

CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY
ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS
PAYMENTS &
COLLECTIONS
WIRES
WIRE FILE IMPORT &
UPLOAD
BULK DELETE
POSITIVE PAY
ACH POSITIVE PAY
RECEIVE ENCRYPTED
REPORTS VIA EMAIL



BUSINESS Online Banking User Guide

Questions? Please contact us at 800.350.3557.



CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

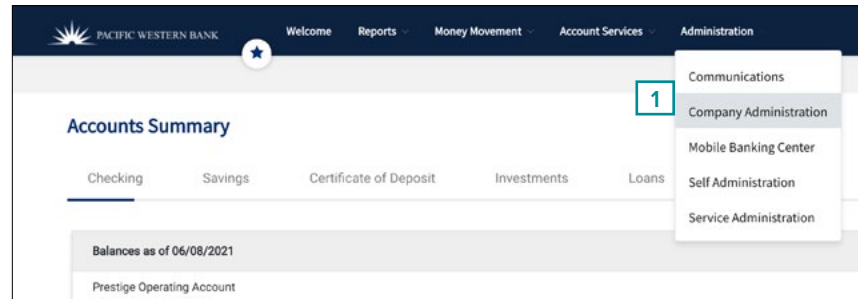
RECEIVE ENCRYPTED REPORTS VIA EMAIL



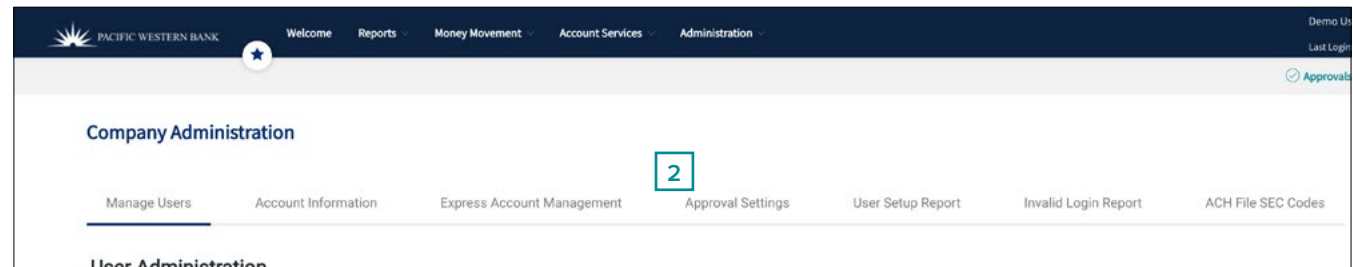
CREATE A USER

ESTABLISH APPROVAL SETTINGS

1. Hover over **Administration** and click **Company Administration**.



2. Click **Approval Settings**.



Note: If your company opts out of dual authorization, you can choose which transactions require dual approval.

If **Require Separate Entry for Approval** is not selected for a transaction type, all users with the approval role will have the ability to approve that type of transaction for themselves and others, up to their approval limit.

If your company always requires dual authorization, the boxes in this column will be preselected.

Service Name	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval
ACH File Upload	<input type="text" value="\$ 0.00"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="checkbox"/>
ACH Positive Pay	<input type="text" value="\$ 0.00"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="checkbox"/>
CCD Collection	<input type="text" value="\$ 0.00"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="checkbox"/>
CCD Payment	<input type="text" value="\$ 0.00"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="checkbox"/>
CTX Collection	<input type="text" value="\$ 0.00"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="checkbox"/>

These transaction settings only apply to domestic wires and USD international wires. For foreign currency transaction settings, please refer to the [FX Portal user guide](#).



CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



CREATE A NEW USER

1. Hover over **Administration** and click **Company Administration**.
2. Under **Manage Users**, click **Create New User**.

A screenshot of the "Company Administration" page. At the top, there is a navigation bar with links: "Manage Users", "Account Information", "Express Account Management", "Approval Settings", "User Setup Report", "Invalid Login Report", and "ACH File SEC Codes". Below this, the "User Administration" section is visible, with a sub-header "Create New User". A text block states: "You will have an opportunity to copy an existing user during the process." At the bottom left, a blue box with the number "2" highlights a "Create New User" button.

3. Enter a **Username**, temporary **Password**, **First Name**, **Last Name**, **Email Address**, and **Telephone Number**. The phone number will be used the first time the user logs in to authenticate them via a mobile or voice code. Click **Continue**.

A screenshot of the "New User" form. The form is divided into two main sections: "User Information" and "User Telephone Number".
User Information
Fields include: "User ID" (pre-filled with "DemoUser2"), "Password" (masked with asterisks), "Confirm Password" (masked with asterisks), "First Name" (pre-filled with "Demo"), "Last Name" (pre-filled with "User"), "Primary Email Address" (pre-filled with "demouser2@email.com"), "Secondary E-mail Address (Optional)", and "Additional Information (Optional)".
User Telephone Number
A text block states: "The telephone number used to contact or notify the user for security reasons. An extension is required when needed to reach the user within an office phone system." Below this is a table with four columns: "Label", "Country/Region", "Area/City Code & Number", and "Extension".

Label	Country/Region	Area/City Code & Number	Extension
Label Work	Country/Region UNITED STATES	Area/City Code & Number 5555555555	Extension

Below the table is a link: "Add additional telephone number". At the bottom left, a blue box with the number "3" highlights a "Continue" button, with a "Save as Draft" button next to it.

CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY


ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



PACIFIC WESTERN BANK

- On the next screen, under **Copy Existing User**, select **Do not copy user**.
- Choose the **User Role**.
 - Allow this user to set up templates:** Allows user to set up and approve templates for services and accounts to which user is entitled.
 - Allow this user to approve transactions:** Allows user to approve transactions for services and accounts to which user is entitled.
 - Grant this user administrative privileges:** Allows user to add, modify, copy and delete users, as well as modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.
- Click **Continue**.

- Entitle **Services & Accounts** for the new user by clicking on the  by each service.



CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



8. Under each service added, enable **Entitle Account** and/or **Allow Transmit** capabilities, as applicable.

A screenshot of the "ACH Positive Pay" configuration page. At the top, it says "Service enabled, accounts entitled." with a close icon. Below is a table with columns: Description, Account Number, TRC, Entitled Account, and Allow Transmit. The table has four rows: Flinstone, GTM, TEST 12345, and Test Account. The "TEST 12345" row has checkboxes checked in the "Entitled Account" and "Allow Transmit" columns.

Description	Account Number	TRC	Entitled Account	Allow Transmit
Flinstone	1234567890	1234567890	<input type="checkbox"/>	<input type="checkbox"/>
GTM	1234567890	1234567890	<input type="checkbox"/>	<input type="checkbox"/>
TEST 12345	1234567890	1234567890	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Test Account	1234567890	1234567890	<input type="checkbox"/>	<input type="checkbox"/>

9. Scroll down and click **Continue**.

10. If the new user is an approver for ACH or wires, **Limits** must be set. Click the edit icon.

A screenshot of the "Limits" configuration page. The page has a header "Limits" and a sub-header "Limits". Below the sub-header is a section for "ACH" with a "Continue" button and a "Save as Draft" button. A blue box with the number "10" and an edit icon is overlaid on the right side of the page.

Limits

Limits

ACH

Continue Save as Draft

The user limit can be equal to or lesser than the company's daily wire limit. Limits apply as follows:

- **Company Limit:** Aggregate daily limit across accounts & services.
- **User Daily Limit:** Maximum allowed cumulative total of all successful transactions daily for group of services.
- **User Daily Service Limit:** Maximum allowed cumulative amount of all successful transactions daily per service.
- **User Individual Transaction Limit:** Maximum allowed amount per transaction per account.
- **User Individual Account Limit:** Maximum allowed cumulative amount of all successful transactions daily per account.

11. Select **No Limit** or enter limits for each field and click **Continue**.

A screenshot of the "Limits" configuration page. The page has a header "Limits" and a sub-header "Limits". Below the sub-header is a section for "Limits" with a "Continue" button and a "Save as Draft" button. The page contains three main sections: "Daily Maximum Limit", "Daily Maximum Service Limits", and "Account Limits".

Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's Wire transactions. The limit must be no greater than the company limit set by the bank [View Company Limits](#).

0

Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's Wire services or select the No Limit checkbox. These limits must be no greater than the company limit set by the bank [View Company Limits](#).

Service Name	No Limit	User Daily Service Limit
Wire Domestic One Time	<input type="checkbox"/>	0

Account Limits

Enter the limit amounts for each of the user's accounts.

Account Number	No Limit	User Individual Transaction Limit	No Limit	User Daily Account Limit
*0004 - Test Account	<input type="checkbox"/>	0	<input type="checkbox"/>	0



CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



12. Verify the new user's details and click **Create User**.

A screenshot of the "New User" form. The form is divided into sections: Profile, Roles, Services & Accounts, and Limits. The Profile section shows fields for Name, User ID, Primary E-mail Address, and Telephone Number, with values "Demo User", "DemoUser2", and a masked email and phone number. The Roles section shows "Enabled Roles" with the value "Approval". The Services & Accounts section shows "Enabled Services" with the value "3 of 42 available". The Limits section shows "Limits Completed" with the value "ACH Wire". At the bottom, there are two buttons: "Create User" (highlighted with a blue box and a "12" in a blue box) and "Save as Draft".

13. You'll see a **New User – Confirmation** screen.

A screenshot of the "New User - Confirmation" screen. It features a green success message: "New user has been successfully created." Below this, a note states: "Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an existing user, complete a saved user, or create a new user, go to [User Administration](#)." The screen also displays a "Submitted User Summary" table with fields for Name, User ID, Primary E-mail Address, Telephone Number, and User Status. The values shown are "Demo User", "DEMOUSER2", a masked email and phone number, and "Active".

COPY A USER

To create a user with the same settings as an existing user, follow steps 1 to 3 from **Create a New User** above, then:

1. On the next screen, under **Copy Existing User**, select **Copy User**.

A screenshot of the "Copy Existing User" form. It shows fields for "Primary E-mail Address" and "Telephone Number" with masked values. Below these is the "Roles" section. The "Copy Existing User (Optional)" section has two radio button options: "Do not copy user." and "Copy User: [Select User](#)". The "Copy User" option is selected and highlighted with a blue box, with a "1" in a blue box next to it.

CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

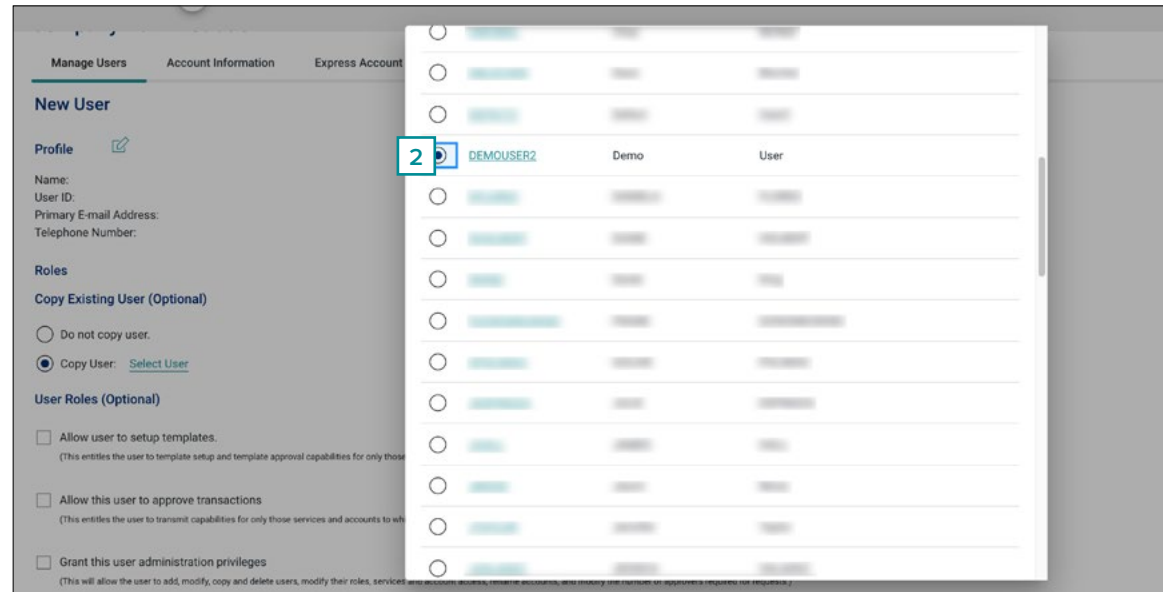
POSITIVE PAY

ACH POSITIVE PAY

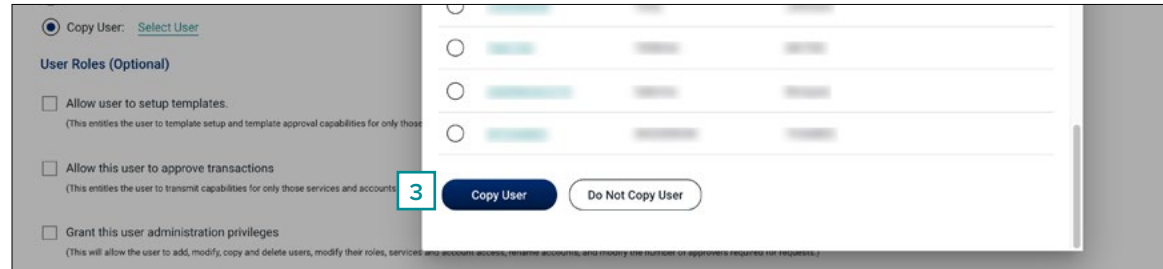
RECEIVE ENCRYPTED REPORTS VIA EMAIL



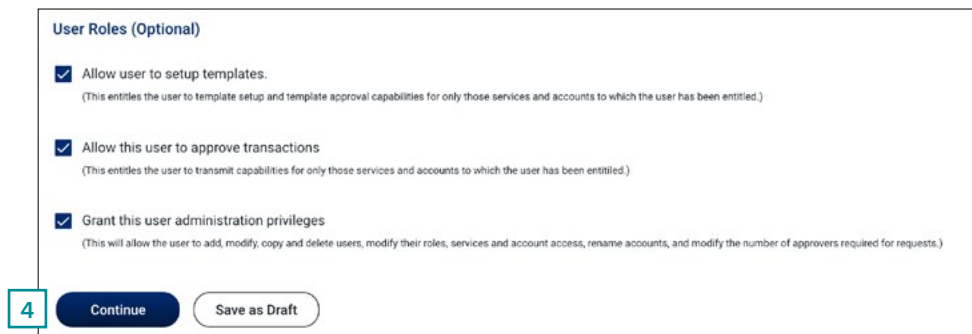
2. In the box that appears, select the user to be copied.



3. Scroll down and click **Copy User**.



4. The new user's roles will populate according to the user copied. Verify and click **Continue**.



CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

5. **Services & Accounts** will populate according to the user copied.
6. Click the edit icon to make changes as needed. Click **Continue**. **NOTE:** If the user does NOT have the approver role, the **Allow Transmit** column will not appear.

✓ ACH File Upload	Service enabled, accounts not applicable.				
✓ ACH Positive Pay	Service enabled, accounts entitled.				
Description	Account Number	TRC	Entitled Account	Allow Transmit	
Flinstone Bedrock QB		122238200	✓	✓	
GTMS-Test		122238200	✓	✓	
TEST 12345		122238200	✓	✓	
Test Account		122238200	✓	✓	

7. Edit limits as needed. Click **Continue**. **NOTE:** If the user is not an approver, no limits are necessary.
8. Click **Create User**.

Services & Accounts

Enabled Services:

3 of 42 available

Limits

Limits Completed:

ACH Wire

8

Create User

Save as Draft

9. You'll see a **New User – Confirmation** screen.

New User - Confirmation

✓ New user has been successfully created.

Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an existing user, complete a saved user, or create a new user, go to [User Administration](#).

CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

CREATE AN APPROVAL-ONLY USER

To create a new user limited to approving transactions, follow steps 1 to 4 from **Create a New User** above, then:

1. Under **User Roles**, select **Allow this user to approve transactions** and click **Continue**.

User Roles (Optional)

☐ Allow user to setup templates.
(This entitles the user to template setup and template approval capabilities for only those services and accounts to which the user has been entitled.)

1 ☒ Allow this user to approve transactions
(This entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.)

☐ Grant this user administration privileges
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

Continue **Save as Draft**

2. On the **Services & Accounts** page, click the **+** beside the service(s) that the user will need to approve.
3. Select **Allow Transmit** for any accounts the user should be able to approve and then click **Continue**.

Service				
ACH File Upload				
+				
✓ ACH Positive Pay Service enabled, accounts entitled. ✕				
Description	Account Number	TRC	Entitled Account	Allow Transmit
Flinstone Bedrock QB		122238200	<input type="checkbox"/>	<input checked="" type="checkbox"/> 3
GTMSS-Test		122238200	<input type="checkbox"/>	<input type="checkbox"/>
TEST 12345		122238200	<input type="checkbox"/>	<input type="checkbox"/>
Test Account		122238200	<input type="checkbox"/>	<input type="checkbox"/>

4. Click the edit icon and apply limits as needed. Click **Continue**.

Limits

Limits

Wire **4**

Continue **Save as Draft**

5. Verify the new user's details and click **Create User**.



CONTENTS

CREATE A USER

Establish Approval Settings

Create a New User

Copy a User

Create an Approval-Only User

Create a View-Only User

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



6. You'll see a **New User – Confirmation** screen.


New User - Confirmation

✓ New user has been successfully created.

Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an existing user, complete a saved user, or create a new user, go to [User Administration](#).

CREATE A VIEW-ONLY USER

To create a new view-only user, follow steps 1 to 4 from **Create a New User** above, then:

1. Do not select a role under **User Roles**. Click **Continue**.
2. On the **Services & Accounts** page, click the  beside **Deposit Account Reporting, Information Reporting** and **Statements and Documents**.
3. Under **Information Reporting** and **Statements and Documents**, select **Entitled Account** for any accounts the user will need to be able to view. Then scroll down and click **Continue**.

✓ **Information Reporting** Service enabled, accounts entitled.

Description	Account Number	TRC	Entitled Account
		122238200	<input type="checkbox"/>
		122238200	<input checked="" type="checkbox"/> 3
		122238200	<input type="checkbox"/>
		122238200	<input type="checkbox"/>
BUSINESS		122238200	<input type="checkbox"/>
BUSINESS SAVINGS		122238200	<input type="checkbox"/>
Flinstone Bedrock QB		122238200	<input type="checkbox"/>
GTMSS-Test		122238200	<input type="checkbox"/>
TEST 12345		122238200	<input type="checkbox"/>
Test Account		122238200	<input type="checkbox"/>

4. No limits are required for view-only users. Click **Continue**.

Limits

None of the enabled services include user limits.

Continue **Save as Draft**

5. Verify the new user's details and click **Create User**.
6. You'll see a **New User – Confirmation** screen.

New User - Confirmation

✓ New user has been successfully created.

Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an existing user, complete a saved user, or create a new user, go to [User Administration](#).



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

Enroll in Online Statements

View & Download Statements

Add Alerts

Edit or Delete Alerts

View Messages & Alerts

Manage Contact Info

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



STATEMENTS & ALERTS

1. How long do messages and alerts stay in your inbox?

Received messages and alerts will be automatically deleted after 90 days.

2. Once you change delivery preferences, how soon do your online statements appear?

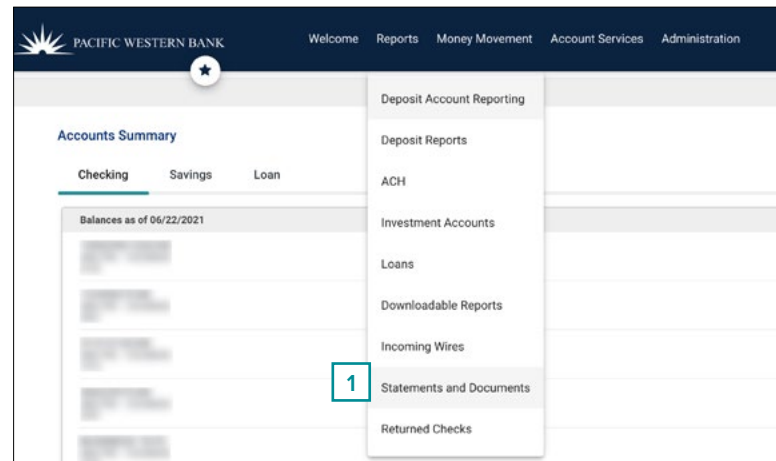
You'll receive your online statements immediately upon updating your delivery preferences.

3. Why can't I see online statements?

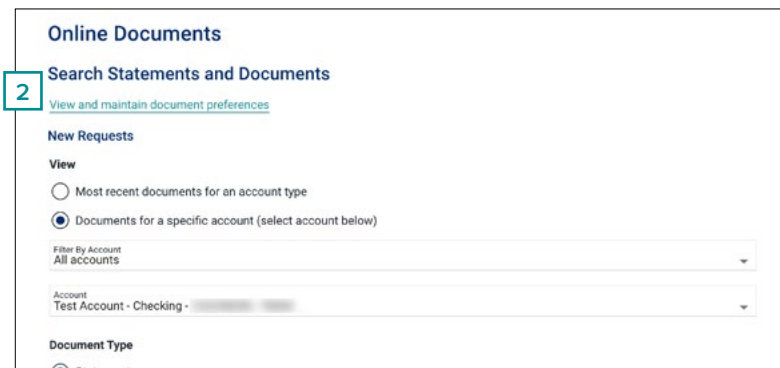
You may need to change the delivery preferences. You can do so if you are an administrator.

