



# Business User Guide

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## Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor, and manage the finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific roles, Business ACH, Transaction limits, and Authentication.

## Business Administration Menu

The Business Admin menu provides you with tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business menus, such as Business ACH, Business Wires, and Business Reports. The Business Admin menu also serves as the hub for Authorizations, Payees, and User Management.

The screenshot displays the Business Banking Admin interface. At the top, a navigation bar includes links for Dashboard, Accounts, Financial Planning, Transfer & Pay, Tools, and Business Banking (which is highlighted). Below this, the main content area is titled "Business Admin" and features three tabs: Authorizations (selected), Payees, and Users. A floating menu titled "Business Banking" is visible, listing Business Banking, BusinessAdmin, BusinessWires, BusinessACH, and BusinessReports. The "Authorization Requests" section is active, showing a list of pending requests. The left sidebar lists "ACH" (selected), External Transfers, Internal Transfers, and Wires. The main table area has a "Sort By: Date" dropdown and a "PENDING REQUESTS" header. The message "You have no pending ACH authorization requests." is displayed at the bottom.

DATE	ACCOUNTS	AMOUNT	STATUS
PENDING REQUESTS			
You have no pending ACH authorization requests.			

## Users

From the Users tab, you can view your business account users, the number of their accounts, and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub user.

**Barney Blue**

Summary General Permissions Payment Permissions Account Access

**Personal Information**

Username: BarneyBlue **ACTIVE** Last Log In: October 25, 2023

Email: beth.abels@alkami.com Address: No address

Primary Phone Number: (972) 979-2021 Secondary Phone Number: No phone number

**Account Access**

ACH Accounts: 2 Accounts Deposit Accounts: 4 Accounts

**General Permissions** **Payment Permissions**

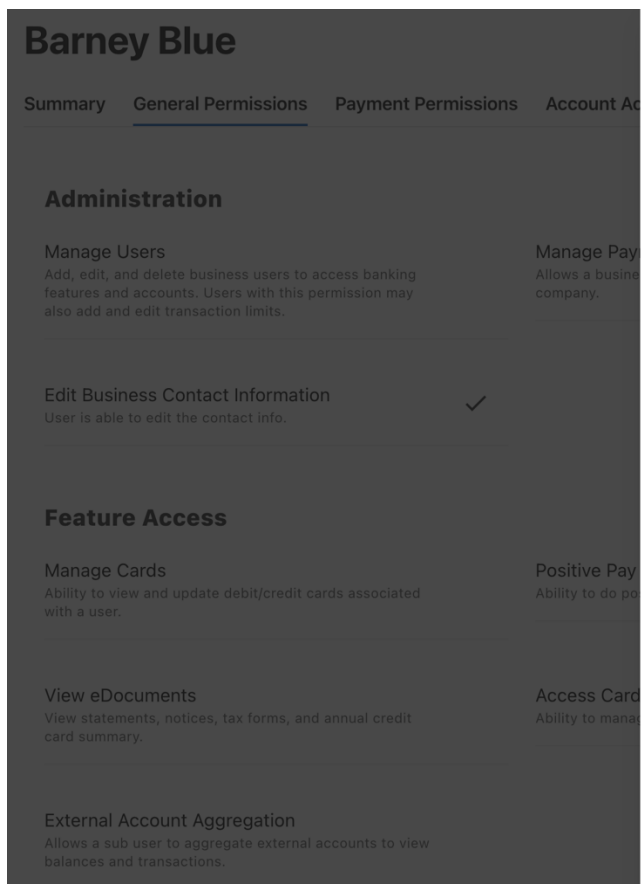
Administration: Manage Payment Company • Edit Business Contact Information ACH Collections: Submit

**Manage Accounts** **Manage Permissions** **Manage Permissions**

After clicking on a user in the Users tab, you will see a summary of their accounts and permissions. To manage any users' permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new sub-user from the Users tab and assign permissions and limits at that time.

## General Permissions, Payment Permissions, Account Access

From these tabs you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there, a drawer will open with the areas of the page to update. You will update by turning the toggle on or off. For limits under the **Payment Permissions** tab, you will enter the limits as well as adjusting the toggles if needed.



### Manage Permissions

#### Administration

Select All

##### Manage Users

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



##### Manage Payment Company

Allows a business user to add, edit, or delete a payment company.



