Business e-Solutions User Manual

StellarOne

CONTACT INFORMATION

Client Contact Center 1-888-785-5271 CustomerService@StellarOneCorp.com

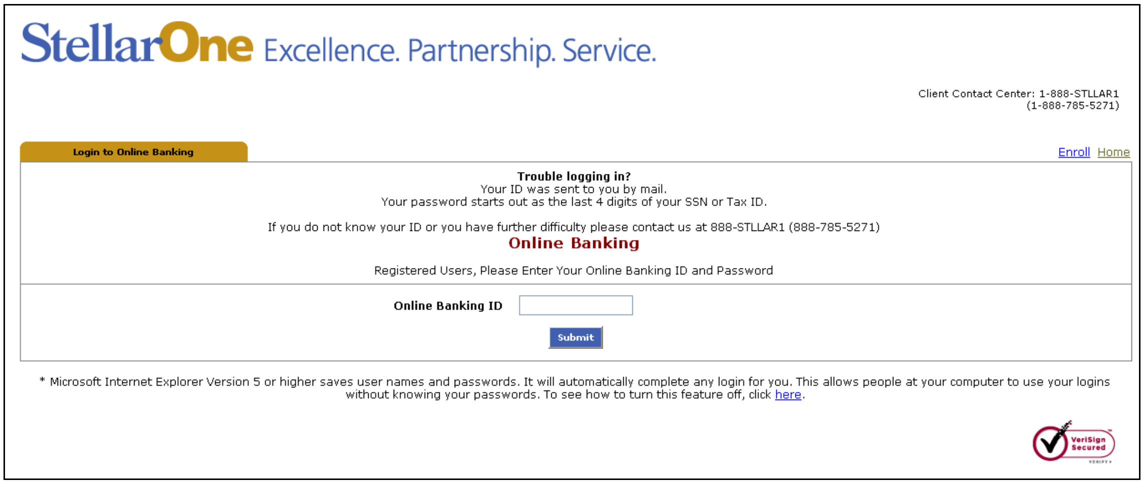
TABLE OF CONTENTS

<u>NOTE</u>: The Business e-Solutions User Manual is a Comprehensive document that details services offered through Business e-Solutions. All services may not be available and additional documentation may be required.

ONLINE BANKING LOGIN SCREEN

This is the first screen you will see when accessing your accounts from the bank's login page. The first time a company signs on they will enter the Online Banking ID for the Company assigned by the bank in the ID field and the last four digits of the company's federal tax ID number in the Password field. All users in your company share the Company ID and Password. Be sure to safely and appropriately communicate it between your users.

Initial Sign On (for Company)



FIELD DESCRIPTIONS

Online Banking Company ID: The 12 digit number assigned by the bank during your account setup.

Password: The last four digits of the company's Tax ID Number.

Home: Clicking on this tab will take you back to www.stellaronecorp.com

Help: At any time throughout Business e-Solutions you can select the Help feature to view an explanation of the page and the fields on that page.

Test Browser: This feature allows you to verify that your Internet Browser supports the required encryption level of 128-bit.

Reset Password: To use this feature you must have entered an email address, Personal Question and Personal Question answer in the Options page. Click on the link if your password becomes locked and follow the instructions to reset your password.

PROCEDURES

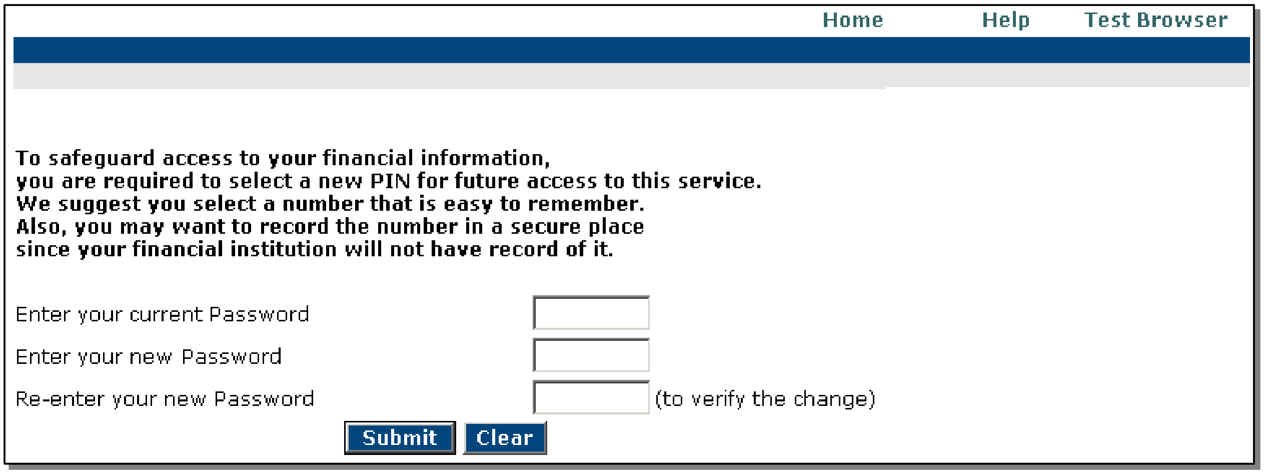
Type the appropriate Business e-Solutions ID in the ID Field, then click in or tab to the Password field.

Type the appropriate Password in the Password field.

Click Submit.

CHANGING PASSWORD OPTIONS

The first time you sign on, or when your password has expired, you will be required to change your password for security reasons. All users in your company share this initial ID & Password. Be sure to safely and appropriately communicate it between your users.



FIELD DESCRIPTIONS

Current Password: The password that has just expired or your default password if you are a new user or have had your password reset.

Enter your new Password: The 6-8 digit password of your choice. This must contain alphanumeric characters.

Re-enter your new password: Re-type the 6-8 digit password from the previous field.

PROCEDURES

Type the appropriate password in the current password field, then click or tab to the next field.

Type the new 6-8 digit password of your choice, then click or tab to the next field.

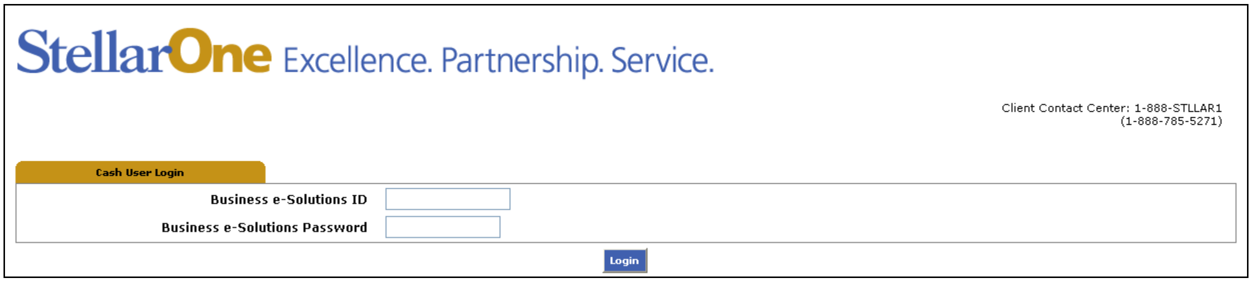
Re-enter the exact 6-8 digit password that you entered in the previous field.

Click Submit.

CASH USER LOGIN SCREEN

Enter the User ID and Password assigned by the bank. This ID is unique to each user.

BUSINESS E-SOLUTIONS USER SIGN ON



FIELD DESCRIPTIONS

Business e-Solutions ID: The unique ID of each User. IDs are case sensitive.

Business e-Solutions Password: The password established for your User ID. Passwords are case sensitive.

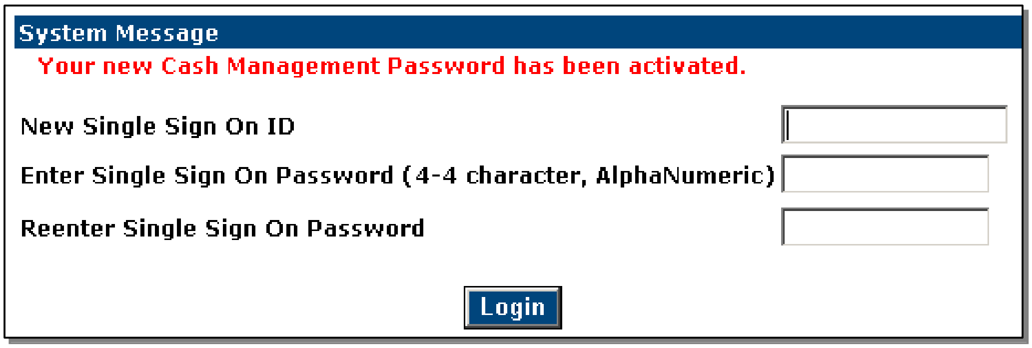
PROCEDURES

Type the appropriate User Name in the ID field, then click in or tab to the Password field.

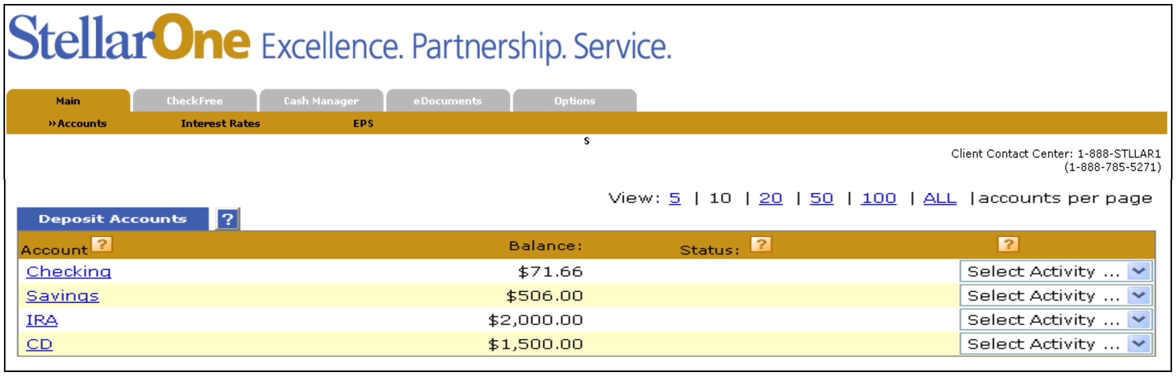
Type the appropriate Password in the Password field, and then click Submit.

BUSINESS E-SOLUTIONS USER SINGLE SIGNON

Upon initial login, and User password change, you will be prompted to enter a new, unique single signon ID and Password. This ID and Password will be used as the signon information on all subsequent logins. Each time you log in you will enter this information in the Business e-Solutions ID and Password fields versus the login for the company.



ACCOUNT LISTING PAGE



FIELD DESCRIPTIONS

Note: All available fields are displayed here. Fields enabled for the user will depend on security access.

Accounts: The Main screen lists the accounts to which you have access through Business e-Solutions. Click the Pseudo account name for current day information.

Cash Manager: Use this tab to access the ACH, Positive Pay/Recon and Wire modules as well as User Options. This is where you set up, maintain and send/initiate ACH Batches (Payroll, Tax Payments, etc) and Wire Transfers. You is also where you upload Positive Pay files, download files for reconciliation processing and review Positive Pay exceptions.

Options: From the Options tab you can make changes to your Business e-Solutions ID. Administration is also under Options. (Remember, if you change the initial sign on information, please communicate this change with all of your company's users.)

Contact: If you would like to send a secure message to the bank, use the Contact option. The information you include in the message is not sent through e-mail, but rather a secure connection. Therefore, feel free to include account information in your correspondence.

Help: At any time while logged in to Business e-Solutions, you can click on Help for more information about the page you are on or modules you are using.

Privacy Policy: To view our Privacy Policy at any time click on the Privacy Policy tab.

Logout: Please use the Logout tab when you are finished with your Business e-Solutions session. Upon exiting, you will be directed to www.stellaronecorp.com

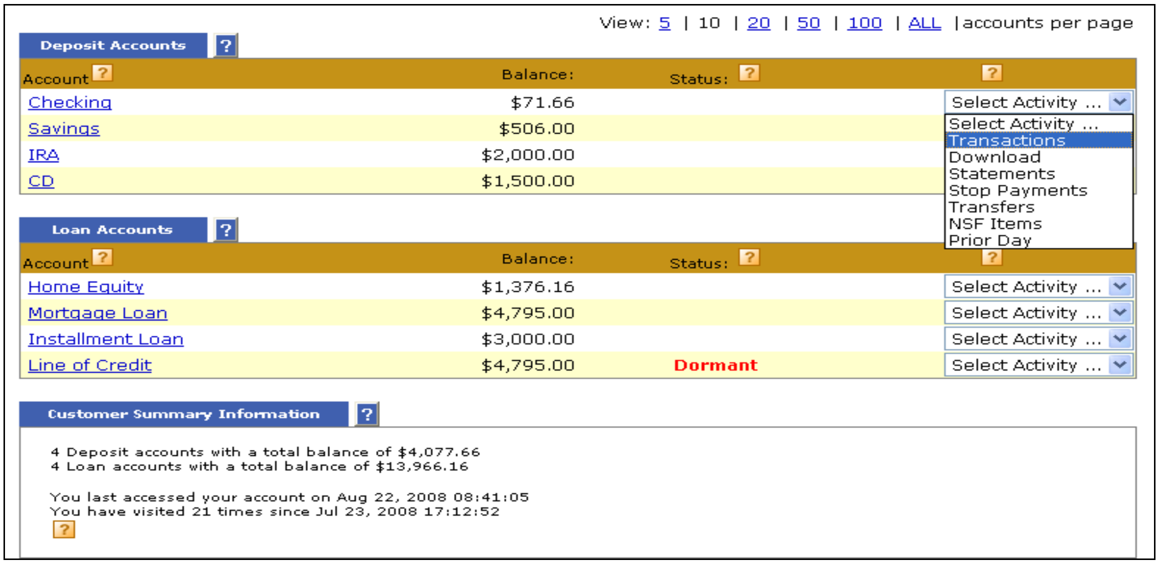
Balance: This is the account's real-time, available balance.

Status: The status of the account – New, Dormant or Closed.

Account Listing: The accounts to which you have been given access via Business e-Solutions will be listed.

Customer Summary Information: This will summarize the total dollar amount in your deposit accounts as well as any loan accounts displayed through Business e-Solutions.

