made to a user through the template setup must follow the same review and approval process before those changes are applied in the system.

Step 1: Assign Profile as Template

To use a user profile as a template for other users, select the **Use as Template** option. This option is available in the User Details tab within User Operations.

The screenshot shows the "User Details" tab selected in the "User Operations" section. The tab has sub-tabs: "User Details", "Accounts", "Money Movement", and "Busi". The main content area shows a green circle with the number "0" next to the text "Failed Login Attempts". Below this is a link "Reset Login Attempts" and the text "Updated: 04/22/24". At the bottom are two buttons: "Disable User" and "Reset Password". A purple box highlights the "Use as a template" checkbox, which is checked.

Step 2: Apply Template

To apply a template to another user, select **Edit User**. Select **Apply Template**.

The 'Manage Users' screen displays a user profile for Bob Smith (Manager). The profile includes fields for Username (bsmith), Email (bob.smith@test.com), Phone Number ((555) 555-5554), Text Phone Number ((444) 444-4445), Address 1 (808 E 8th Street), Address 2, City (Austin), State (Texas), Zip Code (78732), HRT Email (bob.smith@test.com), HRT Phone Number (Voice) ((555) 555-5555), and HRT Phone Number (Text) ((444) 444-4445). The user status is 'Active'. A purple box highlights the 'Apply Template' button in the bottom right corner.

Select a user from the Template drop down menu and **Submit**. All users with the Use as Template option selected in their profile will display in this dropdown menu as optional templates.

After the template has been applied to the current user, you can make any additional changes and adjustments, as needed. Select **Save Changes** to save the updates and add the user to the Users with Changes tab for review and approval.

The 'FINASTRA Apply Template' dialog box shows a dropdown menu for selecting a template. The list includes: Bob Smith, Brian Dubois, John Jones, John Test, John Test 11, Template User 1, and Template User 2. The 'Submit' button is highlighted.

User Admin Reports

Business Admins have two powerful reports available directly from SWA. Specific to their business, the Business Users Entitlement report and the Change Audit report provide important details in a single click. Select the **Business User Entitlement Report** or **Change Audit Report** buttons at the top of the screen to generate the reports.

Business User Entitlement Report

The Business User Entitlement Report provides a current view of ACH, Wire, and account entitlements (service levels, account access, limits, approval requirements) for each business user.

Business User Entitlement Report

Select the **Business User Entitlement Report** button at the top of the screen to generate the report. The downloaded report workbook is divided into multiple tabs: Business Profile, Business User Profile, ACH & Wire Originating IDS, Business Account Entitlements, User Account Entitlements. Items marked **Y** indicate the entitlement is enabled. Limit items will include the limit value if one has been specified.

The screenshot shows the 'Business Profile' tab of the report. The table lists various entitlements for the user 'ABC Roofing' (Tax ID: 4110100001). The 'Entitled Services' column shows 'Y' for most services, indicating they are enabled. The 'Permitted ACH U' column shows 'Y' for 'ACH Import' and 'ACH Export'.

Service	Entitled	Permitted ACH U
Card Management	Y	
BOC	Y	
BOC SSO	Y	
Check Image	Y	
Deposit Images	Y	
E-Statements	Y	
Bill Pay via API	Y	
Bill Pay via SSO	Y	
Security and Account Alerts	Y	
ACH Import	Y	Y
ACH Export	Y	Y
ACH Upload passed through for file processing	Y	
Same Day ACH Debit	Y	
Same Day ACH Credit	Y	
Recurring ACH	Y	
Federal Tax Payments	Y	
Fed Tax Approval	Y	
Wire Transfer	Y	
Wire Approval Required	Y	
Wire Approval Required	Y	
International Wires	Y	
Balance Verification	Y	
Stop Payment API	Y	
Forms 1041 (Stop Payments)	Y	
External URL 1	Y	
External URL 2	Y	
External URL 3	Y	
MonPay	Y	
MonPay CH	Y	
MonPay BOC	Y	
MonPay CC	Y	
A2A SSO	Y	
ARC	Y	
BOC	Y	
OE	Y	
CTX	Y	
POP	Y	

Business Profile Tab			
Column	Description		
Business Identification Unique Identifier	Unique business ID created by your financial institution		
Name	Name of the business		
Tax ID	Tax ID number associated with the business		
Entitled Services	Card Management RDC Check Image E-Statements Bill Pay via API Bill Pay via SSO Security & Account Alerts C2C Transfers Cross Entity Transfer Smart Transfers (Sweeps) Account Reconciliation (Positive Pay) View Accounts View History Balances Hidden ACH Enabled (includes Single Entry) ACH Payroll ACH Pre-Funding ACH Approval Required	ACH Dual Approval Required ACH Batch Enabled ACH Upload passed through for file processing ACH Import Same Day ACH - Debit Same Day ACH - Credit Recurring ACH Federal Tax Payments Fed Tax Approval Fed Tax Dual Approval Wires Wires Approval Required Wires Dual Approval Required International Wires Recurring Wires Enabled Balance Verification Stop Payment API Eform #4 (Stop Payment) External URL #1, #2, #3	
Permitted ACH Upload SEC Types	ARC BOC CIE CTX	POP POS SHR TEL	TRC TRX WEB XCK
High Risk Transactions	HRT SMS Delivery HRT Voice Delivery HRT Email Delivery HRT Login HRT Payment Initiation HRT Payment Approval HRT Transfers HRT User Admin		

Transfer Limits	Transfers Max Number of Items per Day/Week/Month Transfers Max Amount per Item/Day/Week/Month
Remote Deposit Capture Limits	RDC Max Number of Items per Day/Week/Month RDC Max Amount per Item/Day/Week/Month
Bill Pay Limits	Bill Pay Max Number of Items per Day/Week/Month Bill Pay Max Amount per Item/Day/Week/Month
A2A Limits	A2A Max Number of Items per Day/Week/Month A2A Max Amount per Item/Day/Week/Month
C2C Limits	C2C Max Number of Items per Day/Week/Month C2C Max Amount per Item/Day/Week/Month
P2P Limits	P2P Max Number of Items per Day/Week/Month P2P Max Amount per Item/Day/Week/Month
ACH Credit Limits	ACH Credit Max Number of Items per Day/Week/Month ACH Credit Max Amount per Item/Batch/Day/Week/Month
ACH Debit Limits	ACH Debit Max Number of Items per Day/Week/Month ACH Debit Max Amount per Item/Batch/Day/Week/Month
Federal Tax Limits	Tax Payments Max Number of Items per Day/Week/Month Tax Payments Max Amount per Item/Day/Week/Month
Wire Limits	Wires Max Number of Items per Day/Week/Month Wires Max Amount per Item/Day/Week/Month

Business User Profile Tab

Column	Description
Business Identification	Unique business ID created by your financial institution
Business Name	Name of the business
Login ID	Fusion Digital Banking username
First Name	First name of user
Last Login	Date and time of last login
HRT SMS Number	Phone number for HRT authentication text message delivery
HRT Voice Number	Phone number for HRT authentication voice call delivery
HRT Email	Phone number for HRT authentication email delivery

High Risk Transaction Entitlements	HRT SMS Delivery HRT Voice Delivery HRT Email Delivery HRT Login HRT Payment Initiation HRT Payment Approval HRT Transfers HRT User Admin
User Enabled Entitlements	User Administrator Card Management RDC Check Image E-Statements E-Statement Enrollment Bill Pay via API Bill Pay via SSO C2C Transfers Cross Entity Transfer Account Reconciliation (Positive Pay) View Accounts View History Balances Hidden ACH & Wire Payee Management Stop Payment API Eform #4 (Stop Payment) External URL #1 External URL #2 External URL #3
ACH Entitlements	ACH ACH Payroll Same Day ACH - Debit Same Day ACH - Credit ACH Batch ACH Upload ACH Import ACH Initiate ACH Approver ACH Approval Override
Tax Entitlements	Federal Tax Payments Federal Tax Payments Approver Federal Tax Payments Approval Override

Wire Entitlements	Wires Wire Initiate Wire Approver Wire Approval Override International Wires Recurring Wires Enabled
Transfer Limits	Transfers Max Number of Items per Day/Week/Month Transfers Max Amount per Item/Day/Week/Month
Remote Deposit Capture Limits	RDC Max Number of Items per Day/Week/Month RDC Max Amount per Item/Day/Week/Month
Bill Pay Limits	Bill Pay Max Number of Items per Day/Week/Month Bill Pay Max Amount per Item/Day/Week/Month
A2A Limits	A2A Max Number of Items per Day/Week/Month A2A Max Amount per Item/Day/Week/Month
C2C Limits	C2C Max Number of Items per Day/Week/Month C2C Max Amount per Item/Day/Week/Month
P2P Limits	P2P Max Number of Items per Day/Week/Month P2P Max Amount per Item/Day/Week/Month
ACH Credit Limits	ACH Credit Max Number of Items per Day/Week/Month ACH Credit Max Amount per Item/Batch/Day/Week/Month
ACH Debit Limits	ACH Debit Max Number of Items per Day/Week/Month ACH Debit Max Amount per Item/Batch/Day/Week/Month
Federal Tax Limits	Tax Payments Max Number of Items per Day/Week/Month Tax Payments Max Amount per Item/Day/Week/Month
Wire Limits	Wires Max Number of Items per Day/Week/Month Wires Max Amount per Item/Day/Week/Month

ACH & Wire Originating IDs Tab

Column	Description
Business Identification	Unique business ID created by your financial institution
Business Name	Name of the business
Originating Name	Originating Entity name
Originating ID	Ten (10) character numerical originating ID; typically the business tax ID number with preceding digit prefix (1=EIN, 3=DUNS, 9=User Assigned)

ACH Use Enabled	ACH entitlement
Wire Use Enabled	Wires entitlement
ACH Credit Limits	ACH Credit Max Number of Items per Day/Week/Month ACH Credit Max Amount per Item/Batch/Day/Week/Month
ACH Debit Limits	ACH Debit Max Number of Items per Day/Week/Month ACH Debit Max Amount per Item/Batch/Day/Week/Month
Federal Tax Limits	Tax Payments Max Number of Items per Day/Week/Month Tax Payments Max Amount per Item/Day/Week/Month
Wire Limits	Wires Max Number of Items per Day/Week/Month Wires Max Amount per Item/Day/Week/Month
Business Account Entitlements Tab	
Column	Description
Business Identification	Unique business ID created by your financial institution
Business Name	Name of the business
Reference Number	Reference number (CIF/RIM/TIN) specific to the business and your core banking provider
Type	Business or Consumer
Account Number	Account number
Entitlements	Enable View History Hide Balance RDC E-Statements Transfer From Transfer To Cross Entity Transfer Smart Transfers (Sweeps) Bill Pay ACH Federal Tax Payments Wires Stop Payment API

User Account Entitlements Tab	
Column	Description
Business Identification	Unique business ID created by your financial institution
Business Name	Name of the business
Login ID	Username
First Name	First name of the user
Account Number	Account number
Entitlements	Enable View History RDC E-Statements Transfer From Transfer To Cross Entity Transfer Smart Transfers (Sweeps) Bill Pay ACH Federal Tax Payments Wires Stop Payment API

Change Audit Report

The Change Audit Report displays the audit information recorded when a user changes data for the current business. The report provides a change log of entitlements and settings changes during the specified date range.

Change Audit Report

Select the **Change Audit Report** button at the top of the screen to generate the report.

Select a date range and select **Generate Report**.

The downloaded report name includes the filtered date range, such as Audits Report from 2023-10-01 to 2023-10-05.xls.

FINASTRA

×

Change Audit Report

Date Range

Starting date *

07/11/2023

Ending date *

07/11/2023

Cancel

Generate Report

1	Changes	A	B	C	D	E	F	G	H
3	Time Stamp	Change	Identifier	Type	Action	Field Name	Previous Value	New Value	
193	2023-09-11 01:41:55 -0500	Brian Dubs (bdubs)	billpay_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Item	\$10.02	\$0.00	
194	2023-09-11 01:41:55 -0500	Brian Dubs (bdubs)	billpay_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Day	\$10.02	\$0.00	
195	2023-09-11 01:41:55 -0500	Brian Dubs (bdubs)	billpay_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Week	\$10.02	\$0.00	
196	2023-09-11 01:41:55 -0500	Brian Dubs (bdubs)	billpay_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Month	\$10.02	\$0.00	
197	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Items p 20		5	
198	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Items p 20		5	
199	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Item pe 20		5	
200	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Item	\$2.00	\$5.00	
201	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Day	\$2.00	\$5.00	
202	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Week	\$2.00	\$5.00	
203	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	rdc_business limit (Mobileuser: testuser1)	Limit	update	Max Amount per Month	\$2.00	\$5.00	
204	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	a2a_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Items p 30		301	
205	2023-09-11 01:40:10 -0500	Brian Dubs (bdubs)	a2a_business limit (Mobileuser: testuser1)	Limit	update	Max Number of Items p 30		301	

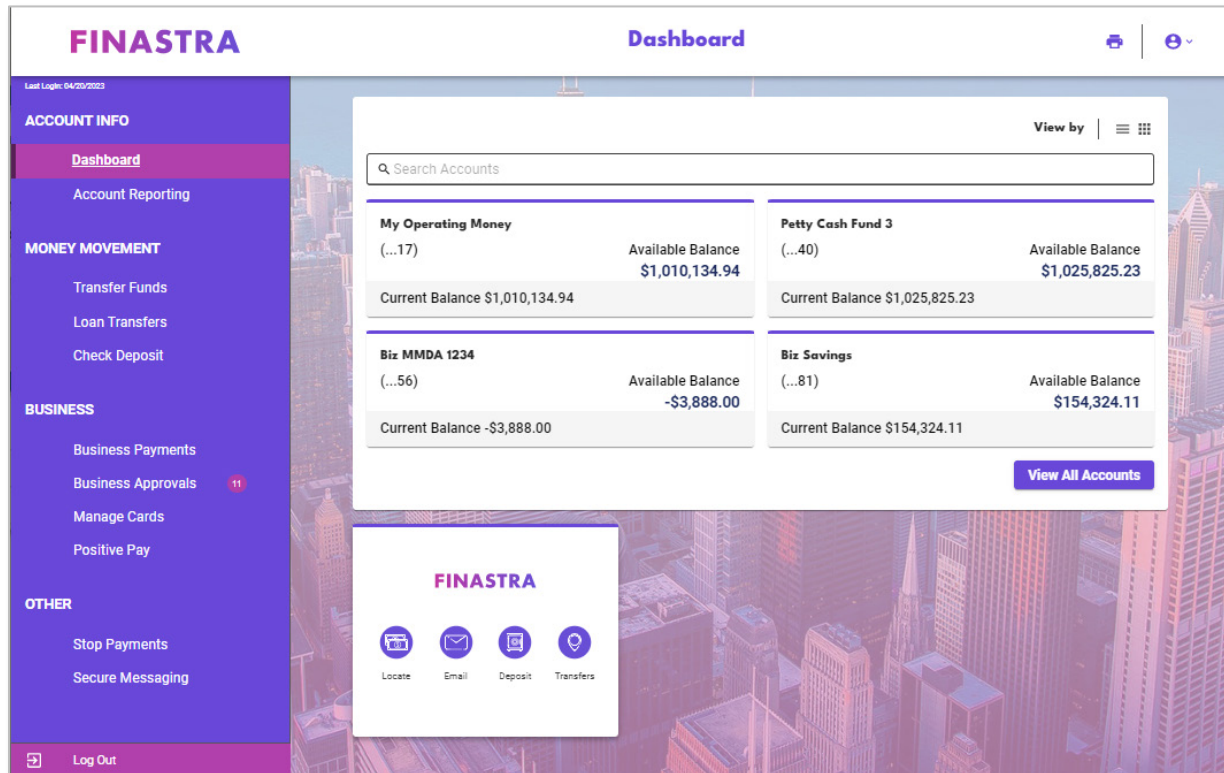
Change Audit Report	
Column	Description
Time Stamp	Date and time stamp of change
Change	Displays the first and last name along with username of the user making the change
Identifier	Identifies user or field in which a change was made
Type	Identifies if the change is occurring to an Account, Limit, or User
Action	States what action took place: Create, Update, or Destroy
Field Name	Indicates which field was changed
Previous Value	Previous value/setting in the field
New Value	New value/setting in the field

Accounts Dashboard

Once logged in, the system opens the Accounts dashboard. The left **Sidebar menu** provides easy navigation to the available business banking features and the account cards display in the center of the dashboard.

In the upper right corner, the **Profile menu** provides access to a menu of secondary features such as Alerts, Settings, Locate Us, Contact Us, About Us, and Disclosures.

Note: Fusion Digital Business Banking features and menu items are specific to your financial institution. Images, colors, and buttons shown in this user guide are for illustration only.



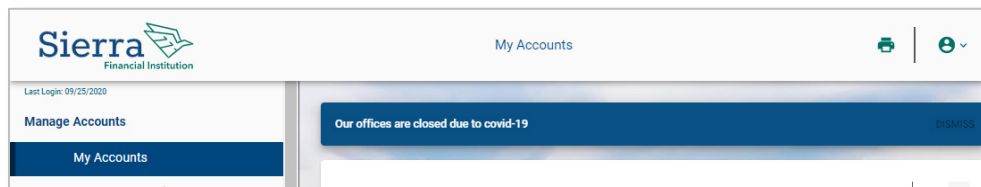
The **Print** button is available within the upper right corner of the title bar and can be used at any time to print information displayed within the application.

In addition to the account cards, there are a few optional features that may appear on the dashboard:

- Broadcast message
- Quick Links widget (pictured above)
- Marketing widget

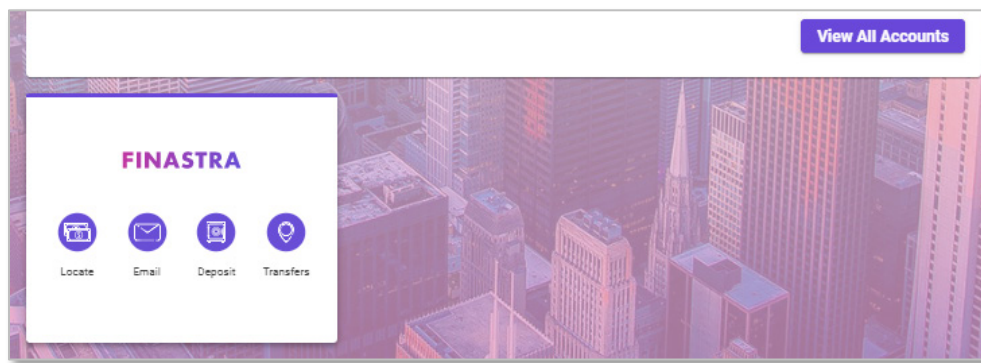
Broadcast Message

The broadcast message displays across the top of the dashboard. These messages are managed in Console.



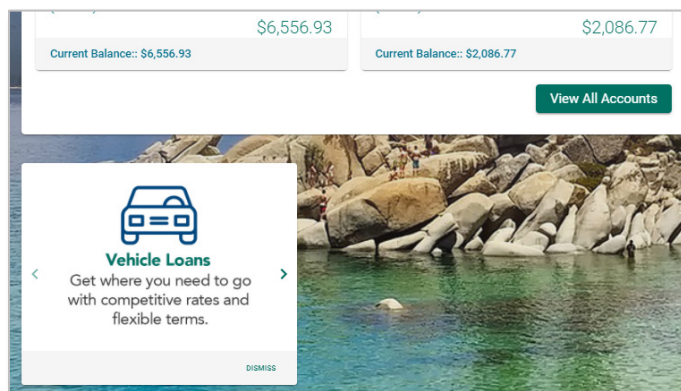
Quick Links Widget

The Quick Links widget displays shortcuts to popular features. With one click, users can access features from the widget without going through the menus.



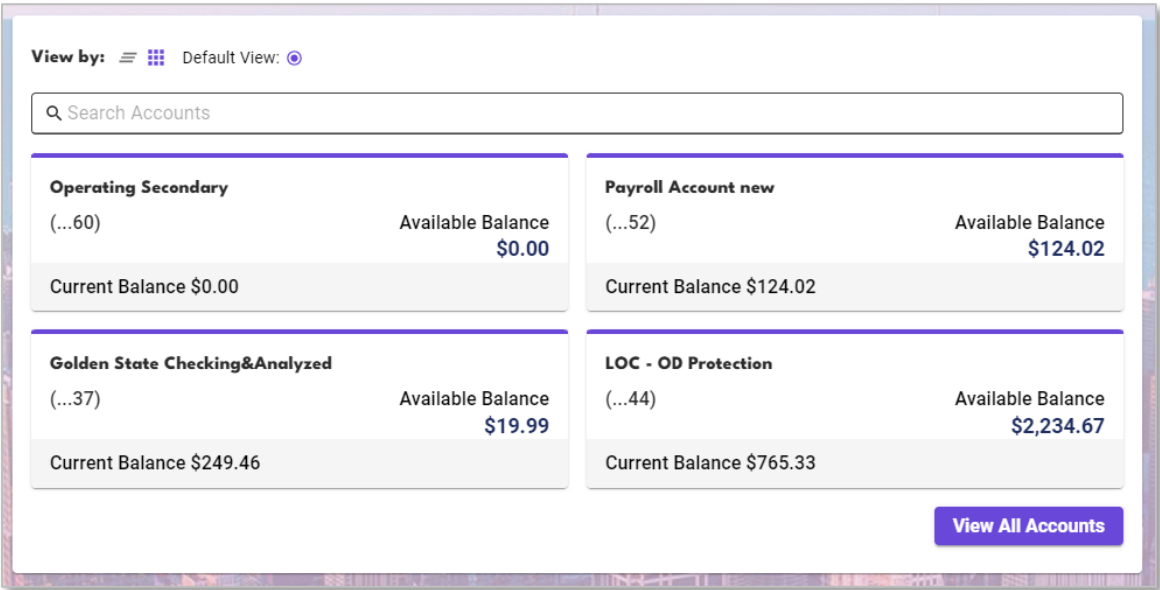
Marketing Widget

Marketing widgets display below the account cards and are configured within Console.



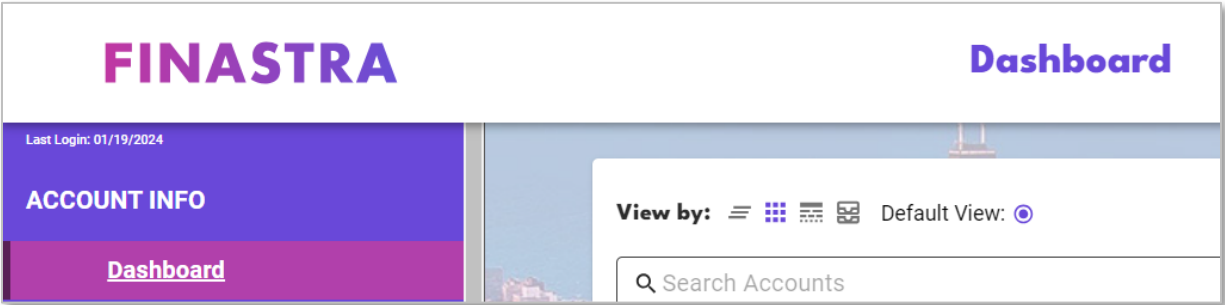
Accounts

The account cards display up to four active accounts and provide the available and current balances for each. Business users can customize the account name and the order in which they appear on the dashboard.



Set Default Dashboard View

Users can choose which Dashboard view they prefer as their default. Select the preferred Accounts Dashboard view and then select **Default View**. The system will display this preferred view whenever the user initially logs in to Fusion Digital Banking or selects Accounts Dashboard from the sidebar menu.



Users can choose between the Accounts Dashboard views:

-  List view
-  Assets & Liabilities view
-  Card view
-  Groups view

These options will vary based on your implementation.

Account Groups Dashboard View

Account Grouping enables users to create and name groups and drag and drop their accounts to arrange them in their preferred order.

View by:
Default View:

Add new group

My Test Group 3

...

DEPOSIT ACCOUNTS	MATURITY DATE	INTEREST RATE	BALANCE	AVAILABLE
Biz MMDA 1234 (...56)		.500%	\$5,865.50	\$5,865.50
Deposit Totals			\$5,865.50	\$5,865.50

LOAN ACCOUNTS	NEXT PAYMENT AMOUNT	PAYMENT DUE DATE	PAYOFF AMOUNT	INTEREST RATE	BALANCE	AVAILABLE
Violet's Vineyard Biz Loan (...66)	\$587.60	02-15-2024	\$90,795.77	5.750%	\$90,715.92	\$0.00
Loan Totals					\$90,715.92	\$0.00

↓

My Test Group 2

...

