



QUICK HELP USER GUIDE

BUSINESS ONLINE BANKING



BCT
DIGITAL BANKING

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LOGIN EXPERIENCE



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First-time Login to Business Banking:

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Accept Terms and Conditions.
4. Validate identity (i.e. Multi-Factor Authentication).
5. Change the password.

Key Points

- Authorized users should have **received two emails: one with the username and one with the password.**
- Users will **have to change their password** during initial login. You will also have the ability to **change the username** after logging in via My Settings.

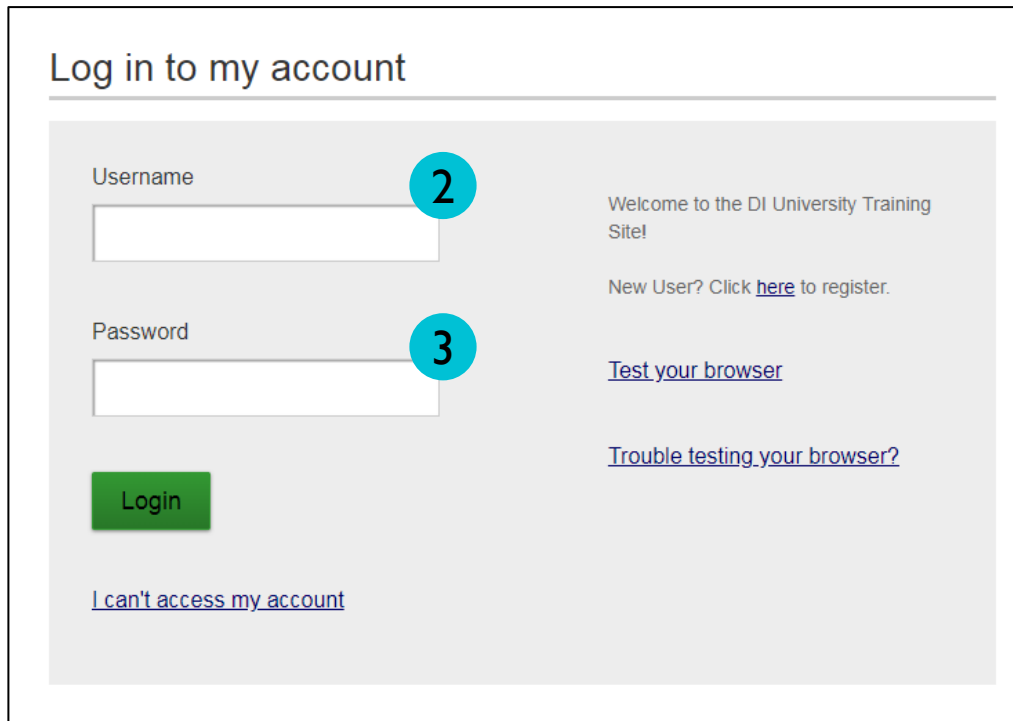
Step 1: Receive Emails with Login Credentials

For security reasons, details about LOGIN credentials have been removed from this publicly accessible version of the *Quick Help User Guide*. Refer to the mailed original that was mailed to your company's address on file.

Authorized users will be contacted by BCT's Cash Management Support Team who will provide detailed instructions about your LOGIN procedures and credentials.

Step 2: Go to Login Screen

1. On October 20 go to www.myBCT.bank, or go to URL in email if before October 20.
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.



The screenshot shows the 'Log in to my account' page. On the left, there are two input fields: 'Username' (with a blue circle containing the number 2 next to it) and 'Password' (with a blue circle containing the number 3 next to it). Below these fields is a green 'Login' button. At the bottom left, there is a link that says 'I can't access my account'. On the right side of the page, there is a welcome message: 'Welcome to the DI University Training Site!'. Below this, it says 'New User? Click [here](#) to register.' There are also two links: '[Test your browser](#)' and '[Trouble testing your browser?](#)'.

Step 3: Accept Terms and Conditions

Users will need to view the terms and conditions via the “Show the terms and conditions” link, which displays a PDF doc that can be can downloaded and printed.



The screenshot shows the 'Terms and conditions' page. At the top, there is a link that says '▶ [Show the terms and conditions](#)'. Below this, there is a message: 'You must accept the terms and conditions to continue.' At the bottom, there are two buttons: 'Accept' (in a dark blue box) and 'Decline' (in a light gray box).

Step 4: Validate Identity

Each user must authenticate their identity during the initial login, as well as future logins when the computer isn't recognized.

OPTION 1 – CALL

1. Click Call Me:

- The call goes to the number associated with the business user.

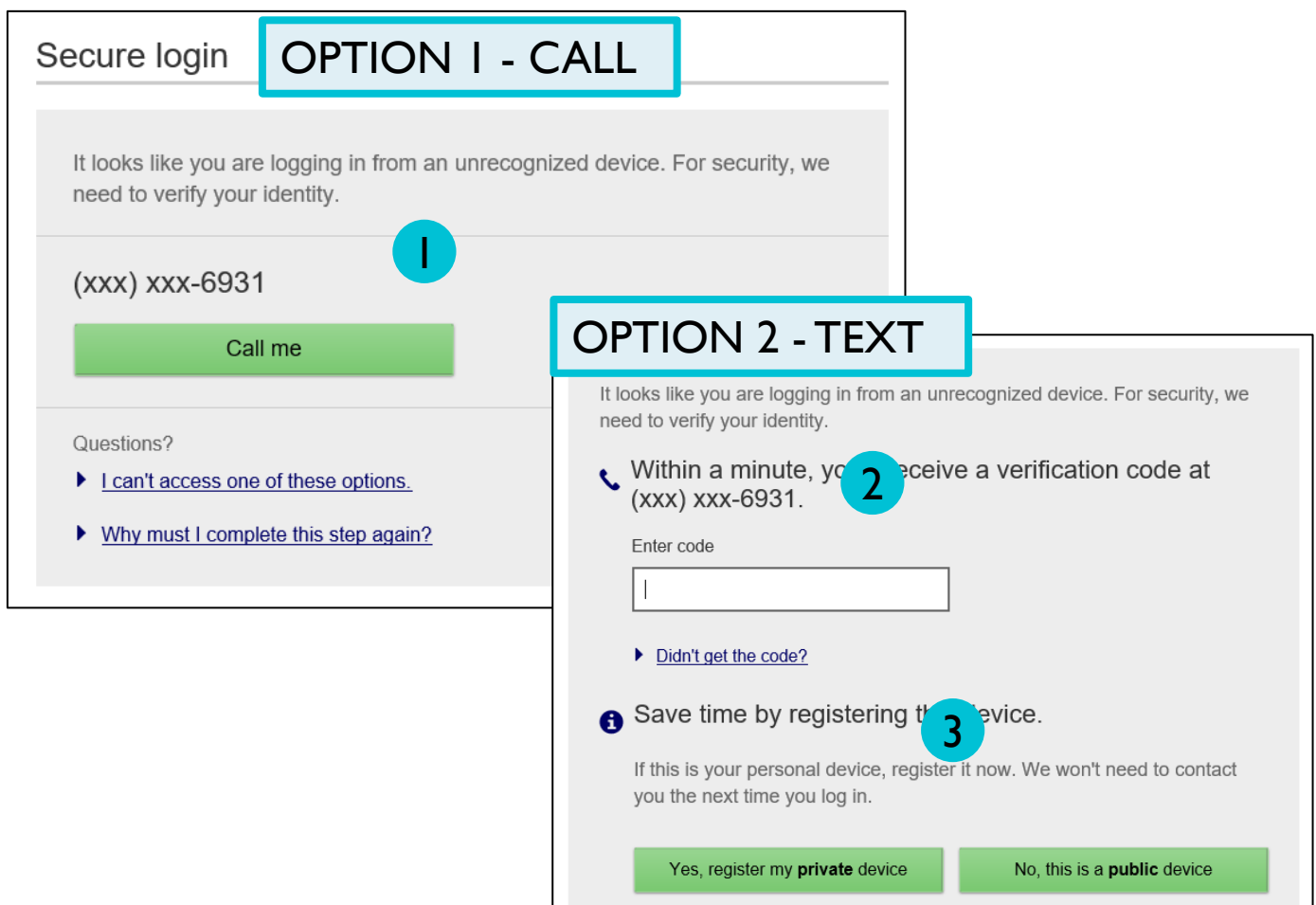
OPTION 2 – TEXT

2. Enter the 6 Digit Code:

- Expires after 10 minutes.

3. Register the Device:

- "Yes, register my **private** device" – Bypasses authentication for future logins.
- "No, this is a **public** device" – Presents authentication at the next login.



The screenshot displays the 'Secure login' interface. At the top, a message states: 'It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.' Below this, there are two main options for verification:

- OPTION 1 - CALL**: This option is highlighted with a blue box. It shows a phone number '(xxx) xxx-6931' and a green button labeled 'Call me'. A blue circle with the number '1' is placed over the 'Call me' button.
- OPTION 2 - TEXT**: This option is also highlighted with a blue box. It shows a message: 'Within a minute, you will receive a verification code at (xxx) xxx-6931.' Below this is a text input field labeled 'Enter code'. A blue circle with the number '2' is placed over the input field. Below the input field is a link: 'Didn't get the code?'. Further down, there is a section titled 'Save time by registering the device.' with a blue circle with the number '3' next to it. This section includes a message: 'If this is your personal device, register it now. We won't need to contact you the next time you log in.' and two green buttons: 'Yes, register my private device' and 'No, this is a public device'.

At the bottom left of the interface, there are links for 'Questions?' and 'I can't access one of these options.' and 'Why must I complete this step again?'.

Step 5: Change the Temporary Password

Business users are required to change their password upon initial login.

1. Copy the password again from the email into the Current Password field.
2. Create a new password and retype it. Requirements are stated on screen.
3. Select Update Password.

Success! You need to change your password.

Temporary password

1 [SHOW](#)

New password

2 [SHOW](#)

► Minimum of six characters
► Use a mix of letters, numbers or symbols

Retype password

2 [SHOW](#)

► Passwords must match

[Update password](#) 3

Note:

- Go to My Settings once logged in to change the username.

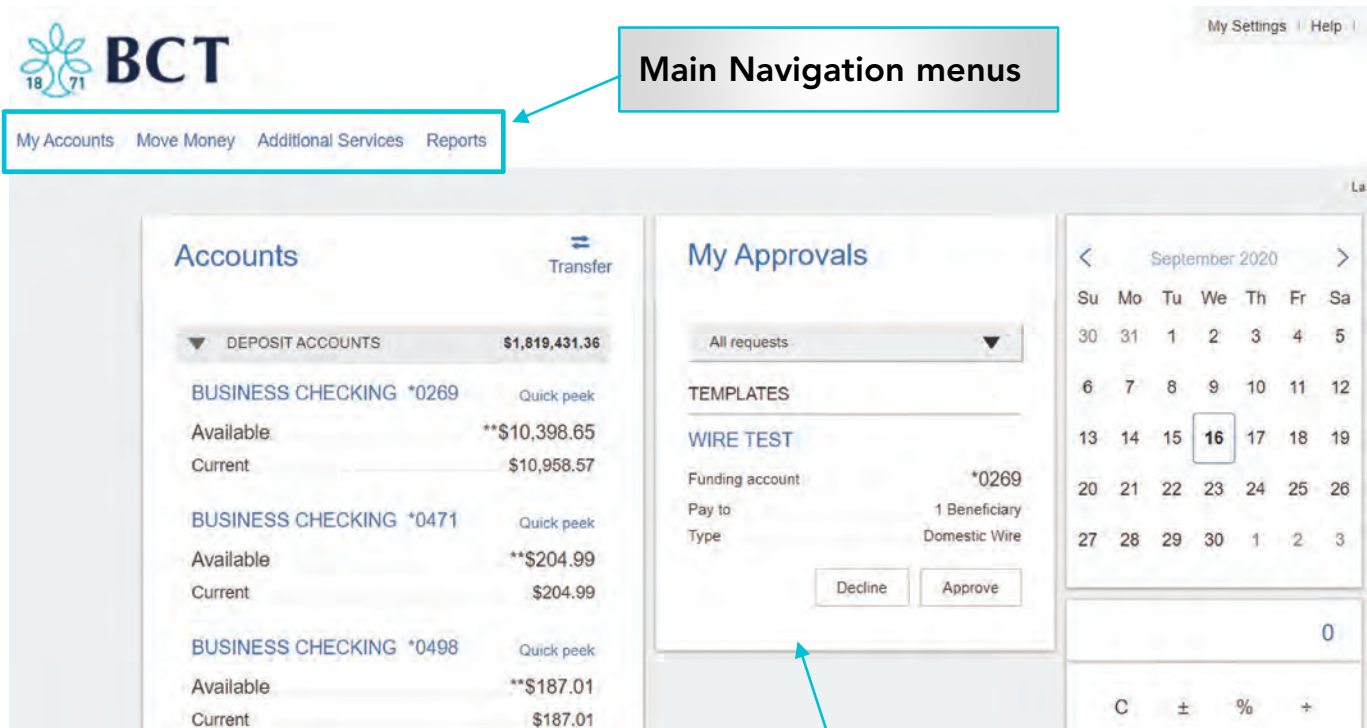


FRONT-END OVERVIEW



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Main navigation: My Accounts, Move Money, Additional Services, and Reports. Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business users' access is based on permissions.