ACCOUNT ACTIVIY OPTIONS



FIELD DESCRIPTIONS

Transactions: Click on this option to view the transactions posted to your account during the current statement cycle, to search for a specific transaction or to view your account information.

Download: Allows you to download your transaction history in various formats (Microsoft Money, Spreadsheet, etc.)

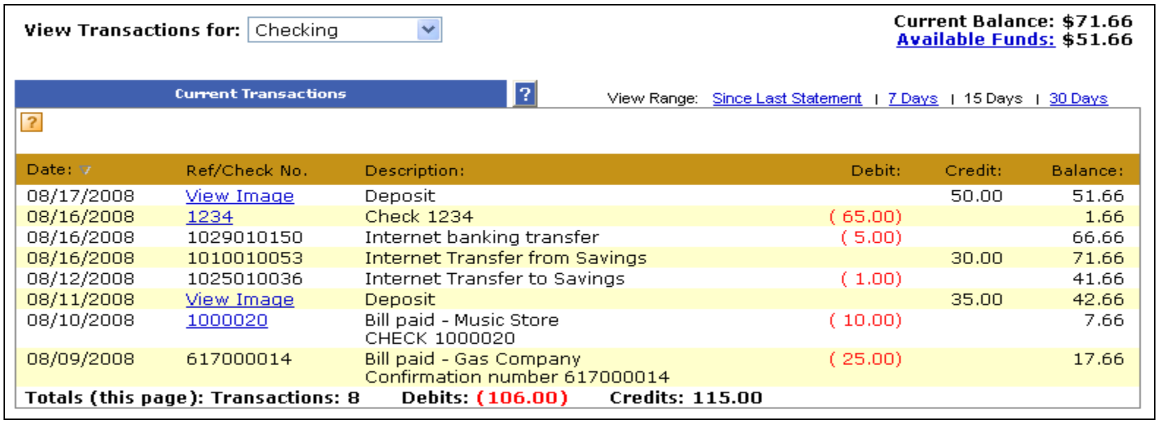
Stop Payments: Allows you to add or view stop payments for your account.

Transfers: Allows you to add, view, edit or delete account-to-account funds transfers that you have established. Transfers that have been set up by the bank may be viewed only.

Prior Day: Displays the prior day account information for the selected account. This information will be updated nightly.

Statements: Allows you to view your account statements. Statement history is available for up to 12 months. You will start accruing statement history when you are established as a Business e-Solutions customer.

TRANSACTIONS



View Transactions for: Checking

Current Balance: $71.66
Available Funds: $51.66

Current Transactions

View Range: Since Last Statement | 7 Days | 15 Days | 30 Days

Date:	Ref/Check No.	Description:	Debit:	Credit:	Balance:
08/17/2008	View Image	Deposit		50.00	51.66
08/16/2008	1234	Check 1234	(65.00)		1.66
08/16/2008	1029010150	Internet banking transfer	(5.00)		66.66
08/16/2008	1010010053	Internet Transfer from Savings		30.00	71.66
08/12/2008	1025010036	Internet Transfer to Savings	(1.00)		41.66
08/11/2008	View Image	Deposit		35.00	42.66
08/10/2008	1000020	Bill paid - Music Store CHECK 1000020	(10.00)		7.66
08/09/2008	617000014	Bill paid - Gas Company Confirmation number 617000014	(25.00)		17.66

Totals (this page): Transactions: 8 Debits: (106.00) Credits: 115.00

FIELD DESCRIPTIONS

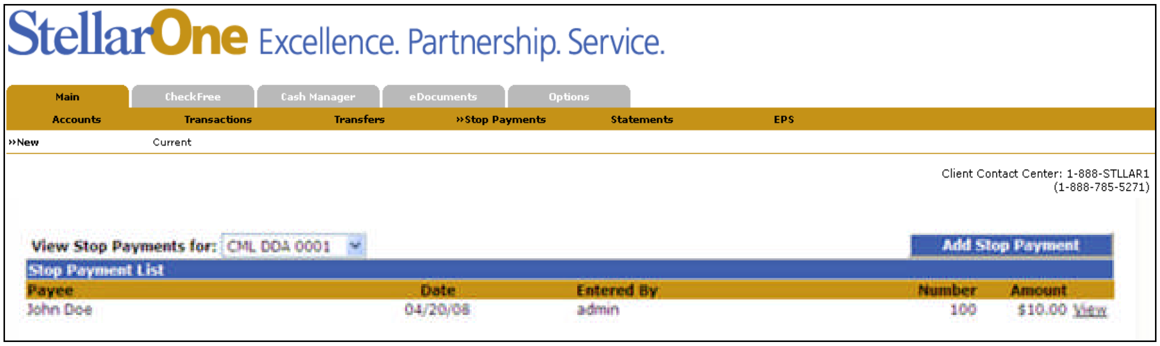
Current Account: Use the drop-down menu to change which account's transactions you are viewing.

Current Balance: This is your available balance for the current day.

Available Funds: This amount may include additional balances from other account types. Click the link to see the additional balances.

View Transactions Since: By default, transactions since your last statement will display. Use the drop-down menu to view the last 7, 15, 30 days or to Search Transactions. You can change the default setting in Options – Display.

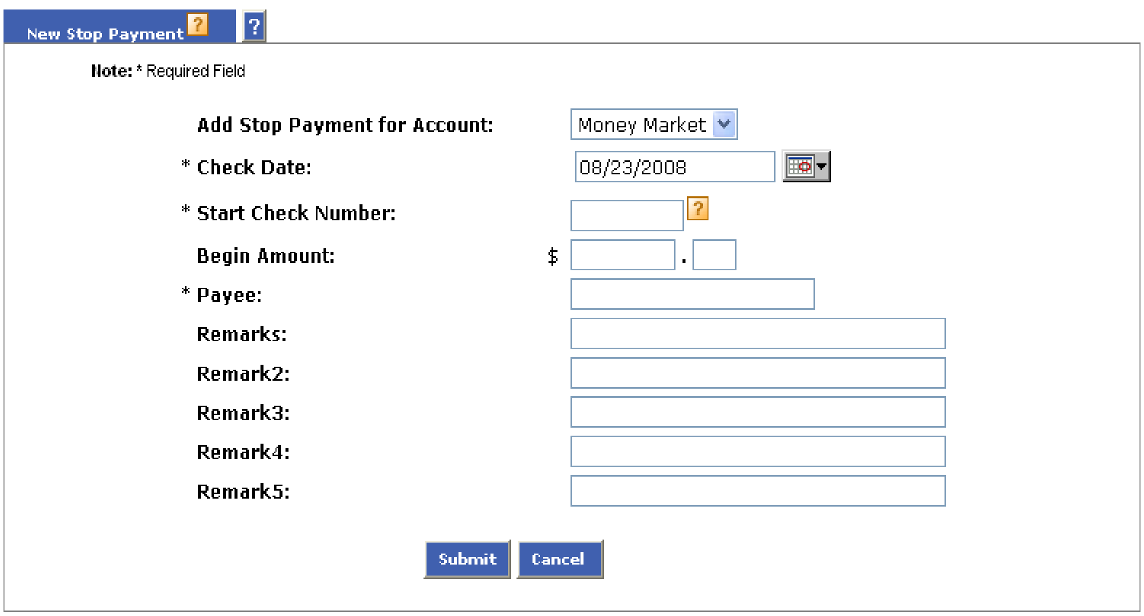
STOP PAYMENTS



FIELD DESCRIPTIONS

View Stop Payments for: Using the drop-down menu, select the account for which you would like to view any stop payments.

Add Stop Payment: Select the account for which you would like to add the stop payment and then click the New Stop Payment button. (See screen below for adding a stop payment.)



PROCEDURES

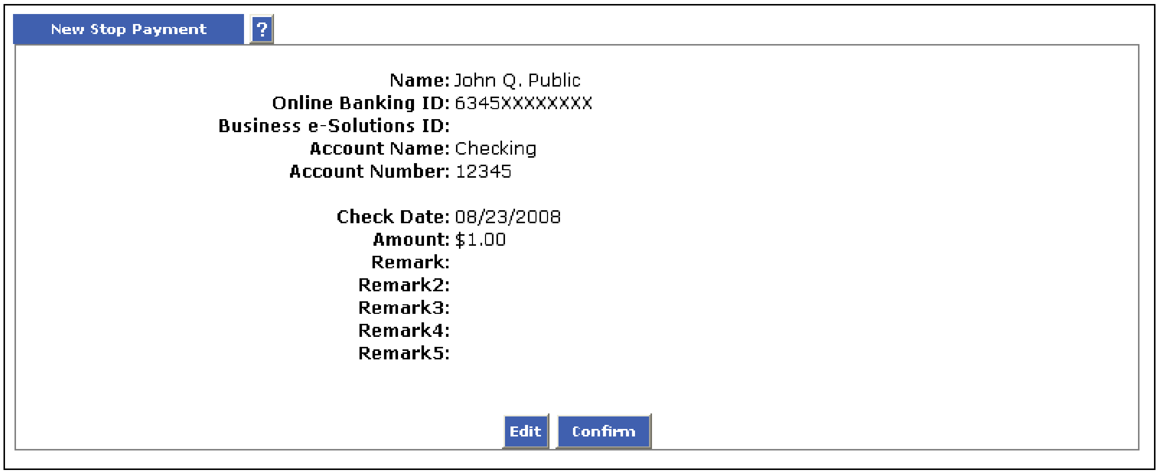
Check Number: Enter the number of the check for which you are placing the stop.

Amount: Enter the dollar amount of the check.

Payee: Enter the name of the person or company to which you issued the check.

Remark: Enter any remarks about the item or stop payment (e.g. lost check, duplicate).

STOP PAYMENT CONFIRMATION



New Stop Payment ?

Name: John Q. Public
Online Banking ID: 6345XXXXXXXX
Business e-Solutions ID:
Account Name: Checking
Account Number: 12345

Check Date: 08/23/2008
Amount: $1.00
Remark:
Remark2:
Remark3:
Remark4:
Remark5:

Edit Confirm

Receipt of the confirmation page indicates the bank has placed the Stop Payment request on your account. *Note: to revoke a stop payment placed on your account, please call the bank directly at 1-888-785-5271.

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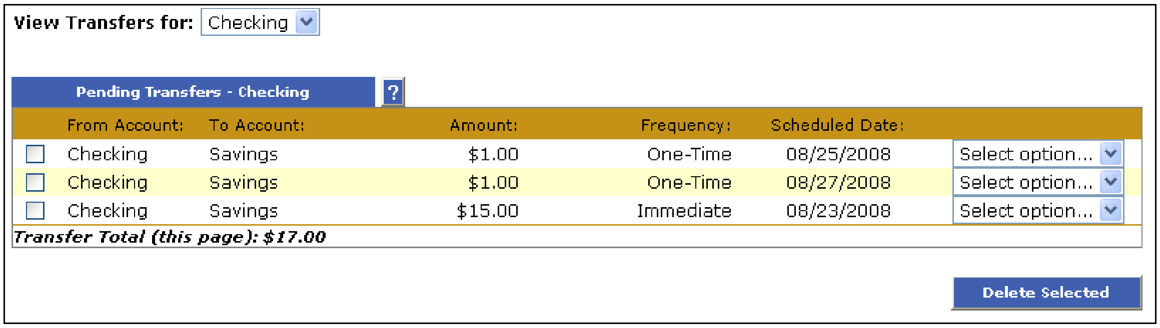
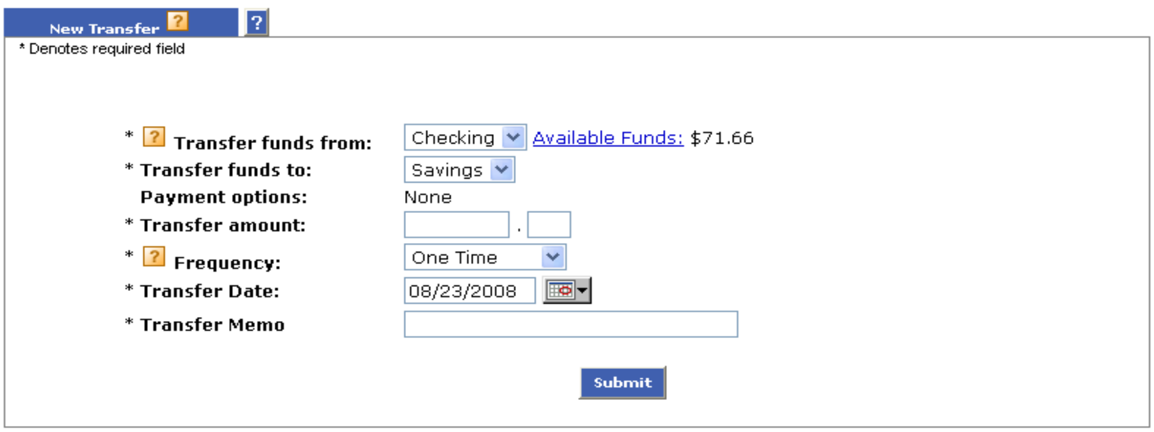
TRANSFERS



FIELD DESCRIPTIONS

View Transfers for: Using the drop-down menu, select the account for which you would like to view any scheduled transfers.

Add Transfer From: Select the account for which you would like to transfer funds from.



PROCEDURES – Transfer Funds

Transfers funds from: This will default to the account selected on the previous screen. You may select another available account.

Transfer funds to: Select the account into which you would like to transfer funds.

Payment Options: Different payment options will be available if you are transferring to a loan account.

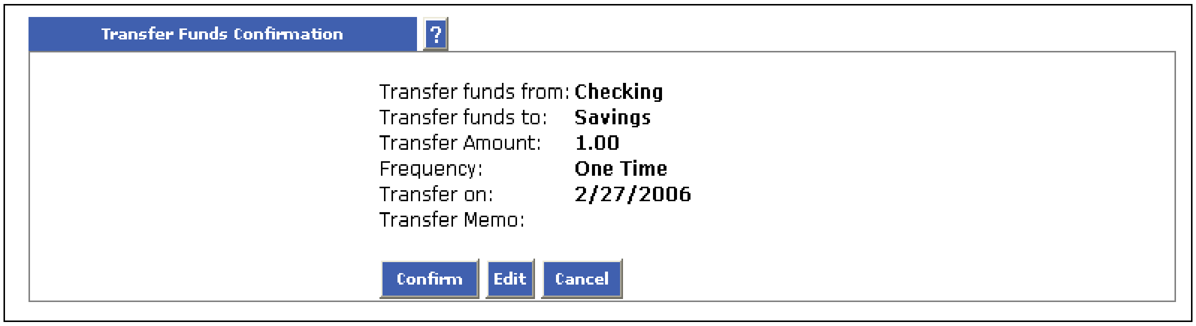
Amount to Transfer: Enter the dollar amount of the funds transfer.

