



BANKWEST

Business Internet Banking User Guide

May 2025



EQUAL HOUSING
LENDER

FDIC

<https://www.bankwestmn.com>

763-477-5231

*FDIC-Insured - Backed by the full faith
and credit of the U.S. Government*

Table of Contents

First Time Login	4
Account Recovery.....	6
Dashboard.....	9
Default Layout.....	9
Organize Dashboard	11
Organize Accounts.....	12
Account View	13
Messages.....	14
Start a Conversation	14
Close/Delete a Message	15
Accounts	16
Account Information.....	16
Transaction Details	17
eStatements	18
eStatement Enrollment	18
eStatement Enrollment Changes	20
Stop Payments.....	21
Place Stop Payment on a Single Check	21
Place a Stop Payment on a Range of Checks	22
Alerts	23
Set up Balance and Transaction Alerts	23
Set Up Business Activity Alerts.....	24
Edit or Delete a Balance and Transaction Alert	26
Card Management	27
Transfers.....	28
Submit a Transfer	28
Edit or Delete a Transfer.....	29
ACH.....	30
Create a Batch Manually.....	30
Upload a NACHA File.....	34
Pay Taxes.....	36
Set Import Layouts.....	39
Edit or Delete a Batch	40
Initiate a Batch	41
Initiate Multiple Batches.....	45
Uninitiate a Batch.....	46
History	48
Wires.....	49
Create a Wire	49
Edit or Delete a Wire.....	53
Initiate a Wire.....	54
History	56
Positive Pay.....	57
Enter Issued Items Manually	57
Create an Issued Items Upload Format.....	61
Upload an Issued Items File	64
Work Exception Items	67
Bill Pay.....	69
Enroll in Bill Pay.....	69
Add a Payee	70

Edit or Delete a Payee.....71

Pay a Single Bill or Person.....72

Pay Multiple Bills.....74

Edit or Delete a Payment76

Administration.....77

 Create a New User77

 Editing or Deleting a User81

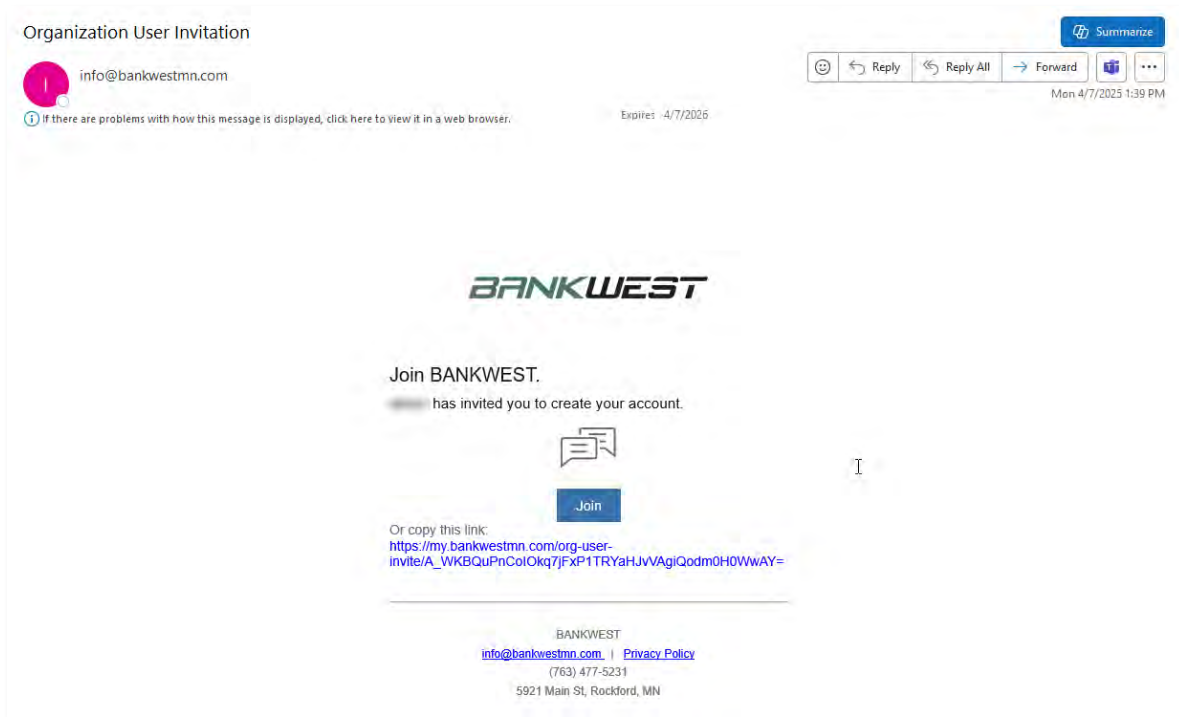
 Unlock a Locked User.....86

 Reset a User’s Password88

First Time Login

Step 1

Open your enrollment email and click **Join**.



Step 2

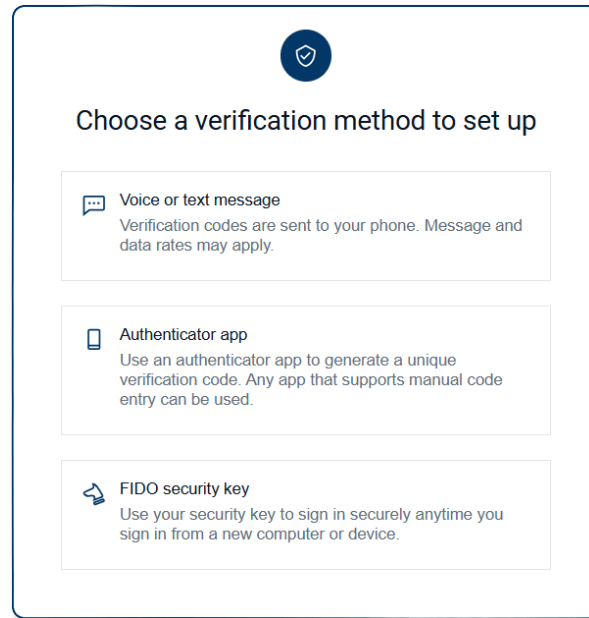
Create your **username** and **password**. Click **Create** and sign In.

A form titled "Create your account to join" with a lock icon. It contains three input fields: "Username", "Password", and "Confirm Password". Below the "Password" field is a link that says "Show rules". At the bottom of the form is a blue "Create" button.

Step 3

Review the information regarding registering for two-factor authentication and click **Get started**. Choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** Scan the QR code or tap your physical key with your device to register



Step 4

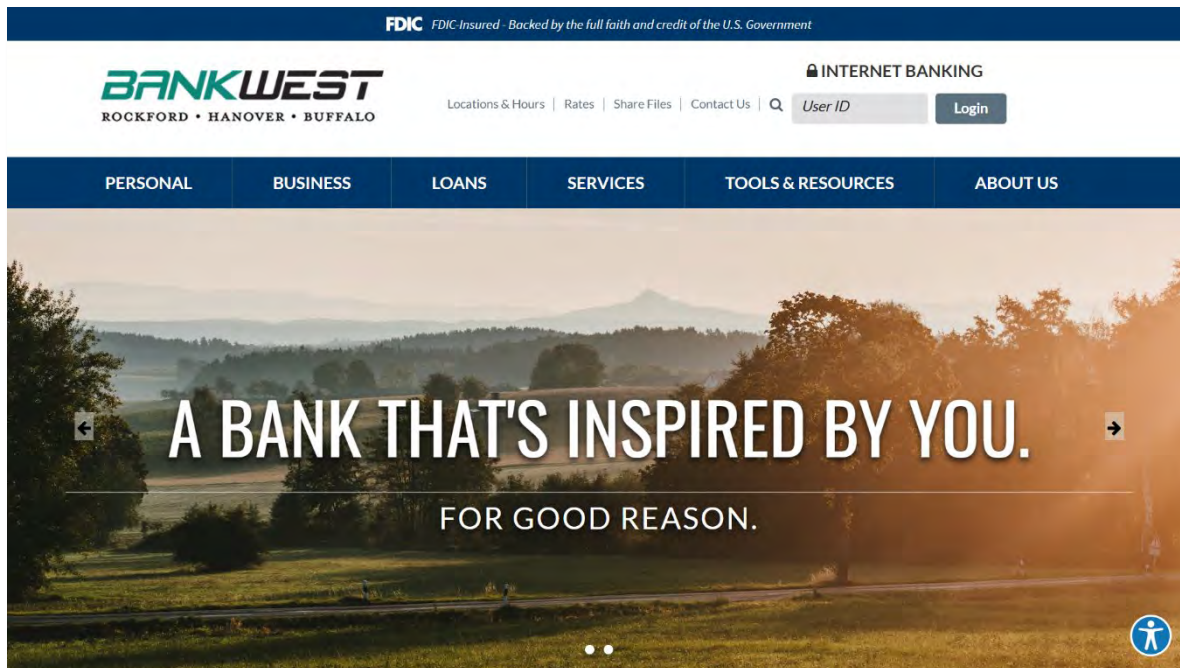
Click **Done** and accept the **Terms and Conditions**.

Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

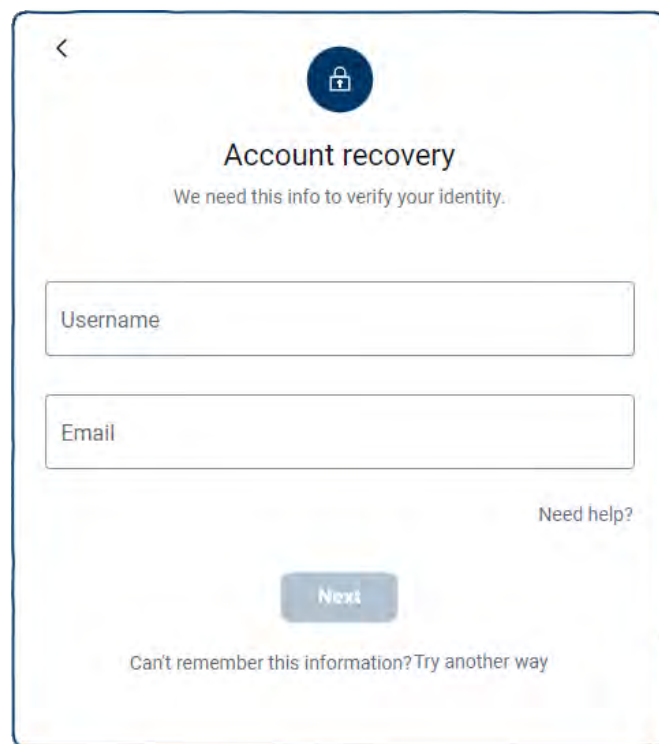
Navigate to our website and click **Login**. Select **Forgot Password?**



Step 2

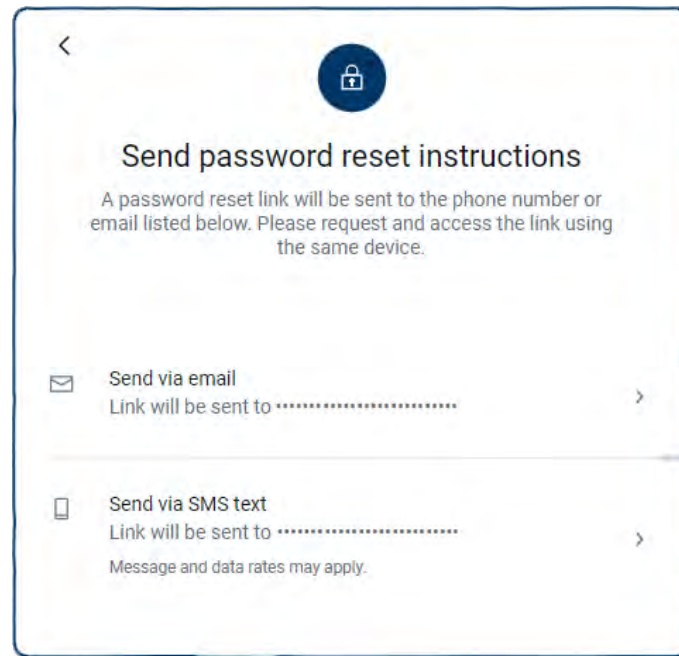
Enter your username and email address.

IMPORTANT: Email must match what is on file.

The image shows a mobile app interface for account recovery. At the top, there is a back arrow icon and a lock icon. Below the lock icon, the text "Account recovery" is displayed, followed by the subtitle "We need this info to verify your identity." There are two input fields: "Username" and "Email". To the right of the "Email" field, there is a link that says "Need help?". At the bottom, there is a "Next" button and a link that says "Can't remember this information? Try another way".

Step 3

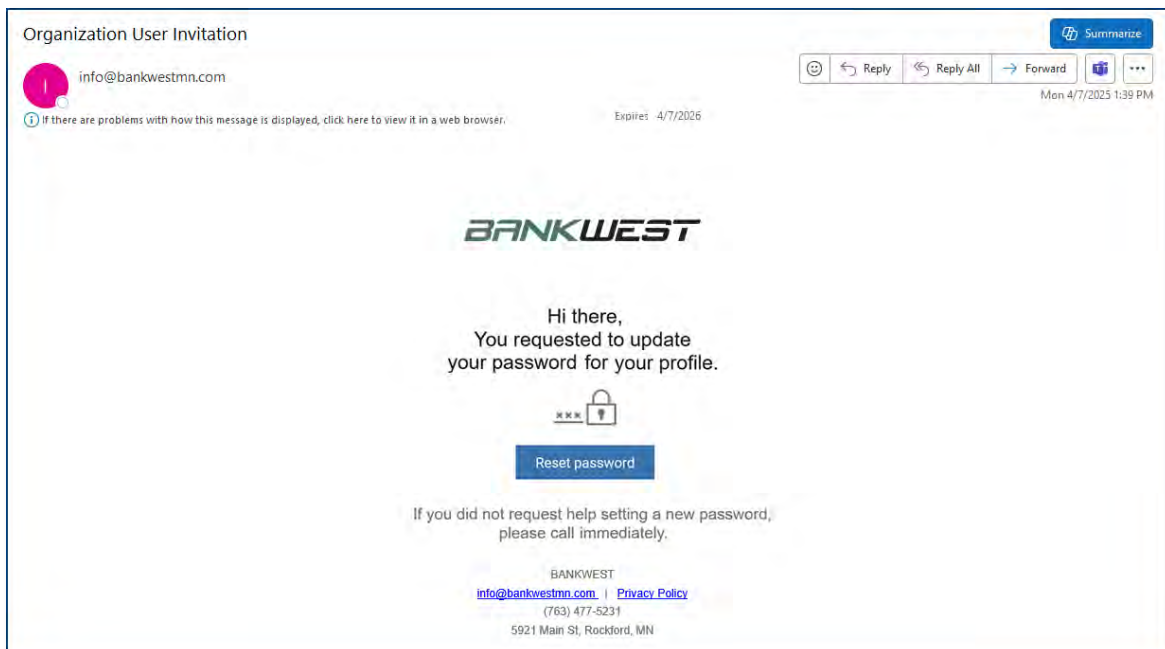
Choose to receive your instructions via email or text.



Step 4


Email: Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.

Text: Open your text and click the link.



Step 5

Enter the code you receive and create a new password.



Reset password

New password

Confirm password

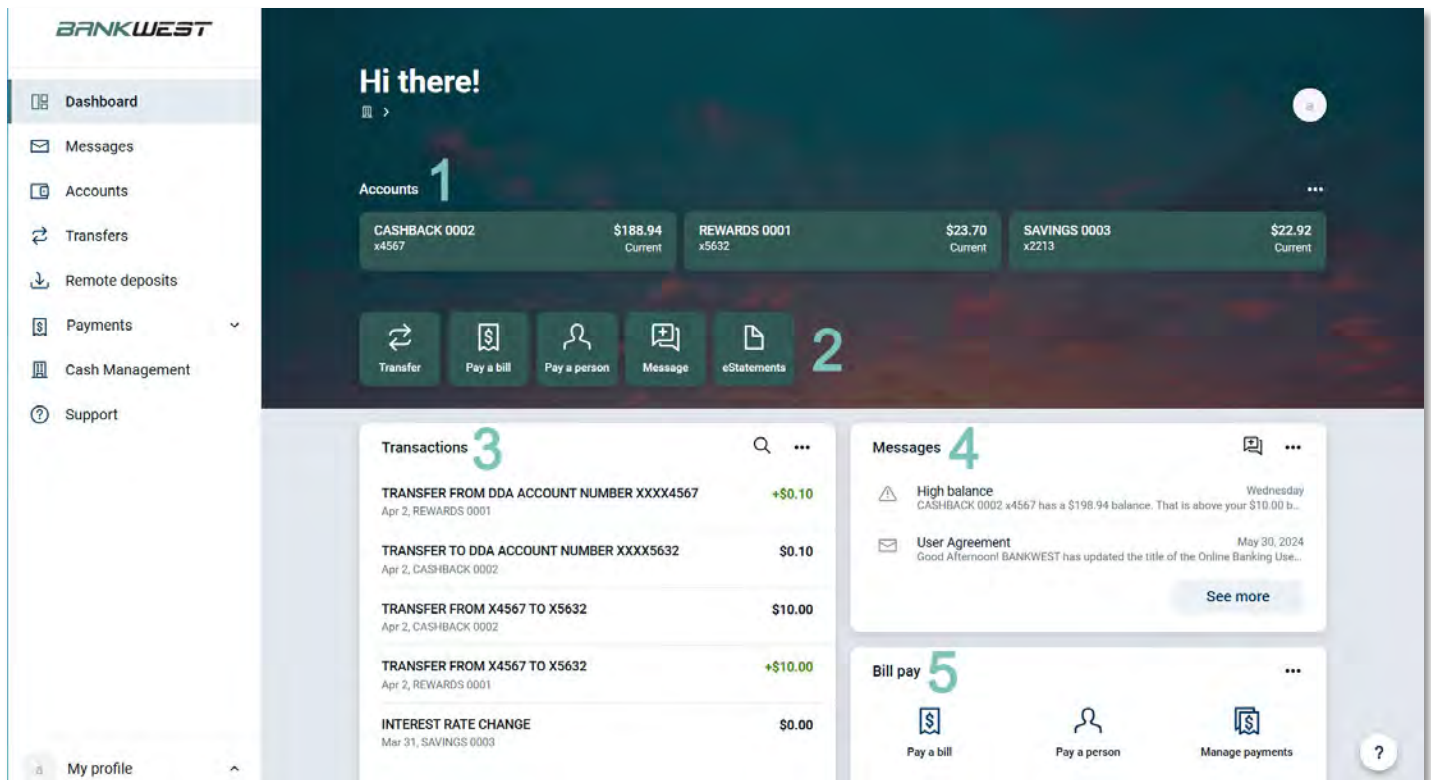
Update

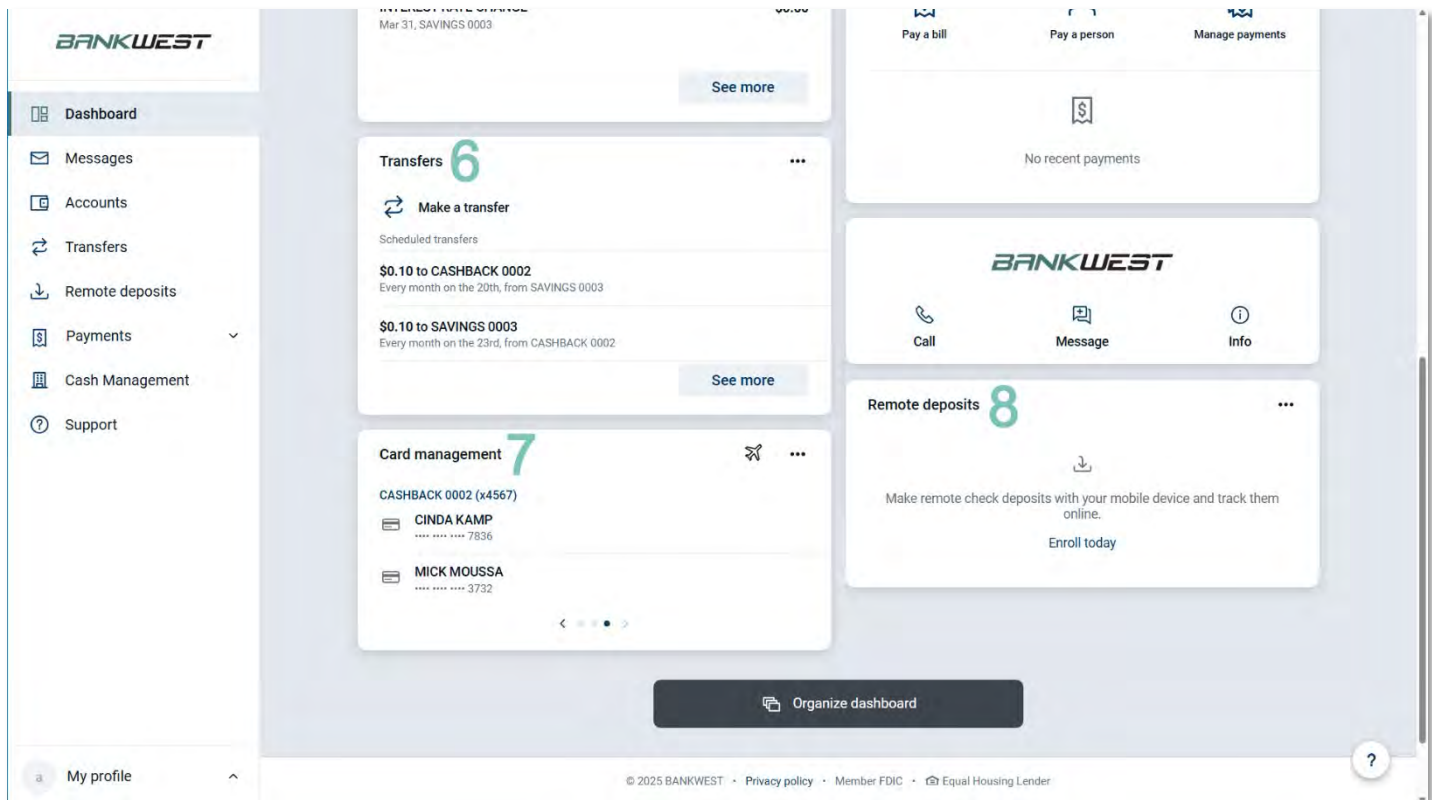
Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of internet banking
3. **Transactions** - Displays recent activity on all accounts
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
6. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer
7. **Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.
8. **Remote deposits**- Review recent mobile check deposits



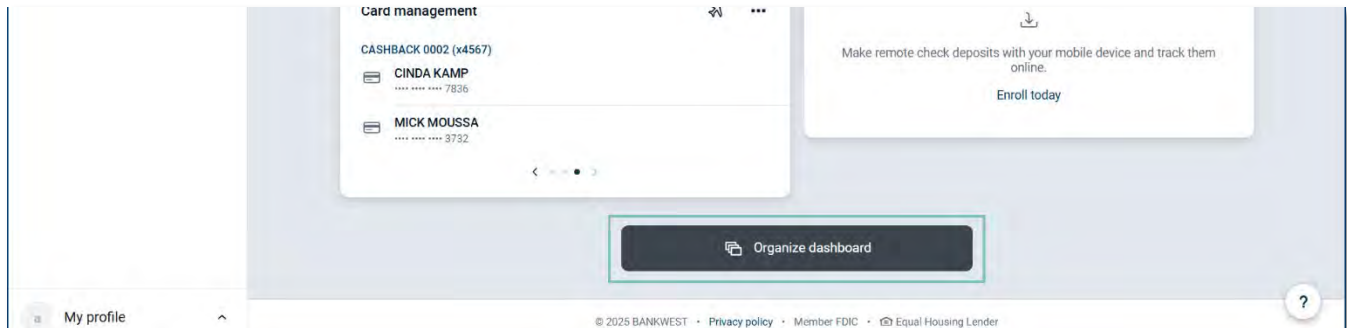


Organize Dashboard

Use this feature to **add, remove, or reorder** the cards on the dashboard.

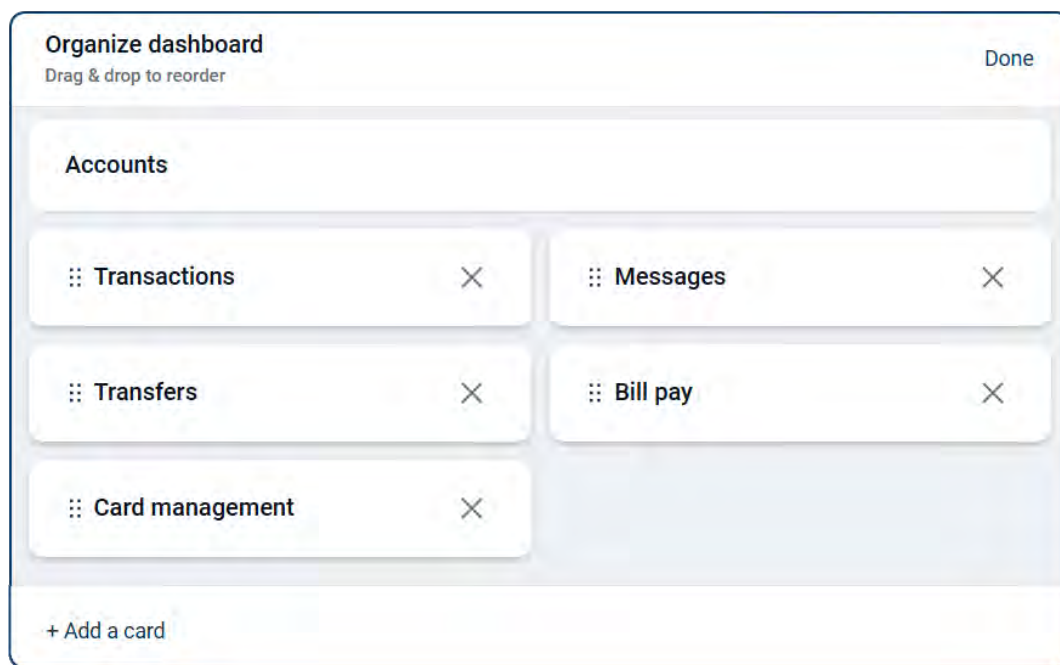
Step 1

Click **Organize Dashboard**.



Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

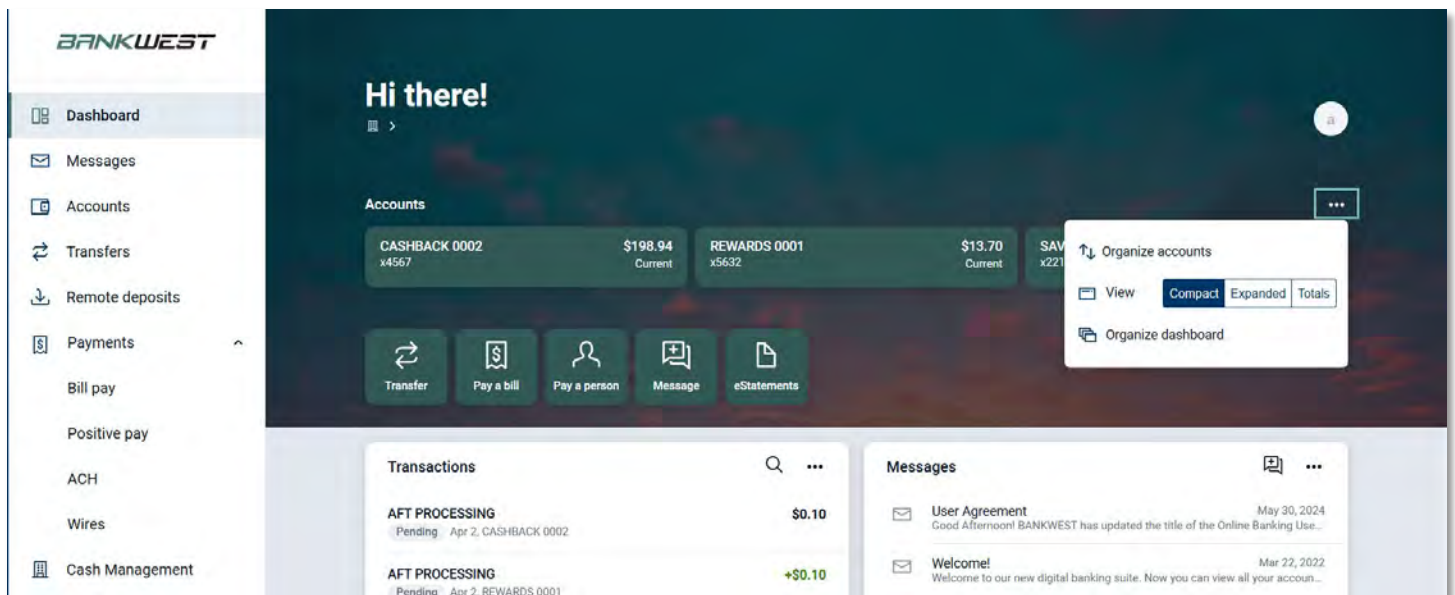


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

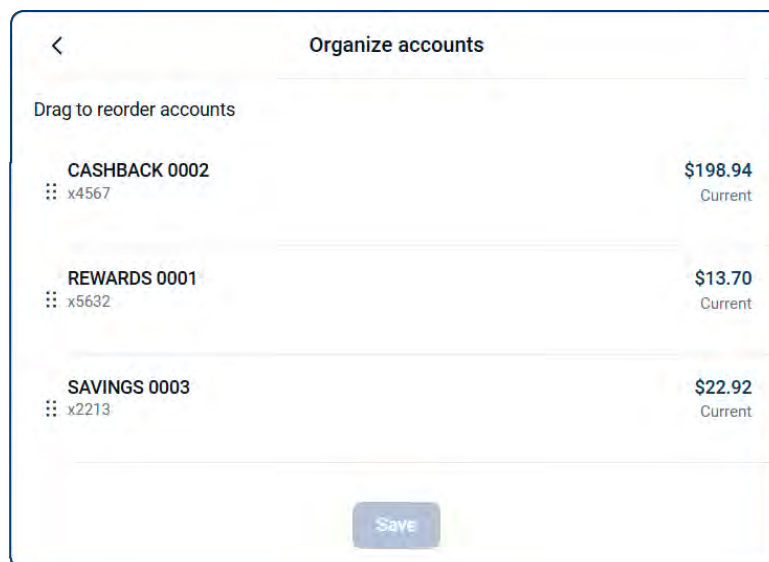
Step 1

Click the **ellipsis** icon next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the **6 dot** icon to drag and drop an account to the order you prefer, then click **Save**.

