



New Digital Banking Platform:

Business User Guide



BankCherokee

Learn more at BankCherokee.com



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Business Administration Menu

Business Banking Overview

Our new Business Banking platform is focused on providing a digital banking experience to seamlessly review, monitor and manage finances of your business. Businesses have unique online banking requirements that are not available in retail banking, such as: multiple users with specific roles, Business ACH and Business Wires, Transaction limits and Authentication.

Business Administration Menu

The Business Admin menu provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business menus, such as Business ACH, Business Wires, and Business Reports. The Business Admin menu also serves as the hub for Authorizations, Payees, and User Management.

The screenshot displays the BankCherokee Business Admin interface. At the top, the BankCherokee logo is on the left, and user icons are on the right. A navigation bar includes Dashboard, Accounts, Transfer & Pay, Tools (highlighted), and Financial Planning. The main content area is titled 'Business Admin' and has tabs for Authorizations, Payees, and Users. A 'Tools' dropdown menu is open, listing Alerts, Business Admin (highlighted with a red box), Business Reports, Check Services, Positive Pay / ACH Alert, and Remote Deposit. Below the dropdown, the 'Authorization Requests' section is visible, showing a table for 'ACH' transfers. The table has columns for DATE, ACCOUNTS, AMOUNT, and STATUS. Below the table, it states 'You have no pending ACH authorization requests.'

Business Administration Menu

Users

From the Users tab, you can view your business account users, the number of their accounts, and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub user.

The screenshot shows the BankCherokee user management interface. At the top, the BankCherokee logo is on the left, and navigation icons for email and user profile are on the right. Below the logo is a navigation bar with links: Dashboard, Accounts, Transfer & Pay, Tools, and Financial Planning. The main content area is titled 'Abe Lincoln' and has a red box around the tabs: Summary, General Permissions, Payment Permissions, and Account Access. The 'Summary' tab is selected. Below the tabs is the 'Personal Information' section, which includes fields for Username (alincolin), Email (landenhedrick@outlook.com), Home Phone Number ((763) 245-8309), Office Phone Number ((651) 290-6101), Last Log In (Never), and Address (No address). The 'Account Access' section shows Checking (2 Accounts), Loans (1 Account), and Savings (2 Accounts). There is a red box around the 'Manage Accounts' link. The 'General Permissions' section has a red box around the 'Manage Permissions' link. The 'Payment Permissions' section has a red box around the 'Manage Permissions' link. At the bottom, there are links for 'Administration' (Manage Users • Edit Business Contact Information) and 'ACH Collections' (Submit & Authorize).

BankCherokee

Dashboard Accounts Transfer & Pay Tools Financial Planning

< Back to User Listing

Abe Lincoln

Summary General Permissions Payment Permissions Account Access

Personal Information ...

Username: alincolin **ACTIVE** Last Log In: Never

Email: landenhedrick@outlook.com Address: No address

Home Phone Number: (763) 245-8309 Cell Phone Number: (763) 245-8309

Office Phone Number: (651) 290-6101

Account Access

Checking: 2 Accounts Loans: 1 Account Savings: 2 Accounts

General Permissions **Payment Permissions**

Manage Permissions Manage Permissions

Administration: Manage Users • Edit Business Contact Information ACH Collections: Submit & Authorize

Business Administration Menu

After clicking on a user in the Users tab, you will see a summary of their accounts and permissions. To manage any users' permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new sub-user from the Users tab and assign permissions and limits at that time.

General Permissions, Payment Permissions, Account Access

From these tabs you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there a drawer will open with the areas of the page to update. You will update by turning the toggles on or off. For limits under the **Payment Permissions** tab, you will enter in the limits as well as adjusting the toggles if needed.

The screenshot displays the BankCherokee user management interface. On the left, a dark sidebar shows the BankCherokee logo and navigation tabs: Dashboard, Accounts, Transfer & Pay, Tools, and Financial Planning. The main content area shows the user profile for 'Abe Lincoln' with tabs for Summary, General Permissions (selected), Payment Permissions, and Account Access. Under 'General Permissions', there are two sections: 'Administration' and 'Feature Access'. The 'Administration' section includes 'Manage Users' (checked) and 'Edit Business Contact Information' (checked). The 'Feature Access' section includes 'Positive Pay' (checked) and 'View eDocuments' (checked). On the right, a white drawer titled 'Manage Permissions' is open, showing the same 'Administration' section with toggles for 'Manage Users' and 'Edit Business Contact Information', both of which are turned on. At the bottom of the drawer are 'Save' and 'Cancel' buttons.

Business Administration Menu

Limits

Limits can be assigned with permissions at the same time when creating a new sub user.

Limit	Description
Authorized limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of “0.00” means that ANY transaction scheduled by users with this role will require approval.
Max limit	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a user, in the Business Admin menu, you will select the user and click on the **Payment Permissions** tab. After clicking the **Manage Permissions** button you can edit the limits on that user.