ENROLL IN ONLINE STATEMENTS

1. To enroll in online statements, hover over **Reports** and click **Statements and Documents**.



2. On the next screen, click **View and maintain document preferences**.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

Enroll in Online Statements

View & Download Statements

Add Alerts

Edit or Delete Alerts

View Messages & Alerts

Manage Contact Info

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



3. Change the delivery preference to **Online** for the notice or statement and click **Continue**.

Online Documents

Manage Delivery Preferences

[New selection](#)

ABA	Account	Description	Account Type	Document Type	Delivery Preference
122238200	*0004	Test Account	Checking	Statement	Delivery Preference Online
122238200	*0004	Test Account	Checking	Notice	3 Paper Online

4. Review the service agreement and click **I Agree**.

Online Documents

Service Agreement

! To view statements and documents, you must read and agree to the following service agreement for your account.

[Legal notices, agreements, and documents disclosures](#)

Please click on the link to view the Business Online Documents Agreement for Pacific Western Bank.

[Business Online Documents Agreement](#)

To confirm that you have read and agree to the terms and conditions of the Online Statements Agreement and Disclosure, click "I Agree".

4 **I Agree** **I do not Agree**

5. Verify the delivery preference change and click **Save Preferences**.

Online Documents

Verify Preferences

! You are updating the delivery preferences for these account documents. Documents with "Paper" delivery will no longer be available for online viewing.

[Make preference changes](#)

ABA	Account	Description	Account Type	Document Type	Delivery Preference
122238200	*0004	Test Account	Checking	Notice	Online

5 **Save Preferences** **Cancel**

6. A confirmation message will appear.

Online Documents

Delivery Preference Confirmation

✓ Your statement and document preferences have been saved successfully.

You will automatically receive a message in your online message center when new statements are available for viewing.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

Enroll in Online Statements

View & Download Statements

Add Alerts

Edit or Delete Alerts

View Messages & Alerts

Manage Contact Info

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

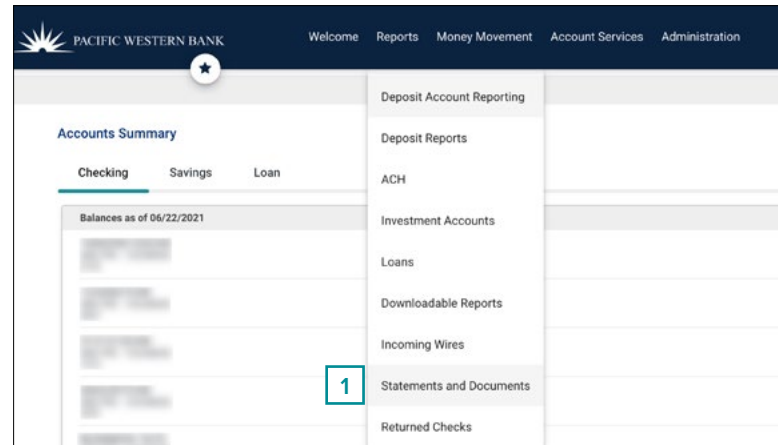
ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

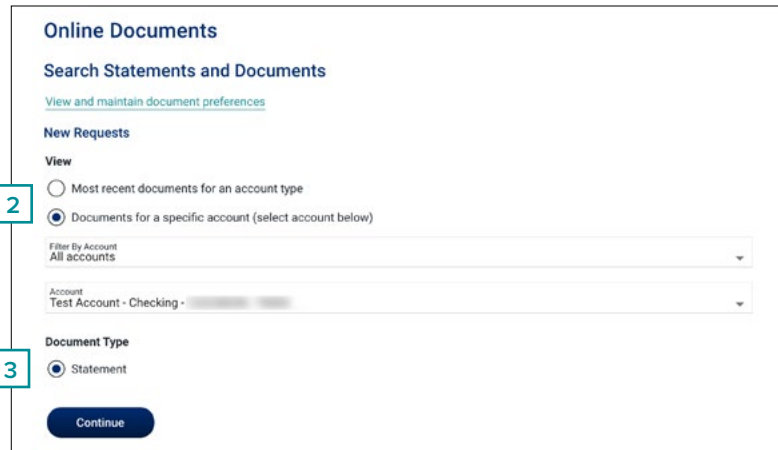


VIEW & DOWNLOAD STATEMENTS

1. Hover over **Reports** and select **Statements and Documents**.



2. Under **View**, select:
Most recent documents for an account type > Checking accounts or Savings accounts
or
Documents for a specific account (select account below) > Filter By Account > Account
3. Then select **Statement** and click **Continue**.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

Enroll in Online Statements

View & Download Statements

Add Alerts

Edit or Delete Alerts

View Messages & Alerts

Manage Contact Info

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



- Click on a statement date to view a specific statement. You can print or download the statement from the new window.

Online Documents

Statements and Documents

[View criteria](#) [Modify Search](#)

[Search for older or specific documents](#) | [Redisplay default view](#)

<input type="checkbox"/>	Document Date	Primary Account	Account Type
<input type="checkbox"/>	05/31/2021	*0004	Checking
<input type="checkbox"/>	04/30/2021	*0004	Checking

[Download Selected Documents](#)

- Download one or more statements by selecting the box beside the desired statement(s) and then click **Download Selected Statements**.

Online Documents

Statements and Documents

[View criteria](#) [Modify Search](#)

[Search for older or specific documents](#) | [Redisplay default view](#)

<input type="checkbox"/>	Document Date	Primary Account	Account Type
<input checked="" type="checkbox"/>	05/31/2021	*0004	Checking
<input checked="" type="checkbox"/>	04/30/2021	*0004	Checking

[Download Selected Documents](#)

- A PDF (for one statement) or zip file (for multiple statements) will download.

<input type="checkbox"/>	Document Date	Primary Account	Account Type
<input checked="" type="checkbox"/>	05/31/2021	*0004	Checking
<input checked="" type="checkbox"/>	04/30/2021	*0004	Checking

[Download Selected Documents](#)

To view documents online, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe® link below. To confirm you have Adobe® Reader® installed, view this [sample PDF file](#).



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0004-Test Accou...zip ^ Show All X

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

Enroll in Online Statements
View & Download Statements
Add Alerts

Edit or Delete Alerts
View Messages & Alerts
Manage Contact Info

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

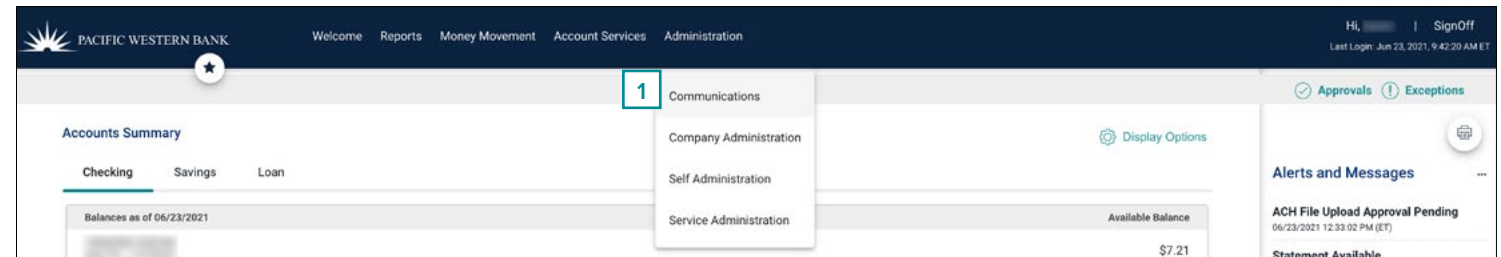
ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

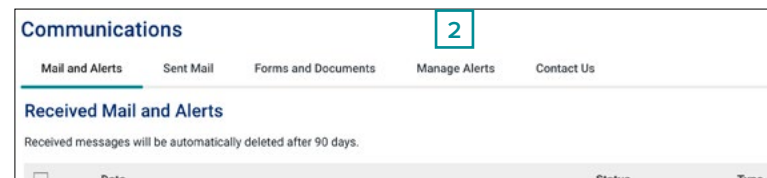


ADD ALERTS

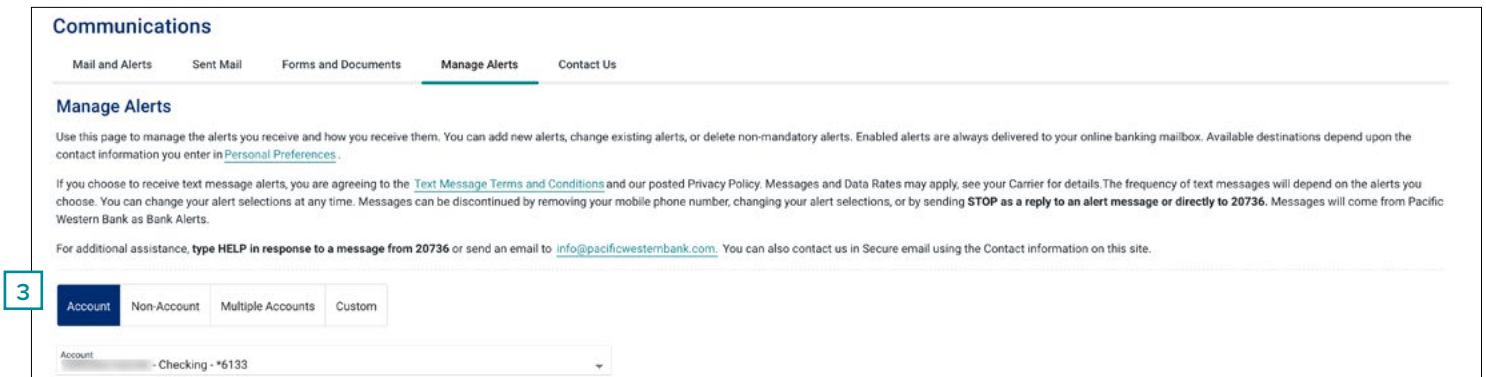
1. To add alerts, hover over **Administration** and select **Communications**.



2. Select **Manage Alerts**.



3. Select alert type: **Account**, **Non-Account**, **Multiple Accounts**, or **Custom**.



4. Scroll to the **Available** section, and select the **+** to add the alert.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

Enroll in Online Statements

View & Download Statements

Add Alerts

Edit or Delete Alerts

View Messages & Alerts

Manage Contact Info

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



5. Enter any required information, select your email and click **Add**.

A screenshot of a web form titled "Maximum Balance". Below the title is a descriptive sentence: "Notifies you daily when the account's balance is above the amount specified, based on the previous day's transactions." There is a text input field labeled "Alert When:" with the value "Above \$ 100.00". To the right is a "Send To:" section with a checked checkbox for "Email" and a blurred email address field. At the bottom are two buttons: "Add" (highlighted with a blue box and the number 5) and "Cancel".

6. The alert will appear under the **Active** section.

A screenshot of a web interface showing a list of active alerts. The section is titled "Active" and "Balance and Activity Alerts". It contains one alert entry for "Maximum Balance" with the details "Alert When: Above \$100.00" and "Send To: [blurred email]". To the right of the entry are two icons: a pencil (edit) and a circle with an 'x' (delete).

EDIT OR DELETE ALERTS

Follow steps 1 to 3 from **Add Alerts** above, then:

1. To edit an alert, select the edit icon beside an alert in the **Active** section.

A screenshot of the same "Active" alerts section. The "Maximum Balance" alert is visible. The edit icon (pencil) to the right of the alert is highlighted with a blue box and the number 1.

2. Make changes to the information and click **Save**.

A screenshot of the "Maximum Balance" alert edit form. It is titled "Active" and "Balance and Activity Alerts". The "Alert When:" field is set to "Above \$ 100.00". The "Send To:" section has the "Email" checkbox checked. At the bottom are "Save" (highlighted with a blue box and the number 2) and "Cancel" buttons.

3. To delete an alert, select the  icon beside an alert in the **Active** section.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

Enroll in Online Statements

View & Download Statements

Add Alerts

Edit or Delete Alerts

View Messages & Alerts

Manage Contact Info

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



VIEW MESSAGES & ALERTS

1. Hover over **Administration** and select **Communications**.
2. Messages and alerts will appear under the **Mail and Alerts** section. **NOTE:** Received messages will be automatically deleted after 90 days.

Communications					
<div>Mail and Alerts Sent Mail Forms and Documents Manage Alerts Contact Us</div>					
Received Mail and Alerts					
Received messages will be automatically deleted after 90 days.					
<input type="checkbox"/>	Date	Status	Type	Sent From	Subject
<input type="checkbox"/>	06/23/2021 12:33:02 PM (ET)	Unread	Alert	Bank	ACH File Upload Approval Pending
<input type="checkbox"/>	06/23/2021 03:44:05 AM (ET)	Unread	Alert	Bank	Statement Available

MANAGE CONTACT INFO

1. Hover over **Administration** and select **Communications**.
2. Select **Manage Alerts**.
3. Click **Personal Preferences**.

Mail and Alerts	Sent Mail	Forms and Documents	Manage Alerts	Contact Us
-----------------	-----------	---------------------	---------------	------------

Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

If you choose to receive text message alerts, you are agreeing to the [Text Message Terms and Conditions](#) and our posted Privacy Policy. Messages and Data Rates may apply, see your Carrier for details. The frequency of text messages will depend on the alerts you choose. You can change your alert selections at any time. Messages can be discontinued by removing your mobile phone number, changing your alert selections, or by sending **STOP as a reply to an alert message or directly to 20736**. Messages will come from Pacific Western Bank as Bank Alerts.

For additional assistance, type **HELP** in response to a message from 20736 or send an email to info@pacificwesternbank.com. You can also contact us in Secure email using the Contact information on this site.

☐ All Alerts ☐ Non-Account ☐ Multiple Accounts ☐ Custom

4. Click **Add** under **Email** or **Telephone**.

Self Administration		
Change Password	Personal Preferences	User Activity Report

Email

The primary e-mail address listed below will be used for bank communications such as alerts and electronic statement notifications.

A secondary e-mail address can be added for use as an optional or backup e-mail.

Primary Email Address:

Telephone



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

Enroll in Online Statements

View & Download Statements

Add Alerts

Edit or Delete Alerts

View Messages & Alerts

Manage Contact Info

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



5. Enter the information and click **Update**.

Email

The primary e-mail address listed below will be used for bank communications such as alerts and electronic statement notifications.

A secondary e-mail address can be added for use as an optional or backup e-mail.

Primary Email Address:

Secondary Email Address:

5

6. A confirmation will appear.
7. To edit, select the edit icon. Make changes to the information and click **Update**.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

Create a Report

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



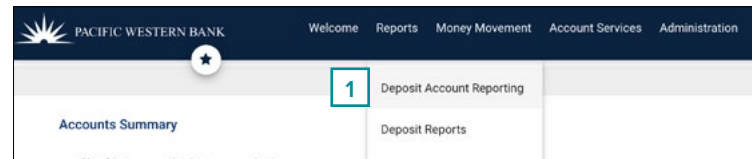
DEPOSIT ACCOUNT REPORTING

Under **Deposit Account Reporting** you can search for and view account activity and balances. You can download search results and save the search options for future use. This is the best way to review transaction details on a regular basis.

You can search for transactions by account(s), date range, transaction type, amount (or amount range), or check serial number (or check range). You can also view images of paid checks and checks deposited. Access deposit account activity for an account by selecting the account on the Welcome page. The default view includes the previous and current day's transactions and a running balance.

CREATE A REPORT

1. To create a saved report for quick access to account activity, hover over **Reports** and select **Deposit Account Reporting**.



2. Select **Screen** under **Output To**. Choose **Account**, **Specific Date** or **Date Range**, **Transaction Types**, and then click **Search**. **NOTE:** Select a different **Output To** to export a report. Available formats are BAI2, CSV, PDF, QIF, QuickBooks or Quicken.

A screenshot of the 'Deposit Account Reporting' search form. The form has tabs for 'Activity', 'Balances', 'Activity & Balances', 'Forecast Balances', and 'Saved Searches'. The 'Activity' tab is selected. The form title is 'Search Deposit Account Activity'. Below the title, it says 'Up to 18 months of data available.' There is a dropdown menu for 'Output To' with 'Screen' selected. Below that is a link: 'To add, edit, or delete a custom file export format, go to [File Export](#).' There is a dropdown menu for 'Account' with 'GTMSS-Test - Checking - *2605 - Available \$19.98' selected. There are radio buttons for 'Date' selection: 'Specific Date' and 'Date Range' (which is selected). Below 'Date Range' are two date input fields: 'From' with '06/22/2021' and 'To' with '06/23/2021'. There are also radio buttons for 'Previous Business Day' and 'Since Last Download (Valid for QuickBooks ® download only.)'. There is a dropdown menu for 'Transaction Types' with 'All Transactions' selected. At the bottom, there is a 'Show Advanced Options' link and a 'Search' button. A blue box with the number '2' is next to the 'Search' button.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

Create a Report

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

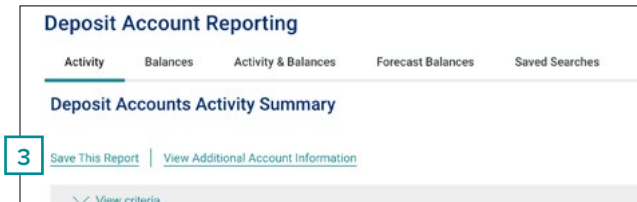
POSITIVE PAY

ACH POSITIVE PAY

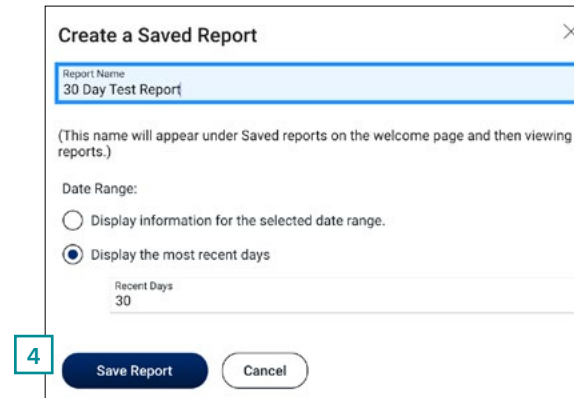
RECEIVE ENCRYPTED
REPORTS VIA EMAIL



3. To save your search as a report, click **Save This Report**.



4. Name the report, choose the **Date Range** and click **Save Report**.



5. A confirmation will appear.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

Entitle a User to Bill Pay

Bill Pay Role Definitions

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

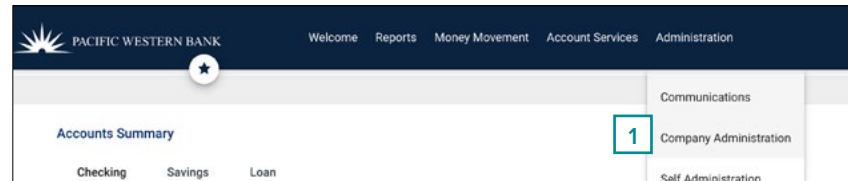
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REPORTS VIA EMAIL



BILL PAY

ENTITLE A USER TO BILL PAY

1. Hover over **Administration** and select **Company Administration**.



2. Select the user by clicking on their **User ID**.
3. Within the user's profile, click the edit icon next to **Services & Accounts**.



4. Click the plus icon beside **Bill Pay**.

Service		
✓ ACH File Upload	Service enabled, accounts not applicable.	⊗
✓ ACH Positive Pay	Service enabled, accounts entitled.	⊗
✓ ACH Reporting	Service enabled, accounts not applicable.	⊗
Bill Pay		⊕

5. Under **Entitled Account**, check the account(s) the user should have access to for **Bill Pay**. **NOTE:** Users with the Administration role will have access to all accounts within Bill Pay.

Description	Account Number	TRC	Entitled Account
		122238200	<input type="checkbox"/>
		122238200	<input checked="" type="checkbox"/>
		122238200	<input checked="" type="checkbox"/>
BUSINESS 7670		122238200	<input type="checkbox"/>
Flinstone Bedrock QB		122238200	<input type="checkbox"/>
GTMSS-Test		122238200	<input type="checkbox"/>
TEST 12345		122238200	<input type="checkbox"/>
Test Account		122238200	<input type="checkbox"/>

6. Scroll down and click **Save Changes**.

NOTE: A user's role in online banking determines their Bill Pay role. See [Bill Pay Role Definitions](#) and modify the user's online banking role if necessary.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

Entitle a User to Bill Pay

Bill Pay Role Definitions

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

BILL PAY ROLE DEFINITIONS

A user's role in online banking determines their Bill Pay role.

