



Business Banking

User Guide

Learn how to use Business Banking with this helpful guide.

For questions contact us at 727-335-0500

Member
FDIC

The logo features a blue circle with a white dot inside, resembling a stylized 'C' or a sun.

CLIMATE FIRST BANK®

climatefirstbank.com

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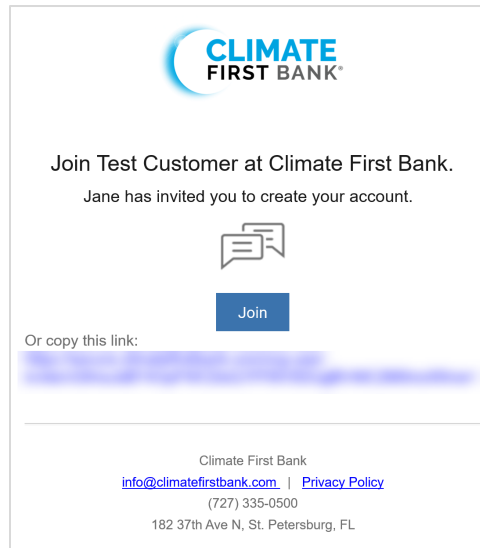
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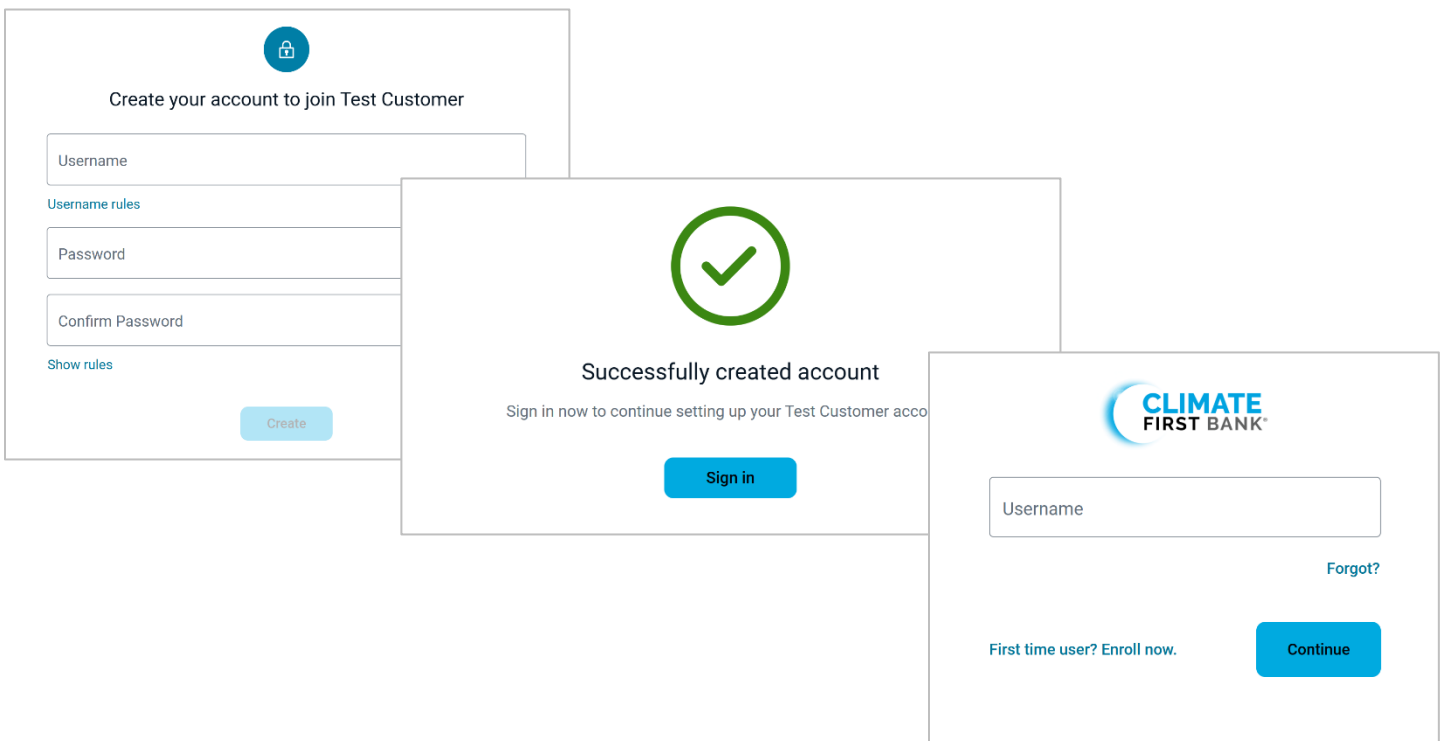
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First Time Login

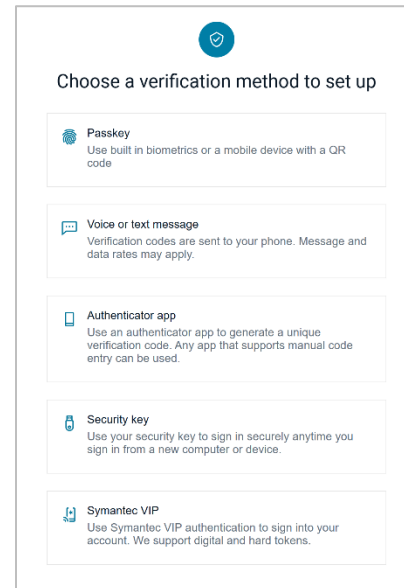
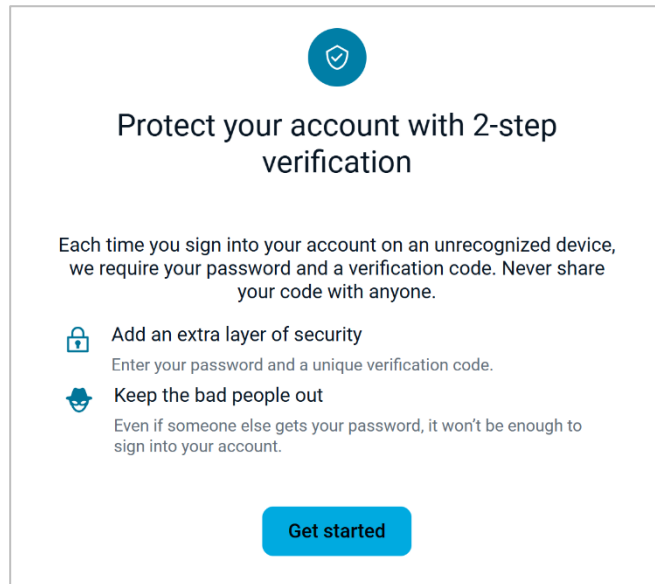
1. Open your enrollment email and click **Join**.



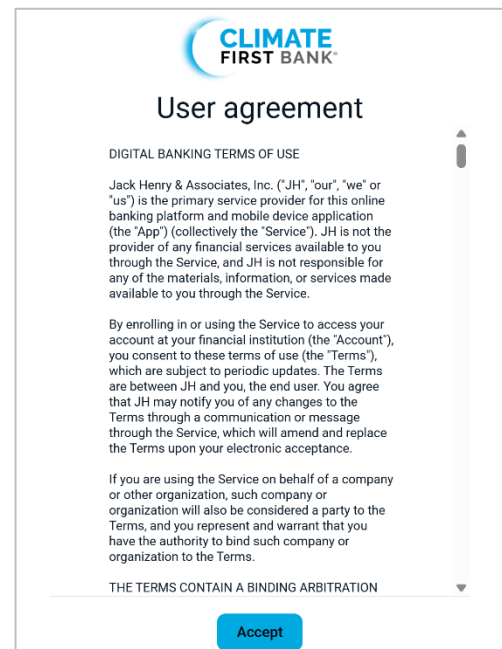
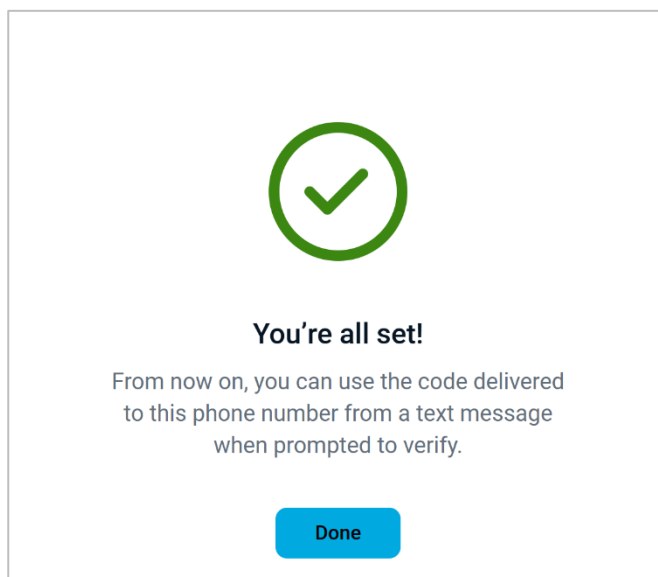
2. Create your **username** and **password** and click **Create**.
3. Click **Sign In**.
4. Enter your new username and click **Continue**.



5. Review the information regarding registering for two-factor authentication and click Get started. Choose how to receive your two factor authentication codes:
 - **Passkey:** Use biometrics or a mobile device with a QR code.
 - **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.
 - **Security key:** Use your security key to sign in securely anytime you sign in from a new computer or device.
 - **Symantec VIP token:** Download the VIP Access app from Apple or Google Play or grab your physical token. Then enter the code that generates.



6. Click **Done**.
7. Click **Accept** on the User Agreement.

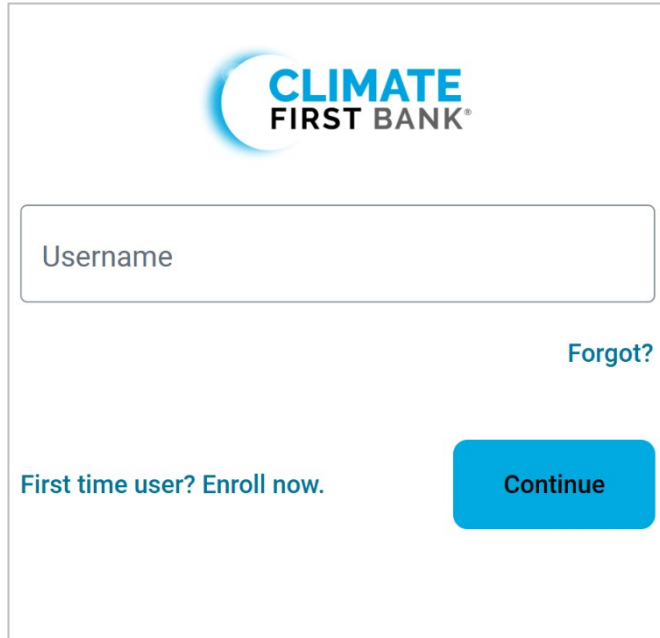


Account Recovery

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

1. Click **Forgot?** On the login page.
2. Enter your username and email address on the Account recovery screen. Click **Next**.

IMPORTANT: Email must match what is on file.



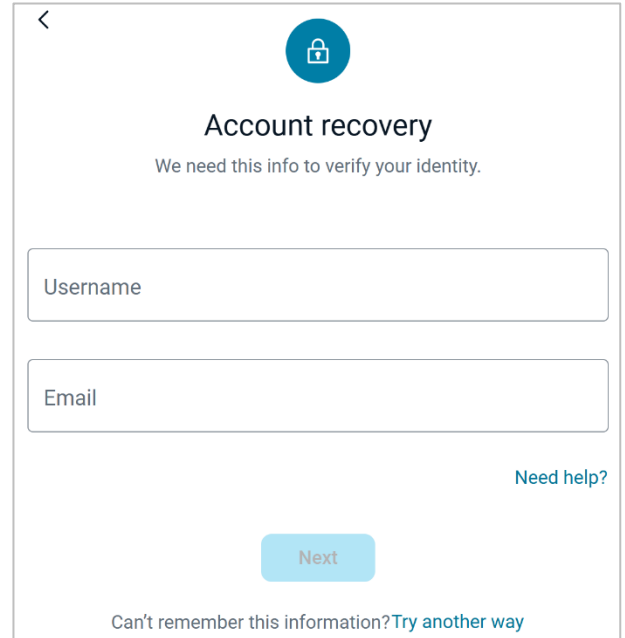
CLIMATE FIRST BANK®

Username

[Forgot?](#)

First time user? [Enroll now.](#)

[Continue](#)



<



Account recovery

We need this info to verify your identity.

Username

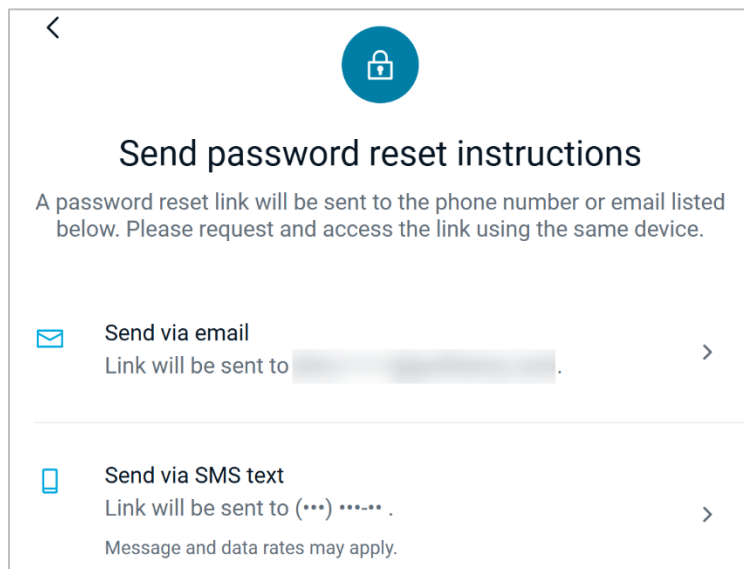
Email

[Need help?](#)

[Next](#)

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

3. Choose to receive your instructions via email or text.



<



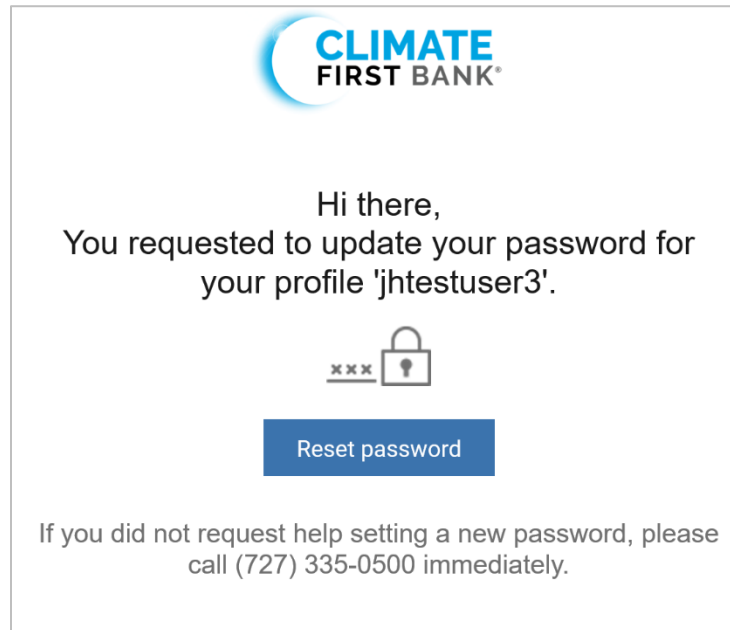
Send password reset instructions

A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device.

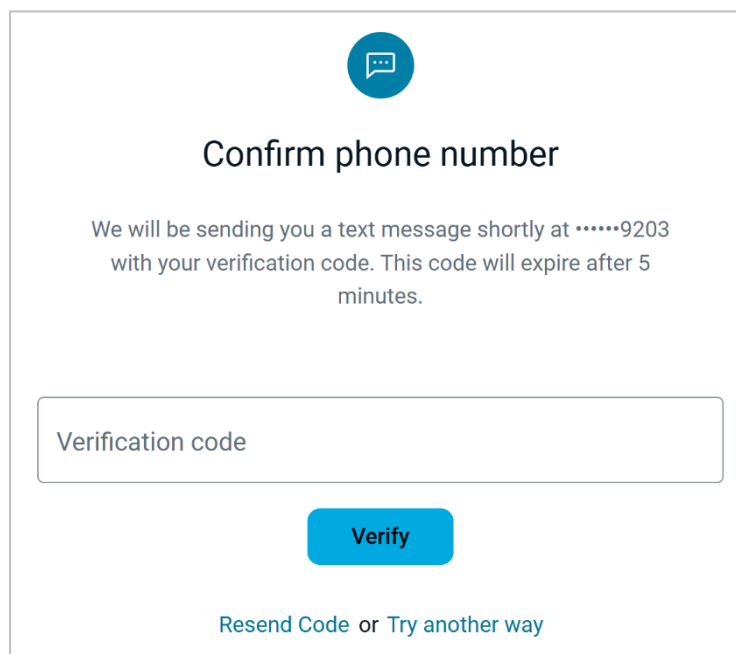
 Send via email
Link will be sent to . [>](#)

 Send via SMS text
Link will be sent to (•••) ••••• . [>](#)
Message and data rates may apply.

4. **Email:** Open your email. Your username will appear in the email body. Click **Reset Password**.
Text: Open your text and tap **Reset password**.



5. Authenticate via the verification method you have previously chosen. Screen may vary depending on verification method used.



6. Enter a new password and click **Update**.



Reset password

Login for jhtestuser3

New password

Confirm new password

Update

Dashboard

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

Default Layout

From left to right, top to bottom.

Navigation menu – Use the left side of the screen to navigate between sections of the website.

Account Settings (>) – Access your account settings from here.

User menu (circle) – Access profile, support, settings or sign out.

Accounts – Displays rectangular blue account boxes showing account name, balance, status, and last four digits of account number.

Scroll Buttons (< oo >) – Scroll left or right through your accounts.

View all – View all of your accounts.

Quick Action Buttons – Click a square button to jump to that feature of online banking.

Cards:

Transactions – Displays recent activity on all accounts.

Messages – Displays conversations between you and support representatives as well as alerts and bank messages.

Bill Pay – Conveniently make payments to people or companies

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.

Transfers – Displays scheduled transfers and a quick link to Make a Transfer.

Bottom of page

My Profile menu – Access Personal settings, Business management, Account settings or Sign out.

Organize dashboard – Rearrange or show/hide items appearing on your dashboard.

Help (question mark icon) – Access the help menu.

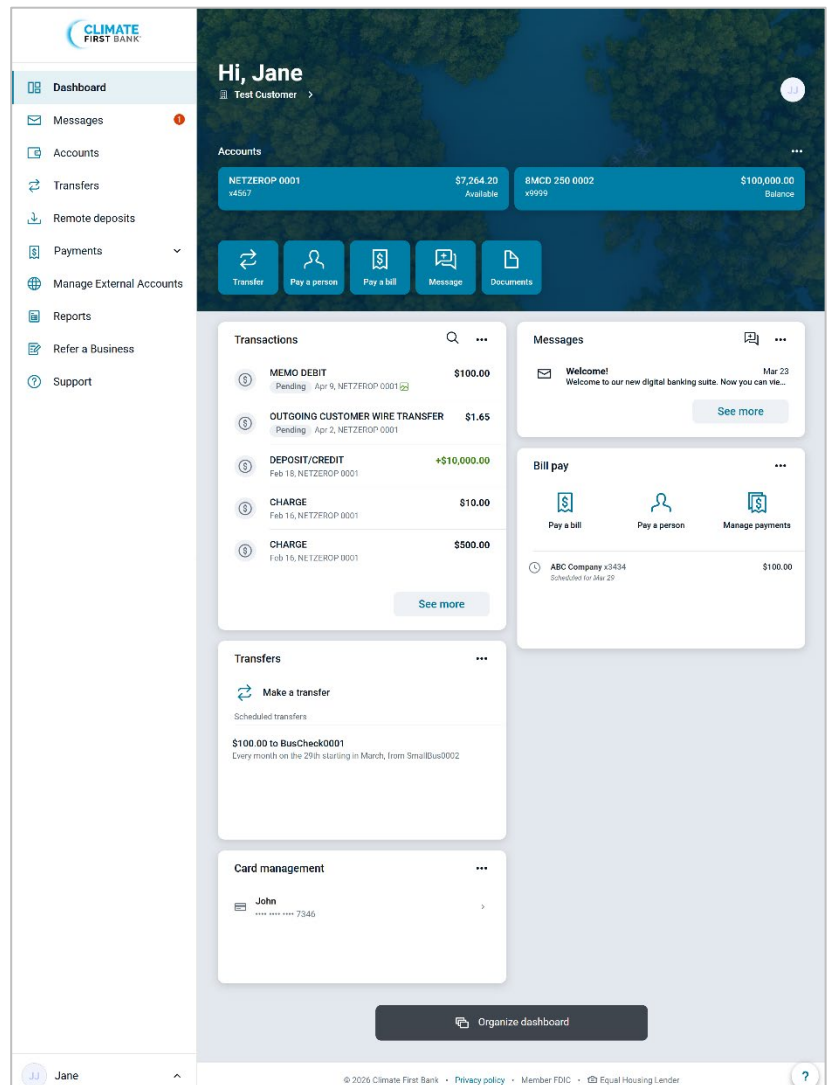
Additional Available Cards:

Under *Organize Dashboard* click **+ Add a card**.

Accept Online Payments – Use Autobooks to Send an Invoice, Accept a Payment, or Sell Online.

Remote Deposits – Conveniently add funds by taking photos of your check.

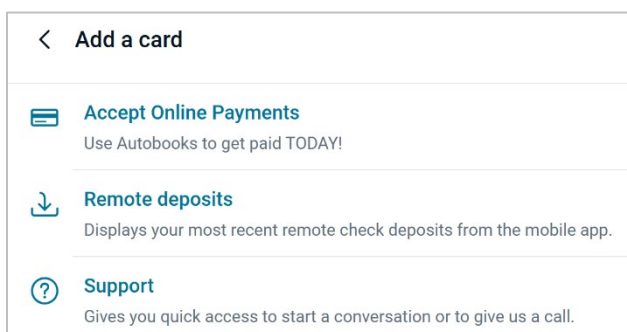
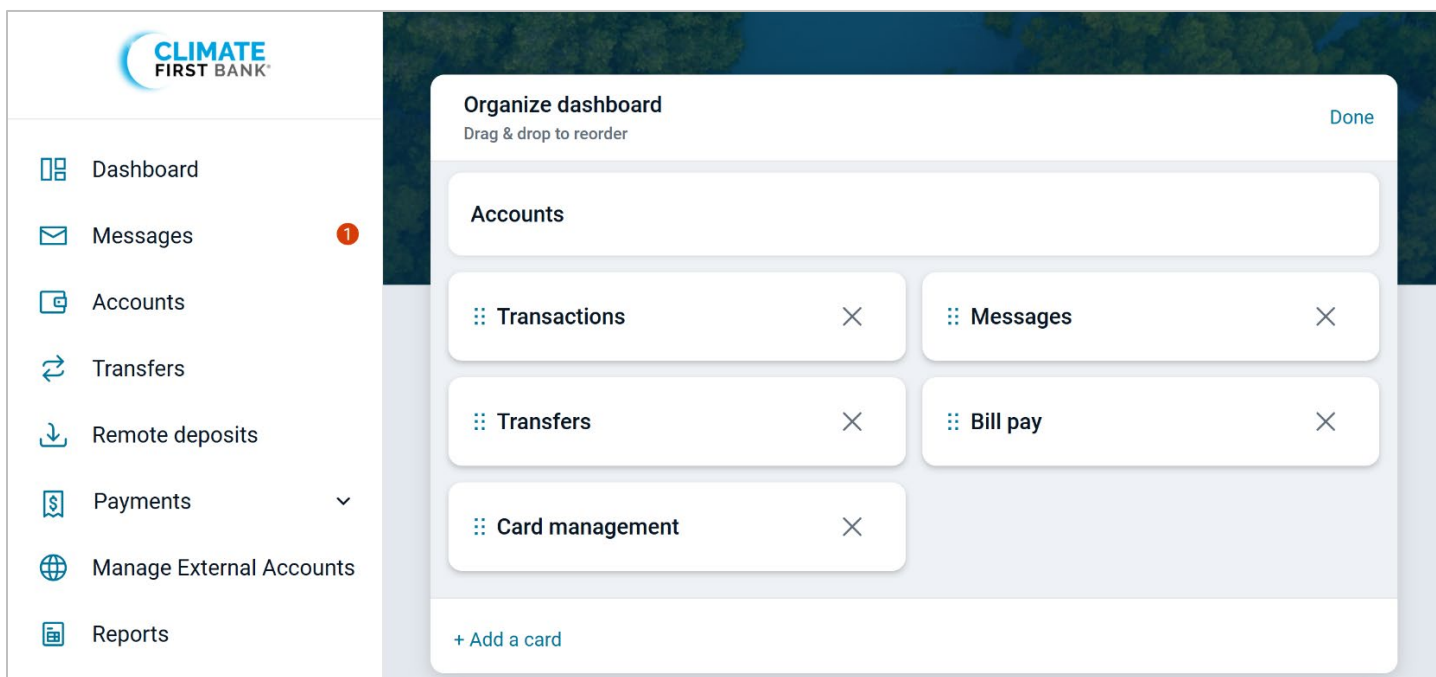
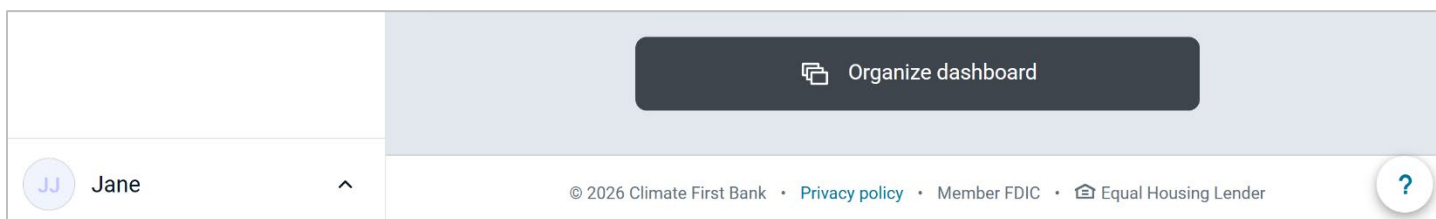
Support – Displays information about the institution and provides multiple ways to contact the bank for support.



Organize Dashboard

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

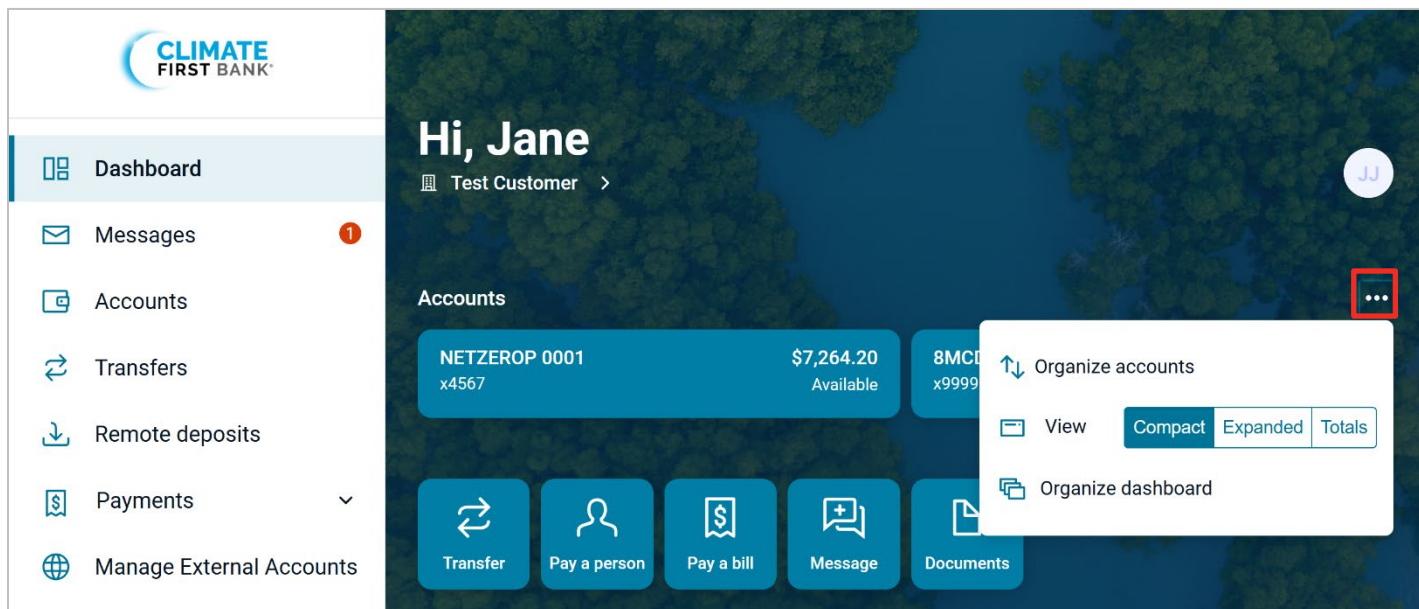
1. Click **Organize Dashboard** at the bottom of the screen.
2. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
3. Click the **X** to remove a card from the dashboard.
4. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select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



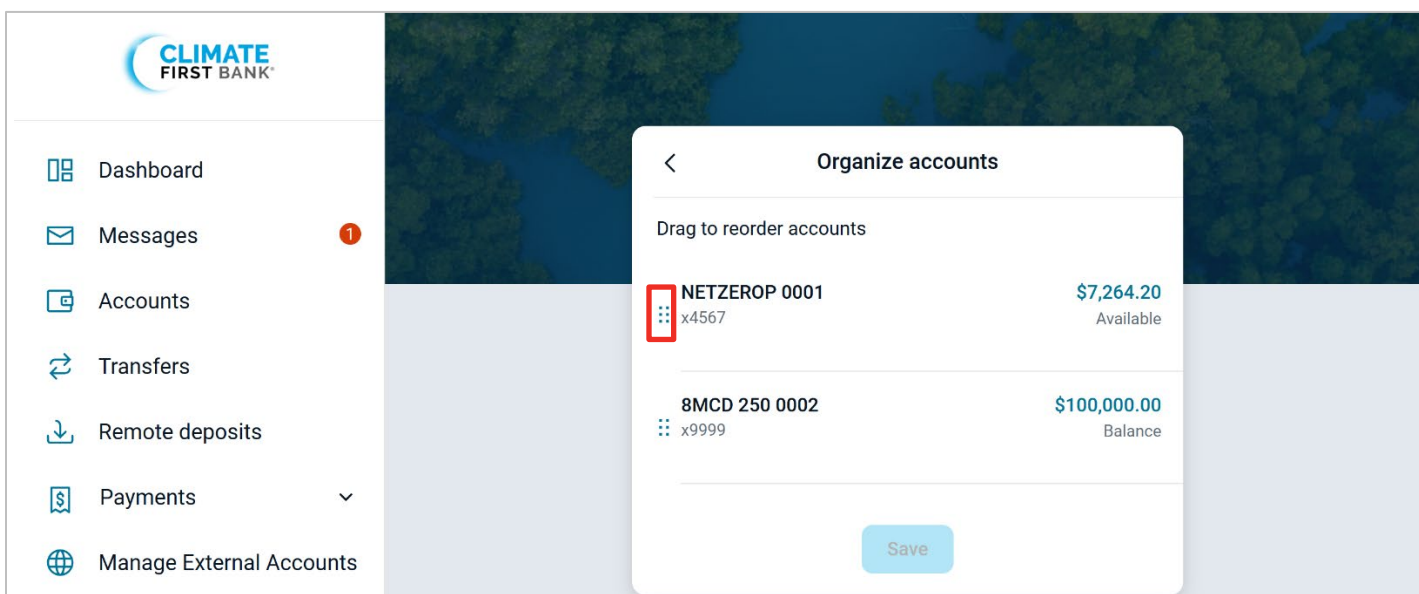
Organize Accounts

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

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



2. Click and hold the **6 dot icon** to drag and drop an account to the order you prefer.
3. Click **Save**.

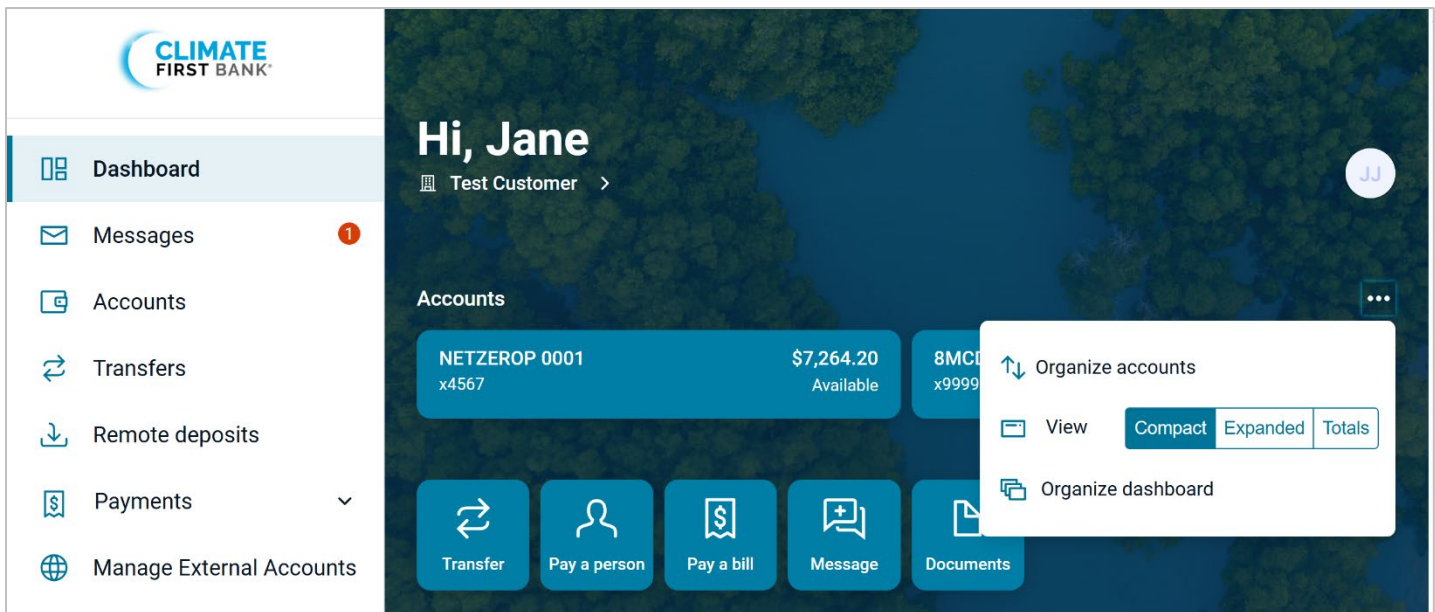


Account View

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 of 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.

