



Business Banking Online User Guide



Contents

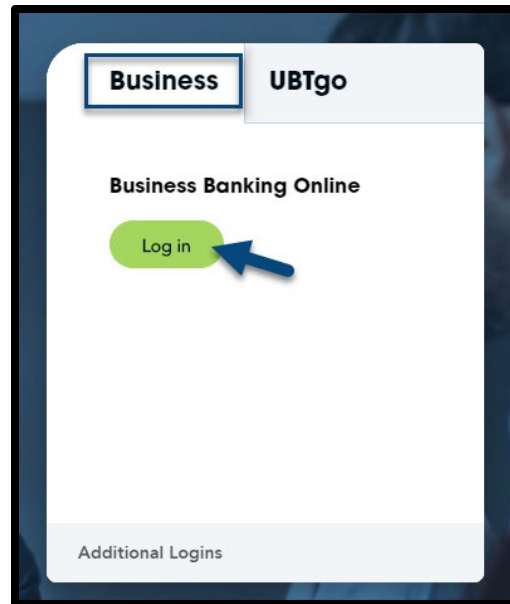
Login.....	3
First Time Login	3
Non-Token Users:.....	4
Token Users:.....	5
Token Login	7
Forgot Password	7
Home Screen	8
Accounts.....	9
Payments & Transfers	10
Pay or Transfer	11
Profile	14
Accounts.....	15
Details	15
Documents	18
Download	19
Payments & Transfers	20
Internal.....	20
Wire.....	22
Bill Pay	23
Checks & Deposits.....	23
Stop Payments	24
Deposit Checks	26
Administration	236
View Employee's and Employee Access	247
Delete Employee	268
Manage Employee.....	30
Logout	32



Login

First Time Login

- Visit Union Bank and Trust's website at www.ubt.com
- Select the Business tab on the login portal box
- Select Login



- Enter your Username and the temporary Password assigned by the bank
- Select **Log in**

Log in


Enter your credentials to access online banking.

Username

HIDE

Password

☐ Remember my username



[Forgot password or PIN?](#) [Token lost or damaged?](#)

- The system will require you create a new password
 - Ensure your password follows the below criteria:
 - Between 8 and 17 characters
 - At least 2 numbers
 - At least 2 uppercase letters
 - At least 2 lowercase letters
 - Confirm your new password in the **Confirm new password** field and select **Continue**
- ***The password will expire and will be required to be changed every 180 days***

Change password

Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure.

Complete the following to change your password.

Your new password must include:

- Between 8 and 17 characters
- At least 2 numbers
- At least 2 uppercase letters
- At least 2 lowercase letters

New password *

Confirm new password *

* Indicates required field

Continue

Non-Token Users:

- Setup challenge questions by providing answers to the given questions
 - The questions can be changed by selecting the question dropdown
- Once all questions are answered, select **Continue**

Set up challenge questions

If you are logging in on a public device or a different device than usual, you can answer a challenge question to prove your identity and proceed.

Complete the following to set up your challenge questions.

First challenge question *

What is your father's middle name?

First answer *

SHOW

Second challenge question *

What is your maternal grandfather's first name?

Second answer *

SHOW

Third challenge question *

What is your favorite song?

Third answer *

SHOW

* Indicates required field

Continue

Token Users:

- To activate your token complete the following steps:
 1. Select **Begin Activation** in Business Banking Online
 2. Business Banking Online will display an image along with the Device code and Device nickname field.
 3. Select Begin Activation on your DIGIPASS app and scan the image displayed in BBO, once successfully scanned your device will display a device code.
 4. In the Device code field that is displayed in Business Banking Online, type the device code (maximum 27 characters) that displays on your device.
 5. In the Device nickname field, type the device nickname (maximum 40 characters) that you want to create. This device nickname acts as an identity for your device.
 6. In the Create a PIN field, input a four-digit numeric PIN of your choice. This will be used as a portion of your password.
 7. In the Security question field, choose a security question and type your answer.
 8. Select Continue



Activate token

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

Use the app on your device to scan the image below and enter the device code displayed.

3

4

Device code *

SHOW

5

Device nickname *

6

Create a PIN *

SHOW

4 digit numeric

7

Security question *

the answer is test

7

Security answer *

SHOW

* Indicates required field

Continue

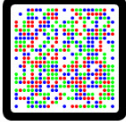
9. A second image will appear in Business Banking Online. If your mobile device has biometrics enabled you will have the option to enable it on your mobile device, select yes or no
10. Enter the one-time password that is displayed on your mobile device into the one-time password field within Business Banking Online
11. Select “Complete Activation” in Business Banking Online. You are now ready to use your Soft Token upon your next login.

UBT
Union Bank & Trust.

Activate token

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

9 Use the app on your device to scan the image below and enter the one-time password (OTP) displayed.



One-time password *

10 SHOW

* Indicates required field

11 Complete activation

Done Complete activation

Your first One-Time Password is:

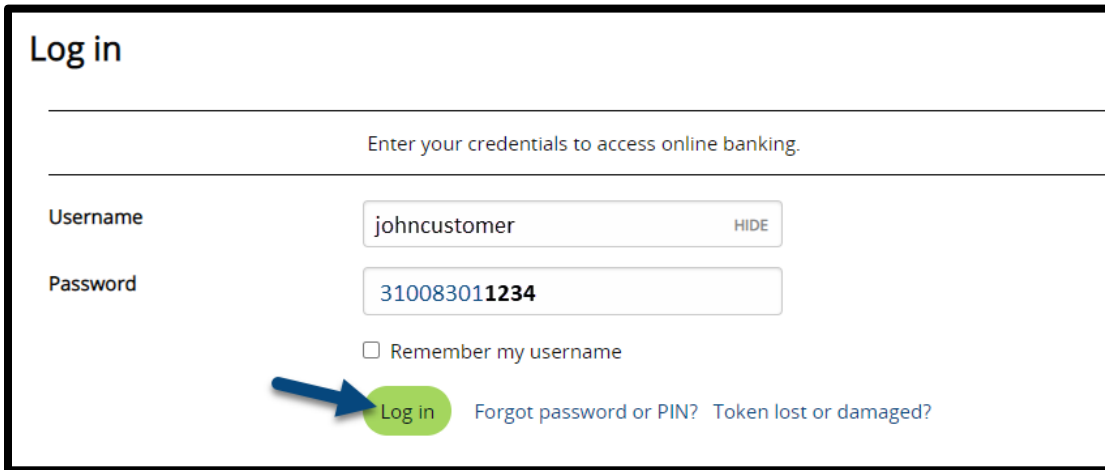
10 97925977

Your serial number:

FDW7139071

Token Login

- Enter your Username
- Enter your token password:
 - **Soft Token:** Open the DIGIPASS app and select One-Time Password
 - **Hard Token:** Press the gray button on the front of your token to generate a one-time password
 - Enter the 8-digit number in the password field and add your 4-digit PIN number to complete the password
- Select **Log in**



Log in

Enter your credentials to access online banking.