ONLINE BANKING ROLE	BILL PAY ROLE	BILL PAY PRIVILEGE	AVAILABLE TASK
Administration	Administrator	Create Payments	Enter current-day or future-dated transactions up to the company limit, regardless of user limits set.
		Approve Payments	Approve any transaction up to the company limit, regardless of user limits set. Transactions can be approved in advance of their effective date.
		Add/Change Payees	Maintain details of payees.
		Add/Change Automatic Rules	Set up recurring payments.
Set Up Templates	User	View Payment/Audit Reports	View payment and audit reports.
		Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		Add/Change Payees	Maintain payee details.
		View Payment/Audit Reports	View payment and audit reports.
Approval	User	Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		Approve Payments	Approve transactions up to their approval limit. Transactions can be approved in advance of their effective date.
		View Payment/Audit Reports	View payment and audit reports.
User (No Role)	User	Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		View Payment/Audit Reports	View payment and audit reports.

NOTE: Payments created by users who do not have the Approval or Administration role require approval by someone else in their company; no payments are auto-approved. Additionally, a user who has the Administration role in online banking is automatically given access to all accounts set up in the Bill Pay system regardless of their Bill Pay account entitlements.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

Submitting an ACH NACHA File Upload

Approve Uploaded ACH Files

Delete an Unapproved
Uploaded ACH File

Check the Status of ACH Files

Importing ACH Information

Adding a Custom ACH
Payment/File Definition

Importing ACH into an Existing
Template

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

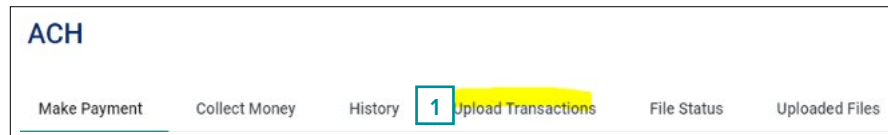
RECEIVE ENCRYPTED
REPORTS VIA EMAIL

PACIFIC WESTERN BANK

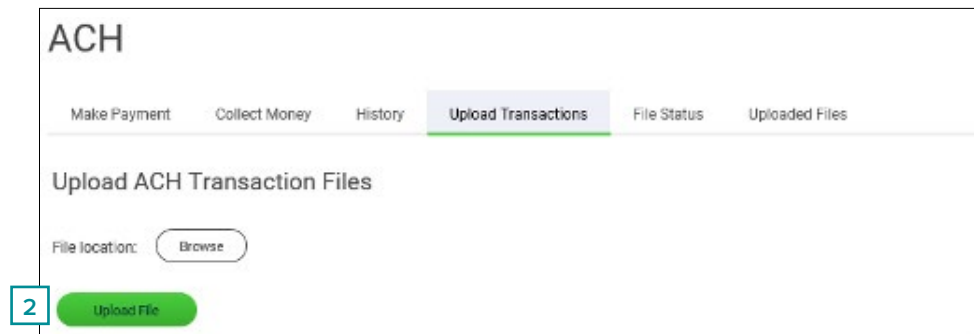
ACH FILE UPLOAD

SUBMITTING AN ACH NACHA FILE UPLOAD

1. Click **Money Movement > ACH > Upload Transactions**.



2. Click **Browse** and **select the file to upload**.
3. Click **Upload File**.



APPROVE UPLOADED ACH FILES

1. Click one of the following:
 - **Approvals > Files**
2. Scroll to the ACH Files or Files to Approve or Transmit section (depending on the navigation path you chose).
3. Select the files you want to approve and then click **Continue**.
4. Verify the files as needed and then click one of the following:
 - **Approve:** Approve all transactions in the file now; more approvals are required.
 - **Transmit:** Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

Submitting an ACH NACHA File Upload

Approve Uploaded ACH Files

Delete an Unapproved
Uploaded ACH File

Check the Status of ACH Files

Importing ACH Information

Adding a Custom ACH
Payment/File Definition

Importing ACH into an Existing
Template

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

PACIFIC WESTERN BANK

5. If prompted, complete additional user validation:

- Select **Phone** or **Text message** (if applicable).
- Click **Continue**. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code** into the phone once you receive your phone call.

If you selected to be contacted by SMS text, a dialog box is displayed to enter your mobile phone number.

- Do one of the following: If you chose to receive a phone call, **speak or enter the displayed one-time security code** into your phone. After completing the phone call, click **Phone Call Completed**.

If you chose to receive an SMS message, select the appropriate **Country/region**, enter a mobile phone number and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the Enter the Security Code dialog appears.

- For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

If required, type your token passcode and then click **Continue**.

The screenshot shows the 'ACH' section of a banking interface. At the top, there are tabs: 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status' (which is highlighted with a green underline), and 'Uploaded Files'. Below the tabs is the heading 'Verify File Approval'. To the right of this heading is a green button labeled 'Change Selections'. Below this is a sub-header '(To view or delete a file, click the file name.)'. A table follows with the following columns: 'File Name', 'Upload Date', 'Company ID', 'Debits', 'Credits', 'Effective Date', 'SEC Codes', 'Number of Prenotes', and 'Approval Status'. The table contains one row with the following data: 'NACHA.CCD.2.txt' (with a link icon), '03/10/2020 02:11:46 PM (ET)', 'ACHCOMPANY', '\$2,296.24', '2', '\$2,296.24', '3', 'Multiple batches (2)', 'CCD,CTX', '3', and '0 of 1 received Ready to transmit'. At the bottom left of the table area is a green button labeled 'Transmit'.

File Name	Upload Date	Company ID	Debits	Credits	Effective Date	SEC Codes	Number of Prenotes	Approval Status
NACHA.CCD.2.txt	03/10/2020 02:11:46 PM (ET)	ACHCOMPANY	\$2,296.24 2	\$2,296.24 3	Multiple batches (2)	CCD,CTX	3	0 of 1 received Ready to transmit

DELETE AN UNAPPROVED UPLOADED ACH FILE

1. Click one of the following:

- Approvals > Files**
- Money Movement > ACH > File Status**

2. Scroll to the ACH Files or Files to Approve or Transmit section (depending on the navigation path you chose).

3. Click the link **File Name** column for the ACH file you want to delete.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

Submitting an ACH NACHA File Upload

Approve Uploaded ACH Files

Delete an Unapproved
Uploaded ACH File

Check the Status of ACH Files

Importing ACH Information

Adding a Custom ACH
Payment/File Definition

Importing ACH into an Existing
Template

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

PACIFIC WESTERN BANK

- Click the **delete icon** (🗑️) beside the File Information heading.
- Verify the ACH file as needed and then click **Delete**.

CHECK THE STATUS OF ACH FILES

Check the status of ACH files that were uploaded in the past 30 days.

ACH

Make Payment

Collect Money

History

Upload Transactions

File Status

Uploaded Files

Uploaded ACH Files

New Search

(To view details, click the file name.)

File Name	Upload Date +	Company ID	Debits	Credits	Effective Date	SEC Codes	Status
NACHA CCD 2.txt	03/10/2020 02:11:46 PM ET	ACHCOMPANY	\$2,296.24 2	\$2,296.24 3	Multiple batches (2)	CCD,CTX	Pending Approval
NACHA CCD 2.txt	03/10/2020 02:09:03 PM ET		\$2,296.24 2	\$2,296.24 3			Rejected

- Click **Money Movement > ACH > Uploaded Files**.
- Complete the following fields:
 - Status:** Verifying, Pending, Approval, Rejected, Transmitted, Confirmed and/or In Process
 - Date:** Specific Date or Date Range
- Click **Generate Report**.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

Submitting an ACH NACHA File Upload

Approve Uploaded ACH Files

Delete an Unapproved
Uploaded ACH File

Check the Status of ACH Files

Importing ACH Information

Adding a Custom ACH
Payment/File Definition

Importing ACH into an Existing
Template

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

PACIFIC WESTERN BANK

IMPORTING ACH INFORMATION

File imports allow you to import payees into existing ACH templates created in Online Banking. Before importing, the template must be created first in Online Banking. Once the template is created, you will create the Import Definition.

About ACH File Definitions

File definitions define the structure of files containing detailed account information that are imported into ACH templates.

Detail account information can be imported into templates using the National Automated Clearing House Association (NACHA) format or a customer file format in .csv or fixed width.

The NACHA format uses the format specifications described in NACHA Operating Rules and Guidelines; multiple customers for one financial organization may appear in one file. Custom file formats can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that has specific lengths and positions.

ADDING A CUSTOM ACH PAYMENT/FILE DEFINITION

1. Click **Money Movement > ACH > Make Payment**.
2. Click the **Maintain file import definitions** link.
3. Click the **Add a file definition** link.
4. Select or fill in the Description options:
 - a. In the **Definition name** field, **type a name (up to 35 alphanumeric characters)**.
 - b. In the **Description** field, **type a description (up to 35 alphanumeric characters)**.
 - c. If applicable, select a **Request type** option.
 - d. Select a **File type** option: **Delimited, Fixed or Fixed-NACHA**.
5. Click **Continue**.
6. Select or fill in the Characteristics options:
 - a. For the **Delimited file** type, select a **Field delimiter** option: **Tab, Comma, Semi-colon or Dash**.
 - b. For the **Delimited and Fixed file** types, select an **Amount format: Whole dollar (123) or Implied decimal (1.23)**.
 - c. **Optional:** Select **one or more Match records by** options: **ABA/TRC, Account number, Account type, Account name, ID**.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

Submitting an ACH NACHA File
Upload

Approve Uploaded ACH Files

Delete an Unapproved
Uploaded ACH File

Check the Status of ACH Files

Importing ACH Information

Adding a Custom ACH
Payment/File Definition

Importing ACH into an Existing
Template

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



7. Fill in the **Position Number or Positions (Start to end)** in the **Field Properties** section.
8. Click **Add File Definition**.


ACH					
Make Payment	Collect Money	History	Upload Transactions	File Status	Uploaded Files
Add File Definition					
View existing definitions					
1	Description	Complete	v		
2	Characteristics	Complete	v		
3	Field Properties	Complete	v		
8 Add File Definition Cancel					

IMPORTING ACH INTO AN EXISTING TEMPLATE

Making an ACH Payment via Template with File Import

1. Click **Money Movement > ACH > Make Payment**.
2. Select a **Template Name** option and then click Continue.

If you cannot locate a particular template, contact your company's Administrator to verify that you have privileges for the template's source account.

3. Select **Edit This Template (using tool icon)**. 
 - b. Select **Import Details**.
 - c. Select your **File Definition** previously created, select **Continue**.
 - d. Select **Browse** to locate your file. Select **Update By** with the following choices.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

Submitting an ACH NACHA File Upload

Approve Uploaded ACH Files

Delete an Unapproved
Uploaded ACH File

Check the Status of ACH Files

Importing ACH Information

Adding a Custom ACH
Payment/File Definition

Importing ACH into an Existing
Template

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

PACIFIC WESTERN BANK

UPDATE BY OPTION	DESCRIPTION
Adding new and updating existing transactions	Imports all transactions; adds new transactions and updates existing.
Adding new transactions only	Imports only new transactions and ignores existing transactions.
Updating existing transactions	Overwrites existing transactions and does not add new transactions.
Delete existing and add new transactions	Deletes existing transactions and adds new transactions.

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the **Match records by** selections made in the Characteristics section of a file definition. For example, if account name is selected for **Match records by** in a file definition, then those records that match based on **Account name** are considered existing transactions.

e. **Import File.** File information will be loaded into the template.

4. Click **Continue**.

5. Verify the payment as needed and then click one of the following options:

OPTION	DESCRIPTION
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

6. If prompted, complete additional user validation:

a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.

b. Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code into the phone** once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
- If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your **mobile phone number**, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the Enter the Security Code dialog appears.

c. For SMS text messages, type the **one-time security code** displayed on your mobile device into the **one-time security code** field on the Enter the Security Code dialog and then click **Submit**.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

Submitting an ACH NACHA File Upload

Approve Uploaded ACH Files

Delete an Unapproved
Uploaded ACH File

Check the Status of ACH Files

Importing ACH Information

Adding a Custom ACH
Payment/File Definition

Importing ACH into an Existing
Template

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



7. If required, type your token passcode and then click **Continue**.

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the **Match records by** selections made in the Characteristics section of a file definition. For example, if Account name is selected for **Match records by** in a file definition, then those records that match based on **Account name** are considered existing transactions. The fields that are validated during import are as follows:

FIELD	REQUIREMENT
ABA/TRC	Nine-digit, numeric Receiving Depository Financial Institution's identification number.
Account Number	Receiving Depository Financial Institution's Account Number that is not greater than 17 alphanumeric characters.
Account Type	NACHA-formatted files: Two-digit numeric Transaction Code where the first digit is either a 2 for checking or a 3 for savings. Fixed and Delimited formatted files: For a checking account, 1 or checking is allowed. For a savings account, 2 or savings is allowed.
Account Name	Receiving Company Name or Individual Name. A maximum of 22 characters is supported. Single quotes are not supported.
ID	Identification number related to the account owner. A maximum of 15 characters is allowed. Single quotes are not supported.
Default Amount	Value between \$0.00 and \$99,999,999.99.
Addenda	For non-IATs - a maximum of 80 characters is allowed. Single quotes are not supported. For IATs - appropriate IAT addendums are included and not blank.



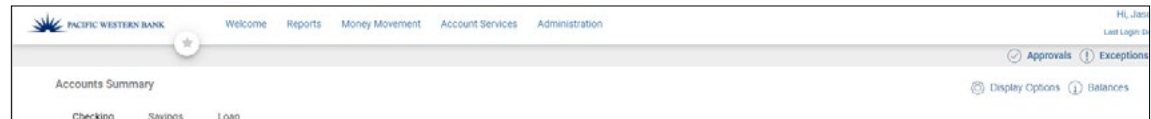
CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY
ACH FILE UPLOAD
**APPROVING ACH
TRANSACTIONS**
PAYMENTS &
COLLECTIONS
WIRES
WIRE FILE IMPORT &
UPLOAD
BULK DELETE
POSITIVE PAY
ACH POSITIVE PAY
RECEIVE ENCRYPTED
REPORTS VIA EMAIL

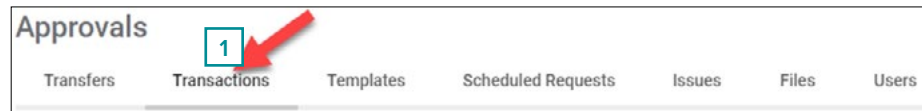


APPROVING ACH TRANSACTIONS

To approve ACH transactions, click **Approvals** on the upper right-hand side of the home screen, then follow the steps below.



1. Click **Transactions**.

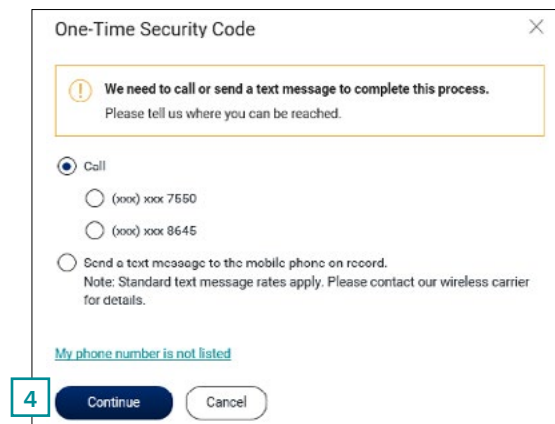


2. Select the transactions you want to approve and click **Approve Selected**. You can approve from this screen or click on the hyperlink under the account to verify transaction details.
3. Verify the transactions and then click **Transmit**.

OPTION	DESCRIPTION
Transmit	Approve and transmit the transactions.

Note: The number of approvals required and approval settings for the service determine the options available to you. Options vary based on user permissions.

4. When prompted, complete additional user validation:
 - a. Select **Phone or Text message** (if applicable) and then click **Continue**.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



b. Do one of the following:

- i. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code** into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.

A screenshot of a "One-Time Security Code" dialog box. It contains a yellow warning box with an exclamation mark icon and text: "Please wait for your phone call. We are now calling (xxx) xxx-7550. During the call, you will be asked to enter the one-time security code displayed below. Once you complete the phone call, click Phone call completed. Transactions covered by this approval: 1". Below this, it displays "One-Time security Code : 90273" and a link "I didn't receive a phone call". At the bottom, there are two buttons: "Phone Call Completed" (highlighted with a blue box and the number 4) and "Cancel".

- ii. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the Enter the Security Code dialog appears.

A screenshot of a "One-Time Security Code" dialog box for SMS text. It prompts the user to "Enter your mobile phone number" and includes instructions: "Please enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code." An "Important" note states: "By clicking Send text message, you agree to the Terms of Use. Standard text message rates apply. Contact your wireless carrier for details." There is a dropdown menu for "Country/region" set to "UNITED STATES" and a red-outlined input field for "Mobile Phone Number" with a red error message "Please enter a Phone Number" below it. At the bottom, there are two buttons: "Send Text Message" (highlighted with a blue box and the number 4) and "Cancel".

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

One-Time Security Code

Enter your mobile phone number

! We have sent a text message with a one-time security code to (xxx) xxx-7550. Once you receive the message, enter the security code and click Submit.

Please note that text messages can take a few minutes to be received.

Transactions covered by this approval: 1

4 One-Time Security Code

Please Enter One-Time Security Code.

[I didn't receive my text message](#)

Confirm Security Code Cancel

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

**PAYMENTS &
COLLECTIONS**

Making an ACH Payment
Without a Template

Making an ACH Payment via
Template

Search ACH Template Details

Hold ACH Template Details

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



PAYMENTS & COLLECTIONS

MAKING AN ACH PAYMENT WITHOUT A TEMPLATE

1. Click **Money Movement > ACH > Make ACH Payment/Manage templates.**
2. Click the **Send money without a template link.**

A screenshot of a web form titled "Make ACH Payment without a Template". A blue box with the number "1" highlights the link "Send money using an existing ACH template". The form contains several fields: "Template Name (optional)" with a subtext "(To save this request as a template, enter a template name.)", a "Request Type" dropdown menu, a "Company Name/ID" dropdown menu, a "Template Description" field with a subtext "(Information that will be given to the transaction's recipients)", a "Debit Account" dropdown menu, a "Maximum Transfer Amount" field with a subtext "(Per detail account)", and an "Effective Date" field showing "12/04/2020" with a calendar icon. At the bottom are "Continue" and "Cancel" buttons.

3. Please note all fields are required unless indicated below.
 - a. Optional: In the **Template name** field, type a name (up to 20 alphanumeric characters) to save the payment as a template.
 - b. If applicable, select a **Request type** option.
 - c. Select a **Company name/ID** option.
 - d. In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters). This field does follow the transaction to the recipient bank.
 - e. Select a **Debit account** option.
 - f. In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.
 - g. Type the **Effective date** or click the **calendar icon** and **select the date**.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT

REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH

TRANSACTIONS

PAYMENTS & COLLECTIONS

Making an ACH Payment Without a Template

Making an ACH Payment via Template

Search ACH Template Details

Hold ACH Template Details

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



4. Click **Continue**.

A screenshot of the 'Add Payment Details' form in the Business Online Banking User Guide. The form is titled 'Add Payment Details' and has a subtitle 'Send money using an existing ACH template'. It contains several sections: 'Template Information' with fields for Template Name, Request Type, Company Name/ID, Template Description, Debit Account, and Maximum Transfer Amount; 'Credit / Destination Accounts' with a table for ABA/TRC, Account, Account Type, Name, Detail ID (Optional), and Amount; 'Payment Instructions' with radio buttons for 'Do not process details with amounts of \$0.00' and 'Send details with amounts of \$0.00 as payments'; and 'Additional Information (Optional)' with a text area. At the bottom, there is a 'Continue' button and a 'Cancel' button. A red box with the number '2' is placed over the 'Continue' button.

5. Optional: Type an amount in the **Control amount field**.
6. Select or fill in the **Credit/Destination Accounts** options:
 - a. Select a **Payment instructions** option:
 - i. Do not process details with amounts of \$0.00. This can be used to hold transactions.
 - ii. Send details with amounts of \$0.00 as payments.
 - b. In the **ABA/TRC** field, type the ABA or click the ABA search link to search for an ABA/TRC.
 - c. In the **Account Number** field, type the account number.
 - d. Select an **Account Type** option.
 - e. In the **Name** field, type the name of the individual/company associated with the account.
 - f. Optional: In the **Detail ID** field, type the detail ID.
 - g. In the **Amount** field, type the amount to pay.
 - h. Optional: In the **Additional information** field, please add any addenda to that would follow the transaction.
7. Click **Continue**.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT

REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH

TRANSACTIONS

PAYMENTS & COLLECTIONS

Making an ACH Payment
Without a Template

Making an ACH Payment via
Template

Search ACH Template Details

Hold ACH Template Details

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



8. Verify the payment as needed and then click one of the following options:

The image contains two screenshots from a banking interface. The top screenshot, titled "Verify Payment", shows a warning message: "This request requires approval by a different company user before it can be transmitted." Below this is a link "Send money with a different template". The "Template Information" section lists: Template Name: CCD Payment, Request Type: TEST CA / 1234567890, Company Name/ID: ACH, Template Description: BUSINESS CHECKING 7670 - Checking - *7670, Debit Account: 12/03/2020, and Credit/Destination Accounts. A table shows details for ABA/TRC, Account 122236200, Account Type *2345, Name Checking, and Amount \$1.00. At the bottom are "Submit For Approval" and "Cancel" buttons, with a red arrow pointing to "Cancel". The bottom screenshot, titled "ACH", shows a "Payment Confirmation" message: "The CCD Payment request below has been added to the transmit queue successfully. To send requests for processing, go to ACH Transmit - Selection. All approvals must be received before the request will be transmitted."

