



BUSINESS DIGITAL BANKING

USER GUIDE | March 2025

Learn how to use Digital Banking with this handy guide.
For questions, contact us at (410) 641 – 1700.



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Table of Contents

First Time Login	5
Account Recovery	7
Dashboard	10
Default Layout.....	10
Organize Dashboard.....	11
Organize Accounts	12
Account View.....	13
Messages	14
Start a Conversation.....	14
Close a Message.....	15
Delete a Message	16
Accounts.....	16
Account Information.....	16
Transaction Details.....	17
eStatements.....	17
eStatement Enrollment.....	17
eStatement Enrollment Changes	19
Stop Payments	21
Place Stop Payment on a Single Check	21
Place a Stop Payment on a Range of Checks	22
Alerts	23
Set up Balance and Transaction Alerts.....	23
Set Up Business Activity Alerts	25
Edit or Delete a Balance and Transaction Alert	26
Card Management.....	28
Transfers.....	29
Submit a Transfer	29
Edit or Delete a Transfer	30
ACH	31
Create a Batch Manually.....	31
Upload a NACHA File	34
Set Import layouts	36
Edit or Delete a Batch	37
Initiate a Batch	38
Initiate Multiple Batches.....	41
Uninitiate a Batch	42
History	43
Wires.....	44

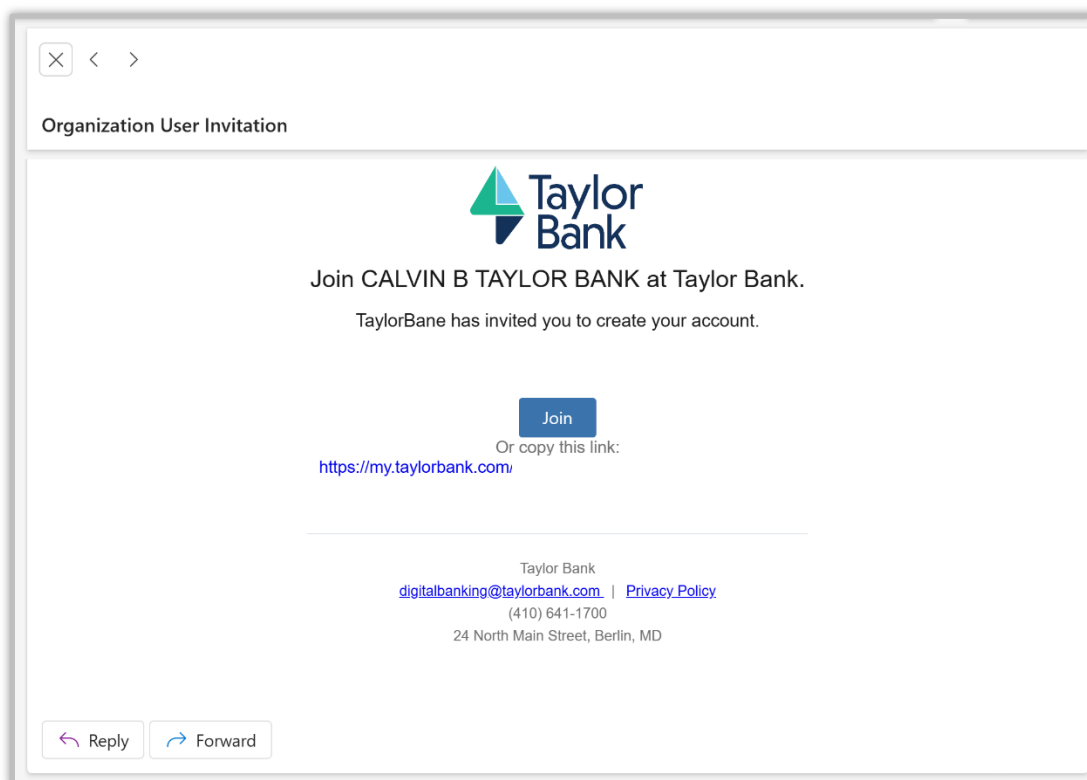
Table of Contents

Create a Wire.....	44
Edit or Delete a Wire.....	48
Initiate a Wire.....	49
History.....	52
Positive Pay.....	52
Enter Issued Items Manually.....	52
Create an Issued Items Upload Format.....	56
Upload an Issued Items File.....	59
Work Exception Items.....	62
Bill Pay.....	63
Enroll in Bill Pay.....	63
Add a Payee.....	64
Edit or Delete a Payee.....	65
Pay a Single Bill or Person.....	66
Pay Multiple Bills.....	68
Edit or Delete a Payment.....	70
Administration.....	71
Create a New User.....	71
Editing or Deleting a User.....	74
Unlock a Locked User.....	78
Reset a User's Password.....	80

First Time Login

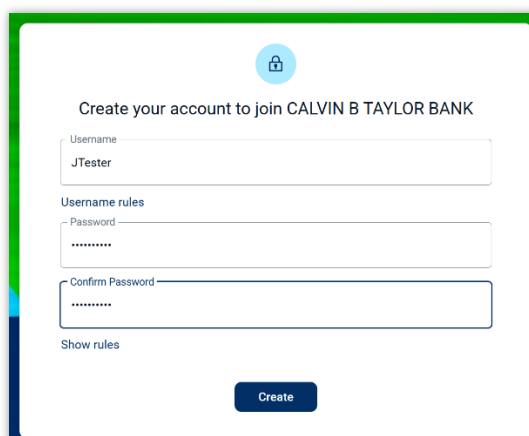
Step 1

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



Step 2

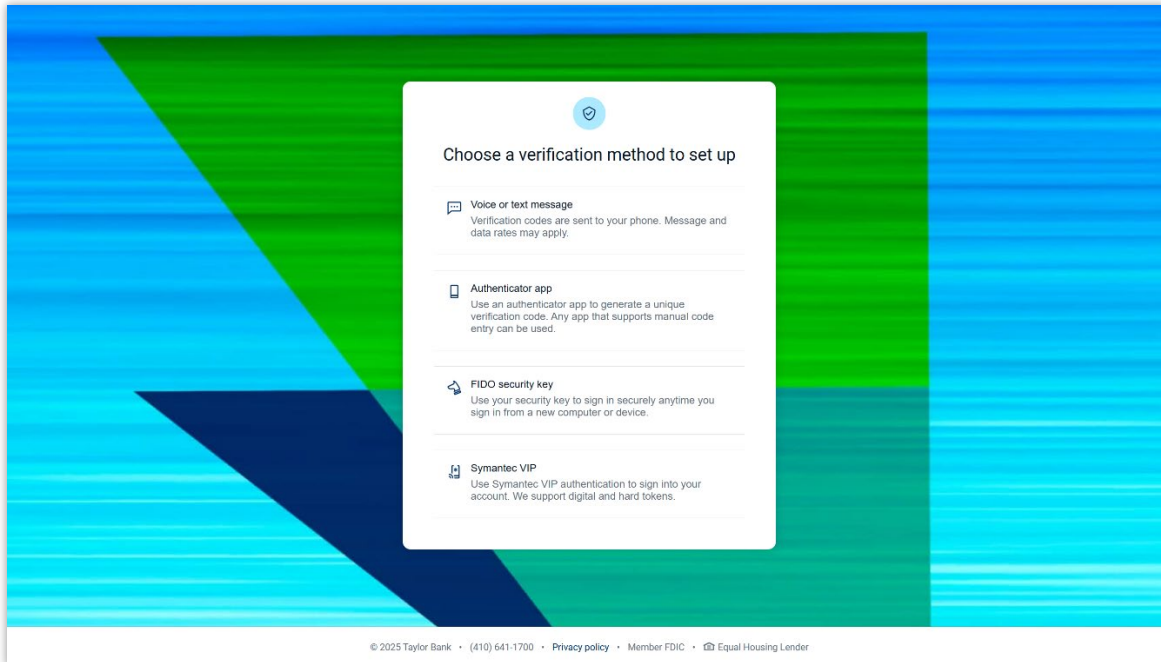
Create your **username** and **password**. Click **Create** and sign In.



Step 3

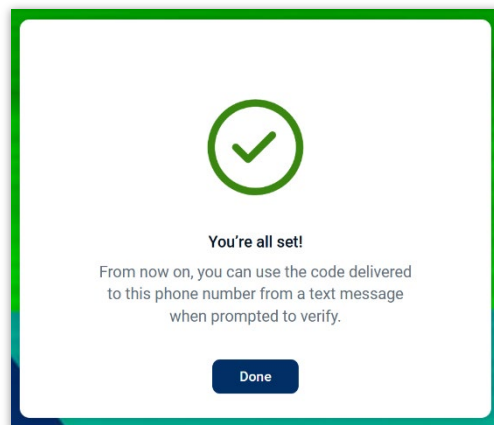
Review the information regarding registering for two-factor authentication and click Get started. Choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** Insert or tap your device to register.
- **Symantec VIP token:** Download the VIP Access app from Apple or Google Play or grab your physical token. Enter the serial number or credential ID from your token. Then enter the code that generates.



Step 4

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

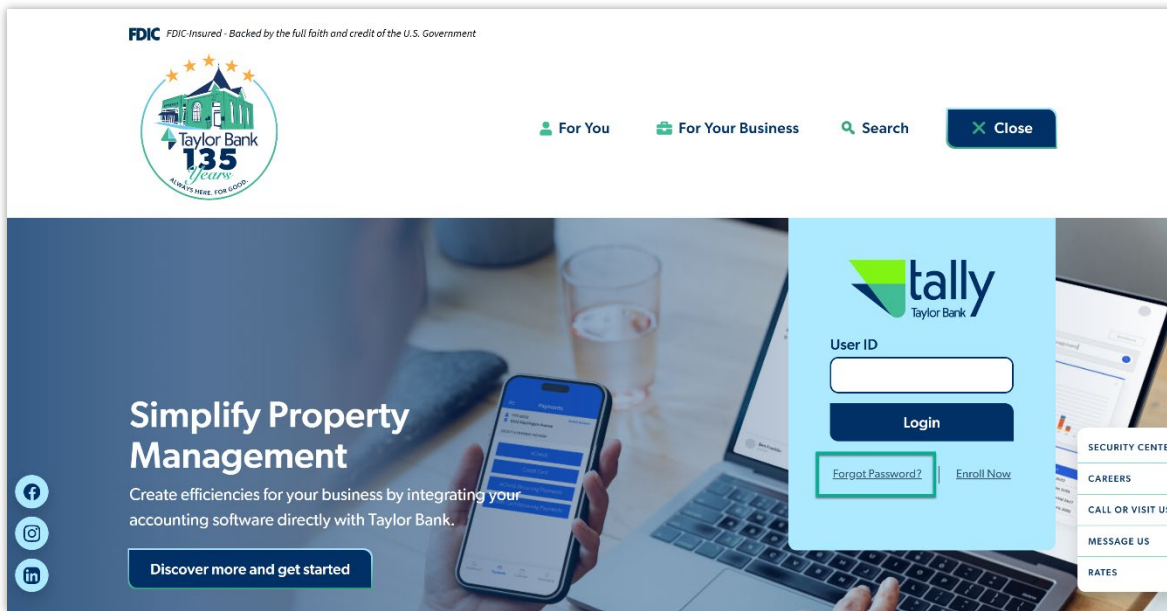


Account Recovery

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

Step 1

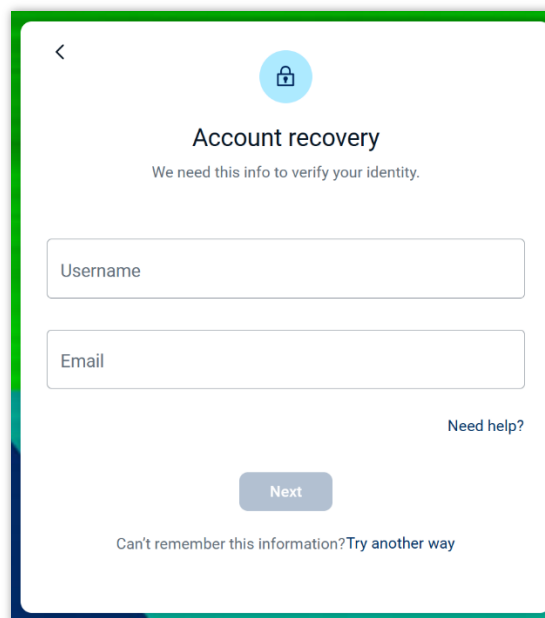
Navigate to our website and click **Login**. Select **Forgot Password**



Step 2

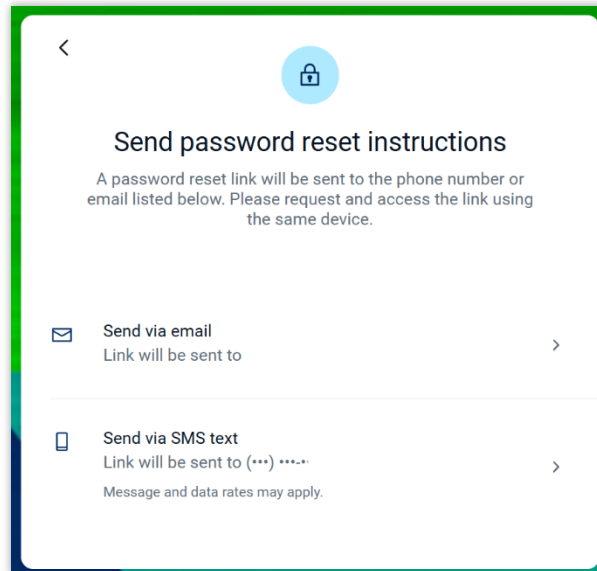
Enter your username and email address.

IMPORTANT: Email must match what is on file.

A screenshot of the 'Account recovery' form. The form has a blue header with a back arrow and a lock icon. The title 'Account recovery' is centered, followed by the text 'We need this info to verify your identity.' Below this are two input fields: 'Username' and 'Email'. To the right of the 'Email' field is a 'Need help?' link. At the bottom is a 'Next' button and a link that says 'Can't remember this information? Try another way'.

Step 3

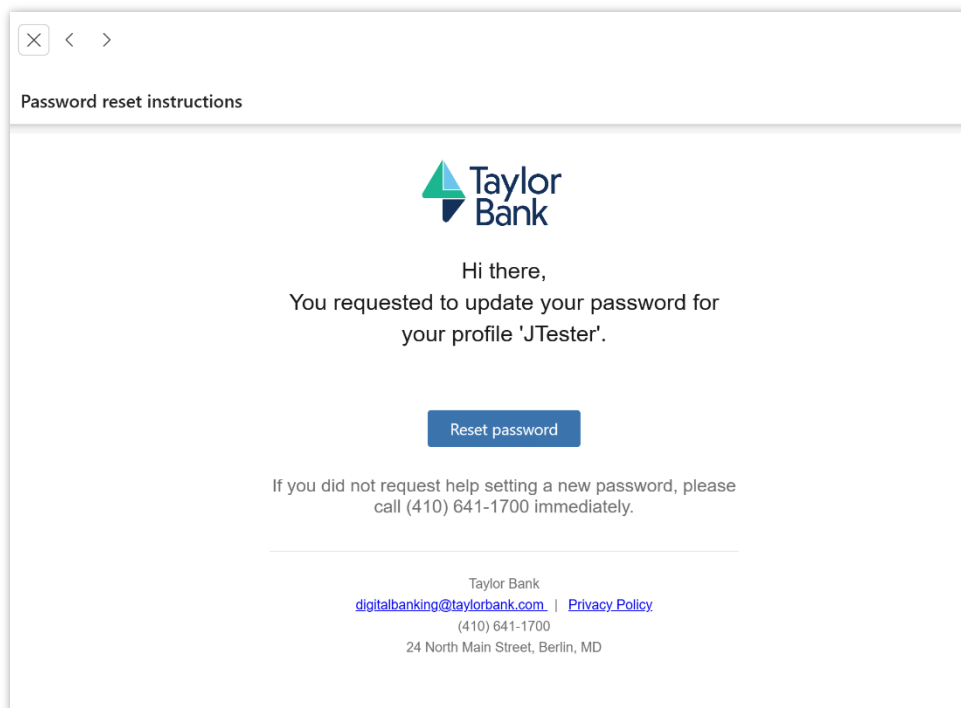
Choose to receive your instructions via email or text.



Step 4

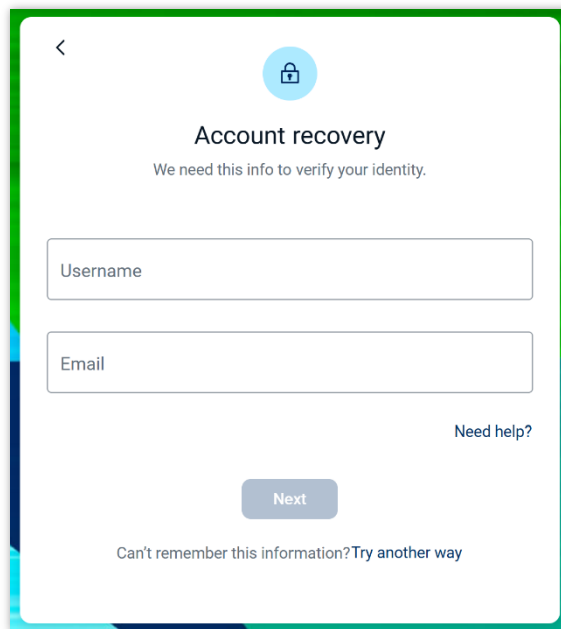
Email: Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.

Text: Open your text and click the link.



Step 5

Enter the code you receive and create a new password.



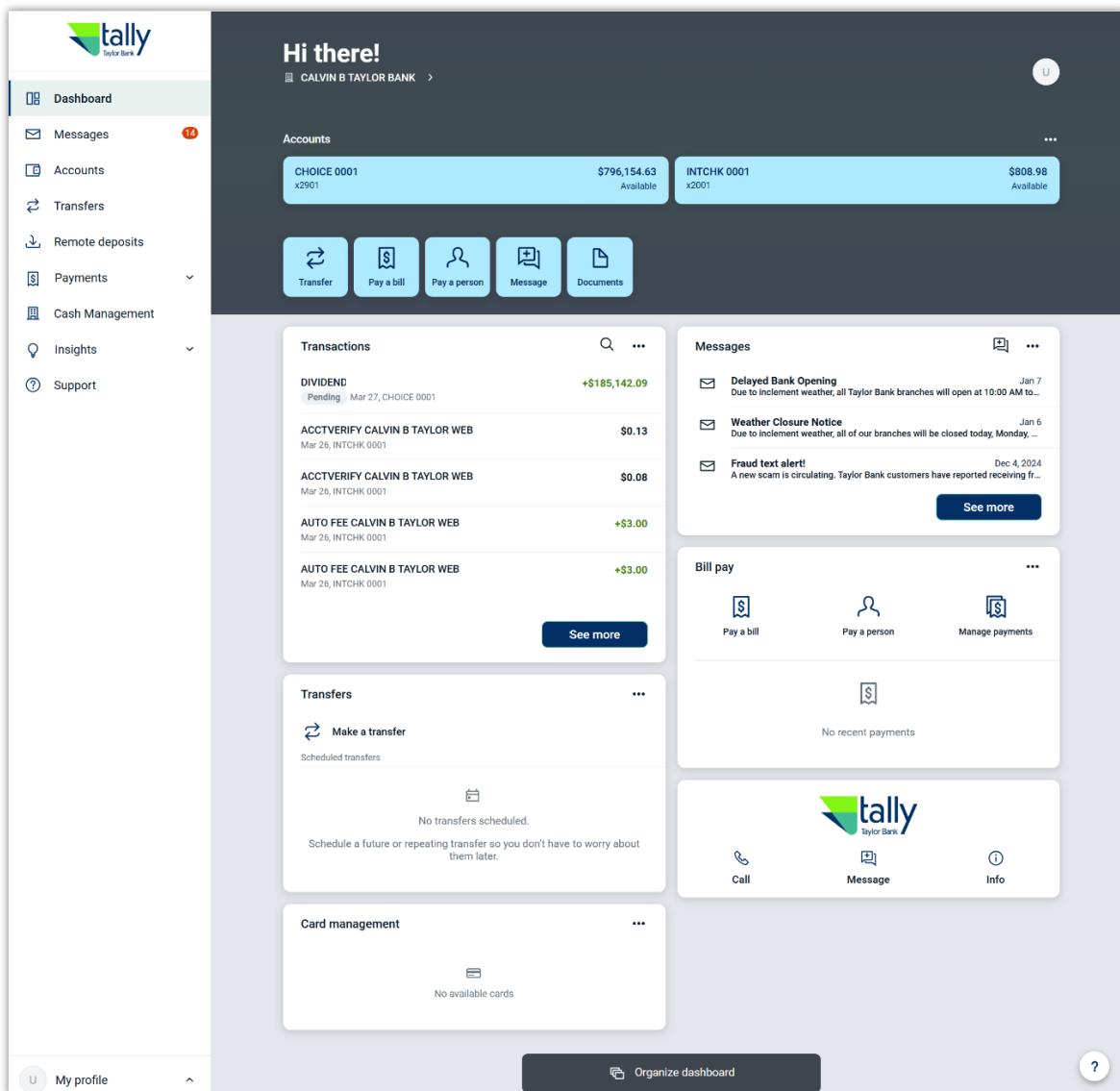
The image shows a mobile app screen for account recovery. At the top left is a back arrow. In the center is a blue circle with a white padlock icon. Below this is the title "Account recovery" and a subtitle "We need this info to verify your identity." There are two input fields: "Username" and "Email". To the right of the "Email" field is a link "Need help?". Below the input fields is a blue "Next" button. At the bottom is a link "Can't remember this information? Try another way".

Dashboard

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

Default Layout

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

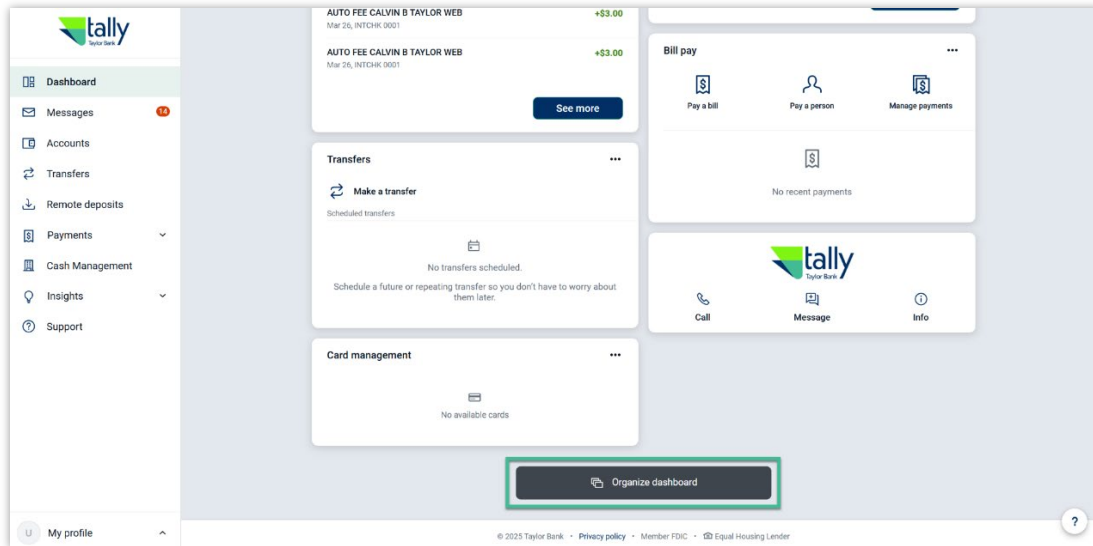


Organize Dashboard

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

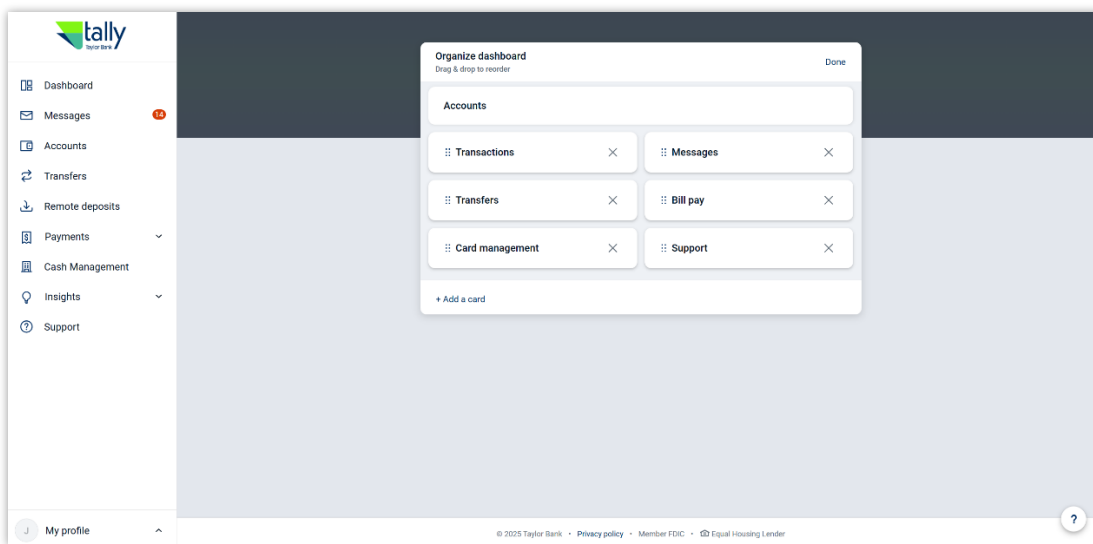
Step 1

Click **Organize Dashboard**.



Step 2

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

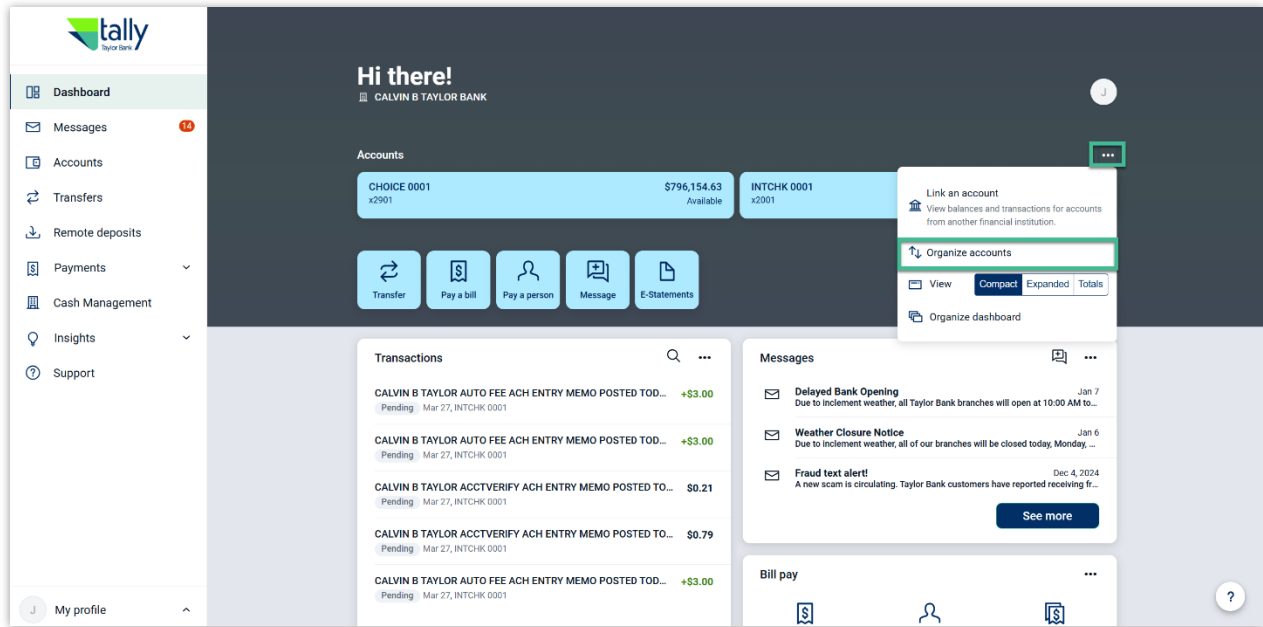


Organize Accounts

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

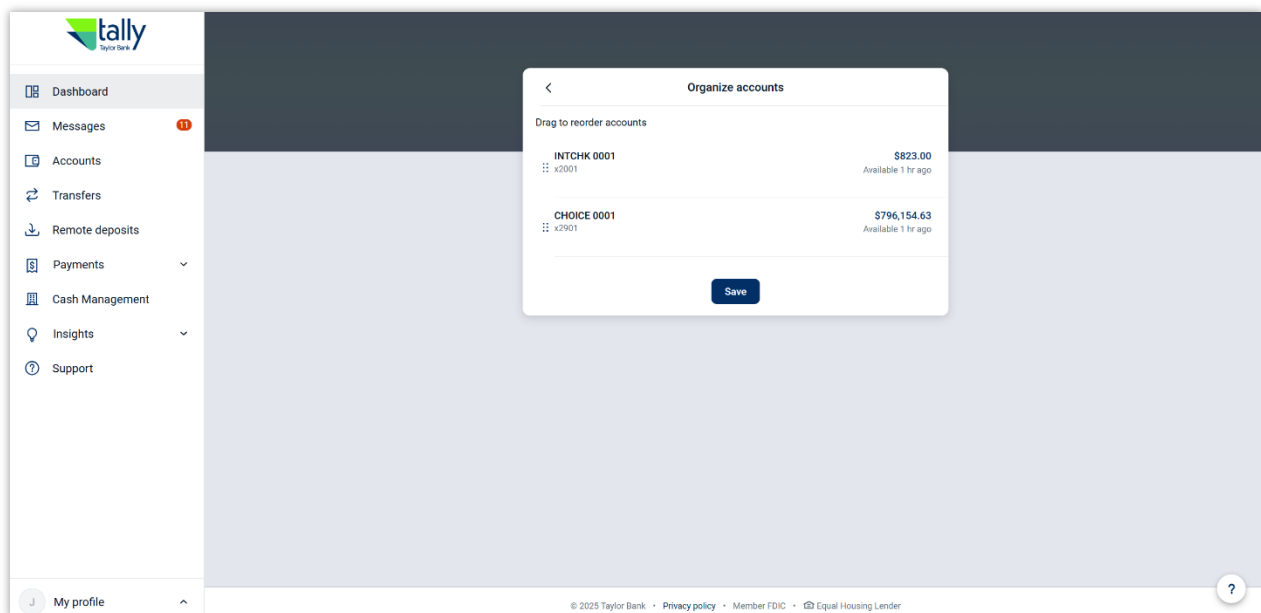
Step 1

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



Step 2

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

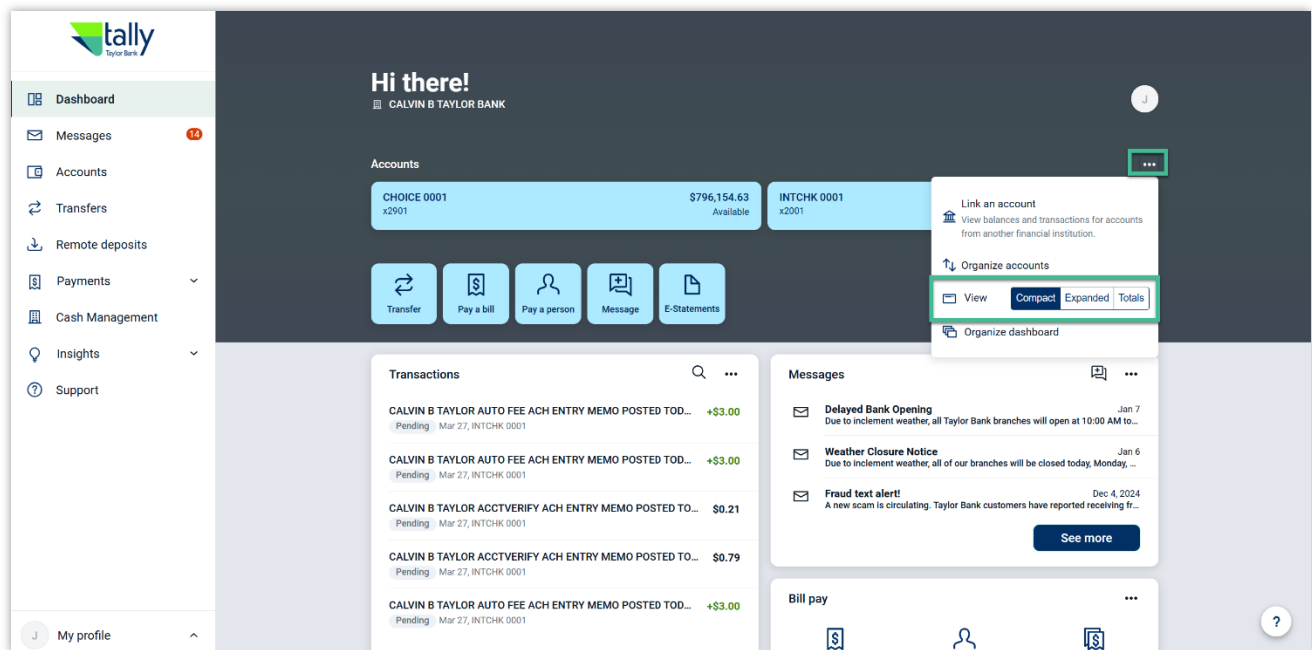


Account View

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

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

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



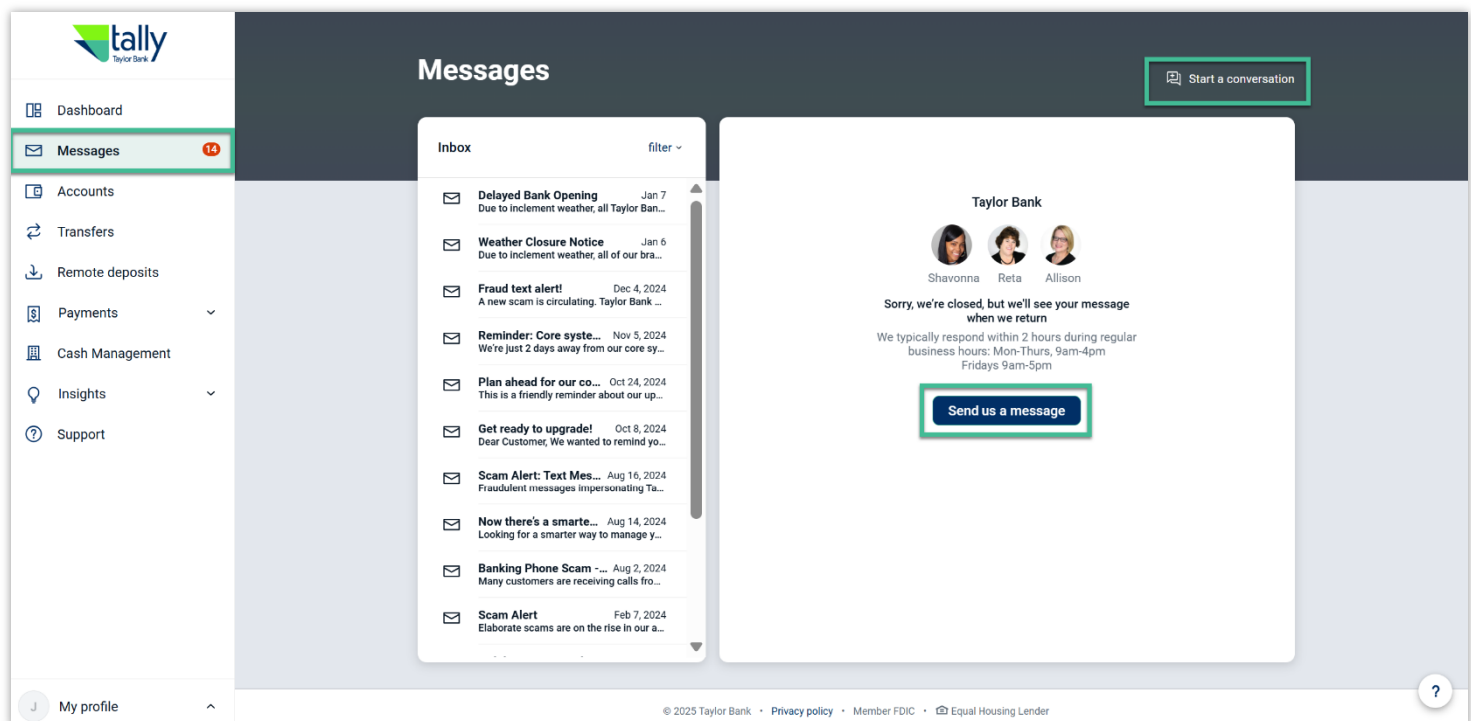
Messages

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

Start a Conversation

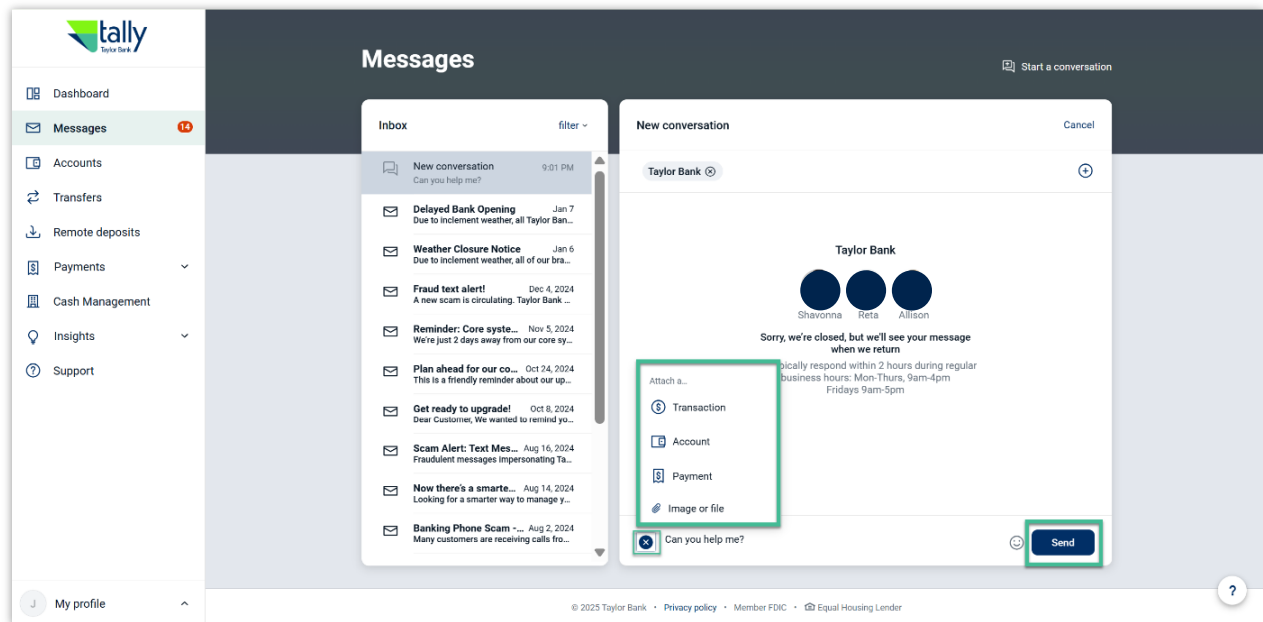
Step 1

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



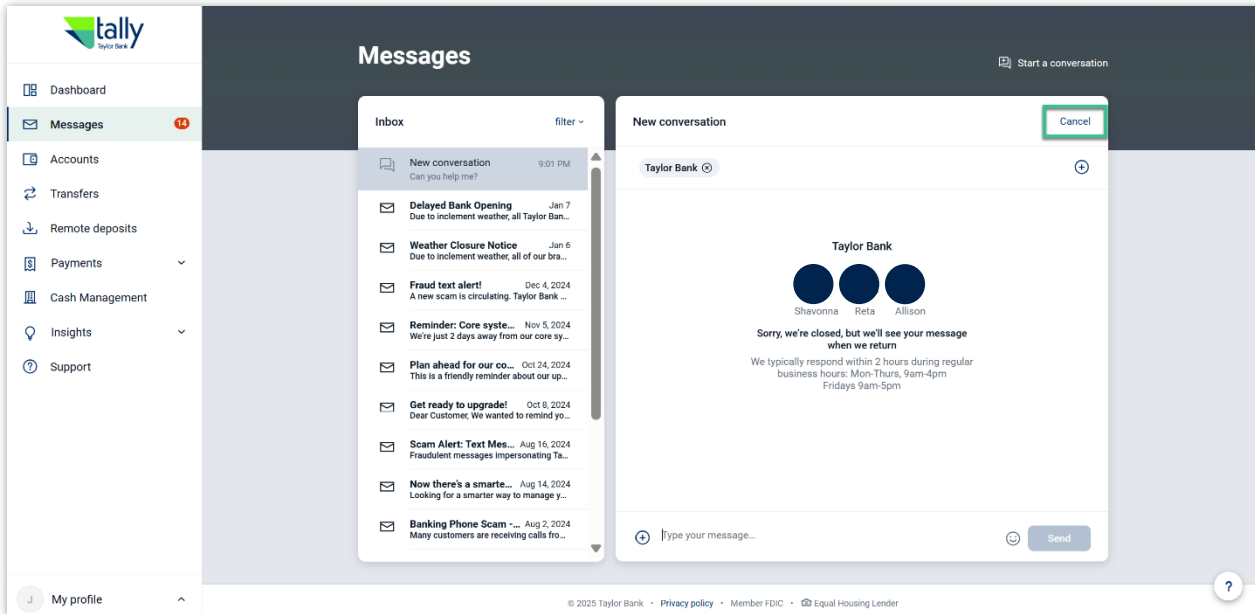
Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



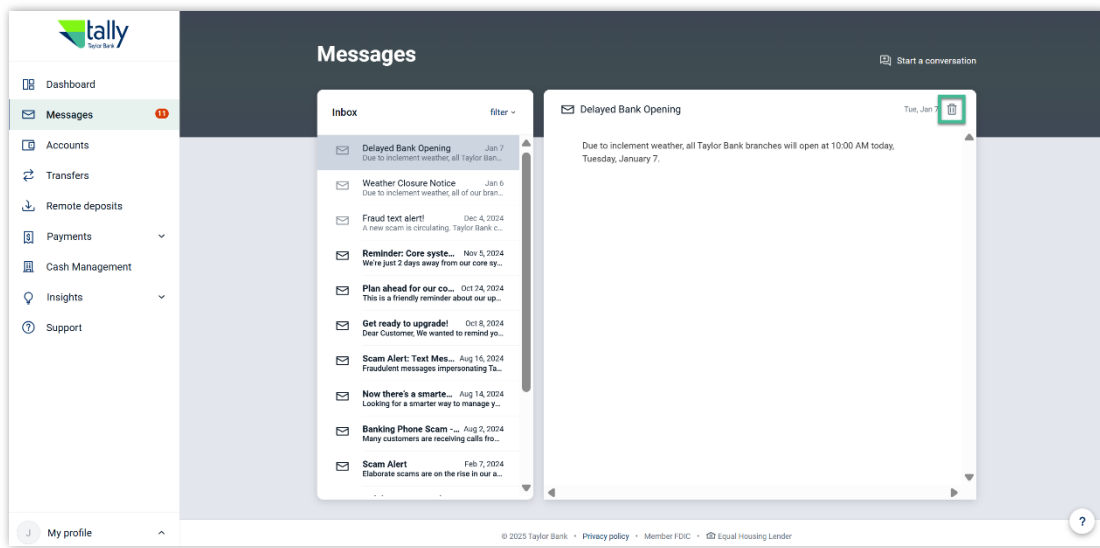
Close a Message

Select the icon and click **Cancel**.