Frequency: Choose the frequency for the funds transfer. Options include One-Time, Weekly, Bi-Weekly, Semi-Monthly and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

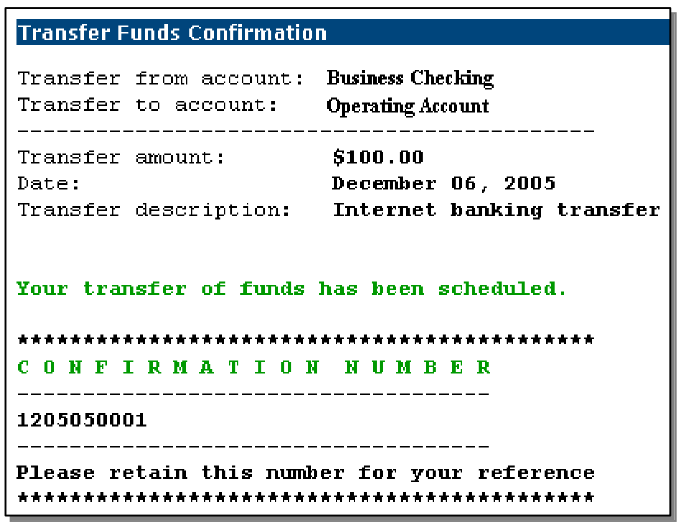
Date: Enter the date the transfer should be made.

Memo: Enter any descriptive information for the funds transfer. This information will display with the transaction and on your statement.

Transfer Funds Confirmation: After clicking Submit, a confirmation will display with the option to proceed with the Funds Transfer, or cancel the transfer. To turn this confirmation option off, choose Options – Display.



Upon final confirmation, a page with a confirmation number and transfer details will display.



PRIOR DAY

Close of Business....

Available Balance....	1,600.00
Collected Balance....	6,600.00
Ledger Balance.......	6,600.00
Hold Amount..........	0.00
One-Day Float.......	
Two-Day Float.......	
Three-day Float.....	
Over 3-day Float ...	

Prior Day Activity

	Debits	Credits
ACH Items	0.00	0.00
Inclearing	0.00	0.00
Over the Counter	0.00	500.00
Wires	0.00	0.00
Transfers	0.00	100.00
Total	0.00	600.00

FIELD DESCRIPTIONS

Prior Day information: A summary of transaction dollar amounts posted to your account the previous business day. This information is updated nightly.

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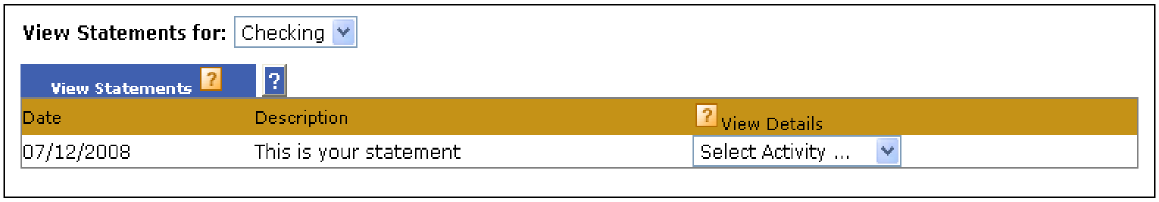
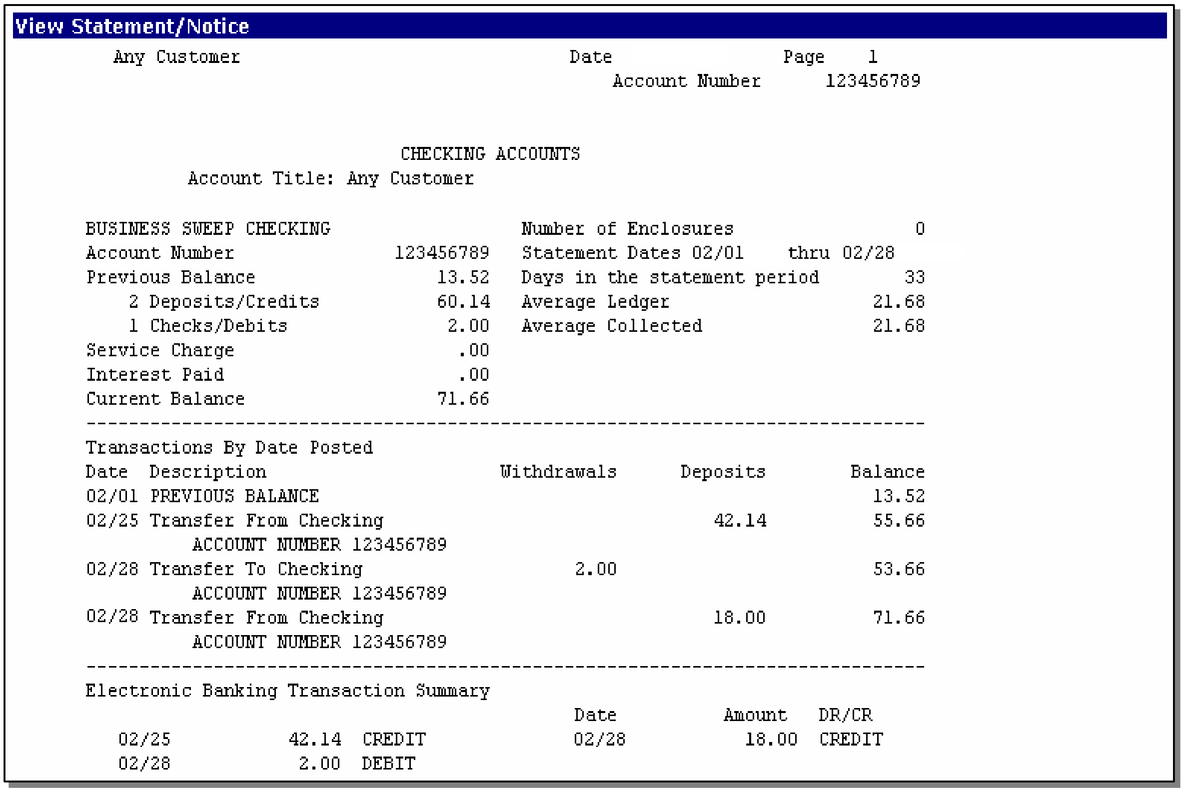
STATEMENTS



FIELD DESCRIPTIONS

View Statements/Notices for: Using the drop-down menu, select the account for which you would like to view your statement.

View Statement/Notice List: Your statement activity will be available for up to 12 months through Business e-Solutions. Next to the statement you want to view, select the view type. Options are PDF, HTML, or Text.



View Statement/Notice

Any Customer — Date — Page 1
Account Number 123456789

CHECKING ACCOUNTS
Account Title: Any Customer

BUSINESS SWEEP CHECKING		Number of Enclosures	0
Account Number	123456789	Statement Dates 02/01 thru 02/28	
Previous Balance	13.52	Days in the statement period	33
2 Deposits/Credits	60.14	Average Ledger	21.68
1 Checks/Debits	2.00	Average Collected	21.68
Service Charge	.00		
Interest Paid	.00		
Current Balance	71.66		

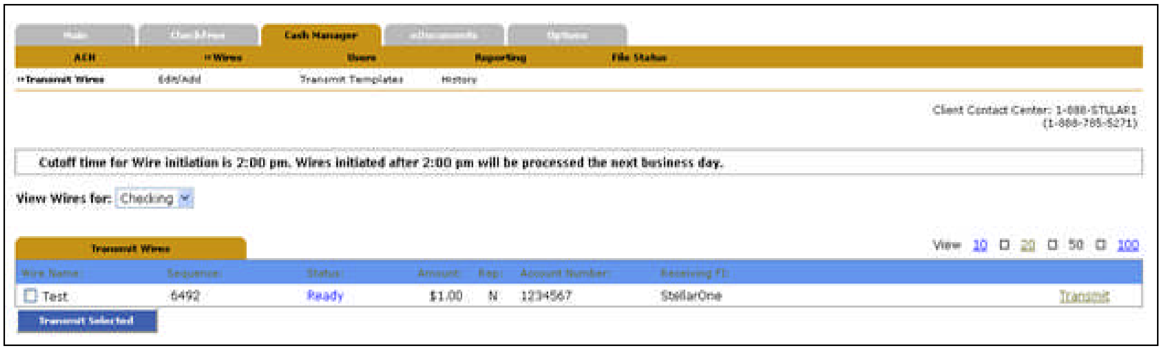
Transactions By Date Posted

Date	Description	Withdrawals	Deposits	Balance
02/01	PREVIOUS BALANCE			13.52
02/25	Transfer From Checking ACCOUNT NUMBER 123456789		42.14	55.66
02/28	Transfer To Checking ACCOUNT NUMBER 123456789	2.00		53.66
02/28	Transfer From Checking ACCOUNT NUMBER 123456789		18.00	71.66

Electronic Banking Transaction Summary

Date	Amount	DR/CR	Date	Amount	DR/CR
02/25	42.14	CREDIT	02/28	18.00	CREDIT
02/28	2.00	DEBIT			

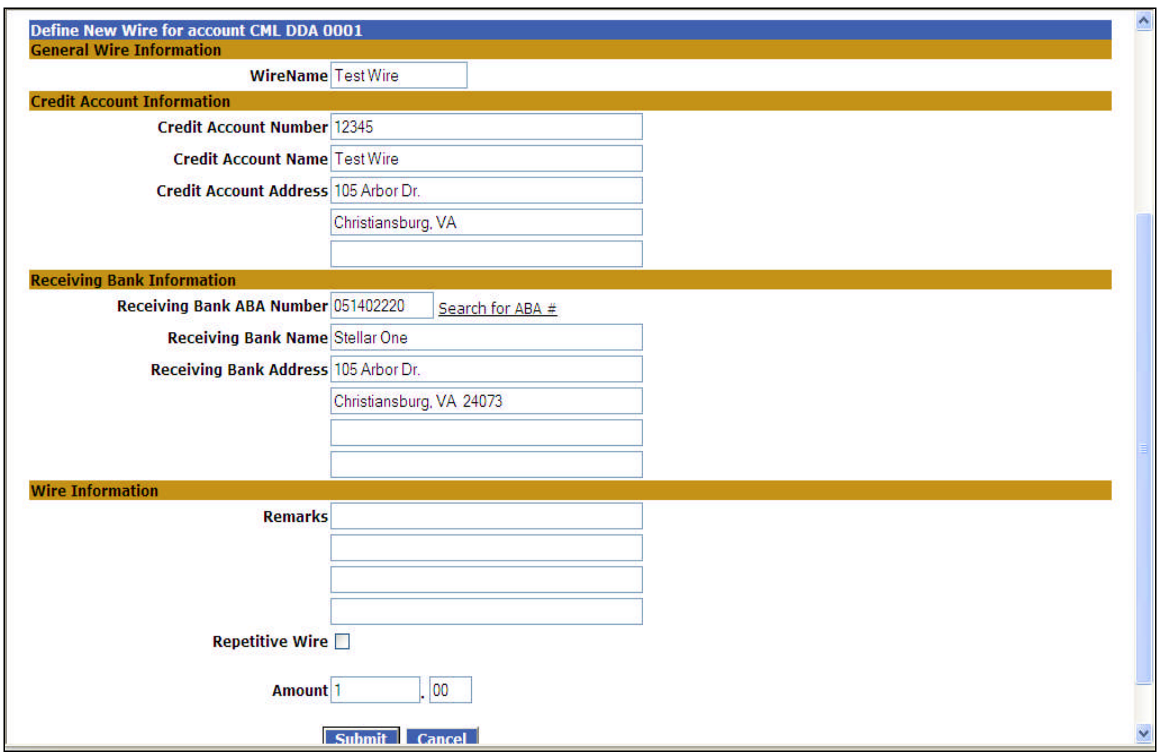
WIRES – Edit/Add



FIELD DESCRIPTIONS

View Wires for: Using the drop-down menu, select the account for which you would like to view or edit wire transfers.

Add Wire: Select the account for which you want to add the wire transfer, then click the Edit/Add button.



PROCEDURES – Add Wire Transfer

The default entry screen for a Wire Transfer is Domestic Wire Entry. To enter an International Wire, click the 'Click here for international wire input screen' link. The additional wire fields will display (see image at bottom of page)

Wire Name: Enter a unique name for the wire. This is for identification purposes only.

Credit Account #: Enter the account number which you are crediting.

Credit Account Name: Enter the name of the company or person who will be receiving the wire.

Credit Account Address: Enter the address of the company or person who will be receiving the wire.

Receiving Bank ABA Number: Enter the ABA (routing) number of the bank where the credit account is held. If you do not know this number, use the 'Search for ABA #' link to search by bank name, city or state. (See ABA Lookup screens below.)

Receiving Bank Address: Enter the address of the bank to which you are sending the wire transfer.

Remarks: Enter any remarks or comments for the wire (invoice #, person's attention).

Repetitive Wire: If you want this wire to be saved on Business e-Solutions so it can be edited/sent again in the future, click the repetitive check box.

Amount: Enter the amount of the wire transfer.

Submit: Click submit to complete the wire transfer entry. NOTE: You must still Transmit the wire for it to be processed (see next section).

View: 10 | 20 | 50 | 100

Wire List ?

