

BUSINESS Digital Banking

User Guide

Learn how to use Digital Banking
with this handy guide.
For questions, please contact
us at 800-423-7026.

AUGUST 2025

United Bank
www.unitedbank.com



Table of Contents

First Time Login	5
Account Recovery	7
Dashboard	9
Default Layout.....	9
Organize Dashboard.....	10
Organize Accounts	12
Account View	13
Messages	13
Start a Conversation.....	13
Close a Message.....	15
Delete a Message	16
Accounts.....	16
Account Information.....	16
Transaction Details.....	17
eDocument Enrollment.....	17
eDocument Enrollment Changes	19
Stop Payments	20
Place Stop Payment on a Single Check	20
Place a Stop Payment on a Range of Checks	22
Alerts	23
Set up Balance and Transaction Alerts.....	23
Set Up Business Activity Alerts	24
Edit or Delete a Balance and Transaction Alert	24
Card Management.....	25
Transfers.....	26
Submit a Transfer	26
Edit or Delete a Transfer	28
ACH	29
Create a Batch Manually.....	29
Upload a NACHA File	32
Set Import layouts	33
Edit or Delete a Batch	34
Initiate a Batch	36
Initiate Multiple Batches.....	38
Uninitiate a Batch	39
History	40
Wires.....	41
Create a Wire.....	41

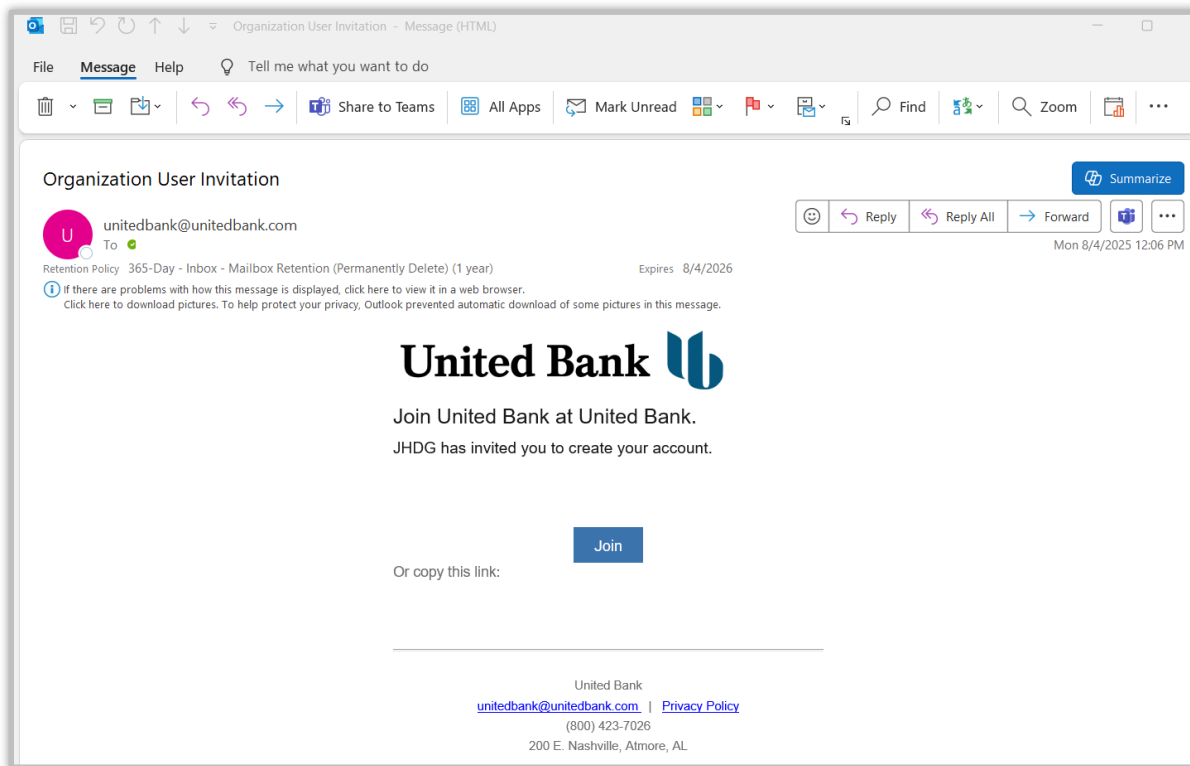
Table of Contents

Edit or Delete a Wire	45
Initiate a Wire.....	46
History	49
Positive Pay	49
Enter Issued Items Manually	49
Create an Issued Items Upload Format.....	53
Upload an Issued Items File	55
Work Exception Items.....	59
Administration.....	60
Create a New User	60
Editing or Deleting a User.....	64
Unlock a Locked User	67
Reset a User's Password	69

First Time Login

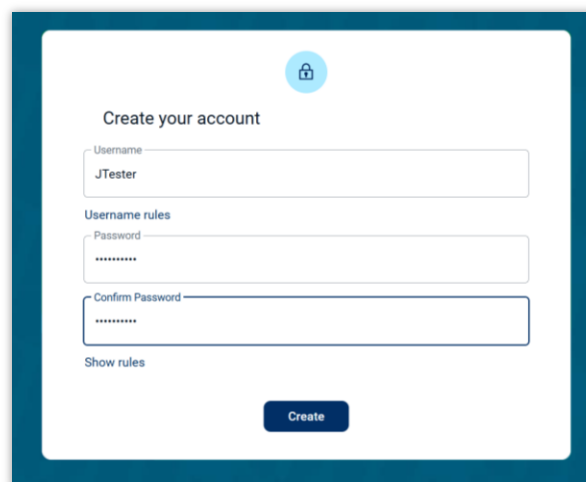
Step 1

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



Step 2

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



Create your account

Username

JTester

Username rules

Password

Confirm Password

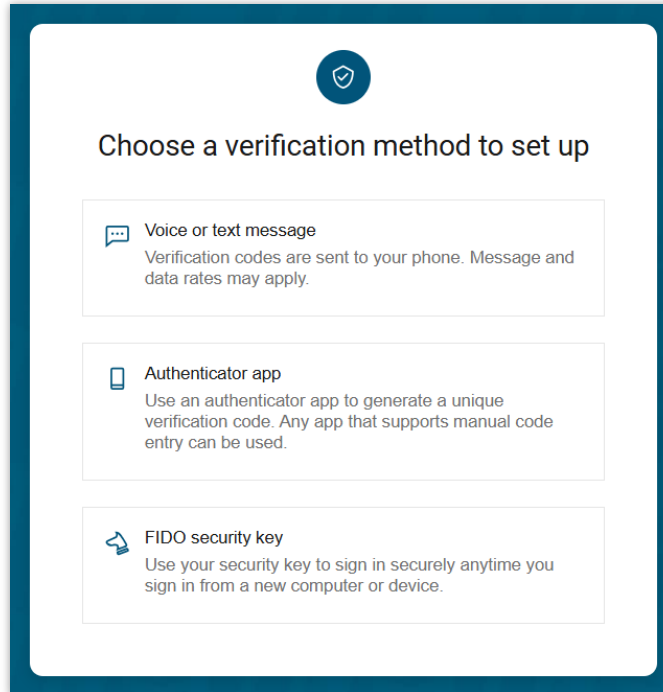
Show rules

Create


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:** Use your security key to sign in securely anytime you sign in from a new computer or device.



Choose a verification method to set up

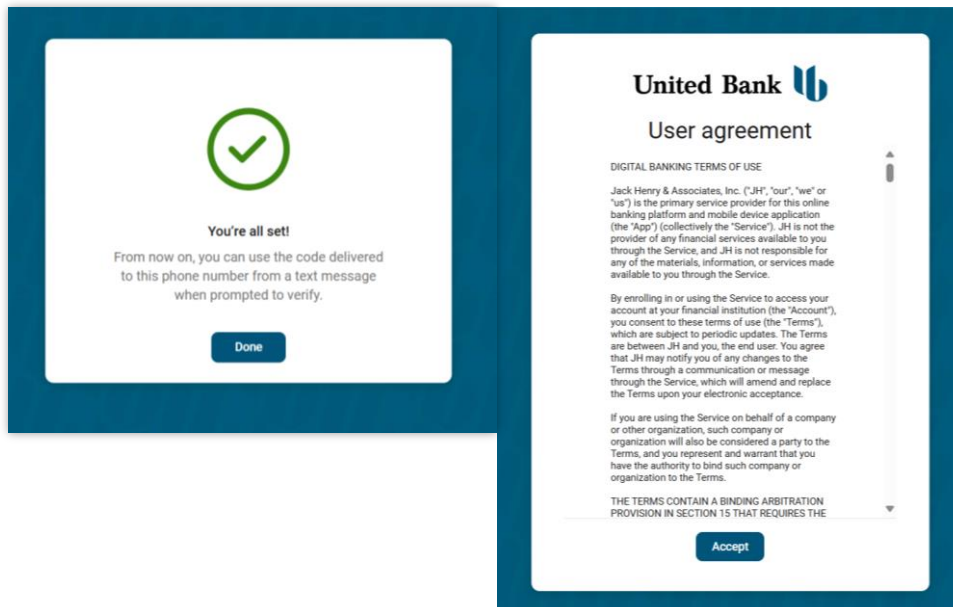
 **Voice or text message**
Verification codes are sent to your phone. Message and data rates may apply.

 **Authenticator app**
Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.

 **FIDO security key**
Use your security key to sign in securely anytime you sign in from a new computer or device.

Step 4


Click **Done** and accept the **User Agreement**.



You're all set!

From now on, you can use the code delivered to this phone number from a text message when prompted to verify.

Done

United Bank 

User agreement

DIGITAL BANKING TERMS OF USE

Jack Henry & Associates, Inc. ("JH", "our", "we" or "us") is the primary service provider for this online banking platform and mobile device application (the "App") (collectively the "Service"). JH is not the provider of any financial services available to you through the Service, and JH is not responsible for any of the materials, information, or services made available to you through the Service.

By enrolling in or using the Service to access your account at your financial institution (the "Account"), you consent to these terms of use (the "Terms"), which are subject to periodic updates. The Terms are between JH and you, the end user. You agree that JH may notify you of any changes to the Terms through a communication or message through the Service, which will amend and replace the Terms upon your electronic acceptance.

If you are using the Service on behalf of a company or other organization, such company or organization will also be considered a party to the Terms, and you represent and warrant that you have the authority to bind such company or organization to the Terms.

THE TERMS CONTAIN A BINDING ARBITRATION PROVISION IN SECTION 15 THAT REQUIRES THE

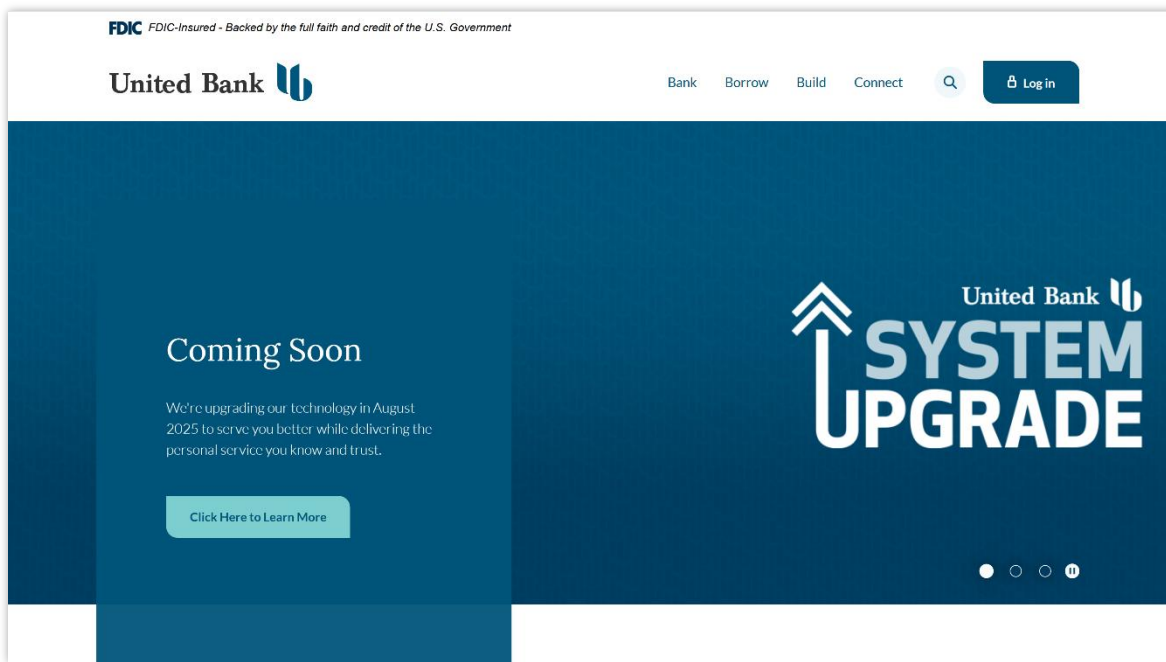
Accept

Account Recovery

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

Step 1

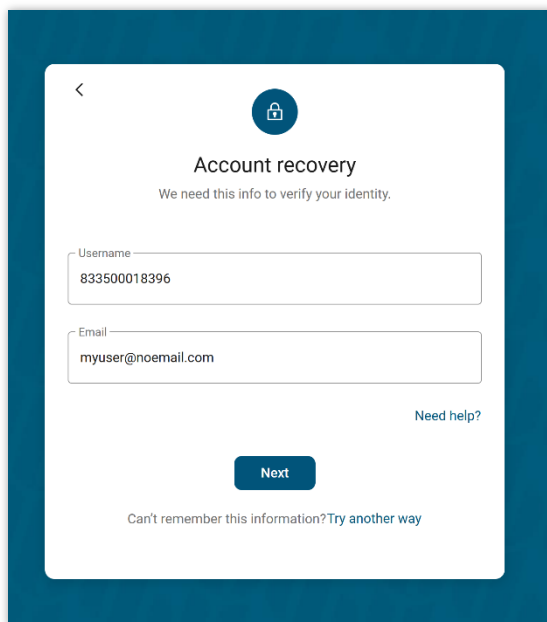
Navigate to our website and click **Log in**. Select **Forgot Password**



Step 2

Enter your username and email address.

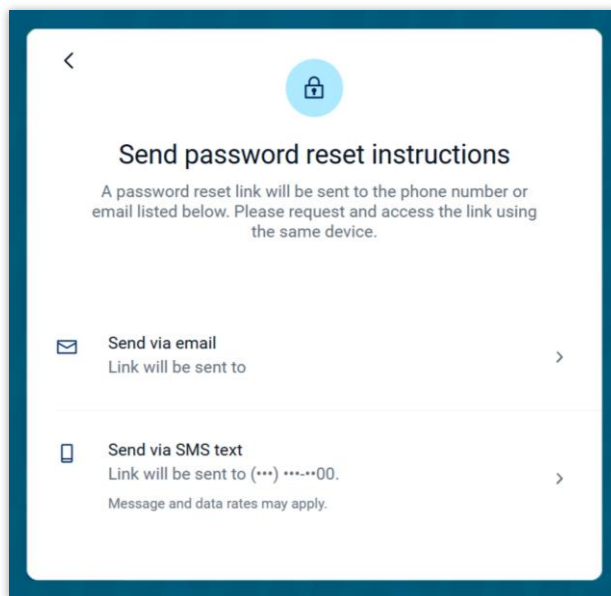
IMPORTANT: Email must match what is on file.



The screenshot shows the 'Account recovery' form. At the top, there is a back arrow icon and a lock icon. Below the lock icon, it says 'Account recovery' and 'We need this info to verify your identity.' There are two input fields: 'Username' with the value '833500018396' and 'Email' with the value 'myuser@noemail.com'. To the right of the email field, there is a link that says 'Need help?'. Below the input fields, there is a 'Next' button. At the bottom, there is a link that says 'Can't remember this information? Try another way'.

Step 3

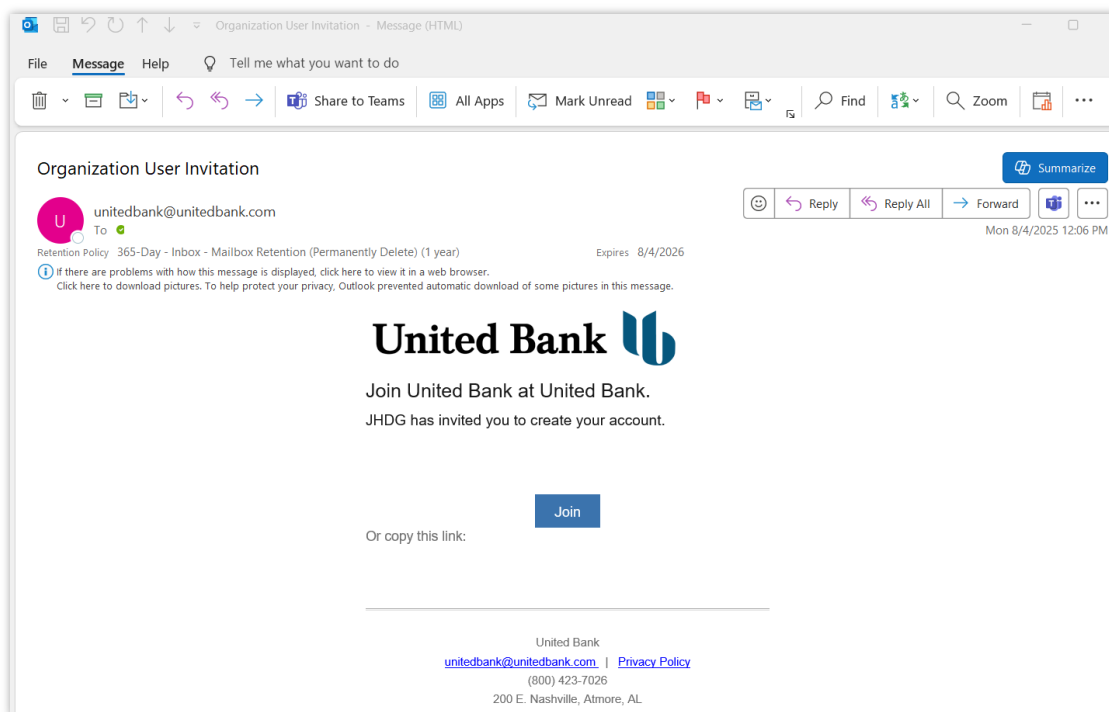
Choose to receive your instructions via email or text.



Step 4

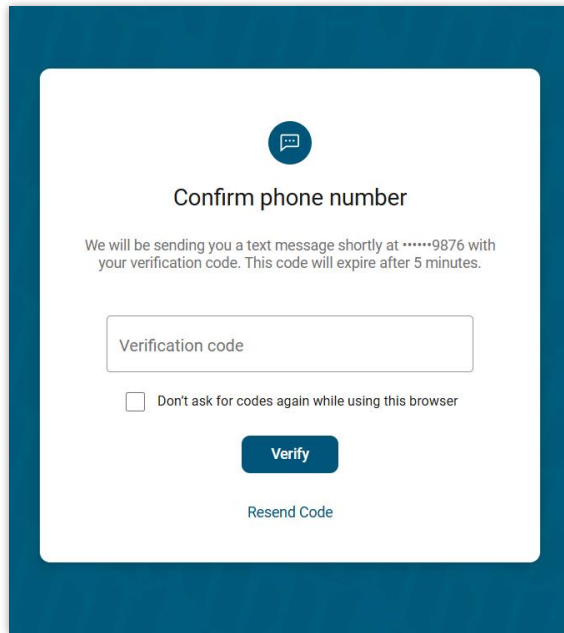
Email: Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.

Text: Open your text and click the link.



Step 5

Enter the code you receive and create a new password.



Confirm phone number

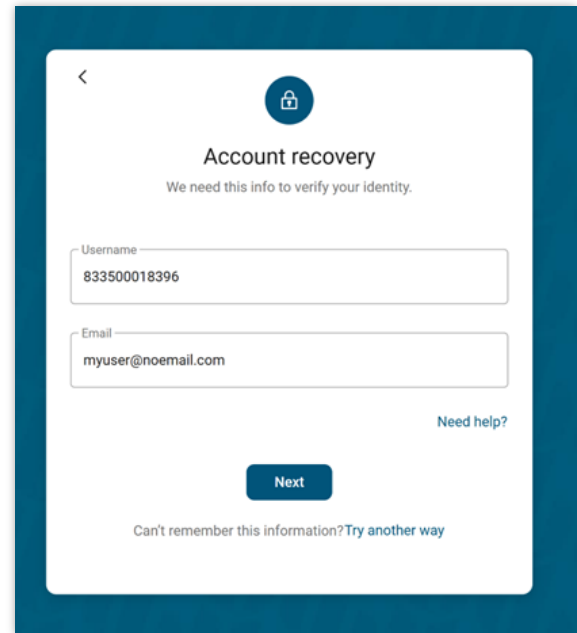
We will be sending you a text message shortly at *****9876 with your verification code. This code will expire after 5 minutes.

Verification code

☐ Don't ask for codes again while using this browser

Verify

[Resend Code](#)



Account recovery

We need this info to verify your identity.

Username
833500018396

Email
myuser@noemail.com

[Need help?](#)

Next

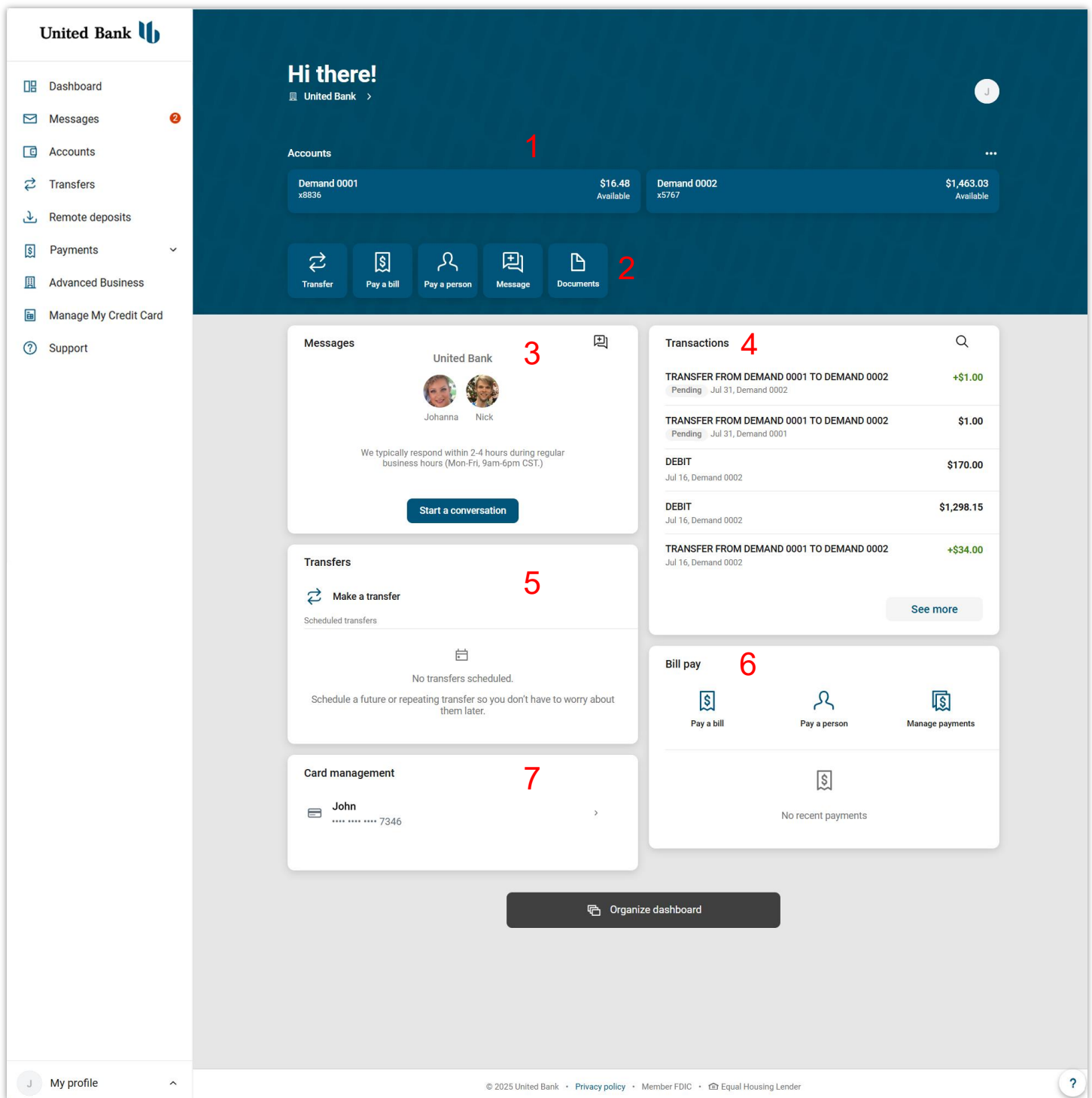
[Can't remember this information? Try another way](#)

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.



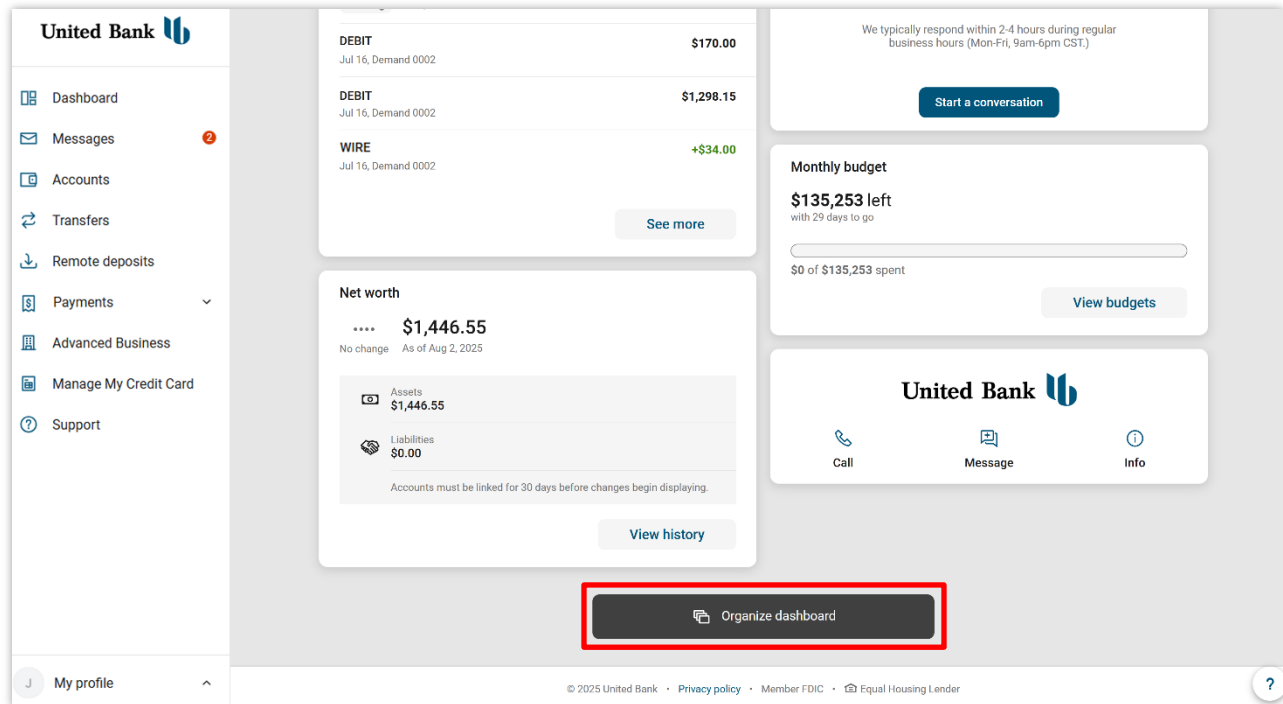
The screenshot shows the United Bank digital banking dashboard. On the left is a navigation menu with options: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Remote deposits, Payments, Advanced Business, Manage My Credit Card, and Support. The main content area has a dark blue header with 'Hi there!' and 'United Bank' with a dropdown arrow. Below this is an 'Accounts' section (1) showing two demand accounts: Demand 0001 x8836 with a balance of \$16.48 Available, and Demand 0002 x5767 with a balance of \$1,463.03 Available. Below the accounts are five action buttons: Transfer, Pay a bill, Pay a person, Message, and Documents (2). The main content area is divided into several cards: a 'Messages' card (3) showing a conversation with 'United Bank' (Johanna and Nick) and a 'Start a conversation' button; a 'Transfers' card (5) with a 'Make a transfer' button and a note about scheduled transfers; a 'Card management' card (7) showing a card for 'John' with the last four digits 7346; a 'Transactions' card (4) showing a list of transactions including transfers and debits; and a 'Bill pay' card (6) with options to 'Pay a bill', 'Pay a person', and 'Manage payments'. At the bottom of the main content area is an 'Organize dashboard' button. The footer contains copyright information, privacy policy, member FDIC, and Equal Housing Lender status, along with a 'My profile' link and a help icon.

Organize Dashboard

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

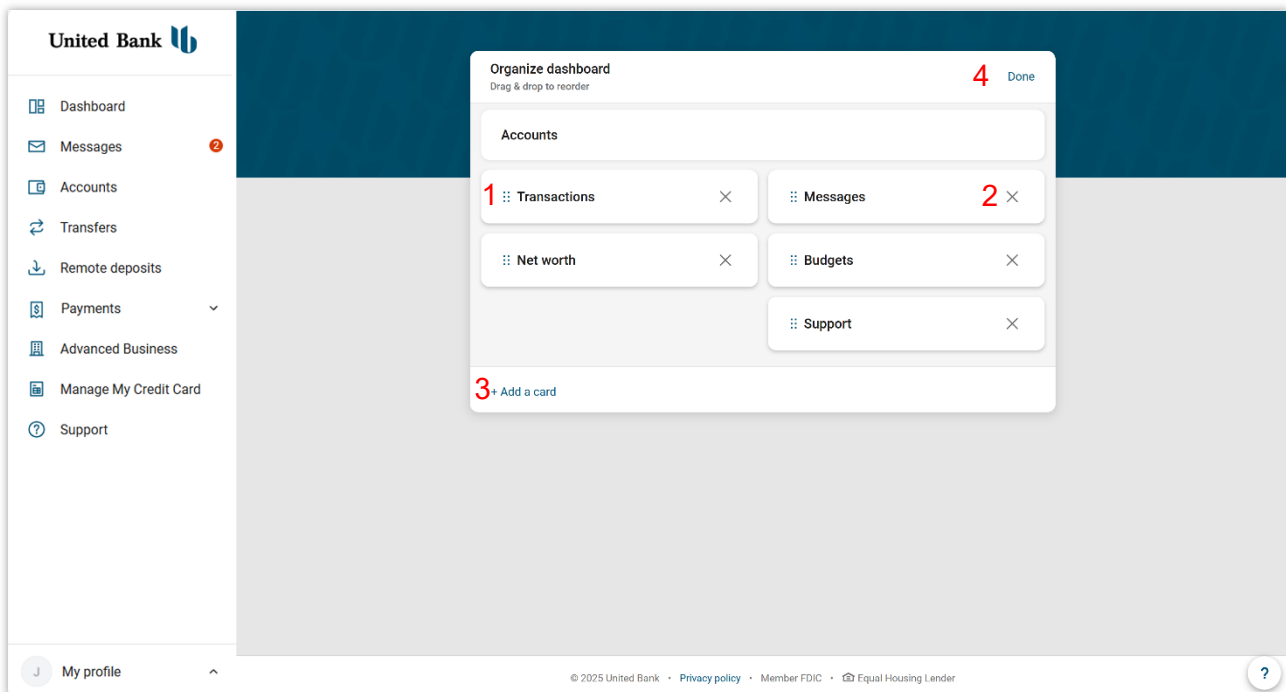
Step 1

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.