Delete a Message

Select the icon and click the **Trash Can Icon**.



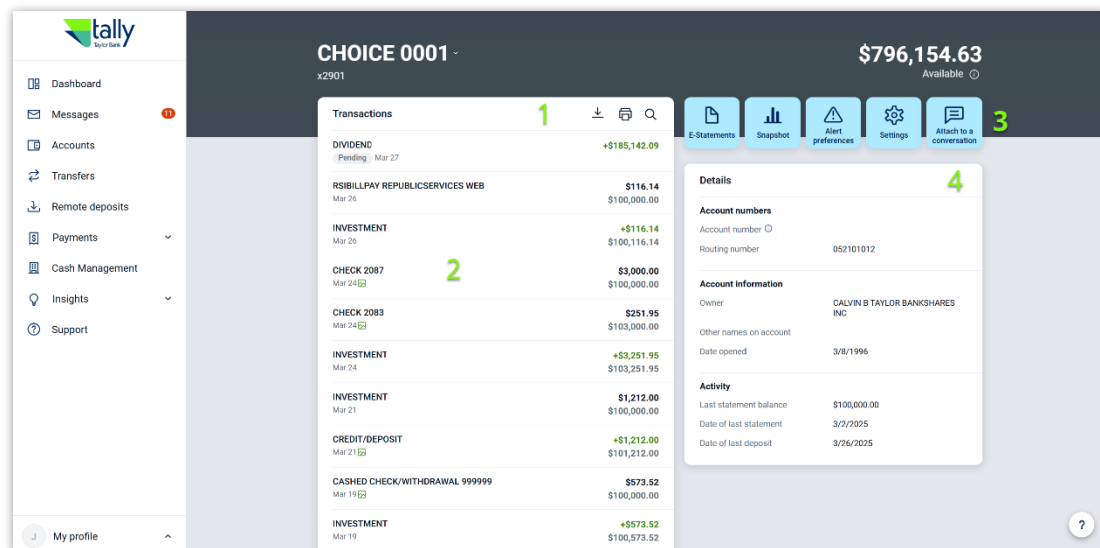
Accounts

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

Account Information

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

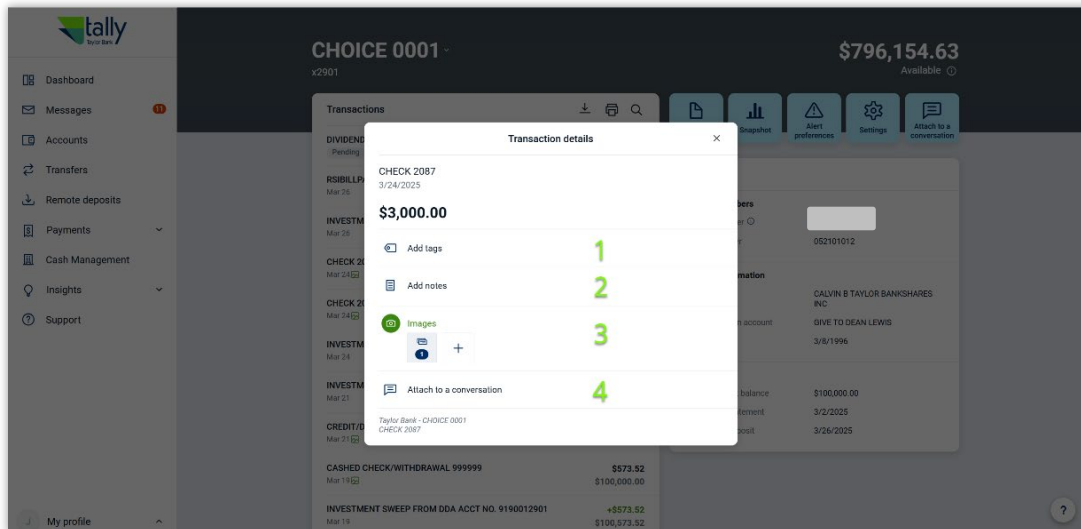
1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.



Transaction Details

Select a transaction to view additional information.

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



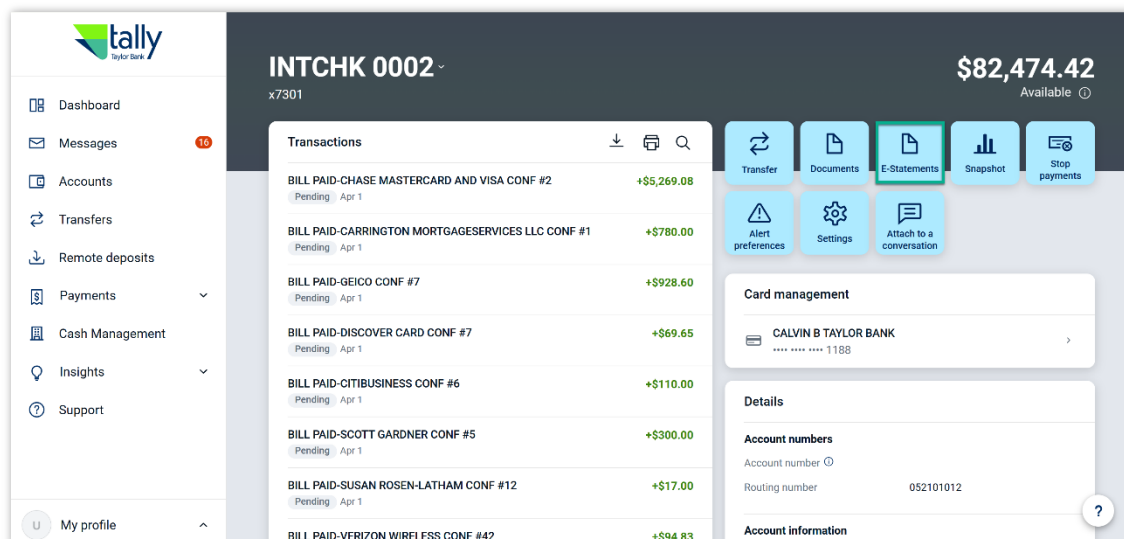
eStatements

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

eStatement Enrollment

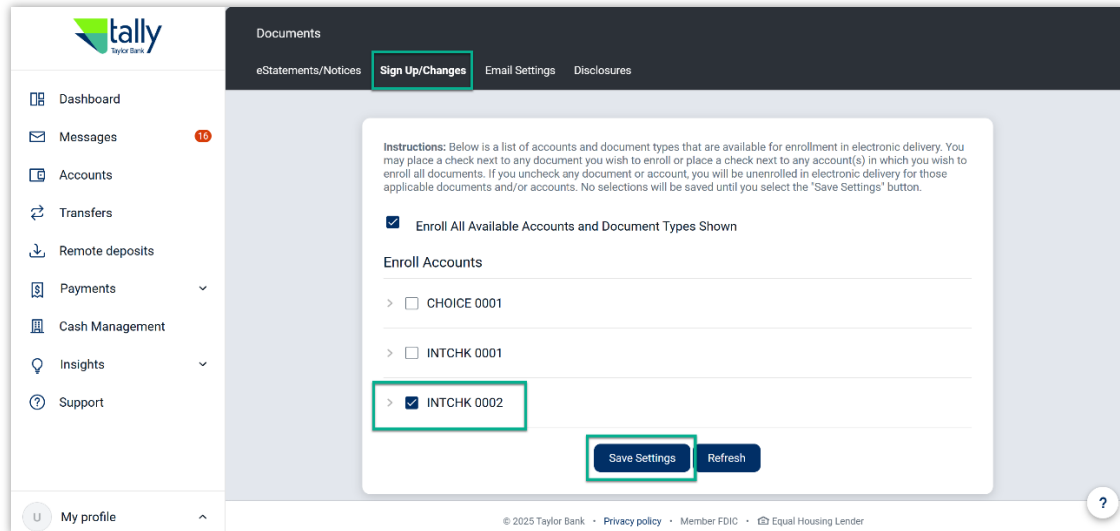
Step 1

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



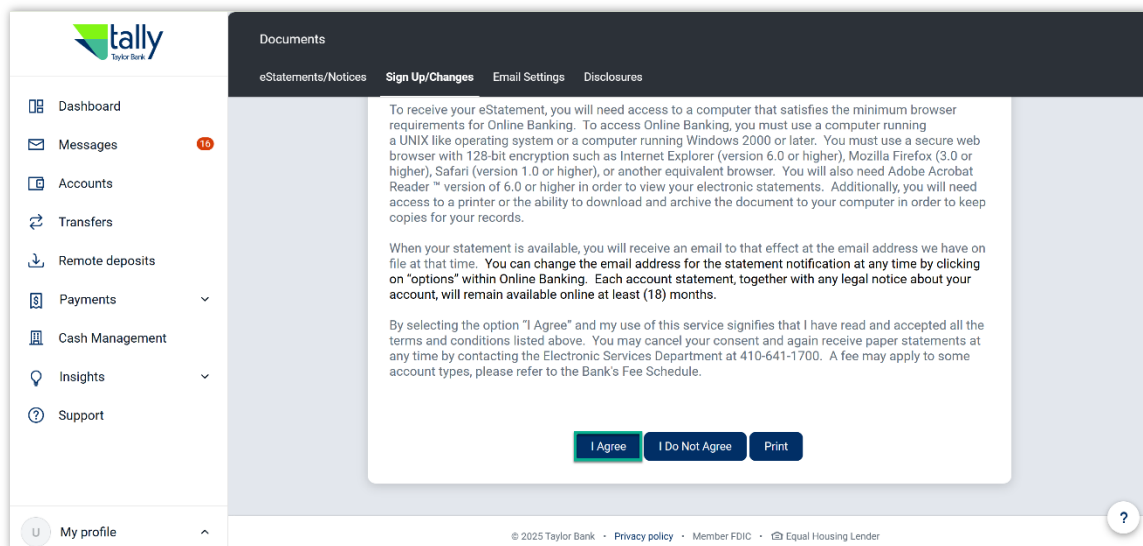
Step 2

Click Sign Up/Changes, choose the account(s) and click **Save Settings**.



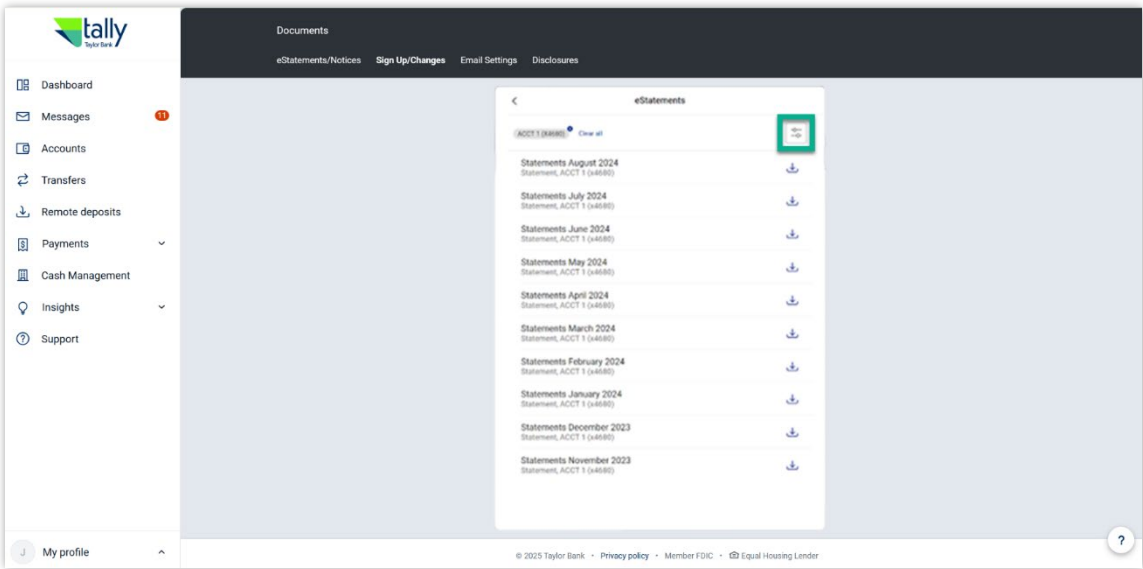
Step 3

Read and accept the terms and conditions by clicking **I Agree**.



Step 4

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

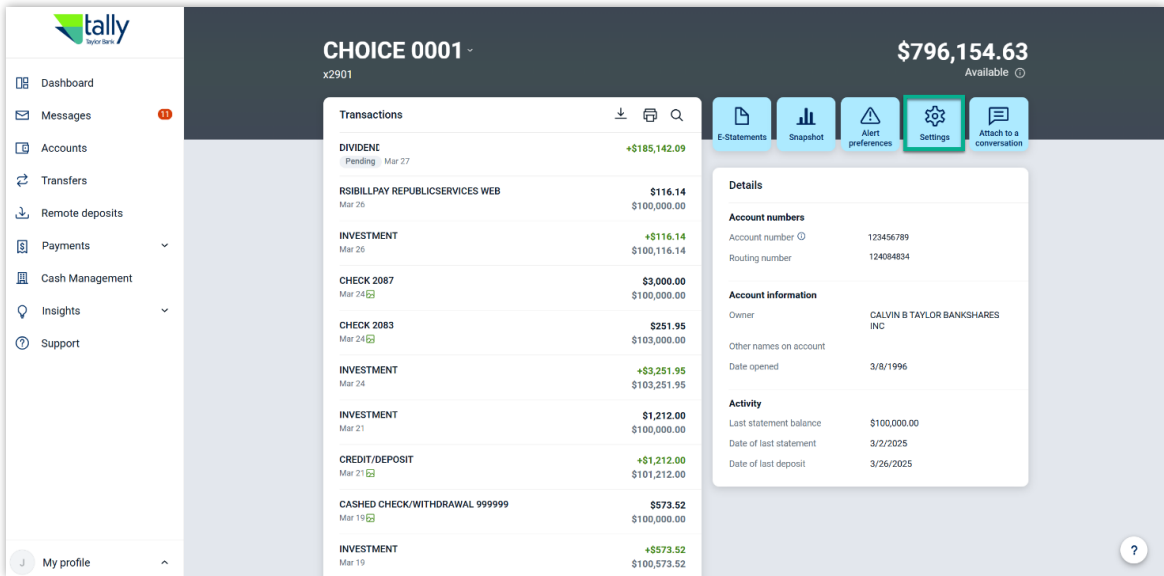


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

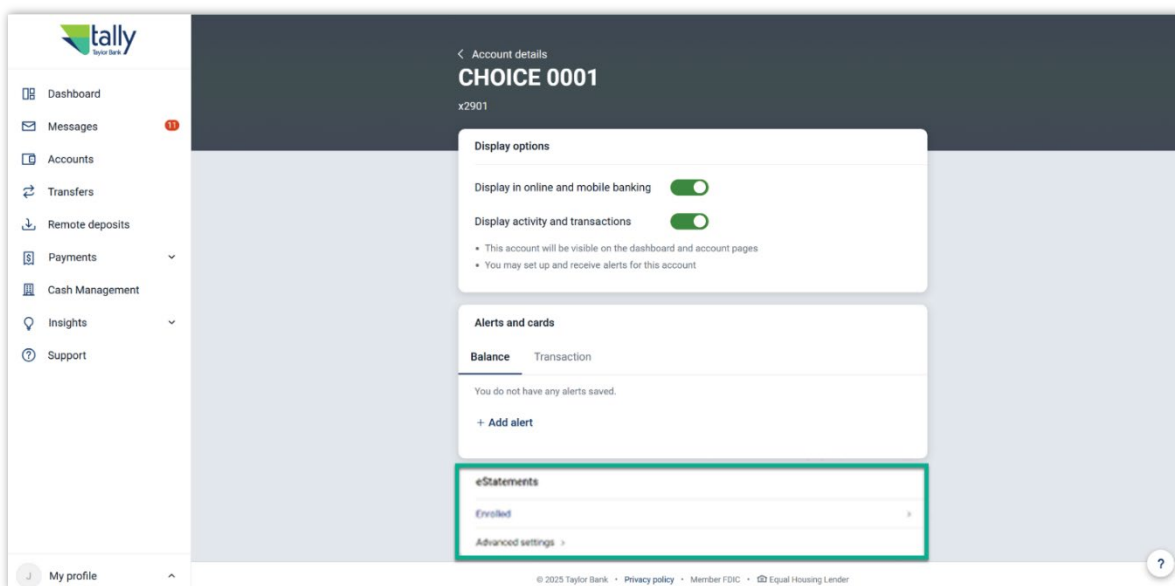
Step 1

Click **Settings**.



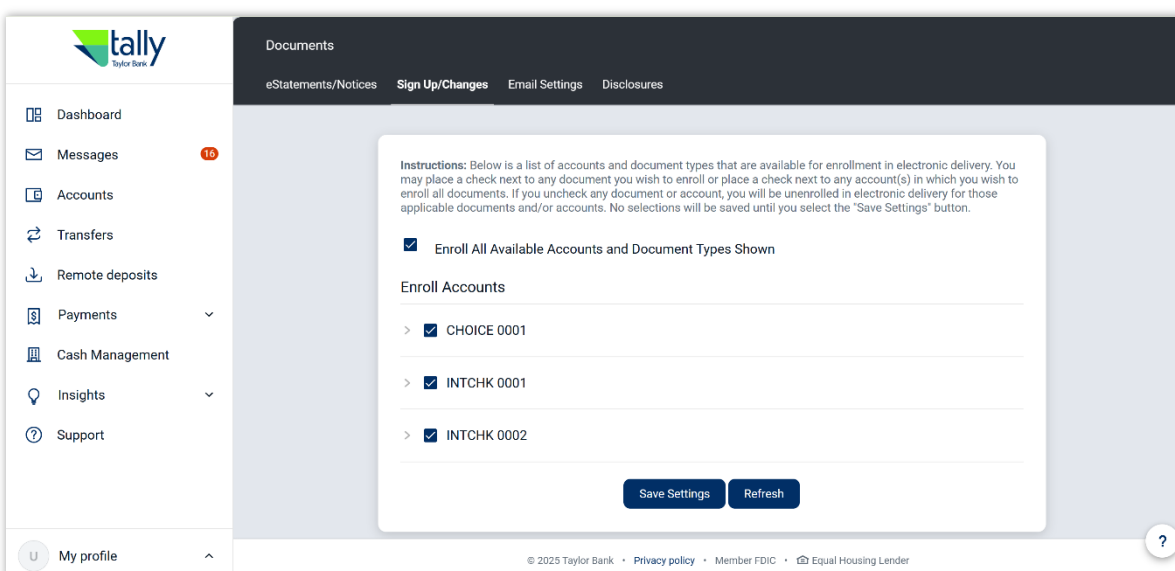
Step 2

In the eStatements section, select **Advanced settings**.



Step 3

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



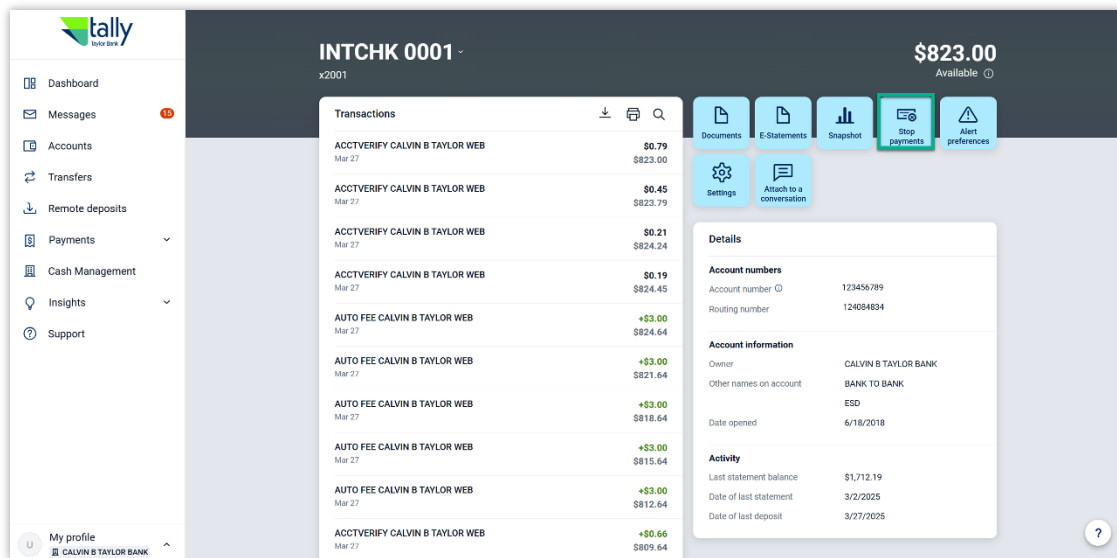
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

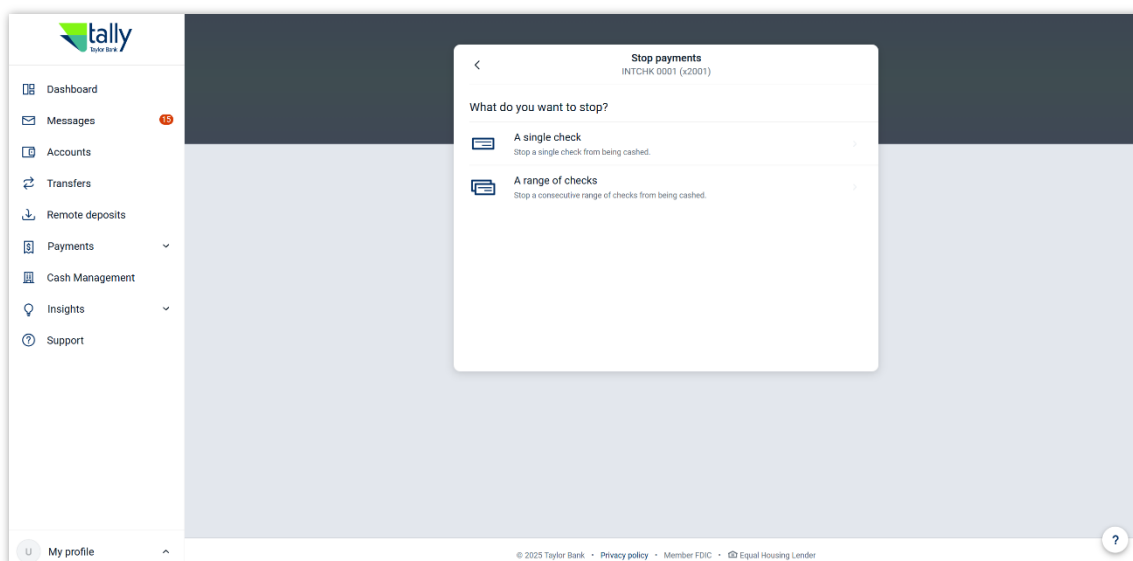
Step 1

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



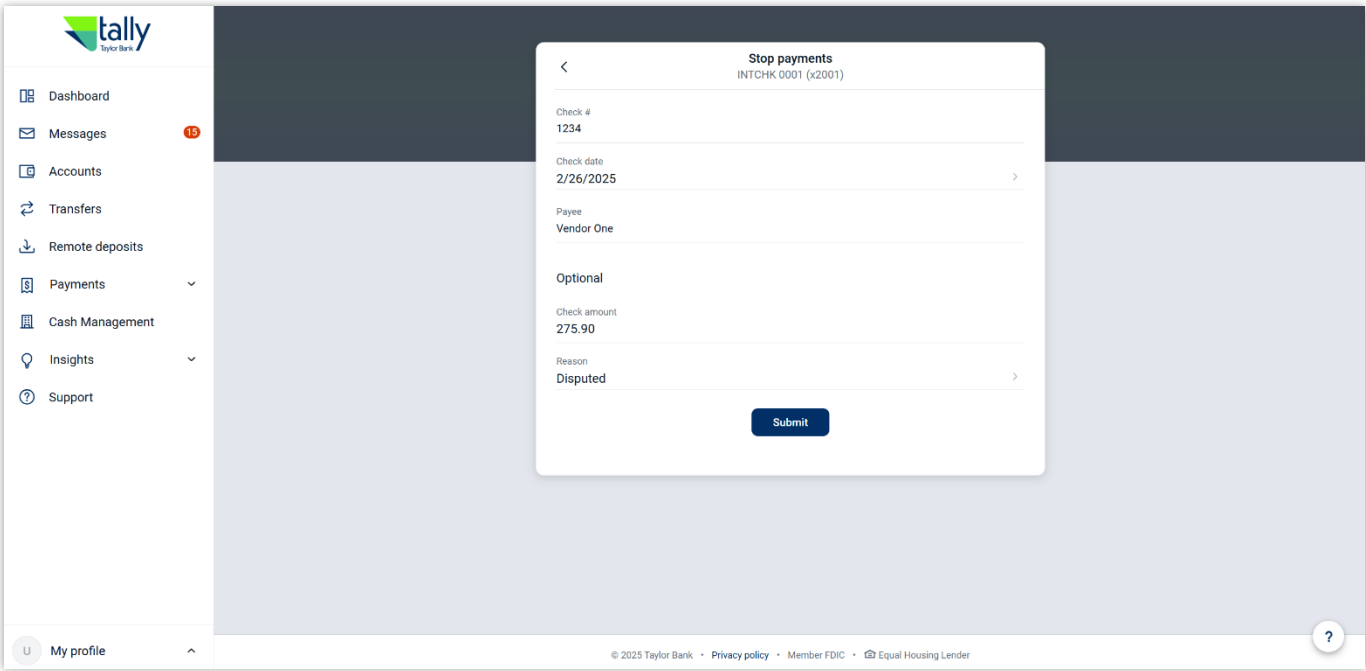
Step 2

Choose **A single check**.



Step 3

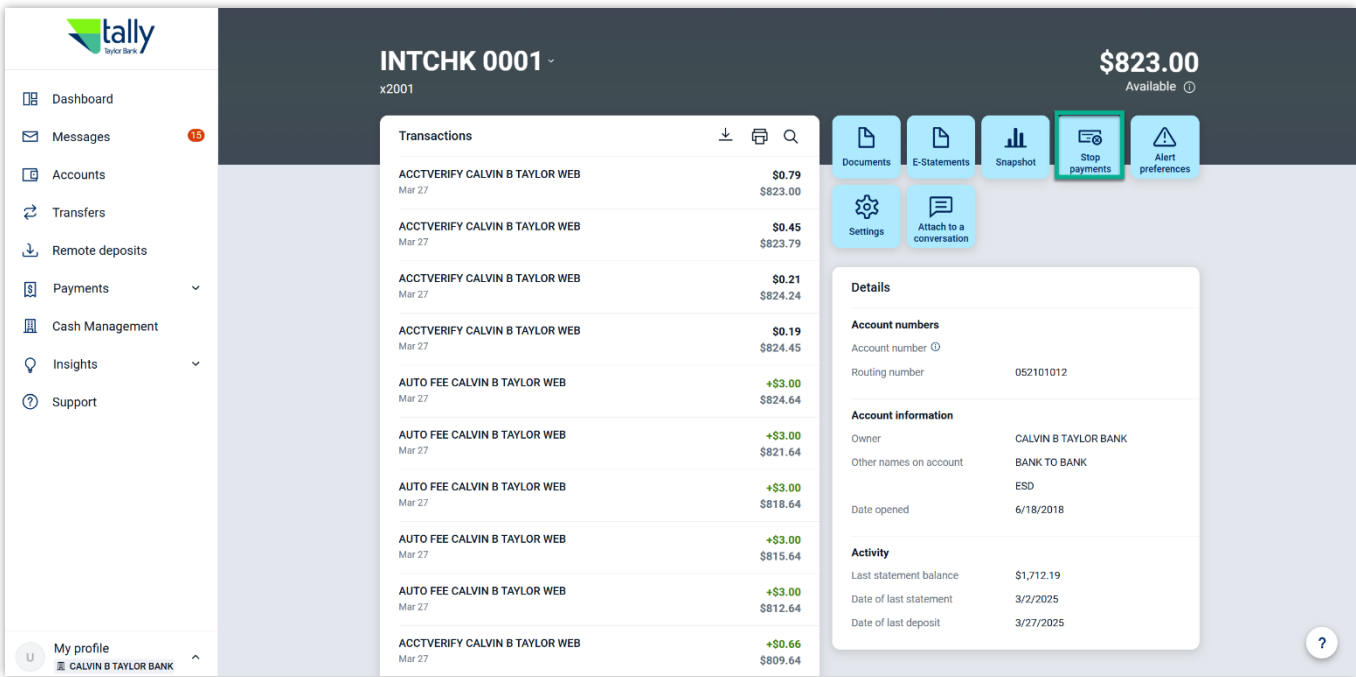
Complete the details.



Place a Stop Payment on a Range of Checks

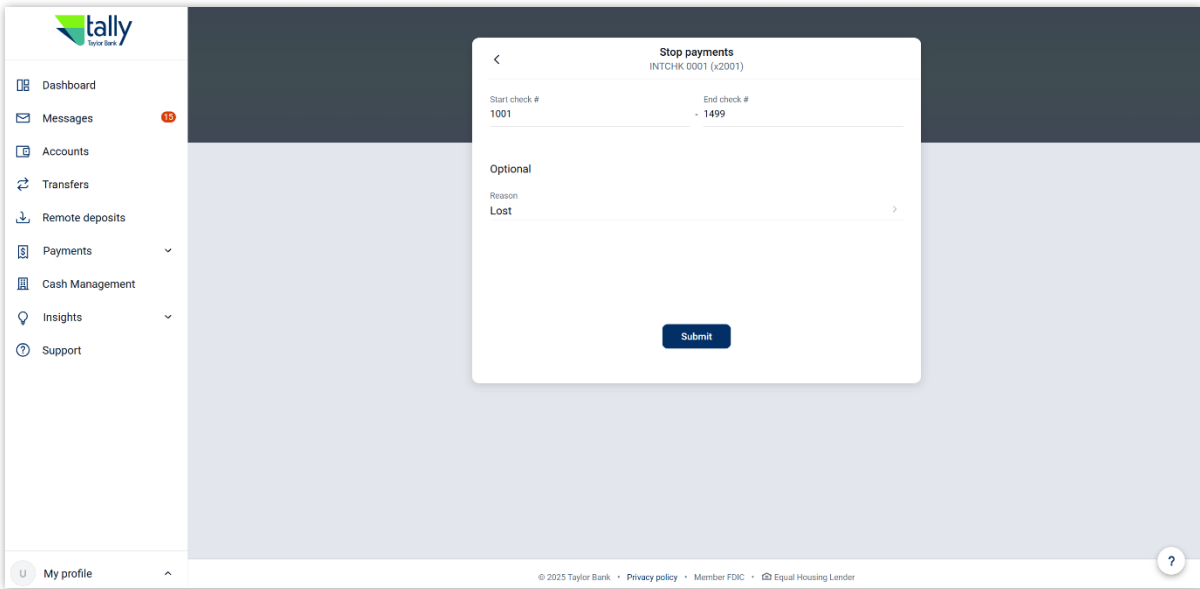
Step 1

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



Step 2

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



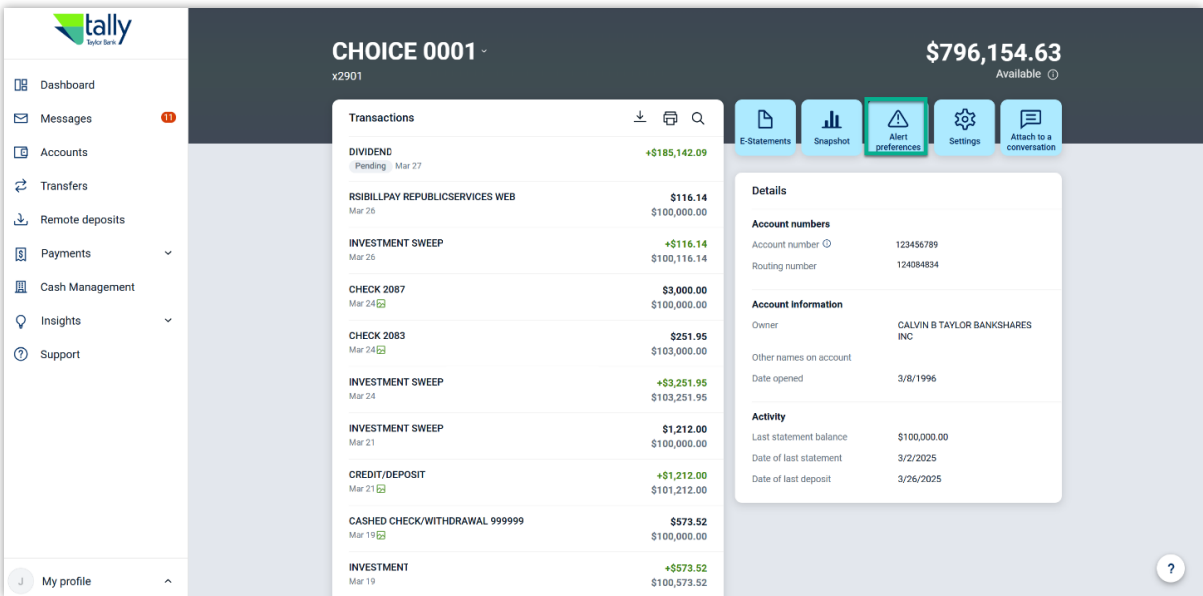
Alerts

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

Set up Balance and Transaction Alerts

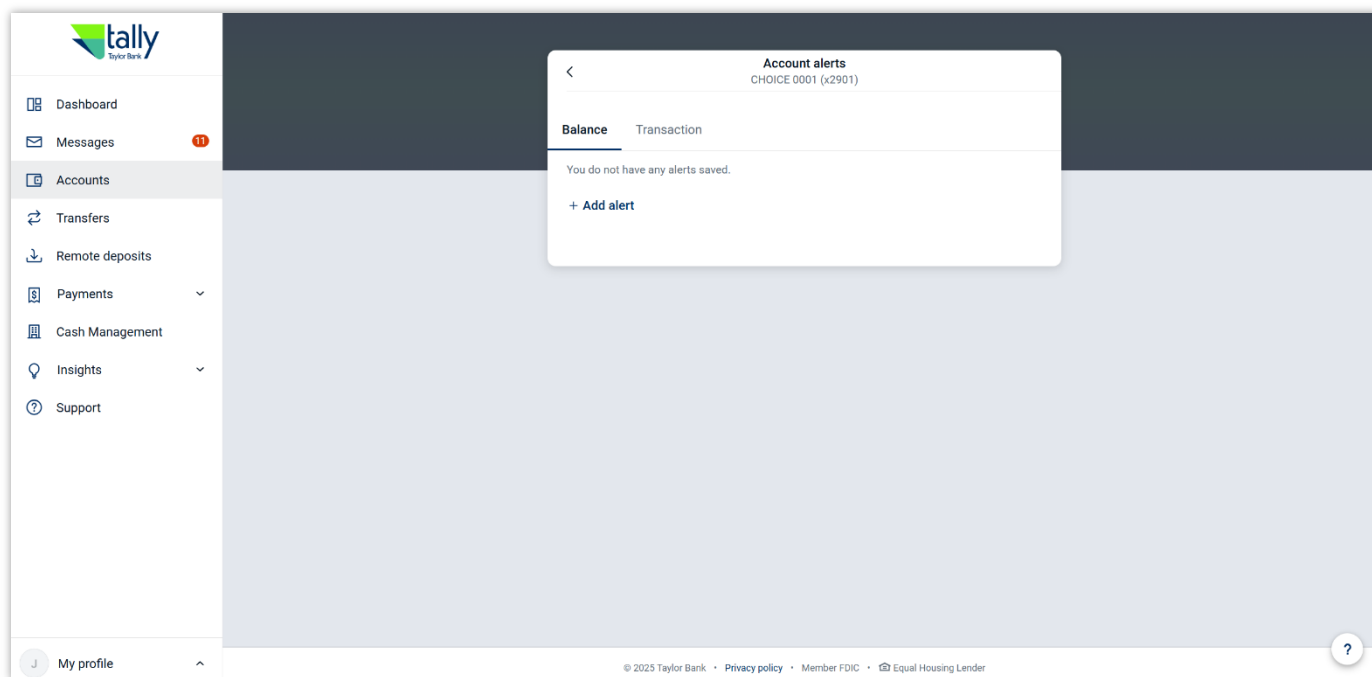
Step 1

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



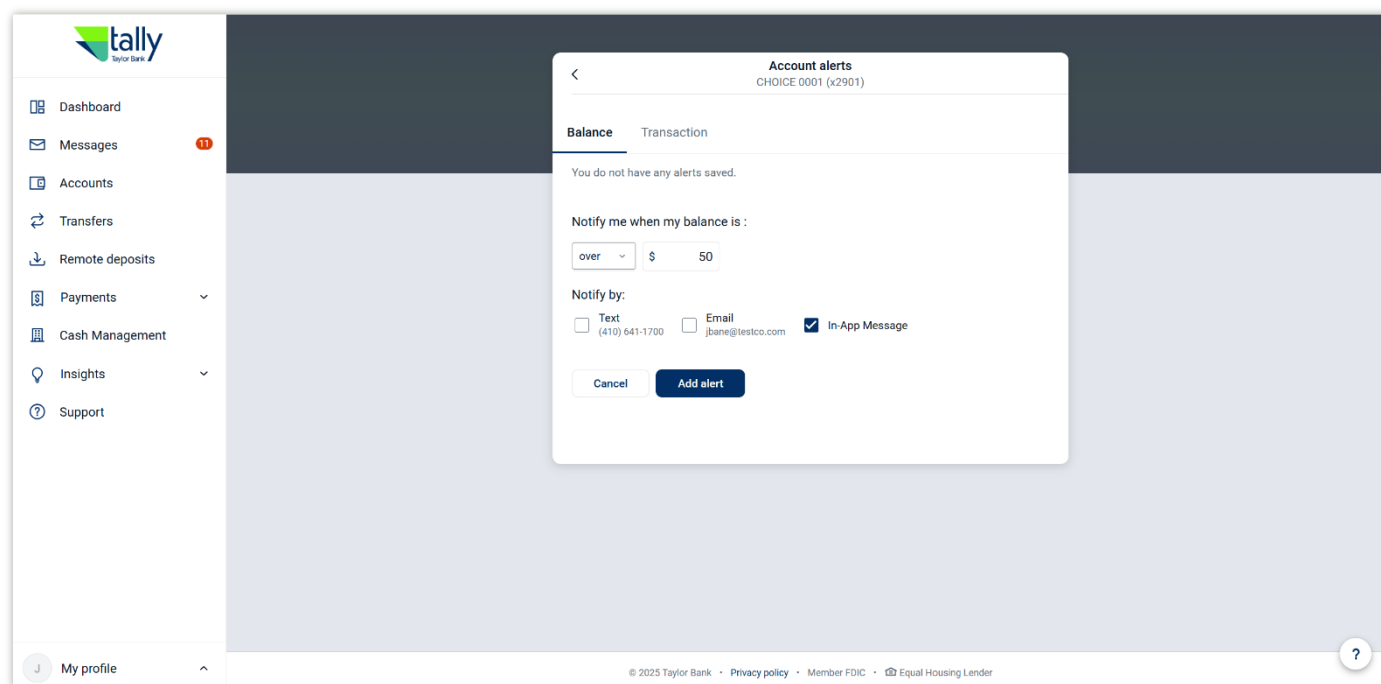
Step 2

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



Step 3

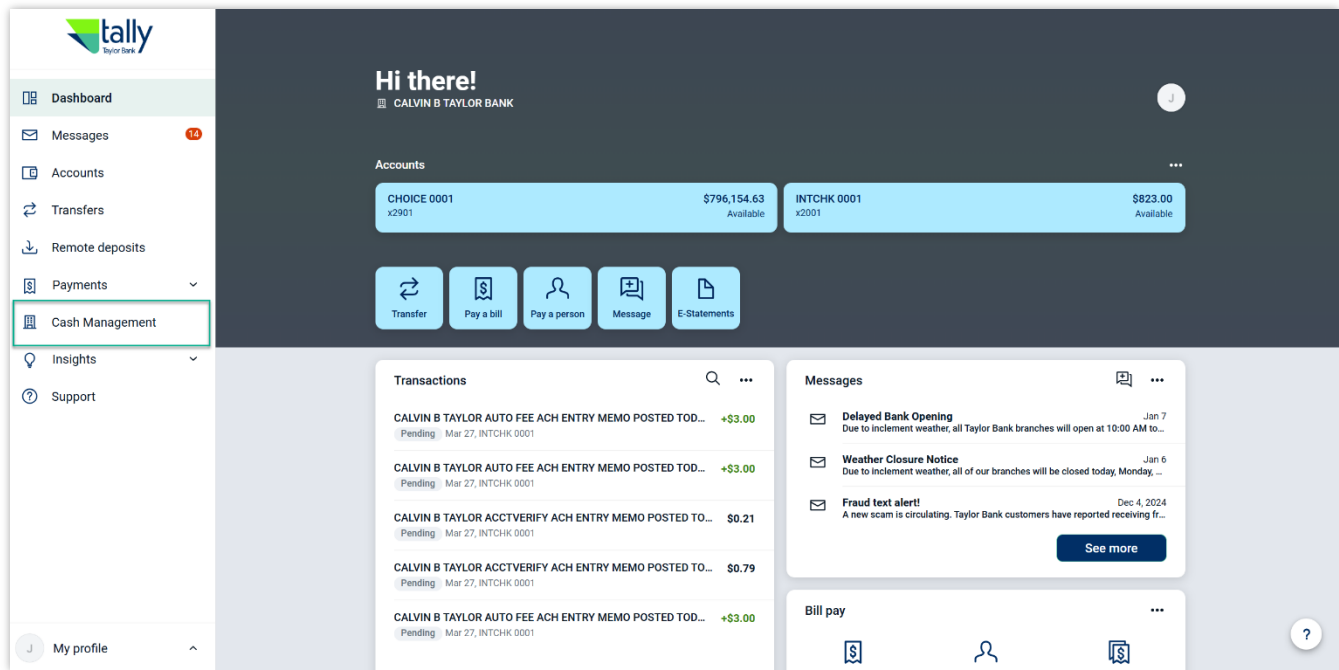
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Set Up Business Activity Alerts

