



## Business Online Banking Consumer Education Guide



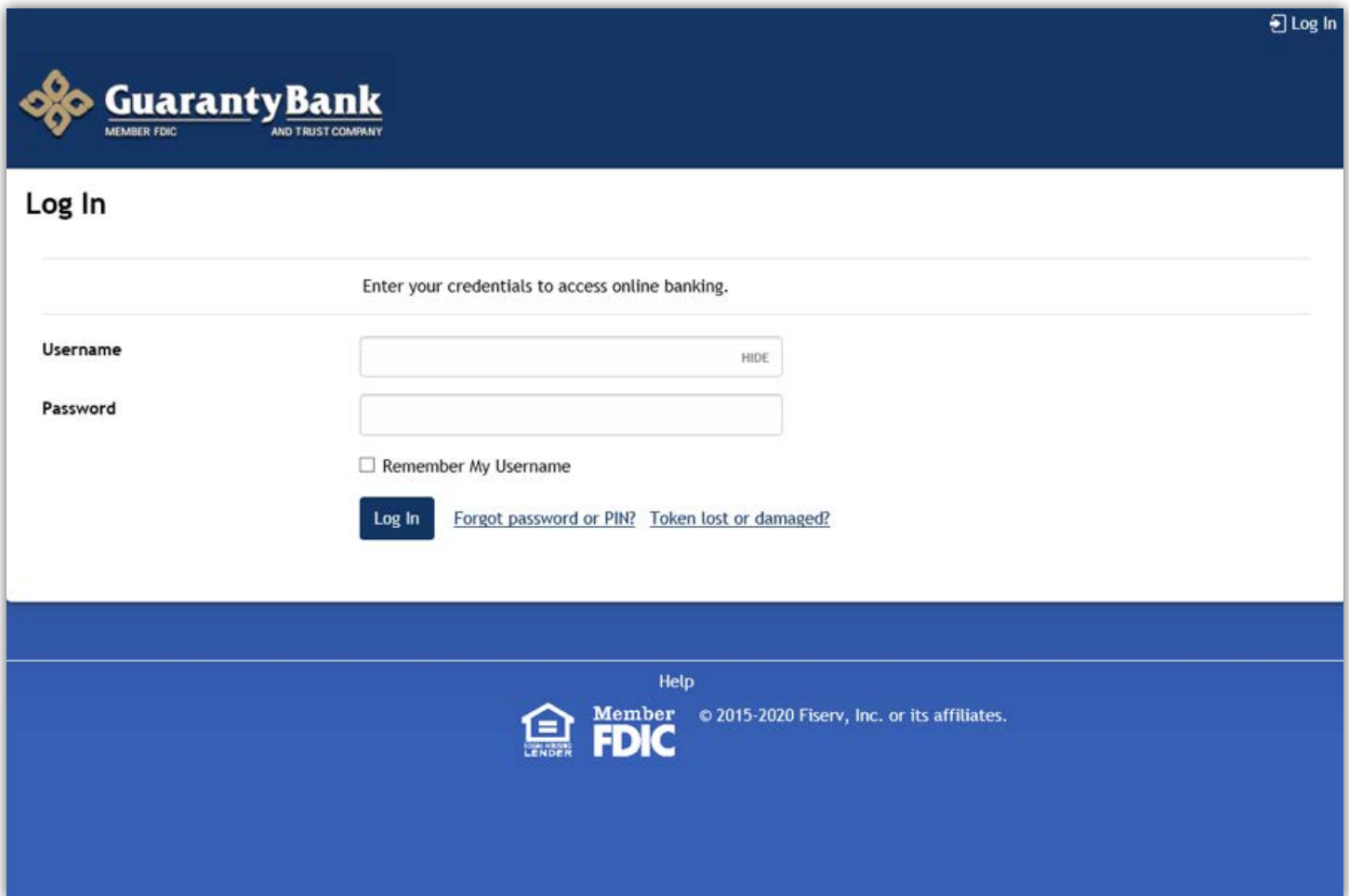
**Guaranty Bank**

AND TRUST COMPANY





# Welcome to Business Online Banking Apply Today.



Log In

Enter your credentials to access online banking.

Username  HIDE

Password

☐ Remember My Username

[Log In](#) [Forgot password or PIN?](#) [Token lost or damaged?](#)

Help

Member FDIC

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A Banking Specialist will assist you during the initial sign-in sessions to ensure that your account and security information is accurate.

If you have concerns about people around you observing you typing your user name, account number, social security number, or multifactor authentication answers, on certain pages you can choose to hide this information.

If **HIDE** appears within a field, you can protect your user information within that field.

## Hide Personal Information

- Before typing anything in a field that includes **HIDE**, click the button.

When you click **HIDE** in a protected field:

- The system replaces **HIDE** with **SHOW**.
- In place of each character you type, the online banking service displays a masking character.

## Show Personal Information

- In the protected field, click **SHOW**.