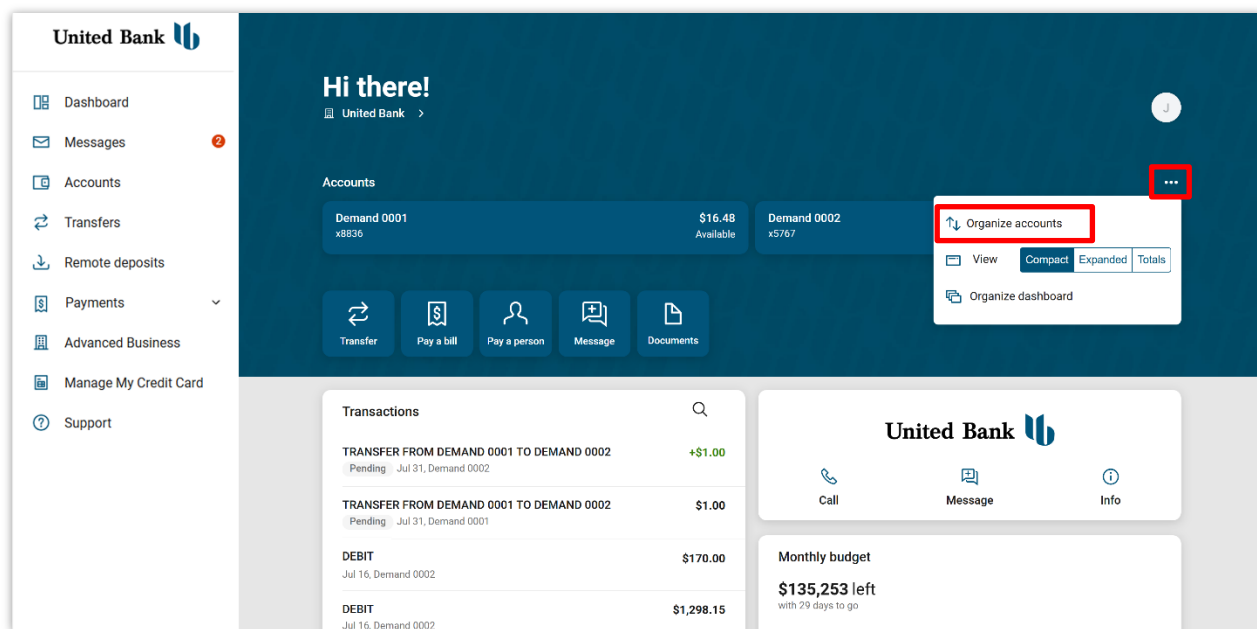


Organize Accounts

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

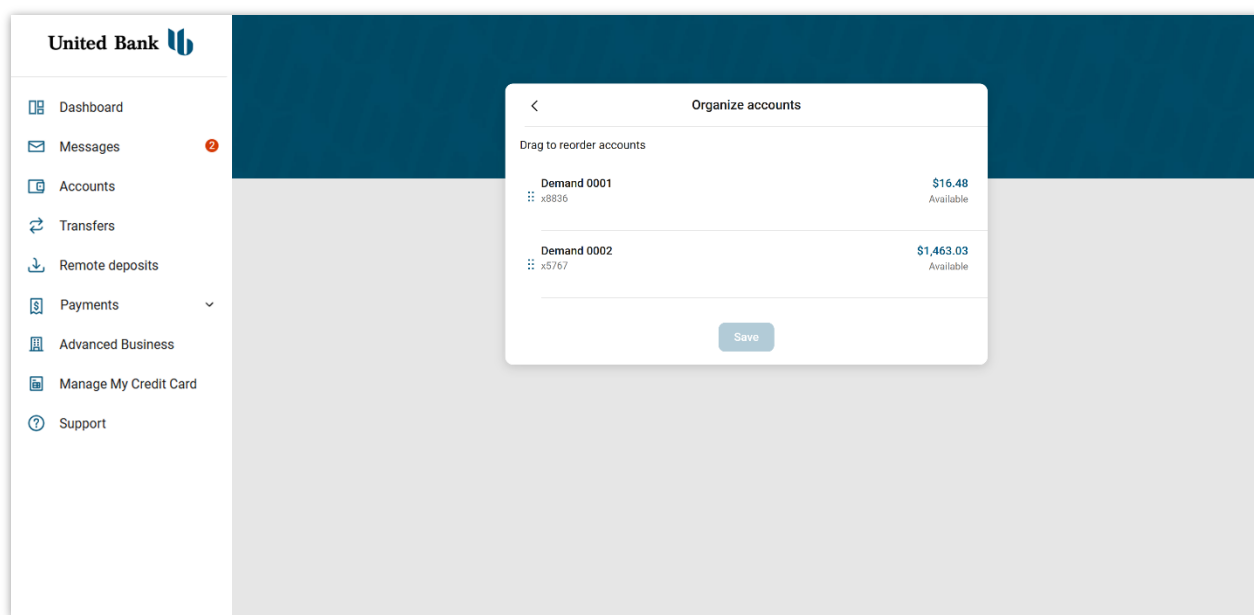
Step 1

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**.

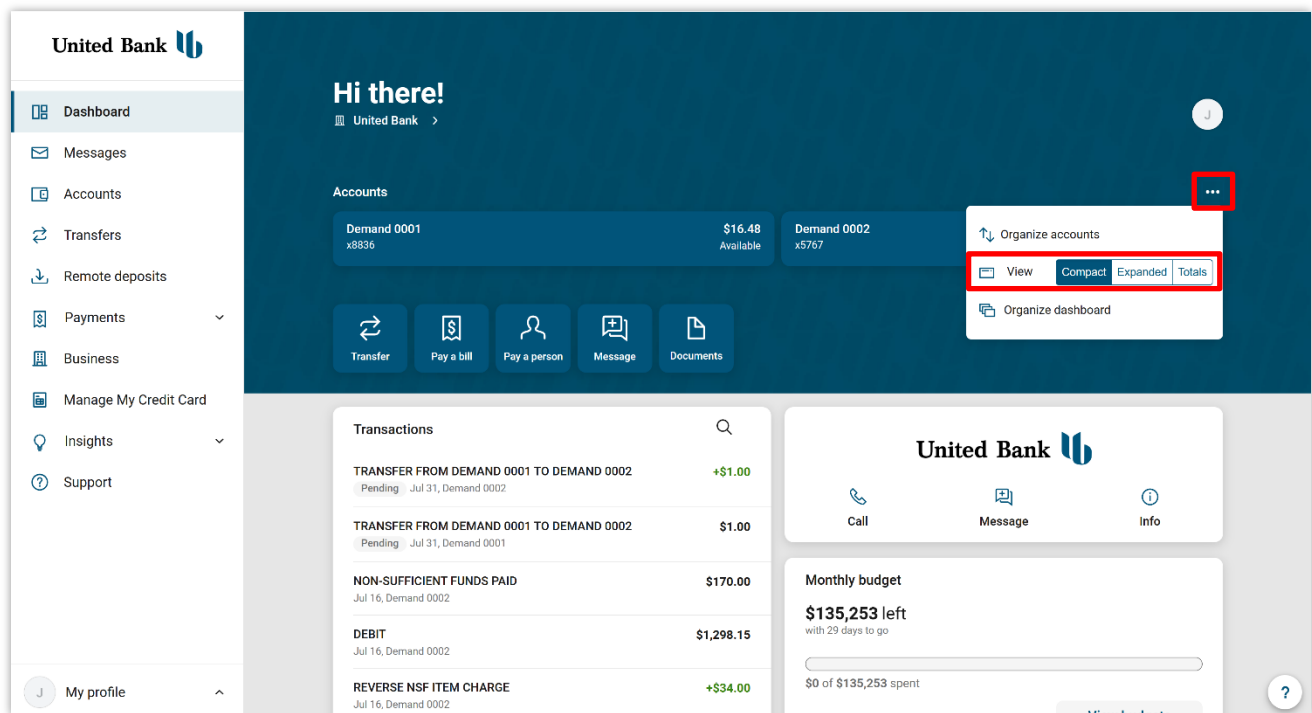


Account View

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.



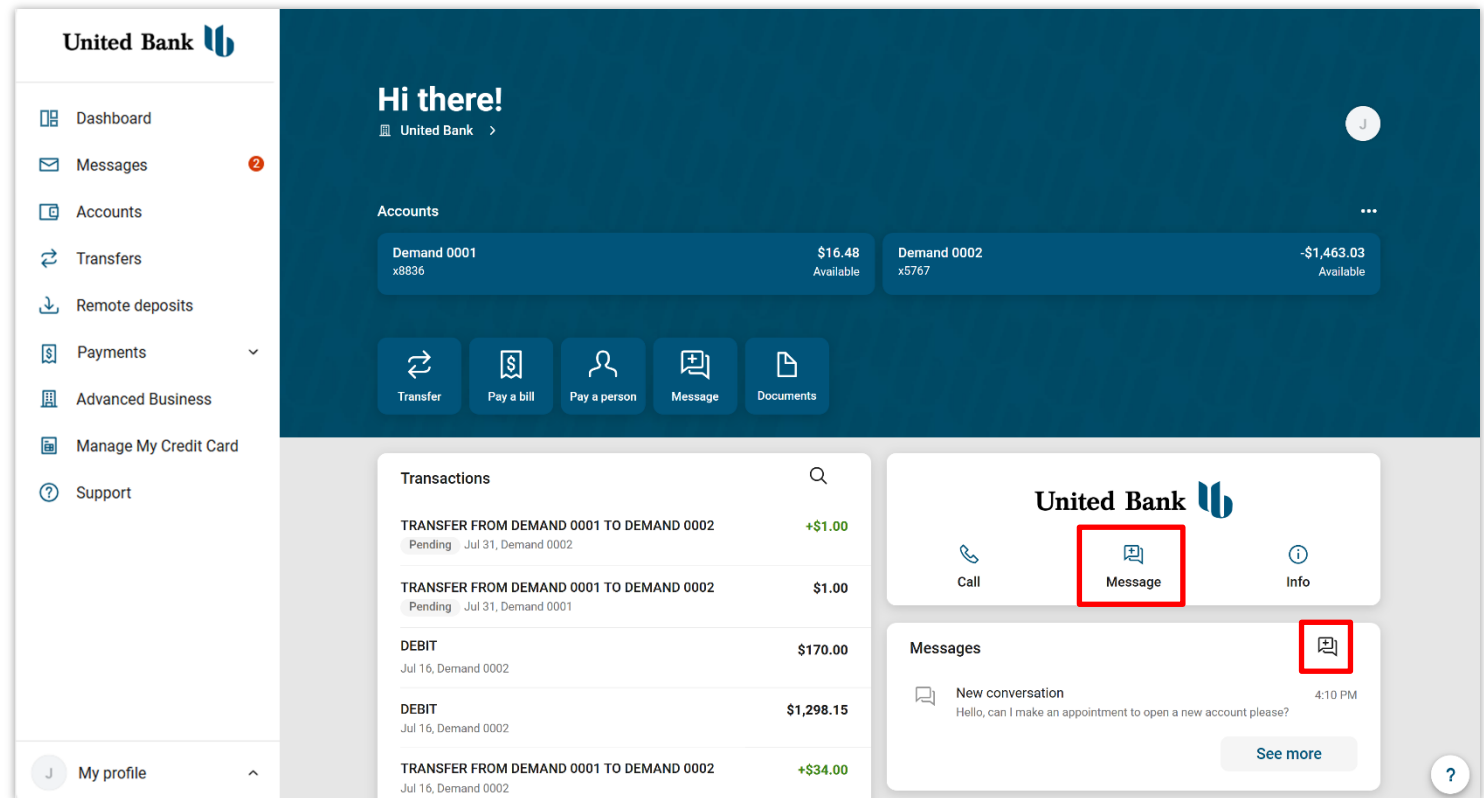
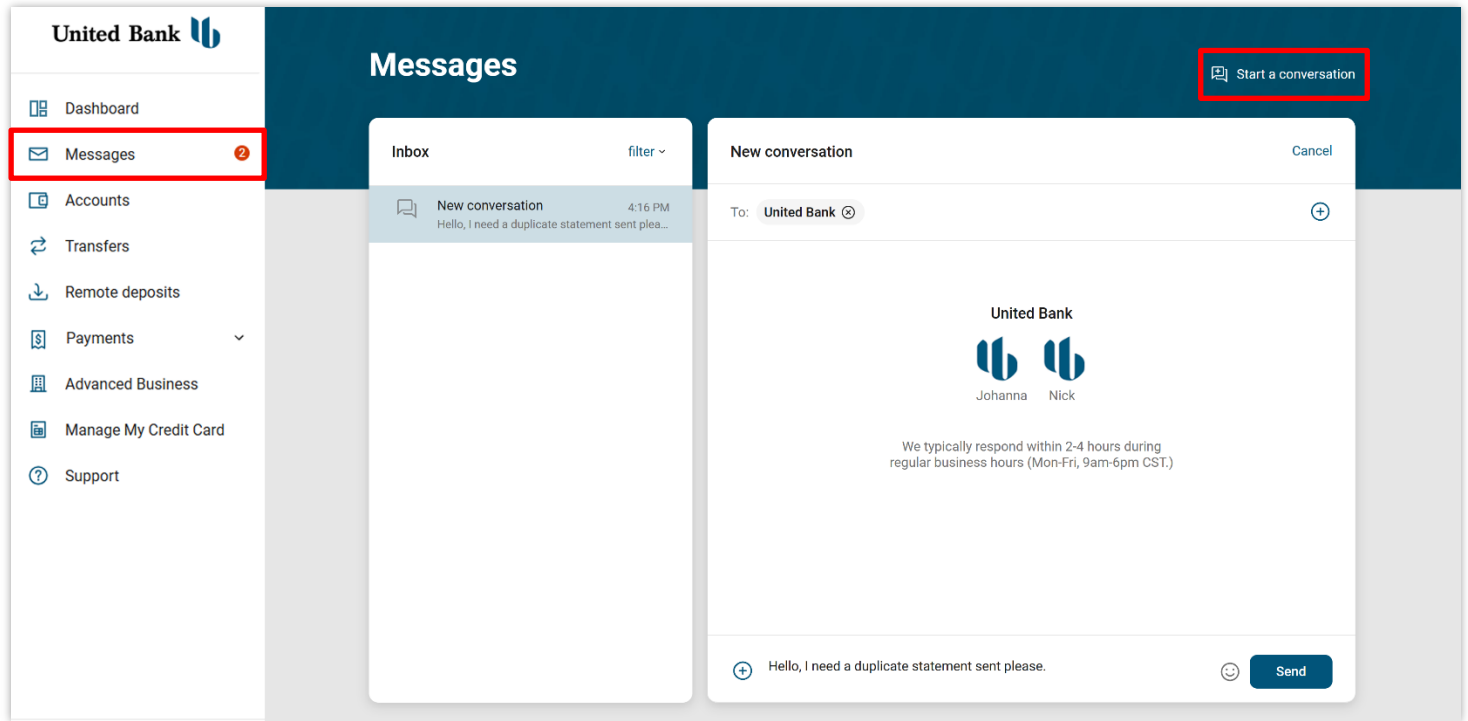
Messages

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

Start a Conversation

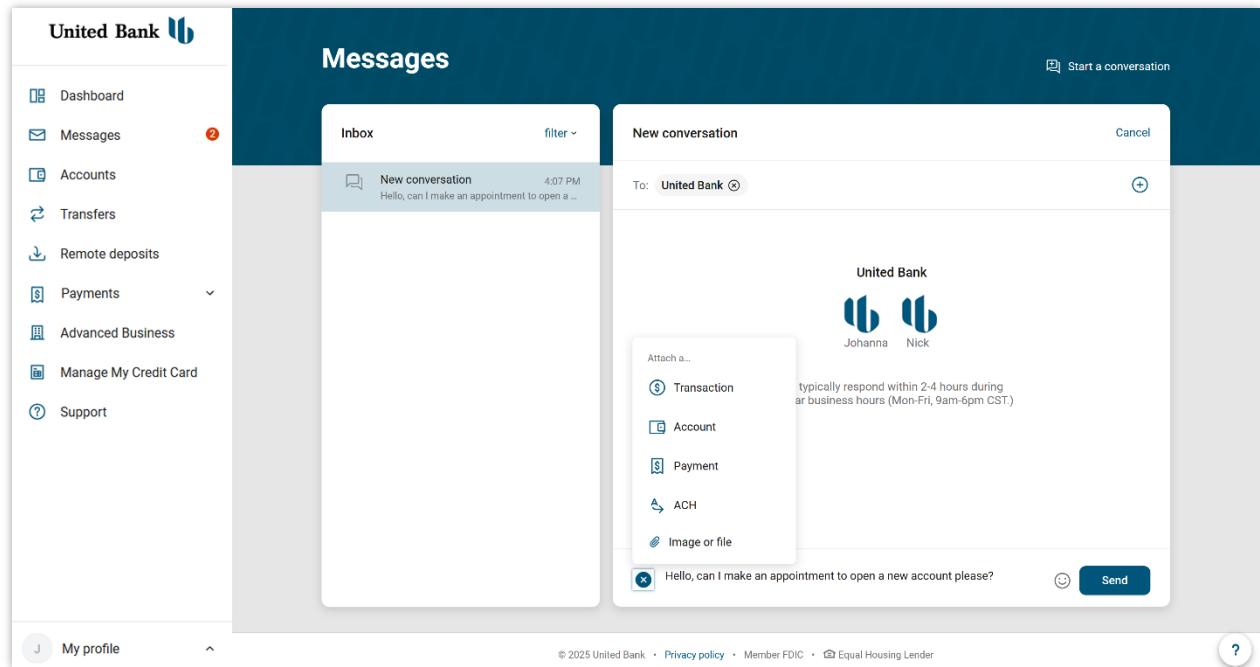
Step 1

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.



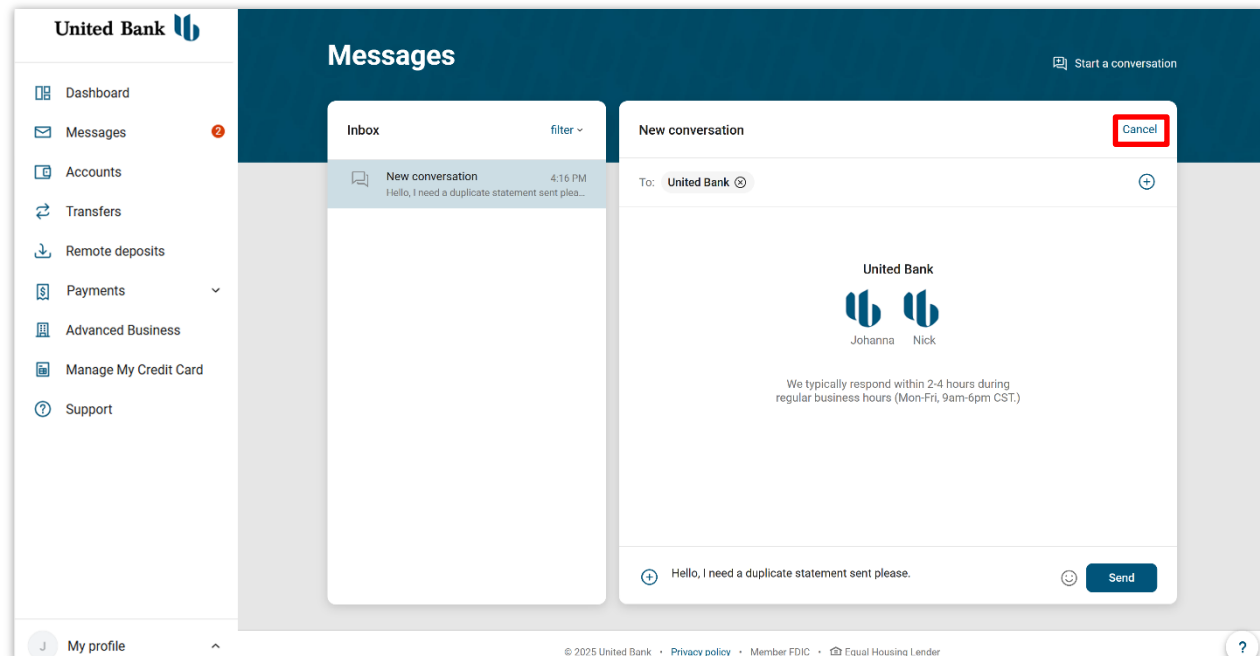
Step 2

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.



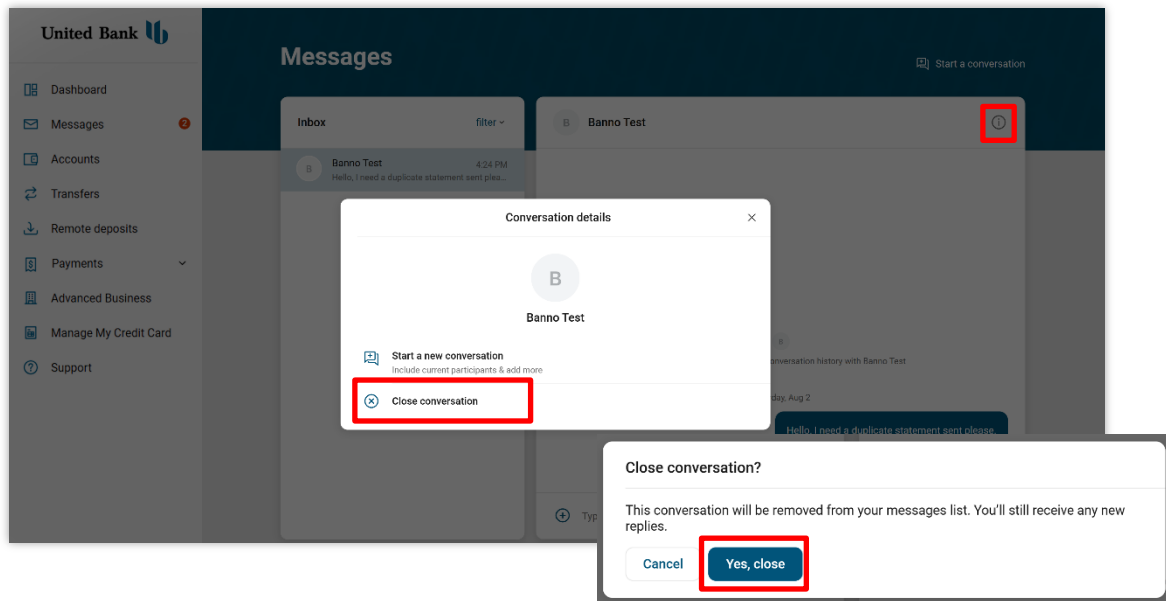
Close a Message

Select the icon and click **Cancel**.



Delete a Message

Select the icon and click **Close conversation**. Then click **Yes, Close** to confirm.



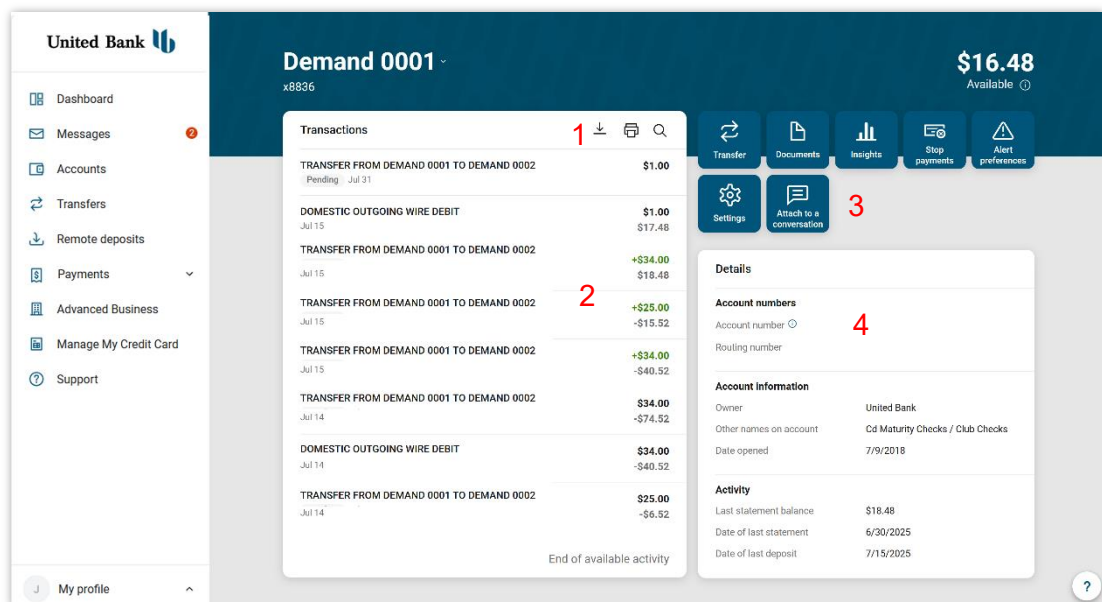
Accounts

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**.

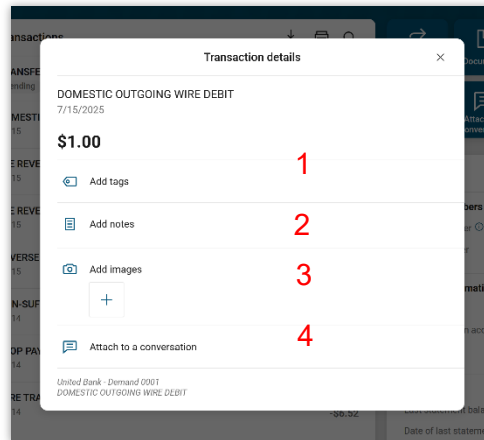
1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.



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.



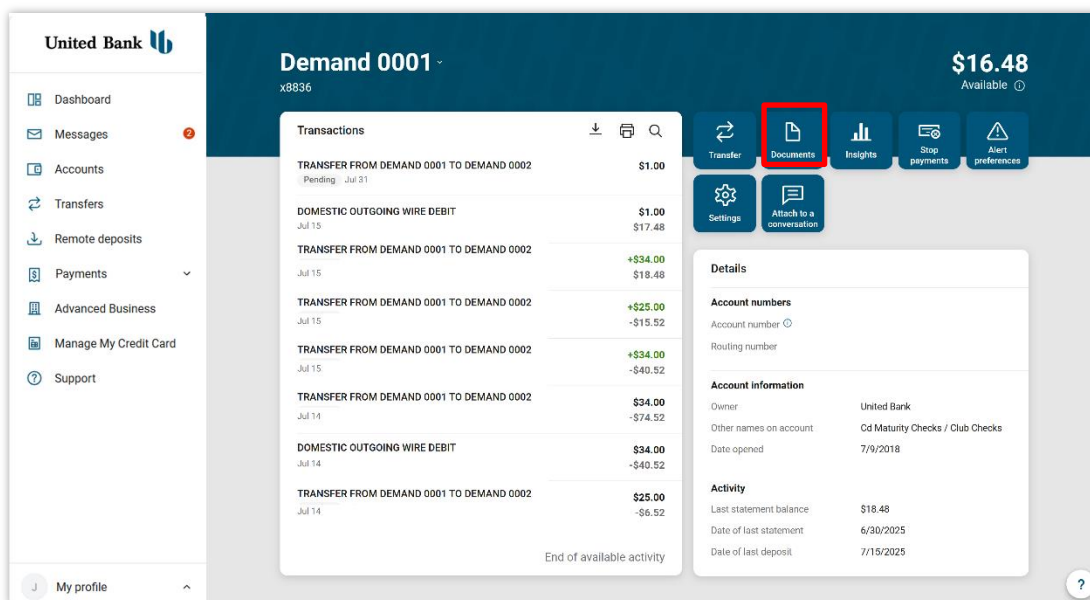
eDocuments

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

eDocument Enrollment

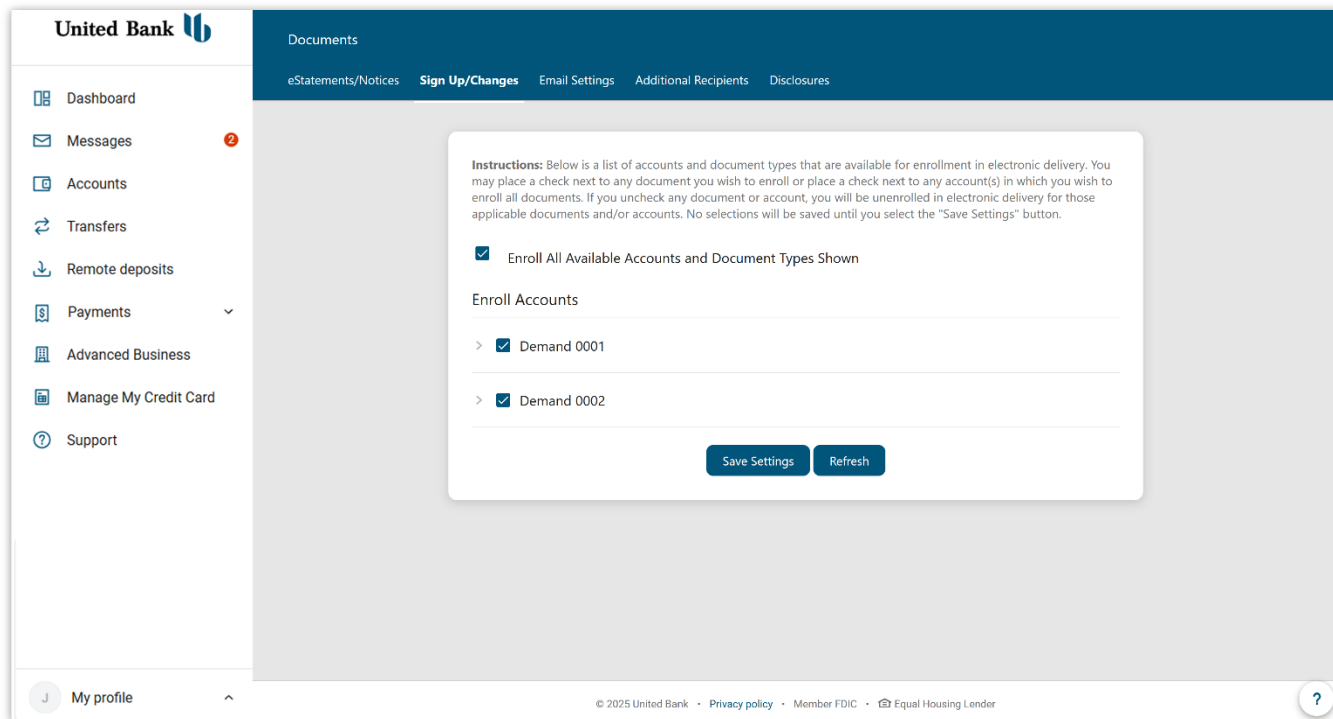
Step 1

Click **Documents** 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**.



United Bank

Documents

eStatements/Notices **Sign Up/Changes** Email Settings Additional Recipients Disclosures

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

☒ Enroll All Available Accounts and Document Types Shown

Enroll Accounts

> ☒ Demand 0001

> ☒ Demand 0002

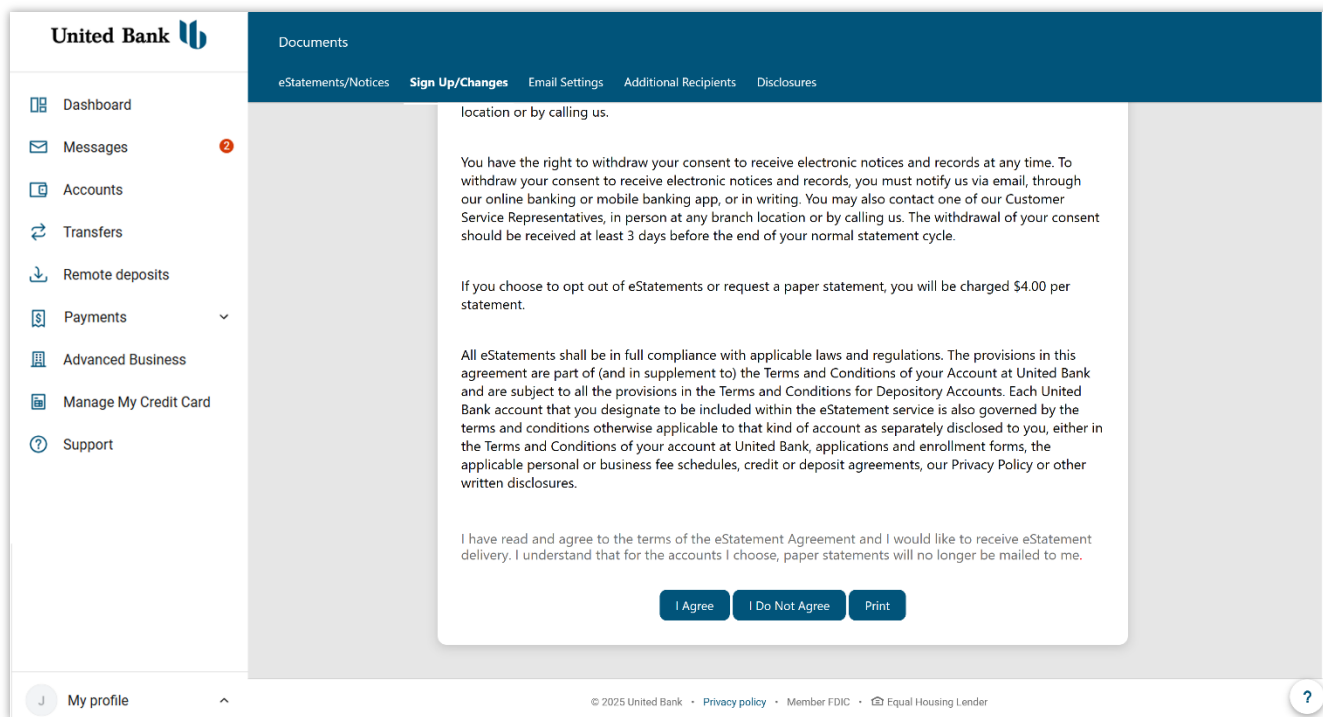
Save Settings Refresh

My profile

© 2025 United Bank • Privacy policy • Member FDIC • Equal Housing Lender

Step 3

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



United Bank

Documents

eStatements/Notices **Sign Up/Changes** Email Settings Additional Recipients Disclosures

location or by calling us.