9. When prompted, complete additional user validation:

- Select **Phone** or **Text** message and then click **Continue**.
- Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the **Enter the Security Code** dialog appears.
- For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

Making an ACH Payment
Without a Template

Making an ACH Payment via
Template

Search ACH Template Details

Hold ACH Template Details

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



MAKING AN ACH PAYMENT VIA TEMPLATE

1. Click **Money Movement > ACH**

Template Name ↑	Request Type	Debit Account	Company Name/ID
<input type="radio"/> Copy Template Test	CCD Payment	*7670 - BUSINESS CHECKING 7670	TEST CA/1234567890
<input type="radio"/> Kuzzle Bill ACH Test	CCD Payment	*7670 - BUSINESS CHECKING 7670	TEST CA/1234567890
<input type="radio"/> Test Template	CCD Payment	*7670 - BUSINESS CHECKING 7670	TEST CA/1234567890

2. Select a **Template Name** option and then click **Continue**.
3. Select or fill in the **Template Information** options:
 - a. Type the **Effective date** or click the **calendar icon** and **select the date**.
 - b. Optional: Type an amount in the **Control amount** field.
4. If requested, select a **Payment instructions** option:
 - a. Do not process details with amounts of \$0.00; hold the transaction for this payment.
 - b. Send details with amounts of \$0.00 as payments.
5. In the **Amount** fields, type the amount to pay to each account. To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.
6. Click **Continue**.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT

REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH

TRANSACTIONS

PAYMENTS & COLLECTIONS

Making an ACH Payment
Without a Template

Making an ACH Payment via
Template

Search ACH Template Details

Hold ACH Template Details

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



7. Verify the payment as needed and then click one of the following options:

A screenshot of the "Verify Payment" screen in a banking application. At the top, a yellow warning box states: "This request requires approval by a different company user before it can be transmitted." Below this, there's a link "Send money with a different template". The "Template Information" section shows details for a "Test Template" (CCD Payment, TEST CA / 1234567890, Test ACH, BUSINESS CHECKING 7870 - Checking, *7870, 12/01/2020). The "Credit/Destination Accounts" section displays a table with one row: ABA/BIC (031609028), Account (****), Account Type (Checking), Name (Test Name), Serial ID, and Amount (\$1.00). Below the table, it says "Additional Information: 6". At the bottom, there are two buttons: "Submit For Approval" and "Cancel". A red arrow points to the "Cancel" button.A screenshot of the "ACH" section in a banking application. The "Payment Confirmation" section shows a green checkmark and a message: "The CCD Payment request below has been added to the transmit queue successfully. To send requests for processing, go to ACH Transmit - Selection. All approvals must be received before the request will be transmitted." There's a "View your ACH limits" link in the top right corner.

8. When prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** and then click **Continue**.
 - b. Do one of the following:
 - i. If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - ii. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the **one-time security code** displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

Making an ACH Payment
Without a Template

Making an ACH Payment via
Template

Search ACH Template Details

Hold ACH Template Details

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



SEARCH ACH TEMPLATE DETAILS

Follow the steps below to search specific details in large ACH templates.

1. Click **Money Movement > ACH > Make Payment** or **Collect Money**
2. Select the template you'd like to search.
3. If the template is large enough to have multiple pages, you will see a search icon on the left side of your screen. Click the **search icon**.
1. A menu will appear, allowing you to search via **ABA**, **Account Number**, **Account Type**, **Amount**, or **Additional Information**.
2. Configure your search per the available parameters and click **Search**.

The screenshot shows the "ACH Template Details Search" interface within the Pacific Western Bank online banking system. The top navigation bar includes links for Welcome, Reports, Money Movement, Account Services, and Administration. The main content area is titled "Credit / Destination Accounts" and includes a "Save as Draft" link. Below this, a message states: "These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click 'Save as draft'." A search icon is highlighted with a red box and the number 3. To the right of the search icon is a text input field labeled "Set all amounts to" and a "Change" button. The "ACH Template Details Search" section contains several search criteria: ABA, Account Number, Account Type (with radio buttons for Checking and Savings), Name, Detail ID, Amount (with radio buttons for Specific Amount and Range), and Additional Information. Each criterion has an "Exact Match" checkbox. A red box and the number 5 highlight the "Exact Match" checkboxes for ABA, Account Number, Name, Detail ID, and Additional Information. At the bottom of the search section are "Search" and "Cancel" buttons.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

Making an ACH Payment
Without a Template

Making an ACH Payment via
Template

Search ACH Template Details

Hold ACH Template Details

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



HOLD ACH TEMPLATE DETAILS

The ACH Hold feature allows you to exclude one or more detail records from a template-based ACH transaction without changing or affecting the template. Held detail records are excluded from ACH batches. The processes for ACH Payments and ACH Collections work similarly. To hold details on an ACH template-based transaction, follow the steps below.

1. Click **Money Movement > ACH > Make Payment** or **Collect Money**.
2. Select an available template to make a payment or initiate a collection.
3. Click **Continue**.
4. Check the boxes under the **Hold** column for the details you wish to exclude from your template-based transaction.
5. Enter in the transaction amounts for the details you wish to include.

This screenshot shows the "ACH Hold Template Details" interface. At the top is a navigation bar with links: "Welcome", "Reports", "Money Movement", "Account Services", and "Administration". A "Sign Off" link is in the top right corner. Below the navigation bar is a table with columns: "Hold", "ABA/TRC", "Account", "Account Type", "Name", "Detail ID", and "Amount". The first row has an unchecked "Hold" checkbox, a masked "ABA/TRC" field, a masked "Account" field, "Checking" as the "Account Type", a masked "Name" field, a masked "Detail ID" field, and an "Amount" of "\$1.00 USD". Below this row is an "Additional Information (Optional)" text box. The second row has a checked "Hold" checkbox (highlighted with a blue box and the number 4), a masked "ABA/TRC" field, a masked "Account" field, "Checking" as the "Account Type", a masked "Name" field, a masked "Detail ID" field, and an "Amount" of "0". Below this row is another "Additional Information (Optional)" text box. The third row has a checked "Hold" checkbox, a masked "ABA/TRC" field, a masked "Account" field, "Checking" as the "Account Type", a masked "Name" field, a masked "Detail ID" field, and an "Amount" of "0".

6. Click **Continue**.

This screenshot shows the bottom portion of the "ACH Hold Template Details" interface. It displays two rows of detail records, each with a checked "Hold" checkbox, masked "ABA/TRC" and "Account" fields, "Checking" as the "Account Type", masked "Name" and "Detail ID" fields, and an "Amount" of "0". Below these rows are two "Additional Information (Optional)" text boxes. At the bottom right, a summary box shows "Total: \$1.00" and "Variance amount: (\$1.00)" with the note "(Difference between Control amount and Total.)". At the bottom left, there is a "Continue" button (highlighted with a blue box and the number 5) and a "Cancel" button.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

Making an ACH Payment
Without a Template

Making an ACH Payment via
Template

Search ACH Template Details

Hold ACH Template Details

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



- Review your selections. For the details you chose to hold, note they are marked **HELD**.

The control amount is \$0.00 and the total amount is \$1.00. Held details and those with an amount of \$0.00 are not processed. To change the details, click the "Edit this request" icon.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
	*	Checking			\$1.00
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD

- At the bottom of the screen, click **Submit for Approval** or **Transmit**.

	*	Checking		HELD
	*	Checking		HELD
	*	Checking		HELD
	*	Checking		HELD
	*	Checking		HELD
	*	Checking		HELD
	*	Checking		HELD
Total				\$1.00

8 To submit this request without transmitting, click [Submit for Approval](#).

- A confirmation screen will appear.

ACH [View your ACH limits](#)

Make Payment **Collect Money** History Upload Transactions File Status Uploaded Files

Payment Confirmation

The CCD Payment request below has been added to the transmit queue successfully. To send requests for processing, go to ACH Transmit - Selection. All approvals must be received before the request will be transmitted.

[New Transaction](#)

Template Information

Template Name:	business payment
Request Type:	CCD Payment
Company Name/ID:	TEST CA
Template Description:	ACH
Debit Account:	TEST
Effective Date:	01/27/2022
Transmit Status:	Pending Approval



CONTENTS

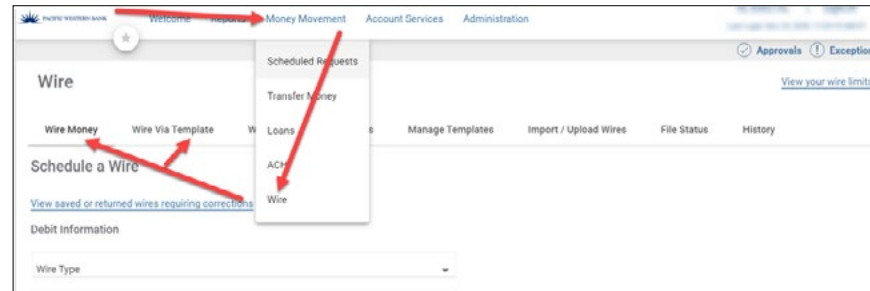
CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY
ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS
PAYMENTS &
COLLECTIONS
WIRES
Send a Wire
Approve Current-Day Wires
Edit Current-Day Wires
Delete Current-Day Wires
Approve a Wire with an
Effective Date in the Past
Search Completed Wires
WIRE FILE IMPORT &
UPLOAD
BULK DELETE
POSITIVE PAY
ACH POSITIVE PAY
RECEIVE ENCRYPTED
REPORTS VIA EMAIL



WIRES

SEND A WIRE

1. Click **Money Movement > Wire > Wire Money** or **Wire via Template**.



2. Select or fill in the **Debit Information** options:

OPTION	DESCRIPTION
Wire type	Domestic wire or USD international wire.
Template name (optional)	Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
Account	The account from which funds are drawn.
Send on date	The date the transfer is effective. A date up to 180 days into the future can be entered.
Amount	The dollar amount of the transfer.

3. Click **Continue**.

A screenshot of the "Schedule a Wire" form in the Pacific Western Bank online banking interface. The form includes fields for "Wire Type" (set to "Domestic Wire"), "Template Name (optional)" (set to "Test Template"), "Account" (set to "BUSINESS CHECKING 7670 - Checking - *7670"), "Send on Date" (set to "11/24/2020"), "Amount" (set to "500.00"), and "Currency" (set to "USD - US Dollar"). A red arrow points to the "Continue" button at the bottom of the form. A blue box with the number "3" is positioned to the left of the "Continue" button.

CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY

ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire
Approve Current-Day Wires
Edit Current-Day Wires
Delete Current-Day Wires
Approve a Wire with an
Effective Date in the Past
Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



4. Select or fill in the **Recipient Information** options:

OPTION	DESCRIPTION
Bank ID type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
Bank ID	A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type.
Recipient account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Bank name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Bank address 1, 2 and 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Recipient name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Recipient address 1, 2 and 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Additional information for recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['], question mark [?], dollar sign [\$], and percent sign [%].

5. As applicable, select or fill in the **First and Second Intermediary Bank Information**.
6. If applicable, fill in or change the **Wire Initiator Information** options.

OPTION	DESCRIPTION
Wire initiator name	This field is pre-filled with your company name.
Wire initiator address 1, 2 and 3	These fields are pre-filled with your company address. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].

7. Click **Continue**.



CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire

Approve Current-Day Wires

Edit Current-Day Wires

Delete Current-Day Wires

Approve a Wire with an
Effective Date in the Past

Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



8. Verify the wires and then click one of the following options. **Note:** Options may vary based on user permissions.

Wire

Wire Money Wire Via Template Wire Via Multiple Templates Manage Templates Import / Upload Wires File Status History

Verify Wire

Almost done. Please confirm the details below.

[New transaction without using a template](#)

Debit Information

Template Name: Test Template
Wire Type: Domestic wire
Account: BUSINESS CHECKING 7670 - Checking - *7670
Send on Date: 11/24/2020
Amount: \$500.00
Currency: USD

Recipient Information

Bank ID Type: ABA
Bank ID: 082000549
Bank Name: US BANK, NA
Bank Address 1: LITTLE ROCK, AR
Bank Address 2: 1234567890
Recipient Account (If appropriate enter the IBAN):
Recipient Name: Test Customer
Recipient Address 1: 1234 Sample Street
Recipient Address 2: Sample City, CA

Wire Initiator Information

Wire Initiator Name: ELECTRONIC BANKING TEST ACCT
Wire Initiator Address 1: HOLD MAIL, ELECTRONIC BANKING
Wire Initiator Address 2: ESCONDIDO, CA 92025

To submit this request without transmitting, click [submit for approval](#).

7 Transmit

OPTION	DESCRIPTION
Submit for approval	Approve the transfer later or allow other users in the company to approve it.
Transmit	Approve and transmit the transfer.
Approve	Approve the transfer now.

9. When prompted, complete additional user validation:
- Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the Enter the Security Code dialog appears.
 - For SMS text messages, type the **one-time security code** displayed on your mobile device into the One-time security code field on the Enter the Security Code dialog and then click **Submit**.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire

Approve Current-Day Wires

Edit Current-Day Wires

Delete Current-Day Wires

Approve a Wire with an
Effective Date in the Past

Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

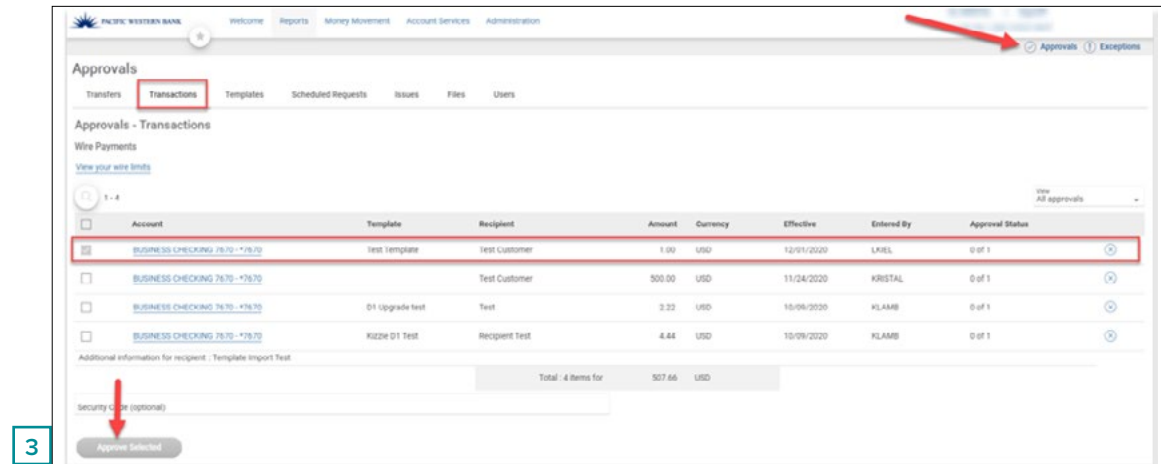
RECEIVE ENCRYPTED
REPORTS VIA EMAIL



APPROVE CURRENT-DAY WIRES

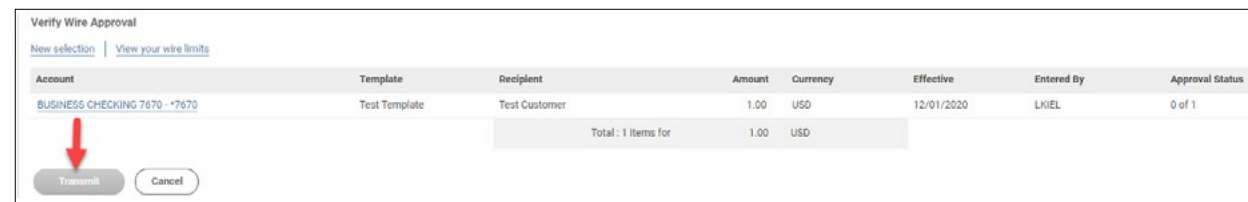
Approve wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.

1. Click **Approvals > Transactions**.
2. Select the wires to approve.
3. Click **Approve Selected**.



4. Verify the wires and then click one of the following options. Note: Options may vary based on user permissions.

OPTION	DESCRIPTION
Approve Selected	Approve the wires now.
Transmit	Approve and transmit the wires.
Approve/Transmit	Approve the wires now. Wires that have received all required approvals are transmitted.



5. When prompted, complete the additional user validation.
 - Select Phone or **Text Message** (if applicable) and click **Continue**.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire

Approve Current-Day Wires

Edit Current-Day Wires

Delete Current-Day Wires

Approve a Wire with an
Effective Date in the Past

Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



- a. **Phone:**
 - i. Enter or speak the system-generated one-time security code into the phone once the call is received.
 - ii. Click **Phone Call Completed**.
 - b. **Text Message:**
 - i. Enter your mobile phone number and country/region in the dialog box. Click **Send Text**.
 - ii. If the mobile number matches a number on record, the system sends a one-time security code.
 - iii. Type the one-time security code into the **One-time security code** field on the Enter Security Code dialog box.
 - iv. Click **Submit**.
6. You'll receive a confirmation page similar to the one pictured below.

A screenshot of a "Wire Approval Confirmation" page. At the top, a green banner with a checkmark icon states: "The wire transfer requests below have been submitted. To check the status of these transactions, go to [Wire History](#)." Below this, there are three tabs: "View Completed Transactions" (selected), "New selection", and "View your wire limits". The "Transmitted" date is "12/01/2020 11:56:03 AM (ET)" and the "Transmitted By" is "KRISTAL". Under "Approved Wires", a message says "The requests below have been approved by you." Below this is a table with the following columns: Account, Template, Recipient, Amount, Currency, Effective, Confirmation Number, and Approval Status. The table contains one row: Account: BUSINESS CHECKING 7670 - A7570, Template: Test Template, Recipient: Test Customer, Amount: 1.00, Currency: USD, Effective: 12/01/2020, Confirmation Number: 2134696298, Approval Status: 1 of 1.

EDIT CURRENT-DAY WIRES

Edit an unapproved wire that has a current-day transmit date or a scheduled wire that was not approved prior to the transmit date. Editing a wire removes any approvals it received previously, and the wire must be reapproved.

1. Click **Approvals**.

A screenshot of the Pacific Western Bank online banking interface. The top navigation bar includes links for Welcome, Reports, Money Movement, Account Services, and Administration. Below this is a "Accounts Summary" section with tabs for Checking, Savings, and Loan. The "Checking" tab is selected, showing a balance of \$1,300 as of 12/01/2020. On the right side of the page, there are two buttons: "Approvals" and "Exceptions". The "Approvals" button is highlighted with a red arrow and a blue box with the number "1".

2. Click **Transactions** and select the hyperlink for the wire you want to edit.



CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY
ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS
PAYMENTS &
COLLECTIONS

WIRES

Send a Wire
Approve Current-Day Wires
Edit Current-Day Wires
Delete Current-Day Wires
Approve a Wire with an
Effective Date in the Past
Search Completed Wires

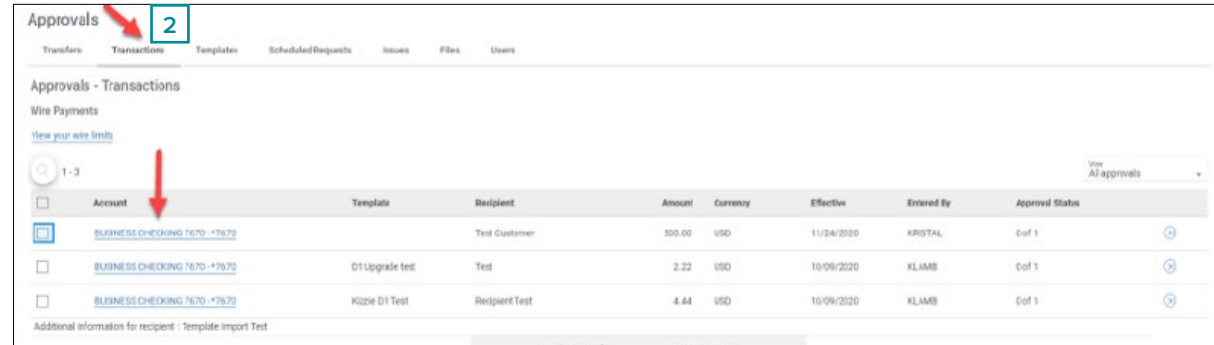
WIRE FILE IMPORT & UPLOAD

BULK DELETE

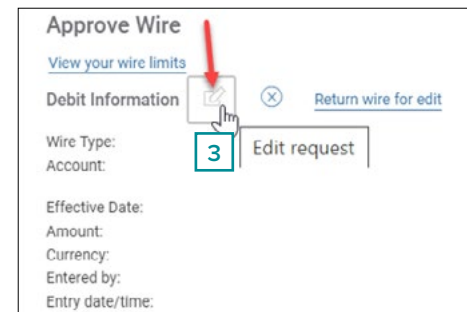
POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



3. Click the **Edit request** link.



4. Click **Edit wire**.
5. Edit the **Debit Information** options as needed and then click **Continue**.
6. Edit the options in the following sections as needed: **Recipient Information**, **First Intermediary Information** (Optional), **Second Intermediary Information** (optional), and **Wire Initiator Information** (optional).
7. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
8. Click **Continue**.
9. Verify the wires and then click one of the following options.