The screenshot shows the BCT Business Banking interface. At the top left is the BCT logo. To its right is a navigation bar with links: My Accounts, Move Money, Additional Services, and Reports. A callout box labeled "Main Navigation menus" points to this bar. Below the navigation bar, the interface is divided into three main sections. The left section, titled "Accounts", shows a list of deposit accounts with columns for account type, number, and balance. A callout box labeled "My Accounts" points to this section. The middle section, titled "My Approvals", shows a list of requests with columns for request type, funding account, pay to, and type. A callout box labeled "My Approvals" points to this section. The right section shows a calendar for September 2020 and a balance summary.

My Accounts: Filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a "quick peek"; click an account name to view details. The Details screen provides transaction history and export options.

My Approvals: When approval is required for ACH, Wire Payments, and Templates shows here. If the business has more than one Admin, approval is required when a Business Admin adds/edits a business user.

Move Money	Additional Services	Reports
Transfers	ACH/Wire Payments	
Make a Transfer	Make/Collect a payment	
Scheduled Transfers	Upload ACH pass-through file	
	Manage payment templates	
	Scheduled payments	
	Import Recipient Information	

*Move Money > Transfers:

Make a Transfer – Internal, transfer. Cross-TIN transfers are core dependent.

Scheduled Transfers – Manage future and recurring internal transfers.

*Move Money > ACH/Wire Payments:

Make/Collect a Payment – Send or collect an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based.

Upload an ACH Pass-Through File – Upload a NACHA file it into Business Banking and pass directly to Admin Platform.

Manage Payment Templates – Create and manage templates for ACH and Wire payments.

Scheduled Payments – Manage future and recurring ACH and Wire payments

Import Recipients – Import ACH participants into Business Banking for initiation.

Manage Import File Definitions – Create an import map before going to Import Recipients.

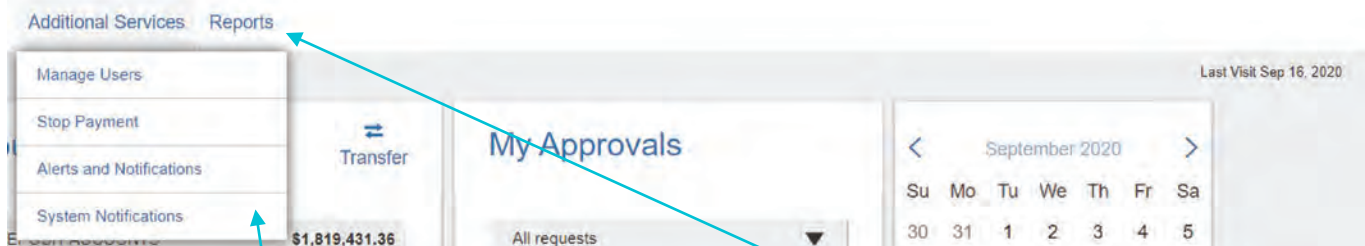
My Settings: Edit password, User ID, email, phone number, account nicknames, etc.

Help: Answers common questions.

Support: Contact BCT Support 304-728-2409, 8:30am – 5:00pm M-F.

Logout: End the Business Banking session; users are automatically logged out after 20 minutes of inactivity.

My Settings | Help | Support | Logout



Reports:

Run and export reports on ACH and wire templates and payments. *Available to Business Admins only.*

*Additional Services:

Manage Users – Add business users with unique permissions and limits on a per Tax ID, per account basis.

Other Features – For example, Bill Pay and Online Statements.

Stop Pay – Place a stop payment on a check.

Alerts and Notifications – Set up email alerts on account activity.

System Notifications – Suppress emails automatically generated by the system, such as approval emails.



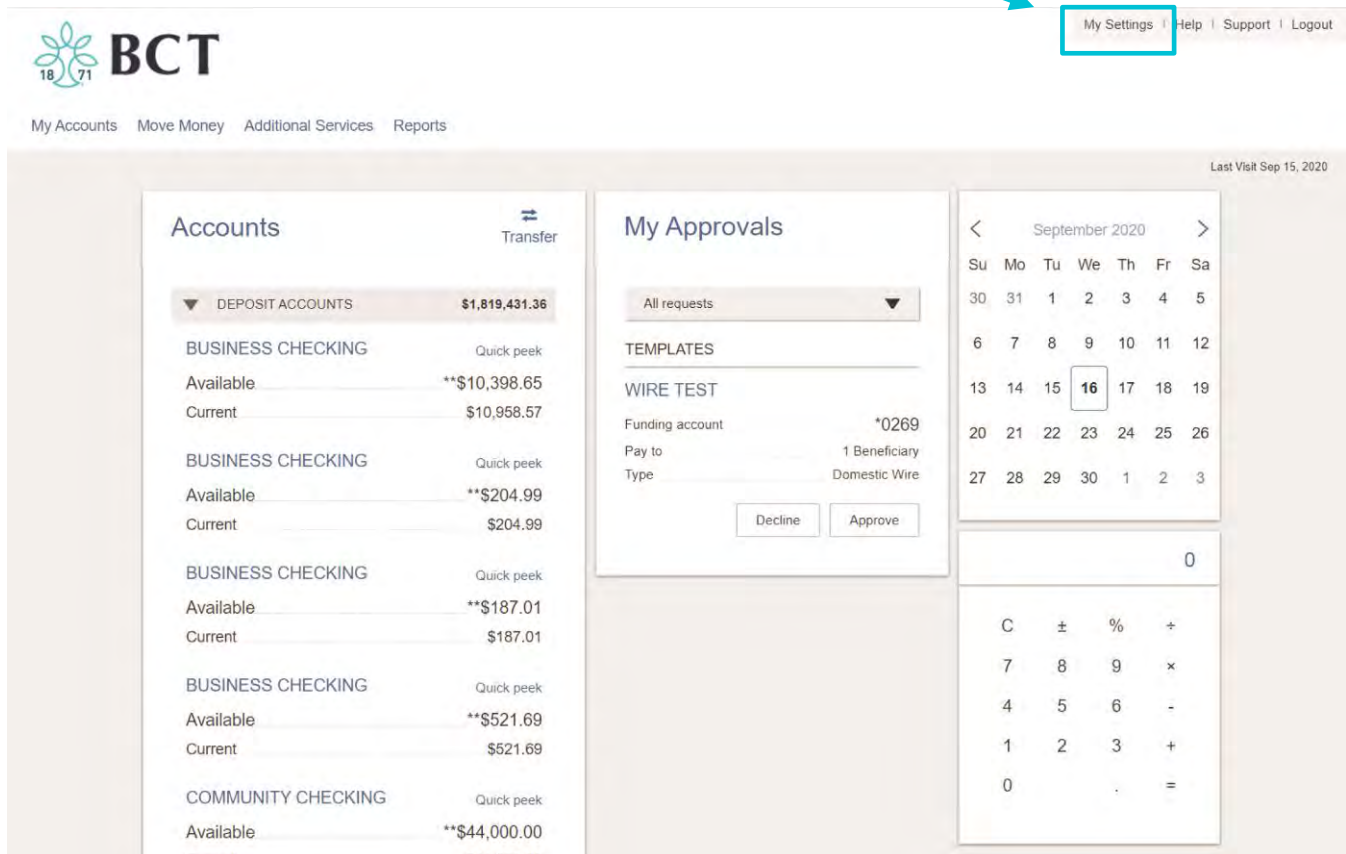
MY SETTINGS



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My Settings allows a user to manage their Business Banking personal information and preferences, including:

- Contact information
- Username and Password
- Security settings



BCT 18 71 DIGITAL BANKING

My Accounts | Move Money | Additional Services | Reports

My Settings | Help | Support | Logout

Last Visit Sep 15, 2020

Accounts

Transfer

DEPOSIT ACCOUNTS **\$1,819,431.36**

BUSINESS CHECKING Quick peek

Available ****\$10,398.65**

Current **\$10,958.57**

BUSINESS CHECKING Quick peek

Available ****\$204.99**

Current **\$204.99**

BUSINESS CHECKING Quick peek

Available ****\$187.01**

Current **\$187.01**

BUSINESS CHECKING Quick peek

Available ****\$521.69**

Current **\$521.69**

COMMUNITY CHECKING Quick peek

Available ****\$44,000.00**

Current **\$44,000.00**

My Approvals

All requests

TEMPLATES

WIRE TEST

Funding account ***0269**

Pay to **1 Beneficiary**

Type **Domestic Wire**

Decline Approve

September 2020

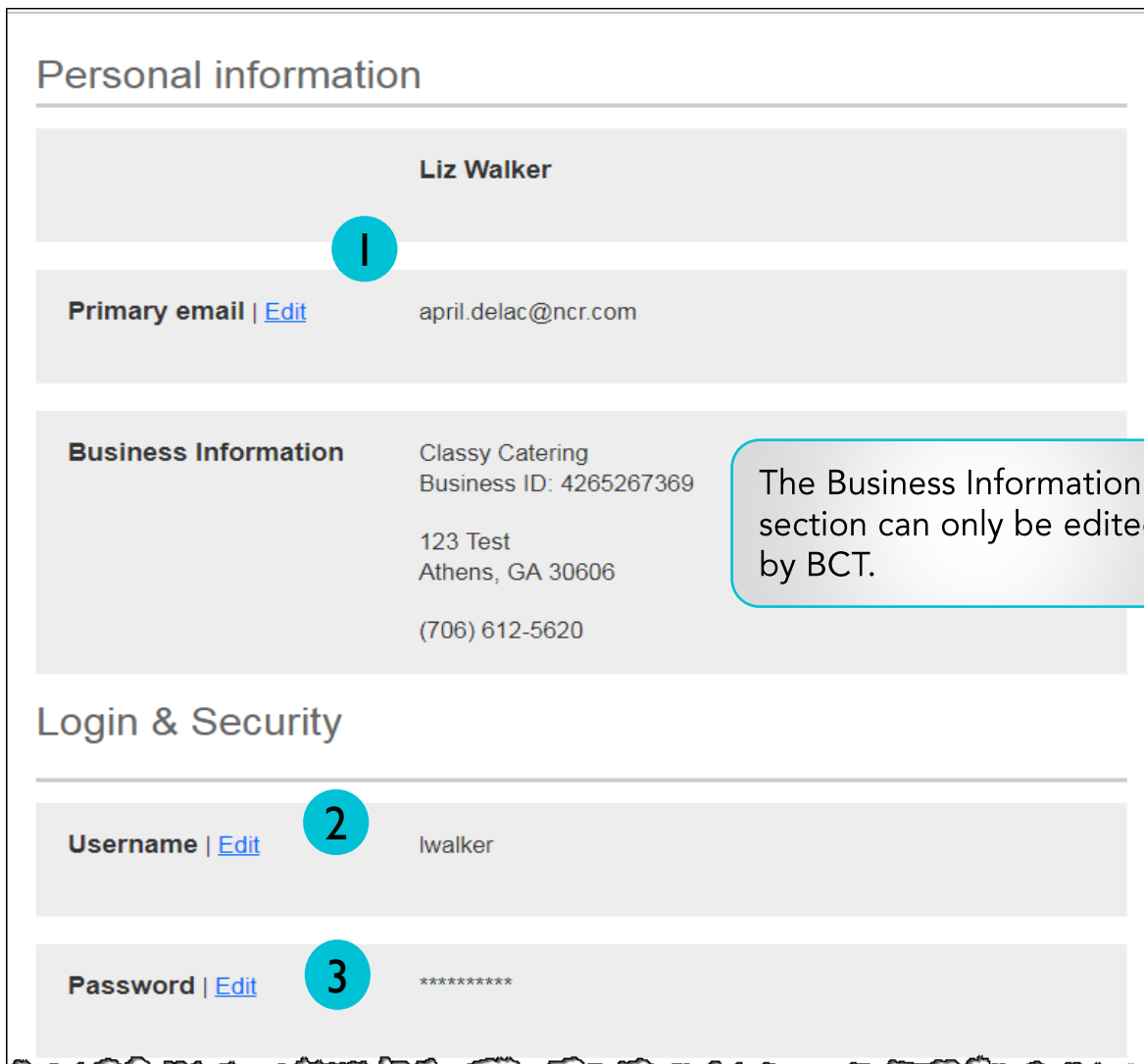
Su	Mo	Tu	We	Th	Fr	Sa
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3