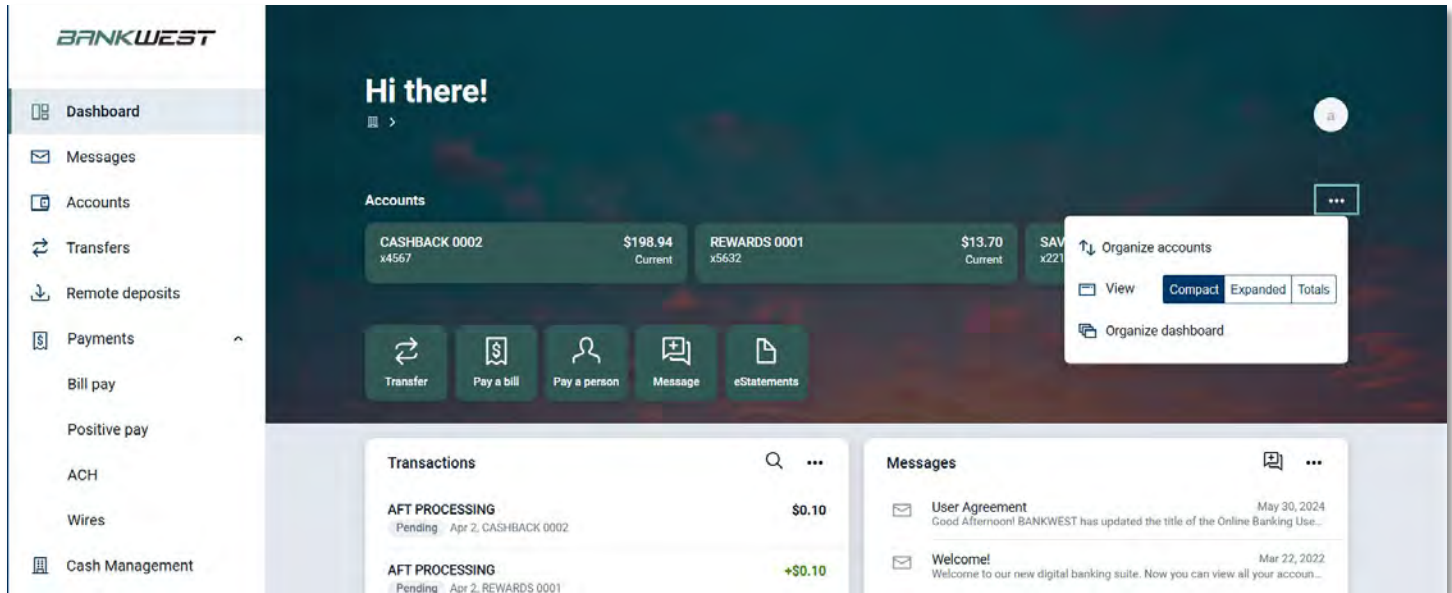


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



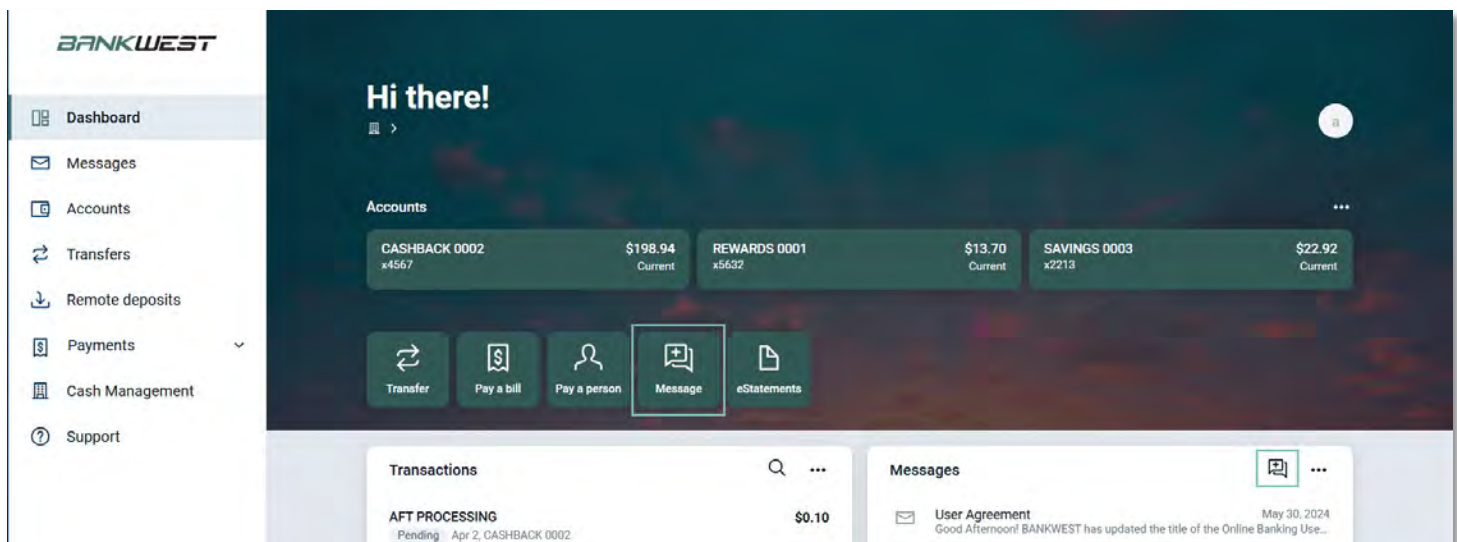
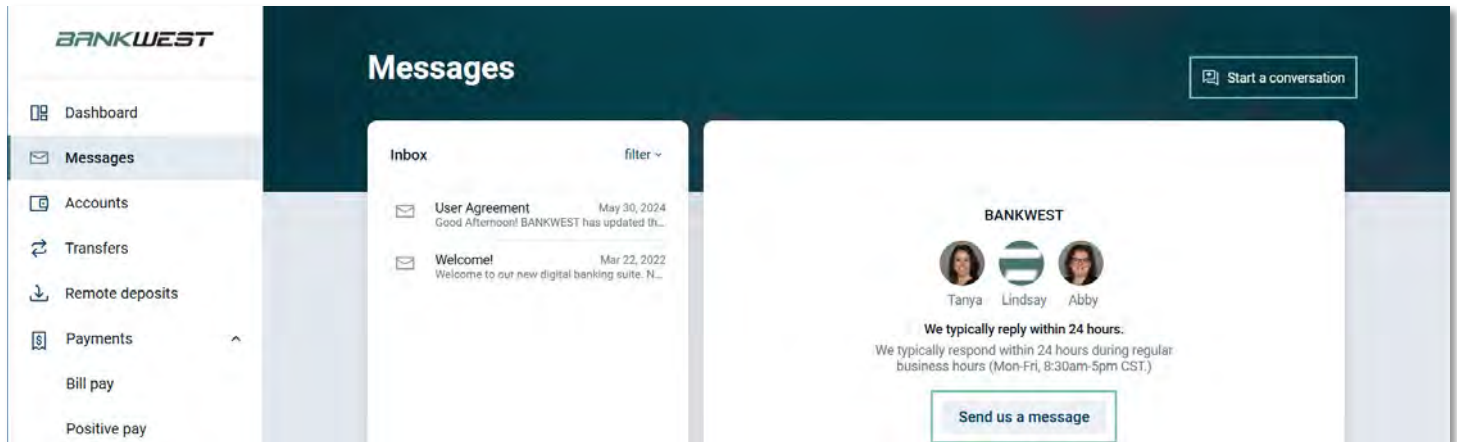
Messages

Use this module to start a conversation with the BANKWEST, review alerts, and access informational messages from BANKWEST.

Start a Conversation

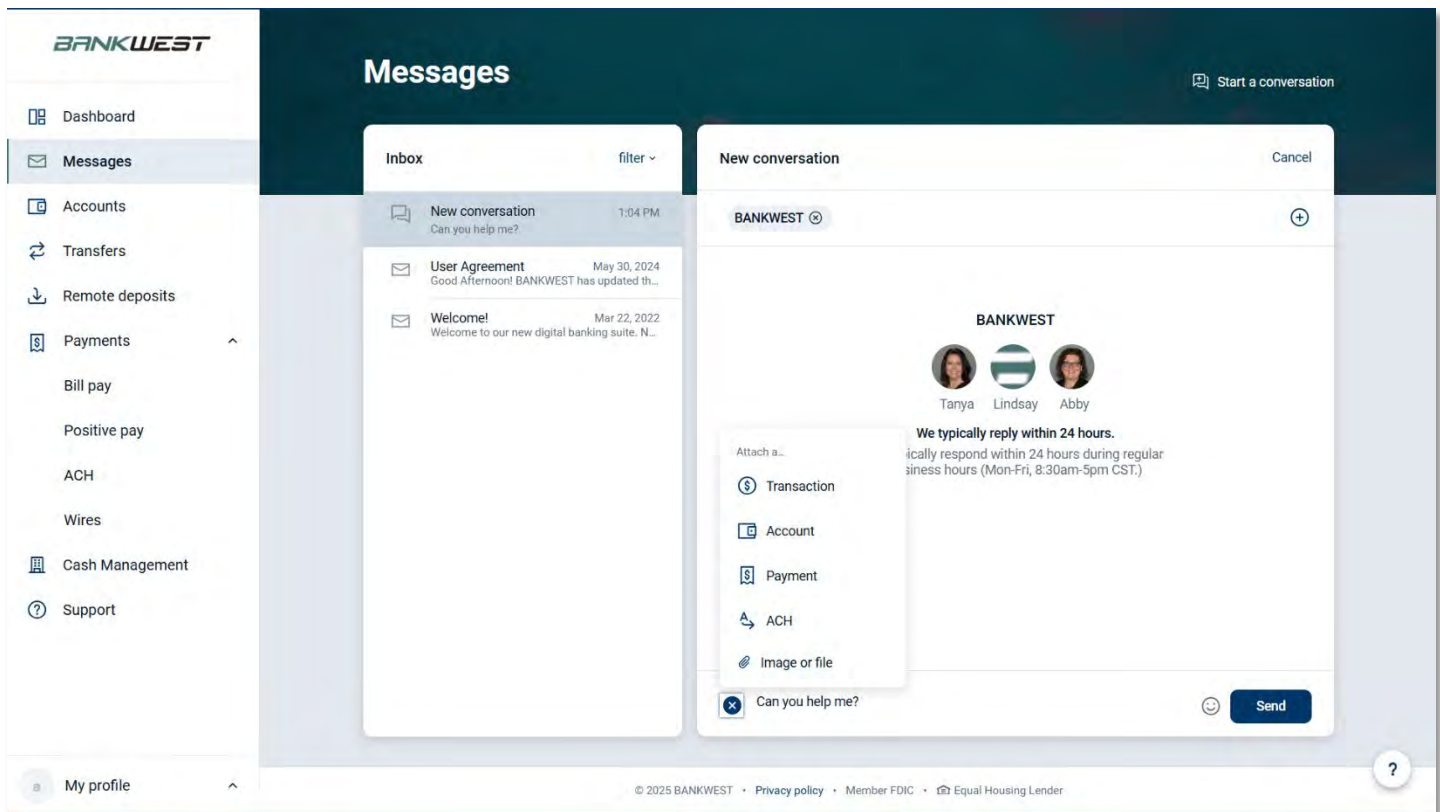
Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.



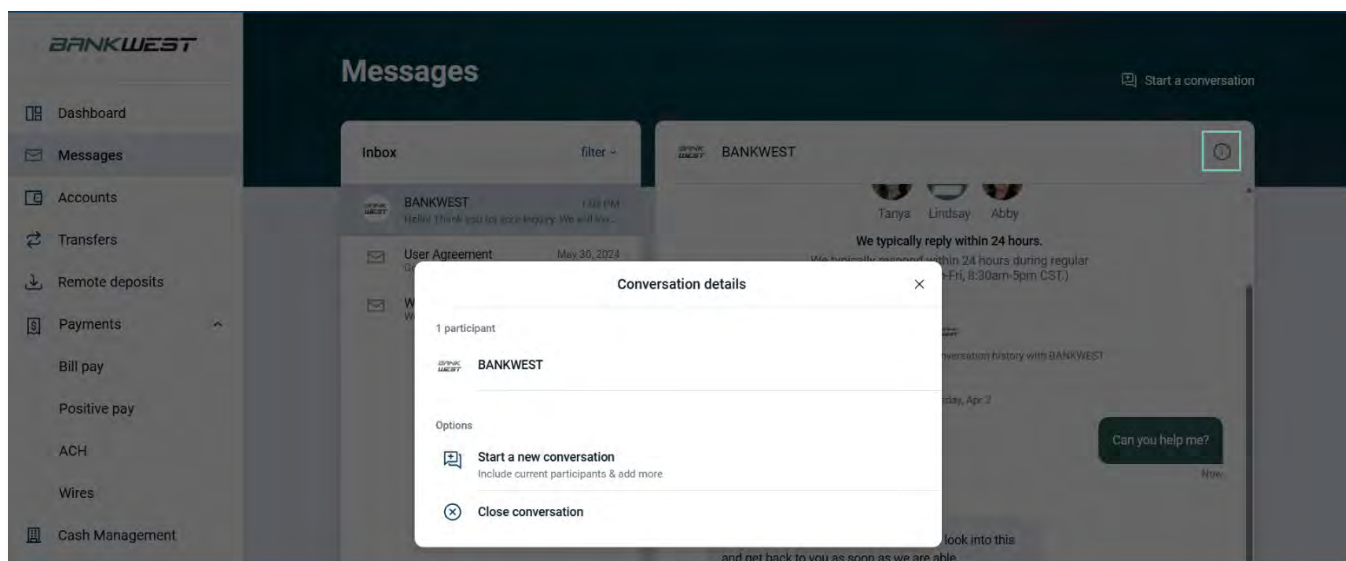
Step 2

Choose who to send the message to. BANKWEST will automatically populate but you can remove this or add other employees at your company. Type your message in the field. Click the + to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



Accounts

Select **Accounts** to see a listing of all the accounts tied to your internet banking ID.

Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.

BANKWEST

CASHBACK 0002 x4567 **\$198.94** Current ⓘ

Transactions 1

3 scheduled activities 2

Transaction Description	Date	Amount	Balance
AFT PROCESSING	Pending Apr 2	\$0.10	
TRANSFER TO SAVINGS ACCOUNT NUMBER XXXX2213	Mar 24	\$0.10	\$199.04
TRANSFER FROM SAVINGS ACCOUNT NUMBER XXXX2213	Mar 20	+\$0.10	\$199.14
DBT CRD 1136 JCGSXHD KINDLE SVCS7P7U44ZY3 888-802-3080 W...	Mar 17	\$12.87	\$199.04
TRANSFER TO DDA ACCOUNT NUMBER XXXX5632	Mar 3	\$0.10	\$211.91
TRANSFER TO SAVINGS ACCOUNT NUMBER XXXX2213	Feb 24	\$0.10	\$212.01
TRANSFER FROM SAVINGS ACCOUNT NUMBER XXXX2213	Feb 20	+\$0.10	\$212.11
TRANSFER TO DDA ACCOUNT NUMBER XXXX5632	Feb 3	\$0.10	\$212.01
DBT CRD 1149 JCF7CCK DOLLAR GENERAL #18158 ROCKFORD MN ...	Jan 24	\$1.07	\$212.11
DBT CRD 1147 JRZ7554 DOLLAR GENERAL #18158 ROCKFORD MN ...		\$1.07	

Details 4

Account numbers

Account number ⓘ
Routing number 091916543

Account information

Owner MICK MOUSSA
Date opened 2/21/2014

Activity

Last statement balance \$22.92
Date of last statement 3/31/2025
Date of last deposit 3/24/2025

Interest

Rate 0.150%
Accrued \$0.00
Paid YTD \$0.01

My profile

Transaction Details

Select a transaction to view additional information.


1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with BANKWEST.

Transaction details


×

DBT CRD
#2230
3/17/2025


\$12.87

 Add tags

1

 Add notes


2



Add images

+

3

 Attach to a conversation

4

BANKWEST - CASHBACK 0002

DBT CRD 1136 03/16/25 JCGSXHD KINDLE SVCS*7P7U44ZY3 888-802-3080 WA C#2230

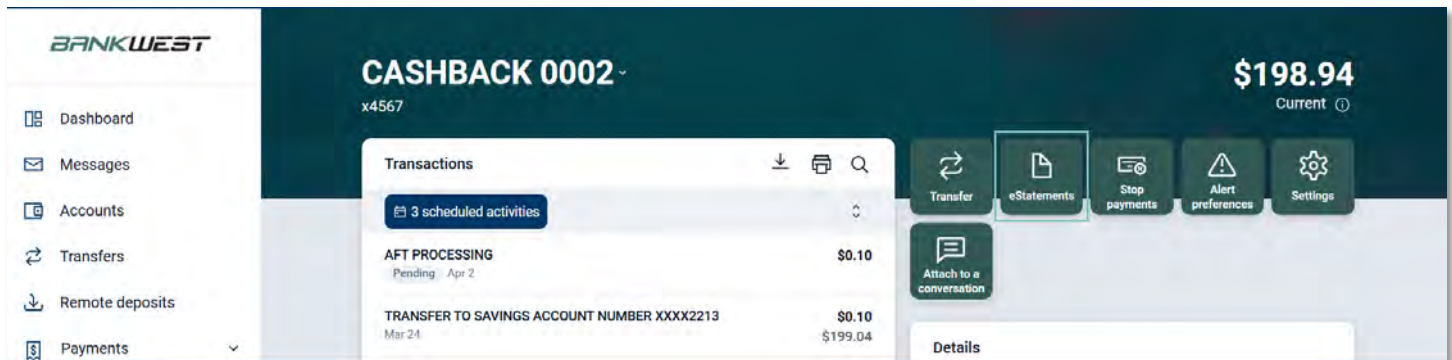
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

eStatement Enrollment

Step 1

Click **eStatements** from the Accounts page or the Dashboard and accept the Terms and Conditions.



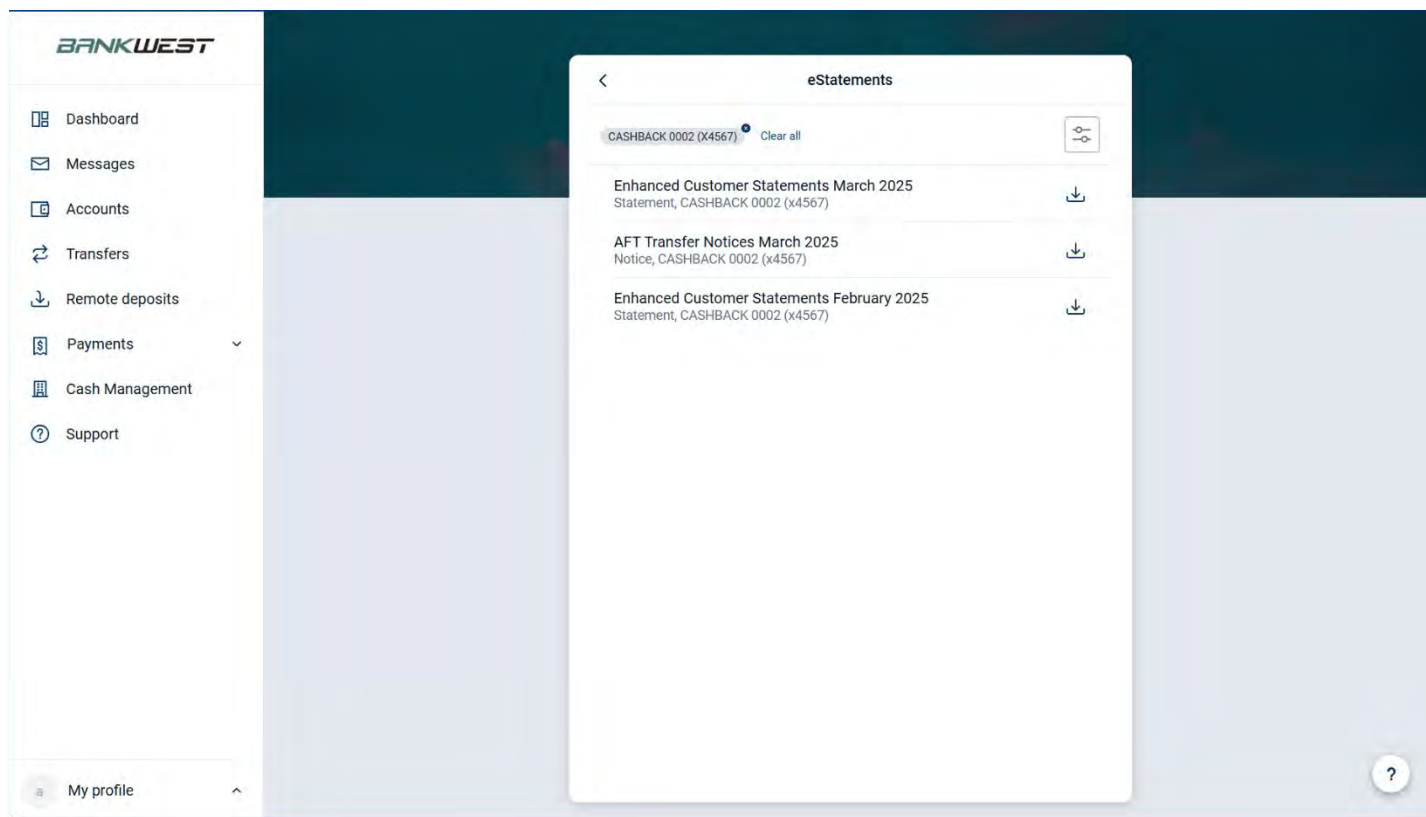
Step 2

Choose the account(s) and click **Enroll**.

A screenshot of the 'eStatements' enrollment screen. At the top, there is a back arrow and the title 'eStatements'. Below the title is a document icon and the text 'eStatements' and 'Go paperless with your statements'. There is a section for 'Notify at' with a blurred email address. Below that is a section for 'Accounts to enroll' which contains a single entry: a checked checkbox next to 'CASHBACK 0002 (x4567)'. At the bottom center is a large blue button labeled 'Enroll'.

Step 3

Select a document to download and view. You can click the **filter icon** to change the type of document, year, and account.

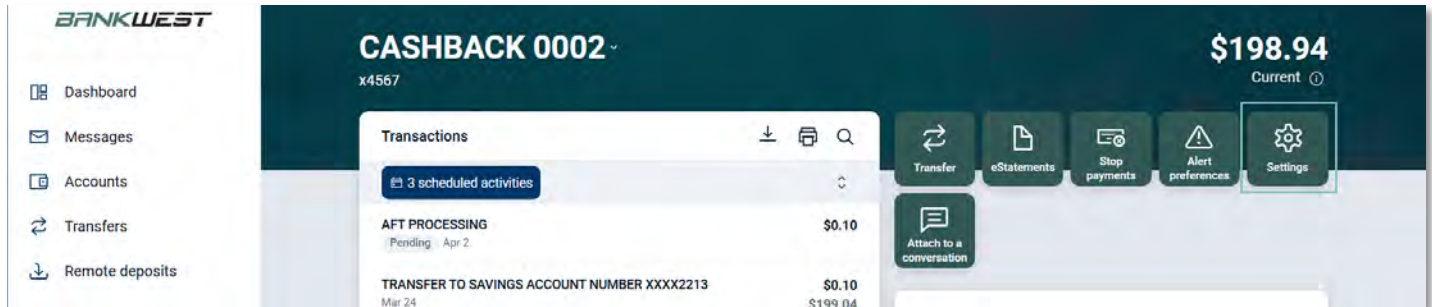


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

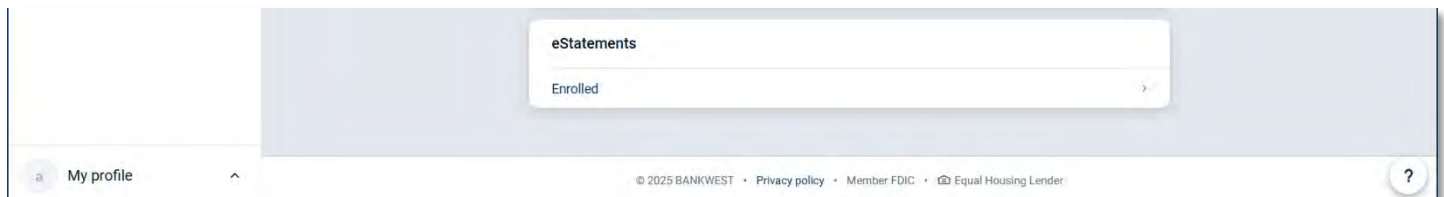
Step 1

Click **Settings**.



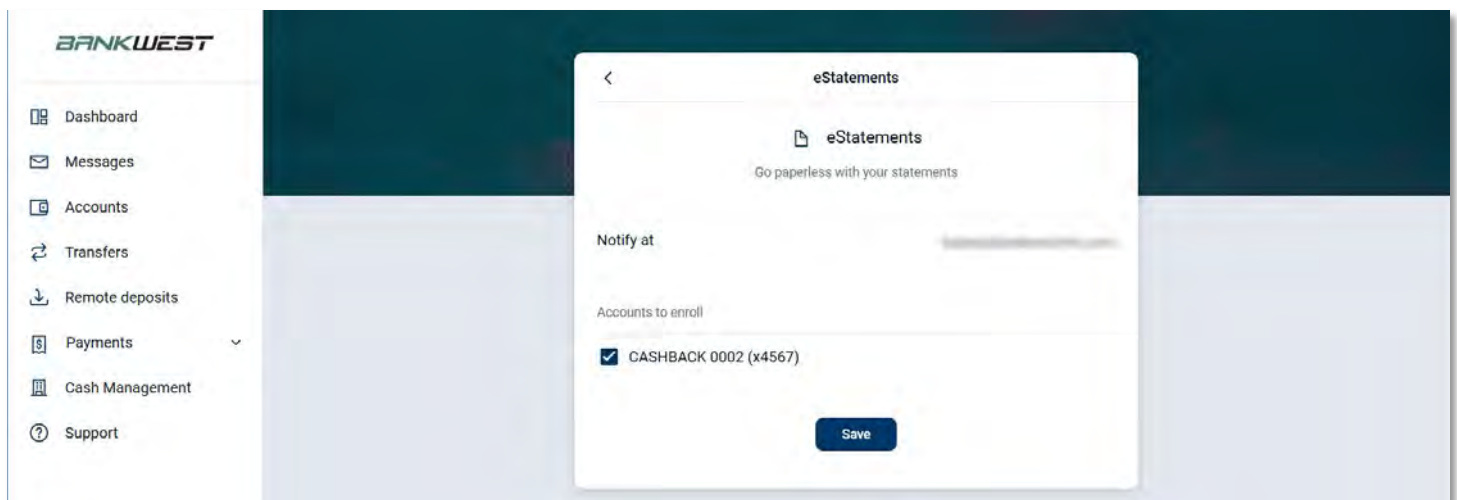
Step 2

In the eStatements section, select **Enrolled**.



Step 3

Update your account enrollment or set up an additional person to receive eStatements on your accounts.



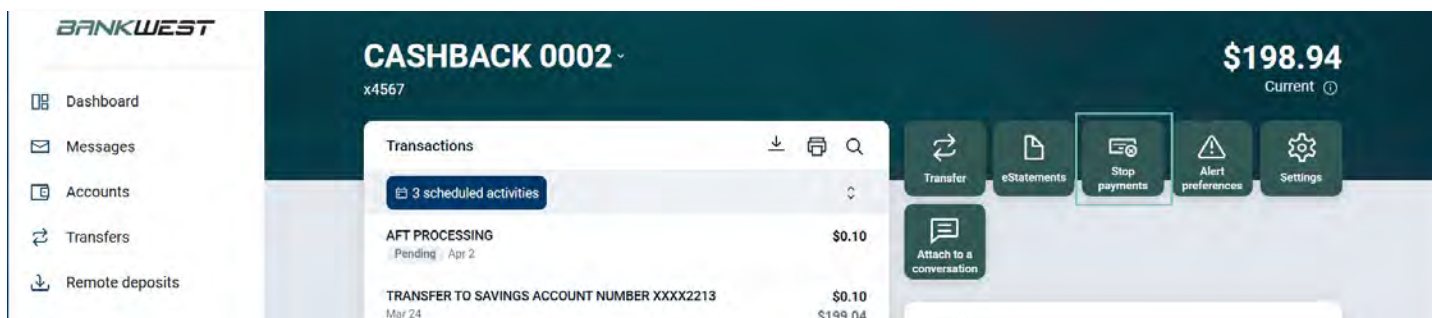
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Internet Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH, please reach out to the bank by phone or through a Secure Message. A \$20 stop pay fee will be assessed once a stop pay is input online.

Place Stop Payment on a Single Check

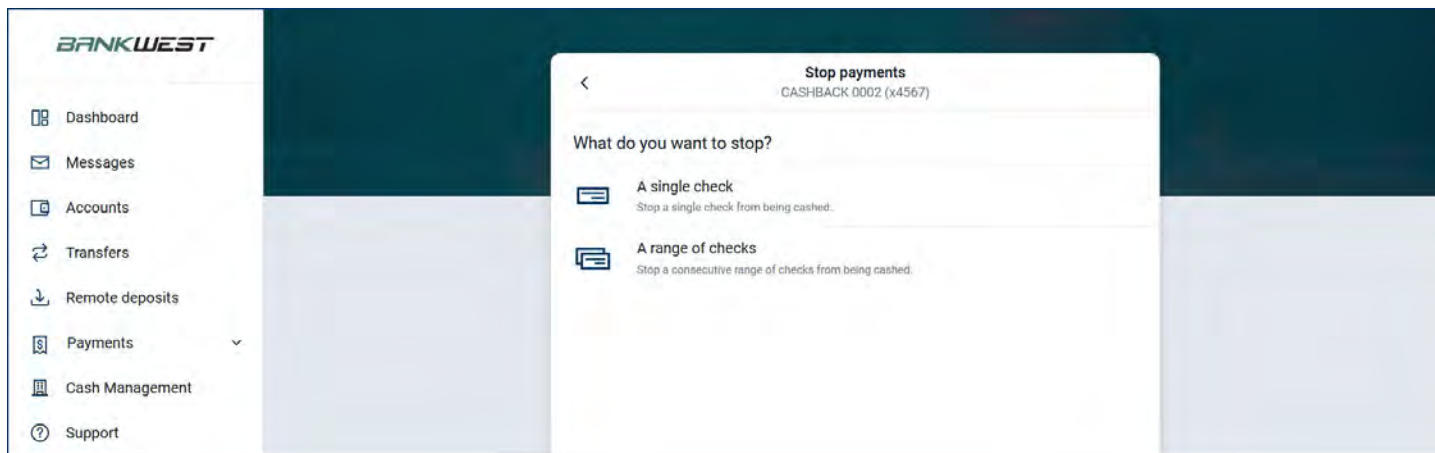
Step 1

Select **Stop payments** and select **+ Stop a payment**.



