



# Digital Banking

## Business User Guide



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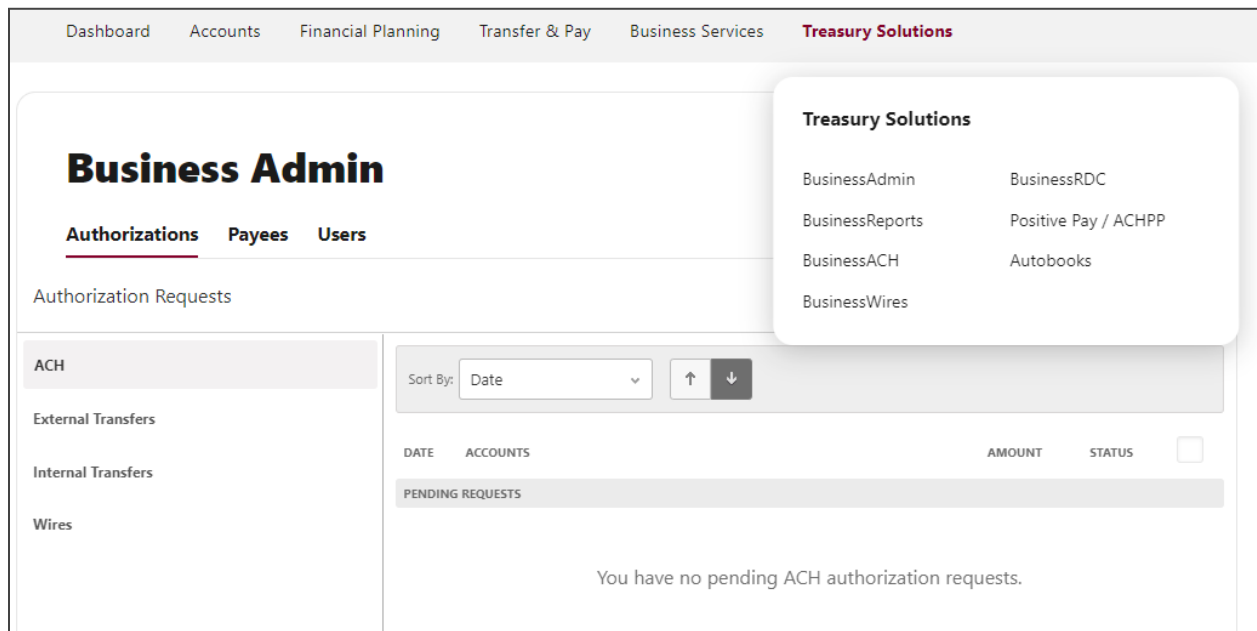
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# BUSINESS BANKING OVERVIEW

Our new Colony Online and Mobile Banking is focused on providing an enhanced digital banking experience to seamlessly review, monitor and manage finances of your business. Business digital banking users will enjoy special features, such as: managing multiple users with specific roles, business ACH and business wires, transaction limits and authentication.

# BUSINESS ADMINISTRATION MENU

The Business Admin menu provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business menus, such as Business ACH, Business Wires, Business RDC and Business Reports. The Business Admin menu also serves as the hub for Authorizations, Payees, and User Management.



## Users

From the Users tab, you can view your business account users, the number of their accounts, and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub user.

### Test Person

[Summary](#) [General Permissions](#) [Payment Permissions](#) [Account Access](#)

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#### Personal Information ...

Username colonytstest	ACTIVE	Last Log In Never
Email test@colonybank.com	Address No address	
Primary Phone Number (229) 426-6000	Secondary Phone Number No phone number	

---

#### Account Access Manage Accounts

Deposit  
2 Accounts

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#### General Permissions Manage Permissions

Administration  
Manage Users • Edit Business Contact Information

#### Payment Permissions Manage Permissions

ACH Collections  
No Access

After clicking on a user in the Users tab, you will see a summary of their accounts and permissions. To manage any users' permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new sub-user from the Users tab and assign permissions and limits at that time.

## General Permissions, Payment Permissions, Account Access

From these tabs you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there a drawer will open with the areas of the page to update. You will update by turning the toggles on or off. For limits under the **Payment Permissions** tab, you will enter in the limits as well as adjusting the toggles if needed.

