



# Business Banking

## User Guide

Learn how to use Business Banking with this handy guide.

For questions contact us at 843.839.5985

Member  
**FDIC**



South Atlantic  
  
Bank®

[southatlantic.bank](https://southatlantic.bank)

# Table of Contents

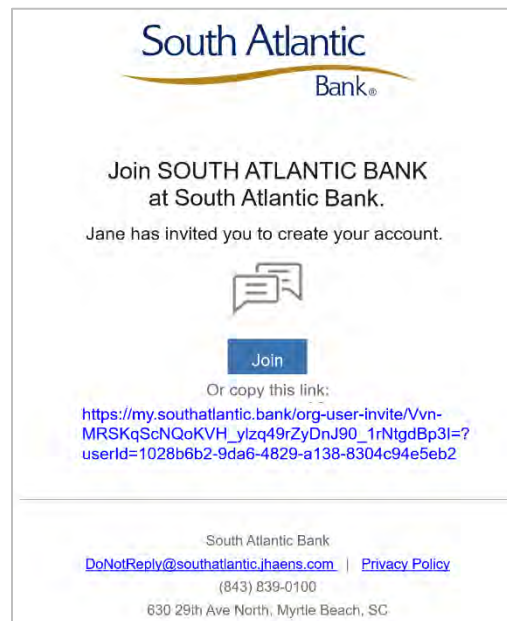
|                                                       |    |
|-------------------------------------------------------|----|
| First Time Login .....                                | 5  |
| Account Recovery .....                                | 7  |
| Dashboard .....                                       | 9  |
| Default Layout .....                                  | 9  |
| Organize Dashboard.....                               | 10 |
| Organize Accounts .....                               | 11 |
| Account View .....                                    | 12 |
| Messages.....                                         | 13 |
| Start a Conversation .....                            | 13 |
| Close/Delete a Message.....                           | 14 |
| Accounts.....                                         | 15 |
| Account Information.....                              | 15 |
| Account Settings .....                                | 16 |
| Transaction Details .....                             | 17 |
| Electronic Statements.....                            | 18 |
| Electronic Statement Enrollment.....                  | 18 |
| Electronic Statement Enrollment Changes .....         | 19 |
| Stop Payments .....                                   | 20 |
| Place Stop Payment on a Single Check .....            | 20 |
| Place a Stop Payment on a Range of Checks .....       | 21 |
| Alerts.....                                           | 22 |
| Set up Balance and Transaction Alerts .....           | 22 |
| Edit or Delete a Balance and Transaction Alert .....  | 23 |
| Set up Business Alerts.....                           | 24 |
| Transfers .....                                       | 26 |
| Submit a Transfer.....                                | 26 |
| Edit or Delete a Transfer .....                       | 27 |
| Remote Deposits.....                                  | 28 |
| Enrolling in Remote Deposits.....                     | 28 |
| Viewing Remote Deposits .....                         | 28 |
| Bill Pay.....                                         | 29 |
| Enroll in Bill Pay.....                               | 29 |
| Add a Payee .....                                     | 30 |
| Edit or Delete a Payee.....                           | 31 |
| Pay a Single Bill or Person .....                     | 33 |
| Pay Multiple Bills.....                               | 35 |
| Edit or Delete a Payment .....                        | 37 |
| Positive Pay .....                                    | 38 |
| Enter Issued Items Manually.....                      | 38 |
| Create an Issued Items Upload Format .....            | 42 |
| Upload an Issued Items File .....                     | 45 |
| Work Exception Items.....                             | 47 |
| Work Check Exceptions.....                            | 47 |
| Delete or Void Issued Items.....                      | 48 |
| Manually Deleting or Voiding Issued Items .....       | 48 |
| Uploading a file to Delete or Void Issued Items ..... | 50 |

# Table of Contents

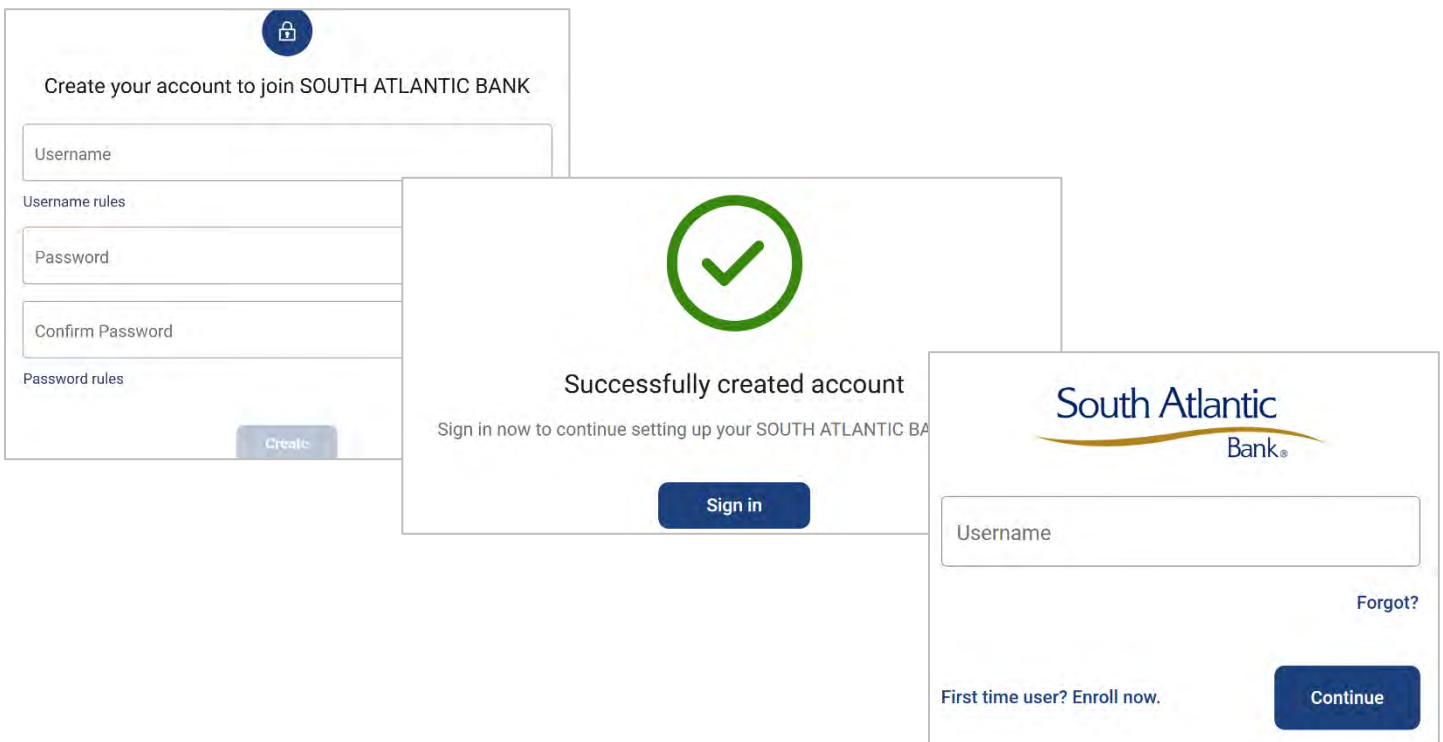
|                                      |    |
|--------------------------------------|----|
| ACH.....                             | 53 |
| Creating a Batch Manually.....       | 53 |
| Set Import Layouts.....              | 56 |
| Importing an ACH Recipient File..... | 59 |
| Uploading a NACHA File.....          | 61 |
| Initiating a Batch.....              | 62 |
| Initiating Multiple Batches.....     | 64 |
| Uninitiating a Batch.....            | 65 |
| Editing or Deleting a Batch.....     | 66 |
| Pay Taxes.....                       | 67 |
| History.....                         | 68 |
| Wires.....                           | 69 |
| Create a Wire.....                   | 69 |
| Edit or Delete a Wire.....           | 72 |
| Initiate a Wire.....                 | 73 |
| History.....                         | 75 |
| Reports.....                         | 75 |
| Prior day.....                       | 76 |
| Current day.....                     | 77 |
| Activity.....                        | 77 |
| Summary.....                         | 78 |
| EDI.....                             | 78 |
| Positive pay.....                    | 79 |
| Saved reports.....                   | 79 |
| Support.....                         | 80 |
| Administration.....                  | 81 |
| Create a New User.....               | 81 |
| Editing or Deleting a User.....      | 84 |
| Unlock a Locked User.....            | 88 |
| Reset a User's Password.....         | 89 |

## First Time Login

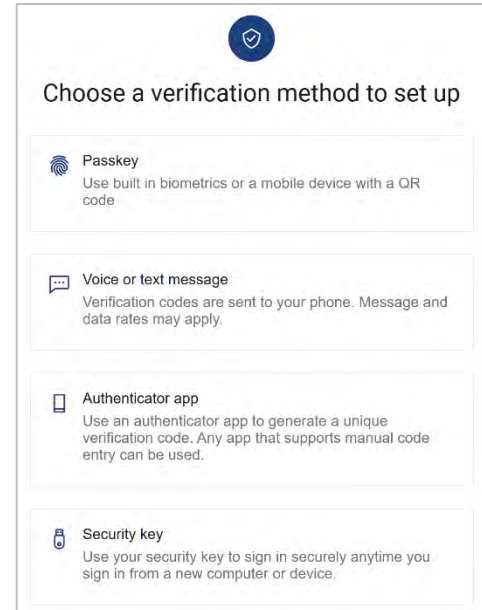
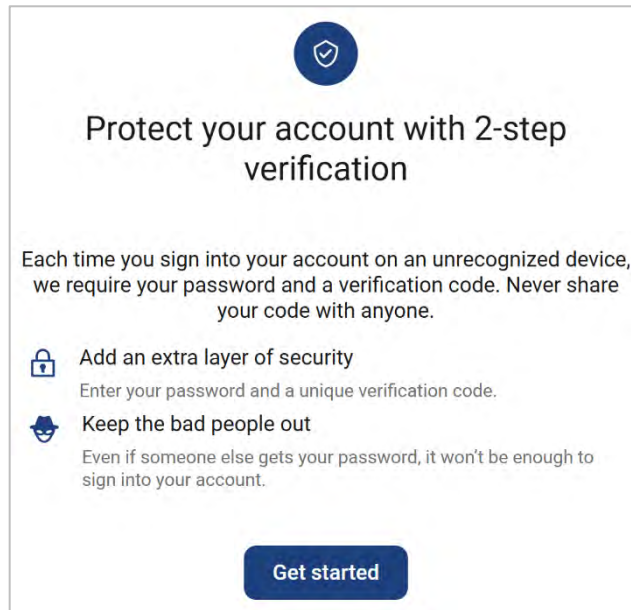
1. Open your enrollment email and click **Join**.



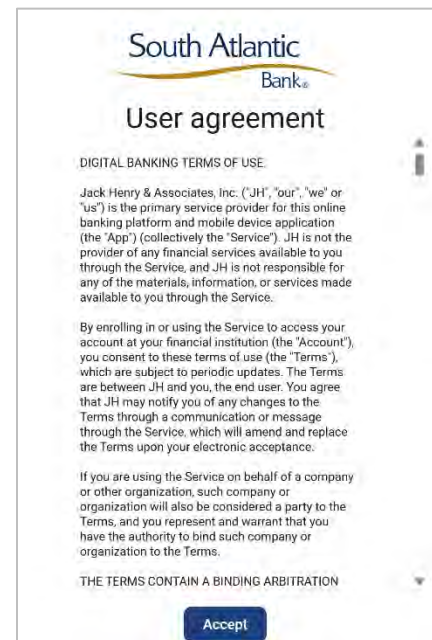
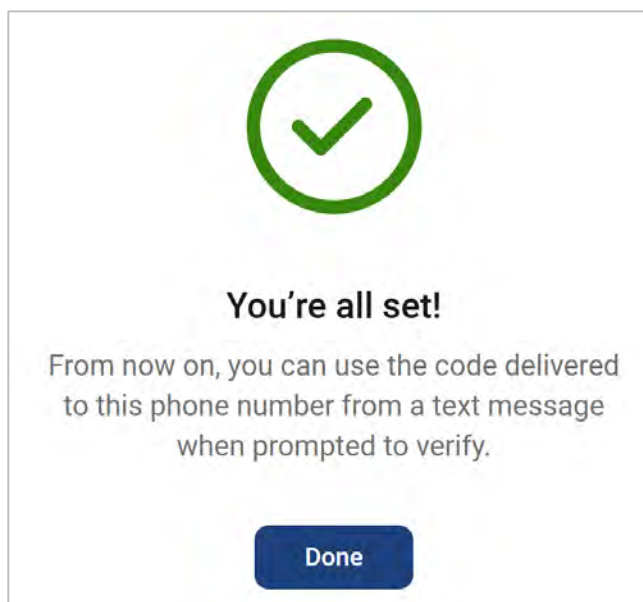
2. Create your **username** and **password** and click **Create**.
3. Click **Sign In**.
4. Enter your new username and click **Continue**.

A sequence of three screenshots showing the account creation and login process. The first screenshot shows the "Create your account to join SOUTH ATLANTIC BANK" form with fields for Username, Password, and Confirm Password, and a "Create" button. The second screenshot shows a success message "Successfully created account" with a green checkmark icon and a "Sign in" button. The third screenshot shows the login form with the South Atlantic Bank logo, a Username field, a "Forgot?" link, and a "Continue" button. A link "First time user? Enroll now." is also present.

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.



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

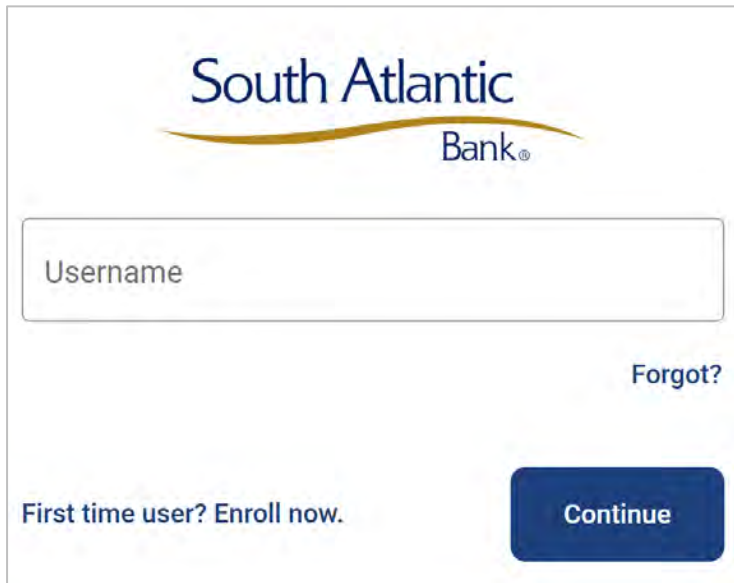


## Account Recovery

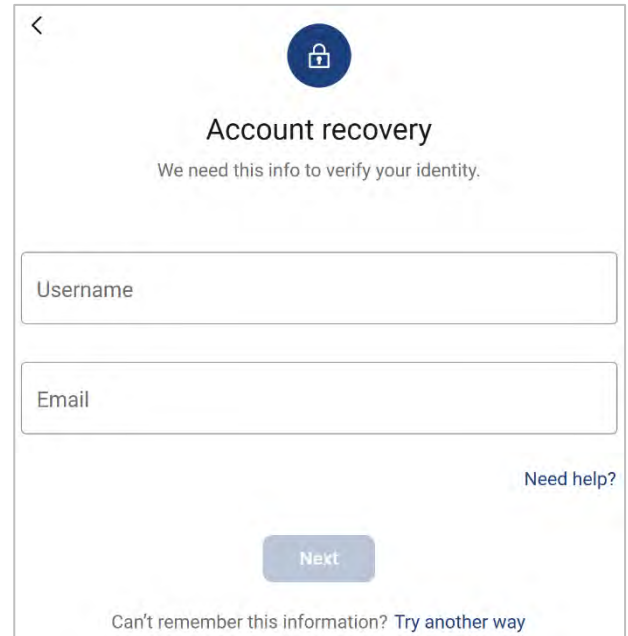
Use these steps to reset your password and/or retrieve your username.

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.

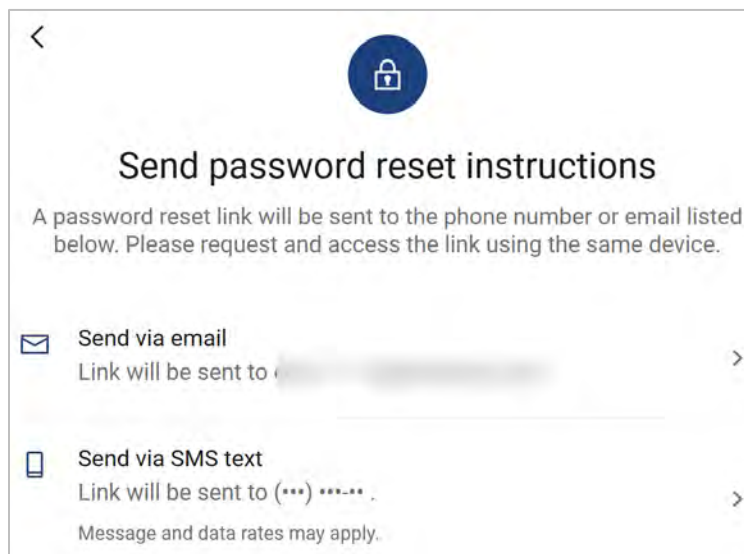


The login page features the South Atlantic Bank logo at the top. Below it is a text input field labeled "Username". To the right of the field is a link labeled "Forgot?". At the bottom left, there is a link that says "First time user? Enroll now." At the bottom right is a blue button labeled "Continue".



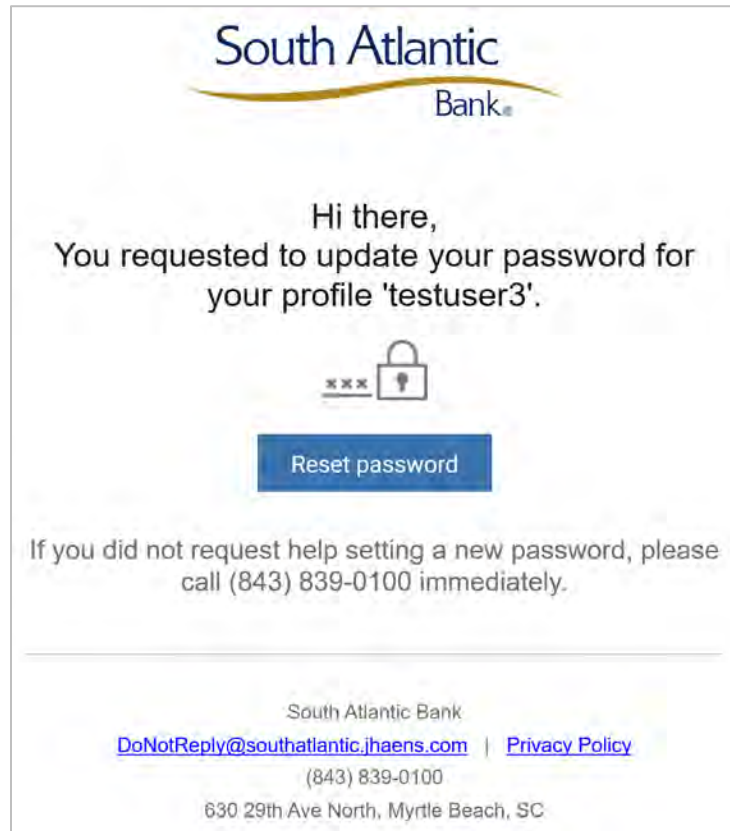
The account recovery screen has a back arrow in the top left and a lock icon in a circle at the top center. The title "Account recovery" is centered, with the subtitle "We need this info to verify your identity." below it. There are two text input fields: "Username" and "Email". To the right of the "Email" field is a link labeled "Need help?". At the bottom center is a blue button labeled "Next". At the very bottom, there is a link that says "Can't remember this information? Try another way".

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

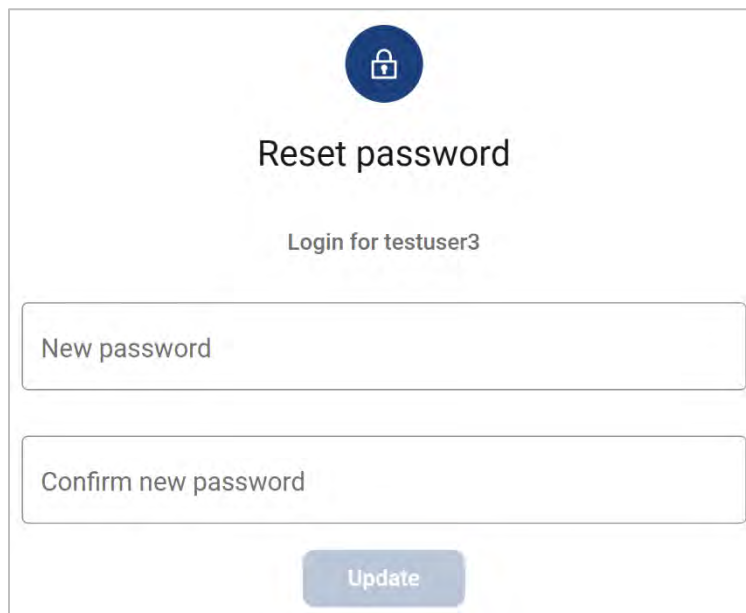


The screen for sending password reset instructions has a back arrow in the top left and a lock icon in a circle at the top center. The title "Send password reset instructions" is centered, with the subtitle "A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device." below it. There are two options: "Send via email" with an envelope icon and "Send via SMS text" with a phone icon. Each option has a right-pointing chevron. Below the "Send via SMS text" option, there is a note: "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. Enter the code you receive via the verification method you have previously chosen and click **Verify**.
6. Enter a new password and click **Update**.

The image shows a "Reset password" form. At the top is a blue circular icon with a white padlock. Below it is the title "Reset password" and the text "Login for testuser3". There are two input fields: "New password" and "Confirm new password". At the bottom is a blue button labeled "Update".

## Dashboard

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

### Default Layout

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

**Accounts (ellipses icon)** – Displays 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:

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

**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.

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

#### 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.

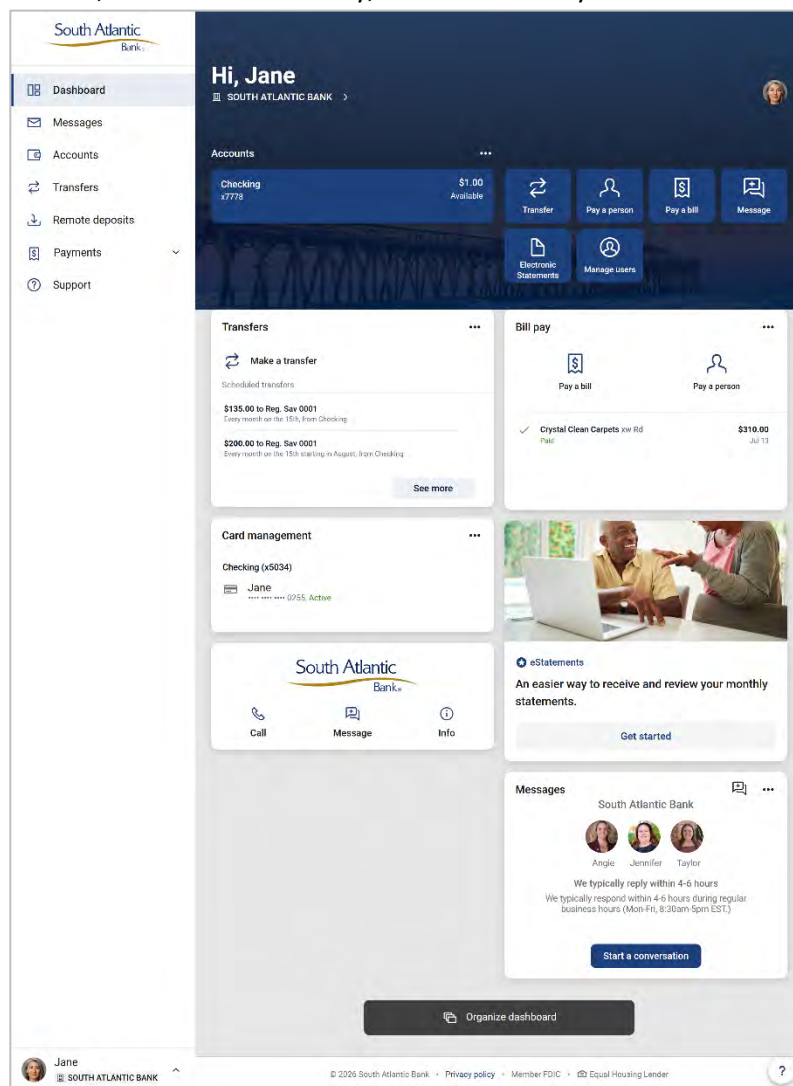
**Help (question mark icon)** – Access the help menu.

#### Additional Available Cards:

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

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

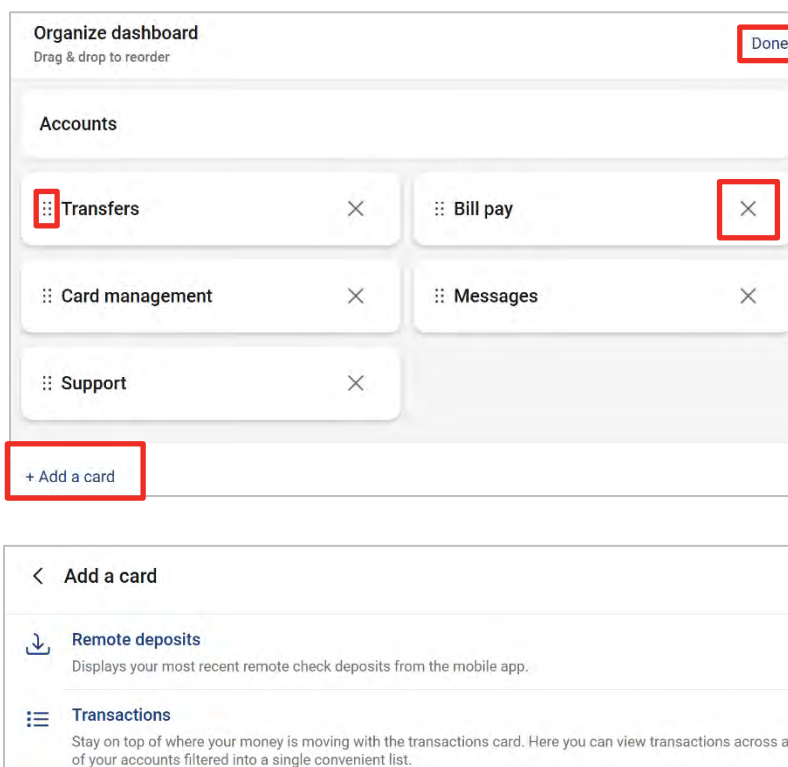
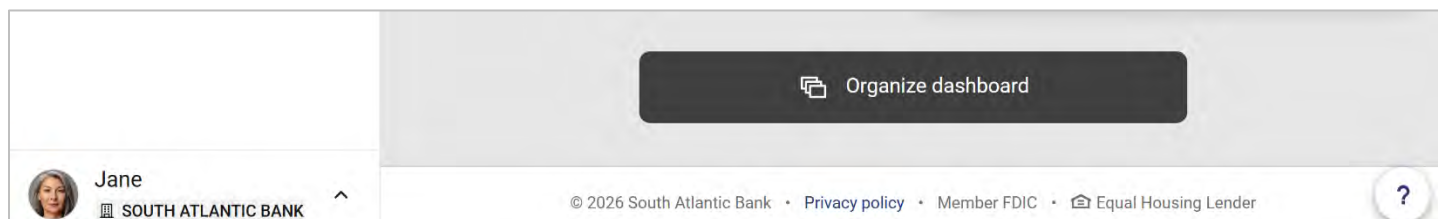
**Transactions** – Displays recent transaction activity for all of your accounts.