	Wire Name:	Sequence:	Status:	Amount:	Rep:	Account Number:	Receiving FI	
☐	Wire 1	1	Pending	$168.97	Y	1234567890	Test Bank A	Transmit
	Wire 2	2	Initiated	$362.61	N	0987654321	Test Bank B	

Transmit Selected

WIRES – TRANSMIT SINGLE WIRE

Transmit Wire Transfer From (Non-Repetitive)

Wire Name: Wire 2

Credit Account Information

Account #/Type: 1234567890 / Demand

Name: ABC Company

Address: 1

Receiving Bank Information

ABA Number: 101102315

Name: ABC Bank

Address: 1

Wire Information

Repetitive Wire: This is set up as a one-time wire

Amount: $1,000.00

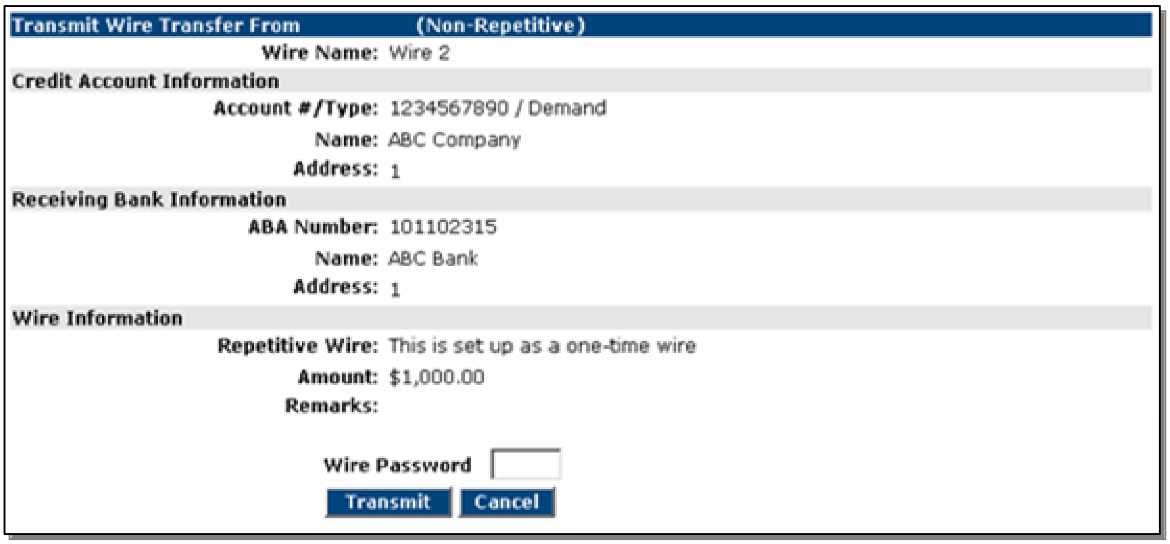
Remarks:

Wire Password

Transmit | Cancel

PROCEDURES

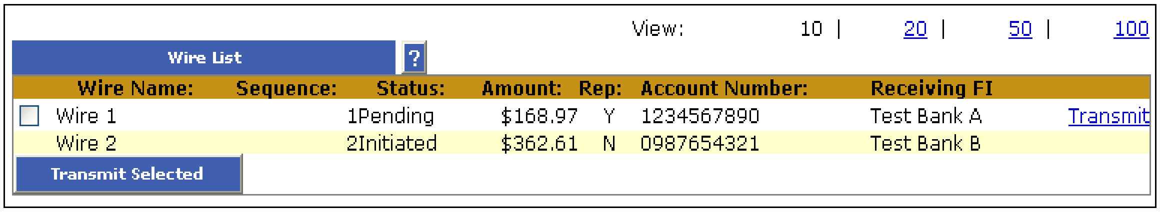
Transmit Wires: A single Wire Transfer can be transmitted only once daily, and must be transmitted on the day of processing (cutoff times apply). Future dated wires are not available. Select Transmit next to the wire, or click the box to the left on one or more wires to 'Transmit Selected' wires. Enter in Wire Pin and select Transmit. The Transmit tab will only display to those users who have authorization to transmit Wire Transfers.



FIELD DESCRIPTIONS

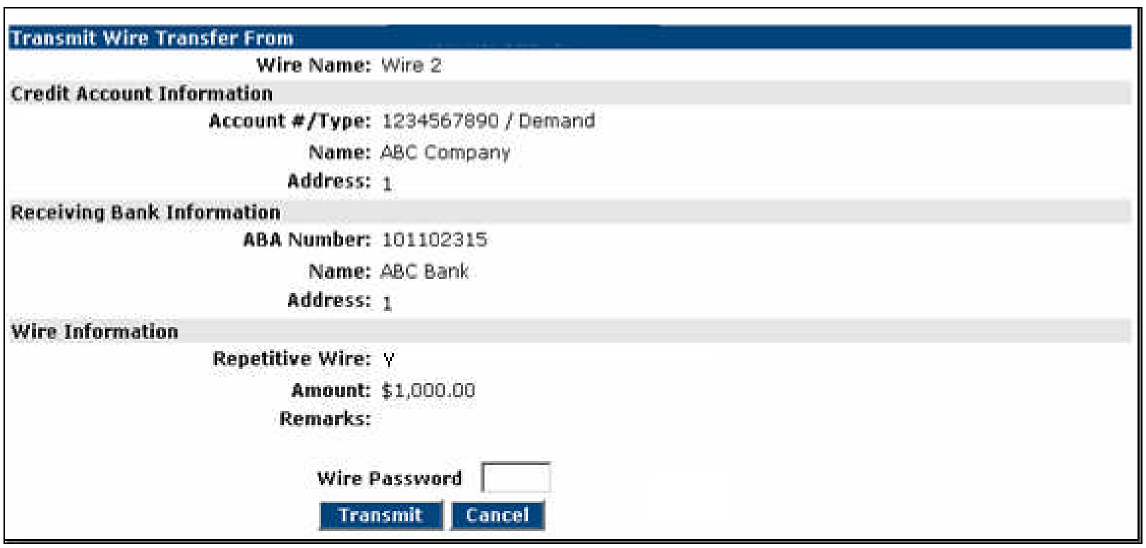
Wire Password: After verifying the Wire Transfer information is correct, enter your 4-digit Wire Password assigned by the bank and click Transmit.

WIRES – TRANSMIT REPETITIVE WIRE



PROCEDURES – Transmit Repetitive Wire

Transmit Templates: A Repetitive Wire Transfer can be transmitted multiple times daily, and must be transmitted on the day of processing (cutoff times apply). Future dated wires are not available. Select Transmit next to the wire, or click the box to the left on one or more wires to 'Transmit Selected' wires. Enter in Wire Pin and select Transmit. The Transmit tab will only display to those users who have authorization to transmit Wire Transfers.



FIELD DESCRIPTIONS

Wire Password: After verifying the Wire Transfer information is correct, enter your 4-digit Wire Password assigned by the bank and click Transmit.

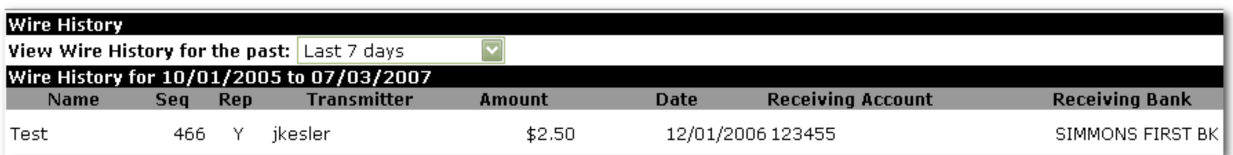
WIRES – WIRE TRANSFERS REQUIRING DUAL CONTROL

PROCEDURES – Dual Control Wires

Dual Control Wires: If a Wire Transfer is at or above the Dual Control limit for the user, the wire must be approved by a second user. Upon the second user entering their Wire PIN and clicking 'Approve', the Wire is sent to the bank for processing.

A user's Dual Control limit can be changed under Options – Cash Mgmt Users.

WIRES – History


Wire History

View Wire History for the past: Last 7 days

Wire History for 10/01/2005 to 07/03/2007

Name	Seq	Rep	Transmitter	Amount	Date	Receiving Account	Receiving Bank
Test	466	Y	jkesler	$2.50	12/01/2006	123455	SIMMONS FIRST BK

PROCEDURES – Transmit History

From drop down menu select the time frame for search. All wires processed through Business e-Solutions will display giving User, amount, date, receiving account and receiving bank.

WIRES – STATUS OPTIONS

Ready: Wire can be edited, deleted or transmitted.

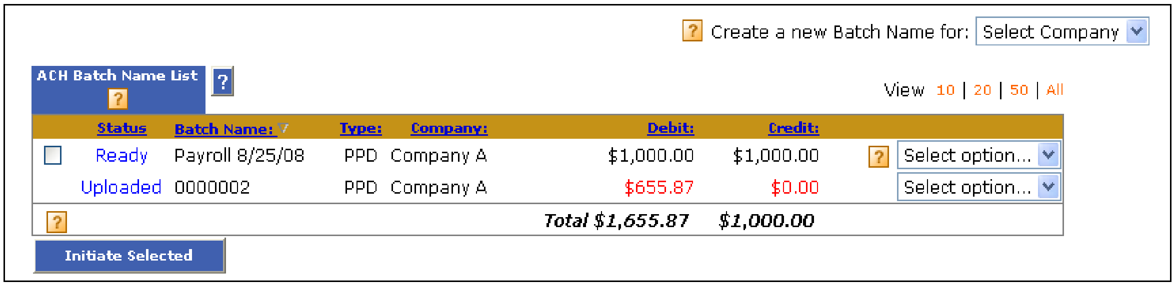
Initiated: Wire has been transmitted to the Financial Institution.

Processed: Financial Institution has worked with wire.

Approval: Dual Control wire needing to be approved by second user.

Next Day: Wire transmitted after cutoff time and will be process the following business day.

ACH BATCH LIST



FIELD DESCRIPTIONS

ACH Batch Name List: This list will contain the ACH Batches you have entered or uploaded into Business e-Solutions.

Create new batch for: Using the drop-down menu, select the company for which you want to create a new ACH Batch.

Status

Ready – The batch is ready to be edited or initiated and sent to the bank for processing.

Initiated – The batch has been initiated and sent to the bank for processing, but the bank has not yet processed the batch.

Processed – The bank has processed the batch. Following the bank's End of Day processing, the batch will return to a Ready status.

Uploaded – The batch has been uploaded from a 3rd party software. Batches can be initiated while in uploaded status.

Batch: Each batch should have a unique batch name. This can be generic (Payroll) or specific (033106 Payroll).

Type: This is the class code for the ACH Batch.

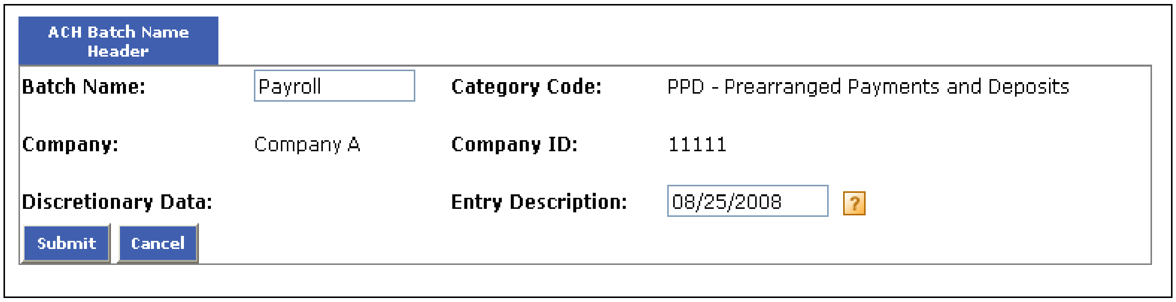
Company: This is the company for which the batch has been established.

Debits: This is the total of all debit transactions for the batch. Batches must have equal debits and credits to be initiated. The dollar amounts for batches not in balance will display in red.

Credits: This is the total of all credit transactions for the batch. Batches must have equal debits and credits to be initiated. The dollar amounts for batches not in balance will display in red.

Quick Initiate: To initiate more than one batch at a time, select the batches to initiate by clicking in the box to the left of the batch. Once the batches have been selected, click Quick Initiate. You will be able to enter the effective dates on the next screen.

New ACH Batch



PROCEDURES – Set up a new ACH Batch

At the ACH Batch List page, click on "Create new batch for:" and select company. You will receive a batch header screen as shown above.

Complete the following fields:

Batch: Enter a unique name for this batch, which can be generic (Payroll) or specific (Payroll 031504).

SEC Code: Choose the correct SEC Code for the batch.

Company: The company selected in the previous screen will prefill.

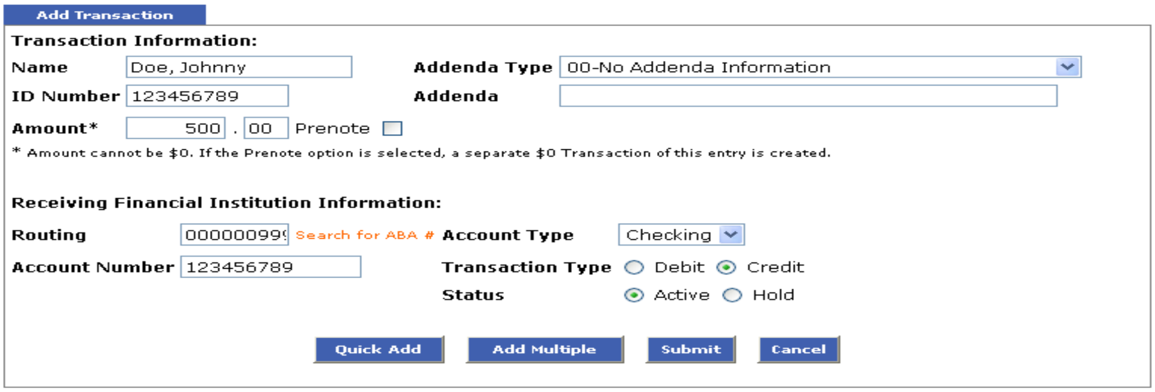
Company ID: The Tax ID number of the selected company.

Discretionary Data: A description of the batch.

Entry Description: This description, along with the Company Name, will transmit with the transaction.

Click Submit

ACH - ADD TRANSACTIONS



PROCEDURES – Add Transactions

Complete the following fields (for multiple records, click ‘Add Multiple Records’, or to Import Transactions, click ‘Import Transactions’ - see next sections):

Name: Enter the name of the person or company you are going to credit or debit.

ID#: Enter the ID number of the person or company you are going to credit or debit. This can be a social security number, employee number, name, etc.