When you click **SHOW** in a protected field:

- The system replaces **SHOW** with **HIDE**.
- The online banking service displays the text that you type, rather than masking characters.

## Home Page

Welcome  
Last log in: Jan 02, 2020 09:28 AM CST

Alerts Profile Log Out

**GuarantyBank**  
MEMBER FDIC AND TRUST COMPANY

HomeAccountsPayments & TransfersChecks & DepositsAdministration

**Alerts**[Manage Alerts](#)

You have no unread alerts.

**Accounts**[Edit Accounts](#)[Print](#)

<a href="#">Regular Checking</a> 477710	Available Balance <b>\$0.95</b>	<a href="#">Recent</a> ▼
<a href="#">Bank Accounts</a> 856231	Available Balance <b>\$0.86</b>	<a href="#">Recent</a> ▼
<a href="#">Personal Savings</a> 747688	Available Balance <b>\$0.00</b>	<a href="#">Recent</a> ▼

**Pay Or Transfer**

<a href="#">Internal</a>	<a href="#">Show</a> ▼
<a href="#">ACH</a>	<a href="#">Show</a> ▼
<a href="#">ACH import</a>	<a href="#">Show</a> ▼

**Payments & Transfers**

[Review \(0\)](#)[Hide](#) ▲

**ACH**

■	Description	Reason	Amount
---	-------------	--------	--------


An interactive, integrated Home page provides access to the most commonly used functionality on one convenient page. Users have access to favorite account balances, recent transactions, review options, the ability to issue transfers, single sign in capabilities and more.

On the Home page, click anywhere in an account's row (for example, on the account name or the account balance). The system displays the Account information page.

## Accounts Page

Welcome  
Last log in: Jan 02, 2020 09:28 AM CST

Alerts Profile Log Out

**GuarantyBank**  
MEMBER FDIC AND TRUST COMPANY

HomeAccountsPayments & TransfersChecks & DepositsAdministration

### Accounts

Checking

Print

<u>Bank Accounts</u>	Current Balance	Available Balance
856231	<b>\$0.86</b>	<b>\$0.86</b>
<u>Regular Checking</u>	Current Balance	Available Balance
477710	<b>\$0.95</b>	<b>\$0.95</b>
<b>Total</b>	<b>\$1.81</b>	<b>\$1.81</b>

Savings

Print

<u>Personal Savings</u>	Current Balance	Available Balance
747688	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>

Help  
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### Favorite Accounts Section

The Account section on the home page displays a user-defined favorite accounts. Use this section to access a high-level overview of your account balances and recent transactions. You can also view the most recent account transactions and access full account details for individual accounts.

The favorite Accounts section of the home page includes:

- Edit accounts
- Account nickname
- Available balances

To ensure that the system displays your selected favorite accounts in the favorite accounts section on the Home page

1. Click the  **Edit Accounts** link that the system displays above the account list. The account list refreshes, replacing balance information with editing controls.
2. To display an account on the Home page, select the **Show on home** check box next to the account.
3. Click **Move**  or **Move**  to reorder the accounts.
4. Click **Save**. The account list refreshes, replacing the editing controls with the balance information for the selected accounts.

## Accounts Page

The screenshot shows the Guaranty Bank web interface. At the top, a dark blue header contains the bank's logo and name, "Guaranty Bank AND TRUST COMPANY", along with user information: "Welcome", "Last log in: Jan 17, 2020 01:46 PM CST", and links for "Soft Token", "Alerts", "Profile", and "Log Out". Below the header is a navigation bar with tabs for "Home", "Accounts", "Payments & Transfers", "Checks & Deposits", and "Administration". The "Accounts" tab is selected, leading to the "Bank Accounts - 856231" page. This page has three sub-tabs: "Details", "Documents", and "Download". The "Documents" tab is active, displaying a "Document Search" form. The form includes fields for "Account:" (set to "Bank Accounts"), "Document Type:" (set to "DDA ESTATEMENT"), and "Date Range:" (from "07/08/2018" to "01/19/2020"). A "Submit" button is located at the bottom of the form.

### Check image viewer

Use the Check image viewer functionality to quickly find a posted check or deposit. You can find the Check image viewer section on the right side of the Account information page.

#### Note:

You must have the exact check number to use this functionality.

1. Go to the Account information page for the account associated with the check images that you are trying to find.
2. Type the check number in the **Check Number** field.
3. Click **View image**.

### Access documents (eStatements) associated with an account

1. On the Account page, select the account for which you are accessing online documents.
2. Click **Documents**. The system displays the Documents page.
3. Use the controls available on the Documents page to retrieve, view, and save available documents.