**Test Person**

Summary General Permissions Payment Permissions

**Administration**

Manage Users ✓  
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

**Feature Access**

Positive Pay ✓  
Ability to do positive pay.

External Account Aggregation  
Allows a sub user to aggregate external accounts to view balances and transactions.

**Manage Permissions**

Administration Unselect All

Manage Users   
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

Edit Business Contact Information   
User is able to edit the contact info.

Save

Cancel

## Limits

Limits can be assigned with permissions at the same time when creating a new sub user.

Limit	Description
Authorized limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users with this role will require approval.
Max limit	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a user, in the Business Admin menu, you will select the user and click on the **Payment Permissions** tab. After clicking the **Manage Permissions** button you can edit the limits on that user.

### ACH Collections

Access to Restricted Collection Templates   
Ability to access and modify collection templates that have been designated for restricted users only.

---

Same Day ACH Debits   
Ability to send same day ACH Debits.

---

#### Limits

Submit Up to  
The maximum limits this user will be able to submit

Daily  
\$1,000.00

Weekly  
\$2,000.00

Monthly  
\$3,000.00

Dual Authorization Above   
Require approval on all submissions above a specified amount

Daily  
\$0.00

Weekly  
\$0.00

Monthly  
\$0.00

Save

Cancel

## Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users. On the **Users** tab within the Business Admin menu, click the **plus sign (+)** to add a user. The add a new user drawer will open. Select if you are adding a **New User** or if you would like to **Copy a User**. Then select **Next**.

The screenshot displays the 'Business Admin' interface. At the top, there is a navigation bar with 'Treasury Solutions' selected. Below this, the 'Business Admin' section has tabs for 'Authorizations', 'Payees', and 'Users'. A blue circle with the number '1' is placed over the 'Users' tab. Under the 'Users' tab, there is a search bar labeled 'Search By Name (First Or Last)' and a plus sign icon in a square box, with a blue circle and the number '2' next to it. Below the search bar is a table with columns for 'USER', 'ACCOUNTS', and 'PAYMENT TYPES'. The table lists two users: 'Test Person' and 'Test Tester'. A modal window titled 'Create New User' is open in the foreground, with a blue circle and the number '3' next to the 'Next' button. The modal contains the following text:

**Create New User**

Select Type of User

Step 1 of 6

- New User  
I want to create a brand new user.
- Copy A User  
Copy permissions and accounts from an existing user.

Next

Cancel

1. You will enter the basic information for that user and select a username. The system will tell you if that username is available.
2. Next you will select the permissions and limits for the user you have created.
3. You will then add the accounts that you would like to be associated with the new user.
4. Lastly, you will assign account permissions and then review the information for your new user.
5. When you are finished, you will click **Submit**.

**Create New User** 1

**Personal Information**

First Name  
Jane 4 / 50

Last Name  
Doe 3 / 50

Email  
jane.doe@fakeemail.com 22 / 70

Primary Phone Number (Optional)  
8584651234

Secondary Phone Number (Optional)

Office Phone Number (Optional)

**Username**

Username  
jane.doe   
Username available

**Next**

**Back**

**Create New User** 2

**Permissions and Limits**

Step 3 of 6

**Administration** Select All

**Manage Users**  
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

**Manage Payment Company**  
Allows a business user to add, edit, or delete a payment company.

**Edit Business Contact Information**  
User is able to edit the contact info.

**Feature Access** Select All

**Manage Cards**  
Ability to view and update debit/credit cards associated with a user.

**Next**

**Back**

**Create New User** 3

**Accounts**

Step 4 of 6

You have added 1 accounts to Jane.

**Add/Remove Accounts**

**ACH Accounts**

- External BofA \*\*\*\*5422

**Next**

**Back**

**Create New User** 4

**Account Permissions**

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

**ACH Accounts (1 of 2)** Select All

**Transfer Funds Out From**  
The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.

**Transfer Funds Into**  
The ability to transfer funds into this account and view associated transfer history using the Transfers widget.

