

ONLINE REFERENCE GUIDE

This document will guide you through your online set up process. You will find full detailed descriptions to add sub users, make deposits, create ACH Originations, and more.

*Business Bank of
Texas, N.A.*

Index

How to Access your Account Online	2
How to create Sub-users	3-7
ACH Origination Setup	8 – 12
Remote Deposit Capture Process	13 -16

How to access your account online

Please go to www.businessbankoftexas.com

Temp User ID: _____ Password: _____

Please be sure to read each step carefully before proceeding. Be sure to follow the required User ID and Password format.

- Click login
- Click Access Your Account
- Enter your User ID
- Enter your password
- Follow the prompts to setup your security questions and answers

Please be sure to remember the information you have just provided. However if you cannot remember or need reference please use the space provided below.

Be sure to keep in a safe location.

User ID _____ Password: _____

Security Question 1: _____

Answer: _____

Security Question 2: _____

Answer: _____

Security Question 3: _____

Answer: _____

Additional Info & Notes: _____

How to create Sub-users and Permissions

Our online banking system designates the main login as the system administrator. The administrator can create and manage sub-user ids and permissions. This can also be used to create dual control process to ensure proper business controls.

Please follow the steps below to create sub-users and set their permissions.

- Login to your account
- Click Cash Management
- Miscellaneous
- Users

Accounts

Cash Management

ACH

Positive Pay

Security

Miscellaneous

Users

Transfer

Transfer Process

User Account Maintenance

List		
By Clicking On The Account Number You'll Be Taken To The Account > Detail Screen. By Clicking C		
Assets		
<< Account Number >>	Product/Nickname	Owner
XXXXXXXX0242	Test Account	John Test
XXXXXXXX0435	Bus Solutions	BBT Expense Account
Total		

- Enter a User name in the box. This name will have the format of "Name@Admin" Example if your administrator or main id is "Johnt01" and you create user id "Accountant" the full sub-user id will be "Accountant@Johnt01"
- If you wish to designate an additional Administrator you can do so by checking the box next to Security Administrator

Ex

Users	
<i>Fields marked with an asterisk (*) are mandatory</i>	
User	<input style="width: 80%;" type="text" value="Accountant"/> <input style="float: right; margin-left: 20px;" type="checkbox"/> Security Administrator

Setting Permissions

Next you will need to set limits and permissions for the following transactions: ACH Origination and Merchant Capture.

*Please Disregard Wire Transfer limit

ACH Limits

- ACH Deposit/Withdrawal Transaction limit – Enter an amount that pertains to this user’s responsibilities or duties. *This may also pertain to your account risk limits from your ACH Origination Agreement
- ACH Deposit/Withdrawal Risk – Always same as above limit - Enter an amount that pertains to this user’s responsibilities or duties. *This may also pertain to your account risk limits from your ACH Origination Agreement
- For dual control access check the box next to Cash Management Dual Control – this requires that an alternate user approve the transaction that this user created

Merchant Capture Limits

*Recommend limits are left at the default 0.00 as to not limit deposit amounts made to the account

- Check the box next to Merchant Capture: View Client Deposits – this gives the user permission to view all deposits
- Merchant Capture: Role in the dropdown select “Approver” or “Limited User” – Approver will allow the individual scanning the deposit to complete and submit the deposit. As a Limited User the individual scanning the deposit will only be able to scan the checks. An alternate user will need to review and submit the deposit for completion.