Username HIDE

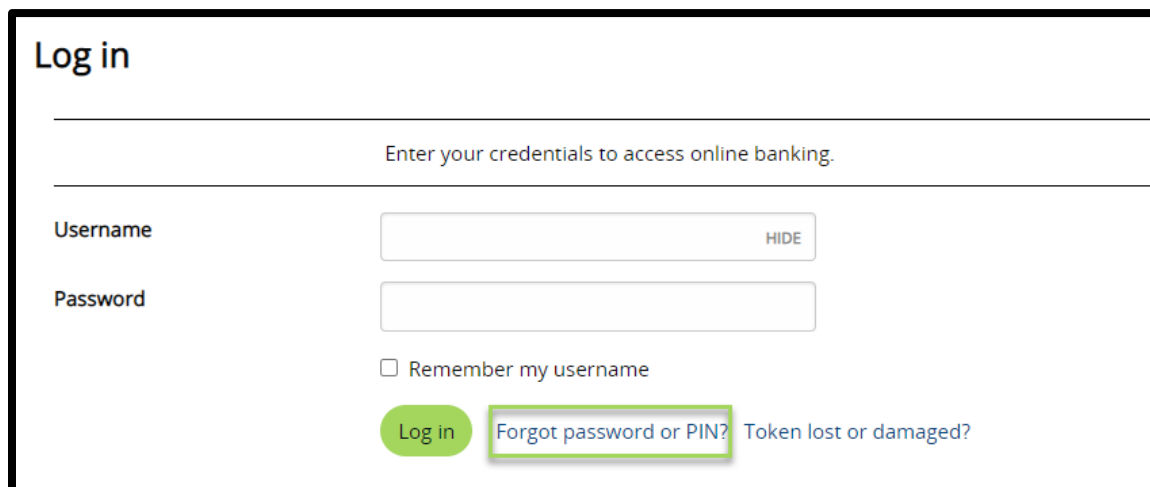
Password

☐ Remember my username

[Log in](#) [Forgot password or PIN?](#) [Token lost or damaged?](#)

Forgot Password

- If you forget your password or token PIN, you can reset it by selecting the **Forgot password or PIN?** Link on the login page of Business Banking Online



Log in

Enter your credentials to access online banking.

Username HIDE

Password

☐ Remember my username

[Log in](#) [Forgot password or PIN?](#) [Token lost or damaged?](#)

- Provide answers to the provided forgot password questions and select **Reset password of PIN**

Forgot password or PIN

Complete the following to reset your password or personal identification number (PIN).

Username * HIDE

Mother's maiden name *

Email *

* Indicates required field

[Reset password or PIN](#)

- You will be sent an email to your email address on file with a link to reset your password

Home Screen

- Once logged in, you will see the **Home** page of Business Banking Online

Welcome Timmy Customer
Last log in: Oct 02, 2020 09:32 PM CDT

[Contact Us](#)
[Locations](#)
[Profile](#)
[Log out](#)

UBT
Union Bank & Trust

[Home](#)
[Accounts](#)
[Payments & transfers](#)
[Checks & deposits](#)

Accounts

[Edit Accounts](#)
[Print](#)

John Customer Checking XX3456	Available balance \$47.16	Recent ▼
John's game store XX4789	Available balance \$16.68	Recent ▼

[Show all accounts](#) ▼

Pay or transfer

Internal	Show ▼
Wire	Show ▼
Bill pay	Show ▼

Positive Pay

Positive Pay Account Client Id	Current Day Exceptions
CS+Teller Acct	Account has no exceptions today
John CustomerDDA	Account has no exceptions today
John's GameStore	Account has no exceptions today

Payments & transfers

Review (1)	Show ▼
Issued (3)	Show ▼

Quick launch

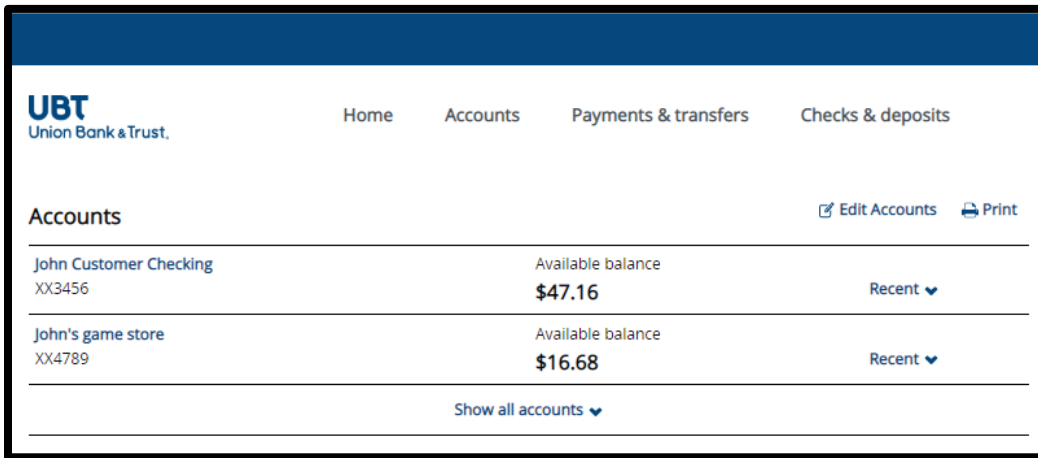
UBT

GET YOUR BUSINESS BANKING TO GO
with Business Mobile

[CONNECT NOW](#)

Accounts

- Displays your list of accounts and their available balances

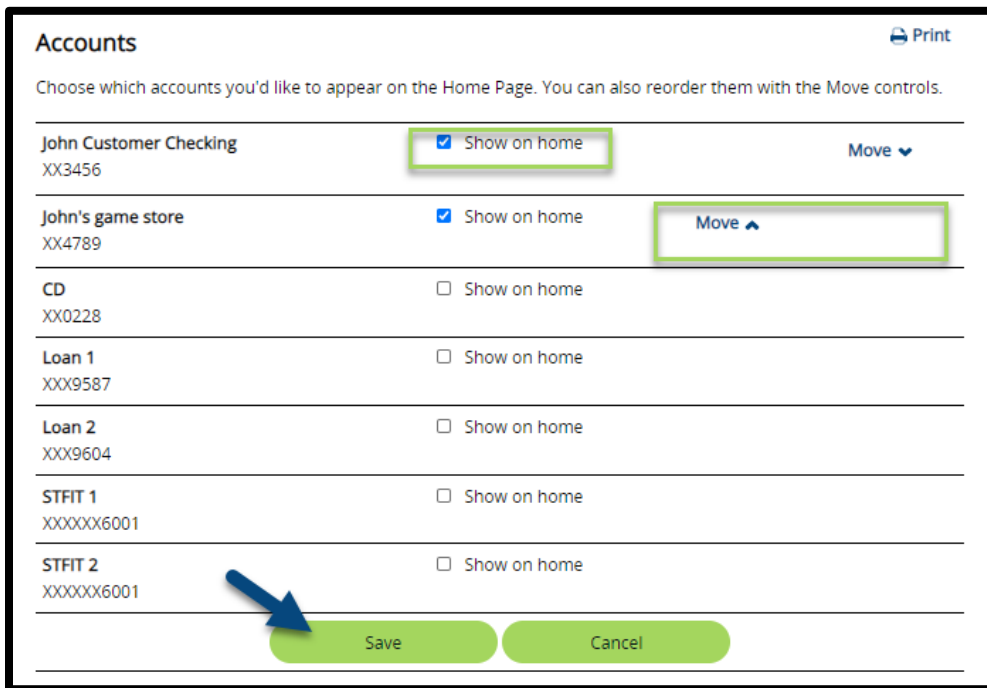


The screenshot shows the UBT (Union Bank & Trust) Accounts page. At the top, there are navigation links: Home, Accounts, Payments & transfers, and Checks & deposits. Below the navigation bar, the 'Accounts' section is displayed. It includes a table with two accounts: 'John Customer Checking' (XX3456) with an available balance of \$47.16, and 'John's game store' (XX4789) with an available balance of \$16.68. Each account has a 'Recent' dropdown menu. At the bottom of the table, there is a link to 'Show all accounts'.