**Next**

**Back**



## Sub-User Status

A master user can edit a sub user's contact information (name, email, phone, and address) and role by clicking the pencil icon next to the *Contact Info* section. Additionally, a master user, or a sub user with the Manage Users and Roles permission, can edit a sub user's status or reset a sub user's password.

- **Active** - Sub users in an Active status are able to log in and access online banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- **Locked** - Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- **Frozen** - Sub users in a Frozen status have been set to Frozen by a master user and are unable to log in or access online banking. If a sub user is Frozen, a master user can change the sub user's status to Active.
- **Disabled** - Sub users in a Disabled status have been set to Disabled by Colony Bank and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by a master user.

## Reset a Sub User's Password

Under the **Users** tab of the Business Admin menu, find the sub user from the user list, click the **ellipsis** (three dots) next to the sub user. Give an email address where the sub user's password will be sent and explain why the password is being reset. Click the **Send New Password** button to send the temporary password.

Please note, a disabled sub user account cannot be used, and the password will not be able to be reset. If the sub user status is *Frozen*, please set it to *Active* before their password can be reset.

## Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a payee (or several) for your business by accessing the **Payees** tab, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

On the **Payees** tab within the Business Admin menu, click **Add New Payee**. A new drawer will open where you will enter the payee's details. You must select if the payee is a **Person** or a **Business**. Then enter the payee's **Full Name** and **Address**. You can enter information in the other optional fields to further classify the payee, if desired. Lastly, you will click **Add Payee**.

**Business Admin**

Authorizations **Payees** Users

**All payees** 1 2 + Add New Payee

Search:  Type: All ▼

NAME <span>▲</span>	PAYEE ID <span>▲</span>
Bob Jones	Employee - Bob Jones
Jane Diamond	Founder - Jane Diamond
Lea Goins	leagoins0001

**Add new payee** ×

**Payee details**

Person  Business 3

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name \*  4 0 / 22

Email (Optional)  6

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

5

7

After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to Delete a Payee.

## Add a Payment Method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used by the business banking menus to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

On the **Payees** tab, select the payee you created from the payee list. Scroll to the *Payment methods* section and click the **plus sign** to add a payment method. Choose the **Payment method type** by selecting one of the tiles. **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, etc.). Click **Save**.

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to Delete a Payment Method.

## Authorize or Reject Transfer Request

The Business Admin menu defaults to display the **Authorizations** tab. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize** or **reject**.

The screenshot shows the Business Admin interface. At the top, there are three tabs: 'Authorizations' (1), 'Payees', and 'Users'. Below the tabs is the 'Authorization Requests' section. On the left, there is a sidebar with 'ACH' (2), 'External Transfers', 'Internal Transfers', and 'Wires'. The main area shows a table of pending requests. The table has columns for 'DATE', 'ACCOUNTS', 'AMOUNT', and 'STATUS'. A single request is shown for 'BakerE Delivery Services' on 'JUN 27 2019' for '\$1,001.00' with a 'NEEDS AUTH' status and a checkmark (3). Below the table, there is a summary: 'Authorization Total (1): \$1,001.00', 'ACH cut-off time: 5:00 PM', and 'Expedited ACH cut-off time: 4:00 PM'. At the bottom right, there are 'Reject' and 'Authorize' buttons (4).

## BUSINESS ACH MENU

The Business ACH Menu allows you to:

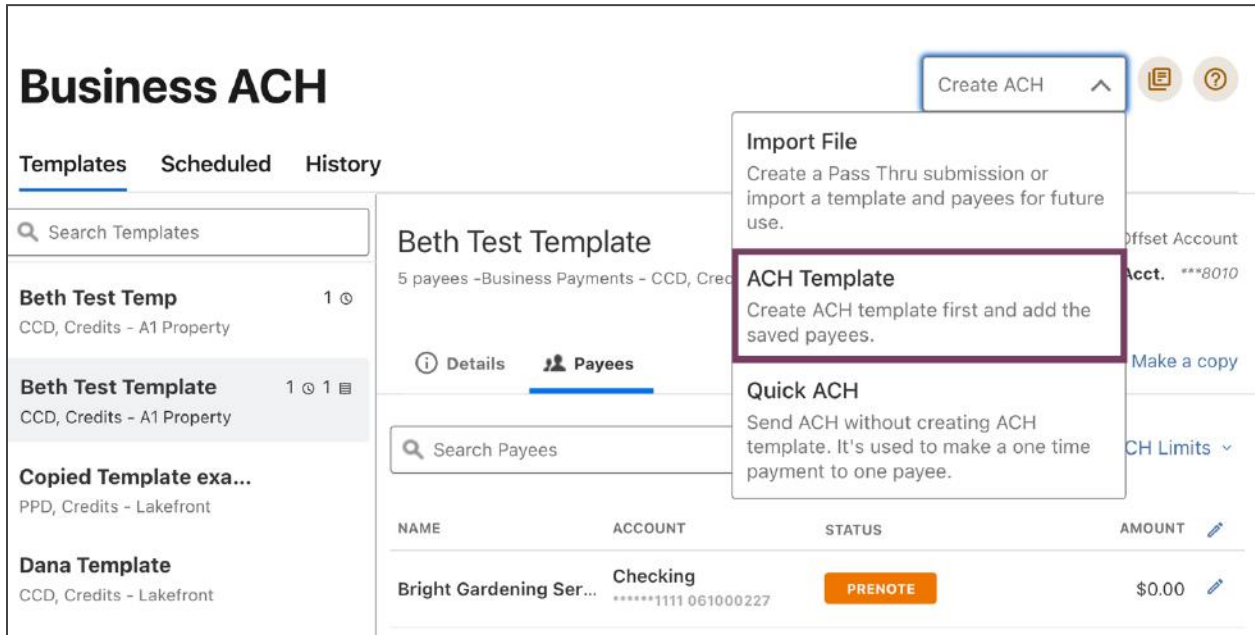
1. Create ACH templates
2. Edit/Delete ACH templates
3. Authorize ACH templates
4. Submit ACH templates

### Creating ACH Templates

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH template includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

1. Select the **ACH Template** button from the dropdown menu.

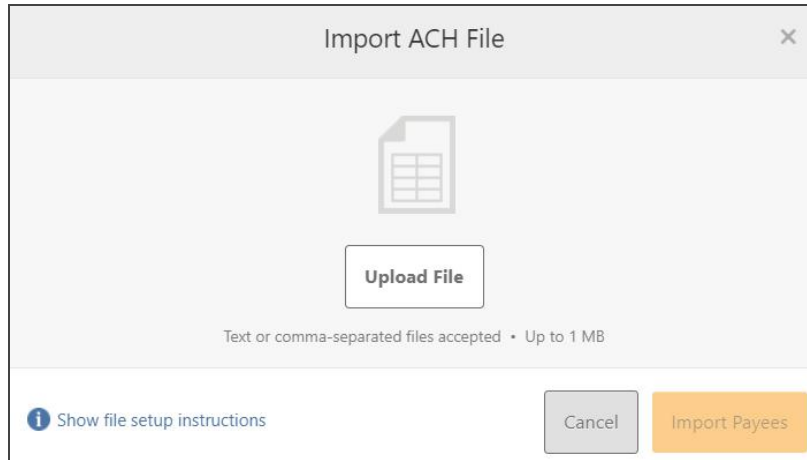


2. The **New Template** window will display:

1. Enter a **Template Name**.
2. Select an **Offset Account** from the dropdown menu.
3. Select a **Company Name** from the dropdown menu.
4. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
5. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
6. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.
7. Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.

The 'New Template' window is shown with the following fields and callouts:

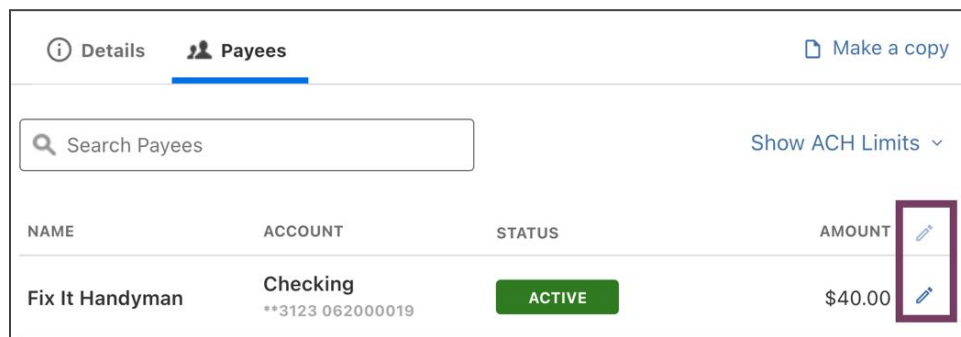
- 1: Template Name (text input)
- 2: Offset Account (dropdown menu)
- 3: Company Name (dropdown menu)
- 4: Transaction Type (dropdown menu)
- 5: Company Entry Description (text input)
- 6: Access Level (radio buttons for Normal and Restricted)
- 7: Import Payees (button)
- 8: Create Template (button)



8. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
9. A confirmation message will display confirming the template has been created.

## Editing ACH Templates

The edit template function allows you to edit the Template Name, Offset Account, Company Entry Description, and the Access Level. You must be assigned a role with the **Edit ACH Template** permission in order to edit a template.



**Important:** Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

## Deleting an ACH Template

The delete a template function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** role permission to delete a template.

**Important:** Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you delete an ACH template that has been scheduled, the system will

allow Colony Bank to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button next to the scheduled template to cancel the template to prevent it from being processed.

## **Scheduled Tab**

The **Scheduled** tab displays future-dated ACH submissions that are scheduled to be and have not yet been processed by Colony Bank.

### Business ACH

**Templates**   **Scheduled**   **History**

---

**May '24**

SU	MO	TU	WE	TH	FR	SA
		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	<b>29</b>	30	31	


**June '24**

SU	MO	TU	WE	TH	FR	SA
						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						

**July '24**

SU	MO	TU	WE	TH	FR	SA
	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			

Scheduled Templates

Show Search 

## History Tab

The **History** tab displays pending batches (submissions available for processing by Colony Bank) and a template history (submissions that have been completed or rejected by Colony Bank).

Business ACH			
Templates	Scheduled	History	
<b>Pending Batches</b>			
MAY 5	Dana Template	\$27.00 Business Payments - CCD, Credits	SCHEDULED Cancel
<b>Template History</b> <span>Show Search</span>			
FEB 7	Bobby's ACH 3	\$1,001.00 Payroll PPD, Credits	CANCELED
JUL 7	Beth Test Temp	\$215.00 Business Payments - CCD, Credits	REJECTED

## ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that Colony Bank will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time will be treated as received on the following ACH processing day.

## Submit an ACH Template

The Submit Template feature allows you to submit templates for authorization (if needed) and processing. In order to submit ACH templates, you must be assigned a role with **Submit Template** permissions, permissions for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.

**Business ACH** Create ACH ?

**Templates** | Scheduled | History

Search Templates

- Beth Test Temp** 1
  - CCD, Credits - A1 Property
- Beth Test Template** 1
  - CCD, Credits - A1 Property
- Copied Template exa...**
  - PPD, Credits - Lakefront
- Dana Template** **1**
  - CCD, Credits - Lakefront
- doin imports**
  - PPD, Debits - A1 Property Mana
- Doing Imports Daily**
  - PPD, Debits - A1 Property Mana

**Dana Template** Offset Account  
 2 payees -Business Payments - CCD, Credits **Maple Townhomes Operating Acct. \*\*2800**

Details | **Payees** | Make a copy

Search Payees Show ACH Limits

NAME	ACCOUNT	STATUS	AMOUNT
Dana Povlot	Checking *****2222 111000025	ACTIVE	\$15.00
Janitorial Services	Checking *****1111 121000358	ACTIVE	\$12.00

+ Add Payees Total: \$27.00 **2** Review and Submit

## Notifications and Alerts

ACH alert contact methods are configurable under **Settings** → **Notifications**. The ACH transfer module supports the following alerts:

- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Canceled
- ACH Expired (not approved by the cutoff time)
- ACH Processed



# BUSINESS WIRES MENU

Wire transfers offer convenience, speed, and security. The Business Wires menu has specific roles, accounts, payees, limits, and authorizations available and allows qualified accounts to send out wire transfers. A payee may have more than one account depending on the number of wire payment methods that have been established.

