Basic Navigation

Quick Reference Guide

Release 25.02

March 2025

Navigation

Logging on

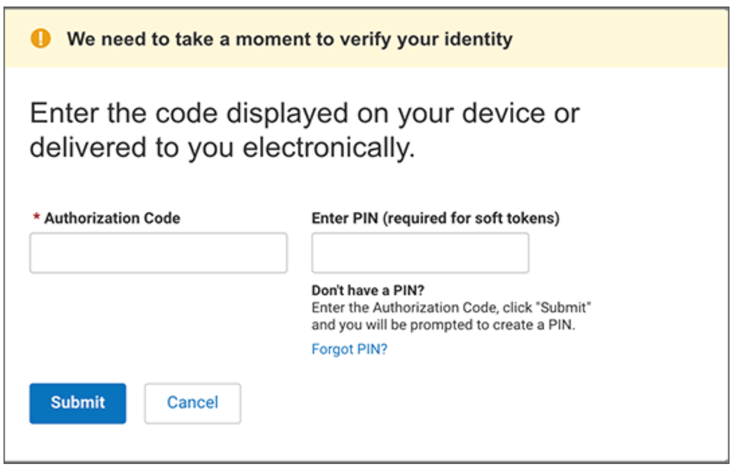
When you launch the application, the first screen you see is the Logon screen. Enter your company, user ID, and password, and then click **Sign in**.

If you are asked to change your password, change it as described in Change Password.

The home page provides access to all areas of the program.

Logging on with a Token

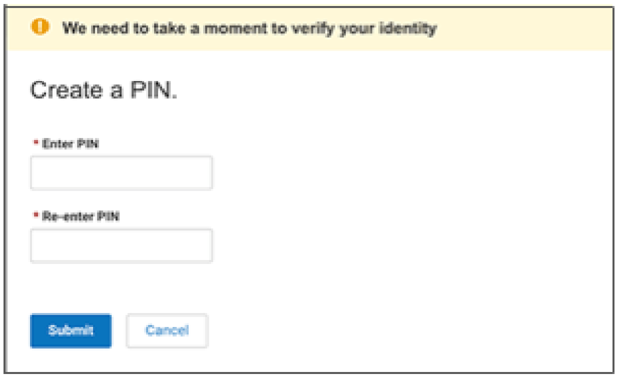
If you are set up as a token user, you will receive an activation email notice. The email will supply an authorization code and PIN. When you log in to the application, a pop-up window will ask you to verify your identity.



- If you have been assigned a hard token, enter the authorization code only; *do not enter a PIN*. Then click **Submit**.

- If you have been assigned a soft token, enter the authorization code, and click **Submit**.

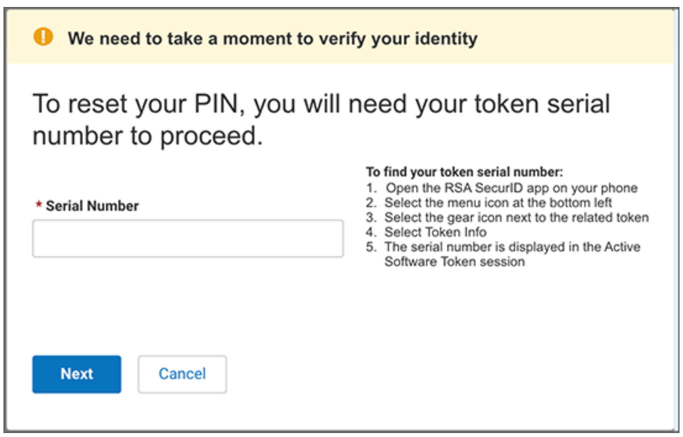
  You will then be prompted to enter a new PIN of your choosing.



  Enter and then reenter this new PIN, and click **Submit**.

Forgot PIN?

If you forget your PIN when logging on, click the **Forgot PIN?** link. The pop-up will list the steps needed to create a new PIN and log in successfully.

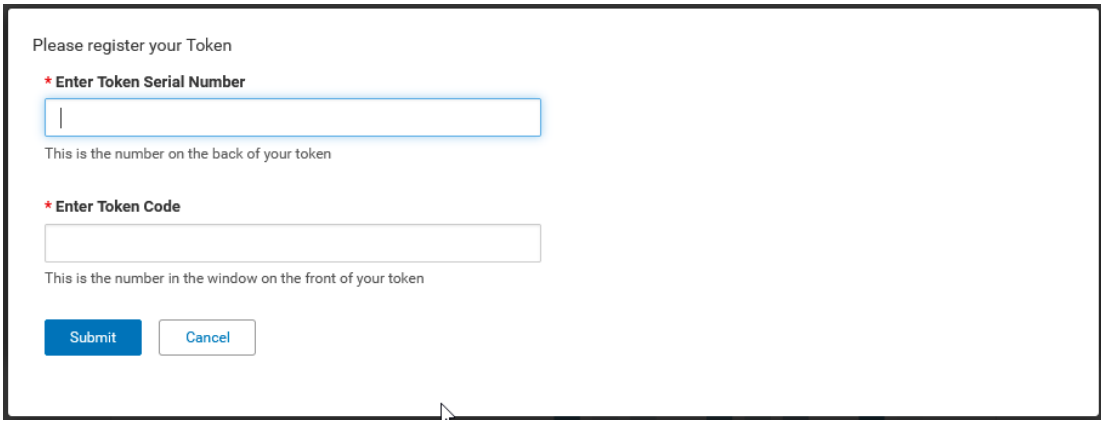


Failures When Logging on with Tokens

If you try to log on using a token and enter the wrong code three times in a row, you will receive an error message, and you will be disabled as a user of the system. You will need to contact your system administrator to reinstate you as a valid user.

Self-Registration of the OneSpan Hard Token

If you are set up as a OneSpan hard token user, you will need to register the token the first time you are challenged when logging on to the system. The "Please register your token" pop-up window will appear.



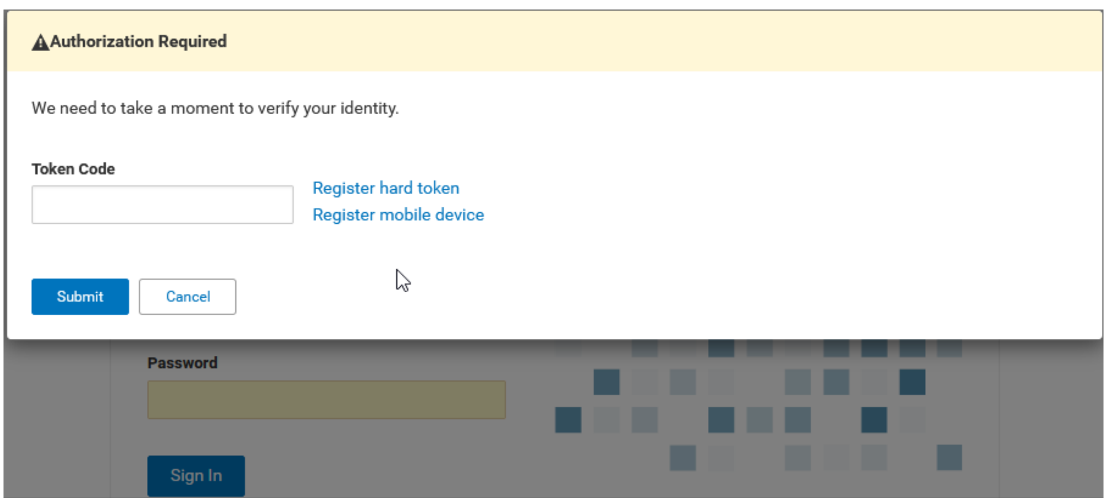
1. Enter the token serial number, which appears on the back of the token.
2. Enter the token code number, which appears on the front of the token.
3. Click **Submit**.

   A Success message appears.
4. Reenter the token code.

