POLICY/ROLES

COMPANY POLICY
Provides administrator additional controls to be set at the company level. These controls would apply to any role created. For example, the Company's approved ACH Payments limit is $500,000. The admin would like to set a lower limit of $400,000. The company policy allows the admin to set $400,000 as the limit and no role can be created with an amount higher than the $400,000 limit set at the company level.

ROLES
A user's roles define the permissions/tasks allowed within the role created. Roles are created and can be assigned to individual users or a group of users.

USERS
A user is an individual employee profile created in online banking. A user will need to be assigned to a role in order to operate within the online banking portal.

OVERVIEW

ACH COLLECTION
A commercial batch payment of several debits to the recipients' accounts and one large credit to the user's account.

ACH PASSTHRU
A commercial payment that allows users to import a single NACHA formatted file that contains multiple batches.

ACH PAYMENTS
A commercial batch payment of one large debit to the user's account and several credits into the recipients' accounts.

CHANGE ADDRESS
Allows users to submit a request to change their mailing address.

CHECK REORDER
Links user to vendor site to place new or reorder checks.

EFTPS
A commercial payment that allows users to pay their taxes using online banking.

STOP PAYMENT
Allows users to request a stop payment for an individual check that have not yet been presented for payment. Stop Payments submitted after 4:00 PM CT, 3:00 PM MT will be processed the following business day.

FUNDS TRANSFER
Allows users to move funds between the internal accounts they own and have access to in the online banking system.

WIRE-DOMESTIC
A commercial payment that allows users to originate a wire transfer to a recipient in the United States.

WIRE-INTERNATIONAL
A commercial payment that allows users to originate a wire transfer to a recipient internationally.

FEATURES

Rights

RECIPIENT UPLOAD FROM BATCH (TREASURY ONLY)
This feature determines if users can add new recipient records or update existing recipient records when uploading NACHA-compliant ACH files via the Pay & Transfer > ACH/Wire > New Payment > Upload From File workflow.

WIRE UPLOAD FROM BATCH (REQUIRES MULTI-WIRE)
Users can upload multiple domestic and international wires via the Pay & Transfer > ACH/Wire > New Payment > Upload From File workflow.

ALLOW ONE-TIME RECIPIENTS CENTRIX ETMS (CENTRIX ETMS GROUP)
Allows users to add a payment recipient without recording recipient details to the database for future use. Enables integrated access to the Positive Pay system to allow users to view and work Positive Pay exceptions on a mobile device.

VIEW WIRE ACTIVITY (TREASURY ONLY)
This feature determines if users can access the Wire Activity page to display incoming and outgoing wires, both domestic and international, regardless of their source.

ACCESS TO ALL PAYMENT TEMPLATES MANAGE USERS
Access to view all payment templates credited by any users.
Allows the user to create, edit, and delete users.

VIEW ALL RECIPIENTS
Allows user to see recipients created by any users. Requires generated transaction rights.

MANAGE RECIPIENTS
Master feature that turns on recipient navigation and allows the end user to create or edit recipient records within the customer. This right is required to create a template.

Transactions

ALLOW ACH COMPANY ENTRY DESCRIPTION ENTRY
The Company Entry Description field appears in Payment and Template workflows to support NACHA file formats with a Company Entry Description (CED) in the Batch Header record to describe the purpose or intent of a transaction.

Information Reporting

REPORT	REPORT TYPE	INCLUDED INFORMATION	AVAILABLE FORMATS
ACH ACTIVITY CURRENT DAY	Current Day	ACH Transaction Detail	PDF, CSV
ACH ONLINE ORIGINATION	Online Banking Activity	All originated online banking ACH Transactions	PDF, CSV
BALANCE AND ACTIVITY PREVIOUS DAY	Previous Day(s)	Account Balance and Transaction Detail	PDF, CSV, BAI2
CHECKS PAID PREVIOUS DAYS	Previous Day(s)	Paid Check Transaction Detail	PDF, CSV
COMPANY USER ACTIVITY	Online Banking Activity	Online Banking Activity of all Company Users	PDF
ONLINE ORIGINATION – WIRE	Online Banking Activity	All originated online banking Wire Transactions	PDF, CSV
USER DEFINED PREVIOUS DAY(S)	Previous Day(s)	Transaction detail for user-selected transaction types	PDF, CSV
WIRE TRANSFER PREVIOUS DAYS	Previous Day(s)	Wire Transaction Detail	
ACH ACTIVITY PREVIOUS DAY	Previous Day(s)	ACH Transaction Detail	PDF, CSV
BALANCE AND ACTIVITY CURRENT DAY	Current Day	Account Balance and Transaction Detail	PDF, CSV, BAI2
CASH POSITION PREVIOUS DAYS	Previous Day(s)	Detailed Account Balance and Float Position	PDF, CSV, BAI2
COMPANY ENTITLEMENTS	Online Banking Activity	All company and user entitlements	PDF
ONLINE ORIGINATION – OTHER	Previous Day(s)	Details for transaction other than ACH or Wires originated in Online Banking.	PDF, CSV
USER DEFINED CURRENT DAY	Current Day	Transaction detail for user-selected transaction types	PDF, CSV
WIRE TRANSFER CURRENT DAY	Previous Day(s)	Interim Wire Transaction Detail of Current Business Day	PDF, CSV
ZBA ACTIVITY PREVIOUS DAYS	Previous Day(s)	ZBA Transaction Detail	PDF, CSV

Corporate

MANAGE COMPANY POLICY   Allows the user to make changes to the Company Settings found under the Administration menu.

INFORMATION REPORTING   Allows the user to view and create reports from existing reports.

MANAGE USER ROLES   Allows the user to create, edit, and delete User Roles.

Generated Transaction

ENABLE MULTI-TRANSFER   Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. Users can select a single processing date or different processing dates for all of the transfers. However, a single batch ID will be associated to each set of transfers to streline approval and reconciliation.

ENABLE MULTI-WIRE   Includes the ability for users to execute multiple domestic or international wire transactions from one screen and save the resulting set of wire transactions as a template. Users can select a single or different effective date for all of the transactions. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. When enabled, user cannot use freeform wire option.

COMMERCIAL PAYMENTS   This feature controls the navigation menu for ACH/Wire found under the Pay & Transfer menu.

SSO

ENABLE PNC LOCKBOX   Allows users to access the lockbox online portal.

CSI E-STATEMENT SSO   This feature will enroll all accounts for E-statements and stop paper statements.

Custom Features

OUTSTANDING STOP PAYMENT REPORT
Outstanding stop payments details - Account Number, Check Number, Stop Payment Date, Payee, Amount, Expiration Date, and Reason. Available for current and previous day(s) in PDF or CSV.

ENABLE IPAY BBP ACCESS
This feature controls the navigation menu for Business Bill Pay found under the Pay & Transfer menu to allow users to access the business Bill Pay portal.

IPAY BUSINESS BILL PAY ADMIN
Allows the user to create, edit, and delete Bill Pay users.

Link Out

POSITIVE PAY
Allows users to access the Positive Pay portal.

System Values

PROFITSTARS RDC SSO ENTITLED LINKOUT
Allows users to access Remote Deposit Capture portal.