Ex

User	<input type="text" value="Accountant"/>	<input type="checkbox"/> Security Administrator
ACH Deposit Transaction Limit	<input type="text" value="0.00"/>	ACH Deposit Risk
ACH Withdrawal Transaction Limit	<input type="text" value="0.00"/>	ACH Withdrawal Risk
Wire Transfer Transaction Limit	<input type="text" value="0.00"/>	Wire Transfer Risk
Transfer Transaction Limit	<input type="text" value="0.00"/>	Transfer Risk
	<input type="checkbox"/> Restrict Wire Recipient Edit	
	<input type="checkbox"/> Cash Management Dual Control	
Merchant Capture: Per Item Limit	<input type="text" value="0.00"/>	
Merchant Capture: Per Deposit Limit	<input type="text" value="0.00"/>	
Merchant Capture: Per Day Limit	<input type="text" value="0.00"/>	
	<input checked="" type="checkbox"/> Merchant Capture: View Client Deposits	
Merchant Capture: Role	<input type="text" value="Approver"/>	

Account Access

Now you will give your sub-user specific permissions based on their role with your company

- 1) **Accounts:** Check the box next to Account to give full account access. To limit access only check the boxes needed.
 - a) List – Will list all accounts and their balances
 - b) Detail – Will give account information Ex: Rates, Interest Paid, Owner, etc.
 - c) Transfer – Will allow you to transfer between accounts
 - d) History – Will allow history and transaction searches as well as exporting
 - e) Statements – Will give access to statements viewable in your web browser (Non PDF)
 - f) Selection – Will enable you to create alternate names for accounts Ex: Owner, Operating, etc.
 - g) Multi-Transfer – Will enable more than one transfer between different accounts at one time
 - h) E-Statement – Will provide a downloadable PDF statement
- 2) **Cash Management:** Check the box next to Cash Management to give full Cash Management access. To limit access only check the boxes needed.
 - a) Merchant Capture – Access to scan checks and make deposits
- 3) **ACH:** Check to give the sub-user full access to set up and originate ACH through online banking and 3rd party sites such as Quickbooks. *Recommended
- 4) **Positive Pay:** Positive Pay allows you to create lists of check in Quickbooks or Excel format to track checks as they clear. When you upload a list of checks any check not listed will create an alert and you will have to give permission to clear or deny that check.
- 5) **Security, Miscellaneous, Service, and Calculator:** These options are usually reserved for Administrators. This allows you to maintain, update, delete, and reset user id and passwords.
- 6) **Reports:** Allows users to search accounts based on transactions types and date ranges.

See Page 7 for example.

*This is an example. Your permissions will vary based on the user.

<input checked="" type="checkbox"/> Accounts	<input checked="" type="checkbox"/> Cash Management	<input type="checkbox"/> Service	<input type="checkbox"/> Calculator	<input checked="" type="checkbox"/> Reports
<input checked="" type="checkbox"/> List	<input checked="" type="checkbox"/> Merchant Capture	<input type="checkbox"/> Change Info	<input type="checkbox"/> Loan	<input checked="" type="checkbox"/> Session Report
<input checked="" type="checkbox"/> Detail	<input checked="" type="checkbox"/> ACH	<input type="checkbox"/> Change Password	<input type="checkbox"/> Retirement	
<input type="checkbox"/> Transfer	<input checked="" type="checkbox"/> ACH Batch	<input type="checkbox"/> Reminders	<input type="checkbox"/> Savings	
<input checked="" type="checkbox"/> History	<input checked="" type="checkbox"/> ACH Origination	<input type="checkbox"/> Bank Mail		
<input checked="" type="checkbox"/> Statement	<input checked="" type="checkbox"/> ACH Process	<input type="checkbox"/> Alerts		
<input type="checkbox"/> Selection	<input checked="" type="checkbox"/> ACH Import	<input type="checkbox"/> Electronic Statement		
<input type="checkbox"/> Multi-Transfers	<input checked="" type="checkbox"/> ACH Import Process	<input type="checkbox"/> Security Maintenance		
<input checked="" type="checkbox"/> Estatement	<input checked="" type="checkbox"/> ACH Filter Exceptions			
	<input checked="" type="checkbox"/> Positive Pay			
	<input checked="" type="checkbox"/> Positive Pay Import			
	<input checked="" type="checkbox"/> Positive Pay Exceptions			
	<input type="checkbox"/> Security			
	<input type="checkbox"/> Security Maintenance			
	<input type="checkbox"/> Miscellaneous			
	<input type="checkbox"/> Users			
	<input type="checkbox"/> Transfer			
	<input type="checkbox"/> Transfer Process			
	<input type="checkbox"/> User Account Maintenance			

Default Screen

This will be the screen the user is brought to upon logging in.