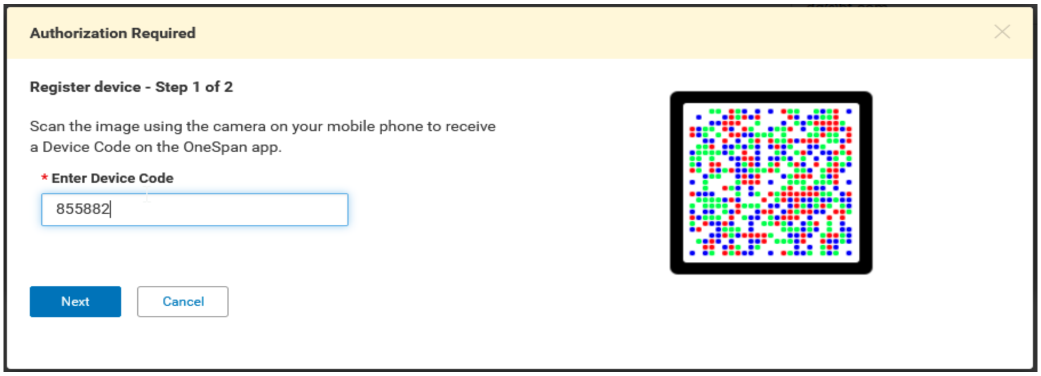
   You will now have access to Digital Banking.

Self-Registration of the OneSpan Soft Token

If you are set up as a OneSpan soft token user, you will need to register your mobile device as a unique token device the first time you log on to the system. The "Authorization Required" pop-up window appears.



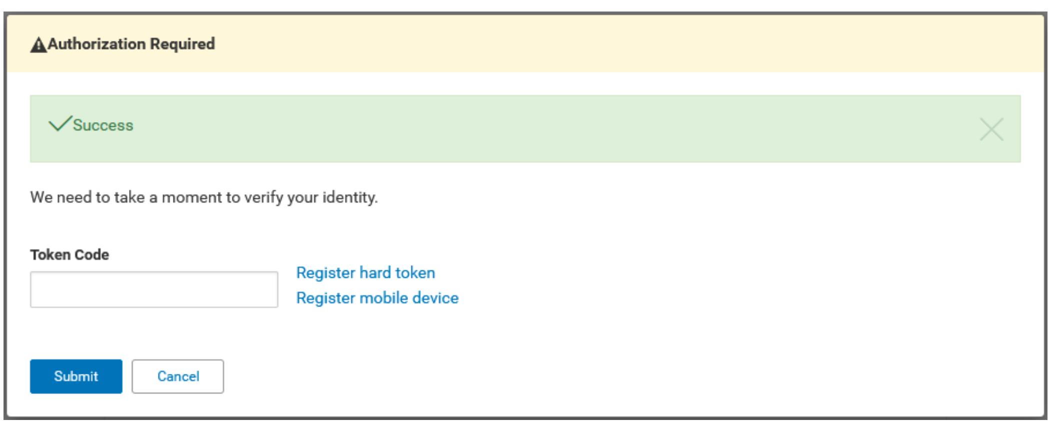
1. Click the **Register mobile device** link.



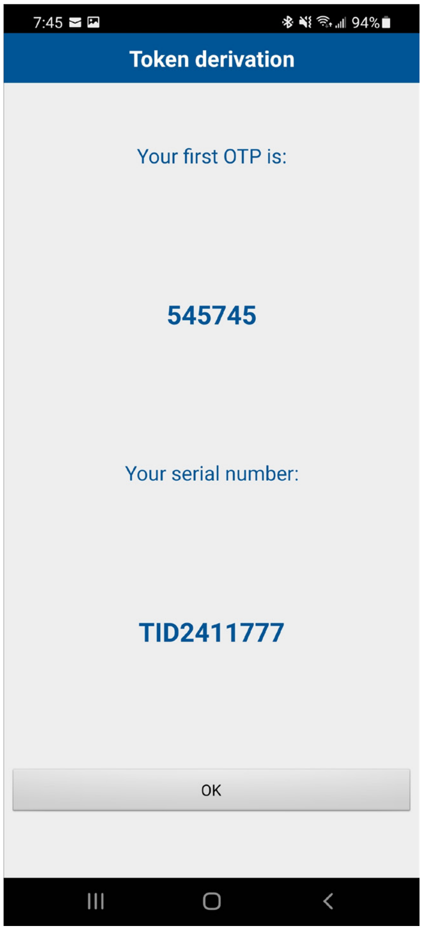
2. With the camera on your mobile device, scan the image at the right of the "Step 1" pop-up window. When you receive the device code, enter it in the text box.
3. Click **Next**.

4. Scan the image at the right of the "Step 2" pop-up window, and when you receive the signature, enter it in the text box.
5. Click **Submit**.

   The "Authorization Required" window returns displaying the *Success* message.



6. In the **Token Code** text box, enter the OTP (one-time passcode) that appears on your mobile device.



OTP displayed on the mobile device

7. Click **Submit**.

   You now have access to Digital Banking.

Note

The same process, employing OneSpan soft tokens, can also be used to register your personal mobile device independent of logging on to Digital Banking. If you need to register a device, your administrator can initiate the registration process, and you will receive notification once the process has begun.

Security Questions

Your system may be configured to prompt you for the answers to different security questions in the event you forget your password. If your system has been configured for this feature, the first time you log in, you will be asked to answer a series of five security questions. Answer the questions, and click **Save**.

If you forget your password while logging onto the system, click the **Forgot Password** link on the Logon screen. The system will prompt you to answer some of the security questions you answered previously. You must answer the questions correctly in order to reset your password.

You can also update your security questions. For information, see My Security Questions.

Security Questions and Forgot Passwords

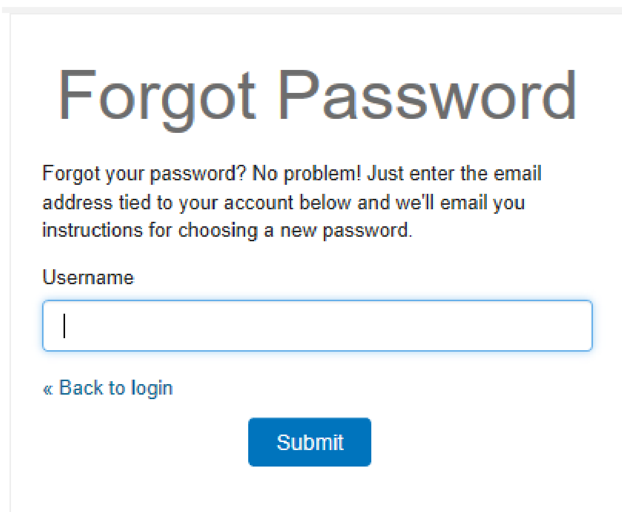
Your system may be configured to prompt you for the answers to different security questions in the event you forget your password. If your system has been configured for this feature, the first time you login, you will be asked to answer a series of five security questions. You can update these security questions as desired.

1. Select the questions.
2. Enter security answers for each of the 5 questions.

Forgot Password / Reset Password

If you have forgotten your password,

1. Enter company.
2. Enter user ID.
3. Click **Forgot Password**.



4. Answer security questions, and click **Submit**.
5. Enter new password, and then repeat password.
6. Click **Reset Password**.

   The message *Password reset successful!* appears on the login page.