Amount: Enter the amount of the transaction.

Prenote: If this transaction should also be created as a prenote, click the Prenote box. A separate Prenote batch will be created. A dollar amount is required to initiate a prenote.

Addenda Type: If this transaction includes addendum, select 05 from the drop-down menu. If addendum is not included in this transaction, the addenda type should remain as 00.

Addenda: Enter the text to appear as the addendum for this transaction.

Routing #: Enter the routing number for the transaction or use the search feature to look up the ABA number.

Account Number: Enter the account number to which you will be sending the transaction.

Account Type: Using the drop-down menu, choose the type of account that corresponds to the account number entered.

Transaction Type: Choose whether the transaction is a Credit or Debit.

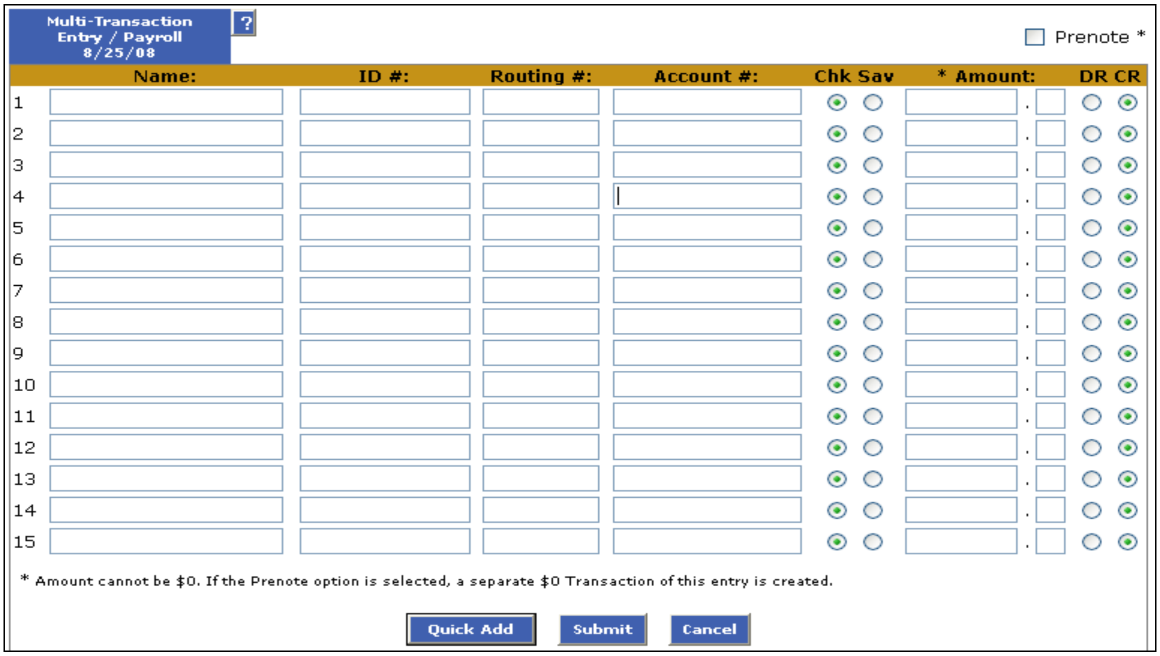
Status: You can hold a transaction if you want to include the transaction in the batch, but you do not want it to be transmitted with the batch this time.

Click Quick Add to enter another transaction.

Click Submit when all transactions have been entered.

*Note: Batches must have equal debits and credits to be initiated.

ACH - Add Multiple Transactions



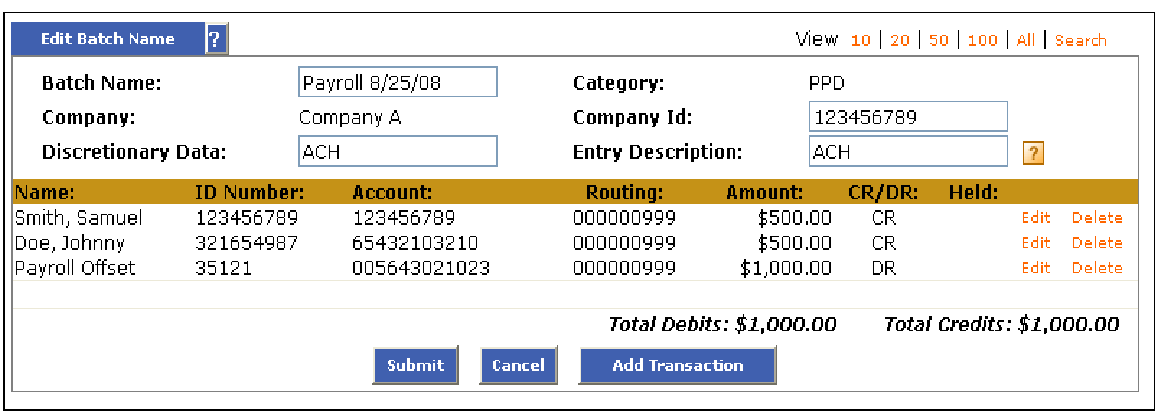
PROCEDURES – Add Multiple Transactions

Enter the Name, ID #, Routing #, Account #, Type of Account, Amount and Debit/Credit designator for each transaction.

Up to 15 transactions may be added per page.

Prenote: Select this option to have the system automatically create a separate $0 prenote batch, which can be initiated prior to the actual batch.

ACH – Transaction Listing



Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:		
Smith, Samuel	123456789	123456789	000000999	$500.00	CR		Edit	Delete
Doe, Johnny	321654987	65432103210	000000999	$500.00	CR		Edit	Delete
Payroll Offset	35121	005643021023	000000999	$1,000.00	DR		Edit	Delete

Total Debits: $1,000.00 *Total Credits: $1,000.00*

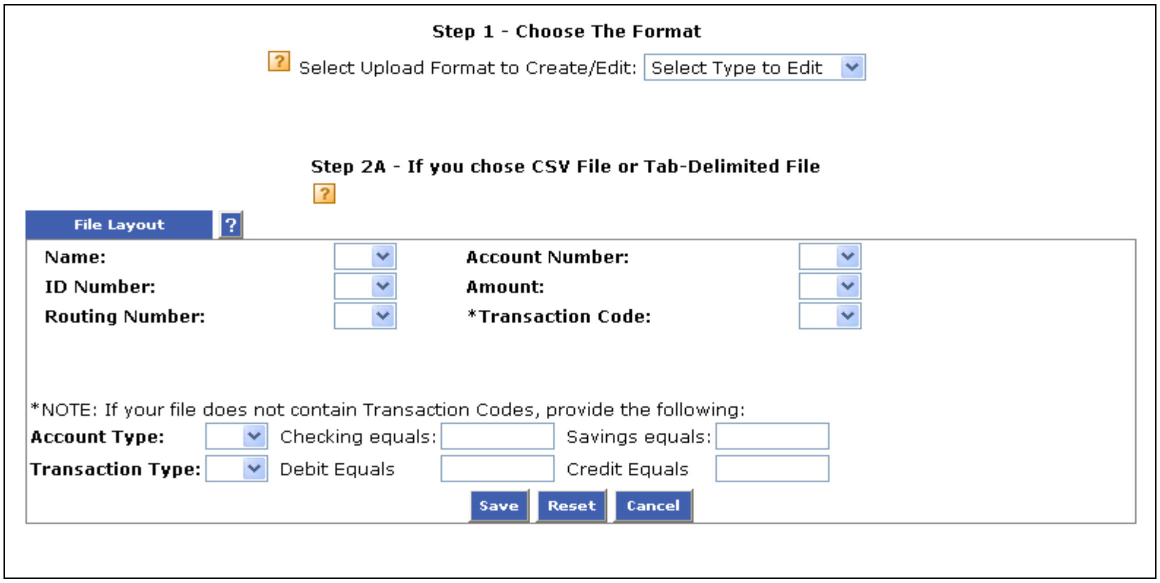
Submit Cancel Add Transaction

FIELD DESCRIPTIONS

Add Transaction: Click Add Record to add transactions to the batch.

Submit: Click submit to save the batch and return to the Batch List.

ACH – Import Transactions

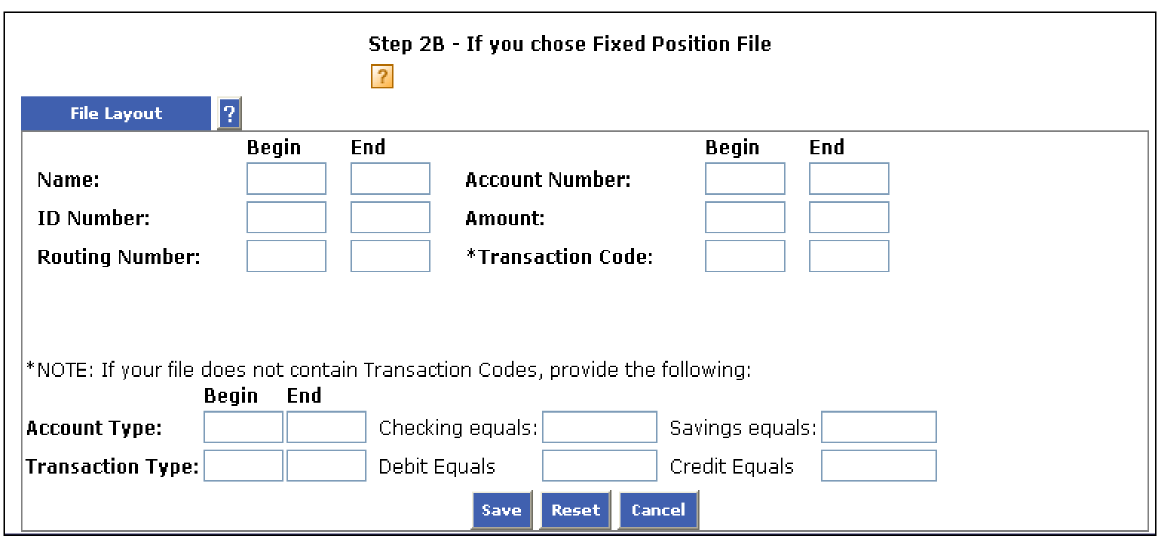


PROCEDURES – Import Transactions

Type: Select the type of file to be imported (i.e. CSV, Fixed Position or Tab–Delimited).

Select File: Browse for the file. Once selected click on Import.

*Before the Import feature can be used an Import Layout must be defined.

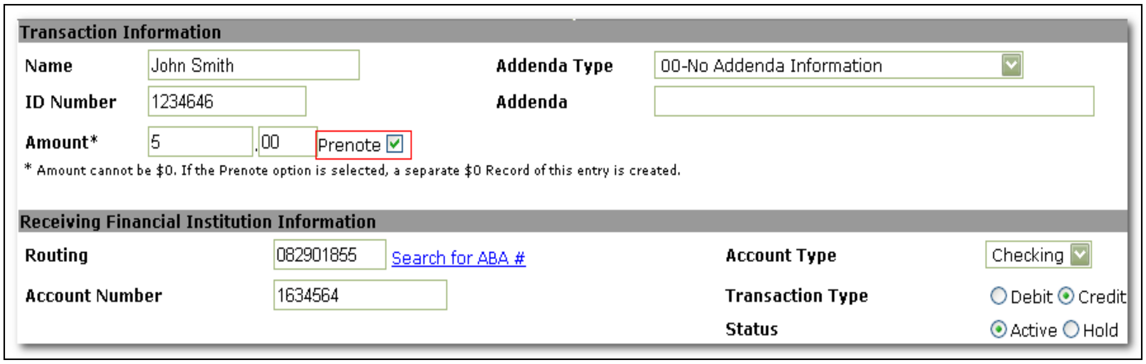


FIELD DESCRIPTIONS

Edit Import Format: Select the file type to be imported.

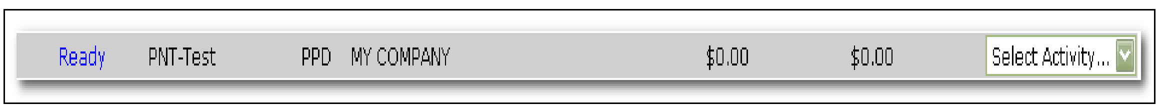
ACH Transactions Import Format: Enter in the position of the information within the file.

ACH – PRENOTE BATCH



PROCEDURES – Prenote Transactions

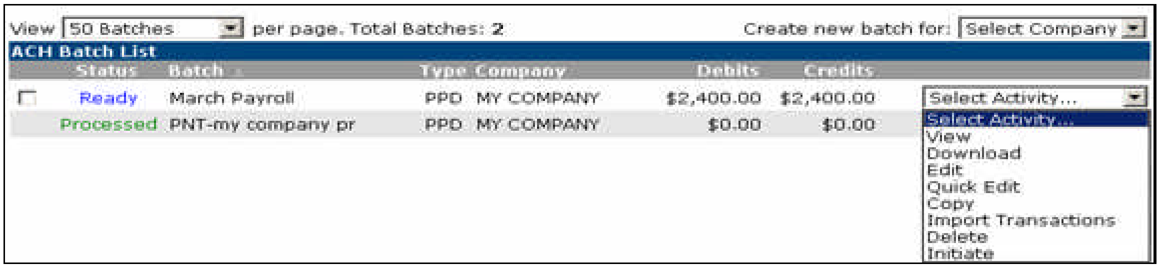
To generate a prenote transaction select the Prenote box on the transaction page. The Business e-Solutions system will create a separate batch containing all transactions from this batch marked as prenote.



PROCEDURES – Initiate Prenote Batch

From the batch listing page you will see a new batch labeled PNT. This indicates that the batch is a prenote batch. From the drop-down menu select initiate to send the prenotes.

ACH – BATCH ACTIVITY



FIELD DESCRIPTIONS – Batch Activity Options

View: Use this option to view the transactions entered for this batch.

Download: You can download an ACH file in List (PDF) or NACHA format. List (PDF) format requires Adobe Acrobat Reader.

Edit: Allows you to edit, delete or add transactions, or to modify the Batch Header information.

Quick Edit: Allows you to change the amount, debit/credit setting, hold, or prenote status.