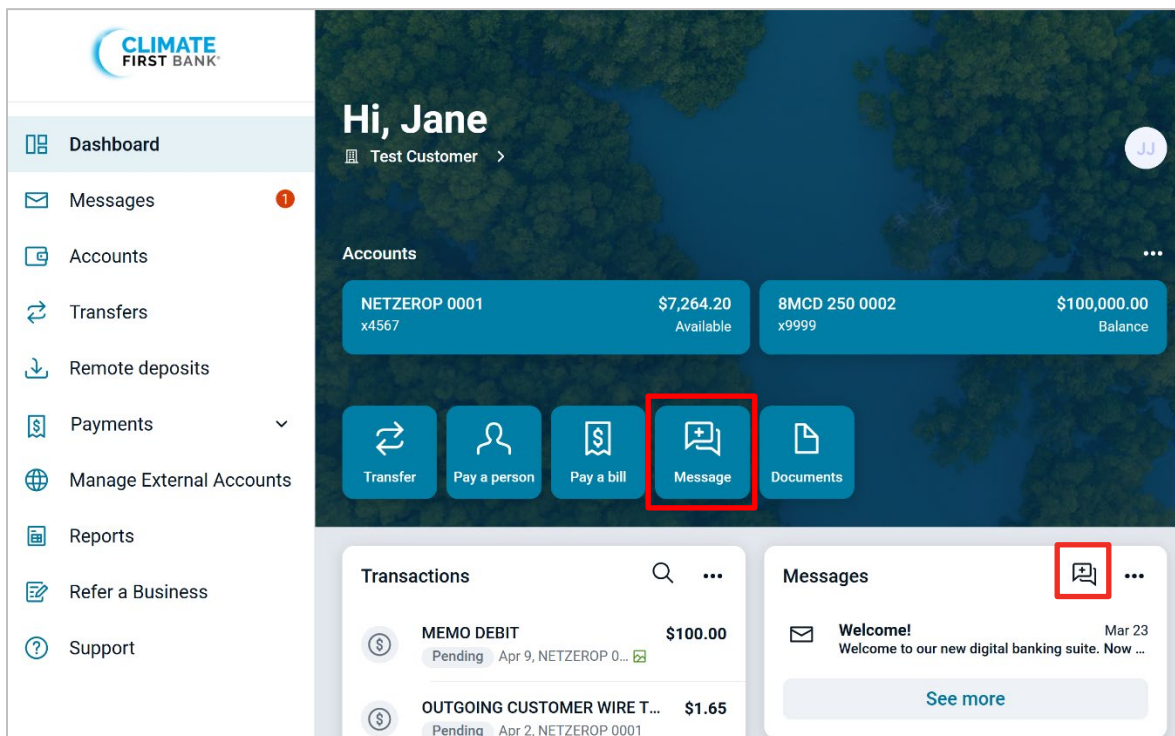
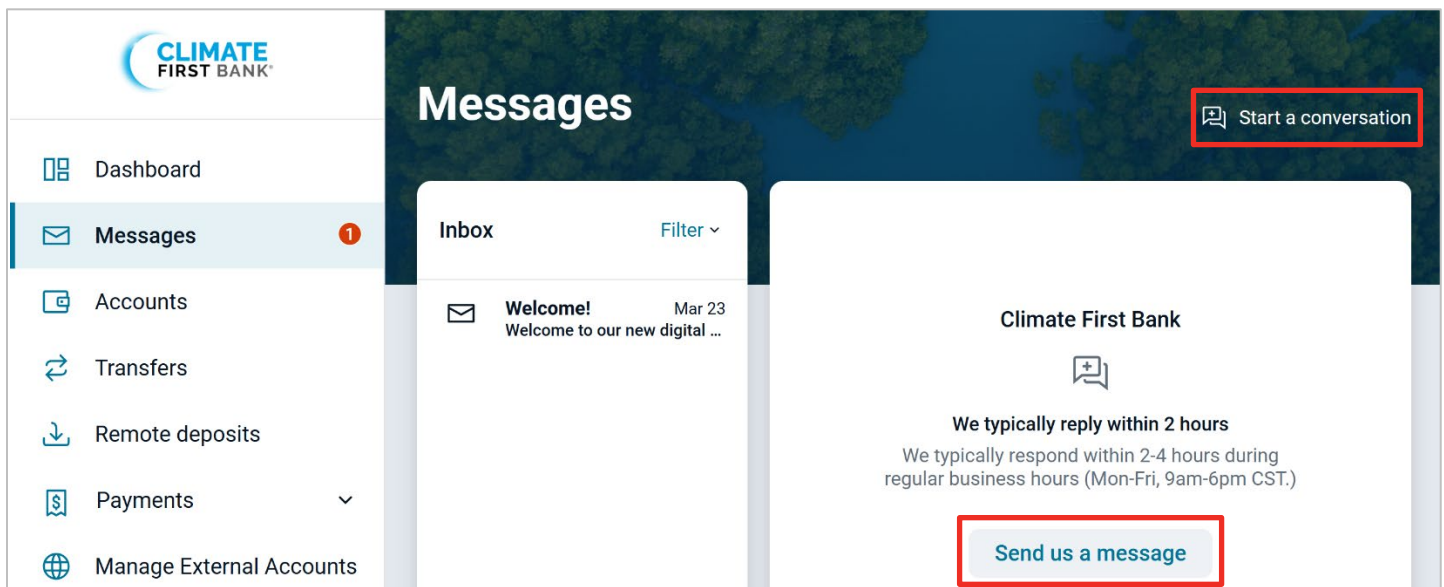


Messages

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

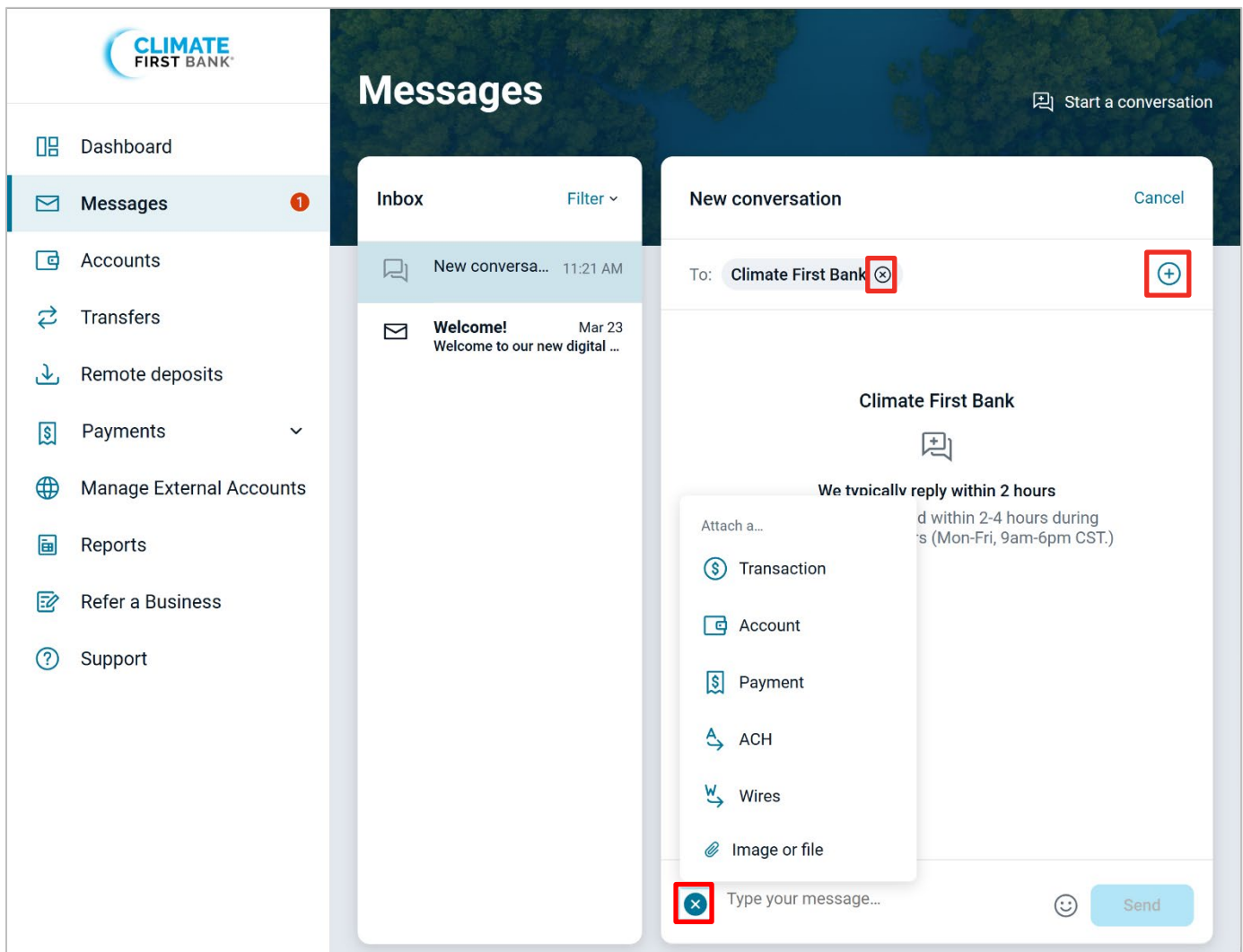
Start a Conversation

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 Message quick action button or the **Start a conversation** icon from the Dashboard.



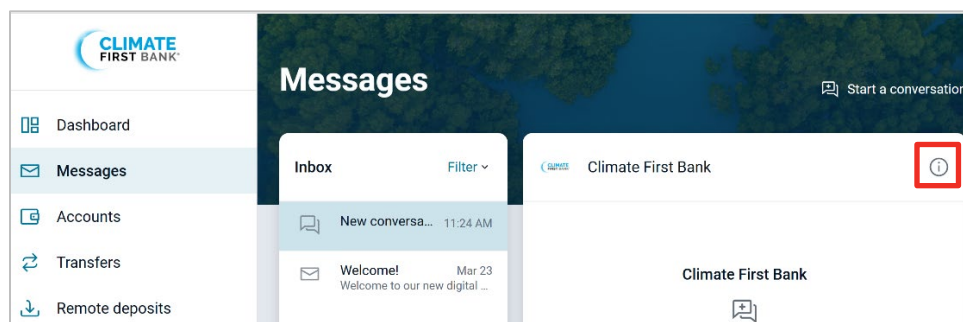
The support team will default as the message recipient. You can change or add recipients by clicking the **X** to remove or clicking the **+** to add others from your company.

You may add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



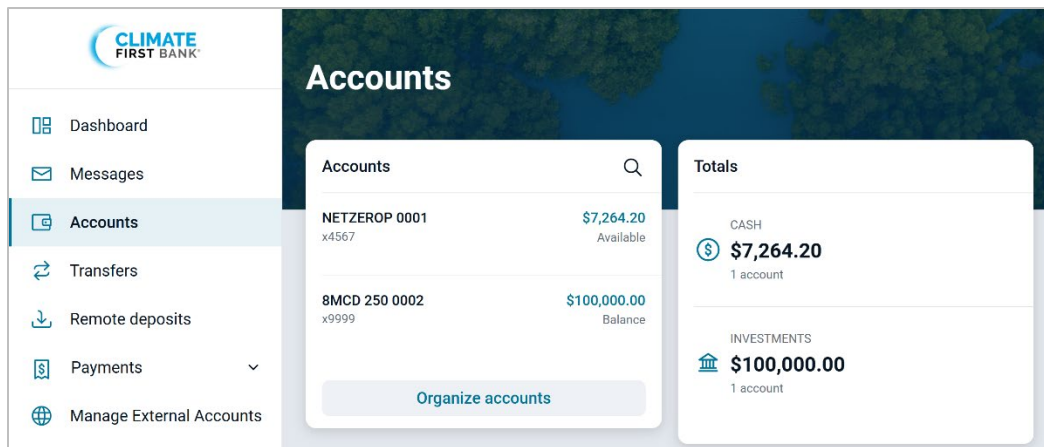
Close/Delete a Message

Click the **i** icon and select **Close conversation**. Closing a conversation deletes it. You may also see a Trash can icon on announcements and alerts. Click this icon to delete.



Accounts

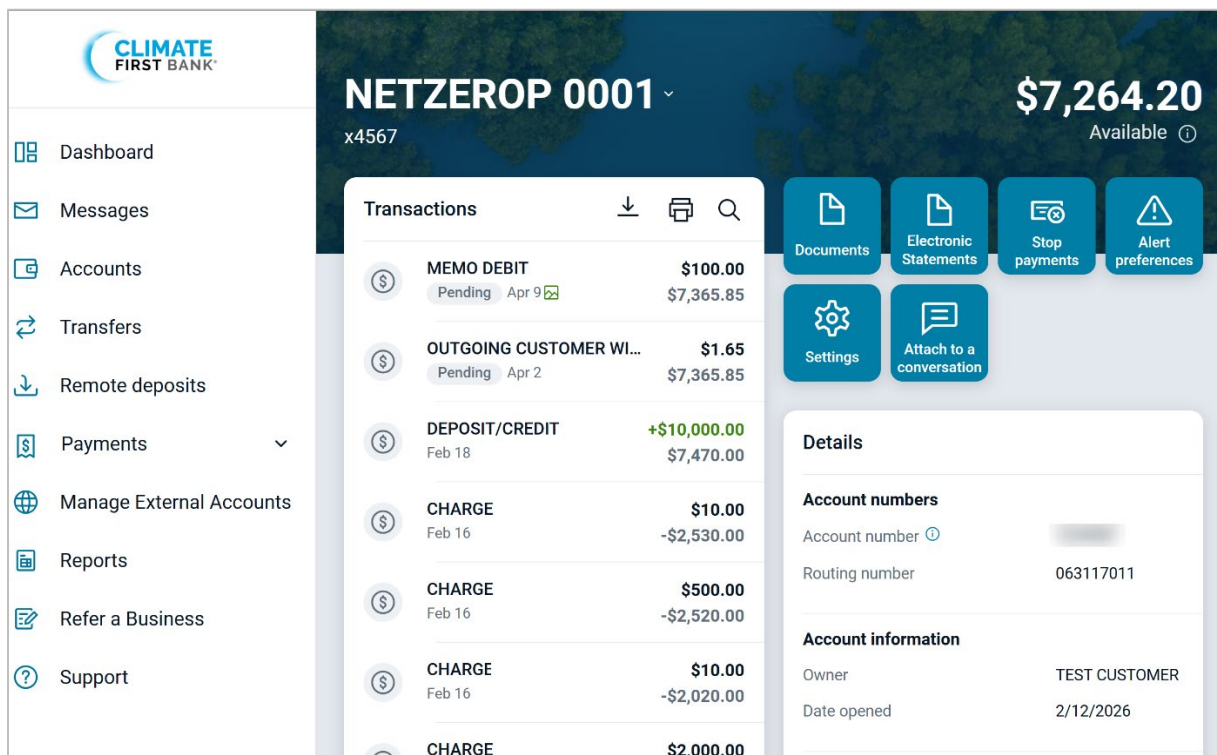
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



Account Information

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

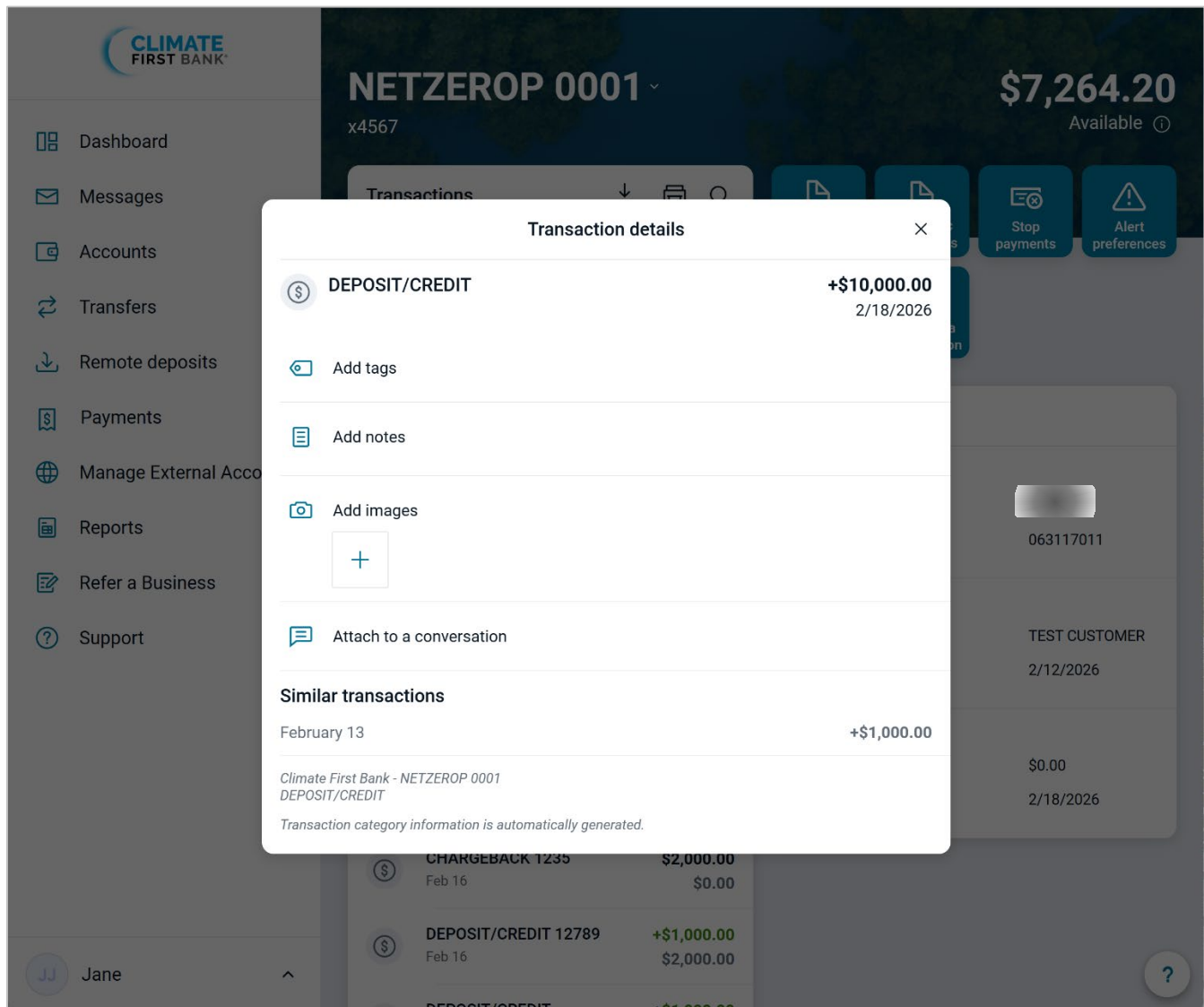
- **Transactions** card - View recent account activity.
 - Click the **Download** icon to download into CSV, TXT, OFX, QBO or QFX format.
 - Use the **Printer** icon to print.
 - Use the **Search** icon to filter transaction activity.
- Use the **Quick Action Buttons** to quickly access other features for this account.
- Use the **Details** card to review account details such as account and routing numbers, account owners, and important dates.



Transaction Details

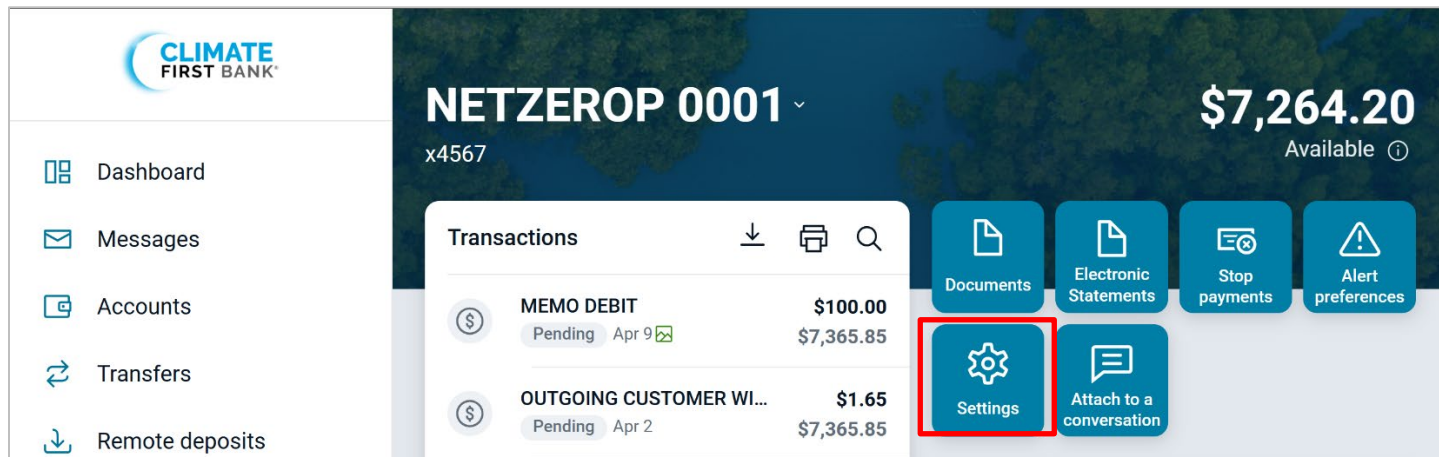
On the Account home screen, select a transaction to view additional information.

- Click **Add tags** to categorize the transaction.
- Click **Add notes** to include details to accompany the transaction description.
- Click the **+** under **Add images** to add an image such as an invoice or receipt, or click the icon (if available) to review check images.
- Click **Attach to a conversation** to attach transaction details to a conversation that can be sent to support or another user at your company.

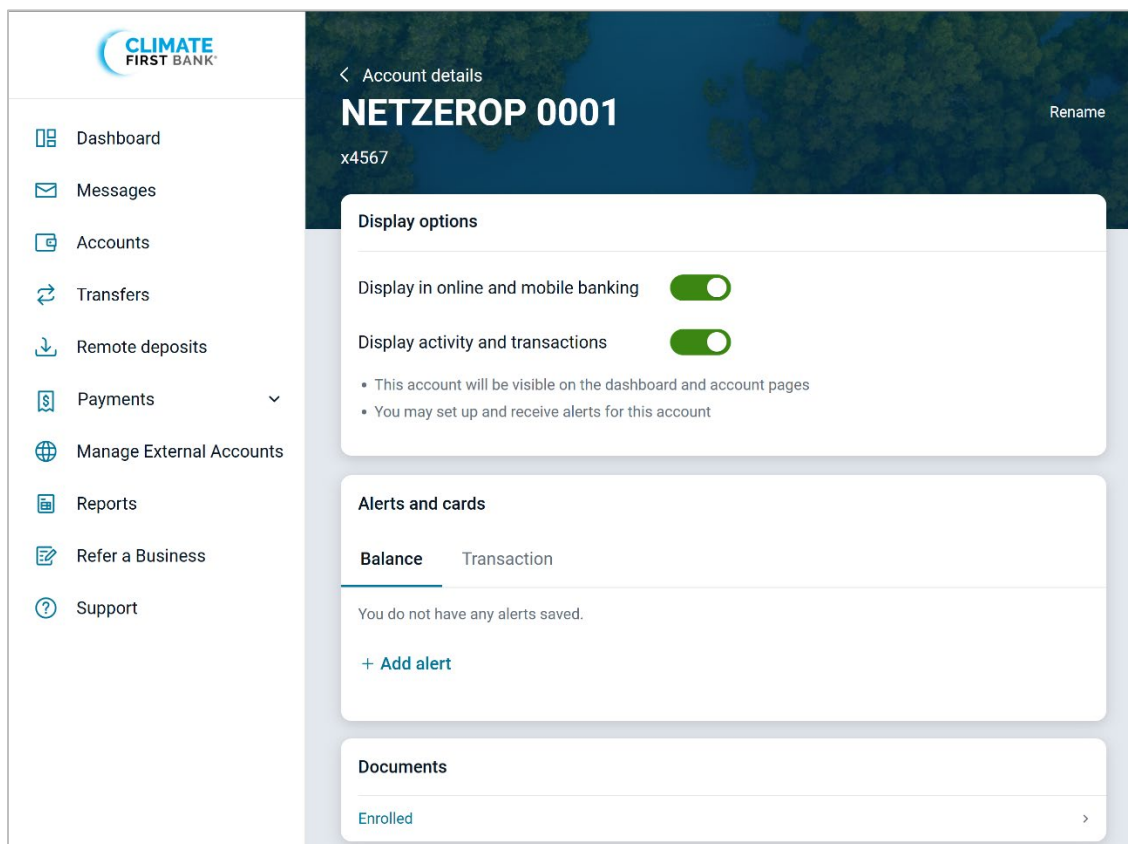


Account Settings

Change how the account appears within online banking, update preferences, and manage alerts. From within the account, select an account to manage, then select **Settings**.



- **Rename** - Change the nickname of the account.
- **Display options** - Choose to display the account and/or activity in online banking.
- **Alerts and cards** - Add or modify notifications.
- **Documents** - Adjust advanced settings for eStatements.

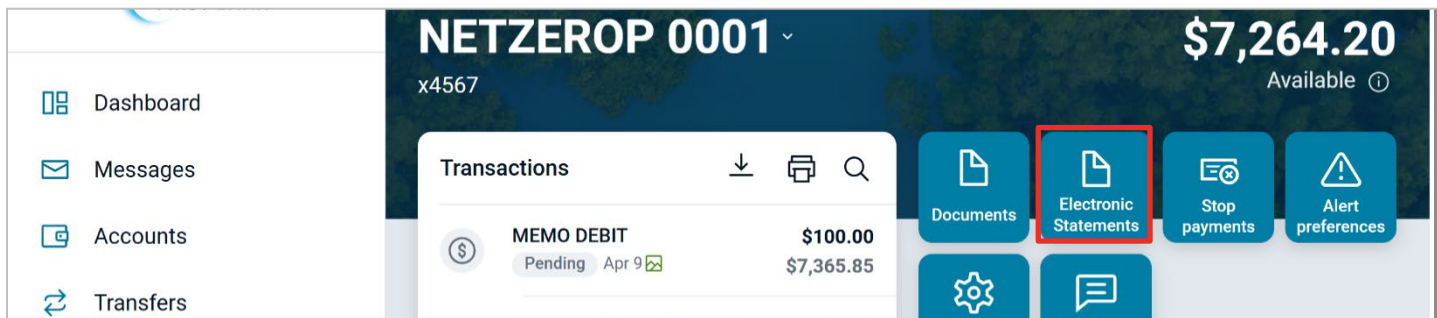


Electronic Statements

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

eStatement Enrollment

Click **Electronic Statements** from the Accounts page or the Dashboard.



Click **Details** to specify which accounts should be enrolled, review the email address, and agree to the Terms and Conditions.

You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

- Account(s) and Document Enrollment
All available documents for all active accounts [Details](#)
- Please review the following email address. If not correct, please update it in the space shown.
- Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.

E-SIGN Disclosure and Consent Agreement

Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information that you are entitled to receive it on paper. We may provide you with electronic statements if you choose to enroll.

☐ Enroll All Available Accounts and Document Types Shown

Enroll Accounts

- ☒ NETZEROP 0001
- ☒ 8MCD 250 0002

Download eStatements and Notices

Select a document to download and view. You can use the filter to change the type of document, date range, and account.

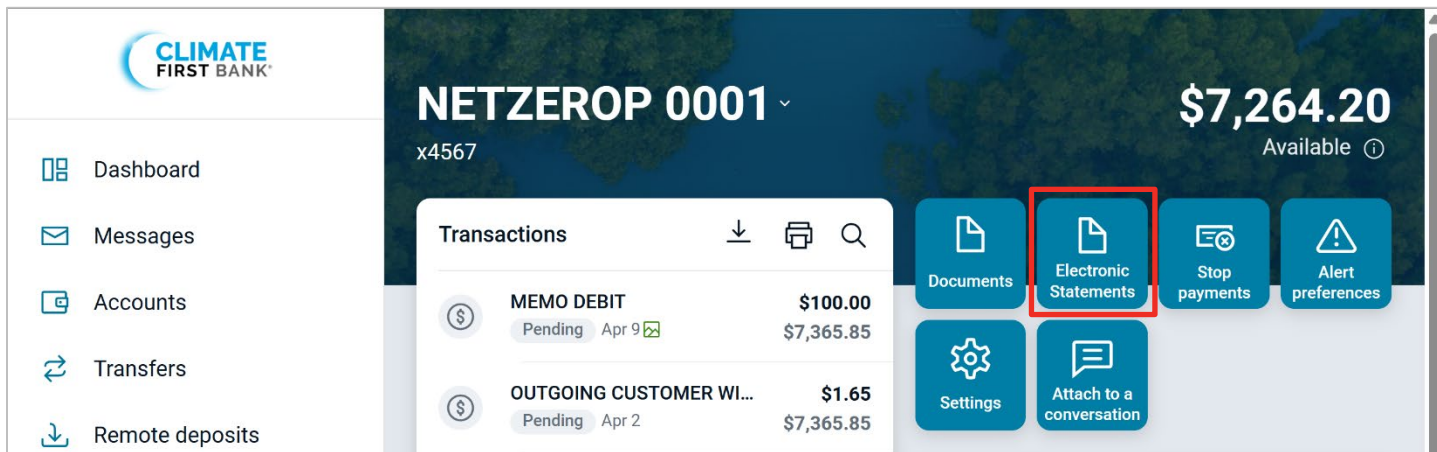
You may also click **Documents** from the Account screen to view notices.