Account Name	Account ID	Available balance	Recent
John Customer Checking	XX3456	\$47.16	Recent ▼
John's game store	XX4789	\$16.68	Recent ▼

[Show all accounts ▼](#)

- To edit the list of accounts displayed, select **Edit Accounts**
 - Check the box(es) of the accounts you wish to display on your home page
 - Re-order accounts using the move buttons next to each account
 - Select **Save**



The screenshot shows the 'Edit Accounts' page. It allows users to choose which accounts appear on the Home Page and reorder them. The table lists several accounts: 'John Customer Checking' (XX3456), 'John's game store' (XX4789), 'CD' (XX0228), 'Loan 1' (XXX9587), 'Loan 2' (XXX9604), 'STFIT 1' (XXXXXX6001), and 'STFIT 2' (XXXXXX6001). Each account has a checkbox to 'Show on home' and a 'Move' button. A blue arrow points to the 'Save' button at the bottom.

Account Name	Account ID	Show on home	Move
John Customer Checking	XX3456	<input checked="" type="checkbox"/>	Move ▼
John's game store	XX4789	<input checked="" type="checkbox"/>	Move ▲
CD	XX0228	<input type="checkbox"/>	
Loan 1	XXX9587	<input type="checkbox"/>	
Loan 2	XXX9604	<input type="checkbox"/>	
STFIT 1	XXXXXX6001	<input type="checkbox"/>	
STFIT 2	XXXXXX6001	<input type="checkbox"/>	

[Save](#) [Cancel](#)

- Selecting the **Recent** dropdown next to an account will display the 10 most recent transactions for that account

John's game store XX4789		Available balance \$16.68	Recent ^	
Date	Description	Debit	Credit	
Sep 30, 2020	980280 BUSINESS ONLINE TRANSFER FROM Internal Transfer XXXXXX3456 ON 9/30/20		6.98	
Sep 29, 2020	Weekly Transfer		1.23	
Sep 28, 2020	109115 BUSINESS ONLINE TRANSFER FROM XXXXXX3456 ON 9/28/20		0.03	
Sep 24, 2020	LINCOLN ELECTRIC ONLINE PMT CKF064421698POS	1.03		
Sep 24, 2020	Payroll transfer	30.00		
Sep 23, 2020	Weekly Transfer		30.00	
Sep 21, 2020	2319032 ONLINE TRANSFER FROM x4789 TO x3456	1.44		
Sep 21, 2020	2317771 ONLINE TRANSFER FROM x4789 TO x3456	0.01		
Sep 21, 2020	2319034 ONLINE TRANSFER FROM x3456 TO x4789		1.44	
Sep 18, 2020	Contactless testing - reversing credit	20.00		

Payments & Transfers

- **Review**
 - This section allows you approve or disapprove any outstanding transfers
 - You can select anywhere on the transfer description to view the full details of the item
 - Check the box next to each transfer and select **Approve** to complete the transfer or **Disapprove** to cancel the transfer

Payments & transfers

Review (1)
Hide ^


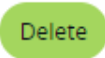

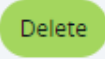
Wire

<input type="checkbox"/>	Description	Reason	Amount
<input checked="" type="checkbox"/>	Domestic Test	Multiple Limits	1.00

Approve
Disapprove

- **Issued**

- This section allows you to view or edit issued and pending transfers
- You can select anywhere on a transfer description to view the full details of the item
- By selecting **Edit** you can review and change the details of a pending transfer
- By selecting **Delete** you can delete a pending transfer
- If you do not have the option to edit or delete a specific transfer, the transfer has already taken place, or another member of your company has issued the transfer

Internal				
From	To	Amount	Date	
John's game store XX4789	John Customer Checking XX3456	0.75	Sep 22, 2020	
John Customer Checking XX3456	John's game store XX4789	1.23	Oct 06, 2020	 
John Customer Checking XX3456	John's game store XX4789	2.00	Oct 14, 2020	 

[Go to issued transfers](#)


Pay or Transfer

- **Internal**

- Complete the below transfer options to send an internal transfer:
 1. **Template:** If applicable select the template dropdown to choose an internal transfer template
 2. **From Account:** Select an available account to transfer from
 3. **To Account:** Select an available account to transfer into
 4. **Date:** Select the date you wish the transfer to take place
 5. **Repeat:** Checking the repeat box allows to schedule a recurring transfer
 - **Frequency:** Select the dropdown to select the transfer frequency
 - **Repeat the transfer:** Select an end date for your scheduled transfer, or select the **Until I delete it** radio button to continue the transfer indefinitely

☒ Repeat...

Frequency *
 Weekly

Repeat the transfer *
☒ Until I delete it
☐ For a total of times
☐ Until  **SELECT**

6. **Amount:** Input an amount for the transfer
7. **Description:** Input a description for the transfer (the description will show in your transaction history when the transfer takes place)

Internal Hide ▲

Template
1 Open transfer ▼

From account *
2 John Customer Checking XX3456 ▼
Available balance: \$47.16

To account *
3 John's game store XX4789 ▼
Available balance: \$16.68

Date *
4 10/5/2020 SELECT

5 ☐ Repeat...

Amount *
6

Description
7

* Indicates required field

Preview transfer

Loan payments will also provide the option to select principal, interest, or regular payments

- Select **Preview Transfer** to preview the transfer
- Review the details of the transfer and select **Complete Transfer** to complete or schedule the transfer

Internal Hide ▲

Template
Open transfer

From account
John Customer Checking XX3456

To account
John's game store XX4789

Date
Dec 09, 2020

Amount
\$1.00

Description

Complete transfer Edit Cancel

- **Wire**

- Complete the below transfer options to send a wire transfer:
 1. **Template name:** If applicable select the template dropdown to choose a wire transfer template
 2. **Date:** Select the date you wish the transfer to take place
 3. **Amount:** Input the amount of the wire you wish to send
- Select Preview transfer to review the transfer



The image shows a 'Wire' form with a green header bar containing the title 'Wire' and a 'Hide' button with an upward arrow. The form contains three required fields, each marked with a red asterisk: 'Template name' (a dropdown menu with 'Domestic Test' selected and a blue circle with the number '1' next to it), 'Date' (a date picker showing '10/5/2020' with a blue circle with the number '2' next to it and a 'SELECT' button; below it, text reads 'Last available date is Aug 09, 2024'), and 'Amount' (a text input field with '1.00' and a blue circle with the number '3' next to it). Below these fields is a note: '* Indicates required field'. At the bottom is a green 'Preview wire' button with a blue arrow pointing to it.