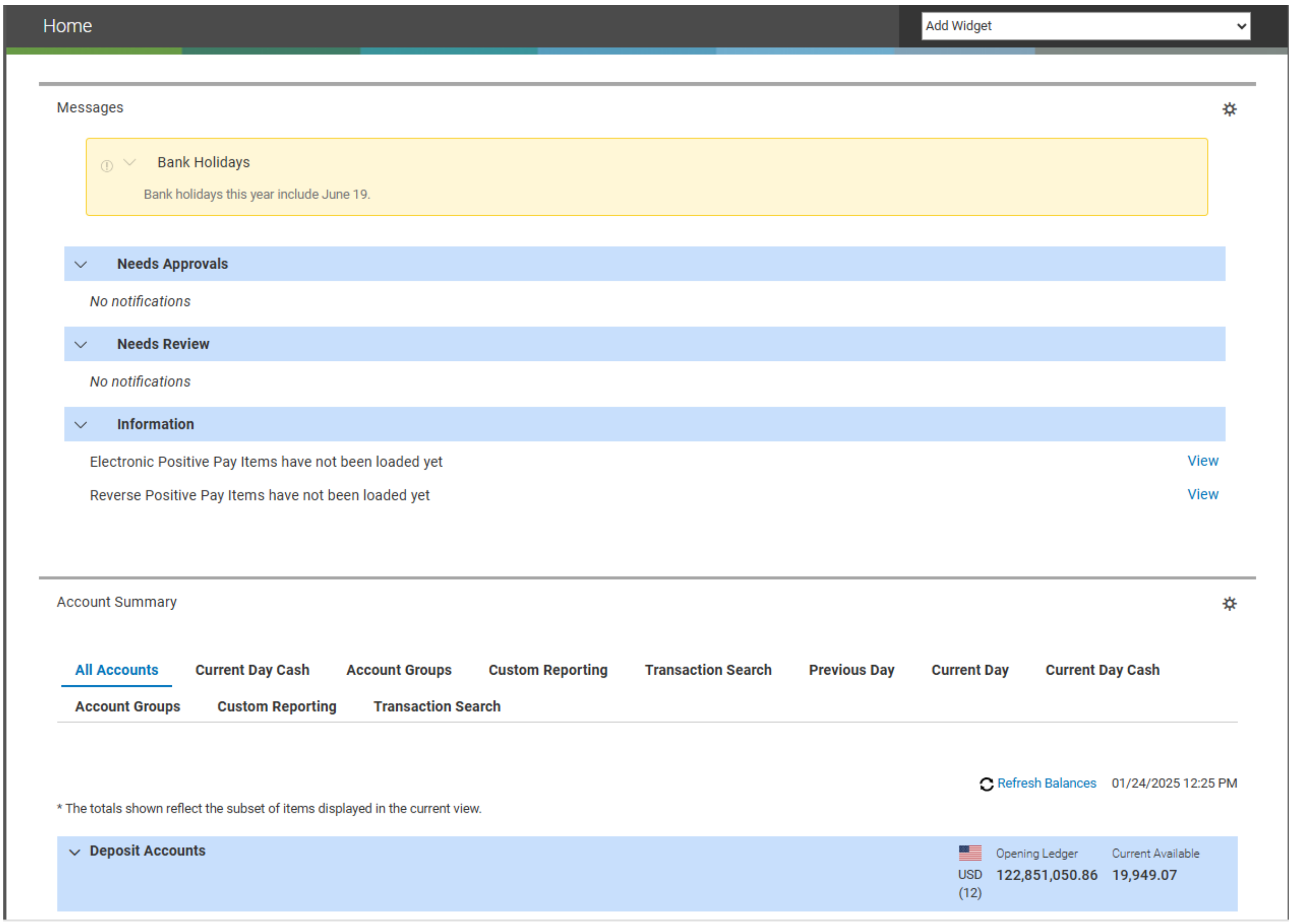
Important Note

If you attempt to enter your password three times unsuccessfully, you will not be able to use the **Forgot Password** link. Your administrator will have to reset your password before you can access the application again.

Home Page and Widgets

The Home Page provides the ability for you to personalize your banking experience with a group of widgets. Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions.

The Home Page is the first screen you see after logging on to the application. If your page was preconfigured by an administrator, you will see a series of widgets already in place.



Home Page with the Account Summary Widget Installed

Note

Your organization can design custom widgets that may also be available to you. Some of these custom widgets work within the application environment, while others call up remote websites.

Managing Widgets

You can add widgets to the Home Page, as well as move existing widgets to different locations on the page. You can also resize existing widgets and remove those you don't want to use anymore.

To add a widget:

1. On the application Home Page, click **Add Widgets**.
2. Select the desired widget from the list.

   The newly added widget appears on the page.

To move a widget:

1. Click the **Options** icon  in the upper right-hand corner of the widget.
2. Click **Resize**.

   The widget is resized so that it takes up only half the width of the screen.
3. To return the widget to its original size, repeat Steps 1 and 2.

To remove a widget:

1. Click the **Options** icon in the upper right-hand corner of the widget.
2. Click **Remove**.

   The widget is deleted from the screen. It can be added again as desired.

To get help for a widget:

Many widgets provide a help option.

Click it to see the appropriate help topic for the widget.

Note

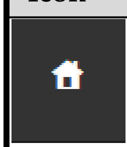
If the widget has been configured to display an E-Learning video instead of standard help, the appropriate video will appear instead of help. For more information, consult your bank administrator.

Menus

Application features are available from the menus. On larger screens, the menus appear at the top of the screen wherever you are working in the program. For smaller screens, the menu icons appear on the left side of the screen.

Menu Icons

Menu icons are displayed on smaller screens and allow you to access functions for a particular area. The table below shows the menu icon and a description.

Icon	Functionality	Description
	Home Page	Provides access to the Landing or Home Page, where your customized set of widgets appear.

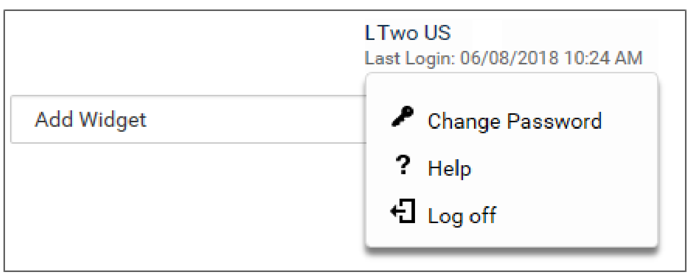
Icon	Functionality	Description
	Payments & Transfers	Provides access to all payment and transfer functions.
	Fraud/Risk Management	Provides visibility into the status of all issued checks and controls against the threat of check fraud.
	Reporting	Provides access to reports and download functionality.
	Administration & Settings	Provides access to user and role maintenance, as well as a historical record of file importation, in addition to administrative features of the application such as the beneficiary address book and alerts.

Keyboard Navigation

Note that you can navigate the application main menu using just a keyboard. You can tab to the main menu and use the Enter, **Arrow**, and **Esc** keys to move throughout the menu.

Utilities Menu

Click the area just below the login information to change your password, get help, or log off.



Click **Change Password** to change your current password.

Help

The **Help** option opens the Help system.

Log off

Log off lets you exit the system when you are finished with a session.

Additional Options

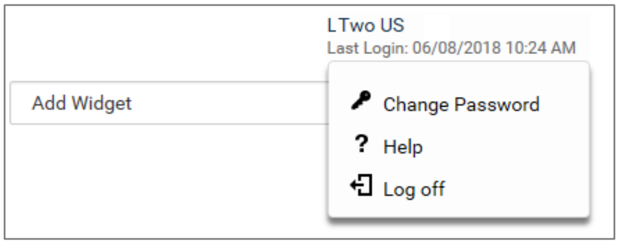
Depending on how your application is configured, you may see additional options, including **My Settings**. Click this option to navigate to the Alerts Center, where you can enter recipient information on the **My Settings** tab.

Change Password

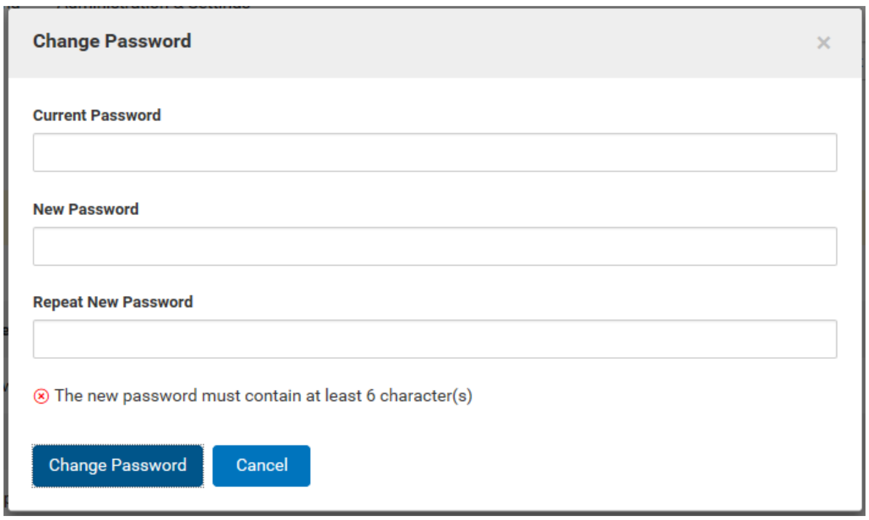
To change your password:

1. Click the area at the top right corner of the screen, where the login information appears.

   This opens the **Utilities** menu.