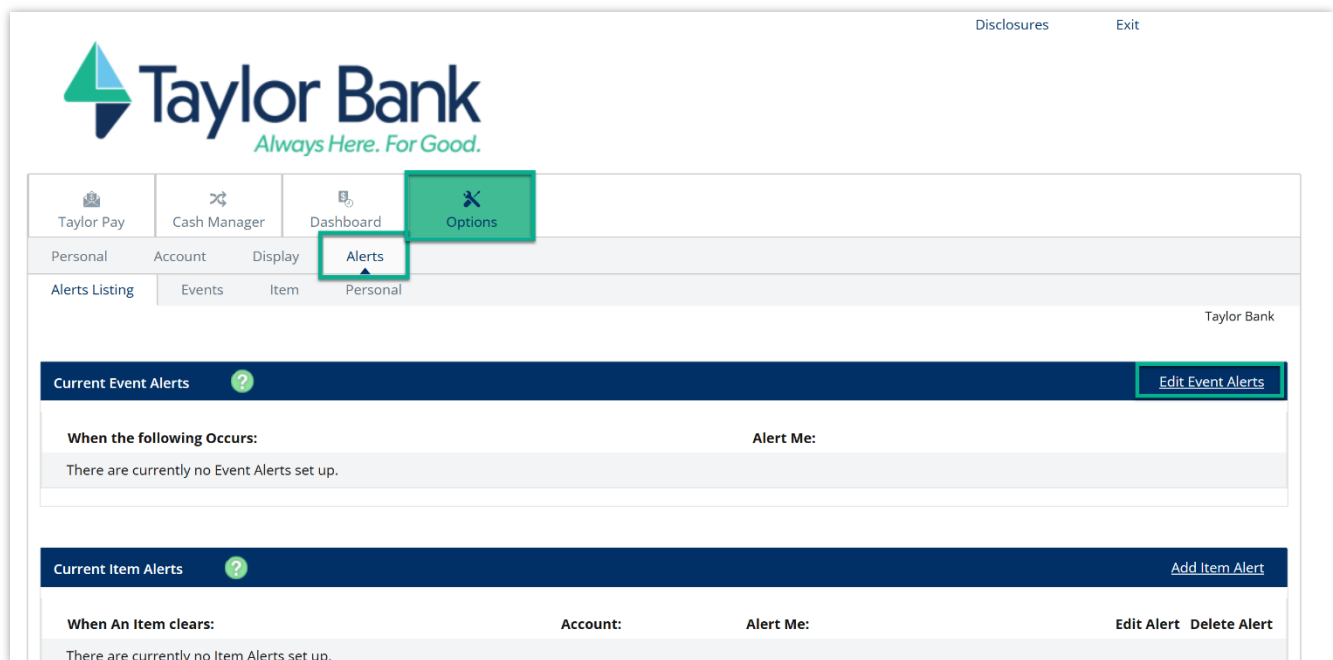
Step 1

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



Step 2

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



Step 3

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

Edit Event Alerts

Alert Type:

☒ Email

☒ Email

When the following occurs:

- Receiving Incoming ACH EDI
- PosPay exceptions to review.
- Receiving ACH Exception Items
- ACH Batches Uninitiated
- Wire Transfer Pending
- Recurring Wires Expiring
- Wire Approval
- Wire Transfer Update
- Recurring Wires Expired
- Recurring Wires Upcoming
- Recurring ACH Batch Failed
- Recurring ACH Batch Expiring
- Recurring ACH Batch Expired
- ACH Batch Updated
- ACH batch is pending approval.
- Upcoming Recurring ACH Batch
- Entitlement Changed

Alert Type:

☐ Email

☐ Email

☐ Email

When the following occurs:

- Email Address Change
- Mobile Number Change
- Company Email Address Change
- Company Mobile Address Change
- Password Changes
- Pos Pay Review Time Ending
- Receiving Incoming Wires
- Receiving Incoming ACH Credit
- Receiving Incoming ACH Debits
- Insufficient Funds (NSF)
- Unmatched Recon Items
- Statements or Notices
- Maturing Loans
- Maturing CD's
- ACH Batches Initiated
- ACH Batches Processed
- Wires Transmitted


Submit

Cancel

Edit or Delete a Balance and Transaction Alert

Step 1

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



- Dashboard
- Messages 11
- Accounts
- Transfers
- Remote deposits
- Payments
- Cash Management
- Insights
- Support
- My profile

CHOICE 0001

x2901

\$796,154.63

Available

Transactions

DIVIDEND

Pending Mar 27

+ \$185,142.09

RSIBILLPAY REPUBLICSERVICES WEB

Mar 26

\$116.14

\$100,000.00

INVESTMENT

Mar 26

+ \$116.14

\$100,116.14

CHECK 2087

Mar 24

\$3,000.00

\$100,000.00

CHECK 2083

Mar 24

\$251.95

\$103,000.00

INVESTMENT

Mar 24

+ \$3,251.95

\$103,251.95

INVESTMENT

Mar 21

\$1,212.00

\$100,000.00

CREDIT/DEPOSIT

Mar 21

+ \$1,212.00

\$101,212.00

CASHED CHECK/WITHDRAWAL 999999

Mar 19

\$573.52

\$100,000.00

INVESTMENT

Mar 19

+ \$573.52

\$100,573.52

E-Statements

Snapshot

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number 123456789

Routing number 124084834

Account Information

Owner CALVIN B TAYLOR BANKSHARES INC

Other names on account

Date opened 3/8/1996

Activity

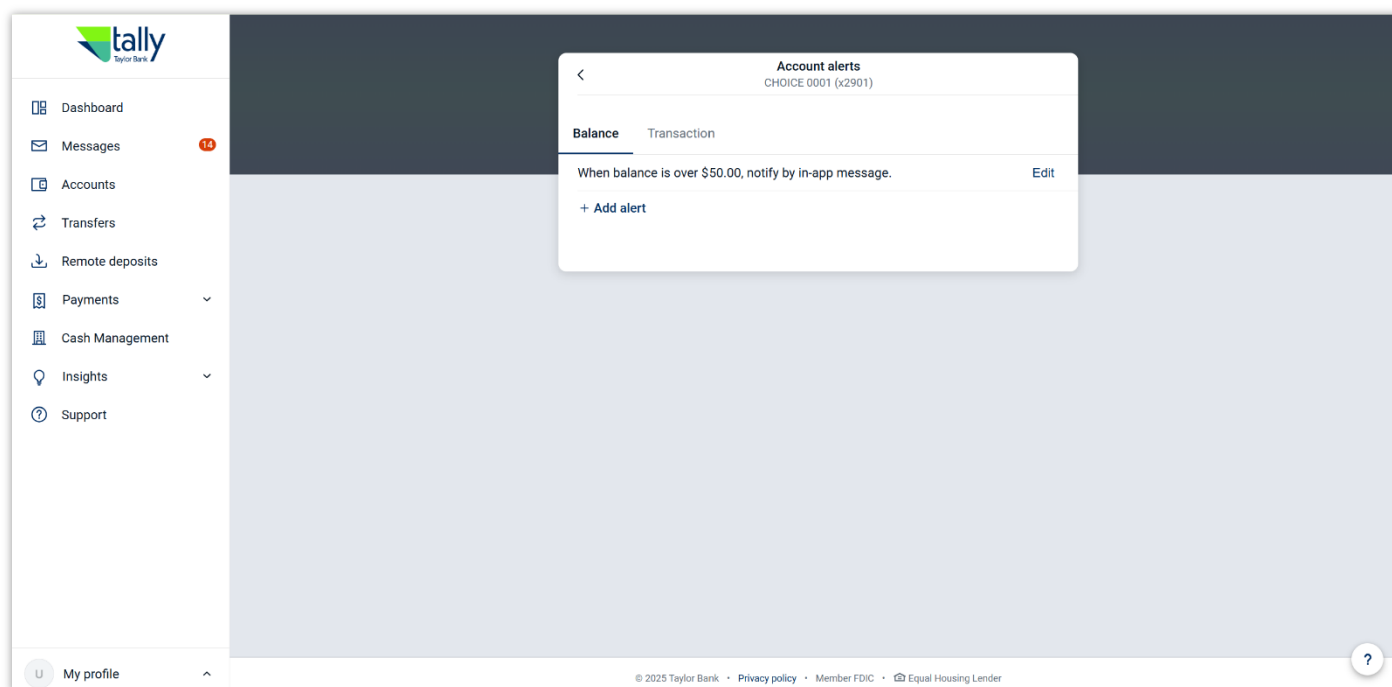
Last statement balance \$100,000.00

Date of last statement 3/2/2025

Date of last deposit 3/26/2025

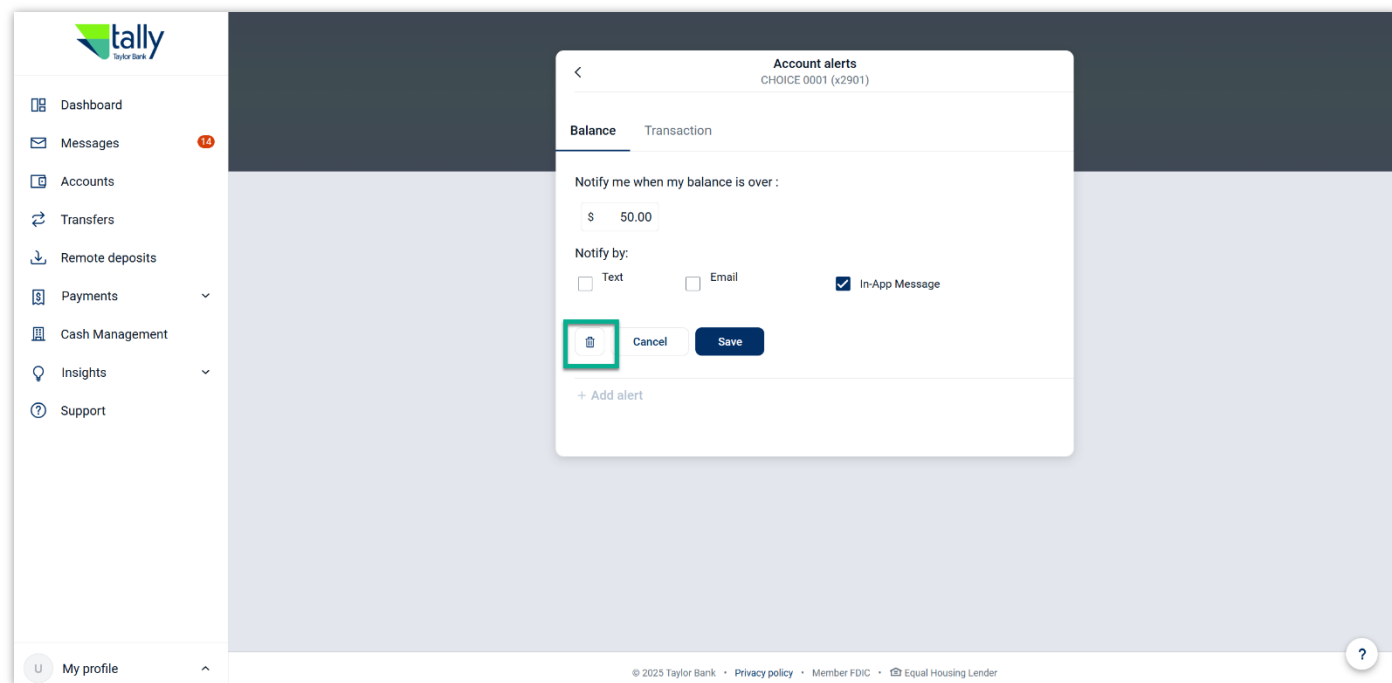
Step 2

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



Step 3

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

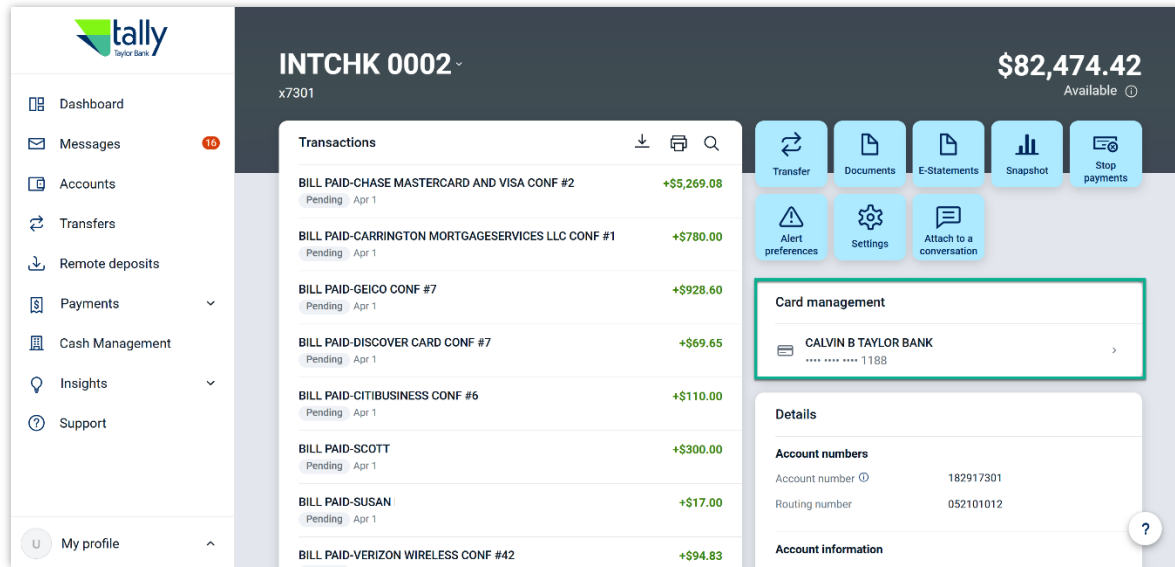


Card Management

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

Step 1

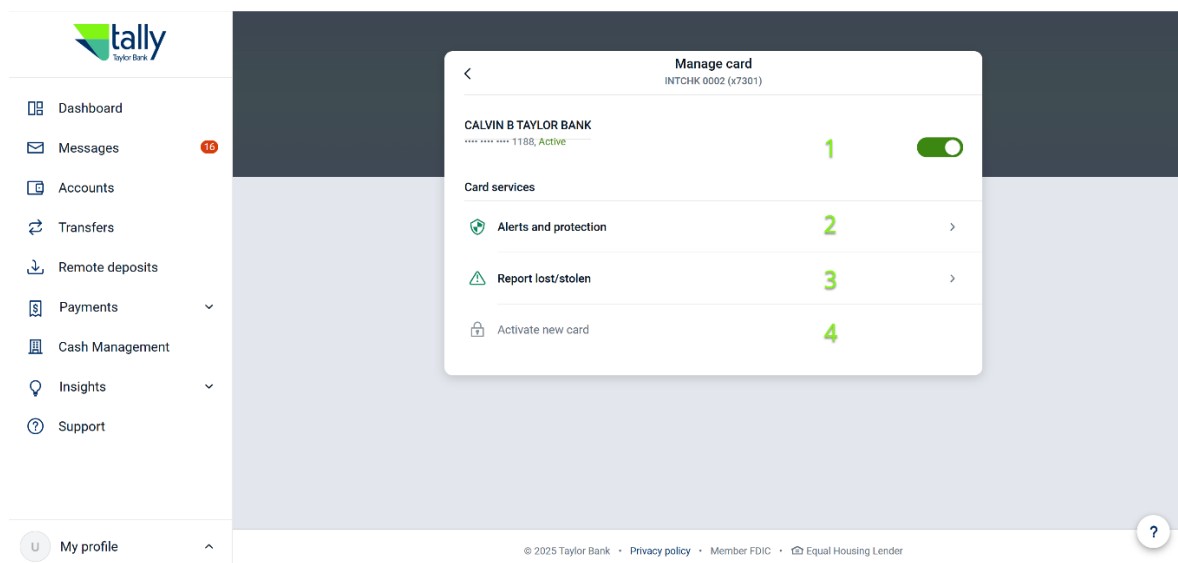
Select your debit card under **Card management**.



Step 2

Update the status or set up alerts.

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



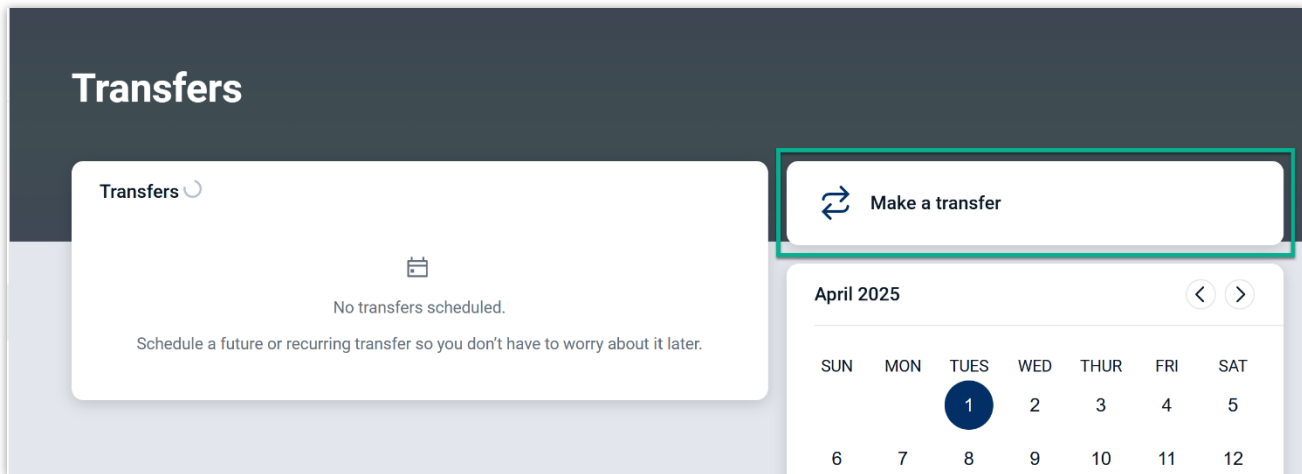
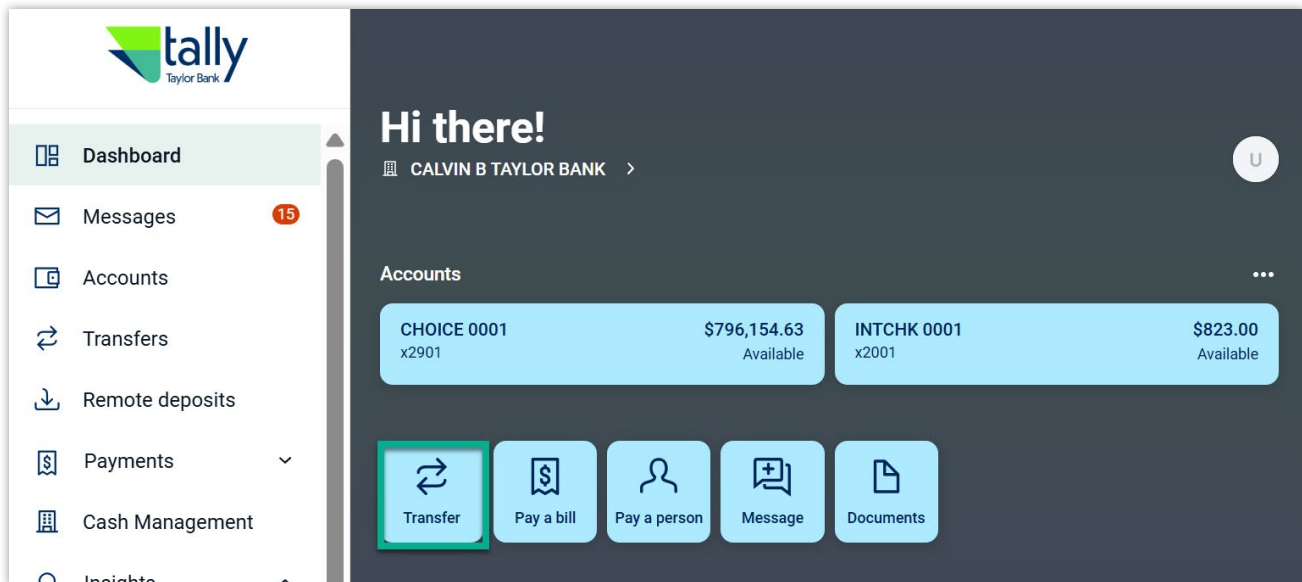
Transfers

Move money between internal accounts.

Submit a Transfer

Step 1

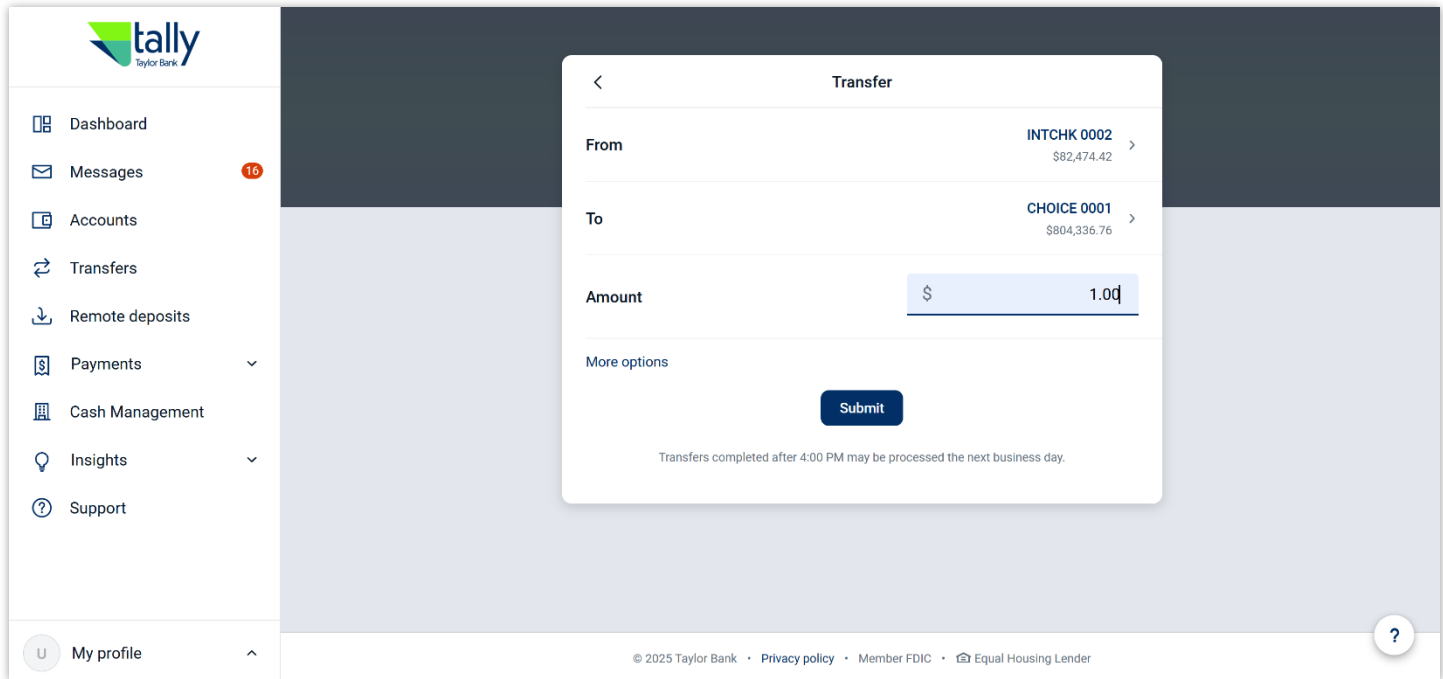
Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

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

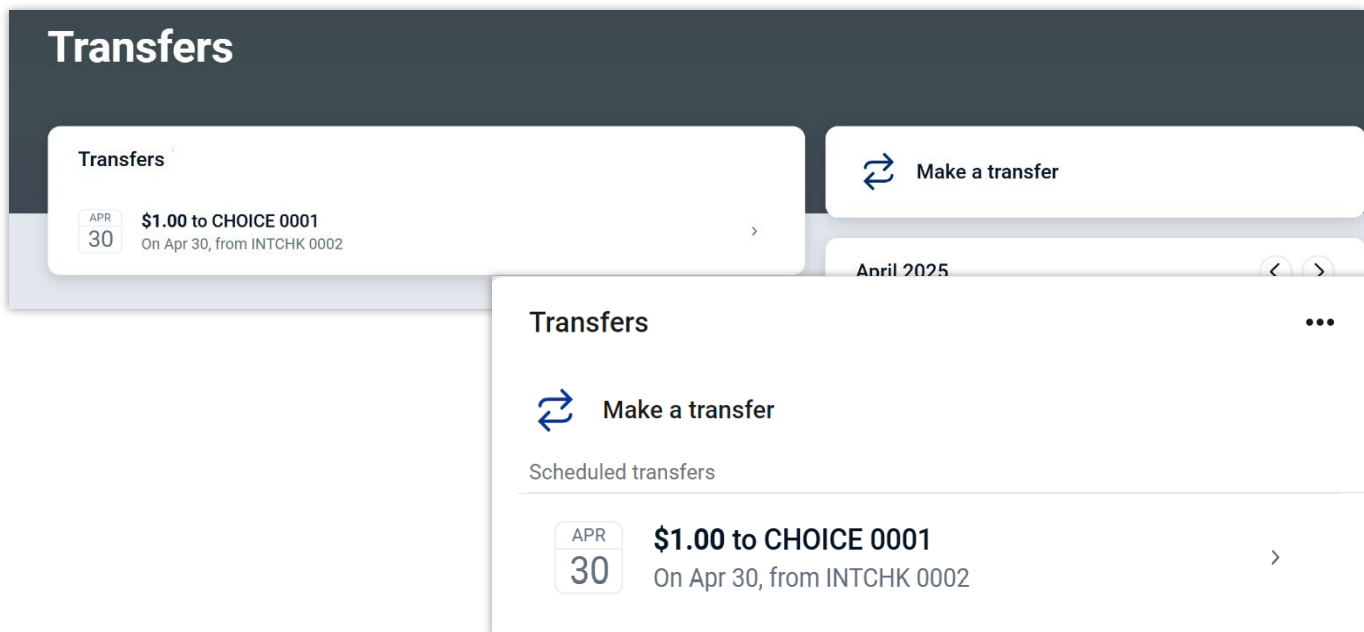
Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.



Edit or Delete a Transfer

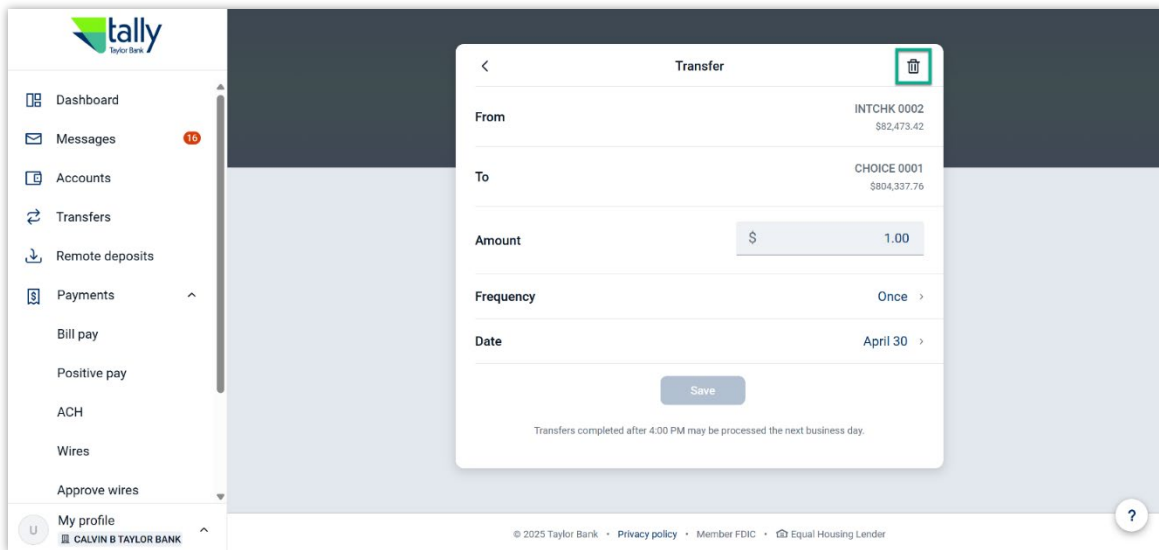
Step 1

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



Step 2

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



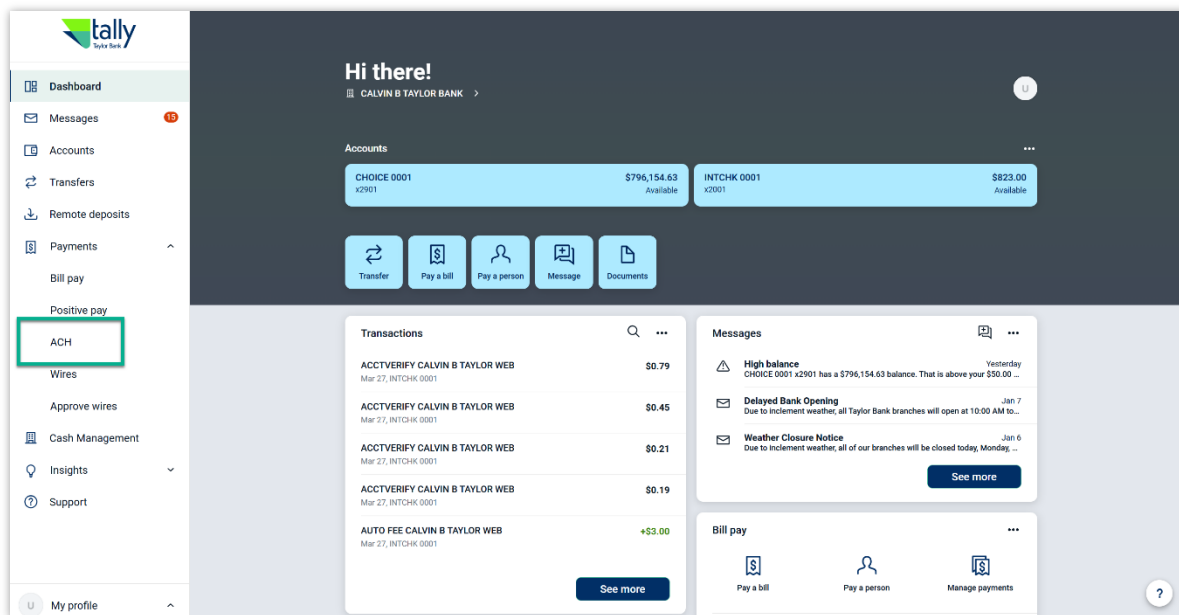
ACH

Create a Batch Manually

Step 1

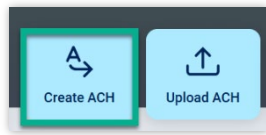
Select **ACH** from the navigation pane.

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



Step 2

Click **Create ACH**.

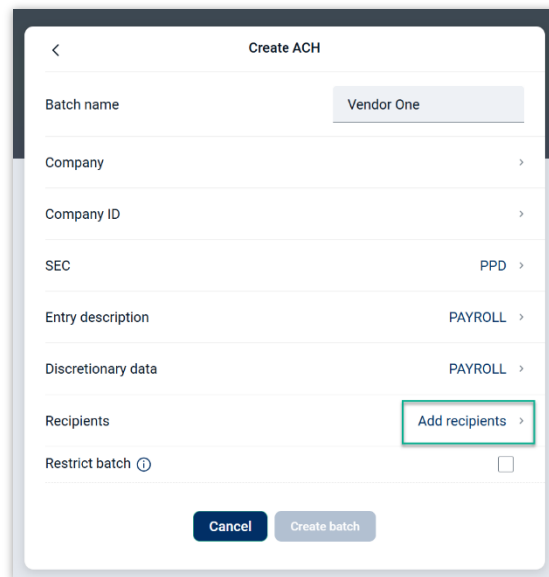


Step 3

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

Step 4

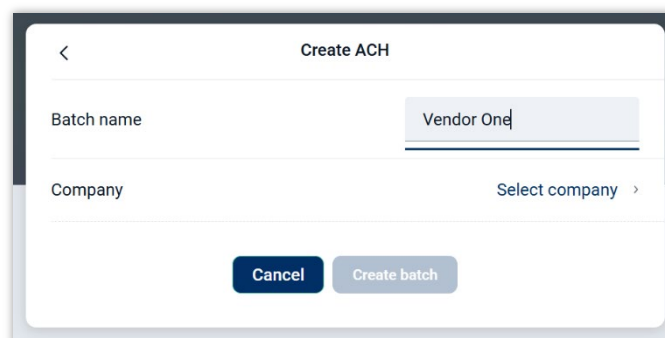
Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients**.



Step 5

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

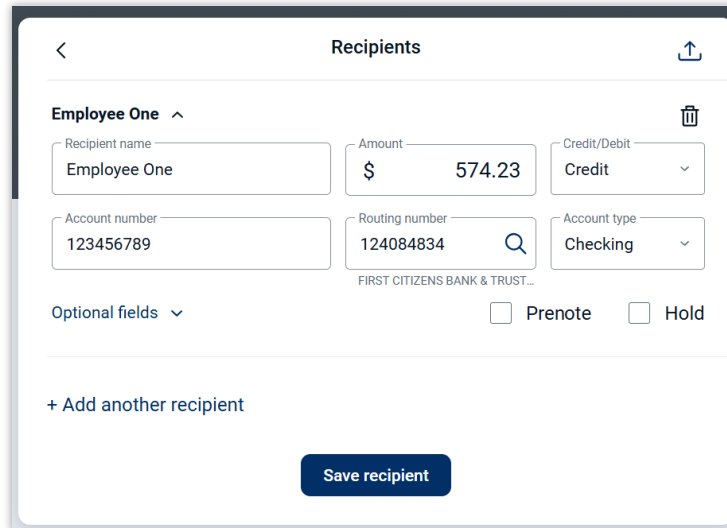
Click **Optional fields** to enter a recipient ID number or addenda information.