DEPOSIT ACCOUNTS	MATURITY DATE	INTEREST RATE	BALANCE	AVAILABLE
Petty Cash Fund 3 (...40)			\$1,033,738.98	\$1,033,738.98
Deposit Totals			\$1,033,738.98	\$1,033,738.98

LOAN ACCOUNTS	NEXT PAYMENT AMOUNT	PAYMENT DUE DATE	PAYOFF AMOUNT	INTEREST RATE	BALANCE	AVAILABLE
Auto Loan x (...22)	\$148.22	07-15-2025	\$1,581.53	2.200%	\$1,569.03	\$0.00
OD Line of Credit (...67)			\$4,121.90	11.750%	\$2,256.65	\$97,743.35
Loan Totals					\$3,825.68	\$97,743.35

↓ ↑

Add New Group

Click the **Add new group** button and enter a **Group Name**. Select the accounts you want to include in your group and click **Next**. Confirm which accounts you selected and click **Done** to create the group.

Once you have a few groups created, you can drag and drop the accounts to

FINASTRA

×

Add account group

Group Name

Favorites

Add Accounts

Violet's Vineyard Business Savings (...81)

Petty Cash Fund 3 (...40)

move them around between groups or click the three-dot menu to edit a group and position in the Groups view. You can also click the up and down arrows to reorder the groups.

My Test Group 2

DEPOSIT ACCOUNTS	MATURITY DATE	INTEREST RATE	BALANCE	AVAILABLE
Petty Cash Fund 3 (...40)			\$1,033,738.98	\$1,033,738.98
Deposit Totals			\$1,033,738.98	\$1,033,738.98

LOAN ACCOUNTS	NEXT PAYMENT AMOUNT	PAYMENT DUE DATE	PAYOFF AMOUNT	INTEREST RATE	BALANCE	AVAILABLE
Auto Loan x (...22)	\$148.22	07-15-2025	\$1,581.53	2.200%	\$1,569.03	\$0.00
OD Line of Credit (...67)			\$4,121.90	11.750%	\$2,256.65	\$97,743.35
Loan Totals					\$3,825.68	\$97,743.35

Context menu options: Edit Group, Move Down, Move Up, Collapse Group

Reorder arrows: ↓ ↑

The account groups will distinguish between **Deposit** and **Loan** accounts and display the information fields available from your core that your financial institution configures, such as payment amount, payoff amount, interest rate, next payment date, current balance, and available balance.

Account Details and Transactions

Click on any account card to display account details and a list of processed and pending transactions for that account. From here, account holders can use the search feature to find a certain transaction and can also print the transaction page.

My Operating Money (...17) Available Balance **\$1,010,134.94**

Current Balance \$1,010,134.94 [View details](#)

Q Search Transactions

POSTED	
Tfr from XXXXXX0640 Online Banking Trans, Violet's Vineyard, DBA Gabby'	04/20/2023 + \$12.31 \$1,010,134.94
Recurring - test	04/19/2023 - (\$0.20) \$1,010,122.63

To view details of a particular transaction, click the downward arrow on the right side of the specific transaction for which you want to view more detail.

Search and Filter Transactions

To search for specific transactions, enter search criteria in the Search toolbar. To filter the transactions list, click the **Filter** button.



Select the desired filters and select **Submit**. Transactions can be filtered by:

Amount Range

Use the **From** and/or the **To** field to select an amount range.

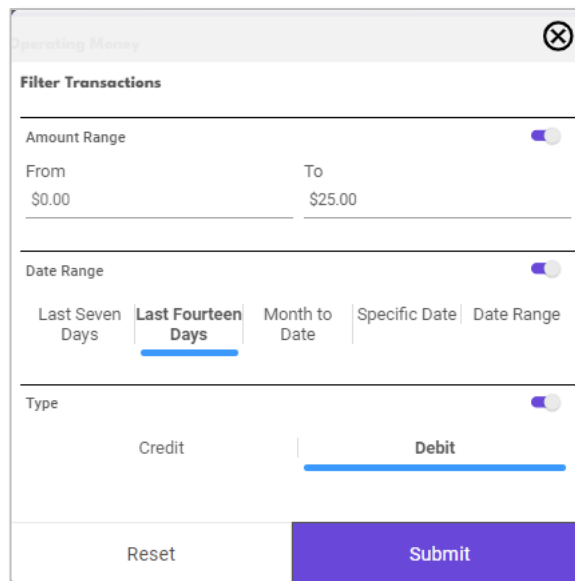
Date Range

There are several filter options for date range, including:

- Last Seven Days
- Last Fourteen Days
- Month to Date
- Specific Date (choose specific date)
- Date Range (choose a start and end date)

Transaction Type

Select **Credit** or **Debit** to filter results by those transaction types.

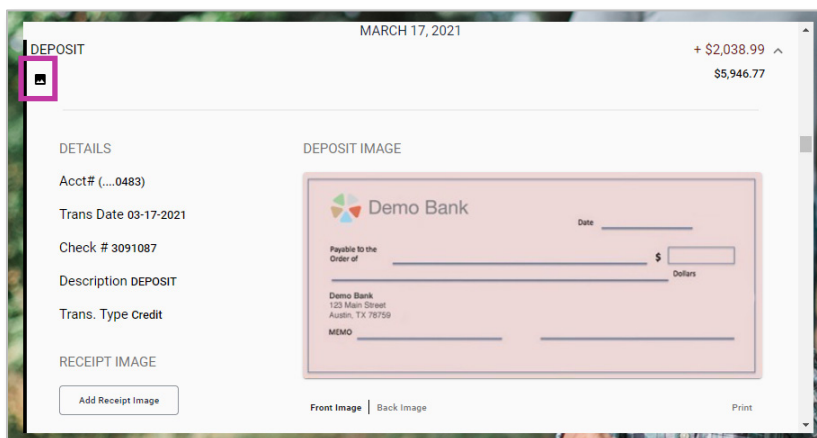


The 'Filter Transactions' dialog box is titled 'Operating Money' and has a close button (X) in the top right corner. It contains three sections: 'Amount Range' with a toggle switch, 'From' (\$0.00) and 'To' (\$25.00) input fields; 'Date Range' with a toggle switch and five radio button options: 'Last Seven Days', 'Last Fourteen Days' (selected), 'Month to Date', 'Specific Date', and 'Date Range'; and 'Type' with a toggle switch and two radio button options: 'Credit' and 'Debit' (selected). At the bottom are 'Reset' and 'Submit' buttons.

Select the **Reset** button to remove all applied filters. This is required to display the complete list of transactions.

Check/Deposit Imaging

This service works with many third-party check image retrieval, archiving, and storage solutions to give account holders online access to cleared check images or deposit slips, if available. Transactions with images attached will display the icon, as shown below. Click the transactions details arrow on the right to view the check or deposit slip image.

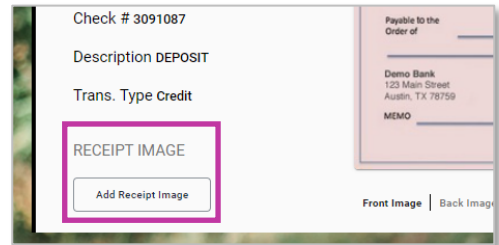


Transaction Images

Attaching an image to a transaction, whether it is an image of a receipt or a check, may serve as a helpful reminder when users review their account activity. For example, an account holder may want to attach an image of a receipt to a tax-deductible transaction.

Follow the steps below to attach an image to a transaction:

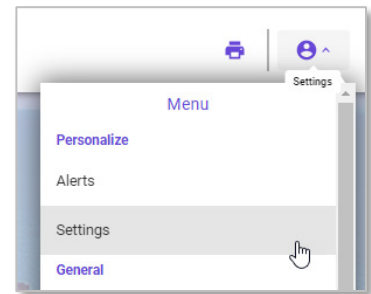
1. Select an account card from the Accounts list to view the transaction history for the account.
2. Click the down arrow corresponding to the transaction to which you want to attach an image.
3. Click **Add Receipt Image**.
4. Select the image and click **Open**.



Manage Account Settings

Access **Settings** from the profile menu in the upper right of the Accounts Dashboard. From the Account Settings you can:

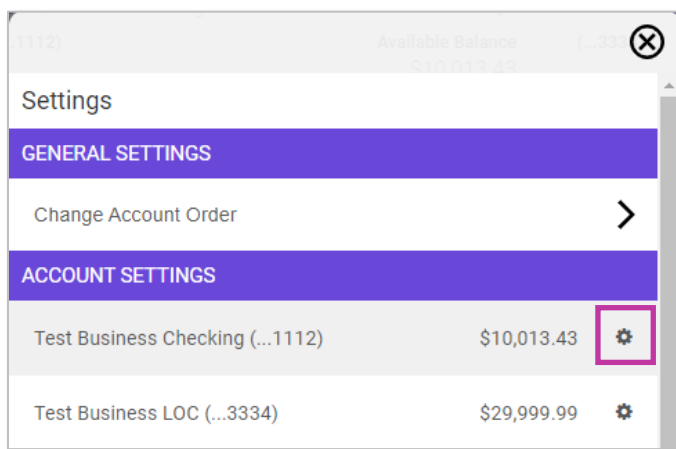
- Edit Account Nickname
- Show/Hide Accounts
- Change Account Order



Account Nickname

Accounts with a Nickname are referred to by that name system-wide (accounts dashboard, drop-down menus, settings, etc.). To modify the account display name, follow the steps below:

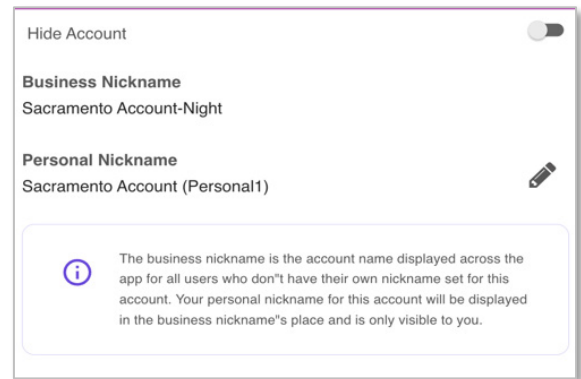
1. From the Profile menu, select **Preferences/Settings**.
2. Scroll to the account and click the gear icon.



3. The current name of the account will display. Click the pencil icon to edit the account name.



Fusion Phoenix clients with **Multiple Account Nicknames** enabled will see a specific field in their account settings menu to set a Personal Nickname. All business users can set a Personal Nickname, but only business admin users may edit the Business Nickname value that is written to Fusion Phoenix. If a business user does not have a personal nickname specified for an account, the primary Business Nickname from Fusion Phoenix will be displayed throughout the system.



4. Click the save icon to save the new name or click the cancel icon to exit without saving.



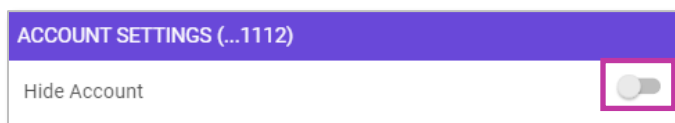
Hide Account

Business users can hide accounts from the account tiles page and transfer options by utilizing the Hide Account feature. Accounts must be unhidden if the user needs to use the account for transfers and/or to see transaction history.

1. From the Profile menu, select **Preferences/Settings**.
2. Scroll to the appropriate account and click the gear icon.



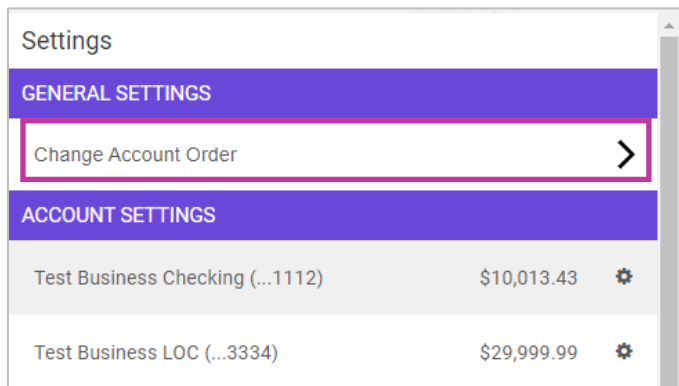
3. Toggle the **Hide Account** option to hide the account and remove it from the Accounts Dashboard. To unhide an account, toggle the Hide Account option again. The account will appear in its original position with the Accounts Dashboard.



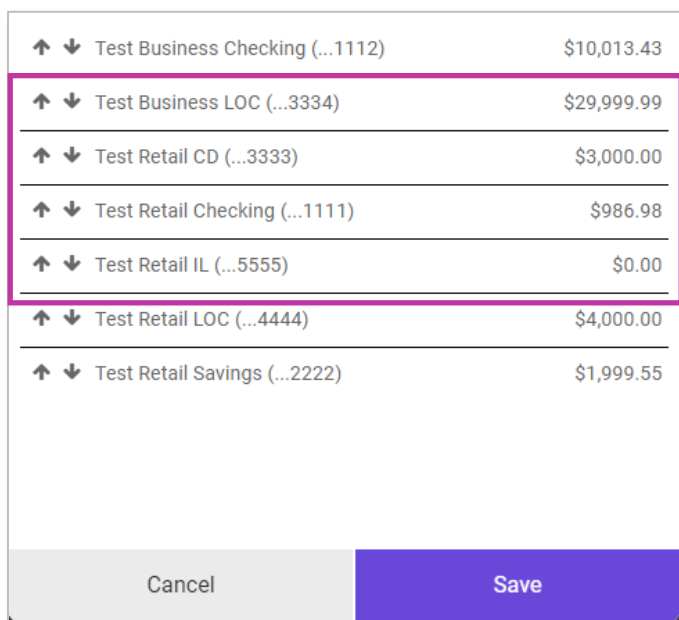
Change Account Order

Business users may adjust the order in which their accounts display in the Accounts Dashboard.

1. From the Profile menu, select **Preferences/Settings**.
2. Select **Change Account Order**.



3. Use the up and down arrows to reorder the accounts. The first four accounts display in the default Accounts Dashboard view.



4. Click **Save** to save the new account order or click **Cancel** to exit without saving. The new account order will be immediately reflected on the Accounts Dashboard.

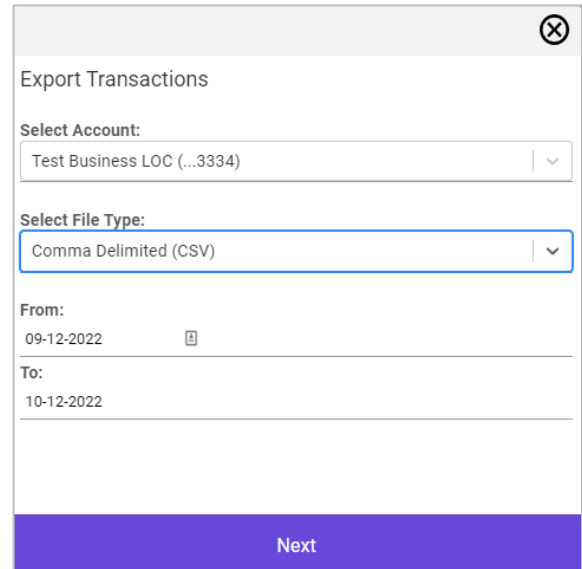
Export Account Details

Account holders can export account details and transactions to several available file types.

1. Select the **Export** button in the title bar above the Accounts dashboard.



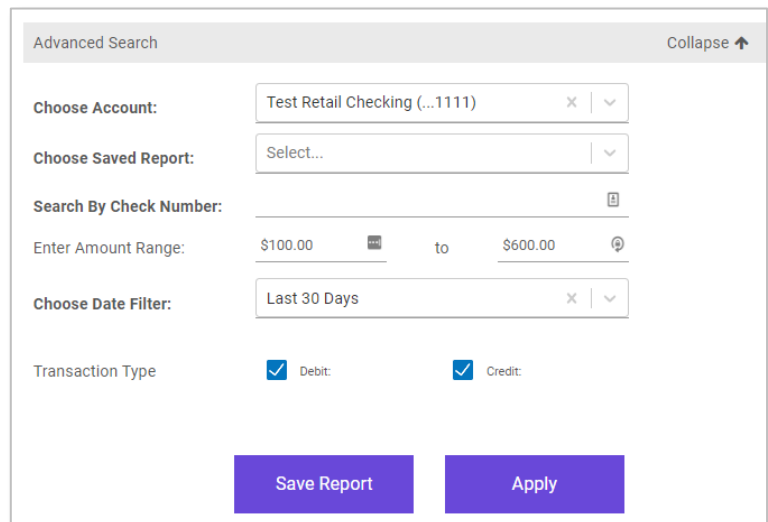
2. Select an **Account** from the drop-down list.
3. Select a file type from the drop-down list. These options will vary based on your implementation:
 - Comma Delimited (CSV)
 - QuickBooks Web Connect (QBO)
 - Quicken Web Connect (OFX)
 - Bank Administration Institute (BAI2)
4. Select a **Date Range** to include in the export.
5. Click **Next** to select a location to save the file.
6. Click the **Download** button to complete the account export.



Account Reporting

The Account Reporting feature provides users the ability to create customized reports.

1. From the left sidebar menu, select **Account Reporting**.
2. Populate the fields in Advanced Search fields based on the Account you want details about. The following fields can also be used to further narrow down search results:
 - Check Number
 - Amount range
 - Transaction Date Range
 - Transaction Type
3. Click **Apply** to view the report or click **Save Report** to save this report for future use.
4. Select a report from the **Saved Report** drop-down list to view a previously used report.
5. You may print any report using the **Print** button in the title bar.



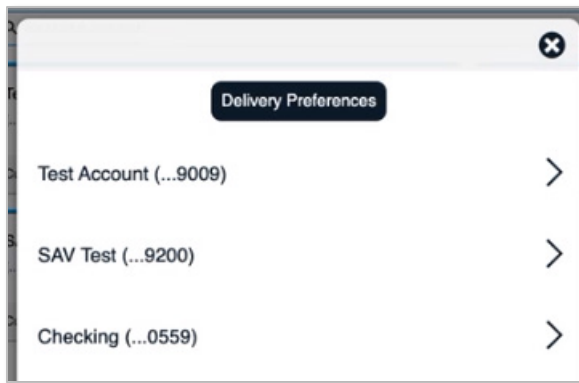
Account Statements

Account Statements allows users to view account statements and manage delivery preferences between a physical copy or electronic delivery.

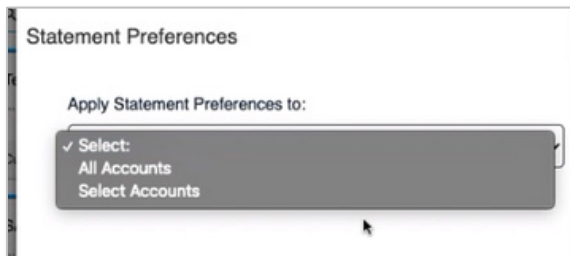
Features and behavior will vary by your specific implementation.

Delivery Preferences

1. Select **Statements** from the sidebar menu.
2. Select **Delivery Preferences**.



3. You have two options for applying statement delivery preferences: **All** or **Select Accounts**. Select **All Accounts** to specify a single mode of statement delivery for all accounts or **Select Accounts** to set a delivery method by account.



All Accounts

- Select **Electronic** or **Mail/Paper** and click **Submit**.

Select Accounts

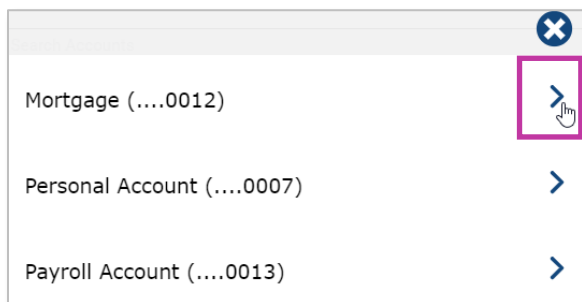
- For each account, use the drop-down list to select a delivery method (**Electronic** or **Mail/Paper**) and provide the necessary details. Select **Submit**.

A screenshot of a 'Statement Preferences' form. It has a title bar. Below the title bar, there's a section titled 'Statement Preferences'. Underneath, there's a label 'Statement Preference' followed by a dropdown menu. The dropdown menu is open, showing 'Electronic'. Below this, there's a label 'Notification Email (if electronic)' followed by a text input field. The text input field contains 'test@test.com'. At the bottom of the form, there are two buttons: 'Back' and 'Submit'.

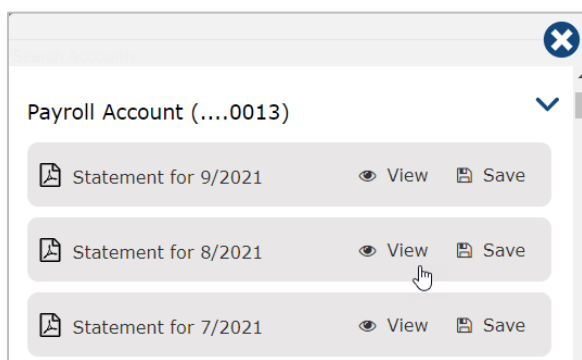
View Statements

To access account statements with electronic delivery preference selected, follow the steps below:

1. Select **Statements** from the sidebar menu.
2. Select an account to view monthly statements.



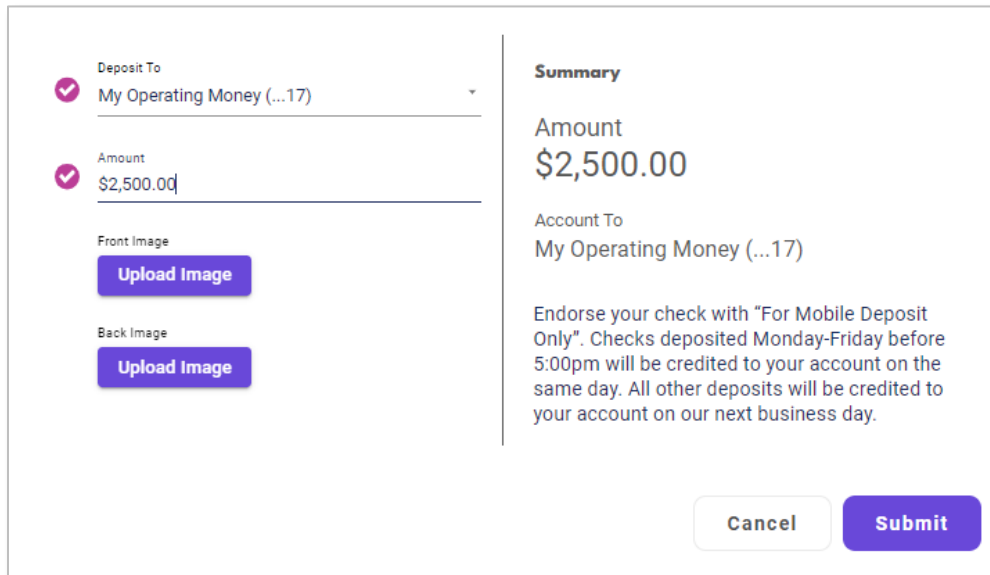
3. Select **View** to view the PDF in the statement or **Save** to download and save the account statement.



Check Deposit

Account holders can deposit checks via remote deposit capture directly from their desktop in addition to using the mobile app for mobile deposits. To deposit checks from a desktop, you must have the front and back check images already saved on your device to complete the deposit. Finastra recommends that you delete these images once your deposit is complete.

1. Select **Check Deposit** from the sidebar menu.
2. Select **Make a Deposit**.
3. Select the account to which you want to deposit funds from the **Deposit To** drop-down list.



The screenshot shows a web form for depositing a check. On the left, there are three sections: 'Deposit To' with a dropdown menu showing 'My Operating Money (...17)', 'Amount' with a text input field containing '\$2,500.00', and 'Front Image' and 'Back Image' each with an 'Upload Image' button. On the right, there is a 'Summary' section showing 'Amount' as '\$2,500.00' and 'Account To' as 'My Operating Money (...17)'. Below the summary, there is a note: 'Endorse your check with "For Mobile Deposit Only". Checks deposited Monday-Friday before 5:00pm will be credited to your account on the same day. All other deposits will be credited to your account on our next business day.' At the bottom right, there are two buttons: 'Cancel' and 'Submit'.