This is typically set to ***Accounts** but can be set to whichever option you prefer.

*For any individuals whose sole job is to scan checks please set to ***Cash Management**

- Default Screen – Accounts or Cash Management
- User Account Maintenance Type – This is a robust feature that will allow you give access to specific permissions on specific accounts.
 - Account Type: this will give the user full access to all options previously selected on every account
 - Account Detailed Access – This will allow you to set specific permissions for different accesses on different accounts **Ex:** You have an Operating and a Payroll account. You can allow your sub-user to make create an ACH Origination from the payroll account but not the operating account.

***To set these permissions see User Account Maintenance Type**

Default Screen *	*Accounts ▼
User Account Maintenance Type	Detailed Account Access ▼

- Once you have completed setting the permissions and default screen scroll down and Save
- At the top of the screen you will then be given the Temporary Password to give to your sub-user

User Account Permissions

To set specific permissions on specific accounts follow the steps below

- Cash Management
- Miscellaneous
- User Account Maintenance
- User: In dropdown select the sub-user you wish to set permissions for
- Menu Option: in the dropdown start with the first option and click view

User Account Maintenance

User Accountant ▼

Menu Option Accounts ▼

- You will then be able to select what permissions that user will be able to access on specific accounts.
- Save and repeat with the next option in the dropdown

User Account Maintenance

User Accountant

Menu Option Accounts

Accounts	Product/Nickname	List	Detail	History	Statement	Selection	Estatement	History Download		
Xxxxxxx0435	Bus Solutions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Xxxxxxx0242	Test Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- Continue until completed

Additional Info & Notes: _____

ACH Origination Setup

Please have the following items ready before you begin:

- Billing, Payment, Payroll Information, Etc.
- Routing and Account number for the Debited/Credited financial institution
 - Business Bank of Texas credentials

Financial Institution: _____

Routing Number: _____

Account Number: _____

Business Bank of Texas User ID: _____ Password: _____

Getting Started

Please go to www.businessbankoftexas.com

1. Access your account by clicking “Login” and then under **Manage Your Account** click “Access Your Account”
2. Enter Your login credentials
3. Click “Cash Management” and then “ACH”

- Accounts
- Cash Management
- ACH
- ACH Batch
- ACH Origination
- ACH Process
- ACH Import
- ACH Import Process
- ACH Filter Exceptions
- Positive Pay

Welcome To Business Bank Of Texas - John

			List
By Clicking On The Account Number You'll Be Taken To The Account > Detail Screen. By Clicking C			
Assets			
<< Account Number >>	Product/Nickname	Owner	Availabl
XXXXXXXX0242	Test Account	John Test	
XXXXXXXX0435	Bus Solutions	BBT Expense Account	
Total			

ACH Batch

Creating your first Batch and Reusable Template

Disclaimer: All transactions must be posted by 2:00pm CST for next day credit.

- Click on ACH Batch
- Batch – Fill in the name of the batch. Ex: XYZ Invoice
- Transaction Class – CCD(+) Corporate Credit or Debit
- Account – Select account from dropdown
- Company Name – Enter the name of your Company
- Company Discretionary Data – Leave blank
- Company Identification – Enter your company TIN
- Company Description – XYZ Invoice Number, Payroll, etc.
- Date Scheduled – Select the next business day or the day you would like the transfer to occur. If Recurring transfer is set up this will be the date the transfer processes unless manually stopped
- Frequency – Choose the frequency in which you would like the bill to be paid. Ex: Once, Weekly, Monthly, etc. See page 5
- Date Scheduled Process – Select Prior to or After Weekend/Holiday (your preference)
- Expiration Date – Leave Blank
- Be sure check box next to Build Summary is checked and Save

Your batch will now be saved at the bottom of the screen under the heading “ACH”. Example:

ACH Batch

When Naming Your ACH Batch, Be Aware That Using The Name Of A Previous Batch Will Overwrite The Original Batch. Once Your Batch Has Been Created You May Continue The Process By Going To Cash Management >ACH>ACH Origination

(Note: Company Name = Originating Company Name)
Fields marked with an asterisk (*) are mandatory

Batch	XYZ Invoice
Transaction Class	CCD(+) Corporate Credit Or Debit
Account	Xxxxxxxxx0242 - Test Account
Company Name *	Scandon Scanners i
Company Discretionary Data	
Company Identification *	111223333 i
Company Description *	1112 i
Date Scheduled	02/14/2017
Frequency	Once
Date Scheduled Process	Prior To Weekend/Holiday
Expiration Date	
	<input checked="" type="checkbox"/> Build Summary
	<input type="button" value="Save"/>

ACH						
<< Batch Name >>	Last Processed Date	Next Scheduled Date	Account	Items	Debits	Credits Frequency
XYZ Invoice			XXXXXXXX0242	0	0.00	0.00 Once

ACH Origination

For this step you will need the routing and account number of the account you are debiting/crediting

- Click on ACH Origination
- In the Batch drop down select the Batch you created
- Open

Accounts
 Cash Management
 ACH
ACH Batch
 ACH Origination
 ACH Process
 ACH Import
 ACH Import Process
 ACH Filter Expiration

ACH Origination

Effective Date Cannot Be More Than 2 Days For Credit And For Debits. Transactions Are Processed Monday Through Friday, Excluding Holidays. Transactions Received On Weekends Are Processed The Next Business Day. ACH Transactions Will Be Pulled For Submission At 3:00 Pm (CST) Each Business Day. To Process Your ACH Transaction Please Go To Cash Management>ACH>ACH Process

Fields marked with an asterisk (*) are mandatory

Batch *
Sedera Contribution ▼
Open

- Batch will be pre-filled with the Batch Name
- Name – Financial Institution Name
- Identification – Payee Information, Employee Name, Invoice Company Name, etc.
- Account – Enter your bank account number
- Routing Number – Enter your bank routing number
- Amount – Enter the amount you wish to credit/debit this account for
- Transaction Code – Checking/Savings Withdrawal/Deposit – ***Remember this is the transaction that will occur on the account information you just entered. Not Business Bank of Texas.**
- Addenda – Invoice number, Payroll, etc.
- Be sure the box next to Include is checked and Save. Once you save your info will appear below

Ex:

ACH Origination

Effective Date Cannot Be More Than 2 Days For Credit And For Debits. Transactions Are Processed Monday Through Friday, Excluding Holidays. Transactions Received On Weekends Are Processed The Next Business Day. ACH Transactions Will Be Pulled For Submission At 3:00 Pm (CST) Each Business Day. To Process Your ACH Transaction Please Go To Cash Management>ACH>ACH Process

Fields marked with an asterisk (*) are mandatory

Batch
XYZ Invoice

Name *
Texas State Bank

Identification

Account *
999999

Routing Number *
123456789

Amount *
500.00

Transaction Code
Checking Deposit

Addenda
1112

Include

Import
Change Batch
Save

	<< Recipient Name >>	Identification	Account Number	Transaction Type	Amount
<input checked="" type="checkbox"/>	Texas State Bank		999999	Checking Deposit	500.00
Total Deposits					500.00

ACH Process

This is final process to complete your ACH Transaction

- Click on ACH Process
- Verify your Batch Name, Company Name, Effective Date, and Debits/Credits are correct
- Check the Include box to the left of the information and Approve

Ex:

Pending Approval								
<input type="checkbox"/> Include	<< Batch Name >>	Company Name	Transmit Date	Effective Date	Items	Debits	Credits	Risk
<input type="checkbox"/>	XYZ Invoice	Scandon Scanners	02/10/2017	02/14/2017	1	0.00	500.00	Bank Risk
Batches 1					1	0.00	500.00	

- Click Yes to Approve ACH

Approve ACH

Are You Sure You Want To Approve ACH Records?