0

C	±	%	÷
7	8	9	×
4	5	6	-
1	2	3	+
0	.		=

Personal Information

1. Update Email
 - Used for system-generated notifications, user-elected alerts, and possibly Multi-Factor Authentication.
 - One allowed per user.
2. Update Username
 - For ease and security, users have the ability to update their system-assigned Username.
 - Must be unique from all other business users with BCT.
3. Update Password



Personal information

Liz Walker

Primary email | [Edit](#) april.delac@ncr.com

Business Information

Classy Catering
Business ID: 4265267369

123 Test
Athens, GA 30606

(706) 612-5620

Login & Security

Username | [Edit](#) lwalker

Password | [Edit](#) *****

The Business Information section can only be edited by BCT.

Login & Security

The below settings impact the Multi-Factor Authentication for login, and in-session authentication for approvals.

1. On the Overview screen, the user can enable a phone to receive the code via **text**.



2. Update the **phone** or add a second one (2 max).
3. Enter the credential ID for a **soft token**. Letters and numbers with no spacing.
4. Toggle **email** on if desired. Used for login only; i.e. not an option for approving users or payments.
5. When editing any of the above, **enter current password** for authentication.
6. Click **Save** (not shown).

Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

By phone

Confirm your identity by responding to a text or call to a phone you have handy.

By security token

Use a VIP Access™ token to confirm your identity.

[Where can I find the credential ID?](#)
[What is VIP Access™ token, and how does it work?](#)
[How do I get a VIP Access™ token?](#)

By email

☒ ON

Receive one-time security codes by your primary email address, [april.delac@ncr.com](#).
[Update primary email](#)

Current password



MY ACCOUNTS



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The My Accounts section on the My Accounts home page is universally important to all businesses. Deposit and loan accounts are available for reconciliation, research, and reporting purposes.

My Accounts filtered list of Deposit and Loan accounts. View balances; hover over an account for a "quick peek"; select an account to view details.

My Accounts
Move Money
Additional Services
Reports

Accounts Transfer

Tax ID
Classy Catering

DEPOSIT ACCOUNTS \$14,298.82

Operating Checking *0001 Quick peek

Current \$21,835.13

Available **\$21,835.13

Payroll *0026 Quick peek

Current -\$249.17

Available **-\$249.17

Savings *0002 Quick peek

Current -\$7,287.14

Available **-\$7,287.14

LOAN ACCOUNTS \$2,392,611.82

**This balance may include overdraft or line of credit funds.

Accounts Transfer

Tax ID
View All Tax IDs

DEPOSIT ACCOUNTS \$317,532.40

+ CLASSY CATERING \$34,298.82

+ CLASSY EVENTS \$283,233.58

LOAN ACCOUNTS \$2,578,496.83

**This balance may include overdraft or line of credit funds.

The selected TIN determines the Deposit and Loan accounts that display (may be CIF, CIS, or member number for your Financial Institution), OR select **View All Tax IDs** to see all deposit/loan accounts together.

Tips:

- Business Admins can see all TINs and all accounts within each TIN.
- Business Admins can set up business users with access to all accounts, or narrow by TIN and account.

Account Details

1. Navigate to another TIN.
2. Navigate to another account.
3. **Transfer** money (internal), **Export** transactions (formats below), **Print** the page
 - a. CSV – format for downloading into a spreadsheet.
 - b. OFX – format that's accepted for importing to Quicken and QuickBooks.
4. Change the date range – Show in increments (day/month) or custom dates.
5. Search for a transaction – Narrow by items containing.

Account History

1

2

3

4

5

Classy Catering ▼

Operating Checking 9999- *0001 ▼

Account Details ▼

Transfer

Export

Print

< Feb 17, 2019 - Mar 18, 2019 30 days ▼ >

Narrow by items containing:
e.g. AT&T, check, 5.00

Date ▼	Description	Amount	Balance
<div>\$</div> <p>There are no transactions within this date range.</p>			

0

C ± % +

7 8 9 ×

4 5 6 -

1 2 3 +

0 . =



INTERNAL TRANSFERS



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Business Banking enables users to easily initiate and schedule various types of transfers to and from accounts:

- One-time immediate transfers
- One-time future-dated transfers

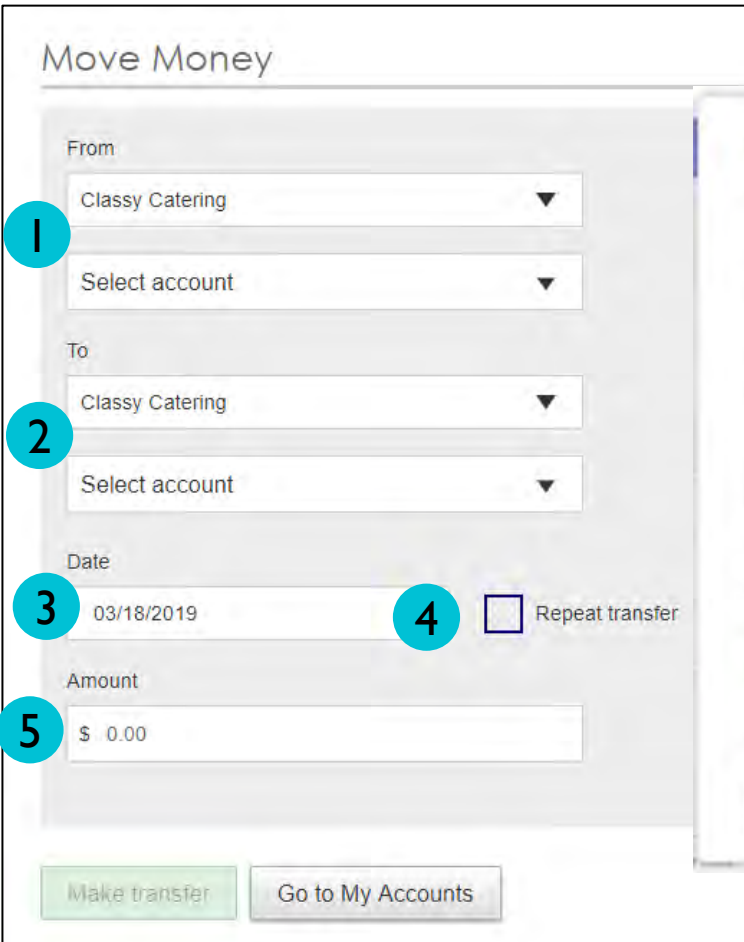
Move Money	Additional Services	Reports
Transfers	ACH/Wire Payments	
Make a Transfer	Make/Collect a payment	
Scheduled Transfers	Upload ACH pass-through file	
	Manage payment templates	
	Scheduled payments	
	Import Recipient Information	
	Manage Import File Definitions	

Cross-TIN Transfers

Business Banking allows for cross-TIN transfers associated with the business profile.

Make a Transfer

1. Select the **From Tax ID and From Account**.
 - The Tax ID fields display only when the business has more than one TIN established in Admin Platform.
2. Select the **To Account or To Tax ID**.
3. **Date** defaults to current day, can select a day up to one year out.
 - Current day transfers cannot be cancelled or edited once confirmed.
4. Make it a **Recurring** payment if desired.
5. Enter an **Amount**.



Move Money

From

Classy Catering ▼

Select account ▼

To

Classy Catering ▼

Select account ▼

Date

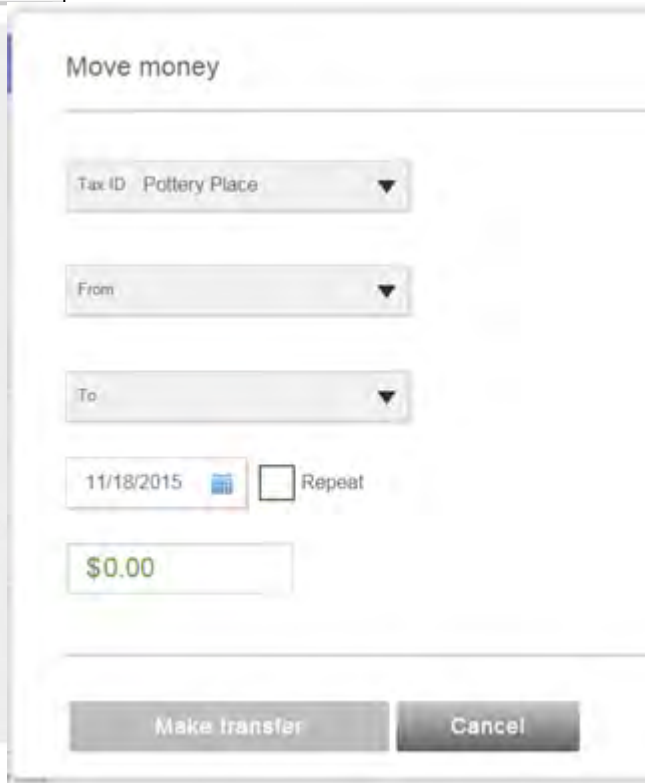
03/18/2019

☐ Repeat transfer

Amount

\$ 0.00

Make transfer Go to My Accounts



Move money

Tax ID Pottery Place ▼

From ▼

To ▼

11/18/2015 ☐ Repeat

\$0.00

Make transfer Cancel

**View if Cross-TIN transfers are supported.*

**View if Cross-TIN transfers are not supported.*

Scheduled Transfers

Users can visit the Scheduled Transfers page to manage future-dated transfers and recurring transfers.

1. Click Scheduled Transfers in the Move Money menu.
2. Select the desired Tax ID.
3. View the transfers.
 - Edit or cancel future-dated transfers.
 - Delete expired transfers.

Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Scheduled Transfers 1	Upload ACH pass-through file
	Manage payment templates

Scheduled Transfers

Make a Transfer

Tax ID

Classy Events ▼
 2

Amount	From	To	Frequency	
November 22, 2019				
\$9,000.00	Savings *0002	Operating Account *0001	Just once	<div>Edit</div> Cancel
Expired transfers				
\$1,000.00	Operating Account *0001	Loan *0005	Every month on the 1st until I cancel	<div>3</div> Delete



ACH TEMPLATES

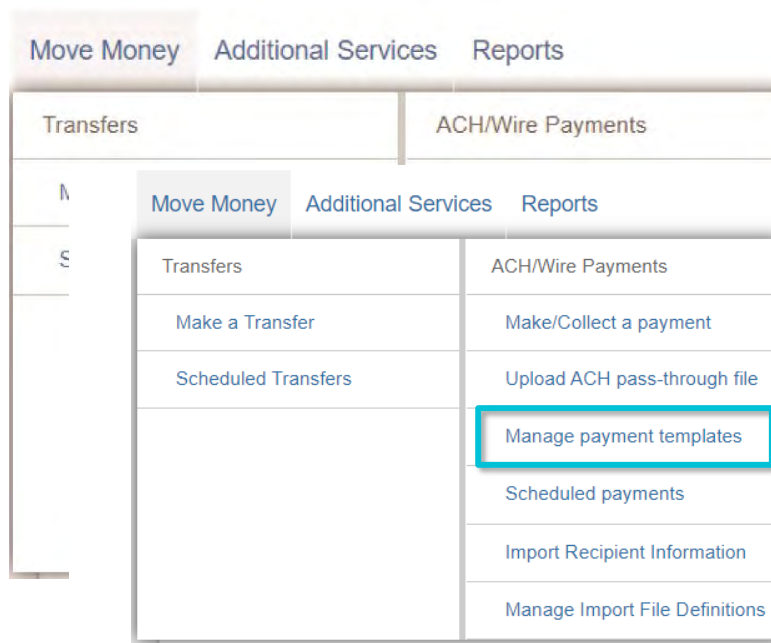


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ACH templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to "Manage Payment Templates."



Three places to add a Template:

1. Move Money > Manage Payment Templates.
2. Move Money > Make/Collect a Payment ("Add a new template" in Template list or "Save as template" after ad hoc payment is sent).
3. Move Money > Import Recipient Information.

Manage Payment Templates Screen

Template Statuses

- Needs Attention – e.g. approver declined the template, funding account is closed.
- Approval Pending – the template is new or was edited, which requires approval.
- Approved – only these templates can be used to initiate ACH payments.




Manage payment templates

+ Add a template

Showing

All Templates ▼

Search

Templates	Last payment	Date
Needs Attention		
Bonus Payroll (PPD)  Declined		Options ▼
Prenotes Payroll (PPD)  Invalid funding account		Options ▼
Approval Pending		
may wire Domestic Wire  Approval pending		Options ▼
Approved		
Gym Fees Consumer (PPD)	\$516.05	11/17/2016 Options ▼
one time collection from vendor Commercial (CCD)		Options ▼

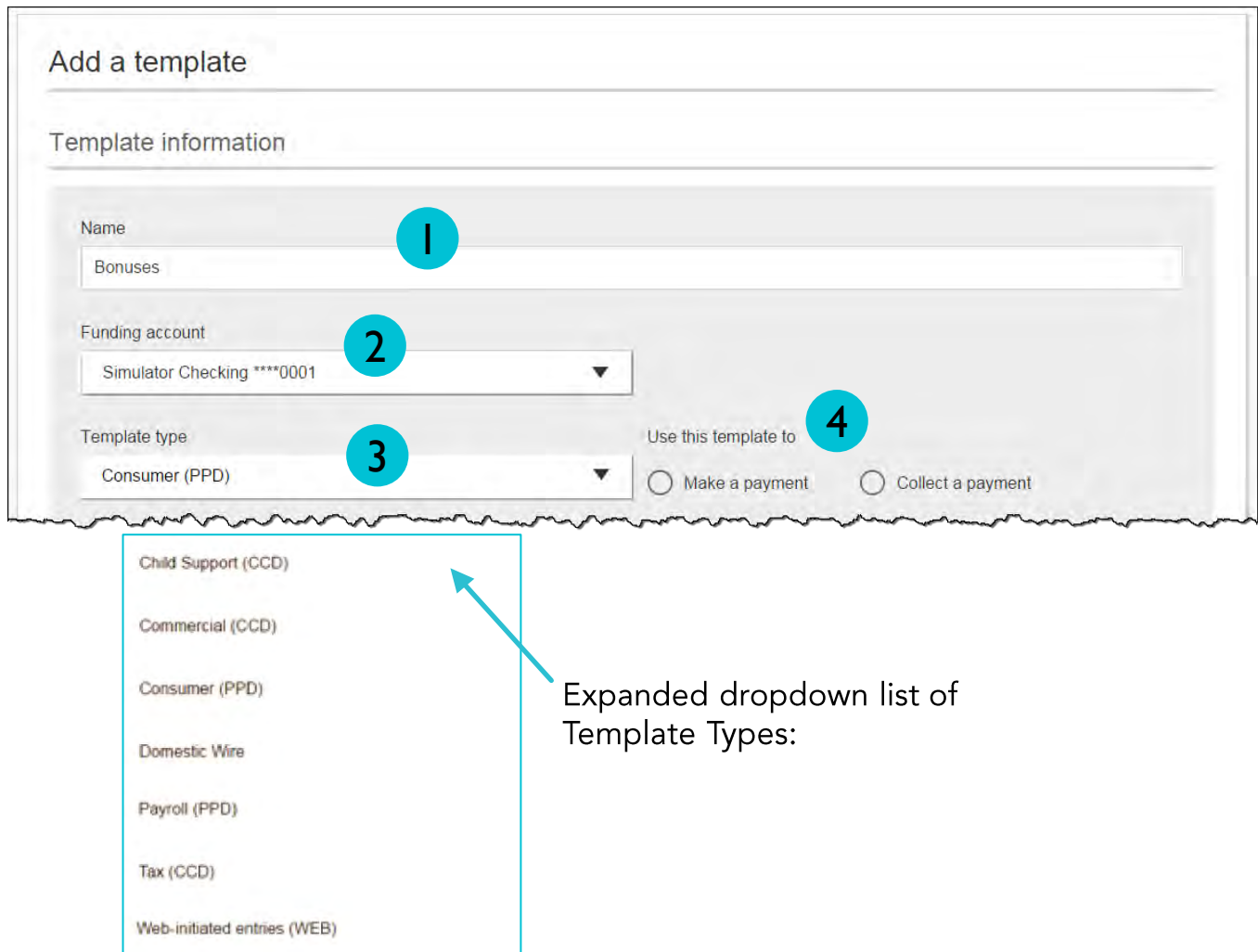
Options: View, Edit, Delete, Print

Options: View, Print

Options: View, Make a Payment, Edit, Delete, Copy, Print

Steps to Add a Template

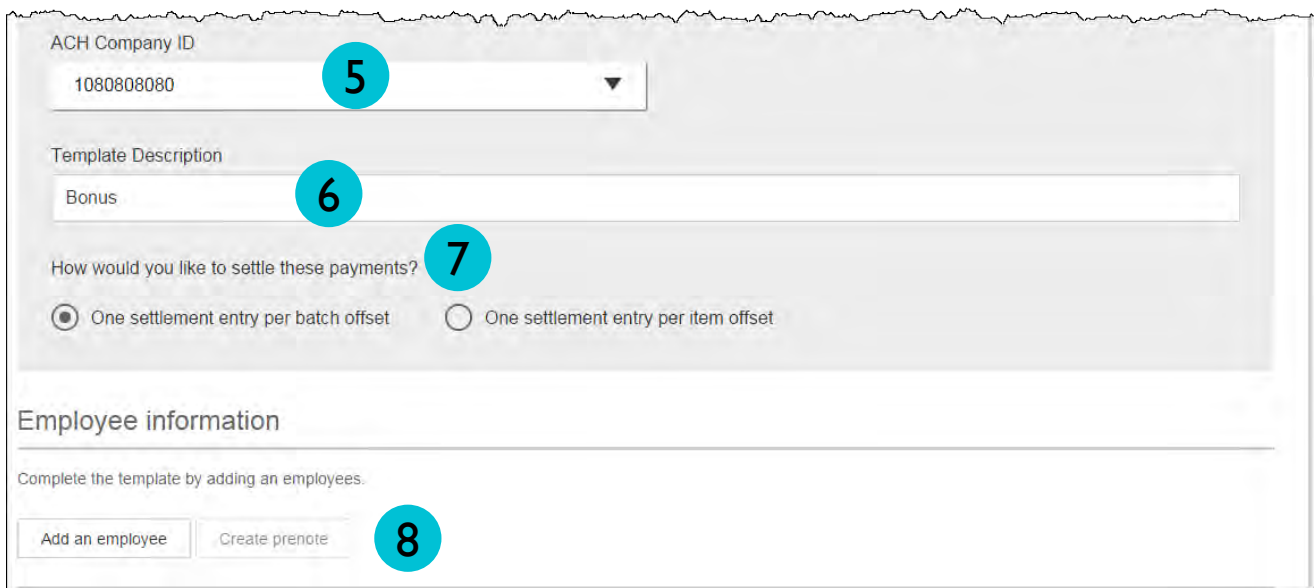
1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
3. Select **Template Type**.
4. For Template Types of Consumer (PPD), Commercial (CCD), or Web-initiated entries (WEB), indicate if the template will be used to make or collect payments.



The screenshot shows the 'Add a template' form with the following fields and callouts:

- 1** Name: A text input field containing 'Bonuses'.
- 2** Funding account: A dropdown menu showing 'Simulator Checking ****0001'.
- 3** Template type: A dropdown menu showing 'Consumer (PPD)'. Below this, an expanded list of options is shown: Child Support (CCD), Commercial (CCD), Consumer (PPD), Domestic Wire, Payroll (PPD), Tax (CCD), and Web-initiated entries (WEB). A blue arrow points from the text 'Expanded dropdown list of Template Types:' to this list.
- 4** Use this template to: Two radio buttons labeled 'Make a payment' and 'Collect a payment'.

5. Select **ACH Company ID**.
6. Enter **Template Description**.
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction.
7. Choose to settle via **Batch Offset or Single Offset**.
 - How the offsetting transaction is handled, e.g. 4 employees are paid \$200 each. Not applicable for tax payments.
8. Based on selected Template Type, enter participants (details in table below).



The screenshot shows a web form for creating an ACH template. It includes a dropdown for 'ACH Company ID' (callout 5), a text field for 'Template Description' (callout 6), and radio buttons for 'How would you like to settle these payments?' (callout 7). Below these is a section titled 'Employee information' with a prompt to 'Complete the template by adding an employees.' and two buttons: 'Add an employee' and 'Create prenote' (callout 8).

Template Type	Participant Type
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient
Tax (CCD)	Tax authority
Child Support (CCD)	Recipient
Web-initiated entries (PPD)	Consumer

Adding Participants

- No limit on entries per template.
- Addenda is available except for Payroll or Web.
- Routing number is validated.
- Prenote is recommended.
- Amount field can be \$0 and then actual amount entered during initiation.

×

Add an employee

Contact information

Who do you want to add

Employee ID

Enter person or business name

Optional

Account information

Bank account type

Personal Checking

▼

Routing number

Routing number

Bank account number

Account number

Retype Account number

☐

Create a prenote

Payment information

This can be changed at the time of payment.

Amount to pay

\$0.00

Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; the business can sort by any column as well.

Recipient information

Complete the template by adding recipient s.

Add a recipient
Create prenote

<input type="checkbox"/>	Recipient ▼	ID	Account	Create prenote?	Amount
<input type="checkbox"/>	Jean Grey	7777777	Business Checking 676767		\$155.00
<input type="checkbox"/>	Magneto		Business Checking 121212		\$155.00
<input type="checkbox"/>	Professor X		Business Checking 89998		\$55.00
<input type="checkbox"/>	Wolverine		Business Checking 33333	✓	\$55.00
Template collecting from 4 recipients					Total \$420.00

Save template
Cancel

When is approval required?