## Downloading Transactions

The screenshot shows the GuarantyBank website interface. At the top, a dark blue header contains the text 'Welcome' and 'Last log in: Jan 17, 2020 01:46 PM CST'. To the right are links for 'Soft Token', 'Alerts', 'Profile', and 'Log Out'. The main content area features a 'Download Transactions' overlay window. This window has a title bar and a subtitle: 'Specify the transactions you'd like to download and select the format in which you want them downloaded.' Below this, there are four labeled fields: 'Account' with the value 'Bank Accounts 856231', 'Activity \*' with a dropdown menu showing 'All transactions', 'Type \*' with a dropdown menu showing 'All', and 'Format \*' with a dropdown menu showing 'Comma-separated values (.csv)'. The 'Format' dropdown is open, displaying four options: 'Comma-separated values (.csv)', 'Microsoft Money (.ofx)', 'QuickBooks 2005 & newer (.qbo)', and 'Quicken 2005 & newer (.qfx)'. At the bottom of the overlay are two buttons: 'Download Transactions' and 'Cancel'.


### Downloading transactions

1. On the Account page, select the account for which you want to download transactions.
2. Click **Download**. The system displays an overlay window.
3. Specify the transaction export criteria.
4. From the Format drop-down list, select the format of the download file. Possible values are:
  - Comma-separated values (.csv)
  - Microsoft Money (.ofx)
  - QuickBooks 2005 & newer (.qbo)
  - Quicken 2005 & newer (.qfx)

## Payments & Transfers

Welcome  
Last log in: Jan 02, 2020 09:28 AM CST

Alerts Profile Log Out

**GuarantyBank**  
MEMBER FDIC AND TRUST COMPANY


HomeAccountsPayments & TransfersChecks & DepositsAdministration

### Payments & Transfers

InternalACH

#### Create A Transfer

Complete the following to transfer funds between accounts at this institution.

Template	Loan Payment
From Account *	Regular Checking 477710 <small>Available balance: \$0.95</small>
To Account *	Bank Accounts 856231 <small>Available balance: \$0.86</small>
Date *	1/2/2020  SELECT <input type="checkbox"/> Repeat...
Amount *	
Description	

\* Indicator required field

### Pay or Transfer Section

You can use the Pay or transfer section on the Home page to issue internal transfers. This section is available only if you have the appropriate permissions.

#### To complete an internal transfer using a template

Use the following procedures to complete the following types of transfers:

- From a checking or savings to a checking or savings account
- From a checking or savings account to a loan account
- From a checking or savings account to an overdraft protection loan account

1. From the **Template** drop-down list, select an appropriate template. The system displays the **Template** drop-down list only if you have access to at least one internal transfer template.


2. The system displays a default **From account** as per the template you select.
3. The system displays a default **To account** as per the template you select.
4. In the **Date** field, either accept the default date that the system provides, select a date from the date picker, or type a new date in the MM/DD/YYYY format. The system defaults to the earliest available transfer date. This is the date that the system completes the transfer.
5. In the Amount field, the system displays a default amount as per the template you select. However, you may type a different amount. If defined in the template and you are transferring funds to a loan account, the system displays the default values in the Payment type field.



## Payments & Transfers

6. Optional: In the **Description** field, type a description of the transaction.
  - a. In the **Payment Type** field, select the payment you want to make. This is only available when transferring to a loan account or an overdraft protection account.
7. Click **Preview transfer**. The system displays a preview of the transfer.
  - Optional: Click **Complete transfer**. Based on your internal transfer template settings the system either displays a success message along with a reference number or a pending for approval message along with a reference number. Make a note of the reference number in case you have any questions about the transfer in the future. Additionally, the system displays the transfer details, the **Create another transfer** button, and the Print button. Click **Create another transfer** to display a blank form to start another transfer. Click **Print** to print only the details of this transfer.
  - Click **Edit** to modify the information you established for the transfer.
  - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.

## Checks & Deposits

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[Home](#) [Accounts](#) [Payments & Transfers](#) [Checks & Deposits](#) [Administration](#)

### Checks & Deposits

[Stop Payments](#) [Positive Pay](#)

#### Create A Stop Payment

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Complete the following to prevent checks from being cashed. (Note that entering more search parameters will narrow your results.)

Account \*

test 1 ▼

Create A Stop Payment \*

☒ For One Check ☐ By Transaction Amount

Check Number \*

Amount \*

Date

SELECT

### Stop Payments

The Stop payment page appears when you click the Check & deposits menu. This menu is only available when you have rights to stop payments. Use this page to issue and view the existing list of stop payments.

#### To issue stop payments

1. From anywhere in Business Online, click **Checks & deposits**. The system displays the Checks & deposits page.

**Note:** If you have access to additional functionality, the system may display multiple menus under the Checks & deposits menu. You may need to select **Stop payments**.

2. In the Create a stop payment section, select the appropriate account from the Accounts drop-down list, for which Business Online creates a stop payment.

**Note:** The Accounts drop-down list only includes checking accounts to which you have the ability to add a stop payment.

Depending on how your financial institution configured Business Online, the system may display three stop payment options: Single, Multiple, and Amount.

3. Type the stop payment criteria.
4. Click **Preview Stop Payments**. The system verifies the details you typed and displays errors if any.
5. Correct the errors and then click **Preview Stop Payments**. The system processes your information.
6. In the preview stop payments section, click **Edit** to edit stop payments details.
7. Click **Complete stop payment** to issue a stop payment request. The system displays a success message with a confirmation number.