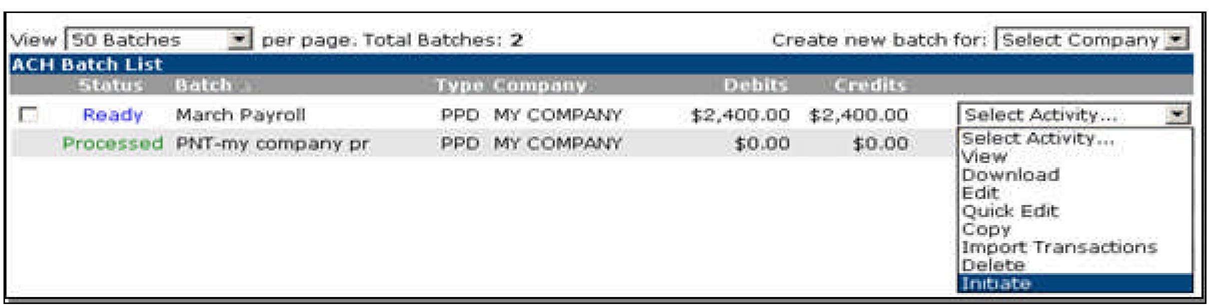
Copy: Allows you to make a duplicate of the batch.

Import Transactions: Allows you to import non-NACHA files to create an ACH batch. Imported files must match your specified Import Layout format (see Import Layout).

Delete: Deletes the batch from Business e-Solutions. The batch will no longer exist in the batch list for future use.

Initiate: Use this option to select the effective date and to send the batch to the bank for processing

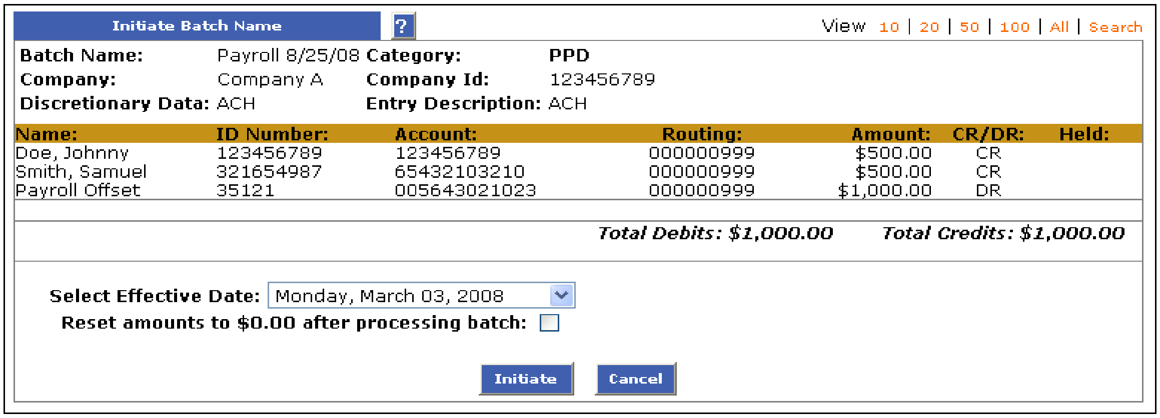
ACH – BATCH INITIATION



PROCEDURES – Initiate ACH

Choose Initiate from the drop-down menu to the right of the batch. To initiate more than one batch at a time, click the box to the left of the batch or batches, and click 'Quick Initiate.

*Note: Batches must have equal debits and credits for the Initiate or Quick Initiate option to be available.



PROCEDURES – Initiate ACH

Click on the drop-down menu to choose an Effective Date for the batch.

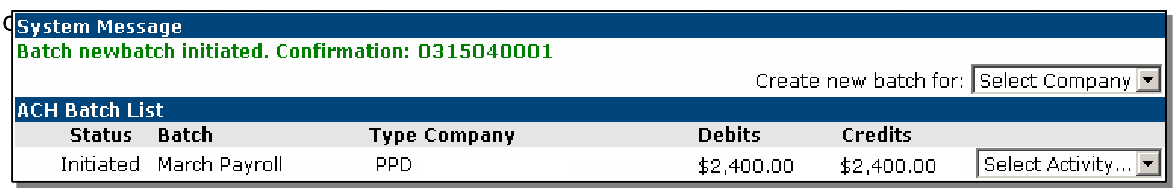
Choose Reset amounts to $0.00 after processing batch if you want the dollar amounts of the transactions to be zero the next time you edit the batch.

Click Initiate

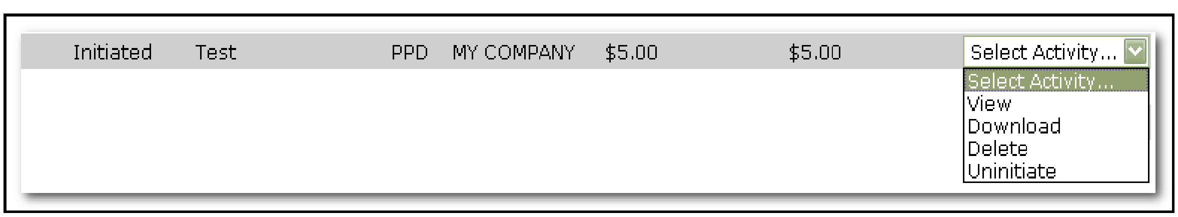
A system message will display the initiated batch confirmation number.

After the bank processes the batch, the status will change to Processed. The next business day the batch status will return to Ready and the batch can then be edited or initiated again.

*N

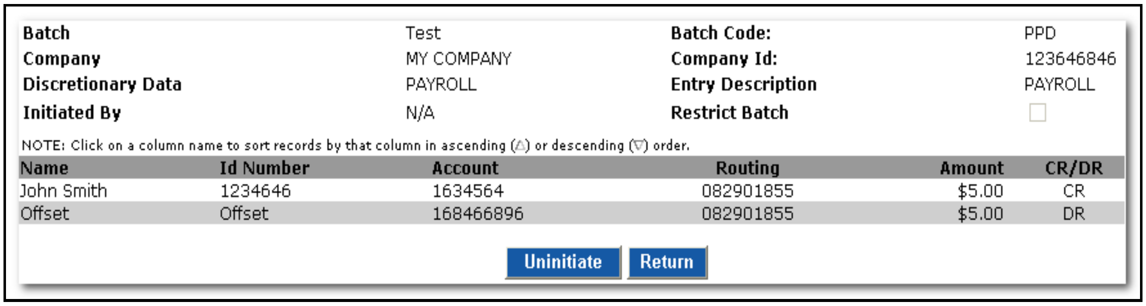


ACH – UNINITIATE BATCH



PROCEDURES – Uninitiate ACH

Choose Uninitiate from the drop-down menu to the right of the batch.

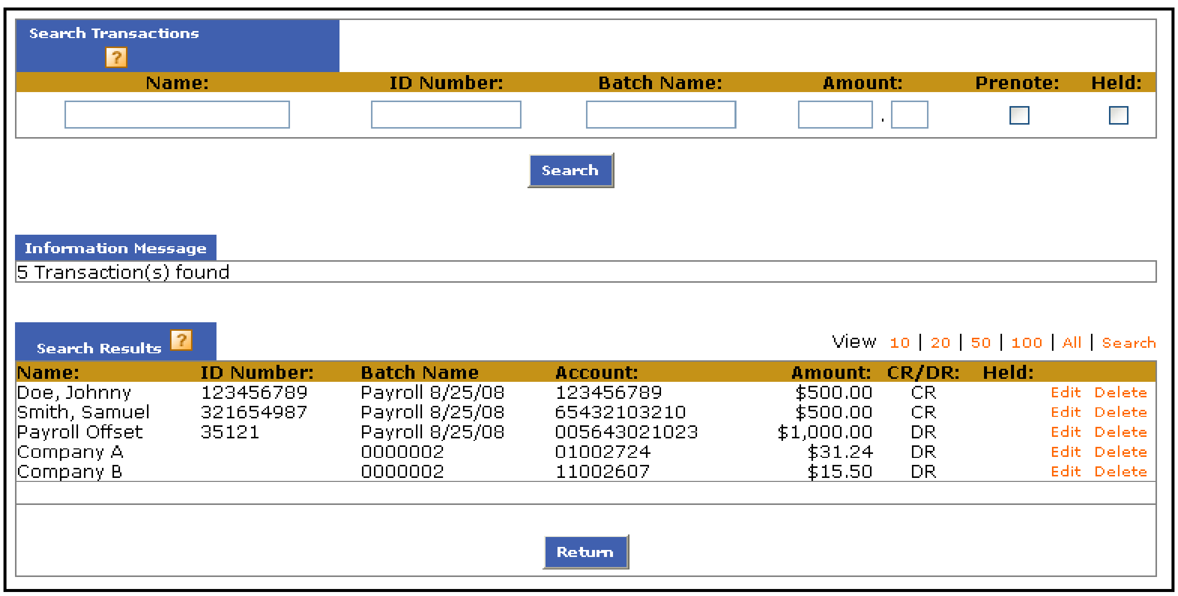


PROCEDURES – Uninitiate ACH

CLICK ON UNINITIATE TO RESET THE BATCH BACK TO READY.

CLICK ON RETURN TO CANCEL THE UNINITIATE REQUEST.

SEARCH ACH

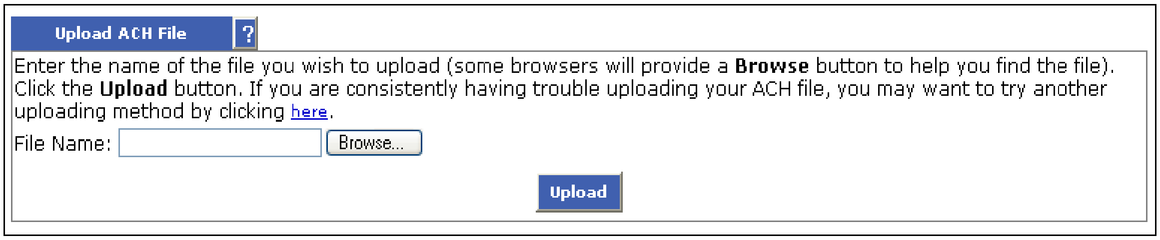


PROCEDURES – Search ACH

You can search across all batches for a record or transaction. Enter the search criteria and click Search.

The results will allow you to make changes or delete transactions from one screen, versus searching through each batch one at a time.

UPLOAD ACH

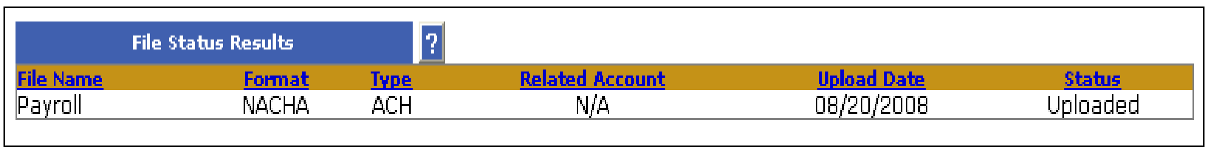


PROCEDURES – Upload ACH

File Name: Enter the file name/path or Browse for the NACHA formatted file you want to upload.

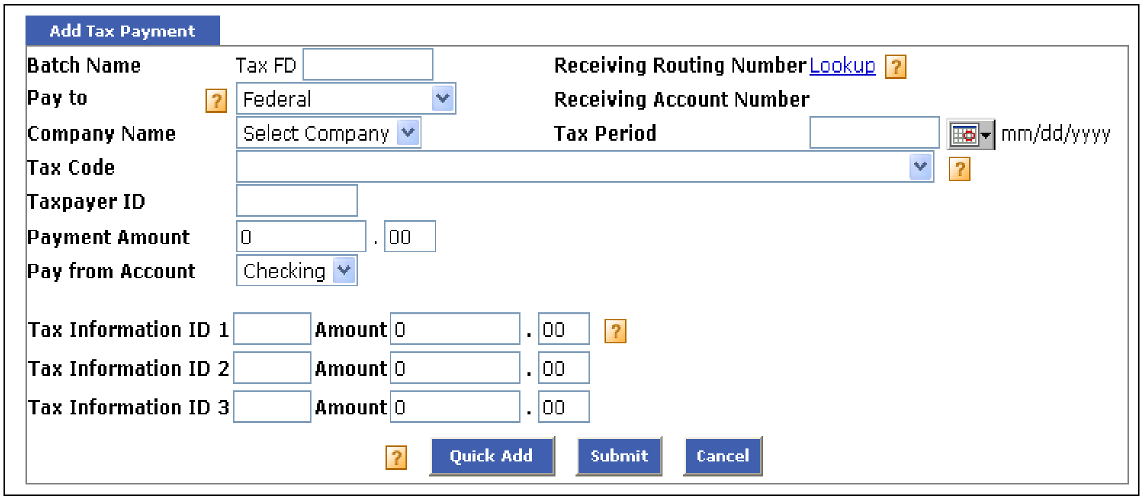
Click Upload

To check the status of the upload, click File Status from the menu bar.



File Name	Format	Type	Related Account	Upload Date	Status
Payroll	NACHA	ACH	N/A	08/20/2008	Uploaded

TAX PAYMENTS – FEDERAL



PROCEDURES – Add Tax Payment - Federal

Select Tax Payments from the ACH Menu and complete the following fields:

Category: Enter a unique Batch Name or Number for this tax payment.

Pay to: Using the drop-down menu, choose Federal.

Company Name: Using the drop-down menu, choose the company for which you want to make the tax payment.

Tax Code: Click on the drop-down menu and select the type of tax you are paying.

Taxpayer ID: Enter the Company's Tax ID Number.

Payment Amount: Enter the amount of the tax payment.

Pay from Account: Using the drop-down menu, select the account from which you want the funds for the tax payment debited.

Receiving Institution: Click on the Lookup link to select the Bank that receives Federal Tax Payments for your region. Choosing the bank will fill in the Routing and Account Number fields.

Tax Period: Enter the Tax Period for which you are making the payment.

For use with Tax Code 94105 – Employer's Quarterly Tax Return

Tax Information ID 1: Amount: The Social Security portion of the payment.

Tax Information ID 2: Amount: The Medicare portion of the payment.