Click the **Filter** icon to define your parameters and click **Apply**. Click the **Download** icon to download your desired documents.

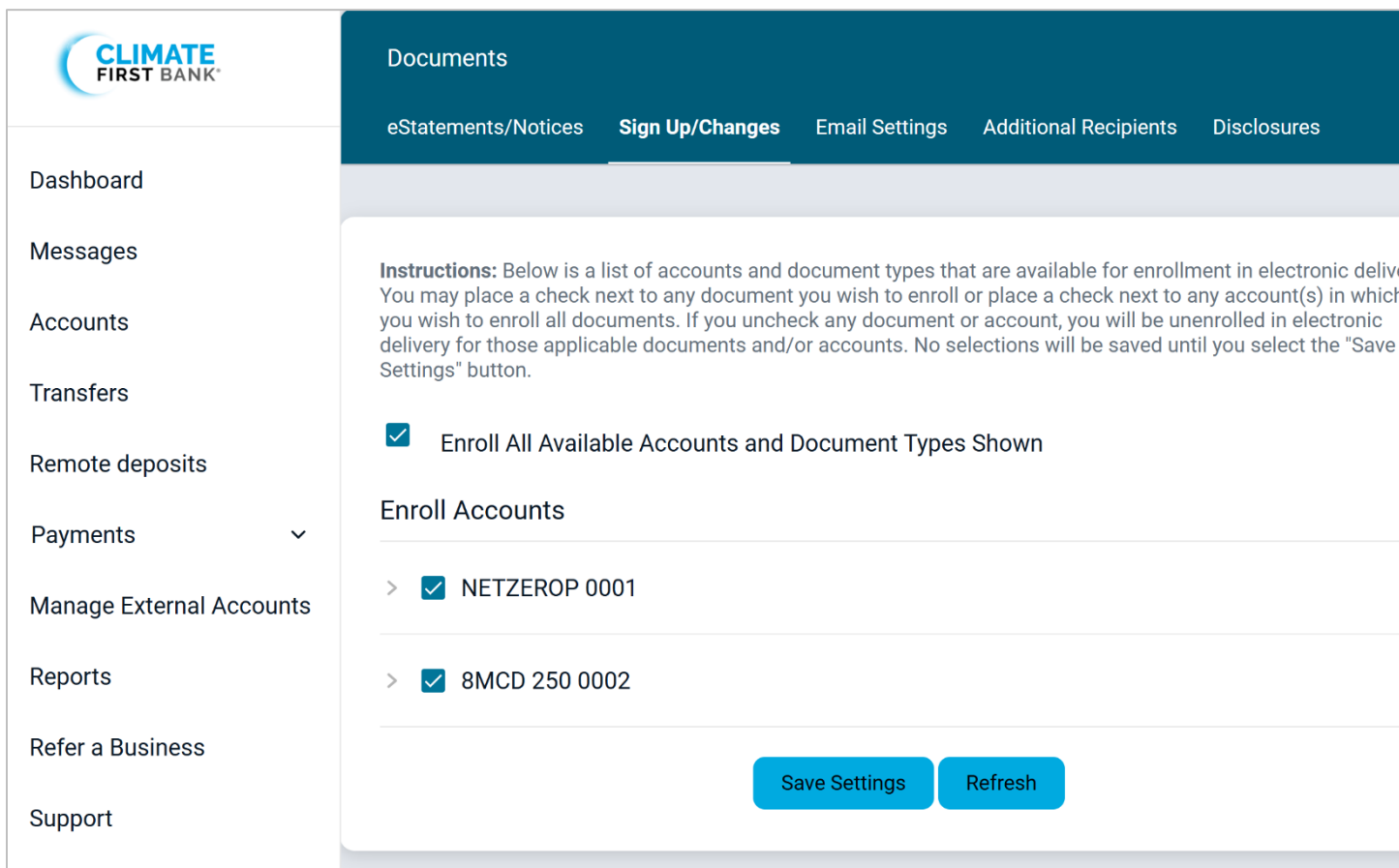
Electronic Statement Enrollment Changes

Need to make changes to your electronic statement enrollment?

Click **Electronic Statements** on your account page.



- Select **Sign Up/Changes** to update your account enrollment.
- Select **Email Settings** to change the email the documents will be sent to.
- Select **Additional Recipients** to set up an additional person to receive eStatements on your accounts.
- Select **Disclosures** to view/print the eStatements legal information.



You have the option to place a Stop Payment on either a single check or a range of checks. 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.

1. Select an account and click **Stop payments**.

2. Choose **A single check**.

3. Complete the details and click **Submit**.

<

Stop payments
NETZEROP 0001 (x4567)

Check #

Check date
Select

Payee

Optional

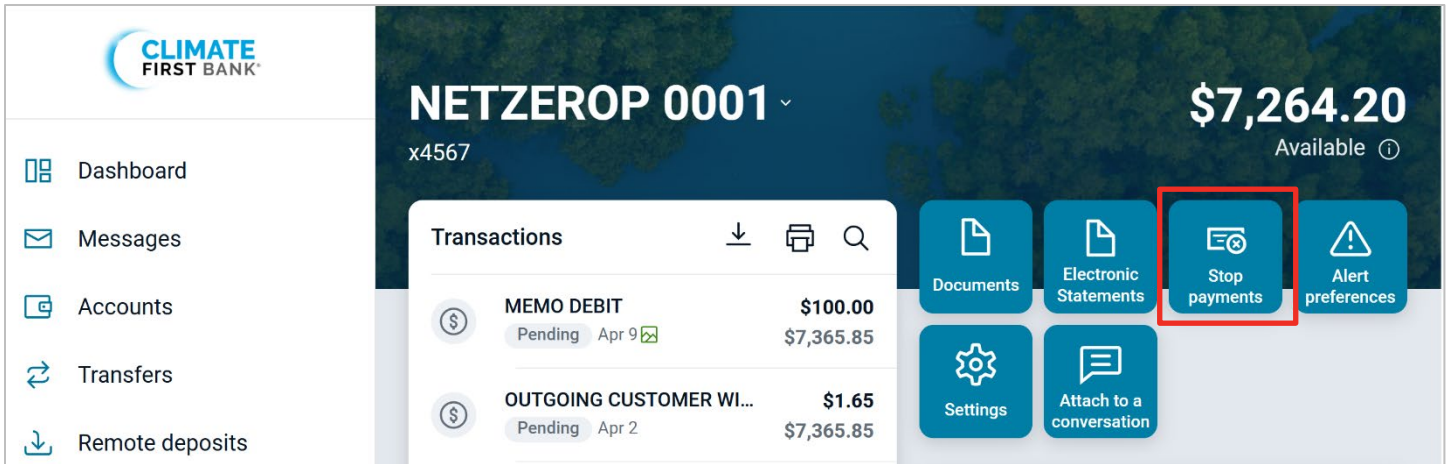
Check amount

Reason
Select

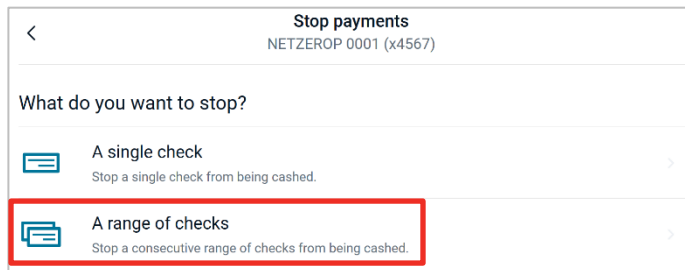
Submit

Place a Stop Payment on a Range of Checks

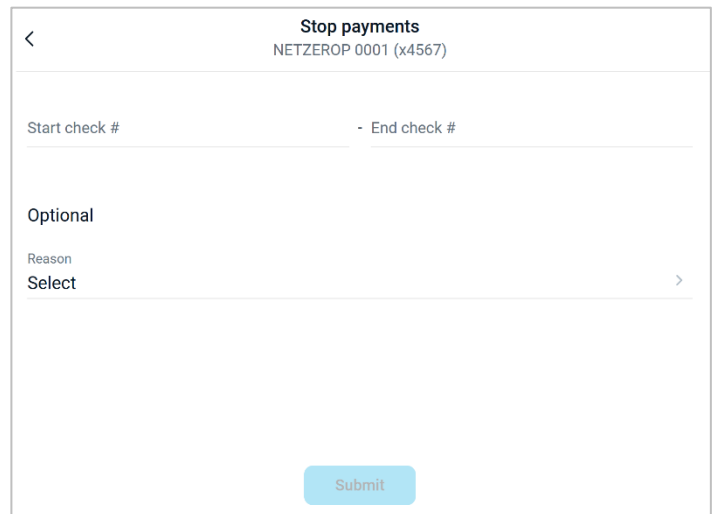
1. Select an account and click **Stop payments**.



2. Choose **A range of checks**



3. Complete the details and click **Submit**.

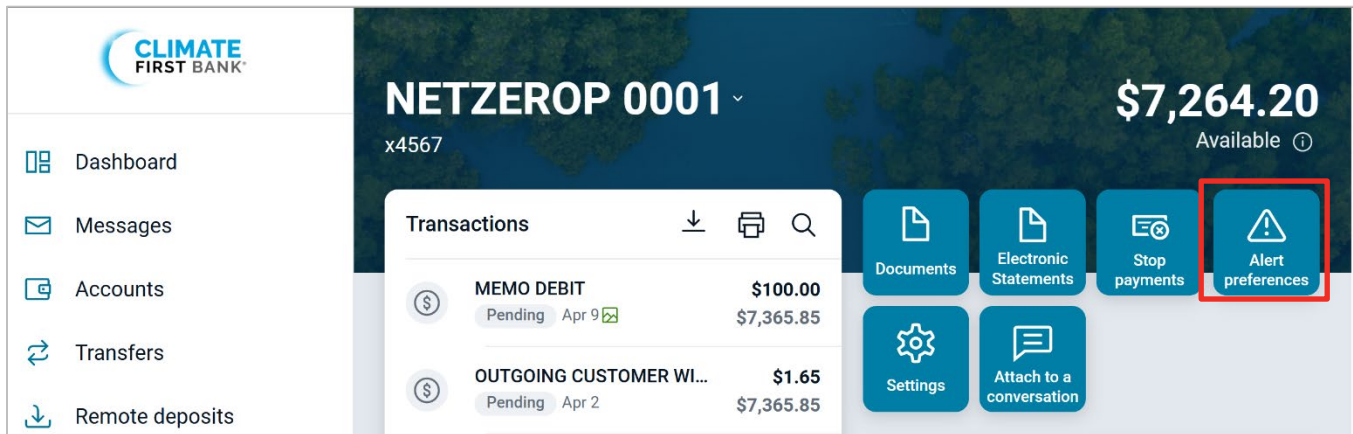


Alerts

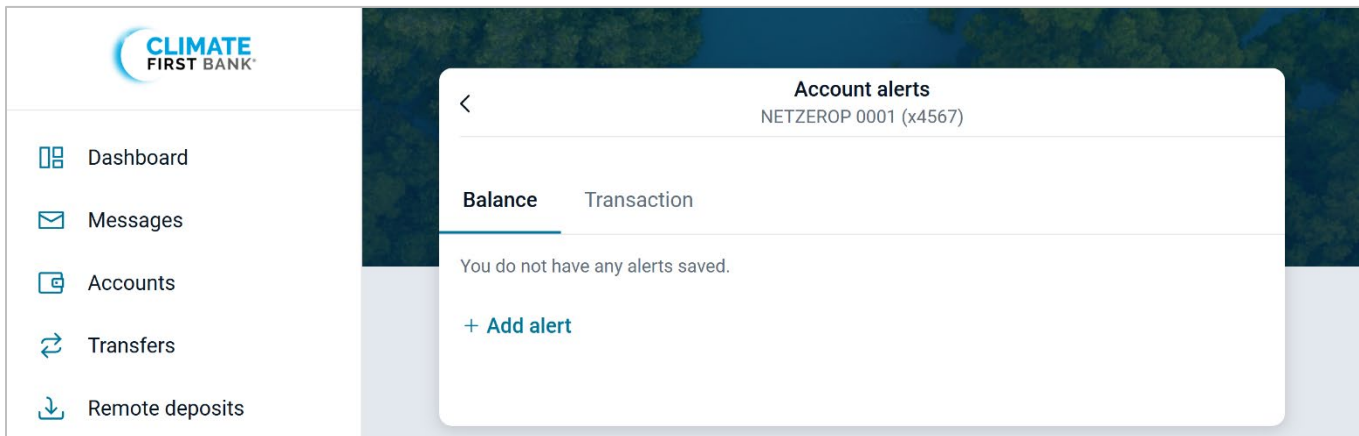
Set up alerts to be notified about your balance or certain transactions.

Set up Balance and Transaction Alerts

1. Select an account and click **Alert Preferences**.
2. Select **Balances, transactions, and deposits**.



1. Choose the appropriate **Balance** or **Transaction** tab to add your new alert to.
3. Click **+ Add alert**.



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

<

Account alerts

NETZEROP 0001 (x4567)

Balance

Transaction

You do not have any alerts saved.

Notify me when my balance is :

over

\$

Notify by:

☐ Text

☐ Email

☒ In-App Message

Need to update your contact information?

Cancel

Add alert

Edit or Delete a Balance and Transaction Alert

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

CLIMATE FIRST BANK

Dashboard

Messages

Accounts

Transfers

Remote deposits

NETZEROP 0001

x4567

\$7,264.20

Available ⓘ

Transactions

MEMO DEBIT

Pending Apr 9

\$100.00

\$7,365.85

OUTGOING CUSTOMER WI...

Pending Apr 2

\$1.65

\$7,365.85

Documents

Electronic Statements

Stop payments

Alert preferences

Settings

Attach to a conversation

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

CLIMATE FIRST BANK

Dashboard

Messages

Accounts

Transfers

Account alerts

NETZEROP 0001 (x4567)

Balance

Transaction

When balance is over \$100.00, notify by in-app message.

Edit

+ Add alert

6. Modify the details.
7. Click **Save** or click the **trash can** icon to delete.

<

Account alerts

NETZEROP 0001 (x4567)

Balance

Transaction

Notify me when my balance is over :

\$ 100.00

Notify by:

☐ Text

☐ Email

☒ In-App Message

Need to update your contact information?

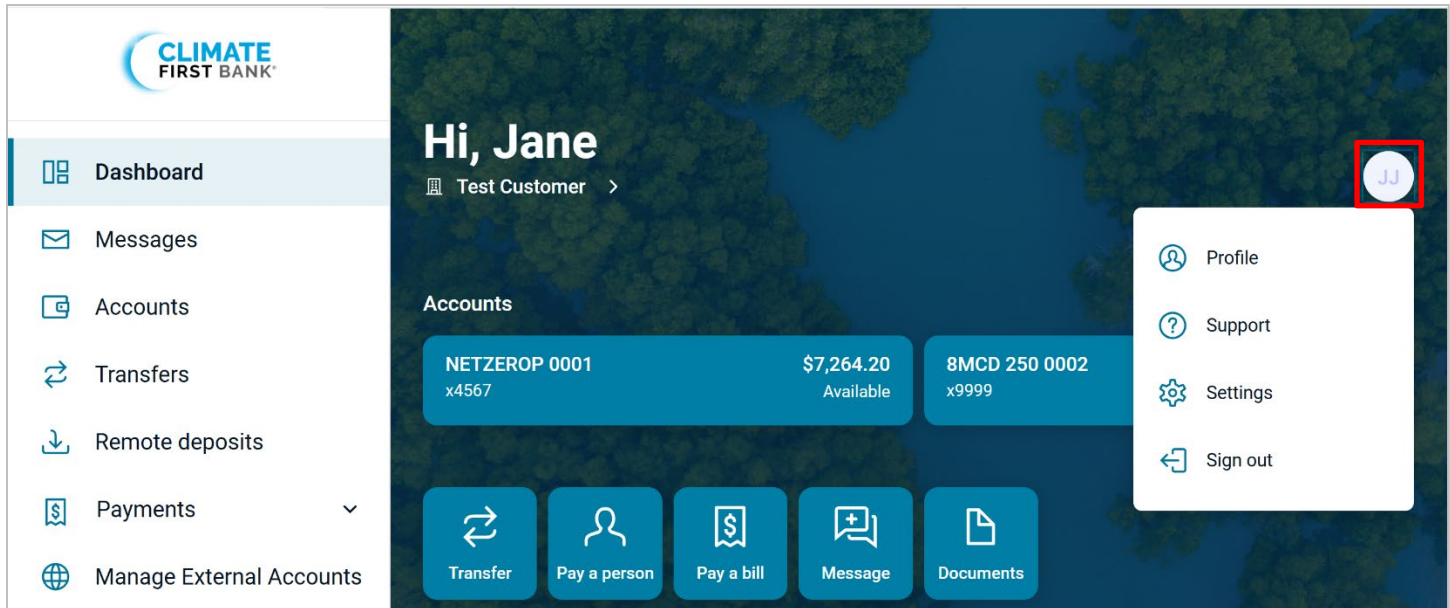


Cancel

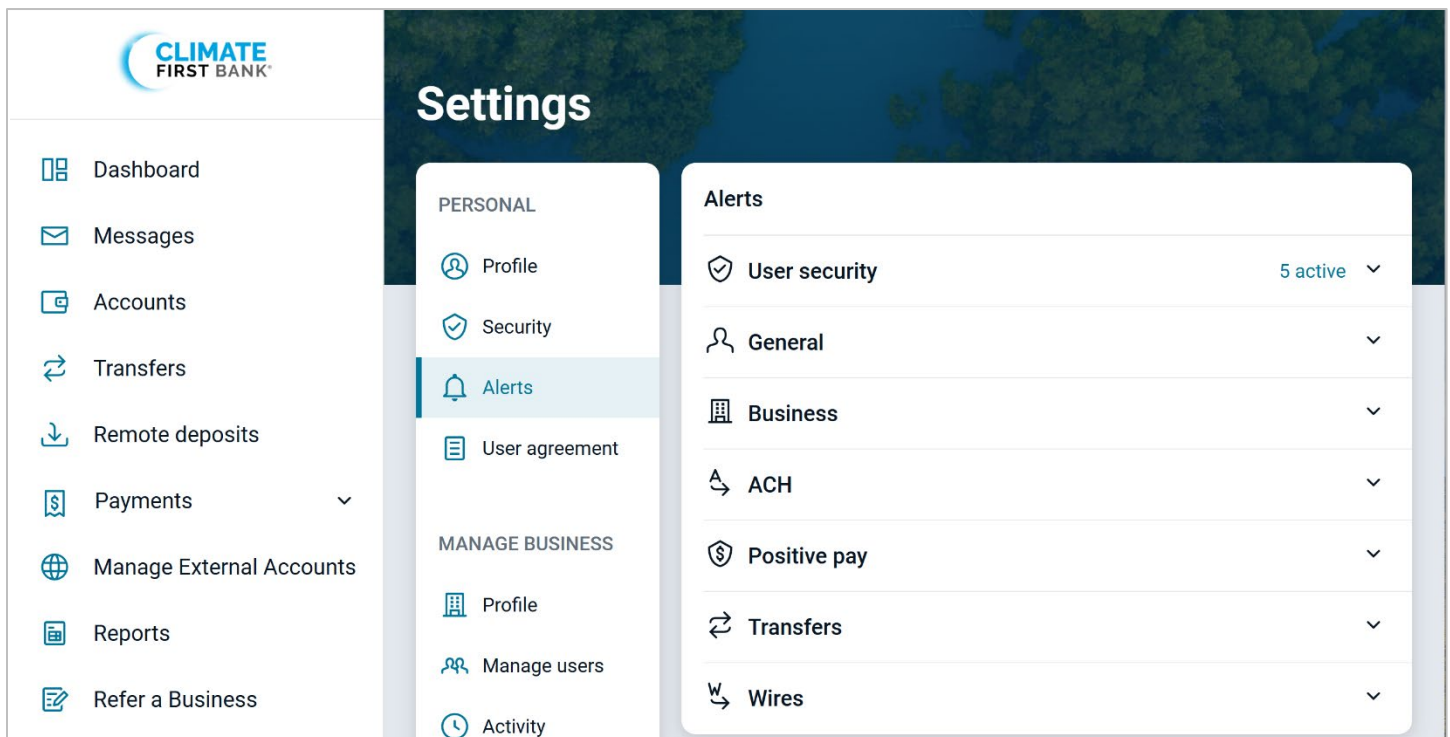
Save

Set up Business Alerts

1. Select your profile icon on the Dashboard and click **Profile**.



2. Click **Alerts**.
 3. Select the down arrow next to an alert category to see available notifications.
- Please note:** Active means that an alert is being sent via at least one delivery method.



4. Click the arrow next to an alert to activate email, SMS text, and or in-app notifications.
5. Toggle on your desired delivery method(s).
6. Slick **Save**. The status will change to Active.

 Positive pay	▼
ACH exceptions	>
Positive Pay exceptions	>
Positive Pay review time ending	>
Unmatched reconciliation item	>

Unmatched reconciliation item		×
Email	☐	
SMS	☐	
In-app message	☐	

Card Management

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

1. From within the account, select your debit card under **Card management**.

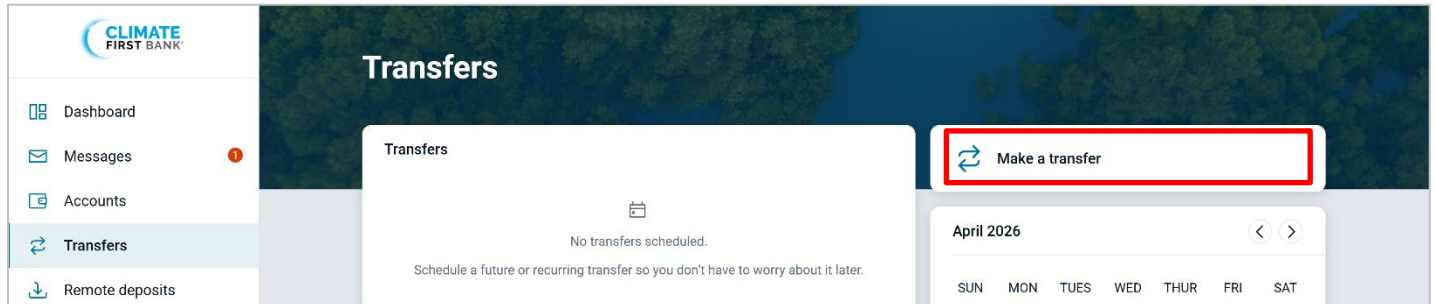
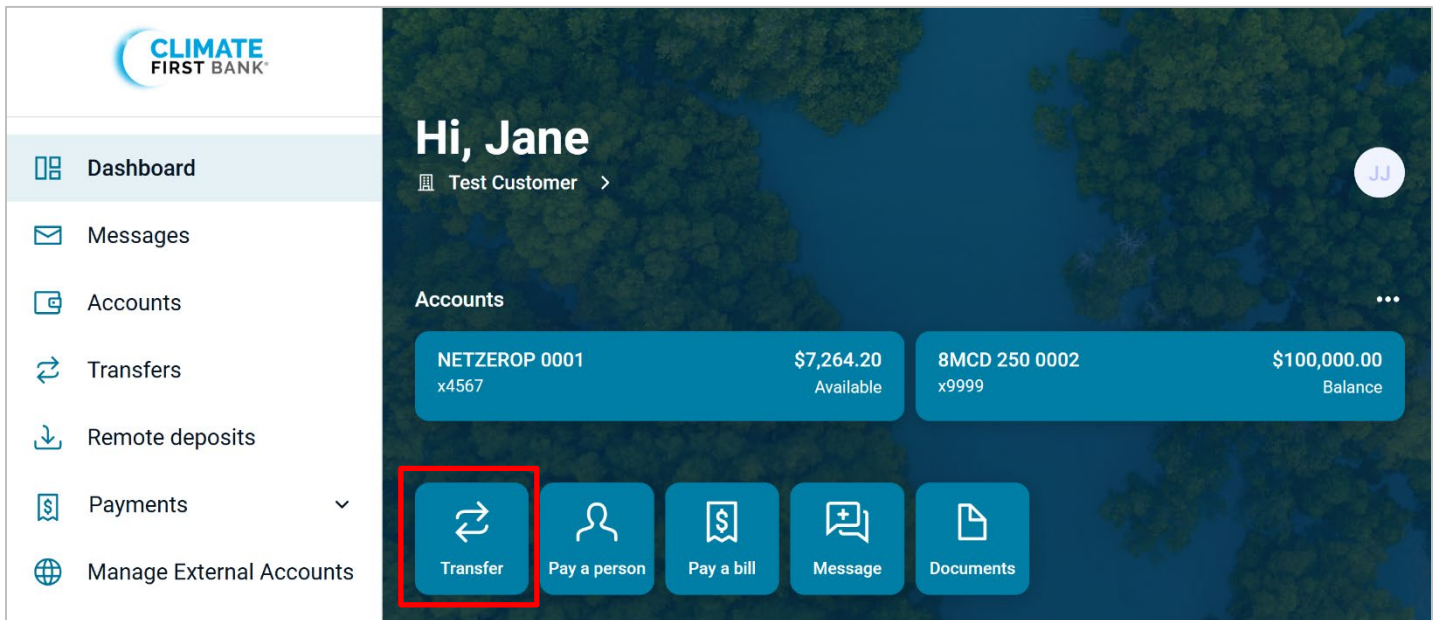
2. Update the status or set up alerts.
 - Use the **Toggle** to switch the card off temporarily to block debit card transactions.
 - Click **Alerts and Protection** to set up alerts for certain types of transactions, block specific transactions, and set spending limits.
 - Click **Report lost/stolen** to permanently shut off your card.
 - Click **Activate new card** once you receive it.

Transfers

Move money between internal accounts.

Submit a Transfer

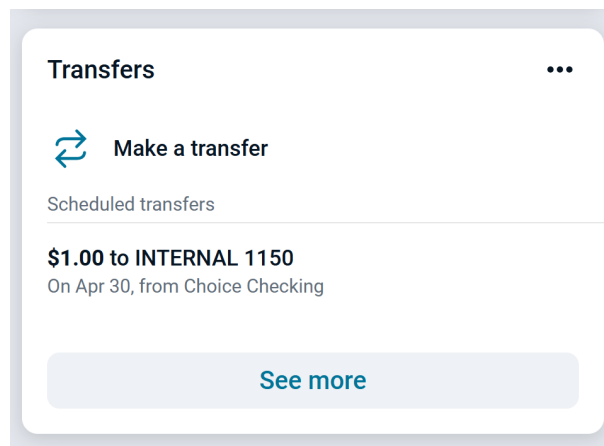
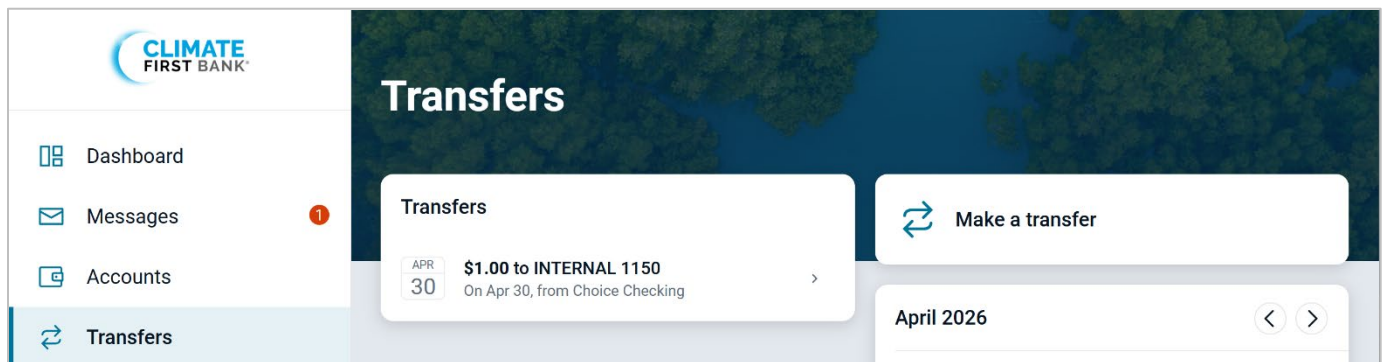
1. From the **Dashboard**, click **Transfer** or click **Make a Transfer** from the **Transfers** page.



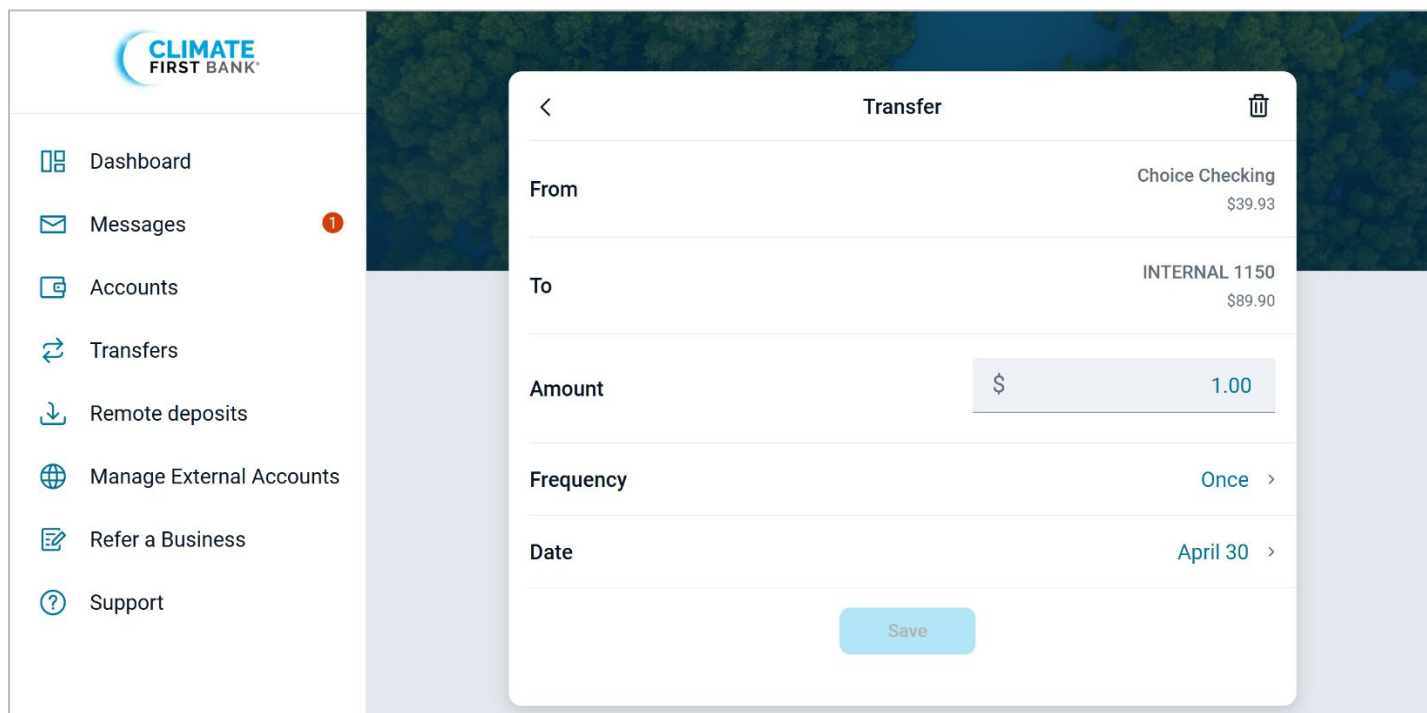
2. Select your **From** and **To** accounts and enter the amount to transfer.
3. Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable.
4. Click **Submit**.