XYZ Invoice

- Final Step - Send the **Schedule C form in an email to operations@businessbankoftexas.com with the amount of your transaction to confirm and receive receipt of confirmation
**Schedule C form attached

ACH Origination Notes and Tips

Paying Next Month

Cash Management -> ACH

- **ACH Batch** – Select your existing template from the bottom and update the following: Date Scheduled – enter new payment date, Company Description – enter new invoice, Payroll, etc.
- **ACH Origination** – Select your existing batch from the dropdown and open. Select the existing bank template at the bottom and update the following: Amount and Addenda, then Save.
- **ACH Process** – Check the box next to Include and Approve

Monthly Recurring Transfers

Recurring transfers can be set up if your amounts always the same. Follow the steps below to process a monthly recurring transfer. Any time you update your recurring monthly transfer you must complete ACH Origination, ACH Process, and Approve.

ACH Batch Field Adjustment:

Date Scheduled – will be the day you want it to process every month Ex: 5th

Frequency – Monthly - Payment will be made the 5th of every month

Follow the same process: ACH Origination->ACH Process->Approve

ANY UNAPPROVED INFORMATION CHANGE WILL CANCEL YOUR TRANSFER

Edit/Delete

Any origination can be edited or deleted at any time.

- ACH Batch – Use to edit or delete existing Batch information, Payee Name change, Change Invoice numbers, Payment dates, and Frequencies
- ACH Origination – Use to edit or delete financial institution information. Ex: Employee Bank/Account change, Employee name change, etc.
- After any and all information is changed always Update and proceed to the next step in the process to complete the origination process

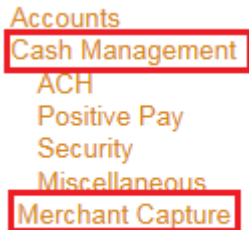
Notes & Future Reference

Notes: _____

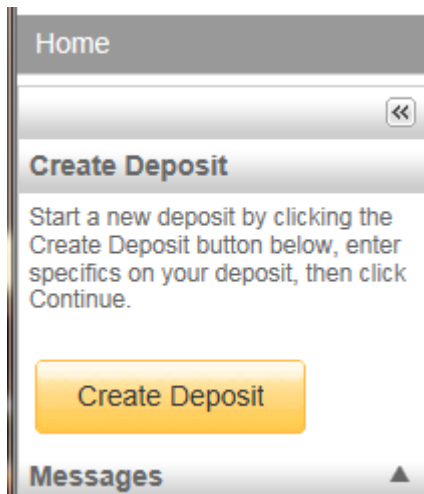
Remote Deposit Capture

Making Deposits using our Remote Deposit Capture system

- Log in
- Cash Management
- Merchant Capture



- Create Deposit



- Complete the required fields:
- Deposit Name – Name can be anything you wish. Invoice numbers, job names, date, maker of the check
- Deposit Amount – the total amount of all of your checks
- Select Account – if more than one select the account you wish to deposit to

Create Deposit X

* Required Fields

Deposit Name* :

Deposit Amount* : X

Select Account* : v

Store Number:

- Continue
- Place your checks in the scanner so you can read the front of the check and the word Panini on the machine
- Scan
- Once all the checks are scanned it will automatically display a line item of the scanned checks. If all the checks have scanned and you still see "Scan in progress" click "Stop Scan" and proceed
- You can view the checks by clicking on the + to the far left of the line item
- If you see a you have an error in your batch and must click the Fix Errors button to continue

	Item # ^	Check #	Error	Amount	Actions
	0886865003	01023		50.00	
	0886865005	01030		25.00	
	0886865006	01031			
	0886865007	01025			
	0886865008	01032		500.00	


No of Items: 5
Error: 2
Deposit Total: \$1,000.00
Difference: \$425.00
Checks Total: \$575.00