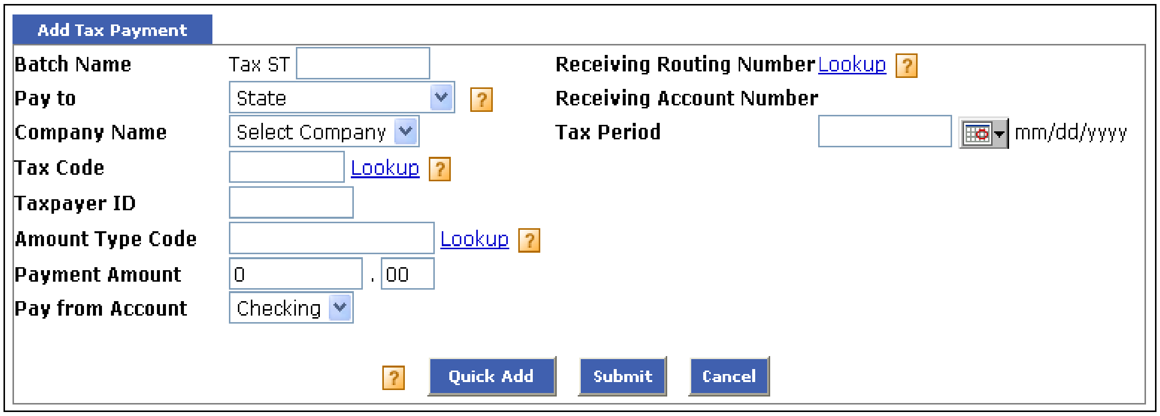
Tax Information ID 3: Amount: The Withholding portion of the payment.

Click Submit to complete the entry or Quick Add to add another Tax Payment.

You will be brought back to the ACH Batch List. The message successfully added Tax Payment will display.

You must initiate the batch to the bank for processing.

TAX PAYMENTS – STATE



PROCEDURES – Add Tax Payment - State

Select Tax Payments from the ACH Menu and complete the following fields:

Category: Enter a unique Batch Name or Number for this tax payment.

Pay to: Using the drop-down menu, choose the Tax Authority you want to pay.

Company Name: Using the drop-down menu, choose the company for which you want to make the tax payment.

Tax Code: Click on the Lookup link and select the type of tax you are paying.

Taxpayer ID: Enter the Company's Tax ID Number.

Amount Type Code: Click on the Lookup link to select the Amount Type Code for the type of tax you are paying.

Payment Amount: Enter the amount of the tax payment.

Pay from Account: Using the drop-down menu, select the account from which you want the funds for the tax payment debited.

Receiving Institution: Click on the Lookup link to select the Bank that receives Tax Payments for your state. Choosing the Receiving Institution will fill in the Routing and Account Number fields.

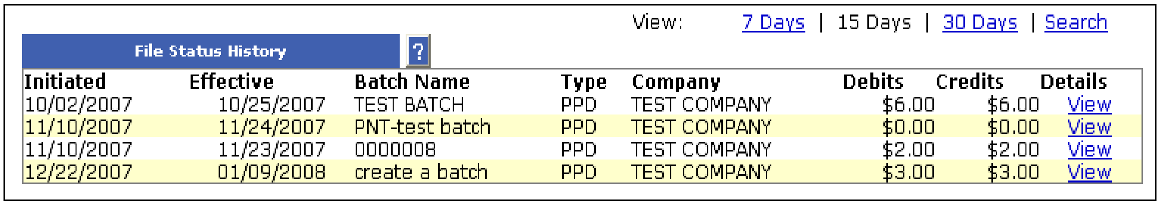
Tax Period: Enter the Tax Period for which you are making the payment.

Click Submit to complete the entry or Quick Add to add another Tax Payment.

You will be brought back to the ACH Batch List. The message successfully added Tax Payment will display.

You must initiate the batch to the bank for processing.

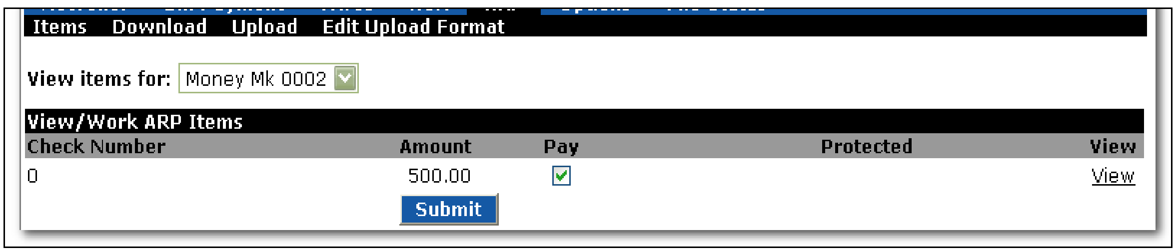
ACH - History



PROCEDURES – Search ACH History

User can search for and view ACH batches that have been processed through Business e-Solutions. User will be able to see who initiated the batch, effective date, batch name, SEC code, Company, total debits, total credits and a listing of the transactions within the batch.

ARP (ACCOUNT RECONCILIATION/POSITIVE PAY) – ITEMS



FIELD DESCRIPTIONS

Check Number: Serial number of exception item.

Amount: Dollar amount of exception item.

Pay: Check the box to pay the item or leave box unchecked to have item returned.

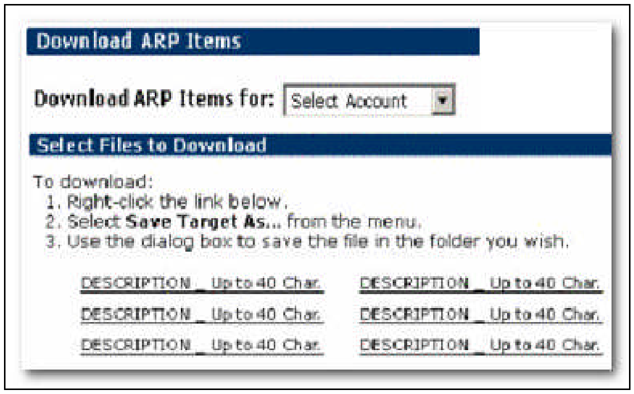
Protected: Padlock will display if item can not be worked at this time.

View: Provides more detailed information about item. This will not display item image.

PROCEDURE – Work Exception Items

Determine whether the item is okay to pay or needs to be returned. If okay to pay check the Pay box or leave unchecked to return item. Once decision is made, click on Submit.

ARP (ACCOUNT RECONCILIATION/POSITIVE PAY) – DOWNLOAD



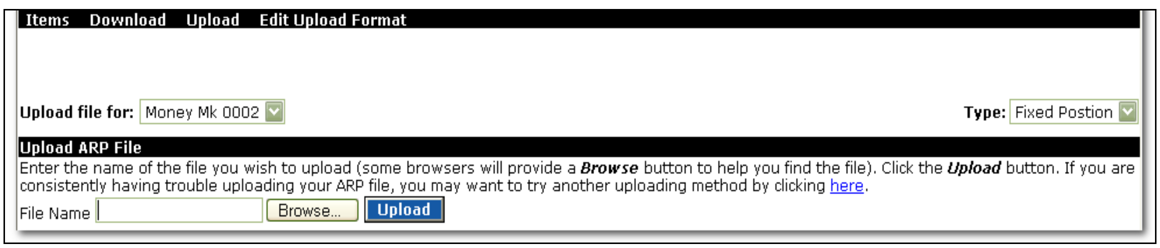
FIELD DESCRIPTIONS

Download ARP Items for: Select account to download output file from.

PROCEDURE – Download ARP Files

Select the account to download files for. If there are any files available they will display. Click on link to view file.

ARP (ACCOUNT RECONCILIATION/POSITIVE PAY) – UPLOAD



FIELD DESCRIPTIONS

Upload file for: Select account issued items are for.

Type: Select the type of file being uploaded.

File Name: Browse for the issued items file to be uploaded.

PROCEDURE – Upload ARP Files

Select the account number and file type for this upload. Browse for the file. Once selected click on the Upload option. When the upload process is complete the status will display as View Details in the File Status tab. Click on the link to approve the issued items.

ARP (ACCOUNT RECONCILIATION/POSITIVE PAY) – EDIT UPLOAD FORMAT

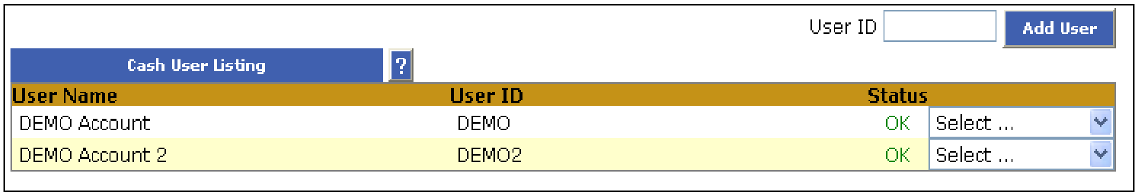
FIELD DESCRIPTIONS

Edit Upload Type: File type that will be uploaded (Fixed Position or CSV).

PROCEDURE – Upload ARP Files

Select the appropriate file type. Enter in the position information for the fields used in the file. Not all fields will be used.

Users



FIELD DESCRIPTIONS

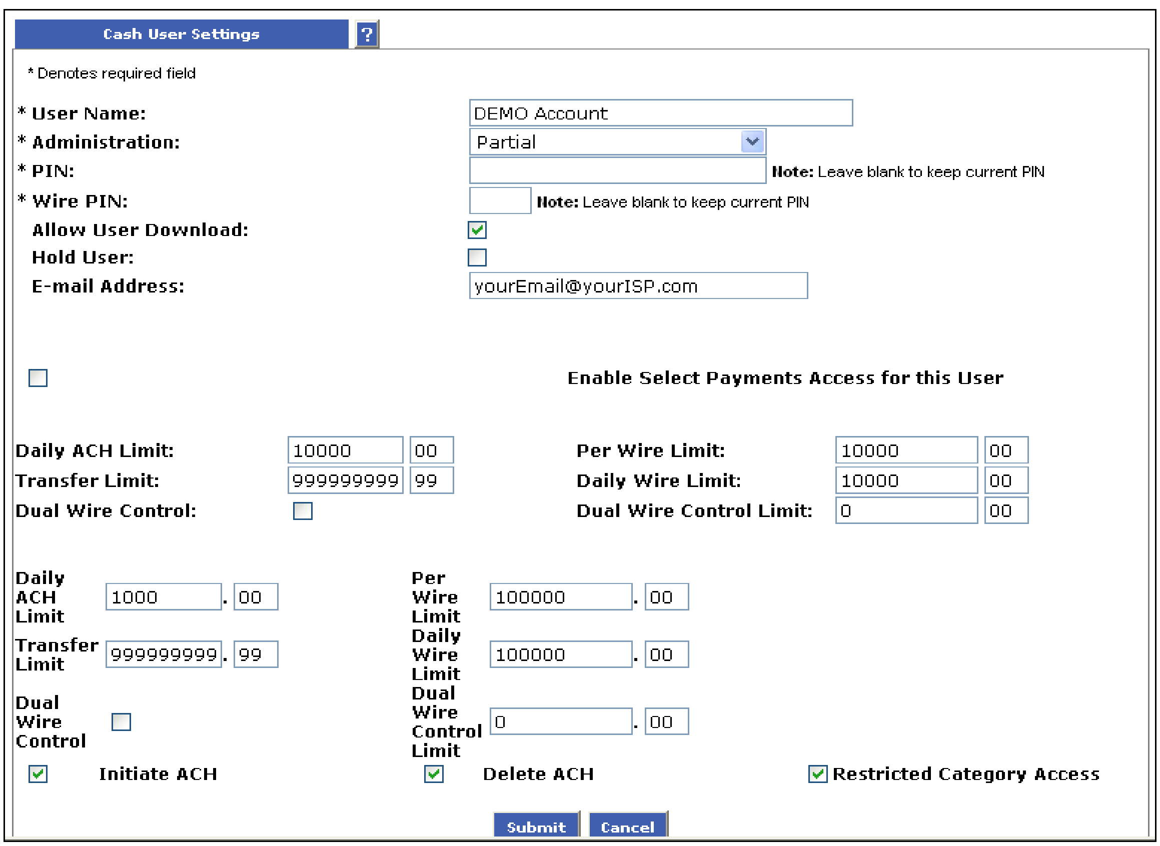
User ID: The Business e-Solutions ID assigned to the user.

User Name: The name of the user.

Status: Status options are OK or Locked. The company's Administrative User can unlock other user's IDs.

Add User: Enter the name of the new user (case sensitive) and click Add User to set up a new User.

USER SETTINGS



PROCEDURE – Add New Business e-Solutions User – User Settings

Complete the following fields:

User ID: This is established on the previous screen (Add User field)

User Name: Enter the full name of the new user.

User Held: If you want to block the User's access to the system, place a check mark in the box. This can be used at any time if the user should be away from work for a period of time and you do not want them to log in. When a User is locked due to too many invalid login attempts, this box will be checked. To unlock a user, un-check the box and type over the user's password to reset it. Leave the password fields blank to keep the current password.

Password: Enter the password for the user's sign on to Business e-Solutions. The user will be required to change this when they log in.

Administration:

Yes – The User will be able to add or edit other Users, as well as make changes to the Business e-Solutions Options (PIN, Pseudo Account Names, etc.)

Partial – The User will be able to make changes to Business e-Solutions Options, but not add or edit Users.

No – The User will only be able to change their User password or Wire PIN (if applicable).

View – The User will be able to view other User's setup information, but not make any changes.

Allow Download: If the user should have access to download Prior Day Information files, check the box.

Wire PIN: If this user will have rights to Transmit Wire Transfers, enter a 4-digit wire password. This field is required if the Transmit Wires option is selected in the next section.

E-Mail Address: Enter the e-mail address of this user. This will be used to notify the user of responses to a secure message.

Daily ACH Limit: Enter the maximum dollar amount that the user will be able to initiate. This amount is per day. More than one batch up to this limit may be sent by the user in the same day. Batches initiated by all users cannot exceed the limits set for the company.

Per Wire Limit: Enter the maximum dollar amount that the user will be able to initiate. This amount is per Wire Transfer. More than one wire up to this limit may be sent by the user in the same day. Wires initiated by all users cannot exceed the limits set for the company.

Transfer Limit: Enter the maximum dollar amount that the user will be able to transfer to another account. This amount is per transfer.