##### Edit Business Contact Information

User is able to edit the contact info.



Save

Cancel

## Limits

Limits can be assigned with permissions at the same time as creating a new sub user.

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

To assign limits to a user, in the Business Admin menu, you will select the user and click on the **Payment Permissions** tab. After clicking the **Manage Permissions** button you can edit the limits on that user.

### ACH Payments

Allows user to request limit increases when submitting ACH Payment transactions that exceed the limits set for the overall business relationship by the financial institution.



### Limits

Submit Up to  
The maximum limits this user will be able to submit

Daily  
\$1,600.00

Weekly  
\$7,000.00

Monthly  
\$10,000.00

Dual Authorization Above  
Require approval on all submissions above a specified amount



Daily  
\$20.00

Weekly  
\$50.00

Monthly  
\$1,000.00

Authorize Up to  
The maximum limit this user will be able to authorize

Daily  
\$100.00

Weekly  
\$500.00

Monthly  
\$1,000.00

Save

Cancel

## Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users. On the **Users** tab within the Business Admin menu, click the **plus sign (+)** to add a user. Then add a new user drawer will open. Select if you are adding a **New User** or if you would like to **Copy a User**. Then select **Next**.

Dashboard Accounts Financial Planning Transfer & Pay Tools **Business Banking**

### Business Admin






Authorizations Payees **Users**

**All Users**

1

2

Search By Name (First Or Last)

USER	ACCOUNTS	PAYMENT TYPES
 <b>Annie Admin</b>	6	ACH Collections, ACH Payments, Wires
 <b>Anna Morales</b>	4	ACH Collections, ACH Payments, Wires
 <b>Barney Blue</b>	6	ACH Collections, ACH Payments, Wires, Internal Transfers
 <b>david drone</b>	6	ACH Collections, ACH Payments, Wires, Internal Transfers
 <b>John Wayne</b>	4	ACH Collections, ACH Payments, Wires

#### Create New User

Select Type of User

Step 1 of 6

☐ New User  
I want to create a brand new user.

☐ Copy A User  
Copy permissions and accounts from an existing user.

Next

Cancel

3

Create New User

1

Personal Information

First Name

Jane

4 / 50

Last Name

Doe

3 / 50

Email

jane.doe@fakeemail.com

22 / 70

Primary Phone Number (Optional)

8584651234

Secondary Phone Number (Optional)

Office Phone Number (Optional)

Username

Username

jane.doe

Username available

Next

Back

Create New User

2

Permissions and Limits

Step 3 of 6

Administration

Select All

Manage Users

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

Manage Payment Company

Allows a business user to add, edit, or delete a payment company.

Edit Business Contact Information

User is able to edit the contact info.

Feature Access

Select All

Manage Cards

Ability to view and update debit/credit cards associated with a user.

Next

Back

Create New User

3

Accounts

Step 4 of 6

You have added 1 accounts to Jane.

Add/Remove Accounts

ACH Accounts

External BofA \*\*\*\*\*5422

Next

Back

Create New User

4

Account Permissions

Step 5 of 6

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

ACH Accounts (1 of 2)

Select All

Transfer Funds Out From

The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.

Transfer Funds Into

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

Next

Back

1. You will enter the basic information for that user and select a username. The system will tell you if that username is available.
2. Next you will select the permissions and limits for the user you have created.
3. You will then add the accounts that you would like to be associated with the new user.
4. Lastly, you will assign account permissions and then review the information for your new user.
5. When you are finished, you will click **Submit**.

## Sub-User Status

A master user can edit a sub user's contact information (name, email, phone, and address) and role by clicking the pencil icon next to *Contact Info* section. Additionally, a master user, or a sub user with the Manage Users and Roles permission, can edit a sub user's status or reset a sub user's password.

- **Active** - Sub users in an Active status are able to log in and access online banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- **Locked** - Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- **Frozen** - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- **Disabled** - Sub users in a Disabled status have been set to Disabled by the Admin at the Financial Institution and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

## Reset a Sub User's Password

Under the **Users** tab of the Business Admin menu, find the sub user from the user list, click the **ellipsis** (three dots) next to the sub user. Give an email address where the sub user's password will be sent and explain why the password is being reset. Click the **Send New Password** button to send the temporary password.

Please note, a disabled sub user account cannot be used, and the password will not be able to be reset. If the sub user status is *Frozen*, please set it to *Active* before their password can be reset.



## Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a payee (or several) for your business by accessing the **Payees** tab, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees. On the **Payees** tab within the Business Admin menu, click **Add New Payee**. A new drawer will open where you will enter the payee's details. You must select if the payee is a **Person** or a **Business**. Then enter the payee's **Full Name** and **Address**. You can enter information in the other optional fields to further classify the payee, if desired. Lastly, you will click **Add Payee**.

## Business Admin

Authorizations Payees Users

### All payees

Type: All

NAME	PAYEE ID
Bob Jones	Employee - Bob Jones
Jane Diamond	Founder - Jane Diamond
Lea Goins	leagoins0001

+ Add New Payee

### Add new payee

#### Payee details

Person Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name

0 / 22

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address

Add payee

After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to Delete a Payee.

## Add a Payment Method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used by the business banking menus to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

On the **Payees** tab, select the payee you created from the payee list. Scroll to the *Payment methods* section and click the **plus sign** to add a payment method. Choose the **Payment method type** by selecting one of the tiles. **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, etc.). Click **Save**.

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to Delete a Payment Method.

## Authorize or Reject Transfer Request

The Business Admin menu defaults to displaying the **Authorizations** tab. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize** or **reject**.

### Business Admin



Authorizations Payees Users

1

Authorization Requests

ACH

2

External Transfers

Internal Transfers

Wires

Sort By: Date



DATE ACCOUNTS

AMOUNT

STATUS



PENDING REQUESTS

JUN  
27  
2019

BakerE Delivery Services  
Business Checking -10  
CCO, CREDITS

\$1,001.00

NEEDS AUTH



3

Authorization Total (1): \$1,001.00  
ACH cut-off time: 5:00 PM  
Expedited ACH cut-off time: 4:00 PM

Reject

Authorize

4

## Business ACH Menu

The Business ACH Menu allows you to:

1. Create ACH templates
2. Edit/Delete ACH templates
3. Authorize ACH templates
4. Submit ACH templates
5. Import file
6. Quick ACH

### Creating ACH Templates

An ACH template is a set of instructions that, once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH template includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

**To create a new ACH template:**

1. Select the **ACH Template** button from the dropdown menu.

The screenshot displays the 'Business ACH' interface. On the left, a sidebar lists templates: 'Beth Test Temp', 'Beth Test Template', 'Copied Template exa...', and 'Dana Template'. The main area shows details for the 'Beth Test Template', including a search bar for payees and a table of payees. A dropdown menu is open from the 'Create ACH' button, showing three options: 'Import File', 'ACH Template' (which is highlighted with a red box), and 'Quick ACH'.

**Business ACH**

Create ACH ^

Import File  
Create a Pass Thru submission or import a template and payees for future use.

**ACH Template**  
Create ACH template first and add the saved payees.

Quick ACH  
Send ACH without creating ACH template. It's used to make a one time payment to one payee.

**Beth Test Template**  
5 payees -Business Payments - CCD, Cred...

Details Payees

Search Payees

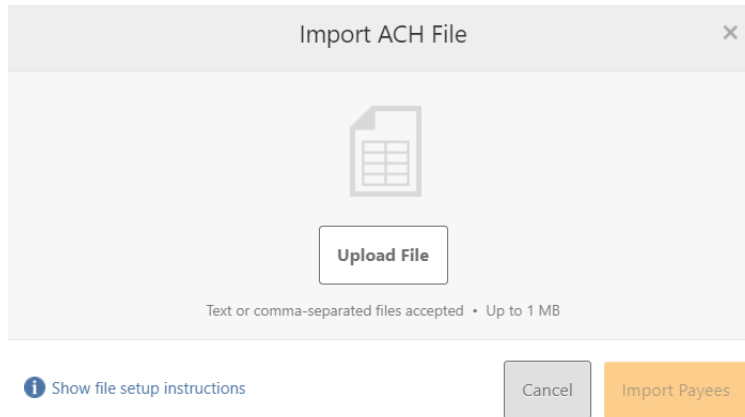
NAME	ACCOUNT	STATUS	AMOUNT
Bright Gardening Ser...	Checking *****1111 061000227	PRENOTE	\$0.00

2. The **New Template** window will display:

The screenshot shows a 'New Template' window with the following fields and controls:

- 1** Template Name: A text input field with the value '40'.
- 2** Offset Account: A dropdown menu with the text 'Select an account'.
- 3** Company Name: A dropdown menu.
- 4** Transaction Type: A dropdown menu.
- 5** Company Entry Description: A text input field with the placeholder text 'e.g. payroll, bonuses'.
- 6** Access Level: A radio button selection between 'Normal' (selected) and 'Restricted'. The 'Normal' option has a description: 'All users with ACH permissions can access'.
- 7** Import Payees: An orange button.
- 8** Create Template: An orange button.
- Cancel: A grey button located between the 'Import Payees' and 'Create Template' buttons.