Edit or Delete a Transfer

1. Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page and select the transfer to edit or delete.



2. Modify details and click **Save** or select the **trash can** icon to delete.



The screenshot displays the Climate First Bank digital banking interface. On the left is a navigation menu with the following items: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Remote deposits, Manage External Accounts, Refer a Business, and Support. The main area shows a 'Transfer' modal window. The modal has a title bar with a back arrow, the word 'Transfer', and a trash can icon. The form fields are as follows:

Field	Value
From	Choice Checking \$39.93
To	INTERNAL 1150 \$89.90
Amount	\$ 1.00
Frequency	Once >
Date	April 30 >

At the bottom of the modal is a blue 'Save' button.

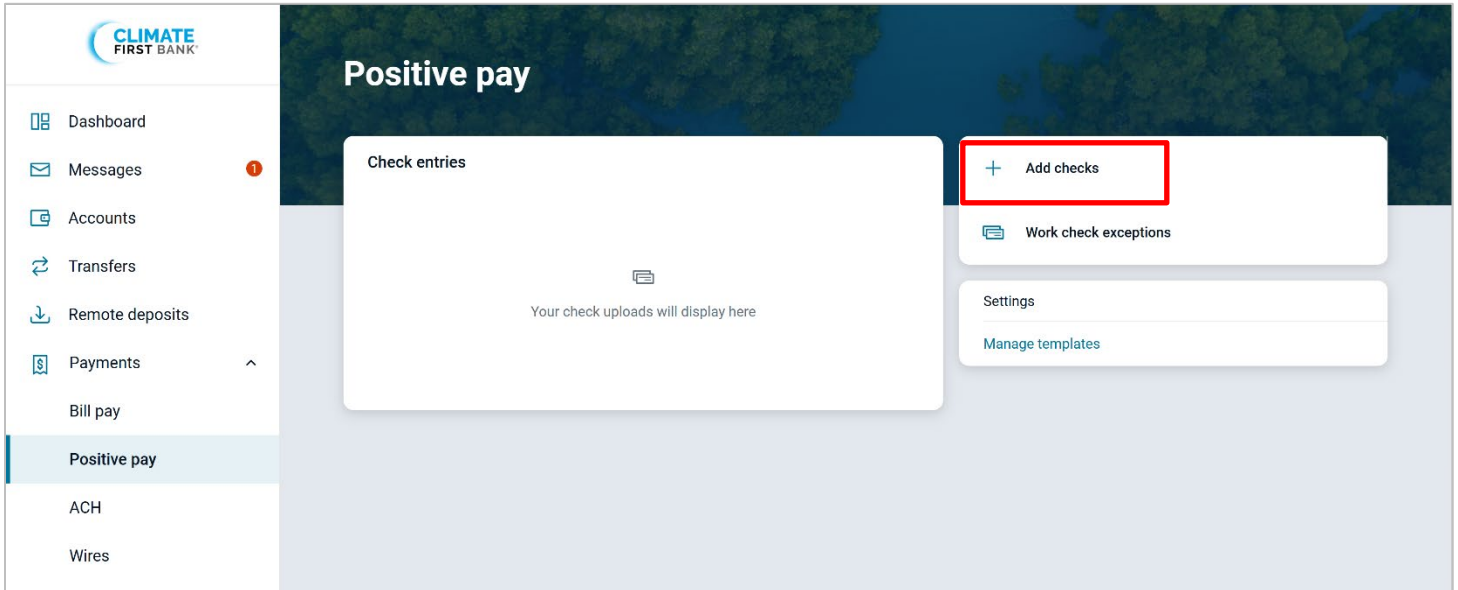
Positive Pay

Enter Issued Items Manually

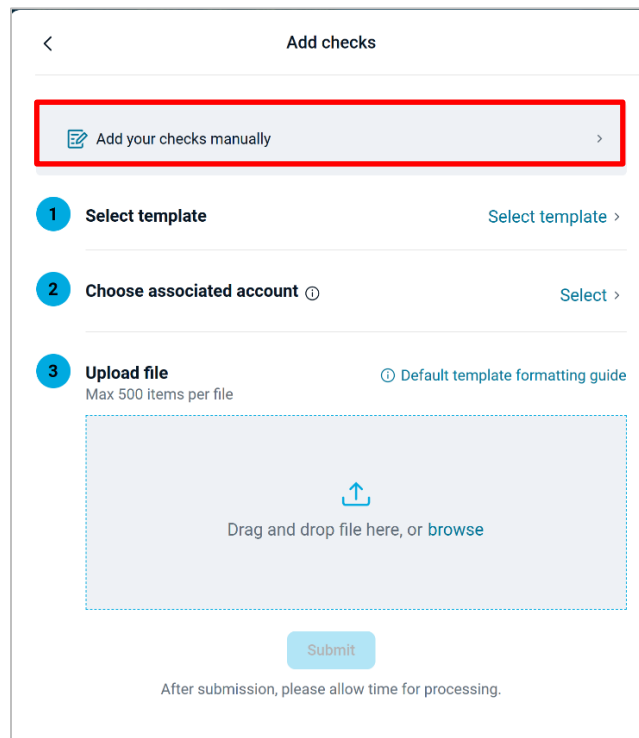
1. Select **Positive Pay** from the navigation pane.

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

2. Click **+ Add checks**



3. Select **Add your checks manually**.



- Select the account the checks were written against.

The screenshot shows the 'Positive Pay' interface. On the left is a navigation menu with options: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Remote deposits, Payments, and Bill pay. The main area has a header 'Positive Pay' and a modal titled 'Select account'. The modal contains the text 'Select the account your checks were issued from', a search bar labeled 'Search accounts', and a list item 'NETZEROP 0001 (x4567)' with '\$7,264.20 available' and a right arrow.

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

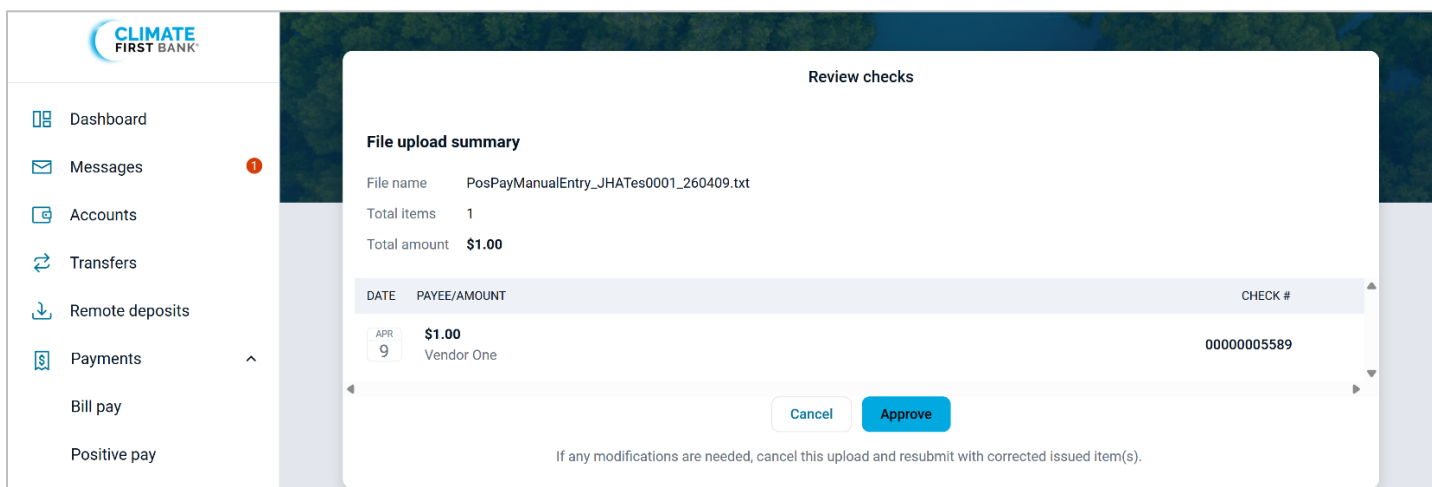
The screenshot shows the 'Positive Pay' interface with the 'Enter checks' modal open. The modal title is 'Enter checks' with the account identifier 'NETZEROP 0001 x4567'. It contains the following fields: 'Check number' (5589, with a 4/10 indicator), 'Check amount' (\$ 1.00), 'Payee' (Vendor One, with a 10/35 indicator), 'Type' (Debit), and 'Check date' (with a 'Select' button). At the bottom are two buttons: 'Save and enter another' and 'Review 1 check'. The background shows the same navigation menu as the previous screenshot, but with 'Positive pay' added to the list. The footer includes copyright information, privacy policy, FDIC membership, and Equal Housing Lender status, along with a user profile 'Jane' and a help icon.

- Review the details you entered. Select the item if you need to edit the item. Click **Enter another** to go back and include additional checks. Click **Approve** to Confirm.

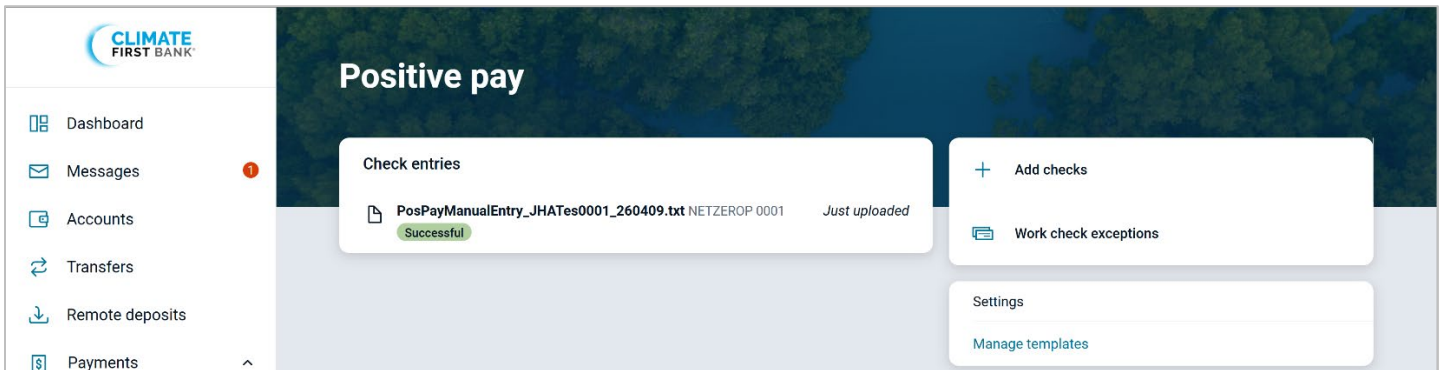
- Your check file will appear on the **Positive Pay** dashboard in a **Pending** status. Click **Review & approve**.

- Review the details and click **Approve**. If errors exist, click **Cancel** and re-enter the issued items.
- Review the confirmation and click **Done**.

Please note: If you chose to Cancel an upload, the status will show as Unapproved. Please ensure you re-enter the correct items and follow the steps to approve the upload. Unapproved files will be removed after 7 days.

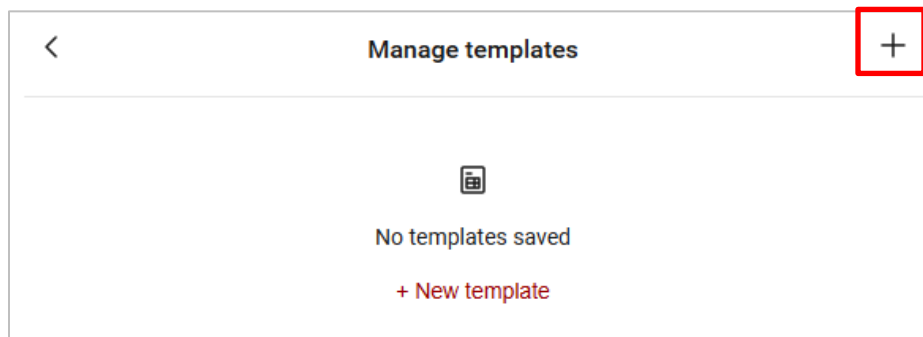
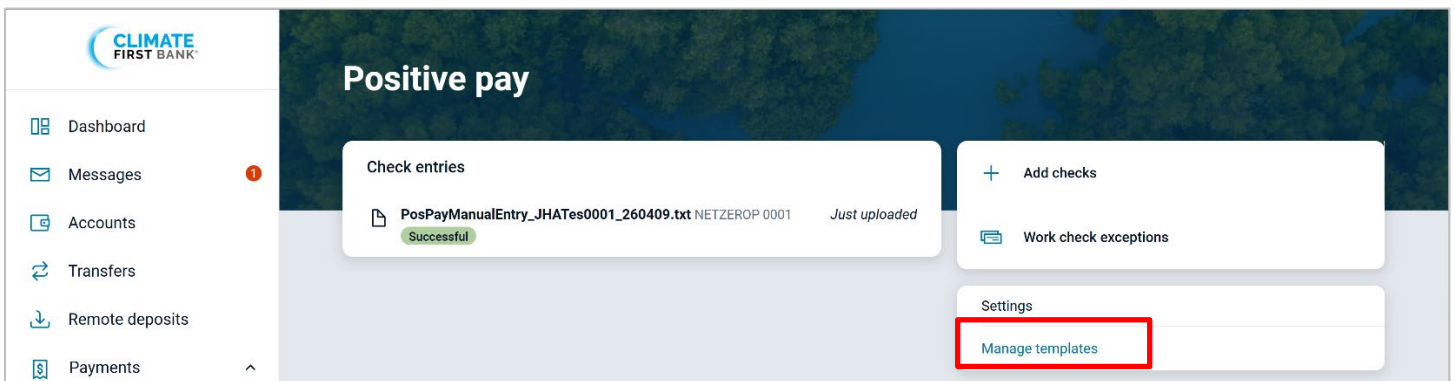


The issued items file status will now show as **Successful**.



Create an Issued Items Upload Format

1. Select **Positive Pay** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.
2. Click **Manage templates** and click the + sign.



3. Select the format of your file.

Delimited:

- Enter a name for this upload format.
- Choose your amount format, field delimiter and text qualifier.
- 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**.

<

Create delimited template

Template name

0/50

Amount format ⓘ

No format validation >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	Col #	
Item Amount Required	Col #	
Account number	Col #	
Account type	Col #	Set indicators Required >
Issue date	Col #	Set date format Required >

Payee
Max 35 characters

Debit/credit

Set indicators
Required >

Void indicator

Set indicator
Required >

Void date

Set date format
Required >

Payee address 1

Payee address 2

Payee address 3

Payee address 4

Stop indicator

Set indicator
Required >

Cancel

Review

Fixed Position:

- Enter a name for this upload format.
- Choose your amount format.
- 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.

<

Create fixed position template

Template name

0/50

Amount format ⓘ

No format validation >

Label position

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

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

Debit/credit

Set indicators
Required >

Void indicator

Set indicator
Required >

Void date

Set date format
Required >

Payee address 1

Payee address 2

Payee address 3

Payee address 4

Stop indicator

Set indicator
Required >

Cancel

Review

4. Click **Review** and then **Save**.

5. 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.

<

Manage templates

+

Property Management

Delimited

>

Upload an Issued Items File

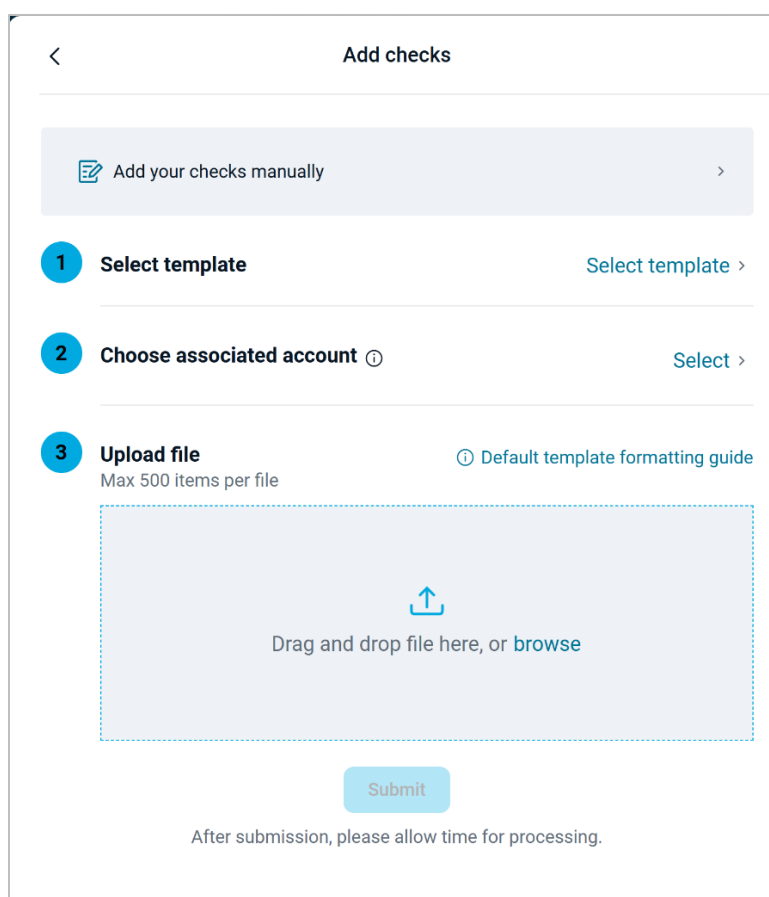
1. Select **Positive Pay** from the navigation pane.

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

2. Click **+ Add checks**.



1. Click **Select Template** to choose your upload format template.
2. Click **Choose associated account** to select the account the checks were written against.
3. Browse for your issued items file or drag it to the designated area.
4. Click **Submit**.

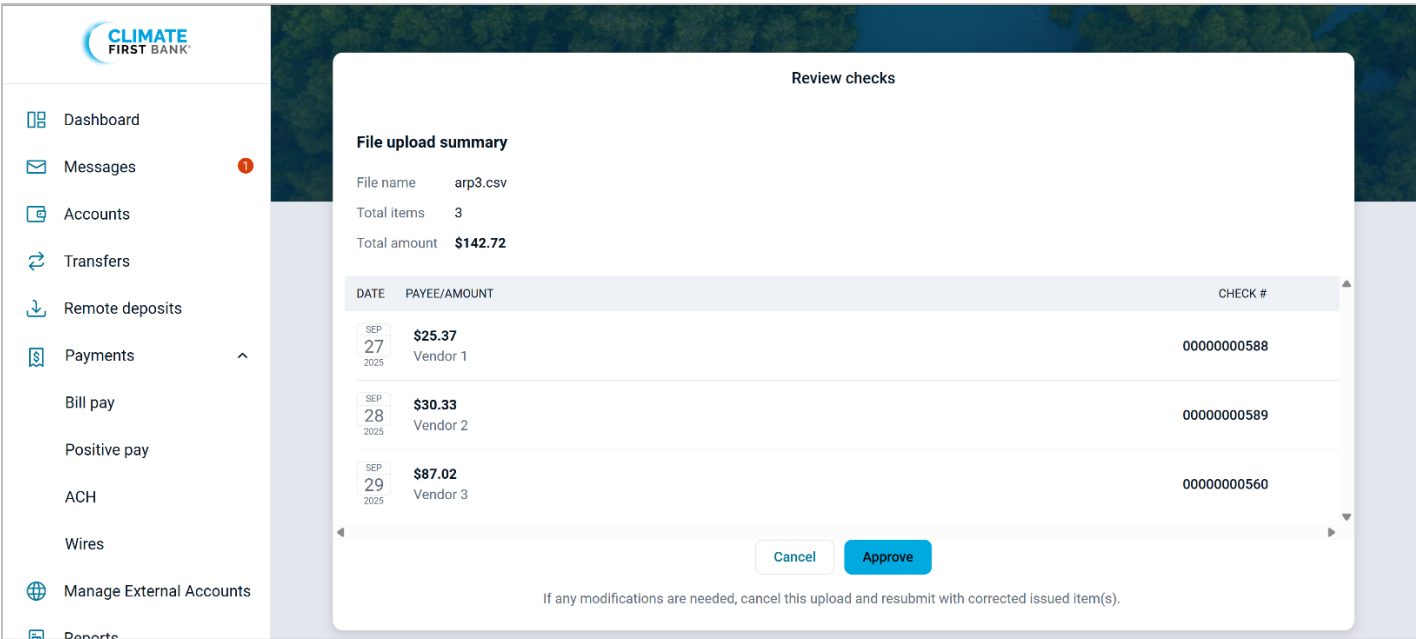


3. Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.

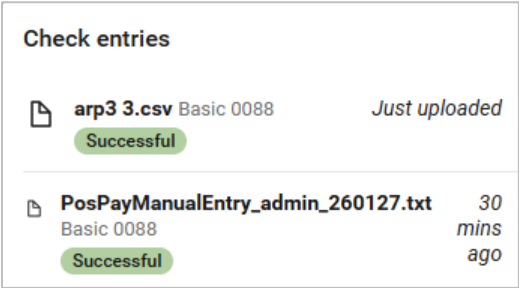


- 4. Review the details and click **Approve**. If errors exist, click **Cancel** and re-enter the issued items.
- 5. Review the confirmation and click **Done**.

Please note: If you chose to Cancel an upload, the status will show as Unapproved. Please ensure you re-enter the correct items and follow the steps to approve the upload. Unapproved files will be removed after 7 days.



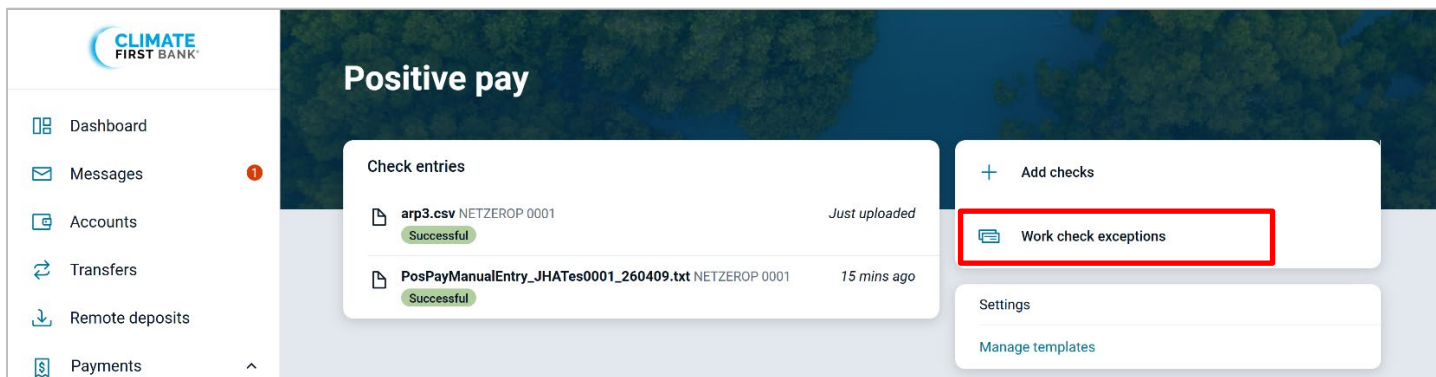
The issued items file status will now show **Successful**.



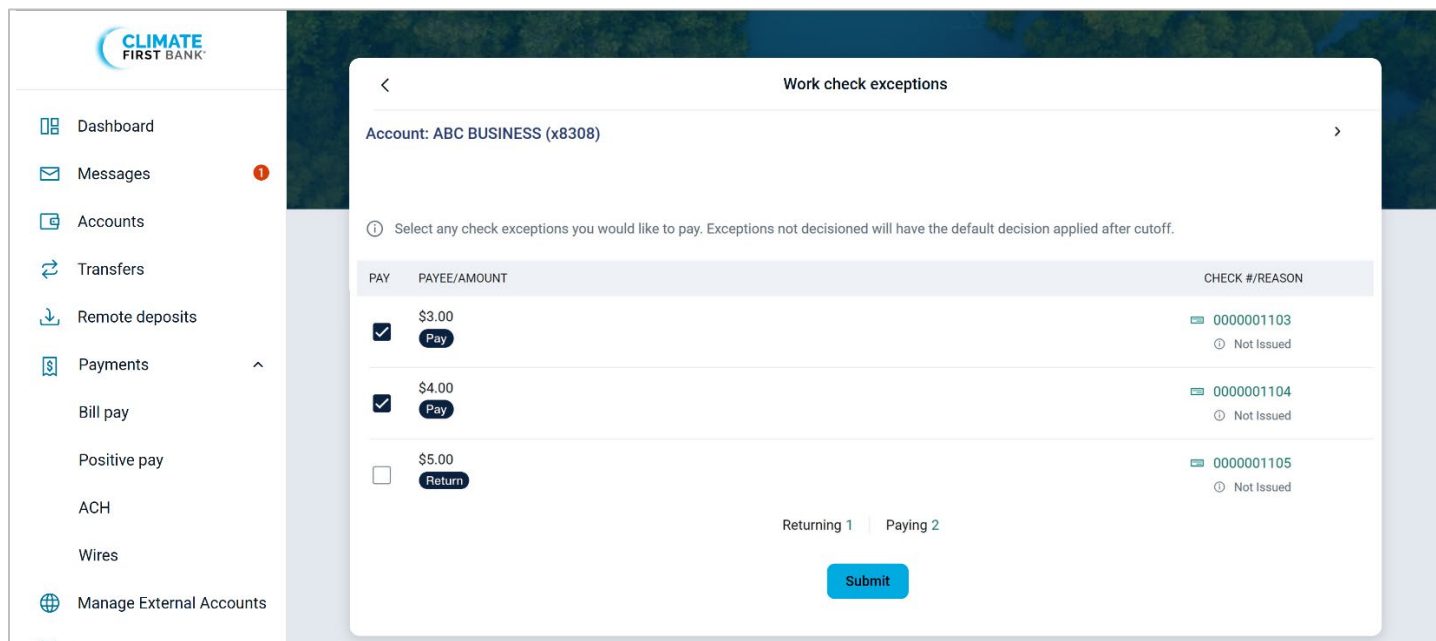
Work Exception Items

Work Check Exceptions

1. Select **Positive Pay** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.
2. Click **Work check exceptions**.



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

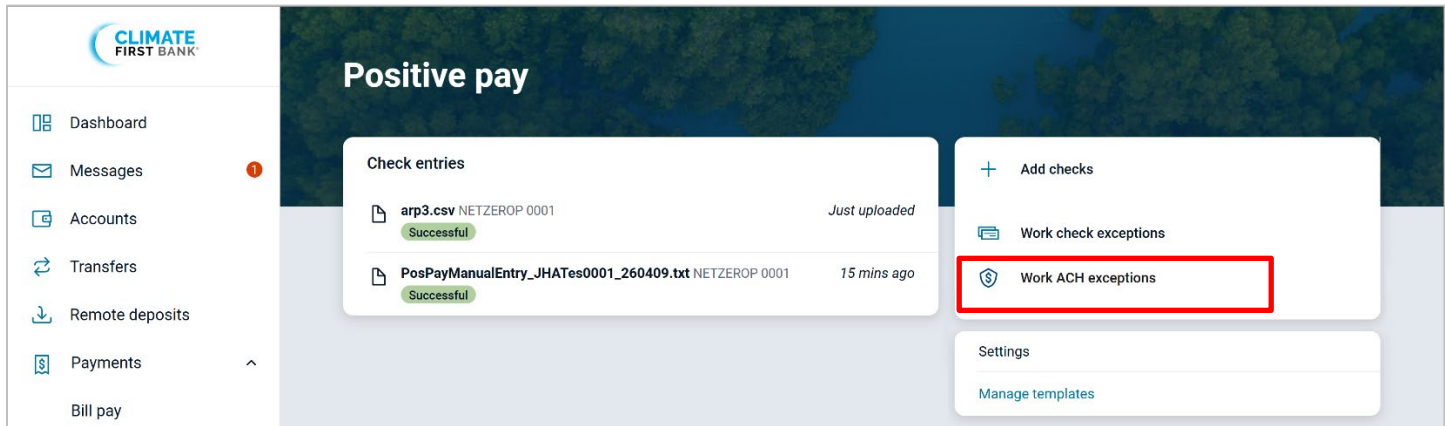


Work ACH Exceptions

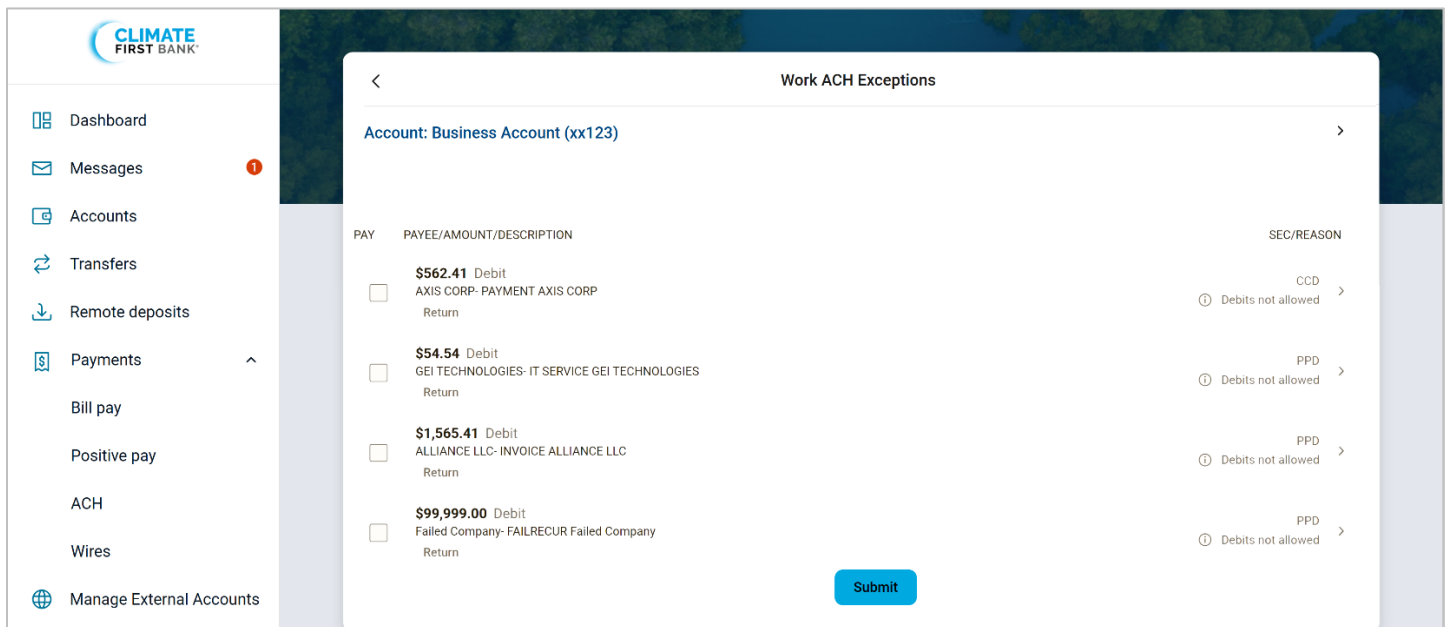
1. Select **Positive Pay** from the navigation pane.