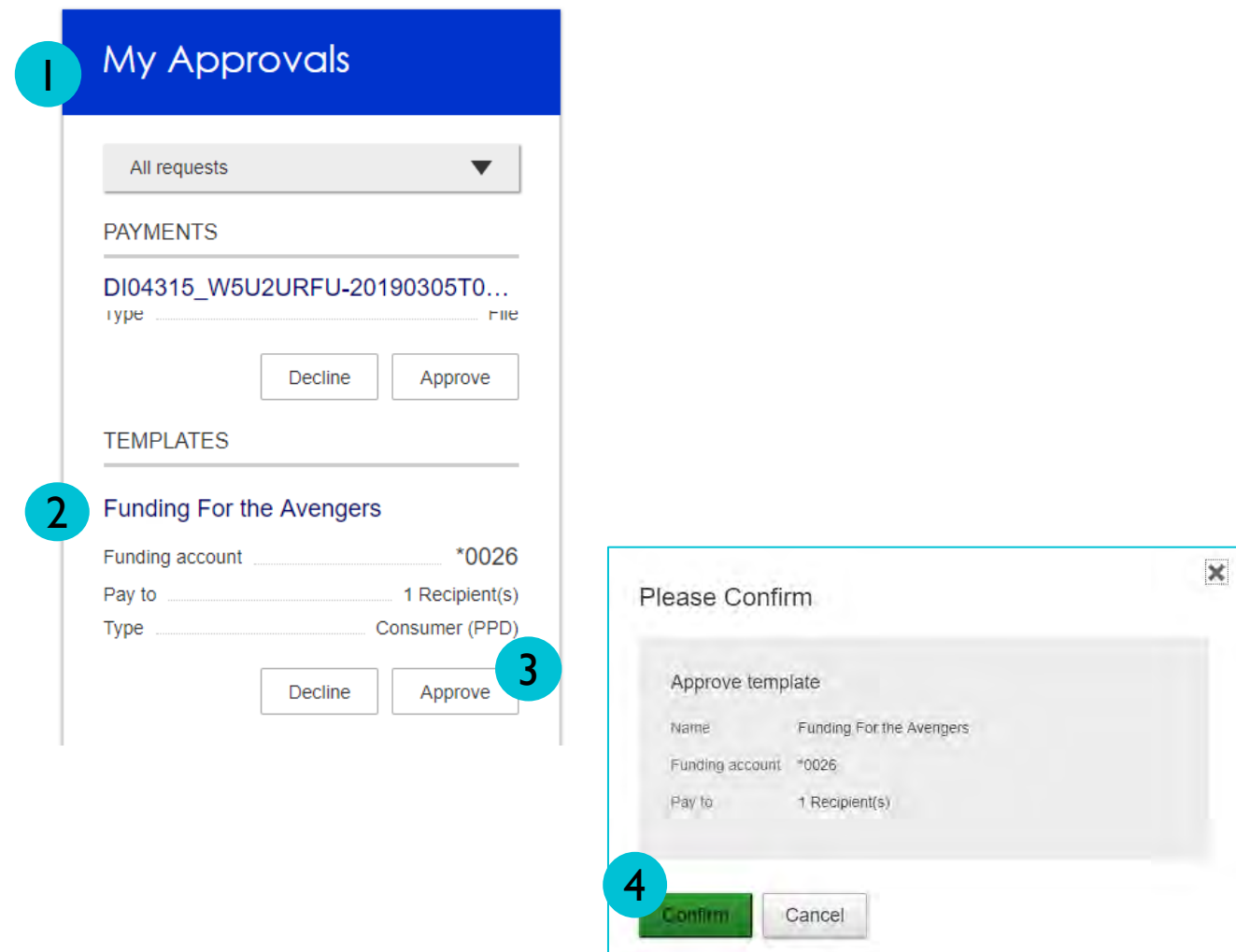
When there is more than one person at your business who can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved*.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates. If approval is not required, the status is Approved and the template can be initiated.

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** section.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen (not shown).



The screenshot shows the 'My Approvals' section of a web application. A blue header bar at the top contains the text 'My Approvals' with a circled '1' next to it. Below the header, there is a dropdown menu labeled 'All requests'. Under the 'PAYMENTS' section, a payment request is shown with a truncated ID 'DI04315_W5U2URFU-20190305T0...' and buttons for 'Decline' and 'Approve'. Under the 'TEMPLATES' section, a template named 'Funding For the Avengers' is listed with a circled '2' next to its name. The template details show 'Funding account *0026', 'Pay to 1 Recipient(s)', and 'Type Consumer (PPD)'. There are 'Decline' and 'Approve' buttons for this template, with a circled '3' next to the 'Approve' button. A pop-up window titled 'Please Confirm' is shown to the right, containing the text 'Approve template' and a summary of the template details: 'Name Funding For the Avengers', 'Funding account *0026', and 'Pay to 1 Recipient(s)'. At the bottom of the pop-up are 'Confirm' and 'Cancel' buttons, with a circled '4' next to the 'Confirm' button.



WIRE TEMPLATES

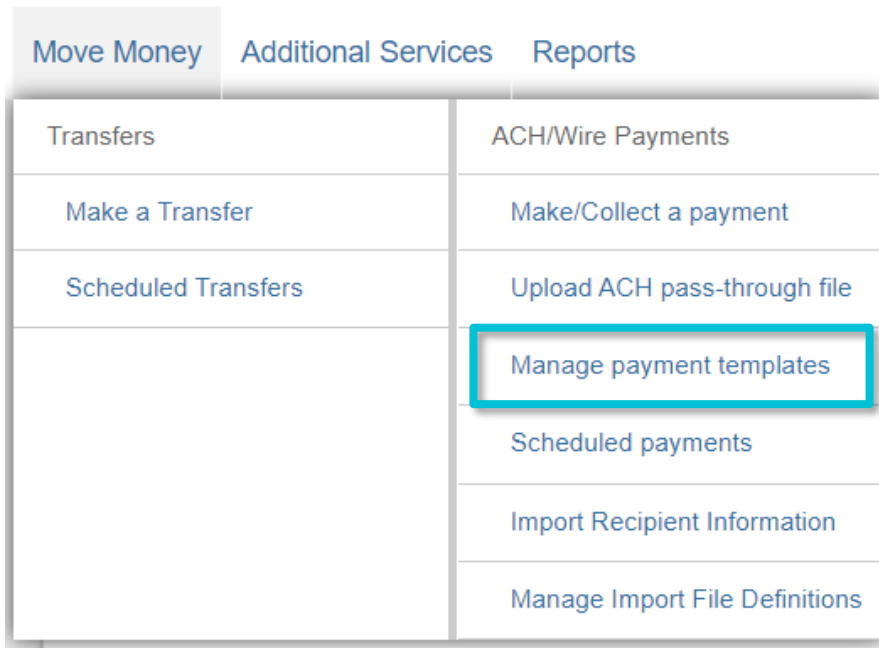


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Wire templates help **reduce errors** and **provide efficiency**. By creating a template first, you can then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to "Manage Payment Templates."



Manage Payment Templates Screen

Template Statuses

- Needs Attention – Approver declined the template.
- Approval Pending – New and edited templates require approval.
- Approved – Available for initiation.

Manage payment templates

+ Add a template

Showing

All Templates

Search

Templates	Last payment	Date
Needs Attention		
Bonus Payroll (PPD) Declined		Options ▾
Options: View, Edit, Delete, Print		
Prenotes Payroll (PPD) Invalid funding account		Options ▾
Approval Pending		
may wire Domestic Wire Approval pending		Options ▾
Options: View, Print		
Approved		
Gym Fees Consumer (PPD)	\$516.05	11/17/2016 Options ▾
one time collection from vendor Commercial (CCD)		Options ▾
Options: View, Make a Payment, Edit, Delete, Copy, Print		

Add a Template for a Domestic Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
3. Select **Domestic Wire** as the Template Type.
4. Enter the **Beneficiary Information**.

Template information

Name

Funding account

Template type

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

Who do you want to pay

Address line 1

Address line 2

Zip/Postal Code

City/Town

State/Province/Region

Country

Bank account number

Reference information/Additional instructions

Purpose of wire

Add a Template for a *Domestic Wire*

5. Enter the **Beneficiary Bank** information.
 - Routing number is validated; must be a domestic financial institution.
6. Enter **Intermediary Bank**. (If Applicable)
7. Enter the wire **Amount** for the template.
 - Zero amount is allowed and can be edited at time of initiation.

Beneficiary bank information **5**

Wire routing number

For further credit to

Intermediary bank information **6**

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Intermediary bank account number

Payment information

This can be changed at the time of payment.

Amount to pay

7

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the **My Accounts** screen > **My Approvals** section.
2. Select the **Template Name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window (not shown).
5. The template is now available to use and shows as Approved on the template screen (not shown).

1

My Approvals

All requests ▼

PAYMENTS

DI04315_W5U2URFU-20190305T0...

Credit amount \$4,870.00

Debit amount -\$4,870.00

Deliver on 2019-03-08

Type File

Decline

Approve

TEMPLATES

wire_feb

Funding account *0026

Pay to 1 Beneficiary

Type Domestic Wire

Decline

Approve

2

3

Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via Multi-Factor Authentication.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.



ACH INITIATION



BCT
DIGITAL BANKING

Initiate ACH payments and collections by using the Make/Collect a Payment screen. ACH and Wires are comingled here.

Payments

What do you want to do?

☐ Make payments
 ☐ Collect payments
 ☐ Upload pass through file

Scheduled payments

Showing all payments ▼

Approved payments

Declined/Failed payments

Recurring payments	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	-\$10,000.00 Payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Company approved -\$7,000.00 Next payment: 3/6/2020
<p>Scheduled payments</p> <p>Feb 7</p> <p> DI04315_D1U6AUWR-20200204T123305.ach </p> <p style="text-align: right;"> Company approval pending \$4,870.00 -\$4,870.00 </p>	