You have the right to withdraw your consent to receive electronic notices and records at any time. To withdraw your consent to receive electronic notices and records, you must notify us via email, through our online banking or mobile banking app, or in writing. You may also contact one of our Customer Service Representatives, in person at any branch location or by calling us. The withdrawal of your consent should be received at least 3 days before the end of your normal statement cycle.

If you choose to opt out of eStatements or request a paper statement, you will be charged \$4.00 per statement.

All eStatements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) the Terms and Conditions of your Account at United Bank and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each United Bank account that you designate to be included within the eStatement service is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions of your account at United Bank, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the eStatement Agreement and I would like to receive eStatement delivery. I understand that for the accounts I choose, paper statements will no longer be mailed to me.

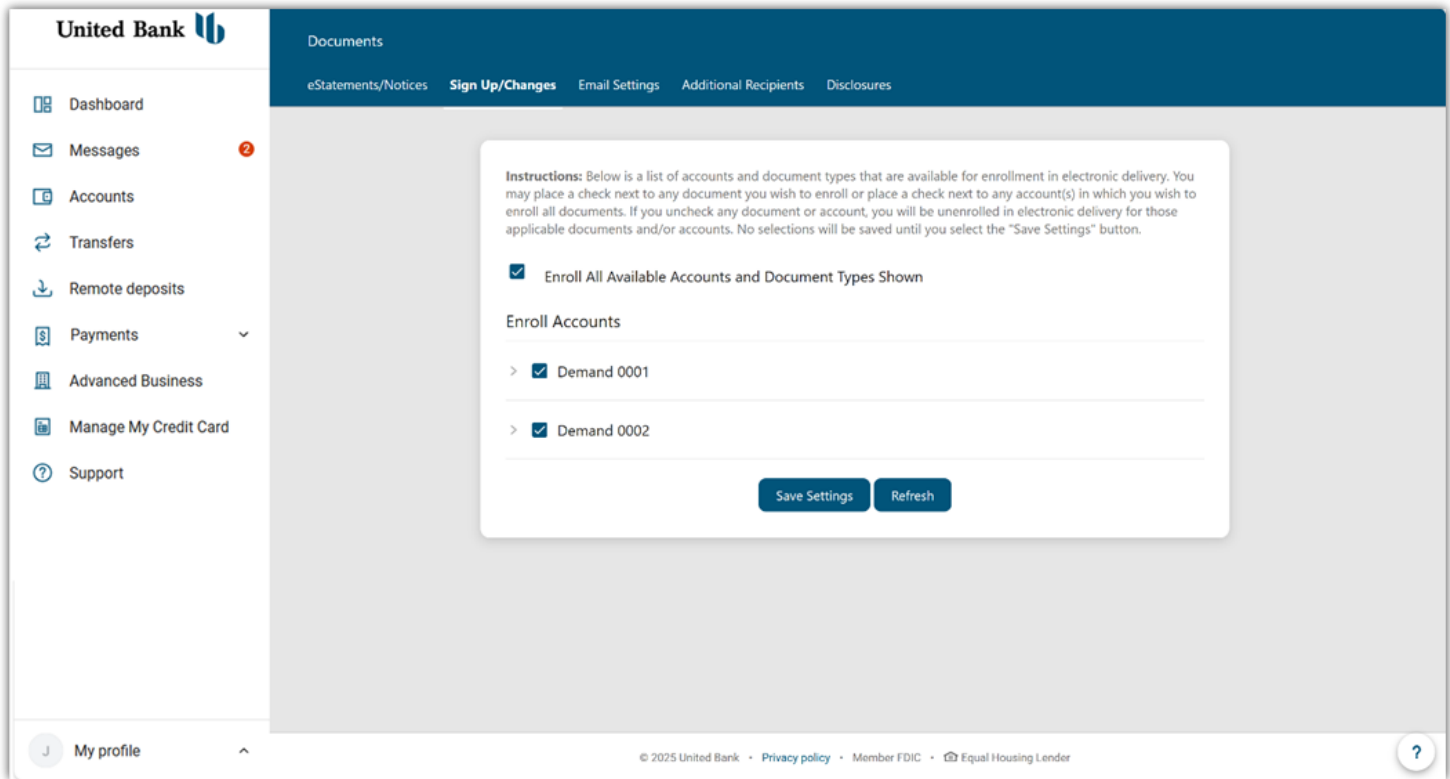
I Agree I Do Not Agree Print

My profile

© 2025 United Bank • Privacy policy • Member FDIC • Equal Housing Lender

Step 2

In the eDocuments section, select Sign Up/Changes. Update your account enrollment or set up an additional person to receive eDocuments on your accounts.



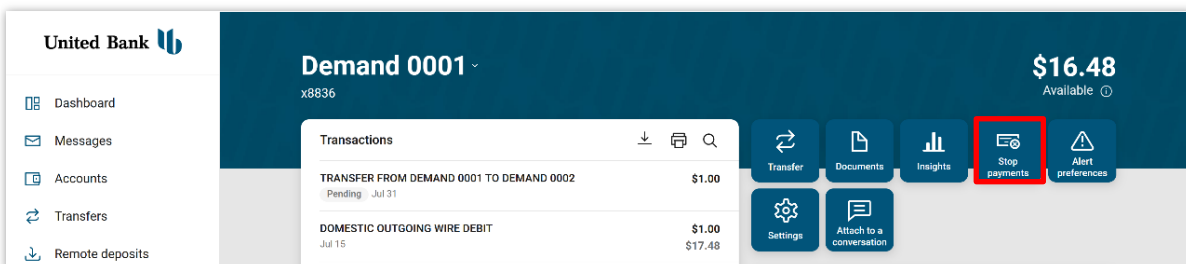
Stop Payments

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**.

United Bank 

Dashboard

Messages 2

Accounts

Transfers

Remote deposits

Payments ▼

Advanced Business

Manage My Credit Card

Support

J

My profile ^

Stop payments

Demand 0001 (x8836)

Check #

9876

Check amount

500.00

Enter "0" if unknown or if it does not apply.

Check date

8/2/2025

Payee

Rent 4 U

Optional


Reason

Lost

Submit

Step 3

Complete the details.

United Bank 

Dashboard

Messages 2

Accounts

Transfers

Remote deposits

Payments ▼

Advanced Business

Manage My Credit Card

Support

J

My profile ^

Stop payments

Demand 0001 (x8836)

Check #

9876

Check amount

500.00

Enter "0" if unknown or if it does not apply.

Check date

8/2/2025

Payee

Rent 4 U

Optional

Reason

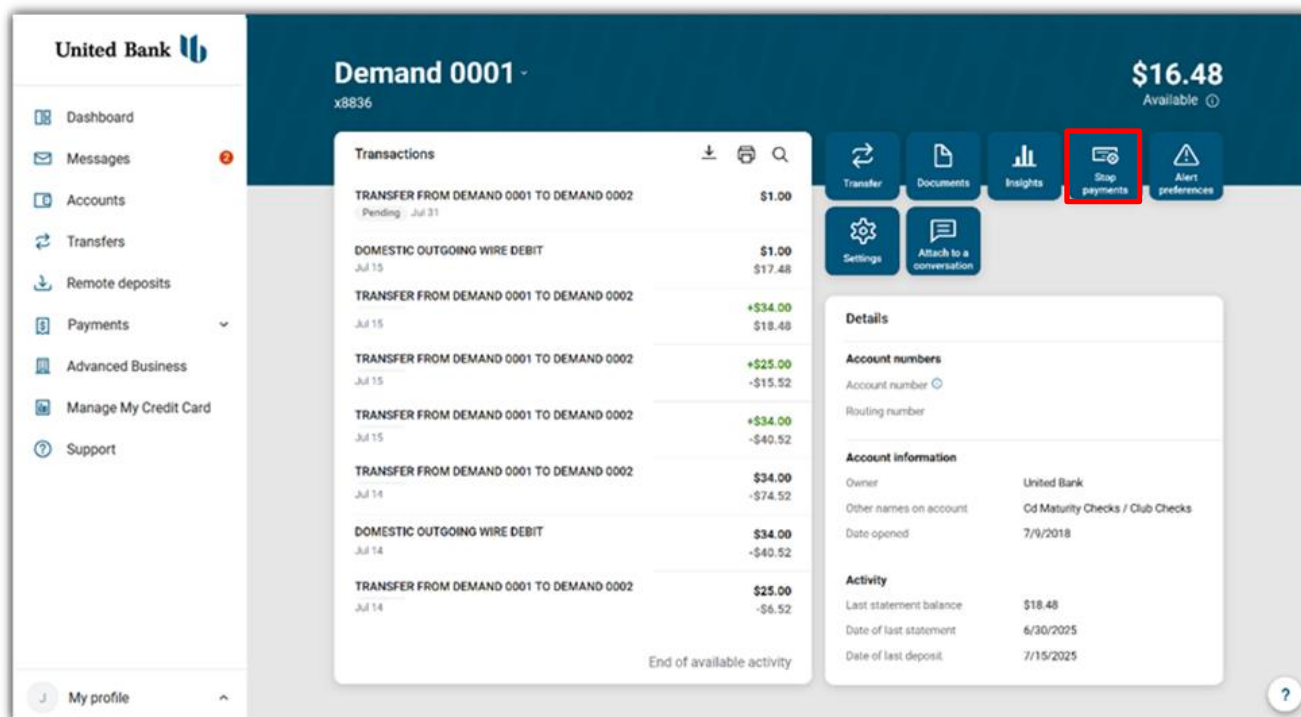
Lost

Submit

Place a Stop Payment on a Range of Checks

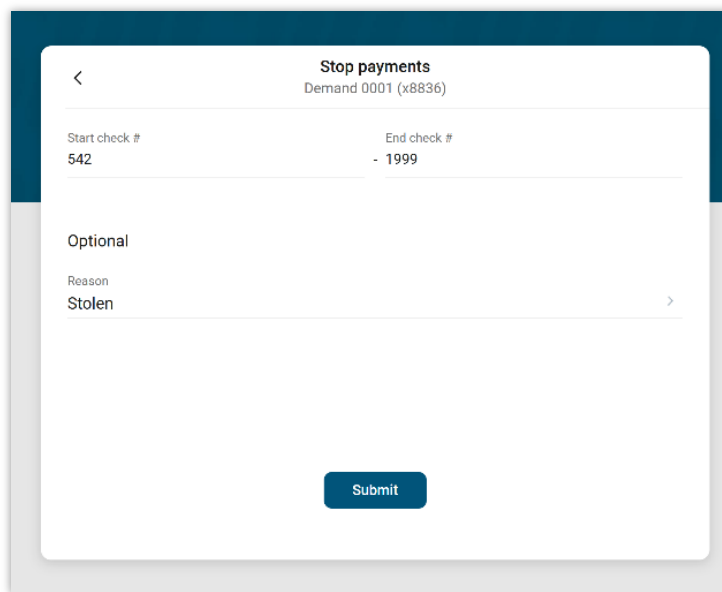
Step 1

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



Step 2

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



The screenshot shows the 'Stop payments' form. At the top, it says 'Stop payments' and 'Demand 0001 (x8836)'. Below this are two fields: 'Start check #' with the value '542' and 'End check #' with the value '1999'. Underneath these is an 'Optional' section with a 'Reason' field containing the text 'Stolen'. At the bottom of the form is a blue 'Submit' button.

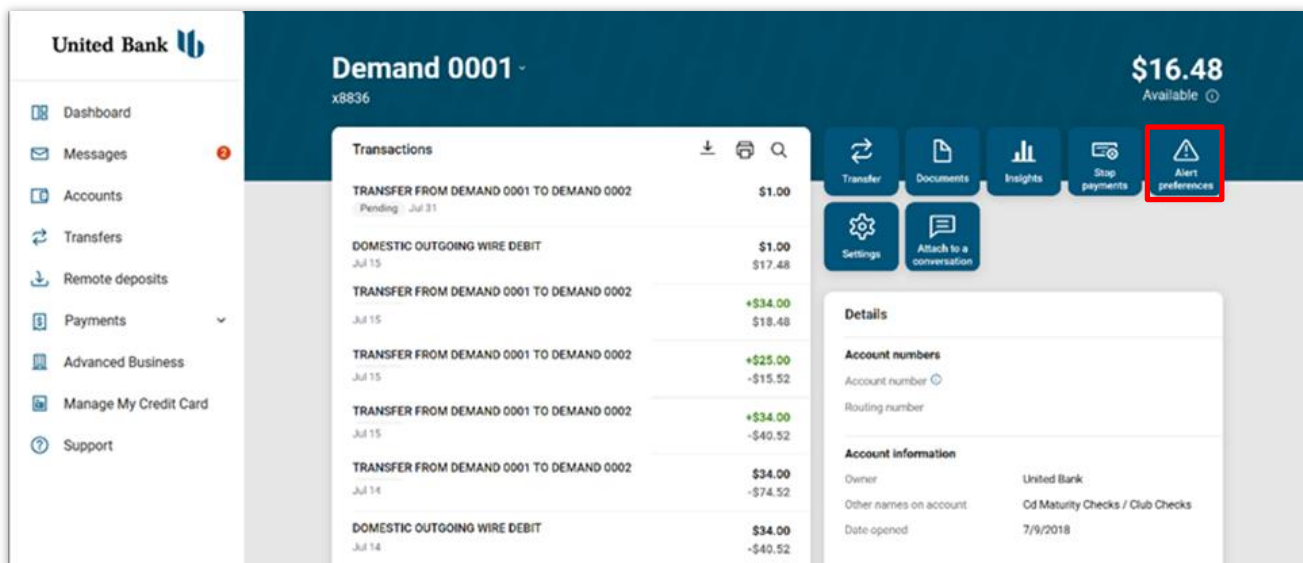
Alerts

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

Set up Balance and Transaction Alerts

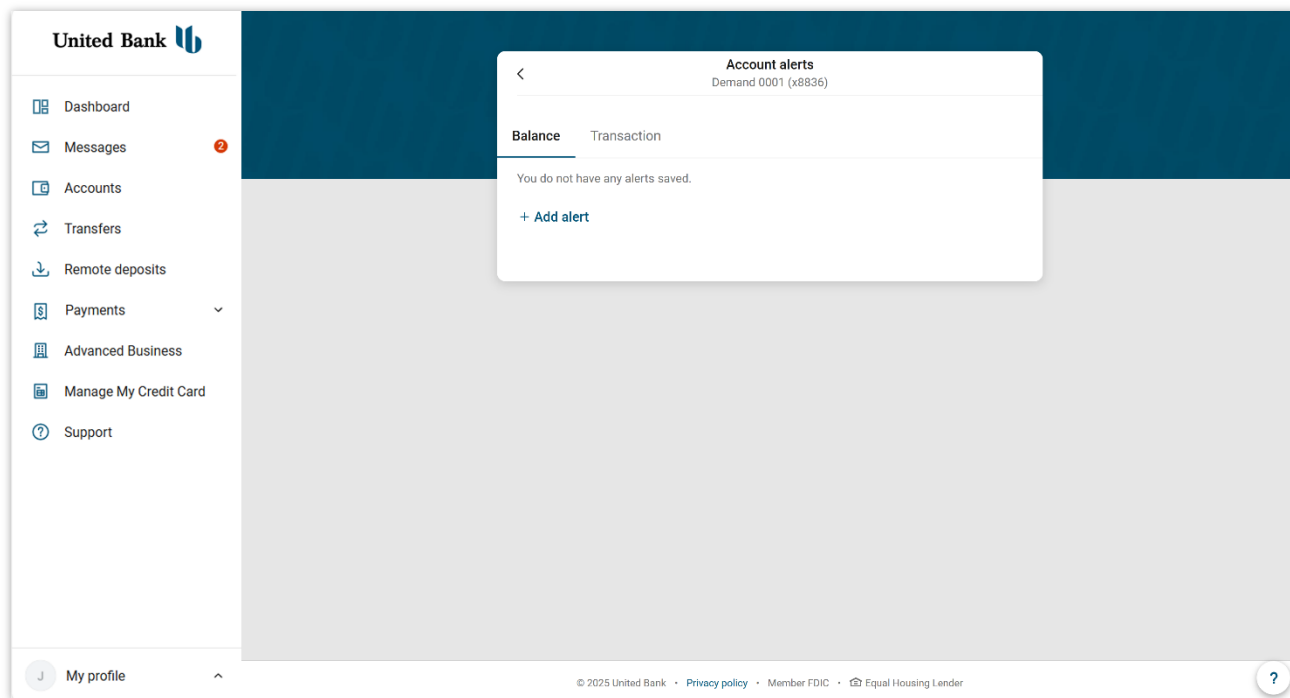
Step 1

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



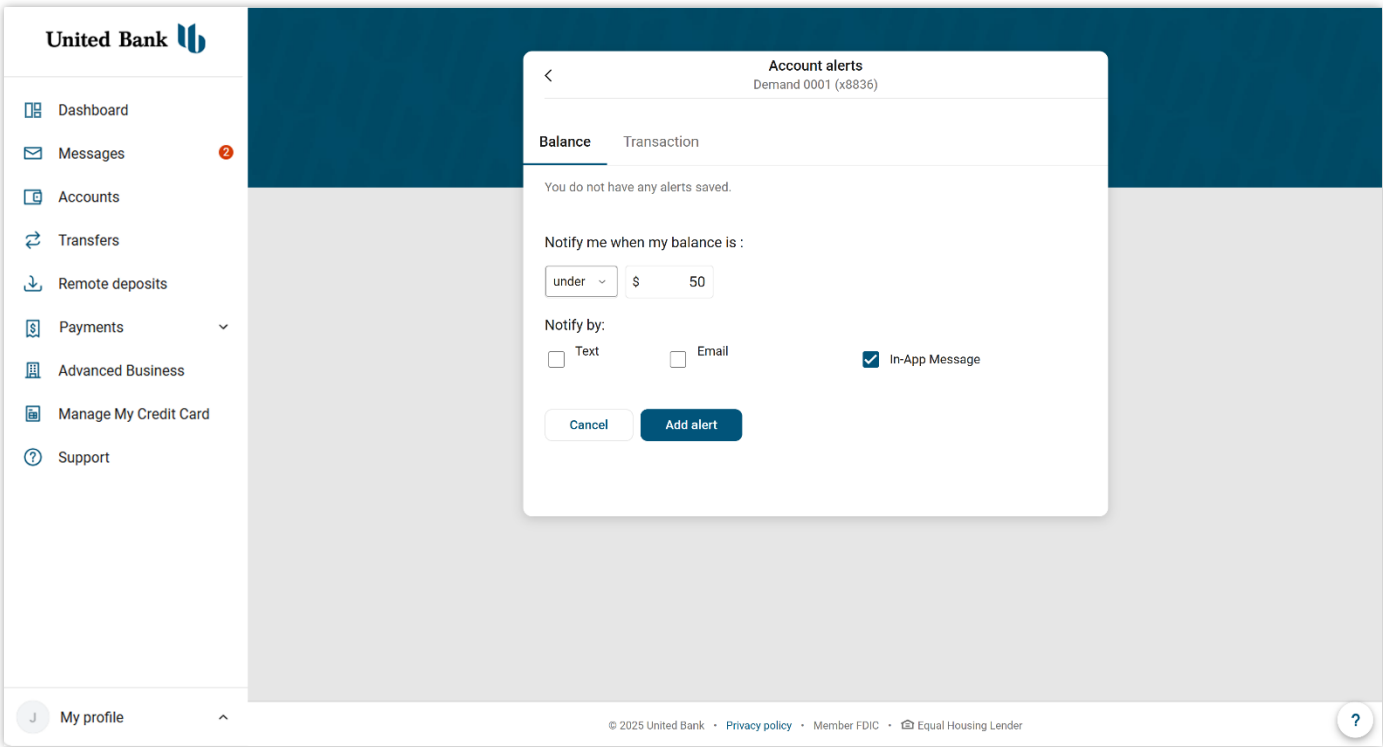
Step 2

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**.

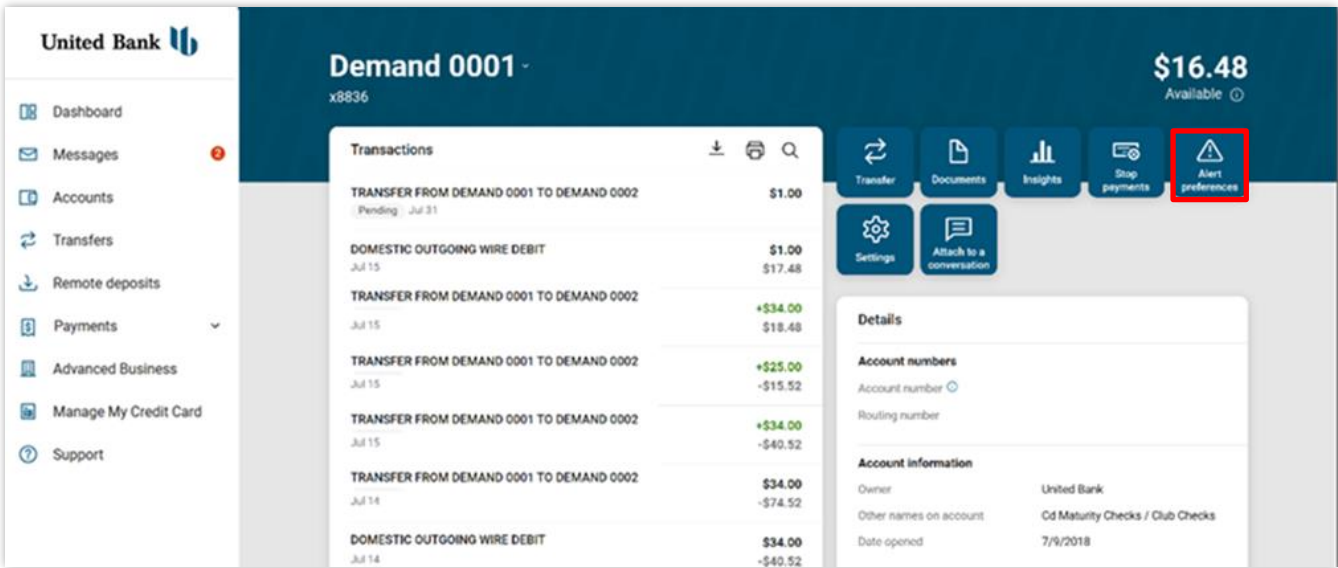


Set Up Business Activity Alerts

Edit or Delete a Balance and Transaction Alert

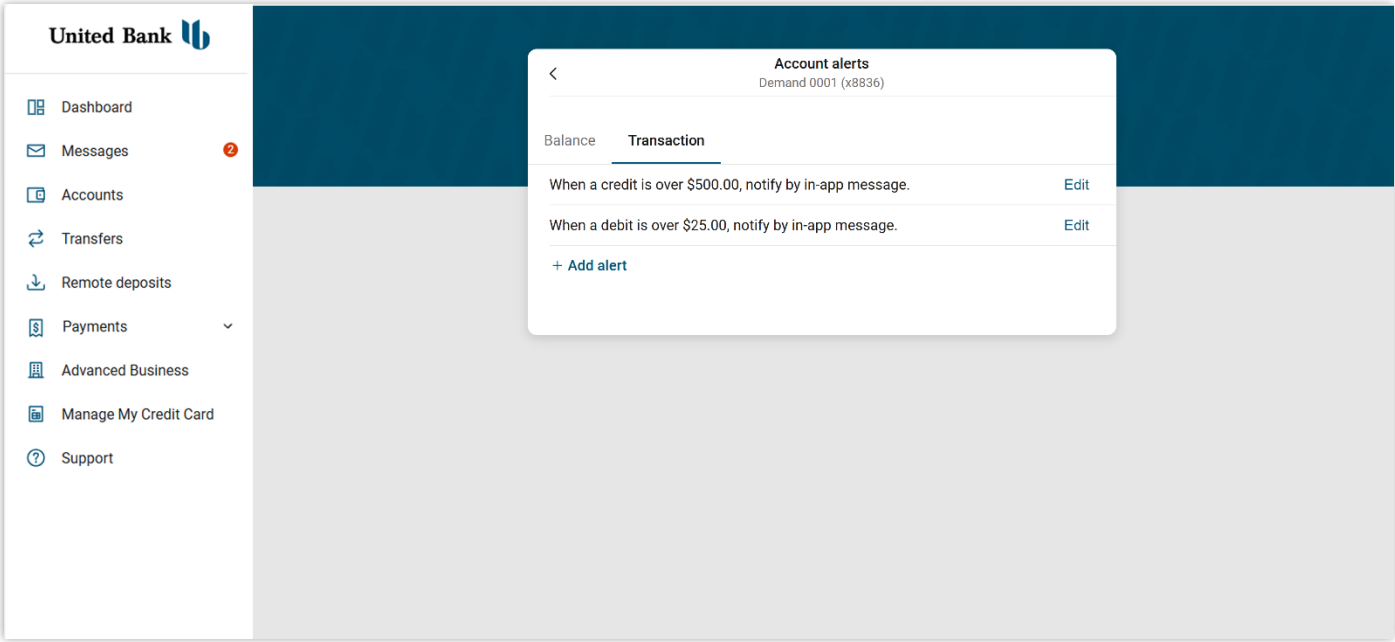
Step 1

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



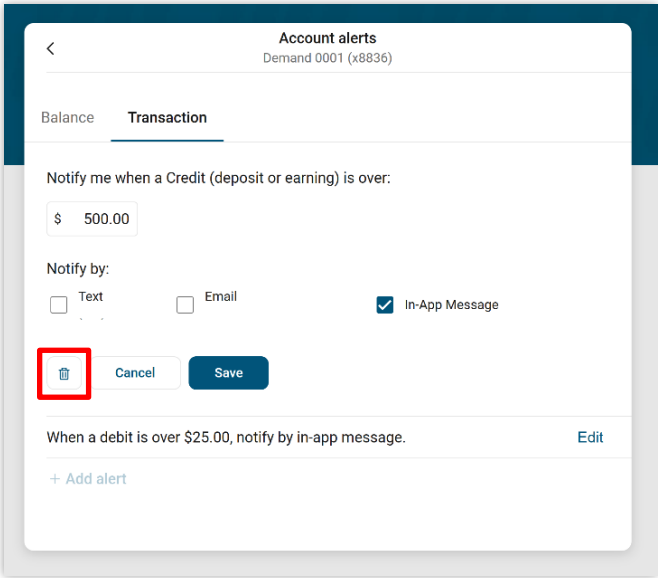
Step 2

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.

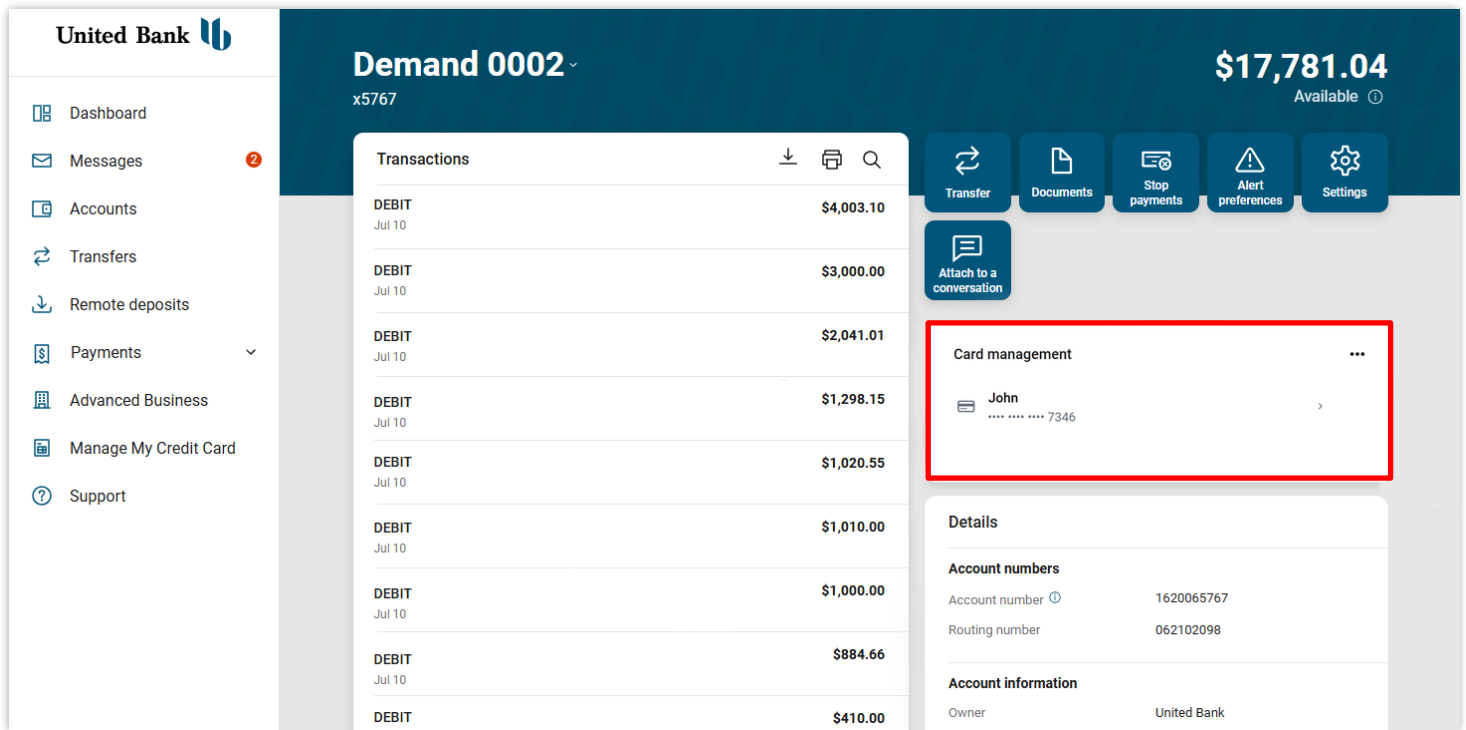


Card Management

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

Step 1

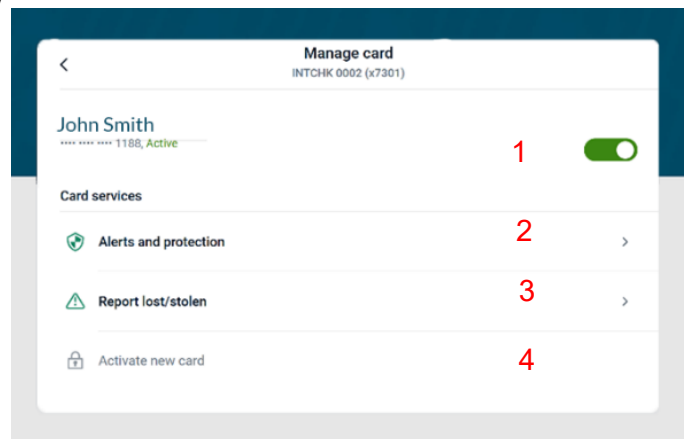
Select your debit card under **Card management**.



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.