Abe Lincoln

Summary General Permissions **Payment Permissions** Account Access

ACH Collections
Access Level: Submit & Authorize

Collect Funds from Businesses Collect Funds from Consumers Access to Restricted Collection Templates

LIMITS	DAILY	WEEKLY
Submit Up To	\$0.01	\$0.01
Dual Authorization Above	\$0.01	\$0.01
Authorize Up To	\$0.01	\$0.01

ACH Payments
Access Level: Submit & Authorize

Consumer Payments Business Payments Access to Restricted Payment Templates

LIMITS	DAILY	WEEKLY
Submit Up To	\$0.01	\$0.01
Dual Authorization Above	\$0.01	\$0.01
Authorize Up To	\$0.01	\$0.01

ACH Payments
Select Access Level: Submit & Authorize

Payment Types
☒ Consumer Payments
☒ Business Payments

Permissions
Access to Restricted Payment Templates: Ability to access and modify payment templates that have been designated for restricted users only. ☒
Same Day ACH Credits: Ability to send same day ACH Credits. ☐

Limits
Submit Up to: The maximum limits this user will be able to submit
Daily: \$0.01 Weekly: \$0.01 Monthly: \$0.01

Save Cancel

Business Administration Menu

Create a User

The Administrators (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users. On the **Users** tab within the Business Admin menu, click the **plus sign (+)** to add a user. The add a new user drawer will open. Select if you are adding a **New User** or if you would like to **Copy a User**. Then select **Next**.

The screenshot displays the BankCherokee Business Admin interface. At the top, the BankCherokee logo is on the left, and user profile icons are on the right. A navigation bar includes Dashboard, Accounts, Transfer & Pay, Tools, and Financial Planning. The main section is titled 'Business Admin' and contains tabs for Authorizations, Payees, and Users. The Users tab is selected and highlighted with a red box. Below the tabs, there is a search bar labeled 'Search By Name (First Or Last)' and a red box around a plus sign (+) icon. A table titled 'All Users' lists three users: Abe Lincoln, George Washington, and JOE CHEROKEE. The table has columns for USER, ACCOUNTS, PAYMENT TYPES, and STATUS. The 'Create New User' drawer is open, showing 'Step 1 of 6' and two options: 'New User' (selected) and 'Copy A User'.

USER	ACCOUNTS	PAYMENT TYPES	STATUS
Abe Lincoln	5	ACH Collections, ACH Payments, Wires, Internal Transfers, External...	ACTIVE
George Washington	5	ACH Collections, ACH Payments	ACTIVE
JOE CHEROKEE	7	ACH Collections, ACH Payments, Wires, Internal Transfers, E	

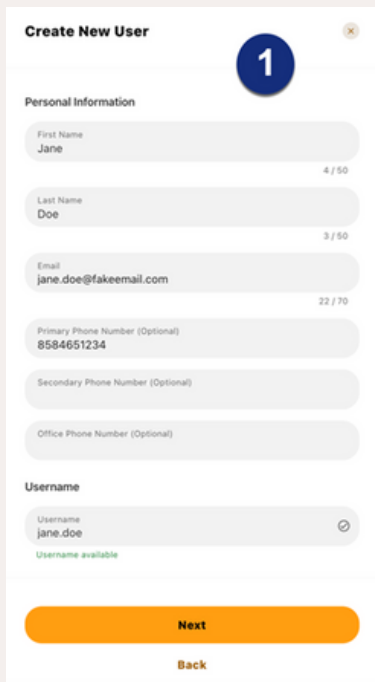
Create New User

Select Type of User

Step 1 of 6

- ☒ New User
I want to create a brand new user.
- ☐ Copy A User
Copy permissions and accounts from an existing user.

Business Administration Menu



Create New User 1

Personal Information

First Name
Jane 4 / 50

Last Name
Doe 3 / 50

Email
jane.doe@fakeemail.com 22 / 70

Primary Phone Number (Optional)
8584651234

Secondary Phone Number (Optional)

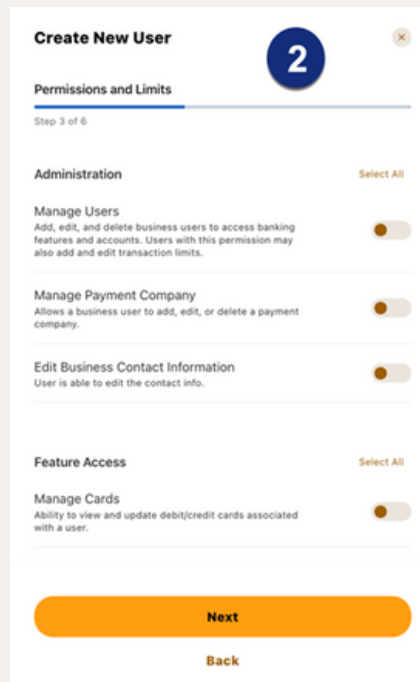
Office Phone Number (Optional)

Username

Username
jane.doe Username available

Next

Back



Create New User 2

Permissions and Limits

Step 3 of 6

Administration Select All

Manage Users
Add, edit, and delete business users to access banking features and accounts. Users with this permission may also add and edit transaction limits.