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

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

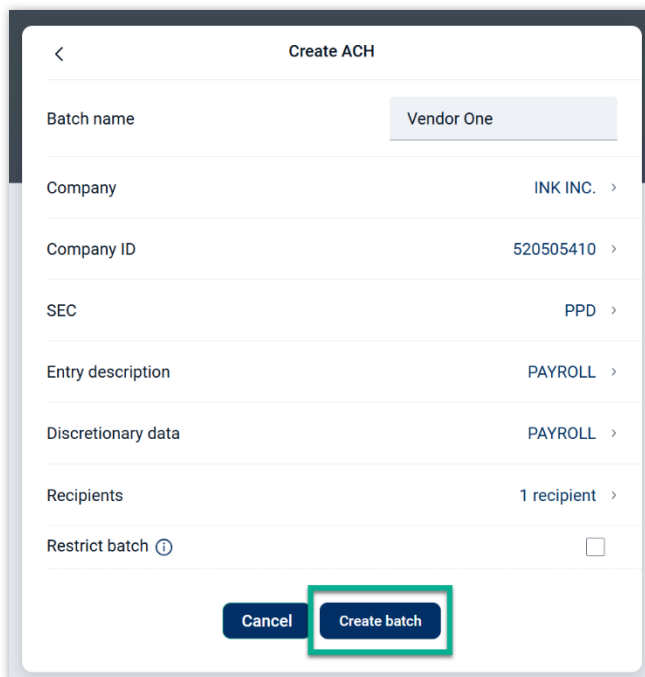
Click **+ Add another recipient** to enter another recipient. Click **Save recipient** when done adding recipients to the batch



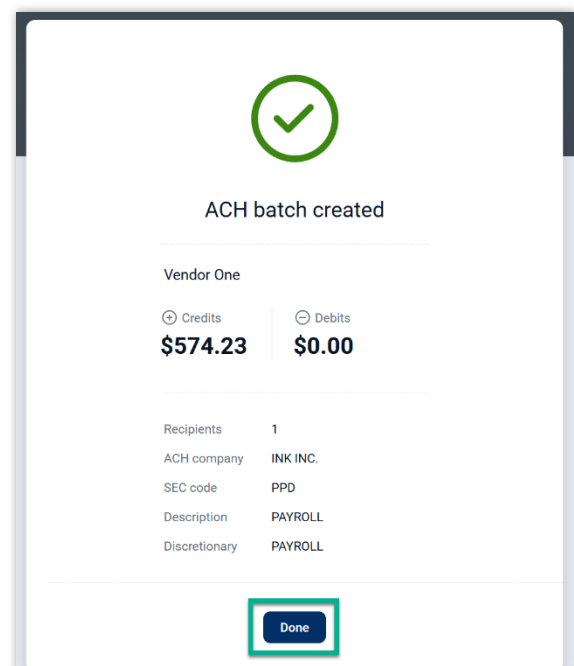
The 'Recipients' screen displays details for 'Employee One'. It includes fields for Recipient name (Employee One), Amount (\$ 574.23), Credit/Debit (Credit), Account number (123456789), Routing number (124084834), and Account type (Checking). Below these fields, there are checkboxes for 'Prenote' and 'Hold', and a '+ Add another recipient' link. A 'Save recipient' button is at the bottom.

Step 6

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



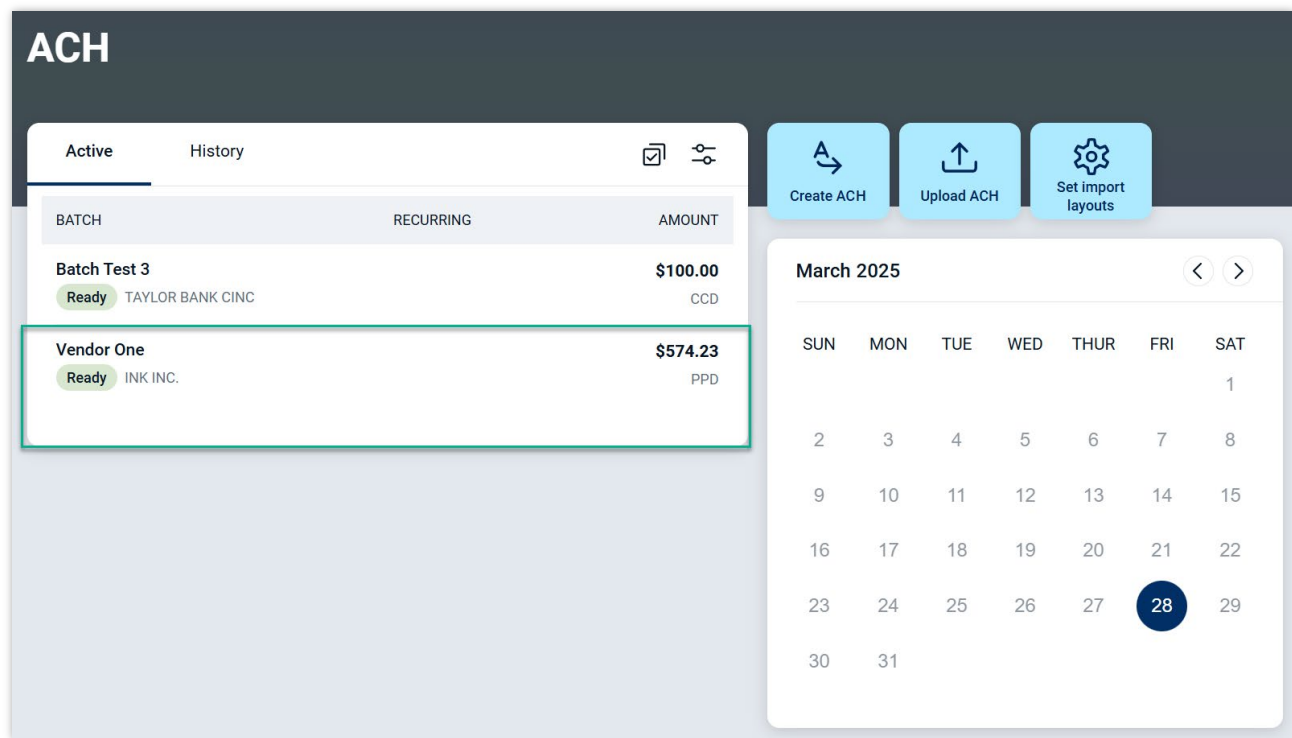
The 'Create ACH' screen shows a form for creating a new batch. Fields include Batch name (Vendor One), Company (INK INC.), Company ID (520505410), SEC (PPD), Entry description (PAYROLL), Discretionary data (PAYROLL), and Recipients (1 recipient). There is a 'Restrict batch' checkbox. At the bottom, there are 'Cancel' and 'Create batch' buttons. The 'Create batch' button is highlighted with a green box.



The confirmation screen shows a green checkmark icon and the text 'ACH batch created'. It displays a summary for 'Vendor One' with Credits of \$574.23 and Debits of \$0.00. Below this, it lists the batch details: Recipients (1), ACH company (INK INC.), SEC code (PPD), Description (PAYROLL), and Discretionary (PAYROLL). A 'Done' button is at the bottom, highlighted with a green box.

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

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



ACH

Active History

BATCH	RECURRING	AMOUNT
Batch Test 3 Ready TAYLOR BANK CINC		\$100.00 CCD
Vendor One Ready INK INC.		\$574.23 PPD

Create ACH Upload ACH Set import layouts

March 2025

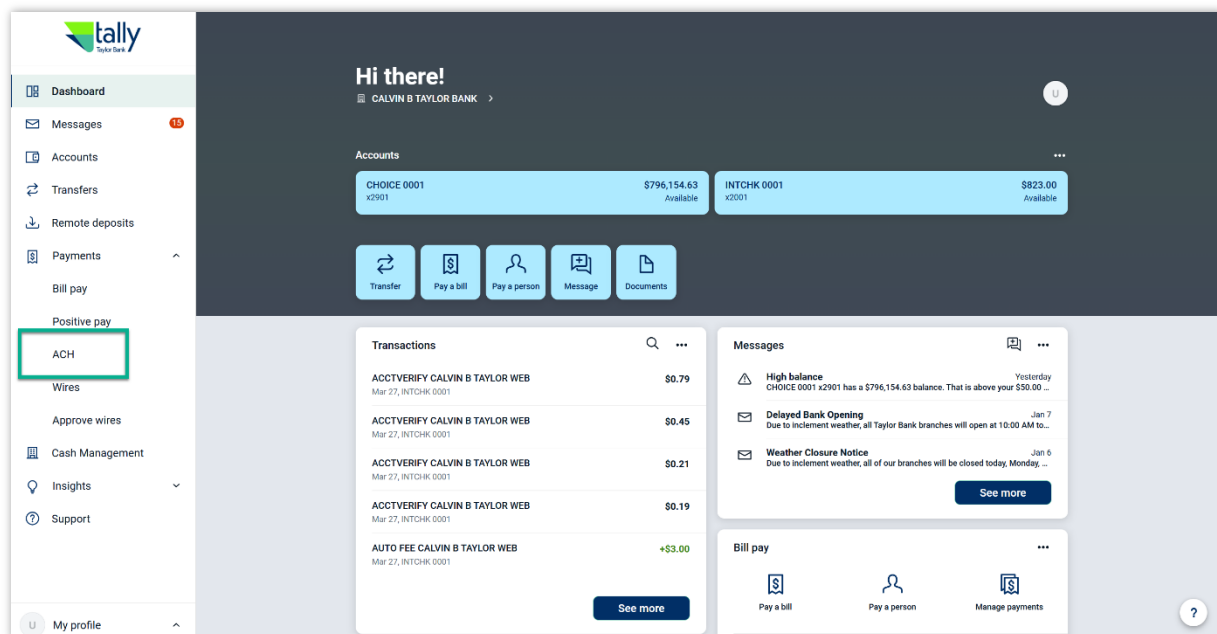
SUN	MON	TUE	WED	THUR	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Upload a NACHA File

Step 1

Select **ACH** from the navigation pane.

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



tally Taylor Bank

Dashboard Messages Accounts Transfers Remote deposits Payments Bill pay Positive pay **ACH** Wires Approve wires Cash Management Insights Support

Hi there! CALVIN B TAYLOR BANK

Accounts

CHOICE 0001 K2901	\$796,154.63 Available	INTCHK 0001 K2501	\$823.00 Available
----------------------	---------------------------	----------------------	-----------------------

Transfer Pay a bill Pay a person Message Documents

Transactions

Transaction	Amount
ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.79
ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.45
ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.21
ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.19
AUTO FEE CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	+\$3.00

See more

Messages

- High balance CHOICE 0001 *2901 has a \$796,154.63 balance. That is above your \$50.00 ... Yesterday
- Delayed Bank Opening Due to inclement weather, all Taylor Bank branches will open at 10:00 AM to... Jan 7
- Weather Closure Notice Due to inclement weather, all of our branches will be closed today, Monday, ... Jan 6

See more

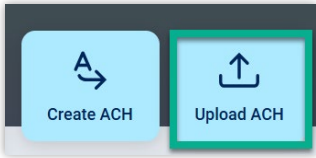
Bill pay

Pay a bill Pay a person Manage payments

My profile

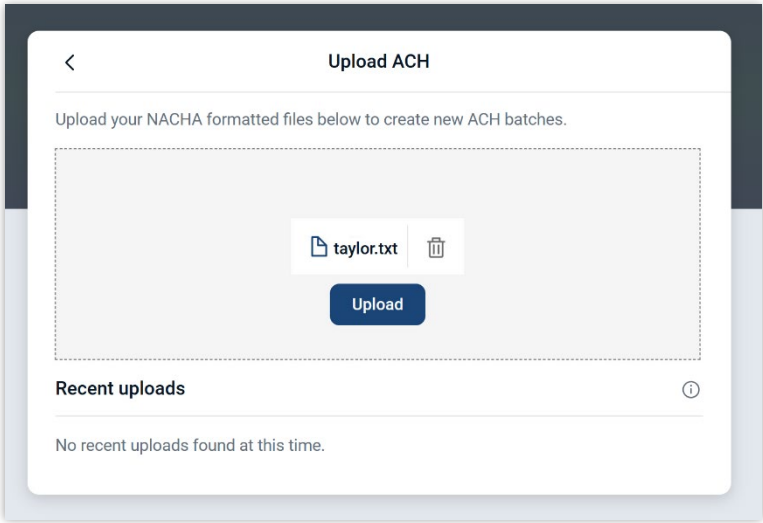
Step 2

Click **Upload ACH**.



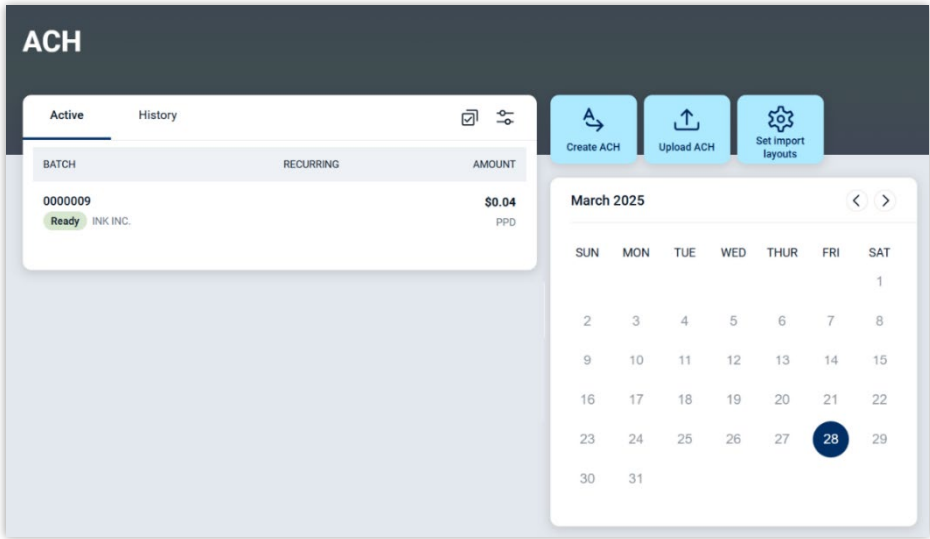
Step 3

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



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

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



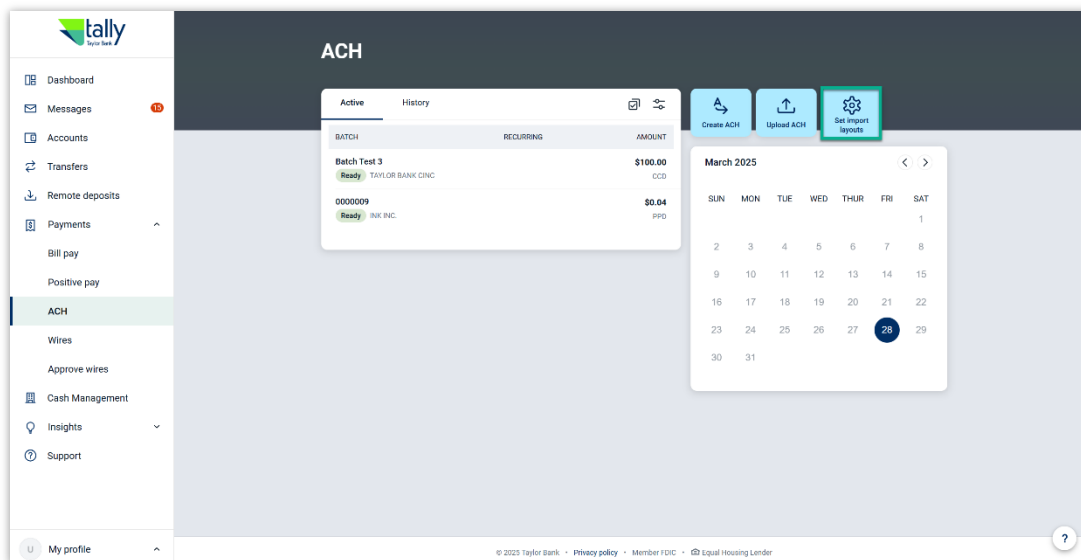
Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

Set Import layouts

Step 1

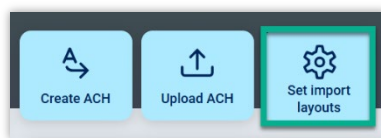
Select **ACH** from the navigation pane.

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



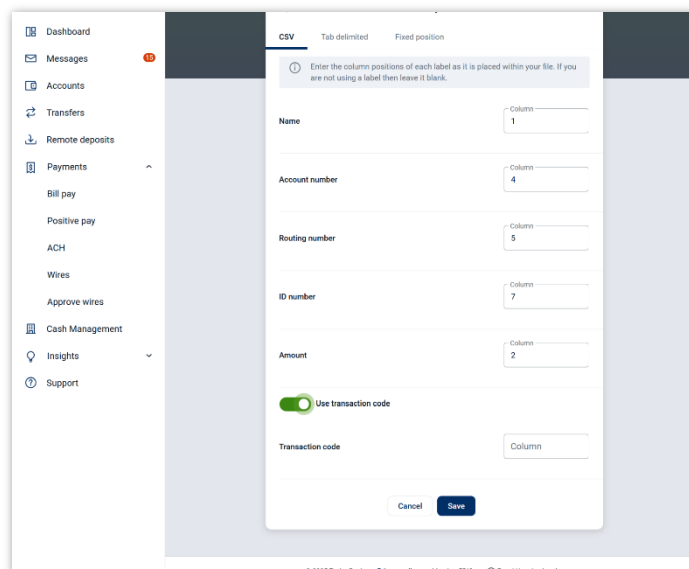
Step 2

Click **Set Import layouts**.



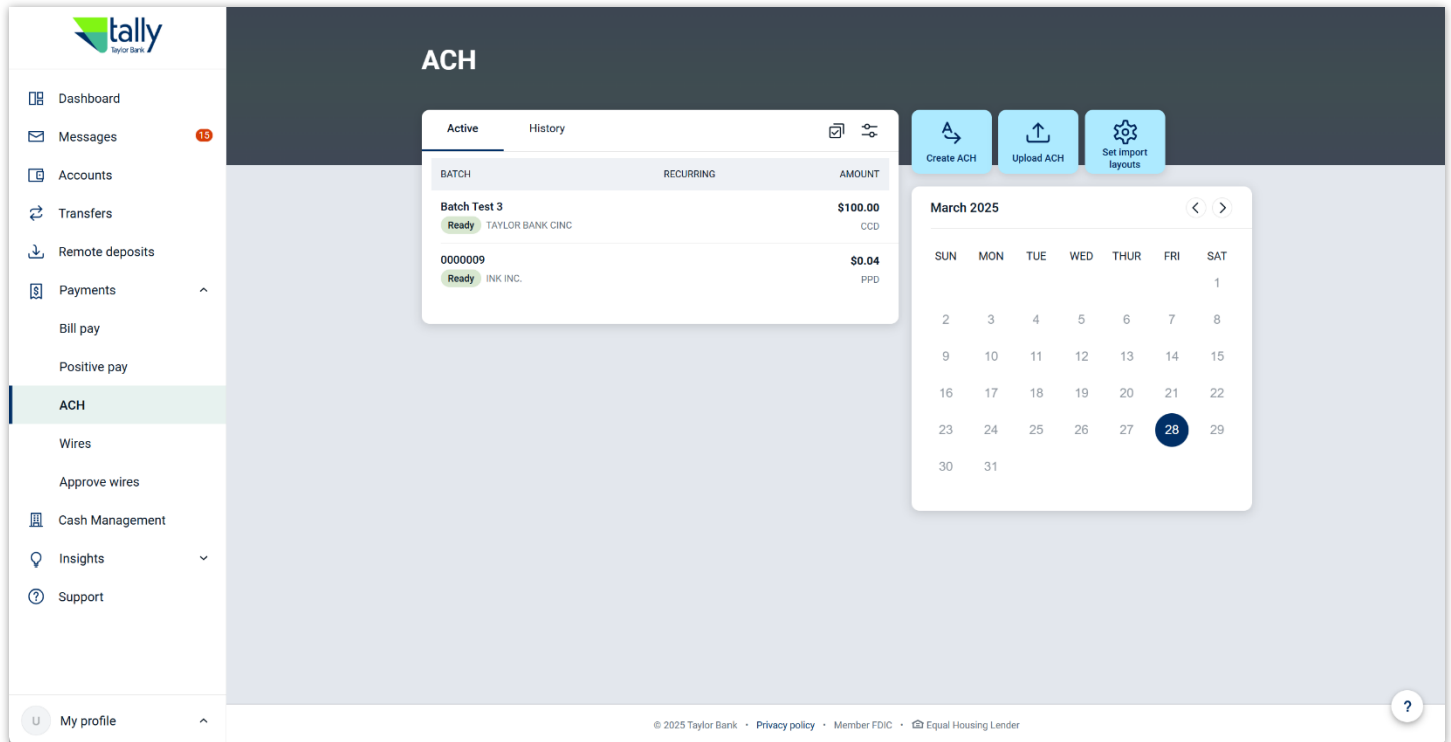
Step 3

Choose the file layout details. Click **Save**.



Edit or Delete a Batch

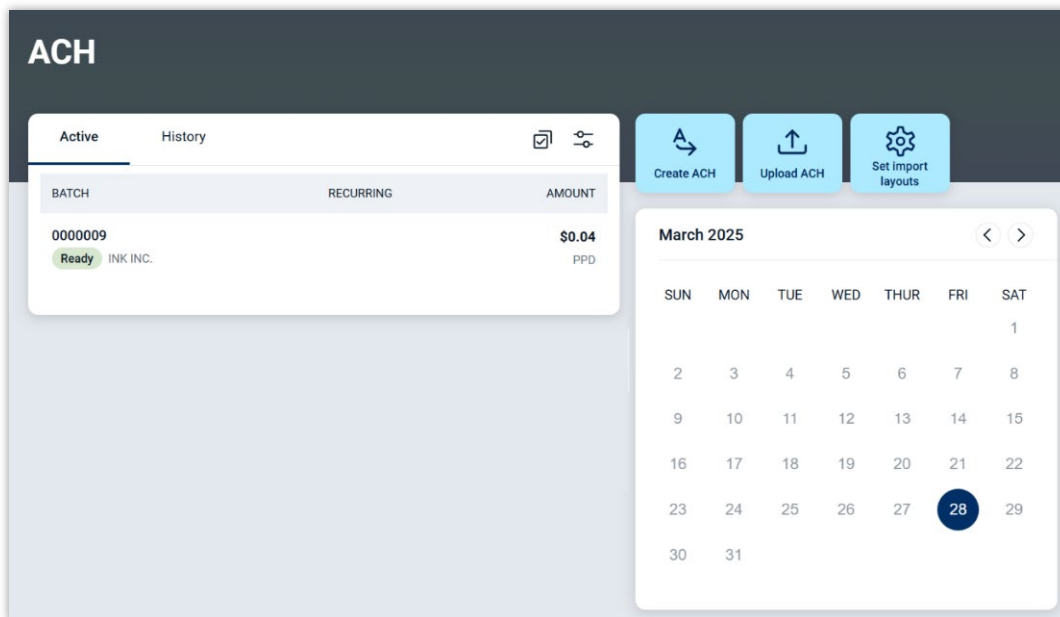
Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.



The screenshot shows the Tally ACH interface. On the left is a sidebar with navigation links: Dashboard, Messages (15), Accounts, Transfers, Remote deposits, Payments, Bill pay, Positive pay, ACH (selected), Wires, Approve wires, Cash Management, Insights, and Support. The main content area is titled 'ACH' and has two tabs: 'Active' and 'History'. Below the tabs is a table with columns 'BATCH', 'RECURRING', and 'AMOUNT'. The table lists two batches: 'Batch Test 3' with amount '\$100.00' and '0000009' with amount '\$0.04'. To the right of the table are three buttons: 'Create ACH', 'Upload ACH', and 'Set import layouts'. Below these buttons is a calendar for March 2025, showing the 28th as the selected date. At the bottom of the page, there is a footer with copyright information and a help icon.

Step 1

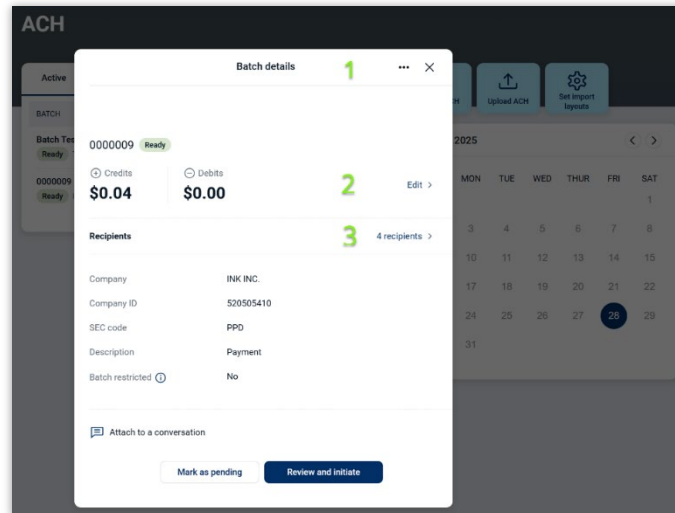
Select the batch.



This close-up screenshot focuses on the 'Active' tab of the ACH interface. The table shows the batch '0000009' with a status of 'Ready' and an amount of '\$0.04'. The calendar on the right shows the 28th of March 2025 as the selected date.

Step 2

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

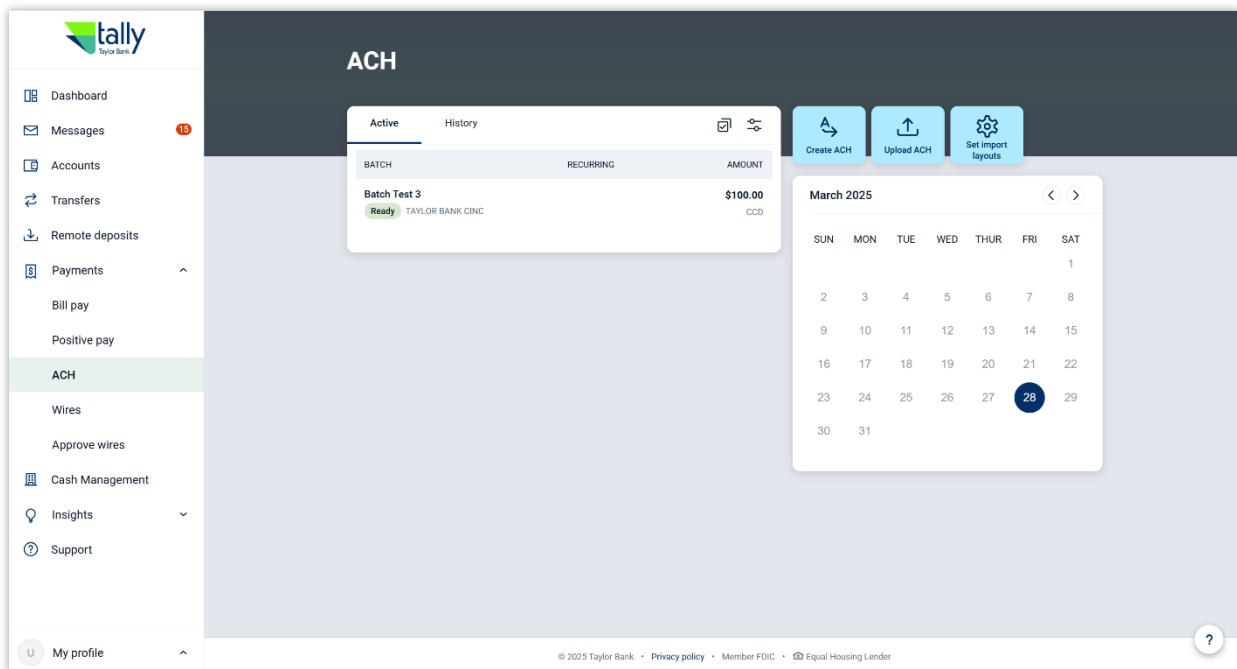


Initiate a Batch

Step 1

Select **ACH** from the navigation pane.

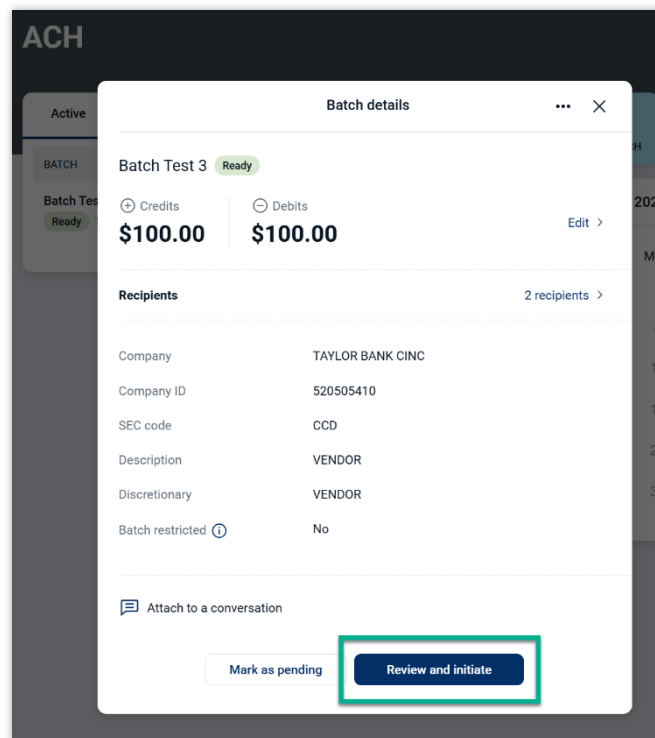
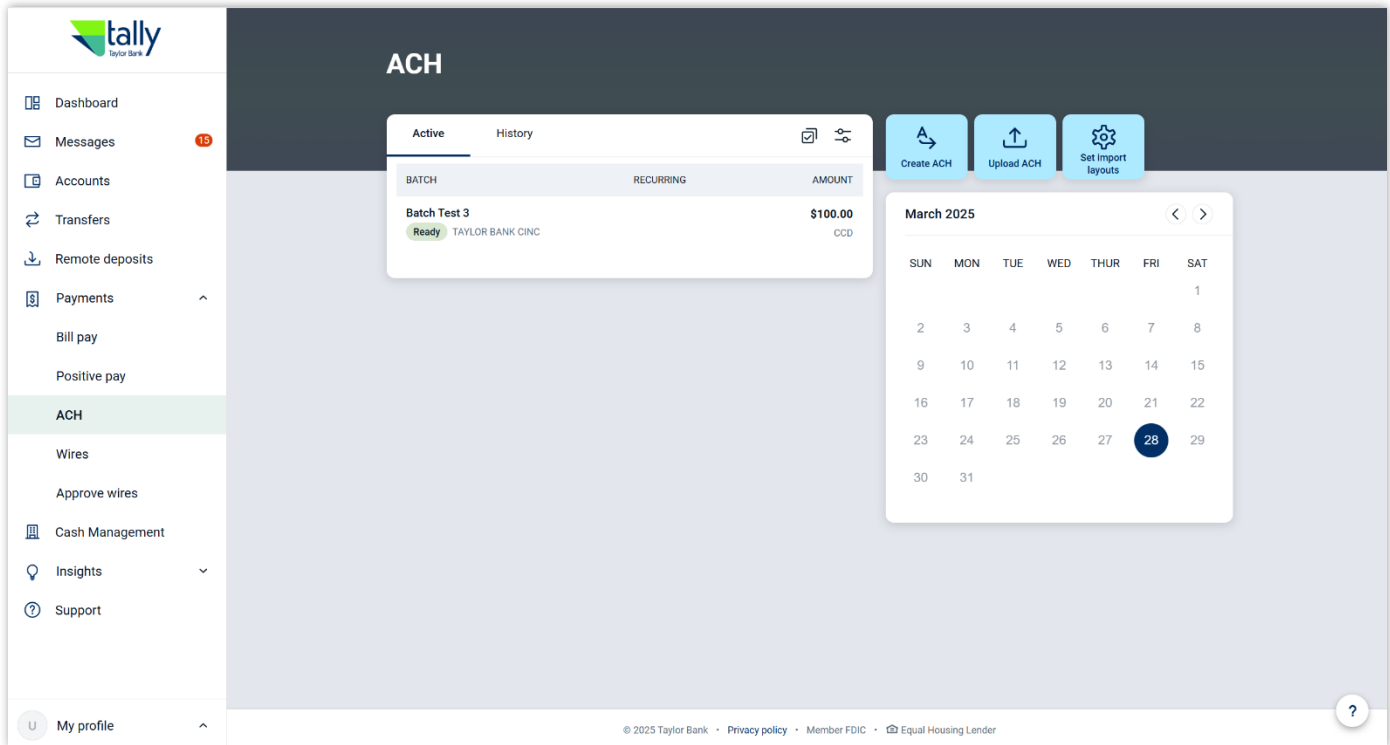
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

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

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



Step 3

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

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

Click **Initiate**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**.

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

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

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

Initiate ACH

Batch Test 3

⊕ Credits

\$100.00

⊖ Debits

\$100.00

Show details ▾

Effective date

Reset amounts to \$0.00 after processing

Cancel

Initiate

✓

Batch initiated

PAYROLL

⊕ Credits

\$100.00

⊖ Debits

\$100.00

Recipients

2

ACH company

INK INC.

SEC code

PPD

Description

PAYROLL

Discretionary

PAYROLL

Done

ACH

Active

History

BATCH

RECURRING

AMOUNT

Batch Test 3

\$100.00

Initiated

TAYLOR BANK CINC

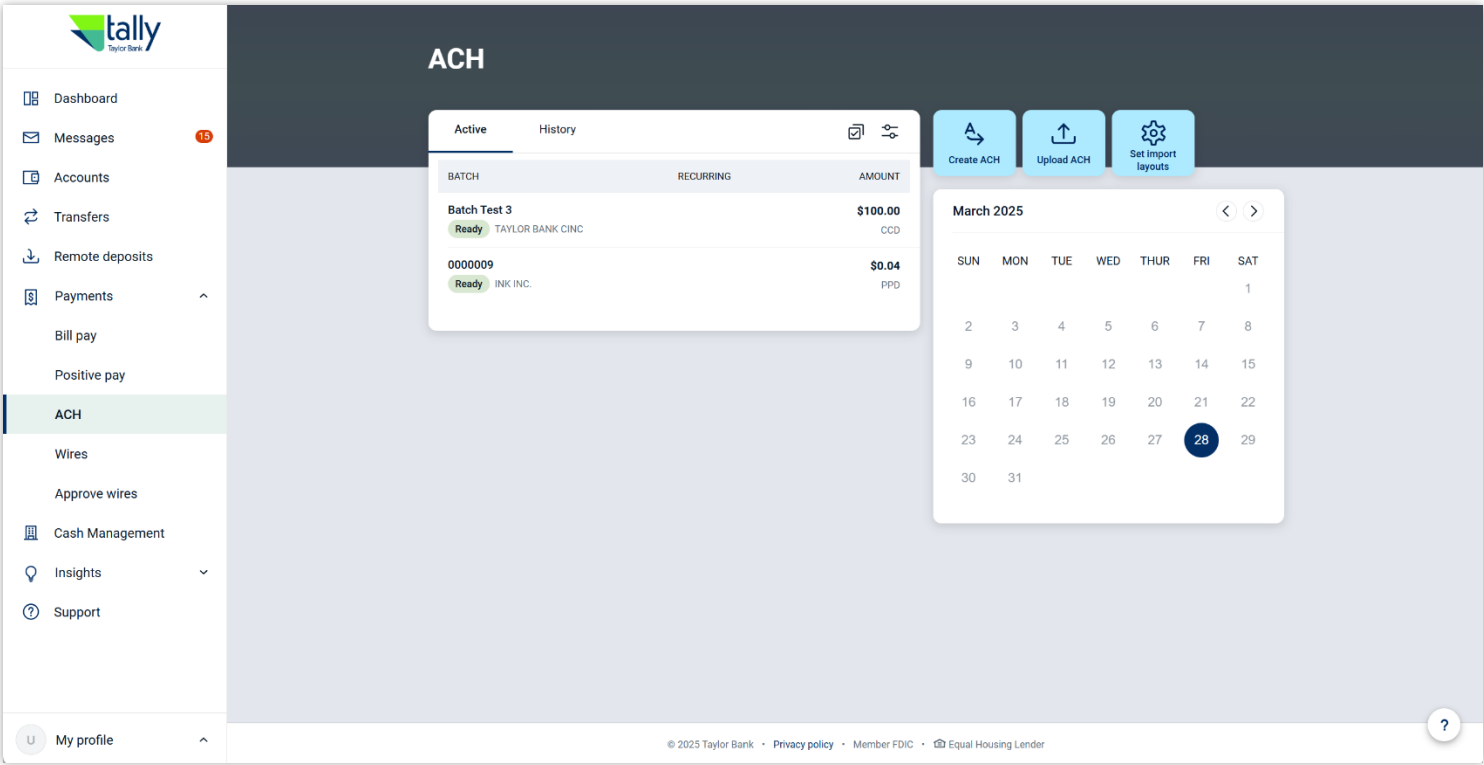
CCD

Initiate Multiple Batches

Step 1

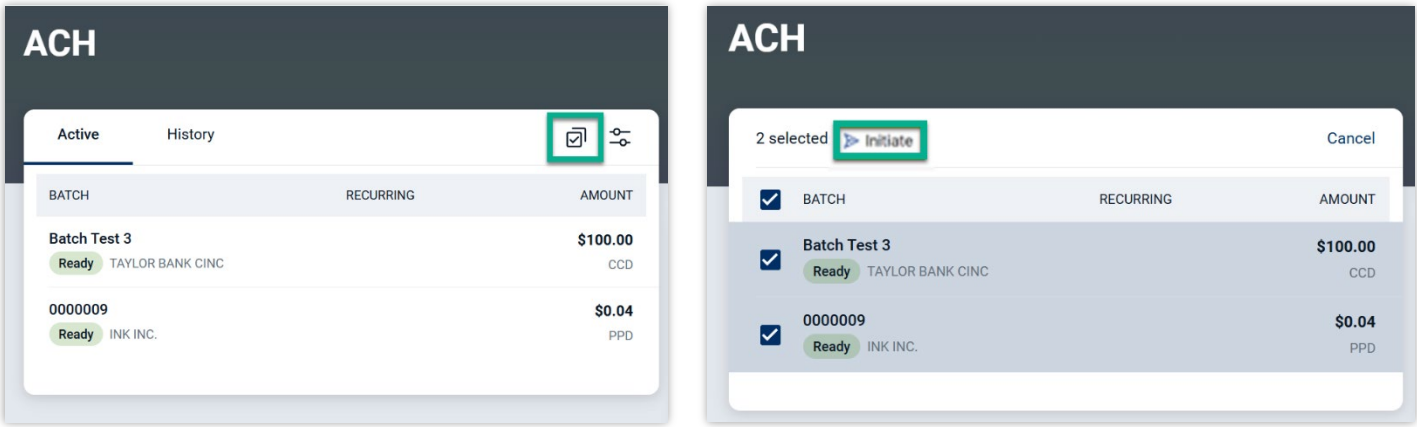
Select **ACH** from the navigation pane.

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



Step 2

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



Step 3

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

You may be asked to enter your password to authenticate.

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

<

Initiate batches

Commission \$1.00

Nov 8

Checking account (x1626)

☐ Reset to \$0

Bonus \$2.00

Nov 8

Checking account (x1626)

☐ Reset to \$0


Initiate 2 batches

Uninitiate a Batch

Step 1

Select **ACH** from the navigation pane.

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



Dashboard

Messages 15

Accounts

Transfers

Remote deposits

Payments ^

Bill pay

Positive pay

ACH

Wires

Approve wires

Cash Management

Insights ^

Support

U My profile ^

ACH

Active

History

BATCH

RECURRING

AMOUNT

Batch Test 3

Ready TAYLOR BANK CINC

\$100.00

CCD

Vendor One

Ready INK INC.