Business Wires allows you to:

- Create wire payment requests
- Authorize wire payment requests
- Set limits

## Submit a Business Wire Request

In the Business Wires menu, from the **Submission** tab, select a **Payee** from the dropdown list. Choose a **Funding Account** and a **Company Name**. Enter the **Amount** for the transfer. Select the **Send On** date. Enter any additional details into the **Originator to Beneficiary Info** field (optional). Click **Confirm Payment**.

The screenshot shows the 'Business Wires' submission interface. It features a top navigation bar with 'Submission', 'Scheduled', and 'History' tabs. The main form is divided into two columns: 'Payee Details' on the left and 'Payment Summary' on the right. The 'Payee Details' section includes fields for 'Payee' (Bright Gardening Services - Alternate Wir...), 'Funding Account' (Maple Townhomes Security De...), 'Company Name' (A1 Property Mana), 'Amount' (200.00), 'Frequency' (One Time), 'Send On' date (08/02/2023), and an 'Originator to Beneficiary Info' field. The 'Payment Summary' section displays 'You Send' (\$200.00 USD), 'Funding Account' (Maple Townhomes Security Deposit, \*\*\*\*5999, \$24,774.43), 'Payee' (Bright Gardening Services), 'Payee Account' (PAYEE'S FINANCIAL INSTITUTION, BANK OF AMERICA, N.A., CA, SAN FRANCISCO, CA, Routing Number 121000358, Account Number 333333333), 'Frequency' (One Time), and 'Send On' (08/02/2023). At the bottom right, there is a 'Cut-off time' (02:00 PM (Central Standard Time)) and a 'Confirm Payment' button. Eight blue circular callouts with white numbers (1-8) are overlaid on the form to highlight key elements: 1 points to the 'Submission' tab, 2 to the 'Payee' field, 3 to the 'Funding Account' dropdown, 4 to the 'Company Name' dropdown, 5 to the 'Amount' field, 6 to the 'Send On' date field, 7 to the 'Originator to Beneficiary Info' field, and 8 to the 'Confirm Payment' button.

## **Search for a Business Wire**

On the **Scheduled** tab of the Business Wires menu, click the **Show Search** button to view search fields. **Enter search criteria** and click the **Search** button.