1. Enter a **Template Name**.
2. Select an **Offset Account** from the dropdown menu.
3. Select a **Company Name** from the dropdown menu.
4. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
5. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
6. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.
7. Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.



Import ACH File

Upload File

Text or comma-separated files accepted • Up to 1 MB

Show file setup instructions

Cancel Import Payees

8. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
9. A confirmation message will be displayed confirming the template has been created.

## Editing ACH Templates

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

Details

Payees

Make a copy

Search Payees

Show ACH Limits

NAME	ACCOUNT	STATUS	AMOUNT	
Fix It Handyman	Checking **3123 062000019	ACTIVE	\$40.00	

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

## Deleting an ACH Template

The “delete a template” function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** role permission to delete a template.

**Important:** Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you delete an ACH template that has been scheduled, the system will allow Alpha Financial to process the already scheduled template. To cancel a future-dated

template, click the **Scheduled** tab and click the **Cancel** button next to the scheduled template to cancel the template to prevent it from being processed.

## Scheduled Tab

The **Scheduled** tab displays future-dated ACH submissions that are scheduled to be and have not yet been processed by Alpha Financial.

## Business ACH



Templates **Scheduled** History

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



Scheduled Templates

Show Search ▾

## History Tab

The **History** tab displays pending batches (submissions available for processing by Vibrant) and a template history (submissions that have been completed or rejected).

# Business ACH



Templates Scheduled History

Pending Batches				
MAY 5	Dana Template	\$27.00 Business Payments - CCD, Credits	SCHEDULED	Cancel



Template History				Show Search
FEB 7	Bobby's ACH 3	\$1,001.00 Payroll PPD, Credits	CANCELED	
JUL 7	Beth Test Temp	\$215.00 Business Payments - CCD, Credits	REJECTED	

## ACH Processing Days and Cutoff Times

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

## Submit an ACH Template

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

To submit an ACH template:

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

# Business ACH

Create ACH



**Templates** Scheduled History

Search Templates

## Beth Test Temp

CCD, Credits - A1 Property

1

## Beth Test Template

CCD, Credits - A1 Property

1 1

## Copied Template exa...

PPD, Credits - Lakefront

## Dana Template

CCD, Credits - Lakefront

1

## doin imports

PPD, Debits - A1 Property Mana

## Doing Imports Daily

PPD, Debits - A1 Property Mana

## Dana Template

2 payees -Business Payments - CCD, Credits

Offset Account

Maple Townhomes Operating Acct. \*\*2800

Details

**Payees**

Make a copy

Search Payees

Show ACH Limits

NAME	ACCOUNT	STATUS	AMOUNT
Dana Povlot	Checking *****2222 111000025	ACTIVE	\$15.00
Janitorial Services	Checking *****1111 121000358	ACTIVE	\$12.00

+ Add Payees

Total: \$27.00

2  
Review and Submit

**Please note that you can submit a request for an ACH limit increase.**

## Notifications and Alerts

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

- Needs Authorization Alert
- Business ACH Submission Alert
- Rejected By FI Alert



## Business Reports Menu

The Business Reports menu provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools provide you with the ability to generate new reports to yield new insights on your ACH details and transaction history. The three main areas include:

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

## Business Reports

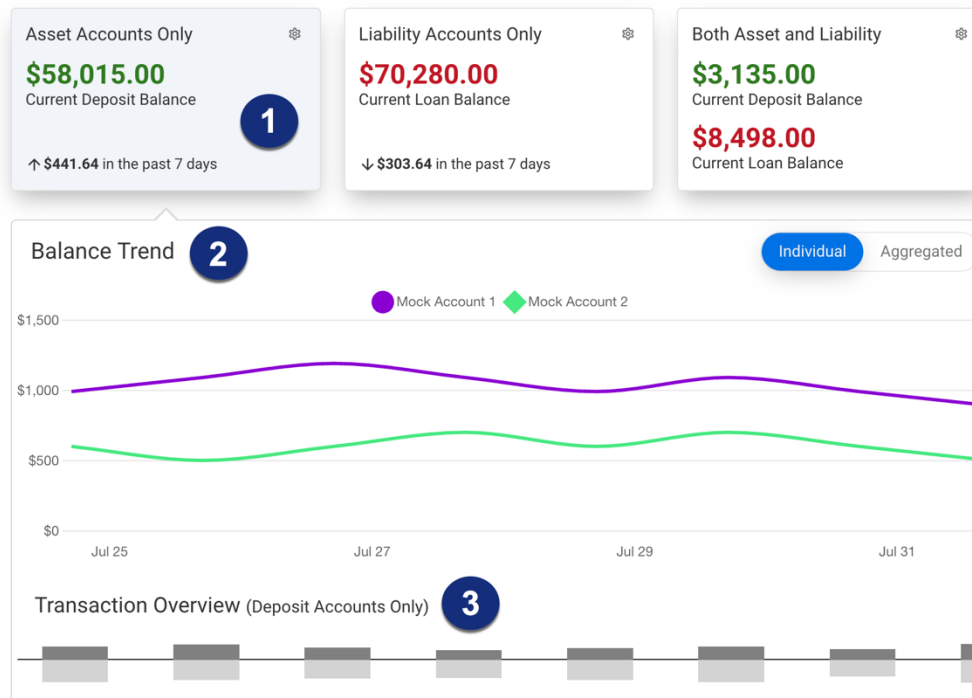


Dashboard Reports

### Account Summary

Jul 25, 2023 - Aug 1, 2023

Date Range Past 7 Days



## Create a Custom Report

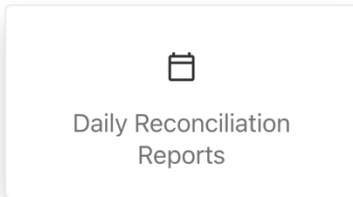
The **Reports** tab will show you standard reports that are generated by Alpha Financial. You will also be able to run your own custom reports. Within the Business Reports menu, select the **Create Custom Report** button.

# Business Reports



Dashboard Reports

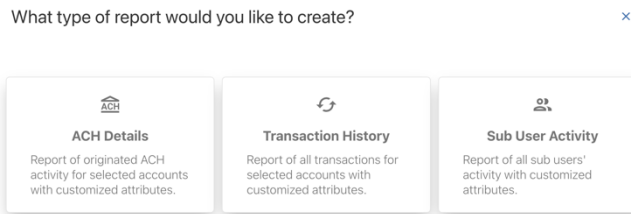
## Standard Reports



## Custom Reports

Search   Filter

Then, select the **Custom Report Type** and that type will display with default columns.



1. Click the **Edit** (pencil) icon next to the report name report. Click the **Accept** (checkmark) button to save.
2. The **Add / Remove Columns** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked). Click the **Update** button to save the changes or click the **Cancel** button to close the window without saving the changes.
3. Click the **Save Dynamic Report** button, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
4. Click the **Save** button to create the new Custom Report or click the **Cancel** button to close the Custom Report without saving.

# Business Reports



Dashboard Reports

[< All Reports](#)

Untitled Report ✎

1

Save Changes to  
Download

3

Save Dynamic Report

Add / Remove Columns

2

Date Range

Past 30 Days



DATE ▾	TEMPLATE ▾	COMPANY NAME ▾
08 NOV 2023	Template99	My Comp
07 NOV 2023	Template98	My Comp
06 NOV 2023	Template97	My Comp

## Edit Custom Reports

To Edit a Custom Report, select the report you would like to edit and make the appropriate changes. Once all edits have been completed, click the **Update Dynamic Report** button.

## Business Reports



Dashboard Reports

[< All Reports](#)

This is a sample report #299 ✎

Download Report

Update Dynamic Report

Add / Remove Columns

Date Range

Past 30 Days



## Delete Custom Reports

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

NAME ▴▾

DESCRIPTION

CREATED ON ▴▾

[This is a sample report #300](#)

This is the sample description for  
report #300

27 May