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

2. Click **Work ACH exceptions**.



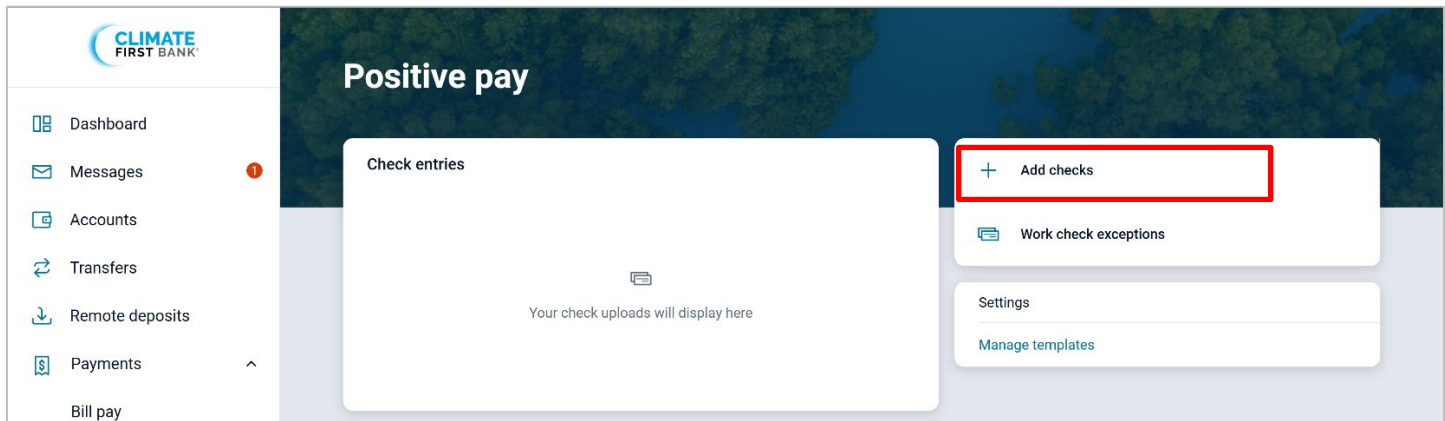
3. Review your exception(s). Click the exception title to see additional details.
4. Check the box to pay the item or leave the box unchecked to return.
5. Click **Submit** when done.



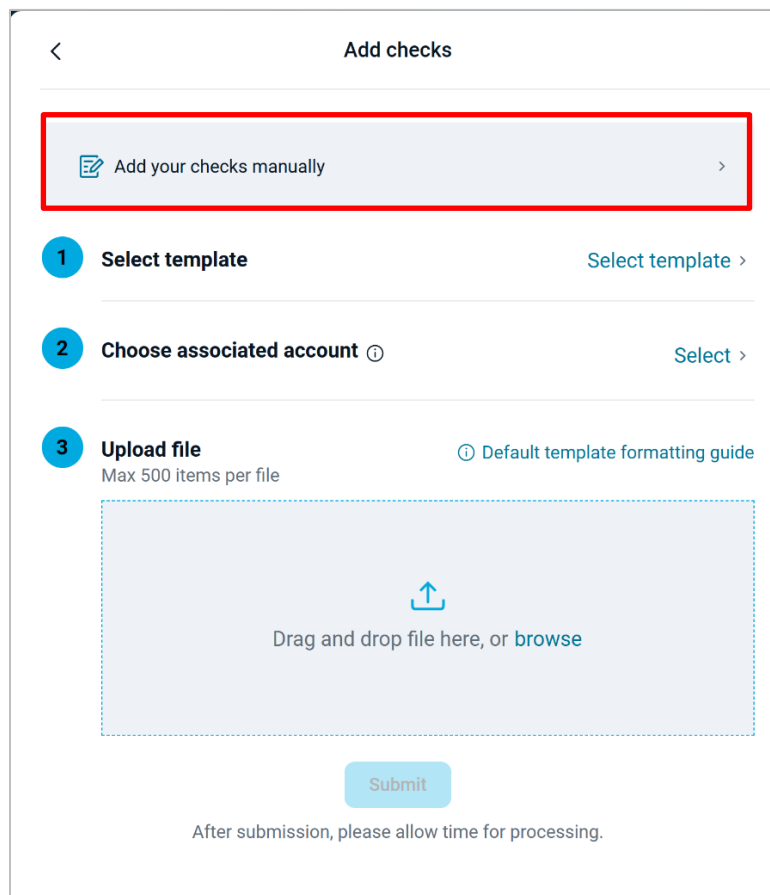
Delete or Void Issued Items

Manually Deleting or Voiding Issued Items

1. Select **Positive Pay** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.
2. Click **+ Add checks**.



3. Select **Add your checks manually**.



4. Select the account the checks were written against.
5. Enter the **Check number**, **Check amount**, **Payee**, **Type**, and **Check date**.
6. For check **Type**, select **Void** to invalidate a previously entered issued item.
7. Click **Save and enter another** if you have more checks or click **Review** if done.

<

Select account

Select the account your checks were issued from

Q Search accounts

NETZEROP 0001 (x4567)

\$7,264.20 available

>

<

Enter checks

NETZEROP 0001 x4567

Check number

5589

4/10

Check amount

\$ 1.00

Payee

Vendor One

10/35

Type

Void

Check date

Select

>

Save and enter another

Review 1 check

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

CLIMATE FIRST BANK

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Positive pay

ACH

Wires

Positive Pay

<

Review checks

Account

NETZEROP 0001

x4567

>

Upload summary

Total items

1

Total amount

\$1.00

DATE

PAYEE/AMOUNT

CHECK #

APR 9

\$1.00 Vendor One

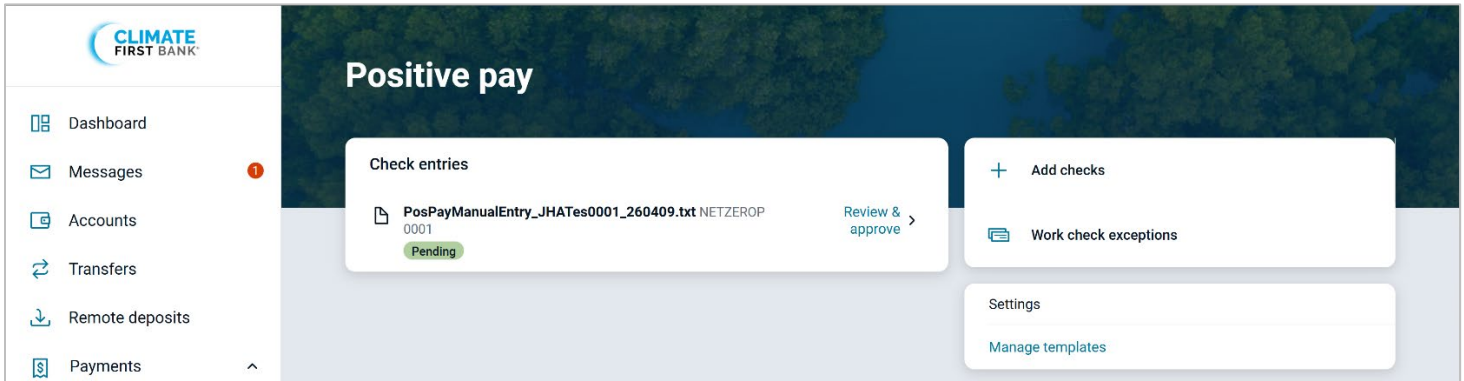
5589

>

Enter another

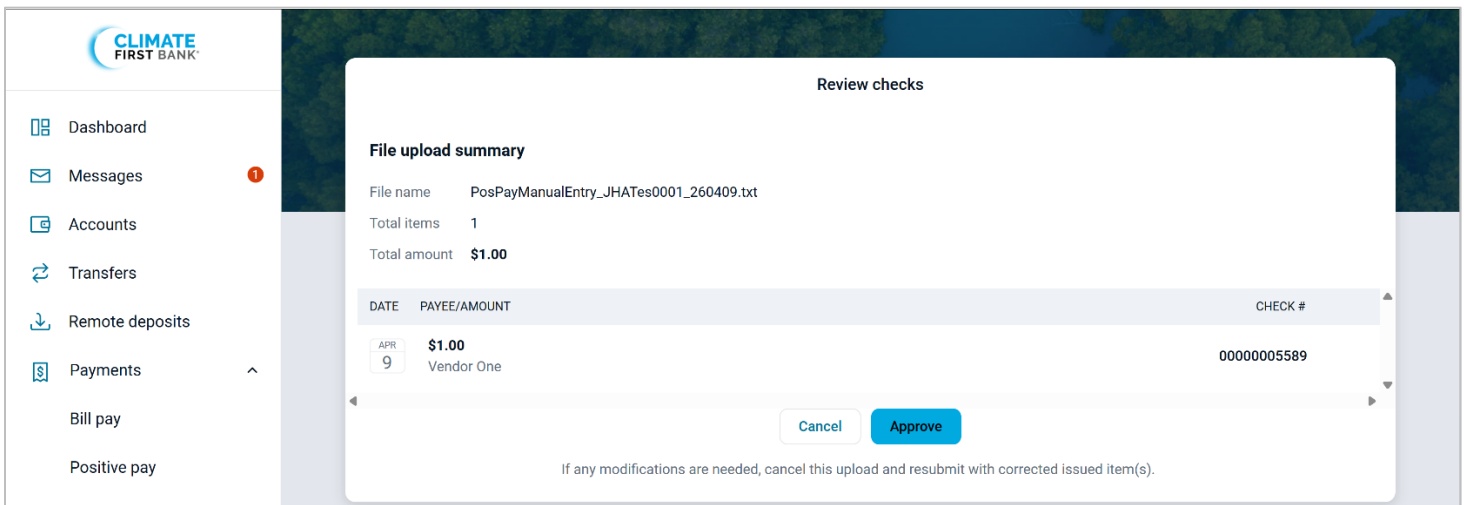
Approve

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

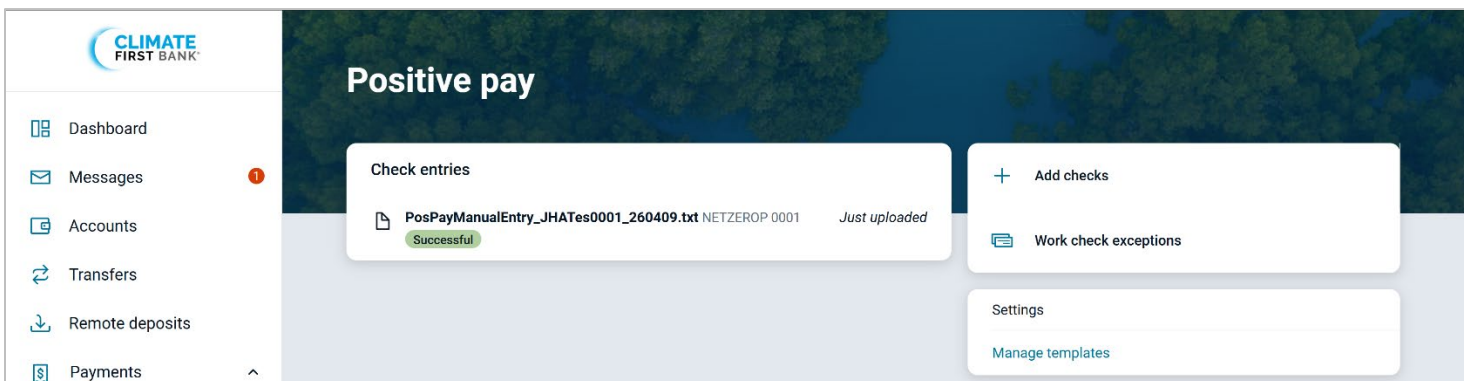


12. Review the details and click **Approve**. Click **Cancel** to go back if modifications are needed.

13. Review the confirmation and click **Done**.



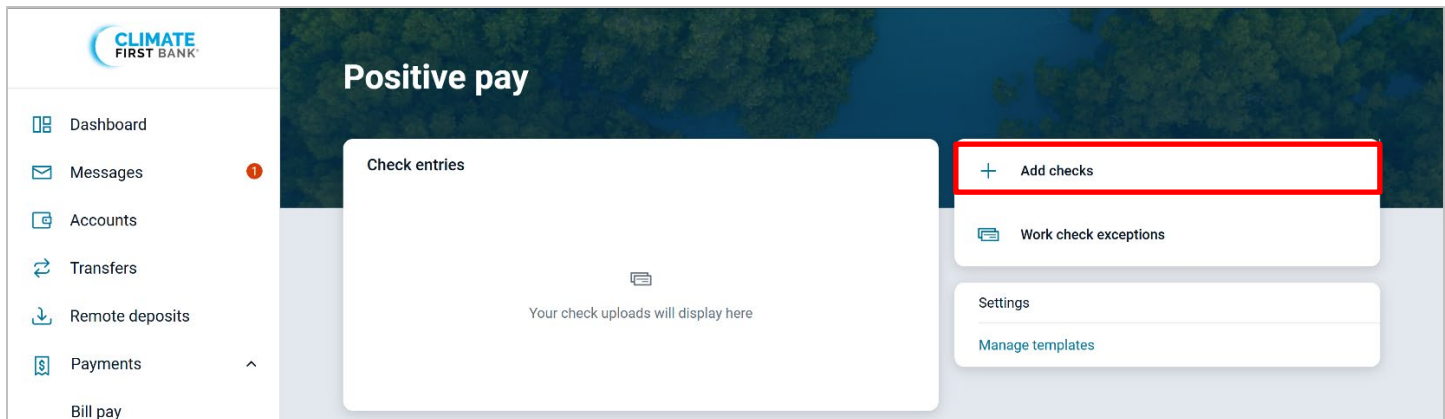
The issued items file status will now show as **Successful**.



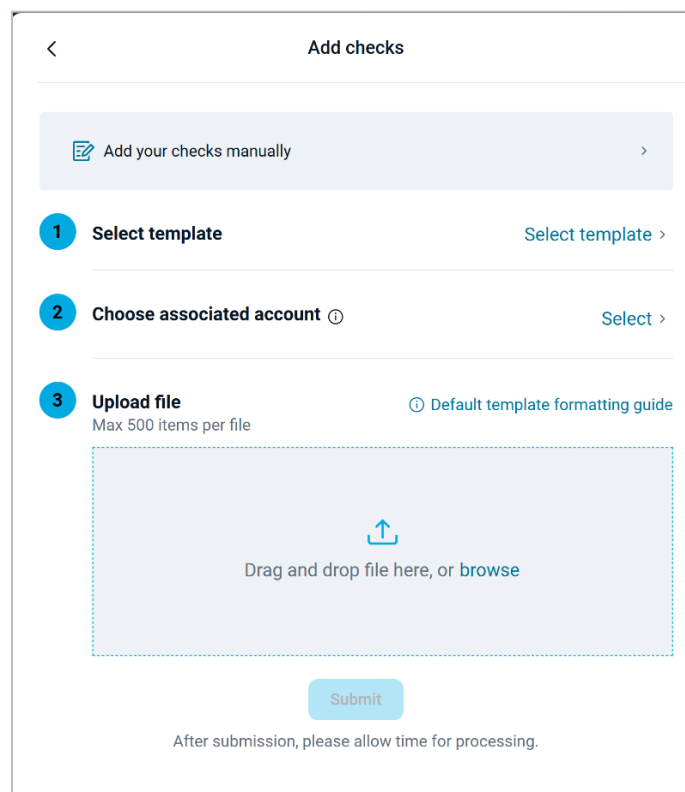
Uploading a file to Delete or Void Issued Items

To utilize this feature, please ensure that your Issued Items Upload format includes the Void field. Navigate to the Create an Issued Items Upload Format section of this guide for more information

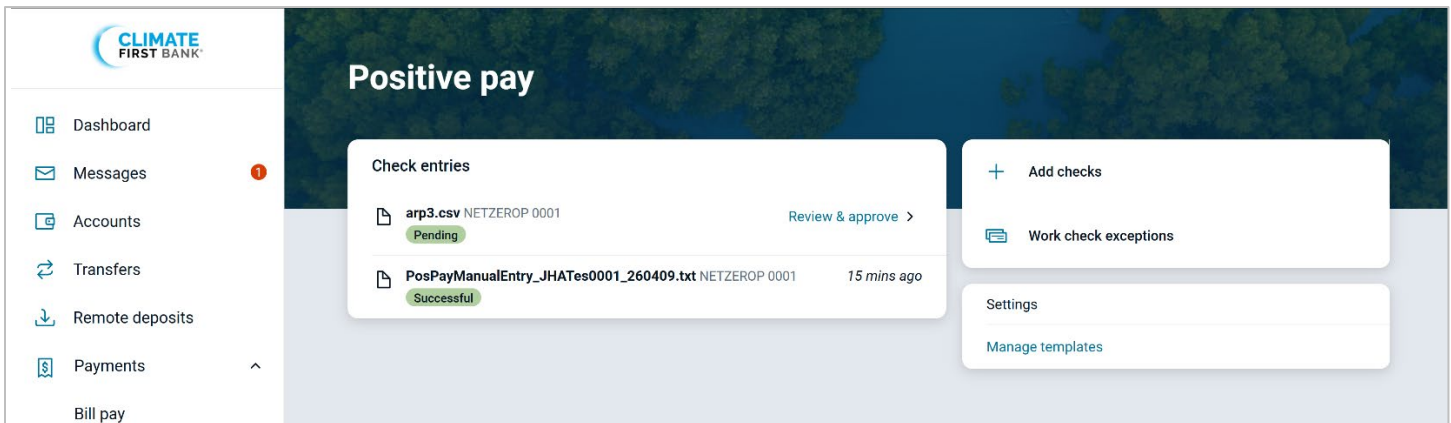
1. Select the **Payments** menu and click **Positive Pay** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.
2. Click **+ Add checks**.



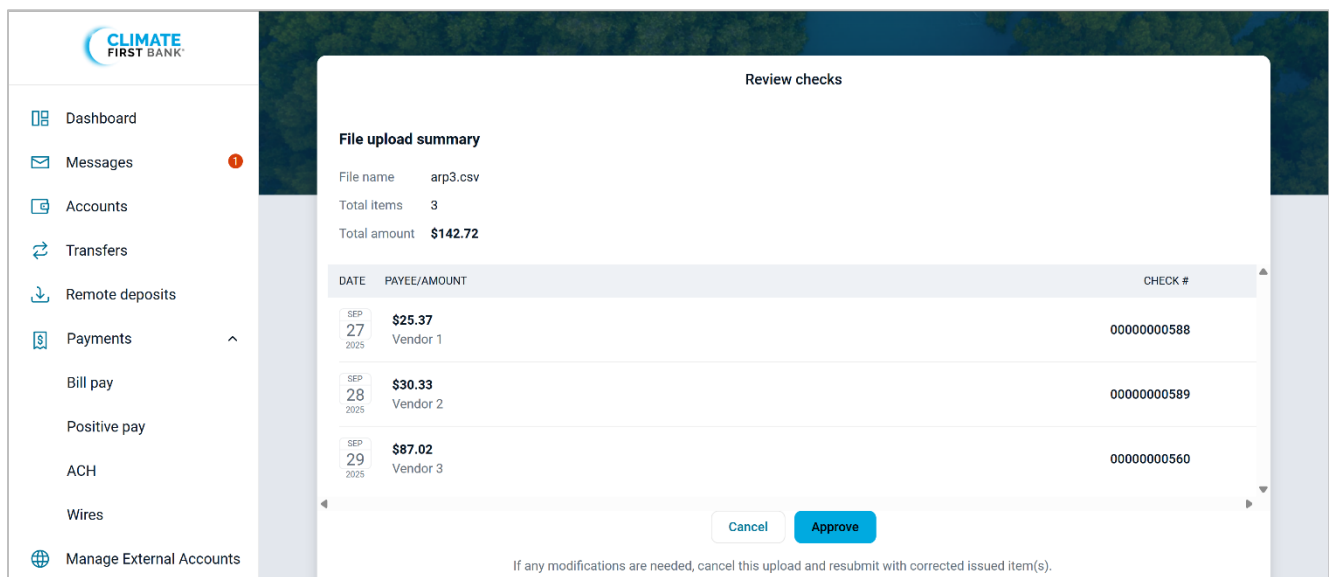
3. Choose your upload format template. Please ensure that this format includes the Void field.
4. Select the template you want to use.
5. Select the associated account the checks were written against.
6. Upload your issued items file.
7. Click **Submit**.



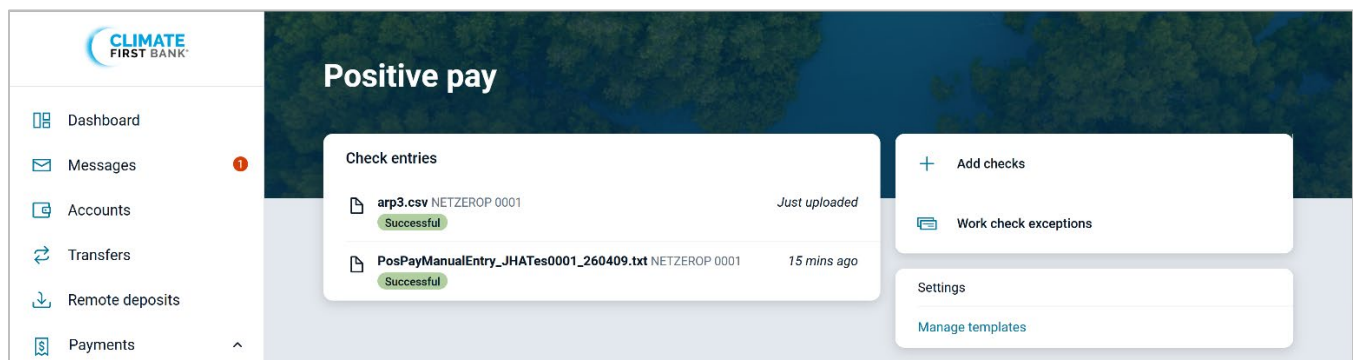
8. Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status.
9. Click **Review & approve**.



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



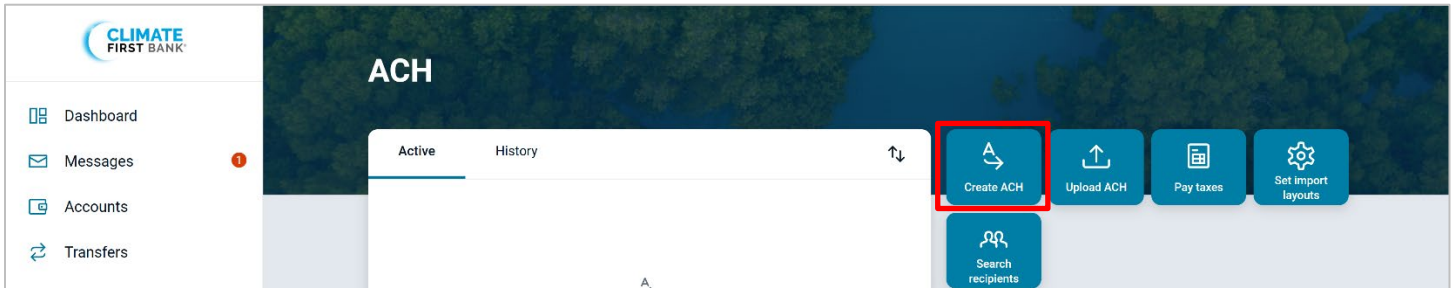
The issued items file status will now show **Successful**.



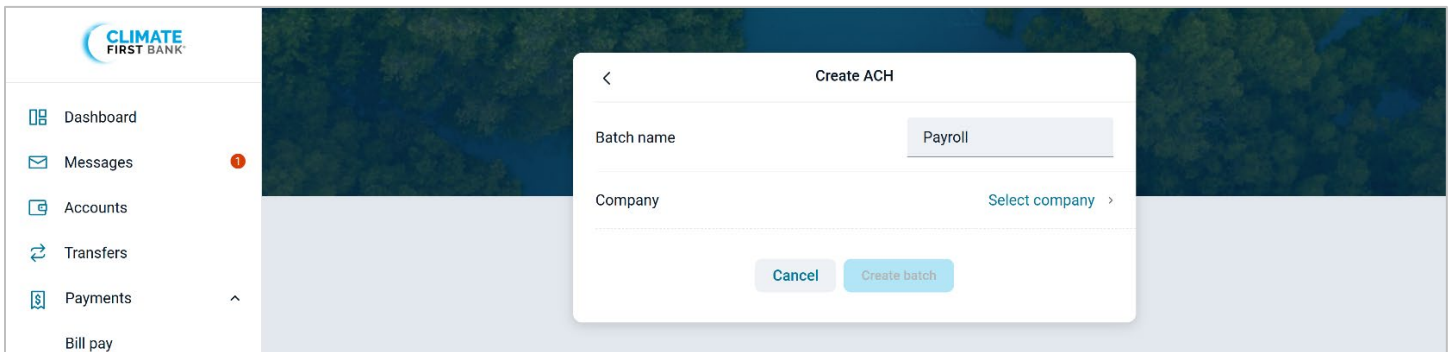
ACH

Create a Batch Manually

1. Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.
2. Click **Create ACH**.



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



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

This is a detailed view of the 'Create ACH' form. It includes the following fields and values:

- Batch name: Payroll
- Company: CF Test Co
- Company ID: 1111222222
- SEC: PPD
- Entry description: PAYROLL
- Discretionary data: TEST BATCH
- Recipients: Add recipients (highlighted with a red box)

 At the bottom are 'Cancel' and 'Create batch' buttons.

The screenshot shows the 'Add recipients' modal form. It contains the text: 'Choose how you'd like to add recipients to your batch. Only one method can be used when creating the batch.' Below this are two options: 'Add manually' and 'Import from file', both with right-pointing chevrons.

6. Enter the **Recipient name**, the **Amount** to pay them, transaction type (**Credit** or **Debit**), and account information. A Credit will send money to the recipient. A Debit will pull money from the recipient.
7. Click **Optional fields** to enter a recipient ID number or addenda information.
8. Check the **Prenote** box to create a zero dollar batch for this transaction. A Prenote is used to validate the recipient's account information prior to sending the associated batch (optional).
9. Check the **Hold** box to prevent this transaction from processing with the other transactions in the batch (optional).
10. Click **+ Add another recipient** to enter another recipient or to balance your file.
11. Click **Save recipient** when done adding recipients to the batch.

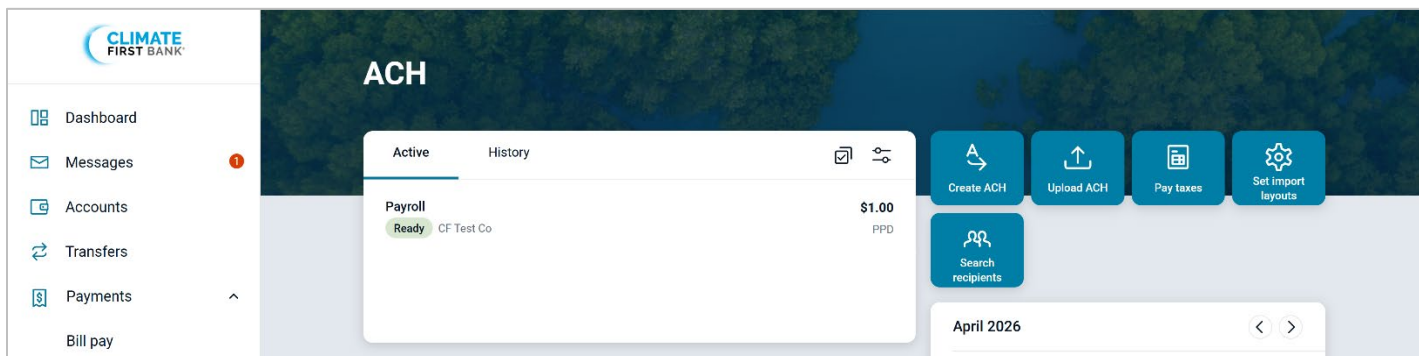
The screenshot shows the Climate First Bank digital banking interface. On the left is a sidebar menu with options: Dashboard, Messages, Accounts, Transfers, Payments, Bill pay, Positive pay, and ACH. The main area displays a 'Recipients' modal form. The form has a title 'Recipients' and a back arrow. Below the title is a 'New recipient' section with a dropdown arrow and a trash icon. The form contains several input fields: 'Recipient name', 'Amount' (set to \$ 0.00), 'Credit/Debit' (set to Credit), 'Account number', 'Routing number' (with a search icon), and 'Account type' (with a dropdown arrow). There are also checkboxes for 'Optional fields', 'Prenote', and 'Hold'. At the bottom of the form is a '+ Add another recipient' link and a 'Save recipient' button.

12. Click **Create batch**, review the confirmation.
13. Click **Done**.

The screenshot shows the 'Create ACH' form. It has a title 'Create ACH' and a back arrow. The form contains several fields with values and expandable options: 'Batch name' (Payroll), 'Company' (CF Test Co), 'Company ID' (111122222), 'SEC' (PPD), 'Entry description' (PAYROLL), 'Discretionary data' (TEST BATCH), and 'Recipients' (2 recipients). At the bottom of the form are two buttons: 'Cancel' and 'Create batch'.

The batch will appear under the **Active** tab in a **Ready** status. If you created a prenote, you will see an identical batch that starts with PNT.

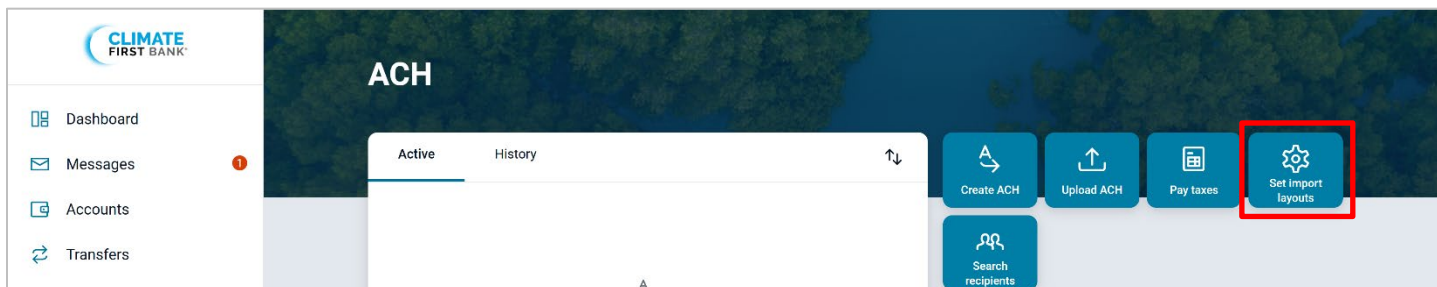
Please see the **Initiate a Batch** section for steps on how to send the payment.



Set Import Layouts

You can import data from a file, such as Microsoft® Excel® or Notepad. Before importing your file, define the Import Layout so the system can read the file data.

1. Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.
2. Click **Set Import layouts**.



3. Choose your file type.

CSV or Delimited

Enter the column numbers from your file that correspond with the field names. Leave fields blank if they do not appear on your file. Enter the characters from your file to indicate what a Checking, Savings, Debit, and Credit equal if applicable. These fields are case sensitive. Click **Save**.

<

File layouts

CSV

Tab delimited

Fixed position

i

Enter the column positions of each label as it is placed within your file. If you are not using a label then leave it blank.

Name

Column
1

Account number

Column
3

Routing number

Column
2

ID number

Column

Amount

Column
4

Use transaction code

Account type

Column
6

Account type

Column
6

Transaction type

Column
5

Checking equals

C

Savings equals

S

Debit equals

Debit

Credit equals

Credit

↺

Reset file layout

Cancel

Save

Fixed Position

Enter the beginning and ending character positions from your file into the corresponding fields. Leave fields blank if they do not appear on your file. Enter the characters from your file to indicate what a Checking, Savings, Debit, and Credit equal if applicable. These fields are case sensitive. Click **Save**.