## Organize Dashboard

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

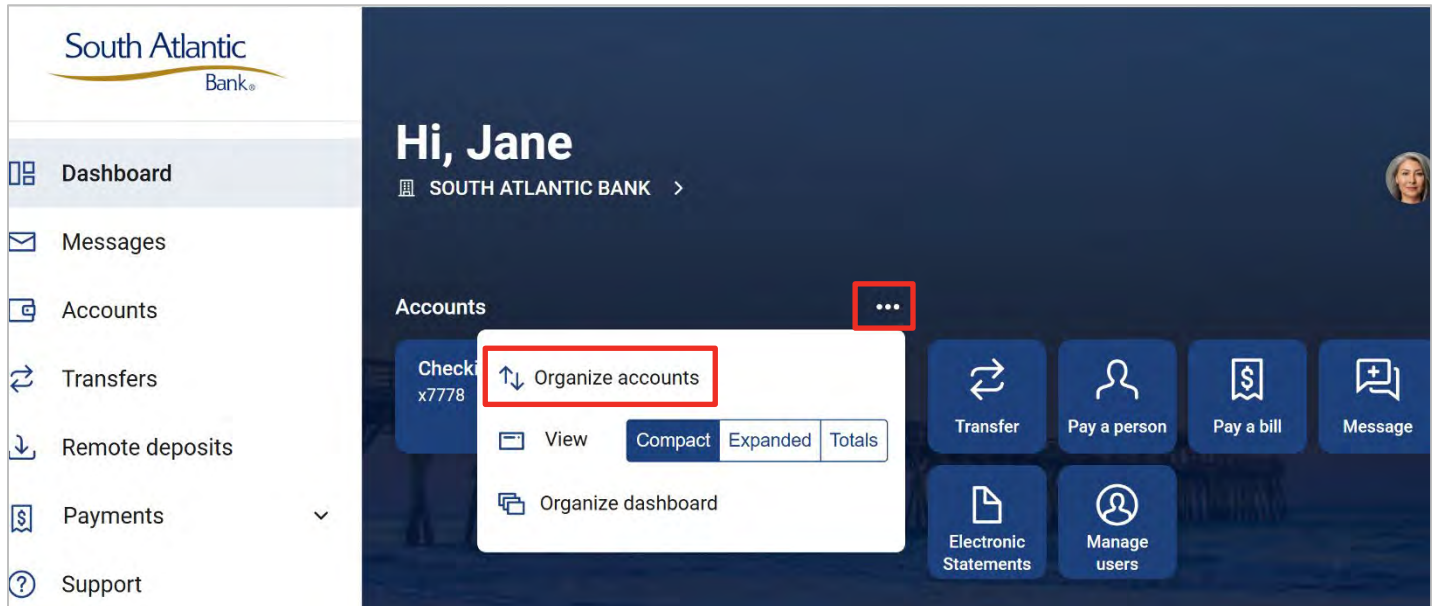
1. Click **Organize Dashboard**.
2. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
3. Click the **X** to remove a card from the dashboard.
4. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and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



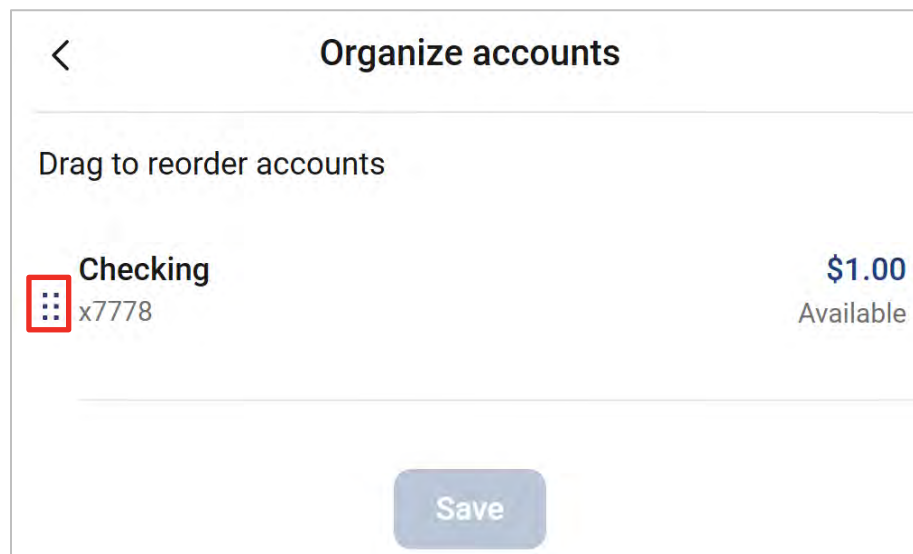
## Organize Accounts

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**.

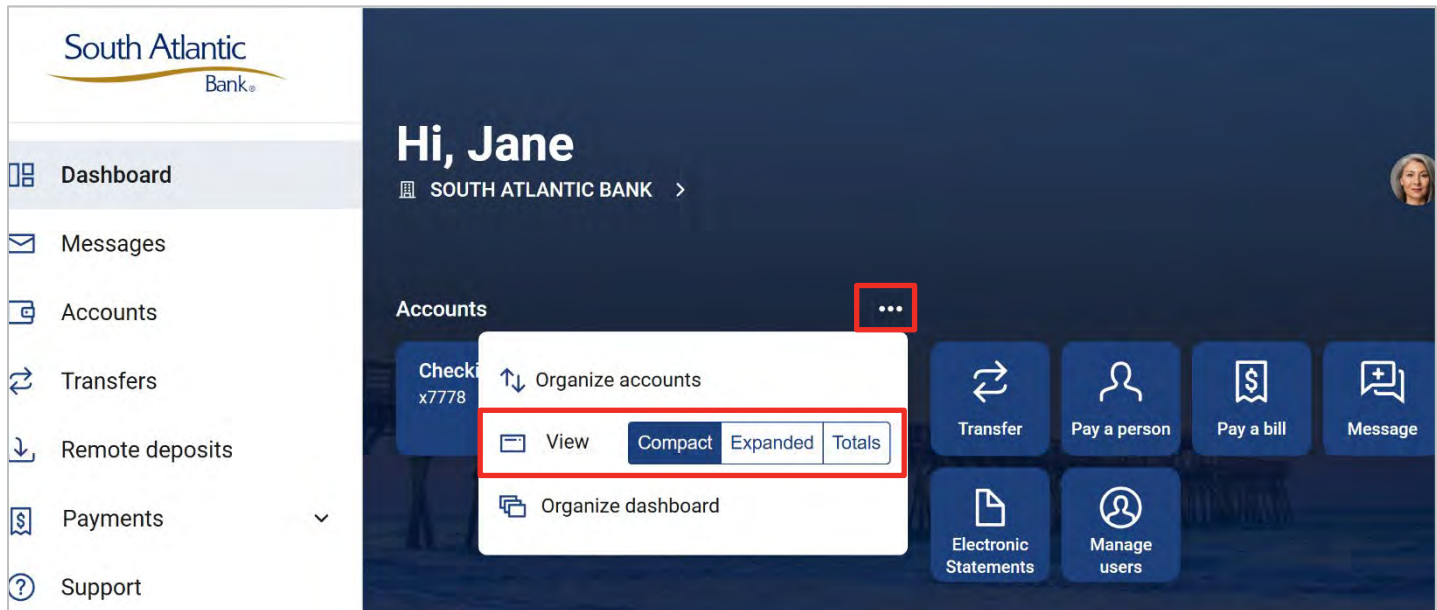


## Account View

Use this feature to change how account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.

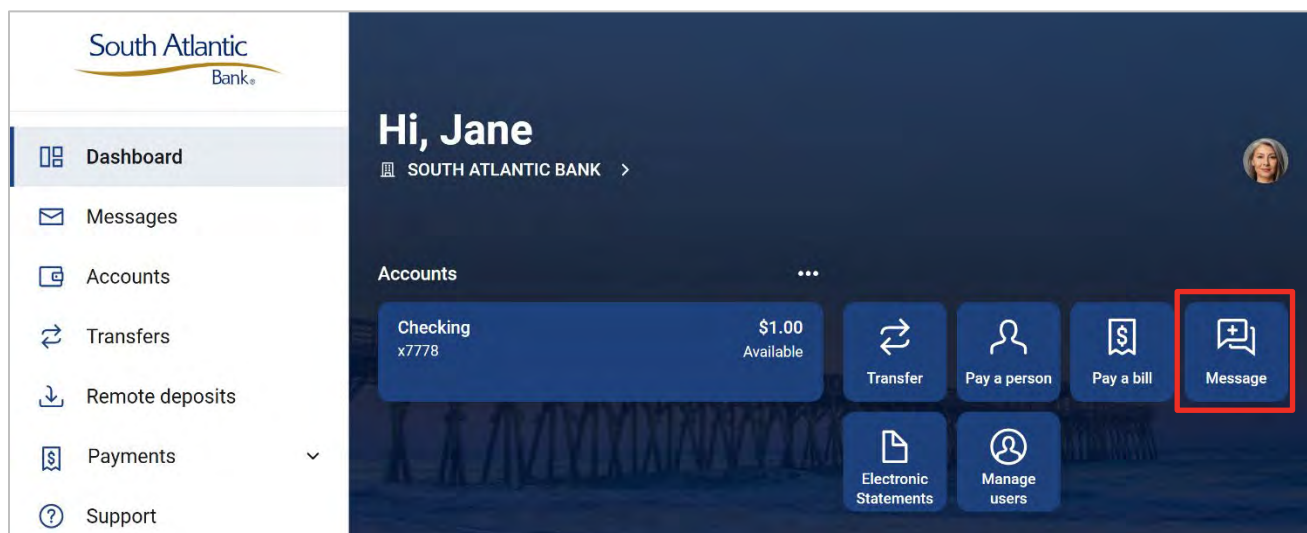
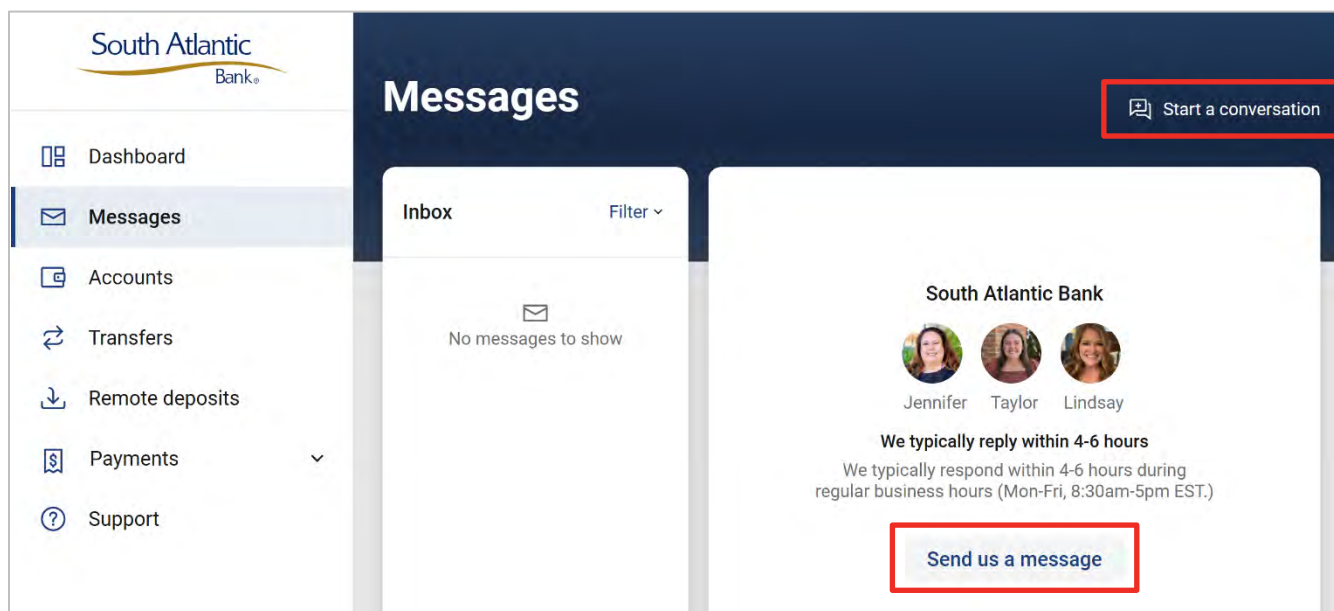


## Messages

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

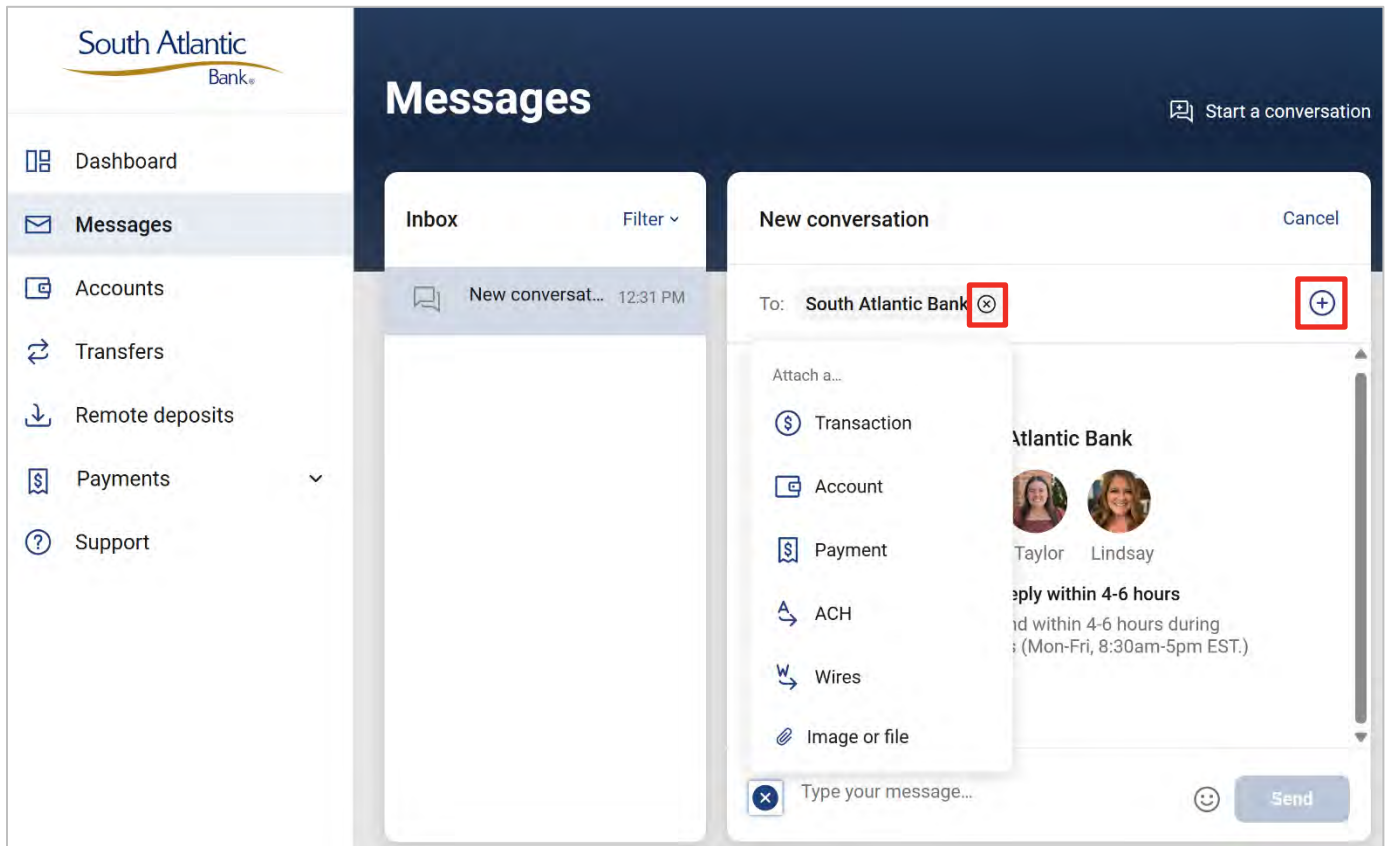
### Start a Conversation

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 **Start a conversation** icon from the Messages page or the Dashboard.



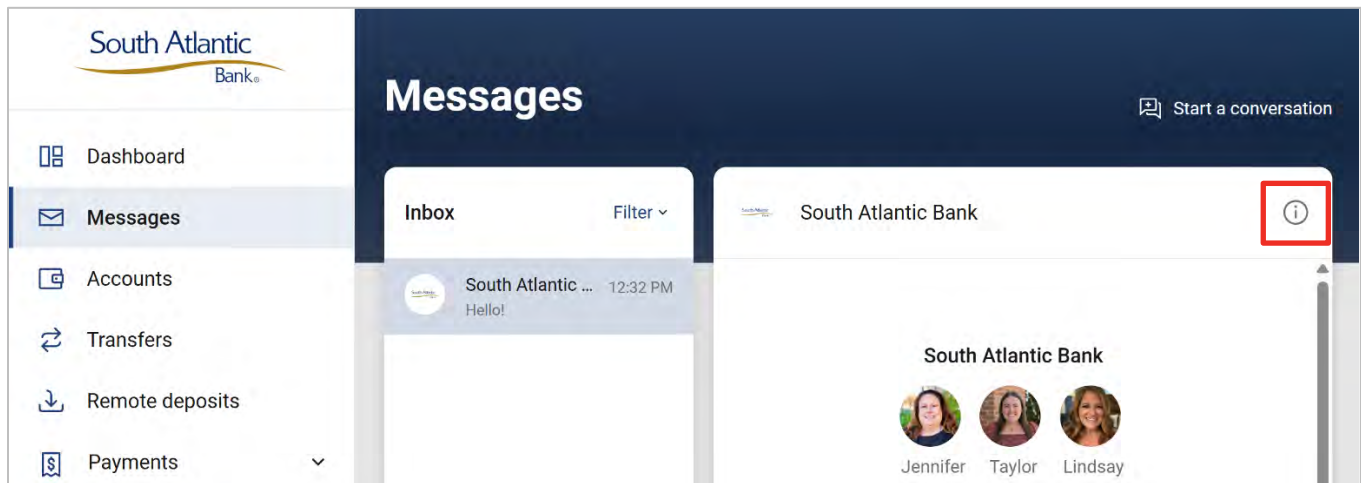
Our support team will default as the message recipient. You can change or add recipients by clicking the **X** to remove or clicking the **+** to add others from your company.

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



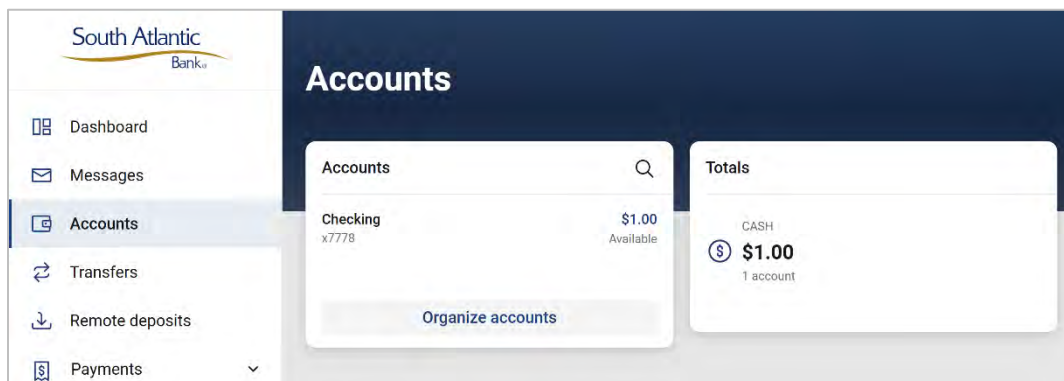
## Close/Delete a Message

Click the **i** to close a conversation. Closing a conversation deletes it.



## Accounts

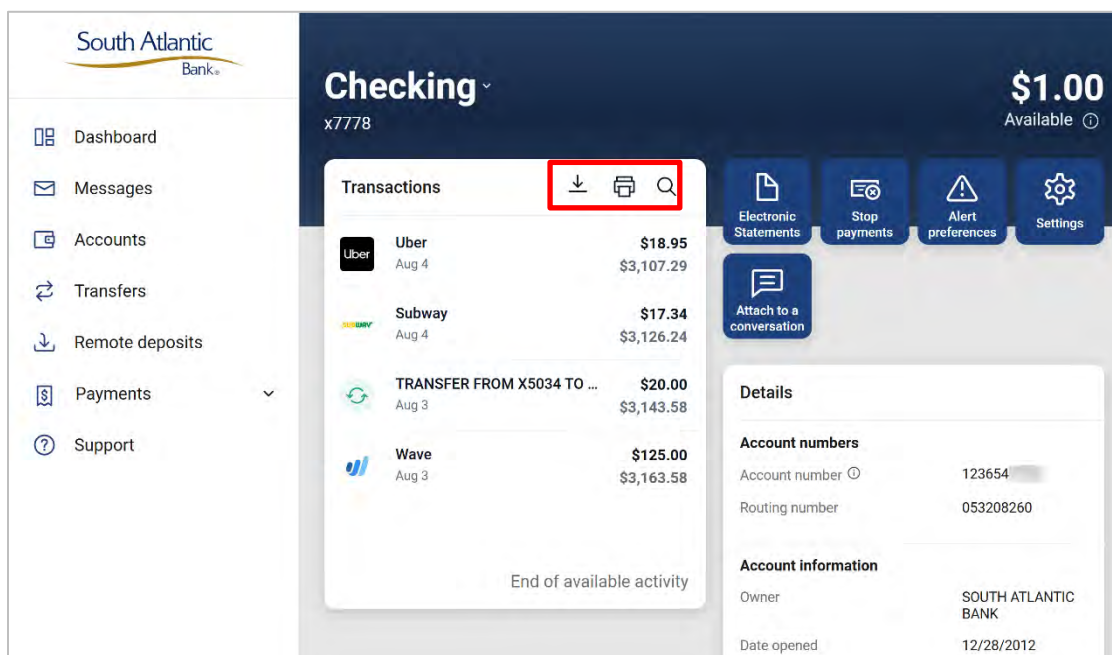
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



## Account Information

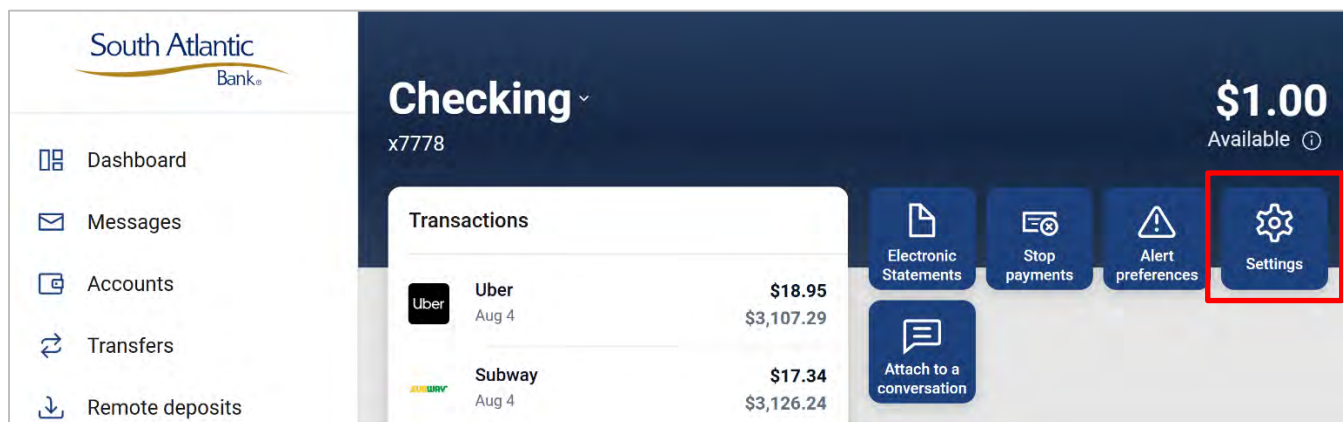
Select an account from the **Accounts** page or from the **Dashboard**.

- **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 rectangular **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.

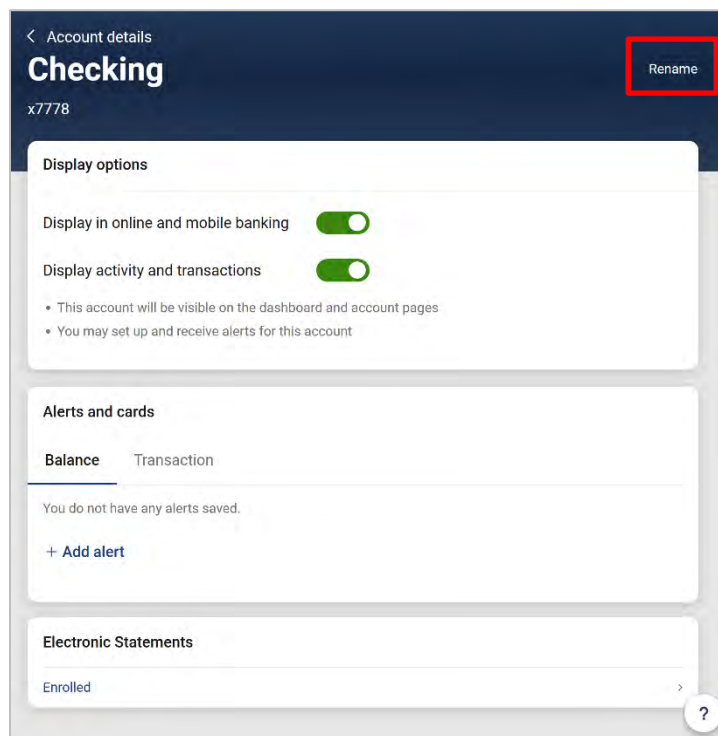


## Account Settings

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**.

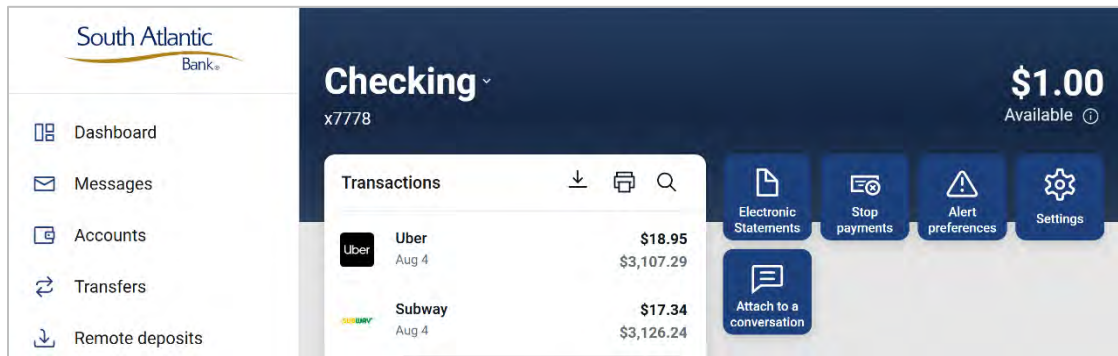


- **Rename** - Change the nickname of the account.
- **Display options** - Choose to display the account and/or activity in online banking.
- **Alerts and cards** - Add or modify alerts.
- **Electronic Statements** - Adjust advanced settings for eStatements.