\$574.23

PPD

Create ACH

Upload ACH

Set import layouts

March 2025

<

>

SUN

MON

TUE

WED

THUR

FRI

SAT

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Privacy policy

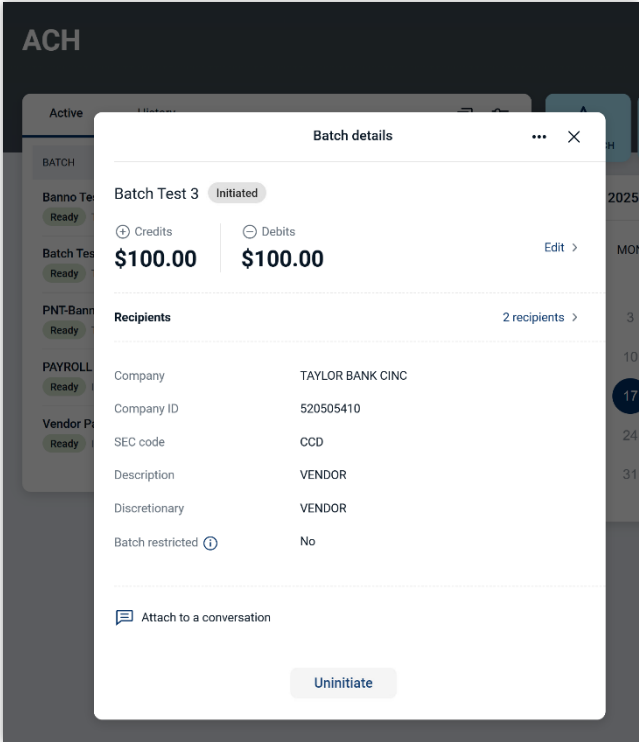
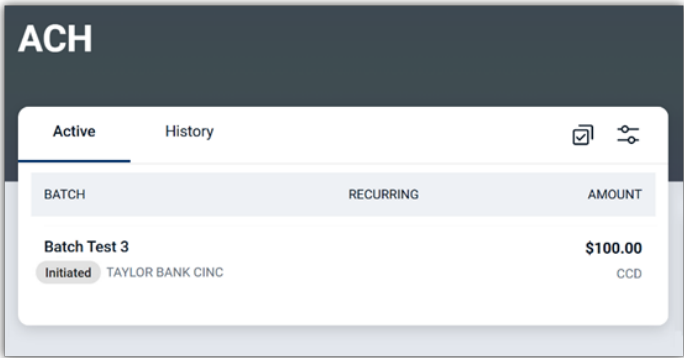
Member FDIC

Equal Housing Lender

?

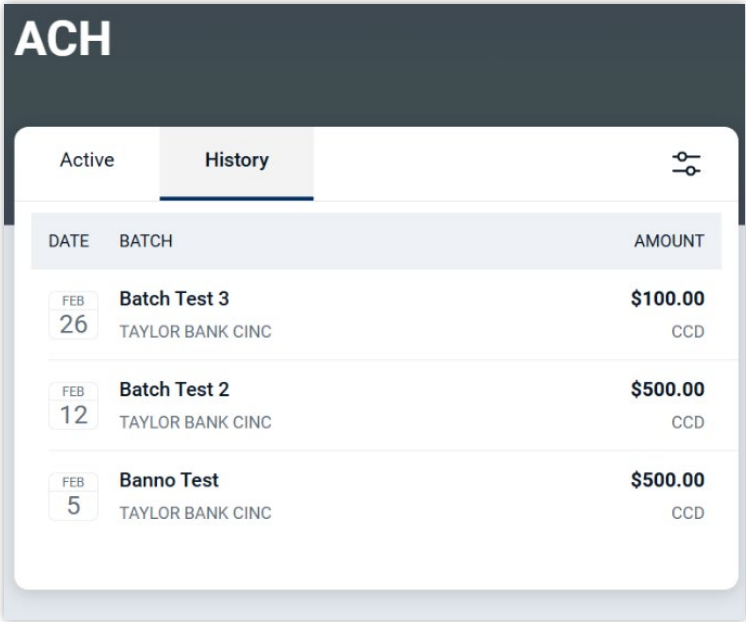
Step 2

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



History

Select this tab to review batches that have been processed.



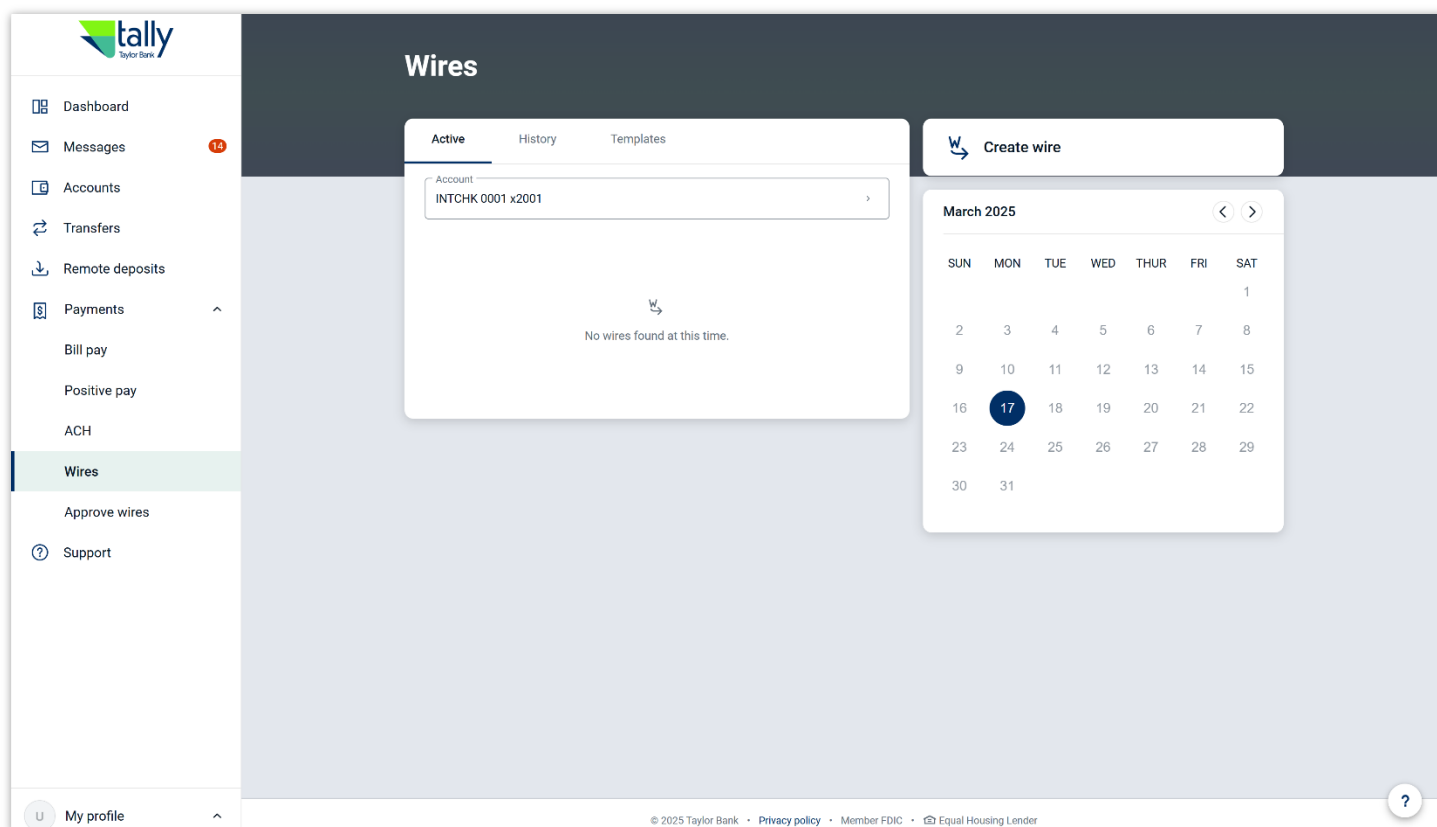
Wires

Create a Wire

Step 1

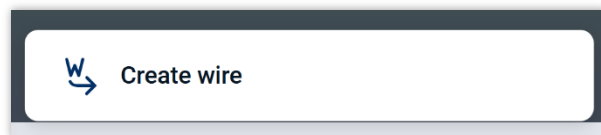
Select **Wires** from the navigation pane.

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



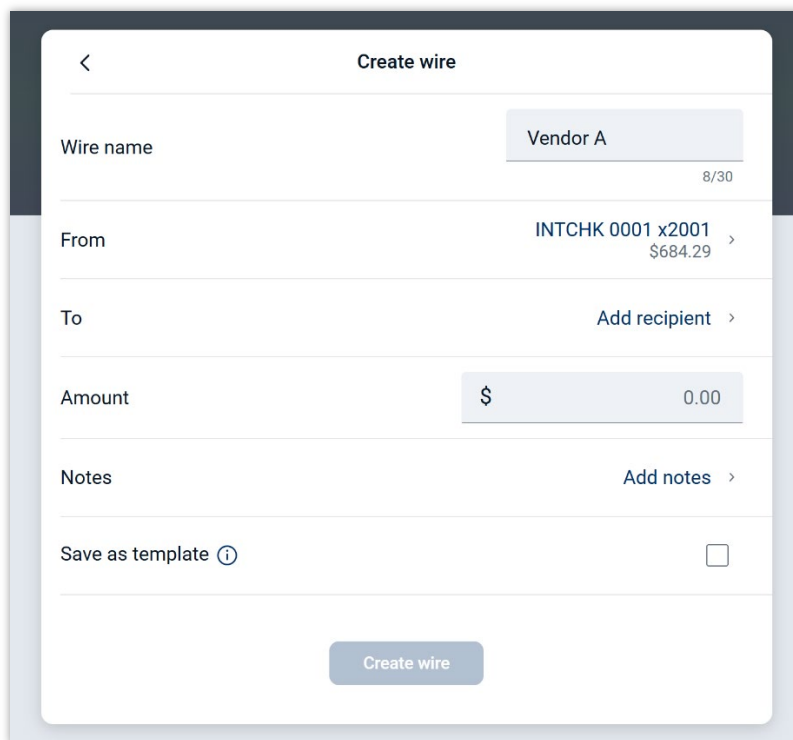
Step 2

Select **Create wire**.



Step 3

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

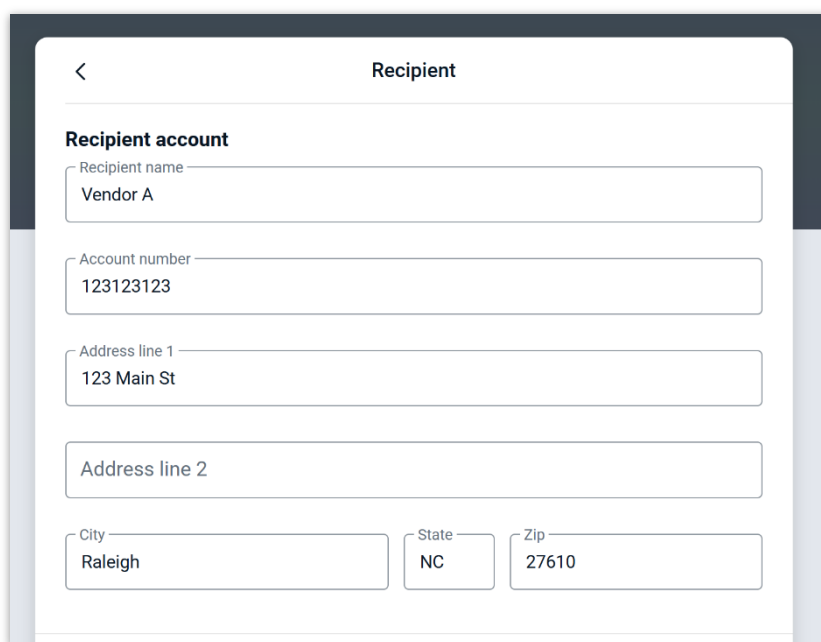


The 'Create wire' form contains the following fields and options:

- Wire name:** A text input field containing 'Vendor A' with a character count of 8/30.
- From:** A dropdown menu showing 'INTCHK 0001 x2001' with a balance of '\$684.29' and a chevron icon.
- To:** A dropdown menu with the text 'Add recipient' and a chevron icon.
- Amount:** A text input field with a dollar sign icon and the value '0.00'.
- Notes:** A text input field with the text 'Add notes' and a chevron icon.
- Save as template:** A checkbox with an information icon (i) to its left.
- Create wire:** A button at the bottom of the form.

Step 4

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

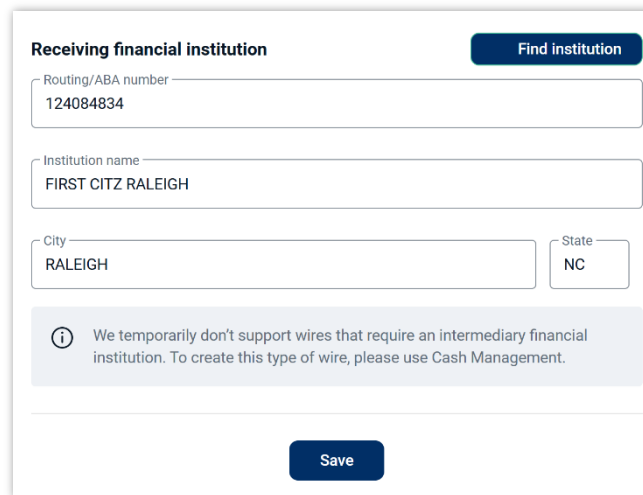


The 'Recipient' form contains the following fields:

- Recipient account:** A section header.
- Recipient name:** A text input field containing 'Vendor A'.
- Account number:** A text input field containing '123123123'.
- Address line 1:** A text input field containing '123 Main St'.
- Address line 2:** An empty text input field.
- City:** A text input field containing 'Raleigh'.
- State:** A dropdown menu showing 'NC'.
- Zip:** A text input field containing '27610'.

Step 5

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



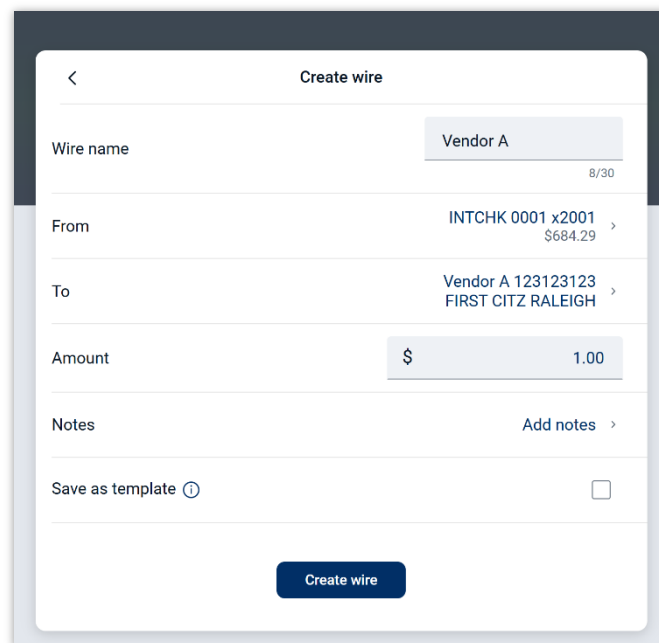
Step 6

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

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

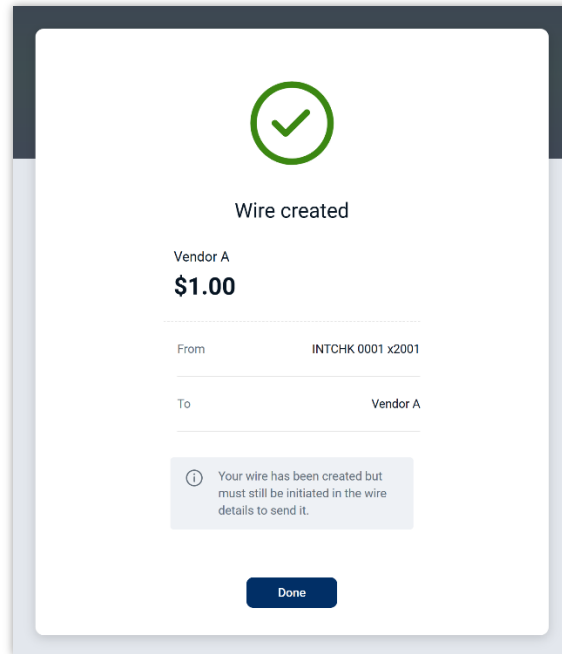
Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire**.



Step 7

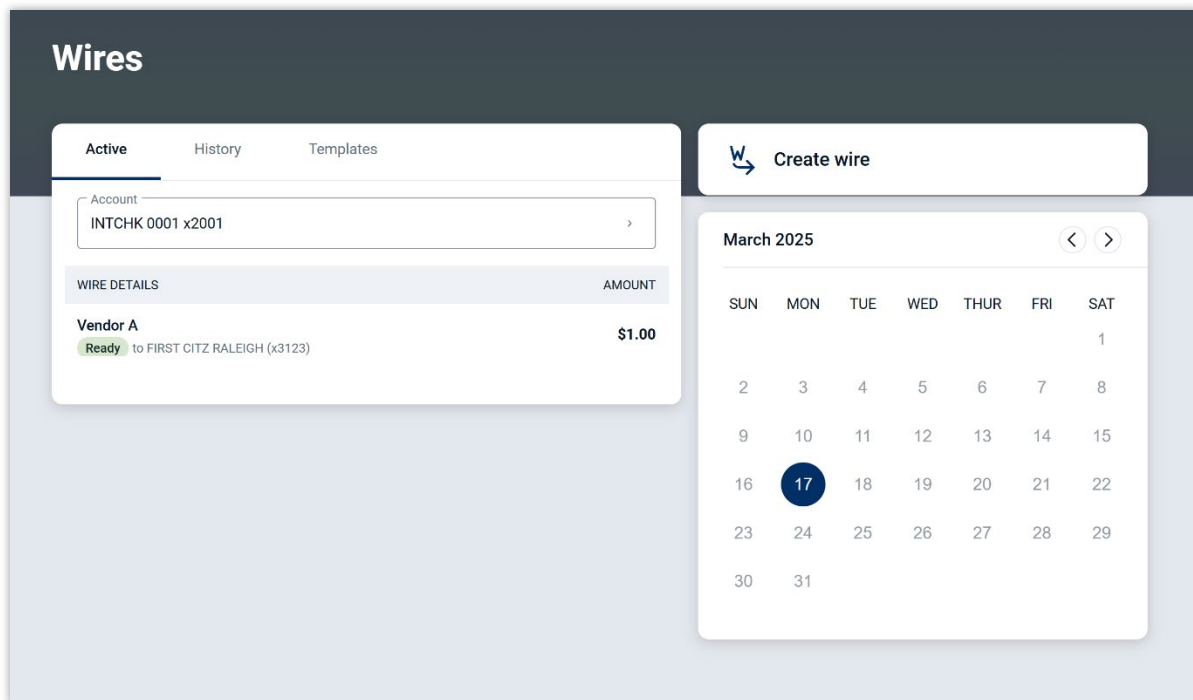
Review your confirmation message and click **Done**.



Step 8

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

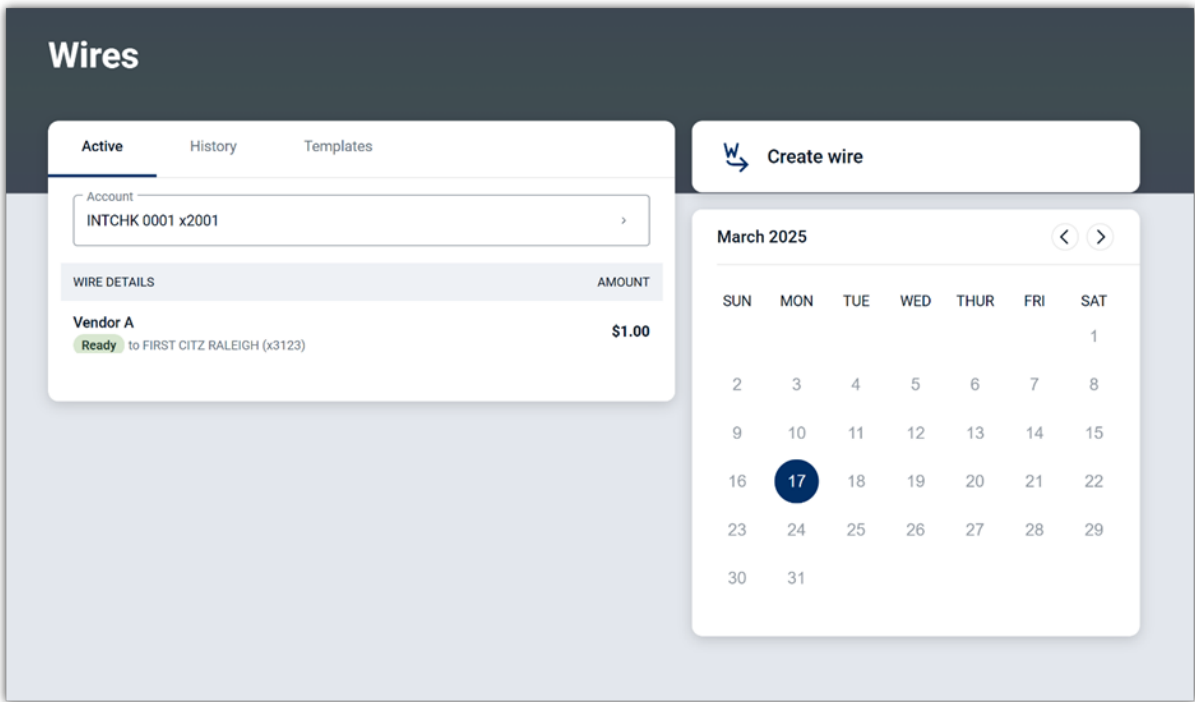
If you saved the wire as a template, it will appear under the Templates tab.



Edit or Delete a Wire

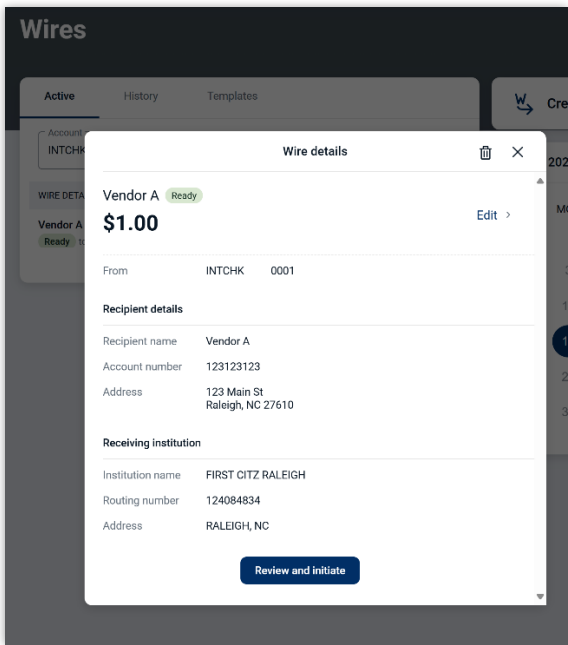
Step 1

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



Step 2

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

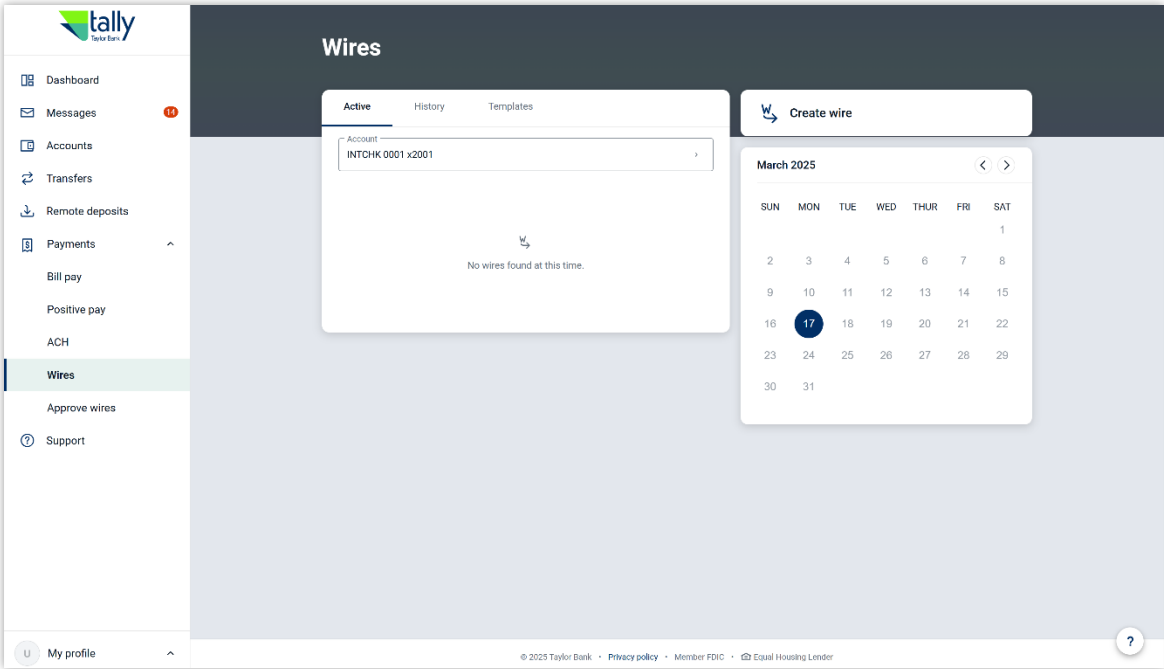


Initiate a Wire

Step 1

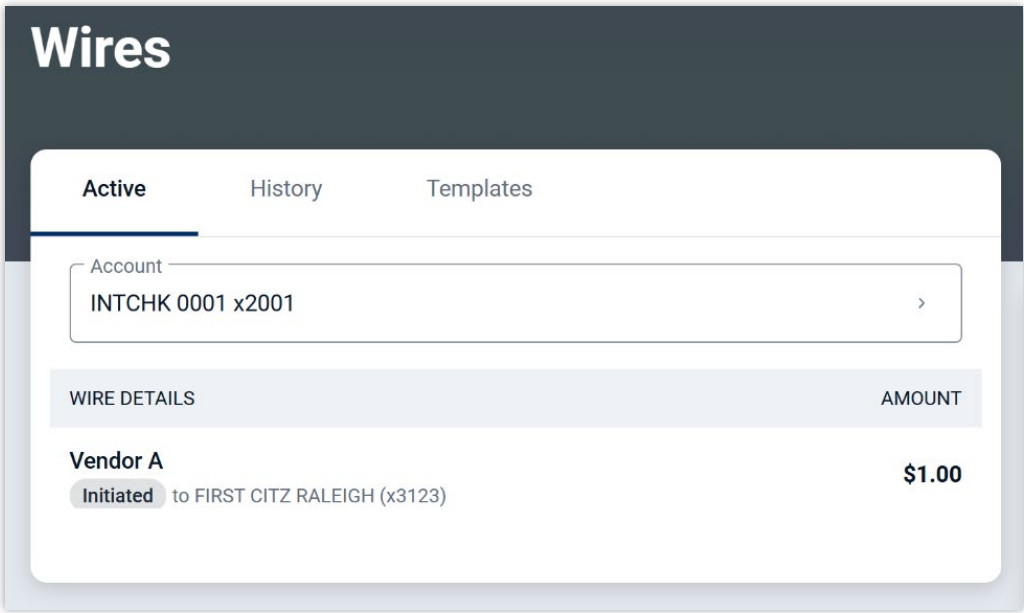
Select **Wires** from the navigation pane.

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



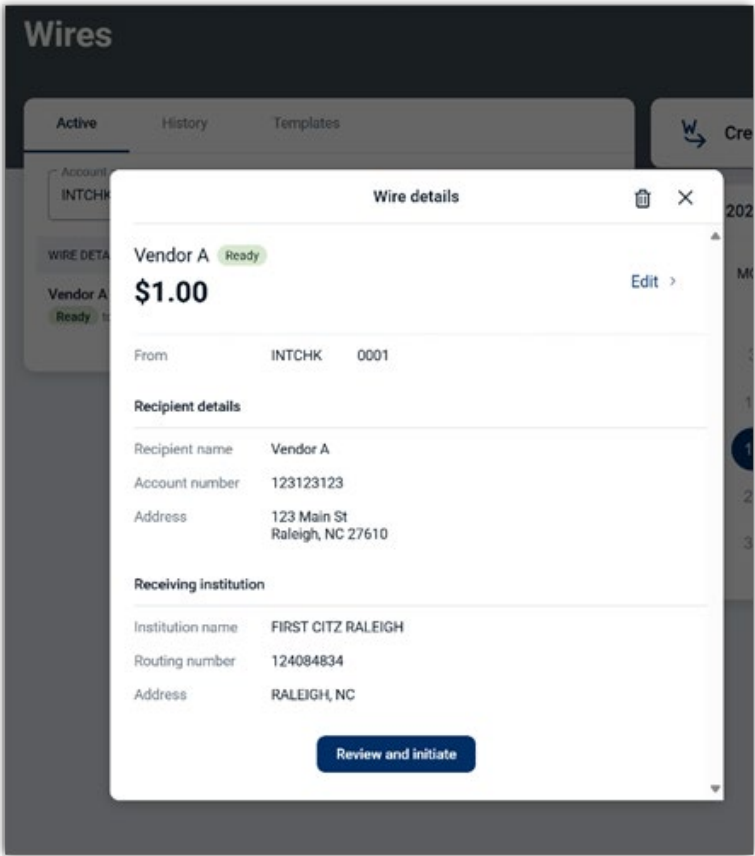
Step 2

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



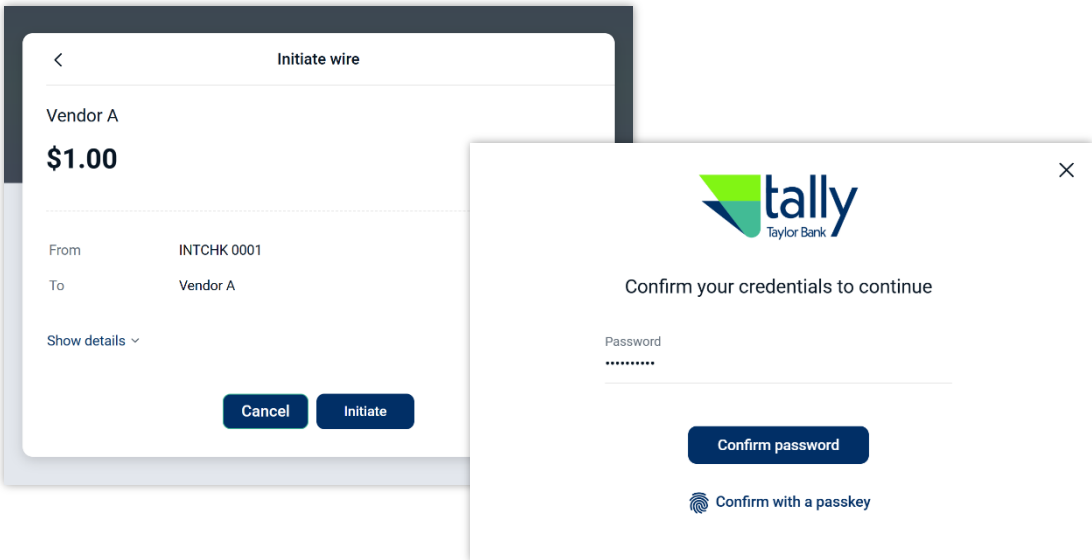
Step 3

Click **Review and initiate**.



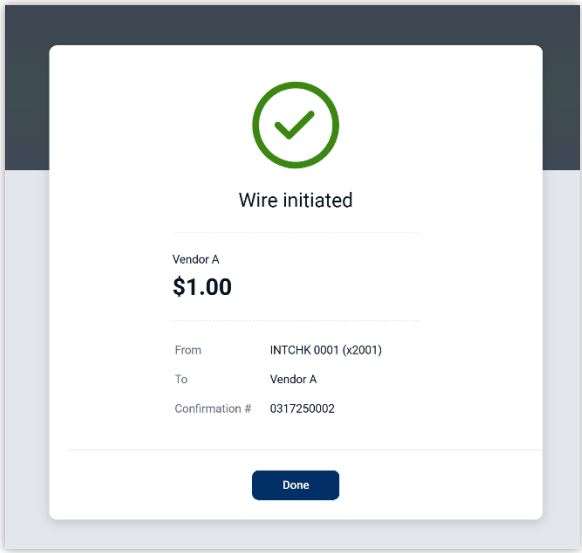
Step 4

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



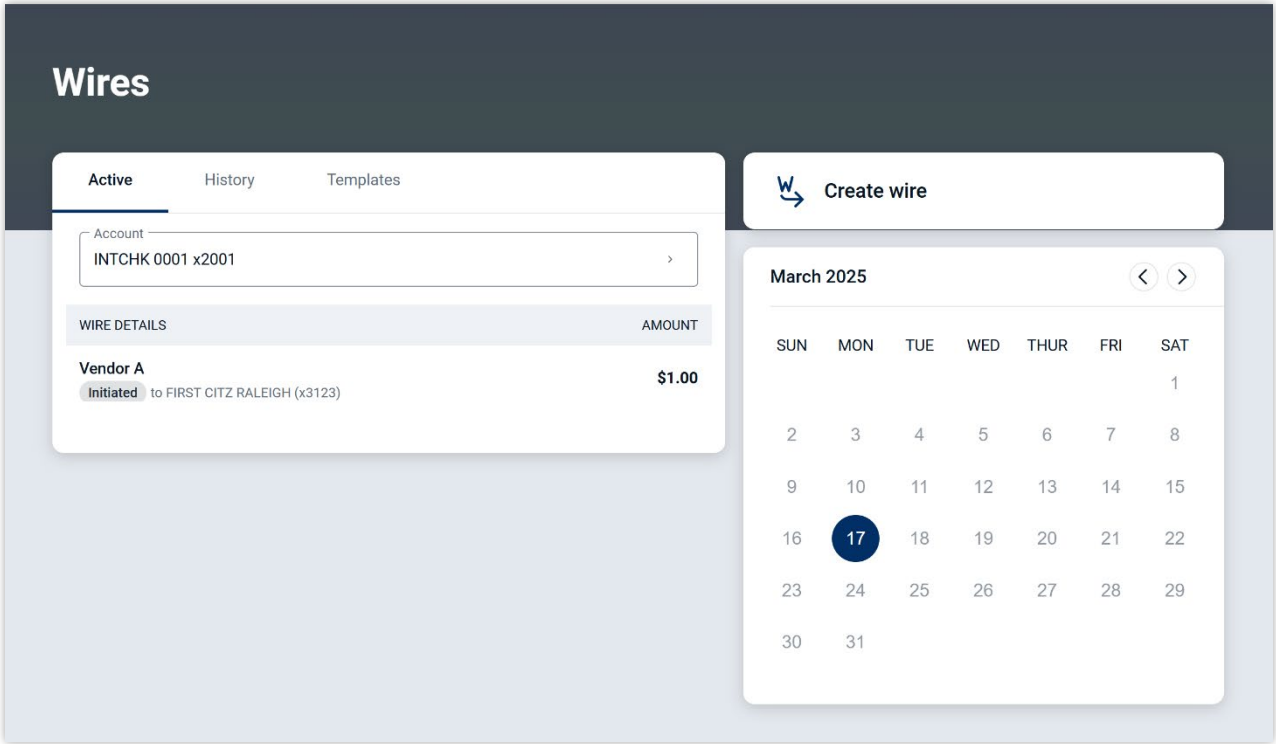
Step 5

Review your confirmation and click **Done**.



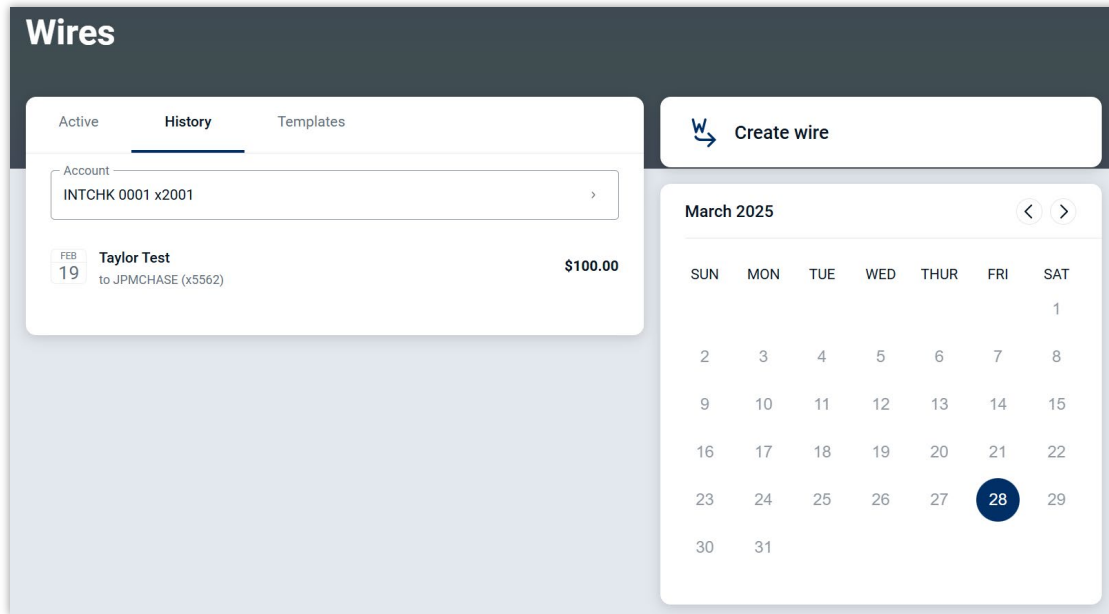
Step 6

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



History

Select this tab to review wires that have been processed.