2. Click **Change Password**.



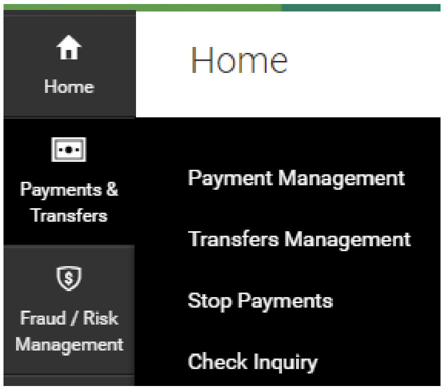
3. Enter your current password.
4. Enter the new password following the password rule at the bottom of the screen.
5. Reenter the new password to confirm its accuracy.
6. Click **Change Password**.

Workspaces

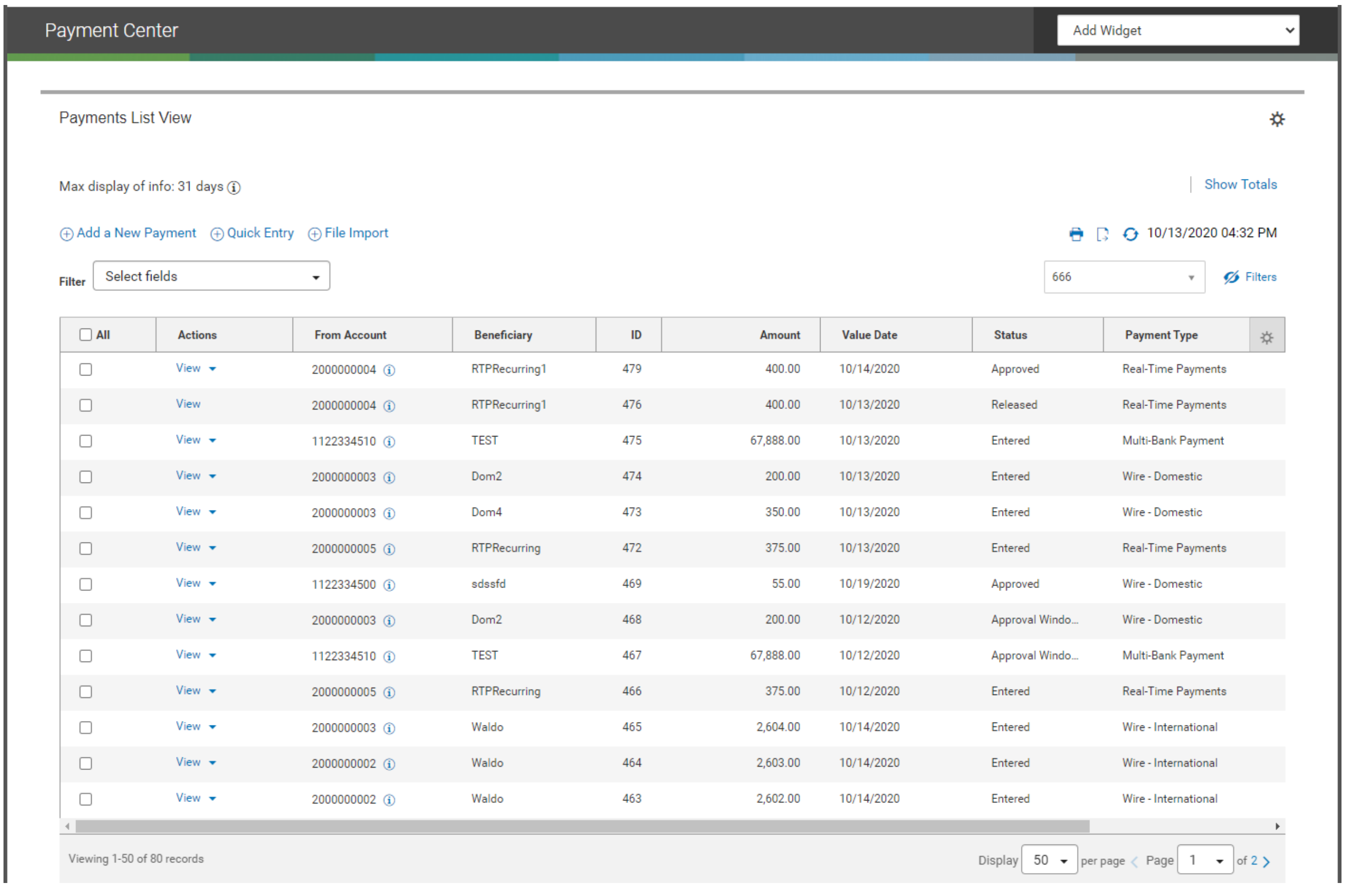
Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. Workspaces are groupings of individual widgets.

Working with Lists

Many functions in this application are organized in a list. Access Payments List View by selecting **Payment Management** from the **Payments** menu.



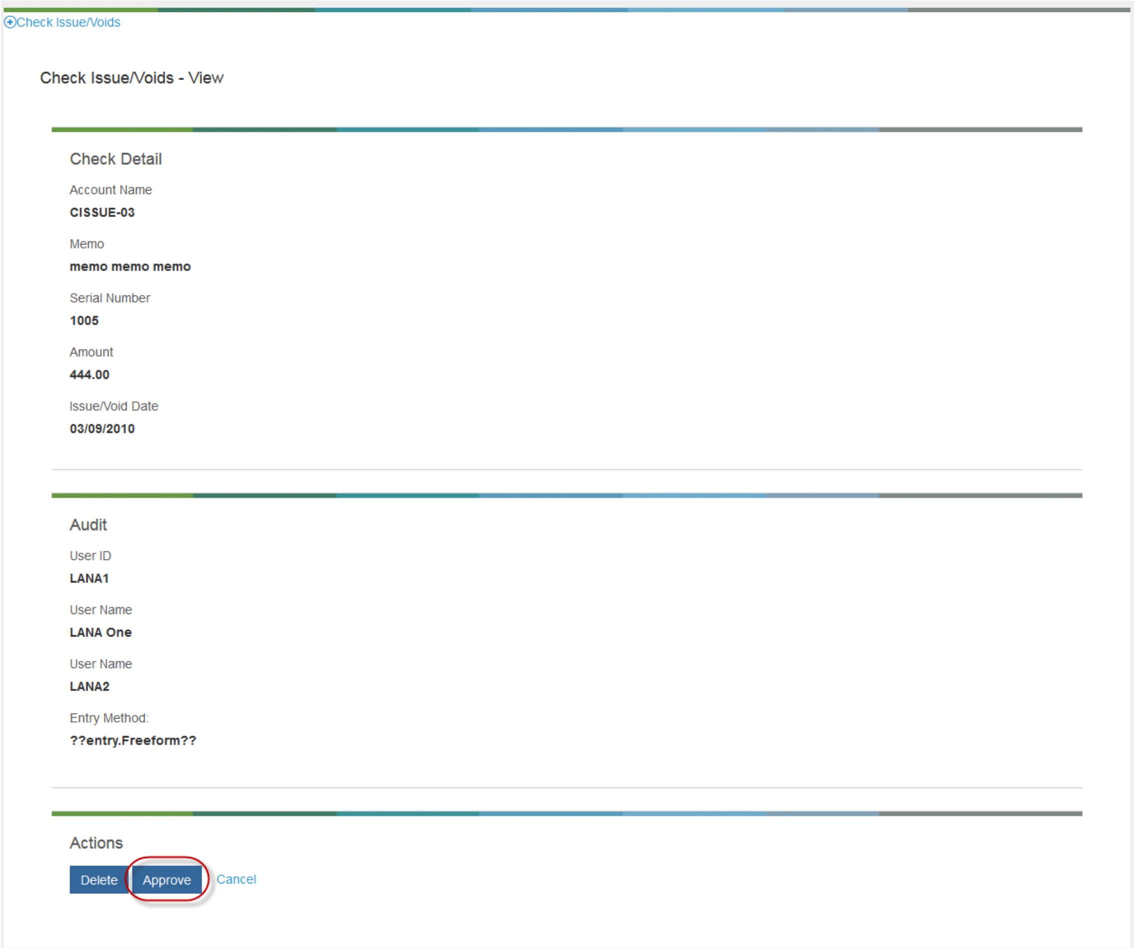
Payments Menu



Payments Center - Payments List View

Working in Detail Screens

A detail screen is typically displayed when you click **View** in the **Actions** column of a list. Buttons at the bottom of the detail screen offer actions that can be performed on the item. For example, you can delete or approve the check issue shown below by clicking the appropriate button. To exit the screen without performing an action, click **Cancel**.