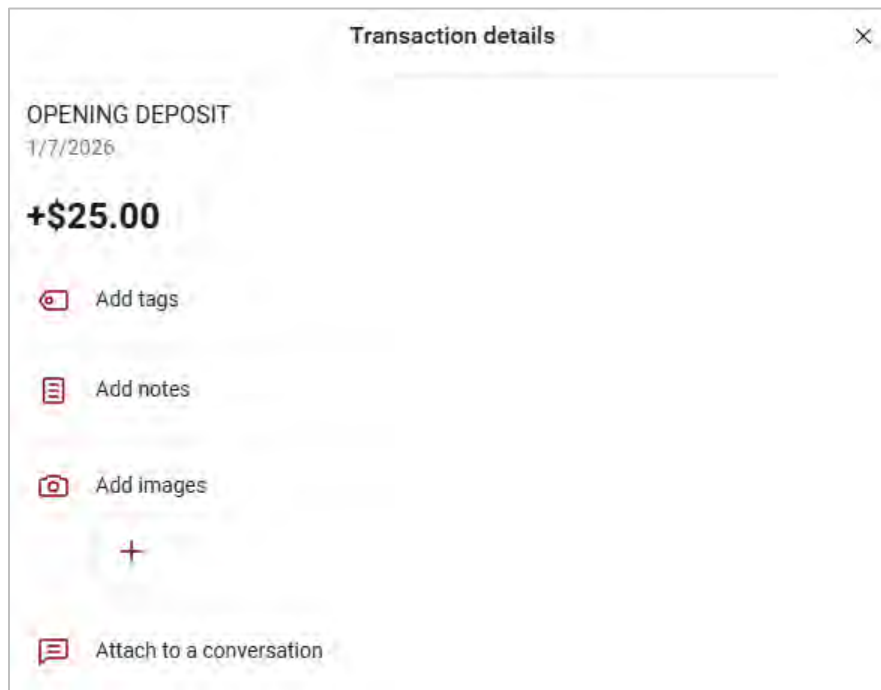


## Transaction Details

On the Account detail 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.

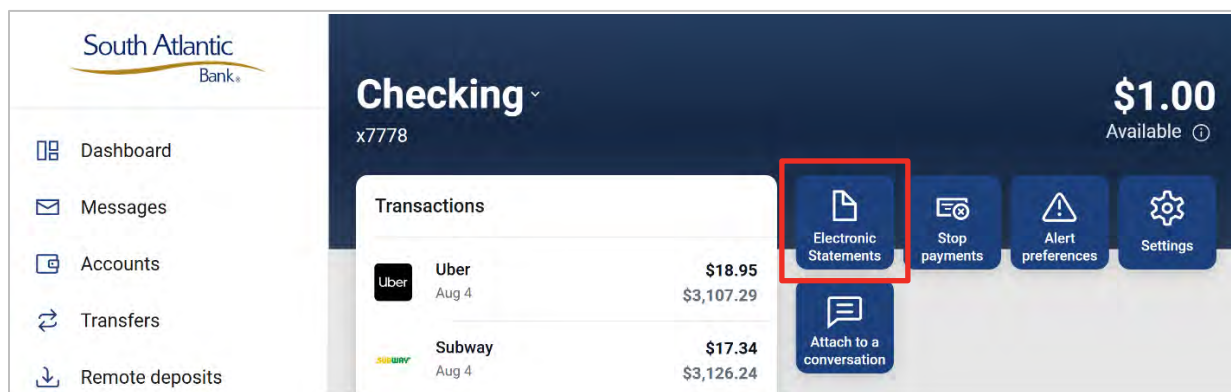


## Electronic Statements

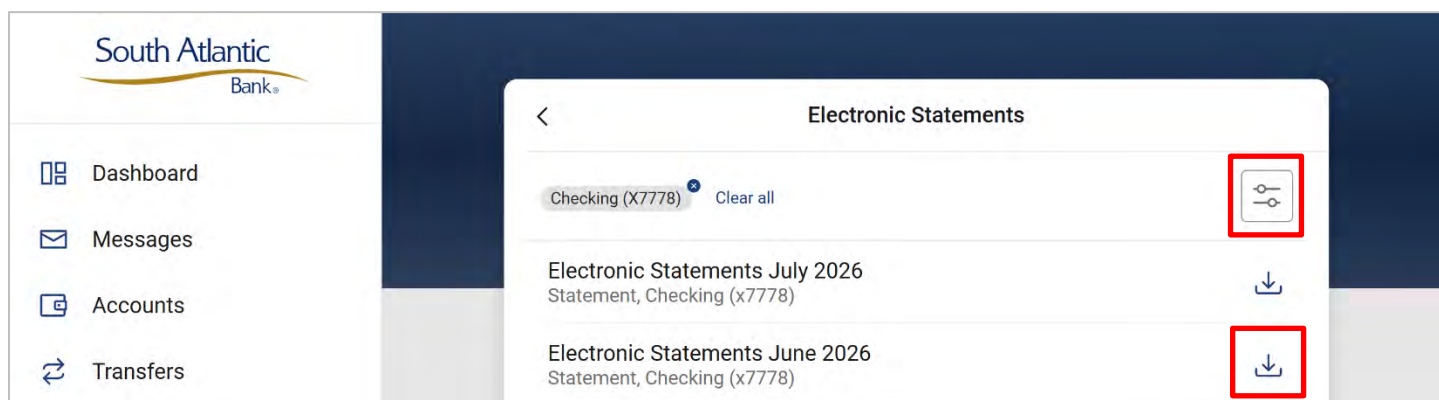
Enroll in eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

### Electronic Statement Enrollment

1. Click **Electronic Statements** from the Accounts page or the Dashboard and accept the agreement.

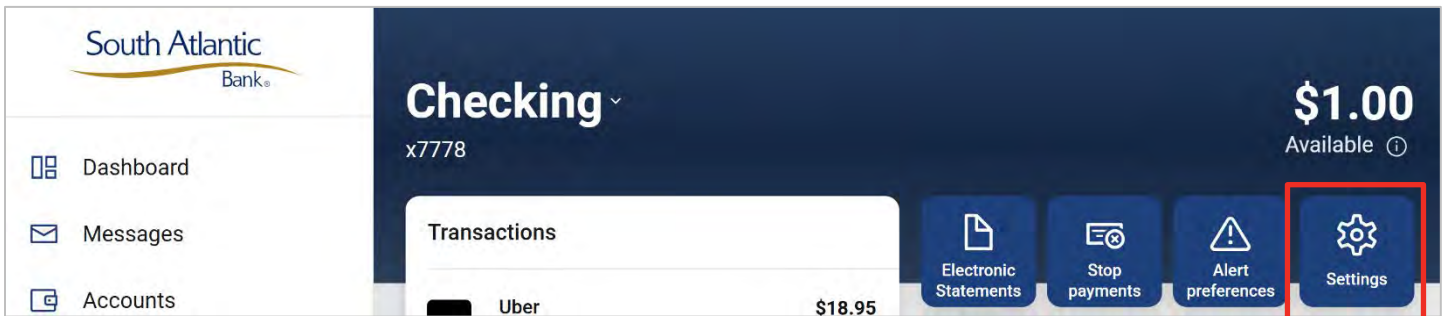


2. Click the **filter icon** to specify which accounts and/or documents to display. Click the **download icon** to save the document to your device.

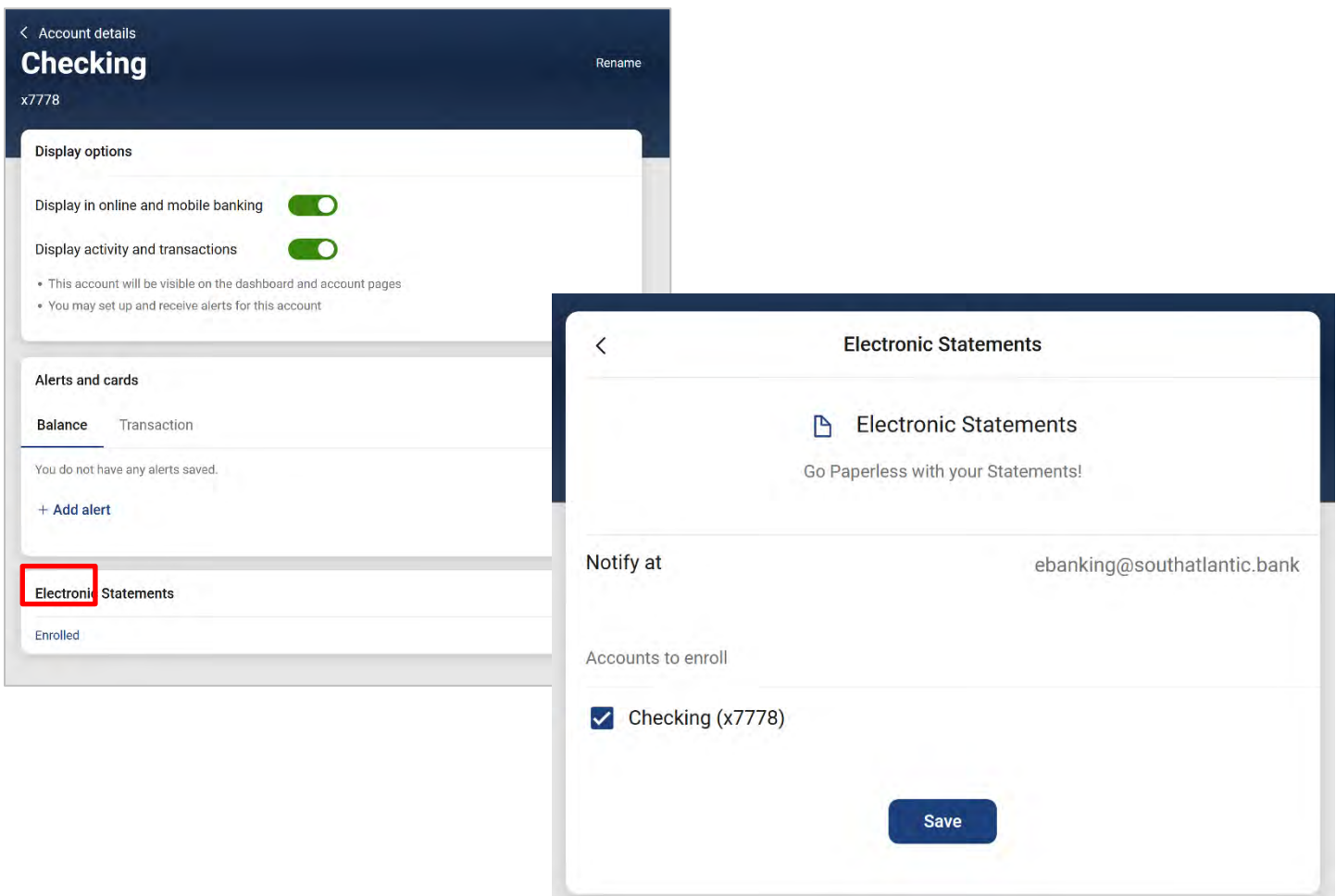


## Electronic Statement Enrollment Changes

1. Click **Settings** on your account page.



2. Under the Electronic Statements section, click **Enrolled**. Select the accounts to enroll for Electronic Statements and click **Save**.

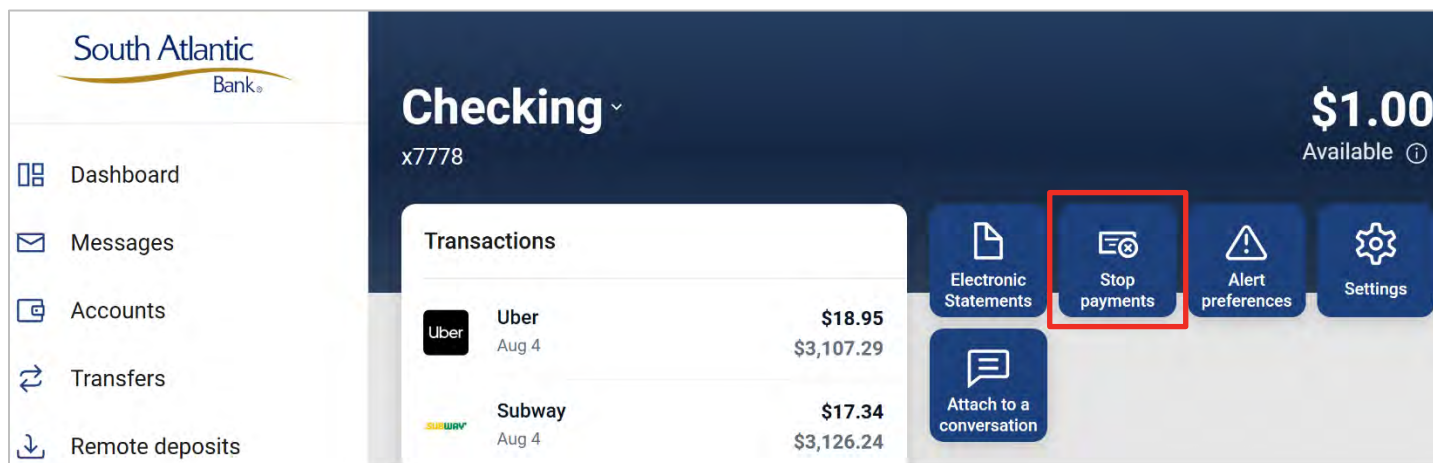


## Stop Payments

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.

### Place Stop Payment on a Single Check

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



2. Choose **A single check**.

Stop payments  
Checking (x7778)

What do you want to stop?

☒ **A single check**  
Stop a single check from being cashed.

☐ **A range of checks**  
Stop a consecutive range of checks from being cashed.

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

Stop payments  
Checking (x7778)

Check #

Check amount \*

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

Check date \*

Select

Payee \*

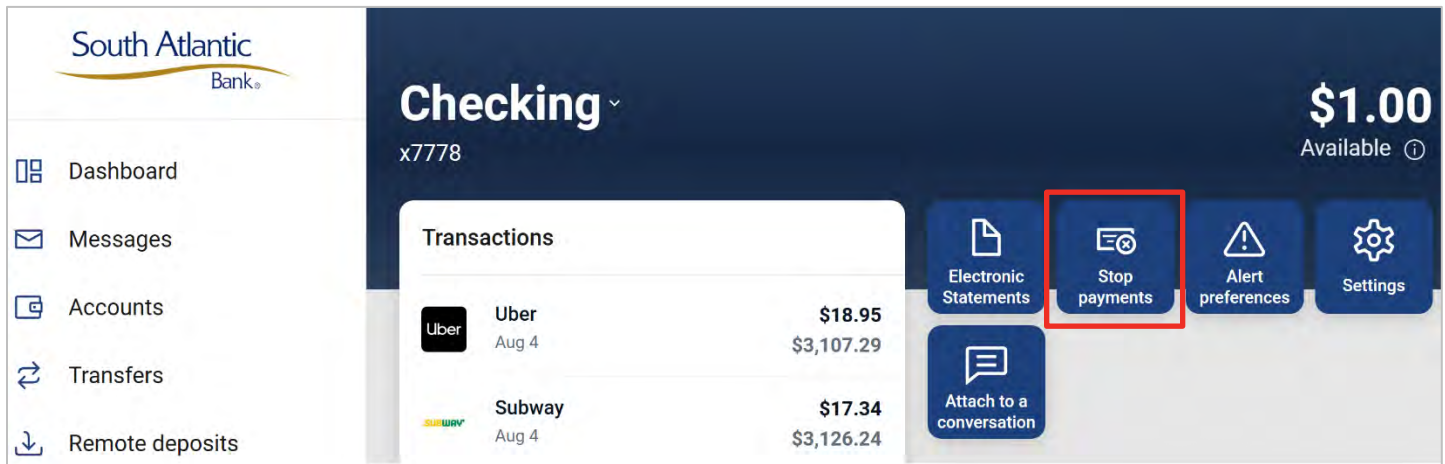
Reason \*

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**

Stop payments  
Checking (x7778)

What do you want to stop?

☐ A single check  
Stop a single check from being cashed.

☒ A range of checks  
Stop a consecutive range of checks from being cashed.

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

Stop payments  
Checking (x7778)

Start check # - End check #

Reason \*  
Select

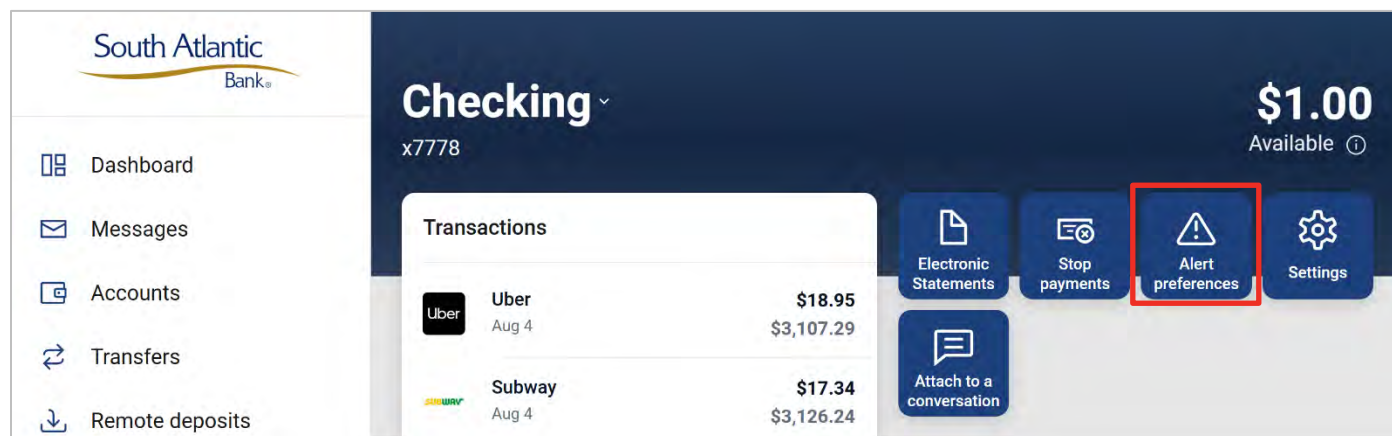
Submit

## Alerts

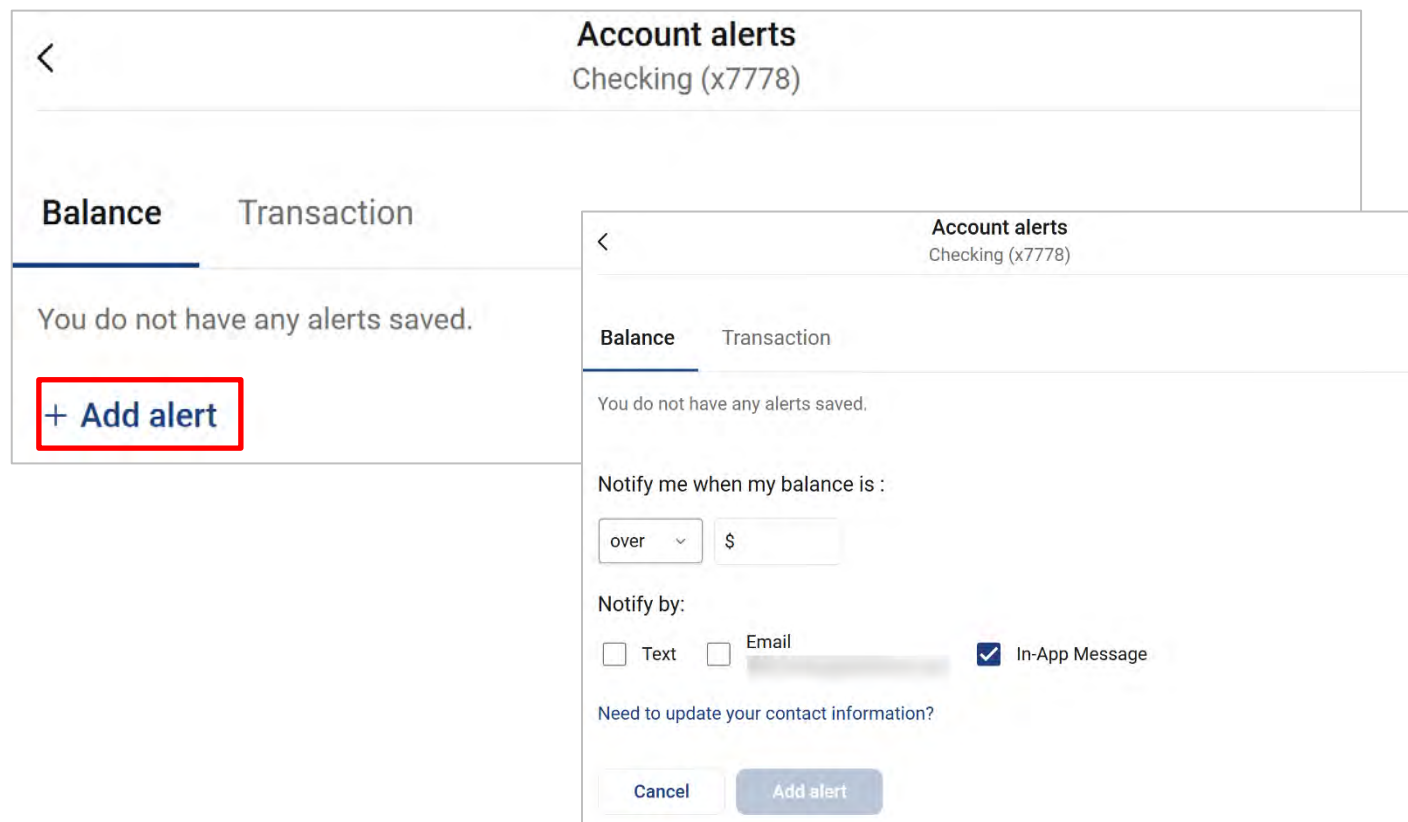
Set up alerts to be notified about your balance or certain transactions.

### Set up Balance and Transaction Alerts

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

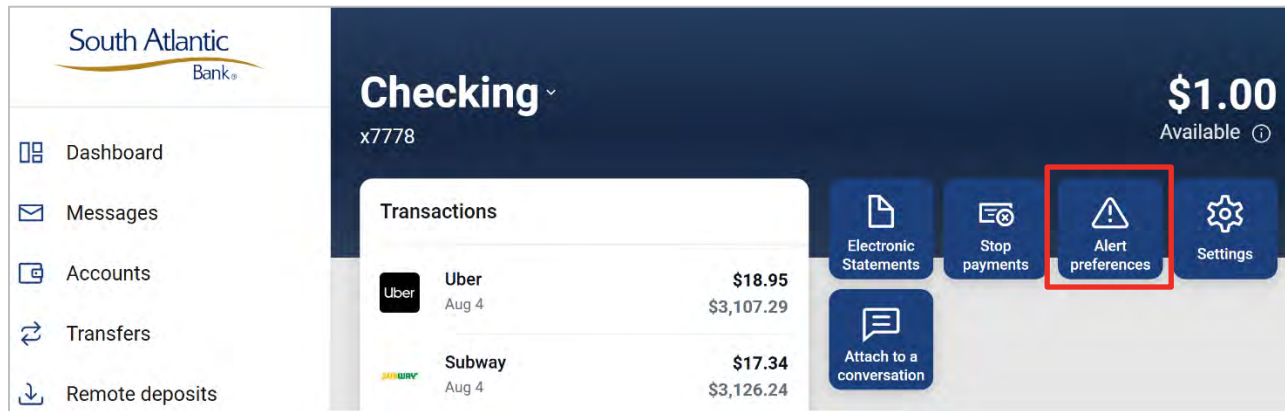


3. Choose the appropriate **Balance** or **Transaction** tab to add your new alert to.
4. Click **+ Add alert**.
5. Complete the details and select how you'd like to receive the alert.
6. Click **Add alert**.

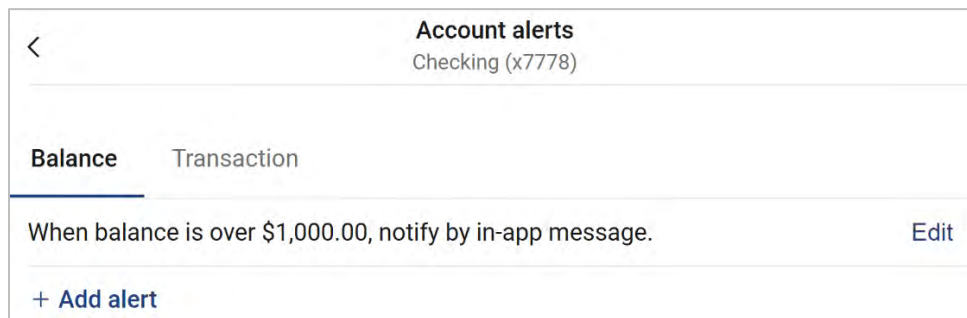


## Edit or Delete a Balance and Transaction Alert

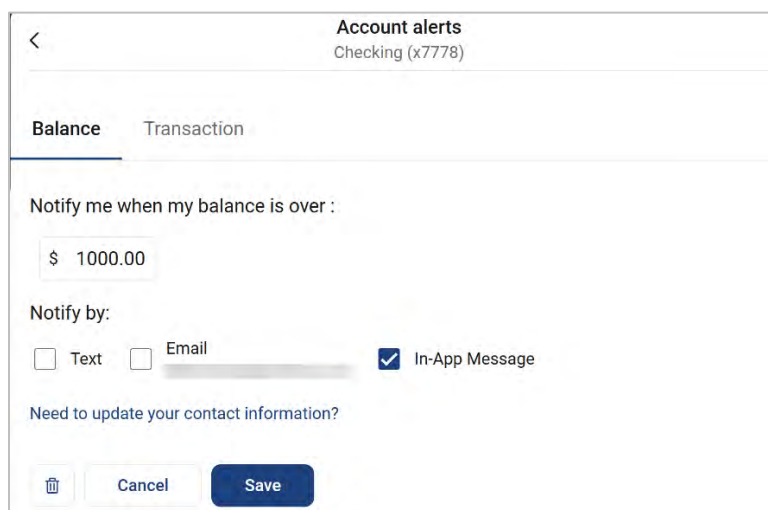
1. From within the account, click **Alert Preferences**.
2. Select **Balances, transactions, and deposits**.