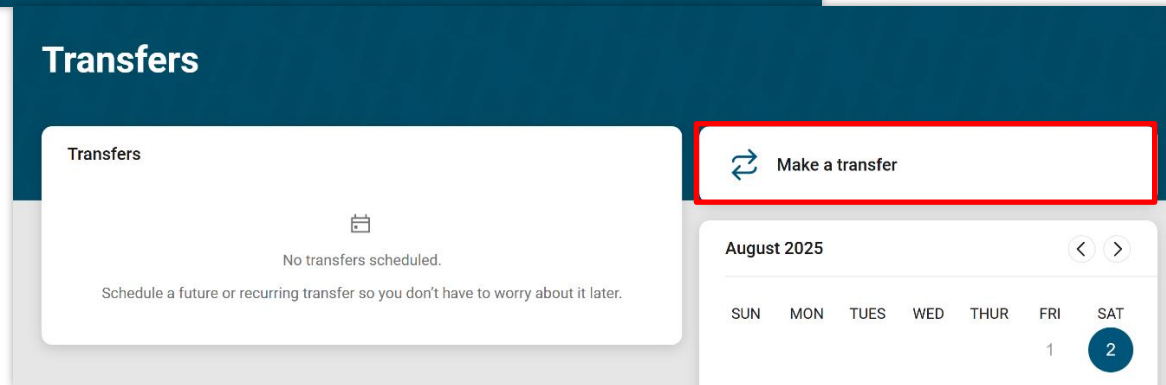
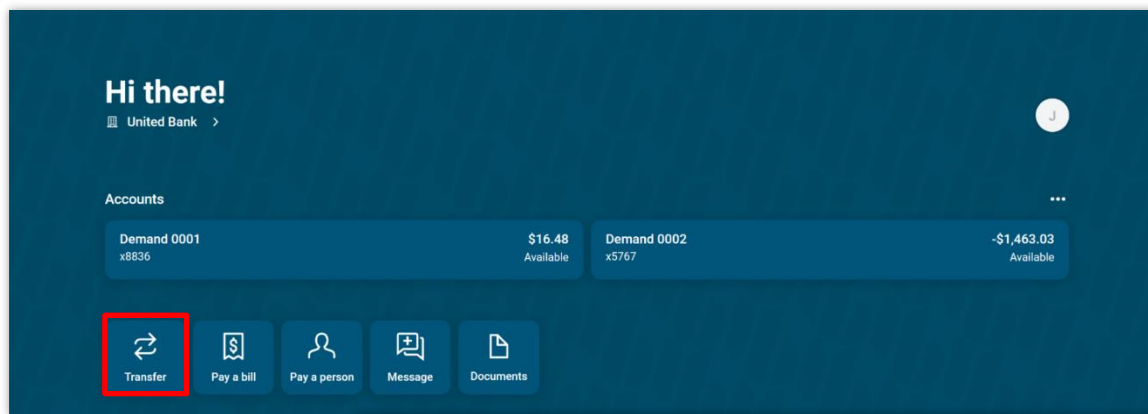
Transfers

Move money between internal accounts.

Submit a Transfer

Step 1

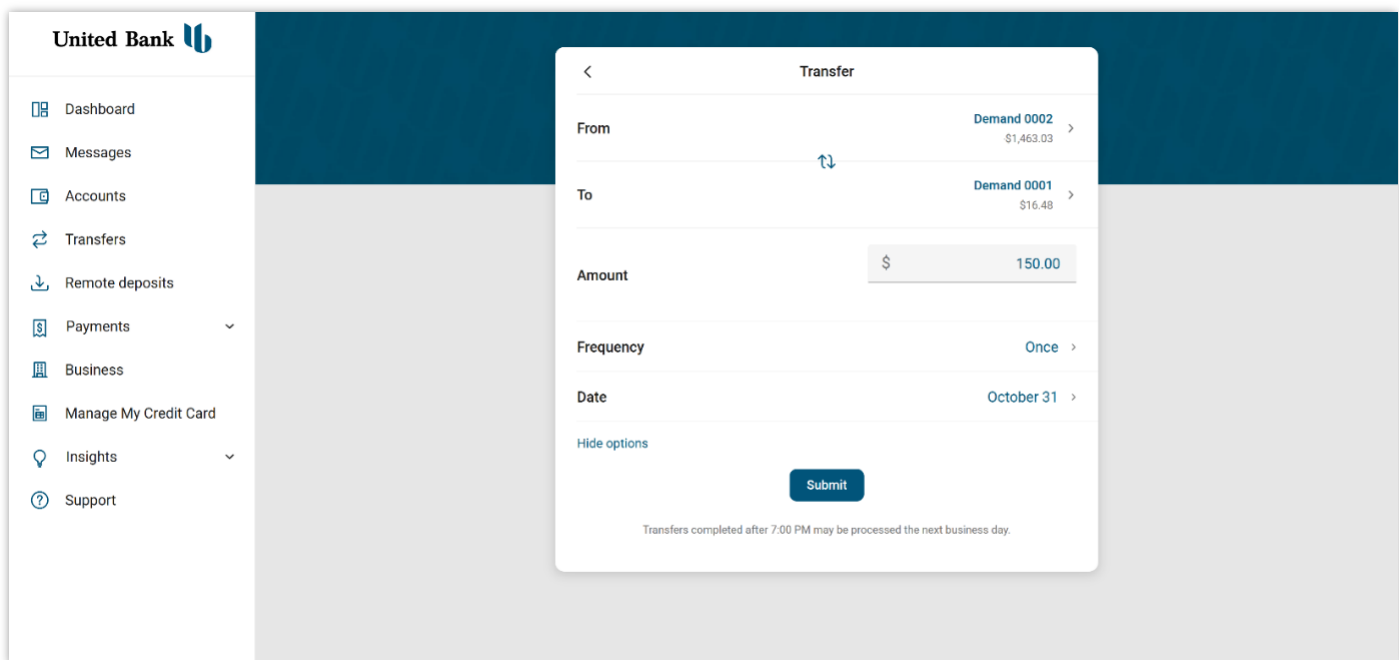
Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

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

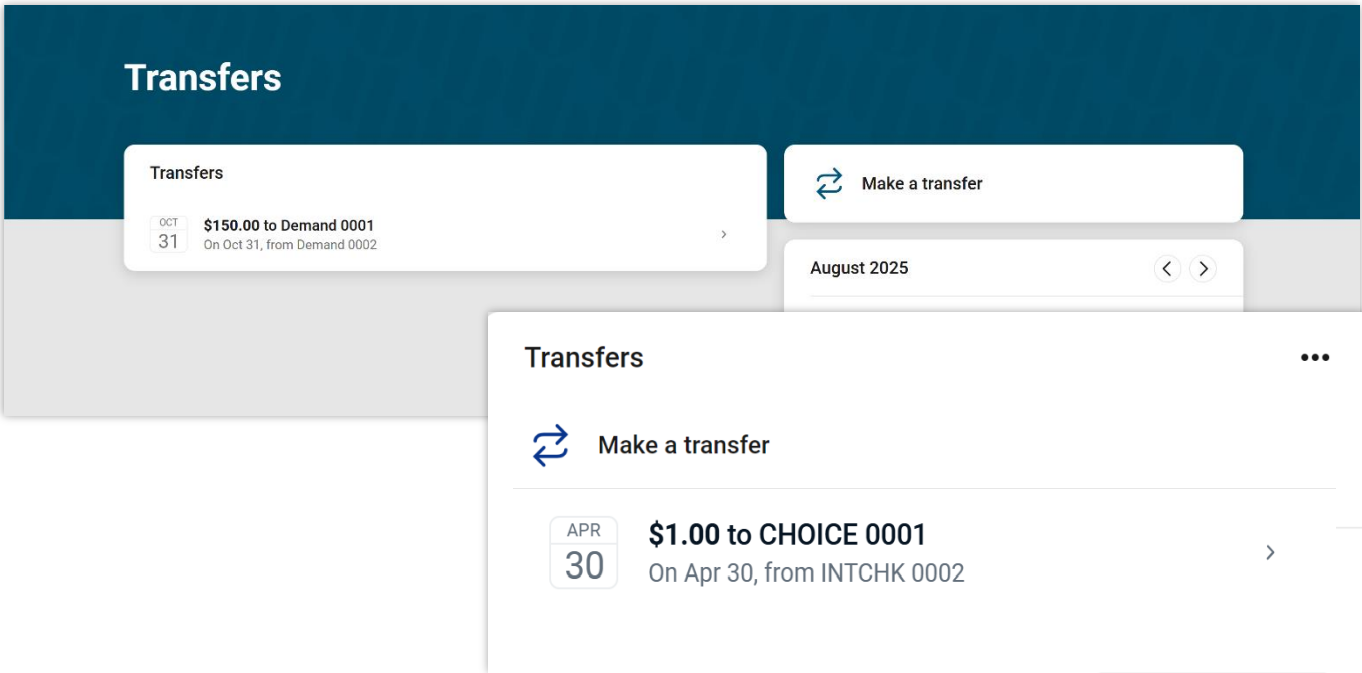
Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.



Edit or Delete a Transfer

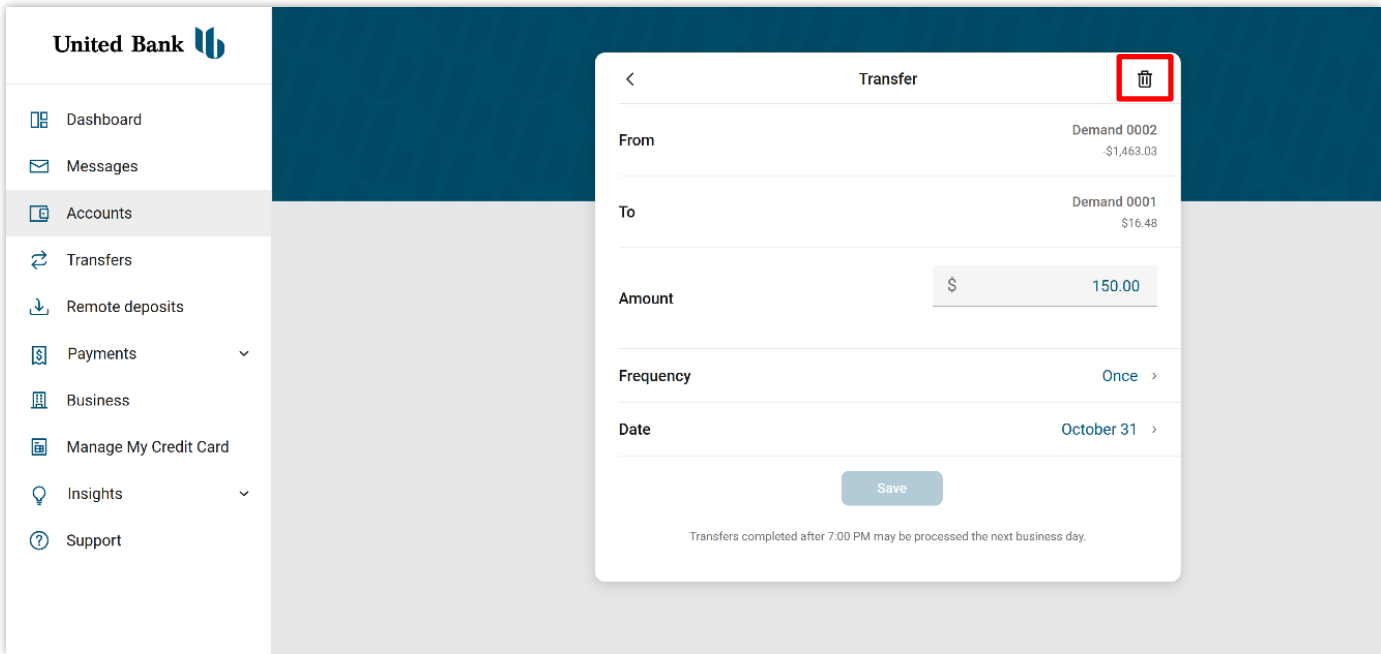
Step 1

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.



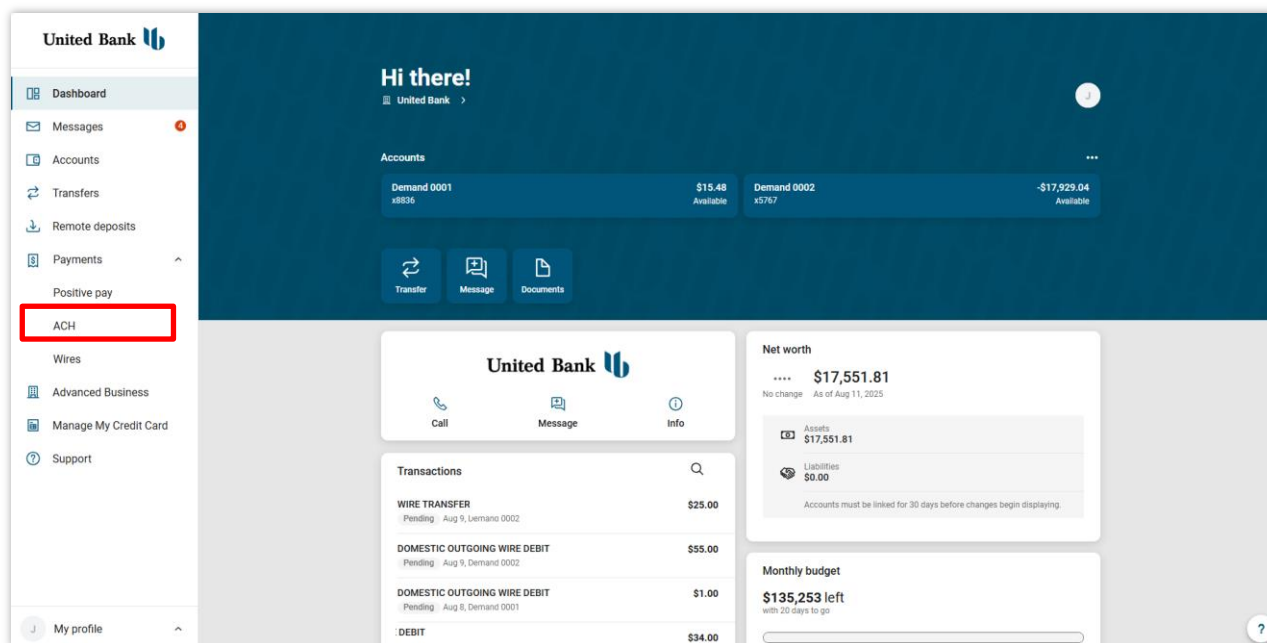
ACH

Create a Batch Manually

Step 1

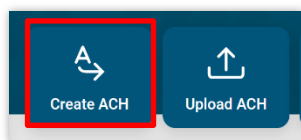
Select **ACH** from the navigation pane.

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



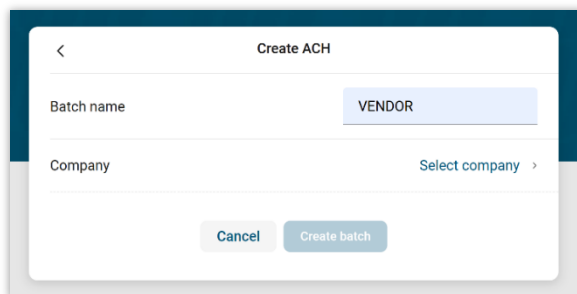
Step 2

Click **Create ACH**.



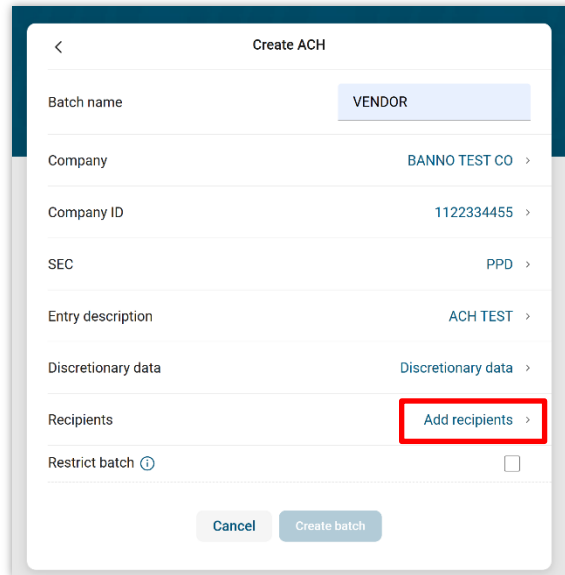
Step 3

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**.



Create ACH

Batch name: VENDOR

Company: BANNO TEST CO

Company ID: 1122334455

SEC: PPD

Entry description: ACH TEST

Discretionary data: Discretionary data

Recipients: **Add recipients**

Restrict batch: ☐

Buttons: Cancel, Create batch

Step 5

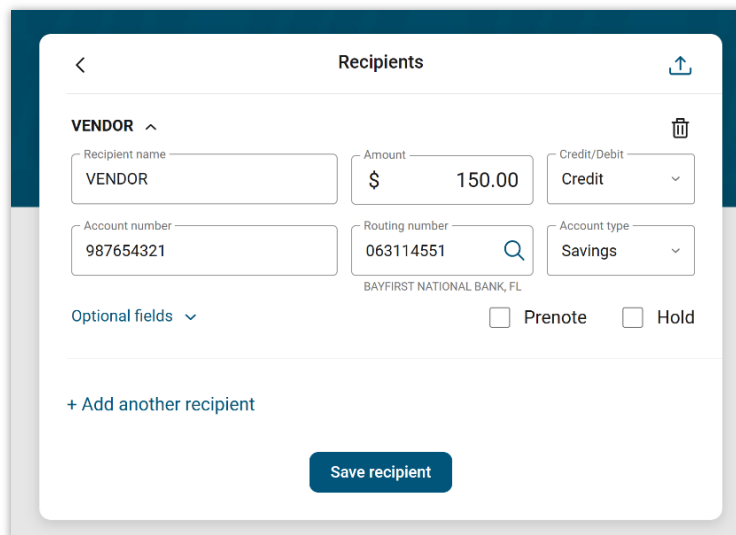
Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information.

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.



Recipients

VENDOR

Recipient name: VENDOR

Amount: \$ 150.00

Credit/Debit: Credit

Account number: 987654321

Routing number: 063114551

Account type: Savings

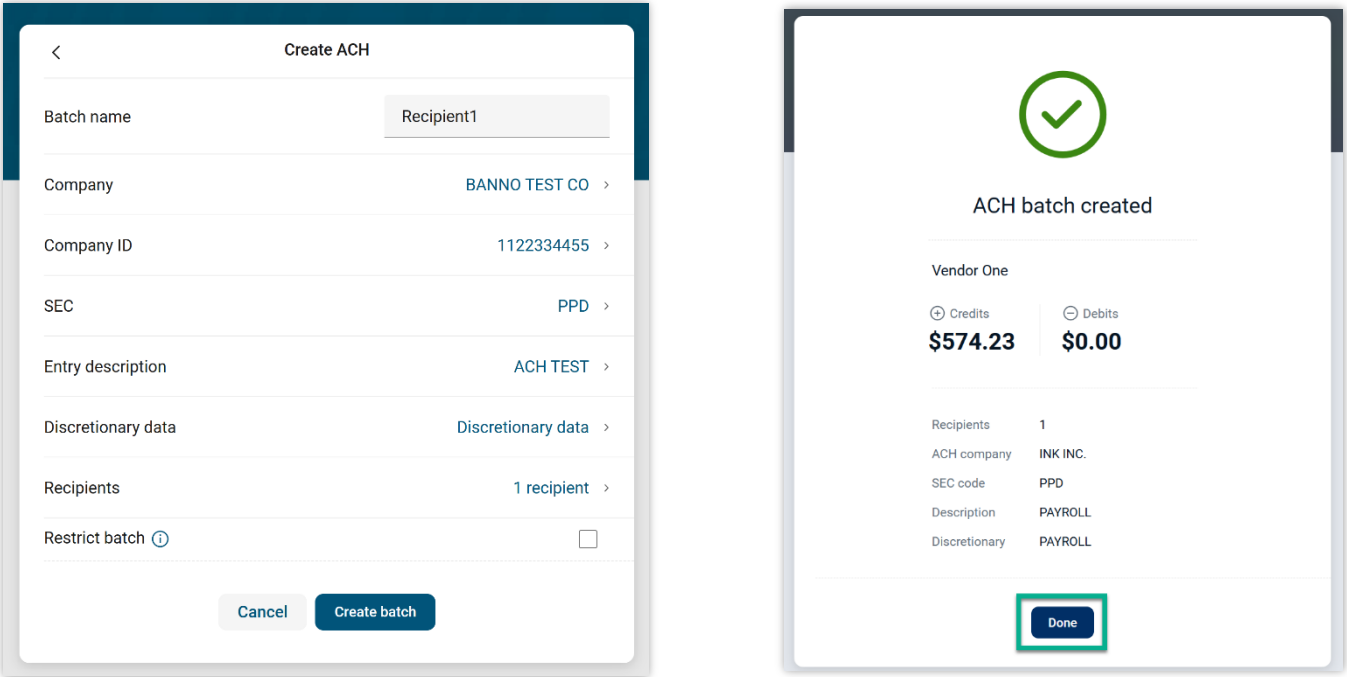
Optional fields: ☐ Prenote ☐ Hold

+ Add another recipient

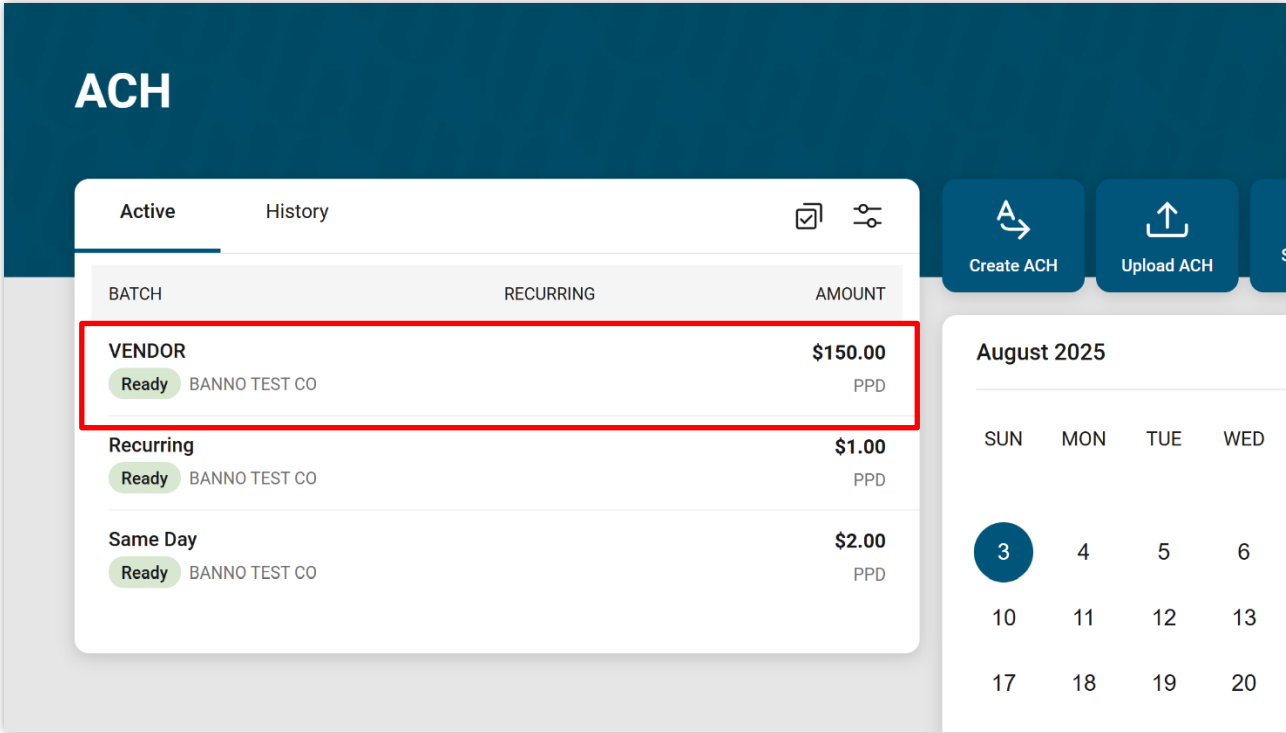
Save recipient

Step 6

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



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.

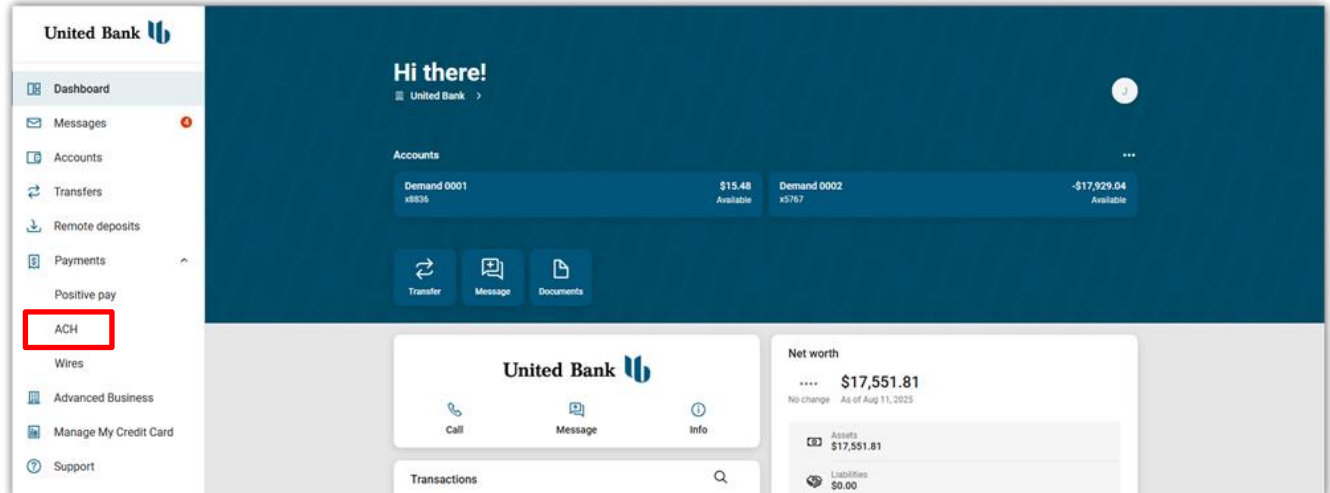


Upload a NACHA File

Step 1

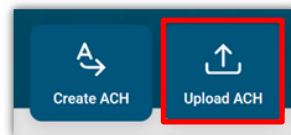
Select **ACH** from the navigation pane.

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



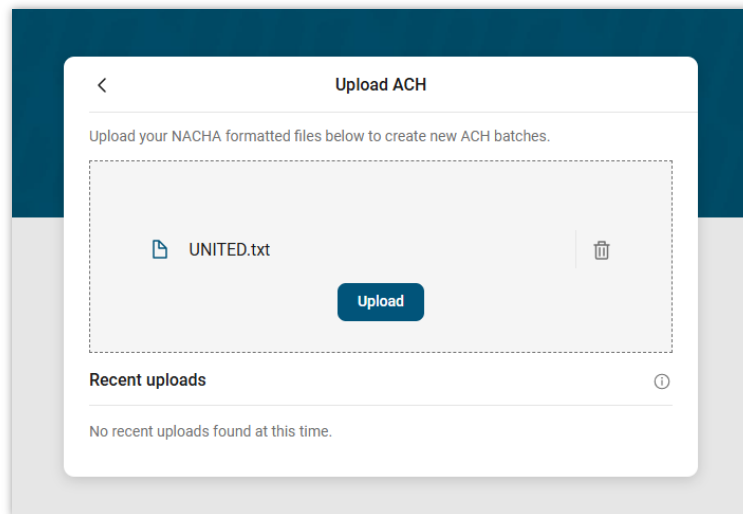
Step 2

Click **Upload ACH**.



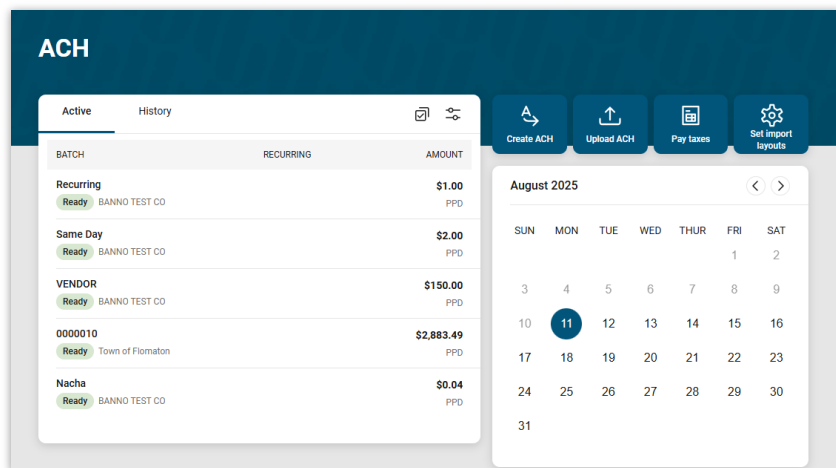
Step 3

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.



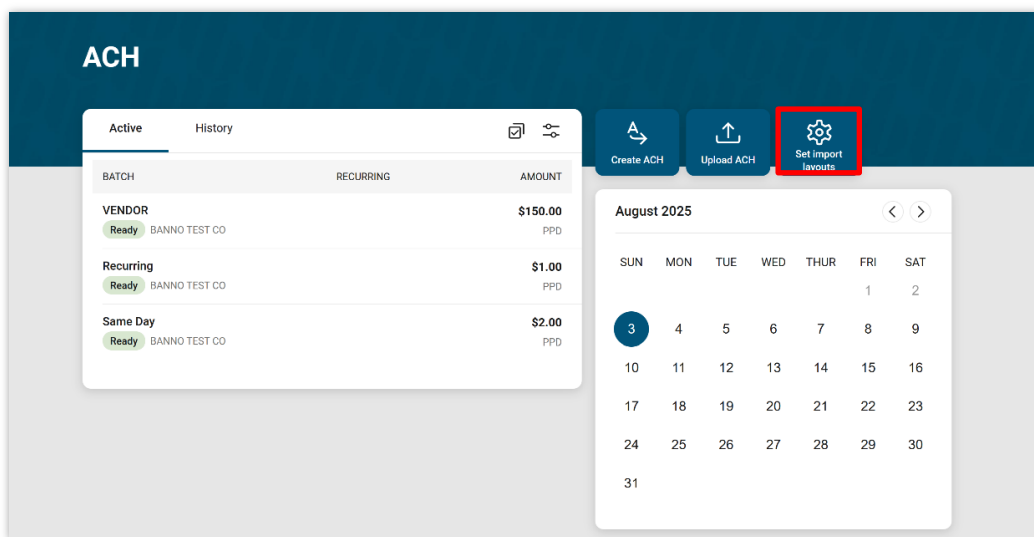
Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

Set Import layouts

Step 1

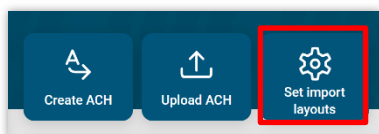
Select **ACH** from the navigation pane.

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



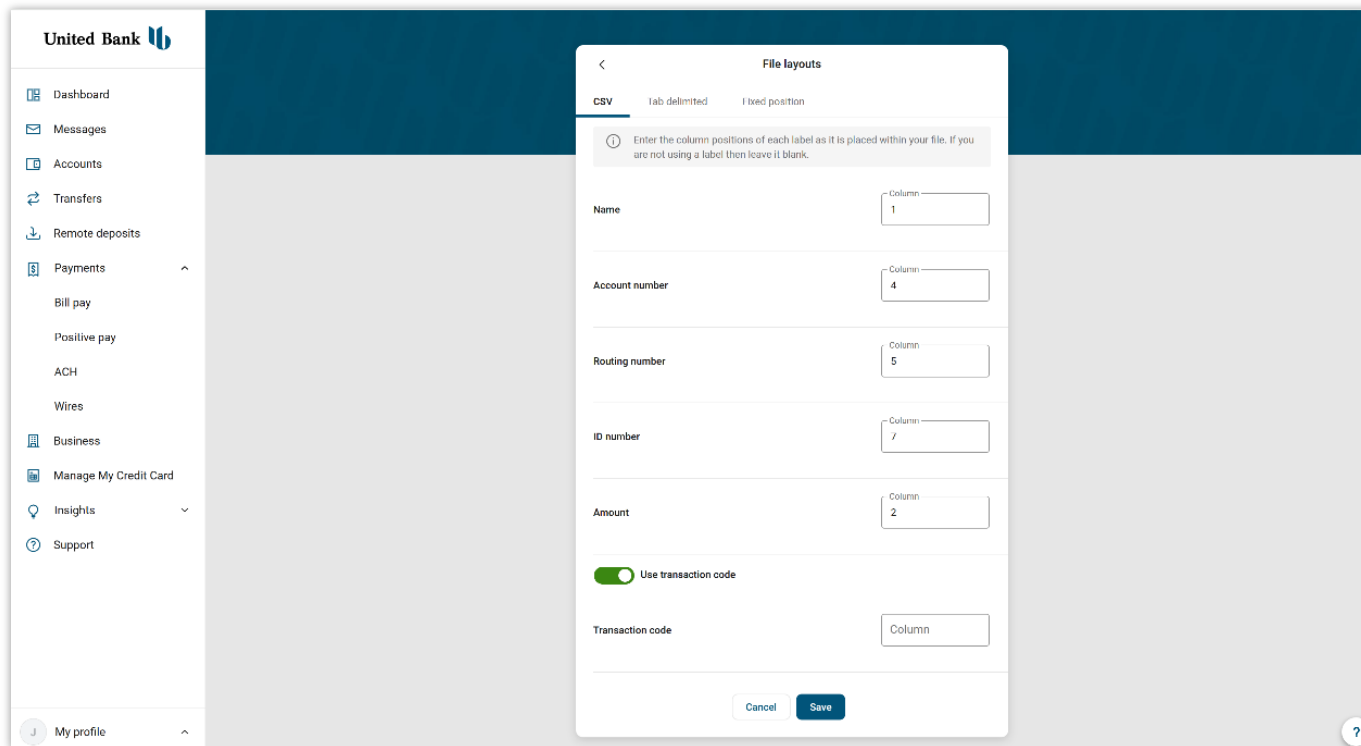
Step 2

Click **Set Import layouts**.