Step 2

Choose **A single check**.



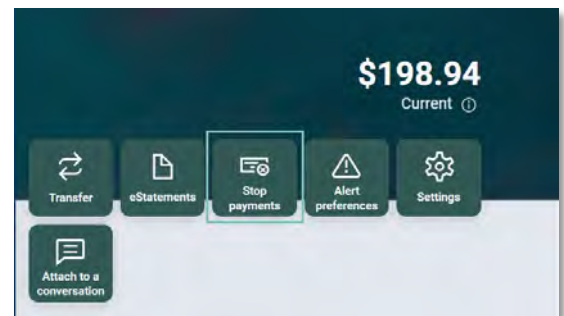
Step 3

Complete the details.

Place a Stop Payment on a Range of Checks

Step 1

Select **Stop payments** and select + **Stop a payment**.



Step 2

Choose a **range of checks** and complete the details.

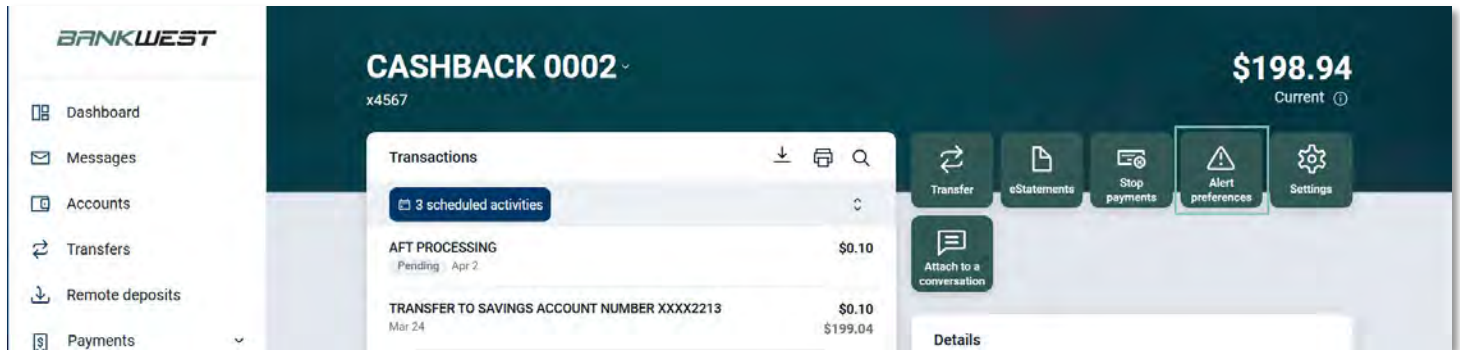
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Balance and Transaction Alerts

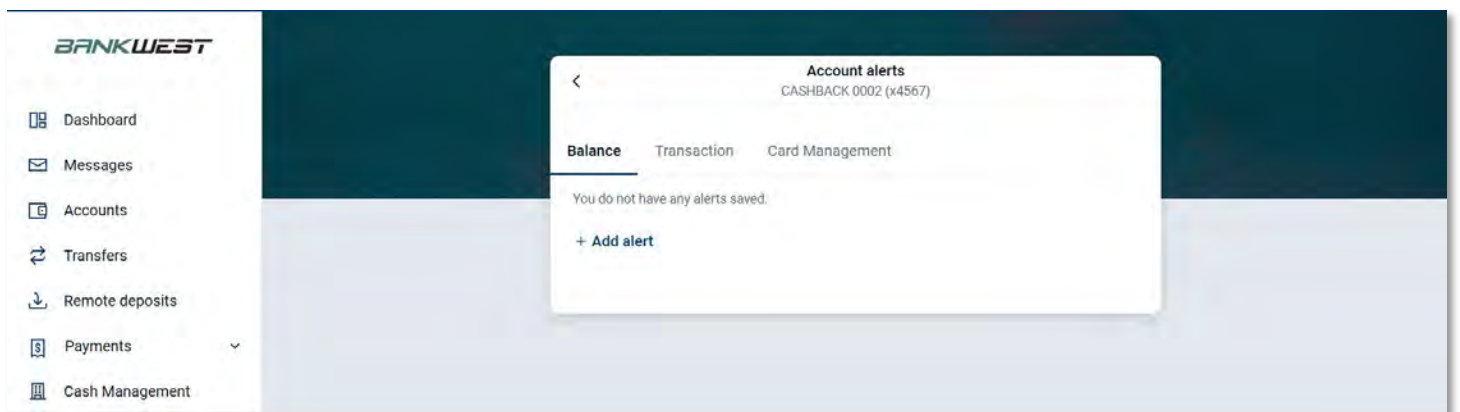
Step 1

Click **Alert Preferences** and select **Balances, transactions, and deposits**.



Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

Complete the details and select how you'd like to receive the alert. Click **Add alert**.

Account alerts
CASHBACK 0002 (x4567)

Balance Transaction Card Management

You do not have any alerts saved.

Notify me when my balance is :

over \$ 10

Notify by:

☒ Text ☐ Email ☒ In-App Message

Cancel Add alert

Set Up Business Activity Alerts

Step 1

Select **Cash Management** from the navigation pane.

BANKWEST

Dashboard Messages Accounts Transfers Remote deposits Payments Cash Management Support

Hi there!

Accounts

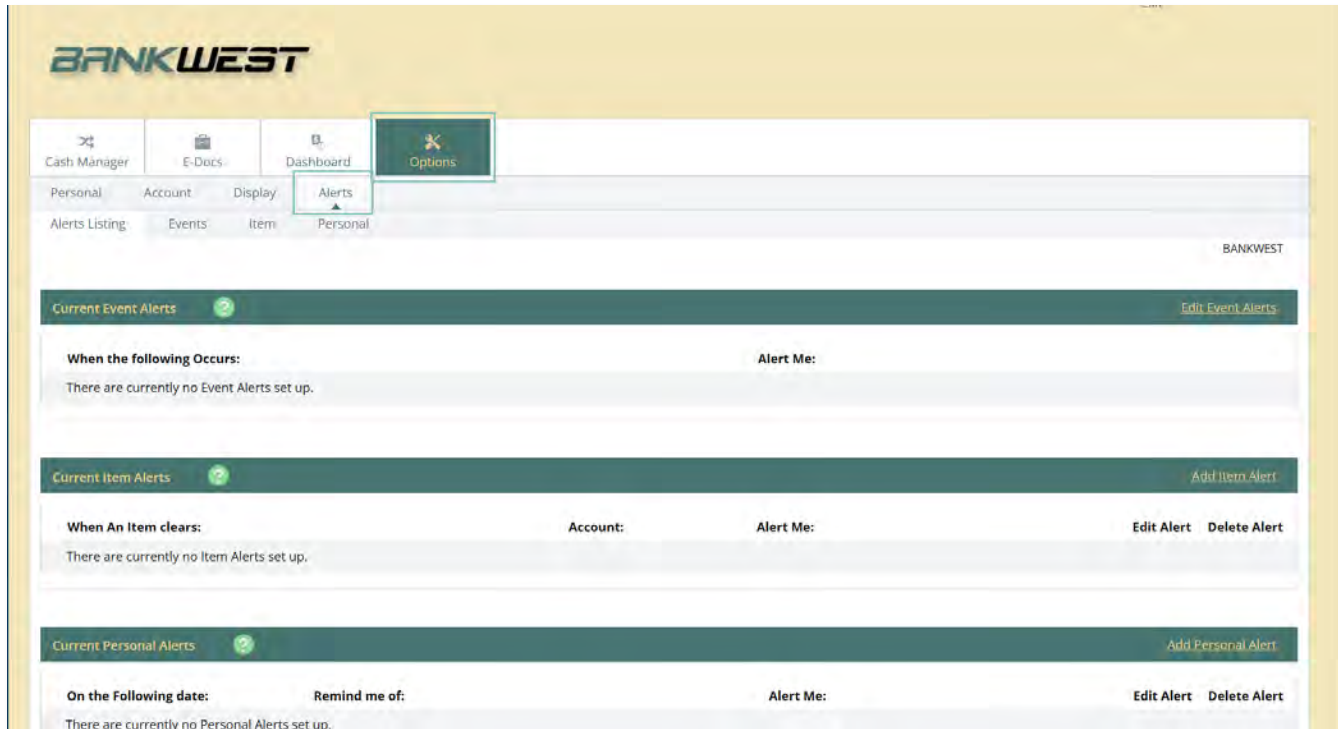
Account	Balance
CASHBACK 0002 (x4567)	\$198.94 Current
REWARDS 0001 (x5632)	\$13.70 Current
SAVINGS 0003 (x2213)	\$22.92 Current

Transfer Pay a bill Pay a person Message eStatements

Transactions Messages

Step 2

Select **Options** and then **Alerts**. Click **Edit Event Alerts**, **Add Item Alert**, or **Add Personal Alert**.

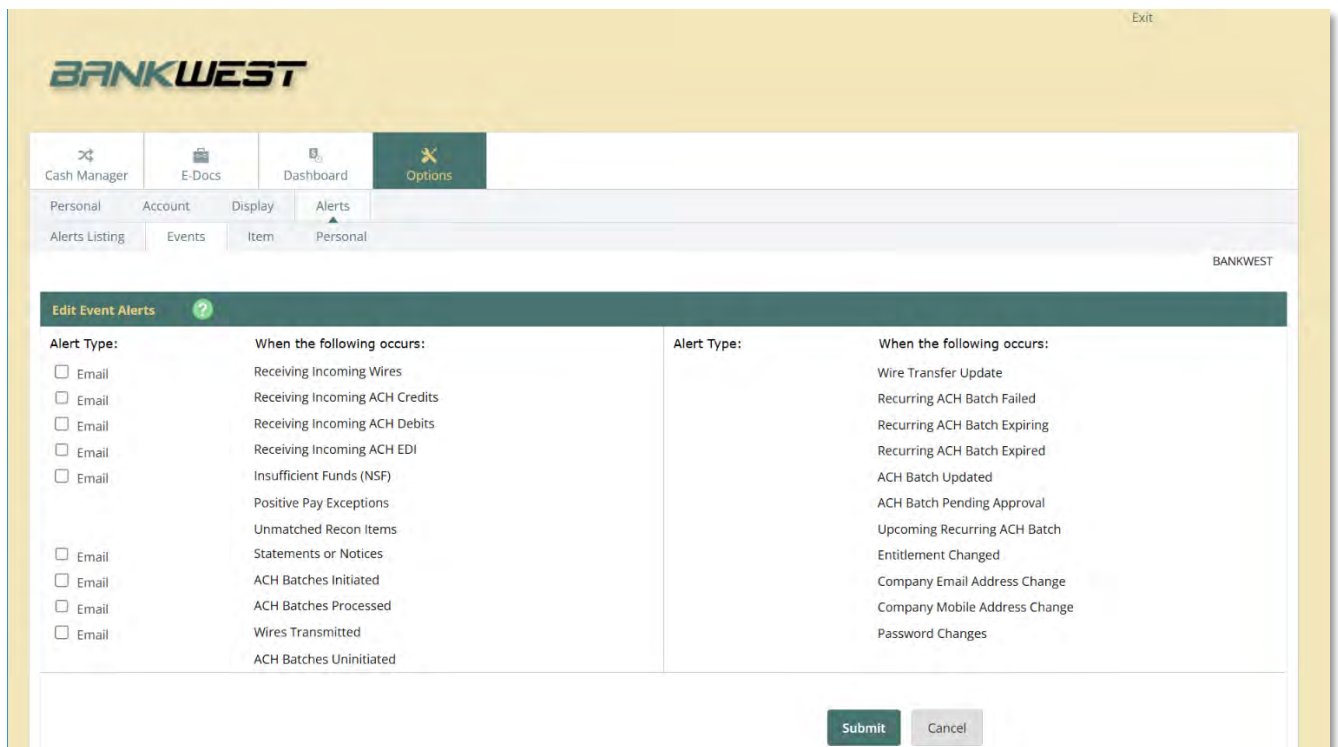


The screenshot shows the BankWest interface with the 'Options' menu open. The 'Alerts' sub-menu is highlighted, and the 'Edit Event Alerts' link is visible. The page displays three sections for setting alerts: Current Event Alerts, Current Item Alerts, and Current Personal Alerts. Each section has a table with columns for 'When the following Occurs:', 'Alert Me:', and 'Edit Alert' or 'Delete Alert'.

When the following Occurs:	Alert Me:	Edit Alert	Delete Alert
There are currently no Event Alerts set up.			
There are currently no Item Alerts set up.			
There are currently no Personal Alerts set up.			

Step 3

Check the box next to the desired alert. Click **Submit** and then **Accept** once you confirm your email address.



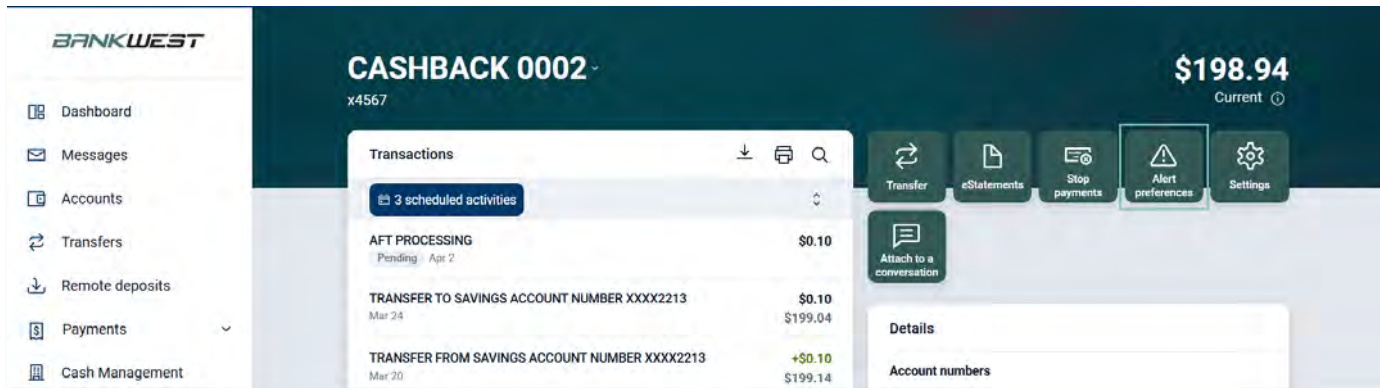
The screenshot shows the BankWest 'Edit Event Alerts' page. The page displays a table with columns for 'Alert Type:', 'When the following occurs:', and 'Alert Type:'. The 'Alert Type:' column has checkboxes for 'Email'. The 'When the following occurs:' column lists various events. The 'Alert Type:' column lists various alert types. The 'Submit' button is highlighted.

Alert Type:	When the following occurs:	Alert Type:	When the following occurs:
<input type="checkbox"/> Email	Receiving Incoming Wires	<input type="checkbox"/> Email	Wire Transfer Update
<input type="checkbox"/> Email	Receiving Incoming ACH Credits	<input type="checkbox"/> Email	Recurring ACH Batch Failed
<input type="checkbox"/> Email	Receiving Incoming ACH Debits	<input type="checkbox"/> Email	Recurring ACH Batch Expiring
<input type="checkbox"/> Email	Receiving Incoming ACH EDI	<input type="checkbox"/> Email	Recurring ACH Batch Expired
<input type="checkbox"/> Email	Insufficient Funds (NSF)	<input type="checkbox"/> Email	ACH Batch Updated
<input type="checkbox"/> Email	Positive Pay Exceptions	<input type="checkbox"/> Email	ACH Batch Pending Approval
<input type="checkbox"/> Email	Unmatched Recon Items	<input type="checkbox"/> Email	Upcoming Recurring ACH Batch
<input type="checkbox"/> Email	Statements or Notices	<input type="checkbox"/> Email	Entitlement Changed
<input type="checkbox"/> Email	ACH Batches Initiated	<input type="checkbox"/> Email	Company Email Address Change
<input type="checkbox"/> Email	ACH Batches Processed	<input type="checkbox"/> Email	Company Mobile Address Change
<input type="checkbox"/> Email	Wires Transmitted	<input type="checkbox"/> Email	Password Changes
<input type="checkbox"/> Email	ACH Batches Uninitiated		

Edit or Delete a Balance and Transaction Alert

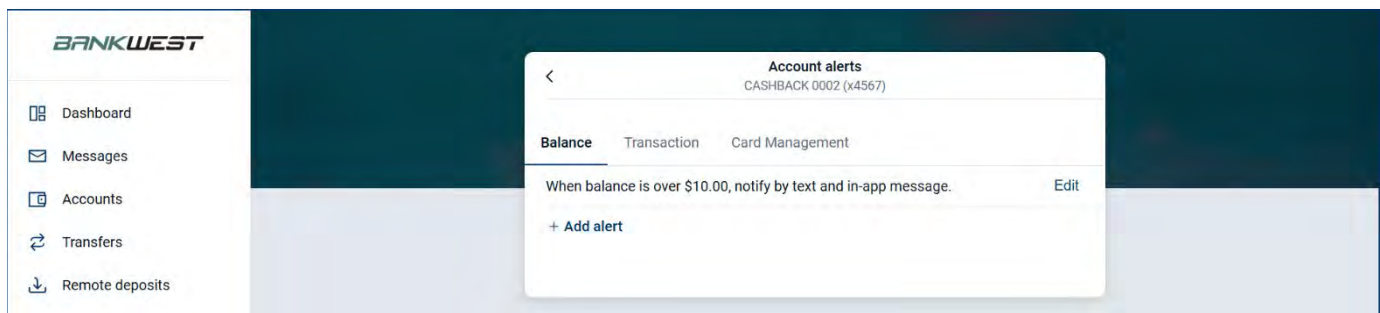
Step 1

From within the account, click **Alert Preferences** and select **Balances, transactions, and deposits**.



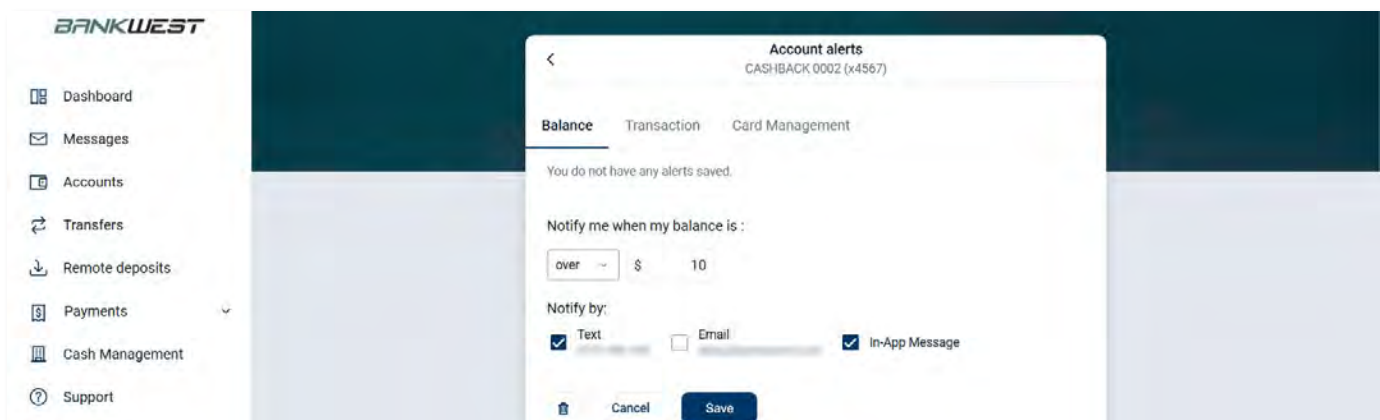
Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



Step 3

Modify the details or click the **trash can** icon to delete.

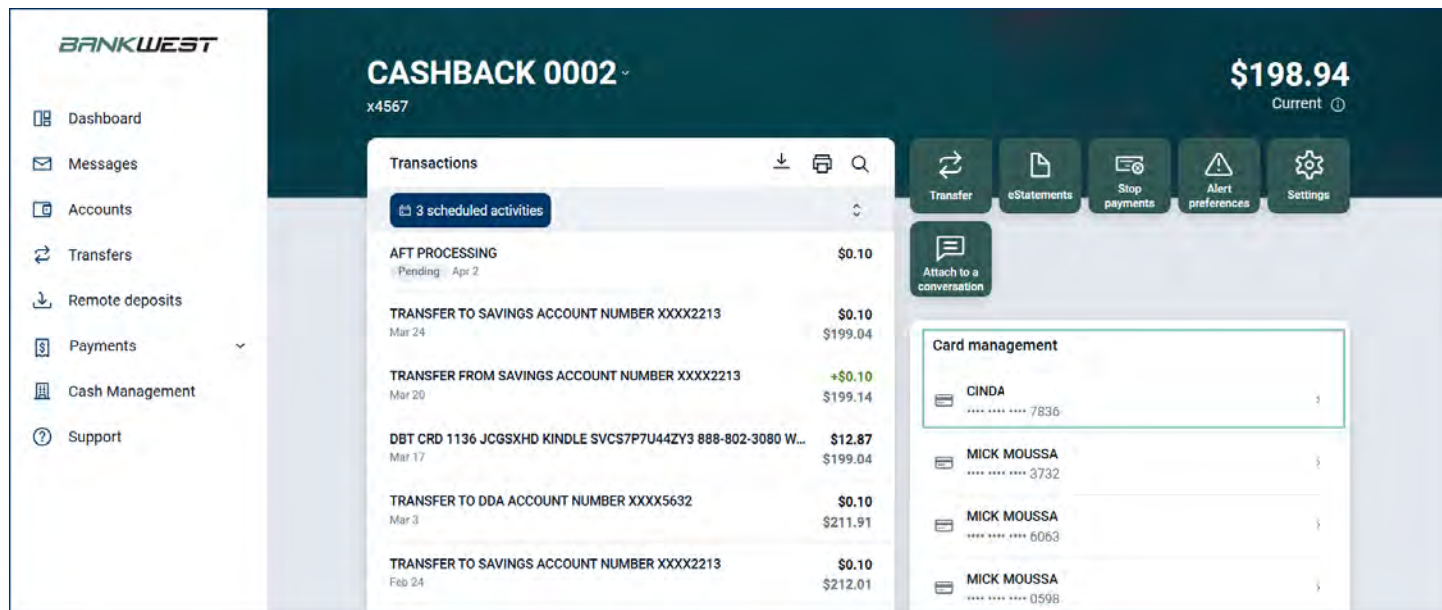


Card Management

Update the status of your debit card or set up card alerts.

Step 1

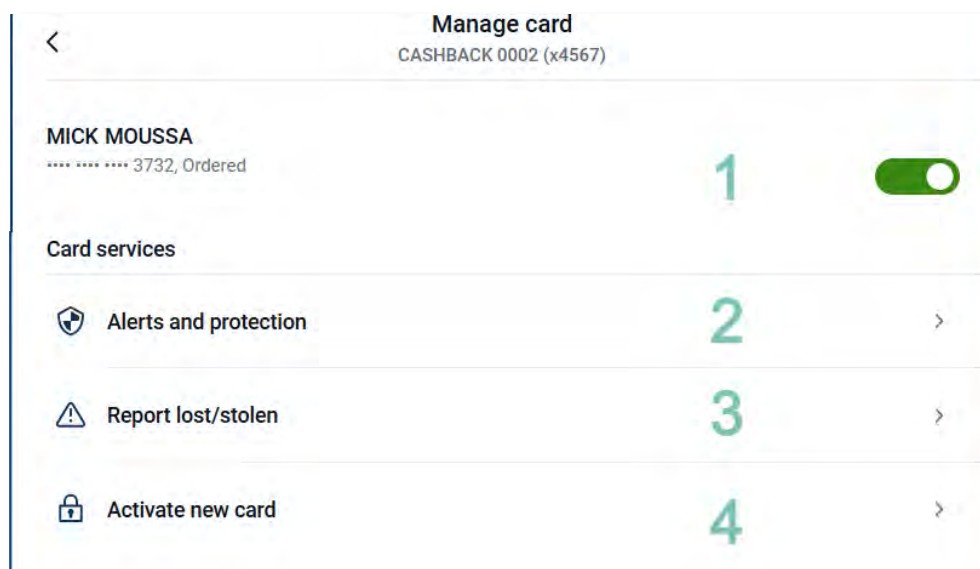
Select your debit card under **Card management**.



Step 2

Update the status or set up alerts.

1. **Toggle** the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Report your card lost or stolen to permanently shut off your card.
4. Activate a new card once you receive it.



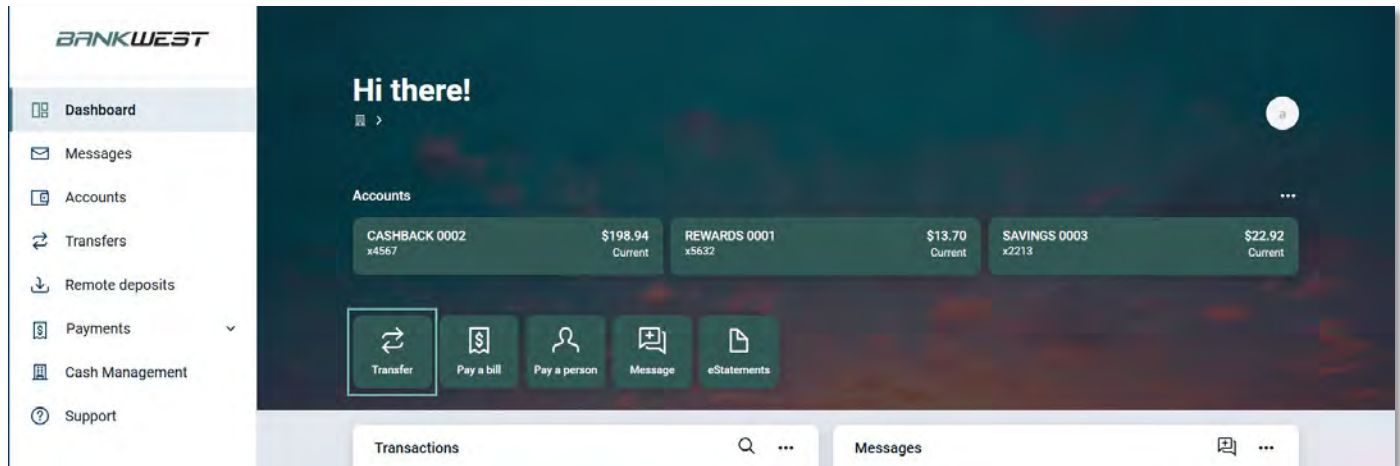
Transfers

Move money between internal accounts.

Submit a Transfer

Step 1

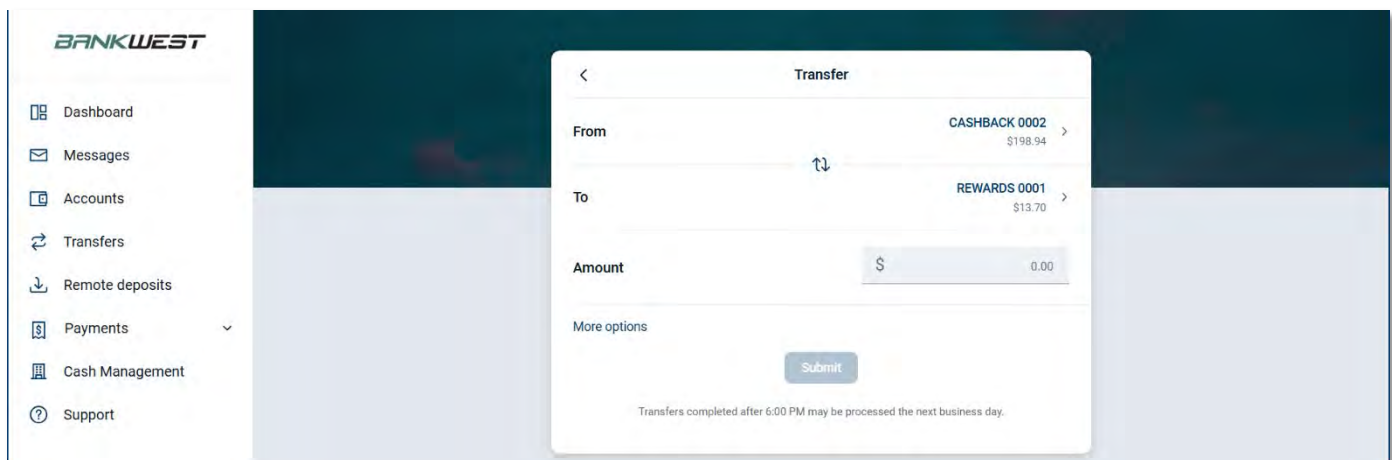
Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

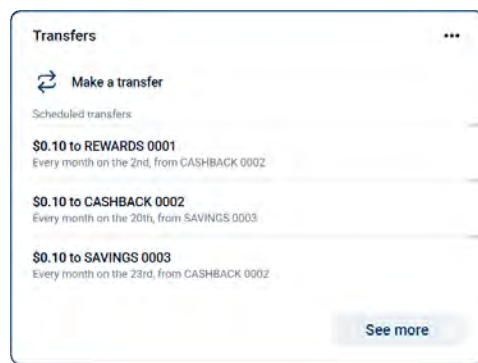
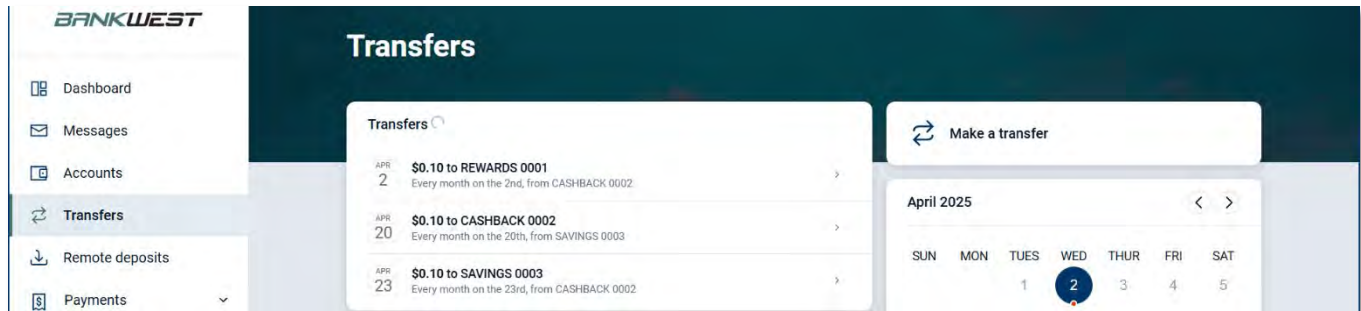
Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.