Manage Payment Company
Allows a business user to add, edit, or delete a payment company.

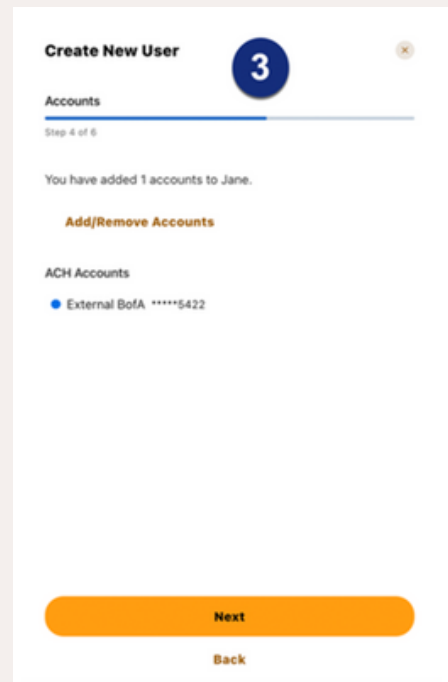
Edit Business Contact Information
User is able to edit the contact info.

Feature Access Select All

Manage Cards
Ability to view and update debit/credit cards associated with a user.

Next

Back



Create New User 3

Accounts

Step 4 of 6

You have added 1 accounts to Jane.

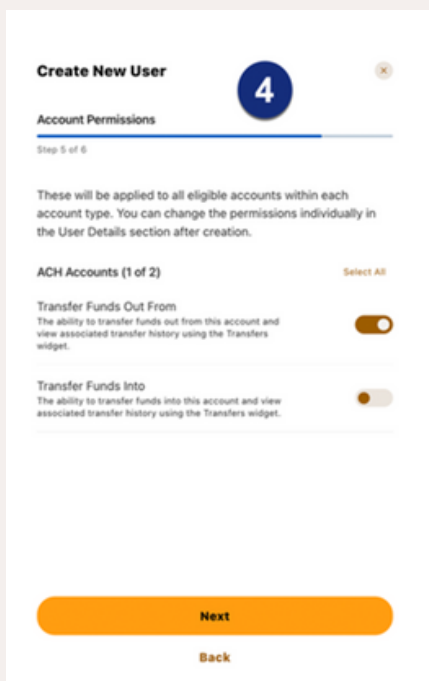
Add/Remove Accounts

ACH Accounts

- External BofA *****5422

Next

Back



Create New User 4

Account Permissions

Step 5 of 6

These will be applied to all eligible accounts within each account type. You can change the permissions individually in the User Details section after creation.

ACH Accounts (1 of 2) Select All

Transfer Funds Out From
The ability to transfer funds out from this account and view associated transfer history using the Transfers widget.

Transfer Funds Into
The ability to transfer funds into this account and view associated transfer history using the Transfers widget.

Next

Back

1. You will enter the basic information for that user and select a username. The system will tell you if that username is available.
2. Next you will select the permissions and limits for the user you have created.
3. You will then add the accounts that you would like to be associated with the new user.
4. Lastly, you will assign account permissions and then review the information for your new user.
5. When you are finished, you will click **Submit**.

Business Administration Menu

Sub-User Status

An administrator can edit a sub user's contact information (name, email, phone, and address) and role by clicking the pencil icon next to **Contact Info** section. Additionally, an administrator, or a sub user with the Manage Users and Roles permission, can edit a sub user's status or reset a sub user's password.

- **Active:** Sub users in an Active status are able to log in and access online banking. If a sub user is Active, an administrator can change the sub user's status to Frozen.
- **Locked:** Sub users in a Locked status have locked themselves out of online banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access online banking. If a sub user is Locked, an administrator can change the sub user's status to Active.
- **Frozen:** Sub users in a Frozen status have been set to Frozen by an administrator and are unable to log in or access online banking. If a sub user is Frozen, an administrator can change the sub user's status to Active.
- **Disabled:** Sub users in a Disabled status have been set to Disabled by the Admin at the Financial Institution and are unable to log in and access online banking. Sub users in a Disabled status will not display in Business Admin. Once a sub user's status is changed to Disabled, the sub user's status cannot be changed by an administrator.

Reset a Sub-User's Password

Under the **Users** tab of the Business Admin menu, find the sub user from the user list, click the **ellipsis** (three dots) next to the sub user. Give an email address where the sub user's password will be sent and explain why the password is being reset. Click the **Send New Password** button to send the temporary password.

Please note, a disabled sub user account cannot be used, and the password will not be able to be reset. If the sub user status is **Frozen**, please set it to **Active** before their password can be reset.

Business Administration Menu

Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up Payees (the recipients of the ACH or wire transfer) in the platform. You can set up a payee (or several) for your business by accessing the **Payees** tab, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

On the **Payees** tab within the Business Admin menu, click **Add New Payee**. A new drawer will open where you will enter the payee's details. You must select if the payee is a **Person** or a **Business**. Then enter the payee's **Full Name** and **Address**. You can enter information in the other optional fields to further classify the payee, if desired. Lastly, you will click **Add Payee**.