<

File layouts

CSV

Tab delimited

Fixed position

i

Enter the column positions each label begins and ends with as it is placed within your file. If you are not using a label then leave it blank.

Name

Start: 1 End: 22

Account number

Start: 38 End: 54

Routing number

Start: 56 End: 64

ID number

Start: 68 End: 82

Amount

Start: 24 End: 33

Use transaction code

Account type

Start: 66 End: 66

Use transaction code

Account type

Start: 66 End: 66

Transaction type

Start: 35 End: 36

Checking equals

C

Savings equals

S

Debit equals

DR

Credit equals

CR

Cancel

Save

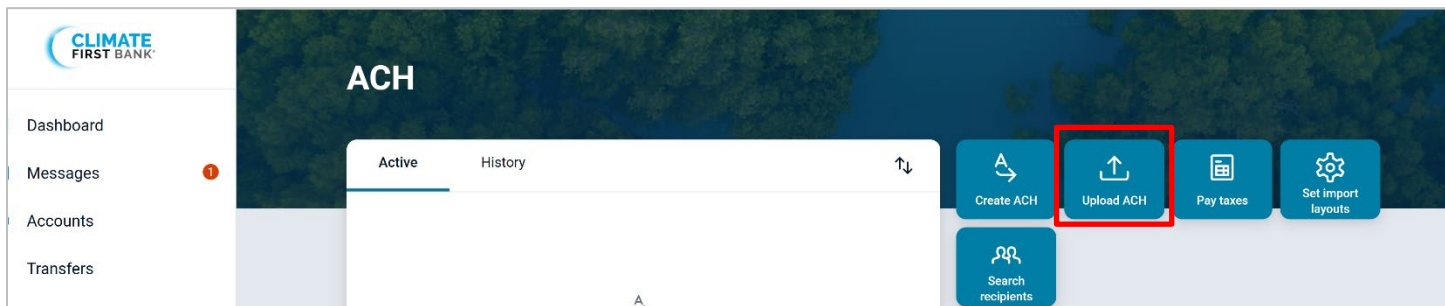
Once the format is saved, you can import your file. Please see the Import an ACH File section of this guide.

Upload a NACHA File

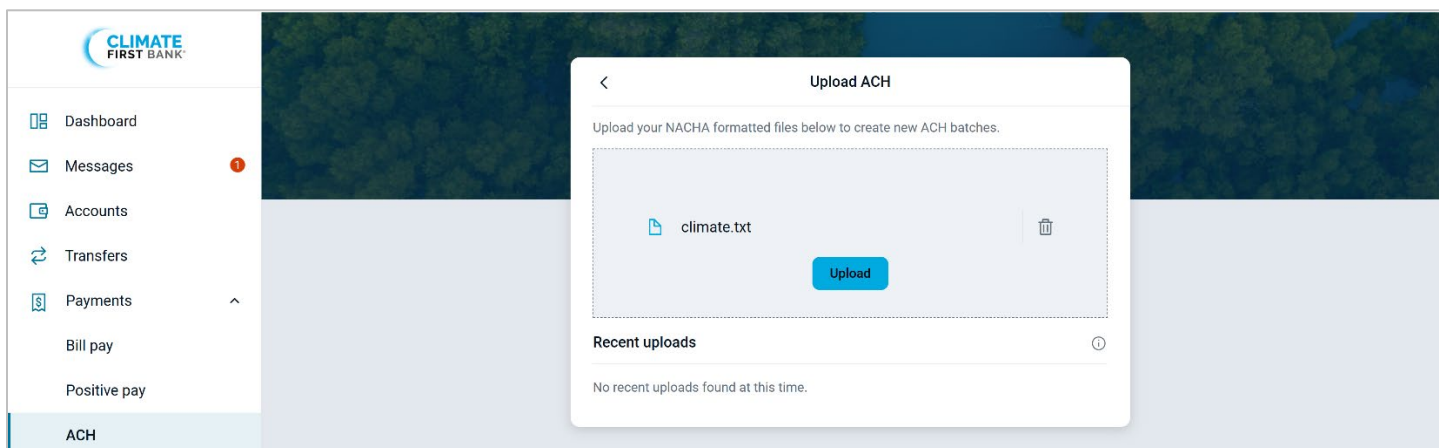
1. Select **ACH** from the navigation pane.

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

2. Click **Upload ACH**.



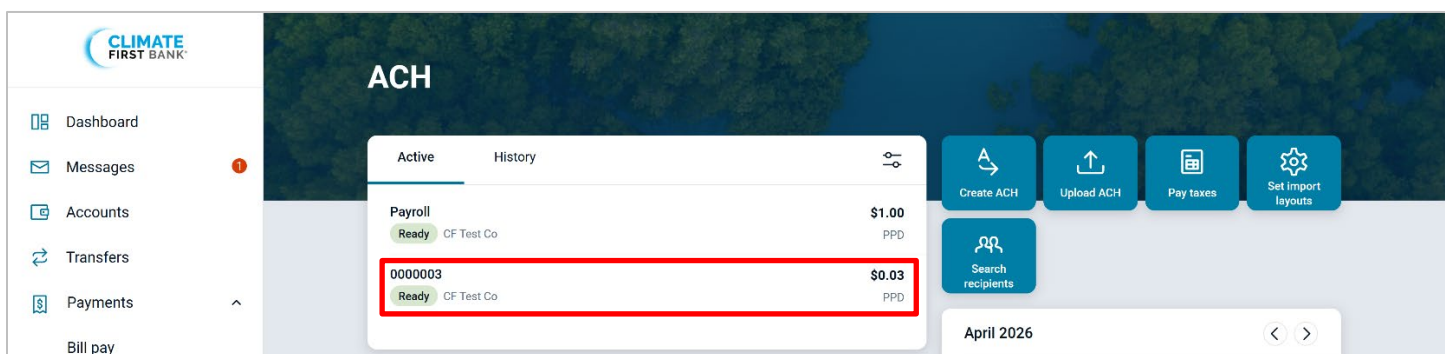
3. Browse for your file and click **Upload**. Review your file for proper formatting if you receive an error.



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

Please 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.

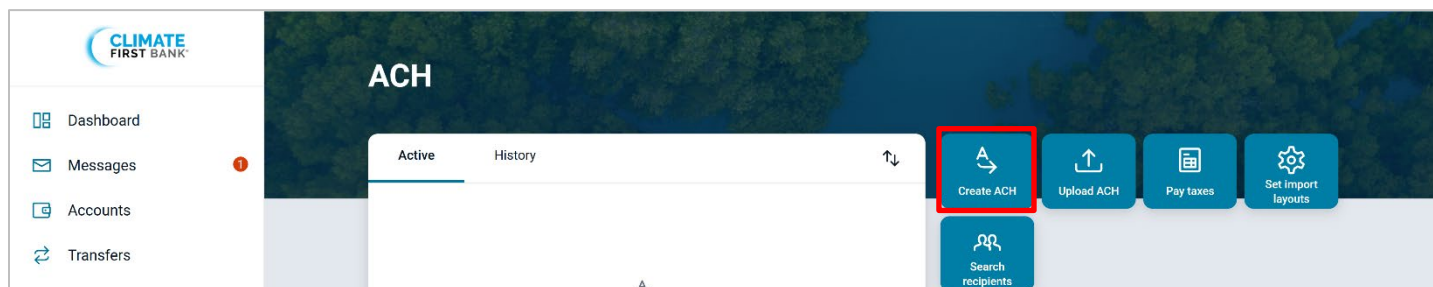


Import an ACH File

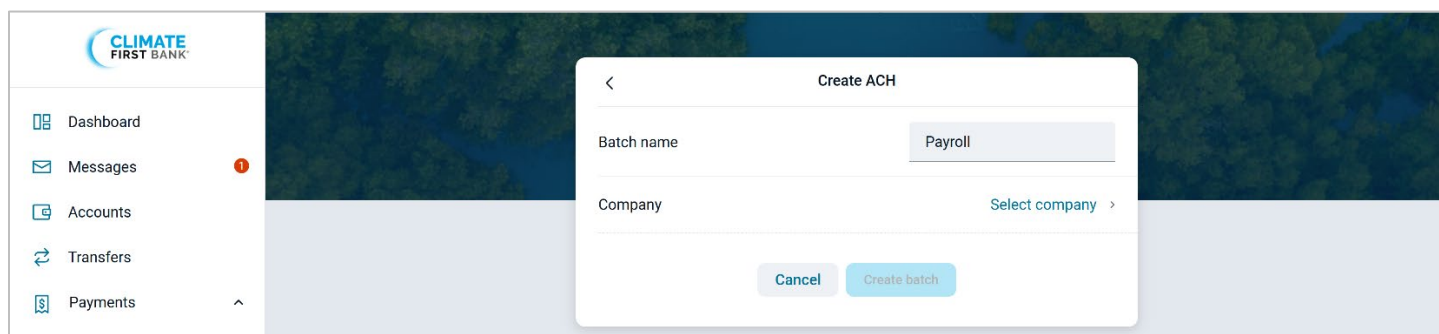
1. Select **ACH** from the navigation pane.

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

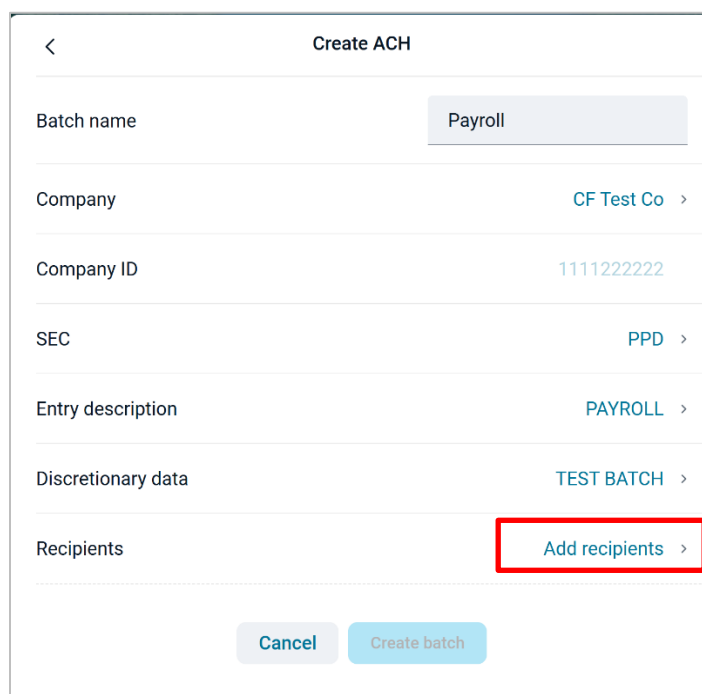
2. Click **Create ACH**.



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



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



6. Choose **Import from file**.

Please note: An import layout must be set prior to importing a file. Please see the *Set Import Layout* section of this guide for more information.

7. Select your file type and browse for your file. Click **Save**.

8. Click **Create batch**.

The batch will appear on the ACH page under the Active tab in a Ready status.

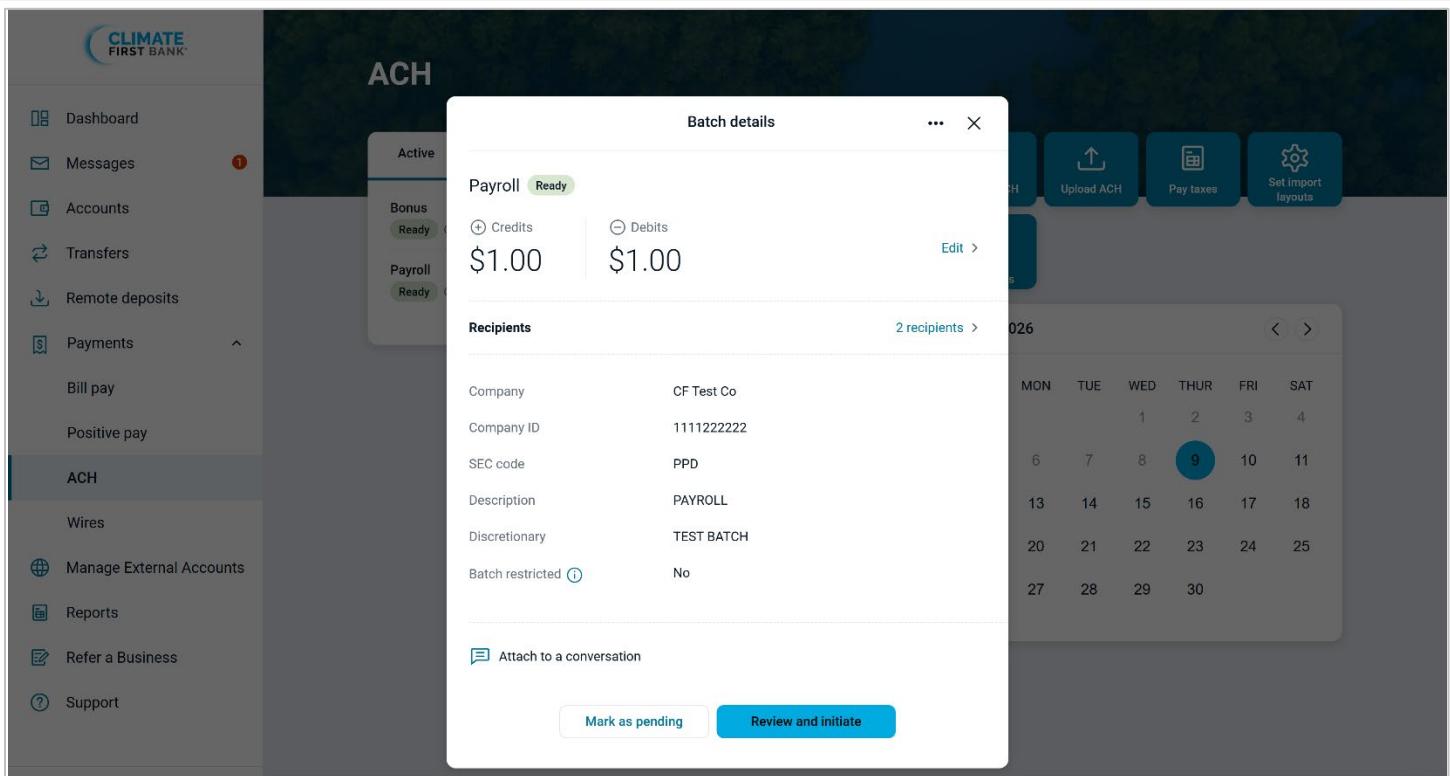
Initiate a Batch

1. Select **ACH** from the navigation pane.

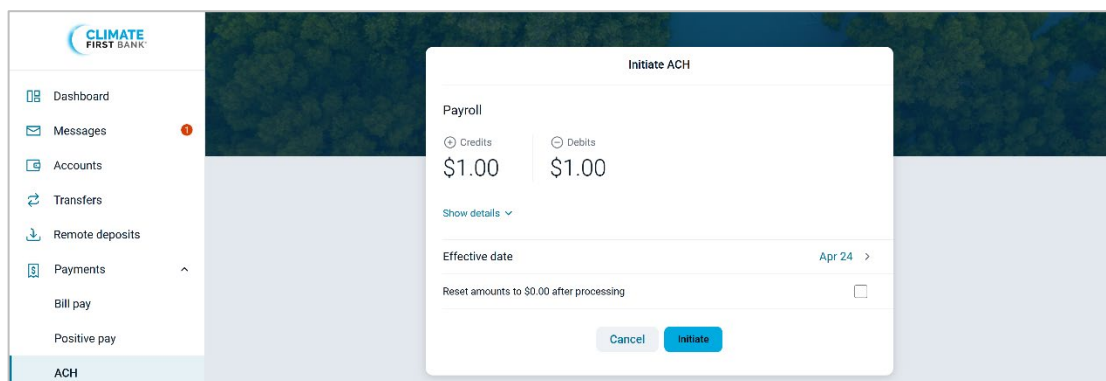
Please note: If you have multiple payment features activated, select the **Payments** menu first.

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

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



3. Select the recurring **Frequency** if applicable, and the **Effective date**.
4. 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).
5. Click **Initiate**. You may be asked to authenticate.
6. 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 Multiple Batches

1. Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.
2. Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.

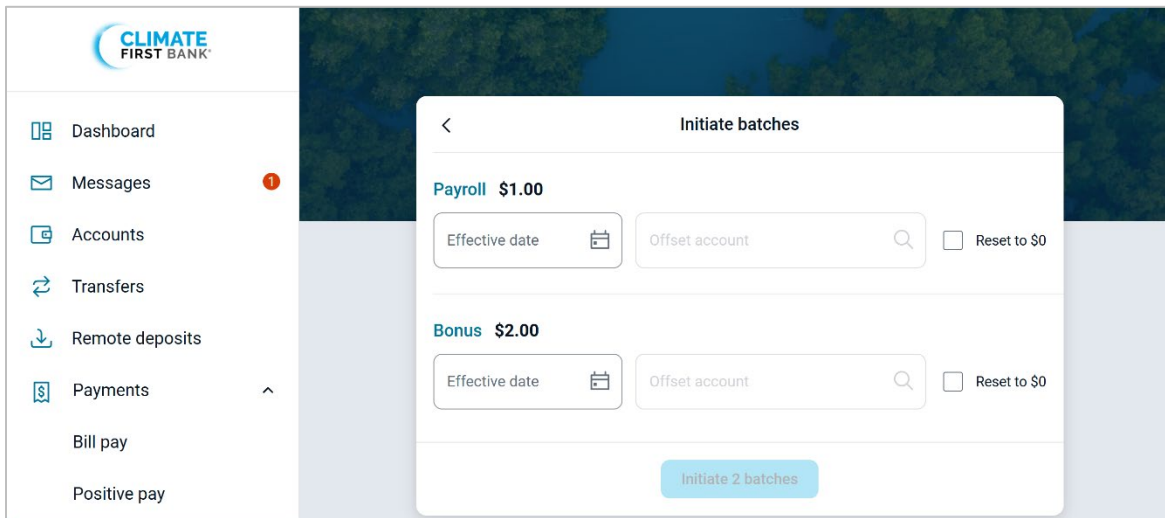
The screenshot shows the ACH interface. On the left is a navigation pane with the following items: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments (expanded), Bill pay, and Positive pay. The main area is titled 'ACH' and has two tabs: 'Active' and 'History'. A red box highlights the Bulk Action icon (a square with a checkmark and a plus sign) in the top right corner of the 'Active' tab. Below the tabs is a table of ACH batches:

Batch Name	Status	Company	Amount	Payment Type
Tax FD Quarterly	Ready	CF Test Co	\$1.00	CCD
Payroll	Ready	CF Test Co	\$1.00	PPD
Bonus	Ready	CF Test Co	\$2.00	PPD

To the right of the table is a calendar for April 2026, with the 13th highlighted. Above the calendar are four buttons: 'Create ACH', 'Pay taxes', 'Set import layouts', and 'Search recipients'.

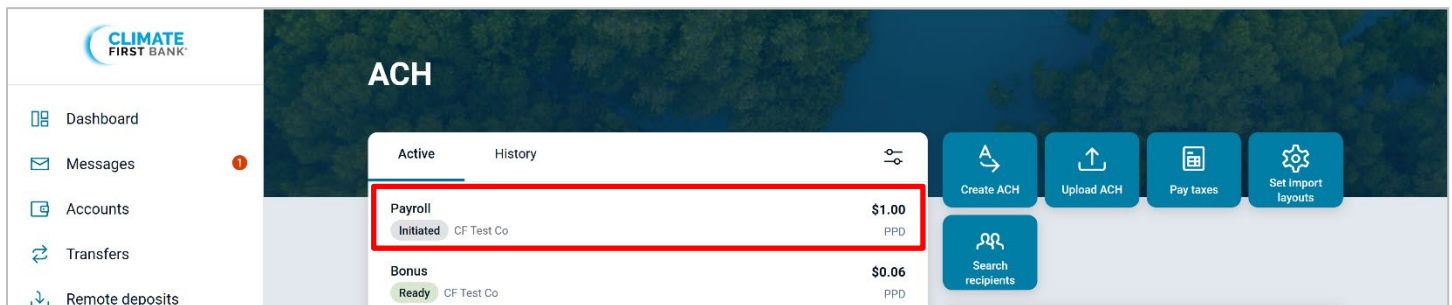
The screenshot shows the ACH interface with the 'Initiate' button highlighted. The '2 selected:' text is shown above the 'Initiate' button. The table of ACH batches is the same as in the previous screenshot, but with checkboxes next to the 'Payroll' and 'Bonus' rows, indicating they are selected. The 'Initiate' button is highlighted with a red box. The calendar and navigation pane are also visible.

3. Enter the **Effective date** and check the **Reset to \$0** box if desired for each batch.
4. Click **Initiate**. You may be asked to authenticate.
5. Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.



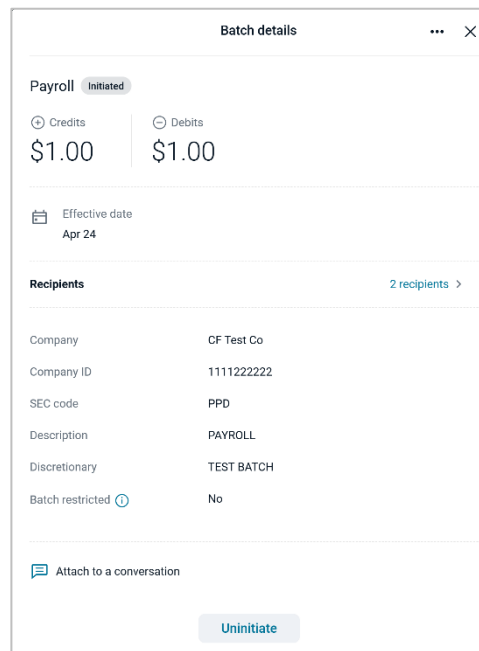
Uninitiate a Batch

1. Select **ACH** from the navigation pane.
Please note: If you have multiple payment features activated, select the **Payments** menu first.
2. Select the batch in an Initiated status.



3. Click **Uninitiate**, and confirm.

The payment will return to a **Ready** status and will not process.



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.

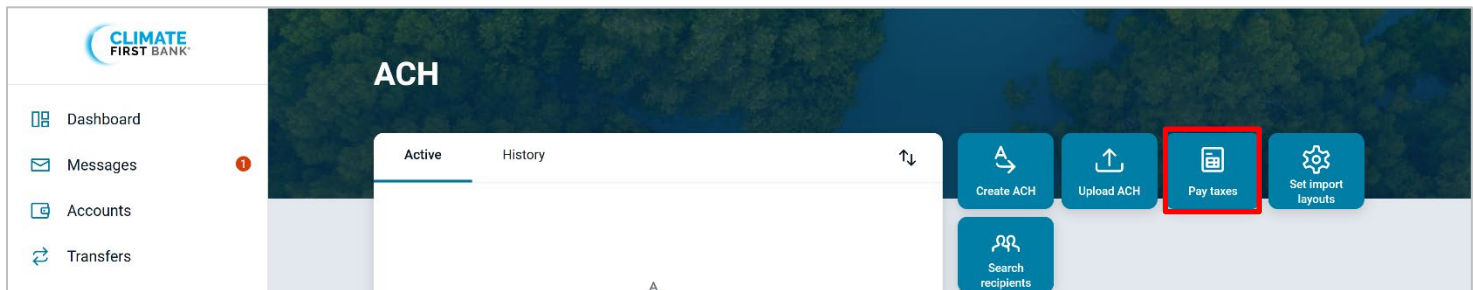
1. Select the batch.
2. Select the **ellipsis** icon to delete the batch.
3. Click **Edit** to modify the batch header information.
4. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).
5. Click **Mark as pending** to flag the batch ready for initiation by another user at your company.

The screenshot displays the Climate First Bank digital banking interface. A modal window titled "Batch details" is open, showing information for a "Payroll" batch with a status of "Ready". The batch has a credit of \$1.00 and a debit of \$1.00. Below this, the "Recipients" section shows details for "CF Test Co" with a company ID of 111122222, SEC code PPD, description PAYROLL, discretionary status TEST BATCH, and batch restricted status No. At the bottom of the modal are two buttons: "Mark as pending" and "Review and initiate". The background shows the main dashboard with a sidebar menu, a top navigation bar with icons for Upload ACH, Pay taxes, and Set import layouts, and a calendar view for the month of June 2026.

Pay Taxes

1. Select **ACH** from the navigation pane, then click **Pay taxes**.

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



2. Enter a **Payment name**, and enter the **Tax period** in MM/YY format.
3. Click **Next**.
4. Select the ACH **Company** to originate the payment from, the **Pay from** account, the **Pay to** account, and enter your **Taxpayer ID**.
5. Click **Next**.

The screenshot shows the 'Pay taxes' form with a progress indicator on the left showing three steps: 1. Payment details (active), 2. From and to accounts, and 3. Tax code and amounts. The 'Payment details' section includes a 'Tax authority' dropdown set to 'Federal', a 'Payment name' field with the placeholder 'Tax FD Payment name', and a 'Tax period' field with the placeholder 'MM/YY'. A 'Next' button is at the bottom right.

The screenshot shows the 'Pay taxes' form at step 2: 'From and to accounts'. It includes a 'Company' field with a 'Select company' link, a 'Pay from' field with a 'Select from account' link, a 'Pay to' field with a 'Select receiving account' link, and a 'Taxpayer ID' field. 'Back' and 'Next' buttons are at the bottom.

6. Look up the Tax code, enter the Amount, and click **Create payment**.
7. Review your confirmation and click **Done**.

The screenshot shows the 'Pay taxes' form at step 3: 'Tax code and amounts'. It includes a 'Tax code' field with a 'Lookup tax code' link, an 'Amount' field with a dollar sign and the value '0.00'. 'Back' and 'Create payment' buttons are at the bottom.

The tax payment batch will appear under the **Active** tab in a **Ready** status. Please see the *Initiate a Batch* section in this document for steps on how to send the payment.

CLIMATE
FIRST BANK

Dashboard

Messages

Accounts

Transfers

ACH

Active

History

Tax FD Quarterly

Ready

CF Test Co

\$1.00

CCD

Create ACH

Pay taxes

Set import layouts

Search recipients

April 2026

<

>

History

Select this tab to review batches that have been processed.

CLIMATE
FIRST BANK

Dashboard

Messages

Accounts

Transfers

Remote deposits

ACH

Active

History

MAR 13

payroll2.54

MIDWEST MOTORS

\$1,868.00

PPD

MAR 13

0000338

MIDWEST MOTORS

\$300.00

PPD

Create ACH

Pay taxes

Set import layouts

Search recipients

April 2026

<

>

SUN

MON

TUE

WED

THUR

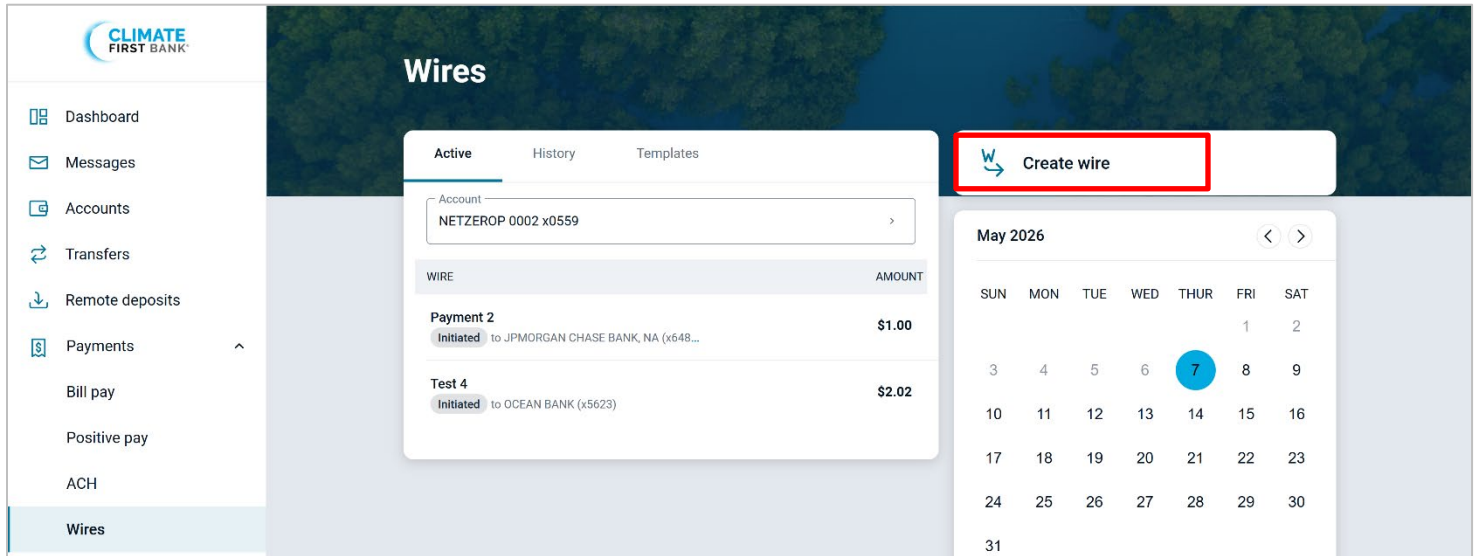
FRI

SAT

Wires

Create a Domestic Wire

1. Select **Wires** from the navigation pane.
Please note: if you have multiple payment features activated, select the **Payments** menu first.
2. Select **Create wire**.



3. Enter a **Wire name**, enter an **Amount**, then choose the account to debit the funds **From**.

<

Create wire

Wire name

Vendor One

10/50

Amount

\$ 1.00

From

PERSSAVS 0012 x9200

\$2.99

>

To

Add creditor

>

Remittance information

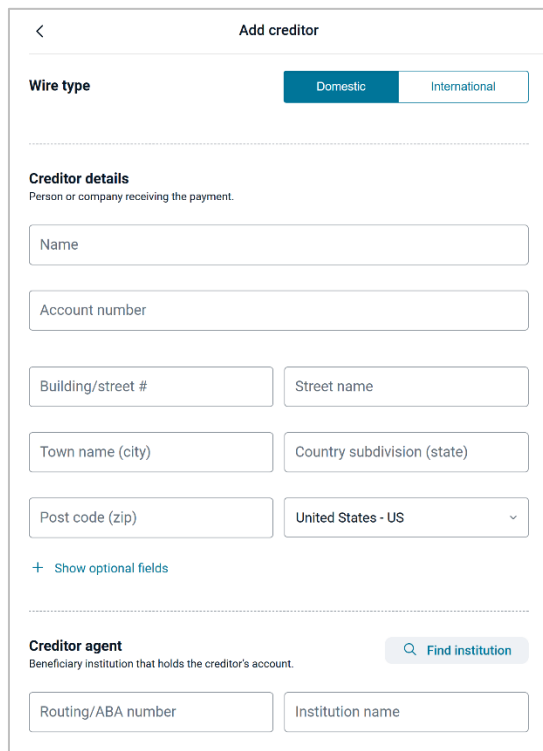
Add notes

>

Save as template

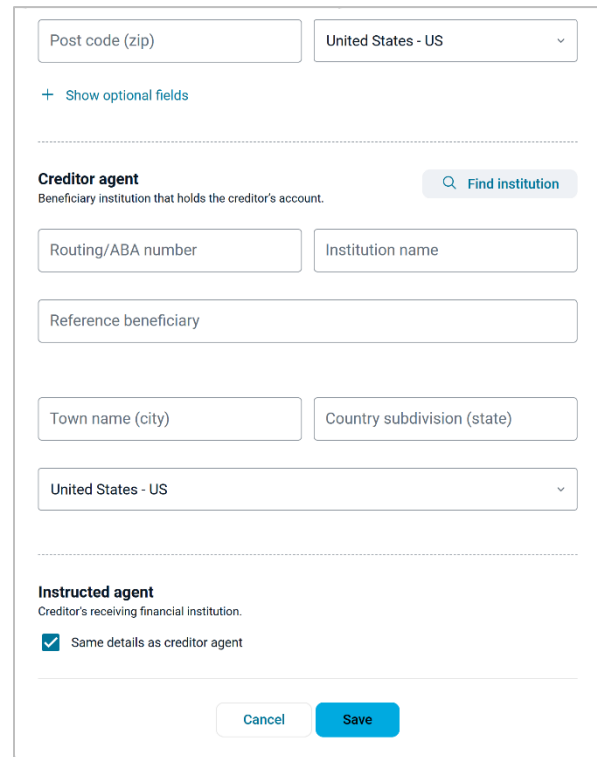
Create wire

4. In the **To** field, click **Add creditor**.
5. Choose **Domestic** for Wire type.
6. Enter the creditor's name, account number, and address.