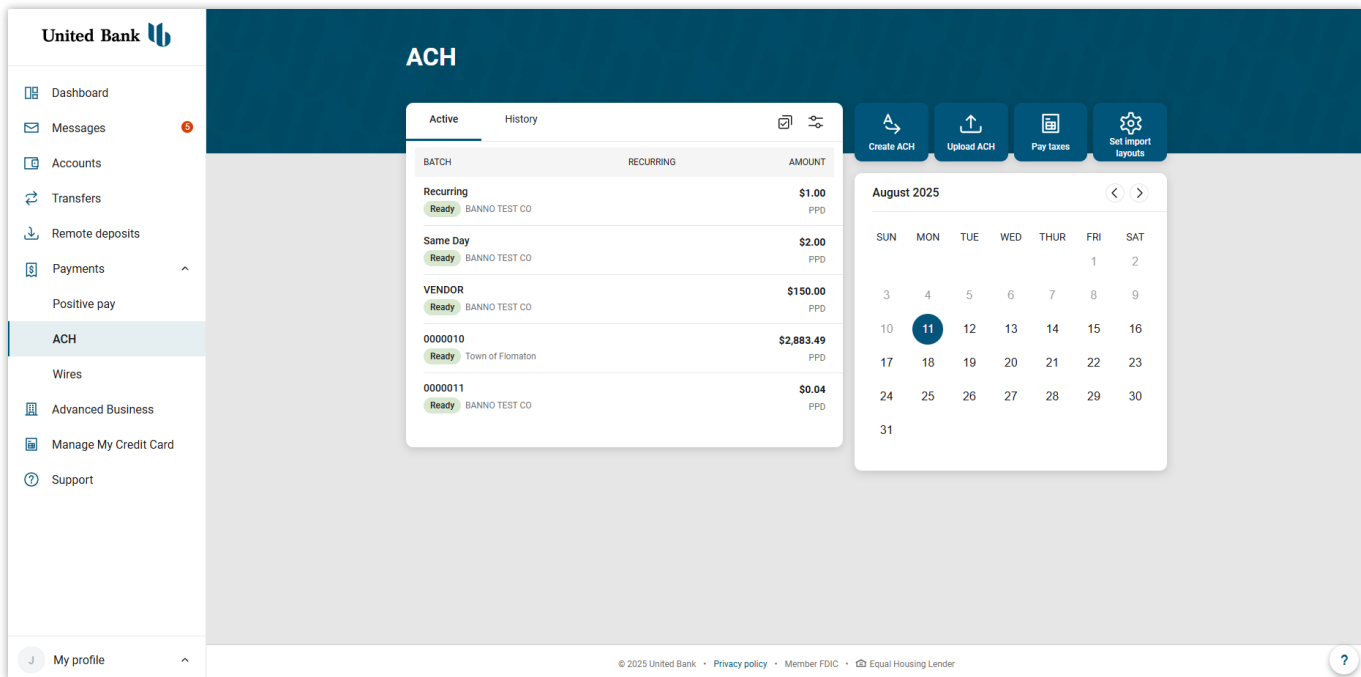
Step 3

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



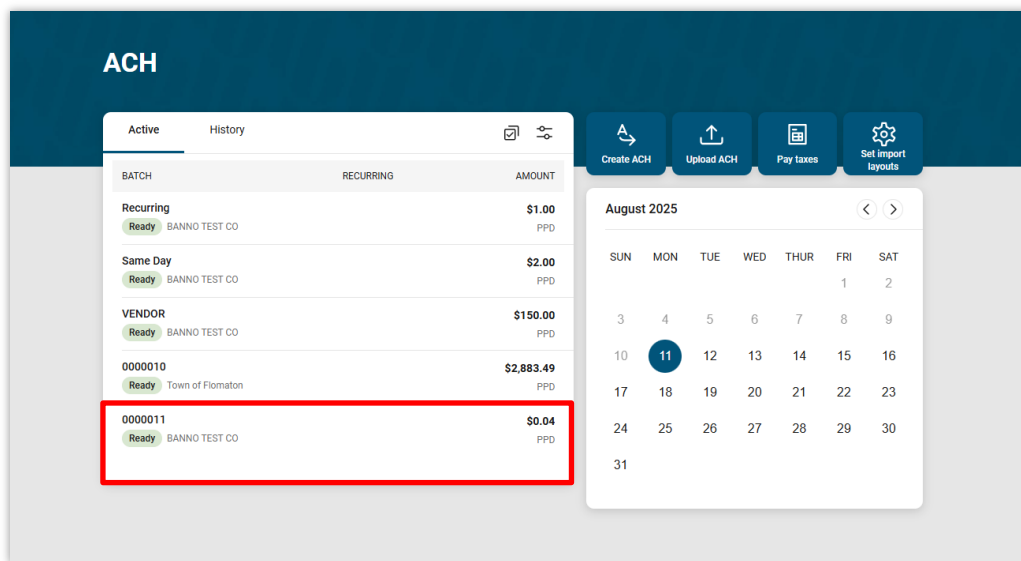
Edit or Delete a Batch

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.



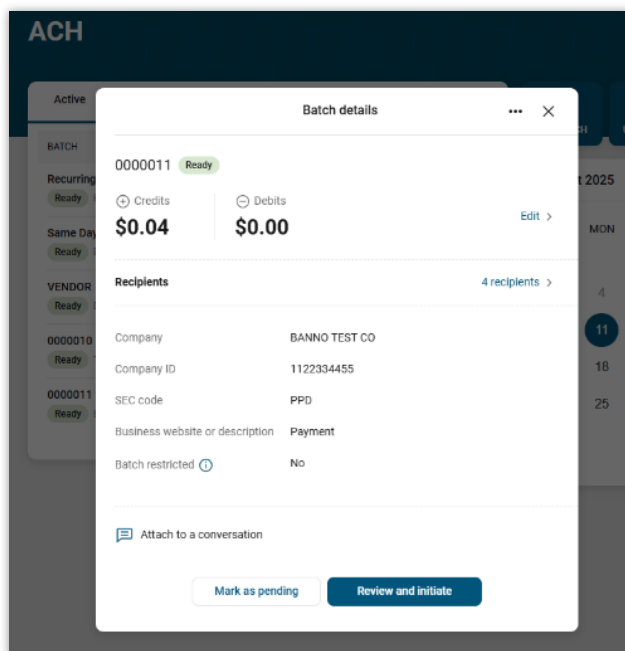
Step 1

Select the batch.



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).

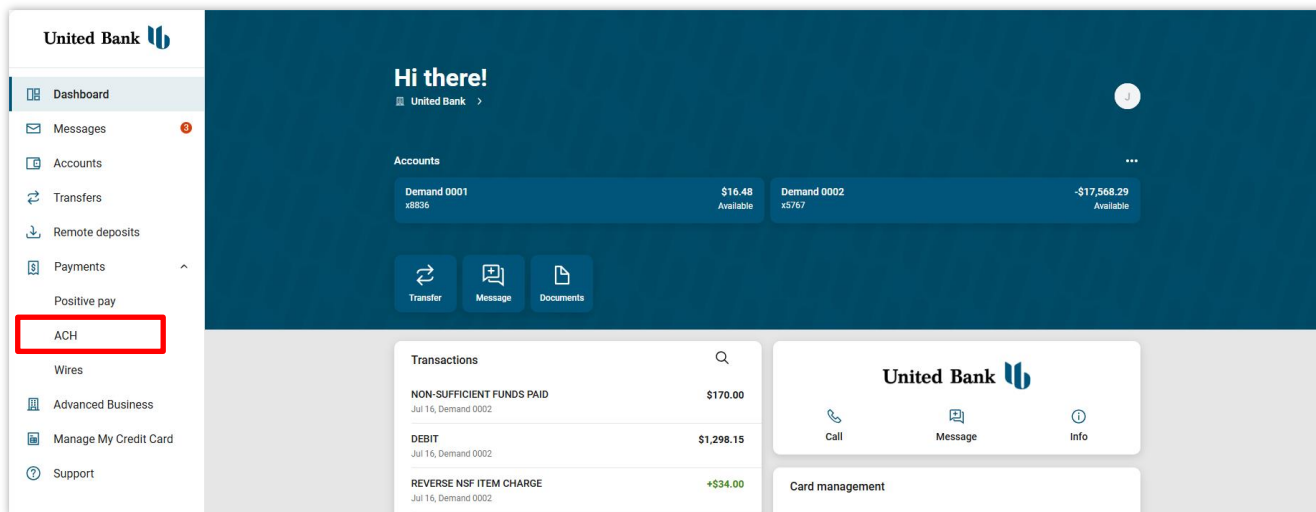


Initiate a Batch

Step 1

Select **ACH** from the navigation pane.

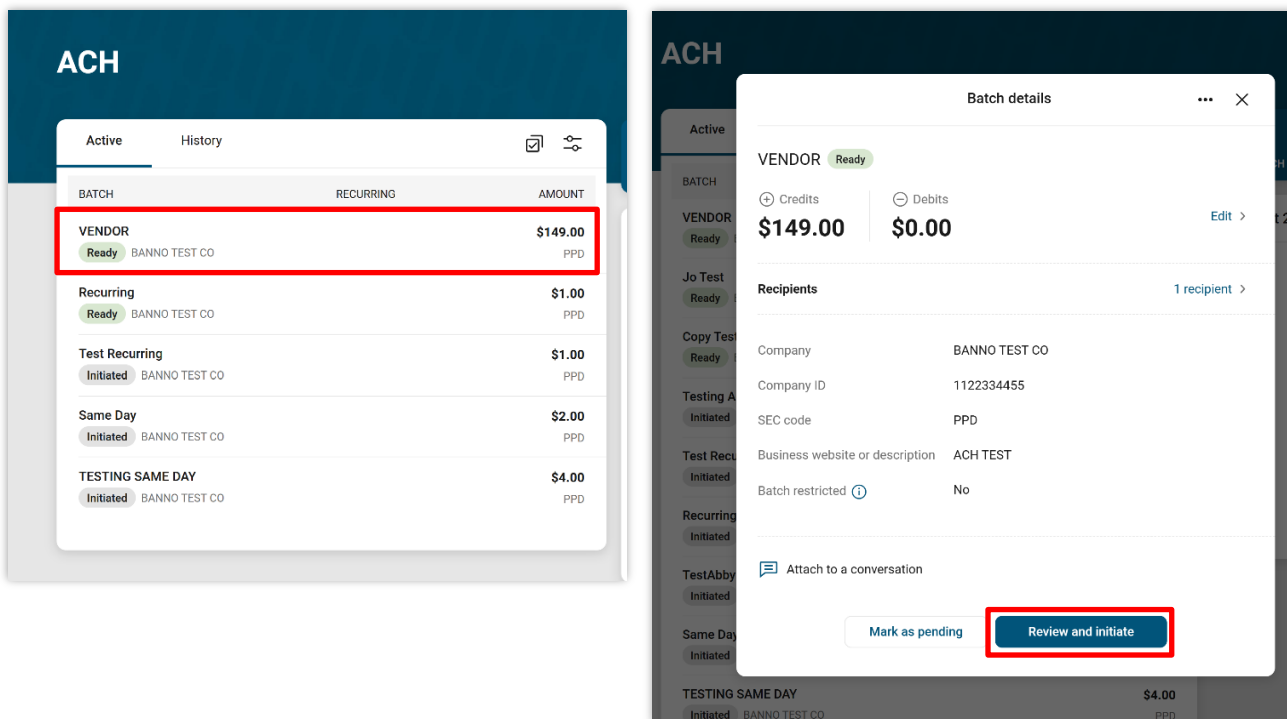
Please note: If you have multiple payment features activated, select the **Payments** menu first.



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

VENDOR

Credits

\$149.00

Debits

\$0.00

Show details

Offset account

Frequency

Effective date

Reset amounts to \$0.00 after processing

Cancel

Initiate

✓

Batch initiated

VENDOR

Credits

\$149.00

Debits

\$0.00

Effective date

Aug 15

Confirmation #

0717250003

Recipients

1

Done

ACH

Active

History

Batch type

Recurring

BATCH	RECURRING	AMOUNT
VENDOR		\$149.00
Initiated	BANNO TEST CO	PPD
TESTING SAME DAY		\$4.00
Initiated	BANNO TEST CO	PPD

August 2025

SUN	MON	TUE	W
	3	4	5
	10	11	12

Create ACH

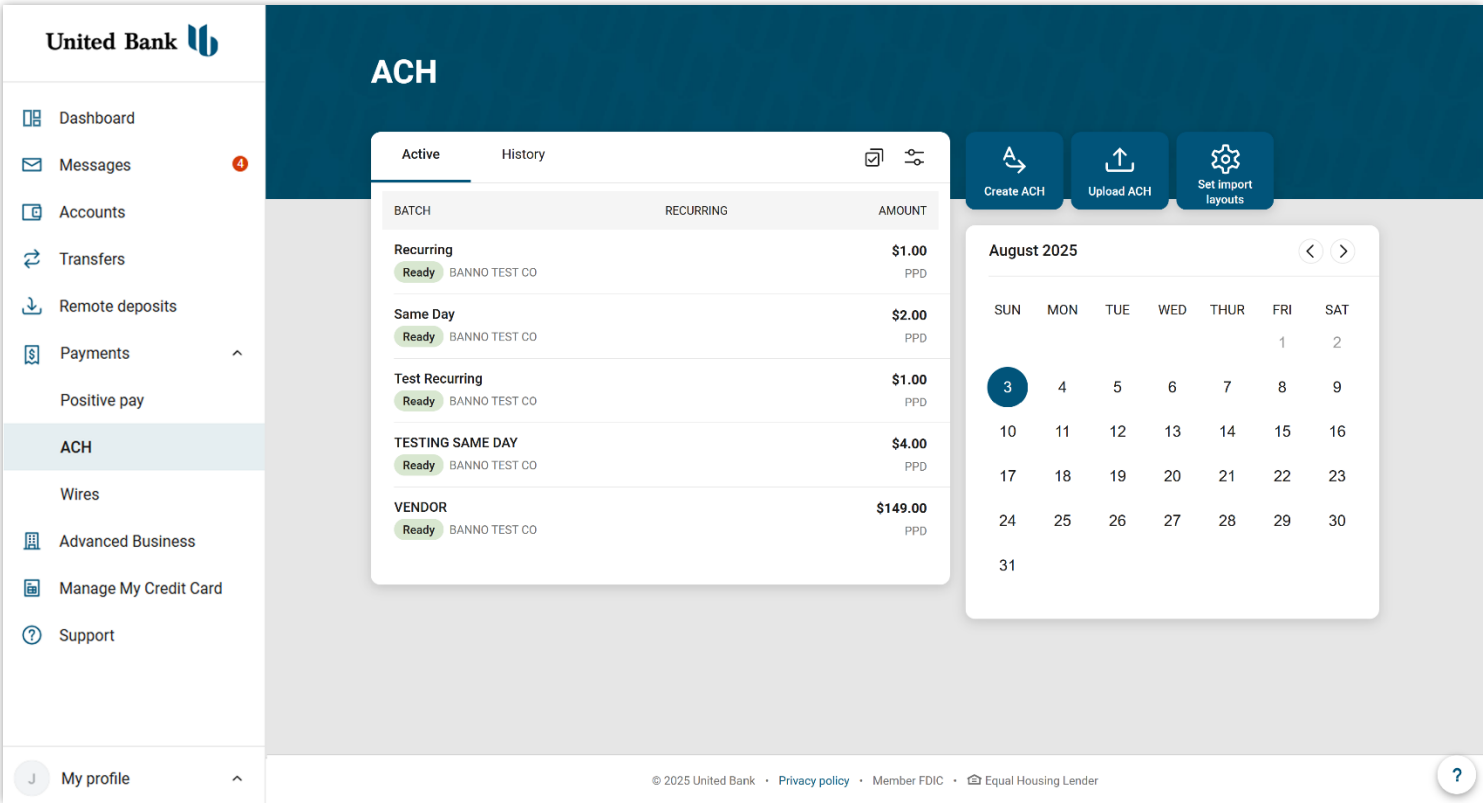
Upload ACH

Initiate Multiple Batches

Step 1

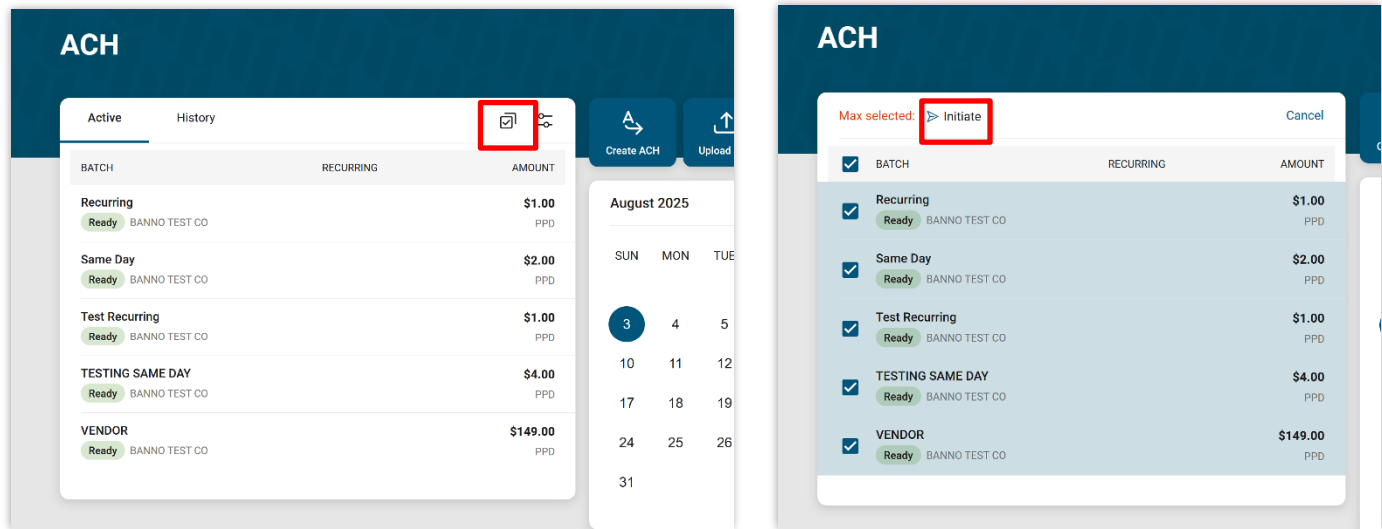
Select **ACH** from the navigation pane.

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



Step 2

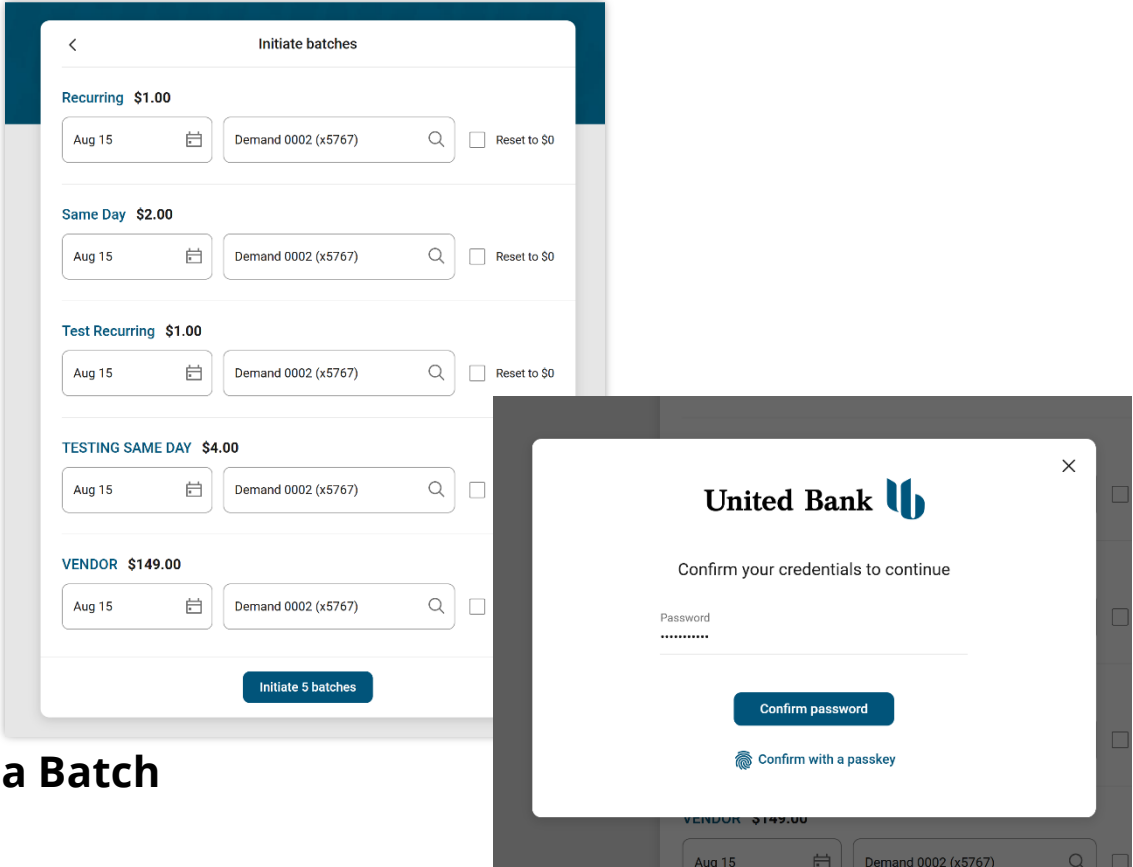
Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.



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.

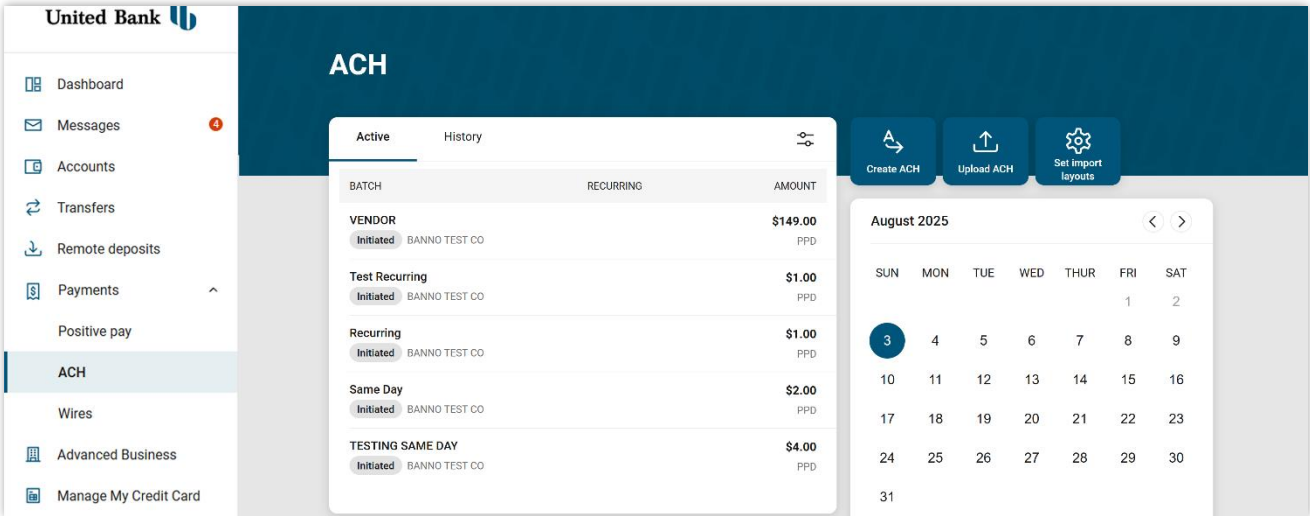


Uninitiate a Batch

Step 1

Select **ACH** from the navigation pane.

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



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.

ACH

Active

History

BATCH	RECURRING	AMOUNT
Nacha		\$0.04
Initiated		PPD

Batch details

Nacha

Initiated

+ Credits

\$0.04

- Debits

\$0.00

Recipients

4 recipients >

Company

BANNO TEST CO

Company ID

112

SEC code

PPD

Business website or description

Payment

Batch restricted ⓘ

No

Attach to a conversation

Uninitiate

History

Select this tab to review batches that have been processed.

ACH

Active

History

DATE	BATCH	AMOUNT
FEB 26	Batch Test 3	\$100.00
		CCD
FEB 12	Batch Test 2	\$500.00
		CCD
FEB 5	Batch Test 1	\$500.00
		CCD

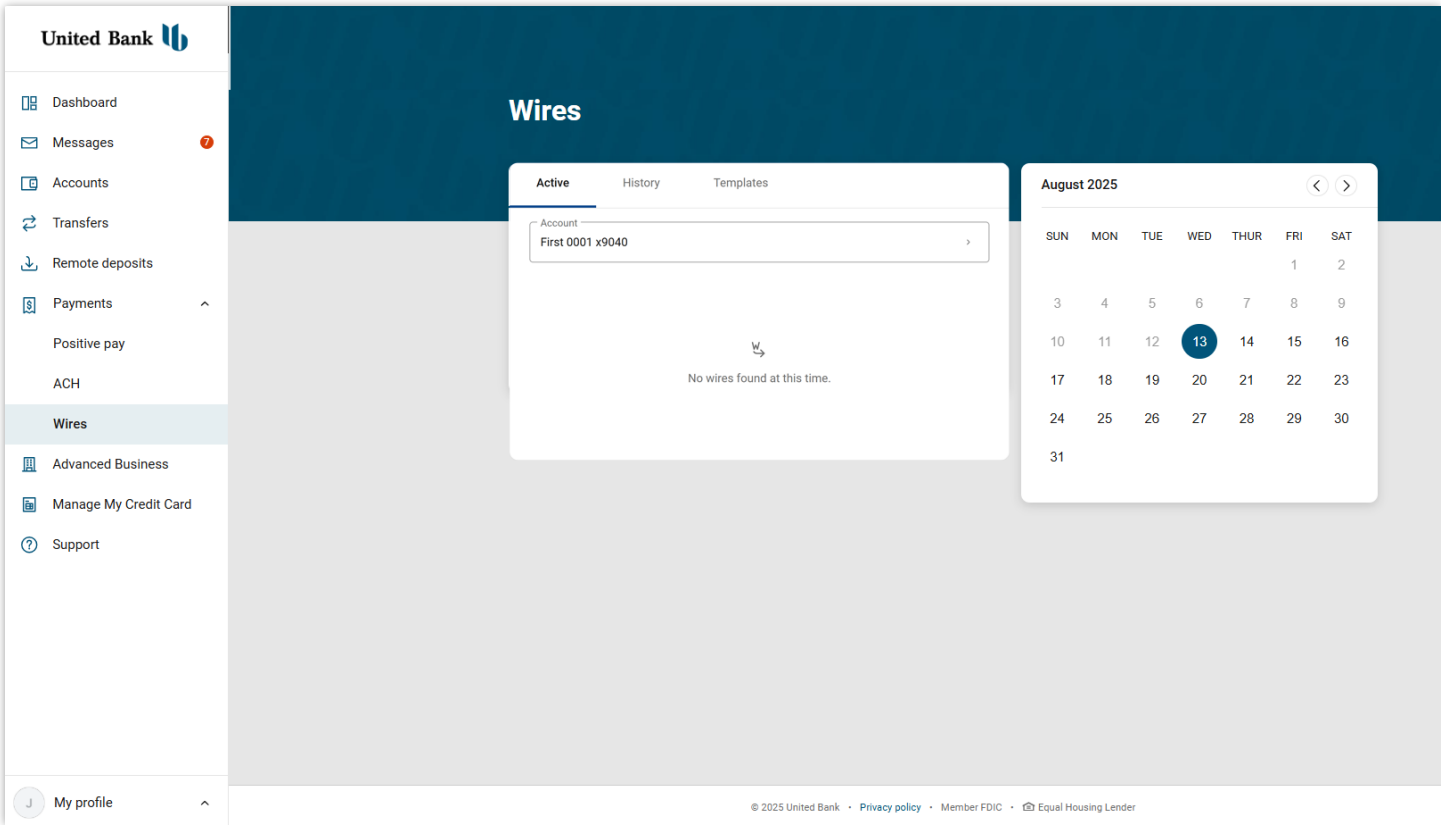
Wires

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**.

<

Create wire

Wire name

Vendor One

10/30

From

First 0001 x9040

\$19.20 >

To

Add recipient >

Amount

\$

0.00

Notes

Add notes >

Save as template ⓘ

☐

Create wire

Step 4

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

<

Recipient

Recipient account

Recipient name

Vendor One

Account number

123123123

Address line 1

123 Main St

Address line 2

City

Fort Worth

State

TX

Zip

76113

Step 5

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

Receiving financial institution

Find institution

Routing/ABA number

124084834

Institution name

FIRST CITZ RALEIGH

City

RALEIGH

State

NC

We temporarily don't support wires that require an intermediary financial institution. To create this type of wire, please use Cash Management.

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**.

Create wire

Wire name

Vendor One

10/30

From

First 0001 x9040

\$19.20

To

Vendor One 123123123

FIRST CENTRAL

Amount

\$

1.00

Notes

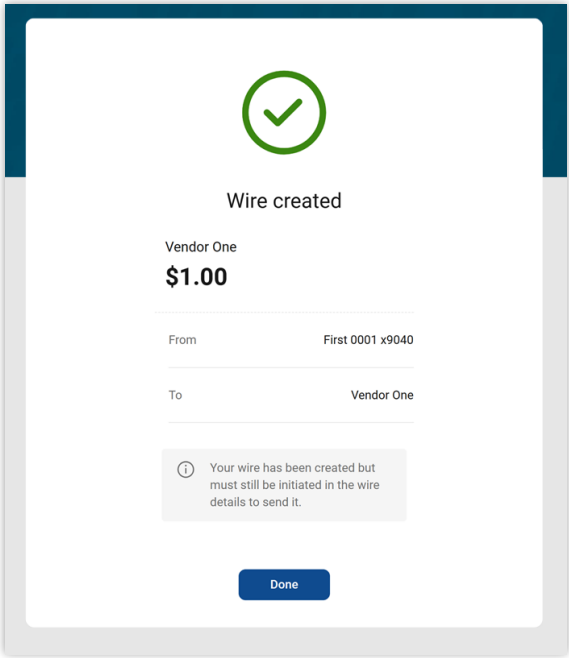
Add notes

Save as template

Create wire

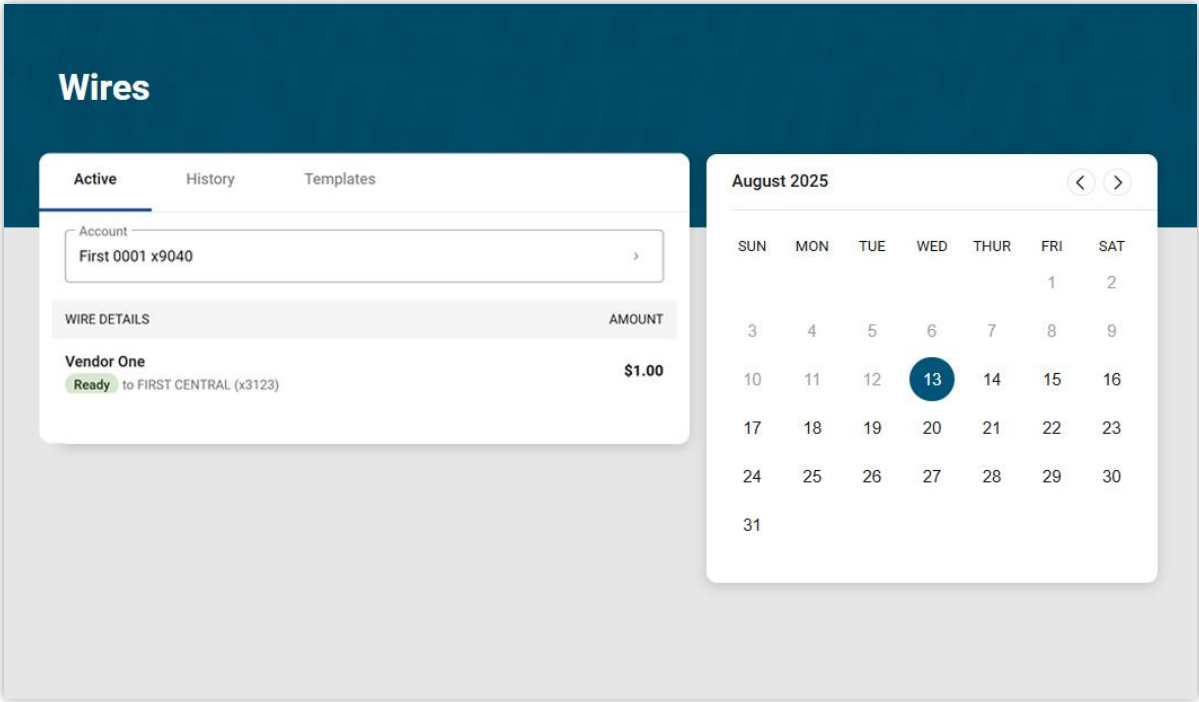
Step 7

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



Step 8

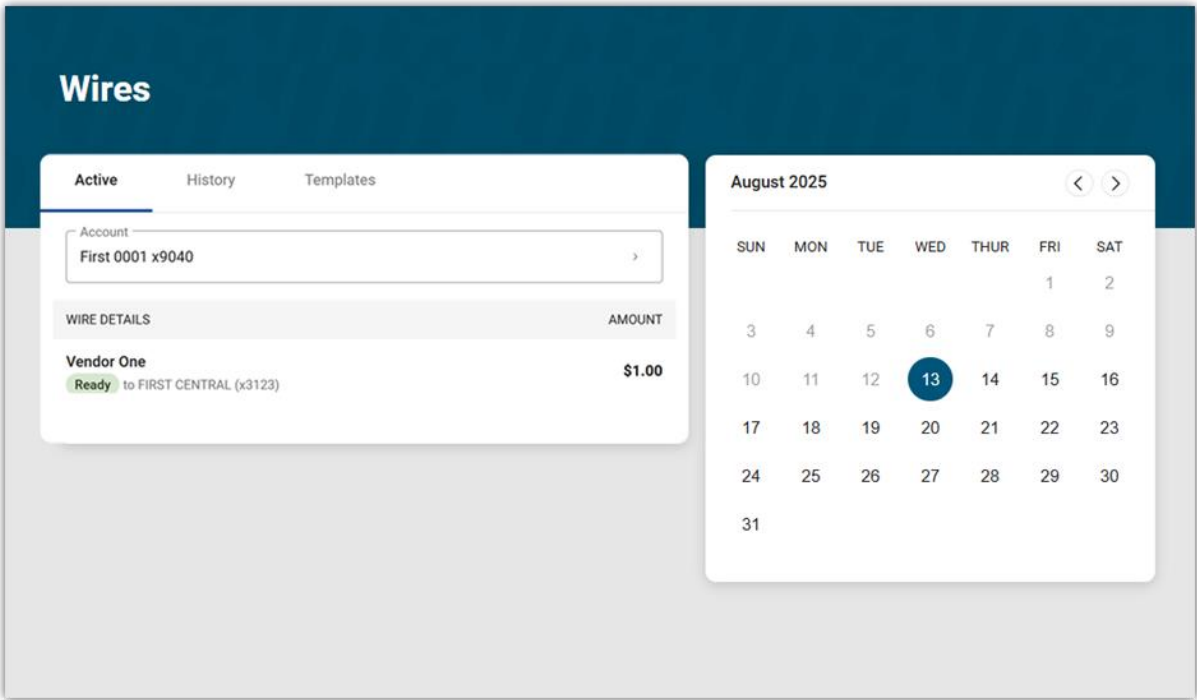
Your wire will appear under the **Active** tab in a **Ready** status. If you saved the wire as a template, it will appear under the Templates tab.