Edit or Delete a Transfer

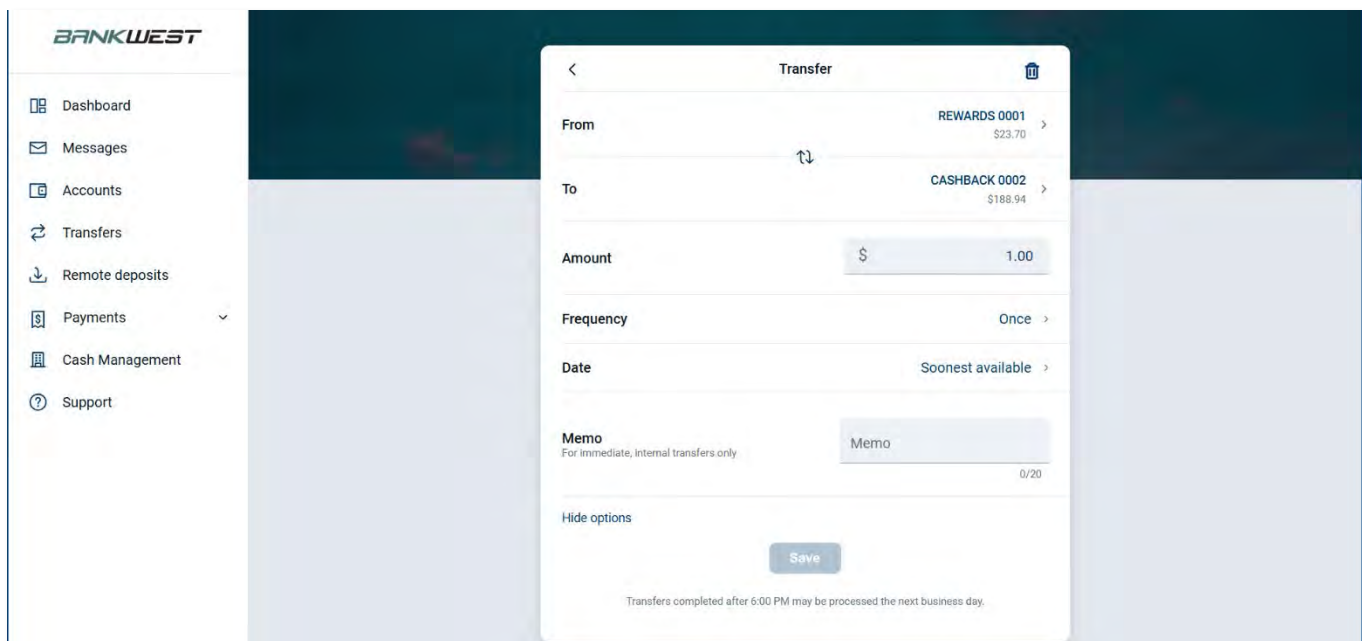
Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.



Step 2

Select the transfer and modify details or select the **trash can** icon to delete.



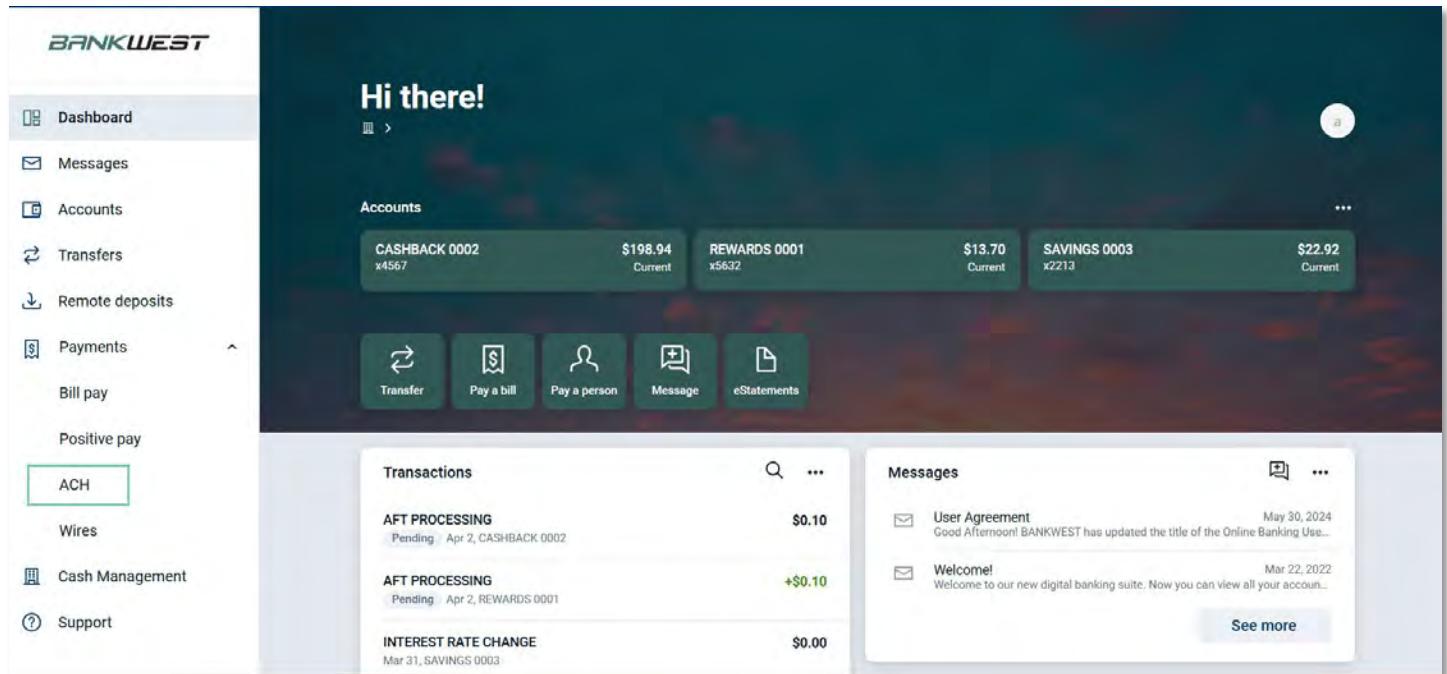
ACH

Create a Batch Manually

Step 1

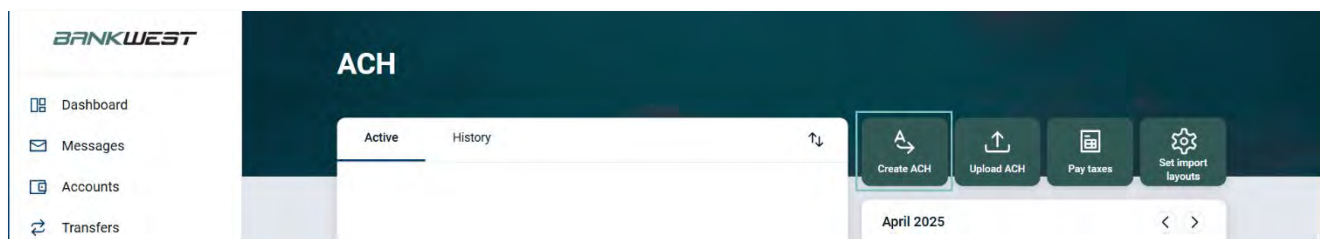
Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



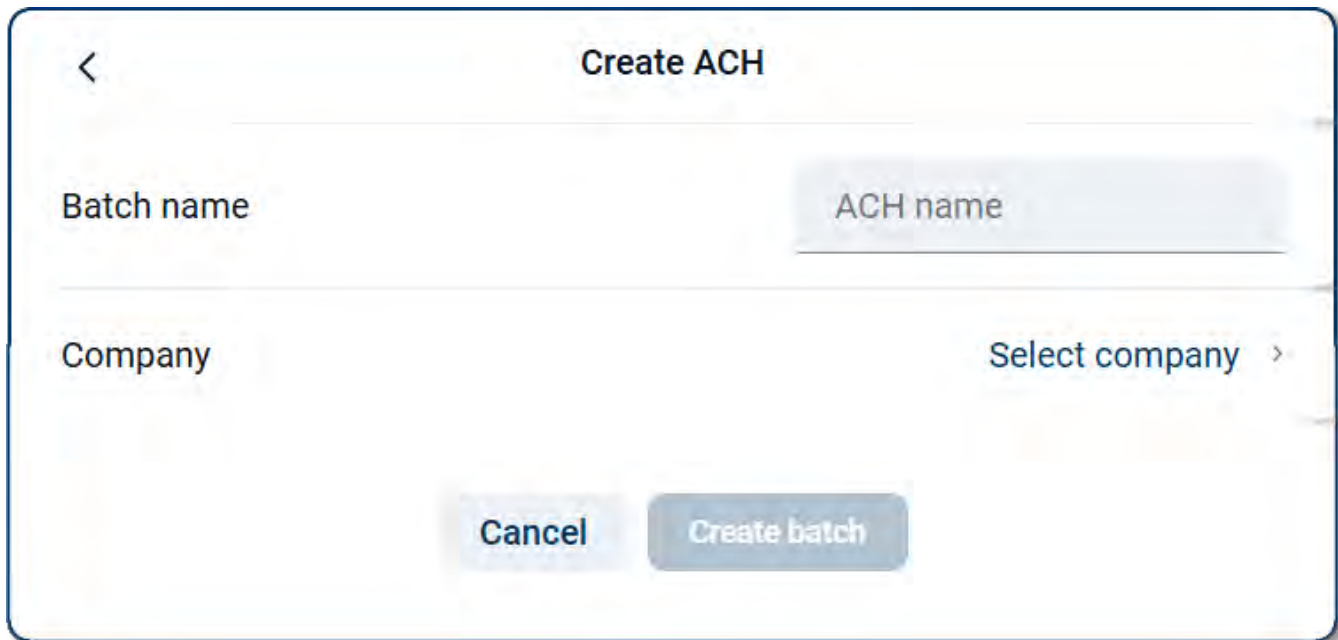
Step 2

Click **Create ACH**.



Step 3

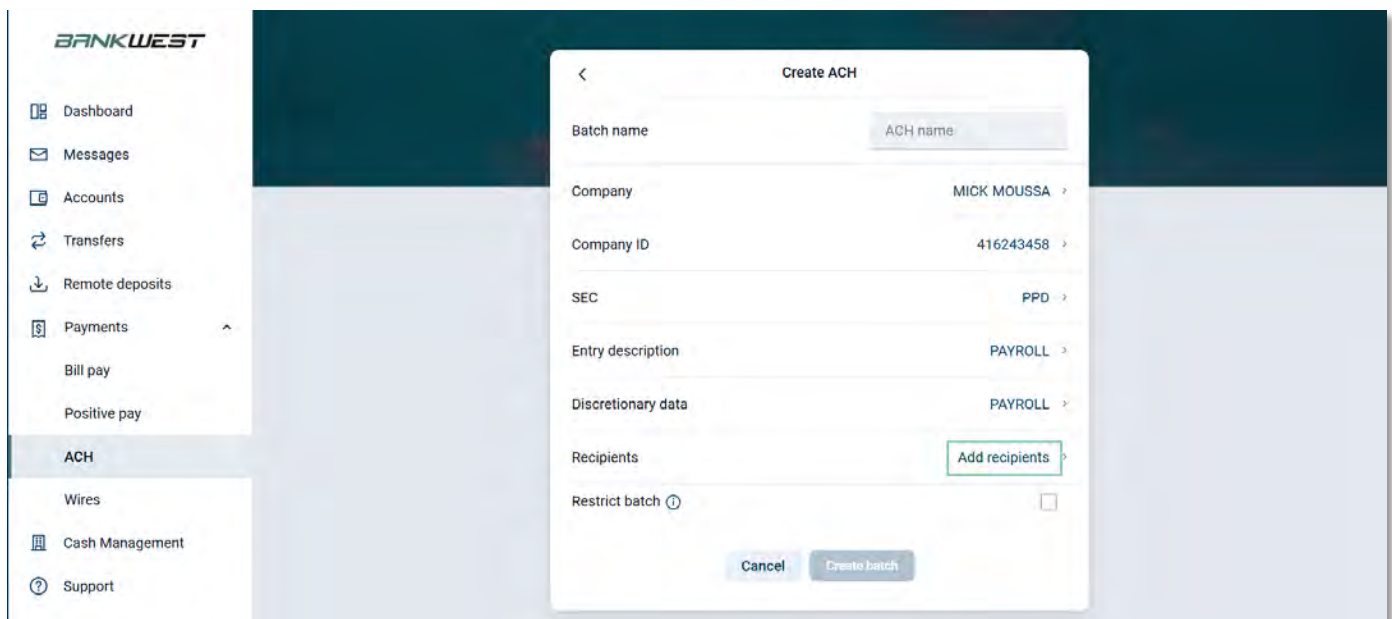
Enter the **Batch name** and select the **ACH company** to originate the payment from.



The screenshot shows a modal window titled "Create ACH". It contains two input fields: "Batch name" and "ACH name". Below these fields is a "Company" label and a "Select company" button with a right-pointing chevron. At the bottom of the modal are two buttons: "Cancel" and "Create batch".

Step 4

Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients** and select **Add manually**.



The screenshot shows the "Create ACH" modal form overlaid on the BankWest interface. The modal contains the following fields and options:

- Batch name** and **ACH name** input fields.
- Company** dropdown menu showing "MICK MOUSSA".
- Company ID** dropdown menu showing "416243458".
- SEC** dropdown menu showing "PPD".
- Entry description** dropdown menu showing "PAYROLL".
- Discretionary data** dropdown menu showing "PAYROLL".
- Recipients** section with an "Add recipients" button.
- Restrict batch** checkbox with a help icon.
- Cancel** and **Create batch** buttons at the bottom.

The background interface shows a sidebar with navigation options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments (expanded), ACH (selected), Wires, Cash Management, and Support.

Step 5

Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information.

Click **Optional fields** to enter a recipient ID number or addenda information.

Check **Prenote** to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

Check **Hold** to prevent this transaction from processing with the other transactions in the batch. (optional)

Click **+ Add another recipient** to enter another recipient or to balance your file if applicable. Click **Save recipient** when done adding recipients to the batch

Please note: You can also import recipient information that is in CSV, Tab delimited, or Fixed position format by clicking the upload icon. Please see the Set Import Layouts section for more information.

<

Recipients

↑

Employee One ^

🗑️

Recipient name

Employee One

Amount

\$ 1.00

Credit/Debit

Credit ▾

Account number

123456789

Routing number

026009593 🔍

Account type

Account type ▾

BANK OF AMERICA N.A., VA

Optional fields ▾

☐ Prenote

☐ Hold

+ Add another recipient

Save recipient

Step 6

Select **Restrict batch** if you want to prevent others at your company from seeing this payment. Only other users with the Restrict Batch entitlement can see restricted payments.

Click **Create batch**, review the confirmation, then click **Done**.

The 'Create ACH' form contains the following fields and values:

Field	Value
Batch name	Payroll
Company	MICK MOUSSA
Company ID	416243458
SEC	PPD
Entry description	PAYROLL
Discretionary data	PAYROLL
Recipients	File imported

At the bottom of the form are two buttons: 'Cancel' and 'Create batch'.

The confirmation screen displays a green checkmark icon and the text 'ACH batch created'. Below this, the batch details are shown:

Payroll	
Credits	\$1.00
Debits	\$0.00
Recipients	1
ACH company	MICK MOUSSA
SEC code	PPD
Description	PAYROLL
Discretionary	PAYROLL

A 'Done' button is located at the bottom right of the screen.

The batch will appear under the **Active** tab in a **Ready** status. Please see the **Initiate a Batch** section for steps on how to send the payment.

The 'ACH' section shows a table of active batches and a calendar for April 2025.

Active		History
BATCH	RECURRING	AMOUNT
Payroll		\$1.00
Ready	TEST	PPD

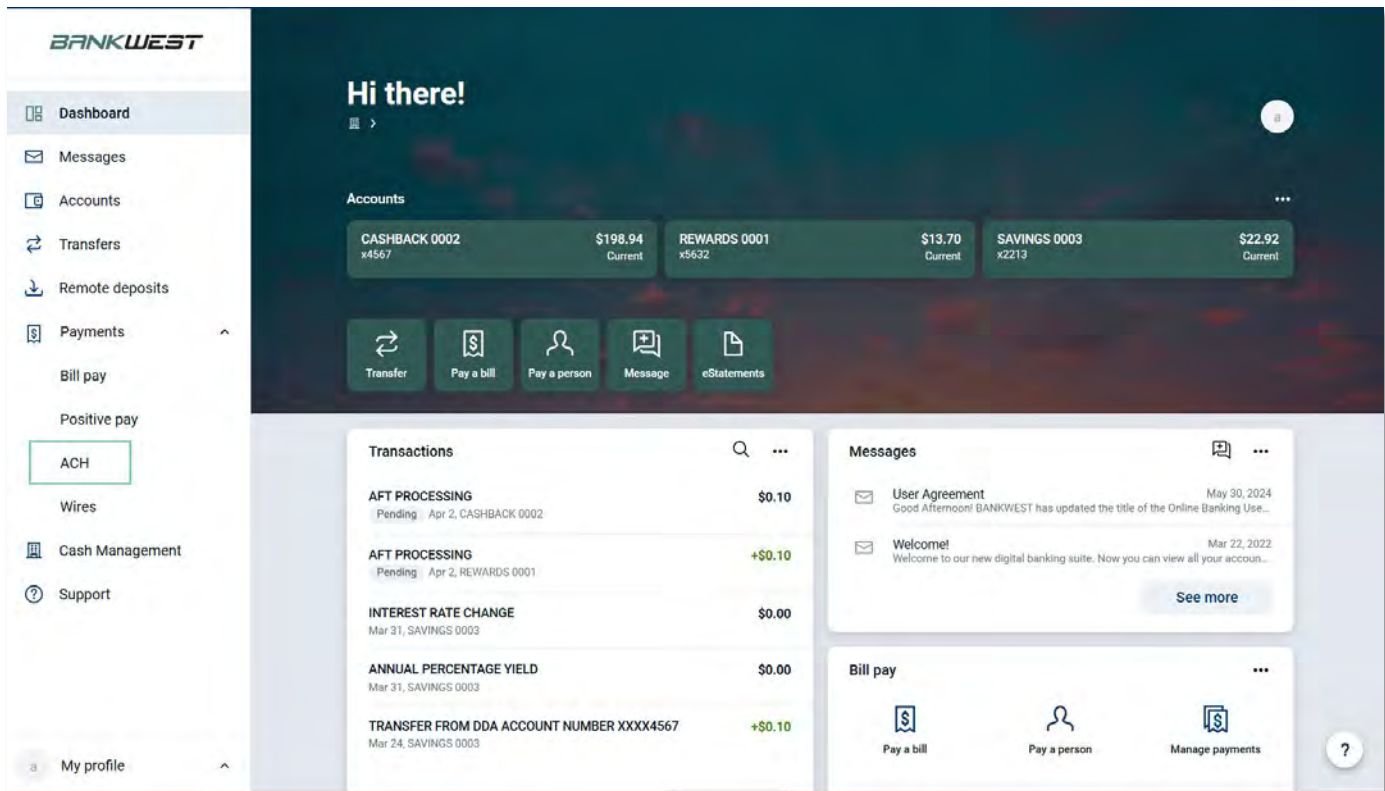
On the right, there is a calendar for April 2025 with navigation arrows and a dropdown menu for the day of the week (currently set to WED).

Upload a NACHA File

Step 1

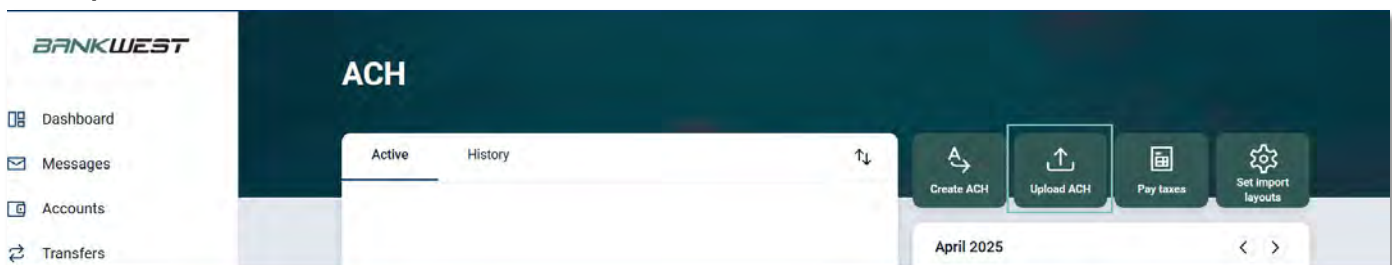
Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click **Upload ACH**.

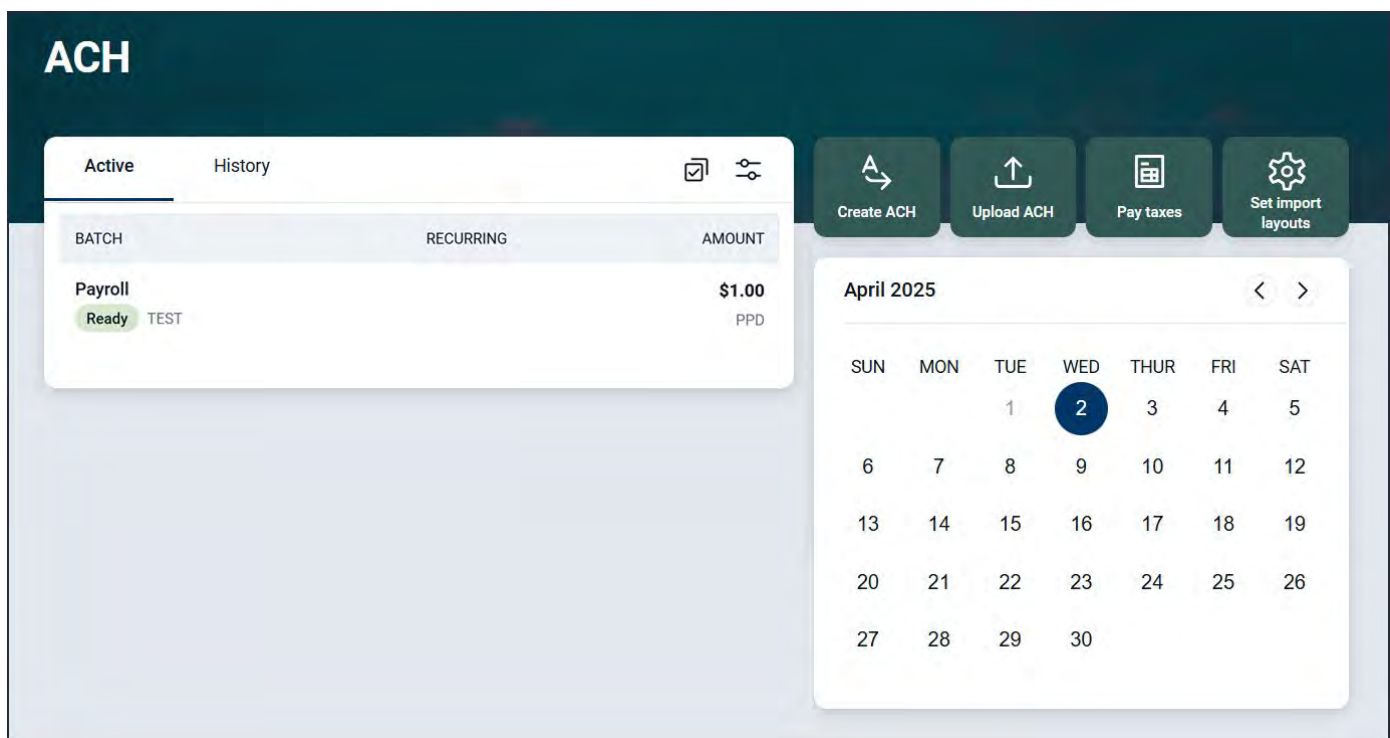
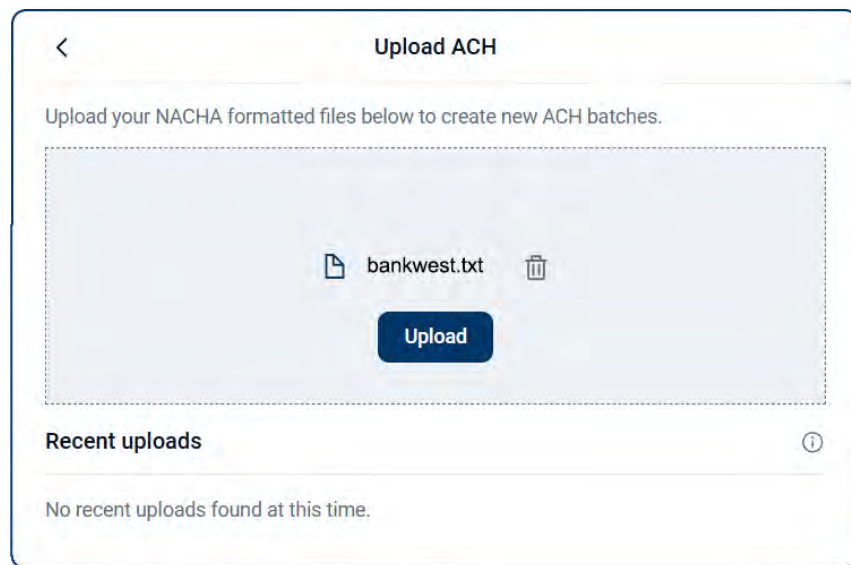


Step 3

Browse for your file and click **Upload**. Review your file for proper formatting if you receive an error.

The batch will appear under the **Active** tab in a **Ready** status.

Note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.



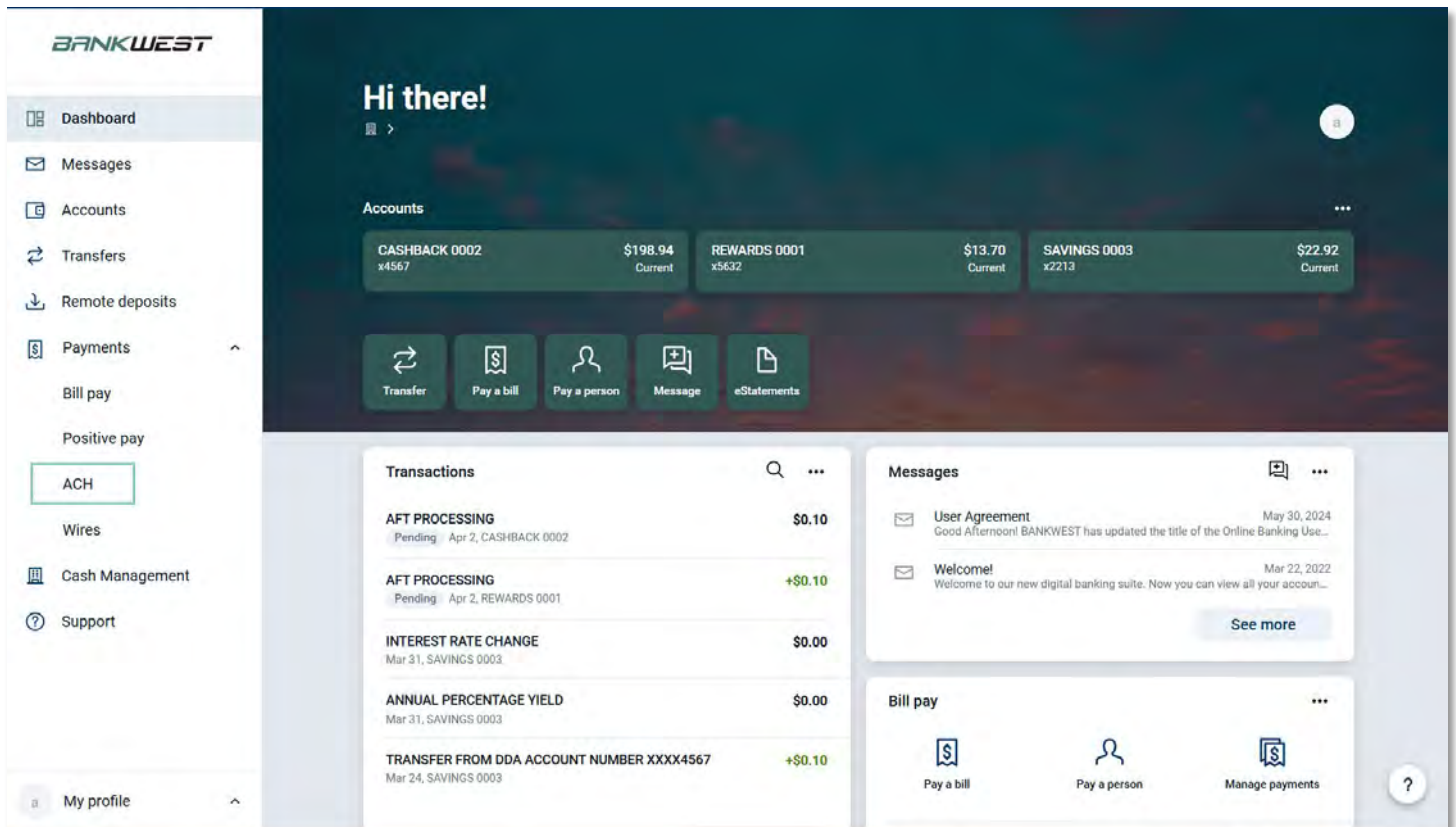
Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

Pay Taxes

Step 1

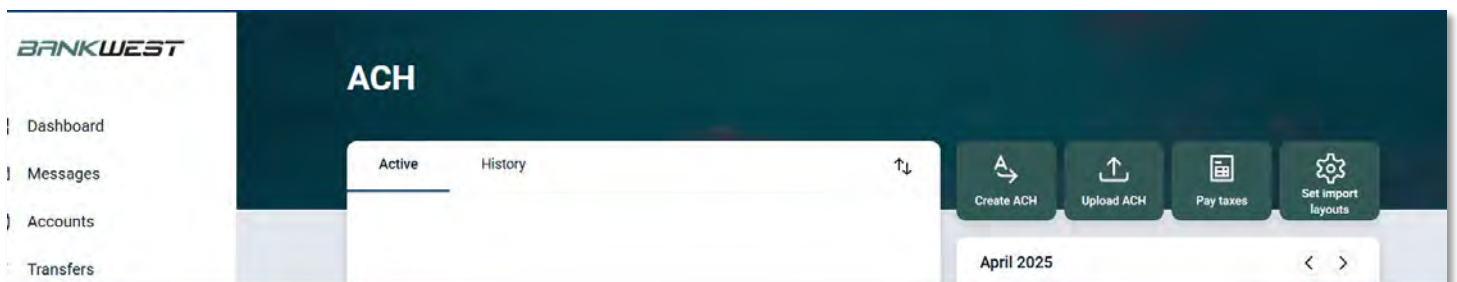
Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, you will select the **Payments** menu first.