Daily Wire Limit: Enter the maximum dollar amount that the user will be able to initiate or approve per day. Wires that this user approves or transmits will be checked against this limit.

Dual Control: Check the box if wires for this user will require approval by a second user.

Dual Control Limit: If the Dual Control box is checked, all wires at and above the Dual Control Limit will require approval by a second user.

ACH Controls

Display ACH: Allows the user to view ACH batches and the associated transactions.

Work with ACH: Allows the user to add, edit, and delete ACH transactions from a batch, and create new ACH batches.

Initiate ACH: Allows the user to send an ACH batch to the bank for processing.

Full ACH Control: Allows the user to utilize all of their assigned functions without another user's involvement. If Full Control is not selected, users that create a batch will not be able to initiate the batch unless another user edits the batch first. Another user with Initiate capability can initiate the batch at any time.

Upload ACH: Allows the user to upload NACHA files.

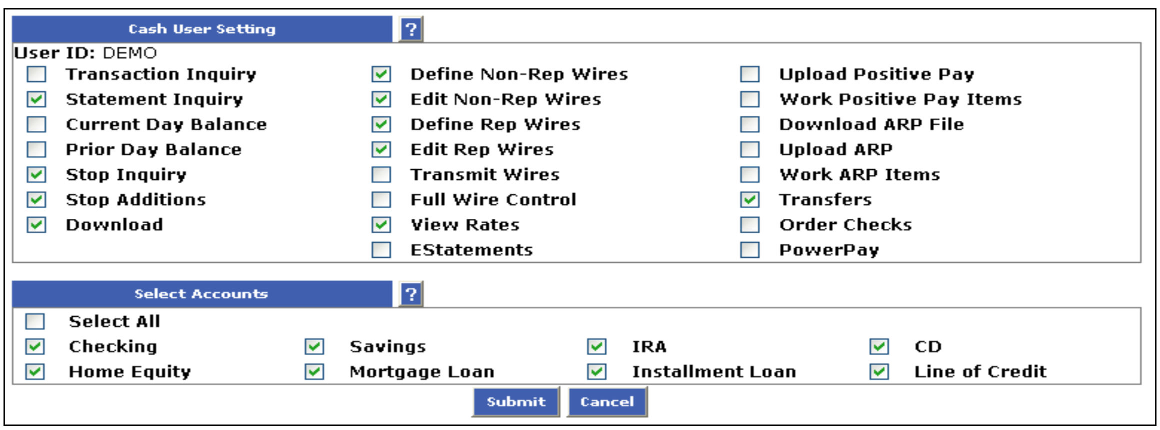
Delete ACH: Allows the user to delete ACH batches.

Import ACH: Allows the user to import transactions (CSV, Fixed-position, etc.) in to a batch.

Update ACH: Allows the user to re-import transactions in to a batch to update the dollar amount of the transactions.

Restricted Batch Access: Allows the user to create and view ACH Batches that only Restricted Batch Access users can view, edit, or initiate.

DEFAULT SETTINGS

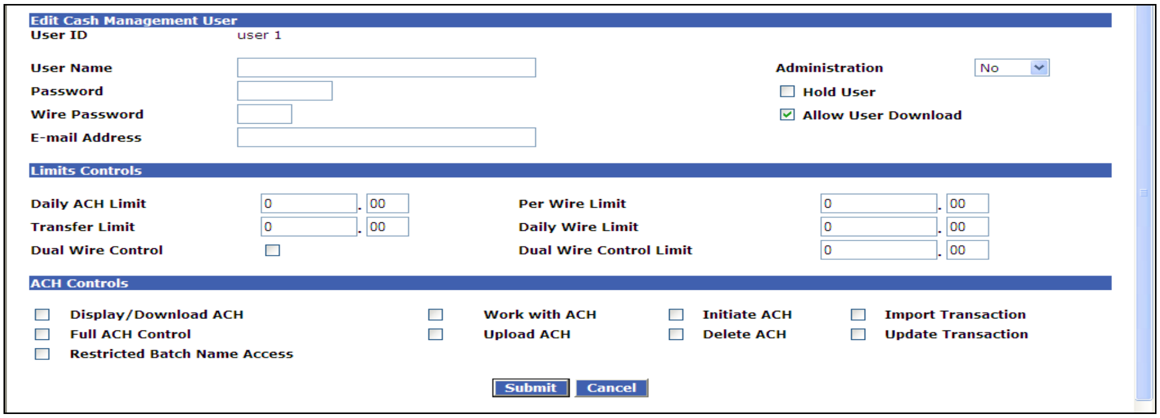


PROCEDURE – Add New User – Global Settings

Select the options to which the User will have access. Options with a shaded box cannot be selected. Options allowed at the Business e-Solutions ID level will be checked by default.

Select the accounts that the User will have access to.

Click Submit



PROCEDURE – Add New Business e-Solutions User – Account Settings

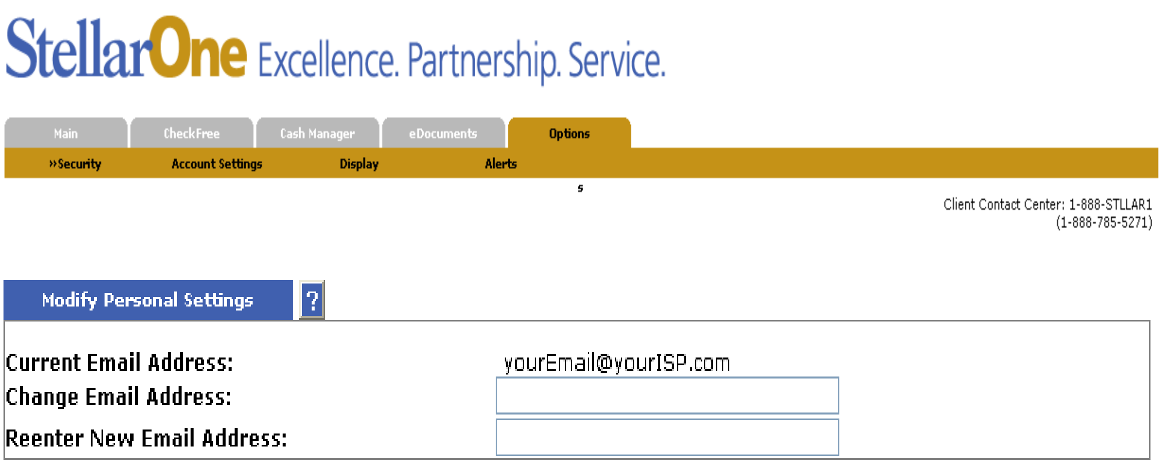
Edit Wire Controls: Further control the limits and Dual Control setting for the selected account.

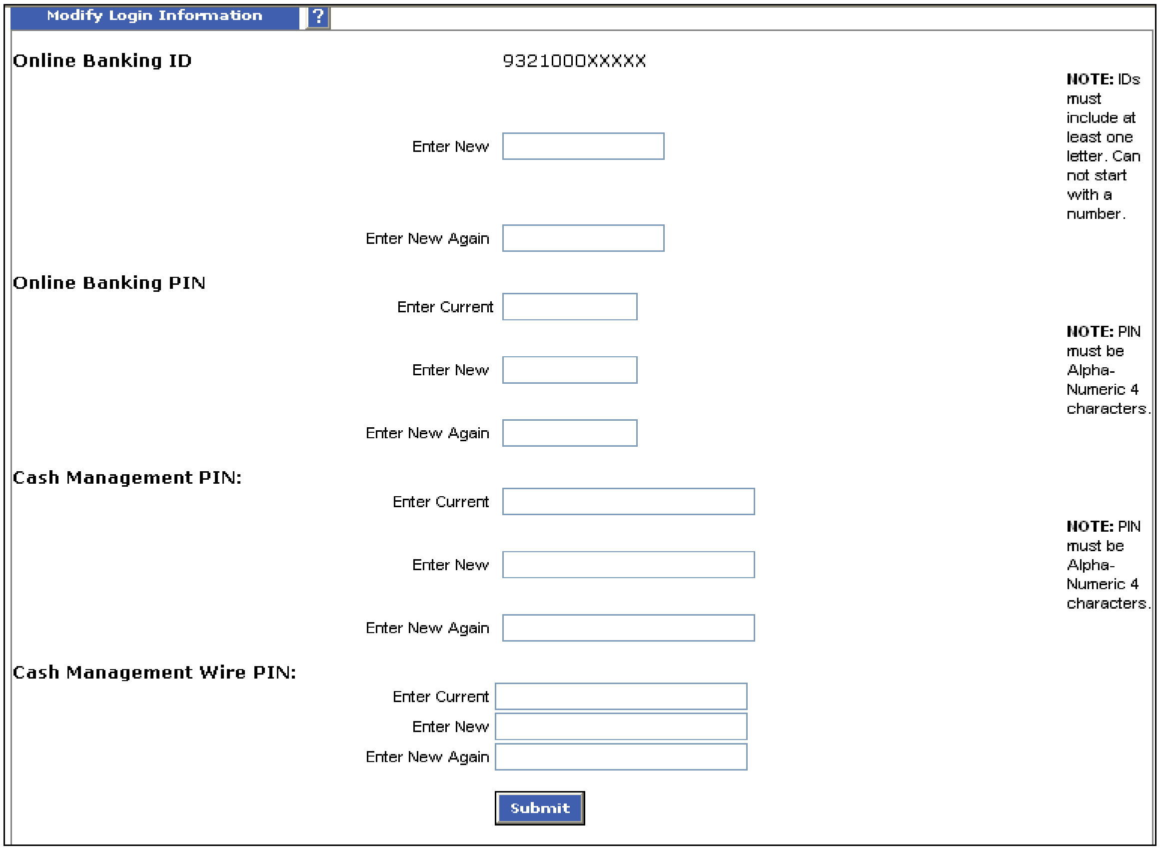
Edit Access Rights: Select the options to which the User will have access on an account-by-account basis. Options with a shaded box cannot be selected. Options allowed on the Default Settings screen will be checked by default for the accounts to which the user has access. Use the 'View Access for Account' drop-down menu to change accounts.

Click Submit

OPTIONS

SECURITY





FIELD DESCRIPTIONS – Security

Change E-mail Address: The e-mail address for the Business e-Solutions ID (Company). An e-mail address must be entered in order to use the Password Self Reset feature. Only Full or Partial Administrators will have access to this field.

Personal Question: A question of your choice that will be presented when using the Password Self Reset feature. Only Full or Partial Administrators will have access to this field.

Personal Question Answer: The answer to the Personal Question, which will need to be entered when using the Password Self Reset feature. Only Full or Partial Administrators will have access to this field.

Online Banking ID: The Online Banking ID for the Business e-Solutions ID (Company). The Online Banking ID is used as a way to log in to Business e-Solutions instead of using the 12-digit Business e-Solutions ID. Only Full or Partial Administrators will have access to this field.

Online Banking Password (PIN): The password for the Business e-Solutions ID (Company). Passwords must meet the criteria displayed to the left of the Password option. Only Full or Partial Administrators will have access to this field.

Cash Management Password (PIN): The password for the Business e-Solution company user.

Cash Management Wire Password (PIN): The password needed for Business e-Solution company users to transmit a Wire Transfer.

Click Submit to save changes.

ACCOUNT SETTINGS

Account Options ?

Order: ?	Current Pseudo Name: ?	New Pseudo Name:
Move	Checking	
Move	Savings	
Move	IRA	
Move	CD	
Move	Home Equity	
Move	Mortgage Loan	
Move	Installment Loan	
Move	Line of Credit	

FIELD DESCRIPTIONS – Account Settings

Account Pseudo Names: Edit the display names for your accounts. For security reasons, please do not name the accounts your account number. Pseudo names cannot contain special characters.

Account Display Order: Edit the order in which your accounts are displayed on the Account Listing Page, as well as all account drop-down menus.

Only Full or Partial Administrators will have access to this tab.

ALERTS

Event Alert Options ? Edit Event Alerts

When the following Occurs:	Alert me:
Receiving Incoming ACH Credit	Sign-in
Insufficient Funds (NSF)	Sign-in

Balance Alert Options ? ? Add Balance Alerts

When Balance In:	Goes:	Amount:	Alert Me:		
114851	Above	$999,999,999.00	Both	Edit	Delete
889922 DDA 0002	Below	$500.00	Both	Edit	Delete

Item Alert Options ? ? Add Item Alert

When Item number clears:	Account:	Alert Me:		
Checking	1235	Both	Edit	Delete

Personal Alert Options ? ? Add Item Alert

On the following date:	Remind me of:	Alert me:		
09/01/08	My Dad's Birthday	Both	Edit	Delete

FIELD DESCRIPTIONS - Alerts

Alert notification can be e-mailed or viewed upon login to Business e-Solutions. Additional fees may apply for e-mailed alerts.

Event Alert Options: Add alerts regarding incoming/outgoing ACH or Wires, ARP Notifications, etc. These events will remain active until edited by the user.

Balance Alert Options: Choose per account to be alerted of changes in your balance. These alerts will remain active until edited by the user.

Item Alert Options: Add alerts to notify you of a particular check clearing your account. These alerts will automatically delete when the activity occurs.

Personal Alert Options: Add text alerts to notify you on the selected date. These alerts will automatically delete after the alert has occurred.

DISPLAY OPTIONS

Display Options ?					
Accounts	10	20	50	100	
Transactions	Since Last Statement	7 Days	15 Days	30 Days	Search History
ACH Batches	10	20	50	100	
ACH Transactions	10	20	50	100	
Wires - Transmit	10	20	50	100	
Wires - Edit/Add	10	20	50	100	
ACH History	7 Days	15 Days	30 Days	Search History	
Wire History	7 Days	15 Days	30 Days	Search History	
Download Lines	One	Two	Three	All	
Transfer Confirmation	Yes	No			

Submit Reset

FIELD DESCRIPTIONS – Display Options

Choose the default display options for the options listed.

FILE STATUS

Uploaded Files

Refresh List

File Status Results

File Name	Format	Type	Related Account	Upload Date	Status
Ach Import.csv	Comma	ACH	N/A	05/24/2007	Uploaded
ACH file.ach	NACHA	ACH	N/A	05/24/2007	Uploaded

All files uploaded in to Business e-Solutions will be listed here with the upload date and upload status. Uploaded files will display for 7 calendar days.