Mandatory Fields

Some of the fields on detail screens must be completed before you can save the transaction you are working on. These mandatory fields are marked with a red asterisk (*).

Those fields not marked with an asterisk are optional.

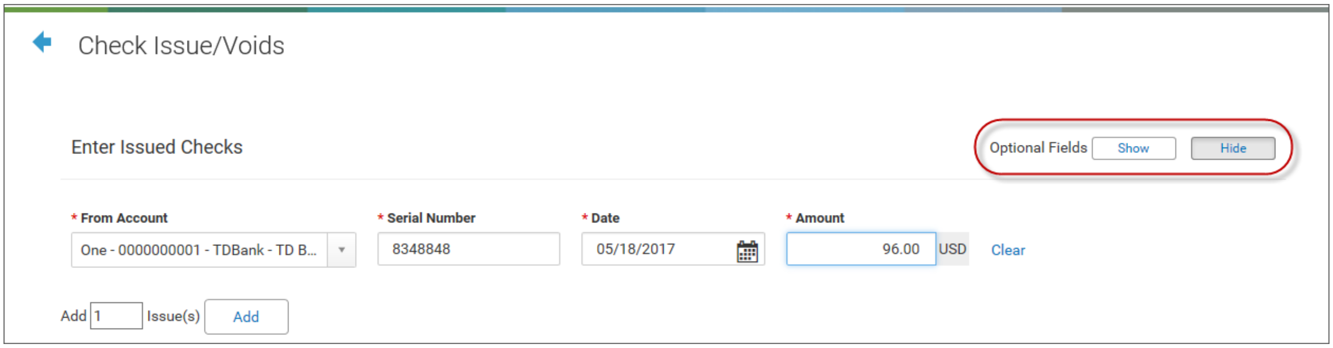
Note

In the help and guide to this application, optional fields are indicated by the word *optional* in parentheses. For example:

11. (optional) Enter any internal comments. Comments will be stored with the transaction but are not forwarded with the transaction.

Optional Fields

Some detail screens let you show or hide optional fields that exist for the screen.

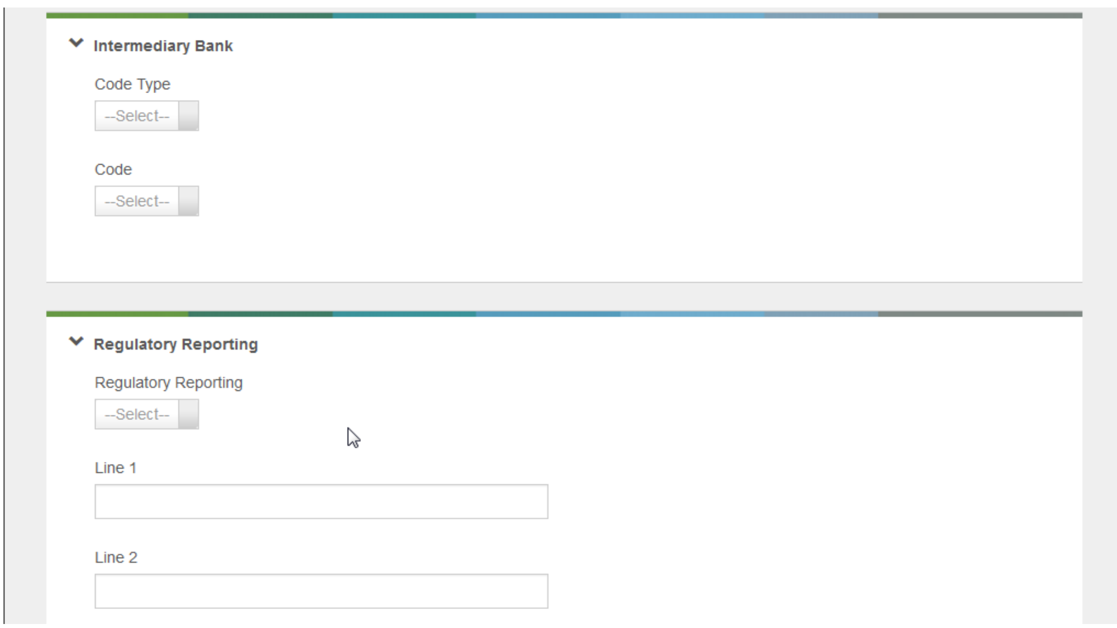


Click the **Show** or **Hide** button as desired.

Expanding and Collapsing Sections

You can expand or collapse a section of a detail screen by clicking the arrow button ❯ that appears to the left of the section heading.

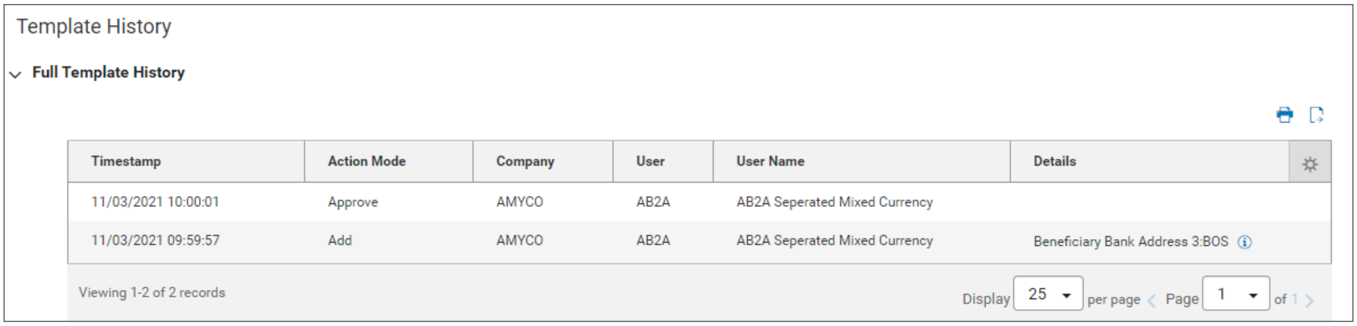
Clicking the arrow buttons expands these sections and exposes the fields in them.



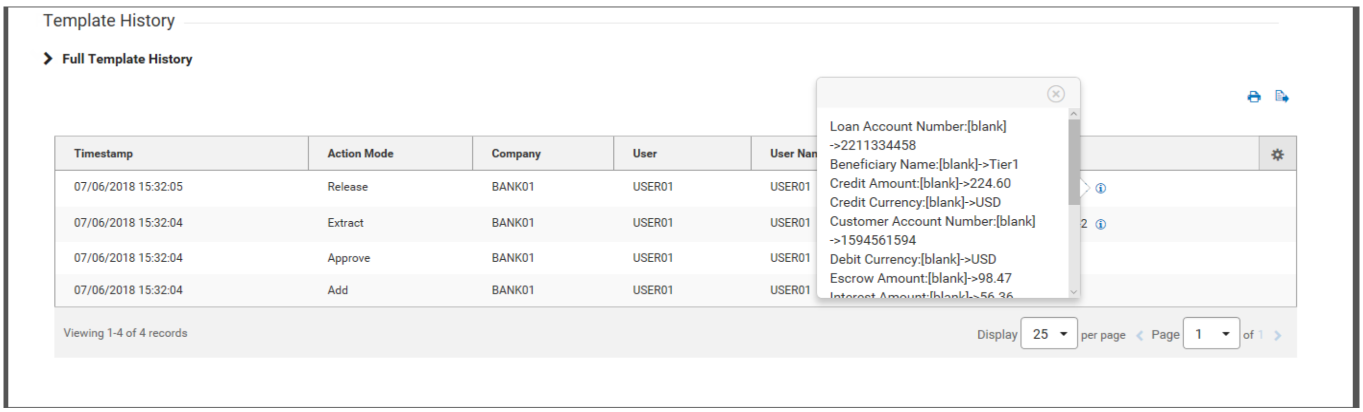
Sections expanded

The Audit/History Section

Most detail screens have an audit or history section. This section displays information about actions taken on the item, including the name and ID of the user who created or modified the item and the entry method by which the item was created. The audit/history section is located at the bottom of the screen.