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

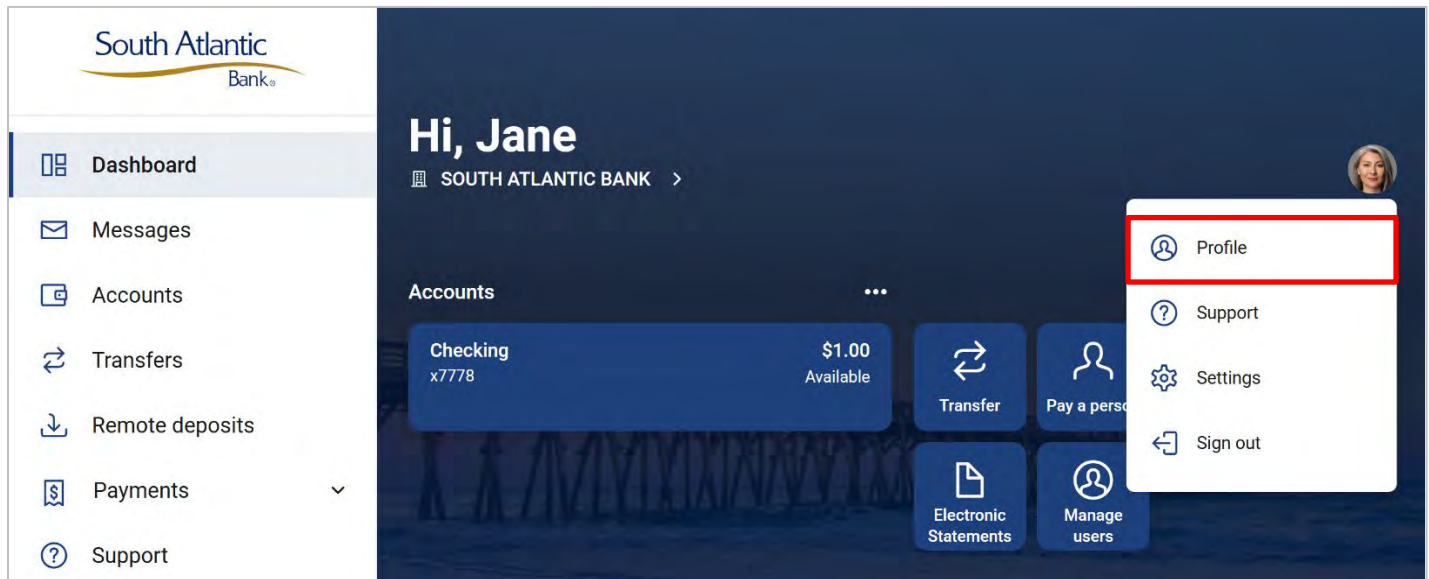


4. Modify the details.
5. Click **Save** or click the **trash can** icon to delete.

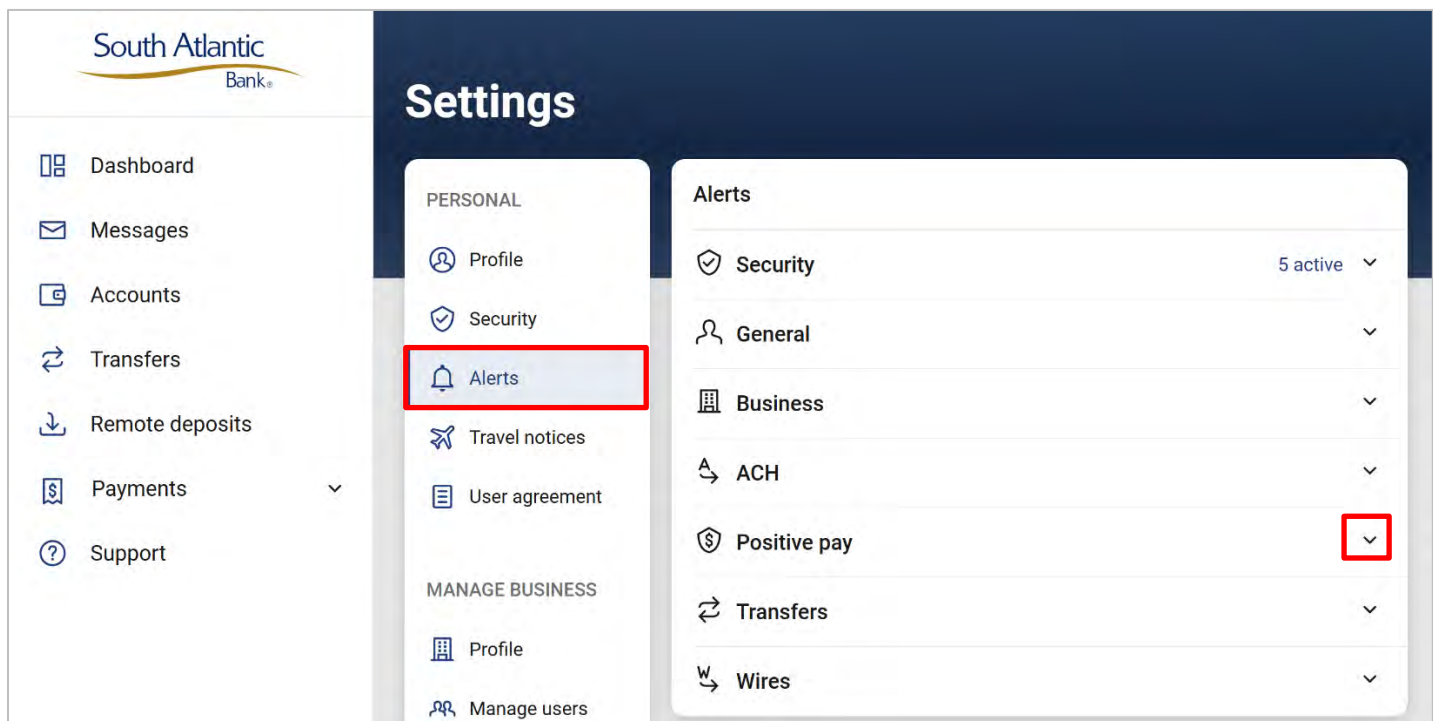


## Set up Business Alerts

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. Click **Save**. The status will change to Active.

|                                                                                                       |   |
|-------------------------------------------------------------------------------------------------------|---|
|  <b>Positive pay</b> | ▼ |
| ACH exceptions                                                                                        | > |
| Positive Pay exceptions                                                                               | > |
| Positive Pay review time ending                                                                       | > |
| Unmatched reconciliation item                                                                         | > |

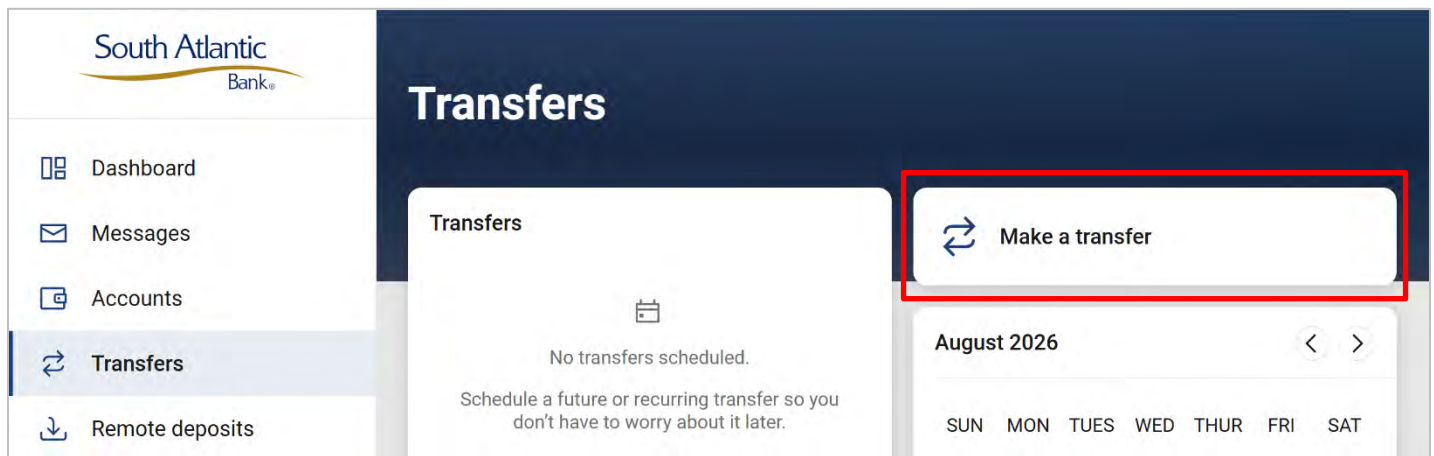
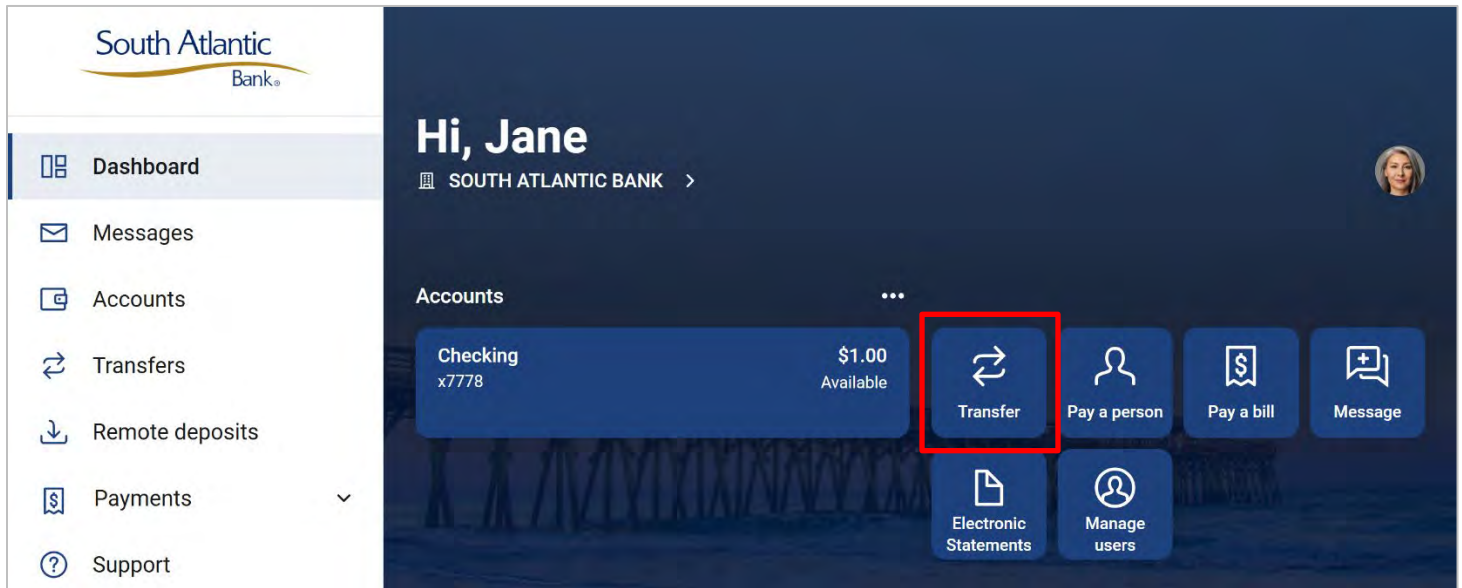
|                               |                          |   |
|-------------------------------|--------------------------|---|
| Unmatched reconciliation item |                          | × |
| Email                         | <input type="checkbox"/> |   |
| SMS                           | <input type="checkbox"/> |   |
| In-app message                | <input type="checkbox"/> |   |

## Transfers

Move money between internal accounts.

### Submit a Transfer

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

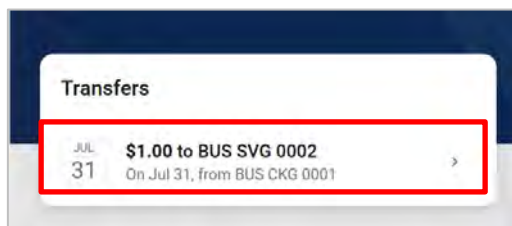


2. Select your **From** and **To** accounts and enter the amount to transfer.
3. Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable.
4. Click **Submit**.

Scheduled transfers will appear on the Transfers page or the Transfers card on the Dashboard. Same day transfers will process immediately and can be seen in the account activity.

## 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.

## Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

### Enrolling in Remote Deposits

- 1. Navigate to the **Remote deposits** page and select the accounts to enroll.
- 2. Click **Enroll**.
- 3. Click **Ok** on the confirmation screen.

<

Add account

 +  = 

Conveniently add funds by taking photos of your check. Its easy, fast, and secure.  
Enroll today by selecting the accounts you wish to deposit to.

\*A mobile device with the South Atlantic goMobile app is currently required to make deposits.

☒ Checking (x7778)

Enroll

<

Add account



**Enrollment submitted**  
Your request is being processed. If an account requires additional approval, a notification will be sent when it has been enabled for deposits.

Ok

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.

### Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

|   |                      |            |
|---|----------------------|------------|
| ✓ | Command 0132 (x3668) | \$1,573.85 |
|   | Accepted             | Apr 29     |
| ✓ | Command 0074 (x2559) | \$176.00   |
|   | Accepted             | Apr 29     |

## Bill Pay

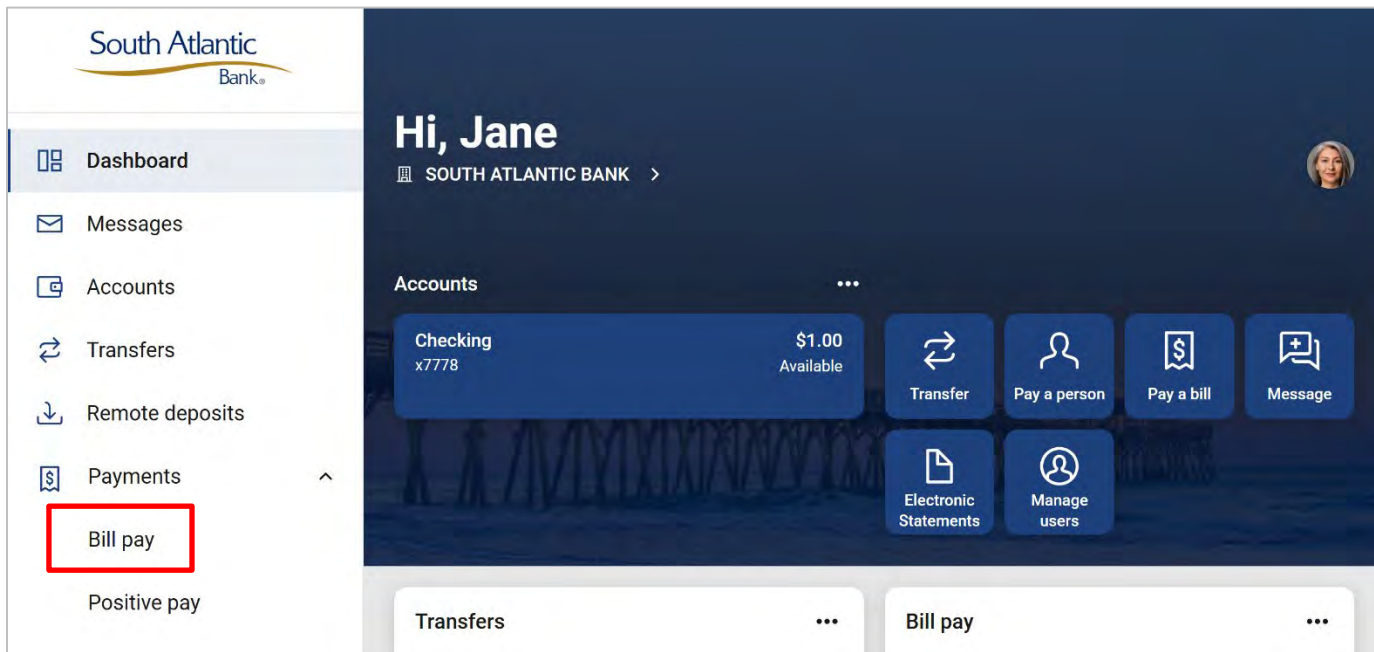
Use this feature to pay a business or a person from one of your accounts.

## Enroll in Bill Pay

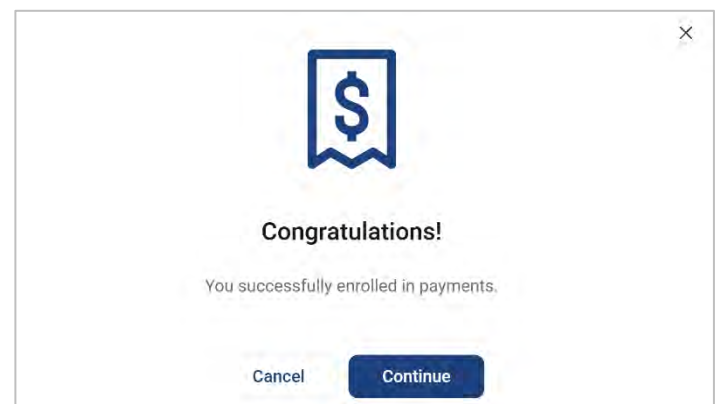
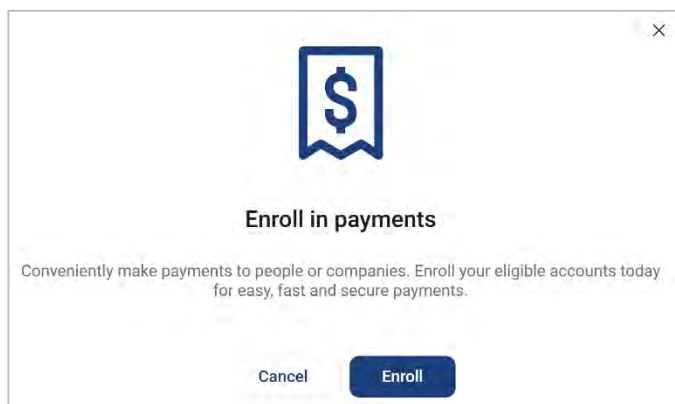
You must first enroll in Bill Pay before you can send Payments.

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

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

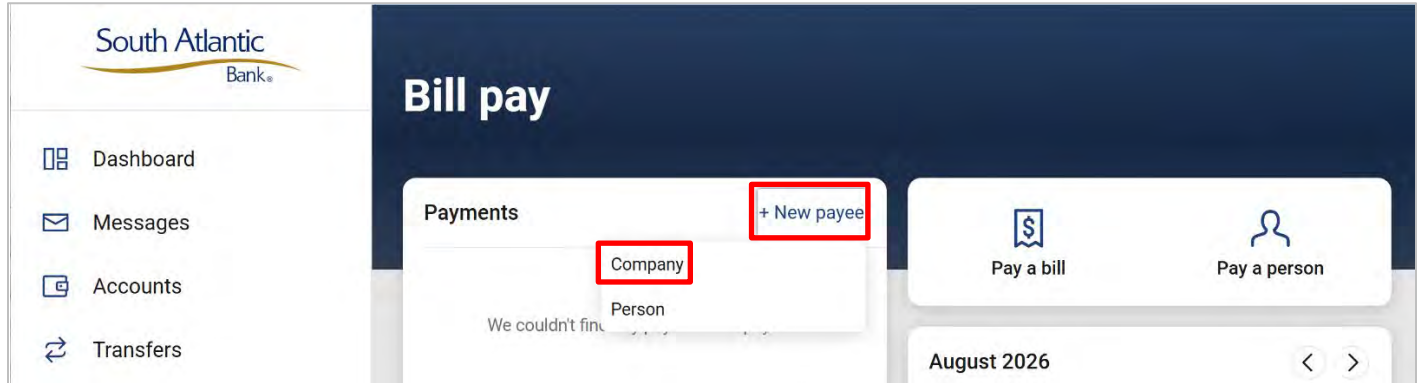


2. Click **Enroll**.
3. Click **Continue**.



## Add a Payee

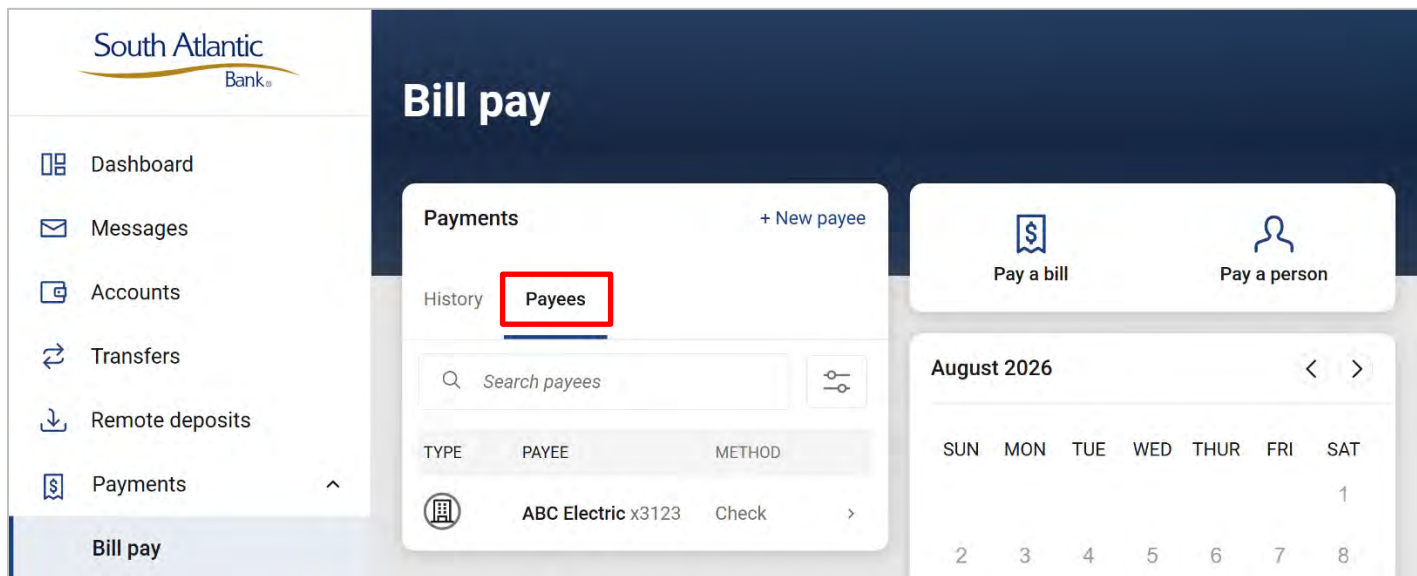
1. Select **Bill Pay** from the navigation pane.  
**Please note:** If you have multiple payment features activated, select the **Payments** menu first.
2. Click **+ New payee**.
3. Select **Company**.



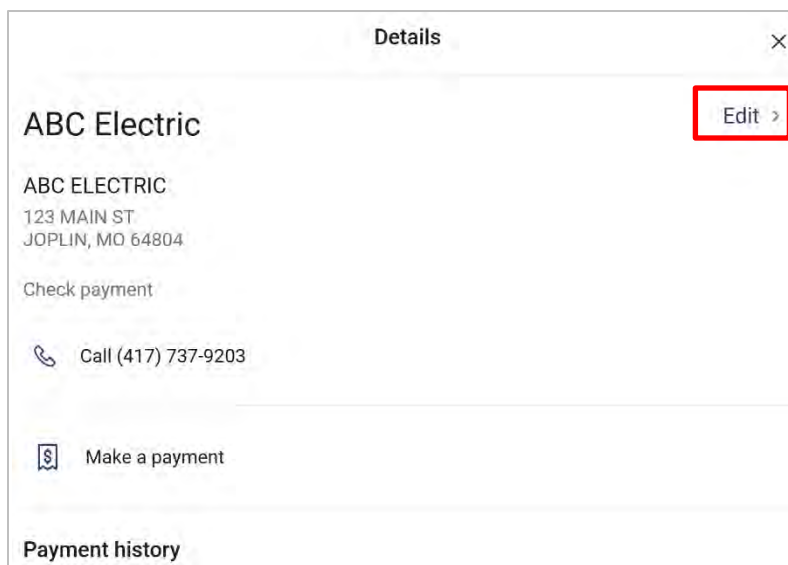
Complete the required fields and click **Submit**. You may be prompted to authenticate. The payee will appear under the Payees tab.

## Edit or Delete a Payee

1. Navigate to the **Bill Pay** page and select the **Payees** tab.



2. Select the payee and click **Edit**. You may be prompted to authenticate.



3. Modify the payee's information and click **Save changes** or click the **trash can** icon to delete.

<
Edit payee
🗑️

Payee nickname (optional)  
ABC Electric

Phone number  
(417) 737-9203

Account number  
x3123

Name on bill (optional)  
SOUTH ATLANTIC BANK

**Payee address**

Street line 1  
123 MAIN ST

Street line 2 (optional)

City  
JOPLIN

State  
MO

Zip  
64804

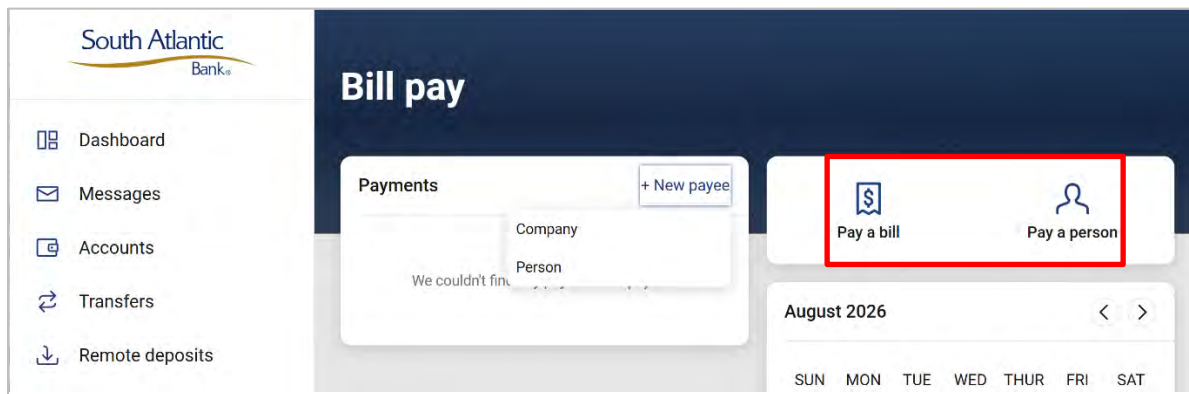
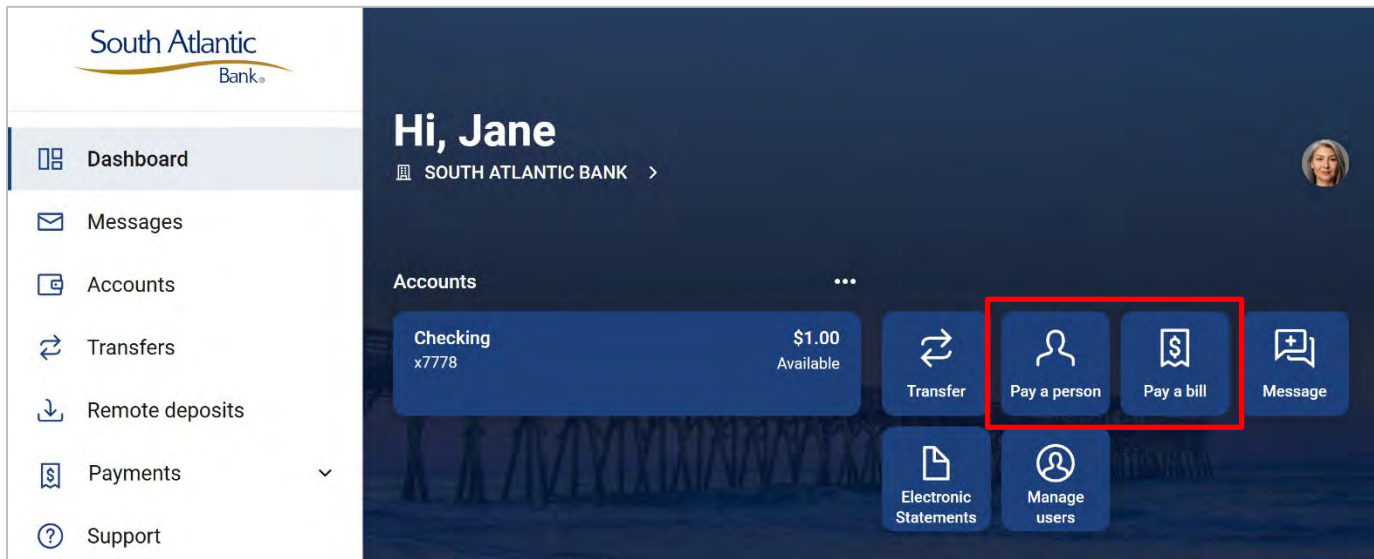
Default pay from account  
Primary Checking

If you have more than one account with bill pay enabled, you may select a different account to use with this payee.