The screenshot shows the 'Business Admin' interface with the 'Payees' tab selected. A table lists existing payees. A drawer for 'Add new payee' is open on the right, showing fields for 'Full Name', 'Email (Optional)', 'Payee ID (Optional)', and 'Add address'. Numbered callouts 1 through 7 highlight specific UI elements: 1 points to the 'Payees' tab, 2 to the 'Add New Payee' button, 3 to the 'Person'/'Business' type selector, 4 to the 'Full Name' field, 5 to the 'Add address' field, 6 to the 'Payee ID (Optional)' field, and 7 to the 'Add payee' button at the bottom of the drawer.

NAME	PAYEE ID
Bob Jones	Employee - Bob Jones
Jane Diamond	Founder - Jane Diamond
Lea Goins	leagoins0001

Add new payee

Payee details

☐ Person ☐ Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address

Add payee

After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to Delete a Payee.

Business Administration Menu

Add a Payment Method

A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used by the business banking menus to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

On the **Payees** tab, select the payee you created from the payee list. Scroll to the **Payment methods** section and click the **plus sign** to add a payment method. Choose the **Payment method type** by selecting one of the tiles. **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, etc.). **Click Save.**

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to Delete a Payment Method.

Authorize or Reject Transfer Request

The Business Admin menu defaults to display the **Authorizations** tab. Select the **transaction type** to view transactions that are in the **Needs Authorization Status**. Then you can choose to **authorize** or **reject**.

The screenshot shows the 'Business Admin' interface. At the top, there are three tabs: 'Authorizations' (selected), 'Payees', and 'Users'. Below the tabs is a section titled 'Authorization Requests'. On the left side, there is a sidebar with three options: 'ACH' (selected), 'External Transfers', and 'Internal Transfers'. Below these is a section for 'Wires'. The main area displays a table of pending requests. The table has columns for 'DATE', 'ACCOUNTS', 'AMOUNT', and 'STATUS'. A single request is shown for 'JUN 27 2019' from 'BakerE Delivery Services' for an amount of '\$1,001.00'. The status is 'NEEDS AUTH' with a checkmark icon. Below the table, there is a summary section showing 'Authorization Total (1): \$1,001.00', 'ACH cut-off time: 5:00 PM', and 'Expedited ACH cut-off time: 4:00 PM'. At the bottom right, there are two buttons: 'Reject' and 'Authorize'.

DATE	ACCOUNTS	AMOUNT	STATUS
JUN 27 2019	BakerE Delivery Services Business Checking -10 CCO, CREDITS	\$1,001.00	NEEDS AUTH

Authorization Total (1): \$1,001.00
ACH cut-off time: 5:00 PM
Expedited ACH cut-off time: 4:00 PM

Reject Authorize

Business ACH Menu

Business ACH Menu

The Business ACH Menu allows you to:

1. Create ACH templates
2. Edit/Delete ACH templates
3. Authorize ACH templates
4. Submit ACH templates
5. Import file
6. Quick ACH

Creating ACH Templates

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH template includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

1. Select the **ACH Template** button from the dropdown menu.

1. The **New Template** window will display:

The screenshot shows the BankCherokee 'Business ACH' interface. On the left, there's a sidebar with 'Templates', 'Scheduled', and 'History' tabs. The main area has a 'Payroll' section with a table of payees. A dropdown menu is open from the 'Create ACH' button, showing options: 'Import File', 'ACH Template' (highlighted with a red box), and 'Quick ACH'.

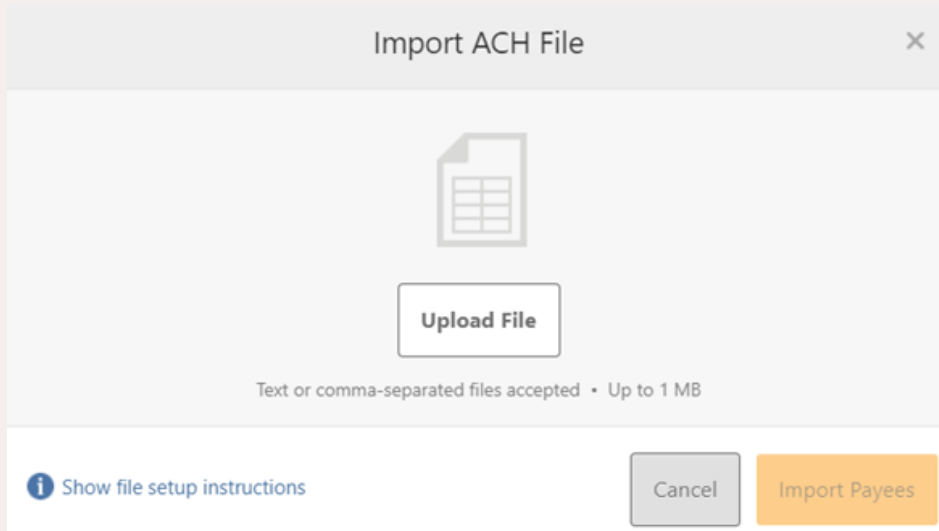
The 'New Template' window is shown with the following fields and callouts:

- 1. Template Name (text input)
- 2. Offset Account (dropdown menu)
- 3. Company Name (text input)
- 4. Transaction Type (dropdown menu)
- 5. Company Entry Description (text input)
- 6. Access Level (radio buttons: Normal, Restricted)
- 7. Import Payees (button)
- 8. Create Template (button)

Business ACH Menu

In the **New Template** window:

1. Enter a **Template Name**.
2. Select an **Offset Account** from the dropdown menu.
3. Select a **Company Name** from the dropdown menu.
4. Select a **Transaction Type** from the dropdown menu of available Transaction Types.
5. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
6. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.
7. Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into business banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.



Import ACH File

Upload File

Text or comma-separated files accepted • Up to 1 MB

Show file setup instructions

Cancel

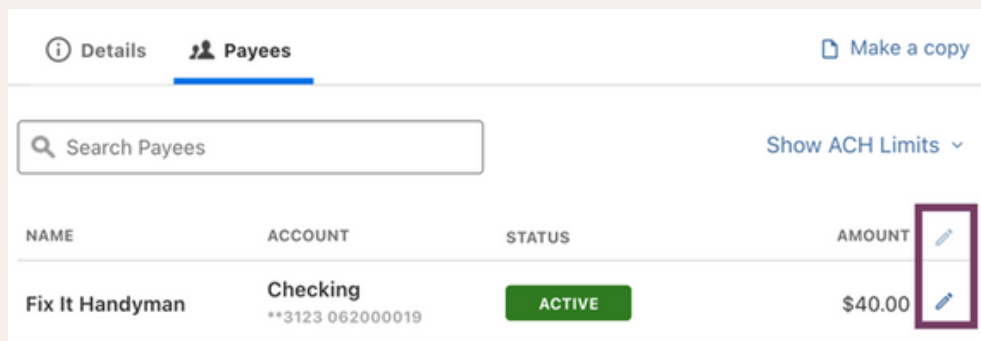
Import Payees

8. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
9. A confirmation message will display confirming the template has been created.

Business ACH Menu

Editing ACH Templates

The edit template function allows you to edit the Template Name, Offset Account, Company Entry Description, and the Access Level. You must be assigned a role with the **Edit ACH Template** permission in order to edit a template.



The screenshot shows the 'Payees' tab in the ACH Templates interface. It includes a search bar, a 'Show ACH Limits' dropdown, and a table of payees. The table has columns for NAME, ACCOUNT, STATUS, and AMOUNT. The 'AMOUNT' column has an edit icon (pencil) next to each value. A red box highlights the edit icon for the '\$40.00' amount.

NAME	ACCOUNT	STATUS	AMOUNT
Fix It Handyman	Checking **3123 062000019	ACTIVE	\$40.00

Important: Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

Deleting an ACH Template

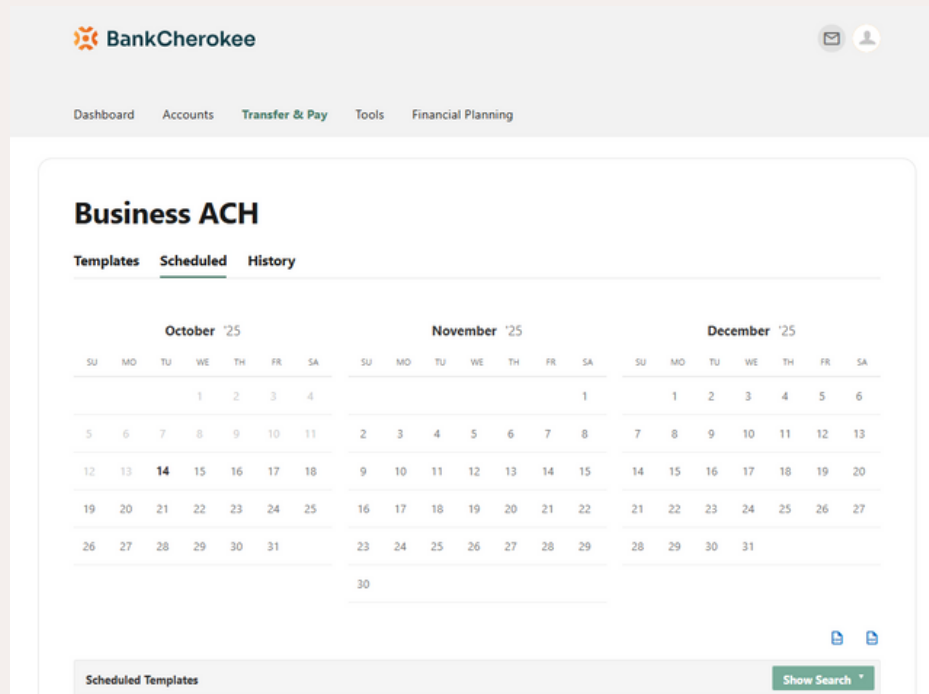
The delete a template function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** role permission to delete a template.