Edit or Delete a Wire

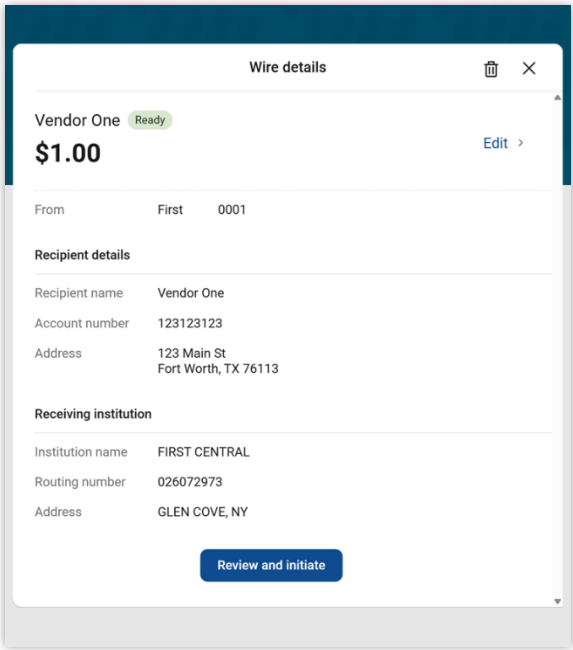
Step 1

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.

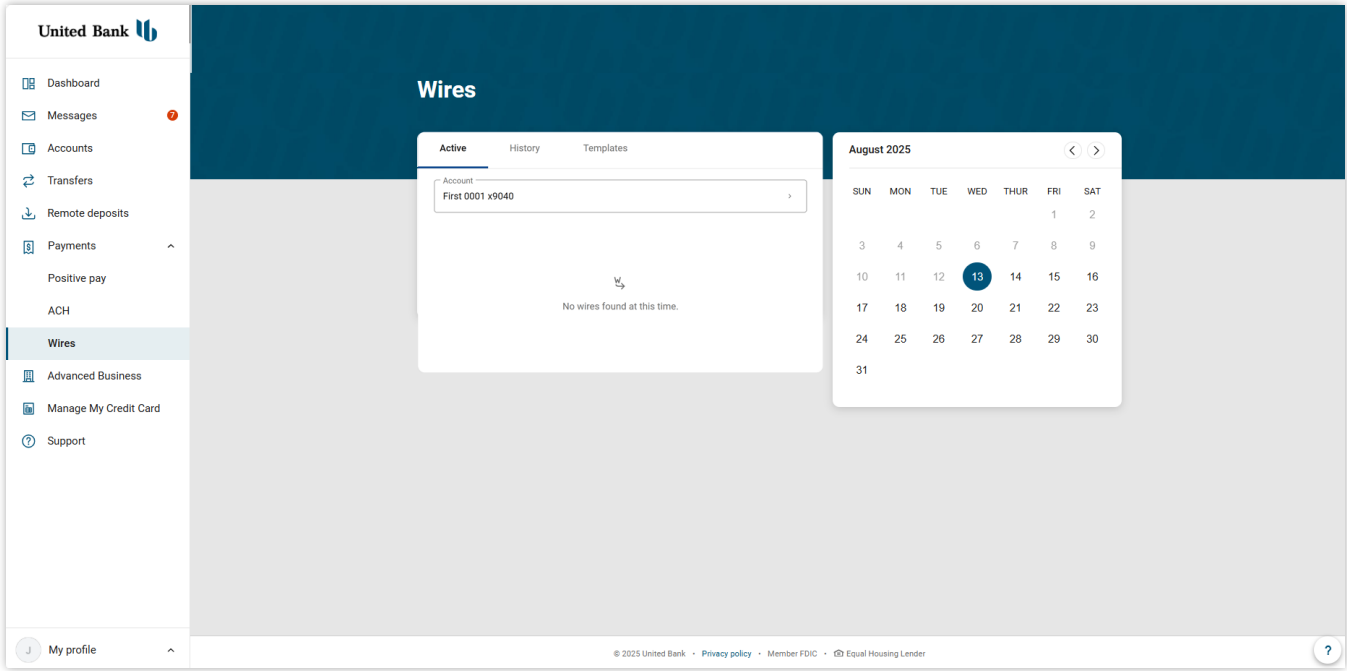


Initiate a Wire

Step 1

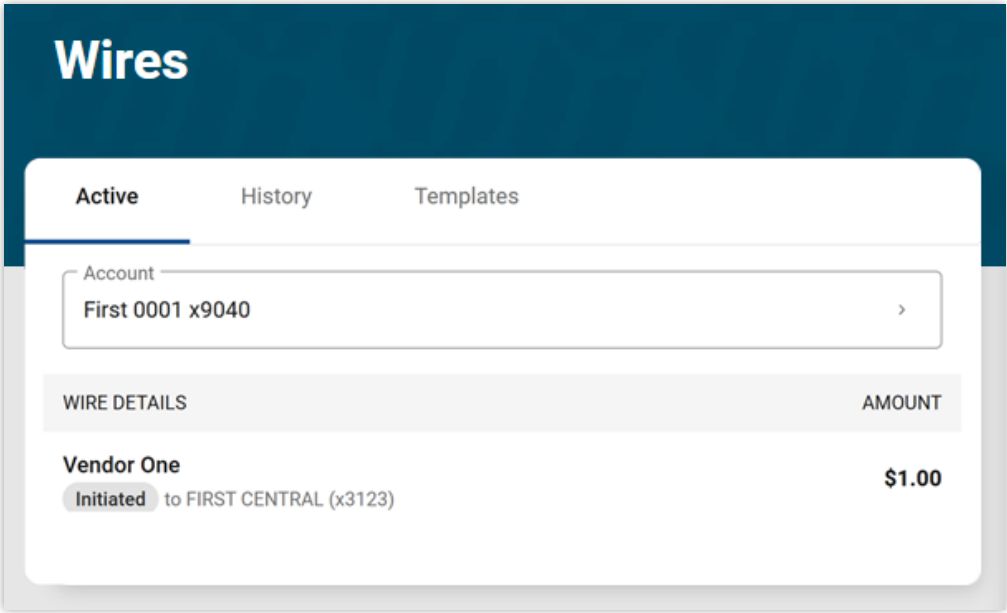
Select **Wires** from the navigation pane.

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**.

Wire details

Vendor One Ready

\$1.00

Edit >

From

First

0001

Recipient details

Recipient name

Vendor One

Account number

123123123

Address

123 Main St
Fort Worth, TX 76113

Receiving institution

Institution name

FIRST CENTRAL

Routing number

026072973

Address

GLEN COVE, NY

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.

<

Initiate wire

Vendor One

\$1.00

From

First 0001


To

Vendor One

Show details ▾

Cancel


Initiate

United Bank 

Confirm your credentials to continue

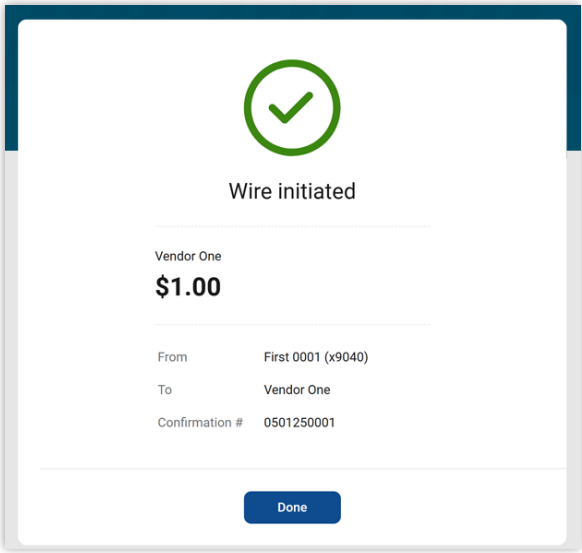
Password

Confirm password

 Confirm with a passkey

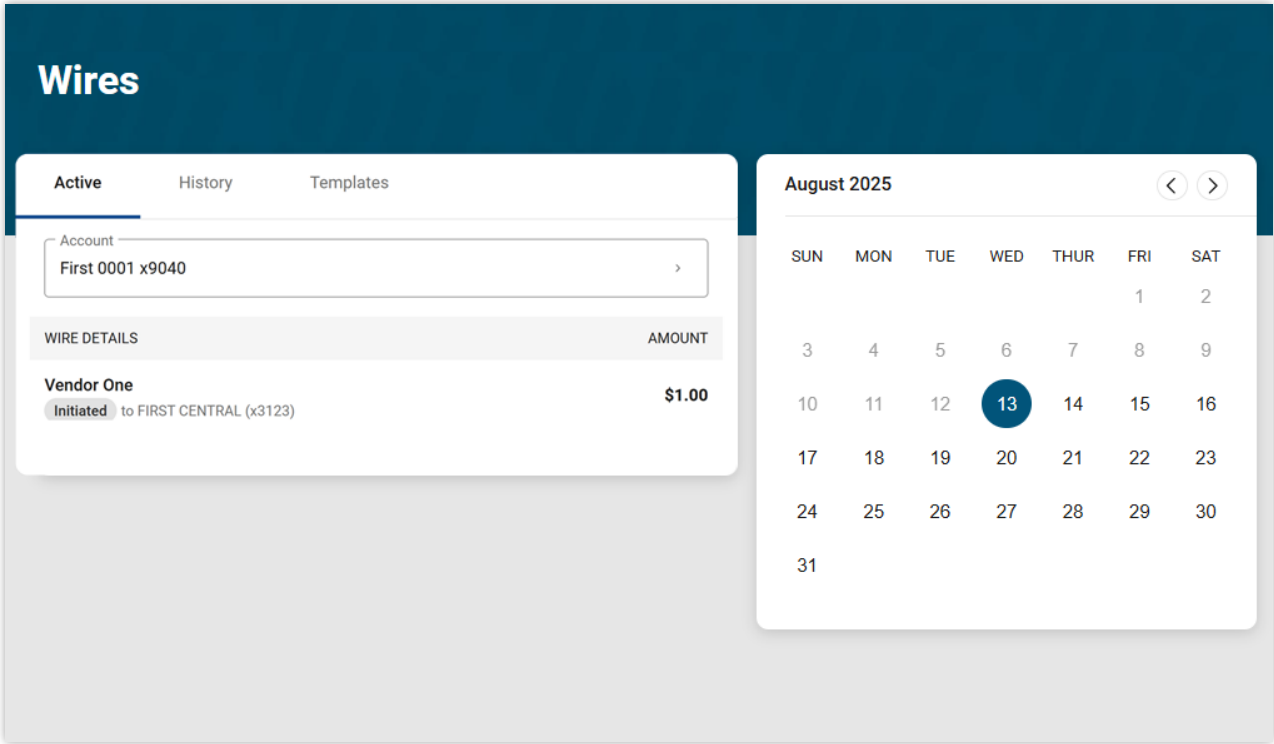
Step 5

Review your confirmation and click **Done**.



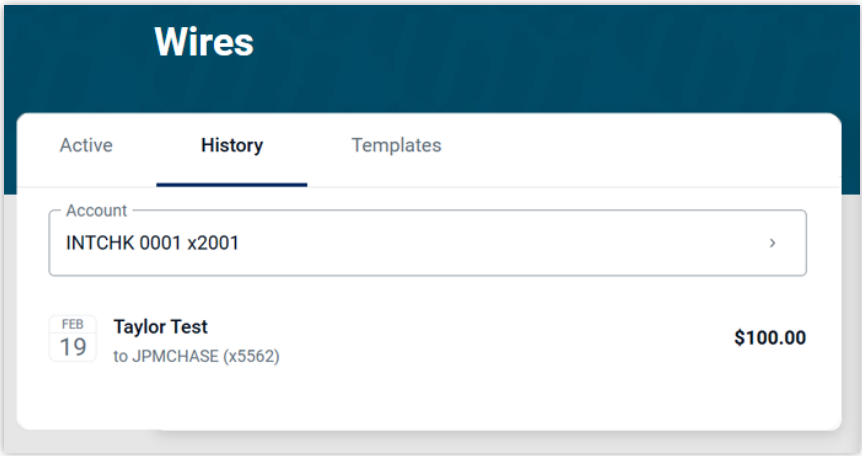
Step 6

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



History

Select this tab to review wires that have been processed.



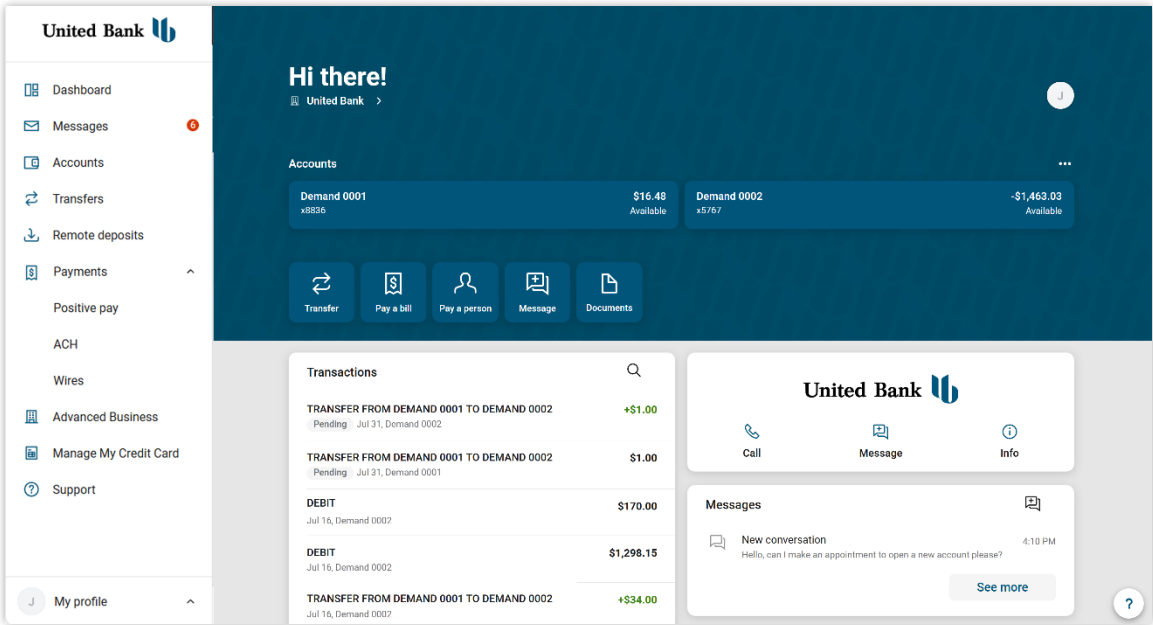
Positive Pay

Enter Issued Items Manually

Step 1

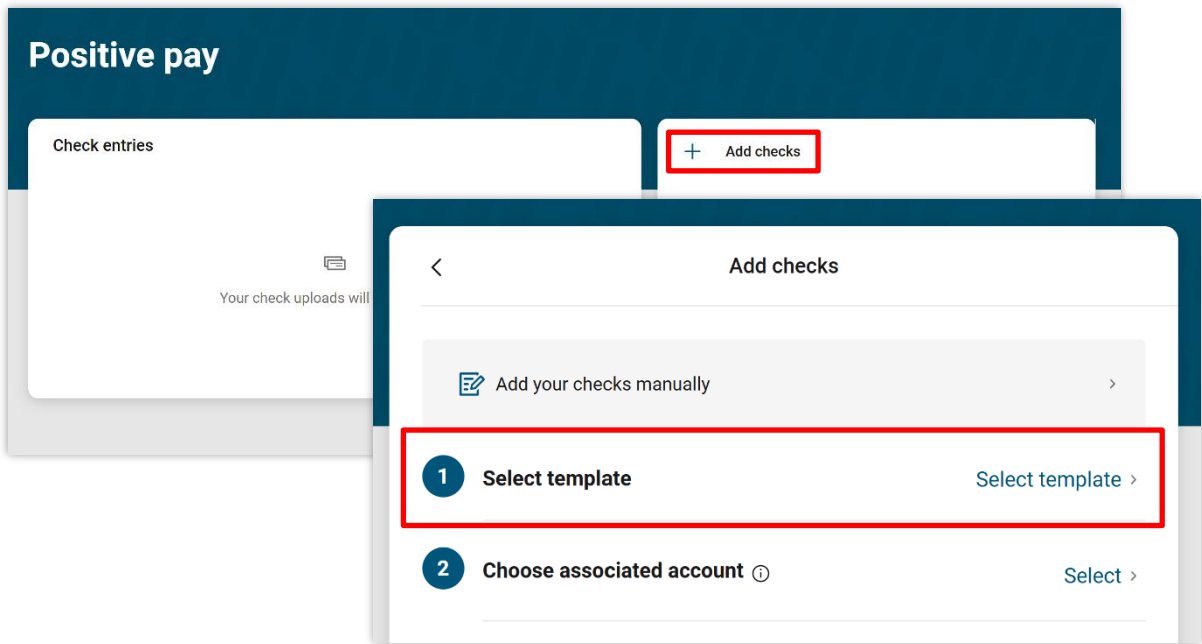
Select **Positive Pay** from the navigation pane.

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



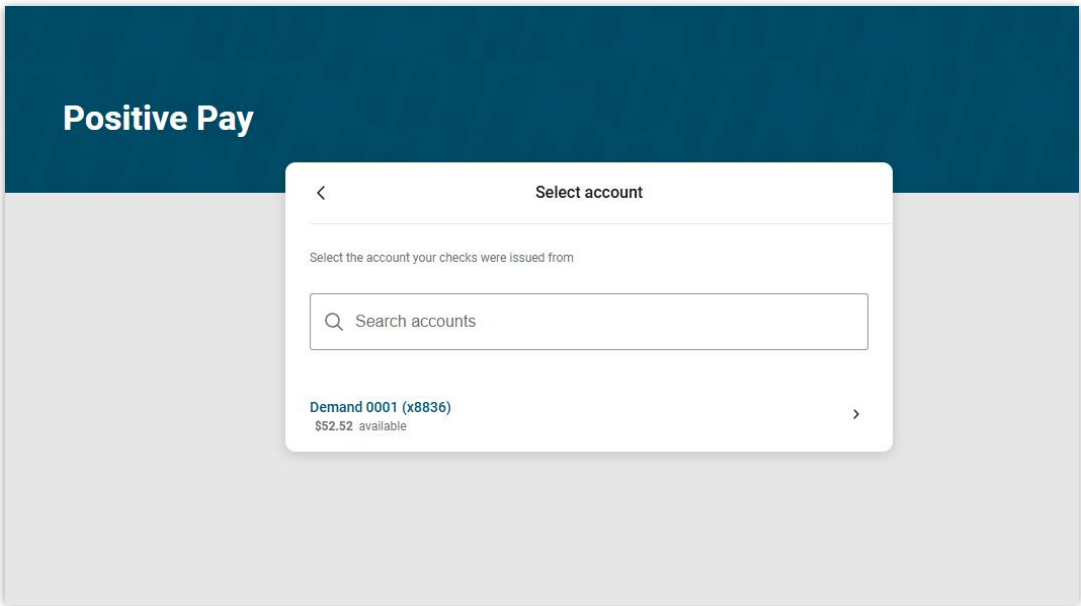
Step 2

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.

<

Enter checks
Demand 0001 x8836

Check number

1234

4/10

Check amount

\$150.00

Payee

Food

4/35

Type

Debit

▼

Check date

October 31, 2025

>

Save and enter another

Review 1 check

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
Demand 0001
x8836

Upload summary

Total items

1

Total amount

\$150.00

DATE

PAYEE/AMOUNT

CHECK #


OCT 31

\$150.00
Food

Enter another

Approve

×



Approve 1 Check

This is final and cannot be edited afterwar

Go back

Approve

✓

1 Check approved.

Account

Upload date

Demand 0001 (x8836)