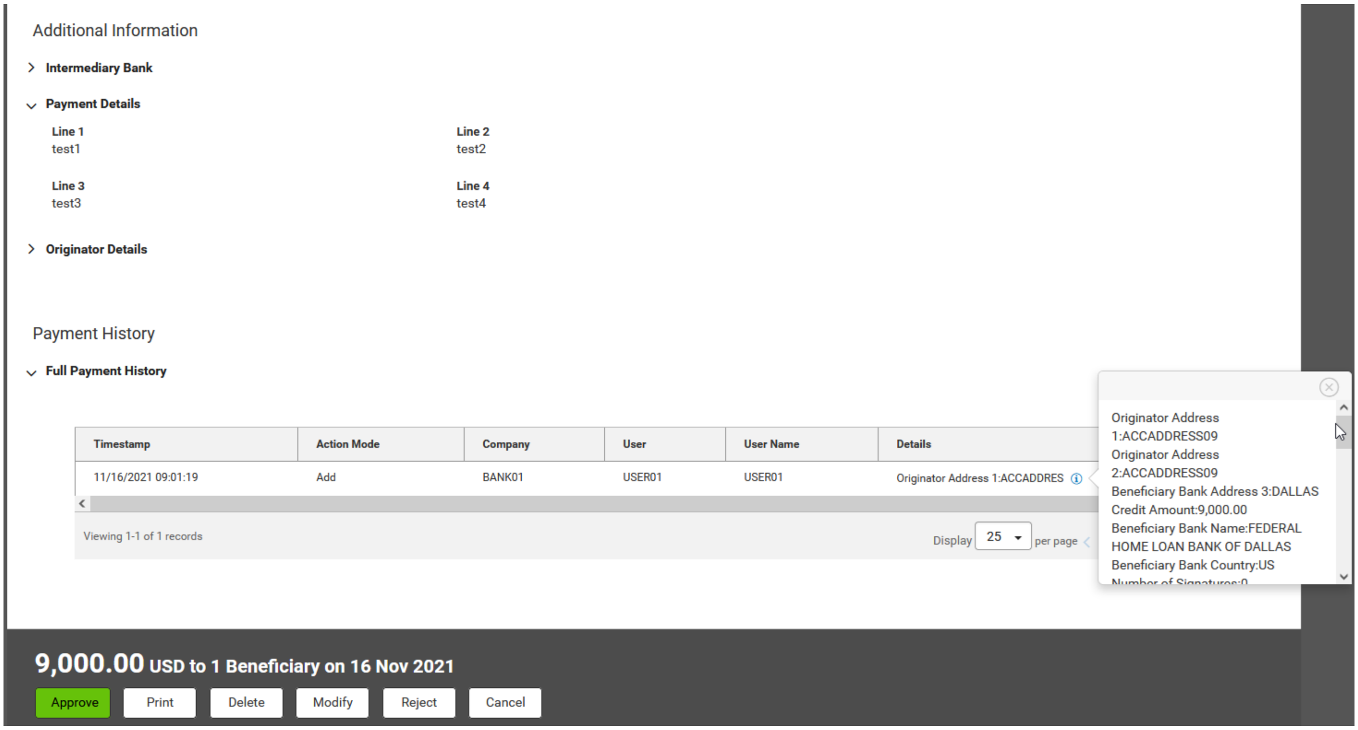


The **Details** column displays available information about any modifications and deletions that were made in the various system modules. The column also notes any before and after values of affected fields. These changes appear in the format *Old Value->New Value*. For example, The following illustration shows that values such as currency and dollar amounts replaced blank entries in the template as created originally.



Details appear in an abbreviated form in the column; to see full details, click the **Information** ⓘ icon.

In addition, your version of the application may be configured so that the **Details** column displays the *initial* values of fields as well as any additions or changes that were made to those original values. This configuration applies system wide.



Payment Detail showing the original values of fields in a payment

---

Note

If a payment has been imported into the application with a status of *Confidential*, detail audit information will be available only to those users with permission to view confidential payment information.

Using Drop-Downs and Lookups

Some fields within a window allow you to select from a preexisting list of available options. These fields are marked by drop-down buttons.

Field with drop-down button

Click the button to display a list of options, and then select the desired one from the list.

Because lists often contain many options, if you know the name or a part of the name of the item, you can type it in the field at the top of the drop-down (marked by the lookup icon). When you start typing, the system will find all the items that match. You can then select the appropriate one from the list.

Confirmation and Error Messages

When you perform an action on an item (such as saving, modifying, or approving a payment), a message appears at the top of the window. The message will indicate if the action was successful or there are errors that need to be corrected. You can click **Details** to see the details of the items that were successful or need your attention.

Click **Details** again to hide the message.

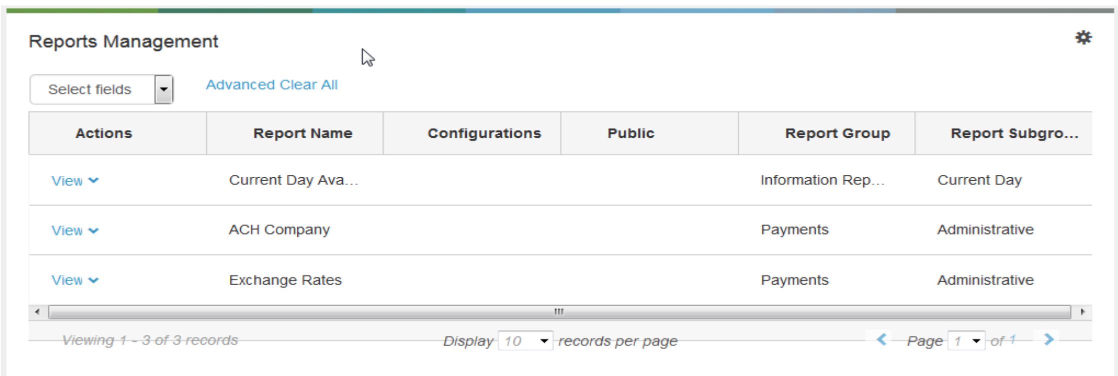
Note that error messages and some confirmation messages appear as separate pop-up windows. Close the pop-up window by clicking **OK** or **Close**.

Working with Reports

This section provides an overview of working with reports that have been sent to the computer screen. It discusses the basic layout of reports, plus the onscreen tools you have to work with.

Viewing a Report

The Reports Management screen, available from the **Report Management** menu, lets you view and filter all reports.