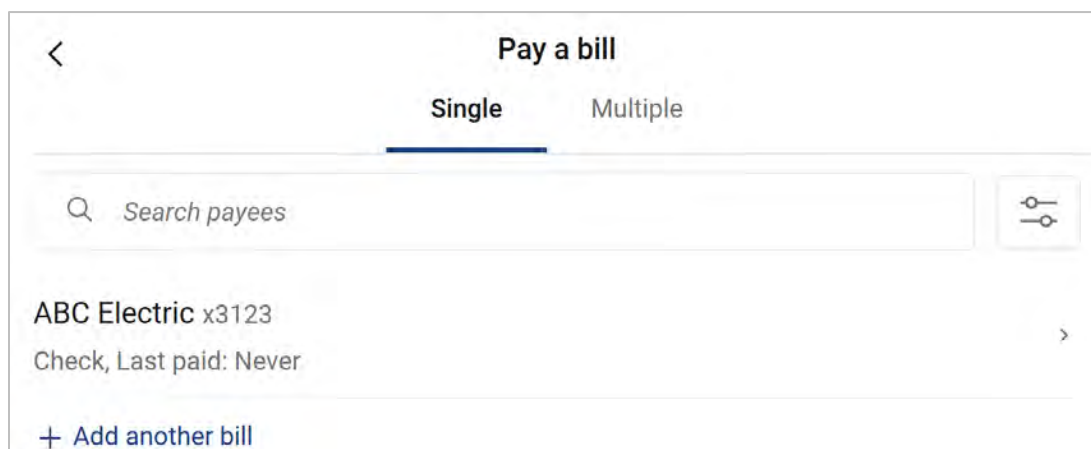
Save changes

## Pay a Single Bill or Person

1. Select **Pay a Person** or **Pay a Bill** from the **Dashboard Quick Action buttons** or the **Bill pay** page.



2. Select the **payee** to send a payment to.



3. Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date.

4. Click **Submit**.

**Payment**  
ABC Electric

From

Primary Checking >  
XXX7778

Amount

\$ 1.00

Frequency

Once >

Sends

Aug 31 >  
Arrives by Sep 4

Notes

Add memo or comment >

[Hide options](#)

Submit

Payment will be made by check

5. Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.

Bill pay

...

Pay a bill

Pay a person

**XYZ Plumbing x2233**  
*Scheduled for Aug 31*

\$1.00

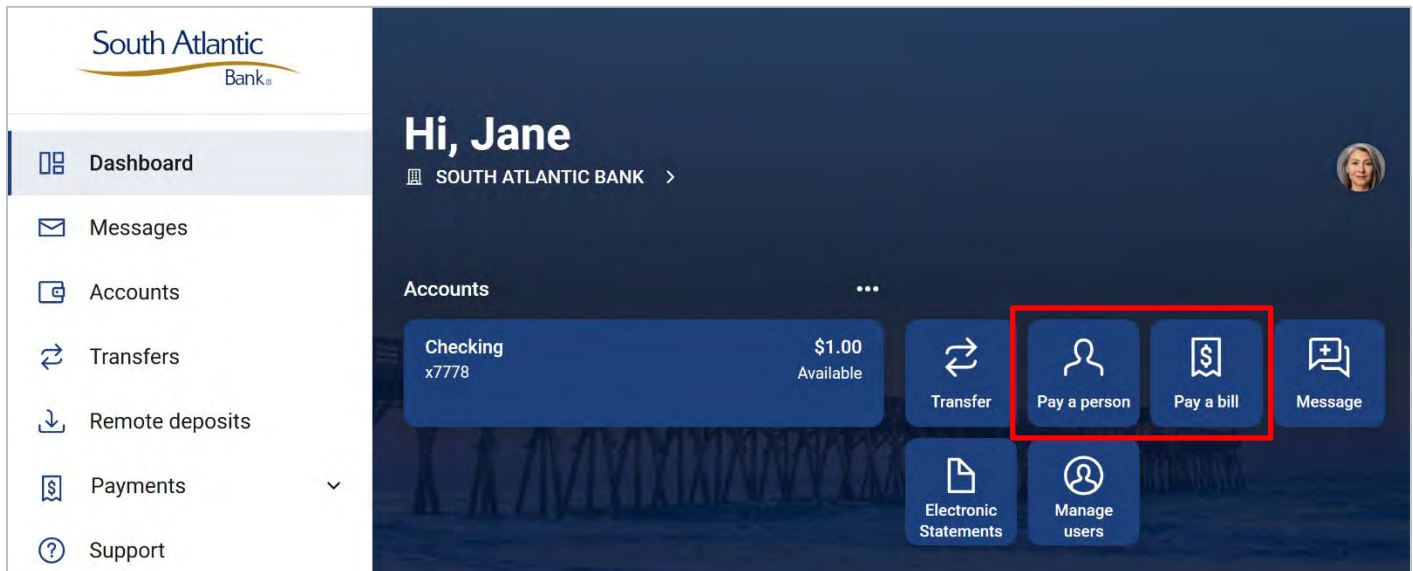
**ABC Electric x3123**  
*Scheduled for Aug 31*

\$1.00

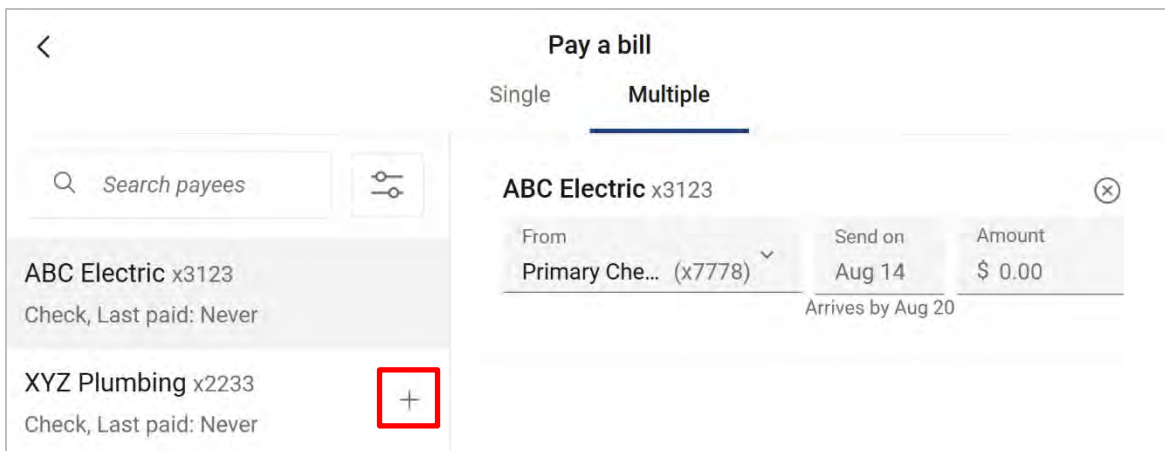
See more

## Pay Multiple Bills

6. Select **Pay a Person** or **Pay a Bill** from the **Dashboard Quick Action buttons** or the **Bill pay** page.



7. Select the **Multiple** tab and click the **+** next to the payees to send payments to.



- <

Pay a bill

SingleMultiple

Q

Search payees

ABC Electric x3123

Check, Last paid: Never

John x Doe

Check, Last paid: Never

XYZ Plumbing x2233

Check, Last paid: Never

ABC Electric x3123

From

Primary Checking (x7778)

Send on

Aug 17

Amount

\$ 0.00

Arrives by Aug 21

XYZ Plumbing x2233

From

Primary Checking (x7778)

Send on

Aug 17

Amount

\$ 0.00

Arrives by Aug 21

- Bill pay



Pay a bill



Pay a person



XYZ Plumbing x2233

Scheduled for Aug 31

\$1.00



ABC Electric x3123

Scheduled for Aug 31

\$1.00

See more

## Edit or Delete a Payment

1. Navigate to the **Bill pay** card on the **Dashboard** or to the **Bill pay** page and select the payment to edit or delete.
2. Click **Edit**.

### Bill pay

Pay a bill

Pay a person

**XYZ Plumbing x2233**  
Scheduled for Aug 31

**\$1.00**

**ABC Electric x3123**  
Scheduled for Aug 31

**\$1.00**

See more

XYZ Plumbing

**\$1.00**

Standard delivery, by check

Send on  
Aug 31

Estimated arrival  
Sep 4

From Primary Checking

Edit >

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

<

**Edit payment**  
XYZ Plumbing

From Primary Checking >  
x7778

Amount \$ 1.00

Sends Aug 31 >  
Arrives by Sep 4

Notes Add memo or comment >

Save

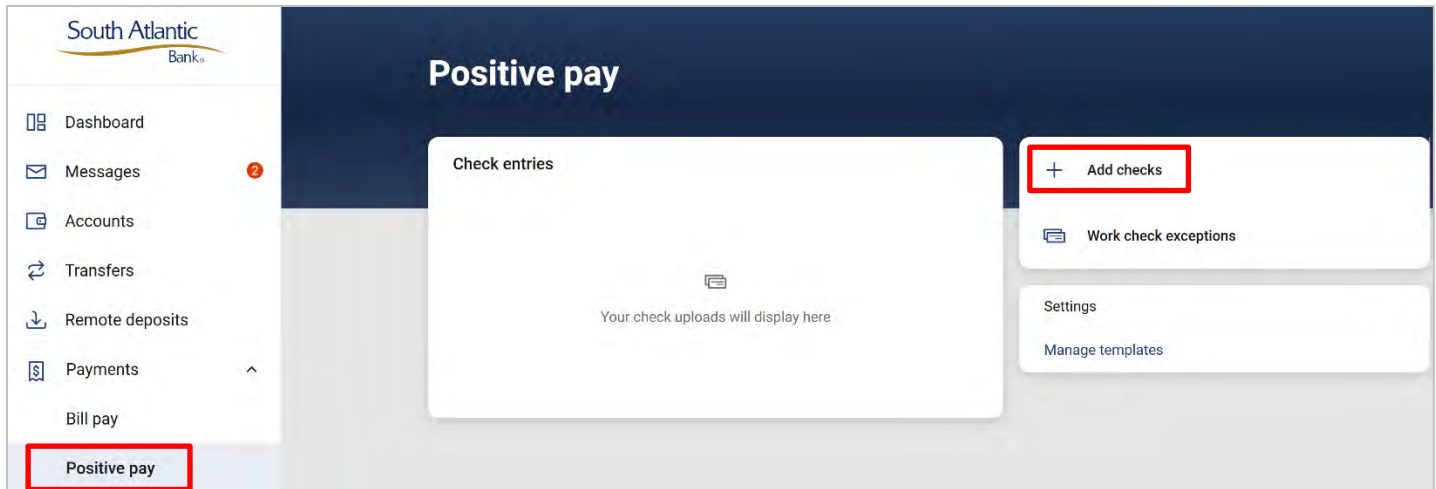
Payment will be made by check

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

4. Select the account the checks were written against.

<
Select account

Select the account your checks were issued from

Checking (x7778)  
\$1.00 available

>

- 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.

<
Enter checks  
Checking x7778

Check number
1234
4/10

Check amount
\$ 1.00

Payee
Vendor One
10/80

Type
Debit

Check date
August 18, 2026
>

Save and enter another

Review 1 check

- 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 if needed. Click **Approve** to Confirm.

<

Review checks

Account

Checking x7778 >

Upload summary

Total items

1

Total amount

\$1.00

| DATE   | PAYEE/AMOUNT      | CHECK # |
|--------|-------------------|---------|
| AUG 18 | \$1.00 Vendor One | 1234 >  |

Enter another

Approve

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

Positive pay

Check entries

ArpManualEntry\_Bank3\_241028.txt 1044680 TEST ACCT 1

Pending

Review & approve >

+ Add checks

\$ Work ACH exceptions

Settings

Manage templates

9. Review the details and click **Approve**. If errors exist, click **Cancel** and re-enter the issued items.
10. 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.

Review checks

**File upload summary**

File name     ArpManualEntry\_Bank3\_241028.txt

Total items     1

Total amount     **\$1.00**

| DATE      | PAYEE/AMOUNT                | CHECK #     |
|-----------|-----------------------------|-------------|
| OCT<br>28 | <b>\$1.00</b><br>Vendor One | 00000001234 |

Cancel
Approve

If any modifications are needed, cancel this upload and edit your CSV file.

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

## Positive pay

**Check entries**

📄

ArpManualEntry\_Bank3\_241028.txt 1044680 TEST ACCT 1

Successful

Just uploaded

+

Add checks

\$

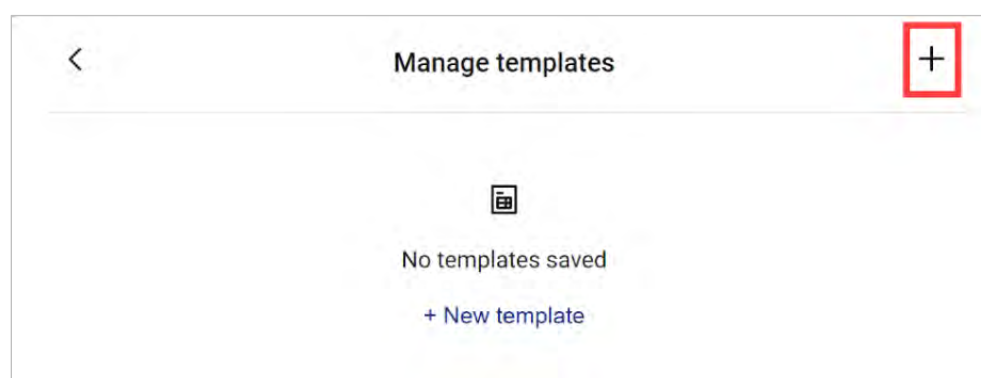
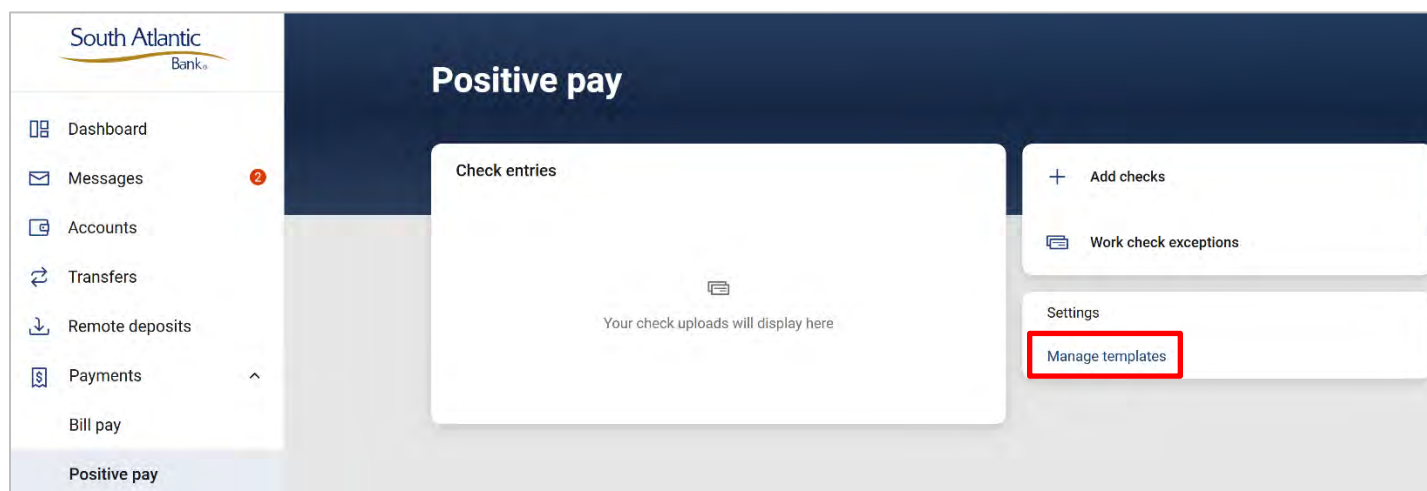
Work ACH exceptions

Settings

Manage templates

## 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<br>Required | <input type="text" value="Col #"/> |                               |
| Item Amount<br>Required | <input type="text" value="Col #"/> |                               |
| Account number          | <input type="text" value="Col #"/> |                               |
| Account type            | <input type="text" value="Col #"/> | Set indicators<br>Required >  |
| Issue date              | <input type="text" value="Col #"/> | Set date format<br>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<br>Required    | <input type="text"/> Begin | <input type="text"/> End |                               |
| Item Amount<br>Required    | <input type="text"/> Begin | <input type="text"/> End |                               |
| Account number             | <input type="text"/> Begin | <input type="text"/> End |                               |
| Account type               | <input type="text"/> Begin | <input type="text"/> End | Set indicators<br>Required >  |
| Issue date                 | <input type="text"/> Begin | <input type="text"/> End | Set date format<br>Required > |
| Payee<br>Max 35 characters | <input type="text"/> Begin | <input type="text"/> End |                               |

Debit/credit

Begin
 End
 Set indicators  
Required >

Void indicator

Begin
 End
 Set indicator  
Required >

Void date

Begin
 End
 Set date format  
Required >

Payee address 1

Begin
 End

Payee address 2

Begin
 End

Payee address 3

Begin
 End

Payee address 4

Begin
 End

Stop indicator

Begin
 End
 Set indicator  
Required >

Cancel

Review

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

+

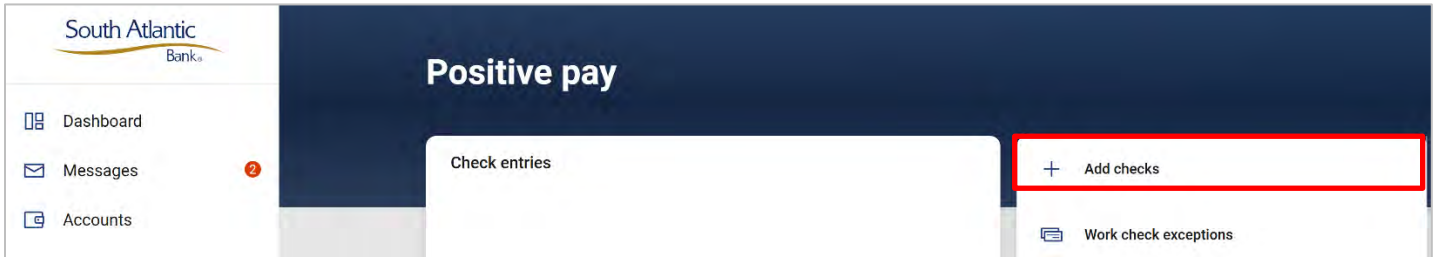
Property Management

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**.



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

Add checks

Add your checks manually

1
Select template
Select template >

2
Choose associated account ⓘ
Select >

3
Upload file
Max 500 items per file
Default template formatting guide ⓘ

↑

Drag and drop file here, or browse

Submit

After submission, please allow time for processing.

Business Banking  
User Guide

45

2026 South Atlantic Bank  
Last Revised August 2026

- Your uploaded 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.

Review checks

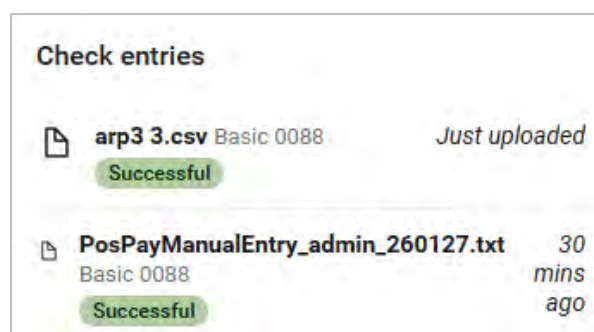
**File upload summary**

File name      arp3.csv  
 Total items    3  
 Total amount   **\$142.00**

| DATE   | PAYEE/AMOUNT        | CHECK #     |
|--------|---------------------|-------------|
| OCT 27 | \$25.00<br>Vendor 1 | 00000000454 |
| OCT 28 | \$30.00<br>Vendor 2 | 00000000455 |
| OCT 29 | \$87.00<br>Vendor 3 | 00000000456 |

[Cancel](#)    [Approve](#)

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



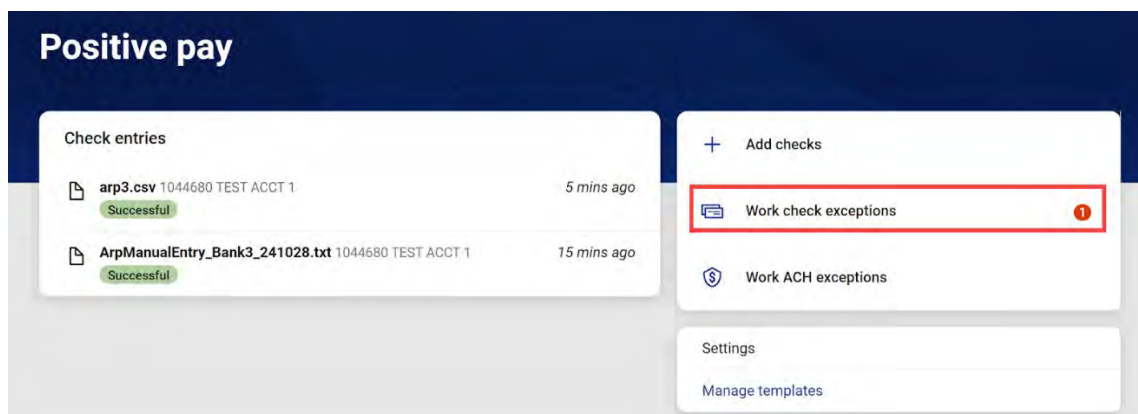
## Work Exception Items

### 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. Toggle between accounts to see exceptions for each one.
4. Review your exception(s). Click the check number to see additional details.
5. Check the box to Pay the item or leave the box unchecked to return.
6. Click **Submit** when done.

<

Work check exceptions

Account: Business 002 (x5140)

>

ⓘ

Select any check exceptions you would like to pay.

| PAY                                 | PAYEE/AMOUNT                         | CHECK #/REASON                                             |
|-------------------------------------|--------------------------------------|------------------------------------------------------------|
| Pay all                             |                                      |                                                            |
| <input checked="" type="checkbox"/> | <div>\$14.96</div> <div>Pay</div>    | <div>0119524498</div> <div>ⓘ Cleared</div> <div>&gt;</div> |
| <input type="checkbox"/>            | <div>\$26.37</div> <div>Return</div> | <div>0243908291</div> <div>ⓘ Cleared</div> <div>&gt;</div> |
| <input type="checkbox"/>            | <div>\$29.90</div> <div>Return</div> | <div>0269499229</div> <div>ⓘ Cleared</div> <div>&gt;</div> |

Returning 2

Paying 3

Reset

Return all

Submit

## 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**.

The screenshot shows the 'Positive pay' section of the interface. A modal titled 'Add checks' is open, displaying the option 'Add your checks manually' which is highlighted with a red box. Below this, there is a step indicator '1 Select template' and a link 'Select template >'.

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.

The screenshot shows the 'Select account' modal. It includes a search bar with the placeholder 'Search accounts'. Below the search bar, there is a list of accounts, with 'Checking (x7778)' and '\$1.00 available' highlighted.

The screenshot shows the 'Enter checks' modal for 'Checking x7778'. It contains the following fields:
 

- Check number:** 1234 (with a 4/10 indicator)
- Check amount:** \$ 1.00
- Payee:** Vendor One (with a 10/80 indicator)
- Type:** Debit (with a dropdown arrow)
- Check date:** August 18, 2026 (with a dropdown arrow)

 At the bottom, there are two buttons: 'Save and enter another' and '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**.

**Review checks**

Account: Checking x7778

**Upload summary**

Total items: 1  
Total amount: \$1.00

| DATE   | PAYEE/AMOUNT         | CHECK # |
|--------|----------------------|---------|
| AUG 18 | \$1.00<br>Vendor One | 1234    |

Enter another Approve

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

**Positive pay**

Check entries

ArpManualEntry\_Bank3\_241028.txt 1044680 TEST ACCT 1 Pending Review & approve >

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

**Review checks**

**File upload summary**

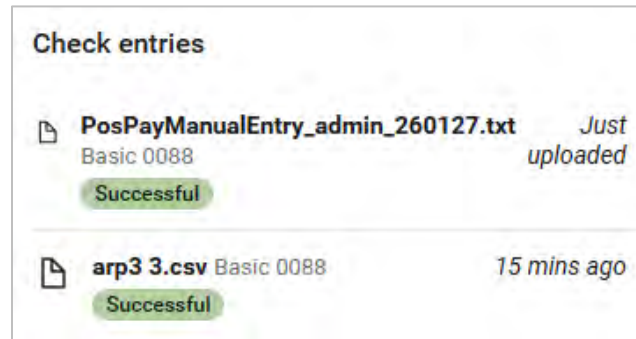
File name: ArpManualEntry\_Bank3\_241028.txt  
Total items: 1  
Total amount: \$1.00

| DATE   | PAYEE/AMOUNT         | CHECK #     |
|--------|----------------------|-------------|
| OCT 28 | \$1.00<br>Vendor One | 00000001234 |

Cancel Approve

If any modifications are needed, cancel this upload and edit your CSV file.

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**.

Add checks

Add your checks manually >

1

Select template

Select template >

2

Choose associated account ⓘ

Select >

3

Upload file ⓘ Default template formatting guide

Max 500 items per file

Drag and drop file here, or [browse](#)

Submit

After submission, please allow time for processing.