Note: Options may vary based on user permissions.

OPTION	DESCRIPTION
Submit for approval	Approve the wire later or allow other users in the company to approve it.
Approve	Approve the wire now.
Transmit	Approve and transmit the wire.



CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY
ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS
PAYMENTS &
COLLECTIONS
WIRES
Send a Wire
Approve Current-Day Wires
Edit Current-Day Wires
Delete Current-Day Wires
Approve a Wire with an
Effective Date in the Past
Search Completed Wires
**WIRE FILE IMPORT &
UPLOAD**
BULK DELETE
POSITIVE PAY
ACH POSITIVE PAY
**RECEIVE ENCRYPTED
REPORTS VIA EMAIL**

A screenshot of the "Verify Wire" screen in a web application. The screen has a title bar "Verify Wire" and a message "(1) Almost done. Please confirm the details below." Below this is a link "New transaction without using a remittance". The screen is divided into three sections: "Debit Information", "Recipient Information", and "Wire Initiator Information". Each section contains a list of fields and their values. At the bottom, there is a "Submit" button highlighted with a red circle and the number "9".

Debit Information	
Wire Type:	Domestic wire
Account:	8039855 CHECKING 7670 - Checking - 47670
Send on Date:	12/01/2020
Amount:	\$1.00
Currency:	USD

Recipient Information	
Bank ID Type:	ABA
Bank ID:	082000549
Bank Name:	US BANK, NA
Bank Address 1:	LITTLE ROCK
Bank Address 2:	AR
Recipient Account (if appropriate enter the ID#):	1234567890
Recipient Name:	Test Customer
Recipient Address 1:	1234 Sample Street
Recipient Address 2:	Sample City, CA

Wire Initiator Information	
Wire Initiator Name:	ELECTRONIC BANKING TEST ACCT
Wire Initiator Address 1:	HOLLOMADE, ELECTRONIC BANKING
Wire Initiator Address 2:	ESCONDIDO, CA 92025

10. When prompted, complete the additional user validation.
 - Select **Phone** or **Text Message** (if applicable) and click Continue.
 - a. **Phone:**
 - i. Enter or speak the system-generated one-time security code into the phone once the call is received.
 - ii. Click **Phone Call Completed**.
 - b. **Text Message:**
 - i. Enter your mobile phone number and country/region in the dialog box. Click **Send Text**.
 - ii. If the mobile number matches a number on record, the system sends a one-time security code.
 - iii. Type the one-time security code into the **One-time security code** field on the Enter Security Code dialog box.
 - iv. Click **Submit**.
11. You'll receive a Confirmation page similar to the one pictured below.

CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY
ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS
PAYMENTS &
COLLECTIONS
WIRES
Send a Wire
Approve Current-Day Wires
Edit Current-Day Wires
Delete Current-Day Wires
Approve a Wire with an
Effective Date in the Past
Search Completed Wires
WIRE FILE IMPORT &
UPLOAD
BULK DELETE
POSITIVE PAY
ACH POSITIVE PAY
RECEIVE ENCRYPTED
REPORTS VIA EMAIL



Wire Confirmation

The wire transfer request below has been submitted. To check the status of this transaction, go to Wire History.

[New transaction without using a template](#)

Schedule Information

Confirmation: 446627325
Approval Status: 1 of 1 REVIEWED
Transmitted: 12/01/2020 12:18:01 PM (UTC-8)
Transmitted By: KRISTAL

Detail Information

Account: BUSINESS CHECKING 7670 - Checking - *7670
Wire Type: Domestic wire
Send on Date: 12/01/2020
Amount: 1.00
Currency: USD

Recipient Information

Bank ID Type: ABA
Bank ID: 082000549
Bank Name: MICHIGAN
Bank Address 1: LITTLE ROCK
Bank Address 2: AR
1234567890
Recipient Account (If appropriate enter the IBAN):
Recipient Name: Test Customer
Recipient Address 1: 1234 Sample Street
Recipient Address 2: Sample City, CA

Wire Initiator Information

Wire Initiator Name: ELECTRONIC BANKING TEST ACCT
Wire Initiator Address 1: HOLD MAIL ELECTRONIC BANKING
Wire Initiator Address 2: ESCONDIDO, CA 92025

DELETE CURRENT-DAY WIRES

Delete unapproved wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.

1. Click **Approvals**.
2. Select the box next to the wire you'd like to delete.

Approvals

Transfers Transactions Templates Scheduled Requests Issues Files Users

Approvals - Transactions

Loan Payment Requests

Loan Account	Note ID	Pay Due	Pay From	Payment	Status
There are no requests available to transmit.					

Wire Payments

[View your wire limits](#)

1 of 7

	Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status	
<input type="checkbox"/>	BUSINESS 7670 - *7670	01 Upgrade test	Test	1.00	USD	05/21/2021	SPALLER	0 of 1	
<input type="checkbox"/>	TEST 12345 - *12345	Template Test 01	John Snow	1.00	USD	06/01/2021	KLAMB	0 of 1	
<input type="checkbox"/>	TEST 12345 - *12345	Template Test 01	John Snow	1.00	USD	06/15/2021	KLAMB	0 of 1	
<input type="checkbox"/>	TEST 12345 - *12345	Template Test 01	John Snow	1.00	USD	06/05/2021	KLAMB	0 of 1	

Additional information for recipient

3. Verify the wire as needed, and then click **Delete**.
4. Verify Wire Deletion and click **Delete** as shown below.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire

Approve Current-Day Wires

Edit Current-Day Wires

Delete Current-Day Wires

Approve a Wire with an
Effective Date in the Past

Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



Verify Wire Deletion

① Are you sure you want to delete this request?
Once completed, the request cannot be recovered.

Debit Information

Template Name:	D1 Upgrade test
Wire Type:	Domestic wire
Account:	BUSINESS CHECKING 7670 - *7670
Effective Date:	10/05/2020
Amount:	1.00
Currency:	USD
Saved/returned by:	KLAMB
Entry date/time:	10/09/2020 08:36:30 am (ET)

Recipient Information

Bank ID Type:	ABA
Bank ID:	122238200
Bank Name:	PACIFIC WESTERN BANK
Bank Address 1:	BEVERLY HILLS
Bank Address 2:	CA
Recipient Account (If appropriate enter the IBAN):	12345
Recipient Name:	Test
Recipient Address 1:	900 Canterbury Pl
Recipient Address 2:	Escondido
Additional Information for Recipient:	Test 1

Wire Initiator Information

Wire Initiator Name:	ELECTRONIC BANKING TEST ACCT
Wire Initiator Address 1:	1025 w 190th St Suite 100
Wire Initiator Address 2:	Gardena Ca 90248

4

APPROVE A WIRE WITH AN EFFECTIVE DATE IN THE PAST

In the **Effective** column, past due effective dates are displayed in red. Above the listed transactions, a banner outlined in yellow displays a warning message. To approve a wire with an effective date in the past, choose one of the following options:

OPTION 1

1. Check the boxes for the wires you wish to approve.
2. Click **Approve Selected**.

CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire

Approve Current-Day Wires

Edit Current-Day Wires

Delete Current-Day Wires

Approve a Wire with an
Effective Date in the Past

Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

A screenshot of the Pacific Western Bank "Wire Payments" screen. The screen shows a table of wire transfers with columns for Account, Template, Recipient, Amount, Currency, Effective, Entered By, and Approval Status. A red box highlights the "Approve Selected" button at the bottom left. A red box with the number "2" is placed over the "Approve Selected" button.

3. The effective date automatically defaults to the next available business day.
4. Click **Transmit** if the default date is acceptable.
5. Click the icon to view a calendar with future available effective dates.

A screenshot of the Pacific Western Bank "Wire Approval Confirmation" screen. The screen shows a table of wire transfers with columns for Account, Template, Recipient, Amount, Currency, Effective, Entered By, and Approval Status. A red box highlights the "Transmit" button at the bottom left. A red box with the number "3" is placed over the "Effective" date field, which shows "11/30/2021".

6. If you wish to schedule the wire for a future date, select the date on the calendar.
7. Once you've selected the appropriate future date, click **Transmit**.

CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire

Approve Current-Day Wires

Edit Current-Day Wires

Delete Current-Day Wires

Approve a Wire with an
Effective Date in the Past

Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

PACIFIC WESTERN BANK

Welcome Reports Money Movement Account Services Administration

H. S. Bonquez Approve | Sign Off
Last Login: Nov 24, 2021, 2:29:41 PM ET

Approvals Exceptions

Transfers Transactions Templates Scheduled Requests Issues Files Users

Wire Approval Confirmation

1 If the wire window is closed or the effective date was in the past, it has been changed to the next processing date. To select a different date, use the calendar next to effective date.

View Completed Transactions | New selection | View your wire limits

Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status
TEST FOR VB SAVINGS vs CHECKING - *2605	test sav to check	JOE COOL	1.00	USD	11/30/2021	TMCTEETEST	0 of 1
Total: 1 items for			1.00	USD			

Transmit Cancel

NOV 2021

NOV

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

OPTION 2

1. Click the account name hyperlink in the **Account** column.

PACIFIC WESTERN BANK

Welcome Reports Money Movement Account Services Administration

H. S. Bonquez Approve | Sign Off
Last Login: Nov 24, 2021, 2:29:41 PM ET

Approvals Exceptions

Wire Payments

1 One or more transactions marked in red have effective dates that are in the past. If you approve the transactions, the effective dates are automatically changed to the next processing dates.

View your wire limits

1 - 6 total wire transfers?

	Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status
<input checked="" type="checkbox"/>	TEST FOR VB SAVINGS vs CHECKING - *2605	test sav to check	JOE COOL	1.00	USD	11/18/2021	TMCTEETEST	0 of 1
<input type="checkbox"/>	TEST FOR VB SAVINGS vs CHECKING - *2605	test sav to check	JOE COOL	1.01	USD	11/18/2021	TMCTEETEST	0 of 1
<input type="checkbox"/>	TEST FOR VB SAVINGS vs CHECKING - *2605	test sav to check	JOE COOL	1.02	USD	11/18/2021	TMCTEETEST	0 of 1
<input type="checkbox"/>	Analyzed Checking - *6133	HDA Testing	Jack and Jill	0.99	USD	11/18/2021	TMCTEETEST	0 of 1
<input type="checkbox"/>	Analyzed Checking - *6133	HDA Testing	Jack and Jill	1.03	USD	11/18/2021	TMCTEETEST	0 of 1
<input type="checkbox"/>	Analyzed Checking - *6133	HDA Testing	Jack and Jill	1.00	USD	11/18/2021	TMCTEETEST	0 of 1
Total: 6 items for			6.05	USD				

Security Code (optional)

Approve Selected

2. The new default effective date becomes the next available wire window.
3. If the default date is the desired new effective date, click **Transmit**.
4. To select an effective date in the future, click the calendar icon.



CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire

Approve Current-Day Wires

Edit Current-Day Wires

Delete Current-Day Wires

Approve a Wire with an

Effective Date in the Past

Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

This screenshot shows the "Approvals" section of the Pacific Western Bank online banking interface. The "Transactions" tab is selected. A message at the top states: "The wire window is closed, the effective date was in the past and has been changed to the next processing date." Below this, the "Approve Wire" section displays details for a wire transaction. The "Debit Information" includes the Template Name, Wire Type, Account, and Effective Date. The "Recipient Information" includes the Bank ID Type, Bank ID, Bank Name, Bank Address 1, Bank Address 2, Recipient Account, Recipient Name, Recipient Address 1, and Recipient Address 2. The "Send on Date" is set to 11/30/2021. The "Amount" is 1.00 USD, and the "Entry date/time" is 11/18/2021 12:54:35 pm (ET). A "Transmit" button is visible at the bottom right.

5. Click on one of the dates to select as the new effective date.

6. Once you've selected the desired date, click **Transmit**.

This screenshot shows the same "Approvals" page as the previous one, but with a date selection calendar open. The calendar is for November 2021, and the date 11/30 is selected. The "Send on Date" field now shows 11/30/2021. The "Transmit" button is still visible at the bottom right.

SEARCH COMPLETED WIRES

1. Click **Money Movement > Wire > History**.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

Send a Wire

Approve Current-Day Wires

Edit Current-Day Wires

Delete Current-Day Wires

Approve a Wire with an
Effective Date in the Past

Search Completed Wires

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



2. Select an **Output to** option:
 - Screen
 - .csv file
 - .pdf
3. Select one or more **Account** options.
4. Select a **Date range** option:
 - Specific date
 - From/To
5. Select a **Status** option:
 - ALL
 - TRANSMITTED
 - PROCESSED
 - CONFIRMED
 - REJECTED
 - IN PROCESS (the transaction is pending validation from your financial organization)
6. Select a **Wire type** option:
 - Domestic wire
 - USD international wire
 - Wires uploaded via file
7. Click **Search**.
8. Completed Wires Page:

The screenshot shows the "Completed Wires" page. At the top, there's a "Wire" header with a "View your wire limits" link. Below it are tabs: "Wire Money", "Wire Via Template", "Wire Via Multiple Templates", "Manage Templates", "Import / Upload Wires", "File Status", and "History". The "History" tab is selected. The main section is titled "Completed Wires" and includes a "New Search" link and a "Print Selected Wires" button. A table lists the completed wires with columns: Account, Template, Wire Type, Recipient, Amount, Currency, Effective, Status, Entered By, and Approval Status. The table contains three rows of data, all for "BUSINESS CHECKING" accounts. The first two rows are "Processed" and the third is "Rejected". A summary row at the bottom shows "Total: 3 items for 102.00 USD".

Account	Template	Wire Type	Recipient	Amount	Currency	Effective	Status	Entered By	Approval Status
BUSINESS CHECKING 7670 **7670	Test Template	Domestic Wire	Test Customer	1.00	USD	12/01/2020	Processed	LRJEL	1 of 1 received
BUSINESS CHECKING 7670 **7670		Domestic Wire	Test Customer	1.00	USD	12/01/2020	Processed	KRISTAL	1 of 1 received
BUSINESS CHECKING 7670 **7670		Domestic Wire	Test Customer	100.00	USD	11/24/2020	Rejected	KRISTAL	1 of 1 received
Total: 3 items for				102.00	USD				

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



WIRE FILE IMPORT & UPLOAD

About Wire File Import

Company users who have any of the one-time or template-based services enabled (and appropriate account entitlements) can import files containing multiple wire transfers with different send-on dates.

The details for the imported wire transfers can be obtained directly from the file being imported or from existing templates (for company users with template-based services).

When a wire file is imported, all transactions in the file are validated to ensure the data is valid. Any transactions containing invalid data are rejected. Valid transactions are routed for approval.

The Manage Alerts page includes an optional alert to which company users can subscribe to be automatically notified when an imported wire file is completed with errors.

FILE FORMATS & REQUIREMENTS

ABOUT WIRE FILE FORMATS

File formats define the structure of wire files imported/uploaded. Wire files can be imported using FedLine, MT103, and custom file formats.

- **FedLine** is a specific domestic message format used mainly for transferring money between customers of different financial organizations or other similar financial organizations.
- **MT103** is a specific international message format used mainly for transferring money between customers of different financial organizations or other similar financial organizations.
- **Custom file formats** can be delimited or fixed.
 - A **delimited file** is a flat text file consisting of data items separated by a specific character.
 - A **fixed file** is a text file consisting of data that has specific lengths and positions.

Note: The FedLine and MT103 formats are available to company users who have any of the one-time wire transfer services enabled.

Custom Wire File Format Requirements

DEFAULT FIELD VALUES

Company users can define default values that will be the same for every wire transaction in the file. All of these values are optional, but if the company user enters a wire initiator value, then the wire initiator name and address 1 & 2 are required. Default fields cannot be defined for files that get their transaction details from templates.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Wire Initiator Name	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], hyphen [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Wire Initiator Address 1	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], hyphen [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Wire Initiator Address 2	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], hyphen [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Wire Initiator Address 3 (Optional)	No	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], hyphen [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Currency Code	Yes	All currency codes supported by the Bank.
Account	Yes	All accounts to which the user is entitled.

DEBIT FIELD PROPERTIES INFORMATION | DETAILS FROM A TEMPLATE

The following table provides the requirements for debit fields for delimited and fixed files where the transaction details are obtained from existing wire templates.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Template Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Amount	Yes	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00.
Send on Date	Yes	Numeric date in specified format (for example, MMDDYY).
Additional Information for Recipient (Optional)	No	Alpha (A-Z), Numeric (0-9), 140 characters max.

DEBIT FIELD PROPERTIES INFORMATION | DETAILS FROM A FILE

The following table provides the requirements for debit fields for delimited and fixed files where the transaction details are included in the file.



CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
ABA/TRC	Yes	Numeric only (0-9), 9 characters.
Account Type	Yes	2 valid types: C (checking) or S (savings).
Account Number	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Amount	Yes	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00.
Send on Date	Yes	Numeric date in specified format (for example, MMDDYY).
Currency	Yes	Currency code Alpha (A-Z), 3 characters max.

RECIPIENT FIELD PROPERTIES INFORMATION

The following table provides the requirements for recipient fields for delimited and fixed files. These fields only appear for files that do not get their transaction information from templates.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Recipient Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate, provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 1	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 2	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 3 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Additional Information for Recipient (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.



CONTENTS

[CREATE A USER](#)
[STATEMENTS & ALERTS](#)

[DEPOSIT ACCOUNT
REPORTING](#)

[BILL PAY](#)

[ACH FILE UPLOAD](#)

[APPROVING ACH
TRANSACTIONS](#)

[PAYMENTS &
COLLECTIONS](#)

[WIRES](#)

[WIRE FILE IMPORT &
UPLOAD](#)

[File Formats & Requirements](#)

[Adding A Custom Wire File
Format](#)

[Import a Wire File](#)

[Check the Status of Wire Files](#)

[BULK DELETE](#)

[POSITIVE PAY](#)

[ACH POSITIVE PAY](#)

[RECEIVE ENCRYPTED
REPORTS VIA EMAIL](#)



FIRST INTERMEDIARY FIELD PROPERTIES INFORMATION (OPTIONAL)

The following table provides the requirements for first intermediary fields for delimited and fixed files. All of these values are optional, but if the company user enters a bank ID type value, then the bank ID, intermediary account, and bank name are required. These fields only appear for files that do not get their transaction information from templates.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate, provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.

SECOND INTERMEDIARY FIELD PROPERTIES INFORMATION (OPTIONAL)

The following table provides the requirements for second intermediary fields for delimited and fixed files. All of these values are optional, but if the company user enters a bank ID type value, then the bank ID, intermediary account, and bank name are required. These fields only appear for files that do not get their transaction information from templates.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate, provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



WIRE INITIATOR INFORMATION (OPTIONAL)

The following table provides the requirements for wire initiator fields for delimited and fixed files. All of these values are optional, but if the company user enters a wire initiator value, then the wire initiator name, and address 1 and 2 are required. If the Wire Initiator information was entered as a default, then this section is not presented.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Wire Initiator Name	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 1	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 2	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 3 (Optional)	No	Up to 35 alphanumeric characters are allowed. Spaces are allowed.

ADDING A CUSTOM WIRE FILE FORMAT

1. Click **Money Movement > Wire > Import/Upload Wires**.
2. Click the **Add a wire file format** link.
3. Fill in or select the **Description** options:

OPTION	DESCRIPTION
Format Name	The name of the file format (up to 20 alphanumeric characters).
Description	The description for the file (up to 35 alphanumeric characters).
File Type	Delimited or Fixed.
Details Location	Where the details of the wire transactions are located: File or Template. This option is available to company users who are entitled to any of the one-time wire services.

4. Click **Next**.



CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY

ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



5. Fill in or select the **Characteristics** options:

OPTION	DESCRIPTION
Field Delimiter	For delimited file types. Comma, Hyphen, Semicolon, or Tab.
Date Format	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YYYY/MM/DD, YY-MM-DD, or YYYY-MM-DD.
Amount Format	Decimal included (i.e., 123.00) - Indicates that the decimal will be included in the transaction amount. Decimal not included (i.e., 123) - Indicates that the decimal will not be included in the transaction amount. When this option is used, select an Implied decimal format: Whole dollar (123 = 123.00 Or Implied decimal (123 = 1.23). This indicates whether the decimal is implied or not.

6. Click **Next**.

7. Optional: If applicable, fill in or select the **Default Field Values** options:

OPTION	DESCRIPTION
Wire Initiator Name	Name of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 1	Address line 1 of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 2	Address line 2 of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 3	Address line 3 of the person/company initiating the wire (up to 35 alphanumeric characters).
Currency Code	Currency code of the transaction. The currency codes supported by the Bank determine the codes that are available.
Account	All accounts to which you are entitled.