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit

\$200,000.00 available

ACH Collection limit

\$200,000.00 available

ACH Passthrough limit

\$190,260.00 available

Domestic Wire Payment limit

\$443,500.00 available

International Wire Payment limit

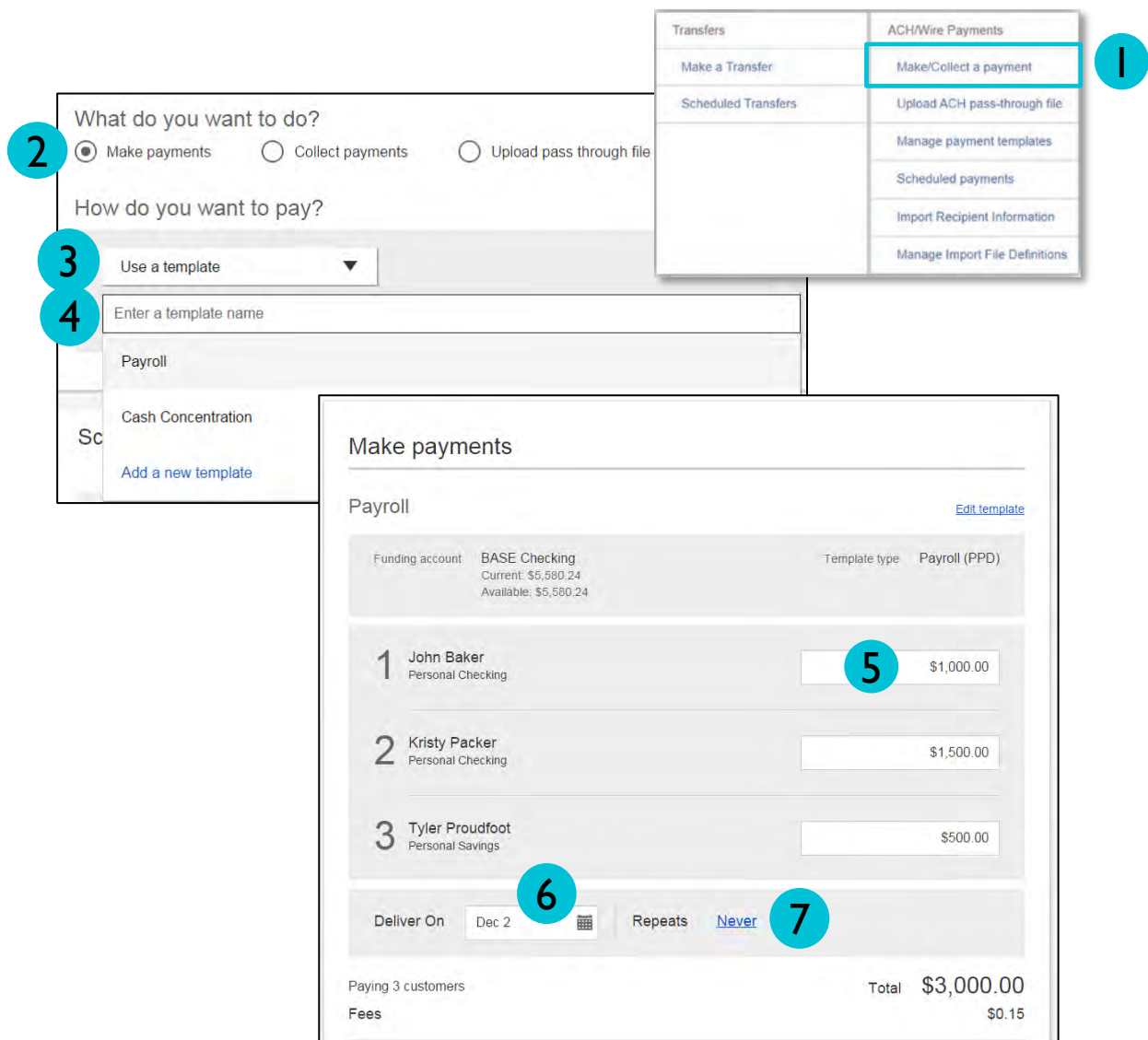
\$500,000.00 available

Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).

View Scheduled, Approved, and Declined/Failed payments.

Make a Template-based Payment

1. Select **Make/Collect A Payment**.
2. Select **Make Payments** button.
3. Select **Use a Template**.
4. In the Enter a Template Name field: **Select a template** or start typing to filter the list.
5. **Edit Amount**. (If Applicable)
6. The **Deliver On** date defaults to next business day.
7. Click "Never" to make the payment **repeating**.



The screenshot shows the BCT Digital Banking interface for making ACH payments. A sidebar menu on the right (callout 1) has 'Make/Collect a payment' selected. The main area (callout 2) has 'Make payments' selected. Below this, 'How do you want to pay?' has 'Use a template' selected (callout 3). A dropdown menu (callout 4) shows 'Payroll' selected. The 'Make payments' screen (callout 5) shows a 'Payroll' template with a funding account of 'BASE Checking' and a total of \$3,000.00. It lists three recipients: John Baker (\$1,000.00), Kristy Packer (\$1,500.00), and Tyler Proudfoot (\$500.00). The 'Deliver On' date is 'Dec 2' (callout 6) and 'Repeats' is set to 'Never' (callout 7).

Transfers		ACH/Wire Payments	
Make a Transfer		Make/Collect a payment	
Scheduled Transfers		Upload ACH pass-through file	
		Manage payment templates	
		Scheduled payments	
		Import Recipient Information	
		Manage Import File Definitions	

What do you want to do?

☒ Make payments ☐ Collect payments ☐ Upload pass through file

How do you want to pay?

3 Use a template ▼

4 Enter a template name

Payroll

Cash Concentration

Sc

[Add a new template](#)

Make payments

[Edit template](#)

Funding account	Current	Available	Template type
BASE Checking	\$5,580.24	\$5,580.24	Payroll (PPD)

#	Name	Account Type	Amount
1	John Baker	Personal Checking	5 \$1,000.00
2	Kristy Packer	Personal Checking	\$1,500.00
3	Tyler Proudfoot	Personal Savings	\$500.00

6 Deliver On: Dec 2 **7** Repeats: **Never**

Paying 3 customers

Fees: \$0.15

Total: \$3,000.00

Make a One-time Payment (Move Money Menu)

1. Select **Make/Collect Payments**.
2. **Make Payments**.
3. Make a **One-time Payment**.
4. Select **Funding Account**.
5. Select **Payment Type**.
6. Select **ACH Company ID**.
7. Enter **Payment Description**.
8. Choose to settle via **Batch Offset** or **Single Offset**.
9. Enter **Recipient Information** and **Delivery Date** (not shown).

Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Scheduled Transfers	Upload ACH pass-through file
	Manage payment templates
	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

1

* This can be saved as a template after initiating. The "Payment Name" becomes the template name.

Payments

What do you want to do?

☒ Make payments
 ☐ Collect payments
 ☐ Upload pass through file

How do you want to pay?

☒ Make a one time payment

Funding account

Payment type

ACH Company ID

Payment name

Payment Description

How would you like to settle these payments?

☒ One settlement entry per batch offset
 ☐ One settlement entry per item offset

Collect a Template-based Payment (Move Money Menu)

1. Select **Collect Payments** button.
2. Select **Use a Template**.
3. In the **Enter a Template Name** field, select a template or start typing to filter list.
4. **Edit Amount**, if applicable.
5. Adjust the **Deliver On** date, if applicable.
6. Click "Never" to make the payment **repeating**.

What do you want to do?

☐ Make payment
 ☒ Collect payments
 ☐ Upload pass through file

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

2 Use a template

3 Enter a template name

Member dues

Add a new template

Collect payments

[Edit template](#)

Funding account	Simulator Checking Current: \$2,208.15 Available: \$2,208.15	Template type	Consumer (PPD)
-----------------	--	---------------	----------------

1 Betty Boop
Personal Checking

4 \$75.00

Monthly membership dues

57 characters left

2 Foghorn Leghorn
Personal Checking

\$75.00

Monthly membership dues

57 characters left

3 Yosemite Sam
Personal Checking

\$75.00

⚠ Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015

Monthly membership dues

57 characters left

Deliver On Dec 17 5

Repeats [Never](#) 6

Collecting money from 2 customers

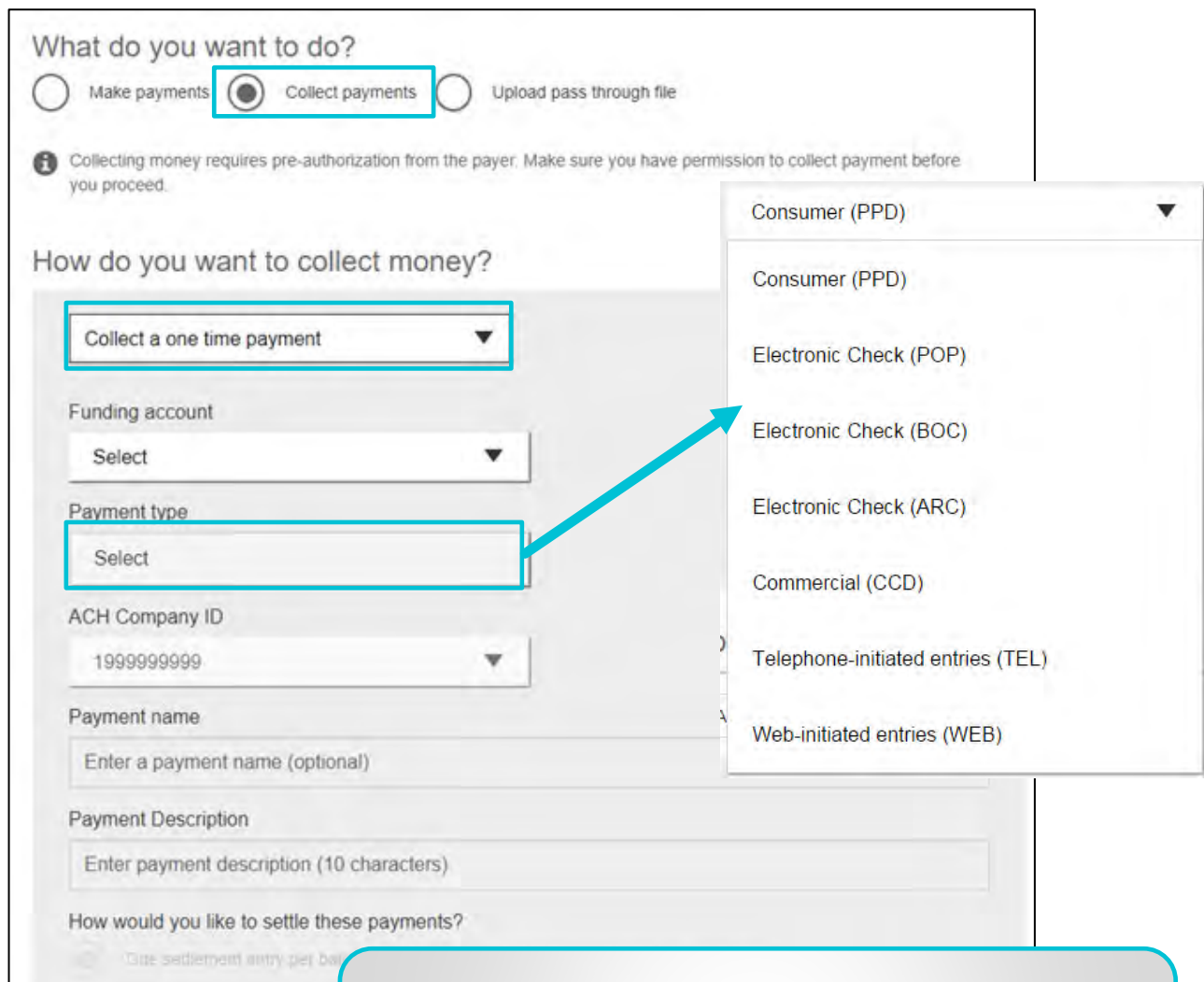
Total \$150.00

Fees \$0.15

Collect a One-time Payment

Under **Move Money** -> select **Make/Collect Payments** -> **Collect a One-time Payment**. Select a **Deliver On** date and the **Payment Types** (POP, BOC, ARC and TEL show only when collecting a one-time payment). All other steps are the same as creating an ACH Template.

Your business can save the information as a template after initiating. The "Payment name" becomes the template name.



What do you want to do?

☐ Make payments ☒ Collect payments ☐ Upload pass through file

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Collect a one time payment

Funding account
Select

Payment type
Select

ACH Company ID
1999999999

Payment name
Enter a payment name (optional)

Payment Description
Enter payment description (10 characters)

How would you like to settle these payments?

Consumer (PPD)

Consumer (PPD)

Electronic Check (POP)

Electronic Check (BOC)

Electronic Check (ARC)

Commercial (CCD)

Telephone-initiated entries (TEL)

Web-initiated entries (WEB)

Note for all ACH initiations:




If a batch requires approval, an email is routed to all approvers at the business.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled Payments

- Payments show here when pending, i.e. not yet sent to BCT for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with "Company pending approval" status 2 business days prior to the payment date.

Scheduled payments		Approved payments		Declined/Failed payments	
Showing all payments ▼					
Recurring payments		Status		Amount	
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel		 Company approved		-\$10,000.00 Next payment: 2/27/2020	
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel		 Company approval pending		-\$7,000.00 Next payment: 3/6/2020	
Scheduled payments					
Feb 7					
DI04315_D1U6AUWR-20200204T123305.ach		 Company approval pending		\$4,870.00 -\$4,870.00	

Click the payment name to cancel (not an option if status is "Company approval pending").

Payment Activity

Approved payments - payments that have been sent to BCT for processing.