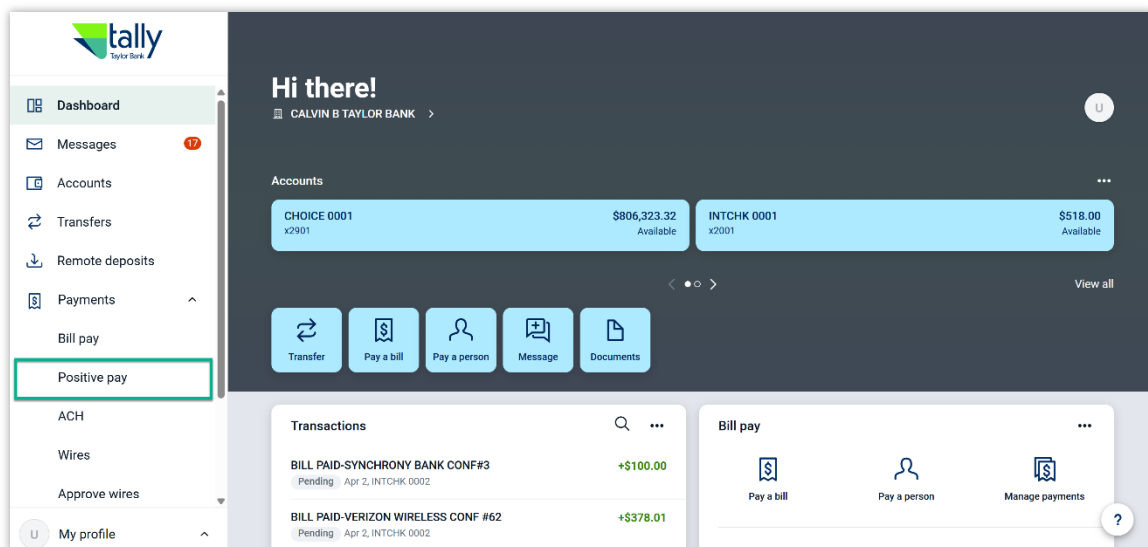
Positive Pay

Enter Issued Items Manually

Step 1

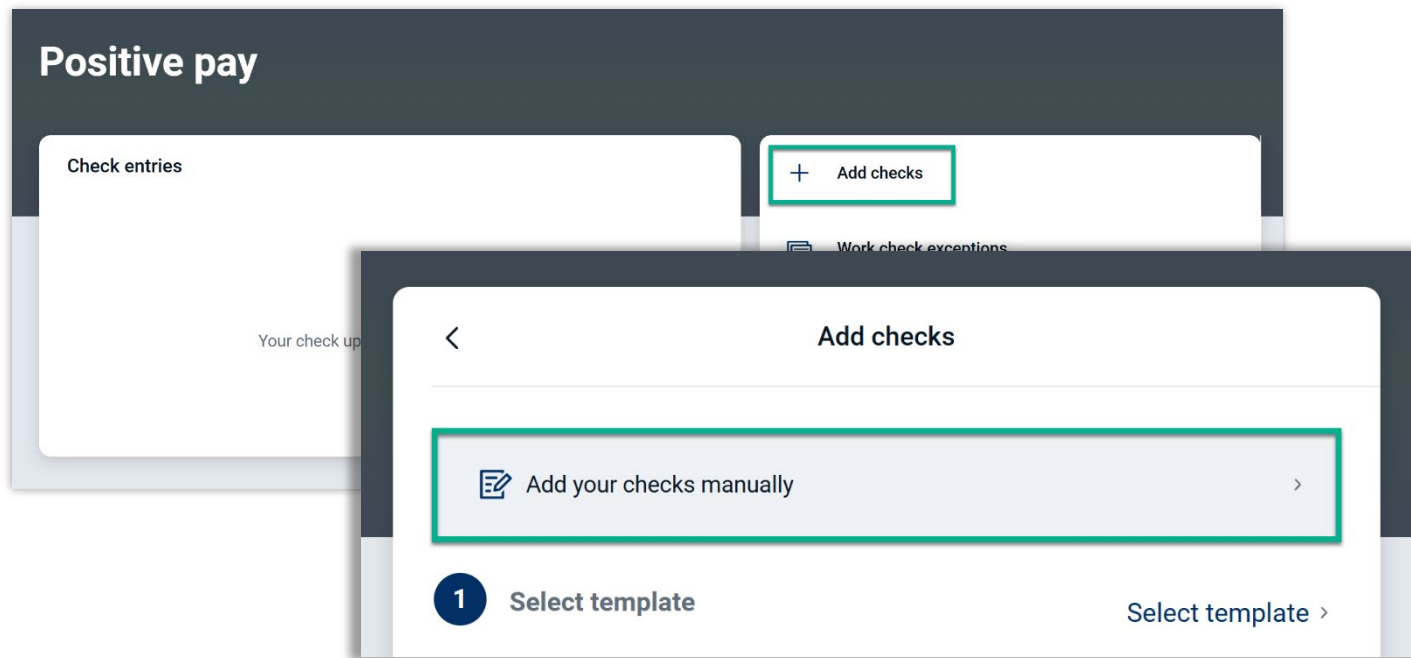
Select **Positive Pay** from the navigation pane.

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



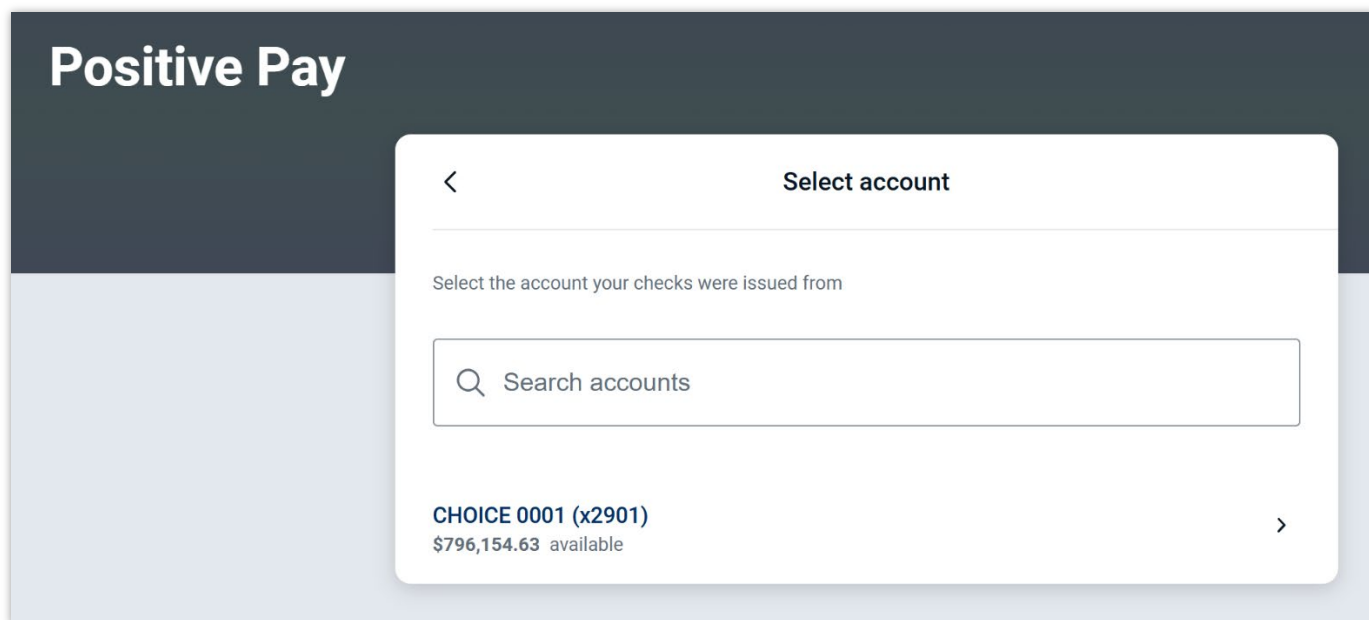
Step 2

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



Step 3

Select the account the checks were written against.



Step 4

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

<

Transfer

From

INTCHK 0002
\$82,474.42 >

To

CHOICE 0001
\$804,336.76 >

Amount

\$1.00

More options

Submit

Transfers completed after 4:00 PM may be processed the next business day.

Step 5

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

<

Review checks

Account

CHOICE 0001
x2901 >

Upload summary

Total items

1

Total amount

\$1.00

DATE

PAYEE/AMOUNT

CHECK #

APR 4

\$1.00
Vendor One

1111 >

Enter another


Approve

Step 6

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

Positive pay


Check entries

 ArpManualEntry_User100001_250328.txt CHOICE 0001

Pending

Review & approve >

+ Add checks

 Work check exceptions

Settings

Manage templates

Step 7

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

Review checks

File upload summary

File name

ArpManualEntry_User100001_250328.txt

Total items

1

Total amount


\$1.00

DATE	PAYEE/AMOUNT	CHECK #
APR 4	\$1.00 Vendor One	00000001111

Cancel

Approve

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



1 checks approved

ArpManualEntry_User100001_250328.txt

Account

CHOICE 0001

Upload date

Mar 28, 2025

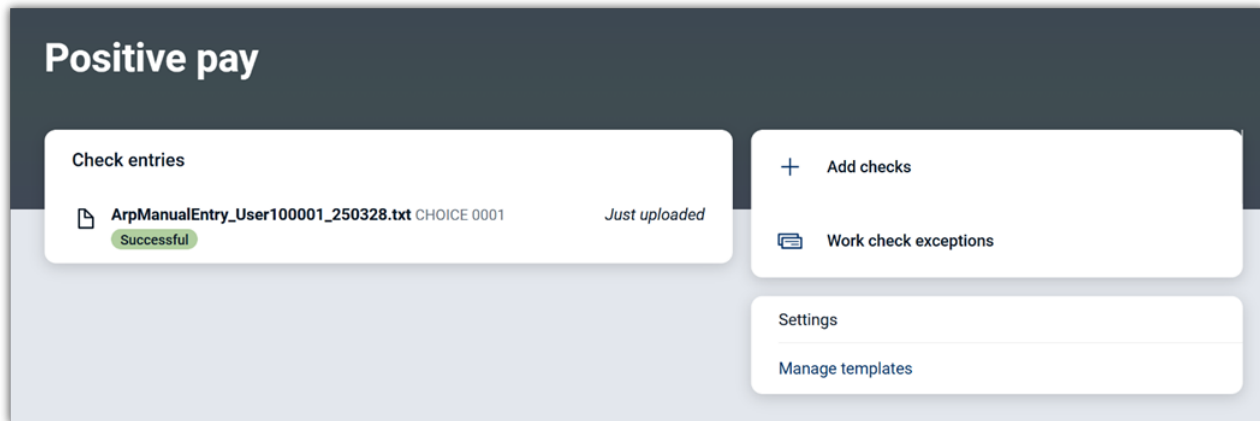
Uploaded & approved

Done

Upload another

Step 8

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

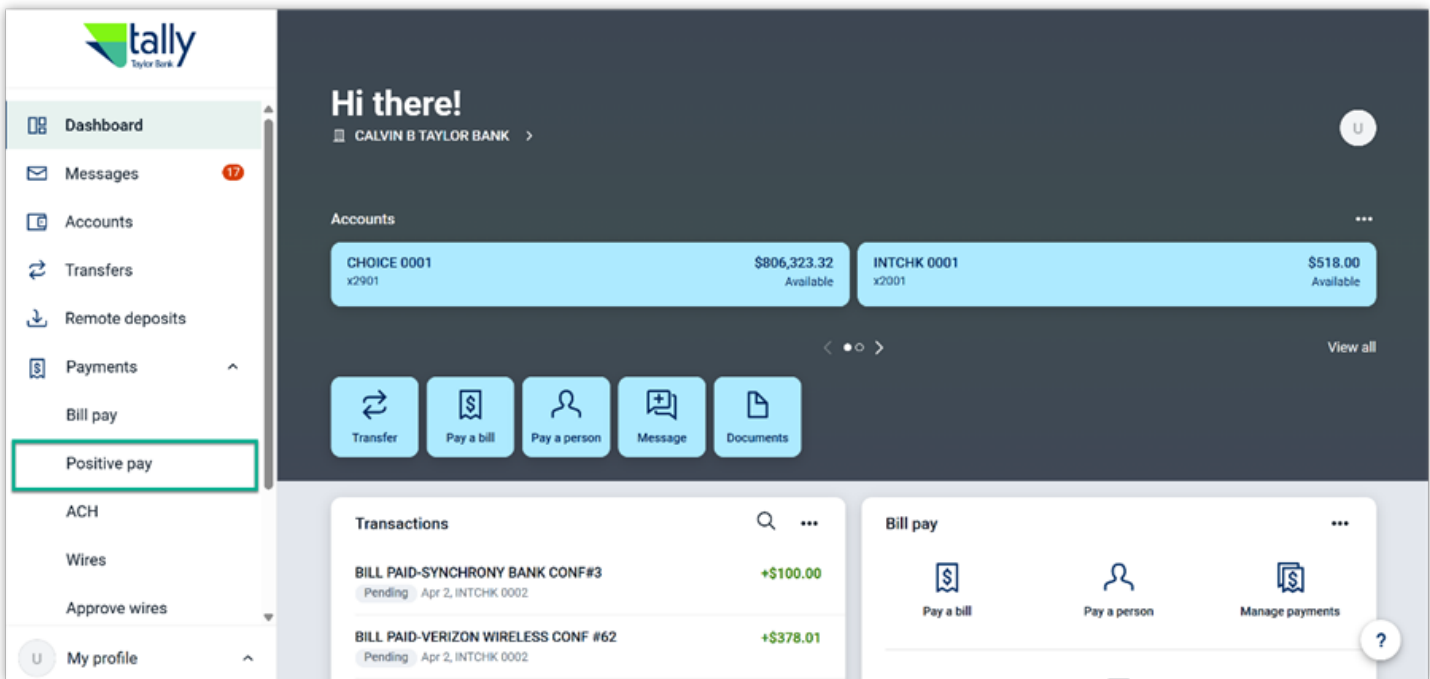


Create an Issued Items Upload Format

Step 1

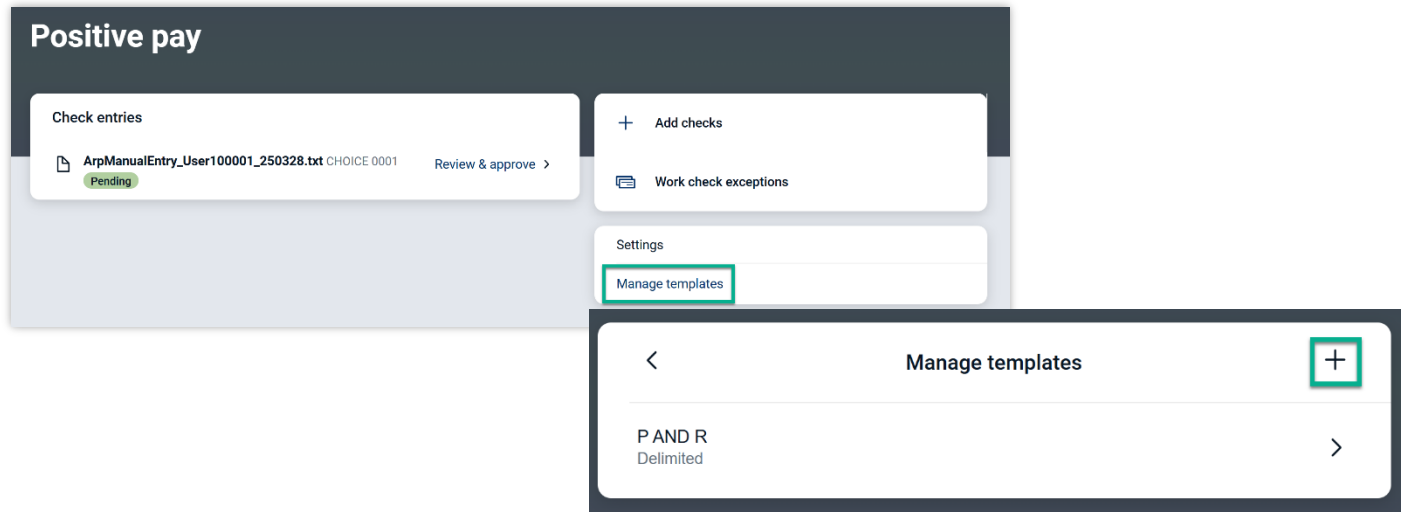
Select **Positive Pay** from the navigation pane.

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



Step 2

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



Step 3

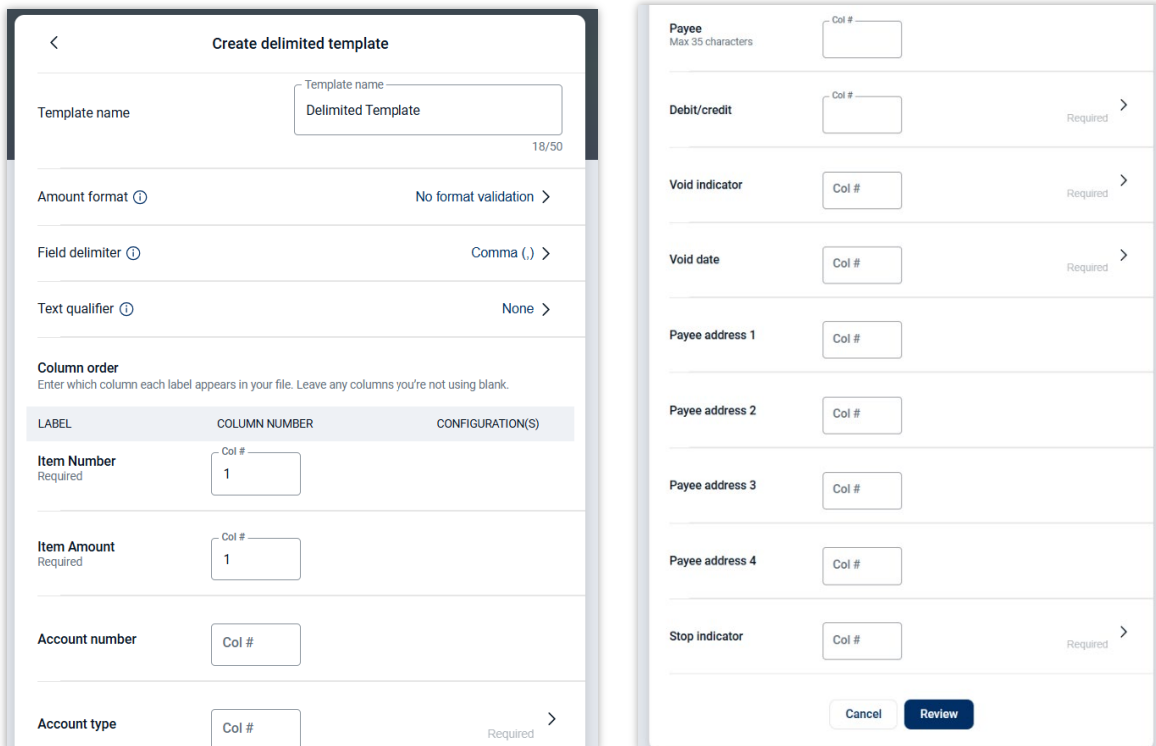
Select the format of your file.

Delimited:

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

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

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



The screenshot shows the 'Create delimited template' form. It has a title bar with a back arrow and the title 'Create delimited template'. The form is divided into several sections:

- Template name:** A text input field with the value 'Delimited Template' and a character count of 18/50.
- Amount format:** A dropdown menu with the selected option 'No format validation'.
- Field delimiter:** A dropdown menu with the selected option 'Comma (,)'.
- Text qualifier:** A dropdown menu with the selected option 'None'.
- Column order:** A section with a heading 'Column order' and a subheading 'Enter which column each label appears in your file. Leave any columns you're not using blank.' Below this is a table with three columns: 'LABEL', 'COLUMN NUMBER', and 'CONFIGURATION(S)'. The table has three rows: 'Item Number' (Required) with column number '1', 'Item Amount' (Required) with column number '1', and 'Account number' (Required) with column number 'Col #'. There is also an 'Account type' (Required) field with column number 'Col #'.
- Payee:** A text input field with a character count of 'Max 35 characters' and a 'Col #' dropdown.
- Debit/credit:** A text input field with a 'Col #' dropdown and a 'Required' label.
- Void indicator:** A text input field with a 'Col #' dropdown and a 'Required' label.
- Void date:** A text input field with a 'Col #' dropdown and a 'Required' label.
- Payee address 1:** A text input field with a 'Col #' dropdown.
- Payee address 2:** A text input field with a 'Col #' dropdown.
- Payee address 3:** A text input field with a 'Col #' dropdown.
- Payee address 4:** A text input field with a 'Col #' dropdown.
- Stop indicator:** A text input field with a 'Col #' dropdown and a 'Required' label.

At the bottom of the form, there are 'Cancel' and 'Review' buttons.

Fixed Position:

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

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

<

Create fixed position template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Label position

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

LABEL	BEGIN	END	CONFIGURATION(S)
Item Number Required	Begin	End	
Item Amount Required	Begin	End	
Account number	Begin	End	
Account type	Begin	End	Required >
Issue date	Begin	End	Required >
Payee Max 35 characters	Begin	End	

Debit/credit

Begin

End

Required >

Void indicator

Begin

End

Required >

Void date

Begin

End

Required >

Payee address 1

Begin

End

Payee address 2

Begin

End

Payee address 3

Begin

End

Payee address 4

Begin

End

Stop indicator

Begin

End

Required >

Cancel

Review

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

Click the + to add more templates if necessary.

<

Manage templates

+

P AND R

Delimited

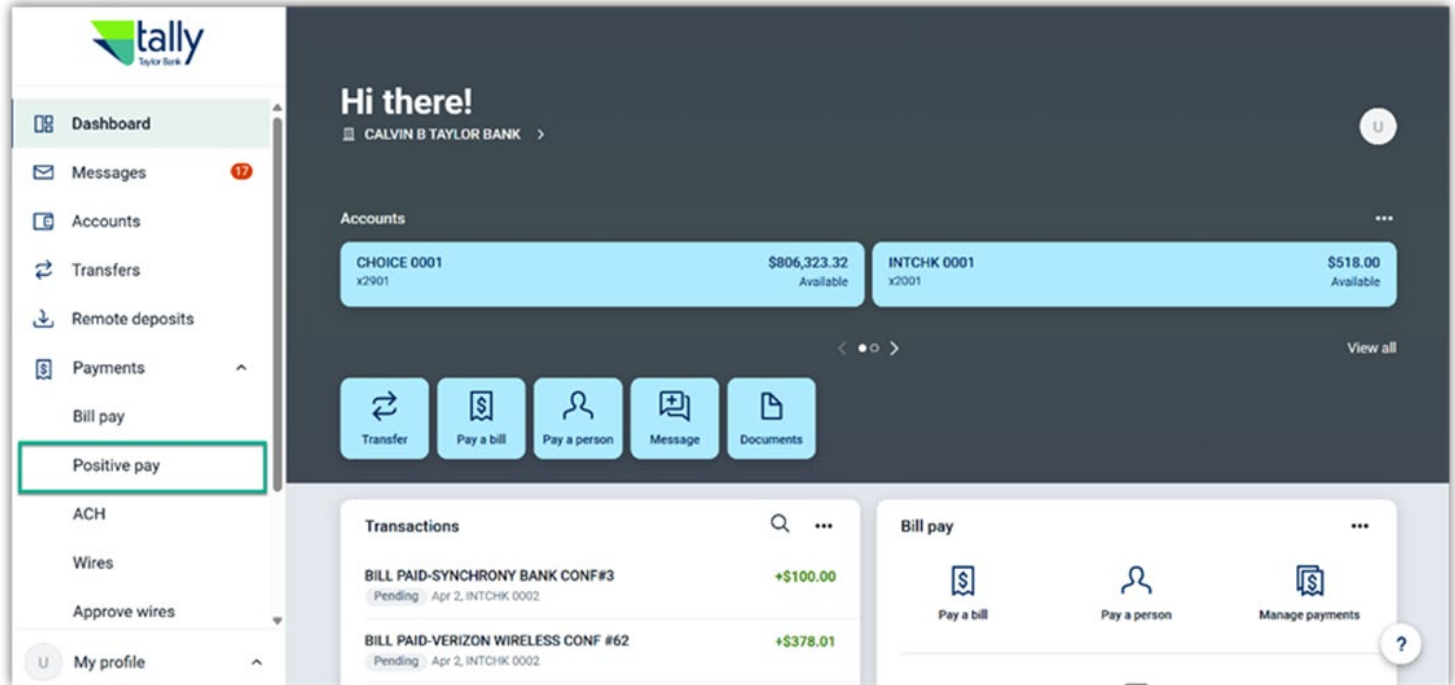
>

Upload an Issued Items File

Step 1

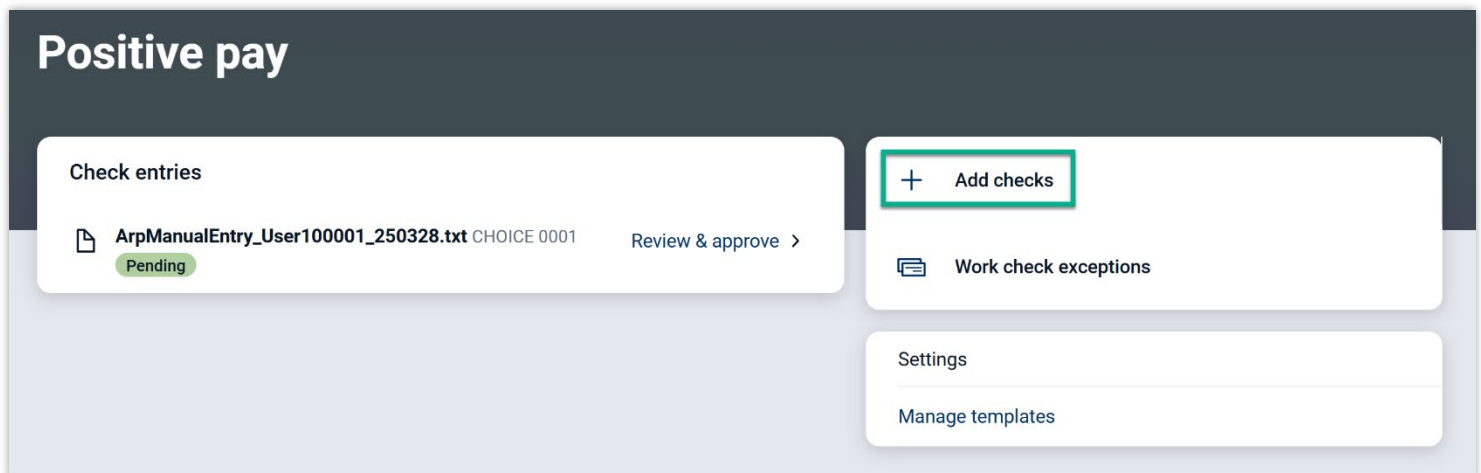
Select **Positive Pay** from the navigation pane.

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



Step 2

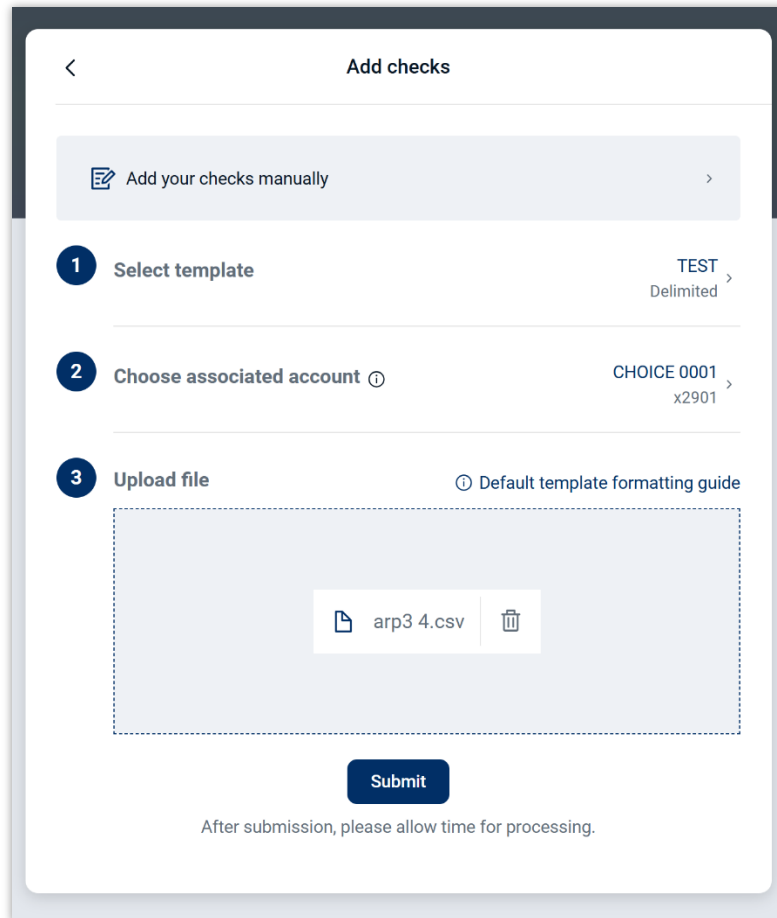
Click + **Add checks**.



Step 3

Choose your upload format template.

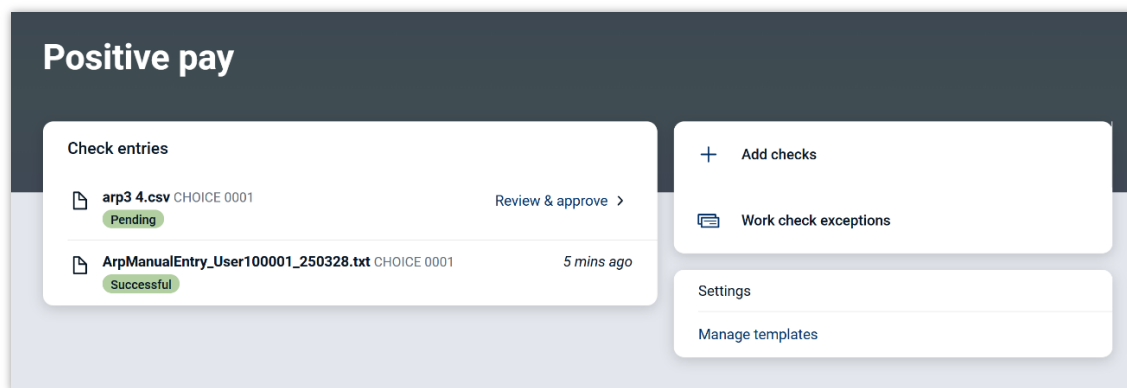
1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.



The screenshot shows the 'Add checks' screen in the Taylor Bank app. At the top, there is a back arrow and the title 'Add checks'. Below this is a section 'Add your checks manually' with a right arrow. The main form has three steps: 1. 'Select template' with 'TEST Delimited' selected; 2. 'Choose associated account' with 'CHOICE 0001 x2901' selected; and 3. 'Upload file' with a 'Default template formatting guide' link. A file named 'arp3 4.csv' is shown in the upload area. A 'Submit' button is at the bottom, followed by the text 'After submission, please allow time for processing.'

Step 4

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



The screenshot shows the 'Positive pay' dashboard. On the left, under 'Check entries', there are two items: 'arp3 4.csv CHOICE 0001' with a 'Pending' status and a 'Review & approve' link, and 'ArpManualEntry_User100001_250328.txt CHOICE 0001' with a 'Successful' status and a '5 mins ago' timestamp. On the right, there are three buttons: '+ Add checks', 'Work check exceptions', and 'Settings'. Below 'Settings' is a link for 'Manage templates'.

Step 5

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

Review checks

File upload summary

File name

arp3 4.csv

Total items

3

Total amount

\$1.42

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

Cancel

Approve

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

Step 6

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

Positive pay

Check entries

arp3 4.csv

CHOICE 0001

Just uploaded

Successful

ArpManualEntry_User100001_250328.txt

CHOICE 0001

5 mins ago

Successful

+ Add checks

Work check exceptions

Settings

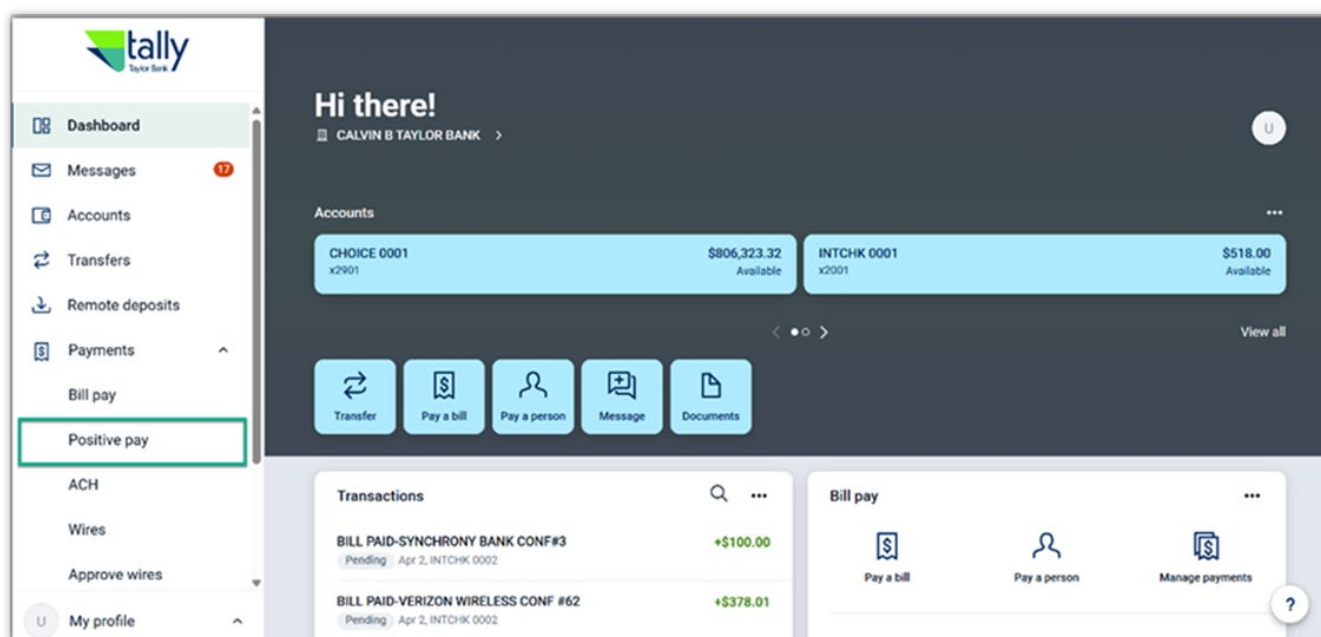
Manage templates

Work Exception Items

Step 1

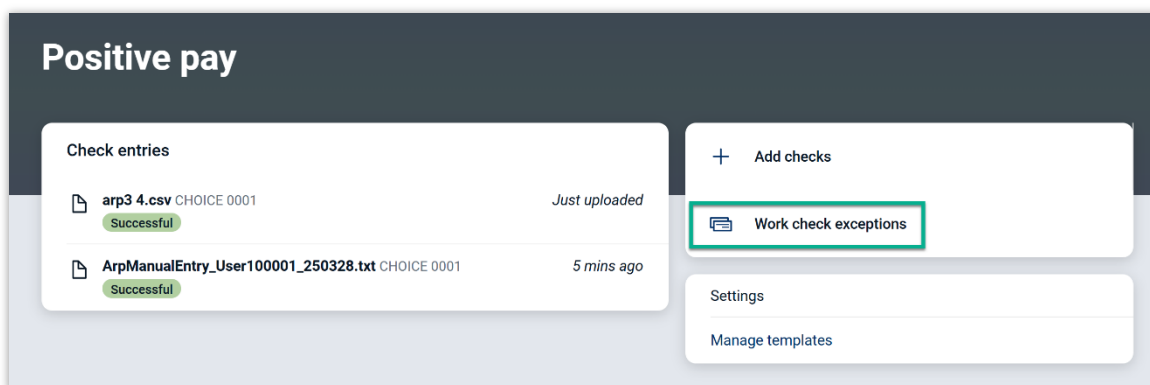
Select **Positive Pay** from the navigation pane.

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



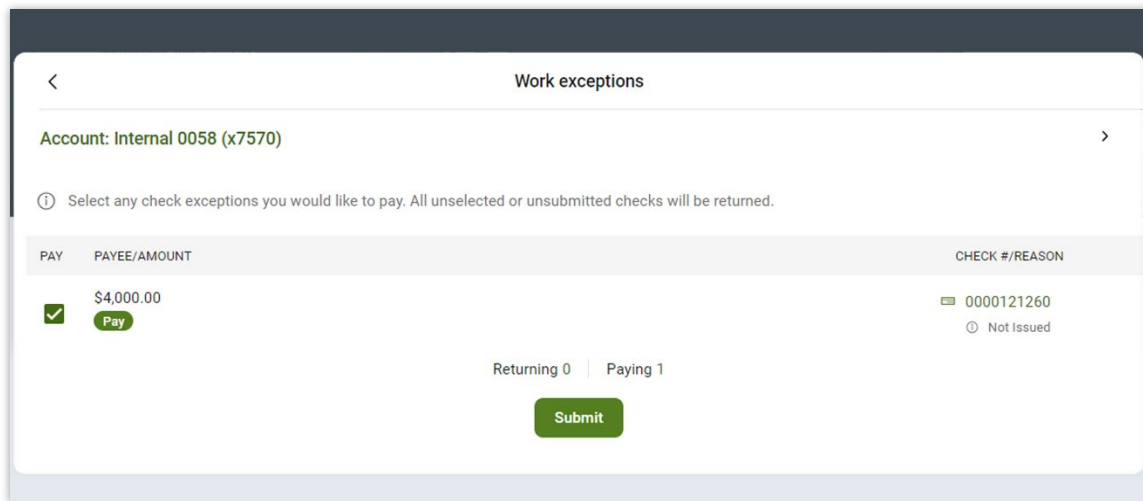
Step 2

Click **Work check exceptions**.



Step 3

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



Work exceptions

Account: Internal 0058 (x7570)

Select any check exceptions you would like to pay. All unselected or unsubmitted checks will be returned.

PAY	PAYEE/AMOUNT	CHECK #/REASON
<input checked="" type="checkbox"/>	\$4,000.00 Pay	0000121260 Not Issued

Returning 0 | Paying 1

Submit

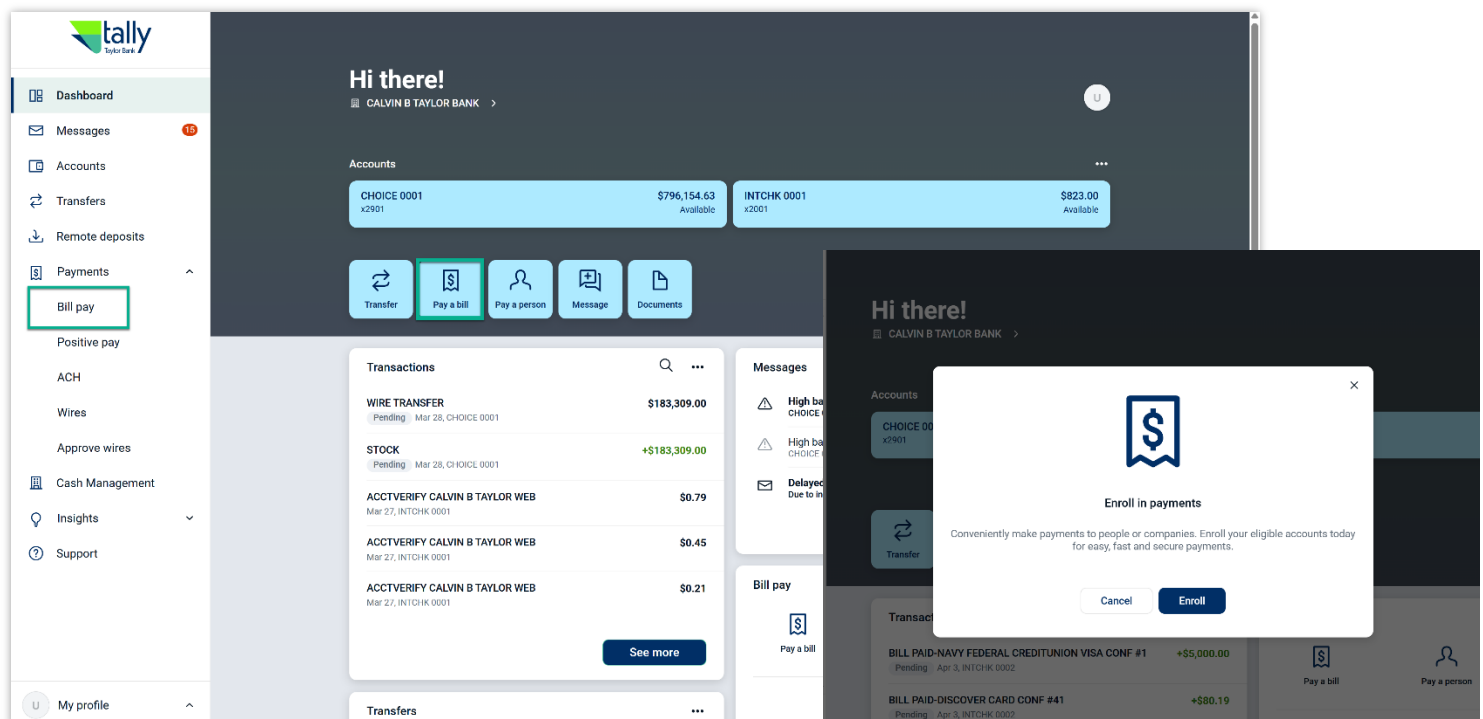
Bill Pay

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

Enroll in Bill Pay

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

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



Hi there!
CALVIN B TAYLOR BANK

Accounts

Account	Balance	Status
CHOICE 0001 x2901	\$796,154.63	Available
INTCHK 0001 x2001	\$823.00	Available

Transactions

Transaction	Amount
WIRE TRANSFER Pending Mar 28, CHOICE 0001	\$183,309.00
STOCK Pending Mar 28, CHOICE 0001	+\$183,309.00
ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.79
ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.45
ACCTVERIFY CALVIN B TAYLOR WEB Mar 27, INTCHK 0001	\$0.21

Enroll in payments

Conveniently make payments to people or companies. Enroll your eligible accounts today for easy, fast and secure payments.