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

| Check entries |                                 |                     |                                           |
|---------------|---------------------------------|---------------------|-------------------------------------------|
|               | arp3.csv                        | 1044680 TEST ACCT 1 | <a href="#">Review &amp; approve &gt;</a> |
|               |                                 | Pending             |                                           |
|               | ArpManualEntry_Bank3_241028.txt | 1044680 TEST ACCT 1 | 10 mins ago                               |
|               |                                 | Successful          |                                           |

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

| Review checks              |                     |             |
|----------------------------|---------------------|-------------|
| <b>File upload summary</b> |                     |             |
| File name                  | arp3.csv            |             |
| Total items                | 3                   |             |
| Total amount               | \$142.00            |             |
| DATE                       | PAYEE/AMOUNT        | CHECK #     |
| OCT 27                     | \$25.00<br>Vendor 1 | 00000000454 |
| OCT 28                     | \$30.00<br>Vendor 2 | 00000000455 |
| OCT 29                     | \$87.00<br>Vendor 3 | 00000000456 |

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

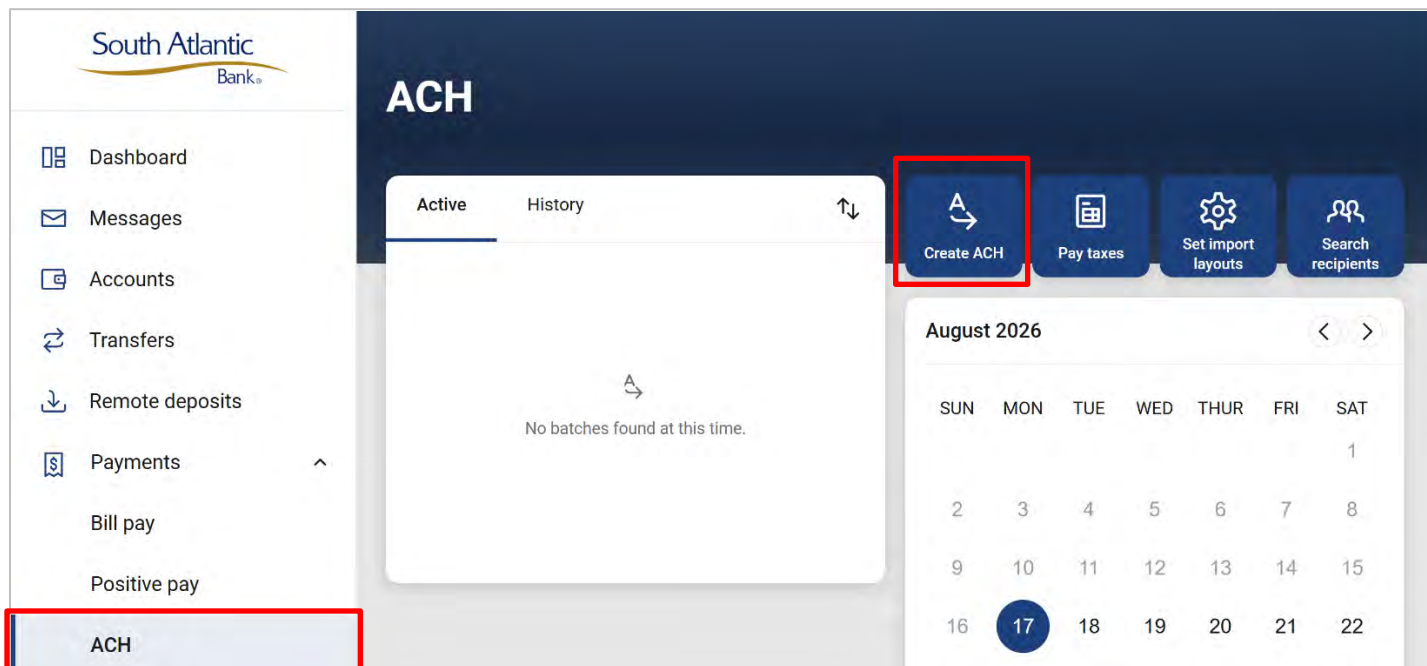
| Check entries                                                                       |                                                         |                      |
|-------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------|
|  | <b>PosPayManualEntry_admin_260127.txt</b><br>Basic 0088 | <i>Just uploaded</i> |
|                                                                                     | <b>Successful</b>                                       |                      |
|  | <b>arp3.csv</b> Basic 0088                              | <i>15 mins ago</i>   |
|                                                                                     | <b>Successful</b>                                       |                      |
|  | <b>PosPayManualEntry_admin_260127.txt</b><br>Basic 0088 | <i>1 hr ago</i>      |
|                                                                                     | <b>Successful</b>                                       |                      |

## ACH

For security and fraud prevention, ACH Origination uses dual control, a two-step approval process. One authorized user creates and submits the ACH batch, and a second authorized user must review and approve (initiate) the batch before it is transmitted for processing. This separation of duties helps protect your business by reducing the risk of unauthorized or erroneous transactions.

### Creating a Batch Manually

1. Select **ACH** from the navigation pane.
2. Then click **Create ACH**.



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

<

Create ACH

Batch name

ACH name

Company

Select company >

Cancel

Create batch

4. Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary.
  - **PPD (Prearranged Payment and Deposit) SEC Code** Use the PPD SEC code to send ACH credit transactions to an individual's personal bank account. Common uses include payroll direct deposits, expense reimbursements, and other payments made to consumers.
  - **CCD (Corporate Credit or Debit) SEC Code** Use the CCD SEC code to send ACH credit transactions to a business bank account. Common uses include vendor payments, supplier payments, and other business-to-business (B2B) transactions.
  5. Click **Add recipients**. Choose **Add manually**.
- PLEASE NOTE:** To import recipients from a file, you must first set an import layout. Please see the *Set Import Layout* and *Importing an ACH Recipient File* sections of this guide for more information.

The screenshot shows the 'Create ACH' form with the following fields and values:

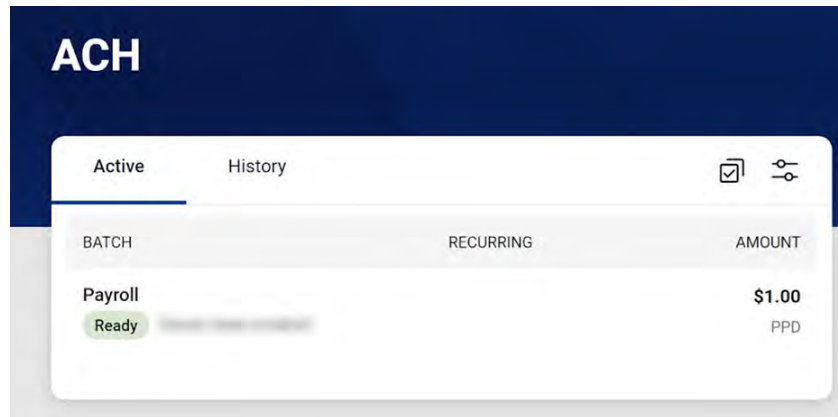
- Batch name:** Payroll
- Company:** DEMO BANNO BIZ
- Company ID:** 111111111
- SEC:** PPD
- Entry description:** ACH PYMNT
- Discretionary data:** Discretionary data
- Recipients:** Add recipients (highlighted with a red box)

At the bottom of the form are two buttons: 'Cancel' and 'Create batch'.

6. Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit**), and account information. A Credit will send money to 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 if applicable.
11. Click **Save recipient** when done adding recipients to the batch.
12. Click **Create batch**, review the confirmation.
13. Click **Done**.

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 *Initiating a Batch* section for steps on how to send the payment.



The screenshot shows the 'ACH' section of the interface. It has two tabs: 'Active' and 'History'. The 'Active' tab is selected. Below the tabs is a table with columns: BATCH, RECURRING, and AMOUNT. A single row is visible with the following data:

| BATCH            | RECURRING | AMOUNT        |
|------------------|-----------|---------------|
| Payroll<br>Ready |           | \$1.00<br>PPD |

## 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. Click **Set Import layouts**.



## 2. Choose your file type.

### CSV or Tab 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 4

Routing number

Column 5

ID number

Column 7

Amount

Column 2

Use transaction code

Account type

Column 6

Transaction type

Column 3

Checking equals

C

Savings equals

S

Debit equals

DR

Credit equals

CR

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

End

1

22

Account number

Start

End

38

54

Routing number

Start

End

56

64

ID number

Start

End

68

82

Amount

Start

End

24

33

Use transaction code

Account type

Start

End

66

66

Transaction type

Start

End

35

36

Checking equals

C

Savings equals

S

Debit equals

DR

Credit equals

CR

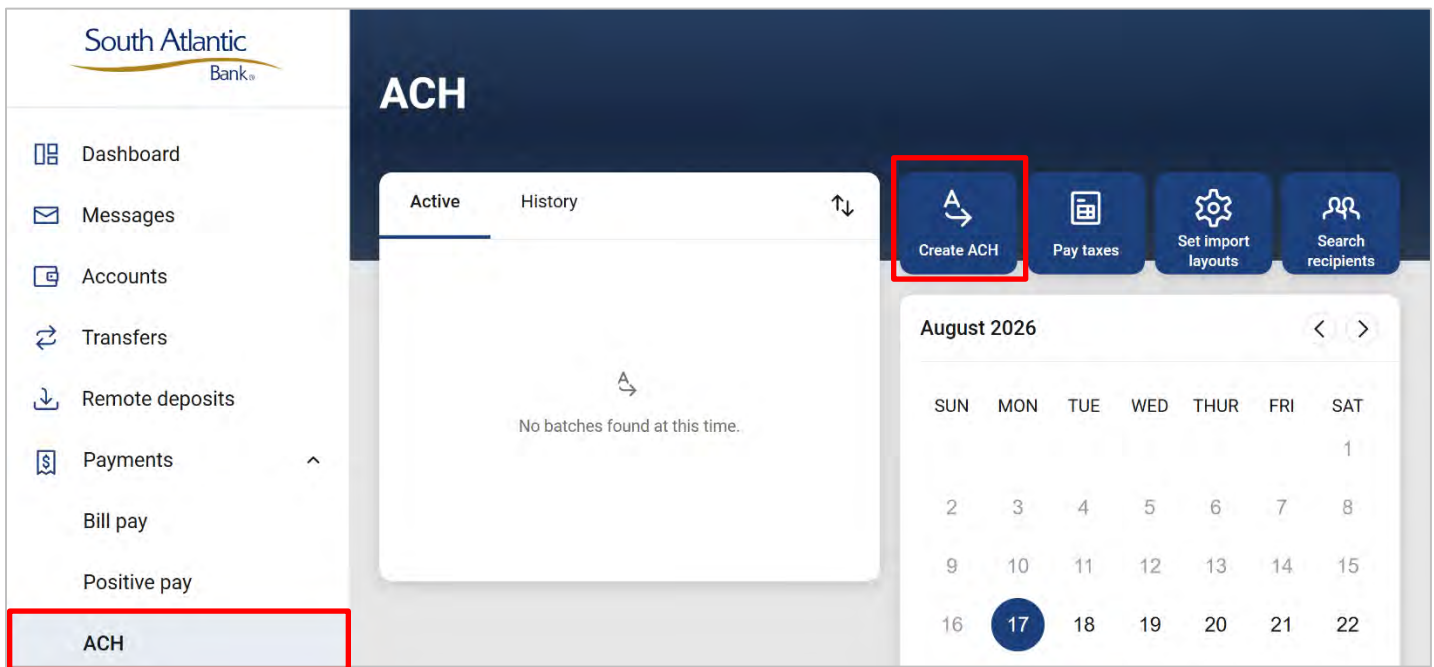
Cancel

Save

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

## Importing an ACH Recipient File

1. Select **ACH** from the navigation pane.
2. Click **Create ACH**.



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

<

Create ACH

Batch name

ACH name

Company

Select company >

Cancel

Create batch

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

**Create ACH**

Batch name: Payroll

Company: DEMO BANNO BIZ

Company ID: 111111111

SEC: PPD

Entry description: ACH PYMNT

Discretionary data: Discretionary data

Recipients: **Add recipients**

**Cancel** **Create batch**

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.

**Import recipients**

File layouts

File type: CSV

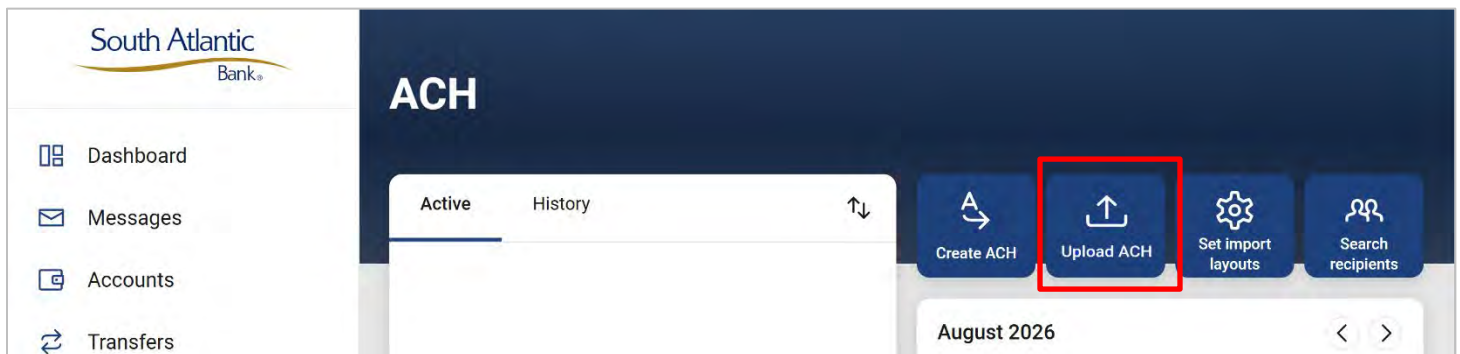
Sample ACH Import.csv

**Cancel** **Save**

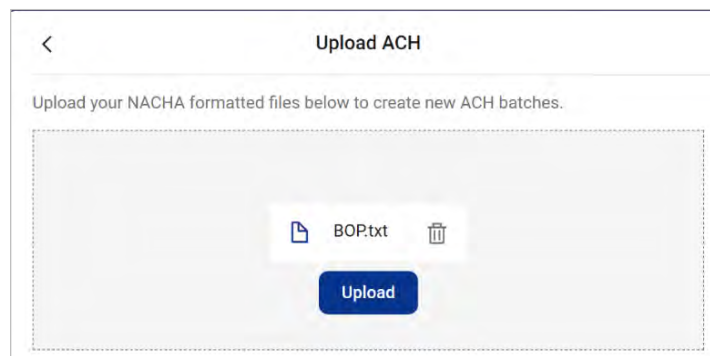
After submission, please allow time for processing.

## Uploading a NACHA File

1. Select **ACH** from the navigation pane.
2. Click **Upload ACH**.

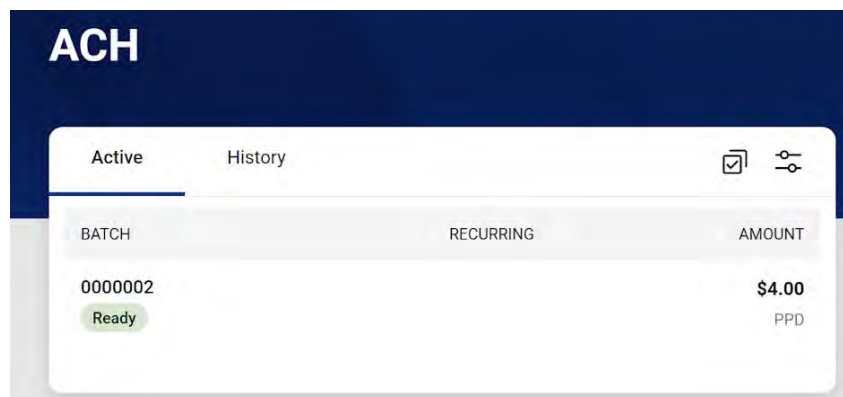


3. Browse for your file and click **Upload**. Review your file for proper formatting if you receive an error.



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

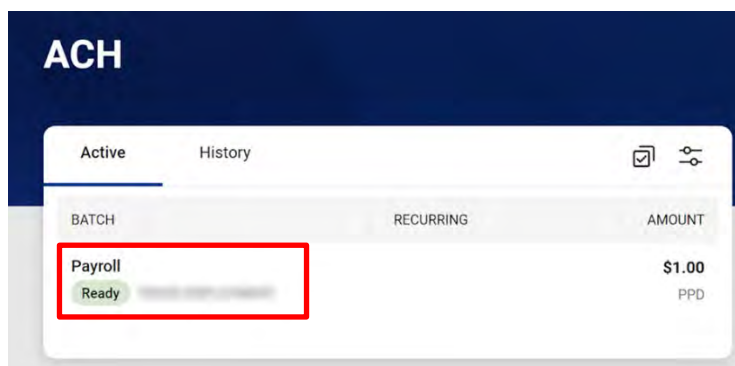
**Please Note:** A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.



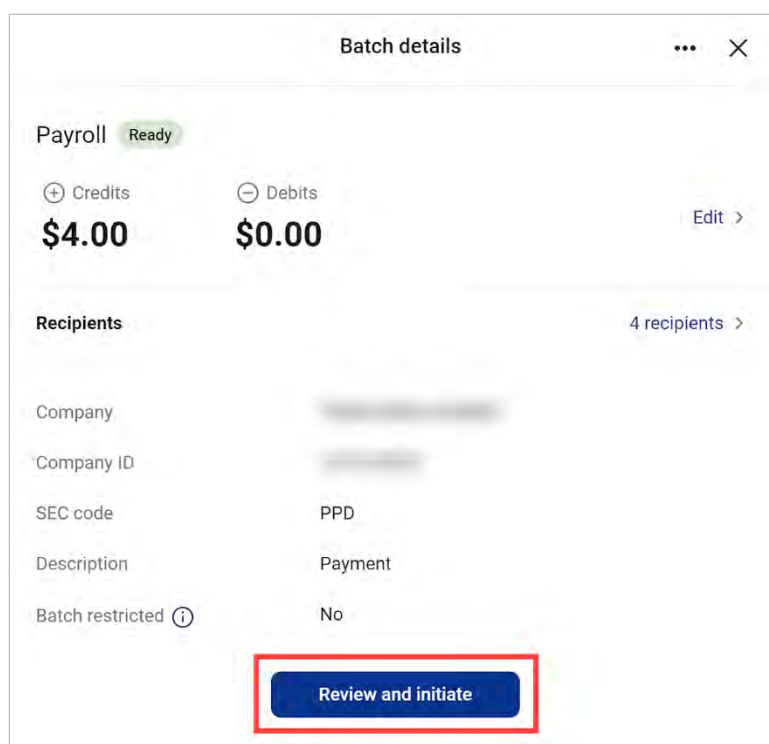
Please see the *Initiating a Batch* section in this document for steps on how to send the payment.

## Initiating a Batch

1. Select **ACH** from the navigation pane.
2. Select the batch in a **Ready** status and click **Review and initiate**.



| ACH              |           |               |
|------------------|-----------|---------------|
| Active History   |           |               |
| BATCH            | RECURRING | AMOUNT        |
| Payroll<br>Ready |           | \$1.00<br>PPD |



Batch details

Payroll Ready

⊕ Credits

\$4.00

⊖ Debits

\$0.00

Edit >

Recipients

4 recipients >

Company

Company ID

SEC code

Description

Batch restricted ⓘ

PPD

Payment

No

Review and initiate

3. Select the **Offset account**, 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 will be prompted to complete multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established
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 *Uninitiating a Batch* section in this document for more information. The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.

Initiate ACH

Payroll

⊕ Credits

\$4.00

⊖ Debits

\$0.00

Show details ▾

Offset account

Checking account x1626 >

Frequency

Once >

Effective date

Nov 8 >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate

Batch initiated

Payroll

⊕ Credits

\$4.00

⊖ Debits

\$0.00

Effective date

Nov 8

Confirmation #

1028240018

Recipients

4

Done

| ACH       |           |         |
|-----------|-----------|---------|
| Active    |           | History |
| BATCH     | RECURRING | AMOUNT  |
| Payroll   |           | \$4.00  |
| Initiated |           | PPD     |

## Initiating Multiple Batches

1. Select **ACH** from the navigation pane.
2. Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.

**ACH**

Active History

| BATCH                            | RECURRING | AMOUNT        |
|----------------------------------|-----------|---------------|
| Payroll<br>Processed, [redacted] |           | \$4.00<br>PPD |
| Commission<br>Ready [redacted]   |           | \$1.00<br>PPD |
| Bonus<br>Ready [redacted]        |           | \$2.00<br>PPD |

**ACH**

2 selected: > Initiate Cancel

| BATCH                                                              | RECURRING | AMOUNT        |
|--------------------------------------------------------------------|-----------|---------------|
| <input type="checkbox"/> Payroll<br>Processed, [redacted]          |           | \$4.00<br>PPD |
| <input checked="" type="checkbox"/> Commission<br>Ready [redacted] |           | \$1.00<br>PPD |
| <input checked="" type="checkbox"/> Bonus<br>Ready [redacted]      |           | \$2.00<br>PPD |

3. Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to \$0** box if desired for each batch.
4. Click **Initiate**. You will be prompted to complete multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established.
5. Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

< Initiate batches

**Commission \$1.00**

Nov 8  Checking account (x1626)  ☐ Reset to \$0

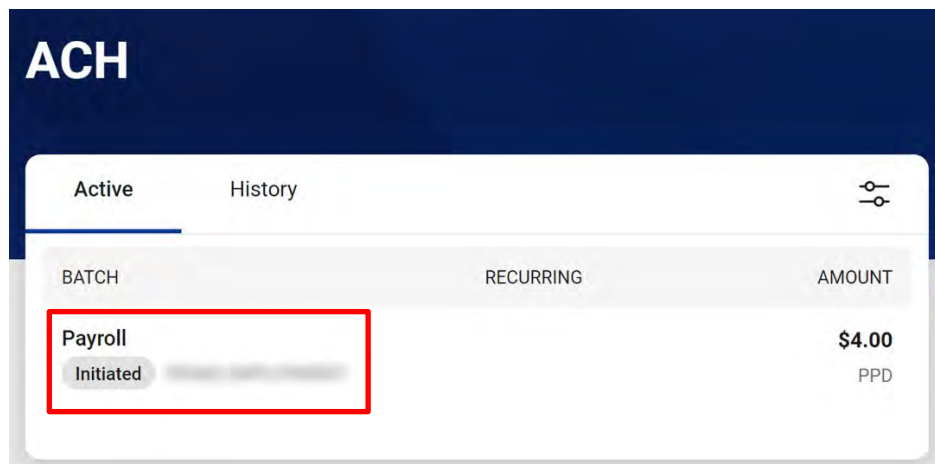
**Bonus \$2.00**

Nov 8  Checking account (x1626)  ☐ Reset to \$0

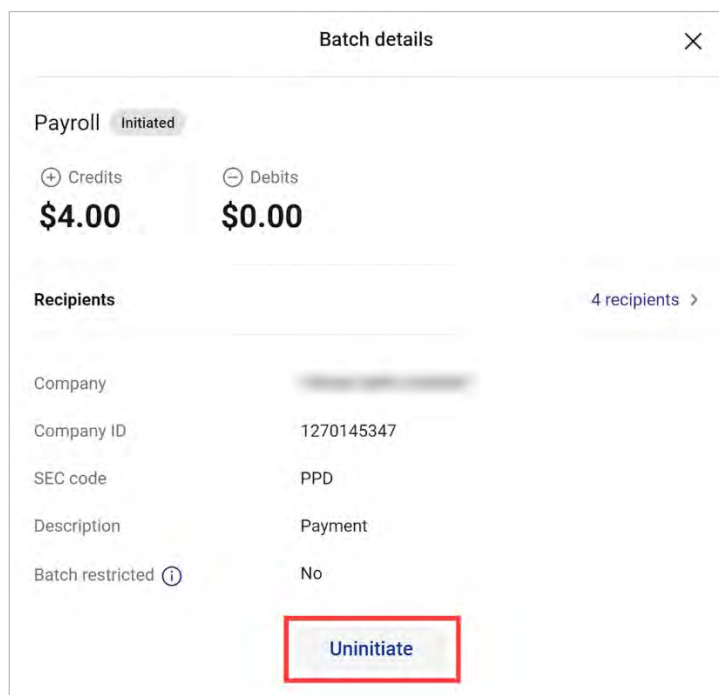
**Initiate 2 batches**

## Uninitiating a Batch

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

## Editing or Deleting a Batch

**Please Note:** Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first. Please see the *Uninitiating a Batch* section of this guide for more information.

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.