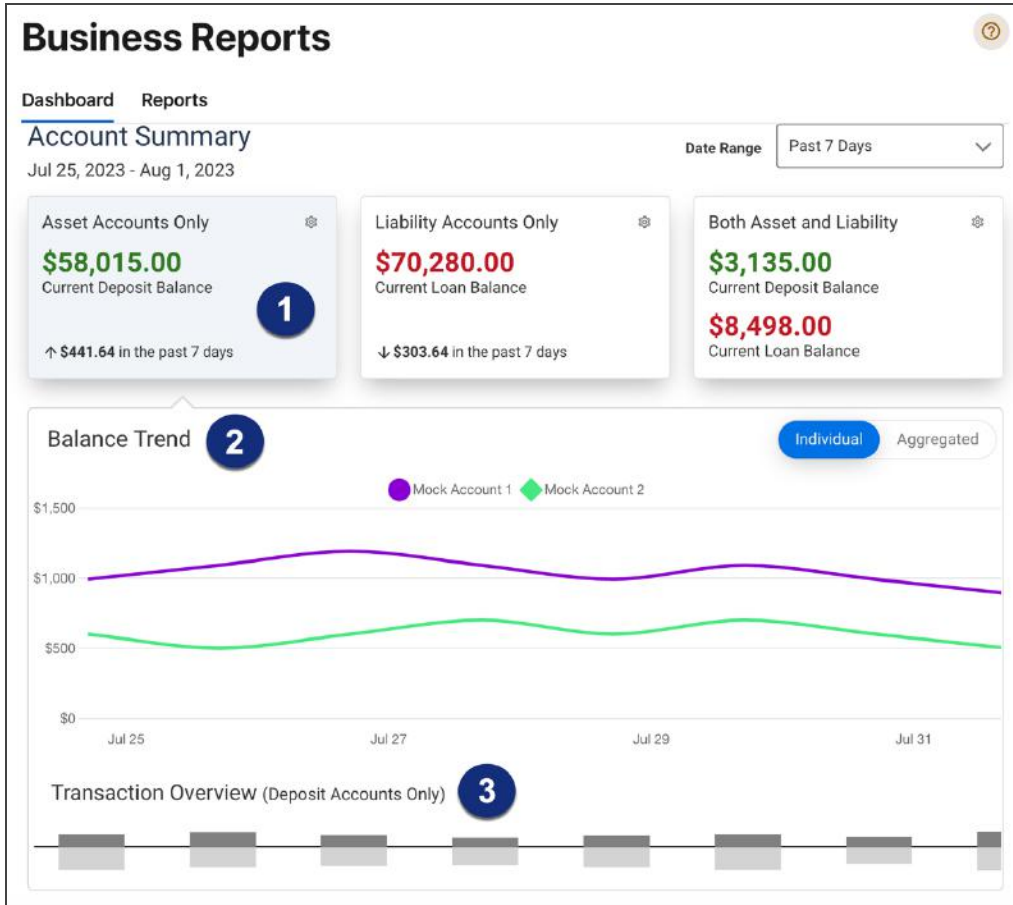
## **Cancel Business Wire Request**

Wires cannot be edited. If there was a mistake made, you will need to cancel the wire transfer and submit a new request. Under the **Scheduled** tab, locate the wire transfer and click the **Cancel** button, enter a reason, and select **Cancel Payment**.

## **BUSINESS REPORTS MENU**

The Business Reports menu provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools provide you with the ability to generate new reports to yield new insights on your ACH details and transaction history. The three main areas include:

1. **Quick Filter Cards** - Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will instantly be filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.
2. **Balance Trend** - The Balance Trend chart is a line graph at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.
3. **Transaction Overview** - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.



## Create a Custom Report

The **Reports** tab will show you standard reports that are generated by Colony Bank. You will also be able to run your own custom reports. Within the Business Reports menu, select the **Create Custom Report** button.

## Business Reports

Dashboard Reports

### Standard Reports

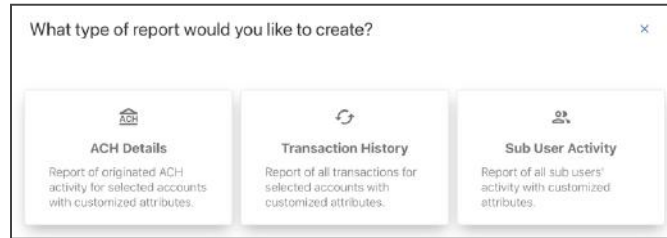
Daily Reconciliation Reports

### Custom Reports

Search  Filter

**Create Custom Report**

Then, select the **Custom Report Type** and that type will display with default columns.




1. Click the **Edit** (pencil) icon next to the report name. Click the **Accept** (checkmark) button to save.
2. The **Add / Remove Columns** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked). Click the **Update** button to save the changes or click the **Cancel** button to close the window without saving the changes.
3. Click the **Save Dynamic Report** button, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
4. Click the **Save** button to create the new Custom Report or click the **Cancel** button to close the Custom Report without saving.

## Business Reports

Dashboard **Reports**

< All Reports

Untitled Report  **1**

**2** Add / Remove Columns

Save Changes to Download **3** Save Dynamic Report

Date Range Past 30 Days

DATE	TEMPLATE	COMPANY NAME
08 NOV 2023	Template99	My Comp
07 NOV 2023	Template98	My Comp
06 NOV 2023	Template97	My Comp

## Edit Custom Reports

To Edit a Custom Report, select the report you would like to edit and make the appropriate changes. Once all edits have been completed, click the **Update Dynamic Report** button.



## Delete Custom Reports

Use the **Delete** icon (trash can) to remove the Custom Report.

NAME	DESCRIPTION	CREATED ON	
<a href="#">This is a sample report #300</a>	This is the sample description for report #300	27 May	