8. Click **Next**.

9. Fill in the **Position Number** or **Positions (Start to End)** fields for the following sections:

- **Debit Field Properties** Information
- **Recipient Field Properties** Information
- **First Intermediary Field Properties** Information (optional)
- **Second Intermediary Field Properties** Information (optional)
- **Wire Initiator Field Properties** Information (optional)

10. Click **Add file format**.



CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL




File Format Confirmation Page Sample

Wire

Wire Money Wire Via Template Wire Via Multiple Templates Manage Templates Import / Upload Wires File Status History

File Format Confirmation

 The following wire file format has been added successfully.

[Maintain other wire file formats](#) | [Add a wire file format](#)

File Format Information

Description

Format Name: Text File Format
Description: Text Format
File Type: Fixed
Details Location: File

Characteristics

Date Format: MMDDYY
Amount Format: Decimal included (e.g. 123.00)

Debit Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
ABA/BIC	1 to 11	Numeric only (9-9), 9 characters.
Account Type	12 to 18	2 valid types: C (checking) or S (savings)
Account Number	16 to 30	Alpha (A-Z), Numeric (9-9), 35 characters max.
Amount	33 to 40	Numeric only (9-9), greater than 0.00 and less than 100,000,000.00
Send on Date	43 to 58	Numeric date in specified format (for example, MMDDYY)
Currency	56 to 70	Currency code Alpha (A-Z), 3 characters max.

Recipient Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Bank ID Type	75 to 90	3 valid types: ABA, SWIFT, or CHIPS.
Bank ID	99 to 109	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Bank Name	110 to 150	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 1 (optional)	151 to 190	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 2 (optional)	195 to 225	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 3 (optional)	226 to 275	Alpha (A-Z), Numeric (9-9), 35 characters max.
Recipient Account (if appropriate enter the IBAN)	276 to 315	Alpha (A-Z), Numeric (9-9), 35 characters max.
Recipient Name	316 to 345	Alpha (A-Z), Numeric (9-9), 35 characters max.
Recipient Address 1	346 to 400	Alpha (A-Z), Numeric (9-9), 35 characters max.
Recipient Address 2	401 to 470	Alpha (A-Z), Numeric (9-9), 35 characters max.
Recipient Address 3 (optional)	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Additional information for Recipient (optional)	Not used	Alpha (A-Z), Numeric (9-9), 140 characters max.

First Intermediary Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Bank ID Type	Not used	3 valid types: ABA, SWIFT, or CHIPS.
Bank ID	Not used	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account (if appropriate enter the IBAN)	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Name	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 1	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 2	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 3	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.

Second Intermediary Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Bank ID Type	Not used	3 valid types: ABA, SWIFT, or CHIPS.
Bank ID	Not used	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account (if appropriate enter the IBAN)	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Name	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 1	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 2	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Bank Address 3	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.

Wire Initiator Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Wire Initiator Name	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Wire Initiator Address 1	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Wire Initiator Address 2	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.
Wire Initiator Address 3 (optional)	Not used	Alpha (A-Z), Numeric (9-9), 35 characters max.

CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



IMPORT A WIRE FILE

1. Click **Money Movement > Wire > Import/ Upload Wires > Action: Import Wires.**

A screenshot of the Pacific Western Bank online banking interface. The top navigation bar includes "Welcome", "Reports", "Money Movement", "Account Services", and "Administration". The "Money Movement" menu is open, showing options like "Scheduled Requests", "Transfer Money", "Loans", "ACH", and "Wire". The "Wire" option is selected. Below the navigation, the "Wire" section has tabs for "Wire Money", "Wire Via Template", "Wire Via Multiple Templates", "Import / Upload Wires", "File Status", and "History". The "Import / Upload Wires" tab is active. It contains links for "Add a wire file format" and "Wire file status". Under the "Action:" section, there are two radio buttons: "Import wires" (selected and highlighted with a red box and a blue "1" in a square) and "Upload wires". Below these are instructions: "(import a file of wires to be approved individually)" and "(upload a file of wires to be approved as a file)". A note at the bottom says "(To view, edit, or delete a file format, click on the file format name.)".

2. Select a file format and then click **Continue.**
3. Click **Browse** and select the file to import.
4. Click **Import file.**

Wire Import Confirmation Page Sample

A screenshot of the "Wire File Confirmation" page. At the top, it says "Wire File Confirmation". Below that is a green checkmark icon and a message: "The file has been successfully received and is being processed, however it is a possible duplicate of a file previously uploaded." There are two links: "View file import status" and "Import another file". Below this is a section titled "File Information" with a table of details:

File Name:	wire upload test file.csv
File Format Name:	Test File Format
Description:	Test File Format
File Type:	FixedFormat
Imported By:	[Redacted]
Import Date:	12/04/2020 12:58:02 pm (ET)

CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



CHECK THE STATUS OF WIRE FILES

1. Click **Money Movement > Wire > File Status**.

If a file has completed processing and contains one or more rejected wire transactions, the file name appears as a link. This link can be clicked to view the wire transactions that were rejected so they can be fixed and resubmitted.

File Status					
Status of uploaded files in the last 10 calendar days. All approvals must be received before a file will be fully processed.					
File Name	Total Records In File	Wires Created	Wires Rejected	Upload Date	Status
wire upload test file.csv	n/a	n/a	n/a	12/04/2020	Rejected - invalid format
wire upload test file.csv	7	0	7	12/04/2020	Completed with errors
wire upload test file.csv	7	0	7	12/04/2020	Completed with errors
wire upload test file.csv	n/a	n/a	n/a	12/04/2020	Rejected - invalid format
wire upload test file.csv	n/a	n/a	n/a	12/04/2020	Rejected - invalid format

WIRE FILE STATUS DEFINITIONS

STATUS	DESCRIPTION
Processing	The file has been successfully received by the system and is being processed to create (or reject) each of the wire transactions in the file or to be placed in the approval queue.
Pending Approvals	The file has been successfully received by the system, cleared preliminary validations, and waiting to be approved before any wire transactions are created and processed.
Rejected – Invalid Format	The file was received but could not be read because the file uploaded did not conform to the file format selected to be used to read the file.
Completed	The file was processed, and a wire transaction was created for every record in the file.
Completed with Errors	The file was processed, but there were one or more wire records that failed some type of validation.

About Wire File Upload

The Wire File Upload service allows company users to initiate and approve large quantities of wire transfers concurrently. Wire files can include domestic, U.S. Dollar international wire, and foreign currency international transfers with different send-on dates.

When a wire file is uploaded, all records in the file are validated. If any of the transfers in the file are invalid, the entire file is rejected. Wire files that pass validation are routed for approval. Approvals are applied to the entire file instead of each transfer.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

File Formats & Requirements

Adding A Custom Wire File
Format

Import a Wire File

Check the Status of Wire Files

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL

To approve an uploaded wire file, a company user must be enabled to the Wire File Upload service, have the Approval role, and have the Allow Transmit account entitlement for all accounts included in the file. Additionally, if the format used to upload the file obtains its details from wire templates, the company user approving the file must also be entitled to the wire services with which the wire templates are associated.

When a wire file is approved, the total currency amount of the file is validated against the currency amount the company user applying the final approval has available for their personal wire limits for the day. If the total currency amount of the file exceeds the currency amount the final approval can approve, then none of the wire transactions within the file are approved/transmitted. Similarly, if any of the individual wire transactions in the file causes a limit to be exceeded, then none of the transactions within the file are approved/transmitted. Once final approval is received, then the individual wire transfers are created and transmitted at the same time.

Any company user with the Wire File Upload service and the Entitled Account entitlement for the account used in a wire transfer can view the transfer. Only the company user who uploaded the file can view the details of a scheduled wire transaction and delete it if necessary.

The Manage Alerts page includes optional alerts to which company users can subscribe to be automatically notified about events related to uploaded wire files.



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

Bulk Delete Wire & ACH Bulk
Transactions

Bulk Delete ACH & Wire File
Uploads

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



BULK DELETE

BULK DELETE WIRE & ACH BULK TRANSACTIONS

The processes to bulk delete wires or ACH transactions work similarly. To bulk delete unwanted wire payments, please follow the steps below.

1. Click **Approvals > Transactions** to access your list of wires available for deletion.
2. Check the boxes next to all wires you wish to delete. To select all available wires for deletion, check the box next to **Account** in the grey column header bar.
3. Click **Delete Selected**.

The screenshot shows the "Approvals" section with the "Transactions" tab selected. Under "Wire Payments", there is a search bar and a "View your wire limits" link. A table lists transactions with columns: Account, Template, Recipient, Amount, Currency, Effective, Entered By, and Approval Status. The first row is selected. A blue arrow points to the checkbox in the "Account" header row with the text "Check here to select all available wires." Below the table, there is a "Security Code (optional)" field and two buttons: "Approve Selected" and "Delete Selected". A blue box with the number "3" is placed over the "Delete Selected" button.

Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status
<input checked="" type="checkbox"/> TEST 12345 - *2345	Template Test D1	John Snow	1.00	USD	01/25/2022	JMOSS	0 of 1
<input type="checkbox"/> TEST 12345 - *2345	Gabrina B	Test Template Import	1.00	USD	01/25/2022	JMOSS	0 of 1
<input checked="" type="checkbox"/> TEST 12345 - *2345	Template Test D1	John Snow	1.00	USD	01/25/2022	JMOSS	0 of 1
<input type="checkbox"/> TEST 12345 - *2345	2.25 Test Template	TEST Recipient	1.00	USD	01/25/2022	JMOSS	0 of 1
<input checked="" type="checkbox"/> TEST 12345 - *2345	2.25 Test Template	TEST Recipient	1.00	USD	01/25/2022	JMOSS	0 of 1

Total : 5 items for 5.00 USD

Security Code (optional)

Approve Selected Delete Selected

4. Review your selections and click **Delete**.

The screenshot shows the "Approvals" section with the "Transactions" tab selected. Under "Verify Wire Delete", there is a "New selection" link and a "View your wire limits" link. A table lists transactions with columns: Account, Template, Recipient, Amount, Currency, Effective, Entered By, and Approval Status. The first row is selected. Below the table, there is a "Total : 3 items for 3.00 USD" summary. At the bottom, there are two buttons: "Delete" and "Cancel". A blue box with the number "4" is placed over the "Delete" button.

Account	Template	Recipient	Amount	Currency	Effective	Entered By	Approval Status
TEST 12345 - *2345	Template Test D1	John Snow	1.00	USD	01/25/2022	JMOSS	0 of 1
TEST 12345 - *2345	Template Test D1	John Snow	1.00	USD	01/25/2022	JMOSS	0 of 1
TEST 12345 - *2345	2.25 Test Template	TEST Recipient	1.00	USD	01/25/2022	JMOSS	0 of 1

Total : 3 items for 3.00 USD

Delete Cancel

CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

Bulk Delete Wire & ACH Bulk
Transactions

Bulk Delete ACH & Wire File
Uploads

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



5. You'll see a **Wire Delete Confirmation** screen.

Wire Delete Confirmation

✓ The transaction(s) below has been deleted.

[New selection](#) | [View your wire limits](#)

Deleted: 01/25/2022 11:42:50 AM (ET)
Deleted By: JMOSS

Deleted Wires

The requests below have been deleted by you.

Account	Recipient	Amount	Currency	Effective	Confirmation Number
TEST 12345 - *2345	John Snow	1.00	USD	01/25/2022	1703680059
TEST 12345 - *2345	John Snow	1.00	USD	01/25/2022	739706790
TEST 12345 - *2345	TEST Recipient	1.00	USD	01/25/2022	238009348
Total : 3 items for		3.00	USD		

6. To bulk delete ACH transactions, follow steps 2 through 4 under the ACH Transactions section on the **Approvals > Transactions** screen.

ACH Transactions

[View your ACH limits](#)

<input type="checkbox"/>	Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date ↑	Status
<input type="checkbox"/>	*2345 - TEST 12345	business payment	CCD Payment	\$82.00	10/20/2021	EOGUNEYE	10/19/2021	0 of 1
<input type="checkbox"/>	*2345 - TEST 12345	business payment	CCD Payment	\$1.00	01/26/2022	JMOSS	01/25/2022	0 of 1
<input type="checkbox"/>	*2345 - TEST 12345	business payment	CCD Payment	\$4.00	01/26/2022	JMOSS	01/25/2022	0 of 1
<input type="checkbox"/>	*2345 - TEST 12345	business payment	CCD Payment	\$1.00	01/26/2022	JMOSS	01/25/2022	0 of 1
<input type="checkbox"/>	*2345 - TEST 12345	business payment	CCD Payment	\$1.00	01/26/2022	JMOSS	01/25/2022	0 of 1
Total:				\$89.00				

BULK DELETE ACH & WIRE FILE UPLOADS

Follow the steps below to bulk delete unwanted Wire & ACH file uploads.

1. Click **Approvals > Files**.
2. Under **ACH Files** and **Wire Files**, view the files available for deletion.
 - For ACH file uploads, check the boxes on the left for the files you'd like to delete.
 - For Wire file uploads, check the boxes on the right for the files you'd like to delete.

CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING
BILL PAY
ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS
PAYMENTS &
COLLECTIONS
WIRES
WIRE FILE IMPORT &
UPLOAD
BULK DELETE
Bulk Delete Wire & ACH Bulk
Transactions
Bulk Delete ACH & Wire File
Uploads
POSITIVE PAY
ACH POSITIVE PAY
RECEIVE ENCRYPTED
REPORTS VIA EMAIL



3. Click **Delete Selected**.

ACH Files

The following ACH files have been uploaded in the past 30 days.

Files to Approve or Transmit

All approvals must be received for a file before it will be transmitted. Your roles and entitlements determine the tasks you can perform on this page. Contact your administrator if you require changes to your roles or entitlements.

(To view details of a file, click the file name.)

My Approvals
My Approvals Go

<input checked="" type="checkbox"/>	File Name	Upload Date ↓	Company ID	Debits	Credits	Effective Date	SEC Codes	Prenotes	Approval Status
<input checked="" type="checkbox"/>	TEST ML 5 1-25-22.txt	01/25/2022 01:24:57 PM (ET)	1234567890	\$0.00 0	\$100.00 1	01/26/2022	PPD	0	0 of 1 received Ready to transmit
<input checked="" type="checkbox"/>	TEST ML 2 1-25-22.txt	01/25/2022 01:24:44 PM (ET)	1234567890	\$500.00 2	\$500.00 2	01/26/2022	CCD	0	0 of 1 received Ready to transmit
<input checked="" type="checkbox"/>	TEST ML 3 1-25-22.txt	01/25/2022 01:23:52 PM (ET)	1234567890	\$7,500.50 1	\$7,500.50 1	01/26/2022	PPD	0	0 of 1 received Ready to transmit
<input checked="" type="checkbox"/>	TEST ML 1 1-25-22.txt	01/25/2022 01:23:42 PM (ET)	1234567890	\$6,311.47 1	\$6,311.47 1	01/26/2022	PPD	0	0 of 1 received Ready to transmit

Continue Delete Selected **3**

Approvals

Transfers Transactions Templates Scheduled Requests Issues **Files** Users

ACH Files

Files Name Upload Date Company ID Debits Credits Effective Date SEC Codes Prenotes Approval Status

There are no files available to approve.

Wire Files

[View your wire limits](#)

All approvals must be received for a request before it will be transmitted.

File Name	Records in File	Total Amount	Currency	Upload ↓	Uploaded By	Status	<input checked="" type="checkbox"/> Delete
Upload 7.11.csv	16	192.00	USD	01/25/2022 07:40:03 PM	SBORQUEZA	0 of 1 received Ready to transmit	<input checked="" type="checkbox"/>
Upload 7.18.csv	1	12.00	USD	01/25/2022 07:38:14 PM	SBORQUEZA	0 of 1 received Ready to transmit	<input checked="" type="checkbox"/>

Continue Delete Selected **3**

4. Review your selections, and click **Delete**.

Delete ACH File Verification

Almost done. Please confirm the details below.

[New selection](#) [View your ACH limits](#)

(To view or delete a file, click the file name.)

File Name	Upload Date ↓	Company ID	Debits	Credits	Effective Date	SEC Codes	Prenotes	Approval Status
TEST ML 5 1-25-22.txt	01/25/2022 01:24:57 PM (ET)	1234567890	\$0.00 0	\$100.00 1	01/26/2022	PPD	0	0 of 1 received Ready to transmit
TEST ML 2 1-25-22.txt	01/25/2022 01:24:44 PM (ET)	1234567890	\$500.00 2	\$500.00 2	01/26/2022	CCD	0	0 of 1 received Ready to transmit
TEST ML 3 1-25-22.txt	01/25/2022 01:23:52 PM (ET)	1234567890	\$7,500.50 1	\$7,500.50 1	01/26/2022	PPD	0	0 of 1 received Ready to transmit
TEST ML 1 1-25-22.txt	01/25/2022 01:23:42 PM (ET)	1234567890	\$6,311.47 1	\$6,311.47 1	01/26/2022	PPD	0	0 of 1 received Ready to transmit

4 Delete Cancel

CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

Bulk Delete Wire & ACH Bulk
Transactions

Bulk Delete ACH & Wire File
Uploads

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



Delete Wire File Verification

Almost done. Please confirm the details below.

[New Selection](#) | [View your wire limits](#)

File Name	Records in File	Total Amount	Currency	Upload +	Uploaded By	Status
Upload 7.11.csv	16	192.00	USD	01/25/2022 07:40:03 PM	SBORQUEZA	0 of 1 received ready to transmit
Upload 7.10.csv	1	12.00	USD	01/25/2022 07:38:14 PM	SBORQUEZA	0 of 1 received ready to transmit

4

5. A confirmation will appear.

Delete ACH File Confirmation

The files below have been deleted successfully.

[New Selection](#) | [View your ACH limits](#)

Deleted: 01/26/2022 03:44:04 PM (ET)
Deleted by: JMOSS

File Name	Company ID	Debits	Credits	Effective Date	SEC Codes	Confirmation Number	Number of Prenotes	Approval Status
TEST ML 5 1-25-22.txt	1234567890	\$0.00 0	\$100.00 1	01/26/2022	PPD	0	0	0 of 1 received
TEST ML 2 1-25-22.txt	1234567890	\$500.00 2	\$500.00 2	01/26/2022	CCD	0	0	0 of 1 received
TEST ML 3 1-25-22.txt	1234567890	\$7,500.50 1	\$7,500.50 1	01/26/2022	PPD	0	0	0 of 1 received
TEST ML 1 1-25-22.txt	1234567890	\$6,311.47 1	\$6,311.47 1	01/26/2022	PPD	0	0	0 of 1 received

Wire File Delete Confirmation

The file(s) below has been deleted.

[New Selection](#) | [View your wire limits](#)

Deleted: 01/25/2022 07:41:37 PM (ET)
Deleted By: SBORQUEZA

Wire Information

File Name	Records in File	Total Amount	Currency	Upload
Upload 7.11.csv	16	192.00	USD	01/25/2022 07:40:03 PM
Upload 7.10.csv	1	12.00	USD	01/25/2022 07:38:14 PM

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

Making Decisions on Check
Exceptions

Approving Check Exceptions

Searching for Check
Exceptions

Searching for Corrected Check
Exceptions

Adding a Delimited File Import
Definition for Check Issues

Adding a Fixed File Import
Definition for Check Issues

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



POSITIVE PAY

About Positive Pay

Positive Pay compares posted check information with your issued check information such as check number and amount. The service creates exceptions if discrepancies are found. Positive Pay does not verify funds availability (i.e., account balances) when processing checks.

Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file provided by the company.

Check Exception Reasons

Checks can differ from the reconciliation file for several reasons.

EXCEPTION REASON	DESCRIPTION
Duplicate Item	Two or more checks paid with the same check number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Posted Against Stop	A paid check matched a stopped issue.
Payee Mismatch	The payee name does not match what is in the reconciliation file

MAKING DECISIONS ON CHECK EXCEPTIONS

Company users can make pay or return decisions on check exceptions.

1. Click **Account Services > Positive Pay > Manage exceptions** or click on **Exceptions** in the upper right-hand corner of the Welcome Screen.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

Making Decisions on Check
Exceptions

Approving Check Exceptions

Searching for Check
Exceptions

Searching for Corrected Check
Exceptions

Adding a Delimited File Import
Definition for Check Issues

Adding a Fixed File Import
Definition for Check Issues

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

PACIFIC WESTERN BANK


2. Go to the Check Exceptions Awaiting Decision section to make a decision on one or more exceptions:

OPTION	DESCRIPTION
Make a decision on one exception	Click the Select decision link beside the exception on which you want to make a decision. Click a link in the Decision Pop Up window to choose an action.
Apply a decision to multiple exceptions	Select the exceptions on which you want to make a decision. Select and apply this decision to the selected exceptions and then click Apply .

3. Click **Continue**.
4. Verify the decision as needed and then click **Approve/Transmit**.

Correcting Check Exceptions

Company users can edit exceptions to correct discrepancies in the posted check information. Exceptions that are corrected automatically have a Correction decision applied to them.