Batch details

Payroll

Ready

⊕ Credits

\$10.00

⊖ Debits

\$0.00

Edit >

📅 Effective date

Jun 18

Recipients

2 recipients >

|                    |                |
|--------------------|----------------|
| Company            | DEMO BANNO BIZ |
| Company ID         | 1111111111     |
| SEC code           | PPD            |
| Description        | BSB TEST       |
| Batch restricted ⓘ | No             |

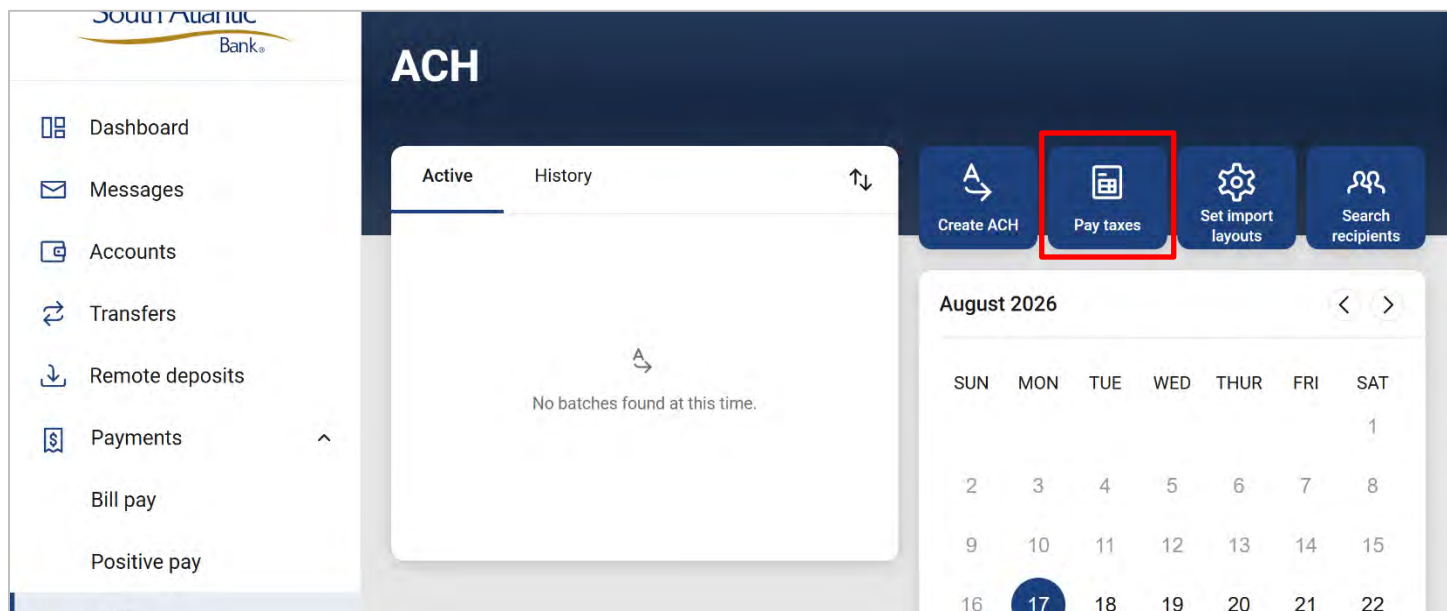
🗉 Attach to a conversation

Mark as pending

Review and initiate

## Pay Taxes

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



2. Choose **Federal** taxes, 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**.

**Pay taxes**

1 **Payment details**

Tax authority Federal State

Payment name

Tax period

**Next**

2 From and to accounts [Edit](#)

3 Tax code and amounts [Edit](#)

**Pay taxes**

✓ **Payment details** [Edit](#)  
Federal, Tax FD test payment, January 2026

2 **From and to accounts**

Company [Select company](#) >

Pay from [Select from account](#) >

Pay to [Select receiving account](#) >

Taxpayer ID

[Back](#) **Next**

3 **Tax code and amounts** [Edit](#)

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

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

<

Pay taxes

✓

Payment details

Edit

Federal, Tax FD test payment, January 2026

✓

From and to accounts

Edit

From BUS CKG 0001, to Bank of America

3

Tax code and amounts

Tax code

Lookup tax code >

Amount

\$

0.00

Back

Create payment

| Active               |                | History   |        |  |
|----------------------|----------------|-----------|--------|--|
| BATCH                |                | RECURRING | AMOUNT |  |
| Tax FD Quarterly Tax |                |           | \$1.00 |  |
| Ready                | OPERATION TEST |           | CCD    |  |

History

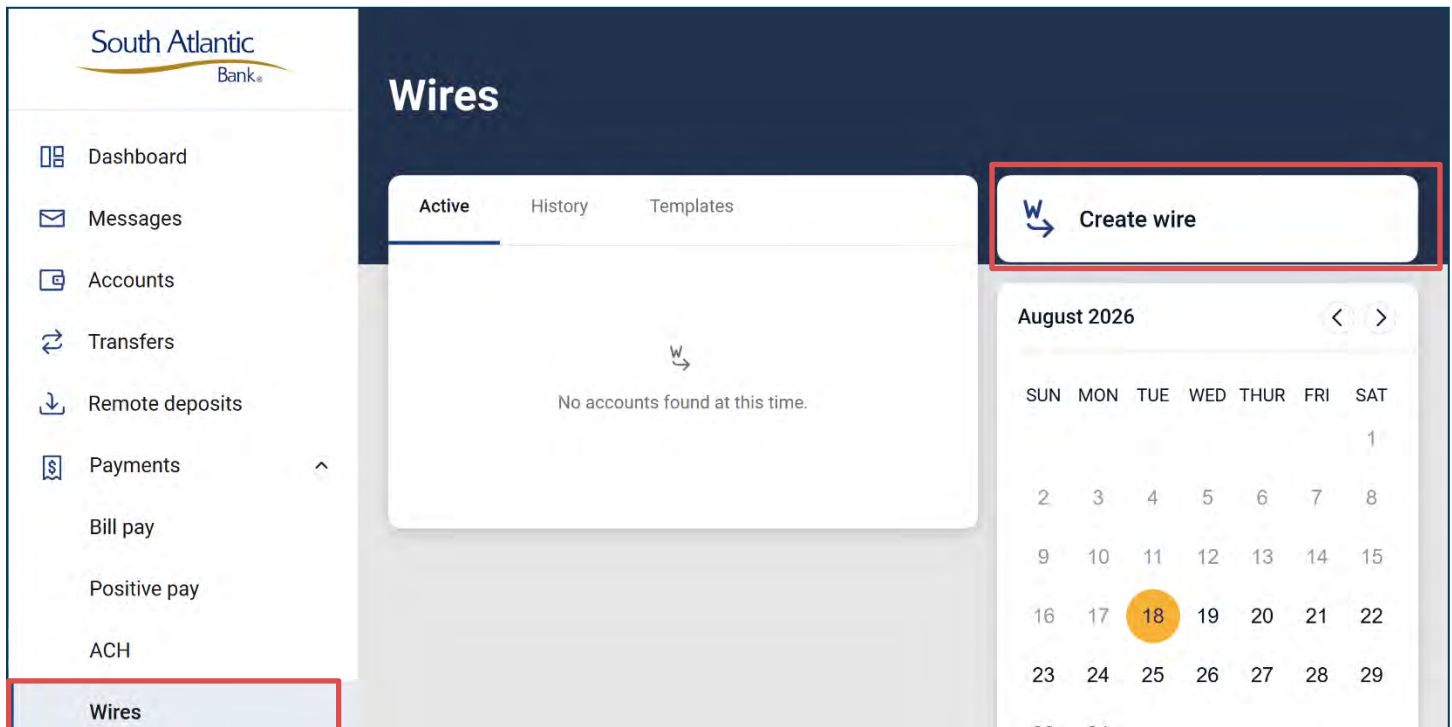
Select this tab to review batches that have been processed.

| Active |  | History |        |  |
|--------|--|---------|--------|--|
| JAN 27 |  | 0000004 | \$0.03 |  |
|        |  | DST     | PPD    |  |

## Wires

### Create 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 **Create wire**.



3. Enter a **Wire name**, **Amount**, choose the account to debit the funds **From**, and click **Add creditor**.

<

Create wire

Wire name

0/50

Amount

\$

0.00

From

Select account >

To

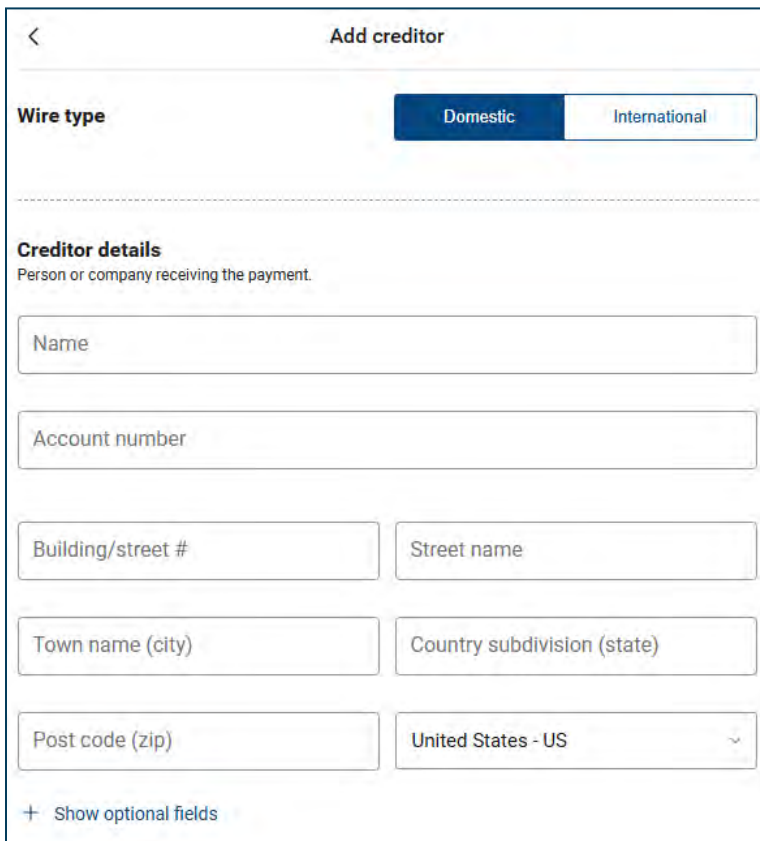
Add creditor >

Remittance information

Add notes >

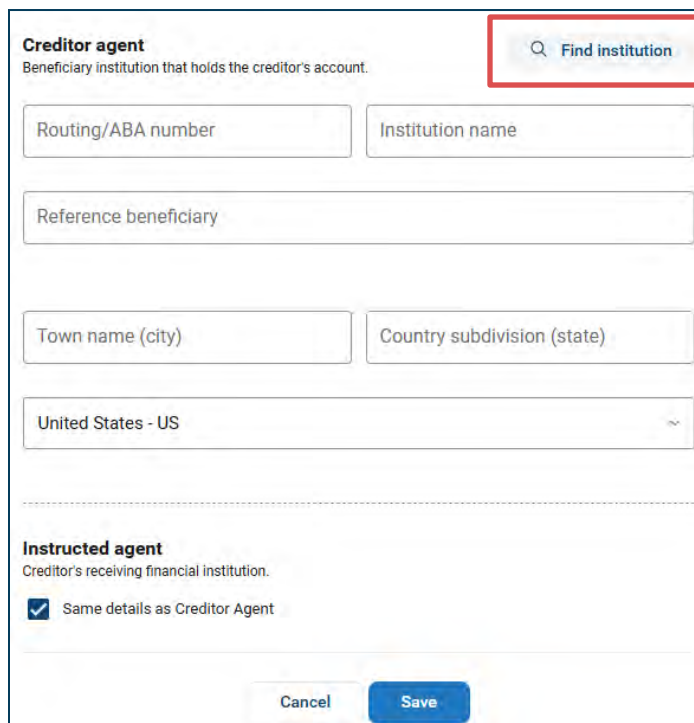
Create wire

4. Enter the creditor's name, account number, and address in the *Creditor Details* section



The screenshot shows the 'Add creditor' form. At the top, there is a back arrow and the title 'Add creditor'. Below this is a 'Wire type' section with two buttons: 'Domestic' (selected) and 'International'. A dashed line separates this from the 'Creditor details' section, which is titled 'Creditor details' and has a subtitle 'Person or company receiving the payment.' The form contains several input fields: 'Name', 'Account number', 'Building/street #' (paired with 'Street name'), 'Town name (city)' (paired with 'Country subdivision (state)'), 'Post code (zip)', and a dropdown menu for 'United States - US'. At the bottom left of the form is a link that says '+ Show optional fields'.

5. Enter in the details for the Creditor agent. Click **Find institution** to look up the beneficiary's financial Institution name then click **Save**.



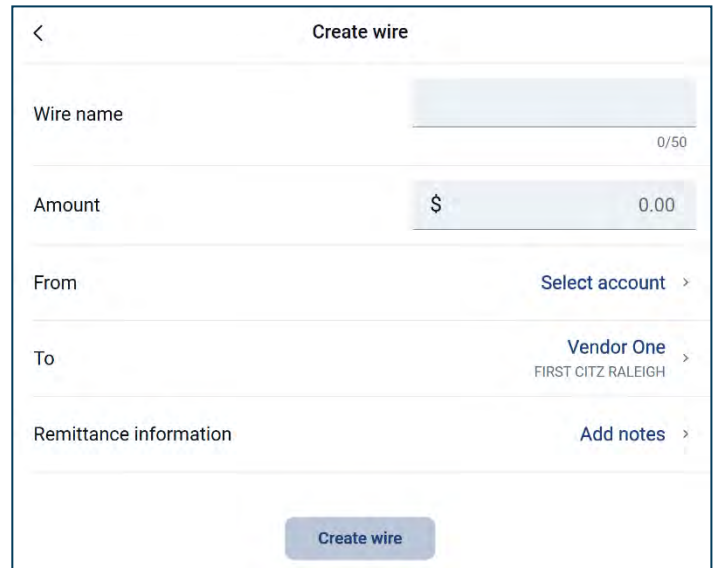
The screenshot shows the 'Creditor agent' form. The title is 'Creditor agent' with a subtitle 'Beneficiary institution that holds the creditor's account.' In the top right corner, the 'Find institution' button is highlighted with a red rectangle. The form contains several input fields: 'Routing/ABA number' (paired with 'Institution name'), 'Reference beneficiary', 'Town name (city)' (paired with 'Country subdivision (state)'), and a dropdown menu for 'United States - US'. Below these fields is a section titled 'Instructed agent' with a subtitle 'Creditor's receiving financial institution.' It includes a checked checkbox labeled 'Same details as Creditor Agent'. At the bottom right are two buttons: 'Cancel' and 'Save'.

6. Add any notes that should accompany the wire if applicable.

If you anticipate sending this wire again in the future, click **Save** as template to retain the information under the Templates tab.

**Please note:** if you wish to send a recurring wire, it must be saved as a template first.

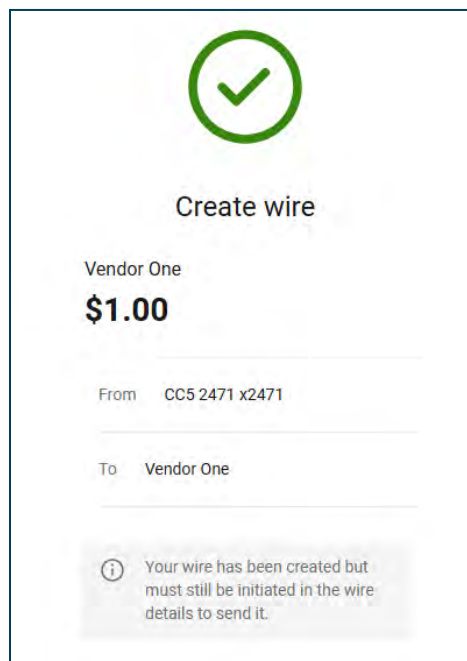
Click **Create wire**.



The screenshot shows a 'Create wire' form with the following fields and options:

- Wire name:** A text input field with a character count of 0/50.
- Amount:** A text input field showing '\$ 0.00'.
- From:** A dropdown menu with the option 'Select account' and a right arrow.
- To:** A dropdown menu with the option 'Vendor One' and a right arrow. Below 'Vendor One' is the text 'FIRST CITIZ RALEIGH'.
- Remittance information:** A text input field with the option 'Add notes' and a right arrow.
- Create wire:** A blue button at the bottom right of the form.

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



The screenshot shows a confirmation message with the following content:

- Green checkmark icon:** A large green circle with a white checkmark inside.
- Create wire:** The title of the confirmation message.
- Vendor One:** The name of the vendor.
- \$1.00:** The amount of the wire.
- From:** CC5 2471 x2471
- To:** Vendor One
- Information icon:** A small circle with an 'i' inside.
- Message:** Your wire has been created but must still be initiated in the wire details to send it.

- 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.

The screenshot shows the 'Wires' section of the South Atlantic Bank interface. On the left is a navigation menu with options like Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Bill pay, Positive pay, ACH, and Wires. The main content area has a 'Wires' header and three tabs: 'Active', 'History', and 'Templates'. The 'Active' tab is selected, showing a list of wires. One wire, 'Vendor One', is highlighted with a red box; it has a 'Ready' status and an amount of '\$1.00'. To the right of the wire list is a 'Create wire' button and a calendar for August 2026.

## Edit or Delete a Wire

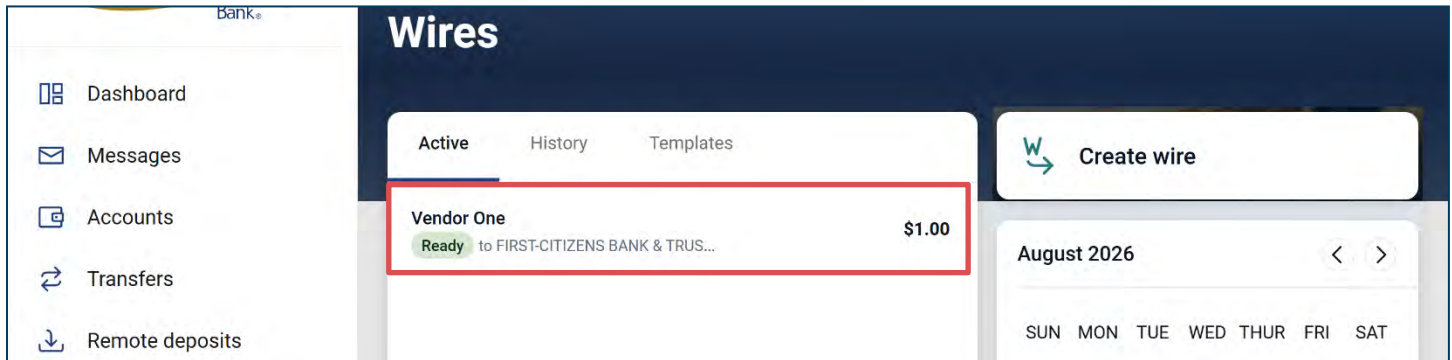
- Select the wire under the **Active** or **Templates** tab.
- Click the **trash can icon** to delete the wire.
- Click **Edit** to change the wire name, beneficiary information, amount, or notes.

The 'Wire details' modal window displays the following information:
 

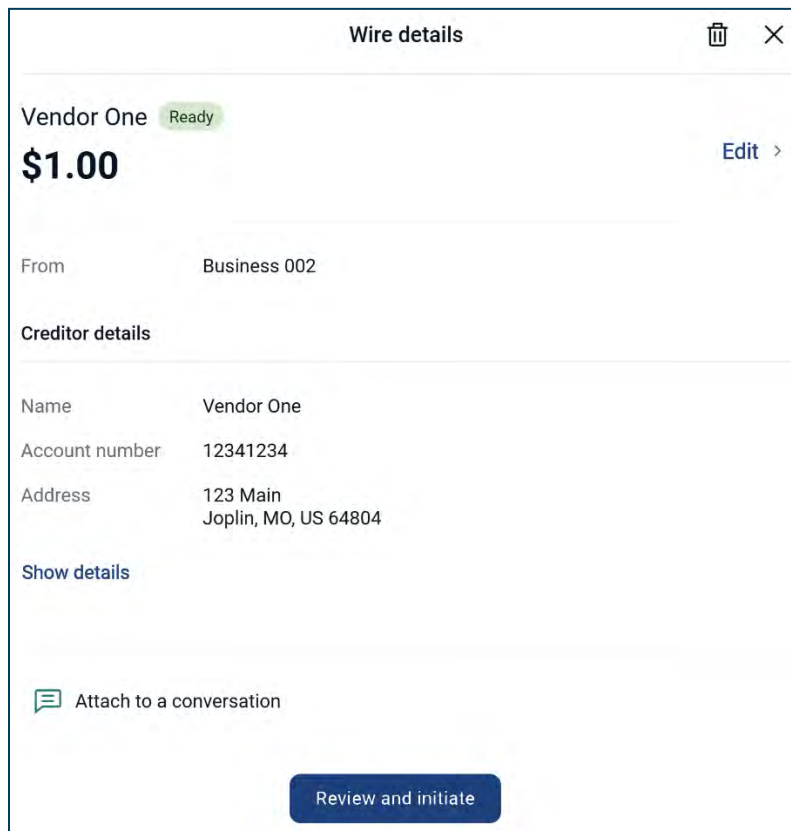
- Wire name:** Vendor One (Ready status)
- Amount:** \$1.00
- From:** Business 002
- Creditor details:**
  - Name:** Vendor One
  - Account number:** 12341234
  - Address:** 123 Main, Joplin, MO, US 64804
- Actions:** Edit, Show details, Attach to a conversation, Review and initiate

## 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. Review and click **Initiate**.



- Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate by entering your password. Review your confirmation and click **Done**.

<

Initiate wire

Vendor One

Ready

\$1.00

From

Business 002

Show details

Cancel

Initiate

✓

Wire initiated

Vendor One

\$1.00

From

CC5 2471 (x2471)

Confirmation #

8cbebf6f

- Your wire will appear under the **Active** tab in an **Initiated** status or **Approval** status if you have dual control activated. Wires in an **Approval** status must be transmitted by a second user as well before it is processed.

South Atlantic Bank

Dashboard

Messages

Accounts

Transfers

Wires

Active

History

Templates

Vendor One

Initiated

to FIRST-CITIZENS BANK & TR...

\$1.00

Create wire

August 2026

South Atlantic Bank

Dashboard

Messages

Accounts

Transfers

Wires

Active

History

Templates

Vendor One

Approval

to FIRST-CITIZENS BANK & TR...

\$1.00

Create wire

August 2026

## History

Select this tab to review wires that have been processed.

| Active                                       | History           | Templates |
|----------------------------------------------|-------------------|-----------|
| <div>Account</div> <div>CC5 2471 x2471</div> |                   |           |
| AUG<br>20<br>2025                            | to test 1 (x2462) | \$1.00    |
| AUG<br>20<br>2025                            | to test 1 (x2462) | \$1.00    |

## 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.
- EDI – Electronic Data Interchange 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.

Prior dayCurrent dayActivitySummaryEDIPositive paySaved reports

SummaryDetails

AccountBUS CKG 0001 (x2836)Update

Prior Account Information

BUS CKG 0001 / DEMO

Close of Business..... July 8, 2026Prior Day Activity

Available Balance.... Collected Balance.... Ledger Balance..... Hold Amount.....

0.000.00

One-day Float.....0.00Over-the-counter

Two-day Float.....0.002.502.00

Three-day Float....0.00

Over 3-day Float...0.00

0.00Wires0.00

0.00Transfers5.00

2.Total7.00

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 dayCurrent dayActivitySummaryEDIPositive paySaved reports

SummaryDetails

AccountBUS CKG 0001 (x2836)Update

## Current day

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

Prior day

**Current day**

Activity

Summary

EDI

Positive pay

Saved reports

Account

BUS CKG 0001 (x2836)

Update

Current Account Information

BUS CKG 0001 / DEMO

As of Date..

Current Day Activity

Debits

Credits

Available Balance....

Collected Balance....

Ledger Balance.....

Hold Amount.....

0.00

0.00

Current Available....

0.00

0.00

Wires

0.00

0.00

Transfers

0.00

0.00

Total

0.

0.00

## 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.

Prior day

Current day

**Activity**

Summary

EDI

Positive pay

Saved reports

BUS CKG 0001 (x2836)

>

Jul 2, 2026 — Jul 9, 2026

...

Update

| Account                             | Date  | Ref # | Tran code | Statement description | Debit             | Credit        |    |
|-------------------------------------|-------|-------|-----------|-----------------------|-------------------|---------------|----|
| <b>Account total (BUS CKG 0001)</b> |       |       |           |                       | <b>(-\$36.50)</b> | <b>\$7.00</b> |    |
| BUS CKG 0001                        | 07/08 | 35    |           | PERSON PAY            | (-\$1.50)         |               | \$ |
| BUS CKG 0001                        | 07/08 | 35    |           | PERSON PAY            | (-\$1.00)         |               | \$ |
| BUS CKG 0001                        | 07/08 | 114   |           | TEST                  |                   | \$5.00        | \$ |
| BUS CKG 0001                        | 07/08 | 34    |           | PERSON PAY            |                   | \$2.00        | \$ |
| BUS CKG 0001                        | 07/07 | 130   |           | Stop Payment Charge   | (-\$34.00)        |               | \$ |
| <b>Account total (BUS CKG 0001)</b> |       |       |           |                       | <b>(-\$36.50)</b> | <b>\$7.00</b> |    |
| <b>Total (All Accounts)</b>         |       |       |           |                       | <b>(-\$36.50)</b> | <b>\$7.00</b> |    |

## Summary

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

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

BUS CKG 0001 (x2836)

>

📅

Jul 2, 2026 – Jul 9, 2026

⋮

Update

| Date ↑               | Credits | Debits  | One day | Two day float | Current  | Available | Collected | # Credits |
|----------------------|---------|---------|---------|---------------|----------|-----------|-----------|-----------|
| 07-02                | \$0.00  | \$0.00  | \$0.00  | \$0.00        | \$0.00   | \$0.00    | \$0.00    | 0         |
| 07-03                | \$0.00  | \$0.00  | \$0.00  | \$0.00        | \$0.00   | \$0.00    | \$0.00    | 0         |
| 07-04                | \$0.00  | \$0.00  | \$0.00  | \$0.00        | \$0.00   | \$0.00    | \$0.00    | 0         |
| 07-05                | \$0.00  | \$0.00  | \$0.00  | \$0.00        | \$0.00   | \$0.00    | \$0.00    | 0         |
| 07-06                | \$0.00  | \$0.00  | \$0.00  | \$0.00        | \$0.00   | \$0.00    | \$0.00    | 0         |
| 07-07                | \$0.00  | \$34.00 | \$0.00  | \$0.00        | \$462.00 | \$462.00  | \$462.00  | 0         |
| 07-08                | \$7.00  | \$2.50  | \$0.00  | \$0.00        | \$466.50 | \$561.50  | \$466.50  | 2         |
| 07-09                | \$0.00  | \$0.00  | \$0.00  | \$0.00        | \$466.50 | \$561.50  | \$466.50  | 0         |
| Total (All Accounts) |         |         |         |               | \$36.50  | \$7.00    |           |           |

## 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.

| Prior day                       | Current day                | Activity                                                     | Summary                         | EDI    | Positive pay | Saved reports |
|---------------------------------|----------------------------|--------------------------------------------------------------|---------------------------------|--------|--------------|---------------|
| Account<br>BUS CKG 0001 (x2836) | EDI Information<br>Summary | Jan 1, 2026 – Jul 1, 2026                                    |                                 | Filter | ...          | Update        |
| Account #                       | Date                       | Name                                                         | Value                           | Debit  |              |               |
| Payroll x1001                   | 12/01                      | Current Transaction Trace Numbers                            | 5649                            |        |              |               |
|                                 |                            | ***Remittance Advice Accounts Receivable Open Item Reference |                                 |        |              |               |
|                                 |                            | Seller's Invoice Number                                      | L8081309                        |        |              |               |
|                                 |                            | ***Note/Special Instruction***                               |                                 |        |              |               |
|                                 |                            | Additional Information                                       | L8081309 XXXXX1959 BARSTATIS ST |        |              |               |
|                                 |                            | Voucher                                                      | 6F0314739                       |        |              |               |
|                                 |                            | Invoice Date                                                 | 09/13/2005                      |        |              |               |
|                                 |                            | Originating Company Identifier                               | 1376002057                      |        |              |               |
|                                 |                            | Payment Action Code                                          |                                 |        |              |               |
|                                 |                            | Paid Amount                                                  | 20.00                           |        |              |               |
|                                 |                            | Invoice Amount                                               | 20.00                           |        |              |               |

## 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.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Report

Items

BUS CKG 0001 (x2836)

Jul 2, 2026 – Jul 9, 2026

Update

| Account #            | Check # | Entered Date | Issued Date | Posted Date | Payee | Exception Reason | Status   | Issued |
|----------------------|---------|--------------|-------------|-------------|-------|------------------|----------|--------|
| BUS CKG 0001         | 0       | 7/8/2026     |             | 7/8/2026    |       |                  |          | \$0.00 |
| BUS CKG 0001         | 1001    | 7/7/2026     |             |             |       |                  | Stop Pay | \$0.00 |
| BUS CKG 0001         | 0       | 7/8/2026     |             |             |       | Duplicate        |          | \$0.00 |
| Total (All Accounts) |         |              |             |             | -36.5 | 7                |          |        |

Filter report

Report

Items

Status

All

Exception reason

All

Amount

\$ Minimum

\$ Maximum

Check number

Starts with

Ends with

Cancel

Done

## Saved reports

Obtain your saved reports here.

|              |                 |     |
|--------------|-----------------|-----|
| <            | 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

 Messages

 Accounts

 Transfers

 Remote deposits

 Payments

Bill pay

Positive pay

ACH

Wires

 Reports

 Support

## Support

 Call us

We're here to help. Give support a call at (843) 839-0100.



### Created for Our Communities

South Atlantic Bank was organized in 2007 to meet the unique financial needs of consumers in the coastal communities we serve. The bank's founders recognized the growing number of larger regional banks in the market created an opportunity for a locally owned and operated community bank to succeed. Our headquarters is located in Myrtle Beach, South Carolina, with branches in North Myrtle Beach, Murrells Inlet, Pawleys Island, Georgetown, Charleston, Summerville, Beaufort, Bluffton, Hilton Head Island and Mount Pleasant, South Carolina. Not only are the markets we serve some of the most beautiful, but also some of the fastest growing in the country.



Julia



Angie



Amanda

#### South Atlantic Bank

**Sorry, we're closed.**

We typically respond within 4-6 hours during regular business hours (Mon-Fri, 8:30am-5pm EST.)

After hours assistance is available by calling 843-839-0100.