Detect Double-Feed

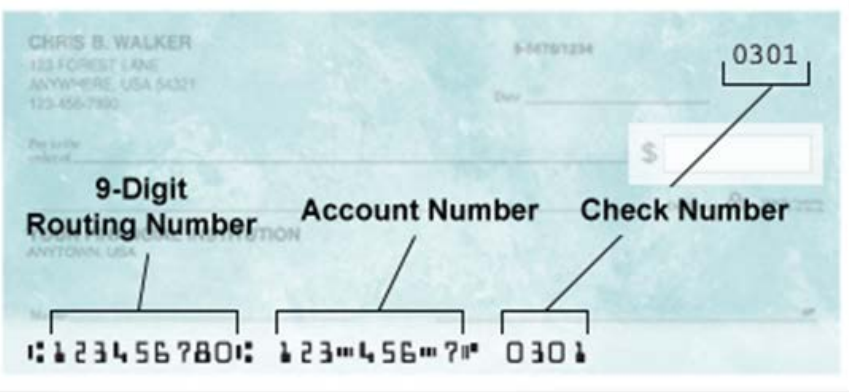
Correct All Errors to Submit Deposit

- Enter the information to correct the error for the missing field and hit “Enter” on the keypad. If you do not hit “Enter” the changes will not take effect. When you hit enter it will bring you to the next error and once all the errors are complete you will then be able to Submit your deposit
- The fields typically correspond as follows:
 - Routing Number – Is typically the first set of digits in the MICR line and is always 9 digits long
 - Account Number – Is typically the second set of digits and will vary in length
 - Check Number – Is typically the last set of numbers and will always match the account number in the upper left hand corner

Error Correction

 Error in MICR fields

Item #:0886128009



AUX/Serial	RT	WAUX/FLD4	Account	Check	Amount
Blank	123456780	Blank	1234567	0301	0.00

Press enter to update field

No of Items:9 **Error:2** Deposit Total:\$15,445.45 Difference: \$14,778.53 Checks Total: \$666.92

 Detect Double-Feed

✔ Success. All Errors Fixed.

	Item # ^	Check #	Error	Amount	Actions
+	0886865003	01023		50.00	
+	0886865005	01030		25.00	
+	0886865006	01031		2.00	
+	0886865007	01025		66.00	
+	0886865008	01032		500.00	

No of Items:5 **Error:0** Deposit Total:\$1,000.00 Difference: \$357.00 Checks Total: \$643.00

 Detect Double-Feed Correct All Errors to Submit Deposit

- Submit and approve your deposit to complete the process
- *Save Deposit – Saving will not submit or complete your deposit. Saving will require you or someone else to submit it. Only save if you are a Limited User and need someone to approve the deposit. If a deposit is saved it will bring you back to the home screen and you will see it in a “Suspended” status

View Deposits View Items Reports

Pending Deposits All Deposits Rows per page: All

Search

Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions
15089922	*****0435	Bus Solutions	28	2017-02-14	SUSPENDED	0.00	

- To review and submit the deposit click the “View Deposit” icon under the Actions column
- If the deposit is not submitted the same day you must search for the Pending Deposit on the day it was scanned and with the Capture Status set to Suspended

View Deposits	View Items	Reports						
<input checked="" type="radio"/> Pending Deposits	<input type="radio"/> All Deposits	Rows per page: All ▼						
Search ▲								
From Date* :	2017-02-14	To Date* :	2017-02-14	From Amount:		To Amount:		
Capture User:		Account #:		Site ID:		Deposit ID:		
Capture Status:	SUSPENDE ▼							
							Search	Clear

Reports

You can download and export reports for future reference

- Before you submit your deposit click “Export As” and you will get four different options
 - PDF – this will create a pdf with all of your deposit info
 - CSV – this will create an excel spreadsheet with the deposit info
 - PDF with Images – this will create a pdf with deposit info and images of the checks
 - Extract Images – will save check images as TIFF files on your computer

Notes & Future Reference

Notes: _____

Contact Information

For additional information and to view our interactive demo please visit:

<http://www.oectours.com/oec/?b=515&c=3435>

For any questions, comments, or concerns please contact us at:

Email: operations@businessbankoftexas.com

Phone: 512-835-6600