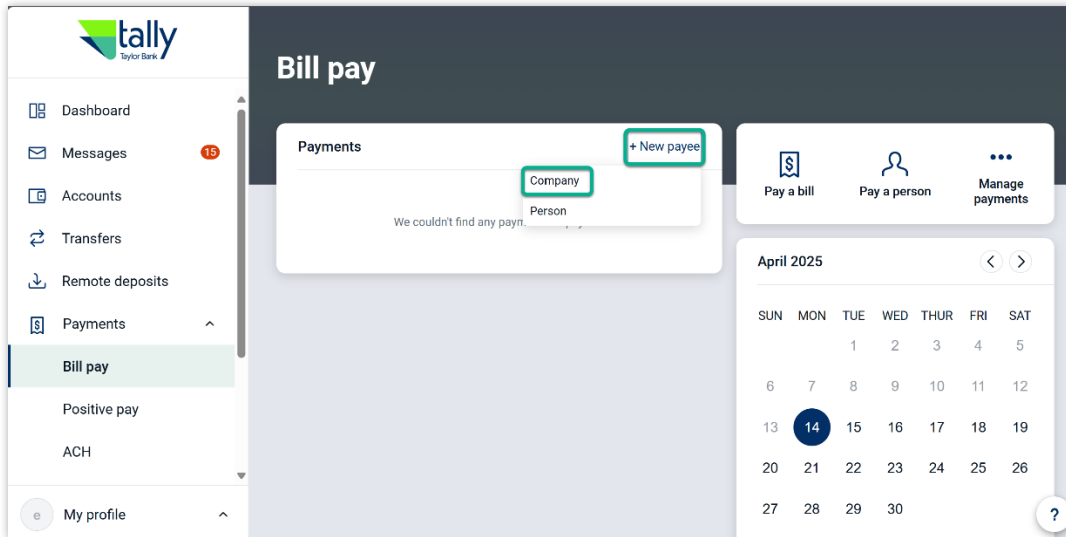
Cancel **Enroll**

Add a Payee

Step 1

Select Bill Pay from the navigation pane.

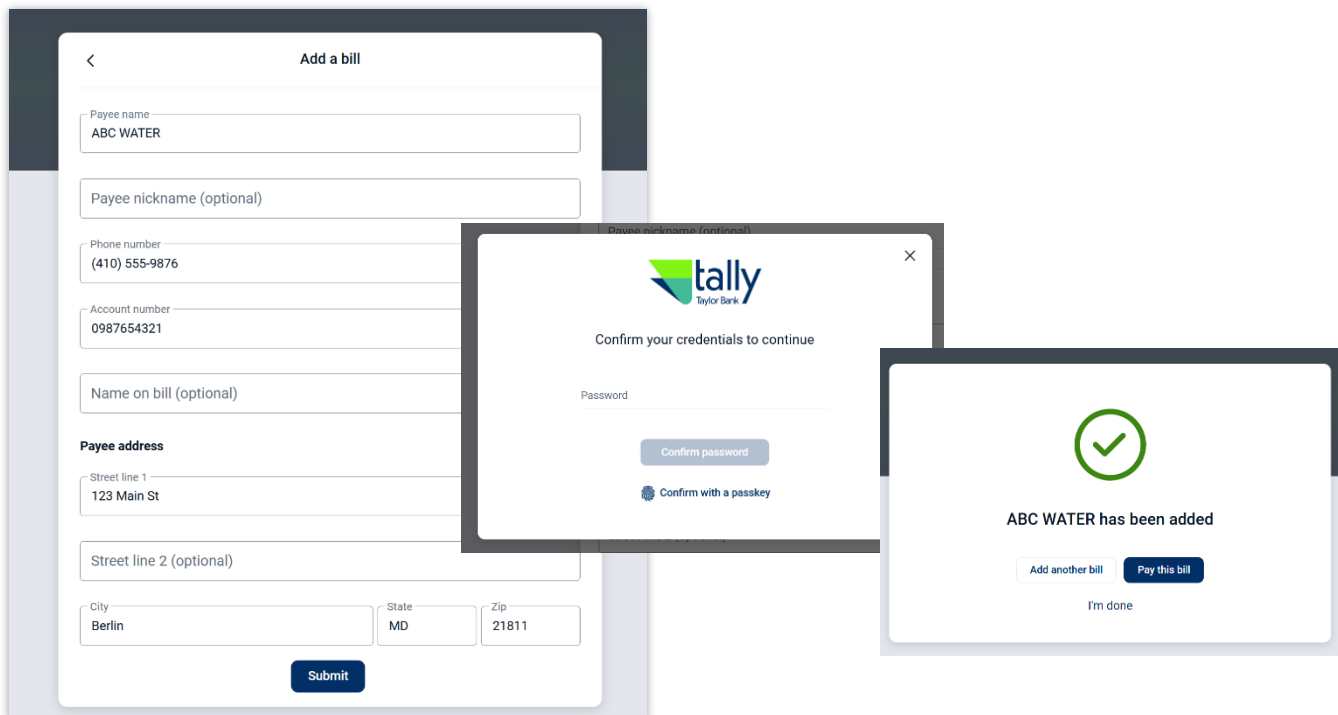
Please note: If you have multiple payment features activated, select the **Payments** menu first. Click **+ New payee** and select **Company**.



Step 2

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

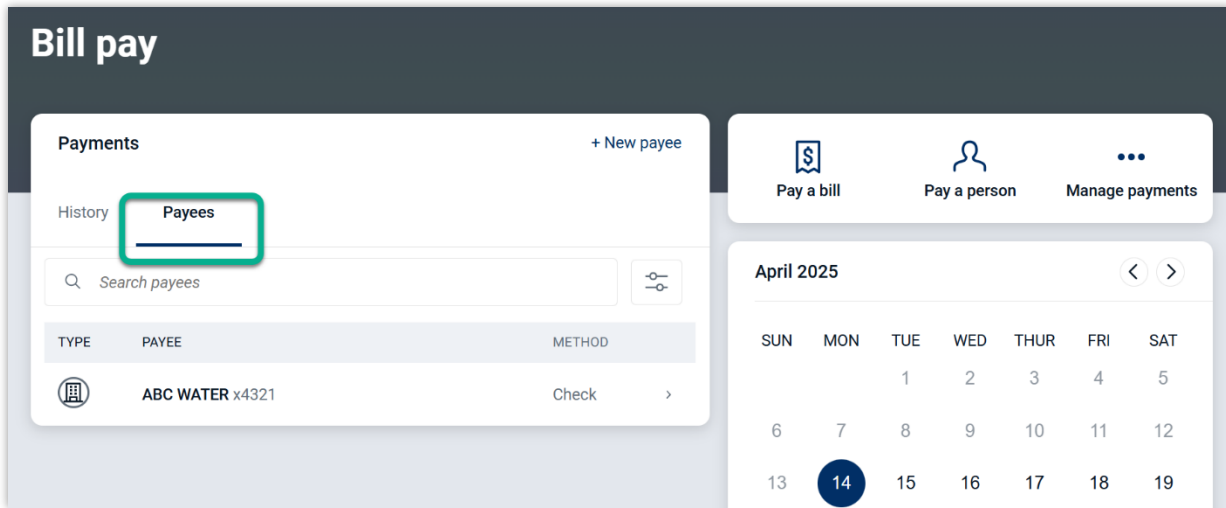
You may be prompted to enter your password in order to authenticate. Once authenticated click I'm Done.



Edit or Delete a Payee

Step 1

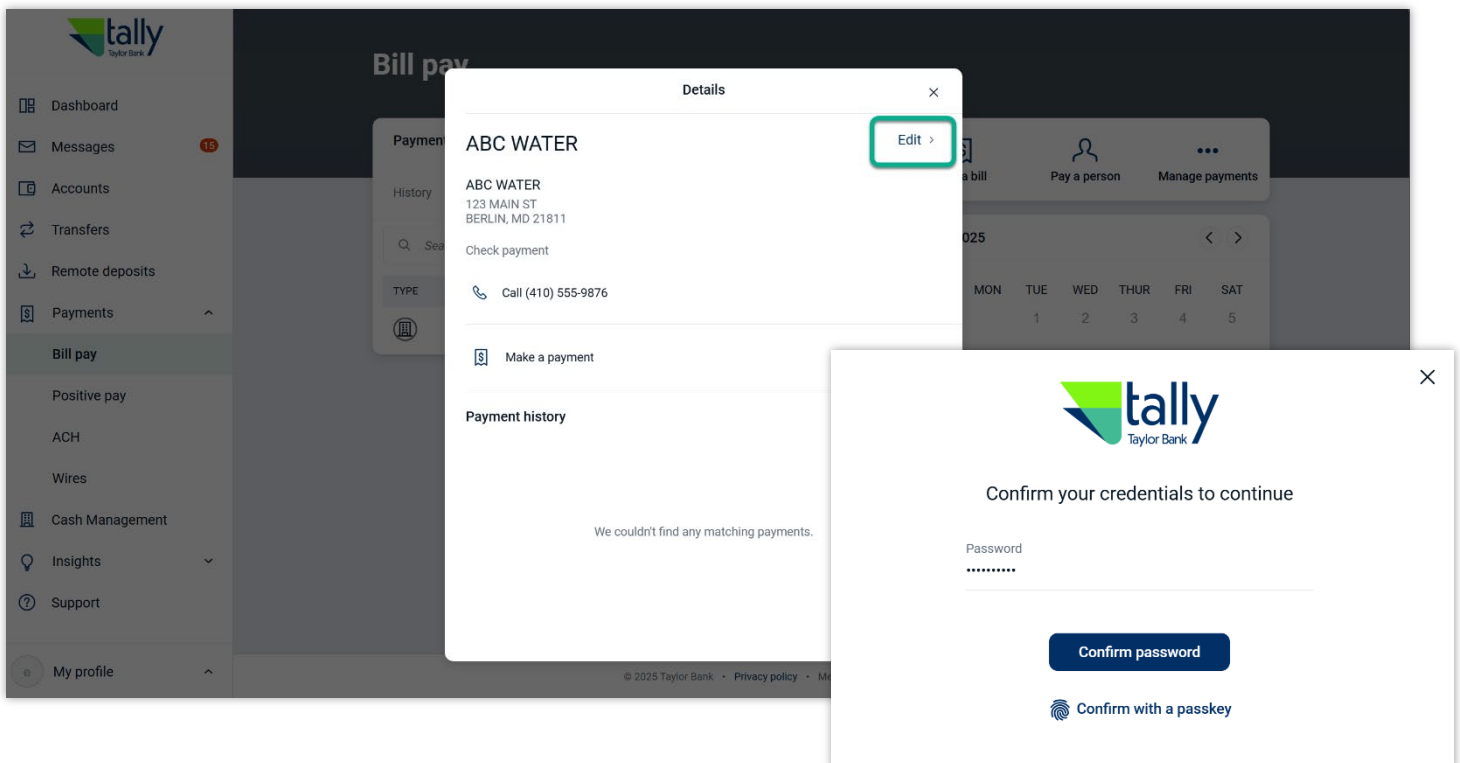
Navigate to the **Bill Pay** page and select the **Payees** tab.



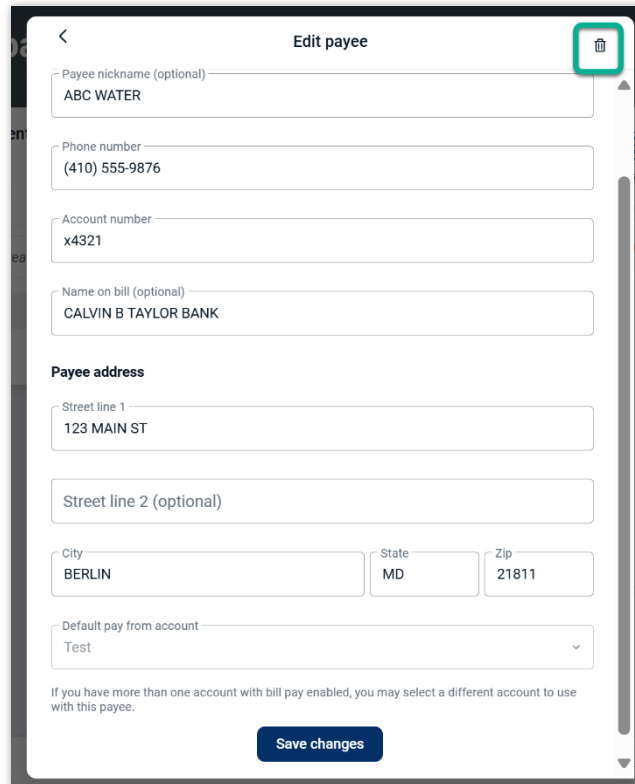
Step 2

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

Step 3



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



Edit payee

Payee nickname (optional)
ABC WATER

Phone number
(410) 555-9876

Account number
x4321

Name on bill (optional)
CALVIN B TAYLOR BANK

Payee address

Street line 1
123 MAIN ST

Street line 2 (optional)

City
BERLIN

State
MD

Zip
21811

Default pay from account
Test

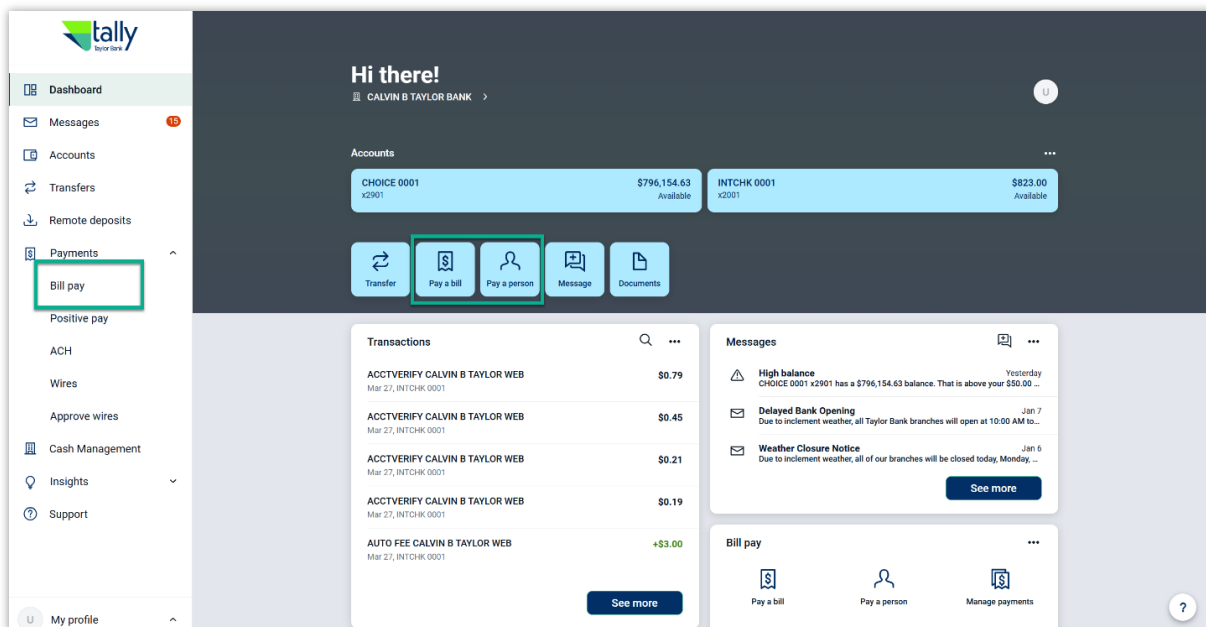
If you have more than one account with bill pay enabled, you may select a different account to use with this payee.

Save changes

Pay a Single Bill or Person

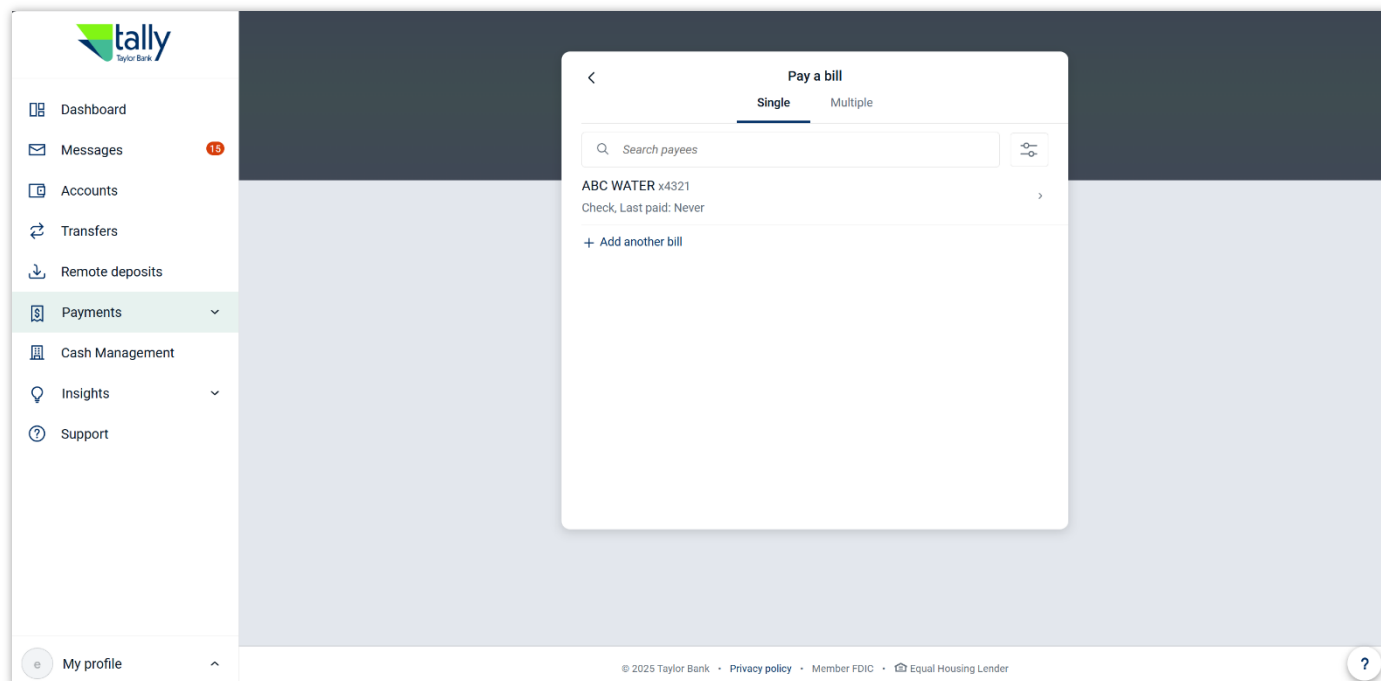
Step 1

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



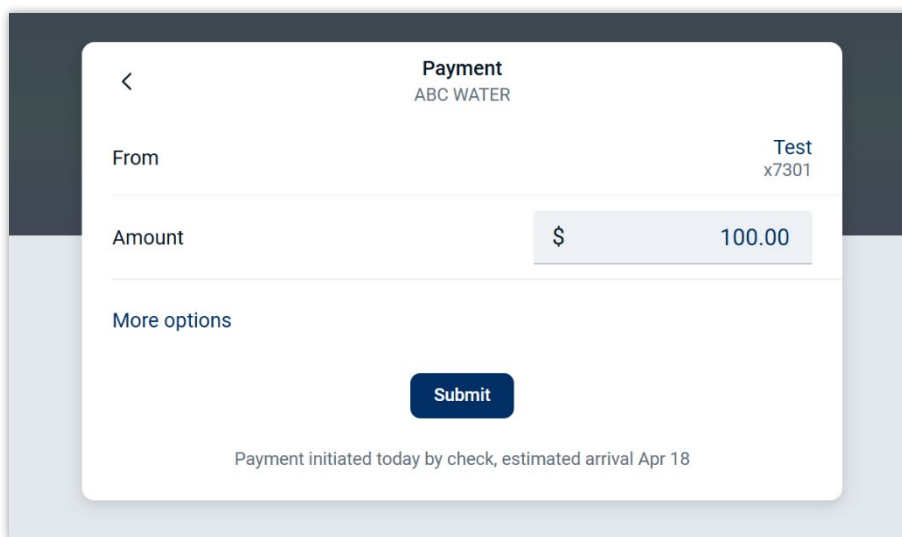
Step 2

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



Step 3

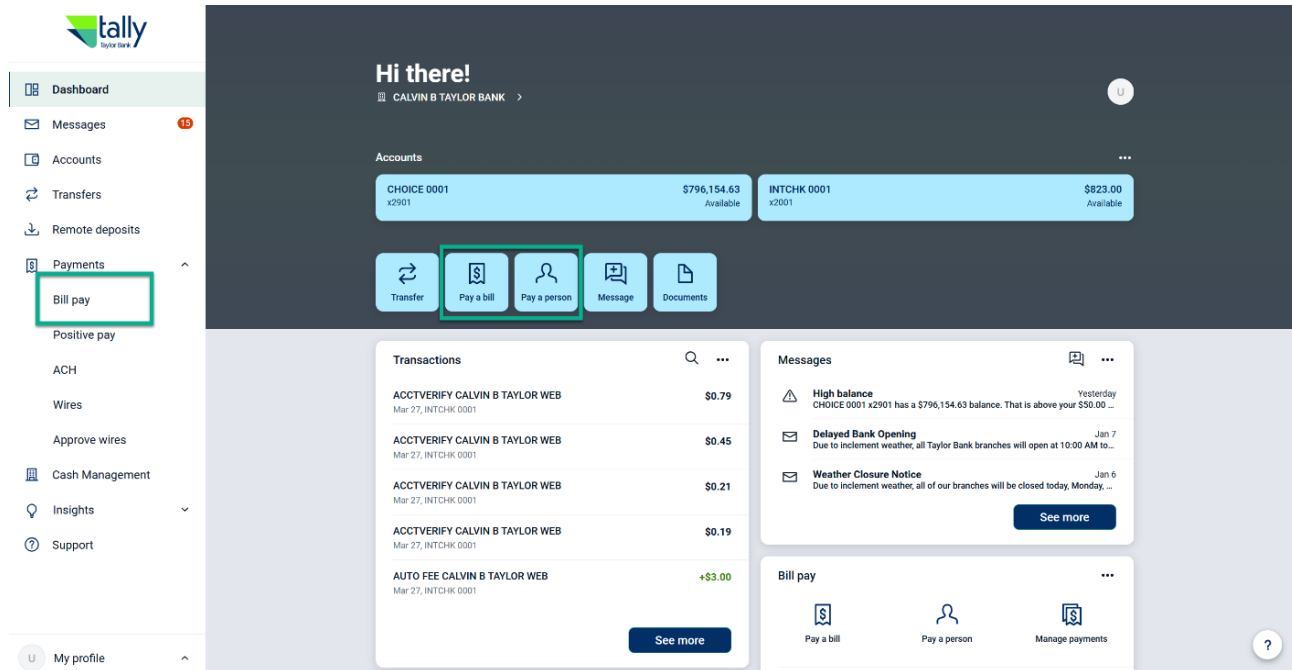
Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.



Pay Multiple Bills

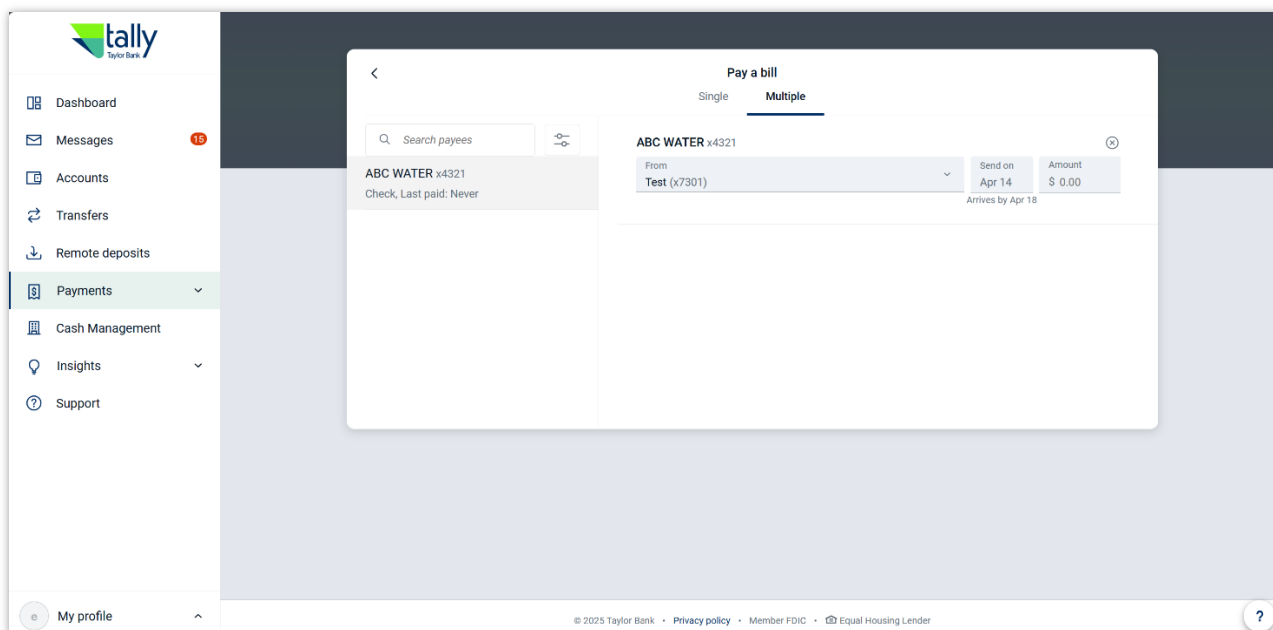
Step 1

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



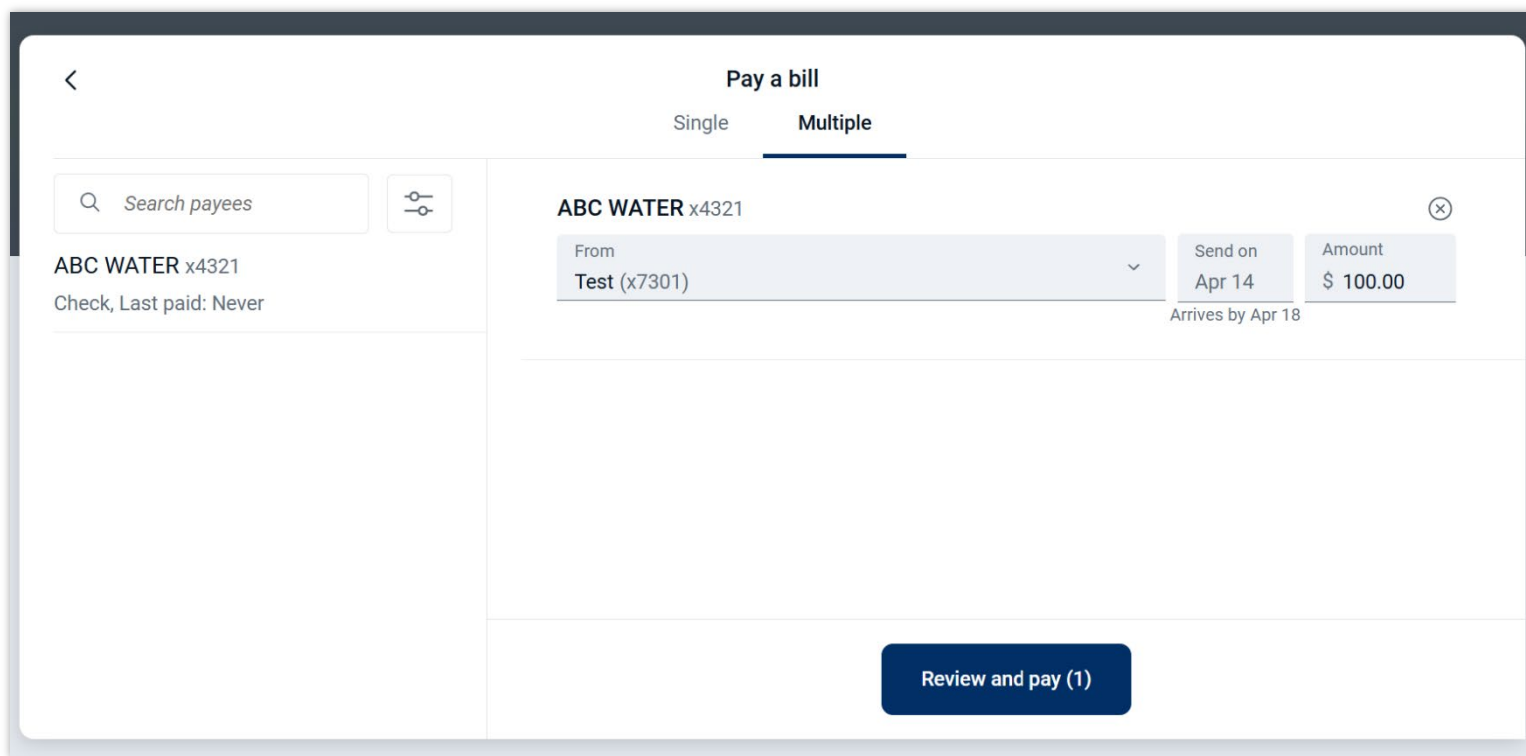
Step 2

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



Step 3

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



Pay a bill

Single Multiple

Search payees

ABC WATER x4321
Check, Last paid: Never

ABC WATER x4321

From: Test (x7301)

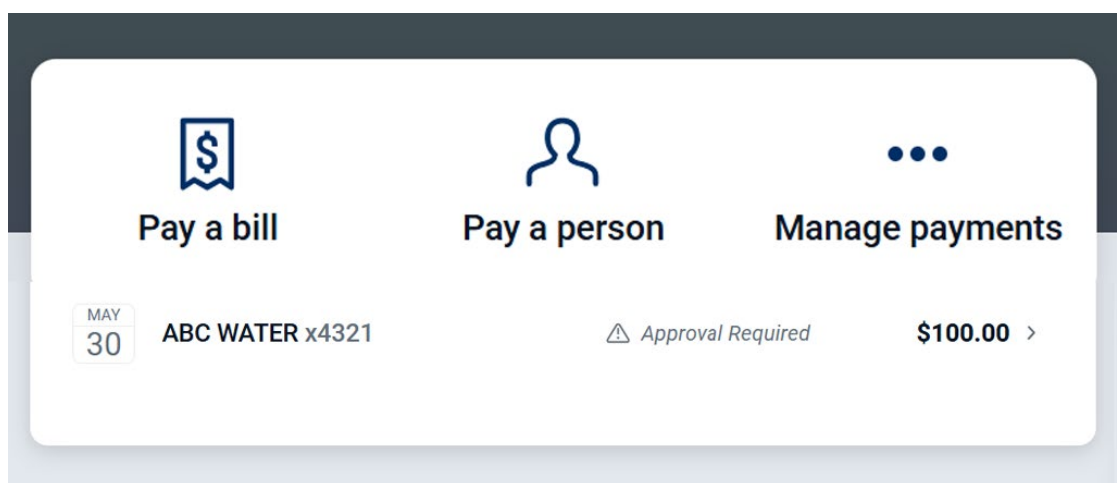
Send on: Apr 14

Amount: \$ 100.00

Arrives by Apr 18

Review and pay (1)

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



Pay a bill

Pay a person

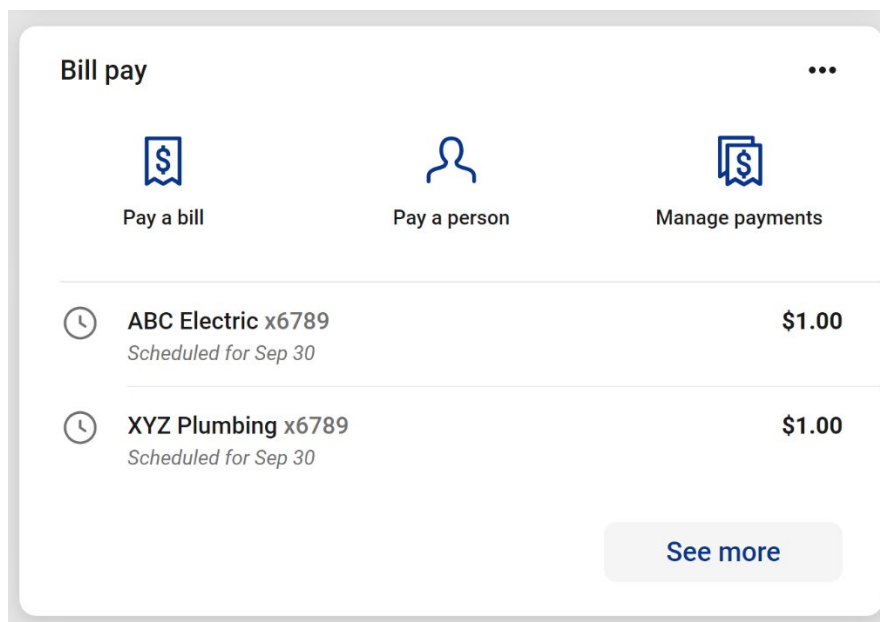
Manage payments

MAY 30 ABC WATER x4321 Approval Required \$100.00 >

Edit or Delete a Payment

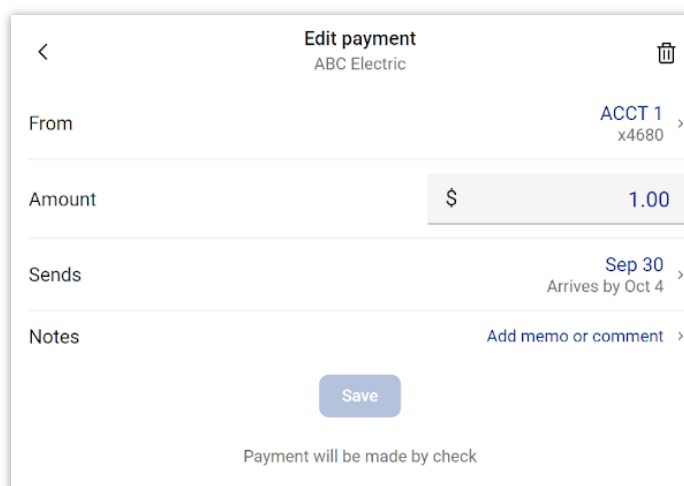
Step 1

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



Step 2

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

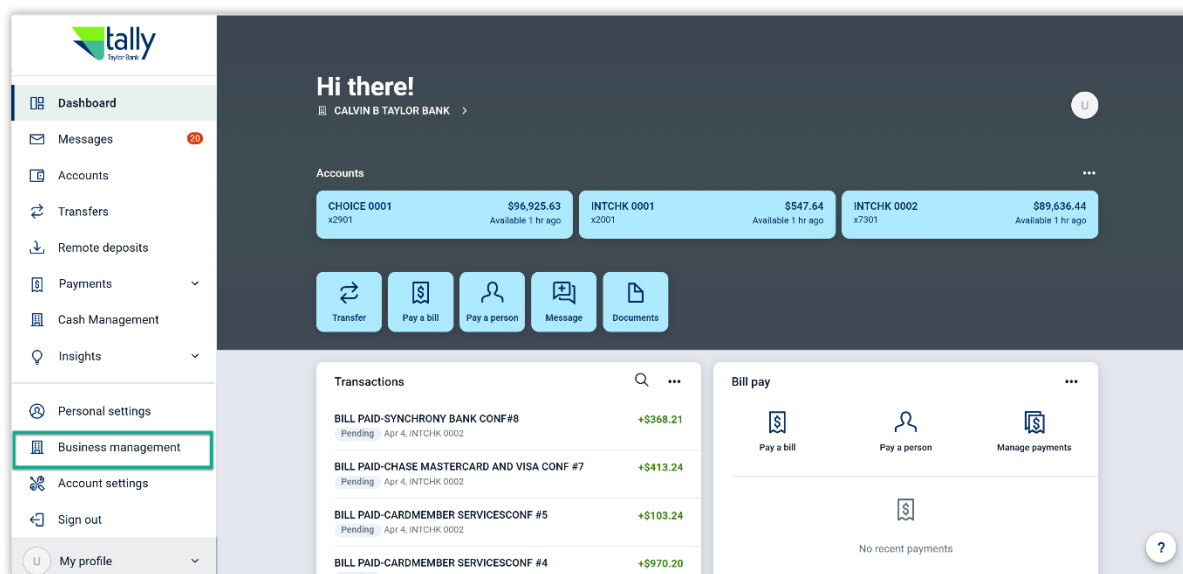


Administration

Create a New User

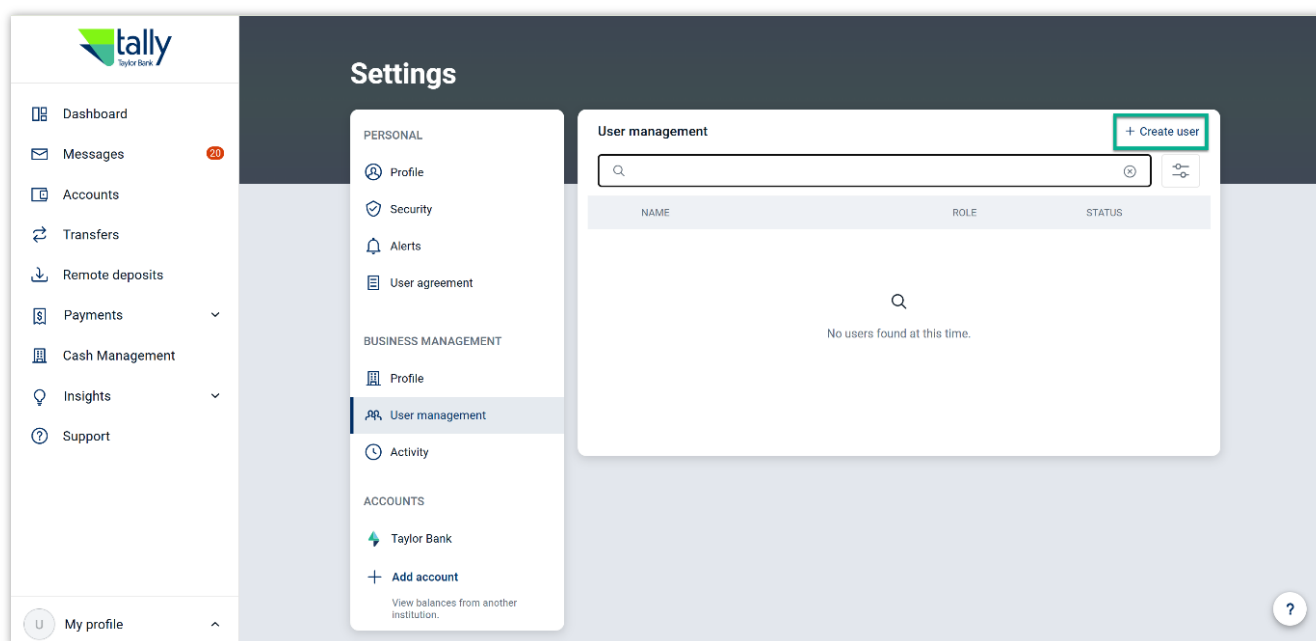
Step 1

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



Step 2

Click **+ Create user**.