1. Click **Account Services > Positive Pay > Manage exceptions**.
2. Click the  icon beside the exception to correct.
3. Edit the **Posted Check Number** or **Issued Amount**. (Specific Date, Posted Amount, Exception Reason and/or Issued Payee can be edited for internal records) and then click **Continue**.
4. Verify the correction as needed and then click **Continue**.
5. At the bottom of the page, click **Continue**.
6. Click **Approve/Transmit**.

Verify Decisions Page Sample

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

Check Exceptions Awaiting Approval

Decision

Account

Check

Issued Date

Issued Amount

Amount Paid

Exception Reason

Approval Status

Pay

*4511

34464

9 Aug 2020

\$18,818.34

\$16,818.34

Account Mismatch

1 of 2 received

Approve/Transmit

Cancel

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH TRANSACTIONS

PAYMENTS & COLLECTIONS

WIRES

WIRE FILE IMPORT & UPLOAD

BULK DELETE

POSITIVE PAY

Making Decisions on Check
Exceptions

Approving Check Exceptions

Searching for Check
Exceptions

Searching for Corrected Check
Exceptions

Adding a Delimited File Import
Definition for Check Issues

Adding a Fixed File Import
Definition for Check Issues

ACH POSITIVE PAY

RECEIVE ENCRYPTED REPORTS VIA EMAIL



APPROVING CHECK EXCEPTIONS

Check exceptions can be approved after decisions have been made on them.

1. Click **Account Services > Positive Pay > Manage exceptions.**
2. Go to the Check Exceptions Awaiting Approval section and **select the exceptions to approve by checking the box.**
3. Click **Continue** at the bottom of the page.
4. Verify exceptions as needed and click **Approve/Transmit.**

SEARCHING FOR CHECK EXCEPTIONS

1. Click **Account Services > Positive Pay > Exception Decisions.**
2. Search for exceptions that are pending decisions or approval by clicking the appropriate **Search exceptions** link.
3. Fill in or select one or more criteria options:

OPTION	DESCRIPTION
Account	The account number.
Date (Date decision applied)	Specific date/ Date range/ Previous business day.
Decision Option	Include all decisions/ Paid only/ Return Only/ Collection only.

4. Click **Generate Report.**

Search Exceptions Page Sample

Search Exception Decisions

Up to 18 months of data are available; a maximum of three months may be retrieved during a single search.

Default to Screen (11111111)

▼

Accounts

View All Accounts

▼

Account

▼

Issue Date Range

☒ Specific Date

Date

11/13/2020

📅

☐ Date Range

Previous Business Day

Decision Option

☒ Include all decisions

☐ Paid only

☐ Return Only

☐ Collection Only

Generate Report



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

Making Decisions on Check
Exceptions

Approving Check Exceptions

Searching for Check
Exceptions

Searching for Corrected Check
Exceptions

Adding a Delimited File Import
Definition for Check Issues

Adding a Fixed File Import
Definition for Check Issues

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

PACIFIC WESTERN BANK

About File Import Definitions

- File import definitions outline the format for imported files.
- File import definitions can be delimited or fixed.
- A delimited file is a flat text file consisting of data items separated by a specific character.
- A fixed file is a text file consisting of data that has specific lengths and positions.

ADDING A DELIMITED FILE IMPORT DEFINITION FOR CHECK ISSUES

1. Click **Account Services > Positive Pay > Import issues.**
2. Click the **Add a file definition** link.
3. Fill in or select the Description options:

OPTION	DESCRIPTION
Definition name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File contents	Issues.
File type	Delimited.

4. Click **Next.**
5. Fill in or select the Characteristics options:

OPTION	DESCRIPTION
Field delimiter	The character used to separate the data: comma (,), dash (-), semi-colon (;), or tab.
Text qualifier	A single or double quote placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.
Amount format (if applicable)	Decimal included (i.e., 123.00) or Decimal not included (i.e., 123). An applied decimal format is required if decimals are not included.
Date format (if applicable)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

6. Click **Next.**



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

Making Decisions on Check
Exceptions

Approving Check Exceptions

Searching for Check
Exceptions

Searching for Corrected Check
Exceptions

Adding a Delimited File Import
Definition for Check Issues

Adding a Fixed File Import
Definition for Check Issues

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

PACIFIC WESTERN BANK

7. Optional: Select the Default Field Value options you want applied to all issues in the import file:
 - **ABA/TRC**
 - **Account**
 - **Issue type: Issue or Void**
 - **Issue action: Add or Delete**
8. Click **Next**.
9. Type the numeric order of the **Position Number** fields as they would appear in the file.
10. Click **Complete**.
11. Click **Add File Definition**.

File Definition Confirmation Page Sample

Add File Definition Confirmation

The following file import definition has been added successfully

New selection | Add another file definition

Description

Definition Name: Sample Name
Description: This is a sample
File Contents: Issues
File Type: Delimited

Characteristics

Field Delimiter: Comma (,)
Text Qualifier: Double Quote(")
Amount Format: Decimal included (i.e. 123.00)
Date Format: MMDDYY

Default Field Values (Optional)

Field Properties

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	2	Numeric only (0-9)
Account	1	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 18 characters max

Examples of Delimited

	A	B	C	D	E
1	Check Number	Dollar Amount	Issue Date MMDDYY	Payee Name	
2	10001	2.00	010217	Acme Supplies	
3	10002	16.34	010217	Acme Rentals	
4	Check Number	Dollar Amount (Decimal Implied)	Issue Date MMDDYYYY	Payee Name	
5	189767	10000	01022017	Acme Supplies	
6	189768	5000	01022017	Acme Rentals	
7	Account Number	Check Number	Doller Amount	Issue Date	Payee Name
8	123456	29421	45.98	01-02-17	Acme Supplies
9	123456	29422	193.25	01-02-17	Acme Rentals
10	Please refer to Guide for More Options On Dates/ Dollar Amount Formats				

CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

Making Decisions on Check
Exceptions

Approving Check Exceptions

Searching for Check
Exceptions

Searching for Corrected Check
Exceptions

Adding a Delimited File Import
Definition for Check Issues

Adding a Fixed File Import
Definition for Check Issues

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



ADDING A FIXED FILE IMPORT DEFINITION FOR CHECK ISSUES

1. Click **Account Services > Import issues.**
2. Click the **Add a file definition** link.
3. Fill in or select the Description options:

OPTION	DESCRIPTION
Definition name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters)

4. Click **Next.**
5. Fill in or select the Characteristics options:

OPTION	DESCRIPTION
Amount format (if applicable)	Decimal included (i.e., 123.00) or Decimal not included (i.e., 123). An applied decimal format is required if decimals are not included.
Date format (if applicable)	Information about the definition (up to 20 alphanumeric characters) YYYYMMDD, YY/MM/DD, YYMM-DD, or YYYY-MM-DD.

6. Click **Next.**
7. Optional: Select the Default Field Value options you want applied to all issues in the import file:
 - **ABA/TRC**
 - **Account**
 - **Issue type: Issue or Void**
 - **Issue action: Add or Delete**

8. Click **Next.**
9. Fill in the **Field Properties** fields:

OPTION	DESCRIPTION
Position Number	The numeric location of the field in the file.
Length	The numeric length of the field in the file.

10. Click **Complete.**
11. Click **Add File Definition.**

CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

Making Decisions on Check
Exceptions

Approving Check Exceptions

Searching for Check
Exceptions

Searching for Corrected Check
Exceptions

Adding a Delimited File Import
Definition for Check Issues

Adding a Fixed File Import
Definition for Check Issues

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



File Definition Confirmation Page Sample

Add File Definition Confirmation

✓ The following file import definition has been added successfully.

[New selection](#) | [Add another file definition](#)

Description ⓘ

Definition Name: Test Sample Fixed
Description: Fixed file sample
File Contents: Issues
File Type: Fixed

Characteristics ⓘ

Amount Format: Decimal included (i.e. 123.00)
Date Format: MMDDYY

Default Field Values (Optional) ⓘ

Field Properties ⓘ

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1 to 9	Numeric only (0-9)
Account	10 to 18	Numeric only (0-9), 17 characters max
Check Number	19 to 20	Numeric only (0-9), 12 characters max
Amount	21 to 35	No numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Fixed Width Example

Account Number Check Date MMDDYYYY Amount Decimal Implied Payee Name

000001234567891110836010220170000160932Acme Rentals
000001234567891110837010220170000000500Acme Supplies

Account Number Check Date MMDDYYYY Amount Decimal Implied Payee Name

00000123456789111083601021700006541.02Acme Rentals
00000123456789111083701021700000004.67Acme Supplies



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

Manage ACH Payment
Decisions

Make a Decision on an ACH
Exception

Add an ACH Payment Rule

Change an ACH Payment Rule

Delete an ACH Payment Rule

Delete an ACH Payment Block

View Existing Payment Rule

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



ACH POSITIVE PAY

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH debit transactions and make decisions to pay or return them.

MANAGE ACH PAYMENT DECISIONS

Decisions are actions company users take on ACH payment exceptions that determine whether the exceptions are paid or returned.

Company users can make decisions on ACH exceptions between 8:00 a.m. to 6:00 p.m. ET.

ACH exceptions with a **Pay** decision are added to your list of originator company payment rules automatically. By default, the payment rule is set up with **No maximum** for the **Maximum Amount** and **ALL - Select All** for the **ACH Transaction Type** (ACH entry class).

DECISION	DESCRIPTION
Pay	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The bank-defined default decision, Return , was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

To better manage ACH payment exceptions, subscribe to the alerts below. To subscribe, click on **Administration > Communication > Manage Exceptions > Manage Alerts**, or you can click on **Exceptions** at the top of any page.

- **ACH Positive Pay:** Notifies you when there are exceptions that require attention.
- **ACH Positive Pay Exception Reminder:** Notifies you an hour before the decision window closes that there are exception items that do not have decisions.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

Manage ACH Payment
Decisions

Make a Decision on an ACH
Exception

Add an ACH Payment Rule

Change an ACH Payment Rule

Delete an ACH Payment Rule

Delete an ACH Payment Block

View Existing Payment Rule

RECEIVE ENCRYPTED
REPORTS VIA EMAIL




MAKE A DECISION ON AN ACH EXCEPTION

Decisions can be made on ACH exceptions between 8:00 a.m. to 6:00 p.m. ET. If a decision is not made on an exception during this time frame, then the default return decision is applied.

1. Click **Account Services** > **ACH Positive Pay** > **Manage Exceptions**, or you can click on **Exceptions** at the top of any page.

A screenshot of the "ACH Positive Pay" interface. The top navigation bar includes "Welcome", "Reports", "Money Movement", "Account Services", and "Administration". The "Account Services" dropdown menu is open, showing "Stop Payment" and "ACH Positive Pay". The "ACH Positive Pay" dropdown is further open, showing "Manage Exceptions" (highlighted with a red box and a blue "1" in a box), "Exceptions Status", and "Manage Payments Rules". The main content area is titled "Manage Exceptions" and includes instructions: "To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click 'Continue'." Below this, it says "ACH Exceptions Awaiting Approval and/or Decision". A table lists exceptions with columns: Decision, Debit Account, Originator Company Name, Debit Amount, Check Number, Effective Date, Reject Reason, and Approval Status. The table contains four rows of data. A "Continue" button is at the bottom left, and a "Got Questions? We can help" link is at the bottom right.

2. Click the checkbox beside each exception on which you want to make a decision.
3. Select a **Decision: Pay or Return**.
 - a. For **Pay** decisions, click the edit icon () to change the **Maximum Amount** and/or the **ACH Transaction Type**. To remove the automatic payment rule, clear the **Add payment rule for this originating company** checkbox.

A screenshot of the "Manage Exceptions" page. The table from the previous screenshot is shown, but the first row is selected with a green checkmark in the "Decision" column. Below the table, there is a section for "Add payment rule for this originating company" (highlighted with a red box and a blue "3" in a box). This section includes checkboxes for "Maximum Amount" and "ACH Transaction Type". The "Maximum Amount" checkbox is checked, and the "ACH Transaction Type" dropdown is set to "All". A red box highlights the edit icon (a pencil) next to the "ACH Transaction Type" dropdown. The "Continue" button is at the bottom left.

4. Click **Continue**.



CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

Manage ACH Payment
Decisions

Make a Decision on an ACH
Exception

Add an ACH Payment Rule

Change an ACH Payment Rule

Delete an ACH Payment Rule

Delete an ACH Payment Block

View Existing Payment Rule

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



5. Review the exceptions as needed and then click **Approve/Transmit**.

This screenshot shows the "ACH Decisions Selected for Approval/Transmit" window. It contains a table with columns: Decision, Debit Account, Originator Company Name, Debit Amount, Check Number, Effective Date, Reject Reason, and Approval Status. There are four rows of data, each for a different company (BLUE SHIELD CA, CAPITAL ONE, AMEX EPAYMENT, CSM BUS LIC). Each row has a "Pay" decision and a "Maximum Amount" of "No Maximum". The "Approval Status" for all is "0 of 1 received Ready to transmit". Below the table, there is a "Transmit" button (highlighted with a red box and a blue "5" in a box) and a "Cancel" button. A "Got Questions? We can help" link is at the bottom right.

ADD AN ACH PAYMENT RULE

A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited and deleted via the Manage Exceptions page during the ACH exception decision window.

Payment rules can be added between 8:00 a.m. to 6:00 p.m. ET.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Click the checkbox beside the payment rule you want to add and then click **Save Changes**.

This screenshot shows the "Manage Exceptions" window. It includes instructions on how to make a decision on an exception. Below the instructions, there is a table with columns: Decision, Debit Account, Originator Company Name, Debit Amount, Check Number, Effective Date, Reject Reason, and Approval Status. The first row shows a "Pay" decision for "BLUE SHIELD CA" with a "Debit Amount" of "\$130.40". Below this table, there is a section for "Add payment rule for this originating company" with a checkbox (checked) and a "Maximum Amount" of "No Maximum". The "ACH Transaction Type" is "ALL". A red box highlights the "Add payment rule" section, and another red box highlights the "Save Changes" button (represented by a document icon).

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

Manage ACH Payment
Decisions

Make a Decision on an ACH
Exception

Add an ACH Payment Rule

Change an ACH Payment Rule

Delete an ACH Payment Rule

Delete an ACH Payment Block

View Existing Payment Rule

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



CHANGE AN ACH PAYMENT RULE

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Click the more actions icon (☰) beside the payment rule you want to change and then click **Edit**.
3. Select a **No Maximum** option. If **Set a Maximum Amount** is selected, type a dollar amount in the adjacent field.
4. Select an **ACH transaction type**.
5. Click **Continue** and then **Save Changes**.

ACH Positive Pay

Manage Exceptions

Exceptions Status

Manage Payments Rules

Manage Payment Rules

[Payment Rules Guidelines](#)

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type
*0058	No maximum	ALL	AMERICAN GEN LIF	_598210	12/30/9999	Ongoing

DELETE AN ACH PAYMENT RULE

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Click the more actions icon (☰) beside the payment rule you want to delete and then click **Delete**.
3. Click **Yes, Delete**.

DELETE AN ACH PAYMENT BLOCK

If a payment rule has been added and you are still being requested to manage this ACH exception, you may need to delete the block.

NOTE: An ACH Payment Block can only be deleted if you have added a payment rule on the same account number.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Sort by Debit Account. If an account has a payment rule and the same account number shows a blank originator name and the originator ID shows all, you can delete that payment rule. This is what will cause all other ACH debit transactions to show as an exception.

CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD
APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE
POSITIVE PAY

ACH POSITIVE PAY

Manage ACH Payment
Decisions

Make a Decision on an ACH
Exception

Add an ACH Payment Rule

Change an ACH Payment Rule

Delete an ACH Payment Rule

Delete an ACH Payment Block

View Existing Payment Rule

RECEIVE ENCRYPTED
REPORTS VIA EMAIL



ACH Positive Pay

Manage Exceptions

Exceptions Status

Manage Payments Rules

Manage Payment Rules

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type	Ok to delete once payment rule
*0865		ALL		ALL	12/30/9999	Do not allow	
*0865	\$5,000.00	ALL	ADP PAYROLL FEES	96599605001	12/30/9999	Ongoing	... Payment rule has been set

Payment Rules Guidelines

- Click the more actions icon (⋮) beside the payment rule you want to delete and then click **Delete**.

VIEW EXISTING PAYMENT RULE

- Click **Account Services > ACH Positive Pay > Payment Rules**.
- Select an **Account Type**.
- Select an **Account**.
- Select an **ACH Originator Company: Include All Companies** or **Specific ACH Originator Company**.
 - If applicable, click the **Select Company** drop-down and choose a company.
- Click **Continue**.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



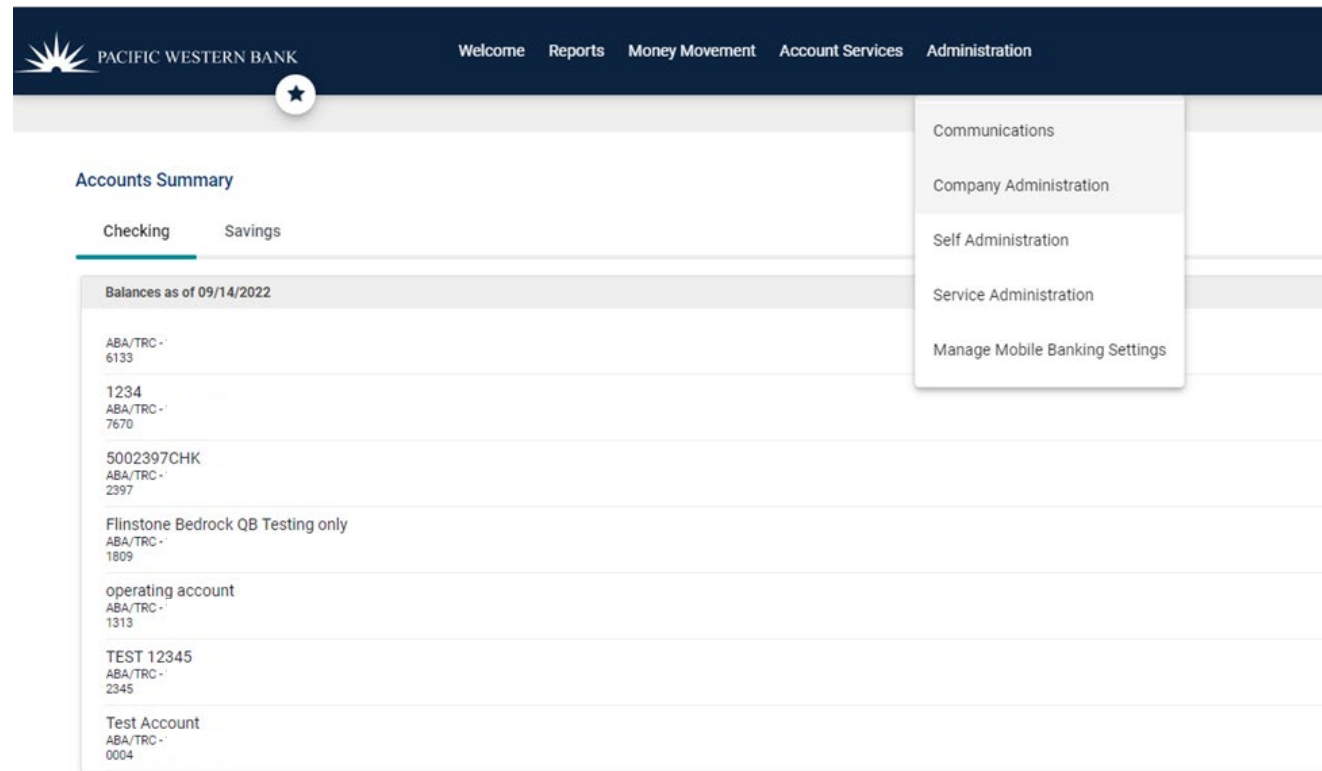
RECEIVE ENCRYPTED REPORTS VIA EMAIL

Quickly and conveniently create, schedule and save encrypted reports in Online Banking for Business. Log in to Online Banking and follow the steps below to create and save encrypted reports.

ENABLE A USER FOR ENCRYPTED REPORTS

All of your company's users are enabled to create and save reports as a standard feature. However, Admin users must enable individual users to create automated, recurring reports.

1. Hover over **Administration** and click **Company Administration**



2. Select the user to enable



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



3. Click the **Edit** icon next to **Services & Accounts**

The screenshot shows the Pacific Western Bank Business Online Banking interface. The top navigation bar includes the bank's logo, a "Welcome" message, and links for "Reports", "Money Movement", "Account Services", and "Administration". Below the navigation bar, there is a "Star" icon. The main content area is titled "Approval" and "Services & Accounts". The "Services & Accounts" section is highlighted with a blue box and an edit icon (a pencil inside a square). Below this, there is a table with the following services listed: ACH File Upload, ACH Positive Pay, ACH Reporting, Bill Pay, CCD Collection, and CCD Payment.