#### To access issued stop payments list


From anywhere in Business Online, click Checks & deposits. The system displays the Checks & deposits page.

**Note:** You can only access the Checks & deposits menu you when have rights to stop payments.

## Alerts

Welcome  
Last log in: Jan 17, 2020 01:46 PM CST

Soft Token Alerts Profile Log Out

**GuarantyBank**  
MEMBER FDIC AND TRUST COMPANY

HomeAccountsPayments & TransfersChecks & DepositsAdministration

### Alerts

Stay on top of important dates or changes to your account.

OverviewAlert OptionsContact OptionsSent AlertsHelp

Create and edit any alerts.

BALANCE  
Low balance alerts can help you avoid overdrafts or maintain balances to qualify for rewards. High balance alerts can help you identify when you might want to transfer or invest money.  
+

TRANSACTION  
Get alerts when deposits, checks, or withdrawals post to your account.  
+

**Choose from a variety of different alerts.**



## Profile

The screenshot shows the GuarantyBank online banking interface. At the top, a dark blue header contains the text 'Welcome' and 'Last log in: Jan 17, 2020 01:46 PM CST'. To the right are links for 'Soft Token', 'Alerts', 'Profile', and 'Log Out'. Below the header is a navigation bar with tabs for 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'. The main content area is titled 'Profile' and contains a 'Password' section. This section includes a paragraph explaining the importance of a password, a prompt to 'Complete the following to change your password.', and three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. A bulleted list specifies password requirements: 8-17 characters, at least one number, one uppercase letter, and one lowercase letter. A red asterisk indicates required fields.

Welcome  
Last log in: Jan 17, 2020 01:46 PM CST

Soft Token Alerts Profile Log Out

**GuarantyBank**  
MEMBER FDIC AND TRUST COMPANY

Home Accounts Payments & Transfers Checks & Deposits Administration

### Profile

#### Password

Your password helps prevent unauthorized people from logging into online banking. You can change your password whenever you like. You might also be asked to change it periodically to keep your accounts secure.

Complete the following to change your password.

**Current Password \***

Your new password must include:

- Between 8 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter

**New Password \***

**Confirm New Password \***

\* Indicates required field

You must have a complete user profile to use Business Online to the fullest. Using the Profile page, you can:

- Change your password or PIN.
- Change your Challenge Questions and Answers.
- Activate or deactivate tokens from within Business Online.
- View the current email address that you have in Business Online.

### Changing your password

You can change your password in Business Online on the Profile page.

Note: The online banking service sends you an email notification every time you change your password.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Edit** in the Password section.
4. In the **Current password** field, type the current password.
5. In the **New password** field, type the new password.
6. In the **Confirm new password** field, retype the new password.
7. Click **Save**.
8. Sign out of Business Online.

### Changing your PIN

You can change your PIN in Business Online on the Profile page.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Edit** in the PIN section.
4. In the **Current PIN** field, type the current PIN.
5. In the **New PIN** field, type the new PIN.
6. In the **Confirm new PIN** field, retype the new PIN.
7. Click **Save**.
8. Sign out of Business Online.

## Profile

Note: The online banking service sends you an email notification every time you change your PIN.

### Changing your challenge questions

You can change your challenge questions in Business Online on the Profile page.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click **Profile**. The system displays the Profile page.
3. Click **Edit** in the Challenge questions section.
4. From the **First challenge question**, **Second challenge question**, and the **Third challenge question** drop-down lists, select different challenge questions to answer.
5. In the field associated with each question, type the answer.
6. Click **Save**.
7. Sign out of Business Online.

## Administration

The image displays three sequential screenshots of the 'Administration' page in a web application, each showing a different tab selected in the top navigation bar.

**Screenshot 1: Employee Profile & Permissions**

- Navigation tabs: ACH Template, Employee Profile & Permissions (selected), Employee Accounts, Business Role Definitions.
- Section: Employee Profile & Permissions
- Form: Select User Criteria
- Options: ☒ Inquire Employee, ☐ Delete Employee
- Fields: Go To... Codes (dropdown), Name: (text input), Username: (text input)
- Buttons: Submit, Clear

**Screenshot 2: Employee Accounts**

- Navigation tabs: ACH Template, Employee Profile & Permissions, Employee Accounts (selected), Business Role Definitions.
- Section: Employee Accounts
- Form: Select Corporate Employee Account Criteria
- Fields: Access ID: (text input), Employee Name: (text input)
- Buttons: Submit, Clear


**Screenshot 3: Business Roles**

- Navigation tabs: ACH Template, Employee Profile & Permissions, Employee Accounts, Business Role Definitions (selected).
- Section: Business Roles
- Form: Select Role Criteria
- Options: ☒ Inquire Role, ☐ Delete Role
- Fields: Go To... Codes (dropdown), Role Name: (text input)
- Buttons: Submit

## Administration

When you have the proper permissions, you can use the Administration page to create and maintain ACH templates, wire templates, employee profile & permissions, employee accounts and business role definitions.