4. Enter the deposit **Amount**.
5. Click to upload the image of the **Front Image** and select the check image from your device.
6. Click to upload the image of the **Back Image** and select the check image from your device.
IMPORTANT! The back of the check must include a signature to be deposited. The combined size of the front and back image files cannot exceed 2.4 MB.
7. Select **Submit**.
8. Click **Confirm** to submit the deposit for review. Funds availability is dependent on your core banking rules and the remote deposit capture provider for your financial institution. Deposited funds may be available immediately or will be pending until approved.

Stop Payment

Business users who need to place a stop against a single check or a group of checks can utilize the Stop Payment feature. Depending on your core, stop payments may post directly to the core. If they do not, there is a report that can be accessed in Console. The Stop Payments Report includes each stop payment request within a specified date range so that your financial institution can process the stop payments manually.

1. From the sidebar menu, select **Stop Payment**.
2. Using the Account Number drop down list, select the **Account** from which funds were debited by the check.
3. Select **Single Check** to place a stop against a single check or **Range of Checks** for a group and click **Next**.
4. For single checks, enter the **Check Number**, **Amount**, and **Check Date** in the provided fields.
For a range of checks, enter the **Starting** and **Ending Check Number**.
5. Click **Submit**. A stop payment summary will display.
6. Confirm the details are correct and click **Submit**.

You will see a confirmation message that the stop payment request has been successfully submitted.

The screenshot shows a web form titled "Stop Payments" from Mid-West Financial. It includes a close button (X) in the top right corner. The form contains the following fields: "Account Number" with a dropdown menu showing "Payroll Account (....0013)", "Start Number *" with a text input field containing "9980", and "End Number *" with a text input field containing "9995". At the bottom, there are two buttons: "Back" and "Submit".

Note: The fee amount and displayed fee message is customizable by your financial institution during the implementation process.

Card Management

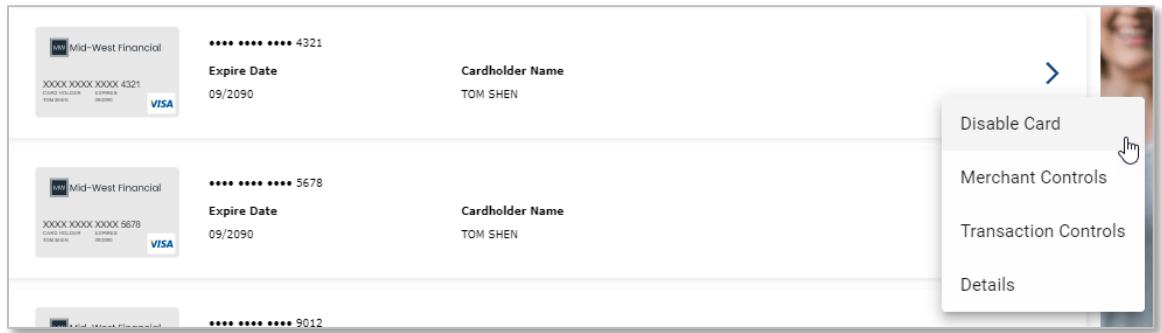
The Manage Cards feature enables users to enable or disable cards associated with accounts as necessary. If advanced card control options have been implemented, users can also enable or disable merchant categories, enable transaction categories, edit limits, and enable travel and location controls. These options vary by card management provider.

1. Select **Manage Cards** from the sidebar menu.
All cards associated with the account will display.
2. Click the arrow to access the card options menu.

The screenshot displays a "Manage Cards" interface with a search bar at the top right labeled "Search Cards". Below the search bar is a table listing three cards. Each row includes a card image, the card number (partially masked), the cardholder's name, and an arrow icon to access more options.

Card Image	Card Number	Cardholder Name	Action
	**** * 4321	TOM SHEN	>
	**** * 5678	TOM SHEN	>
	**** * 9012	TOM SHEN	>

3. Select **Disable Card** or **Enable Card**.



4. Click **Confirm** to authorize the action.

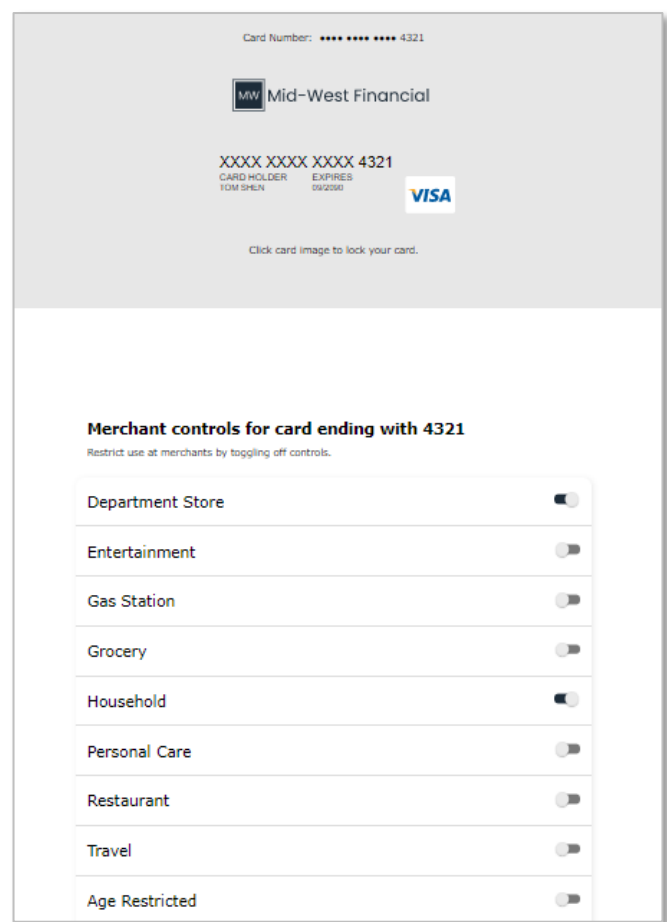
Note: Scheduled or recurring debit card transactions will continue to process even if the corresponding card has been disabled. Disable Card is designed to stop new card transactions quickly when you are concerned that a debit card has been lost or stolen. When you have confirmed that a card has been lost or stolen, the best practice is to cancel that card through the official processes at your financial institution.

Merchant Controls

Merchant controls give account holders the ability to enable or disable cards to be used for certain merchant types, such as travel, restaurants, or gas stations. This is an additional implementation option and may not be available for all card control providers.

Follow the instructions below to manage merchant controls:

1. Select **Manage Cards** in the sidebar menu.
2. Click the arrow to access the card options menu.
3. Select **Merchant Controls**.
4. Toggle the available merchant types to enable or enable them for the specified card.



Transaction Controls

Transaction controls give account holders the ability to enable or disable cards to be used for certain transaction types, such as ATM or mobile wallet. This is an additional implementation option and may not be available for all card control providers.

Follow the instructions below to manage transaction controls:

1. Select **Manage Cards** in the sidebar menu.
2. Click the arrow to access the card options menu.
3. Select **Transaction Controls**.
4. Toggle the available transaction types to enable or enable them for the specified card.

Card Number: 4321

MW

Mid-West Financial

XXXX XXXX XXXX 4321
CARD HOLDER: TOM SHEN EXPIRES: 09/2050

VISA

Click card image to lock your card.

Transaction controls for card ending with 4321

Restrict use for transaction types by toggling off controls.

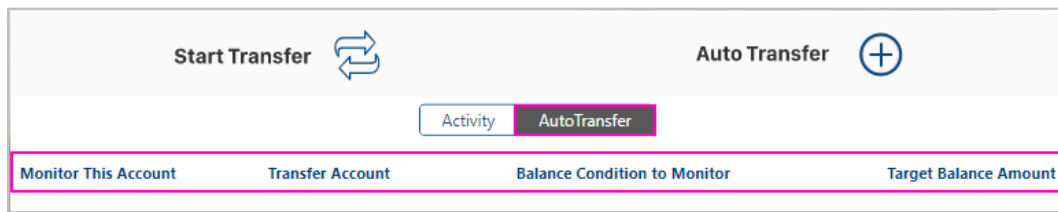
In-Store	<input type="checkbox"/>
eCommerce	<input type="checkbox"/>
Mail/Phone Order	<input type="checkbox"/>
Auto Pay	<input type="checkbox"/>
ATM	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>
Other	<input type="checkbox"/>

Smart Transfers

Smart Transfers enable entitled business users to manage account balances using sweep features. Users can set automated transfers to sweep funds from one account to another to maintain a balance or sweep funds out of an account to maintain a specified account balance.

Account balances can be checked at the times specified in Console by the financial institution. Funds will automatically transfer at these defined times if the target balance and balance conditions are met.

1. To view Smart Transfer activity and options, select the **Transfers** option in the sidebar menu.
2. Click **Auto Transfer**.



3. The Smart Transfer set up screen will display. Select an account to be **Monitored**.

4. Select the account to be used as a **Transfer Account**. Depending on the balance condition, this will be the account in which funds are transferred out of to maintain a balance or transferred into in order keep a balance below a target amount.

5. Enter the **Target Balance** of the account to be monitored. This is the balance that should be maintained in the account.

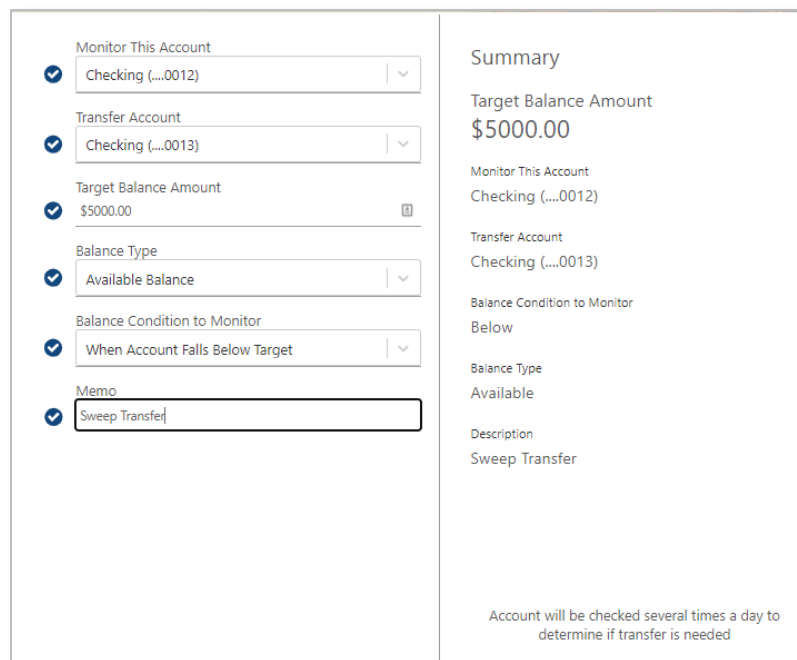
6. Select the **Balance Type**. The system will monitor either the **Available Balance** or **Current Balance**.

7. Select the Balance Condition to Monitor.

- If **When Account Falls Below Target** is chosen, the system will transfer funds out of the Transfer Account into the Monitored Account if the balance falls below the Target Balance Amount.
- If **When Account Rises Above Target** is chosen, the system will transfer funds out of the Monitored Account into the Transfer Account if the balance goes above the Target Balance Amount.

8. Enter an internal **Memo** to describe the transaction, if desired.

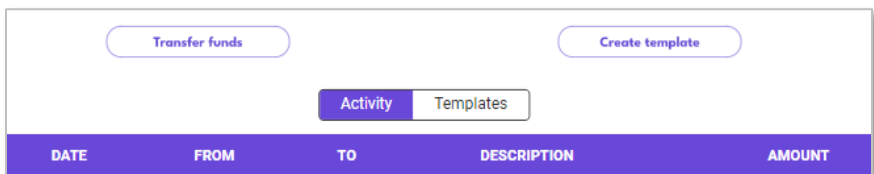
9. Click **Submit** and then **Confirm** when the confirmation screen is displayed.



Transfer Templates

Transfer Templates enable users to easily create reusable transfer instructions for internal accounts that save time when repeating the same transfer. Once you create a template, it will be available in your saved templates to select for future transfers. Each transfer template can be edited or deleted, as needed. Transfer Templates are available for internal deposit transfers and loan payments.

1. Under Deposit Transfers or Loan Payments, select **Create Template**.



2. Enter a **Template Name** you'll use to identify the template. This must be a unique name, less than 25 characters.

A screenshot of the 'Create Transfer Template' form. The form is divided into two main sections: 'Create Transfer Template' on the left and 'Summary' on the right. The 'Create Transfer Template' section contains several fields: 'Template Name' (with the value 'Template1'), 'Transfer From' (with a dropdown menu showing 'Biz Savings (...81)'), 'Transfer To' (with a dropdown menu showing 'Biz MMDA 1234 (...56)'), 'Amount' (with the value '\$1,234.00'), 'Memo' (with an empty text area), 'Frequency' (with a dropdown menu showing 'Annually'), and 'Recurrence' (with a dropdown menu showing 'Until Canceled'). The 'Summary' section displays the values entered in the form: 'Amount \$1,234.00', 'Template Name Template1', 'From Biz Savings (...81) \$153,364.91', 'To Biz MMDA 1234 (...56) \$9,919.72', 'Frequency Annually', and 'Recurrence Until Canceled'.

3. Select the **Transfer From** account to indicate where you want the money to transfer from.
4. Select the **Transfer To** account to indicate where you want to transfer the money to.
5. For loan payments, you will next be prompted to select a **Transfer Type**.
6. Enter a transfer **Amount**.
7. Enter **Memo** text, if desired.
8. Select the transfer **Frequency**, how often to complete the transfer.
9. Select **Save** to save the template or **Cancel** to exit without saving. A Success message will display once you've created a transfer template.

Manage Transfer Templates

To view the transfer templates you have created, select either Transfers or Loan Payments and then the Templates tab. This view displays your list of transfer templates. From the three-dot menu, you can view details, edit templates, delete templates, or pay now.

TEMPLATE NAME	From	To	Amount	
Transfer Template Example	General Operations Account 2 (...72)	Mo Mo Operating Money (...17)	\$325.00	<div><div></div><div>View Details</div><div>Edit Template</div><div>Delete Template</div><div>Pay Now</div></div>

Load Transfer Templates

Transfers can also be created from the Transfer or Loan Payment/Transfer window. A dropdown menu at the top of the screen enables you to select from the Transfer Templates drop-down list. Once a template is selected, the specific fields will be prepopulated with the applicable information.

Create Transfer

Load from Template (Optional)

Transfer From

Transfer To

Amount

Send Date

Memo

Summary

Amount

\$0.00

From

--

To

--

Send Date

10/19/2022

Business Payments: ACH

An ACH transfer is an electronic money transfer between two financial institutions that is processed through the Automated Clearing House Network. Fusion Digital Business Banking uses recipients that you have added to the system to complete ACH transactions. An ACH recipient, or payee, is a person or business receiving credit or debit. ACH recipients can be added manually or through ACH Import.

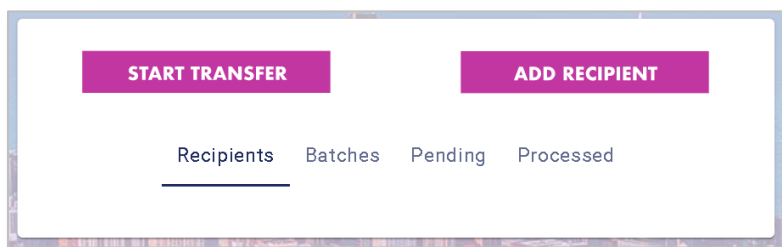
ACH Payment Options:

- **Single ACH Transaction** – an ACH payment made to a single recipient
- **One-Time Single ACH Transaction** – an ACH payment made to a single recipient without saving the recipient into the system for future use
- **ACH Batch Payment** – an ACH payment made to one or more recipients initiated at one time, such as payroll

ACH Recipients

ACH recipients added to the system can be edited or deleted at any time. To manually add an ACH recipient to the system, follow the steps below. Recipients currently in a batch template must be removed from the template before they can be deleted from the recipient list.

1. Select **Business Payments** from the sidebar menu.
2. Click **Add Recipient**.



3. Click **Create Payee**.
4. Select **ACH**.

You may select **ACH** and **Wire** for the same Payee/Recipient. If you select both, the form will update dynamically with the necessary fields to set up a recipient who can receive both ACH transactions and wires.
5. Using the dropdown provided, select if the ACH recipient is a **Business** (CCD) or a **Consumer** (PPD). The system uses this designation to set the SEC code for the recipient.
6. Enter the **Name** of the business or consumer recipient. The system will ensure the name entered follows NACHA formatting standard, which is 22 characters for ACH recipients.
7. Enter the **Email** address of the recipient (optional).

8. Enter a **Reference Number** (optional). This information is used to differentiate between two recipients with the same name or recipients who have both checking and savings account information in the system. It can also be used to add employee numbers or recipient specific information. Ensure the reference number does not include any special characters.
9. Enter the **Account Number** and **Account Type** to be used for the ACH transaction.
10. Enter the **Routing Number** of the recipient's financial institution associated with their account number.
11. Click the **Next** button to move on to the next screen.
12. Enter the **Company Entry**

Description. This is a short description (10 characters) that informs the receiver of the transaction purpose, i.e. Payroll, Purchase, Gas Bill. The value entered in this field will be used to populate the Batch Header, "Company Entry Description" field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within the system.

13. Review the details and click **Submit**.
14. After receiving confirmation that the recipient/payee was successfully created, click **Close** to return to the Recipients page.

ACH Import

The ACH Import feature is available for businesses to add non-NACHA formatted files and ACH recipient information to their Fusion Digital Banking Business system. Using ACH Import, businesses can avoid the task of manually re-entering batches and payees.

ACH Import will accept non-NACHA formatted files such as .csv files, .txt files, and fixed length files.

Note: Imported ACH recipient batches should be separated into Consumer and Business recipients. The system will not allow a mixed batch of Consumer and Business recipients to be imported.

To import ACH recipients and batches, provide the following information for each recipient:

Required:

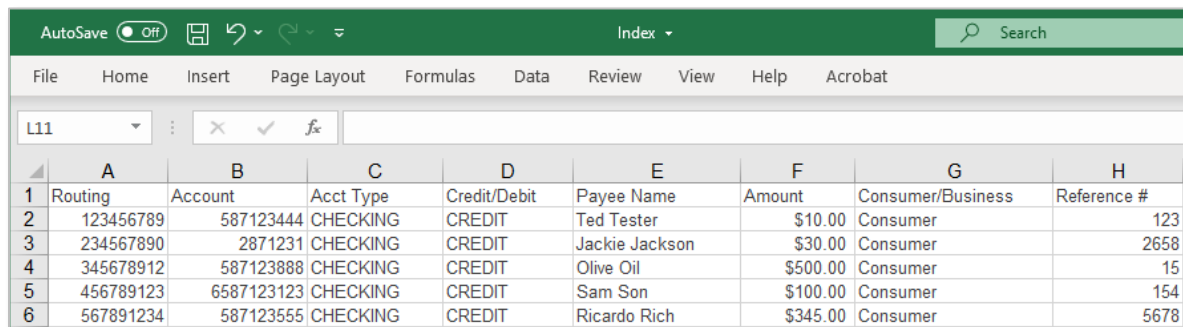
- Account Number
- Routing Number
- Account Type (Savings or Checking)
- If the recipient is a consumer or business
- If the recipient is receiving credit or being debit
- Amount of ACH (this can be changed when initiating a batch or single-entry ACH)
- Recipient ID – this is a unique, alpha-numeric identifier for the recipient used to differentiate between recipients with the same or similar names.

Optional:

- Addenda/Memo

Importing Delimited Files

To set up a non-NACHA formatted batch file, such as a .csv file shown in the example below, the delimited file must include the following columns:



	A	B	C	D	E	F	G	H
1	Routing	Account	Acct Type	Credit/Debit	Payee Name	Amount	Consumer/Business	Reference #
2	123456789	587123444	CHECKING	CREDIT	Ted Tester	\$10.00	Consumer	123
3	234567890	2871231	CHECKING	CREDIT	Jackie Jackson	\$30.00	Consumer	2658
4	345678912	587123888	CHECKING	CREDIT	Olive Oil	\$500.00	Consumer	15
5	456789123	6587123123	CHECKING	CREDIT	Sam Son	\$100.00	Consumer	154
6	567891234	587123555	CHECKING	CREDIT	Ricardo Rich	\$345.00	Consumer	5678

Note: Columns do not have to be in this order and do not require a heading. Data is specific for fields 3, 7 and 8 and must contain either of the words in (), i.e. Consumer, Checking, Credit. If the data contains PPD or CCD, the file will not import.

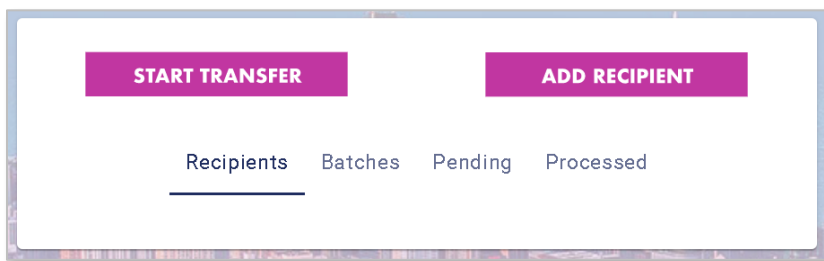
- Amount – formatted in dollars “\$”
- Reference number (Employee ID, Invoice Number) – Remove special characters from data
- Type of payment (Consumer or Business)
- Name of person receiving funds - Remove special characters from data, i.e. Mary “&” John Smith

- Account number where funds will be sent
- Routing number where funds will be sent – formatted as “text”
- Account Type (Checking/Savings)
- Payment Type (Credit/Debit)

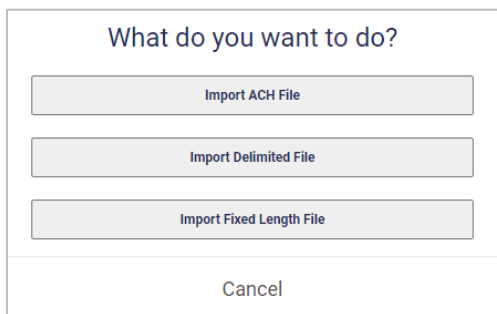
Note: The routing number for the ACH file must be formatted as a “text” cell to ensure leading zeros are mapped correctly with the tool. See [Formatting the Routing Number as a Text Cell](#).

Once the delimited file is prepared, it is ready for import.

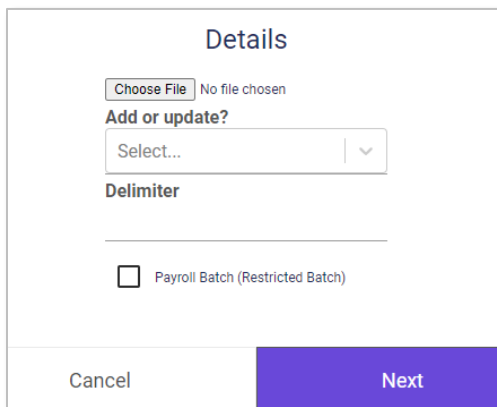
1. Select **Business Payments** from the sidebar menu.
2. Click **Add Recipients**.



3. Click **Import Batch from File**.
4. Choose **Import Delimited File** to import a csv file.



5. Click the **Choose File** button to import the prepared file.



6. Use the Add or update? drop-down list to select **Add New Batch** or **Update an Existing Batch**.

- If updating an existing batch, select the name of the batch to update.
- If adding a new batch, enter the Name of the batch. Batch names will not display in the file but are used by business users to identify the batch template.

7. Select the Batch Type: **Consumer** or **Business**.

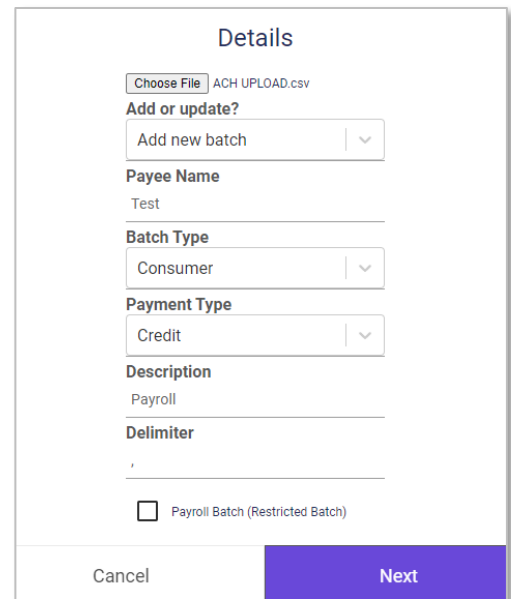
8. Select the Payment Type: **Credit** or **Debit**.