Important: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you delete an ACH template that has been scheduled, the system will allow BankCherokee to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button next to the scheduled template to cancel the template to prevent it from being processed.

Scheduled Tab

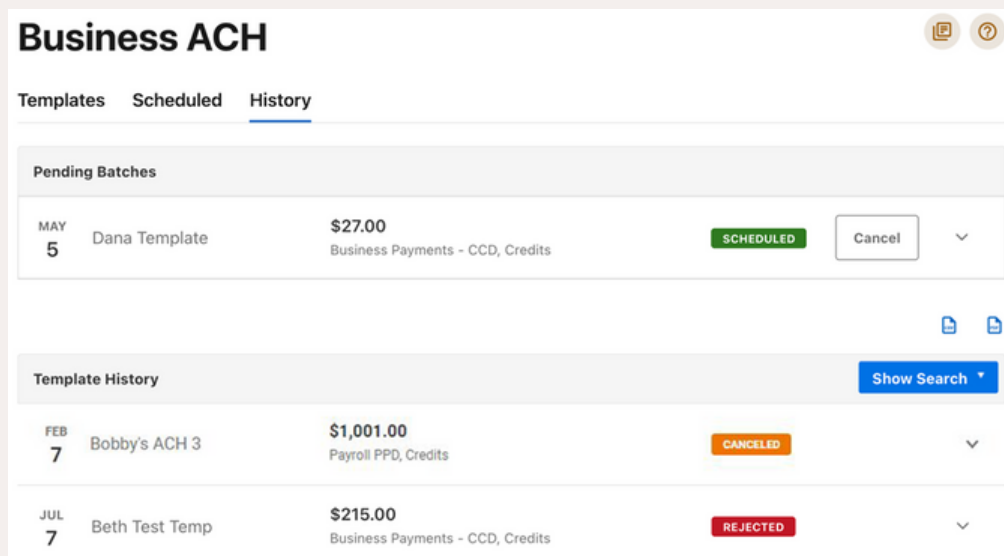
The **Scheduled** tab displays future-dated ACH submissions that are scheduled to be and have not yet been processed by BankCherokee.

Business ACH Menu



History Tab

The **History** tab displays pending batches (submissions available for processing by BankCherokee) and a template history (submissions that have been completed or rejected by BankCherokee).



Business ACH Menu

ACH Processing Days and Cutoff Times

ACH Processing Days are the days of the week that BankCherokee will process ACH files for delivery and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time will be treated as received on the following ACH processing day.

Submit an ACH Template

The Submit Template feature allows you to submit templates for authorization (if needed) and processing. In order to submit ACH templates, you must be assigned a role with Submit Template permissions, permissions for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.

The screenshot displays the 'Business ACH' interface. On the left, a list of templates is shown, with 'Dana Template' highlighted and marked with a blue circle containing the number '1'. The main area shows the details for the 'Dana Template', including the offset account 'Maple Townhomes Operating Acct. **2800'. Below this, a table lists payees with columns for NAME, ACCOUNT, STATUS, and AMOUNT. The payees listed are 'Dana Povlot' and 'Janitorial Services', both with 'ACTIVE' status. The total amount is \$27.00. A blue circle with the number '2' is placed over the 'Review and Submit' button.

NAME	ACCOUNT	STATUS	AMOUNT
Dana Povlot	Checking *****2222 111000025	ACTIVE	\$15.00
Janitorial Services	Checking *****1111 121000358	ACTIVE	\$12.00

Total: \$27.00

Review and Submit

Please note that you can submit a request for an ACH limit increase. The steps to requesting an increase are provided in the “Submitting a Business Wire Request Over Limit” section as the steps are the same.

Business Wires Menu

Notifications and Alerts

ACH alert contact methods are configurable under Tools → Alerts. The ACH transfer module supports the following alerts:

- Needs Authorization Alert
- Business ACH Submission Alert
- Rejected By FI Alert

Business Wires Menu

Wire transfers offer convenience, speed, and security. The Business Wires menu has specific accounts, payees, limits, and authorizations available and allows qualified accounts to send out wire transfers. A payee may have more than one account depending on the number of wire payment methods that have been established.

Business Wires allows you to:

- Create wire payment requests
- Authorize wire payment requests
- Set limits

Submit a Business Wire Request

In the Business Wires menu, from the **Submission** tab, select a **Payee** from the dropdown list. Choose a **Funding Account** and a **Company Name**. Enter the **Amount** for the transfer. Select the **Send On** date. Enter any additional details into the **Originator to Beneficiary Info** field (optional). Click **Confirm Payment**.