### ACH Templates

Business Online displays the  icon on the Administration tab when you need to review an ACH template. The system displays the same icon on the ACH template button when there are one or more ACH templates for you to review.

### Access ACH templates


1. On the Administration page, click **ACH template**. The system displays the Select External Transfer Criteria page.
2. Select the appropriate external transfer criteria and click **Submit**. The system returns any templates that fit the criteria selected.  
Note: For additional information on how to use an ACH template, refer to the ACH Manager User Guide.

## Administration

### Inquire in to the account details that an employee has access to

1. On the Administration page, click **Employee Accounts**. The system displays the Select Corporate Employee Account Criteria page.
2. Optional: In the **Access ID** field, type the corporate access ID.
3. Optional: In the **Employee Name** field, type the name of the corporate user.
4. Click **Submit**. The system displays the Corporate Employee List.
5. Click the **Employee Name** hyperlink for the employee you want to add an account to. The system displays the Corporate User Account Access for "Employee Name."
6. Review the information and click Cancel. The system displays the Select Corporate User Account Criteria page.
7. Repeat steps 1 through 6 to inquire in to additional account details that the employee has access to.

### Delete an account that an employee has access to

1. On the Administration page, click **Employee Accounts**. The system displays the Select Corporate Employee Account Criteria page.
2. Optional: In the **Access ID** field, type the corporate access ID.
3. Optional: In the **Employee Name** field, type the name of the corporate user.
4. Click **Submit**. The system displays the Corporate Employee List.
5. Click the **Employee Name** hyperlink for the employee you want to delete the account for. The system displays the Corporate User Account Access for "Employee Name."
6. Click **X**. The system displays .
7. Click **Submit**. The system displays the Delete User Account Access section with information for the account you want to delete for the employee.
8. Click **Done**. The system displays the Corporate User Account Access for "Employee Name."
9. Click **Cancel** when you are finished deleting accounts from the selected employee. The system displays the Select Corporate User Account Criteria page.
10. Repeat steps 1 through 9 to delete additional accounts for the employee.

### Delete an employee

1. On the Administration page, click **Employee profile & permissions**. The system displays the Select User Criteria page.
2. Select **Delete Employee**. The system displays the **Go To** list, the **Name**, **Username**, and **Client Name** fields.
3. Optional: From the **Go To** drop-down list select the type of role you want to delete an employee's information for (for example, ACH Codes).
4. Optional: In the **Name** field, type the name of the employee.
5. Optional: In the **Username** field, type the username of the employee.
6. Click **Submit**. The system displays the Employee list.
7. Click the **Name** hyperlink associated with the employee you want to delete. The system displays the specifications for the specific employee you have chosen.
8. Click **Delete**. The system displays a confirmation message.
9. Click **OK**. The system displays the specifications for the specific employee you have chosen.

### Inquire in to an ACH role

1. On the Administration page, click **Business Role Definitions**. The system displays the Business Role page.
2. Select **Inquire Role**. The system displays the **Go To** list.
3. From the **Go To** drop-down list, select **ACH**.
4. Optional: In the **Role Name** field, type the role name.
5. Click **Submit**. The system displays the Role list.
6. Click the **Name** hyperlink that you want to review. The system displays the specifications for the selected role.

### Inquire in to the Positive Pay role

1. On the Administration page, click **Business Role Definitions**. The system displays the Business Role page.
2. Select **Inquire Role**. The system displays the **Go To** list.
3. From the **Go To** drop-down list, select **Positive Pay**.

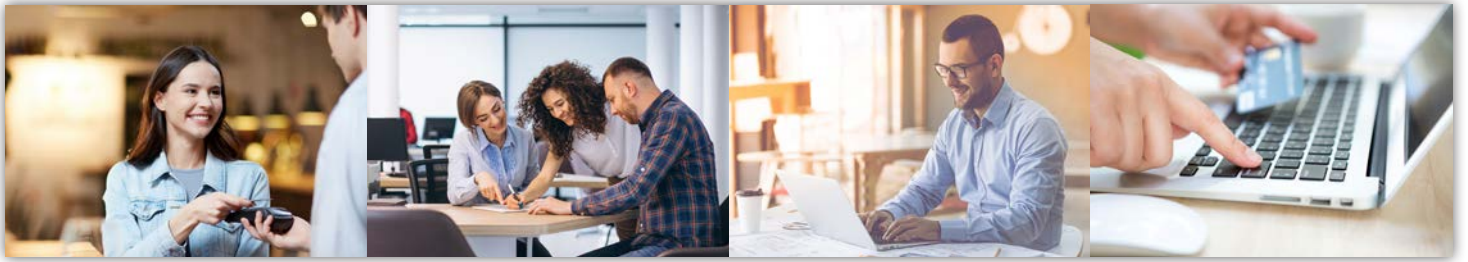
## Administration

4. Optional: In the **Role Name** field, type the role name.
5. Click **Submit**. The system displays the Role list.
6. Click the **Name** hyperlink that you want to review. The system displays the specifications for the selected role.