9. Enter the batch entry **Description**, limited to 10 characters. This data will display as part of the ACH transaction in the recipient's transaction history.

10. In the **Delimiter** field, enter a "," for common delimited files, ";" for semi-colon files, etc. The delimiter is the character used to separate the information in the file.

11. Select **Payroll Batch** if importing a restricted batch that should only be visible for users with the ACH Payroll entitlement enabled.

12. Click **Next**.



The screenshot shows a 'Details' form for ACH upload. At the top, there is a 'Choose File' button and a text input field containing 'ACH UPLOAD.csv'. Below this is a dropdown menu labeled 'Add or update?' with 'Add new batch' selected. The form then has several labeled sections: 'Payee Name' with a text input field containing 'Test'; 'Batch Type' with a dropdown menu showing 'Consumer'; 'Payment Type' with a dropdown menu showing 'Credit'; 'Description' with a text input field containing 'Payroll'; and 'Delimiter' with a text input field containing a comma ','. At the bottom, there is a checkbox labeled 'Payroll Batch (Restricted Batch)' which is currently unchecked. The form has a 'Cancel' button on the left and a 'Next' button on the right.

Map Delimited File Data

When importing recipients, the system relies on the user to map the data provided in each column of the file. The Fusion Digital Banking mapping tool parses out the information provided using the chosen delimiter. This screen enables the user to select what each column of information in the file represents.

1. To save the mapping for re-use with future imports, click the box at the top of the page. This saves time during future imports if those files have the same order/mapping of fields.
2. Click in the dropdown fields to the left of each row to identify that row of information.

Map your data

☐ Save this mapping for re-use with future imports

Only previewing up to the first 9 rows from your file. You will see all rows on the next screen.

Routing Number	ABC Payroll	Routing Number	124301025	302075128	113100567	231278203	231278203	325270049
Account Number		Account Number	987654321	258963147	456987123	842365987	546879	2255187
Account Type		Account Type	CHECKING	CHECKING	CHECKING	CHECKING	CHECKING	CHECKING
Credit/Debit		Credit/Debit	CREDIT	CREDIT	CREDIT	CREDIT	CREDIT	CREDIT
Name		Recipient Name	DEBORAH JONES	SELENA GOMEZ	DENNIS GARCIA	SHONDA WILLIAMS	Jack Black	SALVATORE ESP...
Amount		Amount	\$10.00	\$30.00	\$500.00	\$100.00	\$200.00	\$345.00
Recipient Type		Consumer or B...	Consumer	Consumer	Consumer	Consumer	Consumer	Consumer
Reference ID		Reference Number	123	2659	654	15	154	2654

Start Row

4

End Row

0

3. If the imported file contains header or footer information that should not be mapped as part of the import, use the **Start Row** indicator to set where the system should begin importing data. Additionally, the **End Row** indicator can be used to indicate where the system should stop importing data.

Note: If an offset account is in the data you are importing, utilize the End Row before the offset data to avoid importing your offset account as a recipient.

- Click **Next** when all rows of data have been labeled. Please note that although Memo displays, it is an optional field.

If there are any errors or missing information, an error message will display indicating the error in the data.

Review and Confirm

test

Description: test
 Batch Type: Consumer
 Payment Type: Credit
 Payroll Batch (Restricted Batch): No

Recipients

Recipient changes are in bold

Reference ID	Payee Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type	Memo
123	DEBORAH JONES	\$10.00			Checking	Credit	Consumer	
2659	SELENA GOMEZ	\$30.00			Checking	Credit	Consumer	
654	DENNIS GARCIA	\$500.00			Checking	Credit	Consumer	
15	SHONDA WILLIAMS	\$100.00			Checking	Credit	Consumer	
154	Jack Black	\$200.00			Checking	Credit	Consumer	
2654	SALVATORE ESPINOZA	\$345.00			Checking	Credit	Consumer	

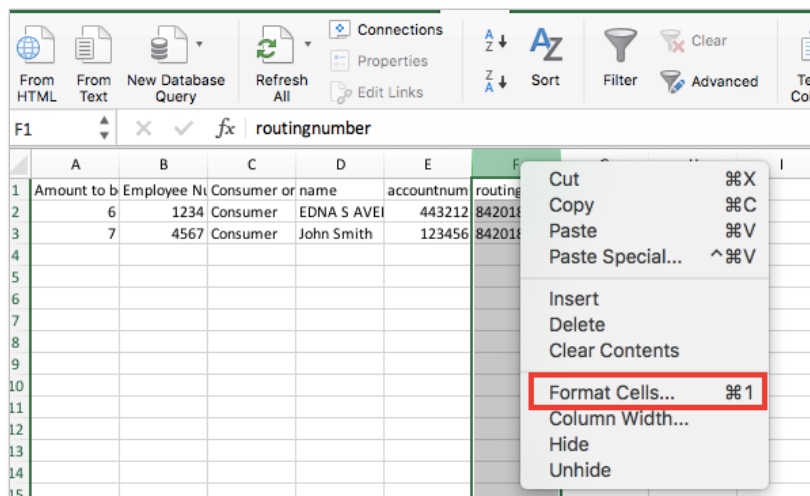
- Review the recipients and their associated information and click **Confirm**.

Note: After mapping has been completed, the ACH Batch and the individual payees within that batch will be added to the recipients list as well as a batch template created with the batch information. Recipients and batches added in this manner can be edited by entitled users as needed. When utilizing the Update existing batch feature, the confirmation will present data updates from your file in bold text as well as any new recipients being added.

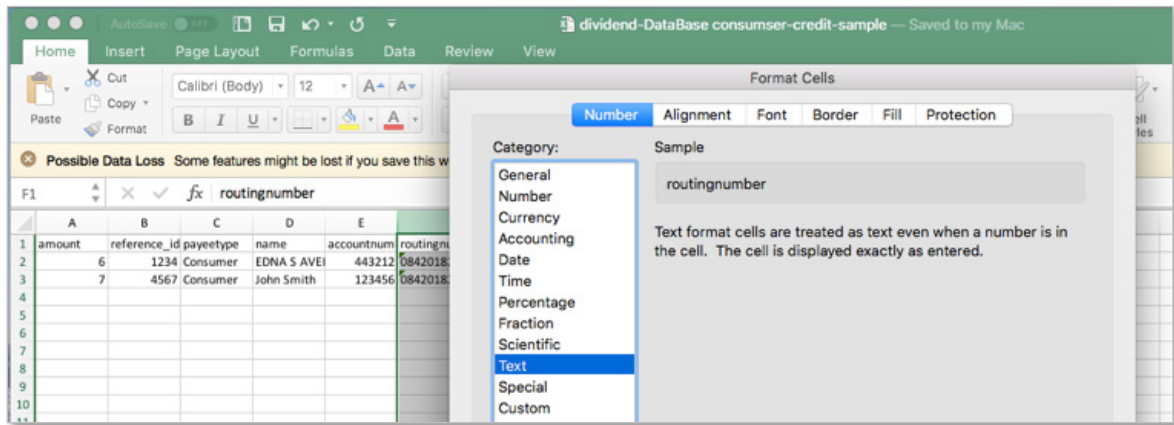
Format the Routing Number as a Text Cell

The routing number for the ACH file must be formatted as a "text" cell to ensure leading zeros are mapped correctly.

- The steps below show how to change the format of a text cell to ensure correct mapping.
- Highlight the routing number column, right-click the column, and select **Format Cell**.



- From the Number tab, select **Text** from the Category list.

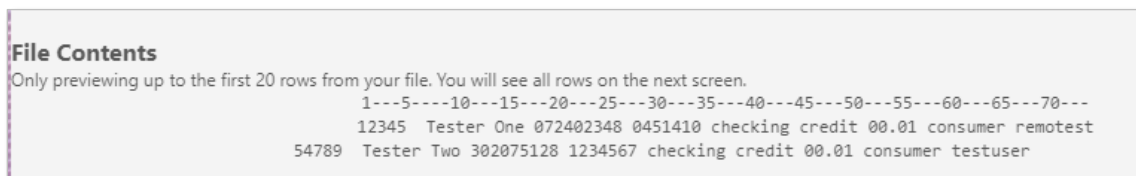


- Click **OK** at the bottom of the table.

Import Fixed Length Files

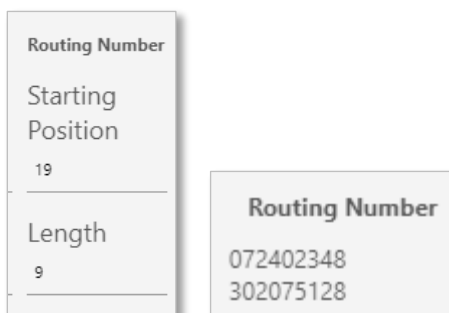
When importing recipients, the system relies on the user to map the data provided in each column of the file. The Fusion Digital Banking mapping tool parses out the information provided in the file using the starting position and set length of each group of information. This tool enables the user to select what each column of information in the file represents using its starting position and set length.

- To save the mapping for re-use with future imports, click the box at the top of the page. If future files will have the same order/mapping of fields this will save time when importing recipients.
- The contents of the file will display at the bottom of the page along with a preview of the mapping.



- Using the Starting Position for each heading, indicate where the applicable information starts and how many characters in length the information is.

For example, in the file shown above, the Routing Number in the file begins at space 19 and is 9 characters in length:



4. Once the starting position and length has been established for all columns of information in the file, the system will preview the information.

Map your data

☐ Save this mapping for re-use with future imports

Reference ID	Name	Routing Number	Account Number	Account Type	Amount	Recipient Type	Credit/Debit	Memo
Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position
1	7	19	30	37	52	59	46	68
Length	Length	Length	Length	Length	Length	Length	Length	Length
5	11	9	7	8	6	8	6	8

Start and End Rows
Start Row
0
End Row
0

File Contents
Only previewing up to the first 20 rows from your file. You will see all rows on the next screen.
1---5---10---15---20---25---30---35---40---45---50---55---60---65---70---
12345 Tester One 072402348 0451410 checking credit 00.01 consumer remotest
54789 Tester Two 302075128 1234567 checking credit 00.01 consumer testuser

Preview

Reference ID	Name	Routing Number	Account Number	Account Type	Amount	Recipient Type	Credit/Debit	Memo
12345	Tester One	072402348	451410	checking	00.01	consumer	credit	remotest
54789	Tester Two	302075128	234567	checking	00.01	consumer	credit	testuser

Back

Next

5. Click the **Next** button once all applicable columns have been mapped.

If there are any errors in the mapping, the system will display error messages indicating fields which need attention.

Line 3 . Map specifies position past end of line

Line 3 - Invalid payee type for batch type selected

- If all fields have been mapped correctly, a confirmation screen will appear with the mapped data. Click the **Confirm** button to add the recipients and the batch template.

Review and Confirm

Test

Description Test
 Batch Type Consumer
 Payment Type Credit
 Payroll Batch (Restricted Batch) No

Recipients

Recipient changes are in bold

Reference ID	Payee Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type	Purpose of Wire
12345	Tester One	\$0.01	072402348	451410	Checking	Credit	Consumer	remotest
54789	Tester Two	\$0.01	302075128	234567	Checking	Credit	Consumer	testuser

Manage Recipients

Entitled users entitled with Payee Management can edit ACH and Wire recipients whenever necessary.

- Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the list of existing Recipients.
- Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.

Recipient

Rows per page: 25

1-25 of 25028

|< < > >|

≡

Name

Account Type

Payment Method

AA Wants Money

- Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 25 is selected, using the arrows will display the previous/next 25 rows.

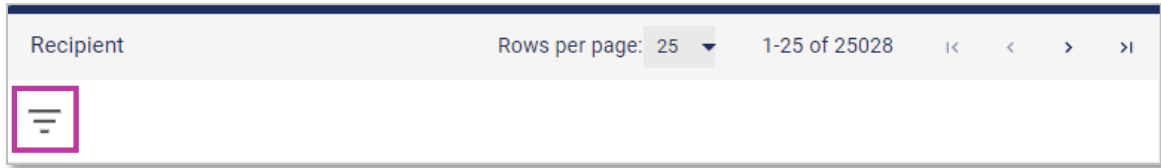
- |< Displays first page
- < Displays previous page
- > Displays next page
- >| Displays last page

25

1-25 of 25028

|< < > >|

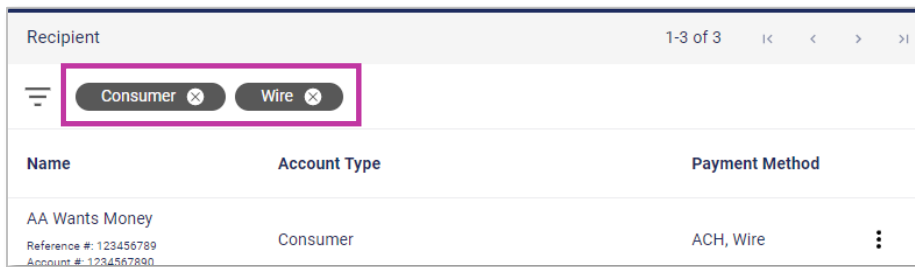
4. Select the **Filter** tool to filter the recipients list.



5. Select the desired filters and click **Apply**.

A screenshot of a "Filter Recipients" dialog box. It contains several input fields: "Recipient Name", "Reference Number", and "Account Number". Below these are filter sections for "Recipient Type" with buttons for "Consumer" (selected with a checkmark) and "Business", and "Payment Method" with buttons for "ACH" and "Wire" (selected with a checkmark). A close button (X) is in the top right corner.

6. The Recipients list will display which filters are currently applied. Click the x to remove a filter at any time.

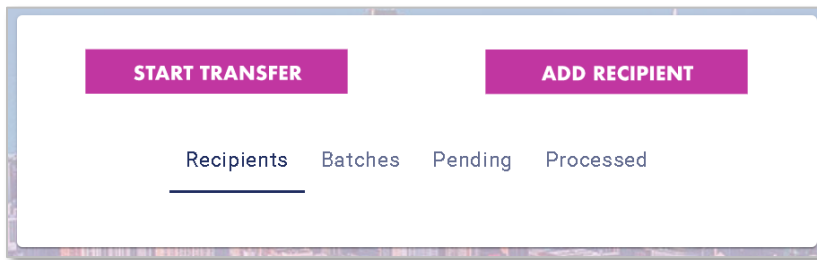


7. Select the three-dot menu associated with the appropriate recipient and select:
- **Details** to view Payee Name, Payee Type, Account Type, Account Number, Routing Number, Address, City, State, and Zip Code
 - **Pay Again** to create a new payment with existing recipient
 - **Edit** to edit the recipient details
 - **Delete** to delete the recipient
- Note:** If the recipient is part of an existing batch, you will need to select **Edit** and edit the batch to remove them from the batch before you can delete the recipient.
8. To Print the Recipient list, select the **Print** button in the top toolbar. This This option will only print the list displayed. For example, if you've selected 25 rows per page, the printed list will include the 25 rows currently shown on screen. Use the filters and pagination tools to print exactly what you need.

Create ACH Batch

To complete an ACH Batch transaction, you must create a batch. One or more recipients must exist to create a batch.

1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients page. A list of all existing recipients populates.
2. Click the **Add Recipient**.



3. Click **Create New ACH Batch**.

Step 1: Enter Batch Information

1. Enter the **Batch Name**. This name will be displayed on the Batches tab.
2. Select the **Batch Type** from the drop-down menu. The batch type refers to the recipient activity and does apply to the offset account.
 - Consumer (PPD)
 - Business (CCD)
3. Enter the **Batch Description**. This field is limited to 10 characters and will be automatically added to the NACHA-formatted ACH file.
4. Select a **Payment Type**.
 - Debit
 - Credit
 - Mixed

A screenshot of a form titled 'Create New Recipient / ACH Batch'. At the top, there is a progress bar with four steps: 1. Batch (active), 2. Recipients, 3. Review & Save, and 4. End. The form is divided into two main sections: 'Group Information' and 'Batch Options'. Under 'Group Information', there are three fields: 'Batch Name' (text input), 'Batch Type' (dropdown menu), and 'Batch Description (Up to 10 characters)' (text input). Under 'Batch Options', there are two columns. The first column, 'Payment Type', has three radio buttons: 'Debit', 'Credit', and 'Mixed'. The second column, 'Batch Options', has a checkbox labeled 'Restricted Batch'. At the bottom right of the form, there are two buttons: 'Cancel' and 'Create New Recipient / ACH Batch'.

Note: Mixed batch should only be selected if the file contains both debits and credits to recipients within the batch.

5. Select **Batch Options**.
 - **Restricted Batch** – if checked, the batch will only display for users with the ACH Payroll entitlement.

Step 2: Add Recipients

1. Click **Add Recipients**.

The screenshot shows the 'Recipients' step in a four-step process: 1. Batch, 2. Recipients, 3. Review & Save, 4. End. The 'Group Information' section contains the following fields:

- Batch Name: Test Batch
- Batch Type: Consumer
- Batch Description (Up to 10 characters): Payroll
- Payment Type: Credit (selected), Debit, Mixed
- Batch Options: Restricted Batch (checkbox)

At the bottom, there are two buttons: 'Cancel' and 'Create New Recipient / ACH Batch'.

2. Search for recipients by Recipient Name.

The screenshot shows the 'Recipients' table with a dropdown menu open for the 'Recipient Name' column. The table has the following columns: RECIPIENT ID, RECIPIENT, ROUTING #, ACCOUNT #, ACCT TYPE, PAY TYPE, +/- TYPE, and AMOUNT. The dropdown menu lists the following recipients: AA IMACARE, AB Becket, AC Charlie, AD Doyle, and AE Elmer. A 'Cancel' button is visible at the bottom right.

3. Click the recipient to add.
4. Set **Default Amount** for the recipient.
Note: Default amounts are saved to be used for future ACH batch submissions. The default amounts can be edited when initiating future ACH batch transactions.
5. Click **Add Recipient**.
6. Repeat these steps for each recipient.
7. An optional addendum can be added per recipient by clicking the clipboard icon to the right of each amount.
8. Once all recipients have been added, click the **Review** button.

Step 3: Review & Save

Review the batch details. Click **Make Changes** to edit or click **Save** to save the batch.

✓ Batch — ✓ Recipients — 3 Review & Save — 4 End

Group Information

Batch NamePayroll

Batch TypeConsumer

Batch DescriptionPayroll 1
(Up to 10 characters)

Payment TypeCredit

Batch

Total Credits\$62.16

Total Debits\$0.00

Total Amount\$62.16

Total Recipients4

Recipients

Rows per page: 251-4 of 4

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
	AF Fudge	091907235	99887766	Checking	Business	Credit	\$16.37
123456	DM New Payee 3	091907235	887554221	Checking	Consumer	Credit	\$1.23
123456	DM New Payee 3	091907235	887554221	Checking	Consumer	Credit	\$22.22
	DM Sallie Test	091907235	123123	Checking	Consumer	Credit	\$22.34

Make ChangesCancelSave

Step 4: Pay Now

Select **Pay Now** to go directly to the Make a Batch Payment screen or select **Done** to return to the Batch list.

✓ Batch — ✓ Recipients — ✓ Review & Save — 4 End

✓

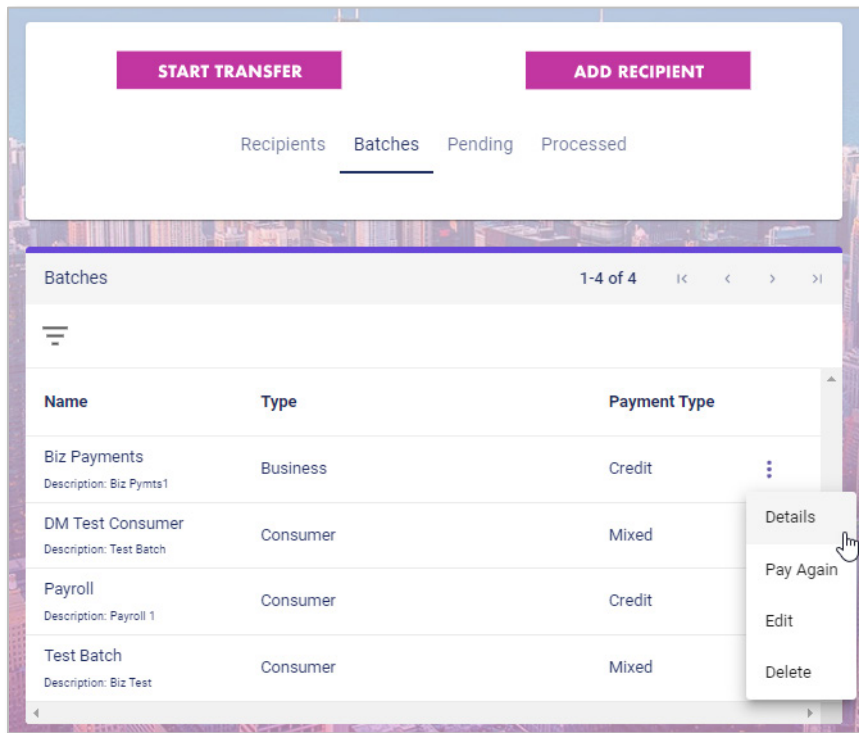
Batch updated successfully.

Pay Now

Done

View Batch Details

1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients page. A list of all existing recipients populates.
2. Select the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Details**.



4. The Batch Details view opens, showing the following fields:

- Batch Name
- Batch Type
- Payment Type
- Description
- Recipient
- Reference #
- Account #
- Debit/Credit
- Amount

Batch Name Payroll				
Batch Type Consumer				
Payment Type Credit				
Description Payrolls				
Recipient	Reference #	Account #	DR/CR	Amount
Gisela Ibanez	101	123456789	Credit	\$1,500.00
Joseph Walker	103	323456789	Credit	\$800.00
Monica Perez	102	223456789	Credit	\$1,000.00
Ross Walters	104	423456789	Credit	\$800.00

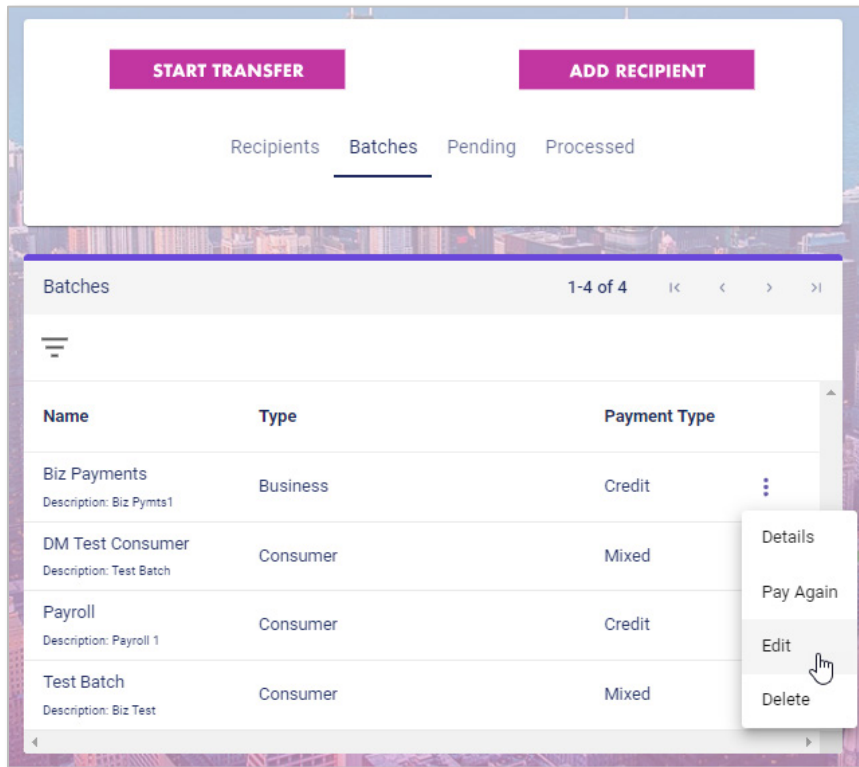
5. Select one of the following:

- **Back** – return to the previous page
- **Edit** - edit the batch details
- **Pay Again** –pay the batch again

Edit Batch

Follow the steps below to edit batch details.

1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Edit**.



4. Edit the batch group information and recipient details as needed.
5. Review your changes and click **Save**.

Delete Batch

Follow the steps below to delete an ACH batch:

1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Delete**.