- Review the wire transfer and select **Complete wire** to send or schedule the transfer

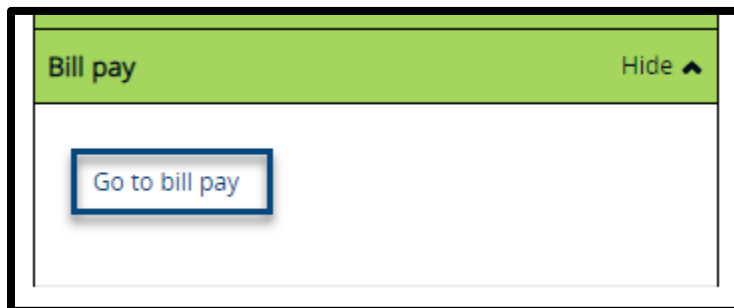
Wire transfers require a secondary approval before being sent



The image shows a 'Wire' review form with a green header bar containing the title 'Wire' and a 'Hide' button with an upward arrow. The form displays the following details: 'Description' (Domestic Test), 'Date' (Oct 05, 2020), 'Amount' (\$1.00), 'Funding account' (John's game store XX4789), and 'Beneficiary' (test). Below the beneficiary name are two fields: 'DDA Account Number' (423) and 'Fed Routing Number' (173). At the bottom are three buttons: 'Complete wire' (with a blue arrow pointing to it), 'Edit', and 'Cancel'.

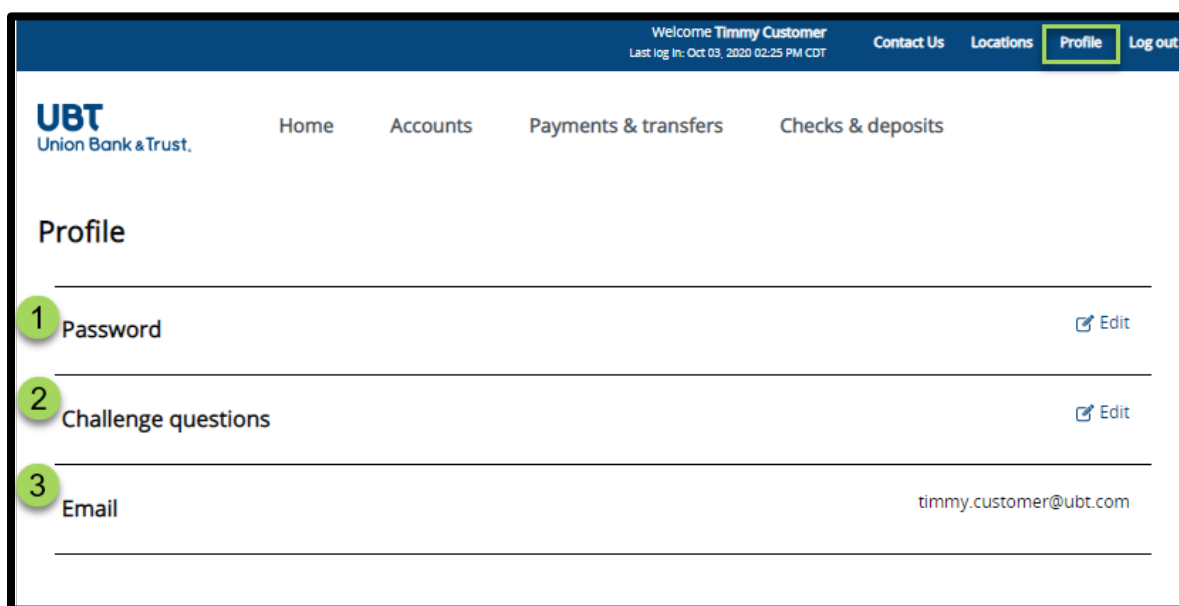
- **Billpay**

1. Select **Go to Bill Pay** to launch the Business Bill Pay site



Profile

- Select **Profile** in the top menu of your Business Banking online profile
 1. Select **Edit** next to **Password** to change your current password
 - Token users will be able to enable their token or change their PIN
 2. Select **Edit** next to **Challenge Questions** to edit your security questions
 3. **Email** verifies your current email on file



Accounts

- Select the **Accounts** menu option to open the accounts overview page
- The accounts overview page displays your entire listing of accounts categorized by assets and liabilities
- Select any account to open the account details page

UBT
Union Bank & Trust.

Home


Accounts

Payments & transfers

Checks & deposits


Accounts

Assets



CD XX0228	Current balance \$8,174.88	Available balance \$8,174.88
John Customer Checking XX3456	Current balance -\$0.17	Available balance \$47.16
John's game store XX4789	Current balance \$16.68	Available balance \$16.68
STFT 1 XXXXXX6001	Current balance \$12,577,994.41	Available balance \$12,577,994.41
STFT 2 XXXXXX6001	Current balance \$30,304,186.20	Available balance \$30,461,186.20
Total	\$42,890,372.00	\$43,047,419.33

Liabilities



Loan 1 XXX9587	Principal balance \$167,510.41	Available credit \$106,889.59
Loan 2 XXX9604	Principal balance \$159,477.92	Available credit \$87,722.08
Total	\$326,988.33	\$194,611.67

Details

- **Account Information**
 - The account information section shows account details based on the type of account selected
 - This section is organized by Balance, Activity and Interest details

John's game store – XX4789 ▼							
Details Documents Download							
Account information				Print			
Balance		Activity					
Previous day transactions (-\$0.00 / +\$0.00)	\$0.00	Last deposit (Sep 30, 2020)	\$6.98				
Current balance	\$16.68	Last check (Sep 24, 2020)	\$1.03				
Total float	\$0.00	Last overdrawn	Feb 27, 2020				
Holds	\$0.00	Interest					
Pending transactions (-\$0.00 / +\$0.00)	\$0.00	Last interest payment	\$9.50				
Other transfers	\$0.00						
Today's float	\$0.00						
Available balance	\$16.68						
Line of credit	\$0.00						
Total funds available	\$16.68						

○ Search Transactions

- Complete the provided search criteria:
 1. **Activity:** Select the dropdown to select the activity date range
 - Transaction search can go back as far as account opening
 2. **Type:** Select the dropdown to select a transaction type
 3. **Amount:** Input a specific amount, or amount range
 4. **Checking Number:** Input a specific check number or range of checks
- Select **Search** to load the transactions within your provided search criteria

Search transactions

Activity *
1 All transactions ▼

Type *
2 All ▼

Amount
3
Example: 40 or 10.00-50.00

Check number
4
Example: 101 or 101-120

* Indicates required field

Search Clear search

- The displayed transactions can be viewed a number of ways:
 1. **Pending Transactions** display with a clock symbol and **Posted Transactions** display with a green dot
 2. Transactions automatically display in chronological order, and can be re-arranged by selecting the arrow icons in the transactions display
 3. The transaction section displays a total of account debits and credits based off the transaction search criteria
 4. Select **More Transactions** at the bottom of the transaction section to load more transactions
 5. Select **All Transactions** to load all transactions based off of the transaction search criteria