Scheduled payments			Approved payments			Declined/Failed payments		
Showing all payments								
Approved payments			Status			Amount		
Today								
April's fantastic payroll			FI approval pending			-\$5,665.00		
Payroll (PPD)						Options		
Feb 18								
Wire wire pants on fire			Processed			-\$10,000.00		
Domestic Wire						Options		

Options: Copy, View, Print, Reverse

Reversals: Reverse ACH individual transaction(s) or an entire batch; shows the business day after the effective date and expires after 5 business days.

Declined/Failed Payments

- Payments declined by a business approver (Initiator receives an email).
- Payments declined by BCT (Initiator and all business admins receive an email).
- Payments failed due to ACH prefunding (all business admins receive an email).
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (Initiator, Primary Admin and BCT receive email).

Scheduled payments			Approved payments			Declined/Failed payments		
Showing all payments								
Declined/Failed payments			Status			Amount		
Jan 14								
Payroll			X Exceeds User Daily Limit			-\$30.00		
Payroll (PPD)						Options		

Options: Initiate a new payment, View, Print



INITIATE A WIRE



BCT
DIGITAL BANKING

Domestic Wires are initiated through the Make/Collect a Payment screen under the Move Money menu option.

Payments

What do you want to do?

☐ Make payments
 ☐ Collect payments
 ☐ Upload pass through file

[Scheduled payments](#)
[Approved payments](#)
[Declined/Failed payments](#)

Showing all payments

Recurring payments

[Wire wire pants on fire](#)
Company approved
-\$10,000.00
 Domestic Wire
 Once a week on Thursday until I cancel
 Next payment: 2/27/2020

[APril's awesome Payroll](#)
Company approved
-\$7,000.00
 Payroll (PPD)
 Twice a month on 7th and 21st until I cancel
 Next payment: 3/6/2020

Scheduled payments

Feb 7

[DI04315_D1U6AUWR-20200204T123305.ach](#)
Company approval pending
\$4,870.00
-\$4,870.00

Monthly limits

Select TaxID to see limits

Classy Events

ACH Payment limit

\$200,000.00 available

ACH Collection limit

\$200,000.00 available

ACH Passthrough limit

\$190,260.00 available

Domestic Wire Payment limit

\$443,500.00 available

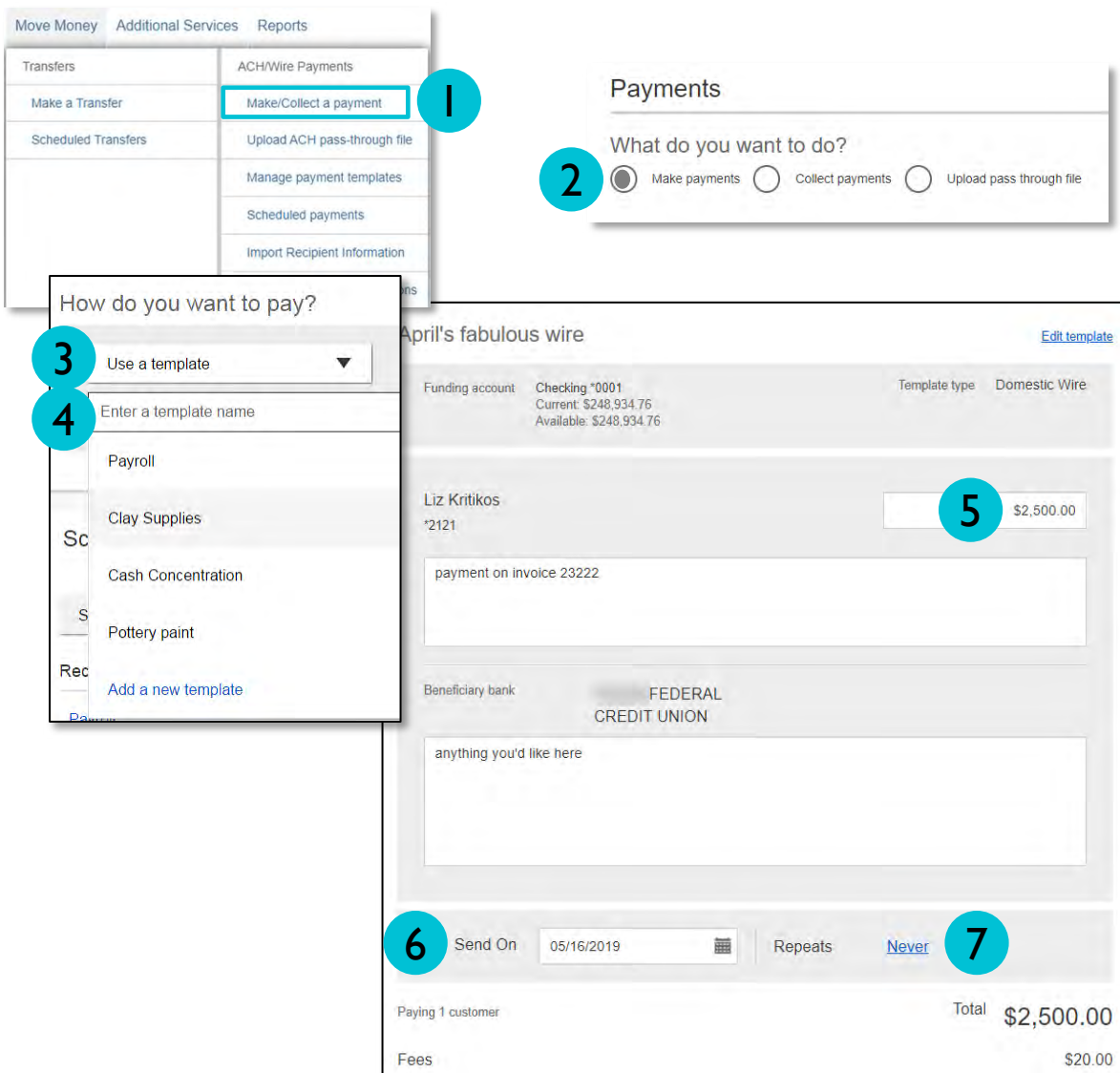
International Wire Payment limit

\$500,000.00 available

View Scheduled, Approved, and Declined/Failed payments.

Send a Template-Based Wire (Move Money Menu)

1. Select **Make/Collect A Payment**.
2. Select **Make Payments** button.
3. Select **Use a Template**.
4. Click in the **Enter a Template Name** field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
5. If applicable, edit amount or message to beneficiary or receiving bank.
6. The Send On date defaults to current business day.
7. There is an option to make this wire repeating. Click **Never** to make this wire **Repeating**.
8. Click **Continue to review** (not shown).



The screenshot shows the 'Move Money' menu with the following elements:

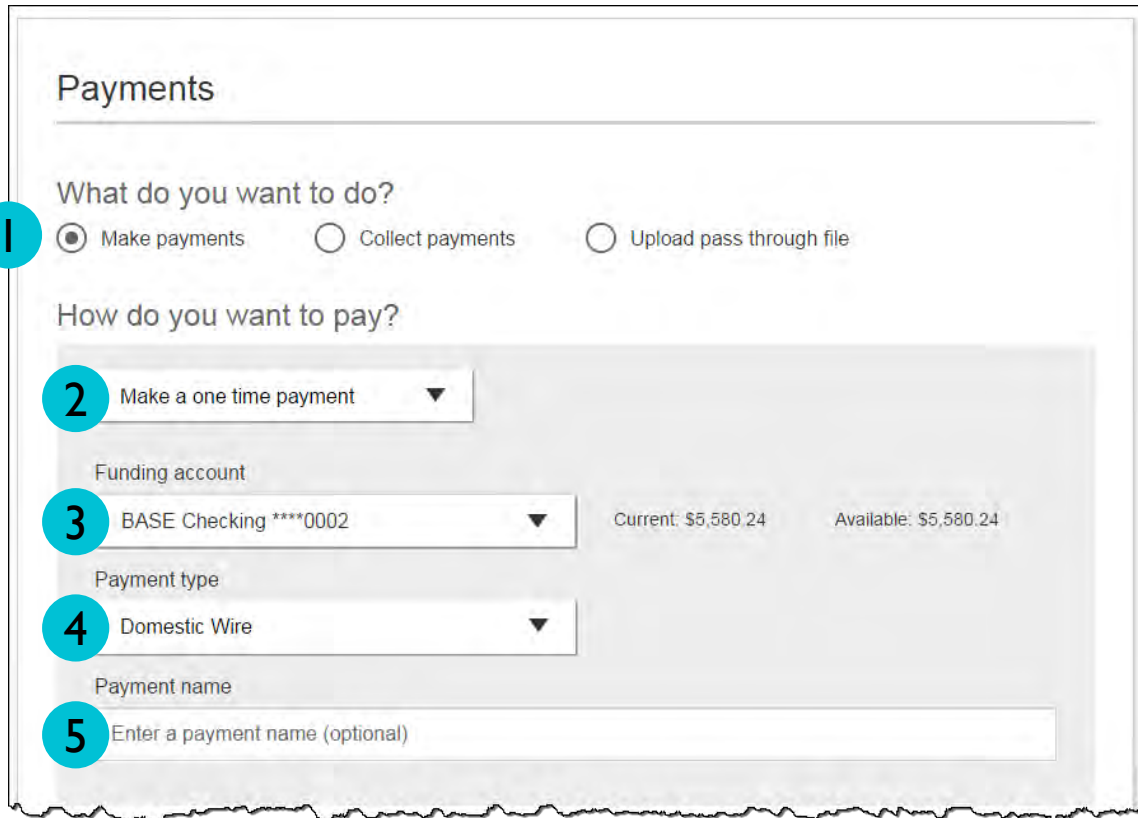
- 1**: 'Make/Collect a payment' button in the 'ACH/Wire Payments' section.
- 2**: 'What do you want to do?' section with radio buttons for 'Make payments' (selected), 'Collect payments', and 'Upload pass through file'.
- 3**: 'How do you want to pay?' dropdown menu with 'Use a template' selected.
- 4**: 'Enter a template name' search field with a list of suggestions: Payroll, Clay Supplies, Cash Concentration, Pottery paint, and 'Add a new template'.
- 5**: Amount field showing '\$2,500.00' for 'Liz Kritikos *2121'.
- 6**: 'Send On' date field showing '05/16/2019'.
- 7**: 'Repeats' dropdown menu showing 'Never'.

The main form area displays 'April's fabulous wire' with the following details:

- Funding account**: Checking *0001, Current: \$248,934.76, Available: \$248,934.76
- Template type**: Domestic Wire
- Beneficiary**: Liz Kritikos *2121
- Message**: payment on invoice 23222
- Beneficiary bank**: FEDERAL CREDIT UNION
- Additional message**: anything you'd like here
- Total**: \$2,500.00
- Fees**: \$20.00

Send a One-time Wire (Move Money Menu)

1. Select **Make Payments**.
2. Select **Make a One-time Payment**.
3. Choose **Funding Account**.
4. Select **Domestic Wire** under Payment Type.
5. If desired, enter a **Payment Name**. This becomes the template name if saved as a template after initiation.



The screenshot shows the 'Payments' section of the BCT Digital Banking interface. It includes the following elements:




- Section Header:** Payments
- What do you want to do?** (Radio buttons)
 - 1** ☒ Make payments
 - ☐ Collect payments
 - ☐ Upload pass through file
- How do you want to pay?** (Dropdown menu)
 - 2** Make a one time payment ▼
- Funding account** (Dropdown menu)
 - 3** BASE Checking ****0002 ▼
 - Current: \$5,580.24 Available: \$5,580.24
- Payment type** (Dropdown menu)
 - 4** Domestic Wire ▼
- Payment name** (Text input field)
 - 5** Enter a payment name (optional)

Payment Activity

- All activity for the business displays, not just activity by the current user.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled Payments

- Payments show here when pending, i.e. not yet sent to BCT for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with "Company pending approval" status 2 business days prior to the payment date.