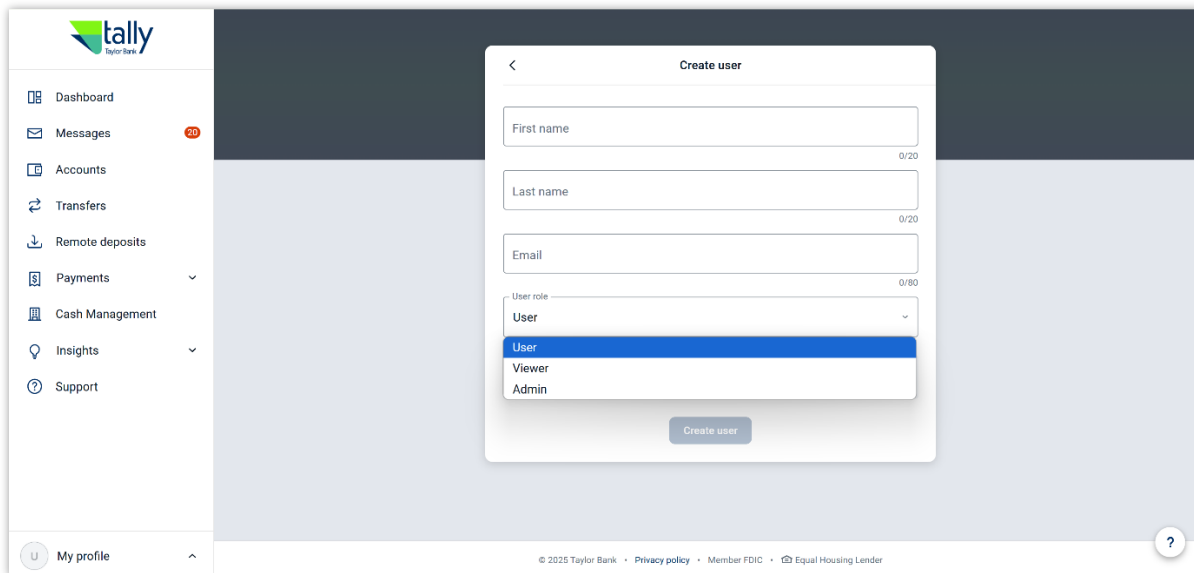
Step 3

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

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

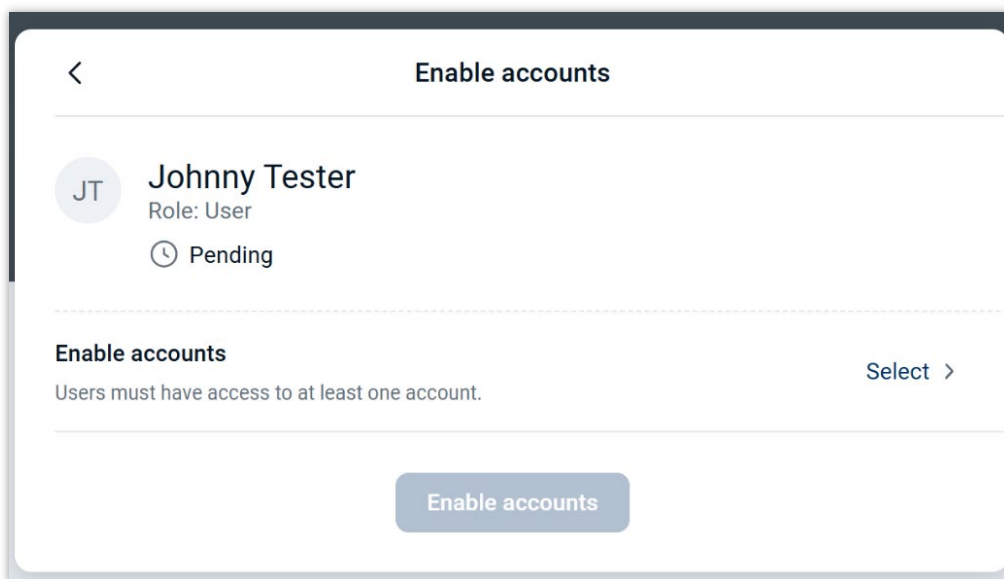
Click **Create user**.

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



Step 4

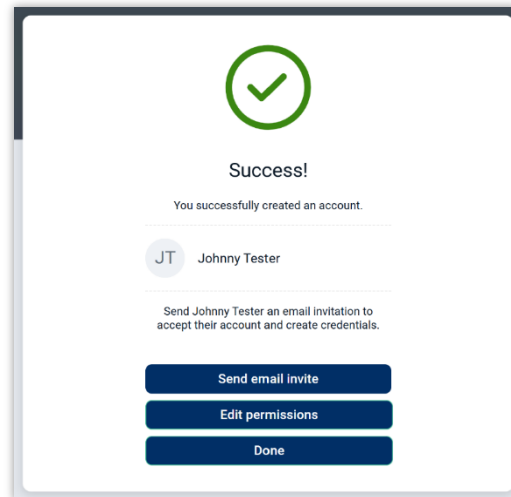
Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.



Step 5

Review your confirmation and choose from the following options:

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

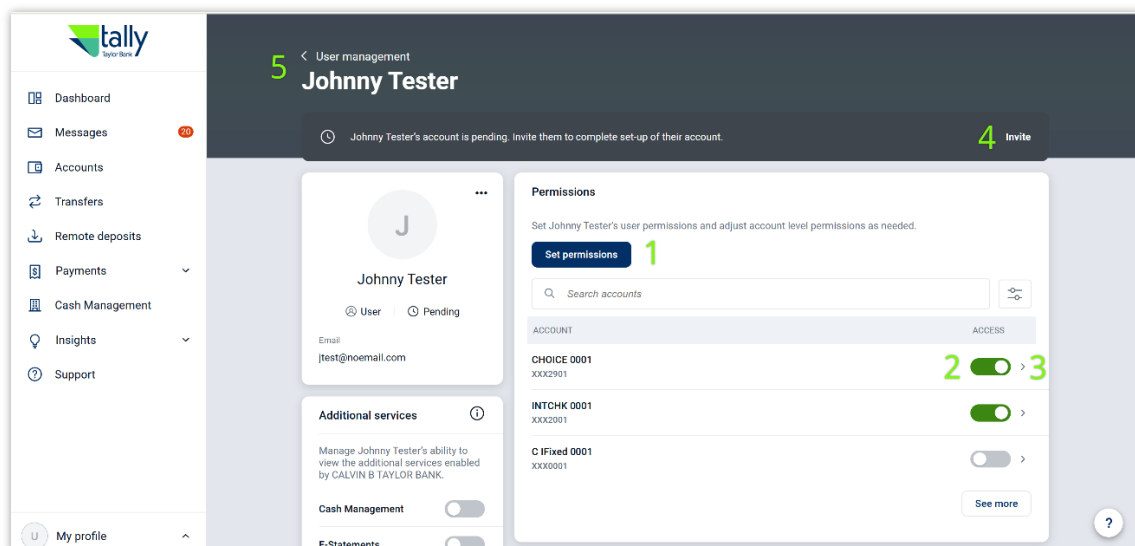


Step 6

If **Edit permissions** was selected:

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

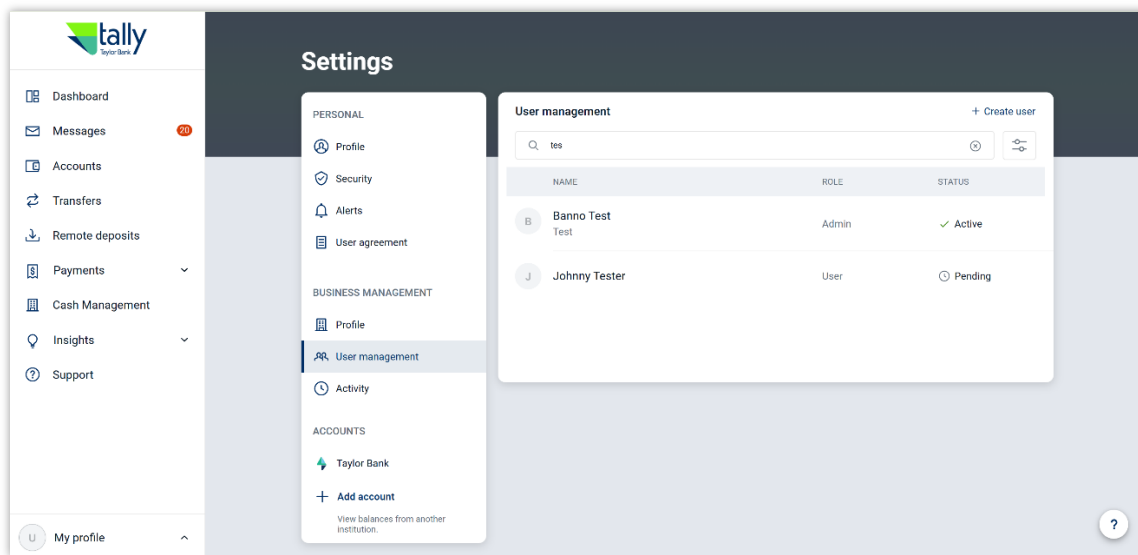
Please see the **Editing or Deleting a User** section in this document for more information on permissions



Step 7

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

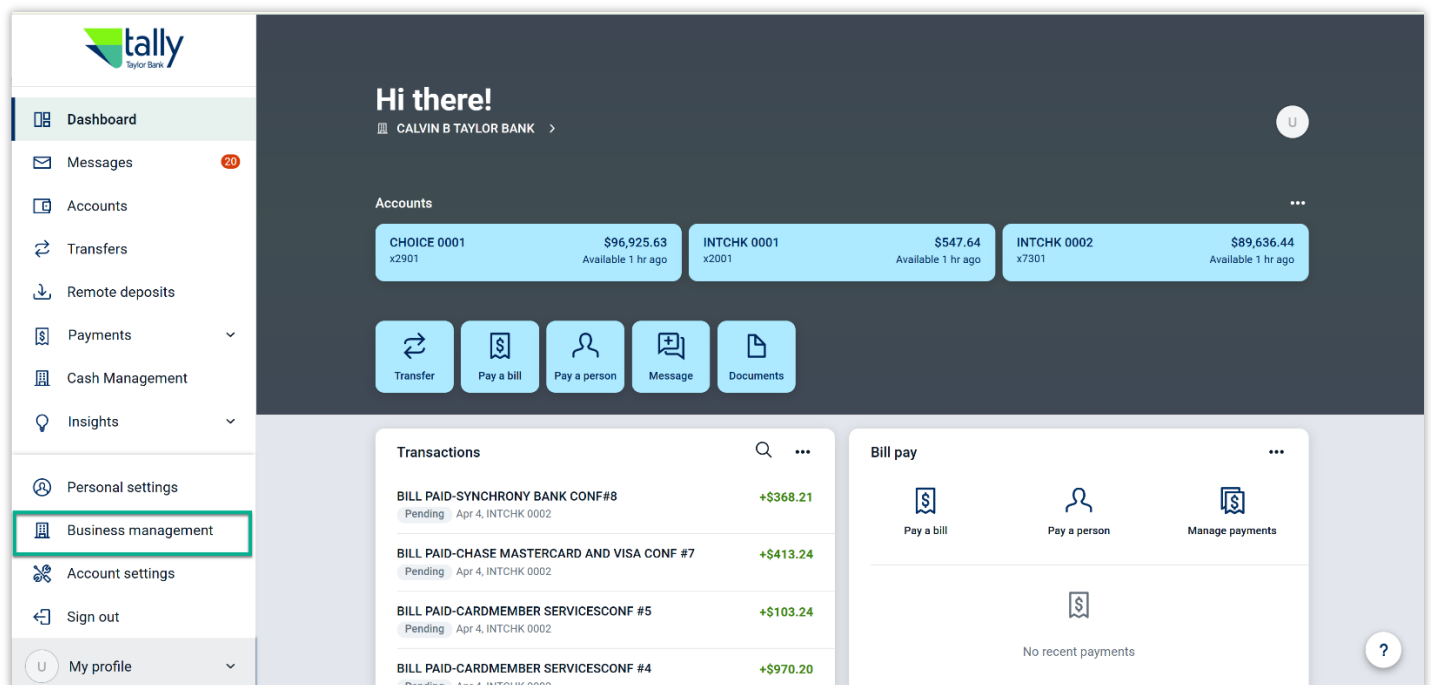
Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



Editing or Deleting a User

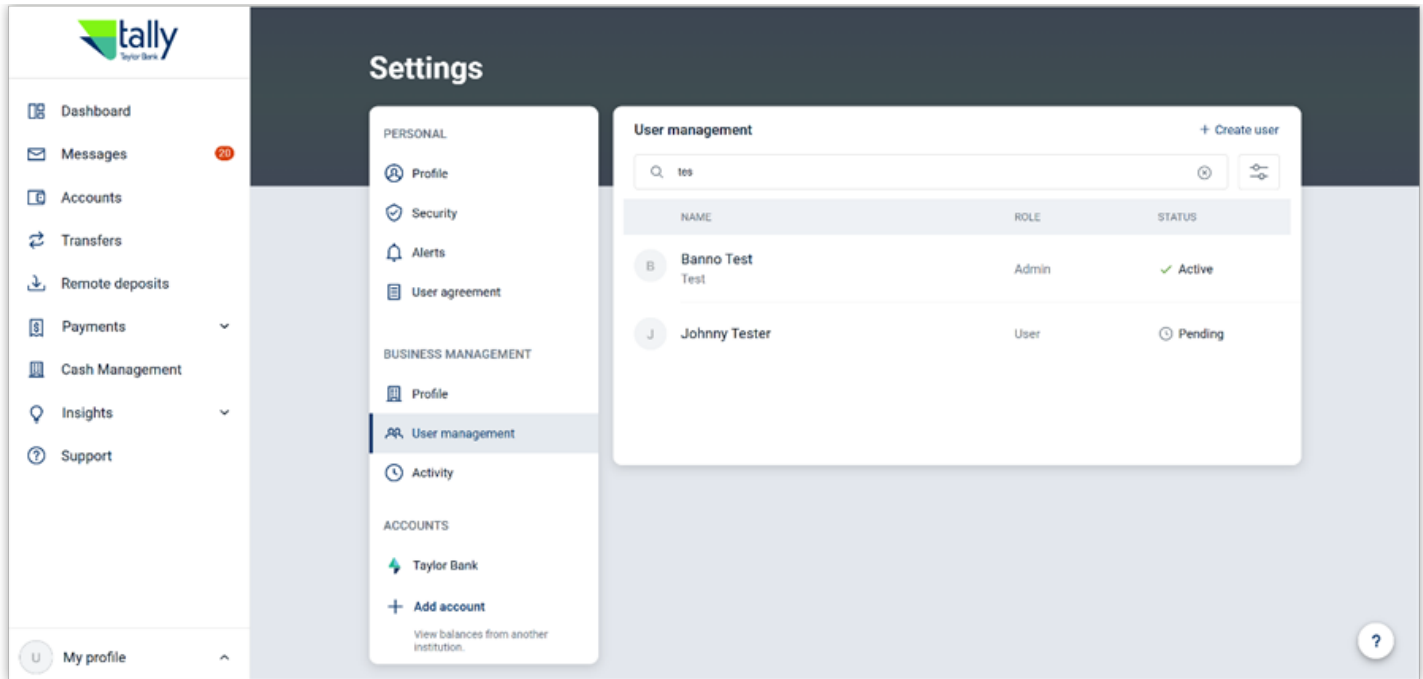
Step 1

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



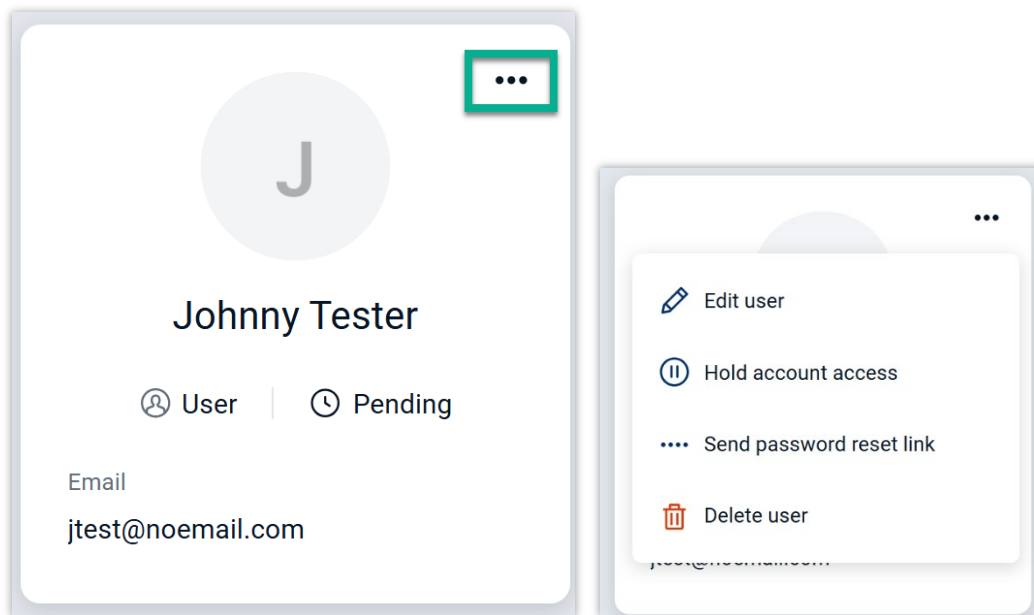
Step 2

Select the user you'd like to edit.

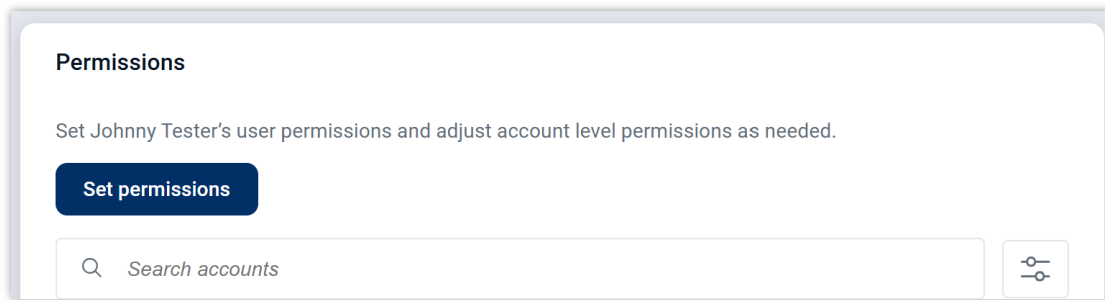


Step 3

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



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



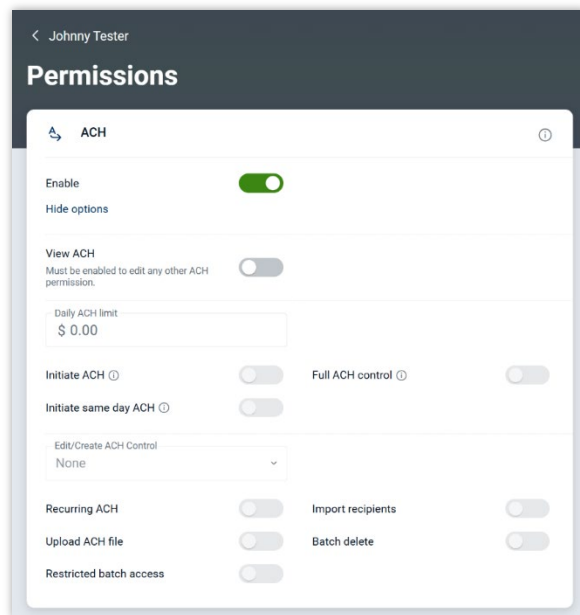
Permissions

Set Johnny Tester's user permissions and adjust account level permissions as needed.

Set permissions

Search accounts

- a. ACH
 - i. **Enable:** Activates this feature for the user.
 - ii. **View ACH:** Must be enabled to edit any other ACH permission.
 - iii. **Daily ACH limit:** Maximum amount the user can initiate per day.
 - iv. **Initiate ACH:** Allows user to transmit ACH payments to the bank.
 - v. **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
 - vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
 - vii. Edit/Delete ACH Control:
 1. **Full edit/create:** Allows the user to edit everything within a payment.
 2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
 3. **None:** User cannot Edit an ACH payment.
 - viii. **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
 - ix. **Upload ACH file:** Allows the user to upload a NACHA formatted file.
 - x. **Restricted batch access:** User can view payments that have been flagged as restricted.
 - xi. **Import recipients:** User can import a file containing recipient data to create a payment.
 - xii. **Batch delete:** User can delete an ACH payment.



< Johnny Tester

Permissions

ACH

Enable ☒

Hide options

View ACH ☐
Must be enabled to edit any other ACH permission.

Daily ACH limit
\$ 0.00

Initiate ACH ☐ Full ACH control ☐

Initiate same day ACH ☐

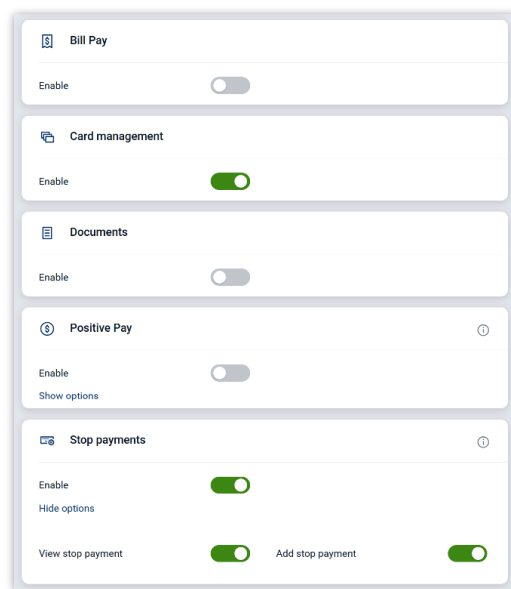
Edit/Create ACH Control
None

Recurring ACH ☐ Import recipients ☐

Upload ACH file ☐ Batch delete ☐

Restricted batch access ☐

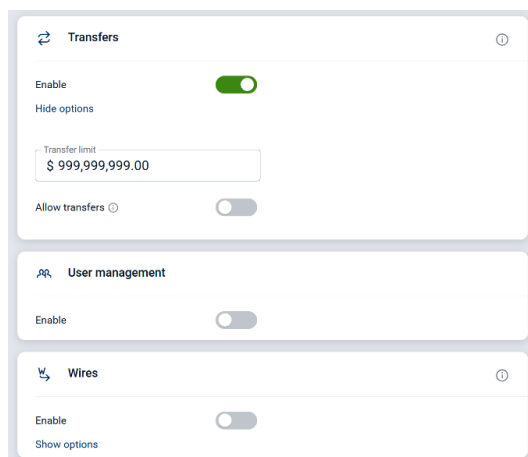
- b. Bill Pay
 - i. **Enable:** Activates this feature for the user.
- c. Card Management
 - i. **Enable:** Activates this feature for the user.
- d. Positive Pay
 - i. **Enable:** Activates this feature for the user.
 - ii. **Upload Positive Pay:** Allows user to upload an issued items check file to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



The screenshot shows a settings interface with five sections, each with an icon and a title:

- Bill Pay** (Icon: \$): Enable toggle is off.
- Card management** (Icon: Card): Enable toggle is on.
- Documents** (Icon: Document): Enable toggle is off.
- Positive Pay** (Icon: \$): Enable toggle is off. Below the toggle is a "Show options" link.
- Stop payments** (Icon: Stop): Enable toggle is on. Below the toggle is a "Hide options" link. At the bottom, there are two more toggles: "View stop payment" (on) and "Add stop payment" (on).

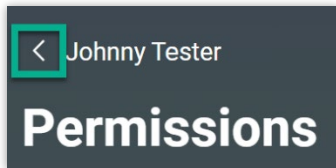
- f. Transfers
 - i. **Enable:** Activates this feature for a user.
 - ii. **Transfer limit:** Maximum amount a user can transfer per day.



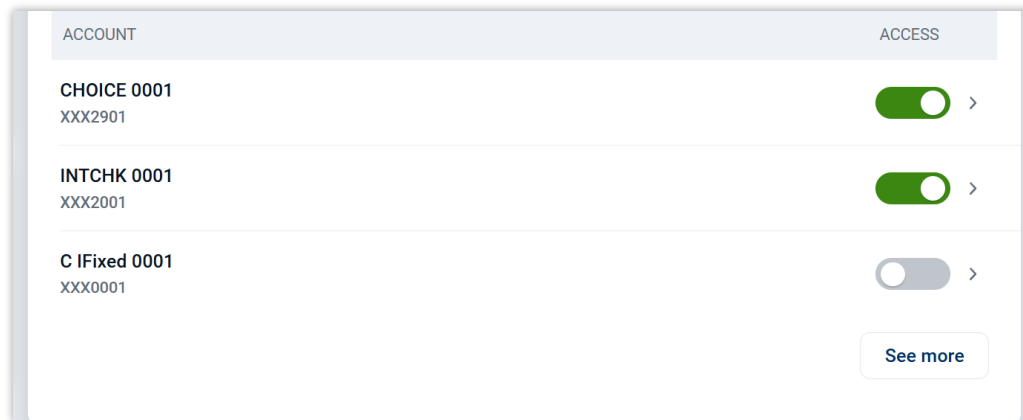
The screenshot shows a settings interface with three sections, each with an icon and a title:

- Transfers** (Icon: Transfer): Enable toggle is on. Below the toggle is a "Hide options" link. There is a "Transfer limit" field with the value "\$ 999,999,999.00". Below that is an "Allow transfers" toggle which is off.
- User management** (Icon: User): Enable toggle is off.
- Wires** (Icon: Wires): Enable toggle is off. Below the toggle is a "Show options" link.

- g. **User Management:** Allows user to create, modify, and delete other users. Click the **back arrow** once done.



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

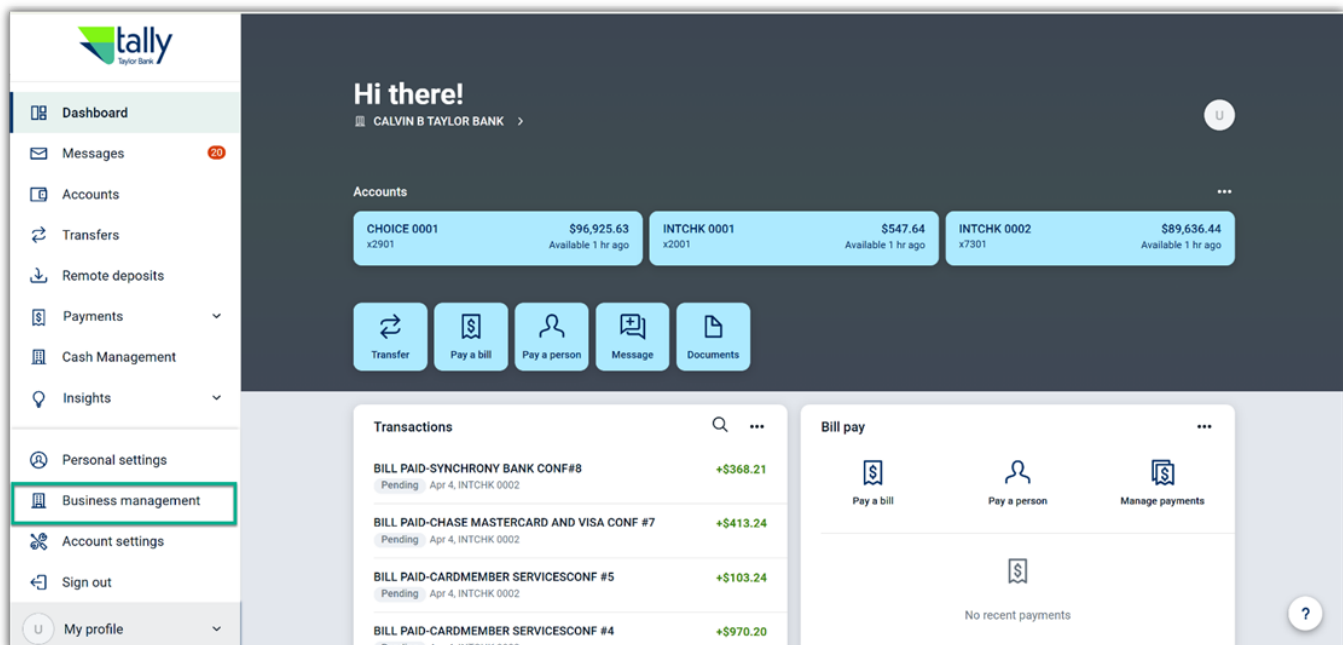


5. For users who have not yet logged in, click **Invite** to send them the enrollment email. They will receive an email with a link to establish their credentials.
6. Click the **back arrow** to return to the Business Management page.

Unlock a Locked User

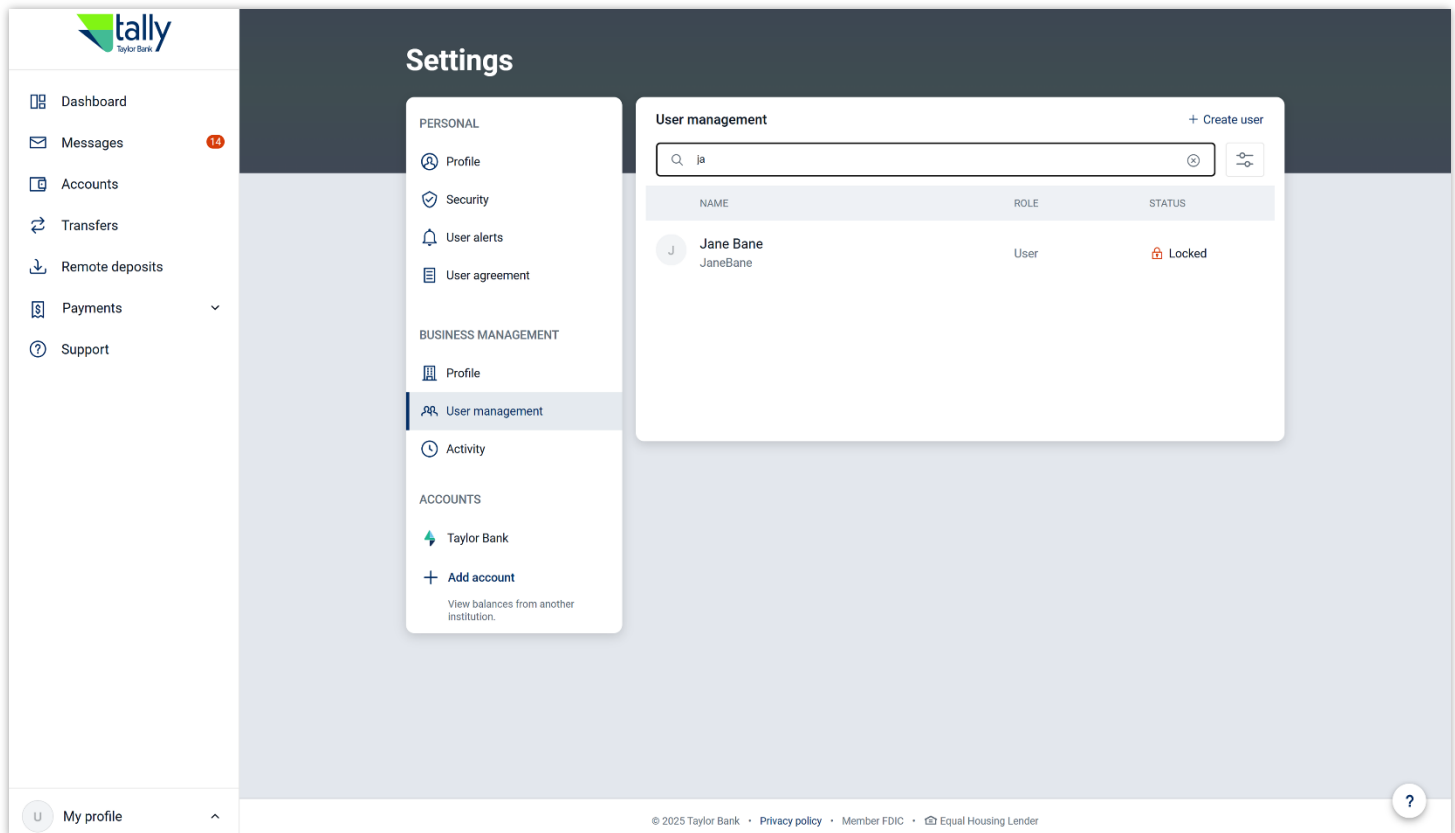
Step 1

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



Step 2

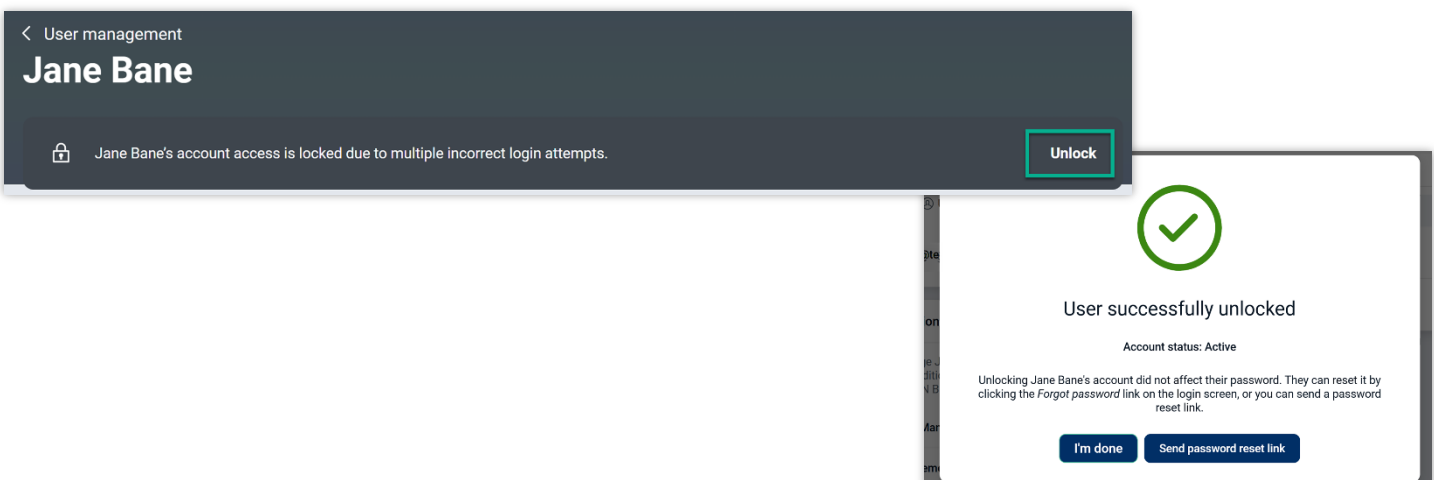
Select the locked user.



Step 3

Click **Unlock** and review the confirmation.

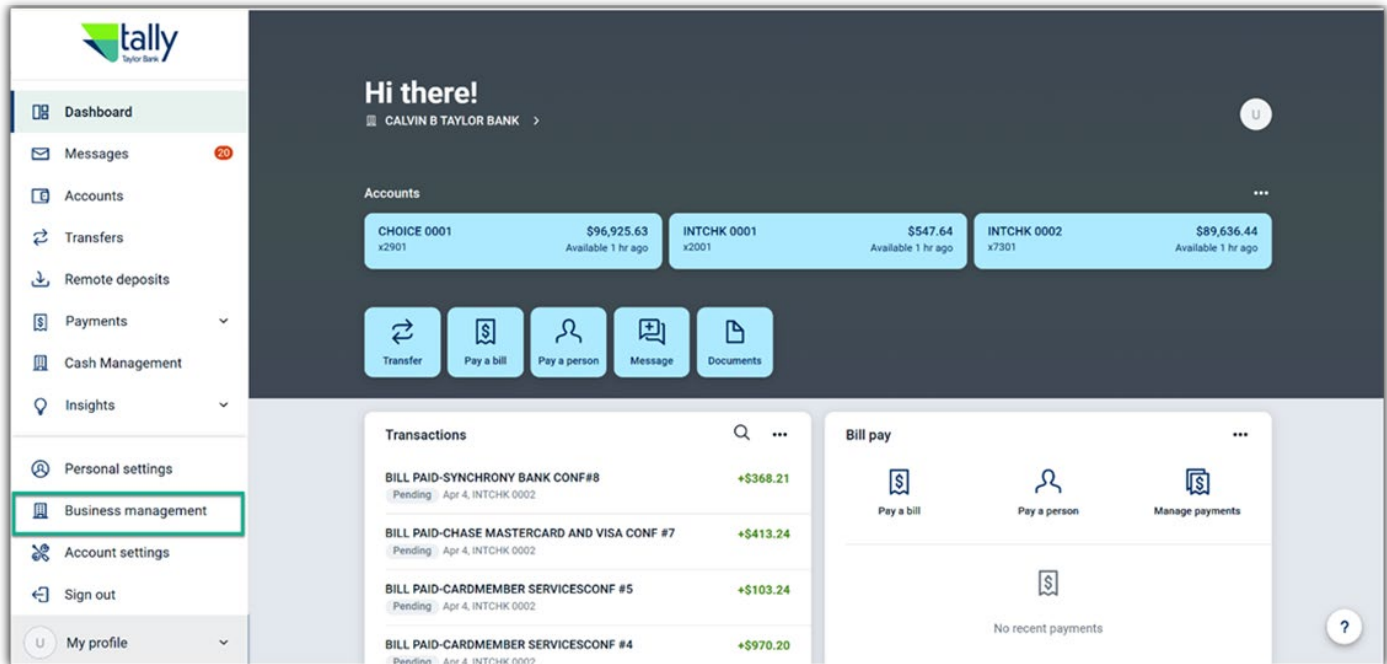
Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.



Reset a User's Password

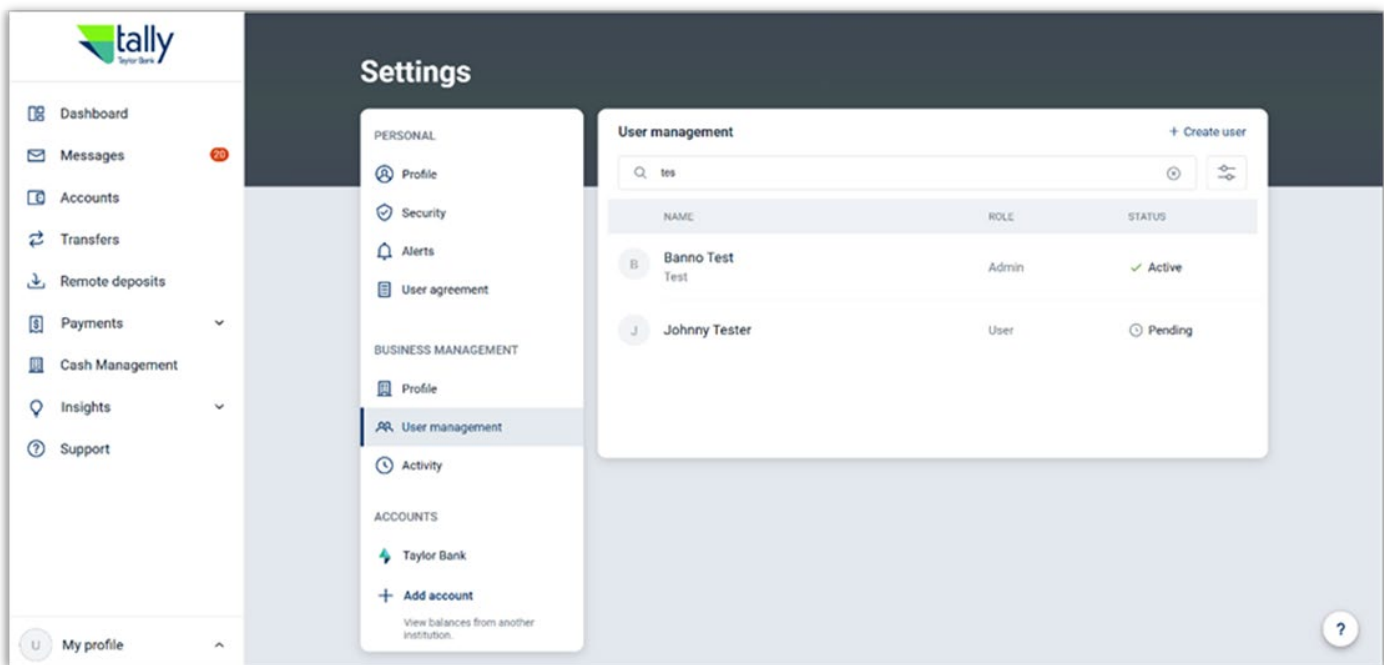
Step 1

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



Step 2

Select the user to reset.



Step 3

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