Transactions Print

1 Pending Posted 3 Total debits: -5,510.37 (618) Total credits: +5,525.82 (607)

Date	Description	Debit	Credit	Balance
Oct 03, 2020	091795 BUSINESS ONLINE TRANSFER TO XXXXXX3456 ON 10/03/20	1.23		15.45
Sep 30, 2020	980280 BUSINESS ONLINE TRANSFER FROM Internal Transfer XXXXXX3456 ON 9/30/20		6.98	16.68
Sep 29, 2020	Weekly Transfer		1.23	9.70
Sep 28, 2020	109115 BUSINESS ONLINE TRANSFER FROM XXXXXX3456 ON 9/28/20		0.03	8.47
Sep 24, 2020	LINCOLN ELECTRIC ONLINE PMT CKF064421698POS	1.03		8.44
Sep 24, 2020	Payroll transfer	30.00		9.47
Sep 23, 2020	Weekly Transfer		30.00	39.47
Sep 21, 2020	2319032 ONLINE TRANSFER FROM x4789 TO x3456	1.44		9.47
Sep 21, 2020	2317771 ONLINE TRANSFER FROM x4789 TO x3456	0.01		10.91
Sep 21, 2020	2319034 ONLINE TRANSFER FROM x3456 TO x4789		1.44	10.92
Sep 18, 2020	Connecticut testing - overruling credit	20.00		9.48
Sep 08, 2020	480574 BUSINESS ONLINE TRANSFER FROM Internal Transfer XXXXXX4321 ON 9/08/20		0.01	1.31
Sep 03, 2020	555786 BUSINESS ONLINE TRANSFER TO XXXXXX4321 ON 9/03/20	0.51		1.30
Sep 03, 2020	562535 BUSINESS ONLINE TRANSFER FROM XXXXXX4321 ON 9/03/20		0.51	1.81
Sep 02, 2020	2727 VISA DEBIT PURC WALGREENS #5874 LINCOLN NE 00000000 002727	7.50		1.30

4 More transactions 5 All transactions

○ **Check Image Viewer**

- Input a specific check number and select **View Image** to view a specific check image

Check image viewer

Check number *

Example: 101

* Indicates required field

View image

Documents

- Select the **Documents** button on the account page to open the document download page
- Complete the provided search criteria:
 1. **Account:** Select an available account
 2. **Document Type:** Select from your available document types (Statements & CTX Notices)
 3. **Date Range:** Select the date range of the documents you wish to view
 - Statement search can go back as far as 24 months

John's game store - XX4789 ▼

Details Documents Download

Documents

Document Search

1 Account: John's game store ▼

2 Document Type: Analysis Statements ▼

3 Date Range: 04/04/2019 To 10/03/2020

Submit

- Select **Submit** to view the available account documents
- Based on your search criteria the available documents will appear
- Select a document to view its details
- Select the save icon next to a document to save it

John's game store - XX4789 ▼

Details Documents Download

Documents

Document Search

Account: John's game store ▼

Document Type: Checking Account Statem ▼

Date Range: 05/01/2020 To 10/03/2020

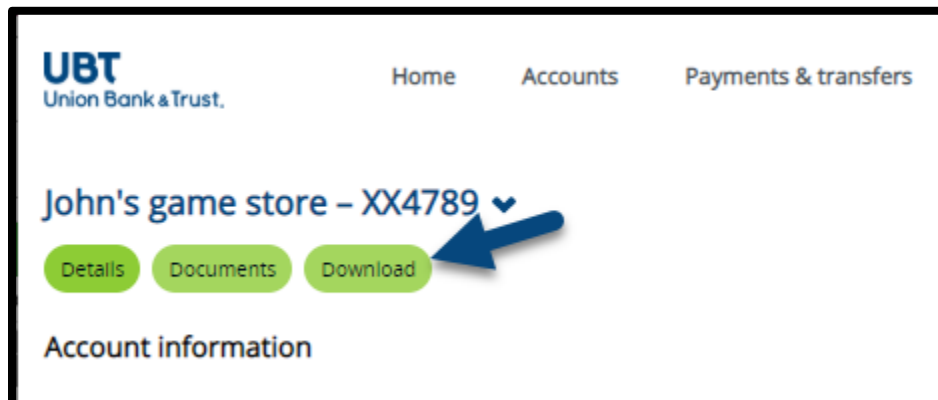
Submit

Available Documents

- [Checking Account Statements - 9/29/2020 - DBA JOHN'S GAME STORE - JANE CUSTOMER TEST - JOHN C CUSTOMER](#)
- [Checking Account Statements - 8/28/2020 - DBA JOHN'S GAME STORE - JANE CUSTOMER TEST - JOHN C CUSTOMER](#)
- [Checking Account Statements - 7/28/2020 - DBA JOHN'S GAME STORE - JANE CUSTOMER TEST - JOHN C CUSTOMER](#)
- [Checking Account Statements - 6/26/2020 - DBA JOHN'S GAME STORE - JANE CUSTOMER TEST - JOHN C CUSTOMER](#)
- [Checking Account Statements - 6/26/2020 - JOHN CUSTOMER TEST](#)
- [Checking Account Statements - 5/29/2020 - DBA JOHN'S GAME STORE - JANE CUSTOMER TEST - JOHN C CUSTOMER](#)
- [Checking Account Statements - 5/29/2020 - JOHN CUSTOMER TEST](#)

Download

- Select the **Download** button on the account page to open the transaction download page



- Complete the provided search criteria:
 1. **Activity:** Select the dropdown to select the activity date range
 - Transaction search can go back as far as account opening
 2. **Type:** Select the dropdown to select a transaction type
 3. **Format:** Select the dropdown to select a format type (current formats include .csv, .ofx microsoft money, .qbo quickbooks, .qfx quicken)
- Select **Download Transactions** to export the selected transactions

Download transactions

Specify the transactions you'd like to download and select the format in which you want them downloaded.

Account John's game store XX4789

Activity * 1 All transactions ▼

Type * 2 All ▼

Format * 3 Comma-separated values (.csv) ▼

* Indicates required field

Download transactions Cancel

Payments & Transfers

- Select the **Payments & Transfers** menu option from the home page of Business Banking Online to open the Payments & Transfers page

UBT
Union Bank & Trust.

Home Accounts **Payments & transfers** Checks & deposits

Payments & transfers

Internal Wire Bill pay

Create a transfer

Complete the following to transfer funds between accounts at this institution.

Template Open transfer

From account * John Customer Checking XX3456
Available balance: \$33.39

To account * John's game store XX4789
Available balance: \$15.45

Date * 10/6/2020 SELECT Repeat...

Amount *

Description

* Indicates required field

Preview transfer

Internal

1. Select the **Internal** menu option from the Payments & Transfers page to create an internal transfer
2. Complete the below transfer options to send an internal transfer:
 1. **Template:** If applicable select the template dropdown to choose an internal transfer template
 2. **From Account:** Select an available account to transfer from
 3. **To Account:** Select an available account to transfer into
 4. **Date:** Select the date you wish the transfer to take place
 5. **Repeat:** Checking the repeat box allows to schedule a recurring transfer
 - **Frequency:** Select the dropdown to select the transfer frequency
 - **Repeat the transfer:** Select an end date for your scheduled transfer, or select the **Until I delete it** radio button to continue the transfer indefinitely

☒ Repeat...

Frequency * Weekly

Repeat the transfer *

☒ Until I delete it

☐ For a total of times

☐ Until SELECT

6. **Amount:** Input an amount for the transfer
7. **Description:** Input a description for the transfer (the description will show in your transaction history when the transfer takes place)

UBT
Union Bank & Trust.

Home Accounts Payments & transfers Checks & deposits

Payments & transfers

Internal Wire Bill pay

Create a transfer

Complete the following to transfer funds between accounts at this institution.

Template	1	Open transfer
From account *	2	John Customer Checking XX3456 <small>Available balance: \$33.39</small>
To account *	3	John's game store XX4789 <small>Available balance: \$15.45</small>
Date *	4	10/6/2020 <small>SELECT</small> <input type="checkbox"/> Repeat... 5
Amount *	6	
Description	7	

* Indicates required field

Preview transfer

Loan payments will also provide the option to select principal, interest, or regular payments

- Select **Preview Transfer** to preview the transfer
- Review the details of the transfer and select **Complete Transfer** to complete or schedule the transfer

Payments & transfers

Internal Wire Bill pay

Create a transfer

Complete the following to transfer funds between accounts at this institution.