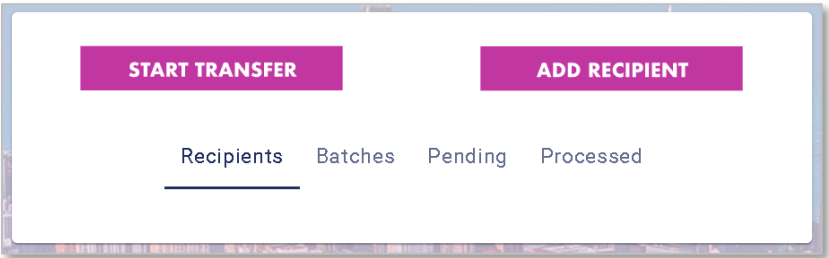
Note: Batches used in pending batch payments cannot be deleted until the payment has processed.

4. Click **Confirm** to authorize the deletion of the batch.

Single Item ACH Payments

Follow the steps below to initiate a single-item ACH transaction:

- 1. Select **Business Payments** from the sidebar menu.
- 2. Click **Start Transfer**.



- 3. Click **Create Payment**.

Step 1: Search & Filter Recipients

Use the search and filter tools to find the appropriate recipient. Search by Recipient Name, Reference Number, Account Number, Recipient Type (Consumer or Business), and Payment Method (ACH or Wire).

Enter your search criteria and select **Find Recipient**.

A screenshot of a 'Search for Recipient' form. At the top, there's a progress bar with four steps: 1 Search (active), 2 Select Recipient, 3 Payment Details, and 4 Review & Pay. The form contains several input fields: 'Recipient Name' with the text 'Charlie', 'Reference Number', and 'Account Number'. Below these are two sections of radio buttons: 'Recipient Type' with 'Consumer' and 'Business' (selected with a green checkmark), and 'Payment Method' with 'ACH' (selected with a green checkmark) and 'Wire'. At the bottom right, there are two buttons: 'Cancel' and 'Find Recipient'.

Step 2: Select Recipient

Select the intended recipient from the list and click **Next**.

Recipients			
1-1 of 1			
Name	Account Type	Payment Method	
<input checked="" type="radio"/> AC Charlie Reference #: N/A Account #: 22334455	Business	ACH	

Step 3: Enter Payment Details

Edit the payment details and click **Next**. The screen will add required fields as you make selections.

1. Enter the **Offset Account** that will be used for this transaction.

If an offset account is not visible, verify the business or business user is entitled to use the account.

2. Select the **Originating ID**.

Originating IDs are entered by your financial institution when the business is added to Fusion Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console.

Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

Common examples of businesses that might have multiple Originating IDs include:

- A corporation that owns several companies. For example, Dave's Gym might also be referred to DBA Dave's Gym Equipment or Dave's Supplement Shop.
- A business that processes payroll for other businesses.

3. Enter the payment **Amount**.
4. Enter a **Memo**. This will populate in the addenda record of the NACHA formatted file. This form is limited to 80 characters for ACH transactions.
5. Select **Credit** (sending funds) or **Debit** (withdrawing funds).
6. Click in the **Effective Date** field to select the date to send the transaction. This field is populated with the first possible effective date by default.
7. Select the **Frequency** for the transaction: One-time, Weekly, Every two weeks, Monthly, Every three months, or Annually.
8. If a recurring payment is selected, choose an option to stop the **Recurrence**:
 - **Until Canceled** – transactions process until the user cancels the recurring payment in the application
 - **Until End Date** – transactions occur on the scheduled frequency until the end-date that the user designates has passed
 - **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have been completed.This example shows a weekly transaction that will continue until 2 payments have been completed, assuming the account is funded.

The screenshot shows the 'Payment Details' step in a four-step process. The form is titled 'Payment Information' and contains the following fields:

- Payment Method:** ACH
- Effective Date:** 10/06/2022
- Select an Offset Account:** General Operations Account 2 (...72)
- Frequency:** Monthly
- Originating ID:** Violets Vineyard (1416666668)
- Recurrence:** Until Canceled
- Amount:** \$1.23
- Memo:** (empty)
- Credit or Debit:** Credit

At the bottom right, there are two buttons: 'Cancel' and 'Next'.

This screenshot shows a close-up of the 'Frequency' and 'Recurrence' dropdown menus. The 'Frequency' dropdown is set to 'Weekly' and the 'Recurrence' dropdown is set to 'Until Total Payments Made'. Below these, the 'Total Transfers' field is set to '2'.

Note: Recurring payments can be canceled at any time.

Step 4: Review & Pay

Review your payment information and then click Submit to submit the business payment. If successful, you'll see a success message along with a summary of the payment information.

The screenshot shows the 'Review & Pay' step in a payment process. At the top, there are four steps: 'Search', 'Select Recipient', 'Payment Details', and 'Review & Pay' (which is highlighted with a blue circle and the number 4). Below the steps is a 'Payment Summary' section with the following details:

Payee:	AC Charlie	Credit/Debit:	Credit
Payment Method:	ACH	Effective Date:	10/06/2022
Offset Account:	General Operations Account 2 (...72)	Frequency:	Monthly
Originating ID:	Violets Vineyard (1416666668)	Recurrence:	Until Canceled
Amount:	\$1.23		

At the bottom right, there are two buttons: 'Cancel' and 'Submit'.

Pay Again: Recipient

Business payments can be initiated from the Recipients list.

1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients tab. A list of all existing recipients populates.
2. Use the search and filter tools to find the recipient.
3. Click the three-dot menu associated with the recipient and select **Pay Again**.

The screenshot shows a table titled 'Recipients' with 10 items. The table has columns for 'Name', 'Account Type', and 'Payment Method'. A context menu is open for the first recipient, 'AD Doyle', showing options: 'Details', 'Pay Again', 'Edit', and 'Delete'. A mouse cursor is pointing at the 'Pay Again' option.

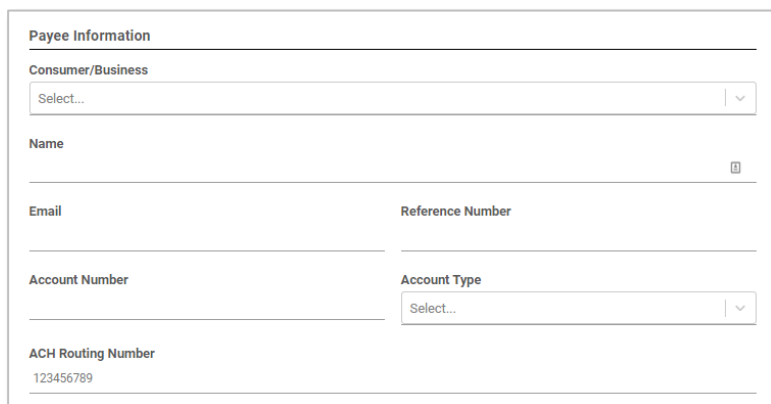
Name	Account Type	Payment Method
AD Doyle Reference #: N/A Account #: 33445566	Consumer	ACH
AE Elmer Reference #: N/A Account #: 44556677	Consumer	ACH
AF Fudge Reference #: N/A Account #: 99887766	Business	ACH
DM New Payee 3		

4. The Step 3: Payment Details screen opens, detailed above. Edit the payment details and click **Next**.
5. Review the payee details and click **Submit**.

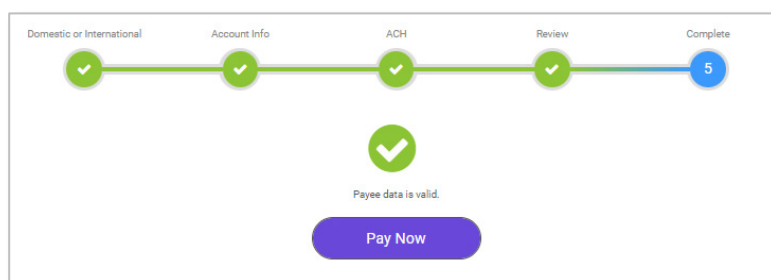
One-Time ACH Payment

One-time payments are available when business users would like to make a payment without saving the recipient information for future transactions.

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.
3. Click **One-time Payment**.
4. Select **Domestic** and **ACH**.
5. Select **Consumer** or **Business**. This is used to set SEC code.
6. Enter the **Name** of the payee. The system will ensure the name entered follows NACHA formatting standards, which is 22 characters for ACH recipients.
7. Enter the **Email** address of the payee.
8. The **Reference Number** field is used to differentiate between two saved recipients with similar information and should not be used for one-time payments.
9. Enter the **Account Number** and **Account Type** to be used for the ACH transaction.
10. Enter the **ACH Routing Number** of the payee's financial institution associated with their account number and click **Next**.
11. Enter the **Company Description**. This is a short description (10 characters) that informs the payee of the transaction purpose, such as payroll or gas bill. The description provided here will be used to populate the Batch Header, "Company Entry Description" field when initiating a single-entry transaction.
12. Click **Next** and review the payment details. Changes can be made by clicking the **Back** button. **IMPORTANT!** Once the Next button is selected on the Review page, no changes can be made to this recipient.
13. Click **Pay Now** to initiate the ACH payment. Navigating away from this page will result in the one-time payment being cancelled. No details will be saved for this recipient.
14. The **Step 3: Payment Details** screen opens, detailed above. Edit the payment details and click **Next**. The screen will add required fields as you make selections.
15. Continue through **Step 4: Review & Pay** to submit the payment.



The screenshot shows a 'Payee Information' form with the following fields: 'Consumer/Business' (a dropdown menu with 'Select...' and a downward arrow), 'Name' (a text input field with a small icon on the right), 'Email' (a text input field), 'Reference Number' (a text input field), 'Account Number' (a text input field), 'Account Type' (a dropdown menu with 'Select...' and a downward arrow), and 'ACH Routing Number' (a text input field containing the value '123456789').



ACH Batch Payments

Follow the steps below to make an ACH Batch transaction.

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.
3. Click **Make Batch Payment**.

Step 1: Search & Filter Batches

Use the search and filter tools to find the appropriate batch. Search by Batch Name, Batch Description, Batch Type (Consumer or Business), and Payment Method (Debit, Credit, Mixed).

Enter your search criteria and select **Find Batch**.

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Search for a batch

Batch Name

Batch Description

Batch Type

Consumer ☐ **Business** ☒

Payment Method

Debit ☐ **Credit** ☒ Mixed ☐

Cancel Find Batch

Step 2: Select Batch

Select the intended batch from the list and click **Next**.

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Batches 1-1 of 1

Name	Type	Payment Type
<input checked="" type="radio"/> Biz Payments Description: Biz Pymnts1	Business	Credit

Step 3: Edit Recipients

Edit payment amounts for the selected batch, add a memo, select recipients to Hold, and/or select Prenote.

A prenote (or prenotification) is a zero dollar payment to validate the account and routing details of a bank account before debiting or crediting it.

When the **Prenote** checkbox is selected, the amounts for all Recipients within the Batch are automatically changed to \$0.00.

1 Search — 2 Select Batch — 3 Edit Recipients — 4 Payment Details — 5 Review & Pay

Recipients Rows per page: 25 0-0 of 0

☐ Prenote

☐ Hold All

Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/> DM New Payee 3	123456	887554221	Credit	\$123.45	

Step 4: Edit Payment Details

Edit the payment details and click **Next**. The screen will add required fields as you make selections.

1. Select the **Offset Account**.
2. Select the **Originating ID**.
Originating IDs are entered by your financial institution when the business is added to Fusion Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console.

Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

Common examples of businesses that might have multiple Originating IDs include:

- A corporation that owns several companies. For example, Dave's Gym might also be referred to DBA Dave's Gym Equipment or Dave's Supplement Shop.
- A business that processes payroll for other businesses.

3. Enter a memo in the **Memo** field (optional).
4. Select the **Effective Date** to send the transaction. This field is populated with the first possible effective date by default.
5. Use the drop-down list to select the **Frequency** of the transaction, if applicable. Available options are: One-time, Weekly, Every two weeks, Monthly, Every three months, and Annually.
6. For recurring payments, specify when you'd like the transactions to end.
 - **Until Canceled** – transactions occur on the scheduled frequency until the recurring payment is canceled in the application. Users may cancel a recurring batch transaction at any time.
 - **Until End Date** – transactions occur on the scheduled frequency until the designated end-date has passed.
 - **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have completed. In the example shown here, this transaction would occur weekly until two payments have been completed, assuming the account is funded properly.

Payment Information

Method
ACH Batch

Select an Offset Account
My Operating Money (...17)

Memo

Effective Date
04/06/2023

Frequency
One-time

Cancel Next

Frequency
Weekly

Recurrence
Until Total Payments Made

Total Transfers
2

Step 5: Review & Pay

Review your payment information and then click **Submit** to submit the business payment. If successful, you'll see a success message along with a summary of the payment information.

The 'Review & Pay' screen displays the following information:

Summary		Totals	
Payee Name:	Biz Payments	Total Credit:	\$123.45
Description:	Biz Pymts1	Total Debit:	\$0.00
Batch Type:	Business	Total Recipients:	1
Offset Account:	My Operating Money (...17)		
Effective Date:	04/06/2023		
Frequency:	One-time		

At the bottom right, there are two buttons: **Cancel** and **Submit**.

Pay Again: Batch

If a batch has been paid before, follow the steps below to pay the batch again using the same details.

1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the appropriate recipient. Click the three-dot menu and select **Pay Again**.
4. The Step 3: Edit Recipients screen opens, detailed above. Edit the recipient details and click **Next**.
5. Edit the payment details as needed and click **Next**.
6. Review the payment details and click **Submit**

The 'Batches' screen displays a list of batches. The context menu for the 'Biz Payments' batch is open, showing the following options:

- Details
- Pay Again
- Edit
- Delete

Same Day ACH Payments

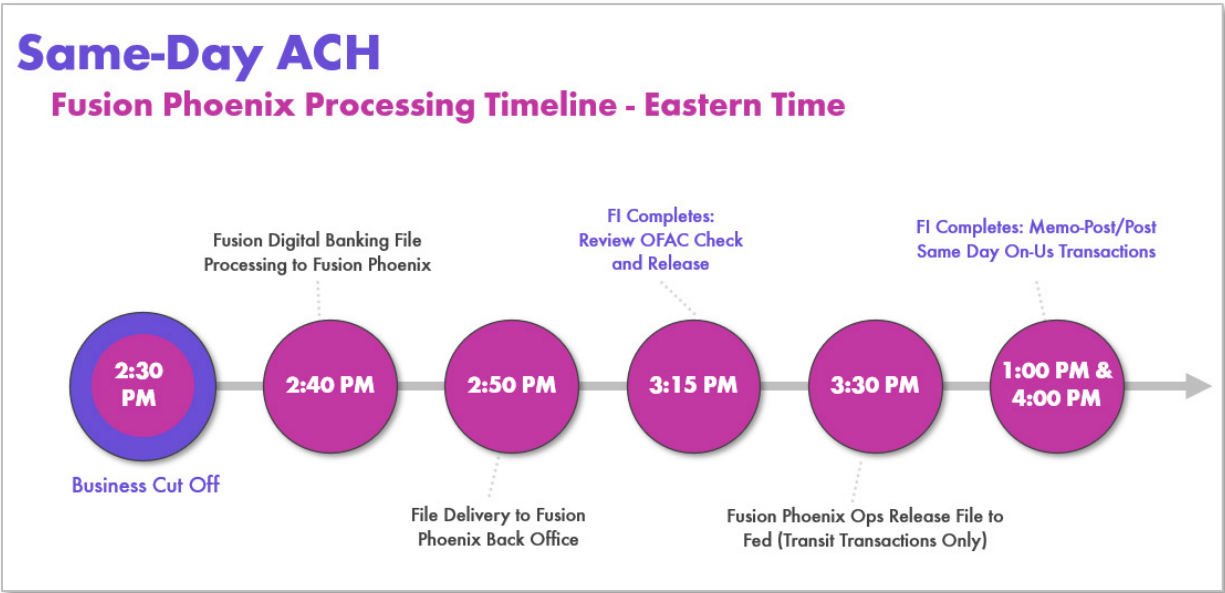
Same Day ACH Payments allow business users to initiate ACH Credit and Debit transactions with today's (same day) effective date. If implemented, this feature is enabled at the organization level and entitled to specific businesses and business users. Your financial institution determines the cut off time, the processing cut off time, and the same day ACH transaction disclosure. Fusion Digital Business Banking currently supports one cut off time which is set via Fusion Digital Business Banking Console.

Once enabled, business users can change the effective date (on the calendar date picker) to the current date, which launches the Same Day ACH Disclosure.

Same Day ACH Limit

Same Day ACH Limits are specified by NACHA operating rules and are currently set to \$1,000,000 per transaction. ACH Limits set for business and business users through Console will still be enforced.

See the *Fusion Digital Business Banking Console User Guide* for more information on Same Day ACH setup and configuration.

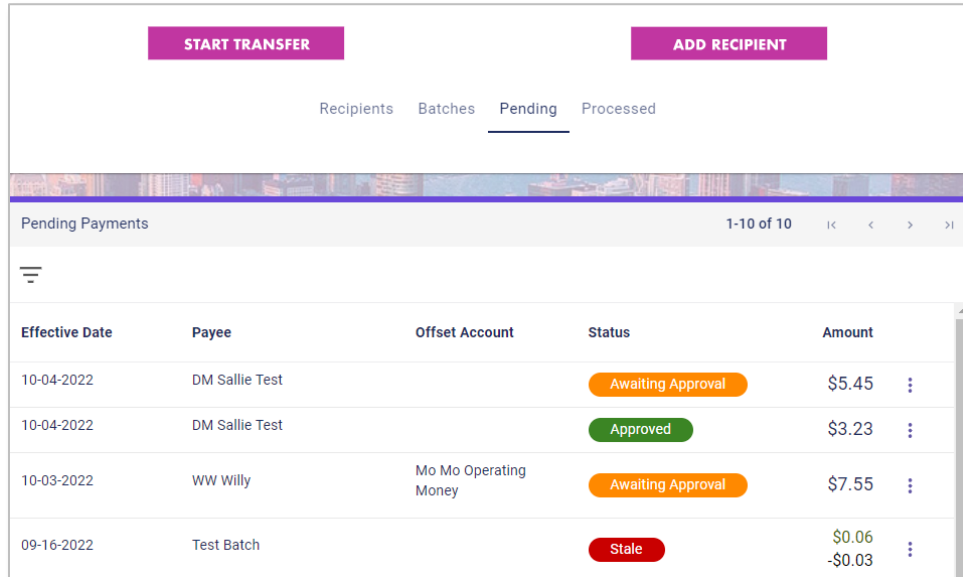


*The times shown are suggested times for example only for Fusion Digital Business Banking with Fusion Phoenix core. Same Day ACH cutoff times vary by financial institution.

Review Transaction Activity

To view Pending and Processed payments, select Business Payments from the sidebar menu.

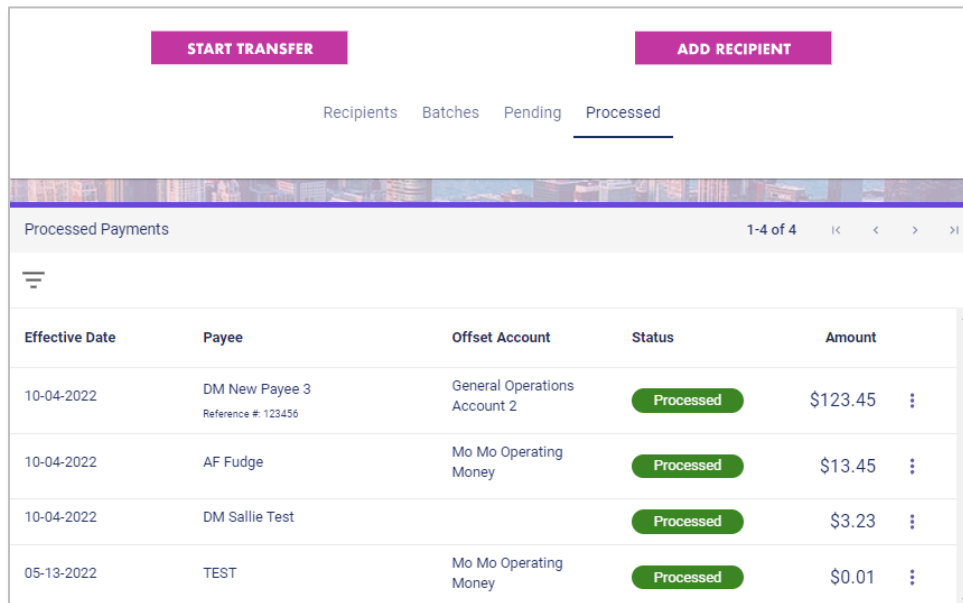
The **Pending** tab displays payment activity pending approval or with an Approved, Scheduled, or State status.



The screenshot shows the 'Pending' tab selected in the 'Business Payments' section. The interface includes a header with 'START TRANSFER' and 'ADD RECIPIENT' buttons, and a navigation bar with 'Recipients', 'Batches', 'Pending', and 'Processed' tabs. The 'Pending' tab is active, displaying a table of pending payments. The table has columns for Effective Date, Payee, Offset Account, Status, and Amount. The status column shows 'Awaiting Approval' (orange) and 'Approved' (green) statuses. The amount column shows the payment amount and a small icon.

Effective Date	Payee	Offset Account	Status	Amount
10-04-2022	DM Sallie Test		Awaiting Approval	\$5.45
10-04-2022	DM Sallie Test		Approved	\$3.23
10-03-2022	WW Willy	Mo Mo Operating Money	Awaiting Approval	\$7.55
09-16-2022	Test Batch		State	\$0.06 -\$0.03

The **Processed** tab displays processed payments.



The screenshot shows the 'Processed' tab selected in the 'Business Payments' section. The interface includes a header with 'START TRANSFER' and 'ADD RECIPIENT' buttons, and a navigation bar with 'Recipients', 'Batches', 'Pending', and 'Processed' tabs. The 'Processed' tab is active, displaying a table of processed payments. The table has columns for Effective Date, Payee, Offset Account, Status, and Amount. The status column shows 'Processed' (green) statuses. The amount column shows the payment amount and a small icon.

Effective Date	Payee	Offset Account	Status	Amount
10-04-2022	DM New Payee 3 Reference #: 123456	General Operations Account 2	Processed	\$123.45
10-04-2022	AF Fudge	Mo Mo Operating Money	Processed	\$13.45
10-04-2022	DM Sallie Test		Processed	\$3.23
05-13-2022	TEST	Mo Mo Operating Money	Processed	\$0.01

ACH Upload

The ACH Upload feature allows businesses to upload NACHA formatted ACH files into Fusion Digital Business Banking. The system will perform a series of checks to ensure that the NACHA formatted file meets the requirements of the workflow that your financial institution has configured in Fusion Digital Business Banking Console.

If the NACHA formatted ACH file passes the system checks, the system acts as a conduit to pass the uploaded file to your Financial Institution in Console. (See the *Fusion Digital Banking File Processing User Guide* for more information about automated or manual file processing).

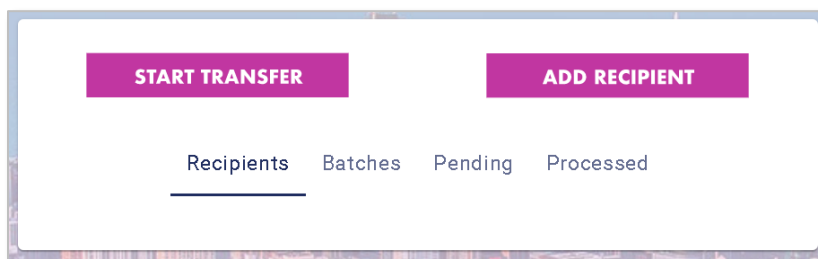
The following fields are validated when uploading an ACH file:

- File Structure
- Record field validations (record length, alphanumeric, special characters, etc.)
- Recipient Names - avoid special characters
- File balanced using an entitled offset account – if file is unbalanced, Fusion Digital Business Banking will display an Offset Account option where users can select an entitled offset account
- SEC Code enabled for use in Fusion Digital Business Console
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar limits in file are within limits set for user, business, SEC code, and Originating Entity
- Company Name and Originating ID match what has been set for the business within Console
- Effective Date is within permitted date ranges including:
 - Business Cutoff time
 - ACH Debit and Credit Lead Days
 - Same Day ACH Cutoff time

ACH files containing a large number of recipients must be compressed with a .zip extension to upload successfully. This requirement is not tied to an exact number of recipients. An ACH file of any number of recipients, large or small, can be zipped and uploaded. If you attempt to upload a large ACH file without zipping the file, the system may time out before it completes the file upload, and you will need to retry.

Follow the steps below to upload a NACHA formatted ACH file:

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.