Step 2

Click **Pay taxes**.



Step 3

Choose **Federal** or **State** taxes, enter a **Payment name**, and enter the **Tax period** in MM/YY format. Click **Next**.

< Pay taxes

1 Payment details

Tax authority **Federal** State

Payment name Tax FD Quarterly

Tax period 04/25

Next

2 From and to accounts Edit

3 Tax code and amounts Edit

Step 4

Select the ACH **Company** to originate the payment from, the **Pay from** account, the **Pay to** account, and enter your **Taxpayer ID**. Click **Next**.

< Pay taxes

✓ Payment details Edit
Federal, Tax FD Quarterly, April 2025

2 From and to accounts

Company Select company >

Pay from Select from account >

Pay to Select receiving account >

Taxpayer ID Taxpayer ID

Back Next

3 Tax code and amounts Edit

Step 5

Look up the **Tax code**, enter the **Amount**, and click **Create payment**.

Review your confirmation and click **Done**.

The tax payment batch will appear under the **Active** tab in a **Ready** status. Please see the *Initiate a Batch* section in this document for steps on how to send the payment.

<

Pay taxes

✓

Payment details [Edit](#)

Federal, Tax FD Quarterly, April 2025

✓

From and to accounts [Edit](#)

From CASHBACK 0002, to Bank of America

3

Tax code and amounts

Tax code

Lookup tax code >

Amount

\$ 0.00

Back

Create payment

ACH

Active

History

BATCH

RECURRING

AMOUNT

Payroll

Ready TEST

\$1.00

PPD

Create ACH

Upload ACH

Pay taxes

Set import layouts

April 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

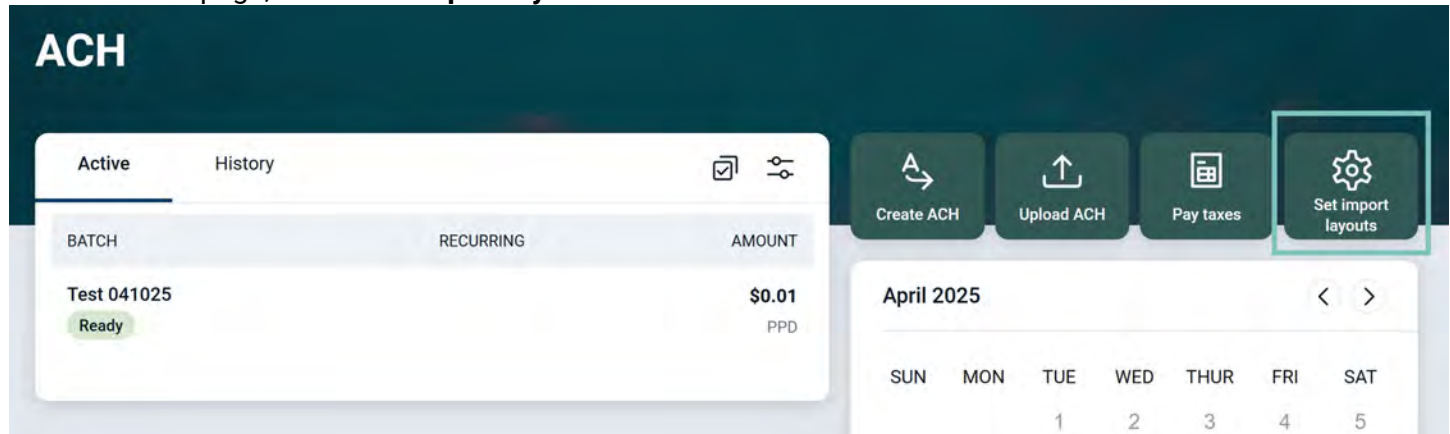
30

Set Import Layouts

Use this option to upload recipient information when creating a batch that is in CSV, tab delimited, or fixed position format.

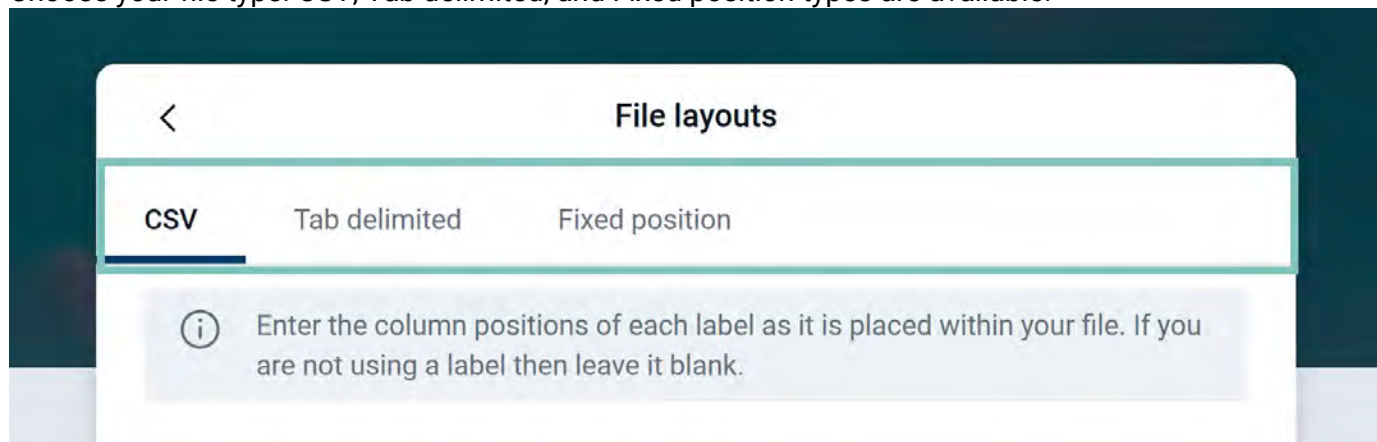
Step 1

From the ACH page, select **Set import layouts**.



Step 2

Choose your file type. CSV, Tab delimited, and Fixed position types are available.



- CSV- Enter the column numbers to correspond with your file. If you are not using one of the options, leave it blank.
- Tab delimited- Enter the column numbers to correspond with your file. If you are not using one of the options, leave it blank.
- Fixed Position- Enter the character positions for each option. If you are not using one of the options, leave it blank.

Step 3

Click **Save**. You can now upload your recipient file when creating a batch. Please see the Create a Batch Manually section of this guide for more information.

Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

Step 1

Select the batch.

The screenshot shows the 'ACH' interface. On the left, there's a table with columns 'BATCH', 'RECURRING', and 'AMOUNT'. The first row shows 'Payroll' with a status of 'Ready' (indicated by a green dot) and 'TEST' in parentheses, and an amount of '\$1.00' with 'PPD' below it. To the right of the table are four buttons: 'Create ACH', 'Upload ACH', 'Pay taxes', and 'Set import layouts'. Below these buttons is a calendar for 'April 2025' with days of the week and dates. The date '2' (Wednesday) is highlighted.

Step 2

1. Select the ellipsis icon to delete the batch.
2. Click **Edit** to modify the batch header information.
3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).

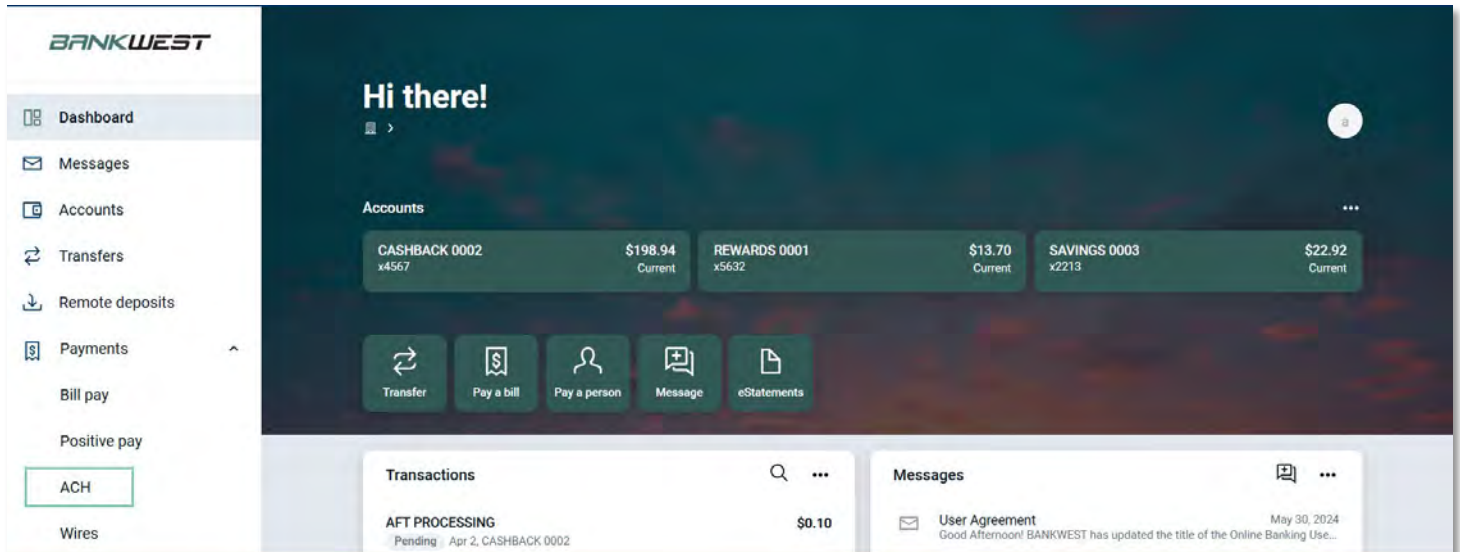
The screenshot shows the 'Batch details' modal window. At the top, it says 'Batch details' with a green '1' and a close icon. Below this, the batch number '0000002' is shown with a 'Ready' status. There are two sections: 'Credits' with a plus icon and '\$1.00', and 'Debits' with a minus icon and '\$0.00'. A green '2' is next to the 'Debits' section, and an 'Edit >' link is to its right. Below these is the 'Recipients' section with a green '3' and a link '4 recipients >'. The bottom section contains fields: 'Company' (FNB CARM TEST), 'Company ID' (370206222), 'SEC code' (PPD), 'Description' (Payment), and 'Batch restricted' (No, with an info icon). At the bottom are two buttons: 'Mark as pending' and 'Review and initiate'.

Initiate a Batch

Step 1

Select **ACH** from the navigation pane.

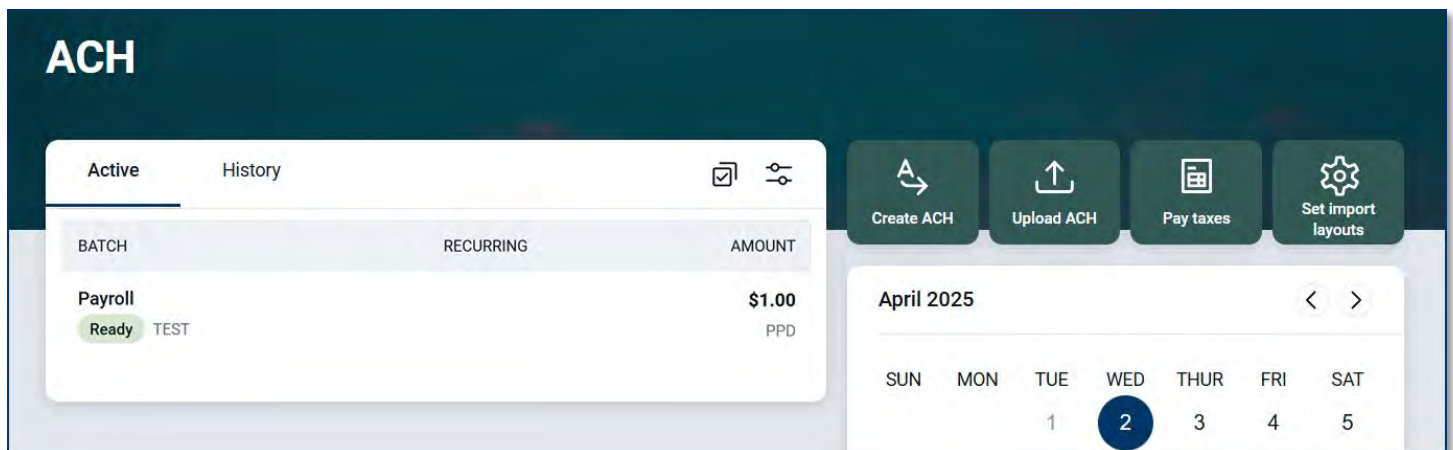
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select the batch in a **Ready** status and click **Review and initiate**.

Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.



Batch details

⋮

✕

0000002

Ready

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Edit >

Recipients

4 recipients >

Company

FNB CARMi TEST

Company ID

370206222

SEC code

PPD

Description

Payment

Batch restricted ⓘ

No

Mark as pending

Review and initiate

Step 3

Select the **Offset account** if applicable, recurring **Frequency** if applicable, and the **Effective date**.

Check the Reset amounts to \$0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click **Initiate**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**.

The batch will appear in an **Initiated** status under the **Active** tab.

Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.

Initiate ACH

Payroll

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Show details ▾

Offset account

Select account >

Frequency

Once >

Effective date


Select date >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate



Batch initiated

Payroll

⊕ Credits

\$1.00

⊖ Debits

\$0.00

📅 Effective date

Jan 31

Confirmation # 0117250024


Recipients 1

Done


ACH

Active
History


BATCH	RECURRING	AMOUNT
Payroll		\$1.00
<div style="display: flex; align-items: center;"> <div style="background-color: #ccc; padding: 2px 5px; margin-right: 5px;">Initiated</div> <div>TEST</div> </div>		PPD




Create ACH



Upload ACH



Pay taxes



Set import layouts

April 2025 < >

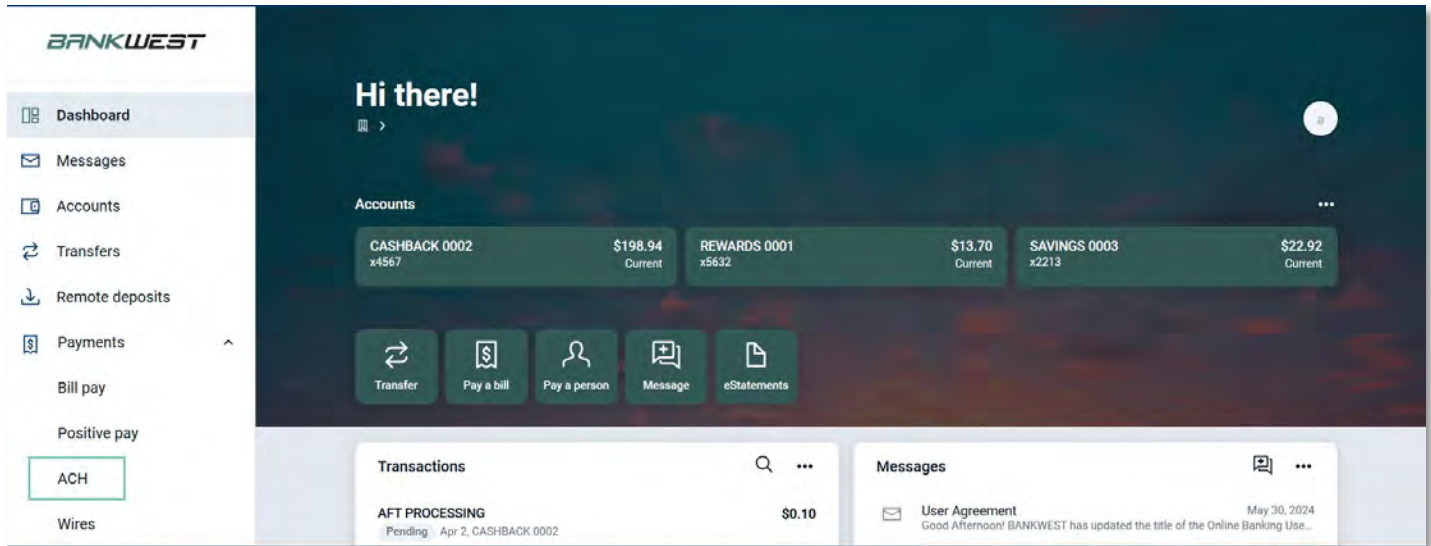
SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Initiate Multiple Batches

Step 1

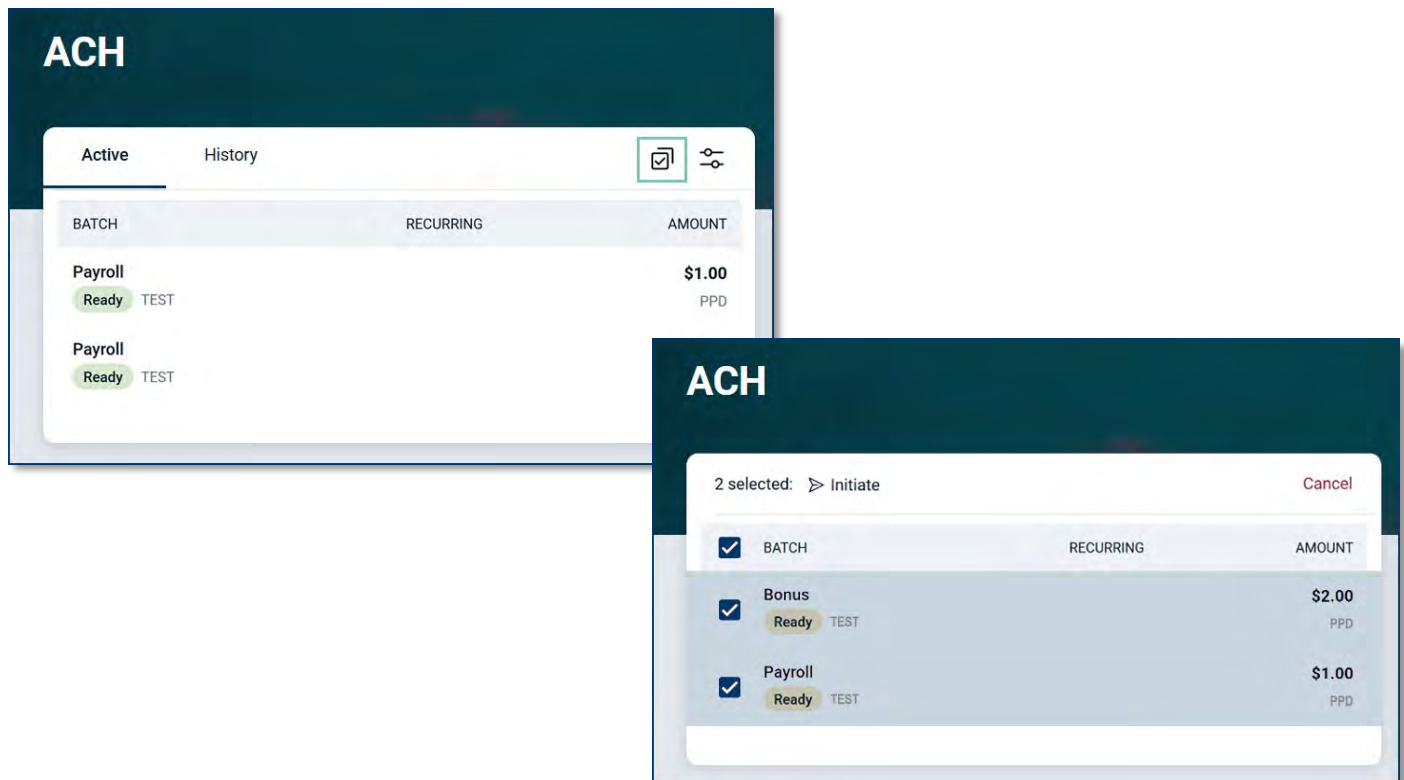
Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.



Step 3

Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to \$0** box if desired for each batch. Click **Initiate**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

Initiate batches

Bonus \$2.00

Jan 31 FREE CHK 0096 (x9852) ☐ Reset to \$0

Payroll \$1.00

Jan 31 FREE CHK 0096 (x9852) ☐ Reset to \$0

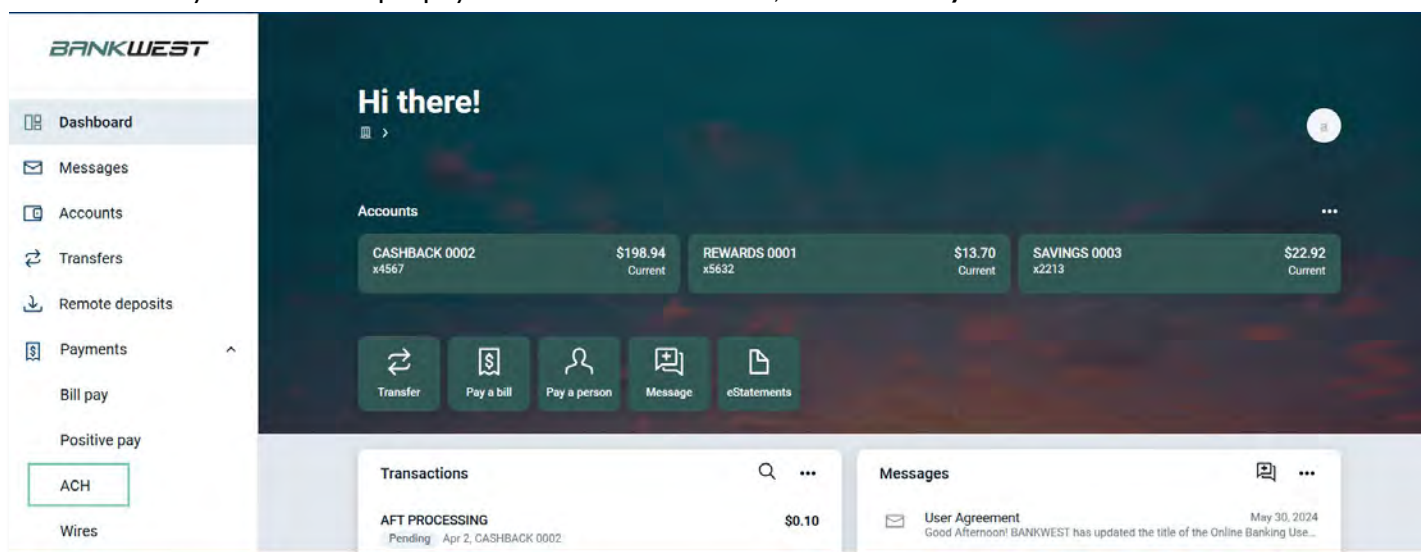
Initiate 2 batches

Uninitiate a Batch

Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select the batch in an Initiated status, click **Uninitiate**, and confirm. The payment will return to a **Ready** status and will not process.

The screenshot shows the ACH interface with a dark teal header. On the left, there's a table with columns: BATCH, RECURRING, and AMOUNT. The table has one row: Payroll, Initiated, TEST, \$1.00, PPD. To the right of the table are four buttons: Create ACH, Upload ACH, Pay taxes, and Set import layouts. Below these buttons is a calendar for April 2025, showing the days of the week from SUN to SAT.

The modal is titled "Batch details" and has a close button (X) in the top right corner. It displays the following information:

- Payroll **Initiated**
- Credits: **\$1.00**
- Debits: **\$0.00**
- Recipients: 1 recipient >
- Company: FNB CARMi TEST
- Company ID: 370206222
- SEC code: PPD
- Description: ACH ENTRY
- Discretionary: ACH BATCH
- Batch restricted ⓘ: No

At the bottom of the modal is a button labeled **Uninitiate**.

History

Select this tab to review batches that have been processed.

ACH

Active		History		
DATE	BATCH		AMOUNT	
DEC 5 2024	Real Test- Addendum FNB CARMi TEST		\$20.00	CCD
NOV 18 2024	testing 1 FNB CARMi TEST		\$5.00	PPD

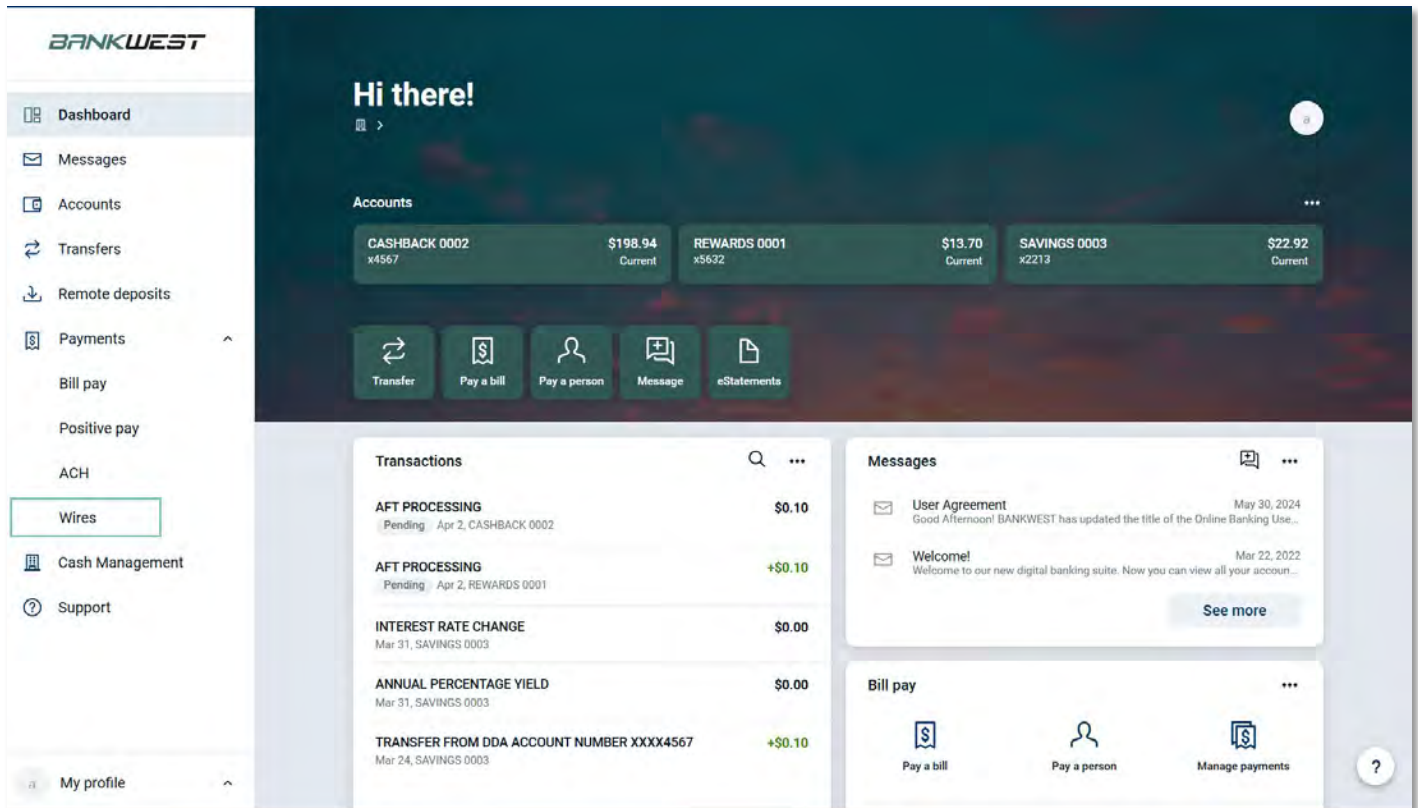
Wires

Create a Wire

Step 1

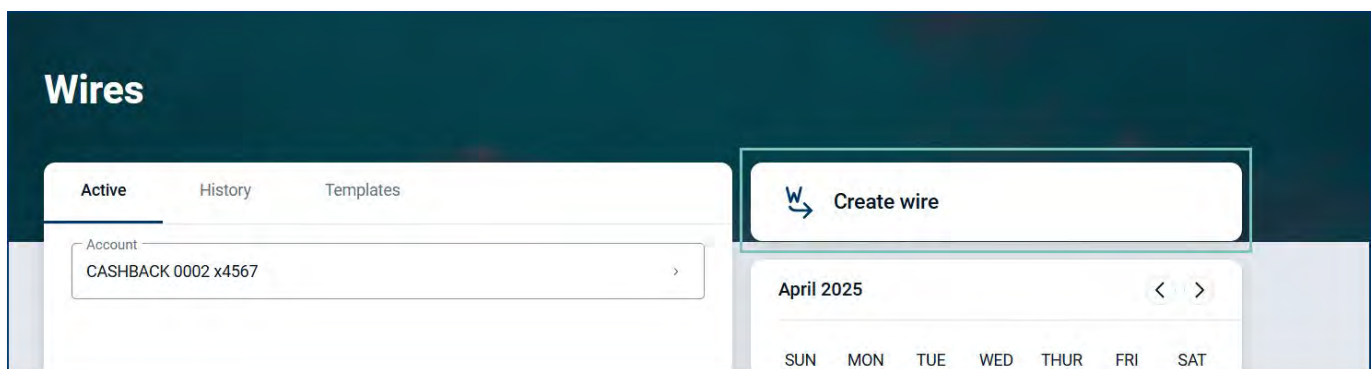
Select **Wires** from the navigation pane.

Please note: if you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select **Create wire**.



Step 3

Enter a **Wire name**, choose the account to debit the funds **From**, and click **Add recipient**.

The 'Create wire' form is a mobile-optimized interface with a white background and a blue border. At the top, there is a back arrow and the title 'Create wire'. Below the title, the form is divided into several sections. The first section is 'Wire name', which has a text input field with a placeholder 'Wire name' and a character count '0/30'. The second section is 'From', which shows 'CASHBACK 0002 x4567' and '\$288.94' with a right-pointing chevron. The third section is 'To', which has a text input field and a link 'Add recipient' with a right-pointing chevron. The fourth section is 'Amount', which has a dollar sign icon and a text input field with '0.00'. The fifth section is 'Notes', which has a text input field and a link 'Add notes' with a right-pointing chevron. The sixth section is 'Save as template', which has a checkbox and an information icon. At the bottom of the form is a blue button labeled 'Create wire'.

Step 4

Enter the beneficiary's name, account number, and address in the Recipient account section

The 'Recipient' form is a mobile-optimized interface with a white background and a blue border. At the top, there is a back arrow and the title 'Recipient'. Below the title, the form is divided into several sections. The first section is 'Recipient account', which has a sub-header. Below the sub-header are five text input fields: 'Recipient name', 'Account number', 'Address line 1', 'Address line 2', and 'City'. The 'City' field is followed by two smaller fields: 'State' and 'Zip'.