Scheduled payments		Approved payments	Declined/Failed payments
Showing all payments ▼			
Recurring payments	Status	Amount	
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	 Company approved	-\$10,000.00 Next payment: 2/27/2020	
April's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	 Com	\$7,000.00 nt: 3/6/2020	
Scheduled payments			
Feb 7			
DI04315_D1U6AUWR-20200204T123305.ach	 Company approval pending	\$4,870.00 -\$4,870.00	

Click the payment name to cancel (not an option if status is "Company approval pending").

Payment Activity

Approved payments – Payments that have been sent to BCT for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠️ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✓ Processed	-\$10,000.00
		Options ▼

Options: Copy Payment, View, Print

Declined/Failed Payments

- Payments declined by a business approver (Initiator receives an email).
- Payments declined by the BCT (Initiator and all business admins receive an email).
- Payments failed due to wire funding (all business admins receive an email).
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (Initiator, Primary Admin and BCT receive an email).

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✗ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options: Initiate a new payment, View, Print



ACH PASS THROUGH

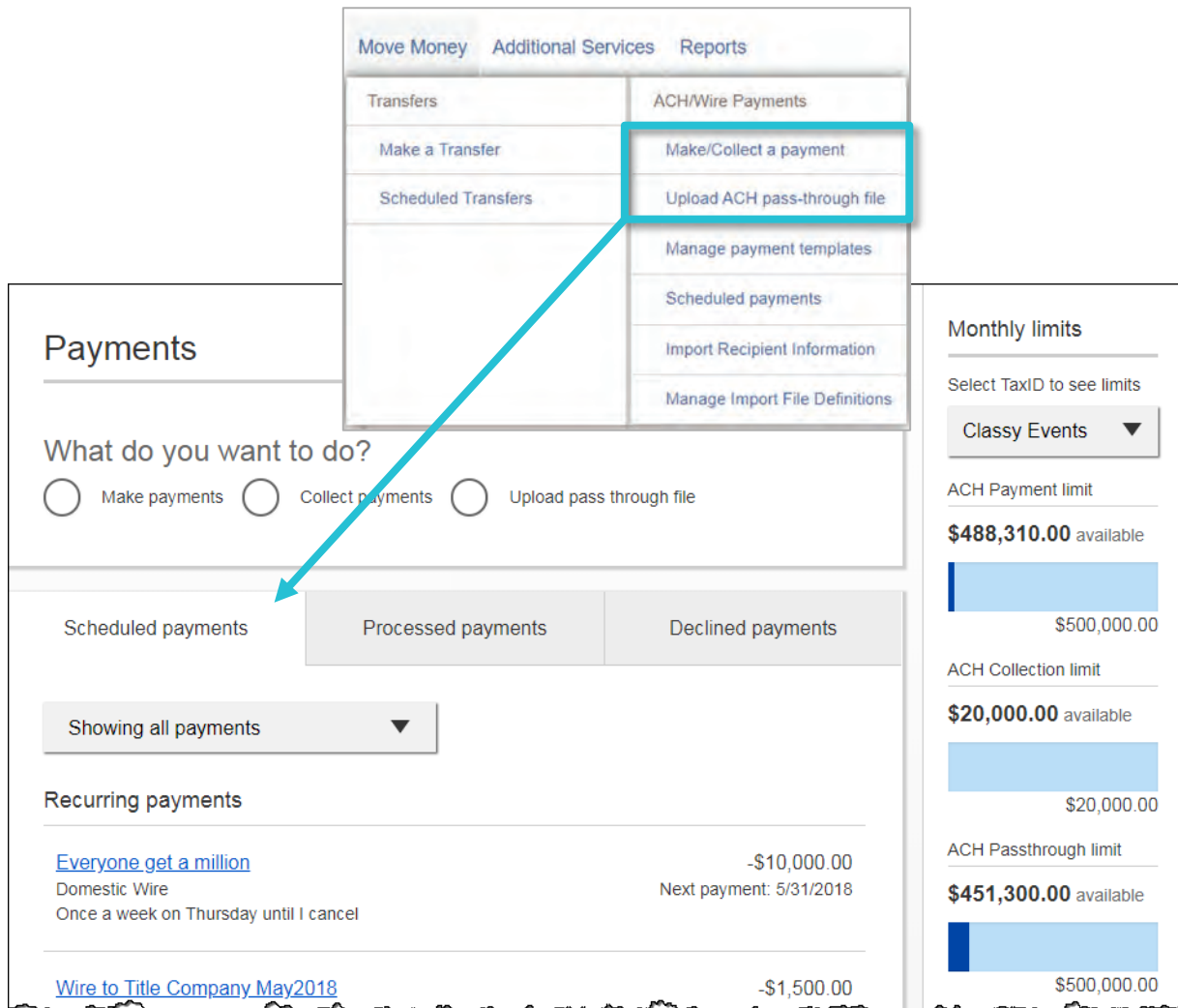


BCT
DIGITAL BANKING

ACH Pass Through allows the business to take an ACH file created in another system and use Business Banking as a pass through system to get that file to BCT.

Navigation options go to the same screen

1. Move Money > Make/Collect a Payment
2. Move Money > Upload an ACH Pass Through File



The screenshot shows the BCT Business Banking interface. At the top, there are three tabs: 'Move Money', 'Additional Services', and 'Reports'. Under 'Move Money', there are two sub-tabs: 'Transfers' and 'ACH/Wire Payments'. The 'ACH/Wire Payments' sub-tab is selected, and it contains a list of options: 'Make/Collect a payment', 'Upload ACH pass-through file', 'Manage payment templates', 'Scheduled payments', 'Import Recipient Information', and 'Manage Import File Definitions'. A red box highlights the 'Make/Collect a payment' and 'Upload ACH pass-through file' options. A red arrow points from the 'Upload ACH pass-through file' option to the 'Payments' screen.

The 'Payments' screen has a heading 'Payments' and a section 'What do you want to do?' with three radio buttons: 'Make payments', 'Collect payments', and 'Upload pass through file'. Below this, there are three tabs: 'Scheduled payments', 'Processed payments', and 'Declined payments'. The 'Scheduled payments' tab is selected. Below the tabs, there is a dropdown menu labeled 'Showing all payments'. Underneath, there is a section 'Recurring payments' with two entries:

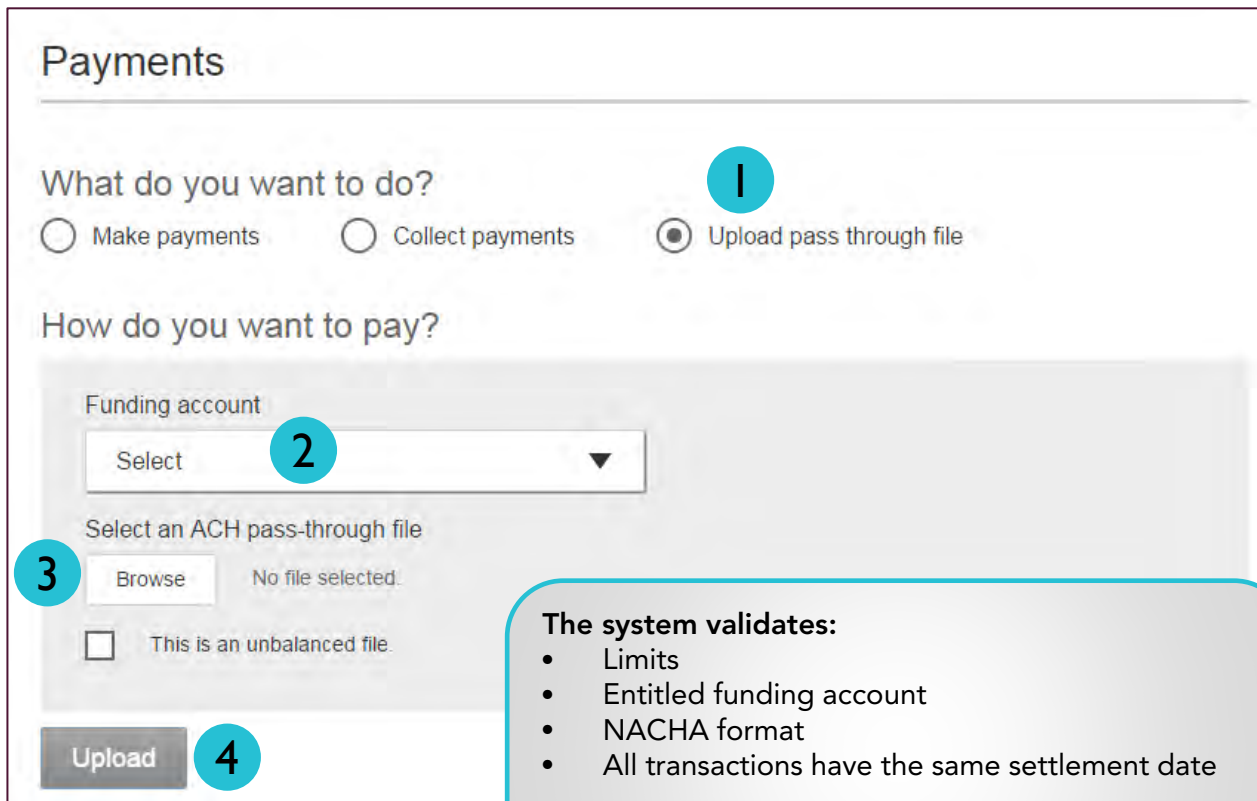
- [Everyone get a million](#) - \$10,000.00
Domestic Wire
Once a week on Thursday until I cancel
Next payment: 5/31/2018
- [Wire to Title Company May2018](#) - \$1,500.00

On the right side of the screen, there is a 'Monthly limits' section with three rows:

- ACH Payment limit**: \$488,310.00 available (bar chart showing \$500,000.00 limit)
- ACH Collection limit**: \$20,000.00 available (bar chart showing \$20,000.00 limit)
- ACH Passthrough limit**: \$451,300.00 available (bar chart showing \$500,000.00 limit)

Upload the File

1. Select **Upload pass through file**.
2. Select the **Funding account**.
3. Click **Browse** to locate and select the desired file.
 - Must be a file with .ach as the extension.
4. Click **Upload**.
 - If any errors are found, the error is detailed out on the screen.
 - Edits are not allowed on the file. The business must fix the error in the original source.



Payments

What do you want to do?

☐ Make payments ☐ Collect payments ☒ Upload pass through file

How do you want to pay?

Funding account

Select **2** ▼

Select an ACH pass-through file

3 No file selected.

☐ This is an unbalanced file.

4

The system validates:

- Limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date

Note: The system does not prevent the business from uploading the same file twice.

mybct.bank

WEST VIRGINIA

CHARLES TOWN

– Main Office

111 E. Washington Street
Charles Town, WV 25414
304-725-8431

HARPERS FERRY

1366 W. Washington Street
Harpers Ferry, WV 25425
304-535-6336

HEDGESVILLE

119 Cowardly Lion Drive
Hedgesville, WV 25427
304-754-0000

KEARNEYSVILLE

5480 Charles Town Road
Kearneysville, WV 25430
304-876-2563

MARTINSBURG

9738 Tuscarora Pike
Martinsburg, WV 25403
304-262-0089

MARYLAND

HAGERSTOWN

1101 Frederick Street
Hagerstown, MD 21740
301-739-4BCT (4228)

VIRGINIA

LEESBURG

446 Madison Trade
Plaza SE
Leesburg, VA 20175
703-777-6319

Lending Office

602 S. King Street
Suite 300
Leesburg, VA 20175
703-443-4484

MIDDLEBURG

115 The Plains Road
Suite 150
Middleburg, VA 20117
540-687-6132

PURCELLVILLE

1201 Wolf Rock Drive
Suite 125
Purcellville, VA 20132
540-619-2913



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111 E. Washington St.
Charles Town, WV
25414



Cash Management Support
304-728-2409