3. Select **ACH Upload**.

- Click the **Choose File** button to upload a NACHA formatted ACH file that has been generated from accounting software outside of the Fusion Digital Banking system.

Payroll Batch – designates file as sensitive and restricts viewing to entitled business users

Same Day – indicates the effective date is the same day as the date of submission

- Click **Next**.

- If the submitted file meets the workflow rules configured by your financial institution in Console, the file information will display and the user can review.

If the file does not meet the workflow rules configured by your financial institution, then the specific errors causing the upload to fail will be presented onscreen. See [ACH Upload Troubleshooting](#) for tips.

- If uploading an unbalanced file, use the drop-down menu and select an **Offset Account**.

Upload ACH File

Choose File No file chosen

☐ Payroll Batch (Restricted Batch)

☐ Same Day

ACH cutoff time has passed

Cancel Next

Review and Confirm

File Summary

File Name	dm_credit_small_230421.ach
SEC Code(s)	PPD
Total Debit	\$0.00
Total Credit	\$15.81
Payroll Batch (Restricted Batch)	No

Uploaded Batch 1-230421142047

Description	ACH FILE G
Batch Type	Consumer
Payment Type	Credit
Total Debit	\$0.00
Total Credit	\$15.81

Recipients

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
VIOLETSPAYROLL	DM SALLIE TEST	\$5.59	081907225	123123	Credit
VIOLETSPAYROLL	DM SALLIE TEST	\$1.60	081907225	123123	Credit
VIOLETSPAYROLL	DM NEW PAYEE 3	\$3.21	081907225	987654321	Credit
VIOLETSPAYROLL	DM JOE SCHMOE	\$5.41	081907225	1346	Credit

Select an Offset Account

Select... | v

Effective Date

04-24-2023

Back Confirm

- Select **Confirm** to complete the ACH upload. After a successful file is submitted, it will appear in the **Pending** tab awaiting processing.

When verification is complete, batch and recipient details of the file are available through the **Processed** tab.

View ACH Batch Upload and Recipient Details

1. Select **Business Payments** on the side menu.
2. Select the **Pending** or **Processed** tab.
3. Select an ACH file upload and click the three-dot menu on the right side.
4. Select **Payment Details**. In addition to the Payment Info and Payment History header record across the top, you'll see the Batch details.

Batch Details

Select an Offset Account

(...80)

Originating ID

VioletsPayroll (9100004557)

Batch Name

Uploaded Batch 1-230421103820

Description

ACH FILE G

Batch Type

Consumer

Payment Type

Credit

Effective Date

04-24-2023

Total Credit

\$1,253.83

Total Debit

\$0.00

Total Number of Recipients

250

Payment History

Payment Status

Approved

Date

04-21-2023

Time

10:38:52 AM

User

Gabby Growe

Delete

Recipients

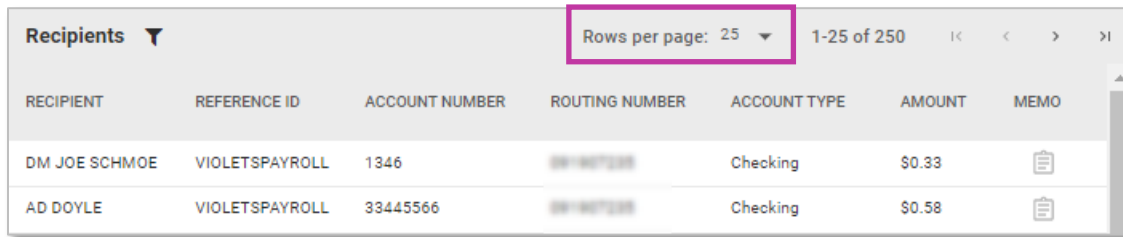
Rows per page: 25 1-25 of 250



RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	08-907238	Checking	\$0.33	
AD DOYLE	VIOLETSPAYROLL	33445566	08-907238	Checking	\$0.58	
DM NEW PAYEE 3	VIOLETSPAYROLL	887554221	08-907238	Checking	\$0.56	
AF FUDGE	VIOLETSPAYROLL	99887766	08-907238	Checking	\$4.69	

5. Select batch and click the three-dot menu on the right side.
6. Select **Payment Details**. The enhanced Recipient details will display below the Batch Details and Payment History.
7. Click on a **Memo** button to view the recipient memo, if applicable.

Recipients						
Rows per page: 25 1-25 of 250						
RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	08-907238	Checking	\$0.33	
AD DOYLE	VIOLETSPAYROLL	33445566	08-907238	Checking	\$0.58	
DM NEW PAYEE 3	VIOLETSPAYROLL	887554221	08-907238	Checking	\$0.56	
AF FUDGE	VIOLETSPAYROLL	99887766	08-907238	Checking	\$4.69	

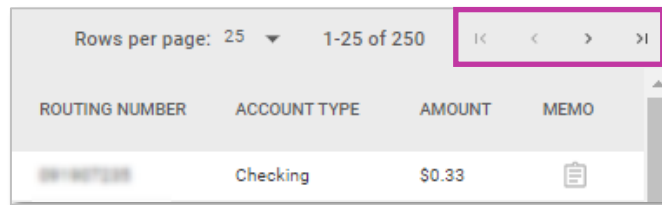
- Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.




RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	081407288	Checking	\$0.33	
AD DOYLE	VIOLETSPAYROLL	33445566	081407288	Checking	\$0.58	

- Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 50 is selected, using the arrows will display the previous/next 50 rows.

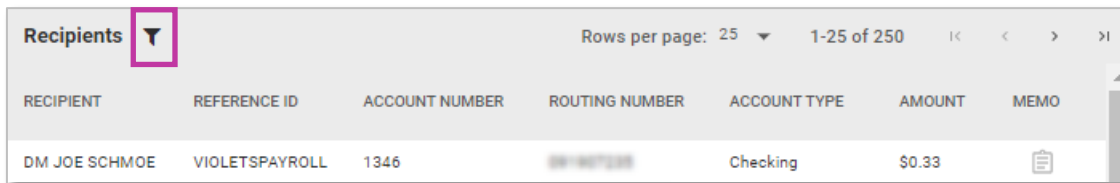
- |< Displays the first page
- < Displays the previous page
- > Displays the next page
- >| Displays the last page




ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
081407288	Checking	\$0.33	

Filter

- Click the Filter button on the left.



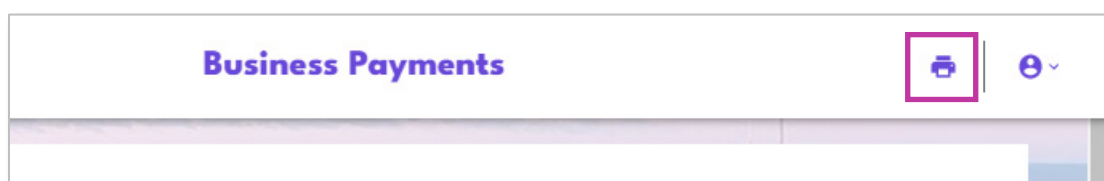
RECIPIENT	REFERENCE ID	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	MEMO
DM JOE SCHMOE	VIOLETSPAYROLL	1346	081407288	Checking	\$0.33	

- Select filters:
 Filter batches by: Originating ID, Originating Name, Description, Date Range, Amount Range
 Filter recipients by: Recipient name, Reference ID, Account Number, Amount Range
- Click **Apply** to filter the results or click **Reset** to remove all the applied filters.

Print

Print the batch or recipient details using the **Print** button at the top right. This option will print the list of batches or recipients displayed in the Batches/Recipients area. For example, if you have selected 25 rows per page, the printed document will include the 25 rows currently shown on screen.

Note: When printing a recipient list, the memo contents will display on the printout, rather than the memo icon.

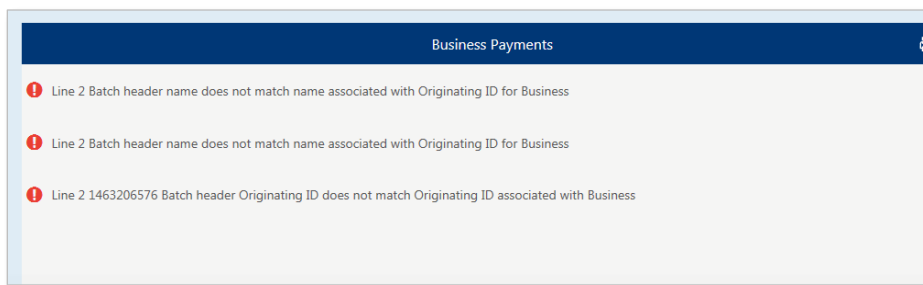


ACH Upload Troubleshooting

If a NACHA formatted ACH file is submitted and it does not pass the workflow system checks that have been configured by your financial institution, the applicable file errors will appear on the screen. The screenshot below illustrates the way the system presents the applicable file errors for the specific file submitted in this example.

Common issues that can cause errors during the ACH Upload process:

- Using special characters in the file
Special characters are not supported in Recipient Name, Reference Number and throughout the file as designated by NACHA rules.
- Effective date out of range
- Company Name and ID does not match
Company Name and ID values in the batch header must be identical to the ones enabled for the business. Confirm that the Company Name and ID values found in the file match with what is set in Console / Business / Originating Entities. If the Originating ID is not set up or has different information from the batch header for the file, then either Console or the batch header must be updated. For Fusion Phoenix data center clients, the Company ID value must also match with what is setup in Fusion Phoenix / ACH Company ID.
- Batch Unbalanced
Depending on the setup of the business, an offset account must be identified within the batch or selected when the batch file is uploaded to the system. If no offset transaction is identified in the batch, the app will prompt the user to select from a list of entitled accounts. The system will then insert the offset transaction using the selected account in order to create a balanced file.
- Block count
Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9's are added to the file after the initial '9' record to fill out the block 10. Platform allows validation of 9 records.
- SEC Code not supported
SEC code utilized in the batch has not been entitled by the financial institution in the Organization Settings module. SEC codes can be updated immediately in the Organization Settings Module under ACH Processing.



Business Payments: Wires

A Wire transfer is an electronic transaction between two financial institutions and can be sent either domestically or internationally (if enabled). A traditional money wire goes from one financial institution to another using a network such as the Society for Worldwide Interbank Financial Telecommunication (SWIFT) or Fedwire.

Like ACH transactions, Fusion Digital Business Banking requires business users to set up recipients within the system. A wire transaction requires the business to have the funds available in their account and credits the recipient with the funds immediately.

Add Domestic Wire Recipients

Before sending a wire to a person or business, the recipient must be added to Fusion Digital Banking.

1. From the Business Payments window, click the **Create Payee/Add Recipients** button on the right side of the Business Payments screen.

Note: If your financial institution has not enabled international wires, skip to step five.

The screenshot shows the first step of a four-step process: 'Domestic or International', 'Account Info', 'Review', and 'Complete'. Step 1 is active. Below the progress bar, the 'Beneficiary' section is visible. A 'Transfer Type' dropdown menu is open, showing 'Domestic' and 'International' options. The 'Domestic' option is highlighted with a red box.

2. Using the dropdown provided, select **Domestic**.
3. Click the **Next** button.
4. The Account Info screen displays. Select the **Wire** check box.

The screenshot shows the second step of the process: 'Account Info'. The progress bar now shows steps 1, 2, 3, 4, and 5. Step 2 is active. Below the progress bar, the 'Transfer Type' section shows 'Domestic' selected. Below that, there are two checkboxes: 'ACH' (unchecked) and 'Wire' (checked). The 'Beneficiary' section is visible below, with a 'Consumer/Business' dropdown menu set to 'Business'.

5. Using the dropdown, select if the recipient is a **Consumer** or **Business**.
6. Enter the **Name** of the recipient. Ensure the name entered does not exceed 35 characters or include any special characters.
7. Enter the **Contact Name**. This can be the same as the recipient in the case of a Consumer recipient.
8. Enter the wire recipient's **Email** address (optional).

- The **Reference Number** field is optional and is used to differentiate between two recipients with the same name or recipients who have both checking and savings account information in the system. It can also be used to add employee numbers or recipient specific information.
Note: This number must be unique to this recipient and cannot contain special characters.
- Enter the wire recipient's **Phone Number**. This step is optional, but Finastra recommends including this information.
- Enter the wire recipient's **Fax Number** (optional).
- Enter the **Account Number** and **Account Type** (Checking or Savings) to which the payment will be sent.
- Enter the address details for the wire recipient: **Address, City, State,** and **ZIP code**.

Beneficiary Financial Institution Information

- Enter the **Routing Number** of the recipient's financial institution associated with their account number.
The system will pre-fill the Bank Name after entering the routing number.
- Enter the address details for the beneficiary financial institution receiving the wire on behalf of the recipient: **Address, City, State,** and **ZIP code**.
- Click **Next**.

The screenshot shows a form titled "Beneficiary FI". It contains the following fields:

- Wire Routing Number (empty)
- Bank Name (pre-filled with "Test Bank")
- Address 1 (pre-filled with "123 Test Ave")
- Address 2 (empty)
- City (pre-filled with "Denver")
- State (dropdown menu showing "Colorado")
- Zip Code (pre-filled with "80203")

At the bottom of the form are two buttons: "Back" and "Next".

Receiver DI or Intermediary Bank

When necessary, these options enable users to add two-part wiring instructions.

- Select the **Receiver DI Bank** or the **Intermediary Bank** check box.
- Complete the applicable fields for the Receiver DI Bank or the Intermediary Bank if required.
- Click **Next**.
- Review the wire recipient details and click **Submit**.
- When complete, the system returns a success message. Click **Close**.

The screenshot shows a form with a progress bar at the top indicating five steps: Domestic or International, Account Info, Wire, Review, and Complete. The "Wire" step is currently active and highlighted with a blue circle containing the number 3.

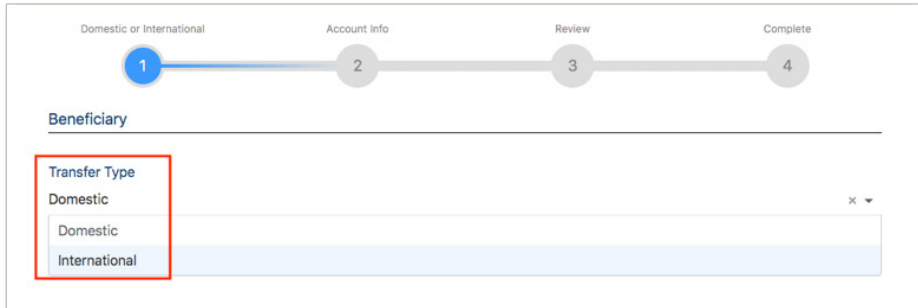
Below the progress bar, there are two sections:

- Receiver DI Bank:** This section is checked with a blue checkbox. It contains fields for "Routing Number" and "Bank Name".
- Intermediary Bank:** This section is also checked with a blue checkbox. It contains fields for "Routing Number" and "Bank Name".

Add International Wire Recipients

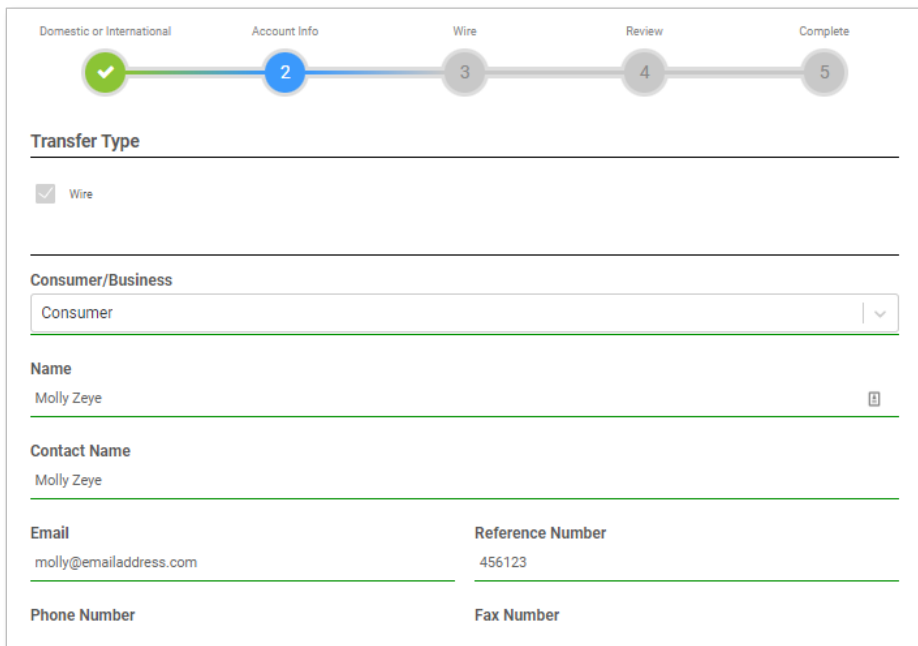
International Wires must be entitled for business and business users within Fusion Digital Business Banking. Follow the steps below to create an international wire recipient:

1. From the Business Payments window, click **Create Payee/Add Recipients**.
2. To create an international wire recipient, select **International** from the Transfer Type drop-down list under the Beneficiary heading and click **Next**.



The screenshot shows a progress bar at the top with four steps: 1. Domestic or International (active), 2. Account Info, 3. Review, and 4. Complete. Below the progress bar is the 'Beneficiary' section. A red box highlights the 'Transfer Type' dropdown menu, which is currently set to 'Domestic'. The dropdown list is open, showing 'Domestic' and 'International' options, with 'International' selected.

3. Using the dropdown, select if the wire recipient is a **Consumer** or **Business**.



The screenshot shows a progress bar at the top with five steps: 1. Domestic or International (completed with a green checkmark), 2. Account Info (active), 3. Wire, 4. Review, and 5. Complete. Below the progress bar is the 'Wire' section. A checkbox labeled 'Wire' is checked. Below this is the 'Consumer/Business' dropdown menu, which is set to 'Consumer'. Below this are fields for 'Name' (Molly Zeye), 'Contact Name' (Molly Zeye), 'Email' (molly@emailaddress.com), 'Reference Number' (456123), 'Phone Number', and 'Fax Number'.

4. Enter the **Name** of the business or individual to whom the wire is being sent. Ensure the name entered does not exceed 35 characters or include any special characters (*i.e.*, &).
5. Enter the **Contact Name**. This can be the same as the recipient in the case of a Consumer recipient.
6. Enter the wire recipient's **Email** address (optional).
7. The **Reference Number** field is optional and is used to differentiate between two recipients with the same name or recipients who have both checking and savings account information in the system. It can also be used to add employee numbers or recipient specific information.
Note: This number must be unique to this recipient and cannot contain special characters.
8. Enter the wire recipient's **Phone Number** (optional but recommended).

9. Enter the wire recipient's **Fax Number** (optional).
10. Enter the **Address** for the recipient. Specific address formatting is not supported for varying address entries for international recipients.
11. Enter the **IBAN/CLABE/Account Number** to which the wire will be sent.

Financial Institution Information

1. Enter the **SWIFT/BIC**. A SWIFT code is an international bank identifier code. Also known as a Bank Identifier Code (BIC). A SWIFT code consists of 8 or 11 characters.
2. Enter the name of the **Beneficiary FI** that will receive the wire on behalf of the consumer or business above.
3. Enter the **Address** details for the financial institution receiving the wire. Address1 is required, all others are optional.
4. After all fields are completed, click **Next**.

Receiver DI or Intermediary Bank

When necessary, these options enable users to add two-part wiring instructions.

1. Select the **Receiver DI Bank** or the **Intermediary Bank** check box, if applicable.
2. Complete the available fields for the Receiver DI Bank or the Intermediary Bank.

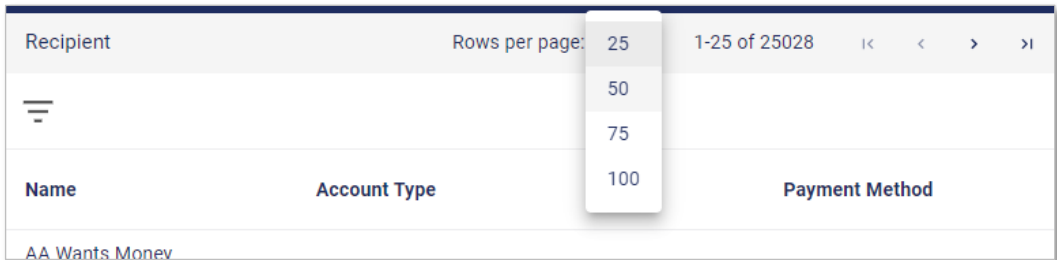
The screenshot shows a multi-step process flow at the top with five steps: 'Domestic or International', 'Account Info', 'Wire', 'Review', and 'Complete'. The 'Wire' step (3) is currently active and highlighted in blue, while the others are greyed out. Below the flow, there are two sections. The first section, 'Receiver DI Bank', is selected with a checked checkbox and contains fields for 'Routing Number' and 'Bank Name'. The second section, 'Intermediary Bank', is unselected with an unchecked checkbox. At the bottom of the form are two buttons: 'Back' and 'Next'.

3. Click **Next**.
4. Review the wire recipient details and click **Submit**.
5. Once completed, the system returns a success message. Click **Close**.

Manage Recipients

Entitled users entitled with Payee Management can edit ACH and Wire recipients whenever necessary.

1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the list of existing Recipients.



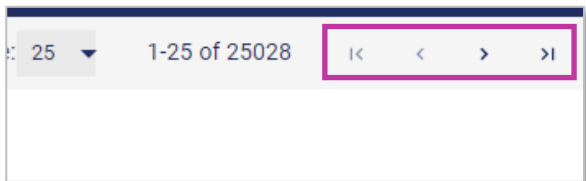
2. Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.
3. Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 25 is selected, using the arrows will display the previous/next 25 rows.

|< Displays first page

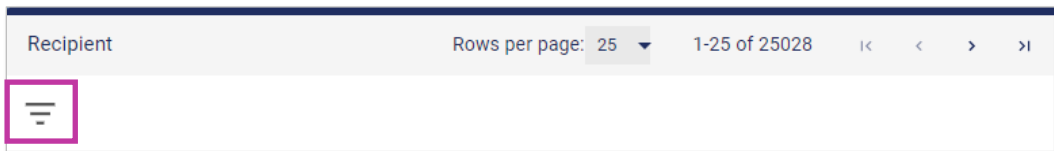
< Displays previous page

> Displays next page

>| Displays last page



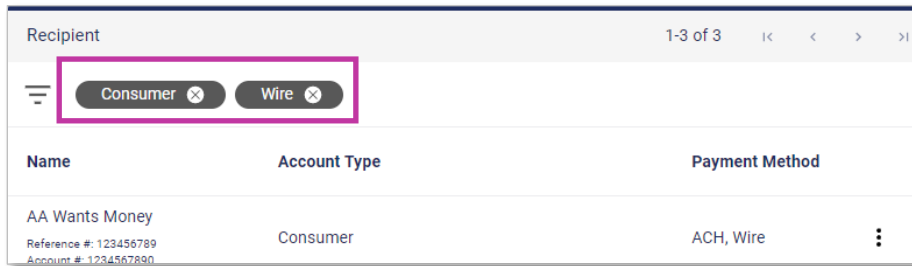
4. Select the **Filter** tool to filter the recipients list.



5. Select the desired filters and click **Apply**.

A screenshot of a 'Filter Recipients' dialog box. The dialog has a title bar with 'Filter Recipients' and a close button (X). Inside the dialog, there are three input fields: 'Recipient Name', 'Reference Number', and 'Account Number'. Below these fields, there are two sections. The first section is 'Recipient Type' with two radio buttons: 'Consumer' (which is selected and has a green checkmark) and 'Business'. The second section is 'Payment Method' with two radio buttons: 'ACH' and 'Wire' (which is selected and has a green checkmark).

6. The Recipients list will display which filters are currently applied. Click the x to remove a filter at any time.

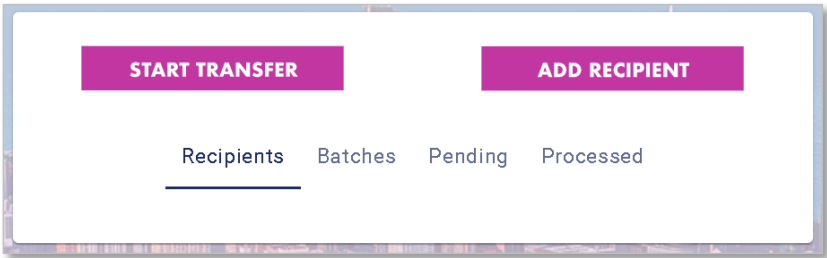


7. Select the three-dot menu associated with the appropriate recipient and select:
- **Details** to view Payee Name, Payee Type, Account Type, Account Number, Routing Number, Address, City, State, and Zip Code
 - **Pay Again** to create a new payment with existing recipient
 - **Edit** to edit the recipient details
 - **Delete** to delete the recipient
- Note:** If the recipient is part of an existing batch, you will need to select **Edit** and edit the batch to remove them from the batch before you can delete the recipient.
8. To Print the Recipient list, select the **Print** button in the top toolbar. This This option will only print the list displayed. For example, if you've selected 25 rows per page, the printed list will include the 25 rows currently shown on screen. Use the filters and pagination tools to print exactly what you need.