Business Wires Menu

The screenshot shows the 'Business Wires' interface. At the top, there are tabs for 'Submission', 'Scheduled', and 'History'. The 'Submission' tab is active, indicated by a blue underline and a blue circle with the number 1. The main form is divided into two columns. The left column is titled 'Payee Details' and contains fields for 'Payee' (with a blue circle 2), 'Funding Account' (with a blue circle 3), 'Company Name' (with a blue circle 4), 'Amount' (with a blue circle 5), 'Frequency' (set to 'One Time'), 'Send On' (with a blue circle 6 and a date picker showing '08/02/2023'), and 'Originator to Beneficiary Info' (with a blue circle 7). The right column is titled 'Payment Summary' and shows 'You Send' as '\$200.00 USD', 'Funding Account' as 'Maple Townhomes Security Deposit' with a balance of '\$24,774.43', and 'Payee' as 'Bright Gardening Services'. Below this, it shows 'Payee Account' as 'PAYEE'S FINANCIAL INSTITUTION' and 'Bank of America, N.A., CA, San Francisco, CA'. It also lists 'Routing Number' as '121000358' and 'Account Number' as '333333333'. At the bottom right, there is a 'Confirm Payment' button (with a blue circle 8) and a 'Cut-off time' of '02:00 PM (Central Standard Time)'.

Search for a Business Wire

On the **Scheduled** tab of the Business Wires menu, click the **Show Search** button to view search fields. **Enter search criteria** and click the **Search** button.

Cancel Business Wire Request

Wires cannot be edited. If there was a mistake made, you will need to cancel the wire transfer and submit a new request. Under the **Scheduled** tab, locate the wire transfer and click the **Cancel** button, enter a reason, and select **Cancel Payment**.

Business Wires Menu

Submitting a Business Wire Request Over Limit

When you need to send a business wire over your set limit, you can send a request to your FI for a limit increase. This request can include a temporary or a permanent increase. After sending your request it will be sent to your FI via a secure message in the Message Center. You start by requesting your business wire normally and including the increased wire amount. You will receive a drawer notification that your limits have been exceeded and you can **Request Increase**.

The screenshot displays a business wire request form with a dark theme. On the right side, a white modal window titled "Transaction Limits Exceeded" is open. The modal contains a red error icon and text: "You have exceeded your limits: The transaction you're attempting to send has exceeded your daily/weekly/monthly limits." Below this, it says: "Review the following information to see which limit has been exceeded and by how much. Please either request a limit increase or change the Wire amount to reduce your payment to be under the established limit." The modal also shows "Transaction Details" with a wire amount of \$25,000.00 and a send date of 09/18/2024. At the bottom, it lists "Current Limits": Daily (\$20,000.00), Weekly (\$75,000.00), and Monthly (\$100,000.00). Two buttons are at the bottom: "Cancel" and "Request Increase".

Transaction Limits Exceeded

You have exceeded your limits: The transaction you're attempting to send has exceeded your daily/weekly/monthly limits.

Review the following information to see which limit has been exceeded and by how much. Please either request a limit increase or change the Wire amount to reduce your payment to be under the established limit.

Transaction Details

Wire Amount	Send On
\$25,000.00	09/18/2024

Current Limits

Daily	Weekly	Monthly
\$20,000.00	\$75,000.00	\$100,000.00

Cancel Request Increase

When submitting your request for an increase, you will fill in the **Desired Limits** and include an **Expiration Date**. If the limit increase is temporary, you will select an expiration date. If you would like the increase to be permanent, you will check the box that there is no expiration date. You can include a **Message** explaining the reason for the increase that will be seen by an administrator at the FI and **Upload** any supporting documentation. From there, you will select the **Response Time** (5 hours or 1 hour) that you would like to be notified about the approval or denial of the increase. Both response times usually come with a fee. When you have filled in all of the information you will select **Submit** to send your request.

Business Wires Menu

The screenshot shows a 'Limit Increase Request' form with the following elements:

- Step 1:** 'Desired Limits' section with three buttons: 'Daily \$25,000.00', 'Weekly \$76,000.00', and 'Monthly \$150,000.00'. Below these is an 'Expiration Date' dropdown menu set to '09/30/2024'.
- Step 2:** A checkbox labeled 'No Expiration Date' is unchecked. Below it is a text area for a 'Message' containing the text 'Limit increase needed until the end of September.' with a character count of '49 / 1000'.
- Step 3:** A document upload area with a dashed border, a plus icon, and the text 'Drag and drop or click to upload documents'. Below it, a note states 'You can attach up to 10 files (15 MB total)'.
- Step 4:** 'Choose Your Response Time' section with two radio buttons: '5 hour(s) for a fee' (selected) and '1 hour(s) for an expedited fee'.
- Step 5:** At the bottom are two buttons: 'Back' and 'Submit'.

You will be shown a message saying that your request is **Pending FI Review**. You will see the pending request in your Business Wires menu under the Scheduled tab. After your FI approves or denies your request, you will be notified via the Secure Message Center.