### Inquire in to a Code role

1. On the Administration page, click **Business Role Definitions**. The system displays the Business Role page.
2. Select **Inquire Role**. The system displays the **Go To** list.
3. From the **Go To** drop-down list, select **Codes**.
4. Optional: In the **Role Name** field, type the role name.
5. Click **Submit**. The system displays the Role list.
6. Click the **Name** hyperlink that you want to review. The system displays the specifications for the selected role.





## **More Advanced Tools to Better Manage Your Business**

### **Positive Pay**



### **Billpay**



# Billpay

The screenshot displays the Guaranty Bank online portal. At the top, a dark blue header contains the bank's logo, name, and member information. A navigation bar below the header includes links for Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. A light blue banner at the top of the main content area reads "Maintenance and Outage Message Test".

The main content area is divided into several sections:

- Alerts:** A section with a "Manage Alerts" link and a message stating "You have no unread alerts."
- Accounts:** A table listing three accounts with their available balances and recent transaction links.

Account Name	Account Number	Available Balance	Recent
Regular Checking	477710	\$0.95	<a href="#">Recent</a>
Bank Accounts	856231	\$0.86	<a href="#">Recent</a>
Personal Savings	747688		<a href="#">Recent</a>
- Payments & Transfers:** A section with a "Review (0)" link and a "Hide" button.
- Pay Or Transfer:** A list of transfer options: Internal, ACH, ACH import, and Billpay, each with a "Show" link.
- Quick Launch:** A section with a "Soft Token" link.

**Bill Pay is only available to Premier Business Online Customers**

## Enroll in bill pay

Contact 1-800-668-2264 to set up your Billpay access & start enjoying all the features and benefits.

## To access bill pay

1. Click **Payments & transfers** on the menu.  
The system displays the Payments & transfers page.
2. Click **Bill pay**. The system displays the Bill pay page.

Note: If you are not enrolled to use Bill pay or are missing any information Bill pay needs, Business Online may display the Enroll in Bill pay page.

## Check Positive Pay

Guaranty Bank

MEMBER FDIC

AND TRUST COMPANY

Last log in: Dec 15, 2020 03:53 PM CST

Home

Accounts

Payments & Transfers

Checks & Deposits

Administration

Accounts

Edit Accounts

Print

Test

1

Available Balance

\$0.11

Recent

Show All Accounts

Payments & Transfers

Review (0)

Hide

ACH

Description

Reason

Amount

There are no transfers requiring review.

Issued (0)

Show

Pay Or Transfer

Internal

Show

ACH

Show

ACH import

Show

Bill pay

Show

Checks & Deposits

Go To Positive Pay

Quick Launch

Tokens

Training Booklet

**Positive Pay is only available to Premier Business Online Customers**

- Minimize Check Fraud Exposure
- Detection of Unusual Activity
- Appropriate Decisioning
- Increase Efficiency


## Positive Pay

- Overview
- Review
- Import a File
- Import Exceptions
- Items
- Import Templates

# Check Positive Pay

Welcome, Positive Pay Test  
Last log in: Oct 20, 2020 01:41 PM CDT

Profile Log Out

 **GuarantyBank**  
MEMBER FDIC AND TRUST COMPANY

HomeAccountsPayments & Transfers**Checks & Deposits**

## Checks & Deposits

Stop PaymentsPositive Pay

### Positive Pay

OverviewReviewImport a FileImport ExceptionsItemsImport Templates

#### Positive Pay Overview

##### Item Review

No Items To Review

##### Import a File

File Name Browse...

TemplateTest Template

Next

##### Add an Item

Account Numbertest

Check Number

Date

Amount

Payee

Reference Number

TypeIssue

Add Item

##### File Template List

Template	Type
<a href="#">Test Template</a>	Delimited
<a href="#">Training Template</a>	Delimited
<a href="#">Training Template 2</a>	Delimited

1 - 3 of 3 Templates

##### Item Search

AccountAll

Tran DateThrough

AmountThrough

Check NumberThrough

StatusNot Reconciled

Search

##### Import Exceptions

No Import Exceptions

## Positive Pay

Positive Pay can be accessed through the Checks & Deposits Tab.

## Check Positive Pay

Stop Payments

Positive Pay

Positive Pay

OverviewReviewImport a FileImport ExceptionsItemsImport Templates?

File Import Template Inquiry

Template Properties

Template Name

Training Template

Number of Header Rows

0

Number of Footer Rows

0

Input Decimals into Amount

No

Text Qualifier

None

File Format

Delimited (Tab)

Mapped File Data

Column	Data Type	Mask Format
2	Amount	
1	Check Number	
3	Item Type Code	
4	Payee	

Item Type Code Mapping

File Data	Assigned Value
I	Issue
S	Item Stop
V	Void

Assign Values

Field	Assigned Value	Prompt on Import
Account Type	DDA	
Account Number	TEST ACCOUNT	
Issue Date	09/10/2020	
Reference Number		

Import a File

File Name

Browse...