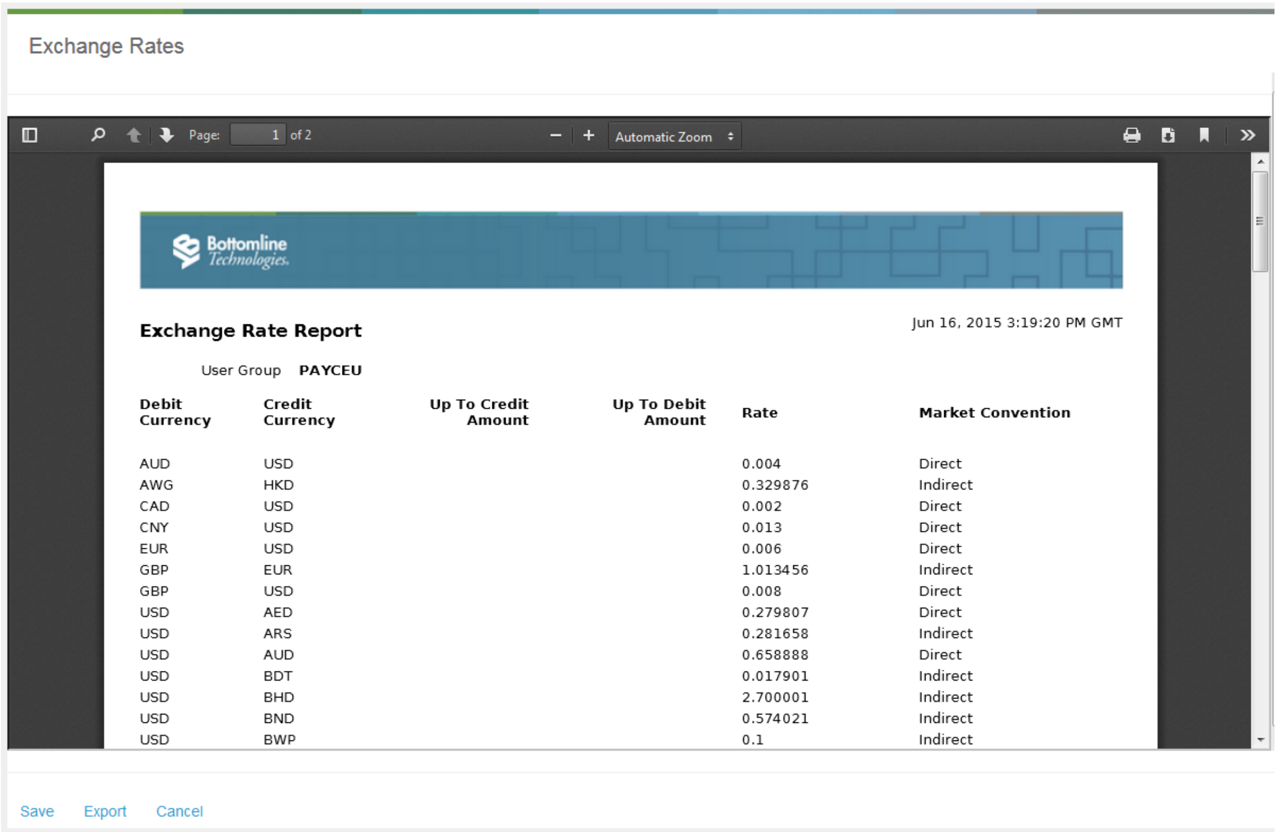
The available report types are

- Payment Reports
- Information Reporting Reports

To view an existing report:

1. Click the **Actions** drop-down for that report, and select **View**.
2. In some cases if you select **Filter**, you will need to select filter criteria and then click **View Results**.

   The report is displayed onscreen.



Exchange Rate Report

Jun 16, 2015 3:19:20 PM GMT

User Group **PAYCEU**

Debit Currency	Credit Currency	Up To Credit Amount	Up To Debit Amount	Rate	Market Convention
AUD	USD			0.004	Direct
AWG	HKD			0.329876	Indirect
CAD	USD			0.002	Direct
CNY	USD			0.013	Direct
EUR	USD			0.006	Direct
GBP	EUR			1.013456	Indirect
GBP	USD			0.008	Direct
USD	AED			0.279807	Direct
USD	ARS			0.281658	Indirect
USD	AUD			0.658888	Direct
USD	BDT			0.017901	Indirect
USD	BHD			2.700001	Indirect
USD	BND			0.574021	Indirect
USD	BWP			0.1	Indirect

Note

Payment files can be imported as confidential. A user who is not entitled to view confidential data associated with payments will see a *CONFIDENTIAL* label in reports instead of payment information.

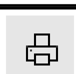
Using the Report Icons and Buttons

The illustration above shows the Exchange Rate report, which provides an analysis of exchange rates for currencies assigned to the current company.

The icons across the top of the report window give you additional options for working with the report.

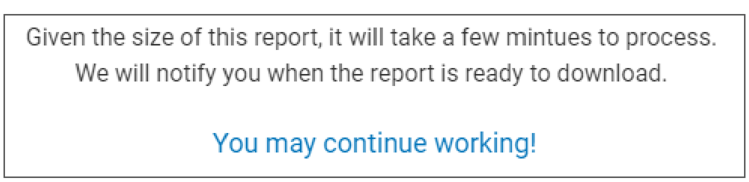
Note

The controls listed below are basic controls that appear in certain browsers and environments. Depending on your browser, you may have access to a different set of controls. Click **Open** to see the results of the export.

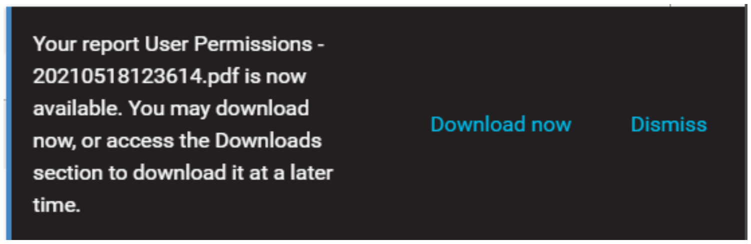
Icon	Function
	The **Export As** drop-down icon lets you export the report in one of the following formats: PDF, CSV, Plain Text. Click **Open** to see the results of the export.
	The **Zoom In** and **Zoom Out** icons let you increase or decrease the size of the report incrementally. Click as often as needed for the desired magnification.
	The **Print** icon lets you print a hard copy of the report. Click the icon, and then set the controls in the Print pop-up menu as desired.
	The **Save as** icon lets you save the report to a file. Click the icon, and then navigate to the path where you want to store the report.
	Click the **Open in new tab** icon to open the report in a new tab on your computer screen.

Downloading Reports Processed Asynchronously

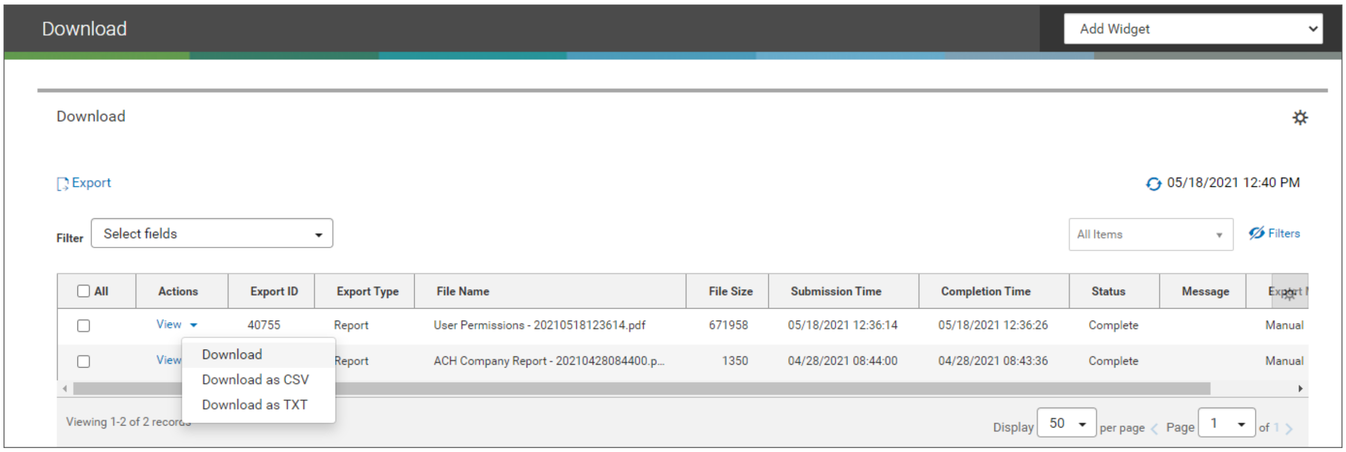
If the data to be included in a report or export is especially large, for instance a report including all users in a big company, there may be too much data to process before a system timeout is reached. In this case, report generation will continue asynchronously, behind the scenes, and you will see a message telling you that you will be notified when the report is complete.



You can dismiss the message and continue working, navigating to other areas of the program as necessary. When the report is complete, the application will display a message telling you the report is available, along with a **Download now** link.



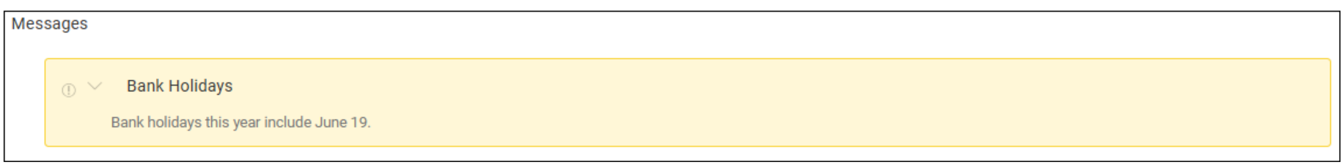
You can click the link to download it immediately, or you can go to the [Download]() widget to retrieve it later. Select the report in the Download list view, and then click **Download** from the **Actions** column drop-down.