Step 5

Click **Find institution** to lookup the beneficiary's financial **Institution name** then click **Save**.

The screenshot shows a form titled "Receiving financial institution". At the top right is a button labeled "Find institution" with a magnifying glass icon. Below the title are three input fields: "Routing/ABA number", "Institution name", and "City". To the right of the "City" field is a "State" dropdown menu. Below these fields is a light blue informational box with an information icon and the text: "We temporarily don't support wires that require an intermediary financial institution. To create this type of wire, please use Cash Management." At the bottom center is a "Save" button.

Step 6

Enter the amount of the wire and add any notes that should accompany the wire if applicable.

If you anticipate sending this wire again in the future, click **Save as template** to retain the information under the Templates tab.


Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire**.

The screenshot shows a form titled "Create wire" with a back arrow at the top left. The form contains several fields: "Wire name" with the value "Vendor One" and a character count "10/30"; "From" with the value "CASHBACK 0002 x4567" and a balance "\$288.94"; "To" with the value "Vendor One 123456789" and "FIRST CITZ RALEIGH"; "Amount" with a dollar sign and the value "1.00"; and "Notes" with an "Add notes" link. At the bottom is a "Save as template" option with an information icon and a checkbox. A "Create wire" button is at the very bottom.

Step 7

Review your confirmation message and click **Done**.



Wire created

Vendor One

\$1.00

From: FREE CHK 0096 x9852

To: Vendor One

① Your wire has been created but must still be initiated in the wire details to send it.

Done

Step 8

Your wire will appear under the **Active** tab in a **Ready** status.

If you saved the wire as a template, it will appear under the Templates tab.

Wires

Active

History

Templates

Account

CASHBACK 0002 x4567

WIRE DETAILS

AMOUNT

Vendor One

Ready to FIRST CITIZ RALEIGH (x6789)

\$1.00

Create wire

April 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

3

4

5

Edit or Delete a Wire

Step 1

Select the wire under the **Active** or **Templates** tab.

Wires

Active History Templates

Account: CASHBACK 0002 x4567

WIRE DETAILS AMOUNT

Vendor One \$1.00

Ready to FIRST CITZ RALEIGH (x6789)

April 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5

Step 2

1. Click the ellipsis icon to delete the wire
2. Click Edit to change the wire name, beneficiary information, amount, or notes.

Wire details

Vendor One Ready

\$1.00

From: FREE CHK 0096

Recipient details

Recipient name: Vendor One

Account number: 123456789

Address: 124 Main
Joplin, MO 64804

Receiving institution

Institution name: FIRST CITZ RALEIGH

Routing number: 124084834

Address: RALEIGH, NC

Review and initiate

Initiate a Wire

Step 1

Select **Wires** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

The screenshot shows the BankWest dashboard. On the left is a navigation pane with the following items: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments (expanded), Bill pay, Positive pay, ACH, **Wires** (highlighted with a green box), Cash Management, and Support. At the bottom of the pane is 'My profile'. The main content area has a dark header with 'Hi there!' and a user profile icon. Below this is an 'Accounts' section showing four cards: CASHBACK 0002 x4567 (\$188.94 Current), REWARDS 0001 x5632 (\$23.70 Current), SAVINGS 0003 x2213 (\$22.92 Current), and a fourth card partially visible. Below the accounts are five action buttons: Transfer, Pay a bill, Pay a person, Message, and eStatements. The main content area also features a 'Transactions' list on the left, 'Messages' on the right, and a 'Bill pay' section at the bottom right. The 'Transactions' list includes: TRANSFER FROM DDA ACCOUNT NUMBER XXXX4567 (+\$0.10), TRANSFER TO DDA ACCOUNT NUMBER XXXX5632 (\$0.10), TRANSFER FROM X4567 TO X5632 (\$10.00), TRANSFER FROM X4567 TO X5632 (+\$10.00), and INTEREST RATE CHANGE (\$0.00). The 'Messages' section shows a 'High balance' warning and a 'User Agreement' update. The 'Bill pay' section has buttons for 'Pay a bill', 'Pay a person', and 'Manage payments'.

Step 2

Select the wire from under the **Active** or **Template** tab.

The screenshot shows the 'Wires' page. At the top is a dark header with the word 'Wires'. Below this is a tabbed interface with three tabs: 'Active' (selected), 'History', and 'Templates'. Under the 'Active' tab, there is a dropdown menu for 'Account' showing 'CASHBACK 0002 x4567'. Below this is a table with the following data:

WIRE DETAILS	AMOUNT
Vendor One	\$1.00
Ready to FIRST CITZ RALEIGH (x6789)	

To the right of the table is a 'Create wire' button with a wire icon. Below the table is a calendar for 'April 2025' with days of the week (SUN, MON, TUE, WED, THUR, FRI, SAT) and dates (1, 2, 3, 4, 5).

Step 3

Click **Review and initiate**.

Wire details

Vendor One

Ready

\$1.00

Edit >

From

FREE CHK 0096

Recipient details

Recipient name

Vendor One

Account number

123456789

Address

124 Main
Joplin, MO 64804

Receiving institution

Institution name

FIRST CITZ RALEIGH

Routing number

124084834

Address

RALEIGH, NC

Review and initiate

Step 4

Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate by entering your password.

Review your confirmation and click **Done**.

<

Initiate wire

Vendor One

\$1.00

From

FREE CHK 0096

To

Vendor One

Repetitive

Single

Show details

▼

Cancel

Initiate

✓

Wire initiated

Vendor One

\$1.00

From

FREE CHK 0096 (x9852)

To

Vendor One

Confirmation #

0117250001

Done

Step 6

Your wire will appear under the **Active** tab in an Initiated status.

Wires

ActiveHistoryTemplates

Account

CASHBACK 0002 x4567

WIRE DETAILS

Vendor One

InitiatedFIRST CITZ RALEIGH (x6789)

AMOUNT

\$1.00

Create wire

April 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

History

Select this tab to review wires that have been processed.

Wires

ActiveHistoryTemplates

Account

CASHBACK 0002 x4567

NOV 20 2024

to FIRST CARMILL (x5678)

\$30.00

APR 1 2024

to First Bank (x0094)

\$10.00

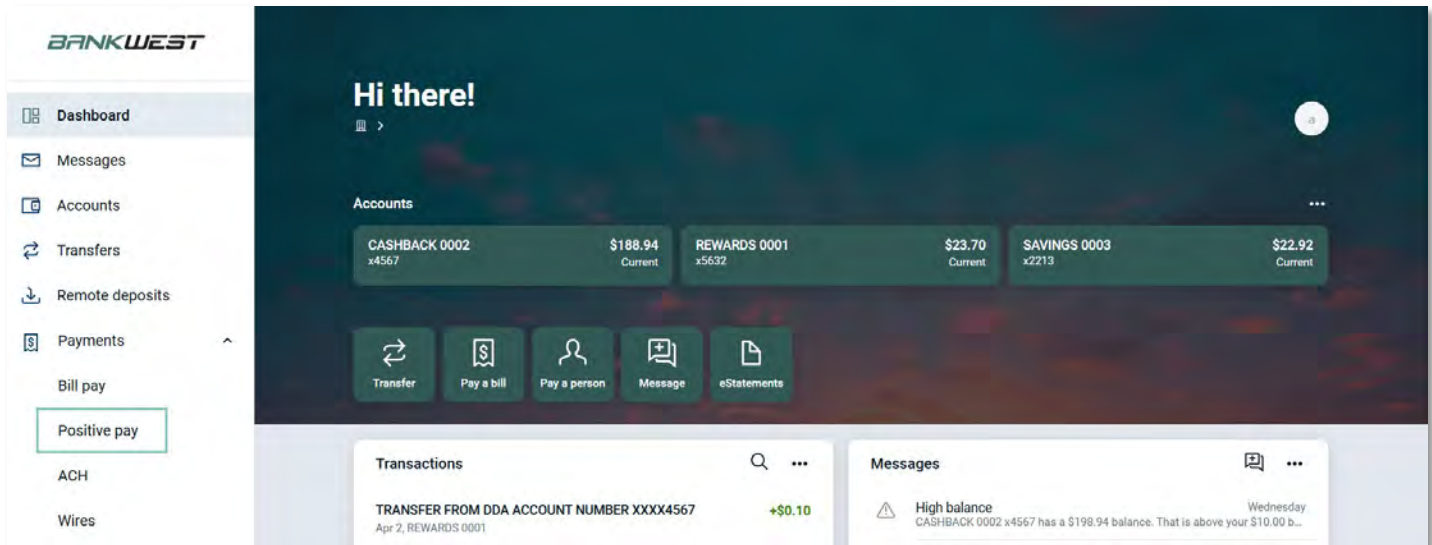
Positive Pay

Enter Issued Items Manually

Step 1

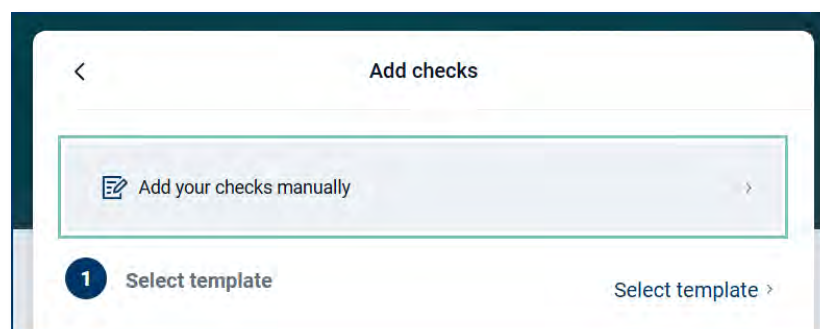
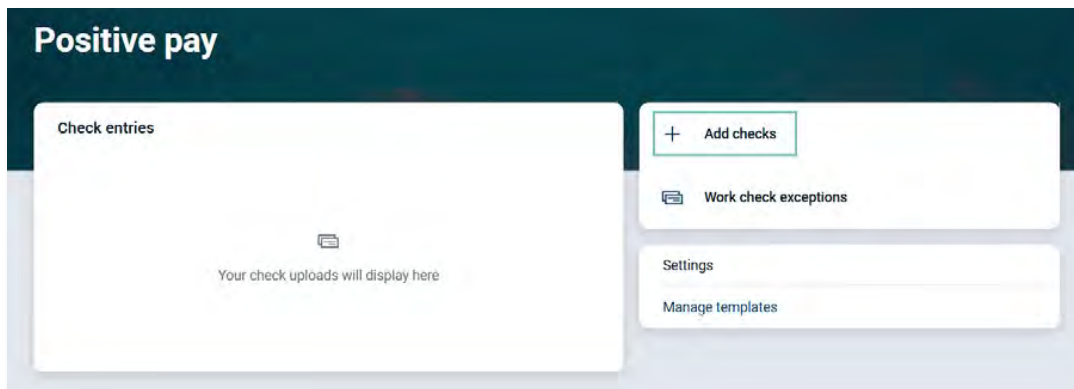
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



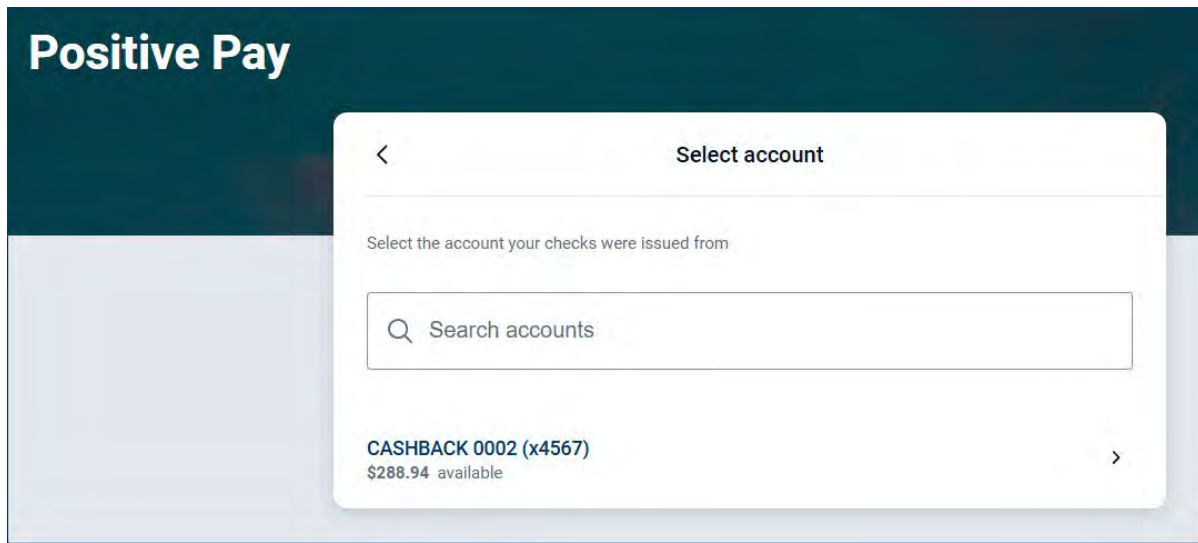
Step 2

Click **+ Add checks** and select **Add your checks manually**.



Step 3

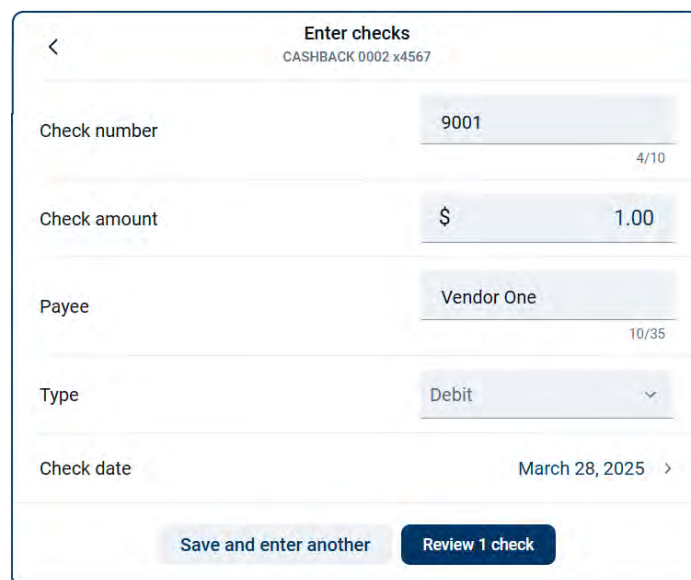
Select the account the checks were written against.



The screenshot shows the 'Positive Pay' interface. A modal titled 'Select account' is displayed over a dark blue background. The modal has a back arrow on the left and a title 'Select account'. Below the title, it says 'Select the account your checks were issued from'. There is a search bar with a magnifying glass icon and the text 'Search accounts'. At the bottom of the modal, there is a selection for 'CASHBACK 0002 (x4567)' with '\$288.94 available' and a right arrow.

Step 4

Enter the **Check number**, **Check amount**, **Payee**, **Type**, and **Check date**.
For check **Type**, select **void** to invalidate a previously entered issued item.
Click **Save and enter another** if you have more checks or click **Review** if done.



The screenshot shows the 'Enter checks' screen. At the top, there is a back arrow and the title 'Enter checks' with 'CASHBACK 0002 x4567' below it. The screen contains several input fields: 'Check number' with the value '9001' and a '4/10' indicator; 'Check amount' with a dollar sign and the value '1.00'; 'Payee' with the value 'Vendor One' and a '10/35' indicator; 'Type' with a dropdown menu showing 'Debit'; and 'Check date' with the value 'March 28, 2025' and a right arrow. At the bottom, there are two buttons: 'Save and enter another' and 'Review 1 check'.

Step 5

Review the details you entered and click **Approve** to continue. Click **Approve** to confirm. Review the confirmation and click **Done**.

< Review checks

Account CASHBACK 0002 x4567 >

Upload summary

Total items 1

Total amount \$1.00

DATE	PAYEE/AMOUNT	CHECK #
MAR 28	\$1.00 Vendor One	9001 >

Enter another Approve

Step 6

Your check file will appear on the **Positive Pay** dashboard in a **Pending** Status. Click **Review & approve**.

Positive pay

Check entries

ArpManualEntry_abbyc_250402.txt CASHBACK 0002 Pending Review & approve >

+ Add checks

Work check exceptions

Settings

Manage templates

Step 7

Review the details and click **Approve**.
Review the confirmation and click **Done**.

Review checks

File upload summary

File name

ArpManualEntry_abbyc_250402.txt

Total items

1

Total amount

\$1.00

DATE	PAYEE/AMOUNT	CHECK #
MAR 28	\$1.00 Vendor One	00000009001

Cancel

Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

Step 8

The issued items file status will now show as **Successful**.

Positive pay

Check entries

ArpManualEntry_abbyc_250402.txt

CASHBACK 0002

Just uploaded

Successful

+ Add checks

Work check exceptions

Settings

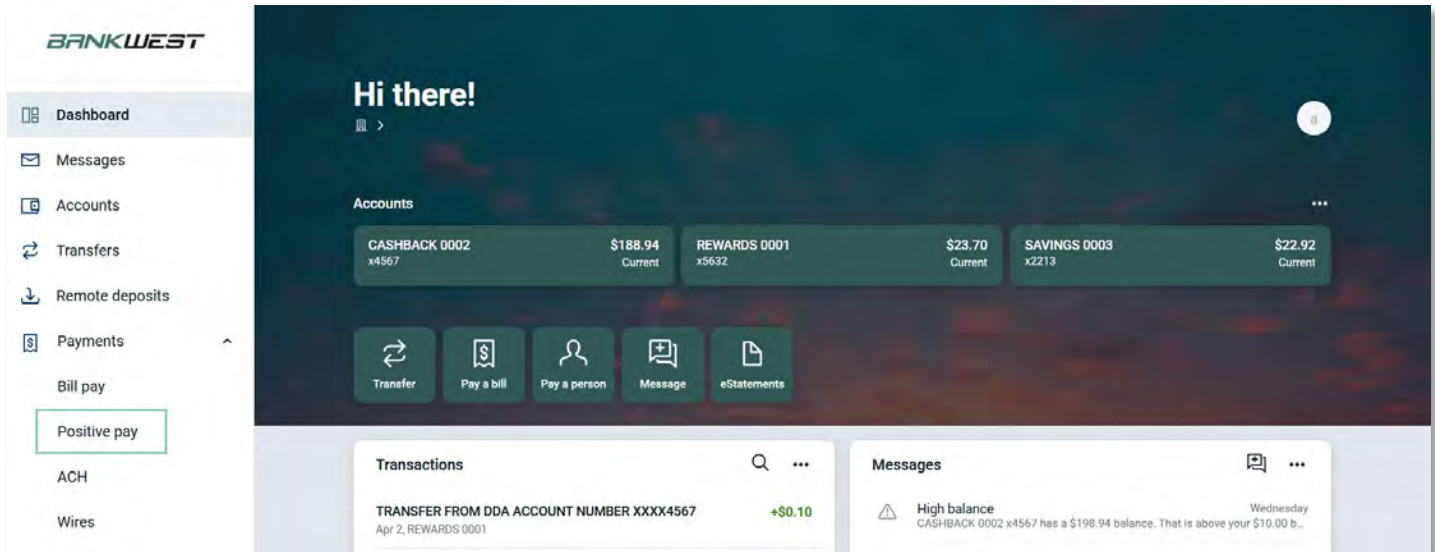
Manage templates

Create an Issued Items Upload Format

Step 1

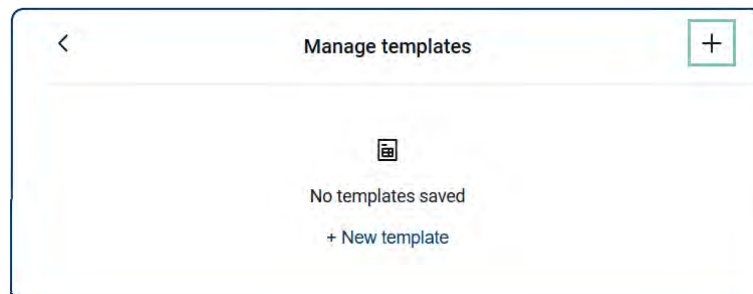
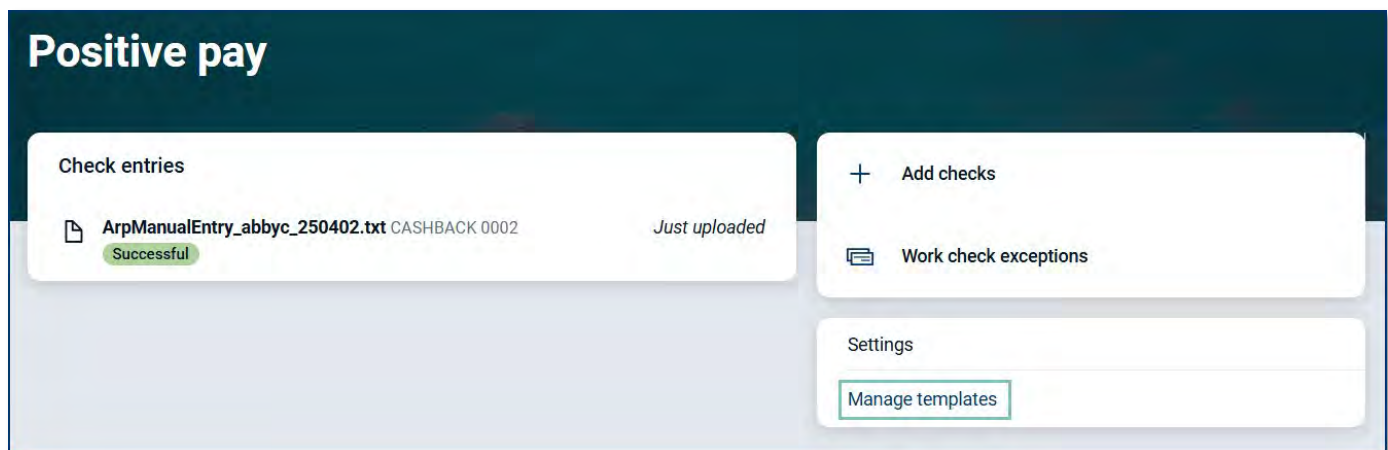
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click **Manage templates** and click the + sign.



Step 3

Select the format of your file.

Delimited:

1. Enter a name for this upload format.
2. Choose your amount format, field delimiter and text qualifier.
3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.

Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

Click **Review** and then **Save**. Click **Done**.

<

Create delimited template

Template name

0/50

Amount format ⓘ

No format validation >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	<input type="text" value="Col #"/>	
Item Amount Required	<input type="text" value="Col #"/>	
Account number	<input type="text" value="Col #"/>	
Account type	<input type="text" value="Col #"/>	Set indicators Required >

Debit/credit

Set indicators
Required >

Void indicator

Set indicator
Required >

Void date

Set date format
Required >

Payee address 1

Payee address 2

Payee address 3

Payee address 4

Stop indicator

Set indicator
Required >

Cancel

Review

Fixed Position:

1. Enter a name for this upload format.
2. Choose your amount format.
3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click **Review** and then **Save**. Click **Done**.

Create fixed position template

Template name 0/50

Amount format ⓘ [No format validation >](#)

Label position
Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item Number Required	<input type="text" value="Begin"/>	<input type="text" value="End"/>	
Item Amount Required	<input type="text" value="Begin"/>	<input type="text" value="End"/>	
Account number	<input type="text" value="Begin"/>	<input type="text" value="End"/>	
Account type	<input type="text" value="Begin"/>	<input type="text" value="End"/>	Set indicators Required >
Issue date	<input type="text" value="Begin"/>	<input type="text" value="End"/>	Set date format Required >
Payee Max 35 characters	<input type="text" value="Begin"/>	<input type="text" value="End"/>	

Debit/credit [Set indicators
Required >](#)

Void indicator [Set indicator
Required >](#)

Void date [Set date format
Required >](#)

Payee address 1

Payee address 2

Payee address 3

Payee address 4

Stop indicator [Set indicator
Required >](#)

[Cancel](#) [Review](#)

Your upload template will be listed under the **Manage Templates** page and can be edited or deleted at any time.

Click the **+** to add more template if necessary.

Manage templates +

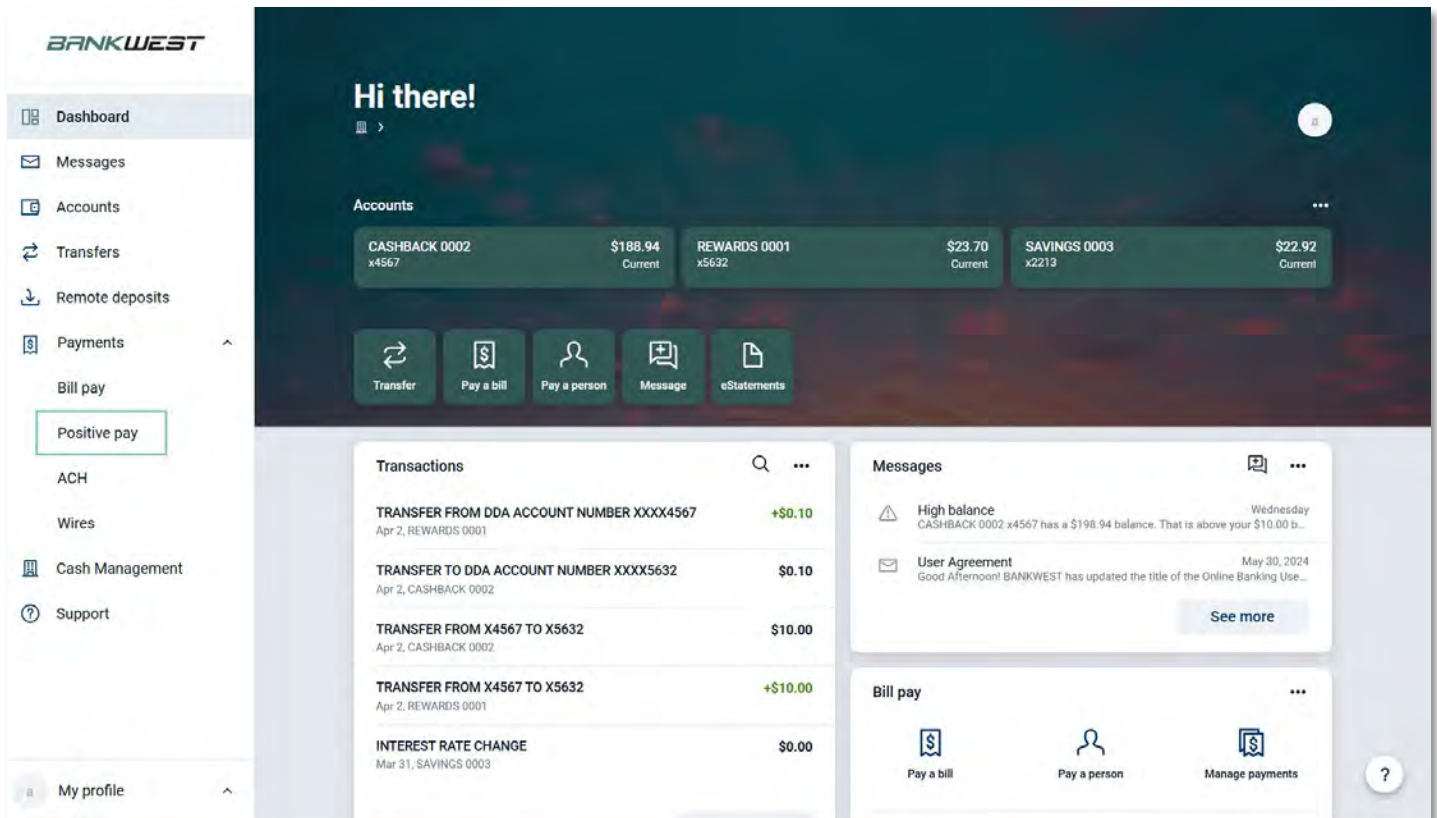
Property Management Delimited	>
----------------------------------	---

Upload an Issued Items File

Step 1

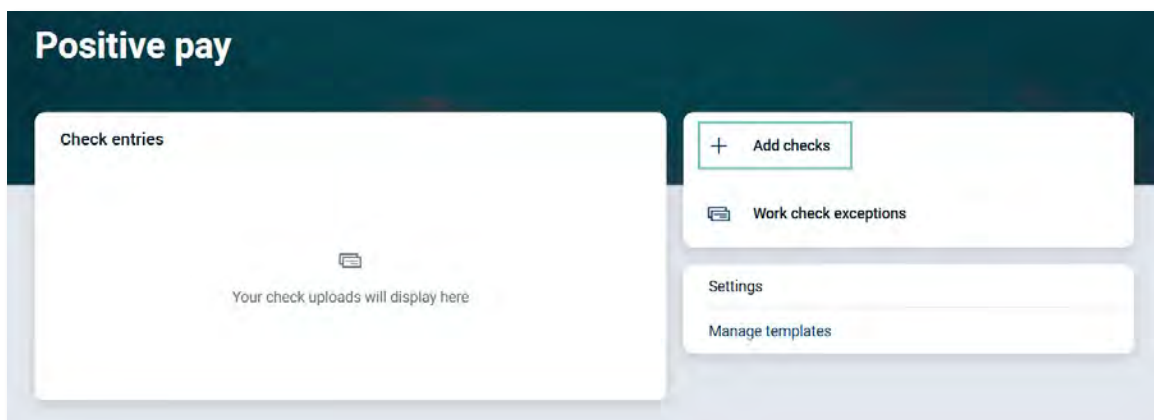
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click + Add checks.



Step 3

Choose your upload format template.

1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.

The screenshot shows the 'Add checks' form. At the top, there is a back arrow and the title 'Add checks'. Below the title is a section 'Add your checks manually' with a right arrow. The form is divided into three numbered steps: 1. 'Select template' with a dropdown menu showing 'Default template Delimited'; 2. 'Choose associated account' with a dropdown menu showing 'CASHBACK 0002 x4567'; 3. 'Upload file' with a link to 'Default template formatting guide' and a file upload area. The file upload area shows a file named 'arp3 5.csv' with a trash icon. Below the file upload area is a 'Submit' button. At the bottom, there is a note: 'After submission, please allow time for processing.'

Step 4

Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.

The screenshot shows the 'Positive pay' dashboard. The title 'Positive pay' is at the top. Below the title is a section 'Check entries'. It lists three entries: 1. 'arp3 5.csv CASHBACK 0002' with a 'Pending' status and a 'Review & approve' link; 2. 'ArpManualEntry_abbyc_250407.txt CASHBACK 0002' with a 'Successful' status and a timestamp of '5 mins ago'; 3. 'ArpManualEntry_abbyc_250402.txt CASHBACK 0002' with a 'Successful' status and a timestamp of '4 days ago'.