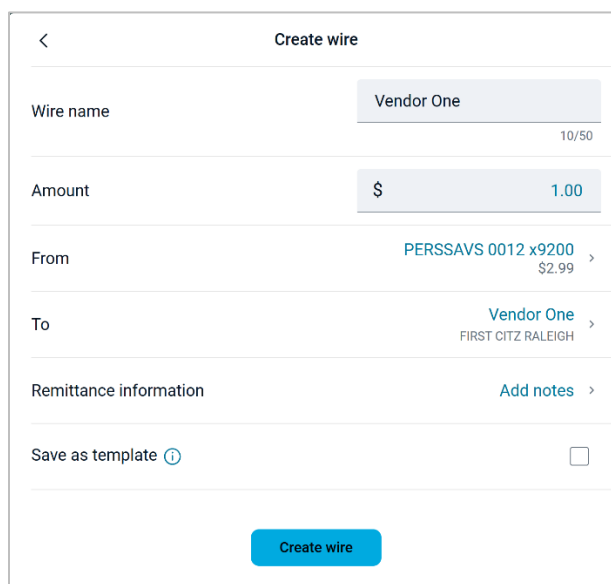
The 'Add creditor' form is titled 'Add creditor' with a back arrow. It features a 'Wire type' section with 'Domestic' and 'International' tabs, where 'Domestic' is selected. Below this is the 'Creditor details' section, described as 'Person or company receiving the payment'. It includes input fields for 'Name', 'Account number', 'Building/street #', 'Street name', 'Town name (city)', 'Country subdivision (state)', 'Post code (zip)', and a dropdown for 'United States - US'. A '+ Show optional fields' link is present. The 'Creditor agent' section, described as 'Beneficiary institution that holds the creditor's account', includes a 'Find institution' button and input fields for 'Routing/ABA number' and 'Institution name'.

7. Click **Find institution** to lookup the creditor agent's financial **Institution name**.
8. Click **Save**.



This form continues the 'Add creditor' process. It starts with 'Post code (zip)' and a dropdown for 'United States - US', followed by a '+ Show optional fields' link. The 'Creditor agent' section, described as 'Beneficiary institution that holds the creditor's account', includes a 'Find institution' button and input fields for 'Routing/ABA number' and 'Institution name'. Below this is a 'Reference beneficiary' field, followed by 'Town name (city)' and 'Country subdivision (state)', and a dropdown for 'United States - US'. The 'Instructed agent' section, described as 'Creditor's receiving financial institution', has a checked checkbox for 'Same details as creditor agent'. At the bottom are 'Cancel' and 'Save' buttons.

9. 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.
10. Click **Create wire**.



The 'Create wire' form is titled 'Create wire' with a back arrow. It includes a 'Wire name' field with 'Vendor One' and a character count '10/50'. The 'Amount' field shows '\$ 1.00'. The 'From' field displays 'PERSSAVS 0012 x9200' and '\$2.99'. The 'To' field shows 'Vendor One' and 'FIRST CITZ RALEIGH'. The 'Remittance information' field has an 'Add notes' link. At the bottom, there is a 'Save as template' checkbox and a 'Create wire' button.

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



Create wire

Vendor One

\$1.00

From PERSSAVS 0012 x9200

To Vendor One

ⓘ Your wire has been created but must still be initiated in the wire details to send it.

[Done](#)

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.



- [Dashboard](#)
- [Messages](#)
- [Accounts](#)
- [Transfers](#)
- [Remote deposits](#)
- [Payments](#)
- [Bill pay](#)
- [Positive pay](#)
- [ACH](#)
- [Wires](#)

Wires

Active History Templates

Account

PERSSAVS 0012 x9200

WIRE	AMOUNT
Test 5 Initiated to WELLS FARGO NY INTL (x8569)	\$1.60
Test 5 Initiated to WELLS FARGO NY INTL (x8569)	\$1.50
Vendor One Ready to FIRST-CITIZENS BANK & TRUST CO (x...	\$1.00

[W](#) Create wire

May 2026

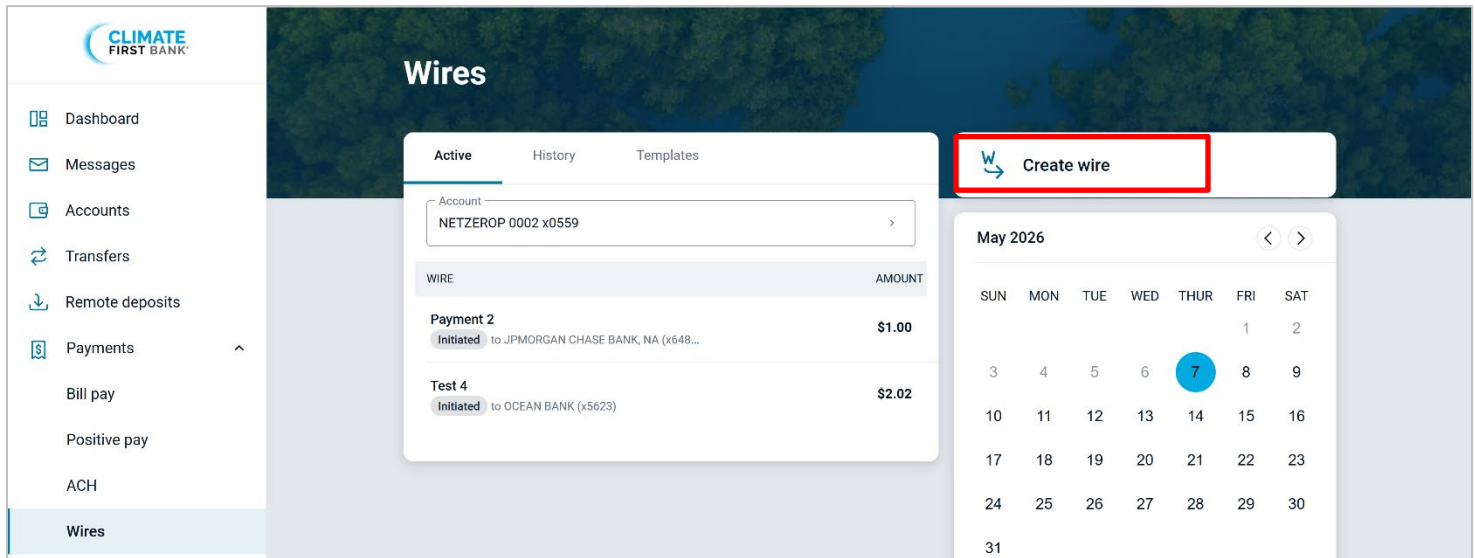
SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Create an International Wire

1. Select **Wires** from the navigation pane.

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

2. Select **Create wire**.



3. Enter a **Wire name**, enter an **Amount**, then choose the account to debit the funds **From**.

<

Create wire

Wire name

Vendor One

10/50

Amount

\$

1.00

From

PERSSAVS 0012 x9200

\$2.99

To

Add creditor

Remittance information

Add notes

Save as template

☐

Create wire

1. In the **To** field, click **Add creditor**.
2. Choose **International** for Wire type.
3. Enter the creditor's name, account number, and address.
4. Click **Show optional fields** to enter optional address fields such as department, building name, room, floor, town or district name.
5. Under Creditor agent, enter the **institution name**, **Reference beneficiary**, **Institution ID** and select what type of **code** this is, the **Town name** and **Country subdivision**. Then enter the **country**.

Add creditor

Wire type

Domestic
International

Creditor details

Person or company receiving the payment.

Name

Account number

Building/street #

Street name

Town name (city)

Country subdivision (state)

Post code (zip)

United States - US

+ Show optional fields

Creditor agent

Beneficiary institution that holds the creditor's account.

Institution name

Reference beneficiary

Institution ID

Select code

Town name (city)

Country subdivision (state)

United States - US

6. Under *Instructed agent*, click **Find institution** to locate the Financial Institution you would like to send an International Wire to. Fields will auto populate.
7. If using an *Intermediary agent*, check the box.
8. Click **Save**.

Instructed agent

Creditor's receiving financial institution.

Find institution

Routing/ABA number

Institution name

Town name (city)

Country subdivision (state)

Intermediary agent

Institution facilitating funds between sender and recipient.

☐ Use intermediary agent

Cancel

Save

- 9. 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.
- 10. Click **Create wire**.

<

Create wire

Wire name

Vendor One

10/50

Amount

\$1.00

From

PERSSAVS 0012 x9200

\$2.99 >

To

Vendor One

FIRST CITZ RALEIGH >

Remittance information

Add notes >

Save as template ⓘ

☐

Create wire

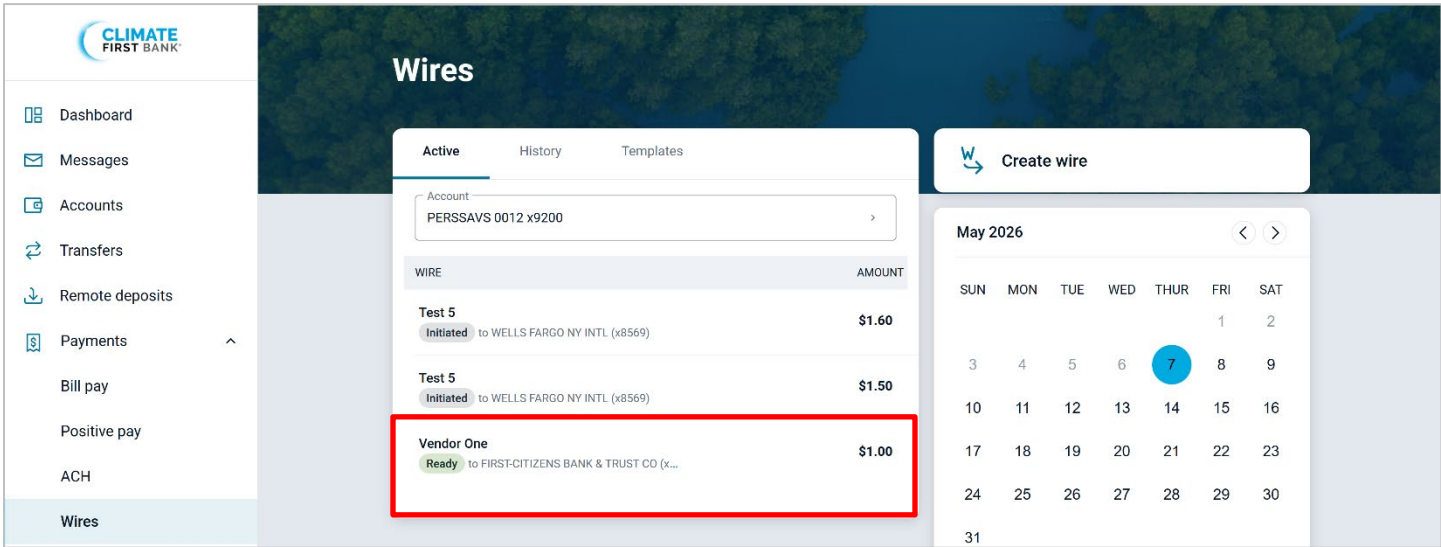
- 11. Review your confirmation message and click **Done**.

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.

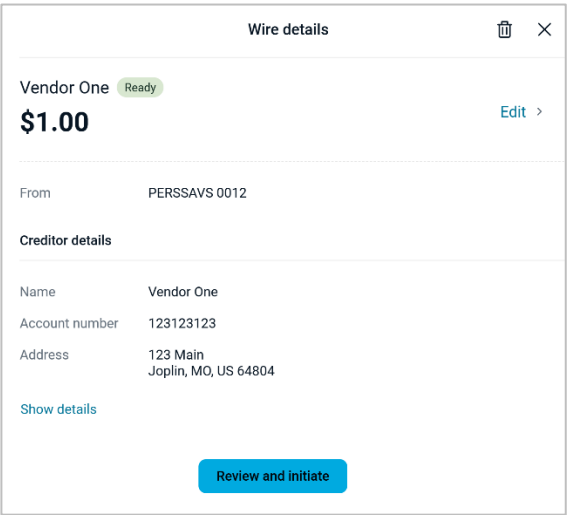
Active		History	Templates
Account		PERSSAVS 0012 x9200 >	
WIRE		AMOUNT	
International		\$1.00	
Ready to JPMORGAN CHASE BANK, NA (x3123)			

Initiate a Wire

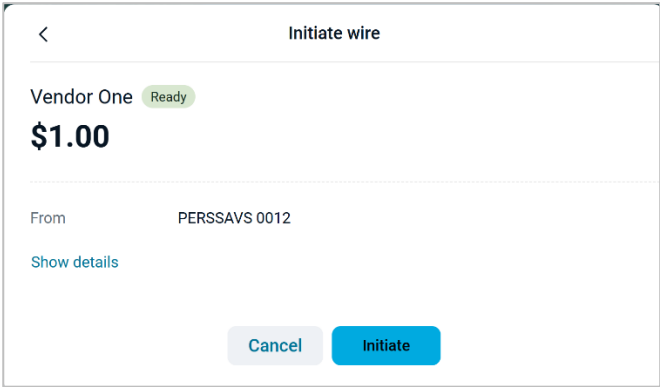
- 1. Select **Wires** from the navigation pane.
- Please note:** If you have multiple payment features activated, select the **Payments** menu first.
- 2. Select the wire from under the **Active** or **Template** tab.



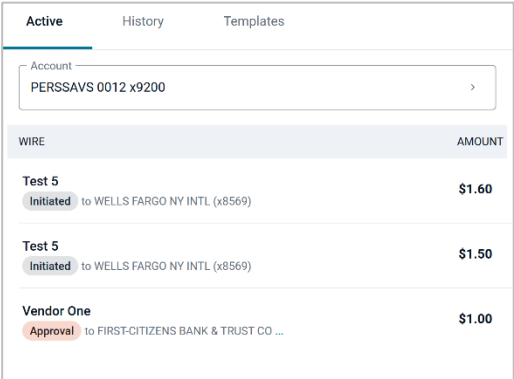
3. Click **Review and initiate**.



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



5. Review your confirmation and click **Done**. Your wire will appear under the **Active** tab in an Approval status. A second user will need to also initiate the wire to change status to Initiated.



the

Edit or Delete a Wire

1. Select the wire under the **Active** or **Templates** tab.
2. Click the **trash can** icon to delete the wire
3. Click **Edit** to change the wire name, beneficiary information, amount, or notes.

ActiveHistoryTemplates

Account

PERSSAVS 0012 x9200

WIRE	AMOUNT
Test 5 Initiated to WELLS FARGO NY INTL (x8569)	\$1.60
Test 5 Initiated to WELLS FARGO NY INTL (x8569)	\$1.50
Vendor One Ready to FIRST-CITIZENS BANK & TRUST CO (x...	\$1.00

Wire details

Vendor One

Ready

\$1.00

Edit

From

PERSSAVS 0012

Creditor details

Name

Vendor One

Account number

123123123

Address

123 Main
Joplin, MO, US 64804

Show details

Review and initiate

History

Select this tab to review wires that have been processed.

ActiveHistoryTemplates

Account

Basic 0088 x0088

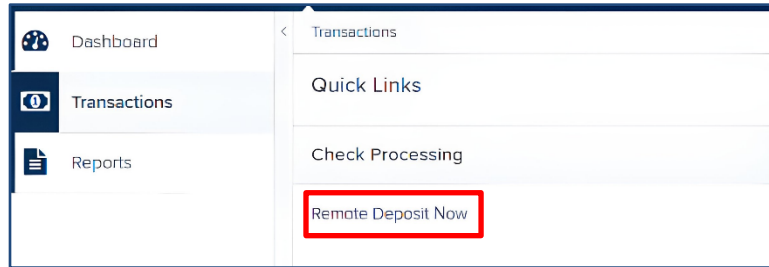
WIRE	AMOUNT
JAN 28 Vendor Two to FIRST-CITIZENS BANK & TR...	\$1.00

Business Remote Deposit

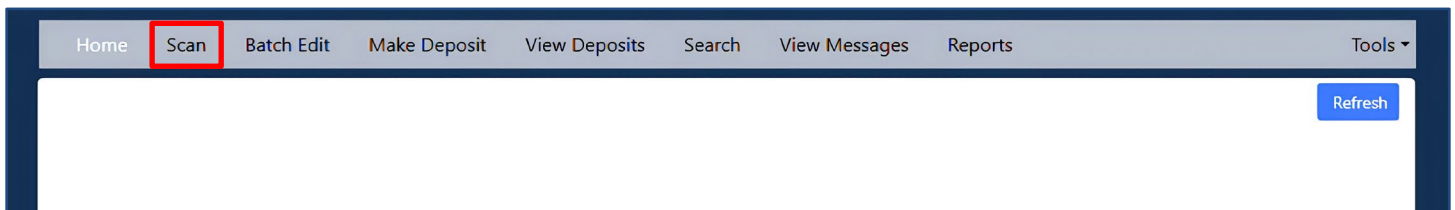
Use this feature to scan in checks to be deposited. You must complete a scanner install prior to use. The cutoff time to submit deposits is 6 pm CT.

Make a Deposit

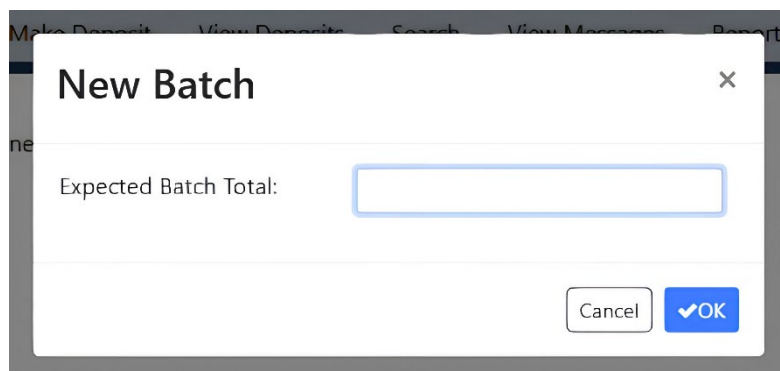
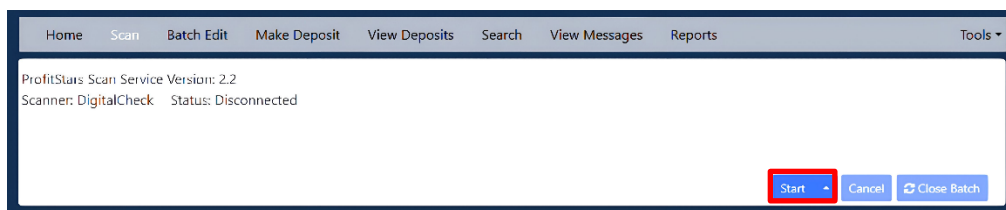
1. Select **Business Remote Deposit** from the Dashboard navigation pane.
2. Select Transactions and click Remote Deposit Now.



3. Click **Scan**.



4. Click **Start** and enter the total dollar amount of the check(s) to be scanned. Click **OK**.



- Start scanning your check(s). The details will appear on the screen. Click **Stop** once all checks have been scanned. Click **Close Batch**.

ProfitStars Scan Service Version: 2.2
Scanner: DigitalCheck Status: Scanning
12/11/2025 02:21 PM Batch Number 29 - JH Marketing

Sequence	Codeline	Item
1	:111903245: 41092768 <	Check Image
2	<23453 < :122037760: 123456<	Check Image

Buttons: **Stop** **Cancel** **Close Batch**

- Click **Batch Edit** and review the details for any errors. If an error(s) does exist, click the item and modify details as needed. Click **Save**.

Batch Edit Screenshot 1 (Left):

12/11/2025 02:21 PM Batch Number 29 - JH Marketing

Expected Total: 140.00 Actual Total: 140.00 All items needing editing have been completed

Seq	Codeline	Amount
1	:111903245: 41092768/	110.00
2	/23453/ :122037760: 123456/	30.00

Batch Edit Screenshot 2 (Right):

12/11/2025 02:30 PM Batch Number 30 - JH Marketing

Expected Total: 95.00 Actual Total: 15.00

Seq	Codeline	Amount
1	:111906857: 101808/	0.00
2	/33386764/ :011000112:000005089012345678/	15.00

- Click **Make Deposit**. Select the batch and choose the account to deposit it to. Click **Make Deposit** and a confirmation message will appear. Click **OK**.

[Home](#)
[Scan](#)
[Batch Edit](#)
[Make Deposit](#)
[View Deposits](#)
[Search](#)
[View Messages](#)
[Reports](#)
[Tools](#)

Your Bank's Current Time:
Thursday, December 11, 2025 at 2:24:17 PM - CST

☐ Batches Available for Deposit

☒ 2025-12-11T14:21:11 - 29
 Total Amount: 140.00
 Item Count: 2
 Scanned By: JH Marketing
[View Items](#)

Accounts

JEAN TEST ACCOUNT XXX345

Unallocated Total: 140.00

Deposit Total: 140.00

Make Deposit

View Deposits

This option allows deposits to be viewed by batch within the selected timeframe.

[Home](#)
[Scan](#)
[Batch Edit](#)
[Make Deposit](#)
[View Deposits](#)
[Search](#)
[View Messages](#)
[Reports](#)
[Tools](#)

Start Date: 12/11/2025
 End Date: 12/11/2025
 Print
 Refresh

Deposits

12/11/2025 02:24 pm - CST
 Total Amount: 140.00
 Item Count: 2
 Deposit Receipt# 33405270

Account Allocation

JEAN TEST ACCOUNT XXX345	140.00
--------------------------	--------

Front Back

Batch No	Seq	Routing	Acct No	Check No	Amount	Cust. No	Inv. No
29	1	111903245	41092768		110.00		
29	2	122037760	123456	23453	30.00		

Search Deposits

This allows you to search for an item based on the criteria entered.

Seq	Batch No	Check No	Amount	Cust Acct No	Invoice No	Deposit Date	Deposit
1	29		110.00			2025-12-11	3340527

Buttons: Reset, Print, Search

Deposit Reports

View your deposit reports based on the criteria you select.

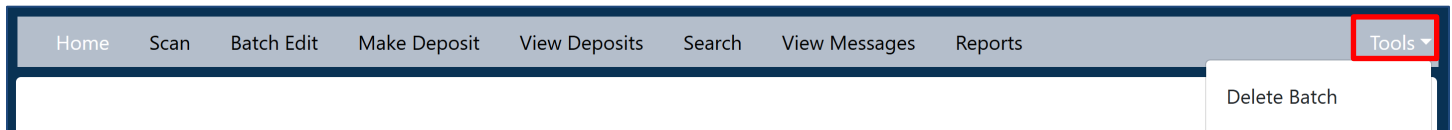
Buttons: Export, 100, Page 1 of 1

Check No	Cust Acct No	Invoice No	Routing	Chk Acct No	Amount
111903245	41092768				110.00
23453	122037780	123456			30.00

Delete a Deposit Batch

Use this to delete a deposit batch that is no longer needed or scanned in error. This is only available if the batch has not been submitted.

1. Select **Tools** and click **Delete Batch**.



2. Select the batch(es) to delete and click **Delete Selected**.

Manage External Accounts

Use this feature to link accounts you have with other institutions.

1. Select Manage External Accounts from the dashboard navigation pane.
2. Enter your phone number and the verification code you receive.
3. Select the financial institution you want to link and click **Confirm**.

Impact Banking uses Plaid to connect your account

+1 (415) 555-0011

Use your phone number to log in or sign up with Plaid to go faster next time. [Learn more](#)

[Terms](#) apply. By continuing, you agree to Plaid's [Privacy Policy](#) and to receive updates on plaid.com

Continue

Continue without phone number

Select accounts

You'll share all accounts from your selected institution.

Tartan Bank

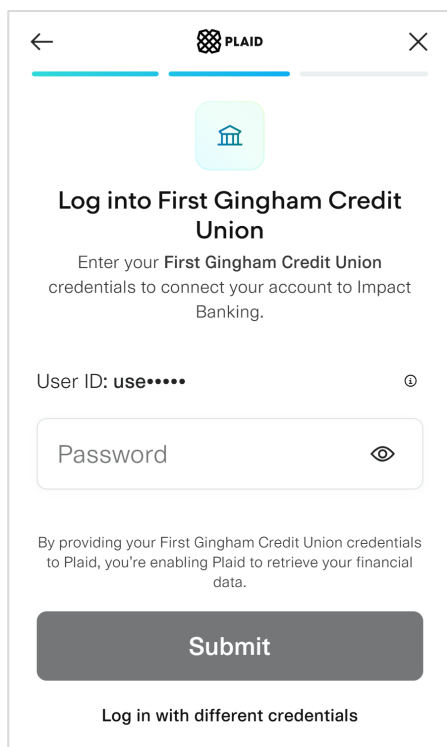
First Gingham Credit Union

You'll share contact info, account and balance info, and transactions to help you invest your money and pay down debt. [Learn more](#)

Confirm

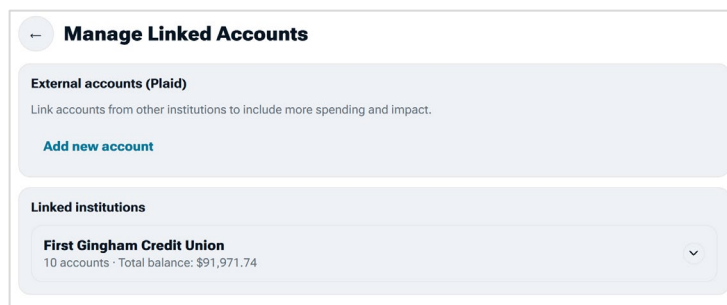
+ Add new account

4. Enter your credentials for your external financial institution.



The screenshot shows a mobile app interface for logging into First Gingham Credit Union via Plaid. At the top, there is a back arrow, the Plaid logo, and a close button. Below this is a green icon of a building. The main heading is "Log into First Gingham Credit Union". Below the heading, it says "Enter your First Gingham Credit Union credentials to connect your account to Impact Banking." There are two input fields: "User ID: use*****" and "Password". Below the password field is a small eye icon. At the bottom, there is a "Submit" button and a link that says "Log in with different credentials".

5. Your accounts will now show under Link institutions. Click the drop down arrow if you wish to unlink.



The screenshot shows a "Manage Linked Accounts" screen. At the top, there is a back arrow and the title "Manage Linked Accounts". Below this is a section titled "External accounts (Plaid)" with a subtext "Link accounts from other institutions to include more spending and impact." and a link "Add new account". Below this is a section titled "Linked institutions" with a subtext "First Gingham Credit Union" and "10 accounts - Total balance: \$91,971.74". There is a dropdown arrow next to the institution name.

Reports

Click **Reports** on the Dashboard navigation pane to access a variety of reports for managing accounts.

Available Reports are:

- Prior day – Reports for the day prior to today.
- Current day – Reports for today.
- Activity – Account Activity reports.
- Summary – Account Summary reports.
- Positive pay – Positive pay reports.
- Saved reports – Access your saved reports.

Prior day

Select **Summary** for a summary of the chosen account's activity for the prior day or the **Details** button to show a detailed account of the prior day's account activity. Select the *Account* field to switch accounts, and click **Update** to refresh the data.

Reports

Prior day | Current day | Activity | Summary | EDI | Positive pay | Saved reports

Account: NETZEROP 0001 (x4567) [Update]

Prior Account Information

NETZEROP 0001 / TEST CUSTOMER

Close of Business..... February 23, 2026		Prior Day Activity	
		Debits	Credits
Available Balance....	7,364.20	ACH Items	
Collected Balance....	7,365.85	0.00	0.00
Ledger Balance.....	7,365.85		
Hold Amount.....	0.00	Inclosing	
		0.00	0.00
One-day Float.....	0.00	Over-the-counter	
Two-day Float.....	0.00	76.90	0.00
Three-day Float.....	0.00		
Over 3-day Float.....	0.00	Wires	
		0.00	0.00
		Transfers	
		0.00	0.00
		Total	
		76.90	0.00

On the *Details* screen, select **Update** to display the data, and click the **Ellipses icon (...)** to download a copy of the report in .txt format.

Prior day | Current day | Activity | Summary | EDI | Positive pay

Summary | Details | ... | Update

- Dashboard
- Messages 1
- Accounts
- Transfers
- Remote deposits
- Payments ▼
- Manage External Accounts
- Reports**
- Refer a Business
- Support

Reports

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Summary

Details

...

Update

PRIOR DAY BALANCE INFORMATION

ACCOUNT NUMBER...: DEMAND CLOSE OF BUSINESS.: 2/23/26

ACCOUNT NAME.....: CUSTOMER TEST

TOTAL ACH ITEMS

AVAILABLE BALANCE....	7,364.20	DEBITS	CREDITS
COLLECTED BALANCE....	7,365.85	.00	.00
CURRENT BALANCE.....	7,365.85	TOTAL INCLEARING	
HOLD AMOUNT.....	.00	DEBITS	CREDITS
.00	.00		
ONE DAY FLOAT.....	.00	TOTAL OVER COUNTER	
TWO DAY FLOAT.....	.00	DEBITS	CREDITS
THREE DAY FLOAT.....	.00	76.90	.00
OVER 3 DAY FLOAT....	.00	TOTAL WIRES	
DEBITS	CREDITS		
.00	.00		
TOTAL TRANSFERS			
DEBITS	CREDITS		
.00	.00		
TOTAL OF PRIOR DAY ACTIVITY			
DEBITS	CREDITS		
76.90	.00		
PRIOR DAY TRANSACTION			
ACCOUNT NUMBER:			
CUSTOMER TEST			

Current day

Select an *account* then select **Update** to view a report for the current day's activity.

- Dashboard
- Messages 1
- Accounts
- Transfers
- Remote deposits
- Payments ▼
- Manage External Accounts
- Reports**
- Refer a Business
- Support

Reports

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Account

NETZEROP 0001 (x4567)

Update

Current Account Information

NETZEROP 0001 / TEST CUSTOMER

As of Date..... February 23, 2026

Available Balance....	7,264.20	Current Day Activity	
Collected Balance....	7,365.85	Debits	Credits
Ledger Balance.....	7,365.85	ACH Items	
Hold Amount.....	0.00	0.00	0.00
		Inc Clearing	
		0.00	0.00
Current Available....	7,364.20	Over-the-counter	
		100.00	0.00
		Wires	
		1.65	0.00
		Transfers	
		0.00	0.00
		Total	
		101.65	0.00

Business Banking
User Guide

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Activity

For a more detailed account activity report, on the Activity tab you may choose the **Account**, **date range** and **additional filters**. Click the **Ellipses icon** to download a copy of the report in .txt format.