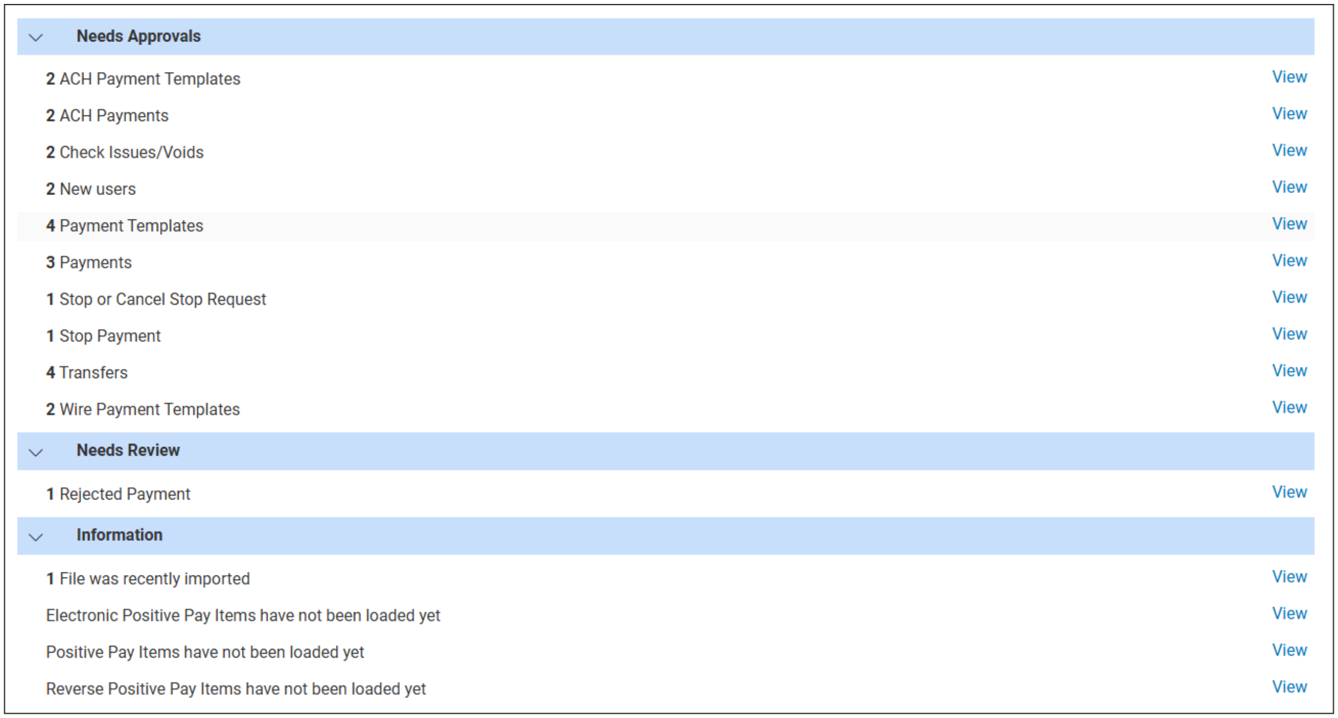
The listed report will have an **Export Type** of either *Report* or *List View Export*, depending on the source of the data.

Messages and Notifications

The **Messages** section at the top of theHome Page includes a client company banner, which displays any special information administrators want to share.

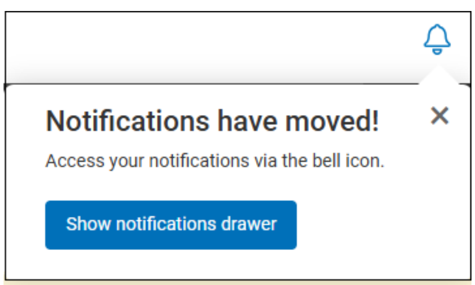


For Release 25.02, the Notifications widget has been redesigned to conserve space on the Home page for critical widgets such as Account Summary. The application can now be configured to either display or not display the following series of message banners directly under the client company banner: **Needs Approvals**, **Needs Review**, and **Information**.

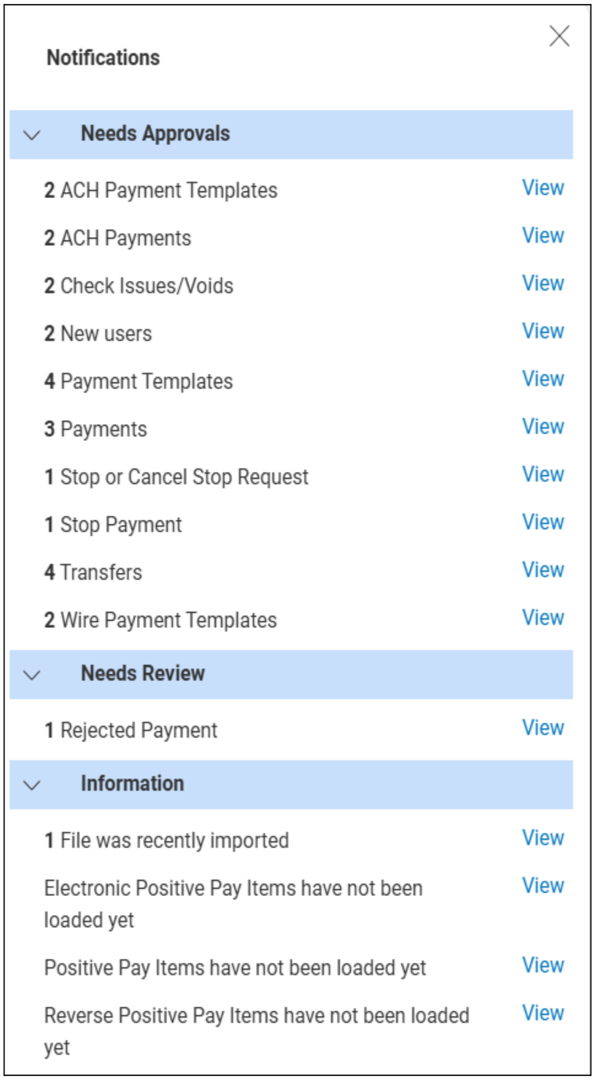


These banners can be collapsed by clicking the down arrow ().

The Notifications widget itself now appears as a drawer that can be exposed for viewing. The first time you log on to the application, a pop-up window appears informing you that the Notifications widget has moved.



Click **Show notifications drawer** to expose the drawer.



Following your first logon, access to the Notifications drawer is provided by the Bell icon ( ) that appears at the upper right of the screen. The red dot indicates that notifications are available for viewing. The three categories of notifications (corresponding to the three collapsible message banners mentioned above) contain the following data:

Needs Approval

- ACH Payments
- ACH Payment Templates
- Wire Payments
- Wire Payment Templates
- Stop Payments
- Transfer Payment Templates
- Stop / Cancel Stop Requests
- Cancel Stop Requests

- Check Issues/Voids
- Payments Templates
- Payments
- New Users
- Transfers
- Templates

Needs Review

- Rejected Transfers
- Rejected Payments
- New Real-Time Payments messages
- Real-Time Payments Requests Received
- Electronic Positive Pay Items
- Next Day Positive Pay Items
- Positive Pay Items
- Reverse Positive Pay Items

Information

- File(s) were recently imported
- Payment and Template Background being processed
- Recurring Payments recently failed
- Positive Pay Items have not been loaded yet
- Reverse Positive Pay items have not been loaded yet
- Electronic Positive Pay items have not been loaded yet

The numbers that appear (for example, *2 ACH Payments*) tell you how many of each item are available. To view any of the listed items, click the **View** link corresponding to it. For example, if you click the **View** link for rejected payments, the Payment Center will appear with the transactions list filtered for rejected payments only. You can then take action on the items in the list.

Next Day Positive Pay Item(s)

If you are entitled to an account or accounts that have been set up for Next Day Positive Pay, you will see the **Next Day Positive Pay Item(s)** notification. Next Day Positive Pay extends the decisioning time for positive pay items to cutoff on the next business day following the day on which the exception file is loaded.

- After the decision file is extracted for the day and before the suspect item file is loaded later that day, a notification is displayed as the message "Next Day Positive Pay Items have not been loaded yet" instead of as a count value.
- After a suspect item file is loaded and until the decision extractor runs at final cutoff, the number of items that a user needs to decision is displayed as “X Next Day Positive Pay Item(s) need your review.”