Template	Open transfer
From account	John Customer Checking XX3456
To account	John's game store XX4789
Date	Oct 06, 2020
Amount	\$1.00
Description	

Complete transfer Edit Cancel

- Issued Transfers

- This section allows you to view or edit issued and pending transfers
- By selecting **Show Details**, you can view
- By selecting **Edit** you can review and change the details of a pending transfer
- By selecting **Delete** you can delete a pending transfer
- If you do not have the option to edit or delete a specific transfer, the transfer has already taken place, or another member of your company has issued the transfer

Issued transfers

	From	To	Amount	Date	Frequency	Status	Description		
Hide details ▲	John's game store XX4789	John Customer Checking XX3456	0.75	Sep 22, 2020	One-time	Exceeds daily limit	megan test hello		
Issued date:	Sep 22, 2020 1:23 PM CDT								
Issued by:	Jane Customer								
Reference number:	118035814								
Template:	Internal Transfer								
Show details ▼	John Customer Checking XX3456	John's game store XX4789	1.23	Oct 06, 2020	Weekly	Approved	Weekly Transfer	Edit	Delete
Show details ▼	John Customer Checking XX3456	John's game store XX4789	2.00	Oct 14, 2020	Monthly 998 remaining	Approved	Monthly	Edit	Delete
Show details ▼	John Customer Checking XX3456	John's game store XX4789	1.00	Dec 09, 2020	One-time	Approved		Edit	Delete
Show details ▼	John's game store XX4789	John Customer Checking XX3456	1.23	Oct 05, 2020	One-time	Approved		Edit	Delete

Wire

3. You can open the Wire Manager menu by selecting **Wire** on the Payments & Transfers page of Business Banking Online
4. This page allows you to send and approve wire transfers as well as view details on incoming or sent wire transfers

Payments & transfers

Internal **Wire** Bill pay

Wire

Select Wire Transfer Criteria

☒ Inquire Wire Transfer
☐ Review Wire Transfer
☐ Wire Transfer Template
☐ Multiple Wire Transfer Using Template

Transfer Type:
 Transfer Description:
 Date Range: To
 Amount Range: To
 Client Name:
 Reference Number:
 Wire Number:

Outgoing ▼

Help Contact Us Add New User ACH Processing Business Credit Cards Credit Card Admin Retirement Plan Sponsor Lockbox Services Desktop Teller Education Terms

Member FDIC. Equal Housing Lender

© 2015-2020 Fiserv, Inc. or its affiliates.

Bill Pay

- To launch Business Bill pay, select **Bill Pay** on the Payments & Transfers page of Business Banking Online

UBT
Union Bank & Trust.

Home Accounts Payments & transfers Checks & deposits

Payments & transfers

Internal Wire **Bill pay**

Create a transfer

Complete the following to transfer funds between accounts at this institution.

Template Open transfer

From account * John Customer Checking XX3456
Available balance: \$33.39

To account * John's game store XX4789
Available balance: \$15.45

Date * 10/6/2020 SELECT Repeat...

Amount *

Description

* Indicates required field

Preview transfer

Checks & Deposits

- Select the **Checks & deposits** menu option from the home page of Business Banking Online to open the Checks & deposits page

UBT
Union Bank & Trust.

Home Accounts Payments & transfers **Checks & deposits**

Checks & deposits

Stop payments Deposit checks

Create a stop payment

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Complete the following to prevent checks from being cashed. (Note that entering more search parameters will narrow your results.)

Account * John Customer Checking XX3456

Create a stop payment * ☐ For one check ☐ For a range of checks

Check number *

Amount

Date SELECT

Payee

Reason

* Indicates required field

Preview stop payment

Stop Payments

1. Select the **Stop Payments** button on the Checks & Deposits page to place a stop payment on single check, or range of checks
2. Complete the below Stop Payment options to place a stop payment:
 1. **Account:** Select the account the check was issued from
 2. **Create a stop payment:** Select the **For one check** radio button to place a stop payment on a single check item, or **For a range of checks** to place stop payments on a range of checks
 3. **Check number:** input the check number, or range of check numbers
 4. **Amount:** input the amount of the check issued
 5. **Date:** input the date that was place on the check
 6. **Payee:** input the name of the payee or business the check was issued to
 7. **Reason:** input a brief explanation of why the check needs to be stopped (ex. damaged, lost in mail, etc.)
3. Select **Preview stop payment** to review the stop payment item

UBT
Union Bank & Trust.

Home Accounts Payments & transfers Checks & deposits

Checks & deposits

Stop payments Deposit checks

Create a stop payment

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Complete the following to prevent checks from being cashed. (Note that entering more search parameters will narrow your results.)

Account * 1 John Customer Checking XX3456

Create a stop payment * 2 ☐ For one check ☐ For a range of checks

Check number * 3

Amount 4

Date 5

Payee 6

Reason 7

* Indicates required field

Preview stop payment

4. Select **Complete stop payment** to complete the stop payment placement

Checks & deposits

Stop payments
Deposit checks

Create a stop payment

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Complete the following to prevent checks from being cashed. (Note that entering more search parameters will narrow your results.)

Account	John Customer Checking XX3456
Check number	123
Amount	\$10.00
Date	Oct 22, 2020
Payee	jane customer
Reason	lost check

Complete stop payment
Edit
Cancel

- **Issued stop payments**

1. This section allows you to view an issued stop payments
2. By selecting the account dropdown, you can quickly change which account you are viewing stop payments on
3. By selecting **Show details** next to a stop payment item, you can view more details involving the stop payment