Domestic and International Wire Transactions

Follow the steps below to initiate a single-item domestic or international wire transaction.

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.



3. Click **Create Payment** option.

Step 1: Search & Filter Recipients

Use the search and filter tools to find the appropriate recipient. Search by Recipient Name, Reference Number, Account Number, Recipient Type (Consumer or Business), and Payment Method (ACH or Wire).

Enter your search criteria and select **Find Recipient**.

A screenshot of the 'Search for Recipient' form. At the top, there's a progress bar with four steps: 1 Search, 2 Select Recipient, 3 Payment Details, and 4 Review & Pay. The form has several input fields: 'Recipient Name', 'Reference Number', and 'Account Number'. Below these are two buttons for 'Recipient Type': 'Consumer' and 'Business'. Underneath are two buttons for 'Payment Method': 'ACH' and 'Wire' (which is highlighted with a green checkmark). At the bottom right, there are two buttons: 'Cancel' and 'Find Recipient'.

Step 2: Select Recipient

Select the intended recipient from the list and click **Next**.

1 Search — 2 Select Recipient — 3 Payment Details — 4 Review & Pay			
Recipients			
1-2 of 2			
	Name	Account Type	Payment Method
<input type="radio"/>	TEST Reference #: N/A Account #: 00001234	Consumer	ACH, Wire
<input checked="" type="radio"/>	WW Willy Reference #: N/A Account #: 112233444	Consumer	Wire

Step 3: Enter Payment Details

Edit the wire payment details and click **Next**. The screen will add required fields as you make selections.

1. Select the **Offset Account** that will be used for this transaction.

If an offset account is not visible, verify the business or business user is entitled to use the account.

2. Select the **Originating ID**.

Originating IDs are entered by your financial institution when the business is added to Fusion Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console.

Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

Common examples of businesses that might have multiple Originating IDs include:

- A corporation that owns several companies. For example, Dave's Gym might also be referred to DBA Dave's Gym Equipment or Dave's Supplement Shop.
- A business that processes payroll for other businesses.

3. For international wires, select the applicable **Currency** from the drop-down list.
4. Enter the wire payment **Amount**.
5. Enter the purpose of the wire in the **Memo** field. This form is limited to 140 characters or less for wire transactions.
6. Click in the **Effective Date** field to select the date to send the transaction. This field is populated with the first possible effective date by default.
7. Select the **Frequency** for the transaction: One-time, Weekly, Every two weeks, Monthly, Every three months, or Annually.
8. If a recurring payment is selected, choose an option to stop the **Recurrence**:
 - **Until Canceled** – transactions process until the user cancels the recurring payment in the application
 - **Until End Date** – transactions occur on the scheduled frequency until the end-date that the user designates has passed
 - **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have been completed.This example shows a weekly transaction that will continue until 2 payments have been completed, assuming the account is funded.

Payment Information

Payment Method Wire	Effective Date 11/17/2022
Select an Offset Account Mo Mo Operating Money (...17)	Frequency Every two weeks
Originating ID Violets Vineyard (141666668)	Recurrence Until Canceled
Amount \$1.23	
Memo Memo information	

Cancel Next

Frequency
Weekly

Recurrence
Until Total Payments Made

Total Transfers
2

Note: Recurring payments can be canceled at any time.

Step 4: Review & Pay

Review your payment information and then click **Submit** to submit the wire payment. If successful, you'll see a success message along with a summary of the payment information.

The screenshot shows a payment review interface with a progress bar at the top indicating four steps: Search, Select Recipient, Payment Details, and Review & Pay (the current step, marked with a '4'). Below the progress bar is a 'Payment Summary' section with the following details:

Payee:	WW Willy	Effective Date:	11/17/2022
Payment Method:	Wire	Frequency:	Every two weeks
Offset Account:	Mo Mo Operating Money (...17)	Recurrence:	Until Canceled
Originating ID:	Violets Vineyard (1416666668)		
Amount:	\$1.23		
Memo:	Memo information		

At the bottom right of the form are two buttons: 'Cancel' and 'Submit'.

One-Time Wire Payment

One-time payments are available when business users would like to make a payment without saving the recipient information for future transactions.

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.

The screenshot shows a section with two prominent buttons: 'START TRANSFER' and 'ADD RECIPIENT'. Below these buttons are four tabs: 'Recipients', 'Batches', 'Pending', and 'Processed'. The 'Recipients' tab is currently selected, indicated by a blue underline.

3. Click **One-time Payment**.

4. Select **Domestic** or **International**. International payments will default to Wire. For Domestic payments, select the **Wire** checkbox.
5. Using the drop-down list, select if the recipient is a **Business** or a **Consumer**.
6. Enter the **Name** of the recipient. The system will ensure the name entered follows Fedwire formatting standards, which is 35 characters.
7. Enter the **Contact** name. This can be the same as the recipient in the case of a Consumer recipient.
8. Enter the wire recipient's **Email** address (optional).
9. The **Reference Number** field is used to differentiate between two saved recipients with similar information and should not be used for one-time payments.
10. Enter the wire recipient's **Phone Number** (optional but recommended).
11. Enter the wire recipient's **Fax Number** (optional).
12. Enter the **Account Number** and **Account Type** (Checking or Savings) to which the payment will be sent.
13. Enter the **Address** details for the wire recipient: Address1, Address 2, City, State, and ZIP code.

The screenshot shows a wire transfer form with the following fields and values:

- Email:** Test@test.com
- Reference Number:** (empty)
- Phone Number:** (empty)
- Fax Number:** (empty)
- Account Number:** 555888
- Account Type:** Savings (dropdown menu)
- Address 1:** 1234 W Oak St
- Address 2:** (empty)
- City:** Denver
- State:** Colorado (dropdown menu)
- ZIP Code:** 80120
- Beneficiary FI:** (empty)
- Wire Routing Number:** 102000076
- Bank Name:** Bank of Test
- Address 1:** 1234 W Bank Dr
- Address 2:** (empty)
- City:** Denver
- State:** Colorado (dropdown menu)
- ZIP Code:** 80000

At the bottom of the form, there are two buttons: **Back** (light blue) and **Next** (dark blue).

Beneficiary FI Information

1. Enter the **Routing Number** of the recipient's financial institution associated with their account number.
2. The system will pre-fill the **Bank Name** after entering the routing number and you tab to the next field.
3. Enter the **Address** details for the beneficiary financial institution receiving the wire on behalf of the recipient: Address1, Address 2, City, State, and ZIP code.
4. Click **Next**.
5. Select the **Receiver DI Bank** or the **Intermediary Bank** check box, if applicable, based on the wire instructions received from the payee. This optional screen enables user to add two-part wiring instructions when necessary.
6. Fill in any applicable fields for additional wiring instructions.
7. Click **Next**.

Review & Pay

Review the wire recipient details. Note that any necessary changes should be made at this time by clicking the **Back** button. Once the **Next** button is selected on the Review page, no changes can be made to the recipient.

Click **Pay Now** to initiate the Wire transaction. **Note:** Navigating away from this page at this point will result in the one-time payment being cancelled. No details will be saved for this recipient.

Account Info Wire Review Complete

✓ ✓ ✓ 4

✓

Payee data is valid.

Pay Now

The Payment Summary screen displays. The **Payee** and **Payment Method** will prefill based on the recipient information added on the previous screens.

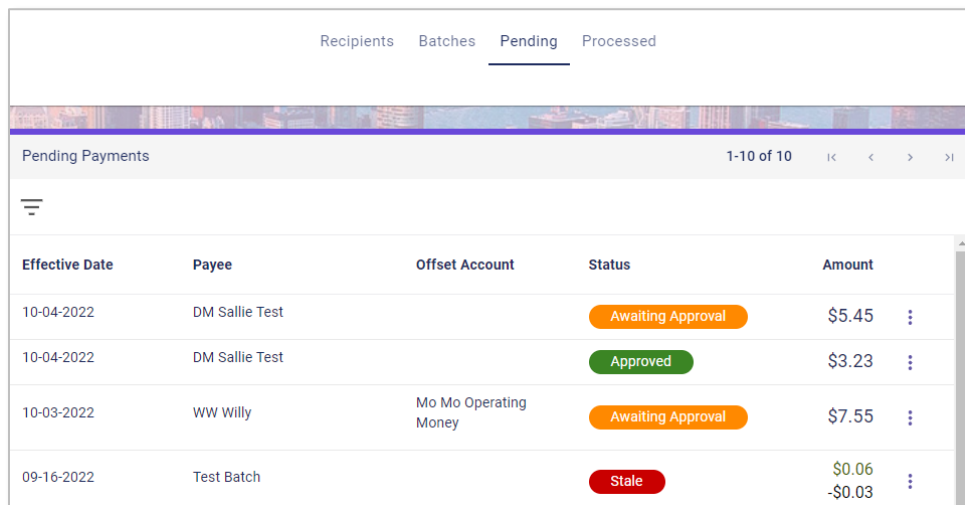
<p>Payee</p> <p><input checked="" type="checkbox"/> Test Test</p> <p>Payment Method</p> <p><input checked="" type="checkbox"/> Wire</p> <p>Originating ID</p> <p><input type="radio"/> Originating ID</p> <p>Select an Offset Account</p> <p><input type="radio"/> Select...</p>	<p>Payment Summary</p> <p>Payee</p> <p>Test Test</p> <p>Account Number</p> <p>555888</p> <p>Routing Number</p> <p>102000076</p> <p>Account Type</p> <p>Savings</p>
--	--

1. Select the applicable **Originating ID** for the payment.
2. Select the **Offset Account** that will be used for this transaction.
3. Enter the **Amount** that is to be debited or credited.
4. Enter the purpose of the wire in the **Purpose of Wire** field. This form is limited to 140 characters or less for wire transactions.
5. Click in the **Effective Date** field to select the date to send the transaction. The Effective Date field is populated with the first possible effective date by default.
6. The **Frequency** field will display One-time and cannot be altered.
7. Click **Submit**.

Review Transaction Activity

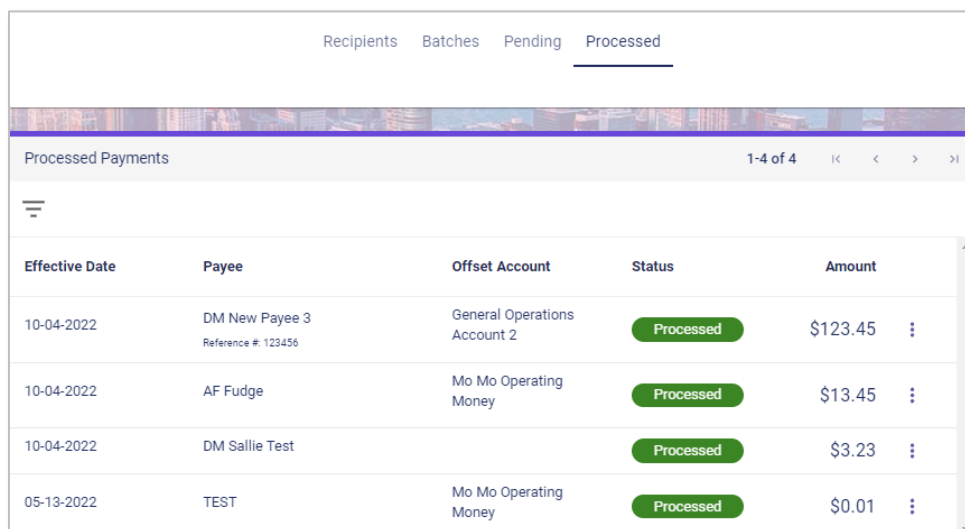
To view Pending and Processed payments, select Business Payments from the sidebar menu.

The **Pending** tab displays payment activity pending approval or with an Approved, Scheduled, or State status.



Effective Date	Payee	Offset Account	Status	Amount
10-04-2022	DM Sallie Test		Awaiting Approval	\$5.45
10-04-2022	DM Sallie Test		Approved	\$3.23
10-03-2022	WW Willy	Mo Mo Operating Money	Awaiting Approval	\$7.55
09-16-2022	Test Batch		Stale	\$0.06 -\$0.03

The **Processed** tab displays processed payments.



Effective Date	Payee	Offset Account	Status	Amount
10-04-2022	DM New Payee 3 Reference #: 123456	General Operations Account 2	Processed	\$123.45
10-04-2022	AF Fudge	Mo Mo Operating Money	Processed	\$13.45
10-04-2022	DM Sallie Test		Processed	\$3.23
05-13-2022	TEST	Mo Mo Operating Money	Processed	\$0.01

View Fed Wire Reference Number

A Fed Reference Number (or IMAD) is used as a confirmation that a Wire Transfer has been processed by the Fed. This reference number may be added in Console to processed Wire Transfer transactions. Refer to the Fusion Digital Business Banking Console User Guide for instructions on how to add the Fed Wire Reference Number.

The Fed Wire Reference Number, if provided in Console, will be displayed within the transaction details for processed wire transactions.

1. Select **Business Payments** from the sidebar menu.

- Click the **Processed** tab. If available, the Fed Wire Reference number will display.

Processed Payments					
09-09-2020	GFX Testing Reference #: 12345666	Free Business Checking (...016207) - Wire Fed Ref #: 12345678901234567890DMT2	Processed	\$0.10	⋮
09-09-2020	GFX Testing Reference #: 12345666	Free Business Checking (...016207) - Wire Fed Ref #: 20200909MMQFMCX000	Processed	\$0.10	⋮

- Select the three-dot menu and select **Details**.
- The Fed Wire Reference number appears in the Payment Info section on the left.

Payment Info		Payment History	
Fed Ref Number	12345678901234567890DMT2	Fed Ref# Status	Updated
Offset Account	(...016207)	Fed Ref Number	12345678901234567890DMT2
Payee Name	GFX Testing	Date	09-23-2020
Reference Id	12345666	Time	01:47:12 PM
Account #:	1005014	User	FI User
Account Type	Checking	Reason	Update Fed Wire Reference Number
Originating ID	Business Test (1125698743)	Fed Ref# Status	Created
Payment Type	Wire	Fed Ref Number	12345678901234567890DMT1
Effective Date	09-09-2020	Date	09-23-2020
Amount	\$0.10	Time	01:46:54 PM
Memo	test	User	FI User
Reason	Update Fed Wire Reference Number	Reason	Update Fed Wire Reference Number
Routing Instructions		Payment Status	Processed
Receiving Bank		Date	09-23-2020
Account #:	1005014	Time	01:47:12 PM
Account Type	Checking	User	FI User
Bank Name	WELLS FARGO NA	Reason	Update Fed Wire Reference Number
Routing Number	121000248		

- The Payment History section displays the reference number date, time, and user when the reference number was entered or updated in Console.

Note: When the Fed Wire Reference number is entered or updated in Console, email notifications are sent to the initiator of the wire, all potential approvers of that wire, and in some instances, the beneficiary of a wire. See [Business Payment Notifications](#) for more details.

Business Payments: Federal Tax Payments

Using the Federal Tax Payments feature, entitled business users can initiate federal/state tax payments, pay quarterly payroll and sales taxes, schedule tax payments, and maintain record of payments submitted.

The Approval workflow and payment processing are similar to those used for standard ACH payments. Tax Payments can be processed same day and can require a 2nd approval if respective ACH entitlements are enabled. Group notifications will be automatically sent when status change events occur as specified. See [Business Payment Notifications](#).

1. Select **Business Payments** from the sidebar menu.
2. Select **Create Payment/Start Transfer**.
3. Select **Create Tax Payment**.
4. Using the dropdown lists, select the appropriate **Tax Type**.

The screenshot shows a form titled 'Payment summary' with a 'Jurisdiction' dropdown set to 'Federal'. The 'Tax Type' dropdown is open, showing a list of options: 'Select...', 'CT-2 Employee Representatives Railroad Retirement', '11-C Special Tax Return and Application for Registry-Wagering', '730 Tax on Wagering', '926 Return by Transferor of Property to Foreign Corporation, Estate, Trust, or Partnership', '940 Employer's Annual Unemployment Tax Return - A deficiency assessed by IRS', and '940 Employer's Annual Unemployment Tax Return - Federal Tax Deposit'. The '730 Tax on Wagering' option is highlighted.

5. Select the **Originating ID**.
6. Select the **Offset Account** (funding account).
7. Select the **Tax Period Ending in Month and Year**.

The screenshot shows the 'Payment Summary' form with the following fields: 'Jurisdiction' (Federal), 'Tax Type' (730 Tax on Wagering), 'Originating ID' (Empower Snacks (987654321)), 'Offset Account' (Checking (...0012)), 'For Tax Period Ending in Month' (Select...), and 'For Tax Period Ending in Year' (Select...). The 'Originating ID' and 'Offset Account' dropdowns are highlighted with a pink box. The 'Effective Date' is 09-10-2021.

8. Enter the tax payment **Amount**.

9. Enter the **Effective Date** of the tax payment.

The screenshot shows a 'Payment Summary' form with the following fields and values:

Field	Value
Jurisdiction	Federal
Tax Type	730 Tax on Wagering
Originating ID	Empower Snacks (987654321)
Offset Account	Checking (...0012)
For Tax Period Ending in Month	January
For Tax Period Ending in Year	2021
Amount	\$1.00
Effective Date	09-30-2021

The 'Amount' and 'Effective Date' fields are highlighted with a pink border. At the bottom, there are 'Cancel' and 'SUBMIT' buttons.

10. Click **Submit** and **Confirm** to complete the tax payment setup.

The screenshot shows an 'Authorize?' dialog box with the following text:

Authorize?
Click confirm to authorize

There are two buttons: 'Cancel' and 'Confirm'. The 'Confirm' button is highlighted with a pink border.

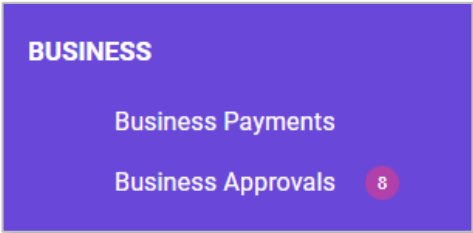
In the background, the 'Payment Summary' form is visible, showing the 'Amount' as \$1.00 and the 'Effective date' as 08-31-2021. At the bottom of the background form, there is a 'Submit' button highlighted with a pink border.

Business Payments: Approvals

Business payment approvals require users to review, approve, and/or deny pending business payments. If enabled for your financial institution, this approval workflow adds an additional level of security to these business payment transactions:

- ACH Single-Entry
- ACH File Upload
- International Wire
- ACH Batch
- Domestic Wire
- Tax Payments

Business payment approvals can be configured to require single or dual approvals by entitled business users to review pending business payments. Fusion Digital Business Banking sends notifications to all relevant parties through each step of the approval workflow. These notifications are described in the [Business Payment Notifications](#) Appendix.



1. Select **Business Approvals** from the sidebar menu. A numerical indicator will display in the sidebar menu to indicate payments pending approval.
2. A list of pending business payments will display.

Awaiting Approval – pending payment that requires approval

Awaiting 2nd Approval – pending payment that has completed first approval and requires a second approval

Business Approvals				
Effective Date	Payee	Offset Account	Status	Amount
04-26-2023	DM Test14	My Operating Money	Awaiting 2nd Approval	\$9.99 \$0.00
04-25-2023	DM Test14	My Operating Money	Awaiting Approval	\$8.88 \$0.00
04-24-2023	DM Test14	My Operating Money	Awaiting Approval	\$7.77 \$0.00

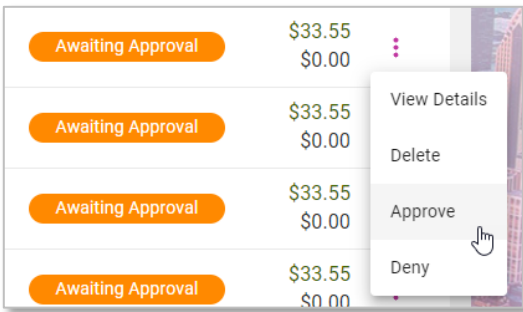
3. From the list of business payments, select the three-dot menu and select one of the following:

View Details – displays payment info and history

Delete – deletes payment and allows approver to enter an optional memo

Approve – approves payment for processing

Deny – denies the transaction and prompts approver to provide a reason, which will be provided to the payment initiator so they may edit the transaction and resubmit



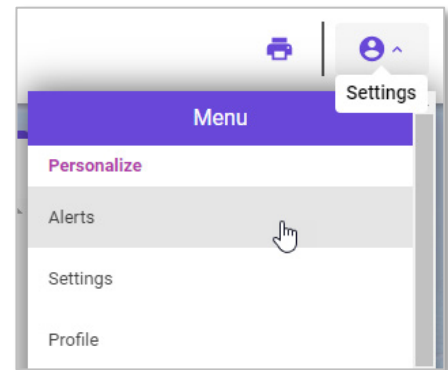
Approval Override

Approval Override is a user-specific entitlement that enables a business owner or a business admin to initiate payments that are sent directly to your financial institution for processing without any required approvals. See [Business Users Admin](#) for details on this entitlement. Approval Override can be enabled for ACH, Wires, or both.

Alerts

Fusion Digital Business Banking provides multiple account and security alerts to keep users informed of their account activity and updates. Account level alerts include alerts regarding balances and/or transaction descriptions. Security Alerts include real time alerts regarding profile information changes, password changes, and/or changes to alert notifications. Fusion Digital Banking sends alerts via email, text message (SMS), and push notifications.

1. Select the upper right menu and select **Alerts**.
2. Click **Configure**.

A screenshot of the 'ALERTS' configuration screen. At the top, it says 'ALERTS'. Below that, it says 'STEP 1: Set-up how you would like to be notified'. On the right side, there is a purple 'Configure' button.

3. Provide an **Email address** to enable email alerts. A secondary email address is optional.

A screenshot of the Alerts configuration screen. It is divided into two sections: 'Email Enabled' and 'SMS Enabled'. The 'Email Enabled' section has a toggle switch that is turned on, a text input field for 'Enter the email address where you wish to receive email alerts', and an optional secondary email address field. Below this is a 'Save' button. The 'SMS Enabled' section has a toggle switch that is turned on, a text input field for 'Enter the phone number where you wish to receive text alerts', and an optional secondary phone number field. Below this is a note: 'Depending on your service plan, standard text messaging and data rates may apply.'

4. Provide a **Phone number** to enable text message alerts. A secondary phone number is optional. When a phone number is provided, an out-of-band authentication code will be sent to verify the device and activate alerts for this phone number.
5. Enter the validation code and select **OK**.

Note: This authentication code must be entered to complete SMS alerts activation.

A screenshot of the 'Validation Code' screen. At the top, it says 'Validation Code'. Below that, there is a purple bar with the text 'Enter code to activate phone number'. Below this bar is a text input field with the placeholder text 'Enter code to activate phone number'.

Account Alerts

Fusion Digital Banking provides alerts to notify users of account activity that they specify. Account alerts are delivered to all users within a designated timeframe each day, such as 7am-7pm, except for the Daily Balance Alert which will be delivered at the time the user selects. This designated timeframe is configured during initial implementation for your financial institution.

1. Select the profile menu in the upper right corner and select **Alerts**.
2. Select **Account Alerts** and select an account from the **Account** list.
3. Click the icons on the right to enable email and/or text alerts. The envelope icon enables/disables email alerts. The mobile phone icon enables/disables text alerts.

A red icon indicates the alert is disabled.



A green icon indicates the alert is enabled.



4. Click the red text to edit the threshold information for the specified alert and then select **Submit** to save the changes.

Account Alert	Description
Credit Threshold	Sends alert when a credit transaction clears with an amount greater than or equal to specified threshold
Check Number x Posted	Sends alert when a specific check number is posted/cleared
Daily Balance Alert	Sends daily alert with account balance amounts
Debit Threshold	Sends alert when a debit transaction clears with an amount greater than or equal to specified threshold
High Available Balance	Sends alert when available balance goes above threshold
High Current Balance	Sends alert when current balance goes above threshold
Keyword	Sends alert when transaction description matches specified keywords
Low Available Balance	Sends alert when available balance goes below threshold
Low Current Balance	Sends alert when current balance goes below threshold
Transactions Equal to x Amount	Sends alert when debit/credit transaction amount is equal to a specific value

Security Alerts

Fusion Digital Banking provides several security alerts that are sent immediately when certain user actions take place.