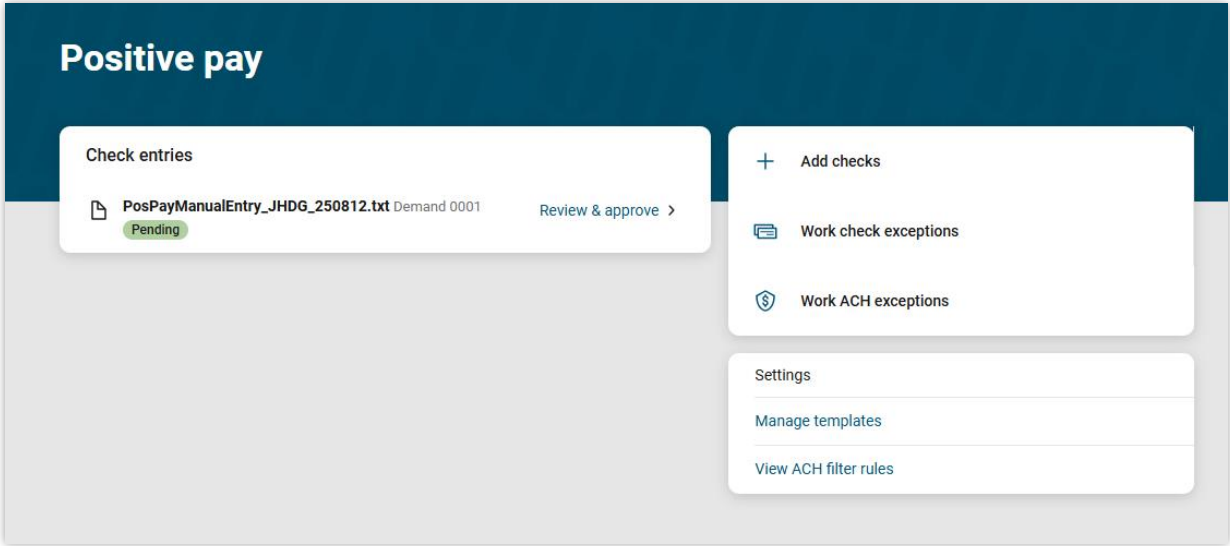
August 12, 2025

Add more

Done

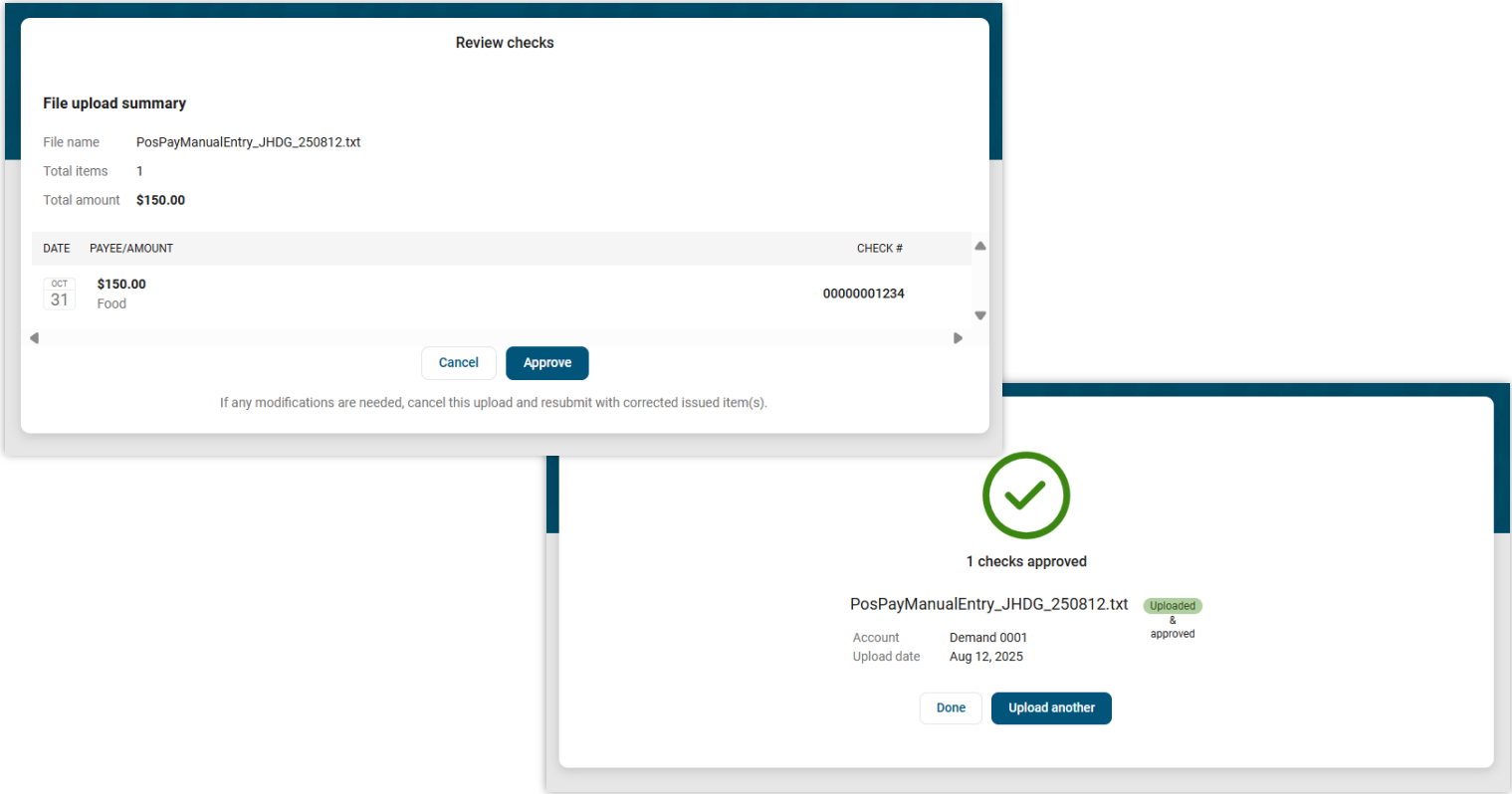
Step 6

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



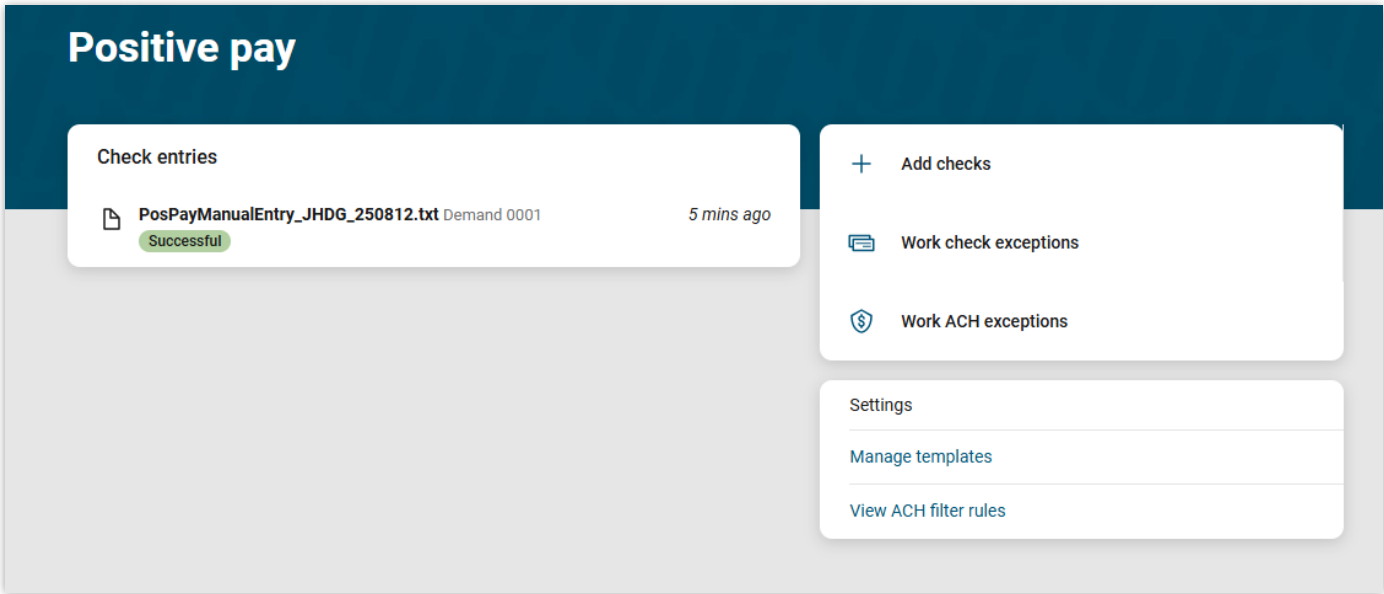
Step 7

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



Step 8

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

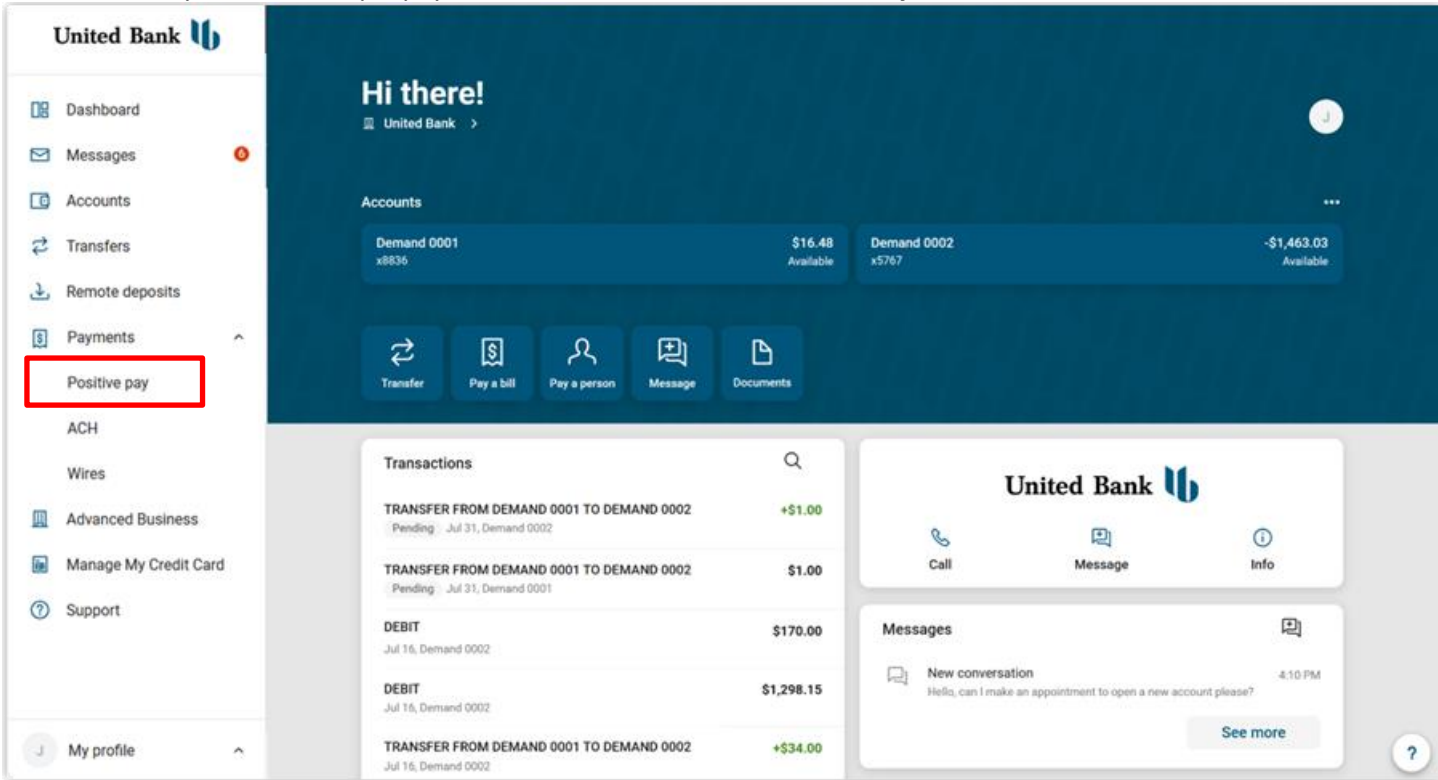


Create an Issued Items Upload Format

Step 1

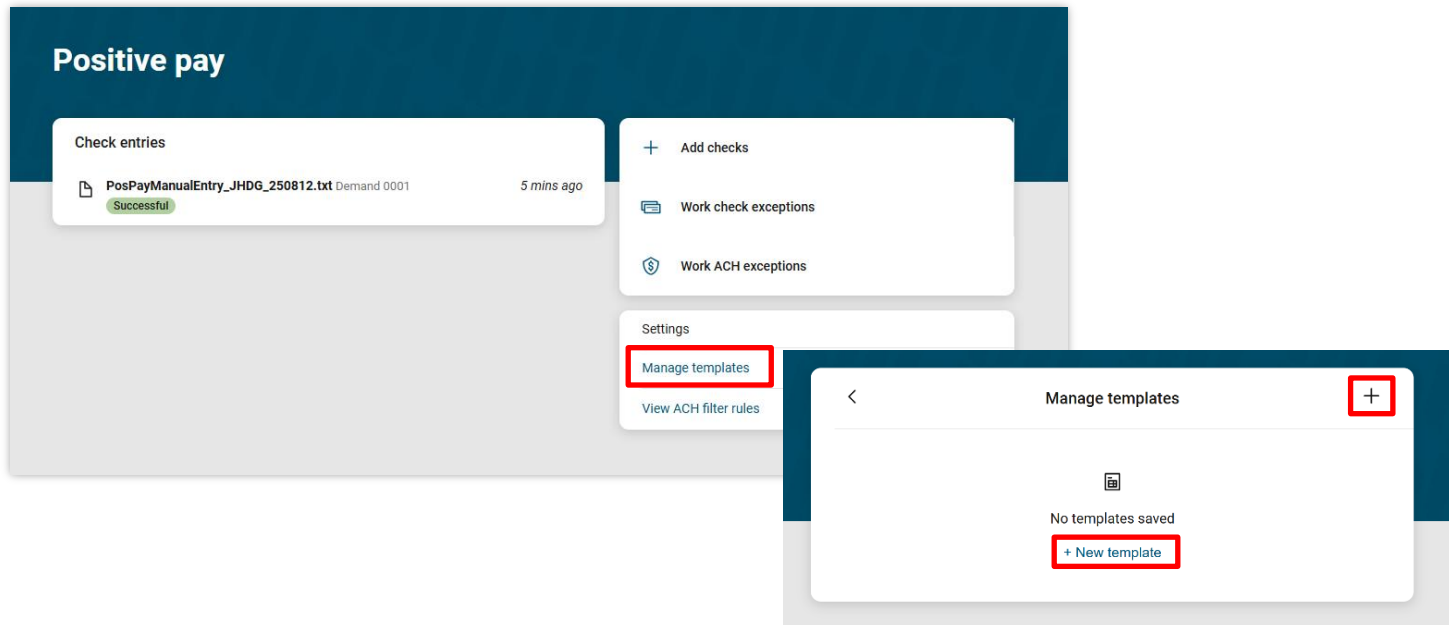
Select **Positive Pay** from the navigation pane.

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



Step 2

Click **Manage templates** and click the + sign or **+New Template**.



Step 3

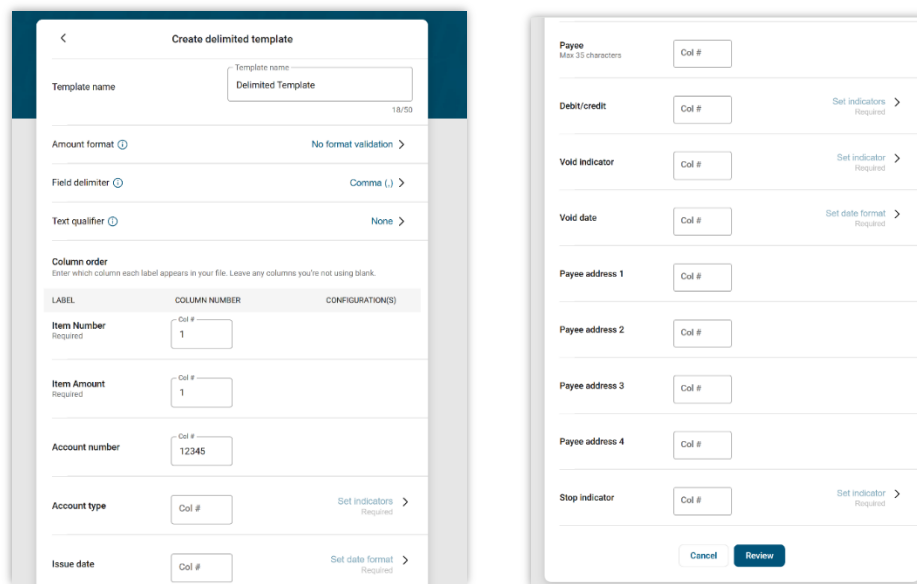
Select the format of your file.

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**.

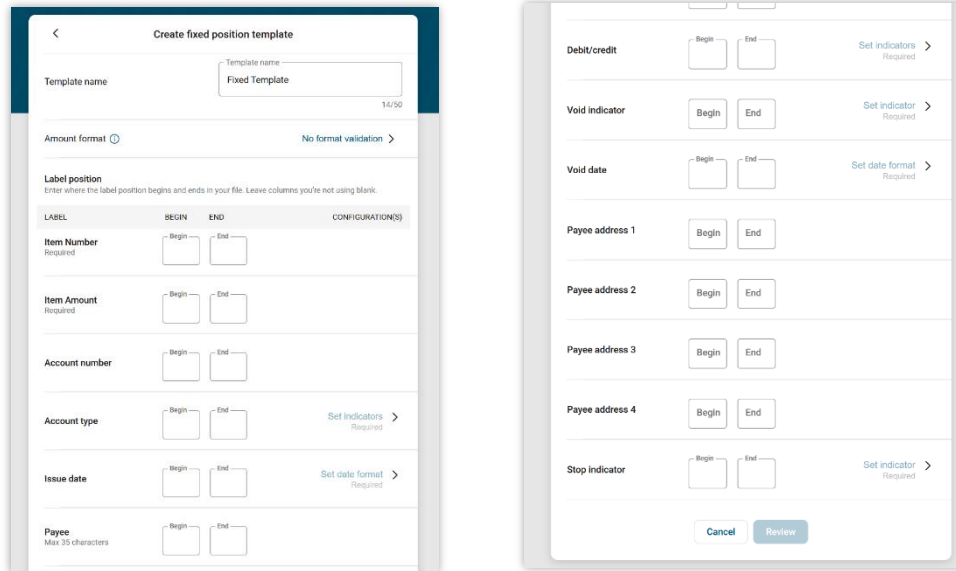


The image displays two screenshots of the 'Create delimited template' form. The first screenshot shows the initial configuration fields: 'Template name' (with a sub-field 'Delimited Template'), 'Amount format' (set to 'No format validation'), 'Field delimiter' (set to 'Comma (,)'), and 'Text qualifier' (set to 'None'). Below these is the 'Column order' section, which includes a table with columns 'LABEL', 'COLUMN NUMBER', and 'CONFIGURATION(S)'. The table lists 'Item Number', 'Item Amount', 'Account number', 'Account type', and 'Issue date', each with a 'Col #' input field. The second screenshot shows the 'Column order' section in more detail, with fields for 'Payee', 'Debit/Credit', 'Void indicator', 'Void date', 'Payee address 1', 'Payee address 2', 'Payee address 3', 'Payee address 4', and 'Stop indicator', each with a 'Col #' input field and a 'Set indicators' link. At the bottom, there are 'Cancel' and 'Review' buttons.

Fixed Position:

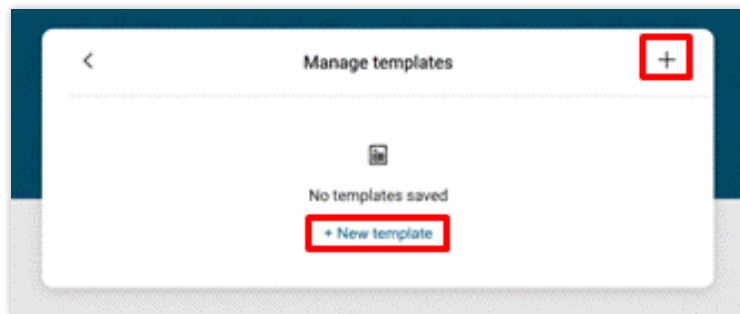
1. Enter a name for this upload format.
2. Choose your amount format.
3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

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



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.

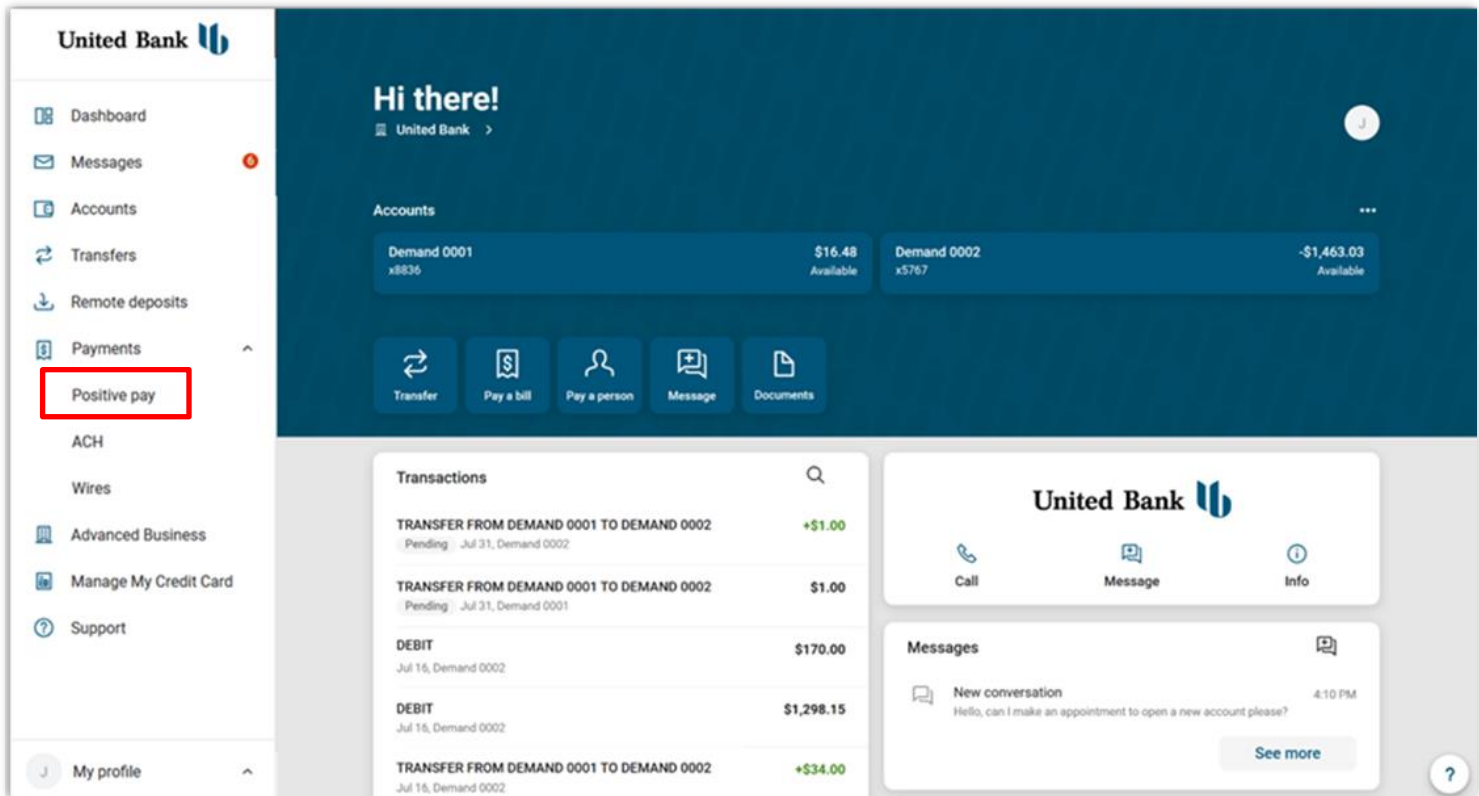


Upload an Issued Items File

Step 1

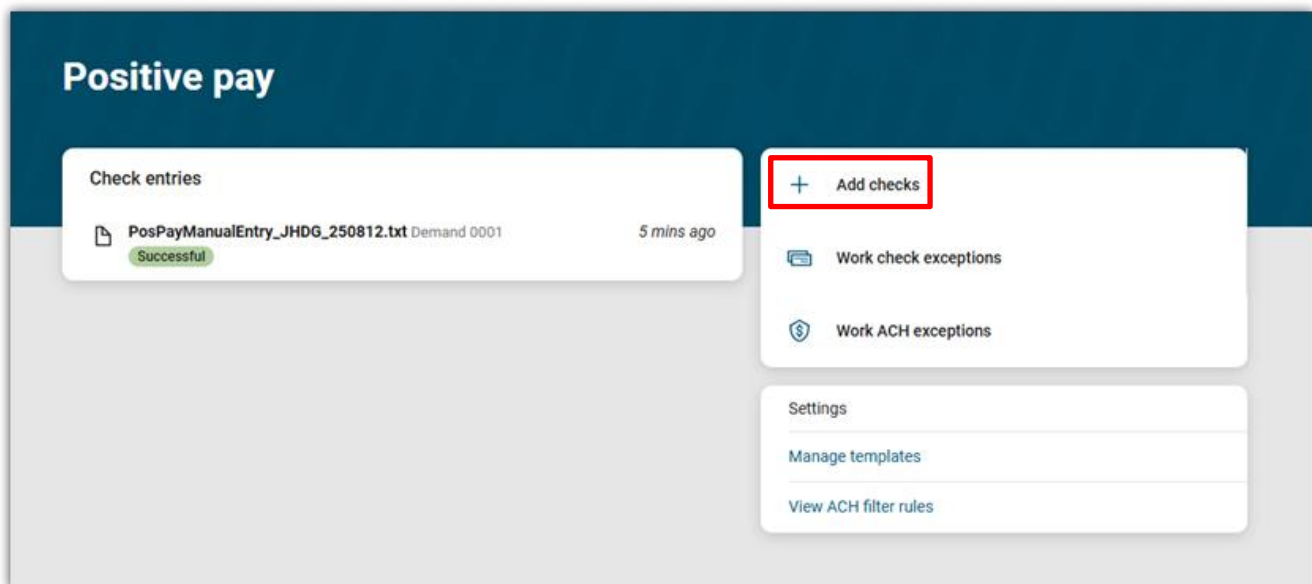
Select **Positive Pay** from the navigation pane.

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



Step 2

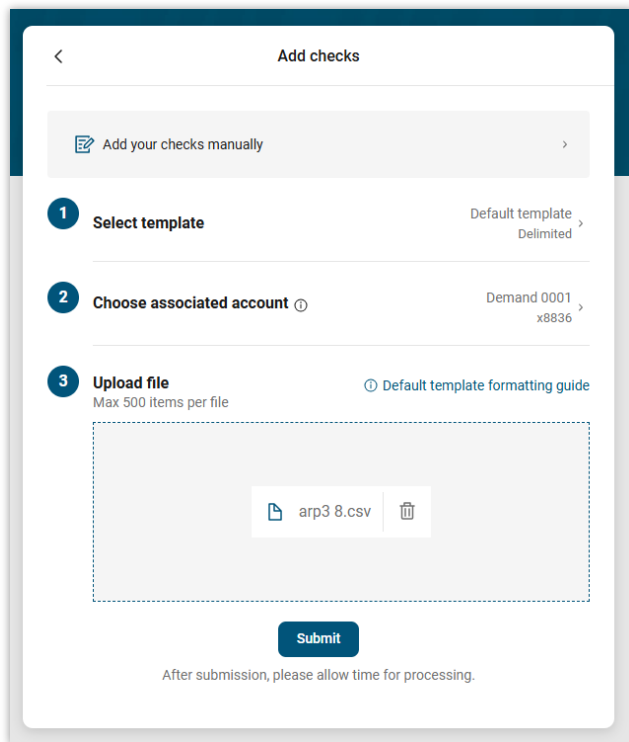
Click + Add checks.



Step 3

Choose your upload format template.

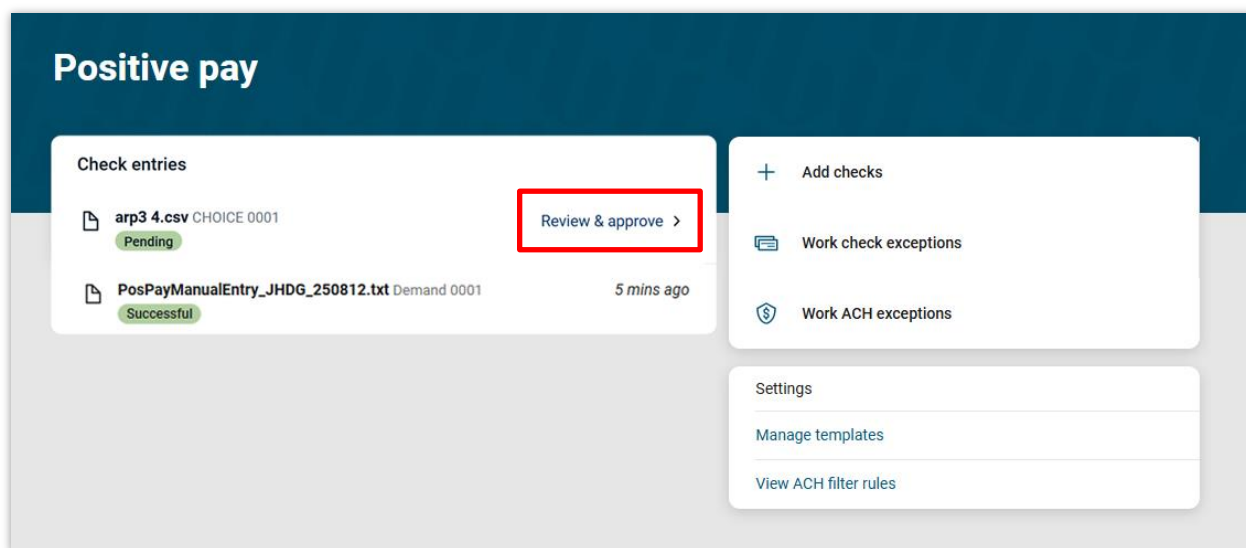
1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.



The screenshot shows the 'Add checks' form. 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 form is divided into three numbered steps: 1. 'Select template' with a dropdown menu showing 'Default template' and 'Delimited'; 2. 'Choose associated account' with a dropdown menu showing 'Demand 0001' and 'x8836'; 3. 'Upload file' with a note 'Max 500 items per file' and a link 'Default template formatting guide'. A file named 'arp3 8.csv' is shown in the upload area with a trash icon. 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 entries: 'arp3 4.csv CHOICE 0001' with a 'Pending' status and 'PosPayManualEntry_JHDG_250812.txt Demand 0001' with a 'Successful' status. A red box highlights the 'Review & approve >' link next to the pending entry. On the right, there are three main sections: 'Add checks' with a plus icon, 'Work check exceptions' with a check icon, and 'Work ACH exceptions' with a dollar sign icon. Below these is a 'Settings' section with links for 'Manage templates' and 'View ACH filter rules'.

Step 5

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

Positive Pay

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> <div>Vendor 1</div>	00000000457
<div>OCT 28 2024</div>	<div>\$0.30</div> <div>Vendor 2</div>	00000000458
<div>OCT 29 2024</div>	<div>\$0.87</div> <div>Vendor 3</div>	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

Successful

Just uploaded

ArpManualEntry_User100001_250328.txt

CHOICE 0001

Successful

5 mins ago

+ Add checks

Work check exceptions

Work ACH exceptions

Settings

Manage templates

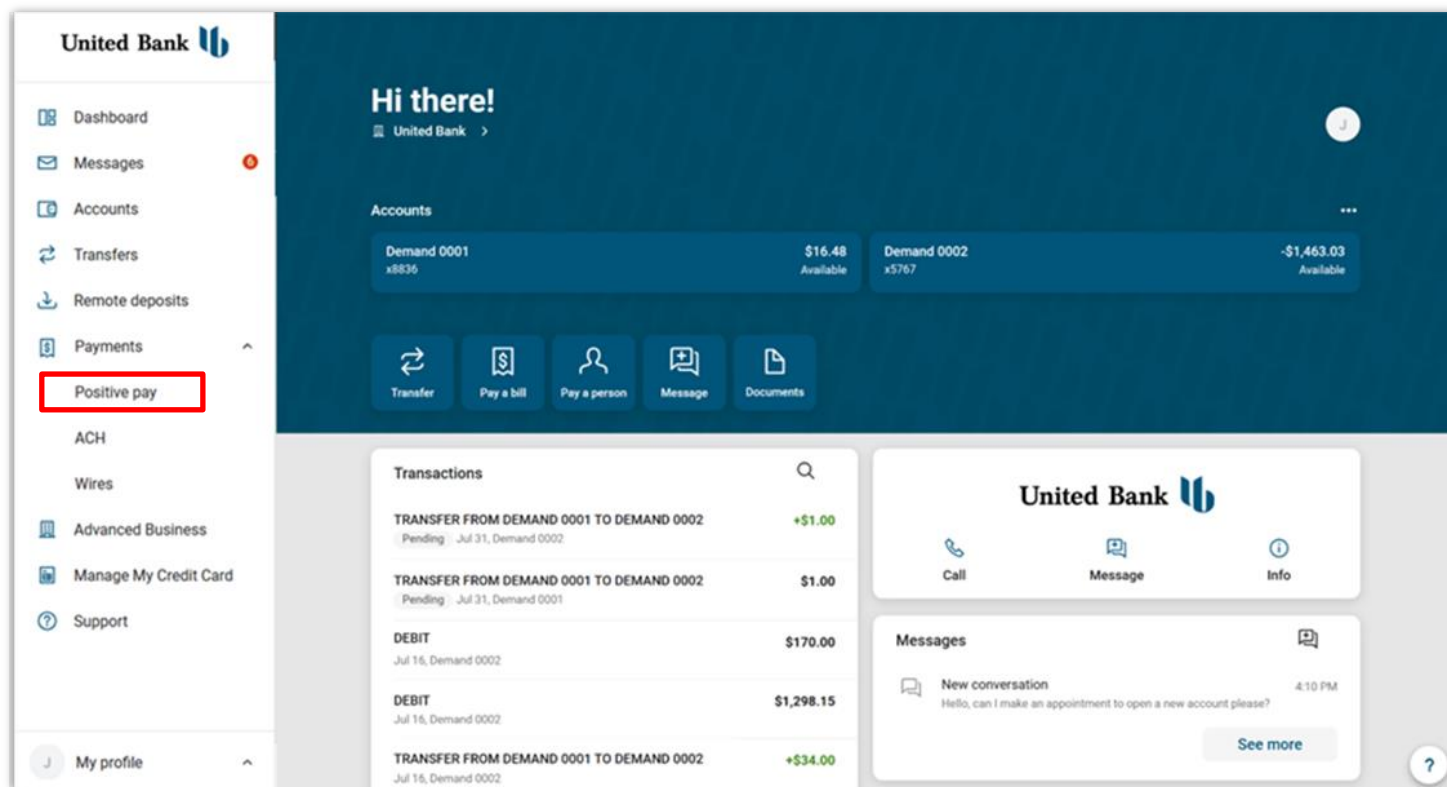
View ACH filter rules

Work Exception Items

Step 1

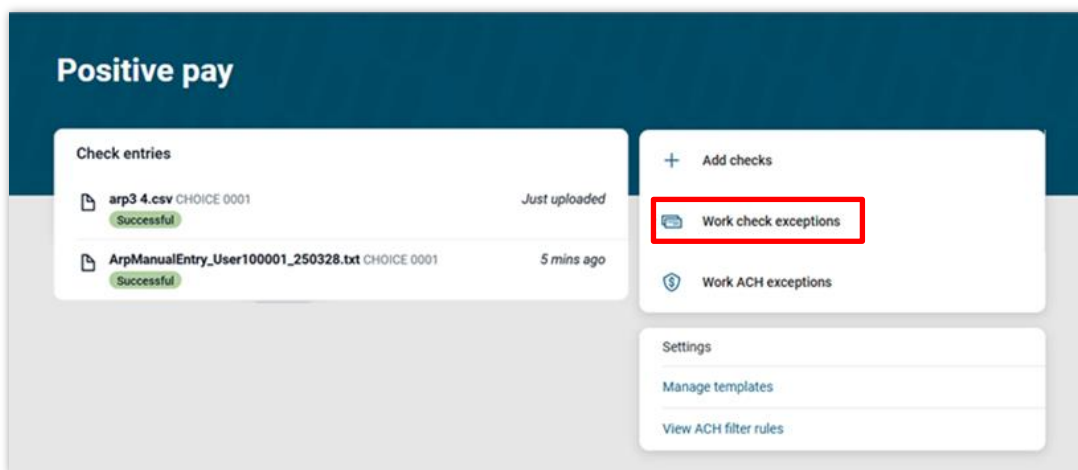
Select **Positive Pay** from the navigation pane.

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 check 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

Administration

Create a New User

Step 1

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

United Bank 

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Advanced Business

Manage My Credit Card

Support

Personal settings

Business management

Account settings

Sign out

My profile

Hi there!

United Bank

Accounts

Demand 0001
x8836

\$16.48
Available

Demand 0002
x5767

\$1,463.03
Available

Transfer

Pay a bill

Pay a person

Message

Documents

Transactions

TRANSFER FROM DEMAND 0001 TO DEMAND 0002
Pending Jul 31, Demand 0002

+\$1.00

TRANSFER FROM DEMAND 0001 TO DEMAND 0002
Pending Jul 31, Demand 0001

\$1.00

DEBIT
Jul 16, Demand 0002


\$170.00

DEBIT
Jul 16, Demand 0002

\$1,298.15

TRANSFER FROM DEMAND 0001 TO DEMAND 0002
Jul 16, Demand 0002

+\$34.00

United Bank 

Call

Message

Info

Messages

New conversation

Hello, can I make an appointment to open a new account please?

4:10 PM

See more

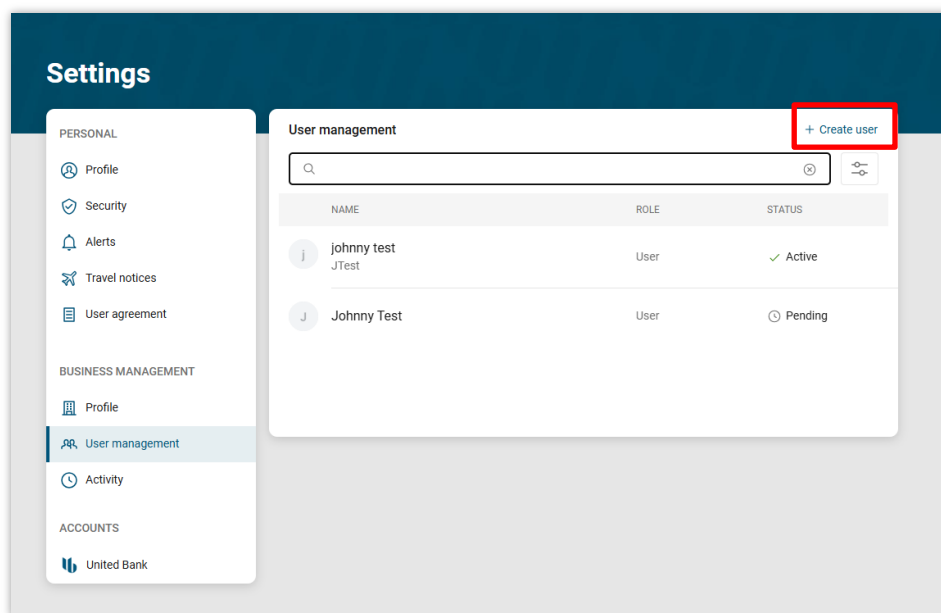
DIGITAL
USER GUIDE

60

© 2025 United Bank
Last Revised August 2025

Step 2

Click **User management** then select **New CM User**.



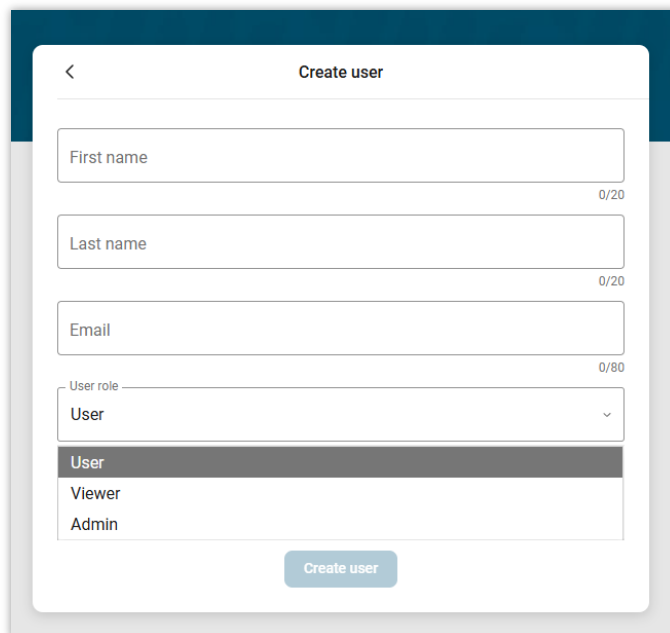
Step 3

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.

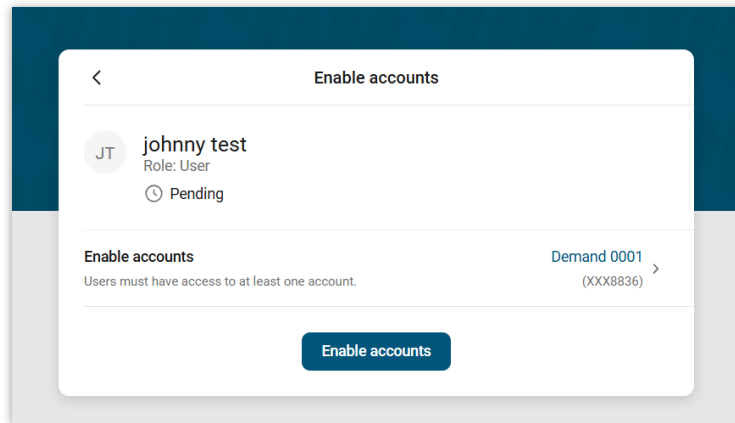
Click **Create user**.