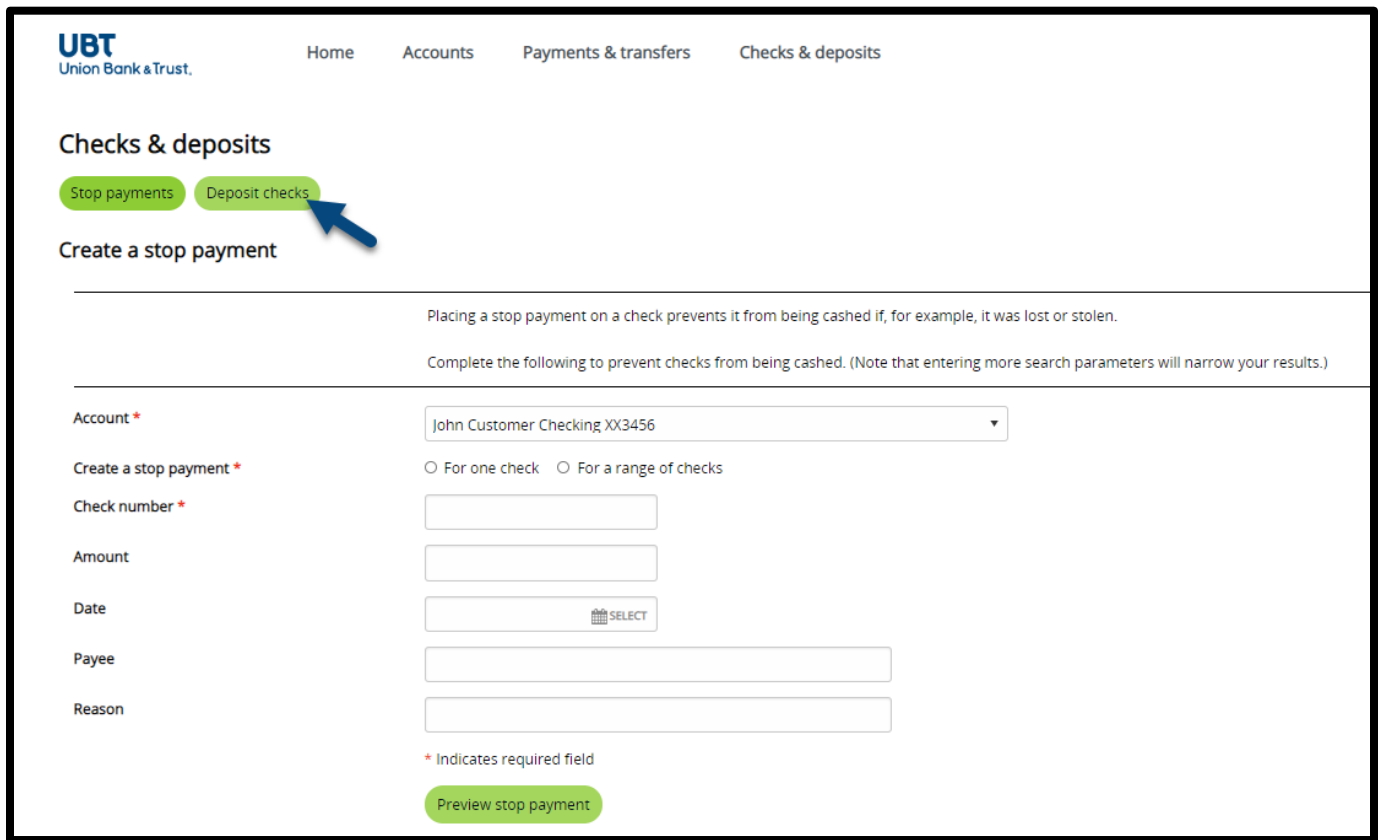
Issued stop payments

Account
John Customer Checking XX3456

	Check number	Amount	Payee	Expires
Show details ▼	12345	0.01	Jane Customer	Nov 13, 2021
Show details ▼	6543	1,500.00	JANE CUSTOMER	Feb 11, 2021
Hide details ▼	6543	1,500.00	JANE CUSTOMER	Feb 11, 2021
Item date: Jan 03, 2018 Issue date: Feb 12, 2019 Reason: BRP TEST				
Show details ▼	123456	0.01	john customer	Nov 20, 2021

Deposit Checks

4. Select the **Deposit Checks** button on the Checks & Deposits page to launch the desktop teller application and deposit checks



UBT
Union Bank & Trust.

Home Accounts Payments & transfers Checks & deposits

Checks & deposits

Stop payments Deposit checks

Create a stop payment

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Complete the following to prevent checks from being cashed. (Note that entering more search parameters will narrow your results.)

Account * John Customer Checking XX3456

Create a stop payment * ☐ For one check ☐ For a range of checks

Check number *

Amount

Date SELECT

Payee

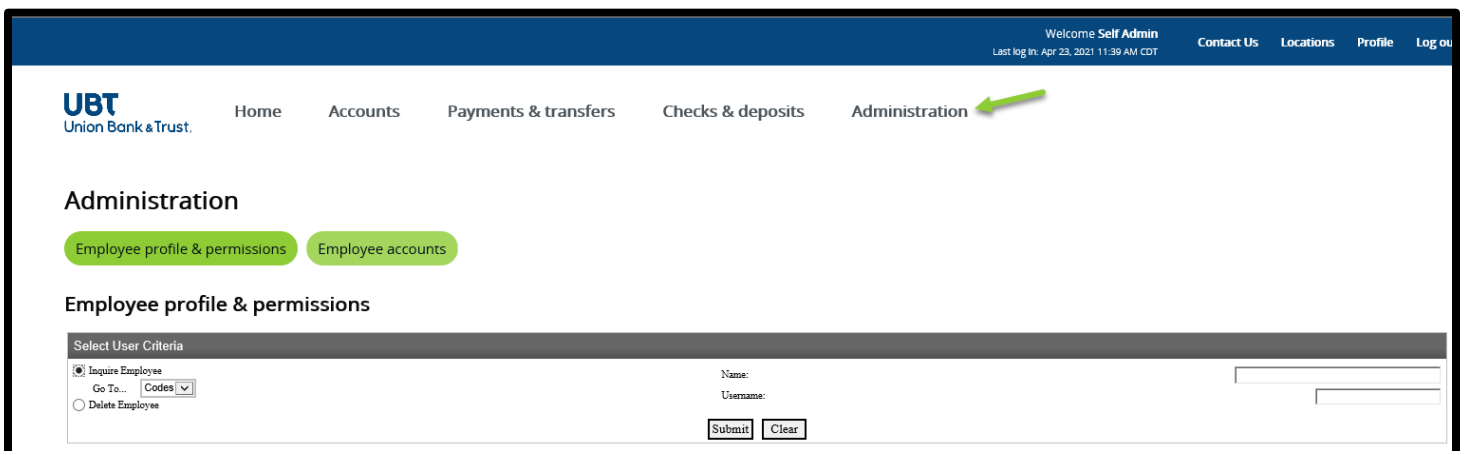
Reason

* Indicates required field

Preview stop payment

Administration

- Select the **Administration** menu option from the home page of Business Banking Online



Welcome Self Admin
Last log in: Apr 23, 2021 11:39 AM CDT

Contact Us Locations Profile Log out

UBT
Union Bank & Trust.

Home Accounts Payments & transfers Checks & deposits Administration

Administration

Employee profile & permissions Employee accounts

Employee profile & permissions

Select User Criteria

☒ Inquire Employee ☐ Delete Employee

Go To... Codes

Name:

Username:

Submit Clear

View Employee's and Employee Access

- Under **Employee profile & permissions** select **Inquire Employee** and click **Submit**. All employees set up for your Business will be listed under **Employee List**.

Administration

Employee profile & permissions Employee accounts

Employee profile & permissions

Select User Criteria

☒ Inquire Employee
☐ Go To... Codes
☐ Delete Employee

Name:
 Username:

Employee List

Name	Client Name
Joe Customer	Self Admin
Justina Jones	Self Admin
Self Admin	Self Admin

- Click on the employee's name that you would like to inquire on. This will bring up the employee's profile & permissions.
- On this page you can view the following information on the employee access:
 - Contact Methods**- The Employee's Email Address and Phone Number
 - Accounts**- All the accounts that the employee has access to
 - Funds Transfer Options**- If the employee has access to transfer to/from accounts the **Inquire Transfers** & **Initiate Transfers** options will be turned to **Yes**. If these options are **No** the employee has **View Only Access**
 - Merchant Capture Options**- **Per Day Limit** is the employee's Desktop Teller/Business Mobile Deposit limit
 - Stop Payments**- If the employee has Stop Payment access **Inquiry** and **New** will be turned to **Yes**
 - Interface Specifications**- If **Corporate CheckFree** is listed under Interface and there is a User Code and Password the user has Business Bill Pay access
 - If **Positive Pay** is listed under Interface and there is a User Code and Password the user has Positive Pay access

Administration

Employee profile & permissions Employee accounts

Employee profile & permissions

Employee - joecustomer

Name: Joe Customer
 Tax ID Code: Not Present Status: Active Employee
 Tax ID Number: Date Created: 04/15/2021
 Security Level: Administrator Date Last Accessed: 04/15/2021 12:00 AM
 Mother's Maiden Name: Date of Birth:
 Employee Group: None Date Last Changed: 04/23/2021 12:03 PM
 Transaction Exports: Yes
 (None)
 (None)
 (None)
 (None)
 (None)
 (None)

Contact Methods 1

E-mail Address: joe.customer@ubt.com
 Business Phone: 402-323-1111
 Business Phone Ext.: 0
 Mobile Phone:

Accounts 2

Selected check boxes indicate account access and cleared check boxes indicate no account access.