1. Select the profile menu in the upper right corner and select **Alerts**.
2. Select **Security Alerts**.
3. From the alerts list, click the icons on the right to enable email and/or text alerts. The envelope icon enables/disables email alerts. The mobile phone icon enables/disables text alerts.

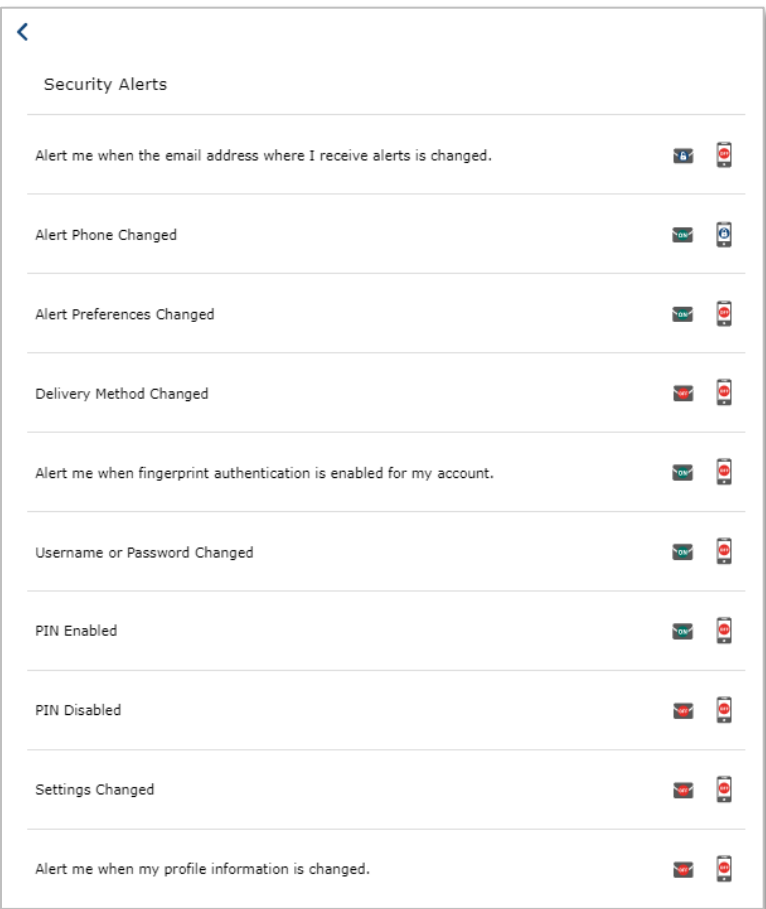
A red icon indicates the alert is disabled.



A green icon indicates the alert is enabled.



Note: A blue or yellow icon indicates the alert is locked for the current user and cannot be edited. Finastra can assist you in setting up locked alerts.



Security Alert	Description
Alert Email Change	Sends alert when email address is changed
Alert Phone Change	Sends alert when phone number is changed
Alert Preferences Change	Sends alert when alert preferences are changed
Change ID or Password	Sends alert when username or password is changed
Change PIN	Sends alert when PIN is changed
Completed a Bill Pay Transaction*	Sends alert when a bill pay transaction has been completed
Completed a Mobile Deposit*	Sends alert when a mobile deposit has been completed

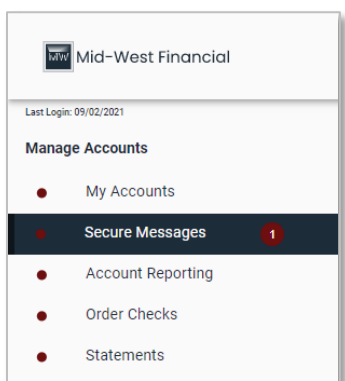
Completed an External Transfer Transaction*	Sends alert when an external transfer (A2A) transaction has been completed
Completed an Internal Transfer*	Sends alert when an internal transfer transaction has been completed
Completed an Internal Transfer to Another Customer*	Sends alert when an internal transfer to another customer (C2C) has been completed
Completed a P2P Transaction*	Sends alert when a person to person (P2P) transaction has been completed
Completed a Picture Pay Transaction*	Sends alert when a Picture Pay transaction has been completed
Debit Card Preferences Change	Sends alert when debit card preferences have changed
Delete PIN	Sends alert when PIN is deleted
Delivery Method Changed	Sends alert when delivery method for all alerts has been changed
Biometric Authentication Enabled	Sends alert when fingerprint login or Face ID is enabled
Profile Change	Sends alert when the user profile is changed
Scheduled Transfer Execution Failed	Sends alert when a scheduled transfer has failed
Settings Change	Sends alert when settings are changed

*May include dollar amount threshold.

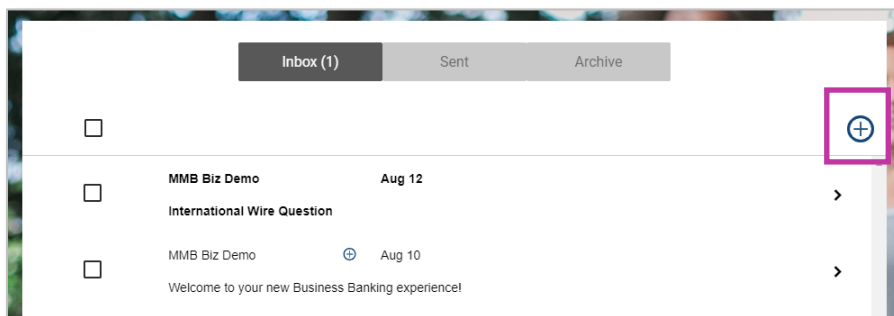
Secure Messages

The Secure Messages feature allows business users to send account questions directly to the financial institution from within Fusion Digital Banking. Entitled financial institution employees can view and reply to these secure messages from the Fusion Digital Banking Console. See the *Fusion Digital Business Banking Console User Guide* for additional information.

1. From the main sidebar menu, click **Secure Messaging**. A numerical indicator will display in the sidebar menu to notify the user that they have an unread message, as shown below.



2. The Inbox displays the list of messages. Messages shown in bold are unread messages.

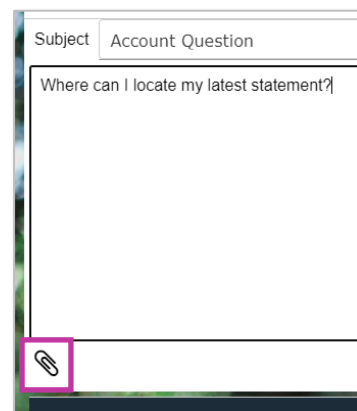


3. Click the envelope/pencil/plus icon in the upper right to compose a new message.
4. From the drop-down list, select a message **Subject**. These options will vary.
5. Type the message in the text box.
6. To include an attachment to the message, click the paper clip icon in the lower left.

Note: Attachments must be .pdf, .gif, .jpg, or .png files and should not exceed 2.0 MB in size.

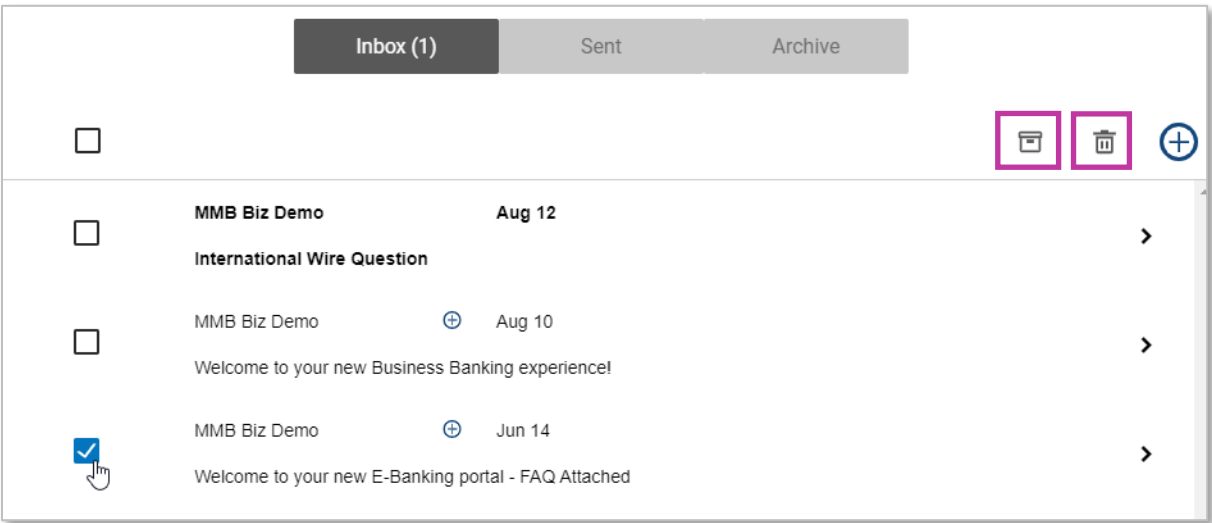
All attachments are automatically scanned for viruses or malicious content. If the scan detects a virus, or there is an issue with the file or scan itself, an error message will display and the upload will not take place. Fusion Digital Banking will not upload any files that do not successfully complete this virus scan.

7. Click **Send**.



Archive or Delete Messages

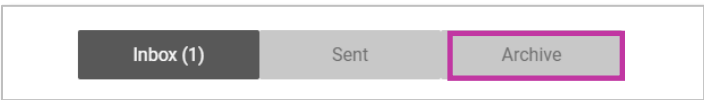
From the Secure Messages Inbox, you may archive or delete secure messages.



1. Use the selection boxes on the left to select the messages.
2. Click the **Archive** or **Delete** button to archive or delete all messages you have selected.



3. Select the **Archive** button across the top to view all Archived Messages.

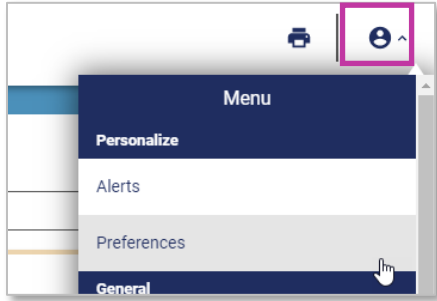


Text Banking

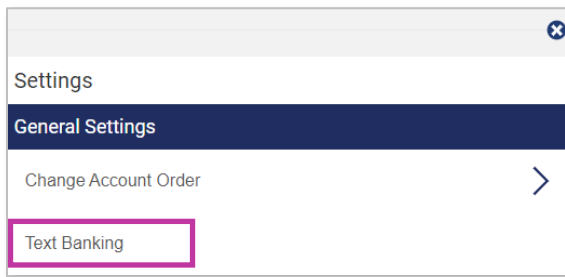
Text Banking enables business users to check balances and transfer funds using text messages on their mobile device rather than logging into the Fusion Digital Business Banking mobile app.

Follow these steps to set up text banking:

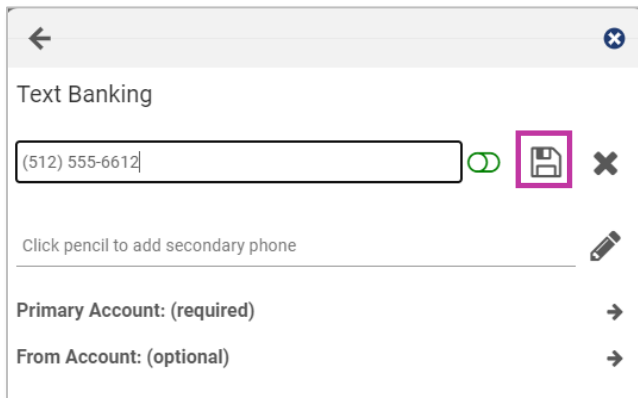
1. Click the profile menu in the upper right corner of the Accounts Dashboard.



2. Select **Preferences/Settings**.
3. Select **Text Banking**.



4. Enter the primary phone number to receive text banking alerts and click the save button.



5. A verification code will be sent to this number via text message. Enter the code to activate text banking.

6. Select a **Primary Account** from the account list.

Text Banking

Click pencil to add primary phone

Click pencil to add secondary phone

Primary Account: (required)

FREE BUSINESS CHECKING (...191717)	\$0.00
CORPORATE ANALYSIS CHECKING (...191709)	\$6.62
BUSINESS INTEREST CHECKING (...191696)	\$7.78
SOLUTIONS CHECKING (...191725)	\$0.00
MUNICIPAL CHECKING (...191768)	\$3.00

7. To enable text banking account transfers (TRAN), select a **From Account**.

Primary Account: (required)
BUSINESS INTEREST CHECKING (...191696) →

From Account: (optional)
BUSINESS SAVINGS (...086432) →

8. Select **Confirm** to complete text banking setup.

Text Banking Codes

1. To use text banking, open the text messaging app on your mobile device.
2. In the To field, enter 59217.
3. In the text message contents enter one of the following codes and tap **Send**:

Code	Description
BAL	Account balance
HIST	Last three transactions on Primary Account
TRAN	Transfer money from selected From Account to the Primary Account. For example, to transfer \$100, text TRAN 100.
HELP	User assistance
STOP	Cancel text banking service

Appendix

Business Payment Notifications

Business payment notifications alert Fusion Digital Banking users and entitled financial institution employees of business payment and file activity within mobile and online banking. These payment notifications are distributed via email based on user actions and entitlements.

This appendix provides details for each payment notification sent by Fusion Digital Banking, including the message recipients, notification purpose, and an example of each.

The examples provided are for Fusion Digital Business Banking notifications. However, business payment notifications initiated from Fusion Digital Consumer Banking will be labeled accordingly: Digital Consumer Banking Payment Notification.

Available Payment Notifications

- Payment Submitted and Awaiting Approval
- Payment Submitted and Awaiting 2nd Approval
- Payment Approved
- Payment Submitted when Approval is Not Required
- Payment Denied
- Payment Pending FI Approval
- Payment Deleted
- Payment Deleted by FI
- Payment Scheduled
- FI Denied
- Payment Stale
- File Automation – Delivery Successful
- File Automation – Delivery Unsuccessful
- Fedwire Reference Number Updated

Payment Submitted and Awaiting Approval

Recipients	All approvers entitled to the payment (service, approval, and offset account)
Purpose	Informs approvers of payments awaiting their approval
Notes	Applies to recurring and one-time payments for ACH/Batch/Upload and Wires
Subject	Awaiting Approval Digital Business Banking Payment Notification
Email Body	<p><u>Example of Single ACH Payment</u></p> <p>A payment has been submitted and is awaiting approval.</p> <p>Transaction type: ACH Amount: \$0.02 Effective date: October 24, 2023 Submitting Company Name: Lone Star Utilities</p> <p><u>Example of Recurring Wire Payment</u></p> <p>A payment has been submitted and is awaiting approval.</p> <p>Transaction type: Wire Frequency: Weekly Amount: \$0.02 Effective date: October 22, 2023 Submitting Company Name: Lone Star Utilities</p> <p>Recurring payment has been scheduled.</p> <p>Transaction type: Wire Frequency: Weekly Amount: \$0.02 Start effective date: October 22, 2023 Terminate condition: Until Canceled Submitting Company Name: Lone Star Utilities</p>

Payment Submitted and Awaiting 2nd Approval

Recipients	All approvers entitled to the payment (service, approval, and offset account). The first approver will not receive this email.
Purpose	Informs approvers of payments awaiting their approval
Subject	Awaiting 2 nd Approval Digital Business Banking Payment Notification
Email Body	<u>Example of ACH Payment</u> A payment is awaiting second approval. Transaction type: ACH Amount: \$0.12 Effective date: October 25, 2023 Submitting Company Name: Lone Star Utilities

Payment Approved

Recipients	Initiator of payment, entitled Console/File Processing Users, and ACH/Wire email notification addresses set up in Organization settings
Purpose	Informs initiator of payment that payment has been approved and submitted to FI for processing; informs select FI personnel of payments submitted awaiting processing
Notes	Applies to recurring and one-time payments for ACH/Batch/Upload and Wires
Subject	Approved Digital Business Banking Payment Notification
Email Body	<u>Example of a Wire Payment</u> A payment has been approved. Transaction type: Wire Frequency: Weekly Amount: \$0.02 Effective date: October 29, 2023 Submitting Company Name: Lone Star Utilities Please log in to the FI Admin to process the payment.

Payment Submitted when Approval is Not Required

Recipients	Entitled Console/File Processing Users, and ACH/Wire email notification addresses set up in Organization settings
Purpose	Informs select FI personnel of payments submitted awaiting processing
Notes	Applies to recurring and one-time payments for ACH/Batch/Upload and Wires
Subject	Submitted Digital Business Banking Payment Notification
Email Body	<p><u>Example of Single Wire Payment</u></p> <p>A payment has been submitted.</p> <p>Transaction type: Wire Amount: \$0.03 Effective date: October 22, 2023 Submitting Company Name: Lone Star Utilities</p> <p>Please log in to the FI Admin to process the payment.</p>

Payment Denied

Recipients	Initiator of payment
Purpose	Informs initiator of payment that approver has denied the transaction. Email text includes Reason exactly as entered by approver. Transaction may then be updated and resubmitted by payment initiator.
Subject	Denied Digital Business Banking Payment Notification
Email Body	<p><u>Example of ACH Payment</u></p> <p>A payment has been denied.</p> <p>Transaction type: ACH Amount: \$0.12 Effective date: October 25, 2023 Submitting Company Name: Lone Star Utilities</p> <p>Reason: Account number indicated is not an open account.*</p>

**Reason will vary, example only*

Payment Pending FI Approval

Recipients	Console/File Processing users
Purpose	Informs FI personnel of payments failing funds validation or account transfer that requires their review
Notes	Applicable to FIs enabled for wire funding and ACH Prefunding
Subject	Pending FI Approval Digital Business Banking Payment Notification
Email Body	The payment below is pending approval by your Financial Institution. Transaction type: ACH Amount: \$1.21 Effective date: October 26, 2023 Submitting Company Name: Lone Star Utilities

Payment Deleted

Recipients	Initiator of payment
Purpose	Informs Initiator of payment that approver has deleted payment
Subject	Deleted Digital Business Banking Payment Notification
Email Body	A payment has been deleted. Transaction type: ACH Amount: \$0.02 Effective date: October 24, 2023 Submitting Company Name: Lone Star Utilities

Payment Deleted by FI

Recipients	Business initiator and approvers, if applicable
Purpose	Informs business users that payment has been deleted by FI
Notes	Applicable to FIs enabled for wire funding and ACH prefunding
Subject	Deleted by FI Digital Business Banking Payment Notification
Email Body	A payment has been deleted. Transaction type: ACH Amount: \$0.02 Effective date: October 24, 2023 Submitting Company Name: Lone Star Utilities

Payment Scheduled

Recipients	Initiator of payment
Purpose	Informs the initiator of payment that the next payment in the scheduled frequency has been scheduled.
Notes	Applies to both ACH and Wires
Subject	New Digital Business Banking Schedule Notification
Email Body	<p><u>Example of Recurring Wire Payment</u></p> <p>Recurring payment has been scheduled.</p> <p>Transaction type: Wire Frequency: Weekly Amount: \$0.02 Start Effective date: October 29, 2023 Terminate condition: Until End Date Until end date: November 15, 2023 Submitting Company Name: Lone Star Utilities</p>

Payment Stale

Recipients	Initiator (and approvers, if applicable)
Purpose	Informs initiator and approver(s) of an ACH/Wire that was not processed by FI prior to established Processing Cut Off time. Business user will be able to update transaction with new effective date and resubmit
Subject	Stale Digital Business Banking Payment Notification
Email Body	<p>A batch payment has become stale. Transaction update is required.</p> <p>Transaction type: ACH Batch Frequency: Annually Batch Name: Angelica Test Batch Description: Test Total Credit Amount: \$0.00 Total Debit Amount: \$0.11 Effective date: October 18, 2023 Submitting Company Name: Lone Star Utilities</p> <p>Reason: Effective date is no longer valid.</p>

FI Denied

Recipients	Initiator (and approvers, if applicable)
Purpose	Informs the initiator and approver(s) of an ACH/Wire that was not processed due to inability to collect offsetting funds
Subject	FI Denied Digital Business Banking Payment Notification
Email Body	<p><u>Example for ACH Denied</u></p> <p>The payment below has been denied by your Financial Institution.</p> <p>Transaction type: ACH Amount: \$0.02 Effective date: December 11, 2023 Submitting Company Name: Malauzai Test Co</p> <p>Reason: Offset account does not have sufficient funds.*</p> <p><u>Example for Wire Denied</u></p> <p>The payment below has been denied by your Financial Institution.</p> <p>Transaction type: Wire Amount: \$10.00 Effective date: March 13, 2023 Submitting Company Name: Malauzai</p> <p>Reason: Offset account does not have sufficient funds.*</p> <p><u>Example for International Wire</u></p> <p>The payment below has been denied by your Financial Institution.</p> <p>Transaction type: International Wire Amount: \$13.00 Effective date: March 13, 2023 Submitting Company Name: Malauzai</p> <p>Reason: Offset account does not have sufficient funds.*</p>

**Reason will vary, example only*

File Automation – Delivery Successful

Recipients	Entitled Console/File Processing Users, and ACH/Wire email notification addresses set up in Organization settings
Purpose	Informs the recipients that the file has been delivered to the SFTP server
Subject	File Delivery Notification for (FI NAME)
Email Body	<p>ACH file delivered for Test FI:</p> <p>A00124220806.CPY - Lone Star Utilities A00124221035.CPY - Monkey Gym</p>

File Automation – Delivery Unsuccessful

Recipients	Internal email communication
Purpose	Informs recipients that the file was not delivered to the SFTP server
Subject	Error: File Delivery Notification for (FI NAME)
Email Body	<p><u>Example for ACH File Not Picked Up</u></p> <p>ACH file not picked up for Test FI: AA20080094525217.CPY - Crossroads Bank</p> <p>Please check the automation process.</p> <p><u>Example for Wire File Not Picked Up</u></p> <p>Wire file not picked up for Test FI: WIRE_032520_143024648.txt WIRE_032520_113023062.txt</p> <p>Please check the automation process.</p>

Fedwire Reference Number Updated

Recipients	Business Initiator (and approvers, if applicable) and Beneficiary
Purpose	Informs recipients that the Fedwire has been processed and a Fedwire reference number is now available
Subject	Wire Updated with Fed Reference Number
Email Body	<p><u>Example of Wire Updated with Fed Reference Number</u></p> <p>Beneficiary: Michael Smith Fed Reference Number: 123123123 Amount: \$0.02 Effective date: October 22, 2023 Submitting Company Name: Lone Star Utilities</p> <p><u>Example of Wire Transfer Submitted</u></p> <p>Beneficiary: Michael Smith Fed Reference Number: 123123123 Amount: \$0.02 Effective date: October 22, 2023 Submitting Company Name: Lone Star Utilities</p>

Finastra Support

Finastra support offers several options to help you get the most out of your software, including a self-service Case Management tool, and phone support.

Please visit the Finastra Customer Success Community at <https://support.finastra.com> to log in to our online self-service Case Management system. If you forgot your password, simply click the [Forgot Password](#) link. Once logged in, you have the ability to use the Finastra Customer Success Community to troubleshoot issues and find answers to questions.

If your financial institution is not currently using these tools and would like to, please contact Finastra support for assistance.

Note: The Financial Modernization Act of 1999, also known as the Gramm-Leach-Bliley Act or GLB Act, includes provisions to protect consumers' personal financial information held by financial institutions. Therefore, Finastra support cannot accept data or screen captures that contain personal financial information via email or fax. For information about secure file transfer methods, contact Finastra support.



The future of digital finance can start here.
Consider our planet before printing.

About Finastra

Finastra is a global provider of financial software applications and marketplaces, and launched the leading open platform for innovation, FusionFabric.cloud, in 2017. It serves institutions of all sizes, providing award-winning solutions and services across Lending, Payments, Treasury & Capital Markets and Universal Banking (Retail & Digital Banking) for banks to support direct banking relationships and grow through indirect channels, such as embedded finance and Banking as a Service. Its pioneering approach and commitment to open finance and collaboration is why it is trusted by ~8,600 institutions, including 90 of the world's top 100 banks. For more information, visit finastra.com

North American Headquarters

744 Primera Boulevard
Suite 2000
Lake Mary, FL 32746
United States

T: +1 888 989 9009