Template

Test Template

Next

OverviewReviewImport a FileImport ExceptionsItemsImport Templates?

Import a File

Data Mapping

Account Number

Petty Cash - Administration/600016

Import File

Cancel

## Import a File in Positive Pay

1. Click **Checks & Deposits** on the menu. If you have access to Stop Payments the system will display both Stop Payment and Positive Pay tabs. Select the Positive Pay Tab.
2. Positive Pay will display the overview tab. To upload an issue file from the Positive Pay Overview page select browse in the "Import a File" section. (**Note:** the file should be saved as a txt or csv format).
3. Select the Template that corresponds to the file they are importing and click next.
4. Select the Account you want to upload the file and click "Import File"
5. After the file has been imported you will see a confirmation screen informing them of the number of items imported and total amount. You will have a confirmation number or load number that you can keep for reference.

## Check Positive Pay

Overview Review Import a File Import Exceptions Items Import Templates ?

File test123.txt was successfully imported with 0 items for \$0.00.  
Confirmation number: 150

File test123.txt contained 1 exceptions.

Exceptions										
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	Petty Cash - Administration 600016	256365747	1/28/2014	28.00			Issue	Duplicate Item		

### Import Exception Notification

1. In the event the item has an import exception you will select either "Edit" or "Delete" depending on what you want to do with the import exception.
2. After clicking edit you will be able to make whatever changes are needed, to the import exception. After you have made the changes you will select "Save Item".

**Add an Item**

Account Number: test

Check Number: 134

Date: 12/15/2020

Amount: 1.25

Payee: Test Payee

Reference Number:

Type: Void

Add Item

### Import Individual Items

Individual items can be added instead of a large file.

1. Select the account number, the check number, date, amount and payee and type. This can be a Void, Issued, or Stop item.

## Check Positive Pay

[Overview](#) [Review](#) [Import a File](#) [Import Exceptions](#) [Items](#) [Import Templates](#) [?](#)

✔ *Template was successfully created.*

✔ File Test Positive Pay file 12.15.20.txt was successfully imported with 2 items for \$3.00.  
Confirmation number: 82

### File Import Templates

Template List			
Template	Type	Edit	Delete
<a href="#">Test Template</a>	Delimited		×
<a href="#">Training Template</a>	Delimited		×
<a href="#">Training Template 2</a>	Delimited		×

After successfully submitting your file you will receive a confirmation number.

**You will receive an email notification when your Pay Exceptions are ready to review.**  
You Have Positive Pay Exceptions to review. Please complete your review by **11:00AM**. Thank You.

Account Number	Date	Item Number	Amount
DDA-XX3456	December 21, 2020	134	\$1.25

## Checks & Deposits

[Stop Payments](#) [Positive Pay](#)

### Positive Pay

[Overview](#) [Review](#) [Import a File](#) [Import Exceptions](#) [Items](#) [Import Templates](#) [?](#)

#### Item Review

Show: [20](#) [50](#) [100](#) [200](#)

Check Items							
Account	Check Number	Tran Date	Amount	Payee	Reason	Action	Return Reason
TEST ACCOUNT	<a href="#">134</a>	12/21/2020	\$1.25		Issue Not on File	<div>No Action Approve Return</div>	

[Process Items](#)

## Review Exceptions

1. After receiving an email notification an authorized user can log in to Positive Pay to choose their action.
2. If no action is taken by the authorized users the bank will automatically return all of the items.



# ACH Manager

ACH Manager is an add-on feature that is available for either Basic or Premier Business Online packages.

ACH Payroll Direct Deposit		
ACH Payments		
ACH State & Federal Tax Payments		
Hard or Soft Token Access		





## Payments & Transfers

Welcome  
Last log in: Jan 17, 2020 01:46 PM CST

Soft Token Alerts Profile Log Out

**GuarantyBank**  
MEMBER FDIC AND TRUST COMPANY

Home Accounts **Payments & Transfers** Checks & Deposits Administration

### Payments & Transfers

Internal ACH

#### ACH

Activity Templates File import templates

+ New payment + Import file Help

Search activity

Date	Description	Status	Withdrawal	Deposit	Type	Report
▼ Dec 09, 2019	test - PN_Reversal	Processed	0.01	0.01	Other	
▼ Dec 09, 2019	test_Reversal	Processed	0.10	0.10	Other	
▼ Dec 06, 2019	Test AMB	Saved	0.10	0.10	Payment	Copy Edit Delete
▼ Dec 06, 2019	Test AMB	Saved	0.01	0.01	Payment	Copy Edit Delete
▼ Dec 06, 2019	test - PN	Processed	0.01	0.01	Payment	Copy
▼ Dec 06, 2019	test - PN	Processed	0.00	0.00	Payment	Copy
▼ Dec 05, 2019 Same day	test - revised	Processed	0.15	0.15	Payment	Copy
Dec 04, 2019						

**Date**  
All activity

**Type**  
All types

**Amount**  
Example: 40 or 10.00-50.00

**Tax identification number**  
All

**Description**

You can use the Payments & transfers section on the Home page to review, modify, or delete internal transfers, and approve or disapprove ACH transfers. The system only displays the portions of this section to which you have the appropriate permissions.