Step 5

Review the details and click **Approve**.

Review the confirmation and click **Done**.

Review checks

File upload summary

File name arp3 5.csv

Total items 3

Total amount \$1.42

DATE	PAYEE/AMOUNT	CHECK #
OCT 27 2024	\$0.25 Vendor 1	00000000457
OCT 28 2024	\$0.30 Vendor 2	00000000458
OCT 29 2024	\$0.87 Vendor 3	00000000459

[Cancel](#) [Approve](#)







If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

Step 6

The issued items file status will now show **Successful**.

Positive pay

Check entries

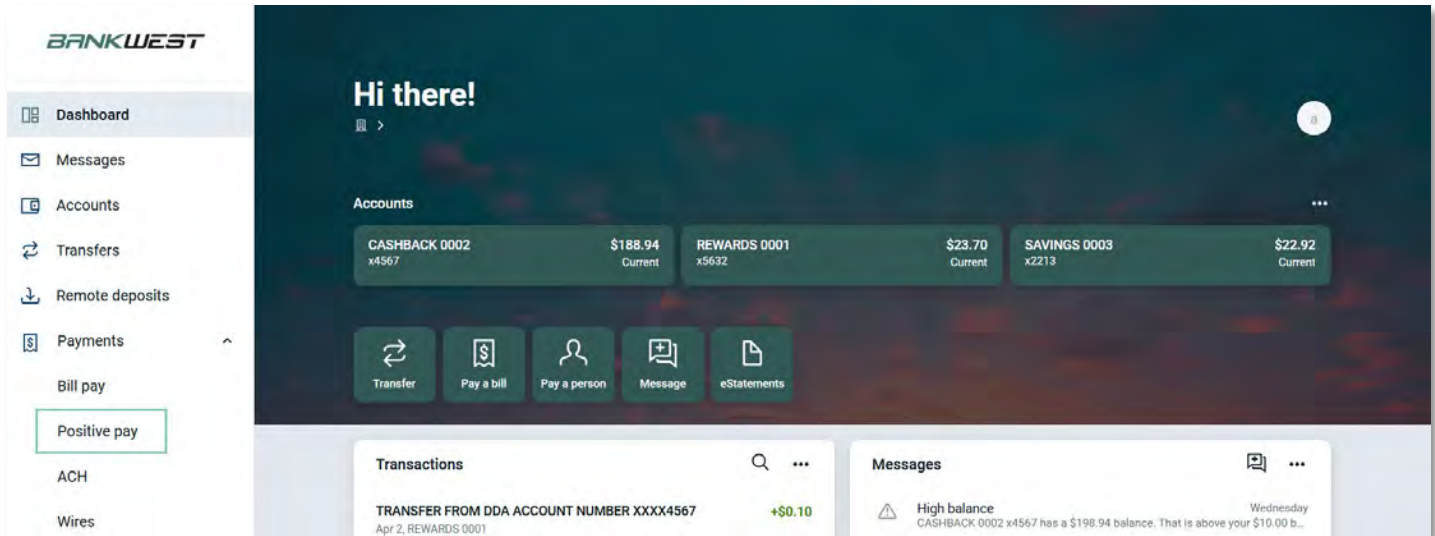
 arp3 5.csv CASHBACK 0002	Just uploaded
	
 ArpManualEntry_abbyc_250407.txt CASHBACK 0002	5 mins ago
	
 ArpManualEntry_abbyc_250402.txt CASHBACK 0002	4 days ago
	

Work Exception Items

Step 1

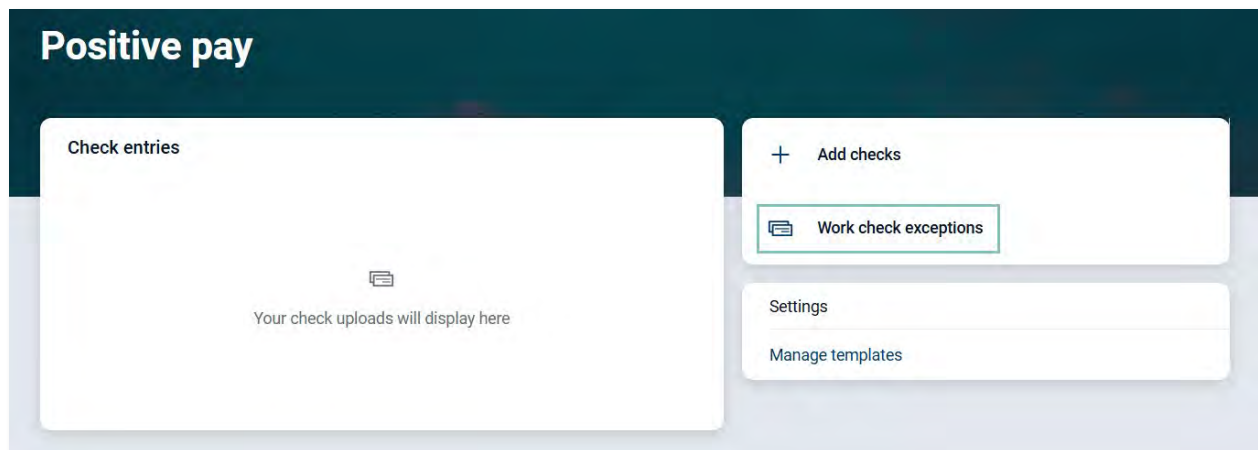
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click **Work check exceptions**.



Step 3

Review your exception(s). Click the check number to see additional details. Check the box to Pay the item or leave the box unchecked to return. Click **Submit** when done.

<

Work check exceptions

Account: CASHBACK 0002

i

Select any check exception you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
<input checked="" type="checkbox"/>	\$86.56 Pay	0923653370 <div><div>i</div>Not Issued</div>

Returning 0 | Paying 1

Submit

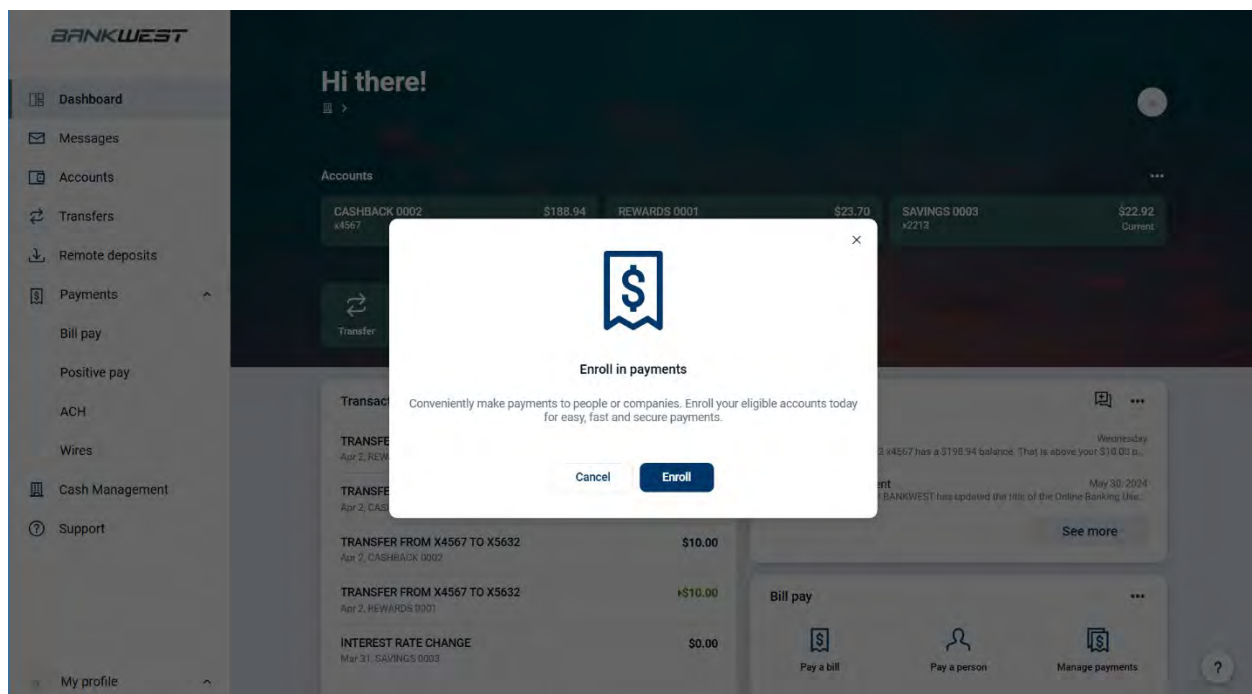
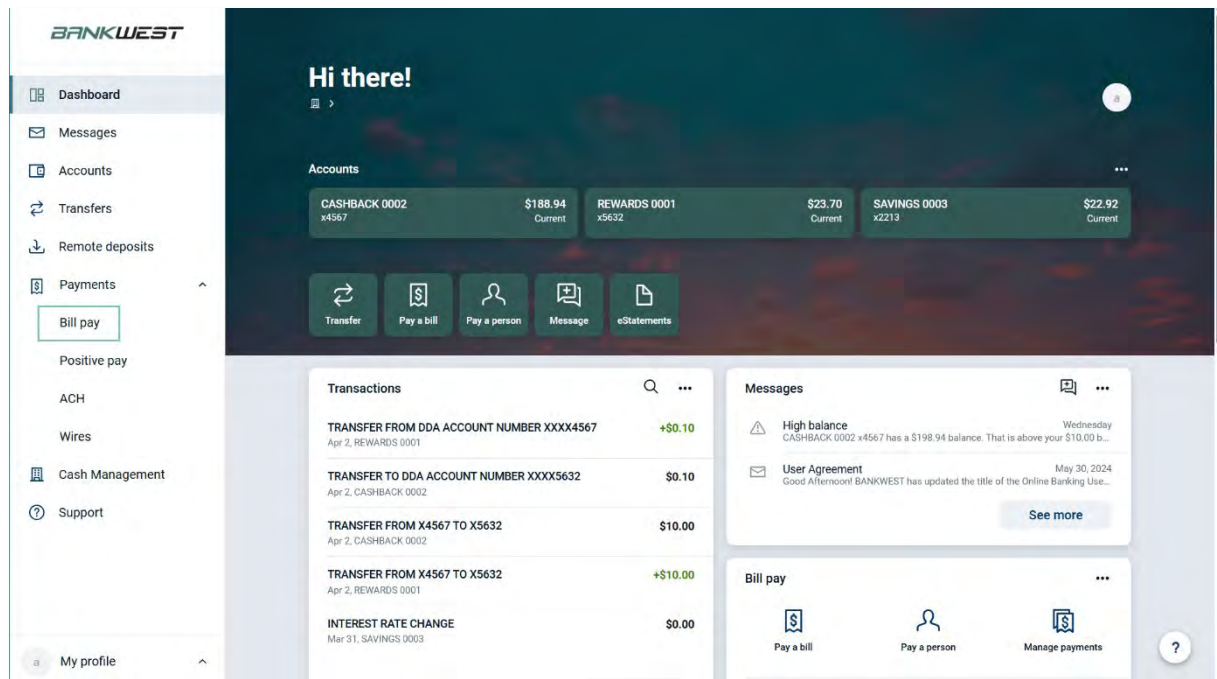
Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

You must first enroll in Bill Pay before you can send Payments. Select **Bill Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **Enroll**.

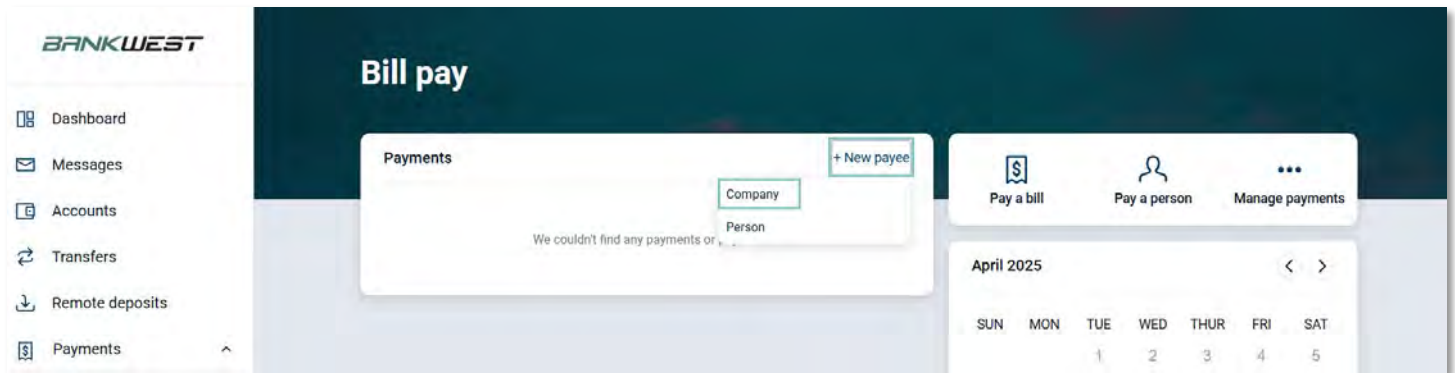


Add a Payee

Step 1

Select Bill Pay from the navigation pane.

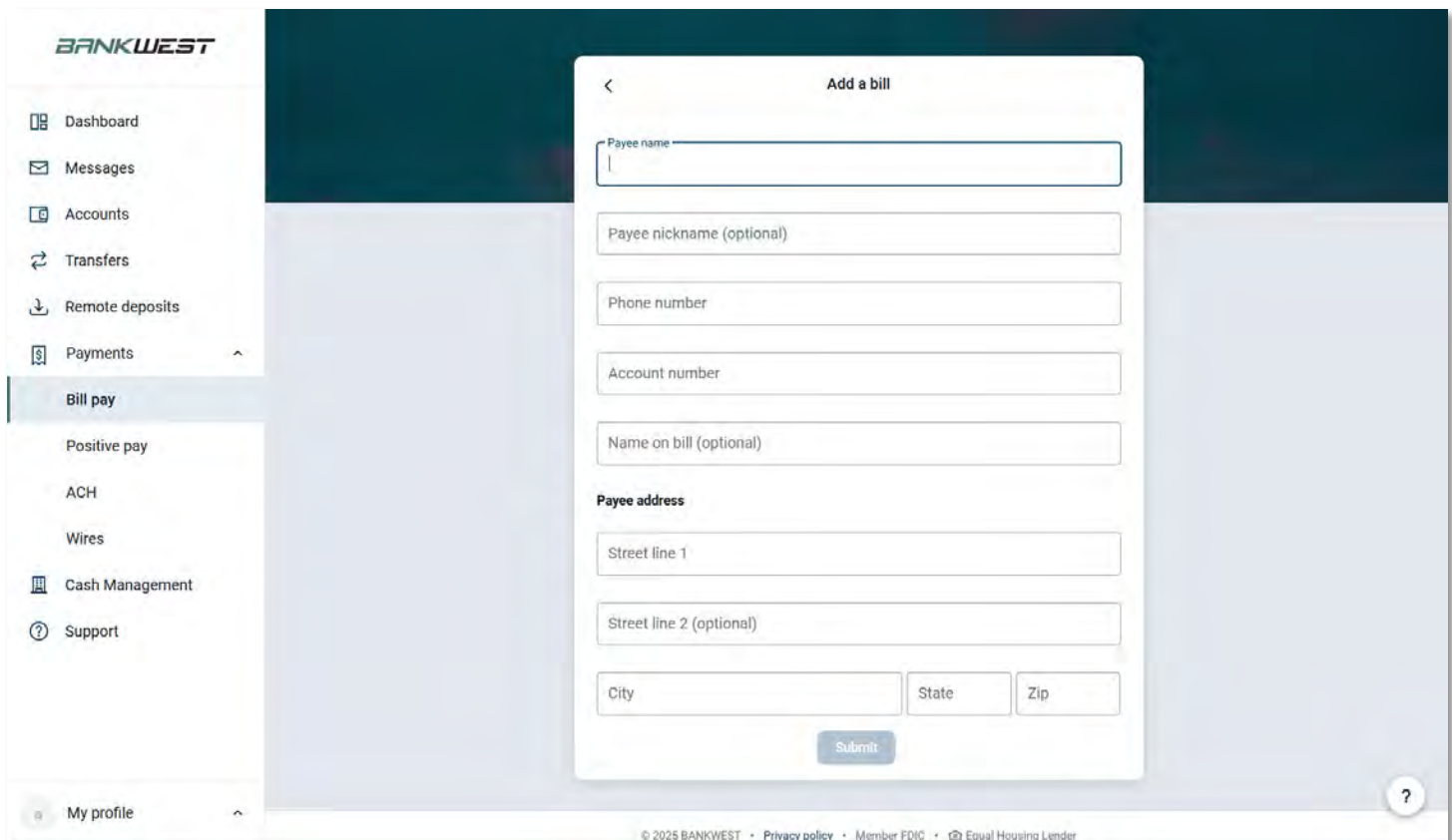
Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **+ New payee** and select **Company**.



Step 2

Complete the required fields and click **Submit**.

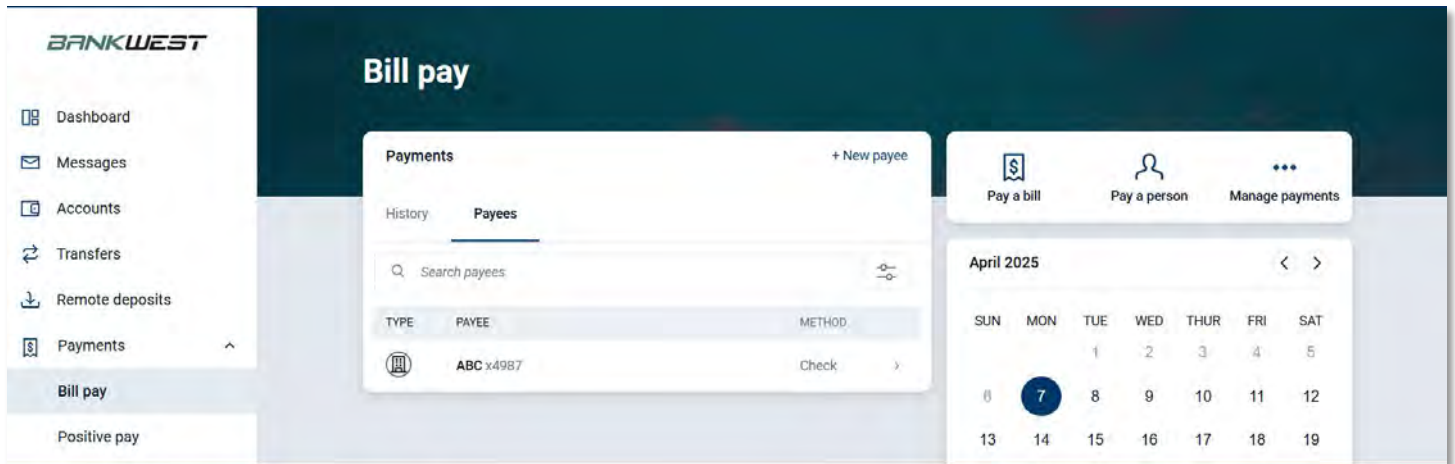
You may be prompted to enter your password in order to authenticate.



Edit or Delete a Payee

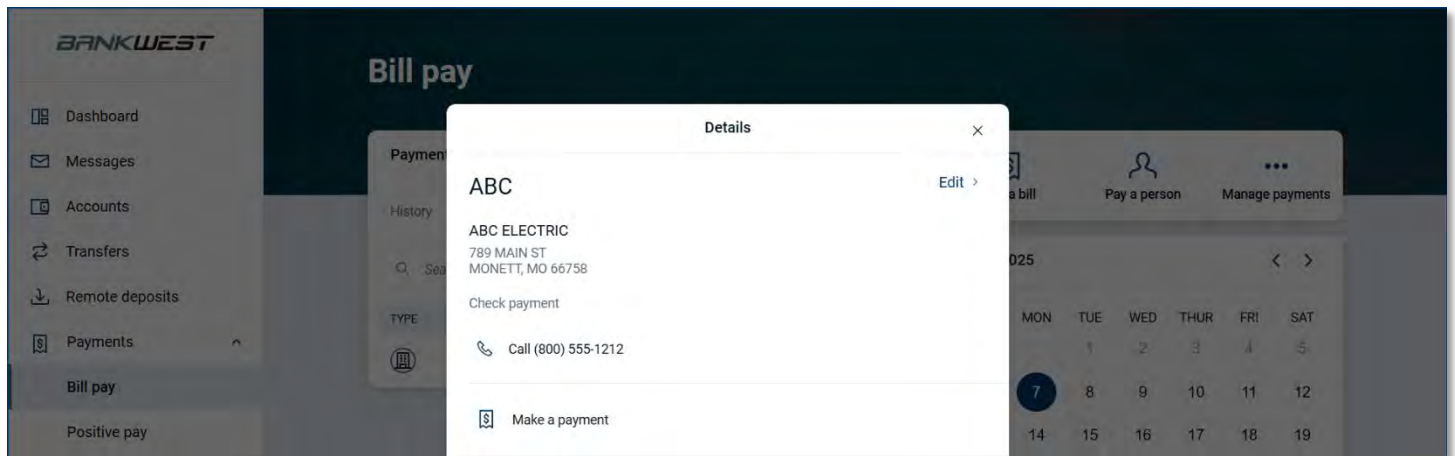
Step 1

Navigate to the **Bill Pay** page and select the **Payees** tab.



Step 2

Select the payee and click **Edit**. You may be prompted to enter your password to authenticate.



Step 3

Modify the payee's information or click the **trash can** icon to delete.

Edit payee

Payee name
ABC ELECTRIC

Payee nickname (optional)
ABC

Phone number
(800) 555-1212

Account number
x4987

Name on bill (optional)
ABC Electric

Payee address

Street line 1
789 MAIN ST

Street line 2 (optional)

City
MONETT

State
MO

Zip
66758

Default pay from account
REWARDS 0001

If you have more than one account with bill pay enabled, you may select a different account to use with this payee.

Pay a Single Bill or Person

Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.

BANKWEST

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Hi there!

Accounts

Account Name	Account Number	Balance	Status
CASHBACK 0002	x4567	\$188.94	Current
REWARDS 0001	x5632	\$23.70	Current
SAVINGS 0003	x2213	\$22.92	Current

Transfer

Pay a bill

Pay a person

Message

eStatements

Step 2

Select the **payee** to send a payment to.

The screenshot shows the BankWest interface. On the left, a sidebar contains a menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Bill pay (highlighted), Positive pay, ACH, Wires, Cash Management, and Support. The main content area displays a 'Pay a bill' modal. At the top of the modal, there are tabs for 'Single' and 'Multiple'. Below the tabs is a search bar labeled 'Search payees'. A search result is displayed for 'ABC x4987', with the note 'Check, Last paid: Never'. Below the search result is a link to '+ Add another bill'.

Step 3

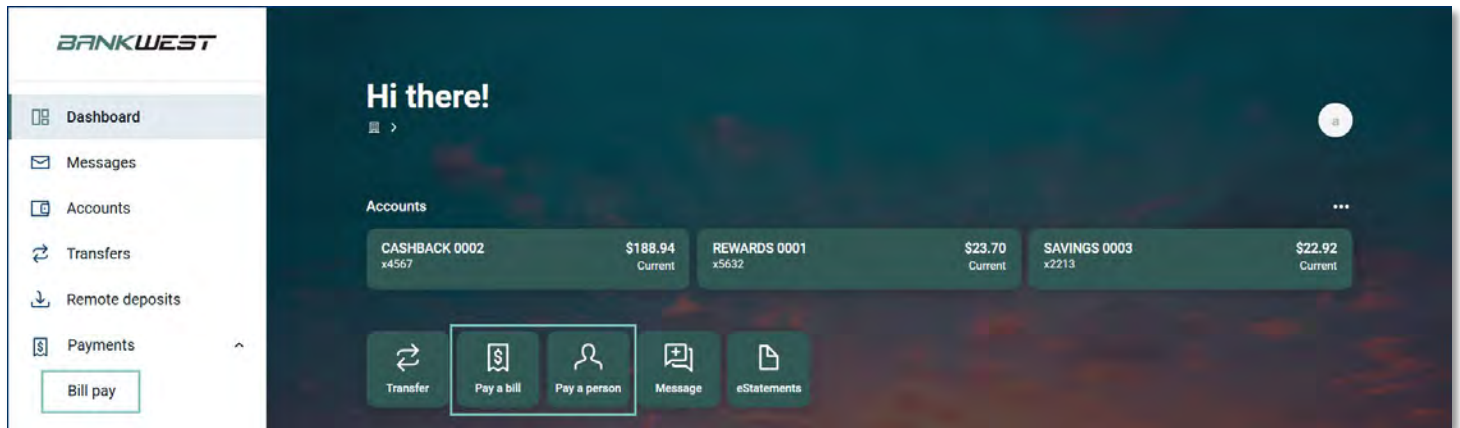
Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.

The screenshot shows the BankWest interface. On the left, a sidebar contains a menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Bill pay (highlighted), Positive pay, ACH, Wires, Cash Management, and Support. The main content area displays a 'Payment' modal. At the top of the modal, there is a title 'Payment' and a sub-title 'ABC'. Below the title, there is a 'From' field showing 'REWARDS 0001 XXX5632'. The 'Amount' field is set to '\$ 1.00'. Below the amount field is a link to 'More options'. At the bottom of the modal is a 'Submit' button. Below the modal, a message states: 'Payment initiated today by check, estimated arrival Apr 11'.

Pay Multiple Bills

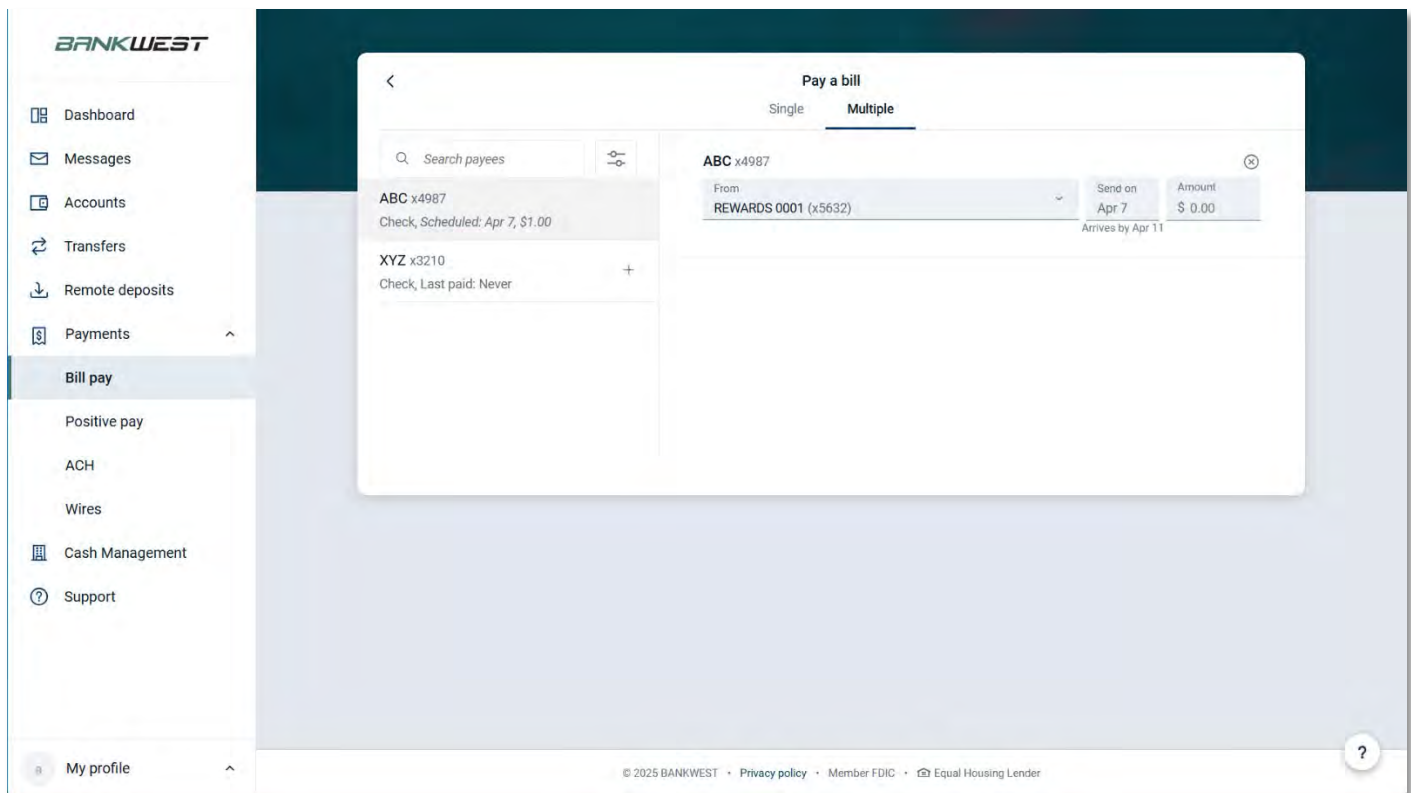
Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



Step 2

Select the **Multiple** tab and click the + next to the payees to send payments to.



Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.

The screenshot shows the BankWest 'Pay a bill' interface. On the left is a sidebar menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Bill pay (selected), Positive pay, ACH, Wires, Cash Management, and Support. At the bottom of the sidebar is 'My profile'. The main content area is titled 'Pay a bill' and has tabs for 'Single' and 'Multiple'. Below the tabs is a search bar 'Search payees' and a list of payees: 'ABC x4987' (Check, Scheduled: Apr 7, \$1.00) and 'XYZ x3210' (Check, Last paid: Never). To the right of the payee list is a form for each payee. For 'ABC x4987', the 'From' dropdown is set to 'REWARDS 0001 (x5632)', 'Send on' is 'Apr 7', and 'Amount' is '\$ 1.00'. Below this, it says 'Arrives by Apr 11'. For 'XYZ x3210', the 'From' dropdown is also 'REWARDS 0001 (x5632)', 'Send on' is 'Apr 7', and 'Amount' is '\$ 1.00', with 'Arrives by Apr 14'. At the bottom right of the form is a blue button labeled 'Review and pay (2)'. At the bottom of the page, there is a footer with copyright information: '© 2025 BANKWEST • Privacy policy • Member FDIC • Equal Housing Lender'.