Account	Date	Ref #	Tran code	Statement description	Debit	Credit	Balance
NETZEROP 0001	02/23		130	Stop Payment Charge	(\$38.45)		\$7,365.85
NETZEROP 0001	02/23		130	Stop Payment Charge	(\$38.45)		\$7,404.30
NETZEROP 0001	02/19		111	Outgoing Customer Wire Transfer	(\$2.25)		\$7,442.75
NETZEROP 0001	02/19		112	Wire Transfer Fee	(\$25.00)		\$7,445.00
NETZEROP 0001	02/18		010	Deposit/Credit		\$10,000.00	\$7,470.00
NETZEROP 0001	02/16	1237	137	Chargeback Fee	(\$10.00)		\$2,530.00
NETZEROP 0001	02/16	1237	135	Chargeback 1237	(\$500.00)		\$2,520.00
Total (All Accounts)					(\$4,634.15)	\$12,000.00	

Summary

To narrow down your report summary by date range, choose the **Summary** tab.

Date ↑	Credits	Debits	One day	Two day float	Current	Available	Collected	# Credits	# Debits
10-10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
10-24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0

EDI

Choose the EDI tab to obtain an Electronic Data Interchange report. Select the **Account**, the **EDI Information**, the *date range*, and click the *Filter* button to choose additional parameters.

Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Reports

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Account

NETZEROP 0001 (x4567)

EDI Information

Summary

Apr 3, 2026 – Apr 10, 2026

Filter

More

Update

Account #	Date	Name	Value	Debit	Credit
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Positive pay

To obtain a Positive pay report, first select the desired Report: Items, Items Maintenance or Items Exceptions. Then select the *Account*, the *date range*, and *additional filters* if desired.

Dashboard

Messages

Accounts

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Manage External Accounts

Reports

Refer a Business

Reports

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Report

Items

NETZEROP 0001 (x4567)

Apr 3, 2026 – Apr 10, 2026

Filter

More

Update

Account #	Check #	Entered Date	Issued Date	Posted Date	Payee	Exception Reason	Status	Issued	Posted
NETZEROP 0001	560	9/29/2025	9/29/2025		Vendor 3		Issued	\$87.02	\$0.00
NETZEROP 0001	589	9/28/2025	9/28/2025		Vendor 2		Issued	\$30.33	\$0.00
NETZEROP 0001	588	9/27/2025	9/27/2025		Vendor 1		Issued	\$25.37	\$0.00
NETZEROP 0001	5589	4/9/2026	4/9/2026		Vendor One		Issued	\$1.00	\$0.00

Saved reports

Obtain your saved reports here. Click the ellipsis icon to edit the name or delete.

<

Saved reports

saved report

Activity Report

...

Support

Click **Support** to find a variety of ways to get help. You may call us or send us a message. We are here to serve you.

Dashboard

Messages1

Accounts

Transfers

Remote deposits

Payments

Manage External Accounts

Reports

Refer a Business

Support

JJJane

Support

Contact information

Call us

We're here to help. Give support a call at (727) 335-0500.

Who We Are

Climate First Bank is a full-service bank with a laser focus on environmental sustainability and doing good. In 2021 we launched with one purpose: to create a Bank that centers the planet, people, and profit. This guiding principle has fueled the Bank's tremendous growth, evidence that we are succeeding not despite our mission, but because of it.

What We Do

We offer both personal and business services as well as mission-driven products such as rooftop solar, renewable energy, building retrofits, EV charging, and the purchasing of certified carbon offsets. We also use our customers' deposits to support initiatives such as affordable housing and education.

Since most banks in the United States invest in fossil fuels and a slew of other harmful industries, who we are as a Bank is just as much about who we are not.

Bank like tomorrow depends on it.

Climate First Bank

We typically reply within 2 hours

We typically respond within 2-4 hours during regular business hours (Mon-Fri, 9am-6pm CST.)

Send us a message

Business Banking
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Administration

Create a New User

1. Click your profile and select **Manage business**.

The screenshot shows the Climate First Bank dashboard for a user named Jane. The left sidebar contains a menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Manage External Accounts, Reports, Refer a Business, Support, Personal settings, **Manage business** (highlighted with a red box), Account settings, and Sign out. The main content area displays a greeting 'Hi, Jane', account balances for NETZEROP 0001 and 8MCD 250 0002, and a 'Transactions' list. The 'Manage business' option is highlighted in the sidebar.

2. Click **+ Create user**.

The screenshot shows the 'Settings' page in the Climate First Bank system. The left sidebar contains a menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, and Manage External Accounts. The main content area is titled 'Settings' and includes a 'PERSONAL' section (Profile, Security, Alerts, User agreement) and a 'MANAGE BUSINESS' section. The 'Manage users' section is active, showing a table of users with columns for NAME, ROLE, and STATUS. A '+ Create user' button is highlighted with a red box in the top right corner of the 'Manage users' section.

NAME	ROLE	STATUS
Jack Test jhatestuser2	User	Active
Jane jhatestuser	Admin	Active

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.

4. Click **Create user**.

Please note: You may be asked to authenticate.

The 'Create user' form contains the following fields: First name (0/20), Last name (0/20), Email (0/80), and User role (dropdown menu with 'User' selected). A note at the bottom states: 'New users will be created using your organization's default set of permissions. You can edit a user's permissions at any time by going to their user profile.'

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

6. Click **Done**.

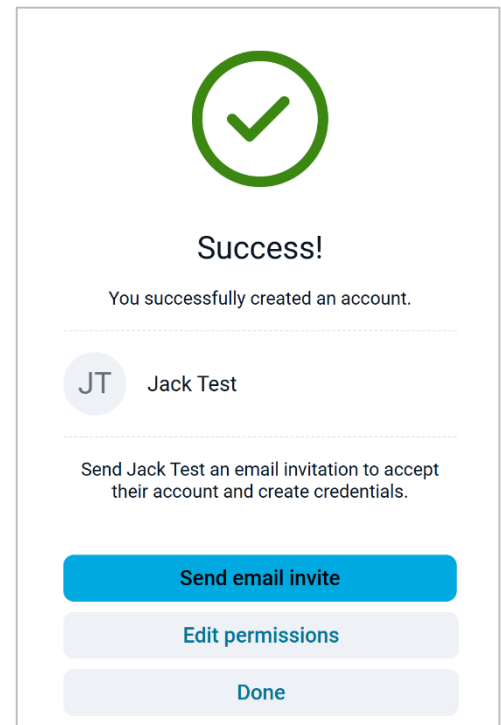
7. click **Enable Accounts**.

The 'Enable accounts' screen shows a user profile for 'Jack Test' (Role: User, Pending). Below the profile is a section titled 'Enable accounts' with the text 'Users must have access to at least one account.' and a 'Select >' link. At the bottom is an 'Enable accounts' button.

The 'Account access' screen for 'Jack Test' features a search bar for accounts. It lists two accounts: '8MCD 250 0002 x9999' with an off toggle and 'NETZEROP 0001 x4567' with an on toggle. There is an 'Enable all' link at the top right and 'Cancel' and 'Done' buttons at the bottom.

This 'Enable accounts' screen is identical to the previous one, but the 'Select >' link is now highlighted in blue, and the text 'NETZEROP 0001 (x4567)' is visible next to the 'Enable accounts' section.

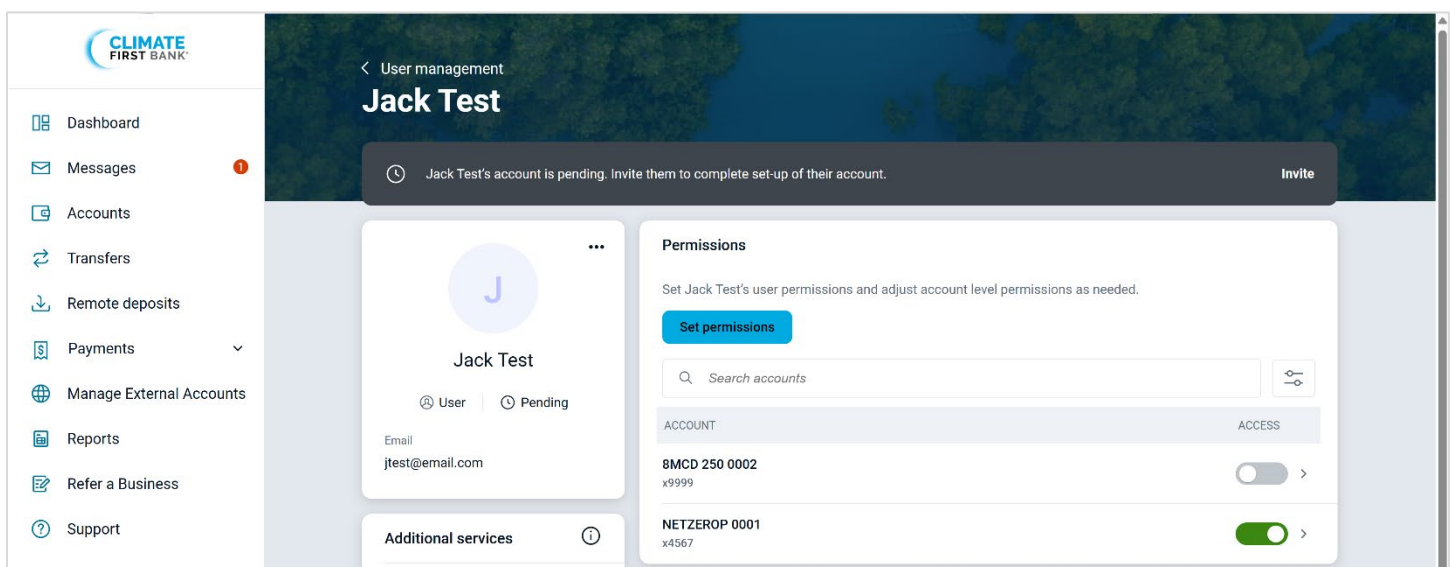
8. Review your confirmation and choose from the following options:
 - a) Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.
Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
 - b) Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
 - c) Click **Done** to send the invite and edit permissions at a later time.



If **Edit permissions** was selected:

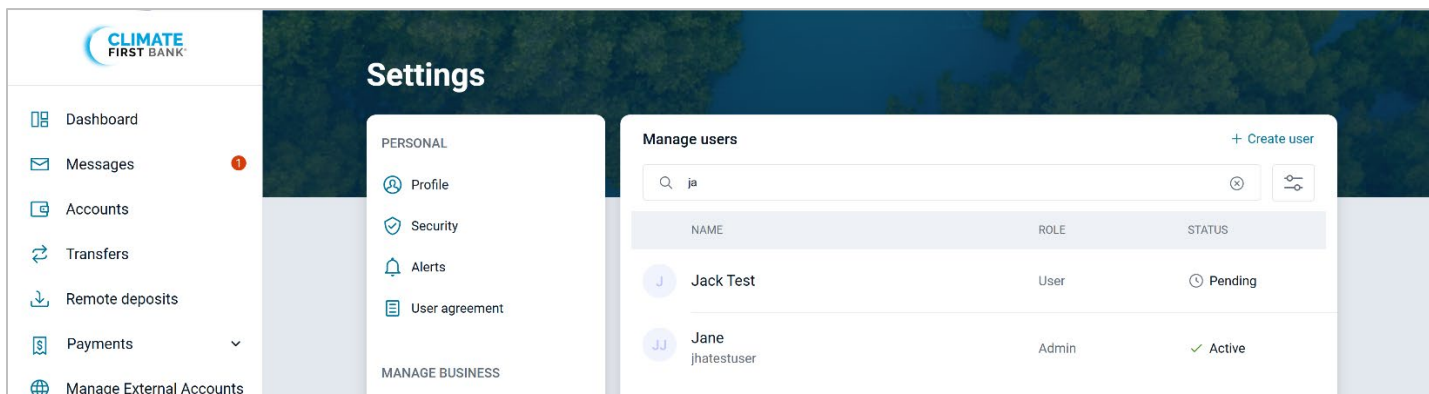
- a) In the Permissions card, click **Set permissions** to modify global entitlements for the user.
- b) In the Permissions card under Access, **toggle** on an account to give the user access.
- c) In the Permissions card, select the **account name** to adjust the global permissions at the account level if necessary.
- d) In the grey bar above the cards, select **Invite** to send the user an email to set up their login credentials.
- e) At the top of the screen, click the arrow next to **User management** to return to the Business Management page.

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



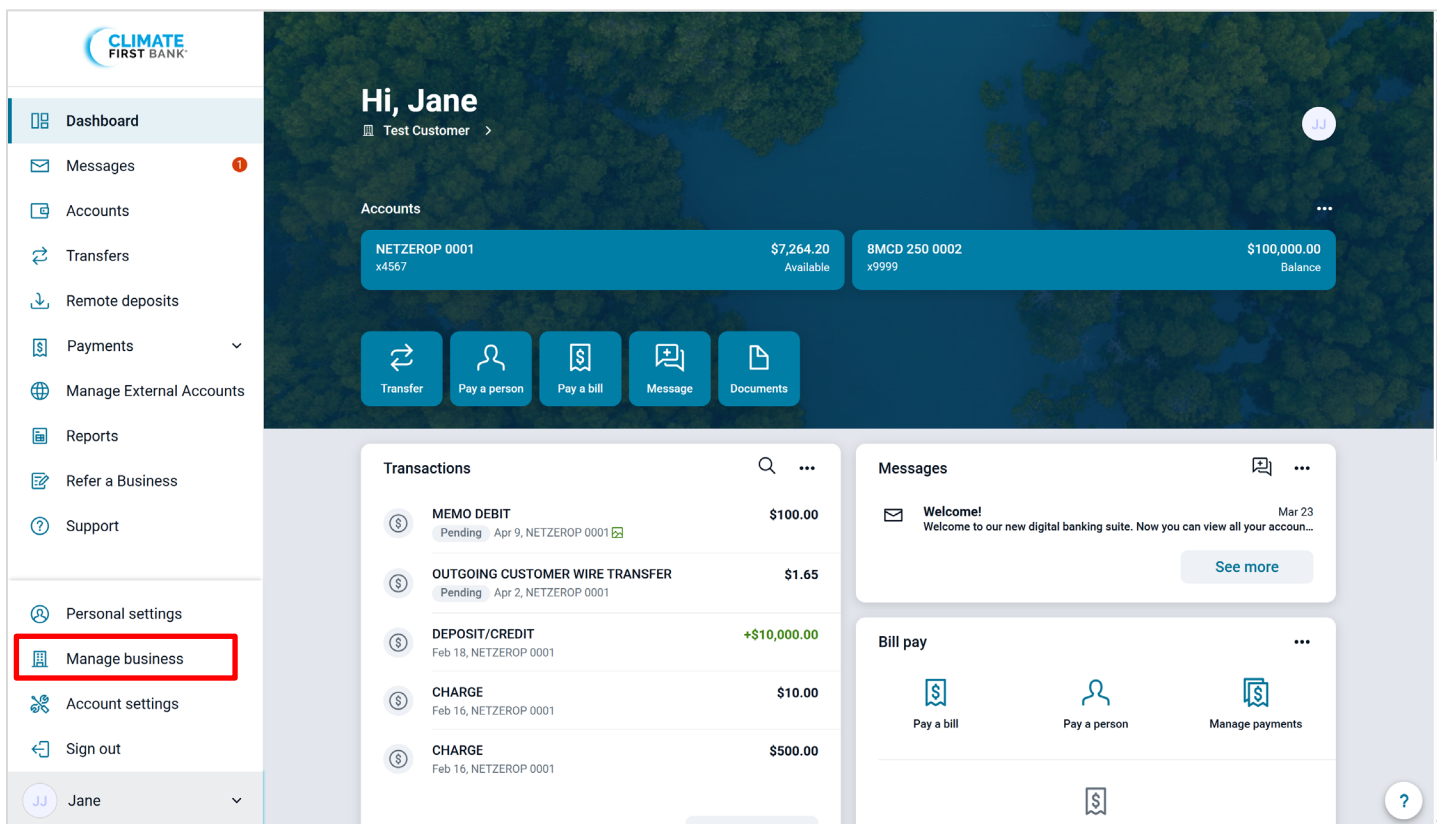
The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

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

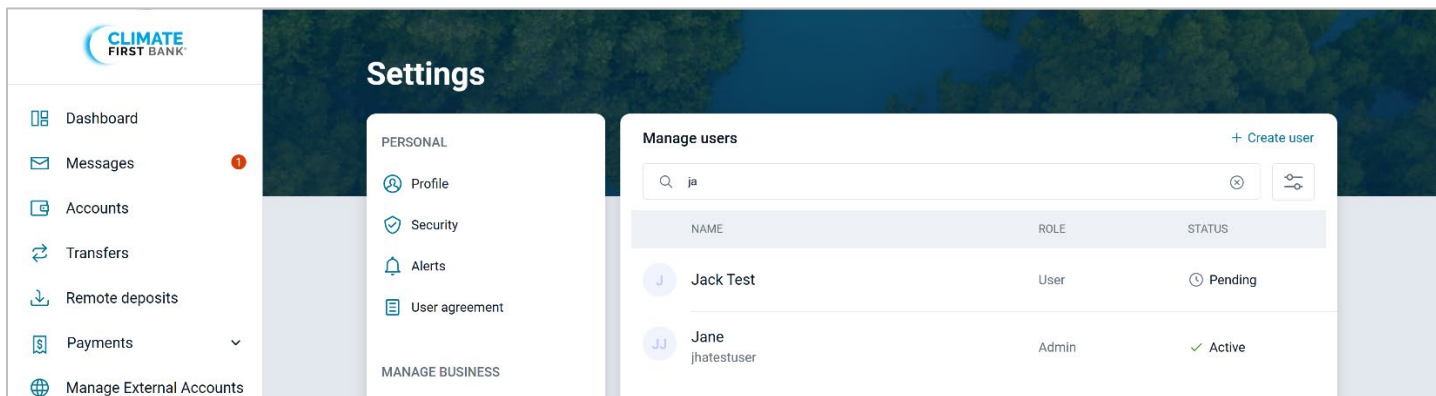


Editing or Deleting a User

1. Click your profile and select **Manage Business**.

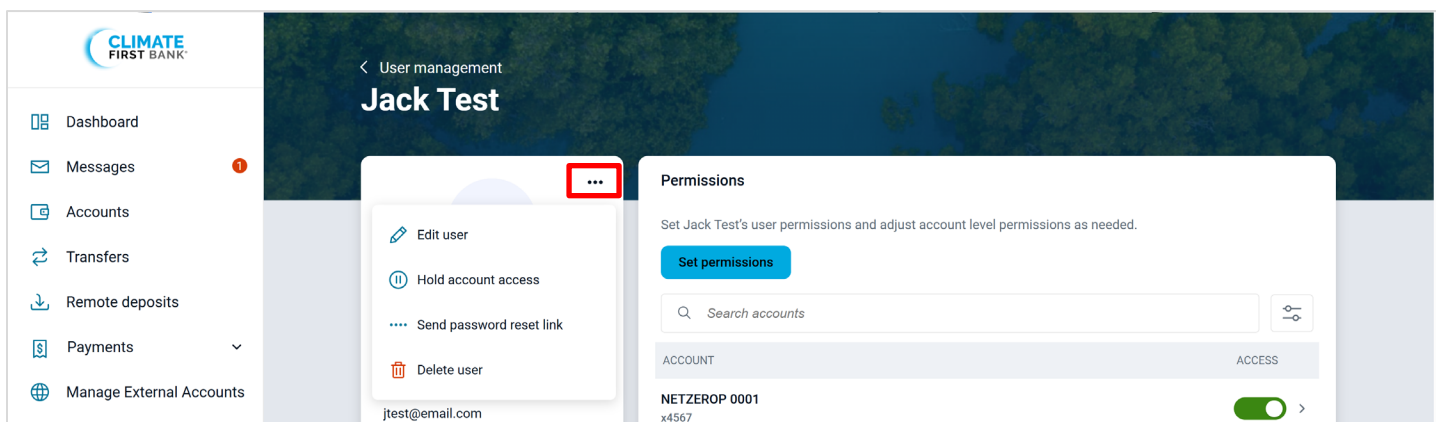


2. Under **User Management**, select the user you'd like to edit.



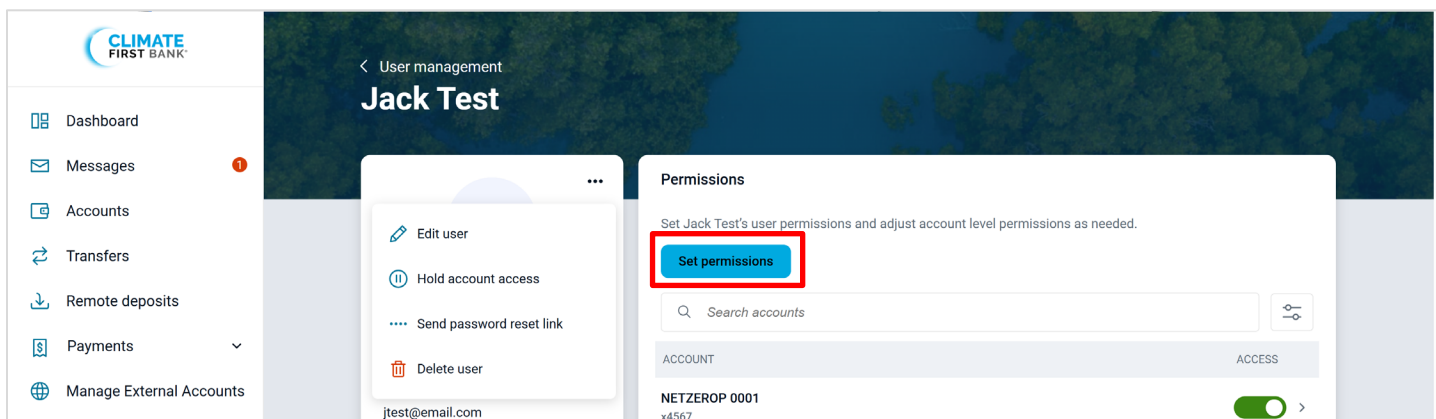
3. Select the **ellipsis** icon.

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



4. Click **Set permissions** to modify global entitlements.

Please note: Options may vary depending on your company's setup.



- ACH

- **Enable:** Activates this feature for the user.
- **View ACH:** Must be enabled to edit any other ACH permission.
- **Daily ACH limit:** Maximum amount the user can initiate per day.
- **Initiate ACH:** Allows user to transmit ACH payments to the bank.
- **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
- **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.
- **Edit/Delete ACH Control:**
 - **Full edit/create:** Allows the user to edit everything within a payment.
 - **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
 - **None:** User cannot Edit an ACH payment.
- **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
- **Upload ACH file:** Allows the user to upload a NACHA formatted file.
- **Restricted batch access:** User can view payments that have been flagged as restricted.
- **Import recipients:** User can import a file containing recipient data to create a payment.
- **Batch delete:** User can delete an ACH payment.

- Alerts

- **Enable:** Activates this feature for the user.
 - ACH alerts
 - Business and user alerts
 - Transfer alerts
 - Positive pay alerts
 - Wires alerts

- Bill Pay

- **Enable:** Activates this feature for the user.

- Card Management

- **Enable:** Activates this feature for the user.

- Documents

- **Enable:** Activate this feature for the user.

- \$

Positive Pay

i

Enable

☒

Hide options

Upload Positive Pay

☒

Download Positive Pay

☒

Work Positive Pay

☒

Work ACH Exceptions

☒

Reporting

Enable

☒

Stop payments

i

Enable

☒

Hide options

View stop payment

☒

Add stop payment

☒

Tap2Local

Enable

☒

Transfers

i

Enable

☒

Hide options

Transfer limit

\$ 999,999,999.00

Allow transfers ⓘ

☒

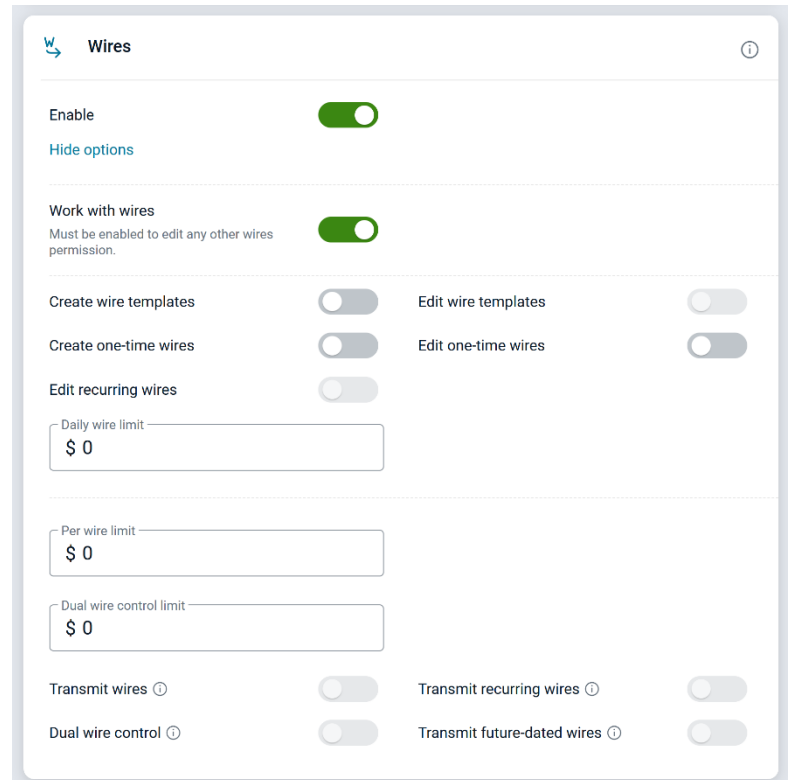
User management

Enable

☒

- Wires
 - **Enable:** Activates this feature for a user.
 - **Create wire templates:** Allows user to set up a wire that can be reused.
 - **Edit wire templates:** Allows user to modify reusable wires.
 - **Create one-time wires:** Allows user to set up a single use wire.
 - **Edit one-time wires:** Allows user to modify single use wires.
 - **Per wire limit:** Amount the user can transmit per wire.
 - **Transmit wires:** Allows user to send wires to the bank for processing.
 - **Full wire control:** Allows user to transmit wires they have created. If this is deactivated, a second user will have to transmit the wire.

Click the **back arrow** at the top of the page once done.



The screenshot shows the 'Wires' settings page. At the top, there is a 'Wires' header with a back arrow and an information icon. Below this, the 'Enable' toggle is turned on. A 'Hide options' link is present. The 'Work with wires' section has a toggle turned on, with a note: 'Must be enabled to edit any other wires permission.' Below this, there are four toggle switches: 'Create wire templates' (off), 'Edit wire templates' (off), 'Create one-time wires' (off), and 'Edit one-time wires' (off). The 'Edit recurring wires' toggle is also off. There are three input fields for limits: 'Daily wire limit' (set to \$ 0), 'Per wire limit' (set to \$ 0), and 'Dual wire control limit' (set to \$ 0). At the bottom, there are four more toggle switches: 'Transmit wires' (off), 'Transmit recurring wires' (off), 'Dual wire control' (off), and 'Transmit future-dated wires' (off). Each toggle has an information icon next to it.

Unlock a Locked User

1. Click your profile and select **Manage Business**.

The screenshot shows the Climate First Bank digital banking interface. The left sidebar contains a menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Manage External Accounts, Reports, Refer a Business, Support, Personal settings, **Manage business** (highlighted with a red box), Account settings, and Sign out. The main content area displays a greeting 'Hi, Jane' and a list of accounts: NETZEROP 0001 (x4567) with a balance of \$7,264.20 Available, and 8MCD 250 0002 (x9999) with a balance of \$100,000.00. Below the accounts are buttons for Transfer, Pay a person, Pay a bill, Message, and Documents. The Transactions section shows a list of transactions: MEMO DEBIT (\$100.00), OUTGOING CUSTOMER WIRE TRANSFER (\$1.65), DEPOSIT/CREDIT (+\$10,000.00), CHARGE (\$10.00), and CHARGE (\$500.00). The Messages section shows a welcome message. The Bill pay section shows options to Pay a bill, Pay a person, and Manage payments.

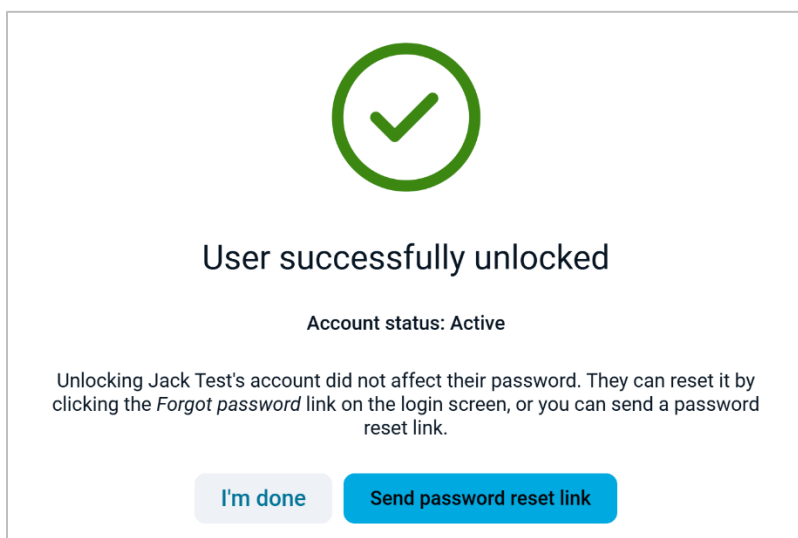
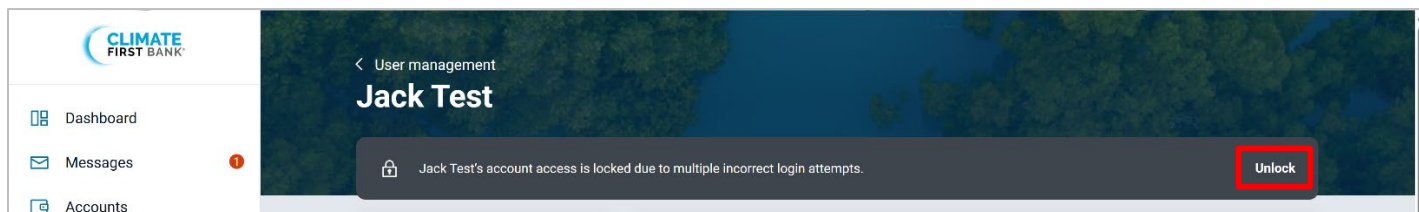
2. Select the locked user.

The screenshot shows the Climate First Bank digital banking settings interface. The left sidebar contains a menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Manage External Accounts, Personal settings, **Manage business** (highlighted with a red box), Account settings, and Sign out. The main content area displays the 'Settings' page. The 'Manage users' section shows a table of users:

NAME	ROLE	STATUS
Jack Test jhatestuser2	User	Locked
Jane jhatestuser	Admin	Active

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

1. Click your profile and select **Manage business**.

CLIMATE FIRST BANK

Hi, Jane
Test Customer

Accounts

Account Number	Balance
NETZEROP 0001 x4567	\$7,264.20 Available
8MCD 250 0002 x9999	\$100,000.00 Balance

Transactions

Transaction	Amount
MEMO DEBIT Pending Apr 9, NETZEROP 0001	\$100.00
OUTGOING CUSTOMER WIRE TRANSFER Pending Apr 2, NETZEROP 0001	\$1.65
DEPOSIT/CREDIT Feb 18, NETZEROP 0001	+\$10,000.00
CHARGE Feb 16, NETZEROP 0001	\$10.00
CHARGE Feb 16, NETZEROP 0001	\$500.00

Messages

Welcome!
Welcome to our new digital banking suite. Now you can view all your account...
Mar 23
[See more](#)

Bill pay

Pay a bill Pay a person Manage payments

Personal settings

Manage business

Account settings

Sign out

Jane

2. Select the user to reset.

CLIMATE FIRST BANK

Settings

PERSONAL

- Profile
- Security
- Alerts
- User agreement

ACCOUNTS

- Climate First Bank

Manage users

[+ Create user](#)

Search: j

NAME	ROLE	STATUS
Jack Test jhatestuser2	User	Active
Jane jhatestuser	Admin	Active

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