Mon-Thurs 5:00PM-11:00PM  
Fri 5:30PM-11:00PM  
Sat & Sun 9:00AM-5:00PM

[Send us a message](#)

Business Banking  
User Guide

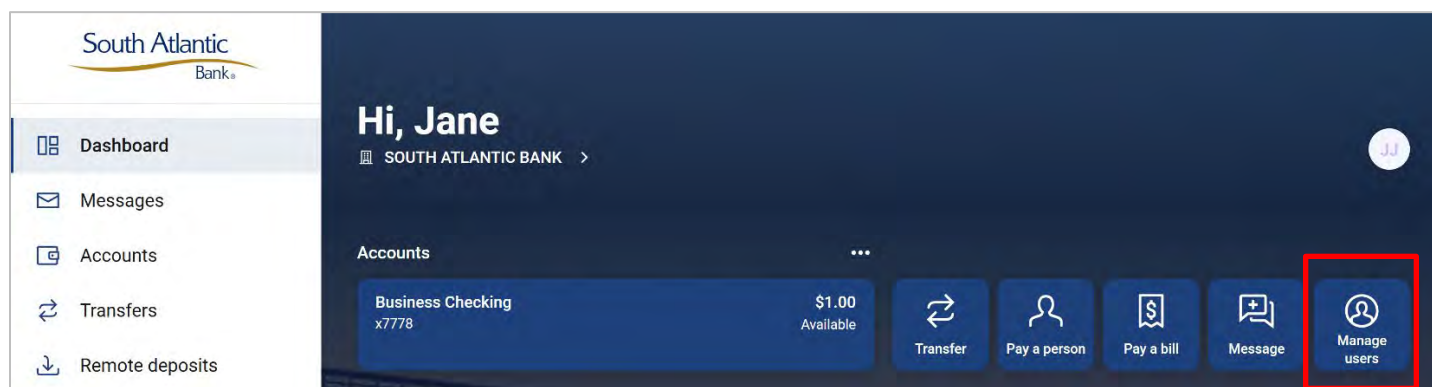
80

2026 South Atlantic Bank  
Last Revised August 2026

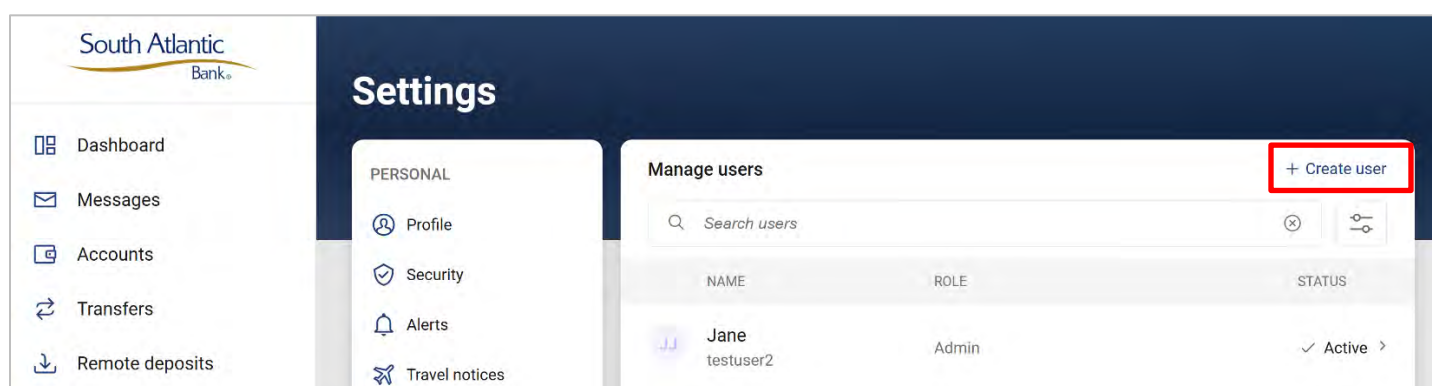
## Administration

### Create a New User

1. Click **Manage Users**.



2. Click **+ Create user**.



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.

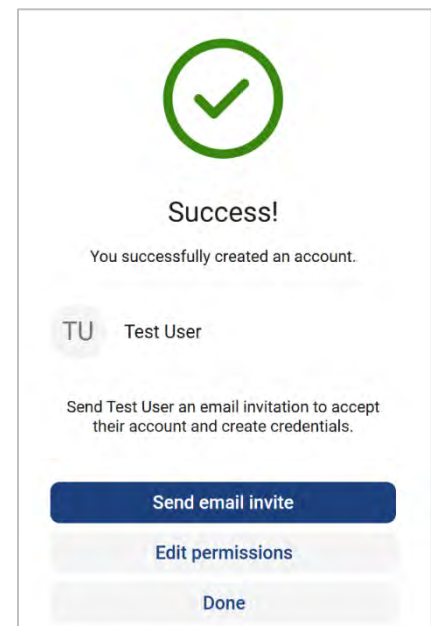
5. Click **Select** next to the *Enable accounts* arrow and choose the account(s) the user should have access to.

6. Click **Done**.

7. click **Enable Accounts**.

8. Review your confirmation and choose from the following options:

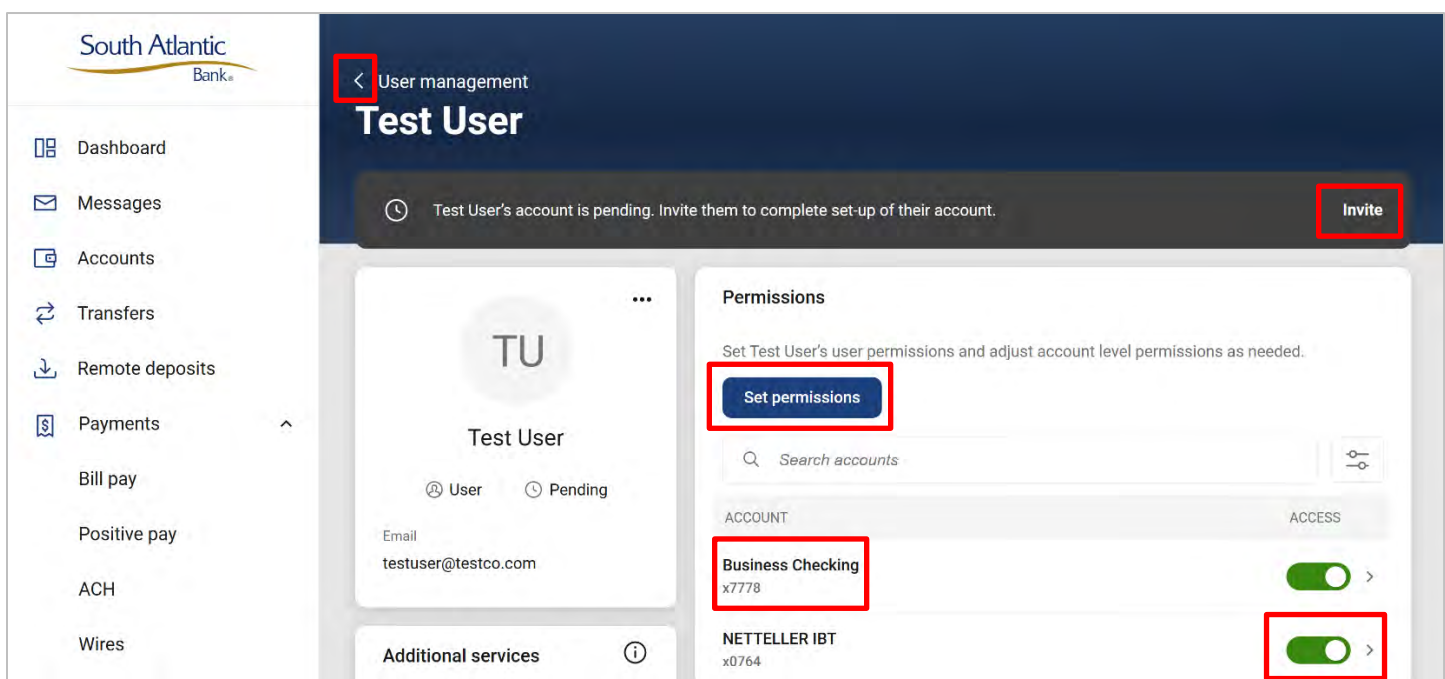
- Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.  
**Please note:** Permissions and account access can be modified in the user's profile at a later time if necessary.
- Select **Edit permissions** to modify entitlements and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



If **Edit permissions** was selected:

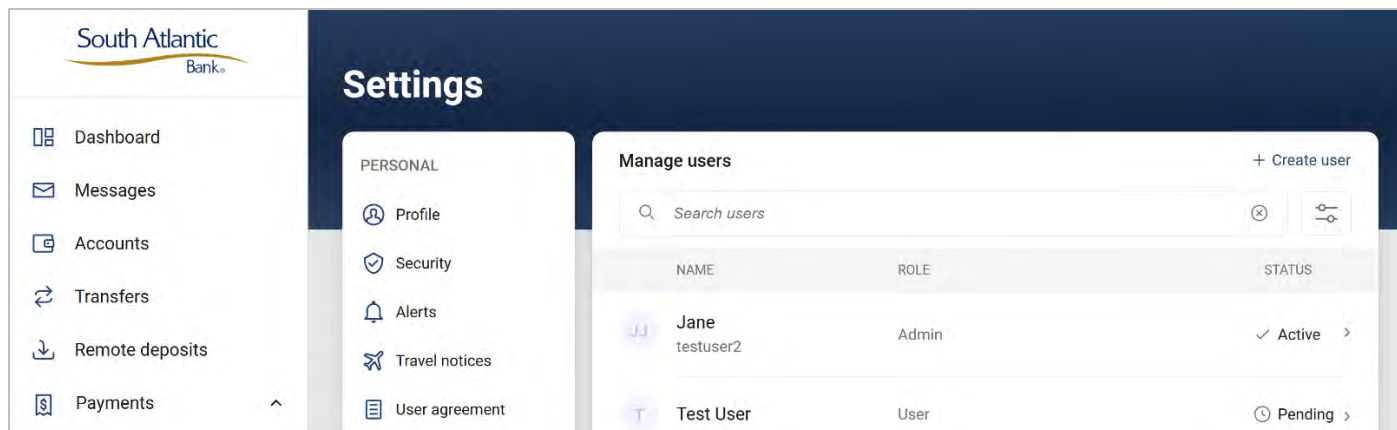
- In the Permissions card, click **Set permissions** to modify global entitlements for the user.
- In the Permissions card under Access, **toggle** on an account to give the user access.
- In the Permissions card, select the **account name** to adjust the global permissions at the account level if necessary.
- In the grey bar above the cards, select **Invite** to send the user an email to set up their login credentials.
- 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



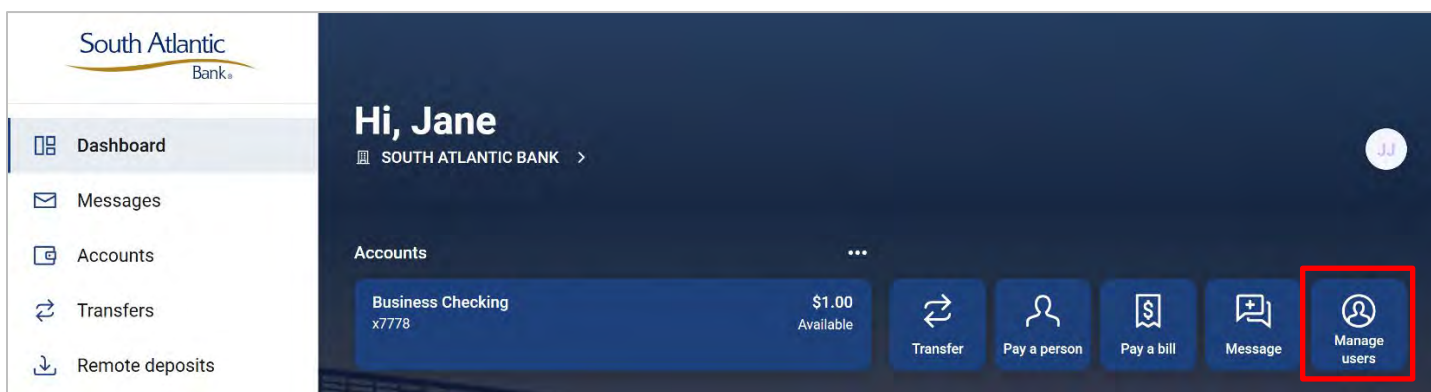
The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

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

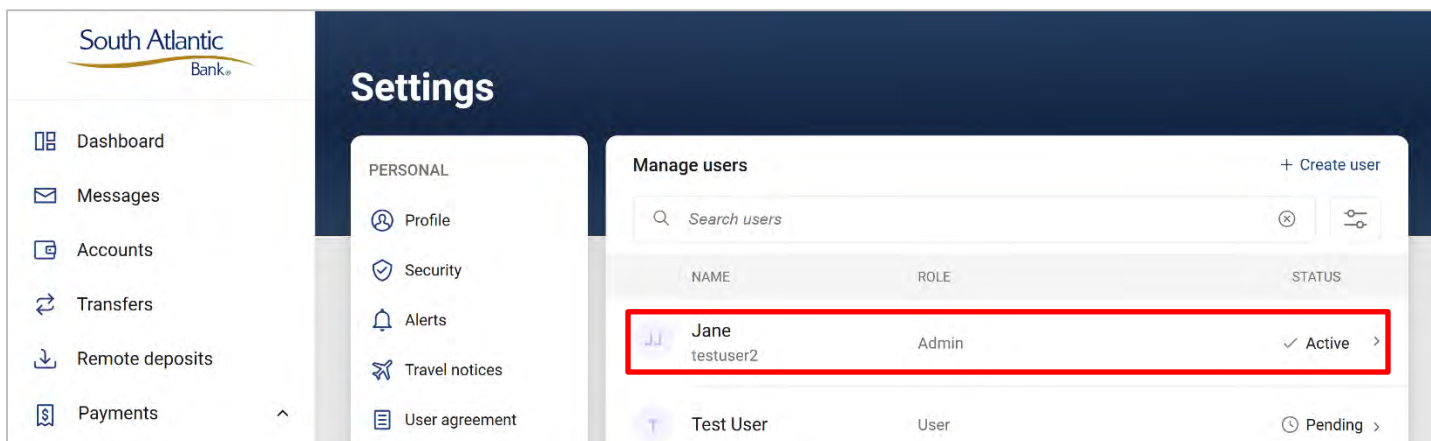


## Editing or Deleting a User

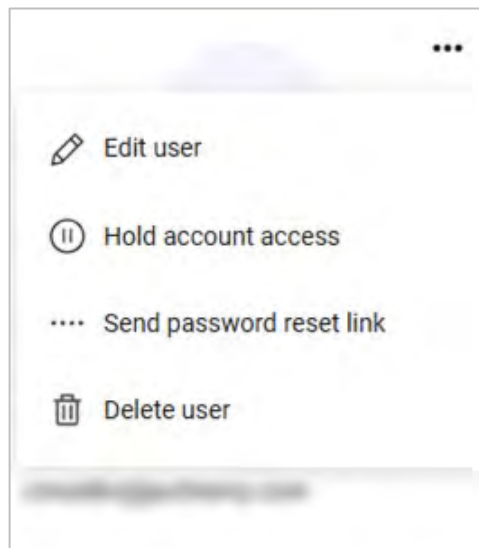
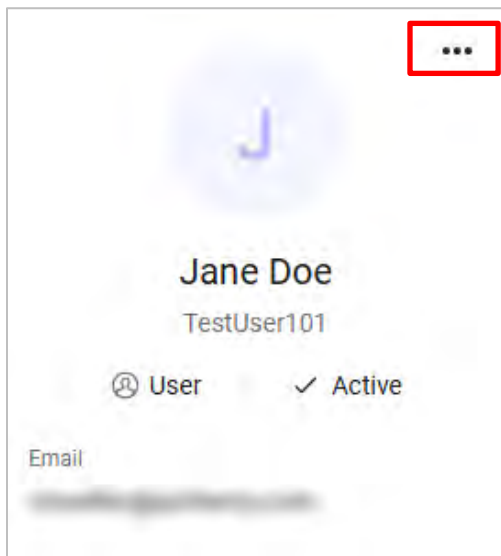
1. Click **Manage users**.



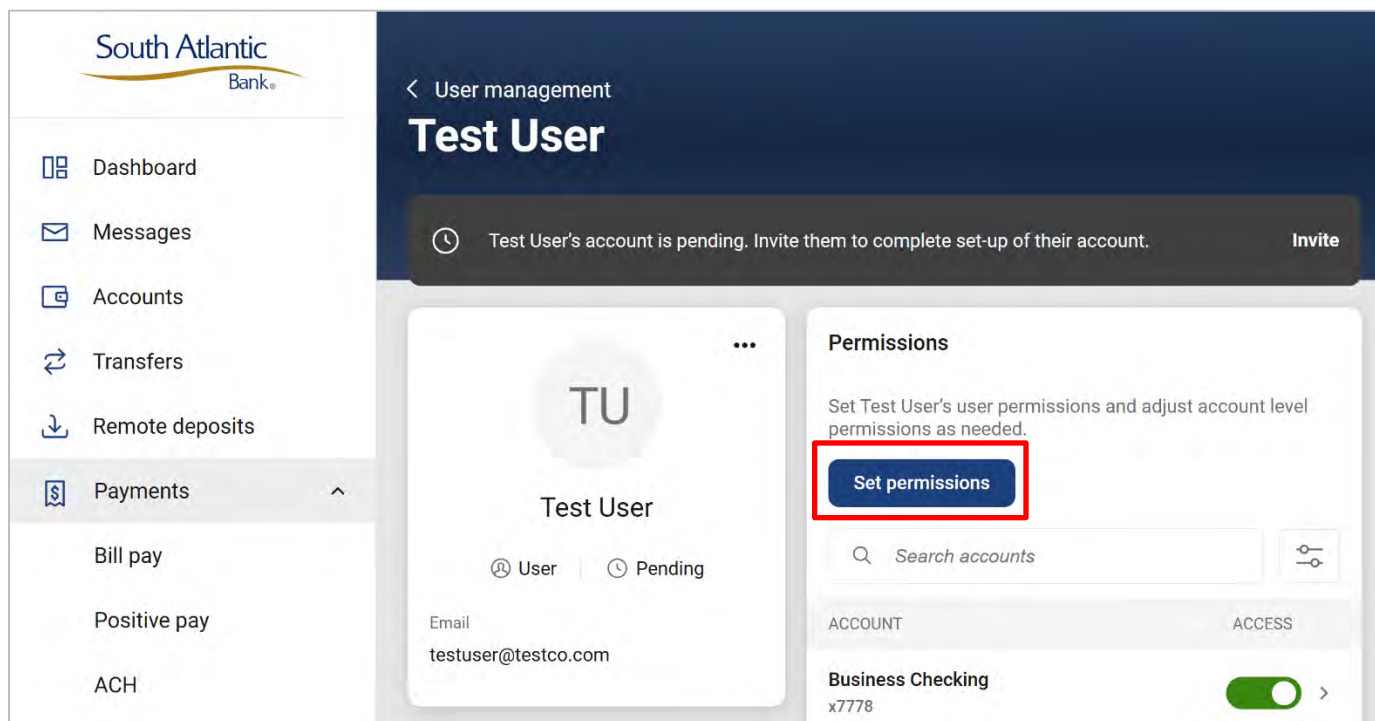
2. Under **User Management**, select the user you'd like to edit.



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



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.

- Positive Pay

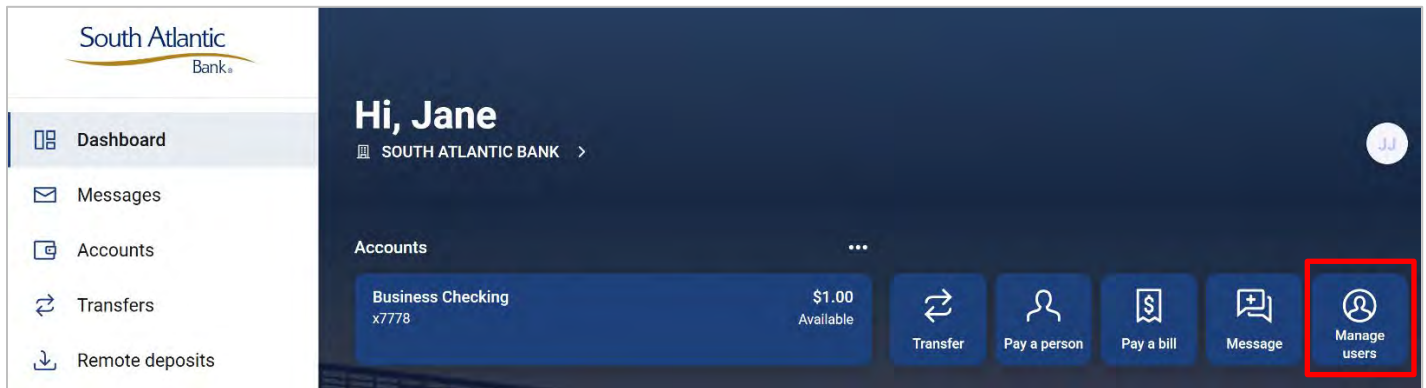
- **Enable:** Activates this feature for the user.
- **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
- **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
- **Download Positive Pay:** Not applicable.
- **Work ACH Exceptions:** User can pay or return ACH exceptions items.

- Stop Payments
  - **Enable:** Activates this feature for the user.
  - **View Stop Payment:** User can only see existing stop payments.
  - **Add stop payment:** User can create a stop payment.
- Transfers
  - **Enable:** Activates this feature for a user.
  - **Transfer limit:** Maximum amount a user can transfer per day.
- User Management
  - **Enable:** Allows user to create, modify, and delete other users.
- 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.

## Unlock a Locked User

1. Click **Manage users**.

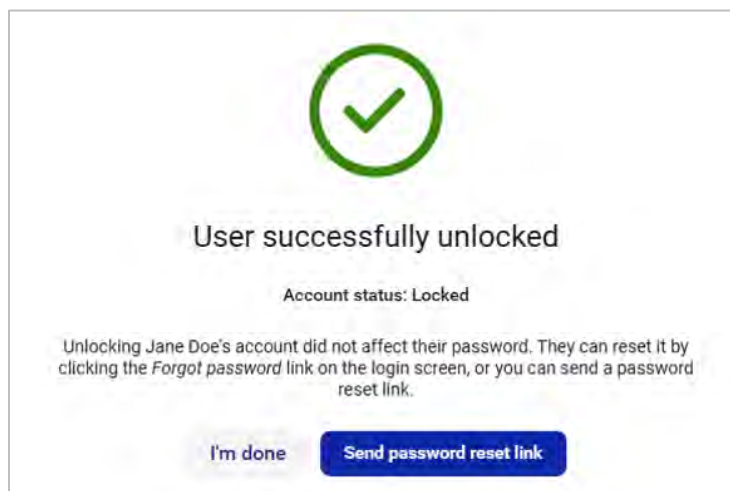
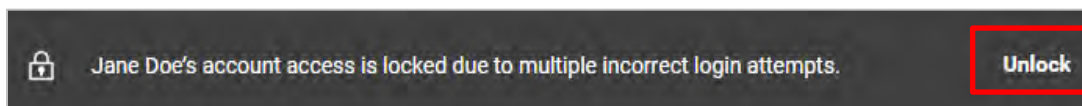


2. Select the locked user.

| NAME                                                                                                               | ROLE | STATUS                                                                                       |
|--------------------------------------------------------------------------------------------------------------------|------|----------------------------------------------------------------------------------------------|
|  <b>Banno user</b><br>Bannouser   | User | ✓ Active                                                                                     |
|  <b>Jane Doe</b><br>TestUser101 | User |  Locked |

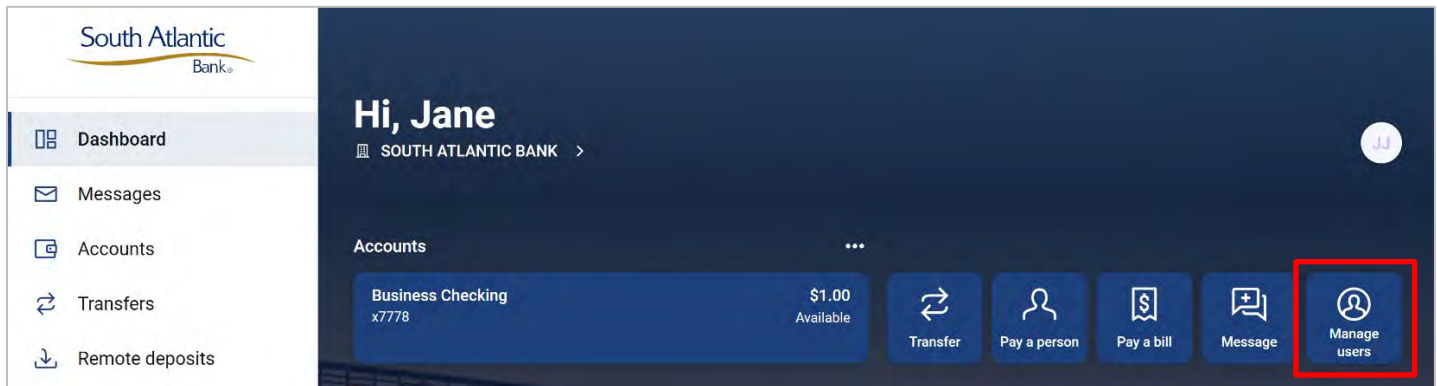
3. Click **Unlock** and review the confirmation.

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

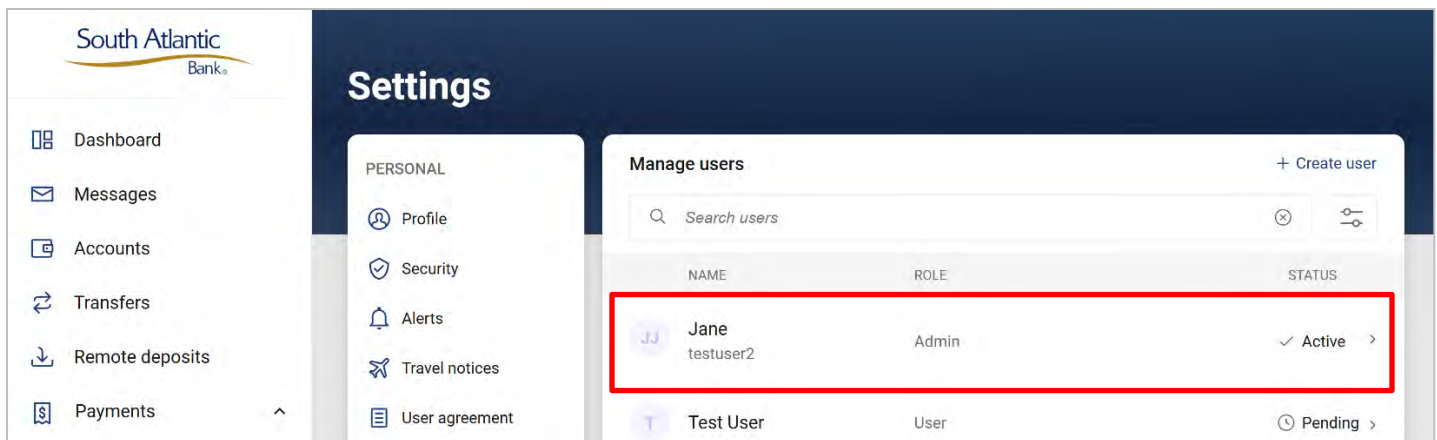


## Reset a User's Password

1. Click **Manage users**.



2. Select the user to reset.



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