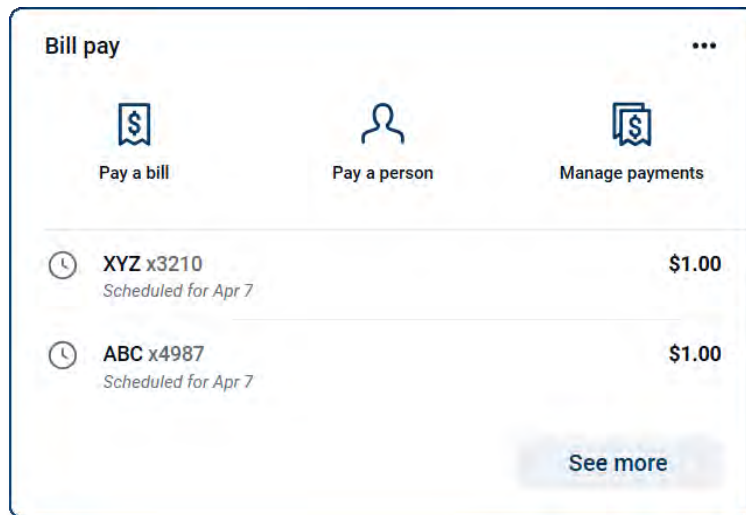
Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.

The screenshot shows the 'Bill pay' page. At the top, there are three icons with labels: a dollar sign icon for 'Pay a bill', a person icon for 'Pay a person', and a stack of bills icon for 'Manage payments'. Below these is a list of scheduled payments. The first entry is 'XYZ x3210' with a clock icon, 'Scheduled for Apr 7', and '\$1.00'. The second entry is 'ABC x4987' with a clock icon, 'Scheduled for Apr 7', and '\$1.00'. At the bottom right of the list is a button labeled 'See more'.

Edit or Delete a Payment

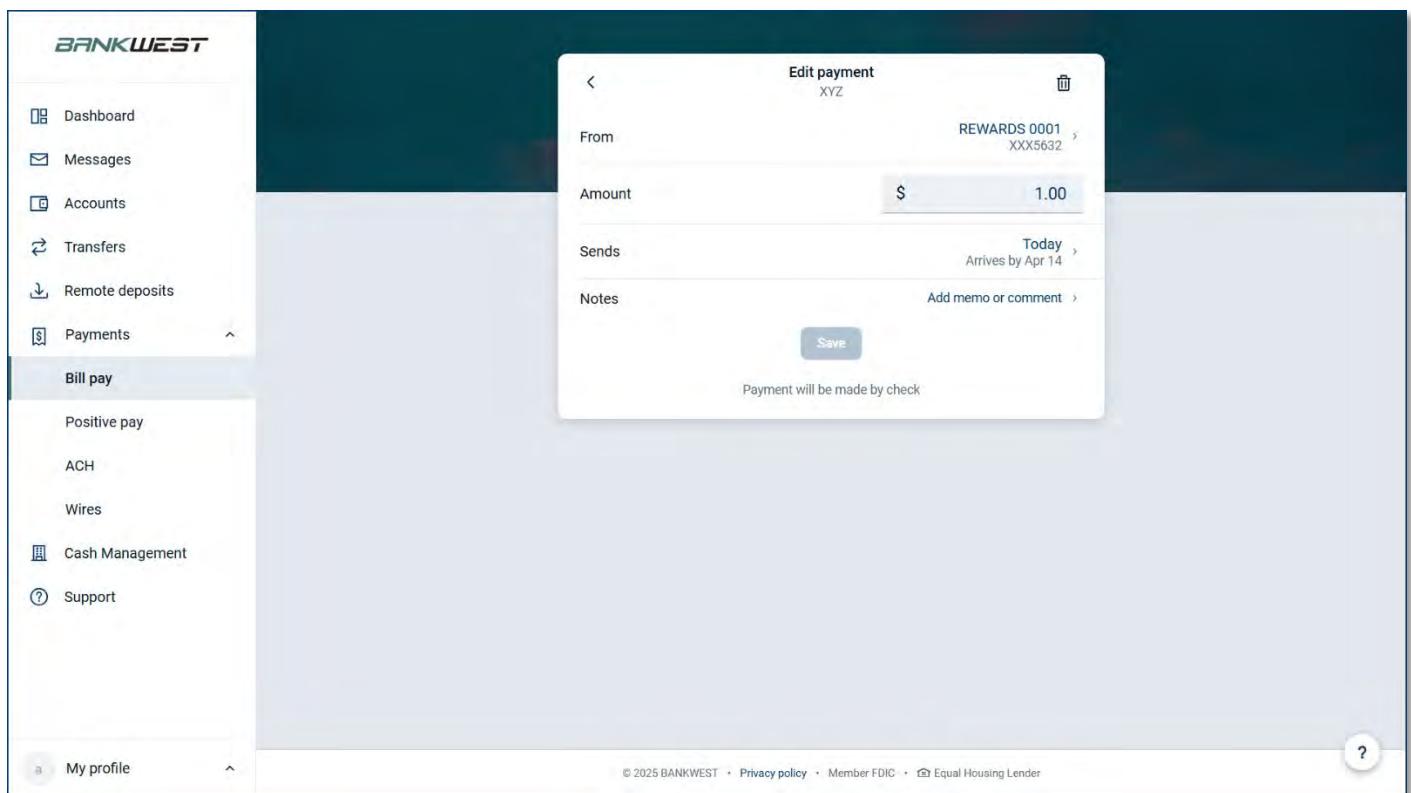
Step 1

Navigate to the **Bill pay** card on the **Dashboard** or to the **Bill pay** page and select the payment to edit or delete. Click **Edit**.



Step 2

Modify the details or click the **trash can** icon to delete.



Administration

Create a New User

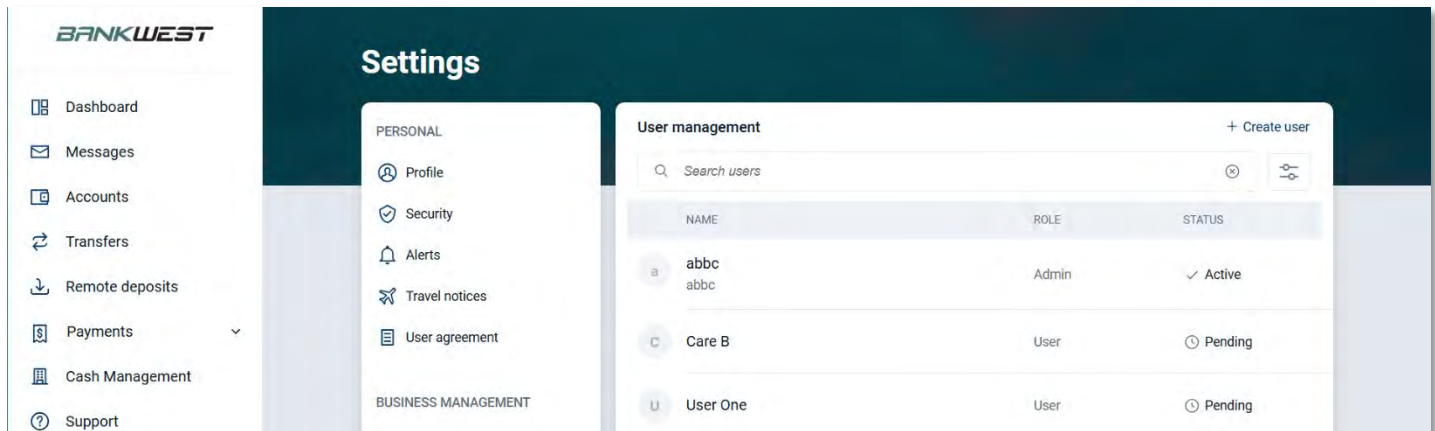
Step 1

Click your profile and select **Business management**.

The screenshot displays the BANKWEST Internet Banking dashboard. On the left, a sidebar menu lists various options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Cash Management, Support, Personal settings, **Business management** (highlighted with a green border), Account settings, Sign out, and My profile. The main content area features a 'Hi there!' greeting, a list of accounts (CASHBACK 0002, REWARDS 0001, SAVINGS 0003) with their current balances, and a row of action buttons: Transfer, Pay a bill, Pay a person, Message, and eStatements. Below these, there are three sections: Transactions (listing transfers and an interest rate change), Messages (showing a high balance alert and a user agreement update), and Bill pay (with buttons for Pay a bill, Pay a person, and Manage payments).

Step 2

Click **+ Create user**.



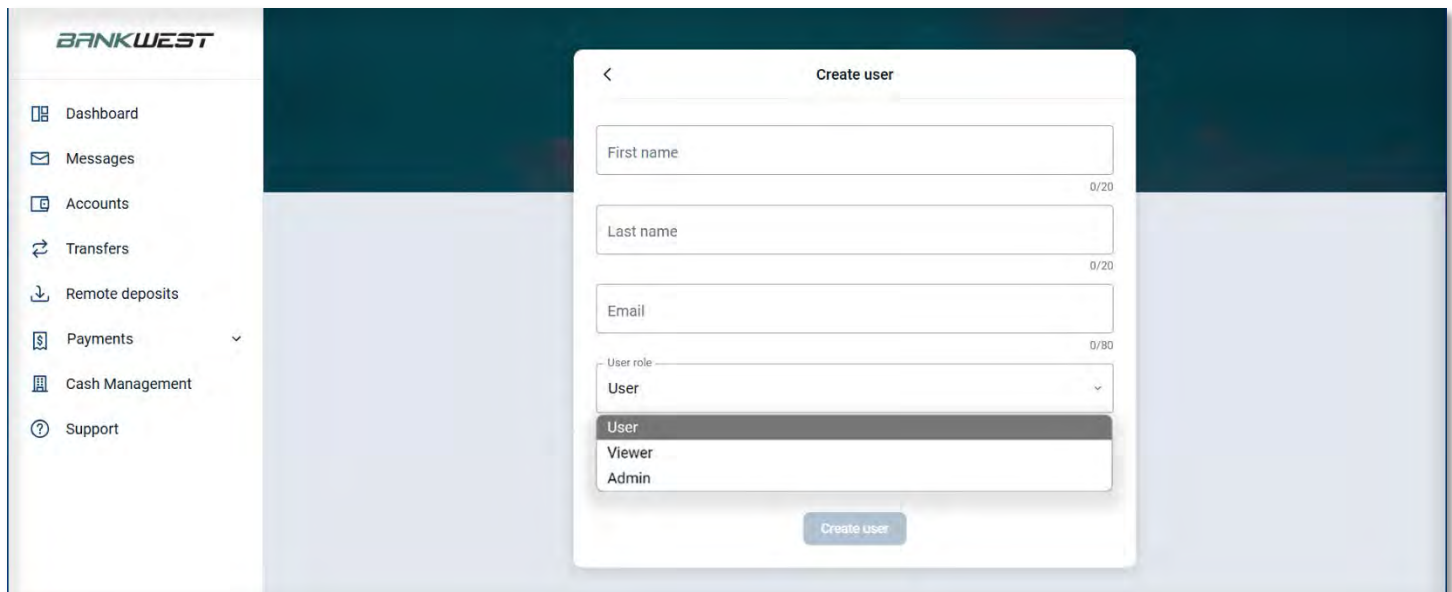
Step 3

Enter the user's **First name**, **Last name**, **Email address**, and choose their **User role**.

- **User:** can have customized permissions and account access but cannot manage other users.
- **Viewer:** View only access on specified accounts.
- **Admin:** can have customized permissions and account access as well as user management.

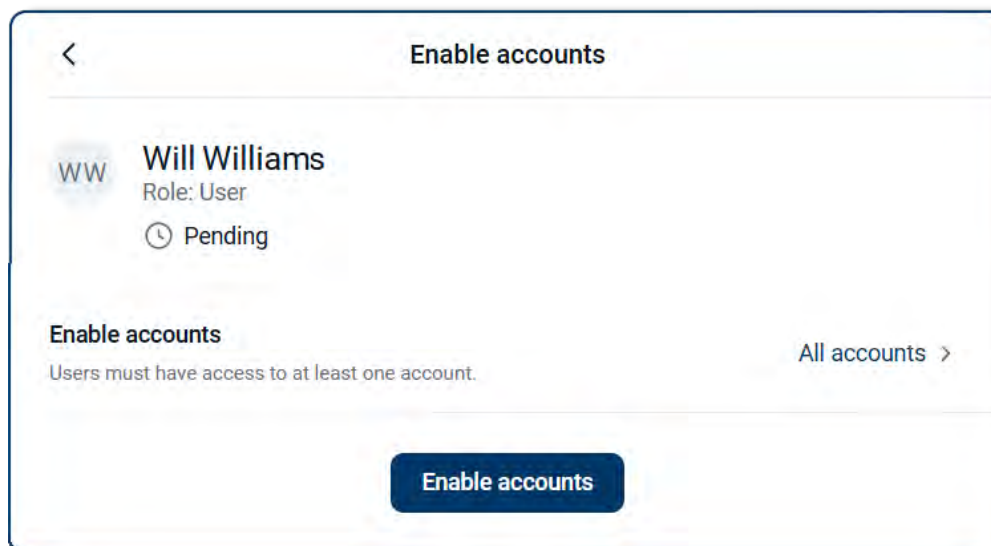
Click **Create user**.

Please note: You may be asked to authenticate with your password



Step 4

Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.

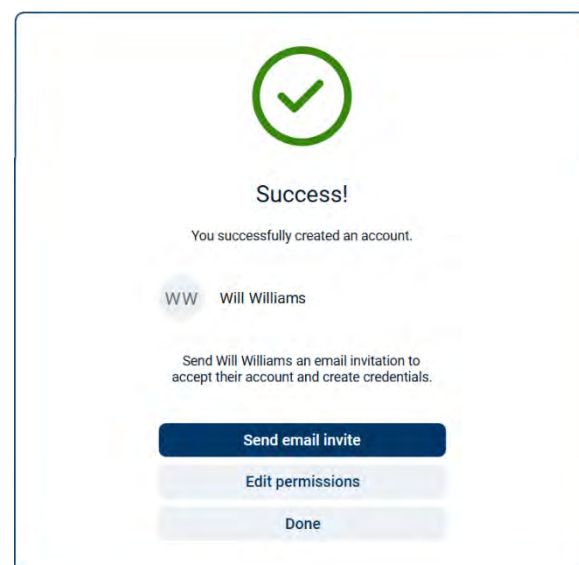


The screenshot shows a mobile app interface titled "Enable accounts". At the top left is a back arrow. Below it is a user profile card for "Will Williams" with the role "User" and a "Pending" status indicated by a clock icon. Below the profile card, there is a section titled "Enable accounts" with the text "Users must have access to at least one account." and a link "All accounts >". At the bottom center is a large blue button labeled "Enable accounts".

Step 5

Review your confirmation and choose from the following options:

1. Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.
Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
2. Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
3. Click **Done** to send the invite and edit permissions at a later time.



The screenshot shows a confirmation screen with a large green checkmark icon at the top. Below it, the text reads "Success!" and "You successfully created an account." Underneath is a user profile card for "Will Williams". Below the card, it says "Send Will Williams an email invitation to accept their account and create credentials." At the bottom are three buttons: "Send email invite" (highlighted in blue), "Edit permissions", and "Done".

Step 6

If **Edit permissions** was selected:

1. Click **set permissions** to modify global entitlements for the user.
2. Toggle on an account to give the user access.
3. Select an account to adjust the global permissions at the account level is necessary.
4. Select **Invite** to send the user an email to set up their login credentials.
5. Click the arrow to return to the Business Management page.

Please see the **Editing or Deleting a User** section in this document for more information on permissions

5 < User management
Will Williams

Will Williams's account is pending. Invite them to complete set-up of their account. **4** Invite

Permissions

Set Will Williams's user permissions and adjust account level permissions as needed.

Set permissions **1**

Search accounts

ACCOUNT	ACCESS
CASHBACK 0002 XXX4567	2 <input checked="" type="checkbox"/> 3
REWARDS 0001 XXX5632	<input checked="" type="checkbox"/>
SAVINGS 0003 XXX2213	<input checked="" type="checkbox"/>

Additional services ⓘ

Manage William Anderson's ability to view the additional services enabled

Step 7

The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.

Settings

PERSONAL

- Profile
- Security
- Alerts
- Travel notices
- User agreement

BUSINESS MANAGEMENT

- Profile
- User management**

User management + Create user

Search users

NAME	ROLE	STATUS
abbc abbc	Admin	✓ Active
Care B	User	⌚ Pending
User One	User	⌚ Pending
Will Williams	User	⌚ Pending

Editing or Deleting a User

Step 1

Click your profile and select **Business management**.

The screenshot shows the BANKWEST Internet Banking dashboard. On the left sidebar, the 'Business management' option is highlighted with a green box. The main content area displays a greeting 'Hi there!' followed by account balances for CASHBACK 0002, REWARDS 0001, and SAVINGS 0003. Below this are transaction history and messages sections.

Step 2

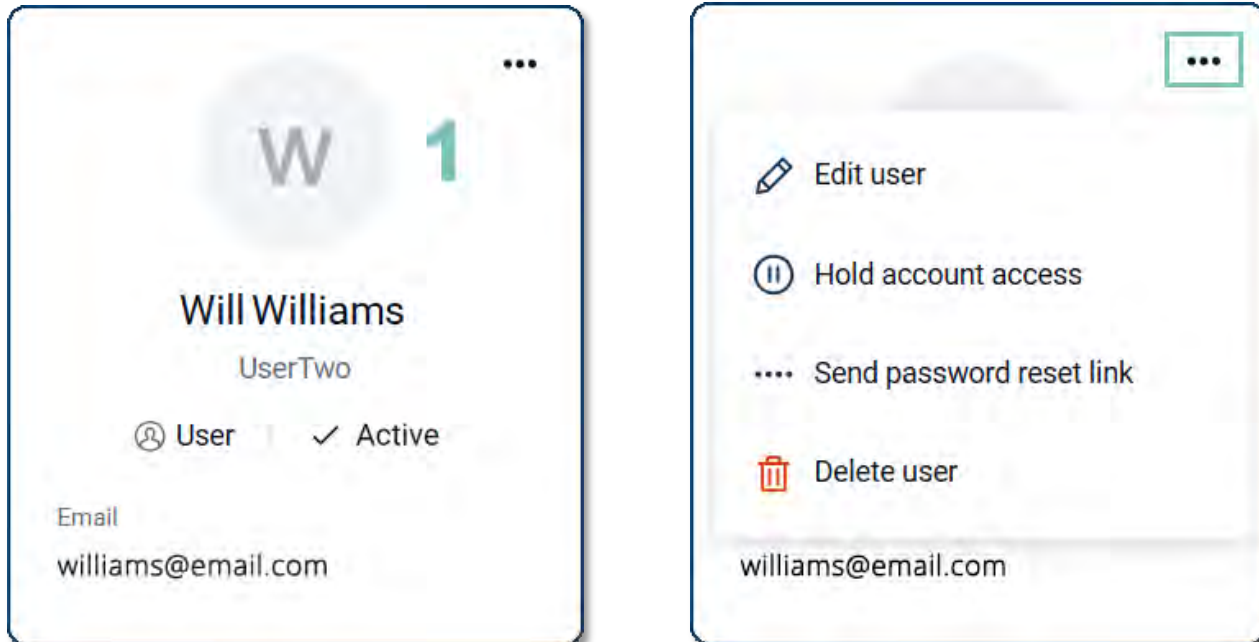
Select the user you'd like to edit.

The screenshot shows the 'Settings' page in the BANKWEST Internet Banking interface. The 'User management' section is active, displaying a table of users. The left sidebar shows the 'Business management' section expanded, with 'User management' selected.

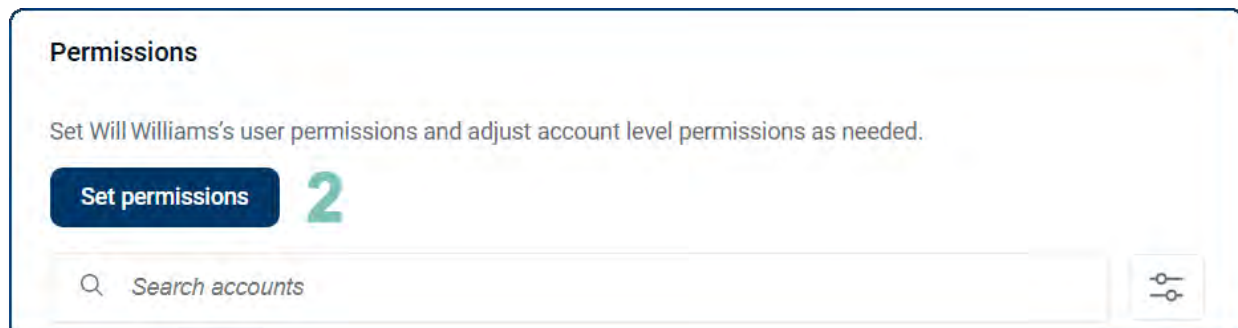
NAME	ROLE	STATUS
abbc abbc	Admin	✓ Active
Care B	User	⌚ Pending
User One	User	⌚ Pending
Will Williams	User	⌚ Pending

Step 3

1. Select the **ellipsis** icon.
 - a. Click **Edit user** to change the users name, role, or email address.
 - b. Select **Hold account access** to temporarily prevent them from logging in.
 - c. Click **Send password reset link** to email them a link.
 - d. Select **Delete user** to remove their access permanently.



2. Click **Set permissions** to modify global entitlements.
Please note: Options may vary depending on your company's setup.



- a. ACH
 - i. **Enable:** Activates this feature for the user.
 - ii. **View ACH:** Must be enabled to edit any other ACH permission.
 - iii. **Daily ACH limit:** Maximum amount the user can initiate per day.
 - iv. **Initiate ACH:** Allows user to transmit ACH payments to the bank.
 - v. **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
 - vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.

- vii. **Edit/Delete ACH Control:**
 - 1. **Full edit/create:** Allows the user to edit everything within a payment.
 - 2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
 - 3. **None:** User cannot Edit an ACH payment.
- viii. **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
- ix. **Upload ACH file:** Allows the user to upload a NACHA formatted file.
- x. **Restricted batch access:** User can view payments that have been flagged as restricted.
- xi. **Import recipients:** User can import a file containing recipient data to create a payment.
- xii. **Batch delete:** User can delete an ACH payment.

The screenshot displays the 'ACH' settings page. At the top, there is a toggle for 'Enable' which is turned on. Below it is a 'Hide options' link. The 'View ACH' section has a toggle that is turned off, with a note: 'Must be enabled to edit any other ACH permission.' Below this is a 'Daily ACH limit' input field showing '\$ 0.00'. The 'Initiate ACH' and 'Initiate same day ACH' toggles are both off. The 'Full ACH control' toggle is also off. The 'Edit/Create ACH Control' dropdown menu is set to 'None'. The 'Recurring ACH' toggle is off. The 'Import recipients' toggle is off. The 'Upload ACH file' toggle is off. The 'Batch delete' toggle is off. The 'Restricted batch access' toggle is off.

- b. **Bill Pay**
 - i. **Enable:** Activates this feature for the user.
- c. **Card Management**
 - i. **Enable:** Activates this feature for the user.
- d. **Positive Pay**
 - i. **Enable:** Activates this feature for the user.
 - ii. **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
 - iii. **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
 - iv. **Download Positive Pay:** Not applicable.
 - v. **Work ACH Exceptions:** User can pay or return ACH exceptions items.
- e. **Stop Payments**
 - i. **Enable:** Activates this feature for the user.
 - ii. **View Stop Payment:** User can only see existing stop payments.

- iii. **Add stop payment:** User can create a stop payment.

f. Transfers

- i. **Enable:** Activates this feature for a user.
- ii. **Transfer limit:** Maximum amount a user can transfer per day.

- g. **User Management:** Allows user to create, modify, and delete other users.

h. Wires

- i. **Enable:** Activates this feature for a user
- ii. **Create wire templates:** Allows user to set up a wire that can be reused
- iii. **Edit wire templates:** Allows user to modify reusable wires
- iv. **Create one-time wires:** Allows user to set up a single use wire
- v. **Edit one-time wires:** Allows user to modify single use wires
- vi. **Per wire limit:** Amount the user can transmit per wire
- vii. **Transmit wires:** Allows user to send wires to the bank for processing
- viii. **Full wire control:** Allows user to transmit wires they have created. If this is deactivated, a second user will have to transmit the wire.

Click the **back arrow** once done.



3. Toggle on the switch to activate an account for a user.
4. Select an account to modify the global permissions on a per account basis.

ACCOUNT	ACCESS
CASHBACK 0002 XXX4567	3 <input checked="" type="checkbox"/> > 4
REWARDS 0001 XXX5632	<input checked="" type="checkbox"/> >
SAVINGS 0003 XXX2213	<input checked="" type="checkbox"/> >

Unlock a Locked User

Step 1

Click your profile and select **Business management**.

The screenshot shows the BANKWEST Internet Banking dashboard. On the left, a sidebar contains navigation links: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Cash Management, Support, Personal settings, **Business management** (highlighted with a green box), Account settings, Sign out, and My profile. The main content area has a dark header with 'Hi there!' and a user profile icon. Below the header, there's a section for 'Accounts' showing three accounts: CASHBACK 0002 x4567 with a balance of \$188.94, REWARDS 0001 x5632 with a balance of \$23.70, and SAVINGS 0003 x2213 with a balance of \$22.92. Below the accounts are five action buttons: Transfer, Pay a bill, Pay a person, Message, and eStatements. The bottom section is divided into three panels: 'Transactions' showing a list of transfers, 'Messages' showing a high balance alert and a user agreement update, and 'Bill pay' showing options to pay a bill, pay a person, or manage payments.

Step 2

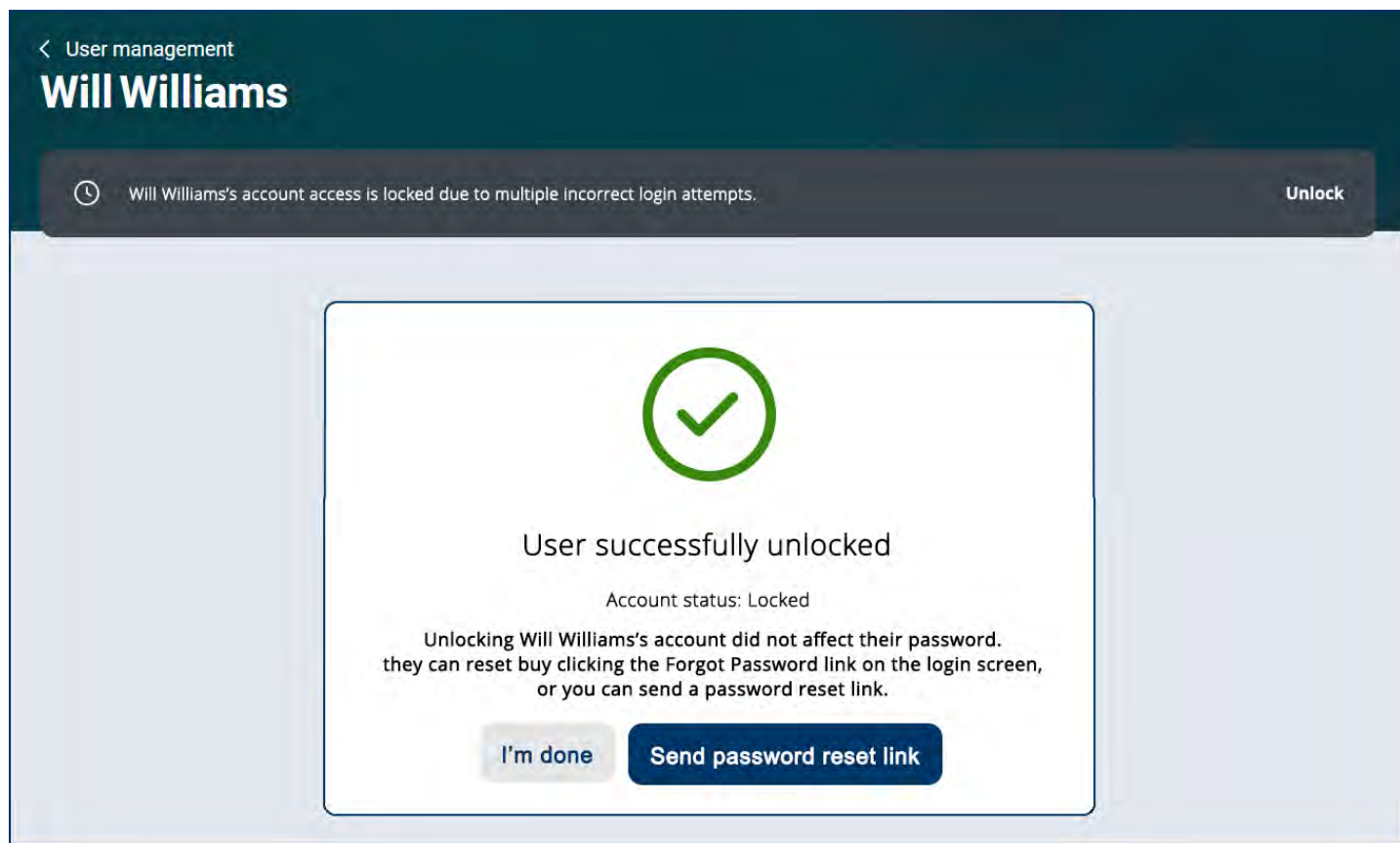
Select the locked user.

The screenshot shows the BANKWEST Internet Banking 'Settings' page. The left sidebar is the same as in the previous screenshot, with 'Business management' highlighted. The main content area has a dark header with 'Settings'. Below the header, there's a section for 'User management' with a '+ Create user' button. A search bar labeled 'Search users' is present. Below the search bar is a table with three columns: NAME, ROLE, and STATUS. The table lists three users: 'abbc' (Admin, Active), 'Care B' (User, Pending), and 'User One' (User, Locked). The 'User One' row is highlighted with a blue background.

Step 3

Click **Unlock** and review the confirmation.

Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.



Reset a User's Password

Step 1

Click your profile and select **Business management**.

The screenshot shows the BANKWEST dashboard. On the left sidebar, the 'Business management' option is highlighted with a green border. The main content area displays a greeting 'Hi there!' followed by account balances for CASHBACK 0002, REWARDS 0001, and SAVINGS 0003. Below this are transaction lists and messages. The 'Business management' option is clearly visible in the sidebar menu.

Step 2

Select the user to reset.

The screenshot shows the BANKWEST 'Settings' page. The 'User management' section is active, displaying a table of users. The table has columns for NAME, ROLE, and STATUS. Two users are listed: 'abbc' (Admin, Active) and 'Care B' (User, Pending). The 'abbc' user is highlighted, indicating it is the user selected for password reset.

NAME	ROLE	STATUS
abbc	Admin	Active
Care B	User	Pending

Step 3

Click the **ellipsis** icon and choose **Send password reset link** to email the user.