Checking

Access	Account Number	Account Nickname
<input type="checkbox"/>	XX3456	TESTING
<input checked="" type="checkbox"/>	XX4789	HOLIDAY
<input checked="" type="checkbox"/>	XXX3456	Test

Savings

Access	Account Number	Account Nickname
<input checked="" type="checkbox"/>	XX4321	ATTN: IMAGE SERVICES

Loans

Access	Account Number	Account Nickname
<input checked="" type="checkbox"/>	XXX3456	JOHN'S LOAN

Fund Transfer Options 3

Inquire Transfers:	Yes
Initiate Transfers:	Yes
Review Bill Payment Transfers:	No
Open Transfers:	Yes

Merchant Capture Options 4

Merchant Capture Option:	No	Per Item Limit:	0.00
Role:	Limited	Per Deposit Limit:	0.00
View Client Deposits:	No	Per Day Limit:	7000.00

Stop Payments 5

Inquiry:	Yes
New:	Yes
Method:	No Charges

Interface Specifications 6

Interface	User Code	Password	Fund Transfer	Pilot Option	Date First Used	Date Last Used
Corporate CheckFree	000910000	*****	<input type="checkbox"/>	<input type="checkbox"/>	09/21/2020	04/23/2021
Positive Pay	jane.customer	*****	<input type="checkbox"/>	<input type="checkbox"/>	09/21/2020	04/27/2021

Delete Employee

- Under **Employee profile & permissions** select **Delete Employee** and click **Submit**. All employees set up for your Business will be listed under **Employee List**.
- Select the employee's name that you would like to delete

UBT
Union Bank & Trust.

Home Accounts Payments & transfers Checks & deposits Administration

Administration

Employee profile & permissions Employee accounts

Employee profile & permissions

Select User Criteria

☐ Inquire Employee
☒ Delete Employee

Go To... Codes

Name:
 Username:

Submit Clear

Employee List

Name	Client Name
Joe Customer	Self Admin
Justina Jones	Self Admin

- Click the 'X' at the top of the Employee profile & permissions page

Administration

Employee profile & permissions Employee accounts

Employee profile & permissions

Delete Employee

Name: Joe Customer Username: joecustomer

Contact Methods

E-mail Address: joe.customer@ubt.com

Business Phone: 402-323-1111

Business Phone Ext.: 0

Mobile Phone:

Mobiliti Business

☒ Mobiliti Business access is enabled. Uncheck the checkbox to disable Mobiliti Business access.

- The following message will pop up confirming that you would like to delete the user. Click **OK**

Message from webpage

?

Are You Sure You Want To Delete This Codes Employee?

OK Cancel

Manage Employee Accounts

- Under **Administration** select the **Employee accounts** option and click **Submit**. All employees set up for your Business will be listed under **Employee List**. Click on the name of the Employee you would like to manage the accounts for.

UBT
Union Bank & Trust

Home Accounts Payments & transfers Checks & deposits Administration

Administration

Employee profile & permissions Employee accounts

Employee accounts

Select Corporate Employee Account Criteria

Access ID:

Employee Name:

Submit Clear

Corporate Employee List

Employee Name	Access ID
Joe Customer	jocust
Justina Jones	justinajones
Self Admin	selfadmin

Cancel

- This will bring up a list of all the account the employee has access to. If there is a box under the **Add** column then the employee does not have access to that account.

Administration

Employee profile & permissions Employee accounts

Employee accounts

Employee Account Access for "Justina Jones"

Add	Account Number	Account Type	Account Nickname
<input type="checkbox"/>		Demand Deposit	TESTING
<input type="checkbox"/>		Demand Deposit	HOLIDAY
<input type="checkbox"/>		Loan	JOHN'S LOAN
<input type="checkbox"/>		Demand Deposit	Test
<input type="checkbox"/>		Savings	ATTN: IMAGE SERVICES

Submit Cancel

- To add an account(s) to the employee's access check the box next to the account you would like to add and click **Submit**

Administration

[Employee profile & permissions](#)
[Employee accounts](#)

Employee accounts

Employee Account Access for "Justina Jones"

Add	Account Number	Account Type	Account Nickname	
Select All				
<input checked="" type="checkbox"/>		Demand Deposit	TESTING	X
<input type="checkbox"/>		Demand Deposit	HOLIDAY	X
<input type="checkbox"/>		Loan	JOHN'S LOAN	X
<input type="checkbox"/>		Demand Deposit	Test	
<input type="checkbox"/>		Savings	ATTN: IMAGE SERVICES	
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>				

- Under New User Account Access there will be a green checkmark under **status** when the account has been added click **Done**

Administration

[Employee profile & permissions](#)
[Employee accounts](#)

Employee accounts

New User Account Access

Account Number	Account Type	Status
XXX3456	Demand Deposit	✓

Deleted User Account Access

No Deleted Account Access Specified.

- To remove an account(s) to the employee's access click on the X next to the account that you would like to remove and click **submit**

Administration

[Employee profile & permissions](#)
[Employee accounts](#)


Employee accounts

Employee Account Access for "Justina Jones"

Add	Account Number	Account Type	Account Nickname	
Select All				
<input type="checkbox"/>		Demand Deposit	TESTING	X
<input type="checkbox"/>		Demand Deposit	HOLIDAY	X
<input type="checkbox"/>		Loan	JOHN'S LOAN	X
<input type="checkbox"/>		Demand Deposit	Test	
<input type="checkbox"/>		Savings	ATTN: IMAGE SERVICES	
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>				

- Under Deleted User Account Access there will be a green checkmark under **status** when the account has been removed click **Done**

- Select the **Logout** option at the top of your Business Banking Online page to end your online session



Union Bank & Trust,

[Home](#)
[Accounts](#)
[Payments & transfers](#)
[Checks & deposits](#)

Welcome Timmy Customer

Last log in: Oct 02, 2020 09:32 PM CDT

[Contact Us](#)
[Locations](#)
[Profile](#)
[Log out](#)

Accounts

[Edit Accounts](#)
[Print](#)

<div>John Customer Checking</div> <div>XX3456</div>	<div>Available balance</div> <div>\$47.16</div>	Recent ▼
<div>John's game store</div> <div>XX4789</div>	<div>Available balance</div> <div>\$16.68</div>	Recent ▼

Show all accounts ▼

Positive Pay

Positive Pay Account Client Id	Current Day Exceptions
CS+Teller Acct	Account has no exceptions today
John CustomerDDA	Account has no exceptions today
John's GameStore	Account has no exceptions today

Payments & transfers

Review (1)	Show ▼
Issued (3)	Show ▼

Pay or transfer

Internal

Show ▼

Wire

Show ▼

Bill pay

Show ▼

Quick launch

UBT

GET YOUR BUSINESS BANKING TO GO

with Business Mobile

CONNECT NOW