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

The screenshot shows the 'Create user' form. It has a back arrow in the top left and the title 'Create user' in the top center. The form contains four input fields: 'First name' (0/20), 'Last name' (0/20), 'Email' (0/80), and 'User role'. The 'User role' field is a dropdown menu with 'User' selected. Below the dropdown, the options 'User', 'Viewer', and 'Admin' are listed. At the bottom of the form is a 'Create user' button.

Step 4

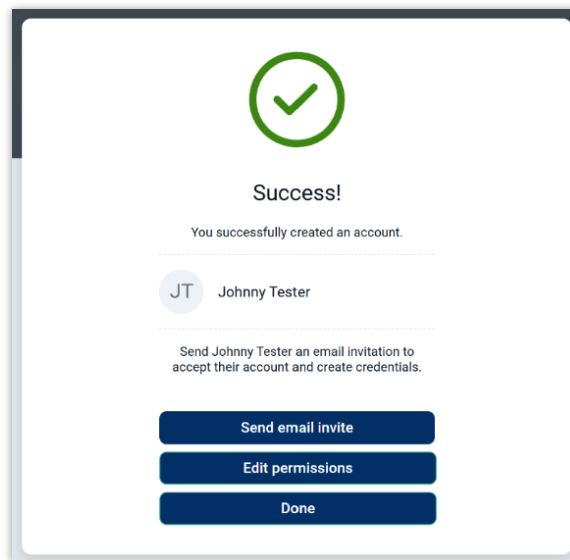
Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.



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.
2. **Please note:** Permissions and account access can be modified in the user's profile at a later time if necessary.
3. 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.

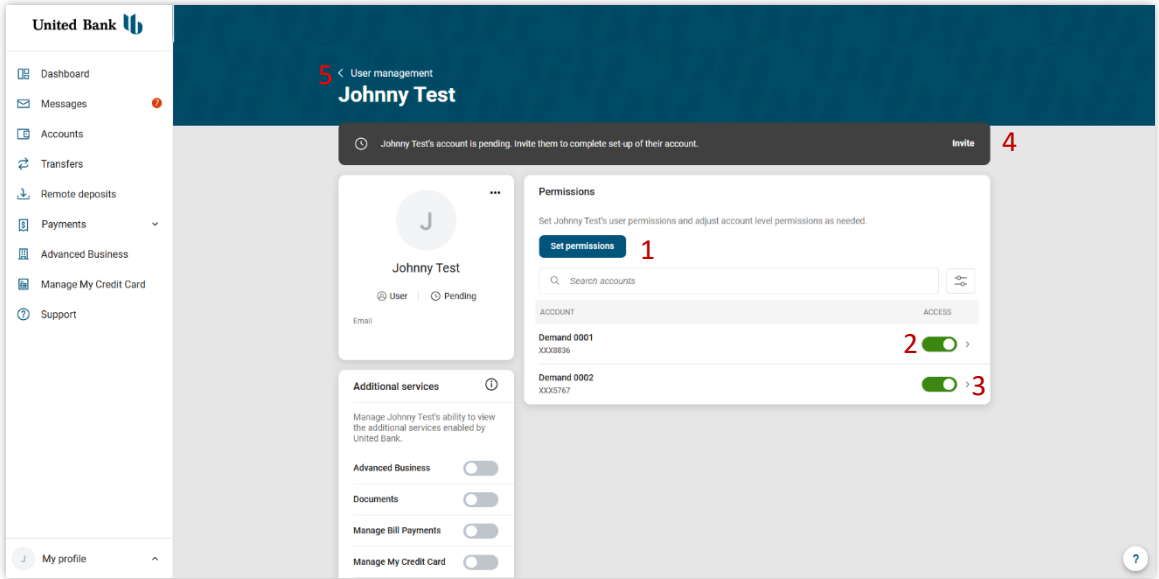


Step 6

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.

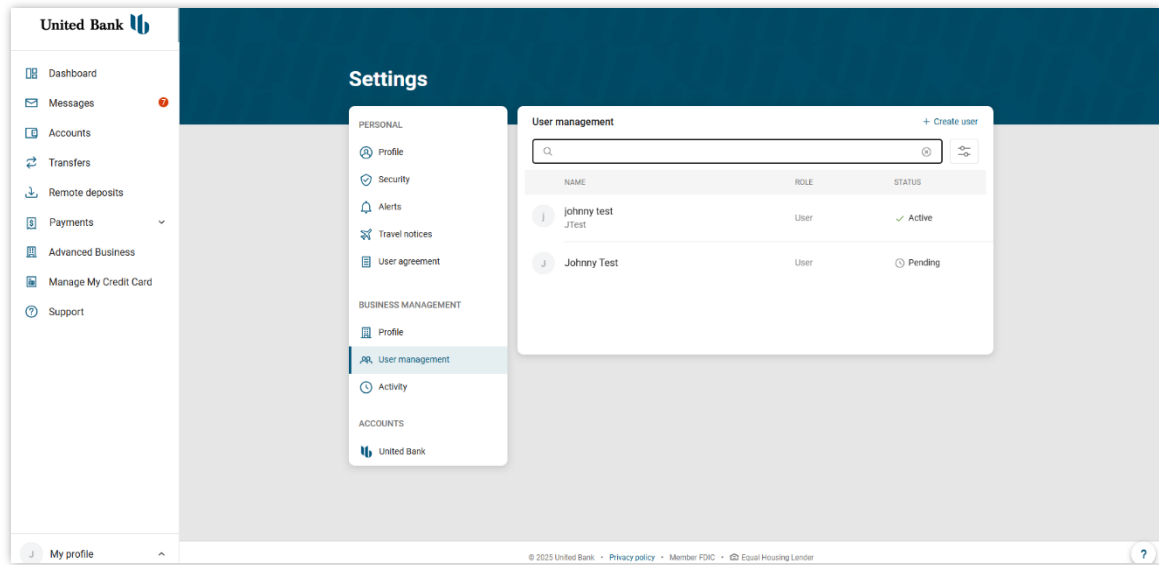
Please see the **Editing or Deleting a User** section in this document for more information on permissions.



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.

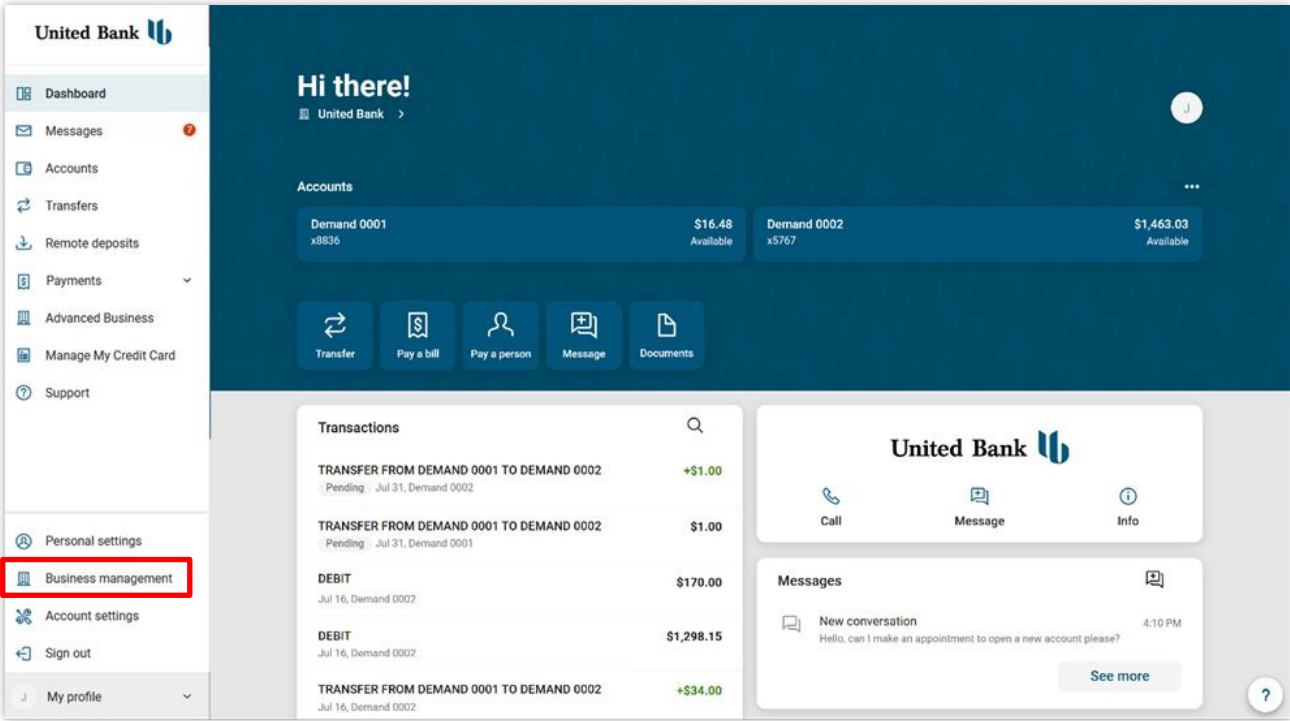
Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user’s name.



Editing or Deleting a User

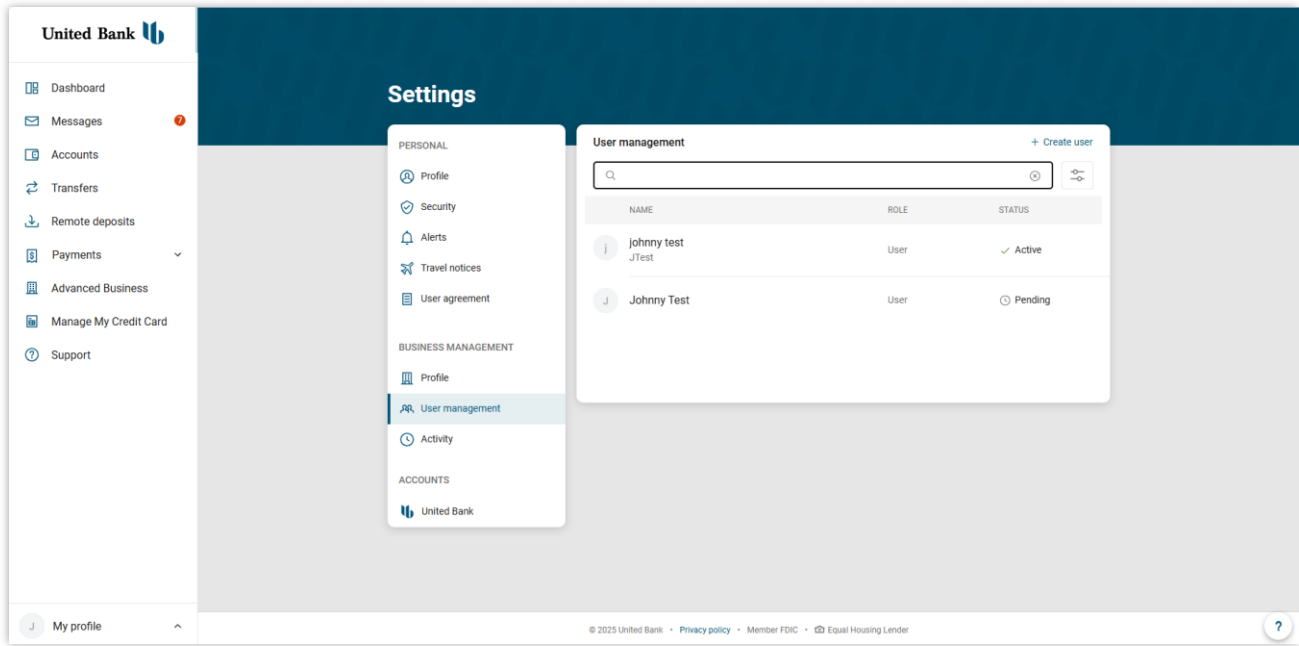
Step 1

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



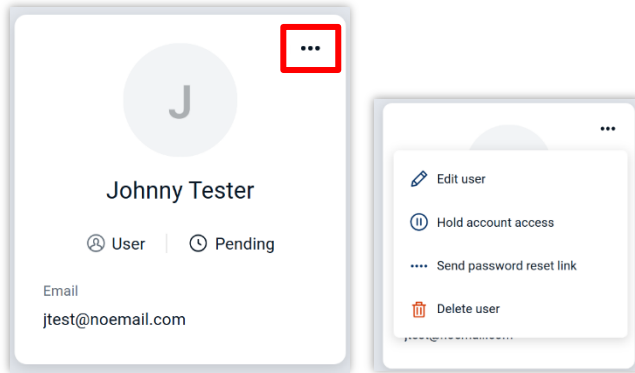
Step 2

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.



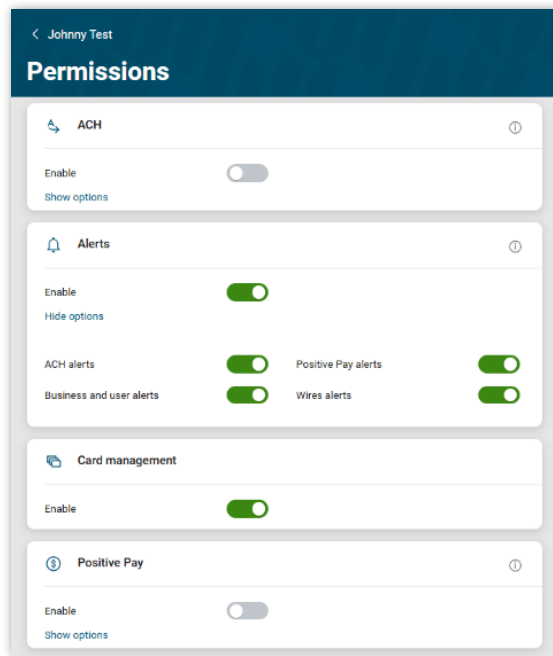
2. Click **Set permissions** to modify global entitlements.
Please note: Options may vary depending on your company's setup.

Permissions

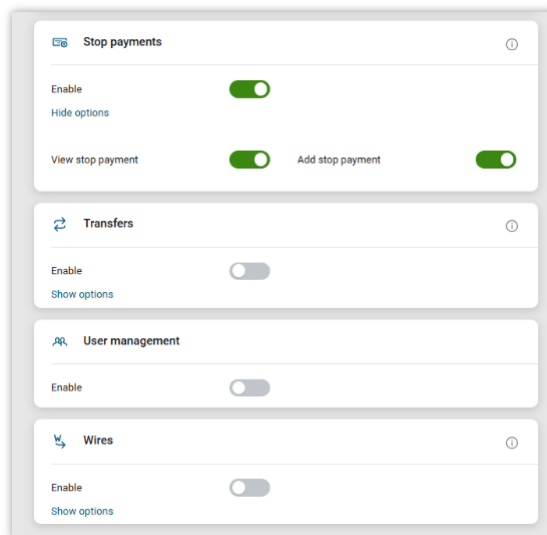
Set Johnny Tester's user permissions and adjust account level permissions as needed.

[Set permissions](#)

- 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.

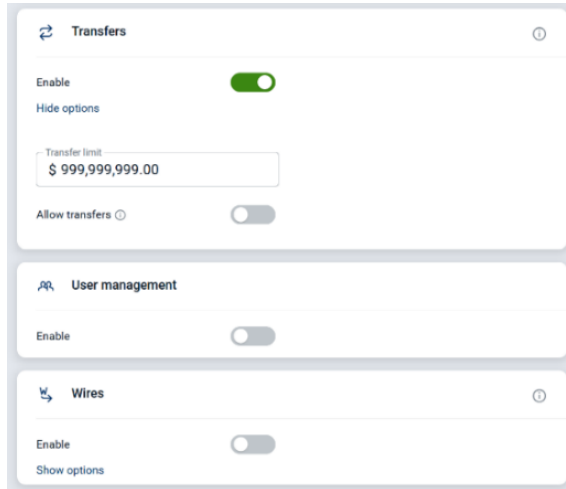


- b. Bill Pay
 - i. **Enable:** Activates this feature for the user.
- c. Card Management
 - i. **Enable:** Activates this feature for the user.
- d. Positive Pay
 - i. **Enable:** Activates this feature for the user.
 - ii. **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
 - iii. **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
 - iv. **Download Positive Pay:** Not applicable.
 - v. **Work Exceptions:** User can pay or return exceptions items.
 - vi. **Work ACH Exceptions:** User can pay or return ACH exceptions items.
 - vii. **ACH Filter Rules**
- 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.

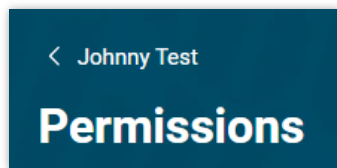


f. Transfers

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



- 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.

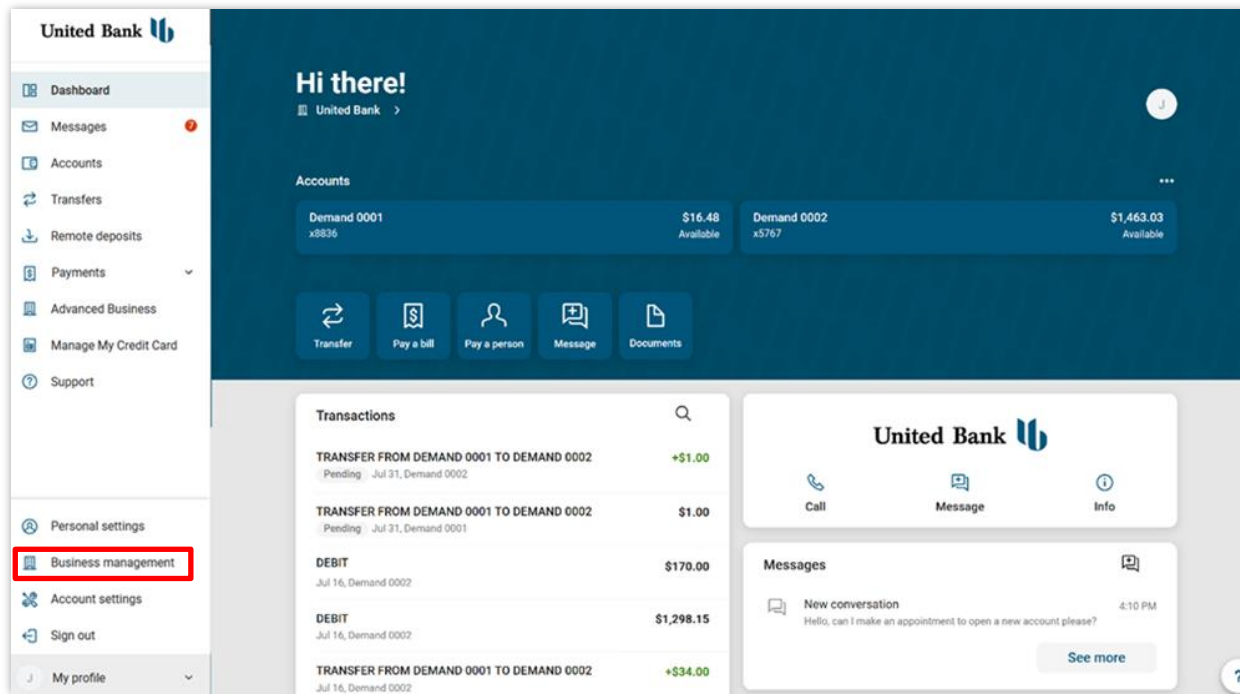
ACCOUNT	ACCESS
CHOICE 0001 XXX2901	<input checked="" type="checkbox"/> >
INTCHK 0001 XXX2001	<input checked="" type="checkbox"/> >
C IFixed 0001 XXX0001	<input type="checkbox"/> >
See more	

- 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

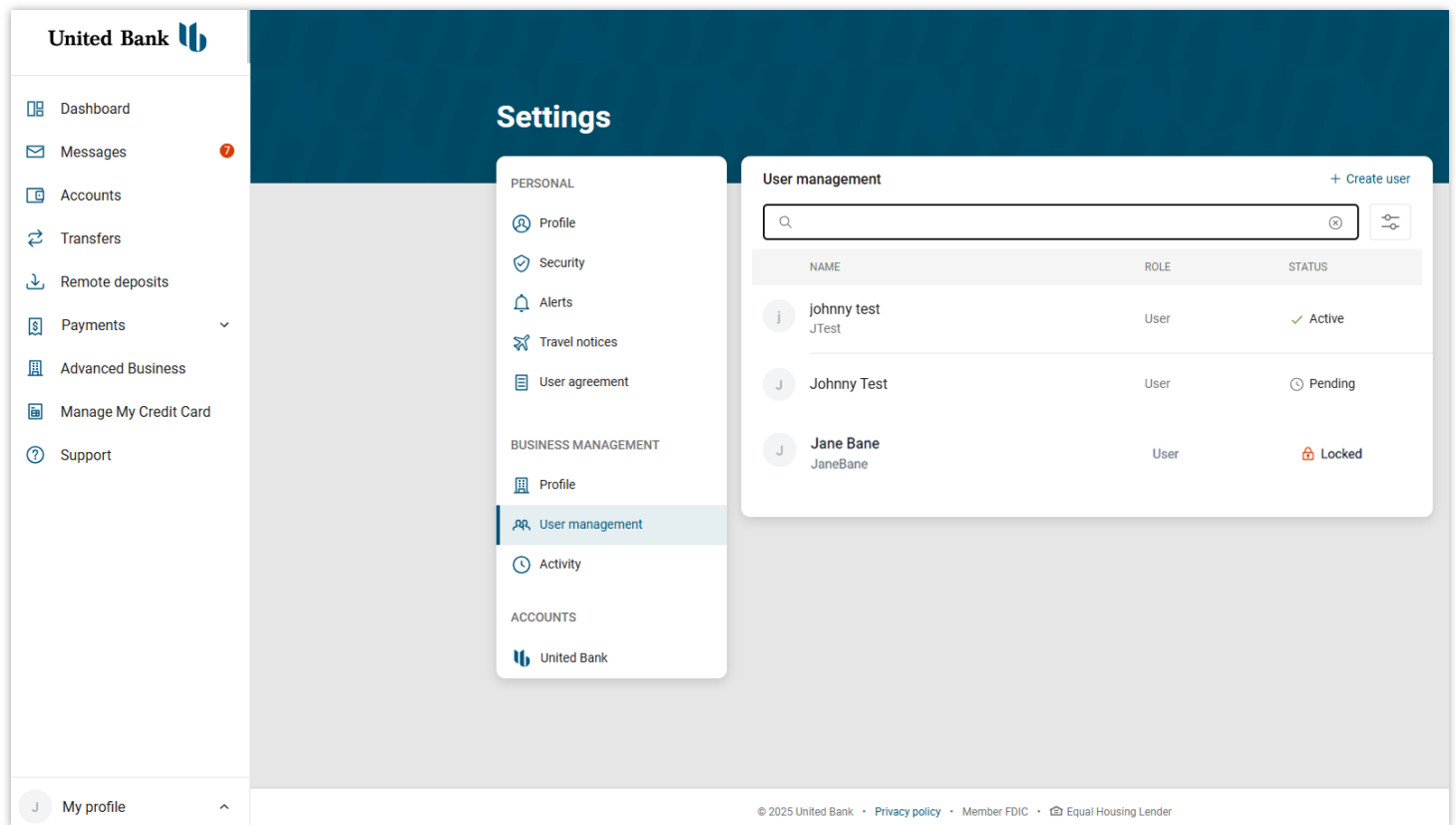
Step 1

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



Step 2

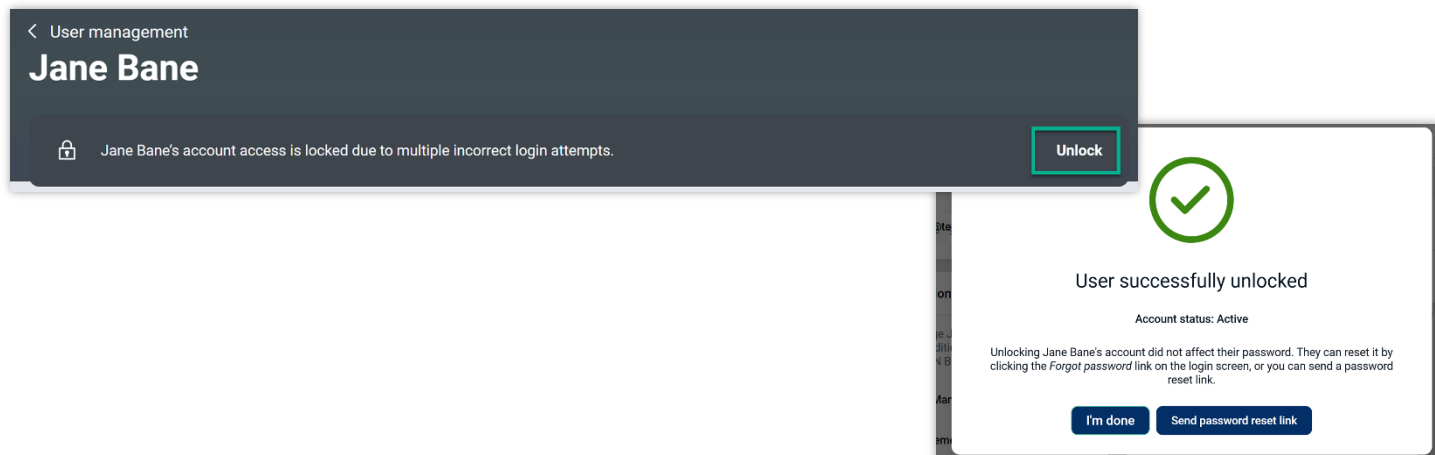
Select the locked user.



Step 3

Click **Unlock** and review the confirmation.

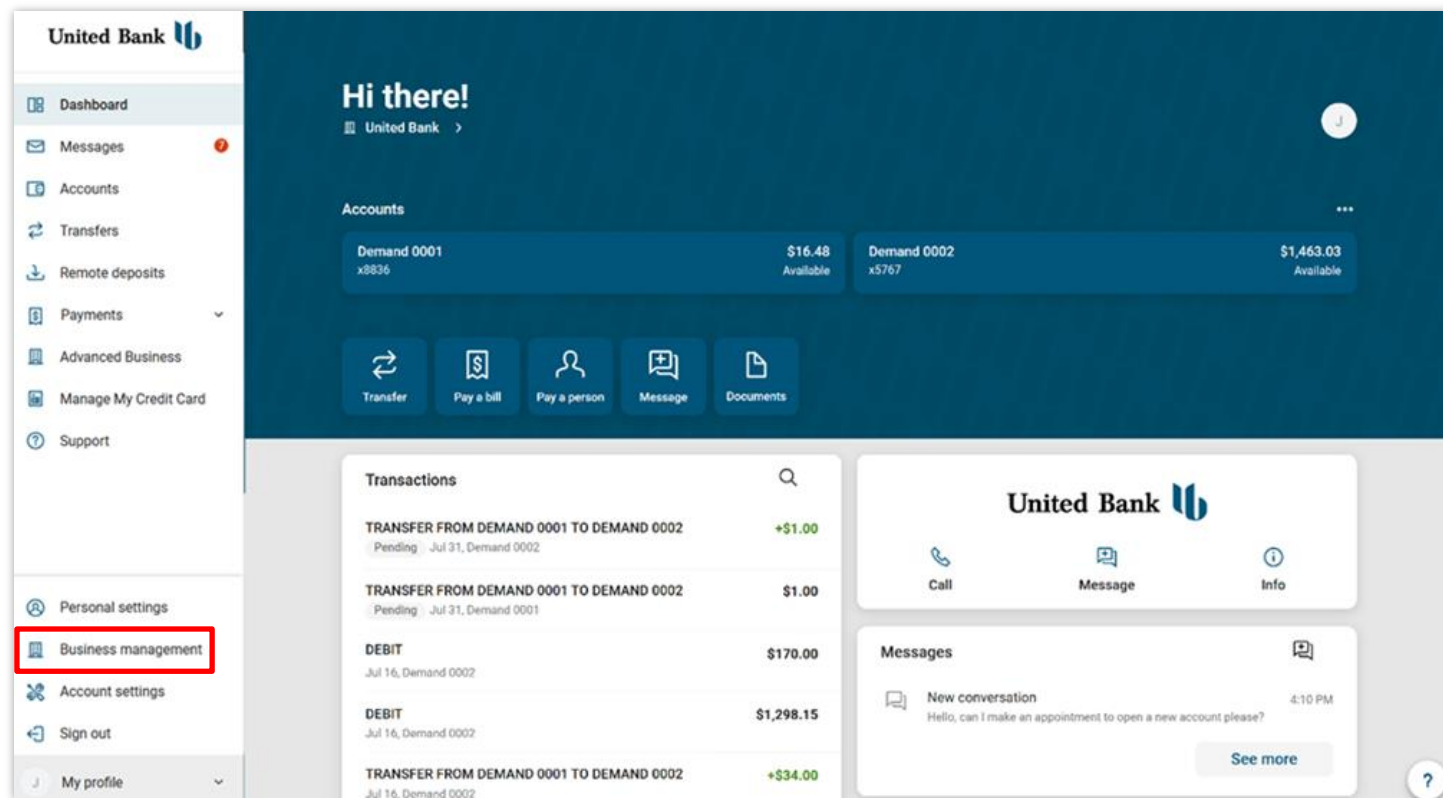
Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.



Reset a User's Password

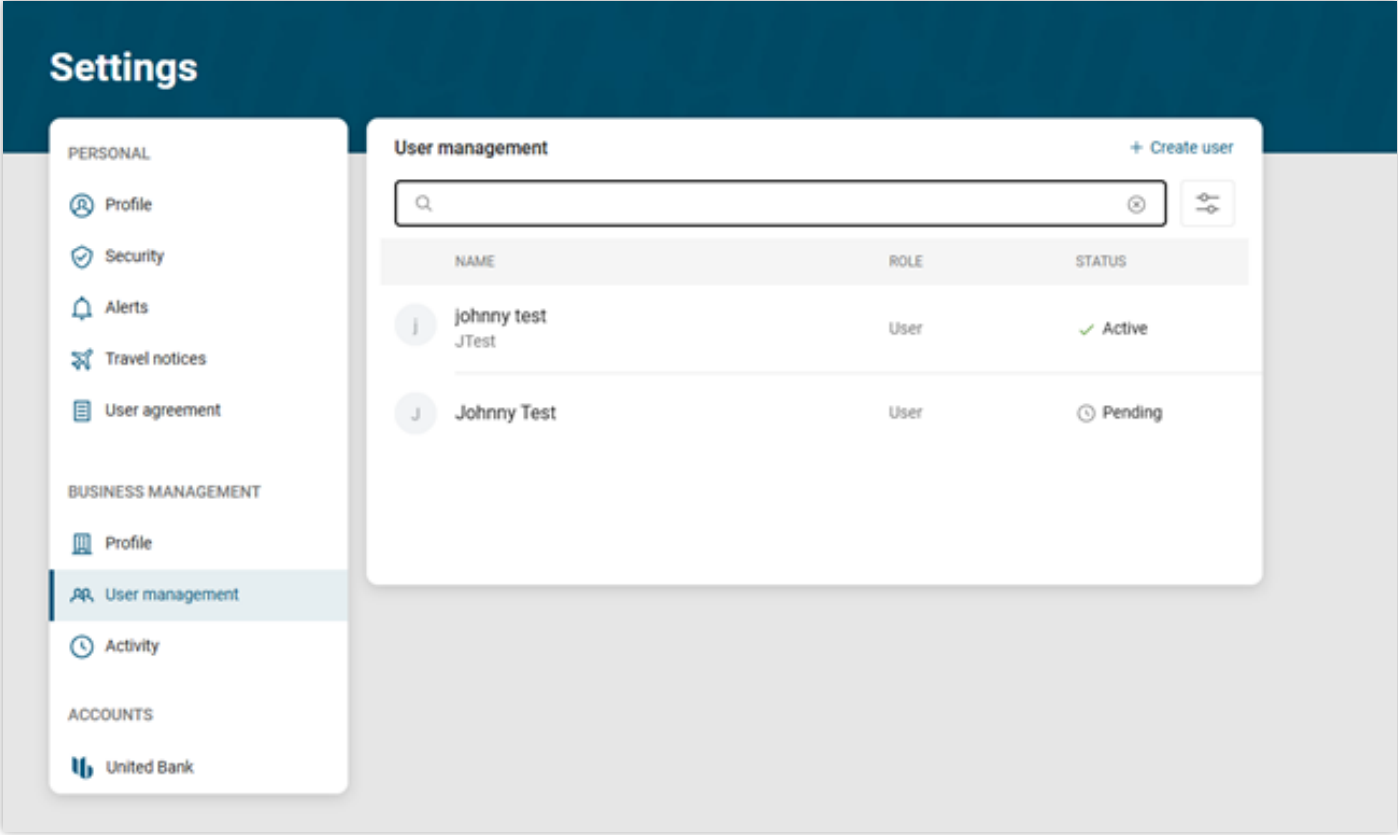
Step 1

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.