### To issue an ACH transfer on the Home page

1. Click **Home** on the menu. The system displays the Home page.
2. Click **Show** next to the ACH heading under the Pay or transfer heading on the right side of the page. The system displays the internal transfers drop-down list.
3. Complete the following fields:
  - a. If you have templates available for use, you can select the template to use from the **Template** drop-down list.
  - b. In the **Date** field, type the date on which you want this transfer completed.
  - c. In the **Amount** field, type the amount you want transferred.
  - d. In the **Payment Information** field, type any information you want associated with this

transfer.

- e. Click **Preview ACH** to preview the transfer.
- f. Verify the transfer details, and then complete one of the following actions:
  - Click **Complete ACH** so the system submits the transfer. After you click this button, the system displays a confirmation message, the details of the transfer, the **Create another ACH** button, and the **Print** button. Depending on security, Business Online may present a security challenge for you to complete before you can complete the import. Click **Create another ACH** to display the blank form to start another transfer. Click **Print** to print only the details of this transfer.
  - Click **Edit** to modify the information you established for the transfer.
  - Click **Cancel** to delete all of the information from this transfer and redisplay the blank transfer form.

## Payments & Transfers

### To resolve duplicate ACH transfers

When you click **Complete ACH**, the system may display the **Duplicates Found** overlay window. This window includes any potential duplicate ACH transfers that exist.

Click **Continue** to complete the transfer even though potential duplicates exist.

Click **Return to ACH** to edit your ACH.

### To import an ACH file from the Home page

In the ACH Import portion of the Pay or transfer section on the Home page, click **Go to ACH**. The system moves you to the Payments & transfers page and displays the Select External Transfer Criteria page from ACH Manager.

### To import an ACH file using the Go to ACH button

1. Click **Home** on the menu. The system displays the Home page.
2. In the Pay or transfer section, click **Show** in the ACH import section.
3. Click **Go to ACH**. The system moves you to the Payments & transfers page and displays the Select External Transfer Criteria page from ACH.

### To import an ACH file using the ACH import widget

1. Click **Home** on the menu. The system displays the Home page.
2. In the Pay or transfer section, click **Show** in the ACH import section.
3. In the **Template name** field, select the template to use to import an ACH file. If only one template is available, Business Online automatically displays that template.  
Note: The **Company** field and the **Type** field only display when you have to select a template in the **Template name** field.
4. In the **Company** field, select the Company for which you want to import an ACH file. If only one company is available, Business Online automatically displays that company.
5. In the **Type** field, select the type of ACH file to import. If only one file type is available, Business Online automatically displays that type.

6. Click **Browse** in the **File** field to select the file to import.
7. Click **Preview ACH** to preview the ACH import.
8. Verify the ACH details and then complete one of the following actions:
  - Click **Complete ACH** to import the file. After you click this button, the system displays a confirmation message, the details of the import, the **Import another ACH** button, and the **Print** button. Depending on security, Business Online may present a security challenge for you to complete before you can complete the import. Click **Import another ACH** to display the reset import form to start another import. Click **Print** to print only the details of this import.
  - Click **Edit** to modify the information you established for the import.
  - Click **Cancel** to delete all of the information you established for this import and redisplay the reset import form.

## Payments & Transfers

### To review and approve an ACH through the Home page

1. Sign in to Business Online using the appropriate credentials. Business Online displays the Home page.
2. If there are transactions to review, Business Online automatically expands the appropriate Review section below the Payments & transfers heading on the Home page to expand the Review section. If you have no transactions to review, the system displays a message under the Internal or ACH heading stating there are no transactions to review.
3. Select the check box associated with the transaction you want to approve or disapprove.

Note: You can select the check box next to the Description column header to select all of the ACH transactions populating the Review section.

4. Click **Approve** or **Disapprove** as applicable. If a Security challenge window appears, continue with step 5. If a Security challenge window does not appear, the system displays the appropriate successful or not successful message. Proceed to step 7.

Note: Additionally, you can approve or disapprove a transfer from the transfer details overlay window. The system displays the transfer details overlay window when you click anywhere in the Description row (for example, on the status or the amount), the system opens a transfer review overlay window. Click **Close** to close the overlay window and return to the Business Online Home page.

5. Complete the security challenge. Possible security challenges include:
  - One-time password: The Go3 tokens use this security challenge.
6. Click **Complete challenge** to complete the transaction. Click **Cancel** to close the Security challenge overlay window and not complete the transaction.
7. Sign out of Business Online.



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Effective March 8, 2021