Service
ACH File Upload
ACH Positive Pay
ACH Reporting
Bill Pay
CCD Collection
CCD Payment

4. Click the Plus icon for **Automated Reports**

Service			
✓	ACH File Upload	Service enabled, accounts not applicable.	⊗
✓	ACH Positive Pay	Service enabled, accounts entitled.	✎ ⊗
✓	ACH Reporting	Service enabled, accounts not applicable.	⊗
	AUTOMATED REPORTS		⊕

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



5. Scroll to the bottom of the screen and click **Save Changes**

A screenshot of the Pacific Western Bank web interface. The header is dark blue with the bank's logo and name on the left, and navigation links (Welcome, Reports, Money Movement, Account Services, Administration) on the right. A star icon is in the center of the header. Below the header, there is a table with four rows, each starting with a checkmark and followed by a text label: "Positive Pay Issue Maintenance", "PPD Collection", "Wire USD Intl One Time", and "Wire USD Intl Template Based". At the bottom of the table, there are two buttons: "Save Changes" (dark blue) and "Do not save changes" (light blue).

CREATE AND SAVE AN ENCRYPTED REPORT

You have several encrypted report options: Customizable, [Auto-Generated](#), and [Loan Activity](#). Follow the instructions below to create and save the report type that best suits your business needs.

You can create and save an encrypted report for certain customizable reports such as Deposit Account Reporting – Activity and [Wire History](#).

CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

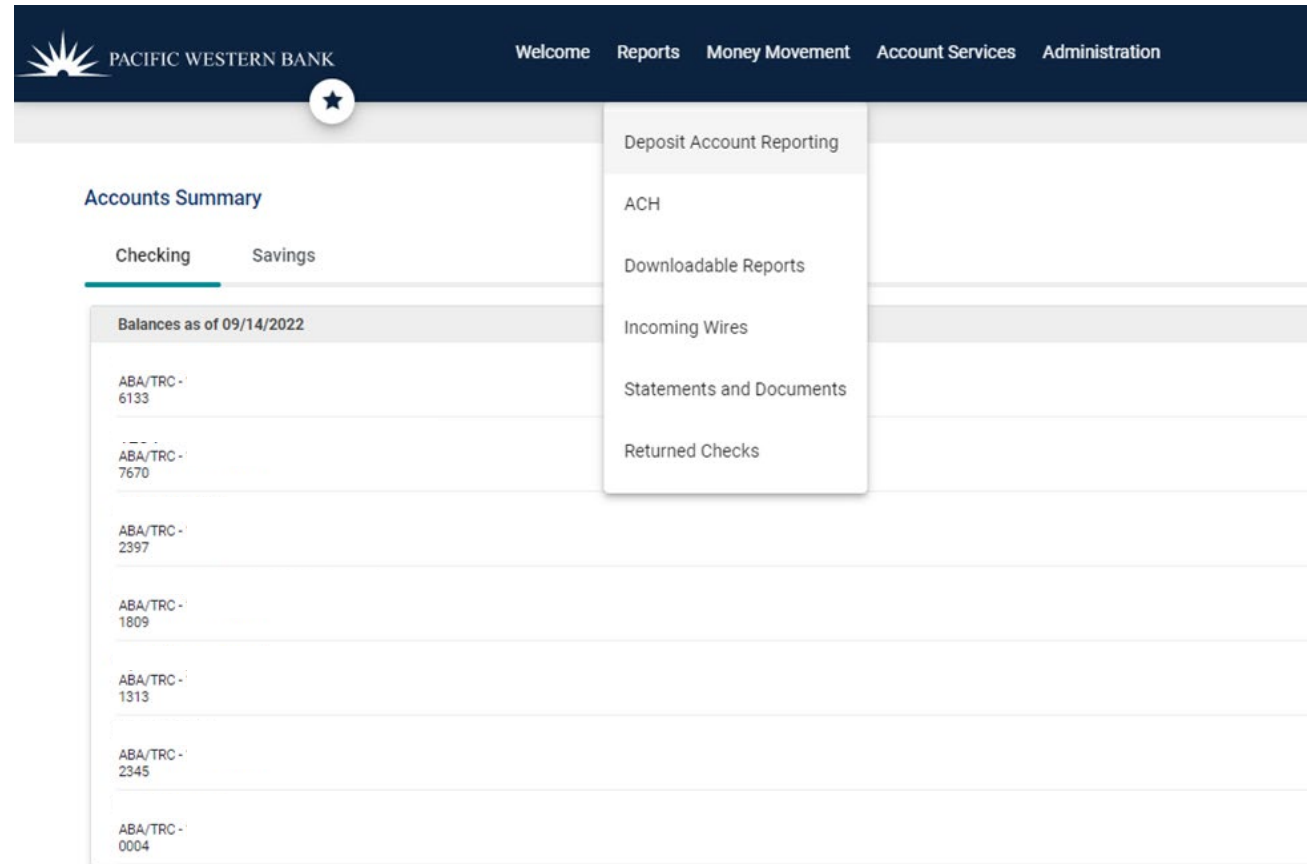
Wire History

Auto-Generated Reports

Loan Activity



1. Hover over Reports and click Deposit Account Reporting.



2. Select **Activity**
3. Select **Screen** (the default option) for the **Output To screen**
4. Select the account(s) for which you want to generate the report
5. Select the desired date or date range



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



6. Select the transaction types to include in the report
7. Click **Search**

The screenshot shows the "Deposit Account Reporting" page in the Pacific Western Bank online banking interface. The page has a dark blue header with the bank's logo and navigation links: "Welcome", "Reports", "Money Movement", "Account Services", and "Administration". Below the header, the "Deposit Account Reporting" section is active, with tabs for "Activity", "Balances", "Activity & Balances", "Forecast Balances", and "Saved Searches". The "Activity" tab is selected. The main heading is "Search Deposit Account Activity". Below this, it states "Up to 18 months of data available." There are four dropdown menus: "Output To" (set to "Screen"), "Account" (set to "Account"), "Date" (with radio buttons for "Specific Date", "Date Range", "Previous Business Day" (selected), and "Since Last Download (Valid for QuickBooks ® download only.)"), and "Transaction Types" (set to "All Transactions"). A "Show Advanced Options" link is visible. At the bottom, there is a "Search" button.

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



8. Click **Save This Report**

The screenshot shows the Pacific Western Bank online banking interface. At the top is a dark blue header with the bank's logo and navigation links: Welcome, Reports, Money Movement, Account Services, and Administration. Below the header is a light gray bar with a star icon. The main content area is titled "Deposit Account Reporting" and includes tabs for Activity, Balances, Activity & Balances, Forecast Balances, and Saved Searches. The "Activity" tab is selected. Below the tabs is the "Deposit Accounts Activity Summary" section. It contains two links: "Save This Report" (highlighted with a red box) and "View Additional Account Information". Below these links is a "View criteria" button. Further down are links for "Search Completed Transactions" and "Add Manual Transactions". The main display area shows "1234 - Checking" with an available balance of \$16.60 and a "Make a Transfer" link. Below this is a large empty box with the text "No items to display". At the bottom of the box is a "Print Selected Transactions" button. The footer of the box indicates "Showing 1 - 1 of 1".

9. Name your report

Best practice: Reference the frequency and output format in the name. For example: Prior Day Weekly CSV

10. Choose the desired **Output** To format

11. Select your date range



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



12. To automate the report, select your **Frequency** (any **Frequency** beside **Today only**)

Note: If you do not wish to automate this report, choose **Today only** for **Frequency** and click **Save Report**.

Create a Saved Report



Report Name

(This name will appear under Saved reports on the welcome page and then viewing reports.)

Output To:

☐ Screen

☒ CSV file (Can be used by the spreadsheet program)

☐ PDF file (Creates a document that can be saved or printed)

Date Range:

☒ Display the most recent prior day information.

☐ Display the most recent days

Recent Days

Report Schedule Options

To schedule this report to be sent to you, select schedule options below

Frequency
Today only

Save Report

Cancel



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



13. Select the desired **End on** and **Processing Option** settings

14. Click **Save Report**

Report Schedule Options

To schedule this report to be sent to you, select schedule options below

Frequency
Twice a month - the 15th and last day of the month

Next Send On

Date
09/15/2022

End on

- ☒ Continue indefinitely
- ☐ Continue until this date
- ☐ Continue for this many occurrences

Processing Options

- ☒ Use the next processing date if a scheduled request falls on a non-processing date.
- ☐ Use the previous processing date if a scheduled request falls on a non-processing date.

Save Report

Cancel



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



15. Click **Close** in the **Saved Report – Setup Confirmation** pop up to return to Online Banking. The report will go to the email address associated with your user profile.

Saved Report - Setup Confirmation



This report was saved successfully.

Report Name: User Guide Demo 0914

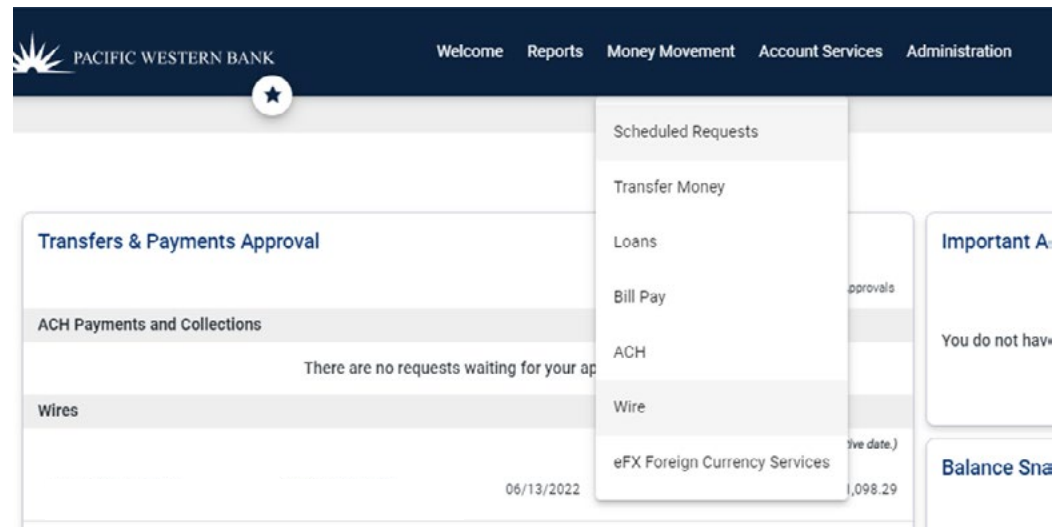
Date Range: Display the most recent prior day information.

Frequency: Twice a month - the 15th and last day of the month

Close

WIRE HISTORY

1. Hover over Money Movement and click Wire
2. Click **History**



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



3. Select **Screen** (the default option) for the **Output To** screen
4. Select the account types to include in the report
5. Select the included accounts
6. Select the desired date or date range
7. Select the transaction status
8. Check the boxes next to the desired Wire Type(s)
9. Click **Search**

A screenshot of the Pacific Western Bank's "Wire" page. The page has a dark blue header with the bank's logo and navigation links: "Welcome", "Reports", "Money Movement", "Account Services", and "Administration". Below the header, the "Wire" section is active, with sub-tabs: "Wire Money", "Wire Via Template", "Wire Via Multiple Templates", "Manage Templates", "Import Wires", "File Status", and "History" (which is highlighted with a red box). The "Search Completed Wires" section contains a note: "Up to 18 months of data are available; a maximum of three months may be retrieved during a single search." Below this are several search filters, each with a red box around its label: "Output To" (set to "Screen"), "View" (set to "All accounts"), "Account" (set to "Account"), "Date Range" (with "Specific Date" and "Date Range" radio buttons, where "Date Range" is selected), "From" (set to "09/04/2022"), "To" (set to "10/04/2022"), "Status" (set to "All"), and "Wire Type" (with checkboxes for "Domestic Wire" and "USD International Wire", both of which are checked). A "Search" button is at the bottom of the filters.

CONTENTS

CREATE A USER
STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity

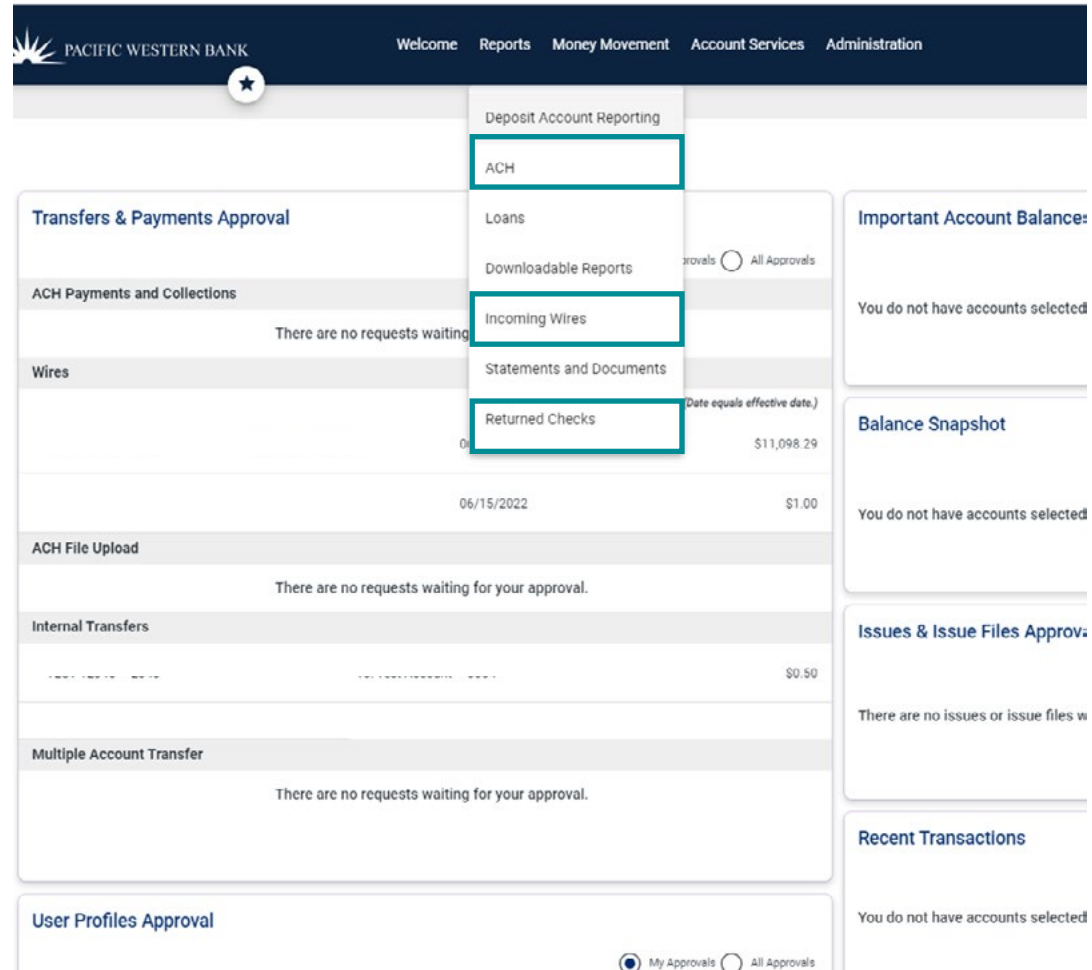


10. [Repeat steps 8-15 in Deposit Account Reporting – Activity](#)

AUTO-GENERATED REPORTS

You can create and save encrypted reports for several auto-generated reports such as **ACH – Returned ACH Transactions**, **ACH – Notice of Change**, **Incoming Wires** and **Returned Checks**. The process for each is very similar.

1. Hover over **Reports** and select either **ACH**, **Incoming Wires** or **Returned Checks**.



2. Click **Save This Report**



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

**RECEIVE ENCRYPTED
REPORTS VIA EMAIL**

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



ACH Reports

Returned ACH Transactions

Notices of Change

Returned ACH Transactions

[Save This Report](#)

[View criteria](#)



ACH Reports

Returned ACH Transactions

Notices of Change

Notices of Change

[Save This Report](#)

To apply the Notice of Change to detail items within templ

[View criteria](#)

CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

**RECEIVE ENCRYPTED
REPORTS VIA EMAIL**

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity

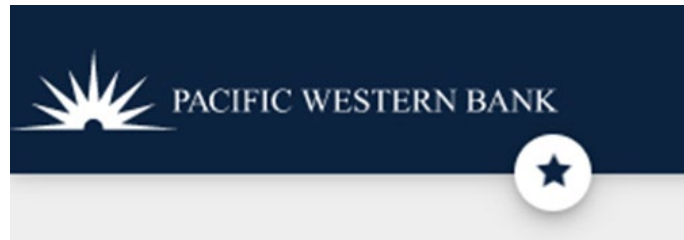


Incoming Wires

Summary

[Save This Report](#) | [Saved Searches](#)

✓ View criteria



Returned Checks

[Save This Report](#) | [Saved Searches](#)

✓ View criteria

CONTENTS

CREATE A USER
STATEMENTS & ALERTS
DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

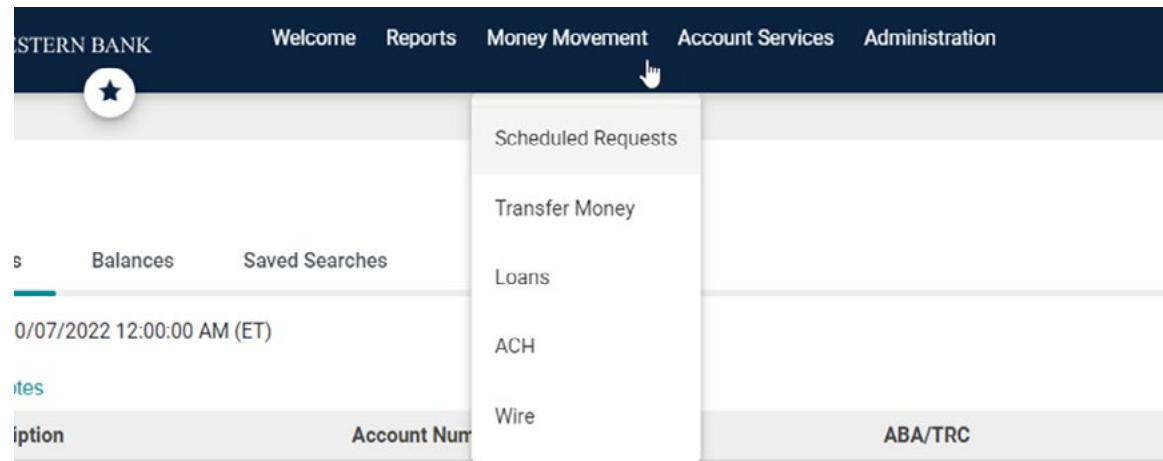
Loan Activity



3. [Repeat steps 9-15 from Deposit Account Reporting - Activity](#)

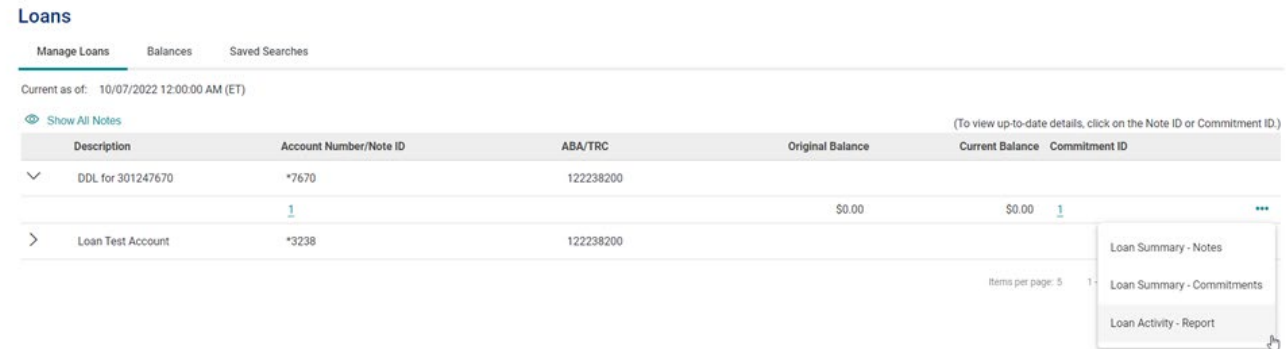
LOAN ACTIVITY

1. Hover over **Money Movement** or **Reports** and click **Loans**



2. Under Manage Loans, click the “...” for the loan for which you’d like to create an encrypted report

3. Select **Loan Activity – Report**



CONTENTS

CREATE A USER

STATEMENTS & ALERTS

DEPOSIT ACCOUNT
REPORTING

BILL PAY

ACH FILE UPLOAD

APPROVING ACH
TRANSACTIONS

PAYMENTS &
COLLECTIONS

WIRES

WIRE FILE IMPORT &
UPLOAD

BULK DELETE

POSITIVE PAY

ACH POSITIVE PAY

RECEIVE ENCRYPTED
REPORTS VIA EMAIL

Enable a User for Encrypted
Reports

Create and Save an Encrypted
Report

Wire History

Auto-Generated Reports

Loan Activity



4. Click **Save This Report**

Loans

[Manage Loans](#)[Balances](#)[Saved Searches](#)

[< Back](#)[Loan Activity](#)

Report Created:	10/07/2022 08:55:42 AM (ET)
Current as of:	10/06/2022
Loan Account:	122238200 • *7670 • DDL for 301247670
Note ID:	1
Transaction Date Range:	07/08/2022 to 10/06/2022 Edit Date Range Save This Report

5. [Repeat steps 9-15 from Deposit Account Reporting - Activity](#)