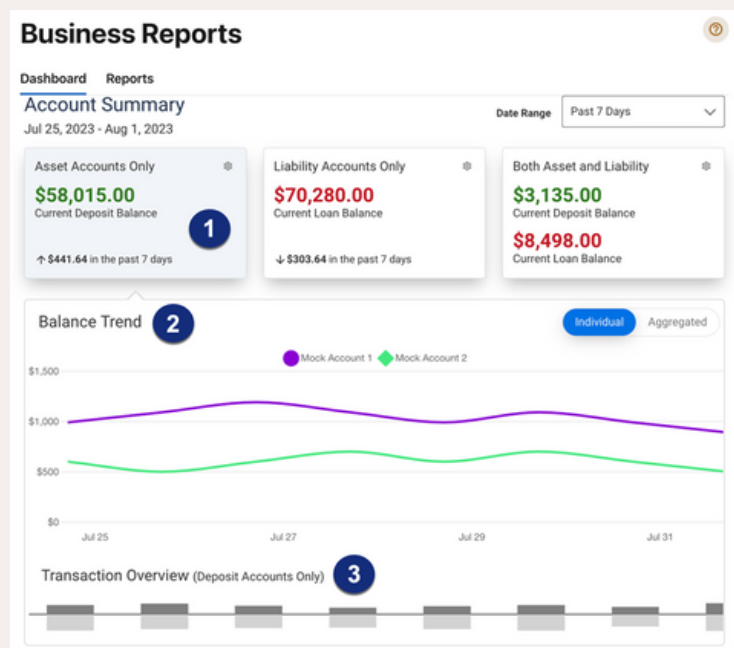
It is important to note that a limit increase can be requested for ACH as well. The same steps will be followed for submitting an ACH limit increase request.

Business Reports Menu

Business Reports Menu

The Business Reports menu provides you with the ability to access Standard Reports and create Custom Reports. Custom Report generation tools provide you with the ability to generate new reports to yield new insights on your ACH details and transaction history. The three main areas include:

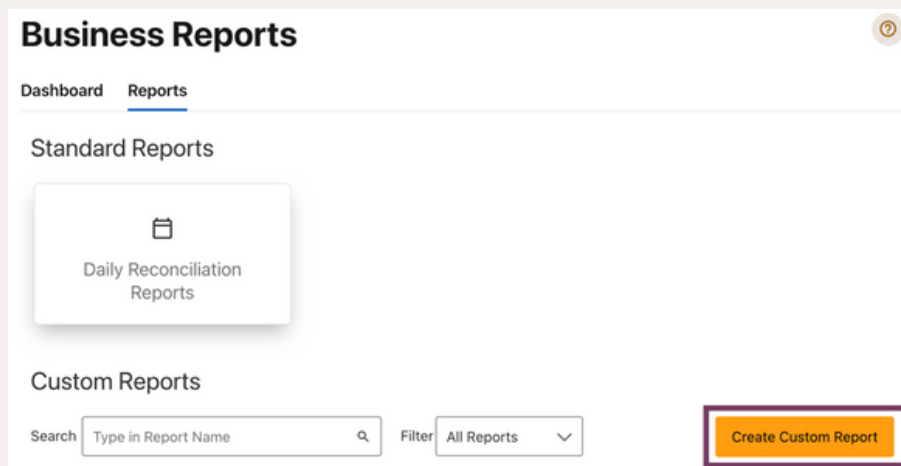
1. **Quick Filter Cards:** Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will instantly be filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.
2. **Balance Trend:** The Balance Trend chart is a line graph at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.
3. **Transaction Overview:** The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.



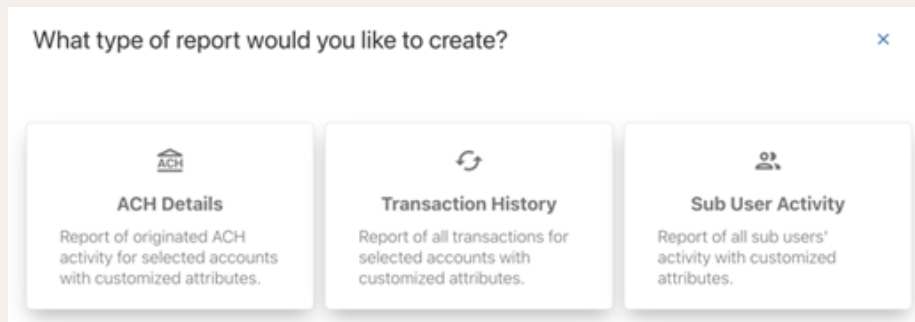
Business Reports Menu

Create a Custom Report

The **Reports** tab will show you standard reports that are generated by BankCherokee. You will also be able to run your own custom reports. Within the Business Reports menu, select the **Create Custom Report** button.



Then, select the **Custom Report Type** and that type will display with default columns.



1. Click the **Edit** (pencil) icon next to the report name report. Click the Accept (checkmark) button to save.
2. The **Add / Remove Columns** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked). Click the **Update** button to save the changes or click the **Cancel** button to close the window without saving the changes.

Business Reports Menu

3. Click the **Save Dynamic Report** button, enter a name, description, date range, and share type and select to receive a notification via email when the report is ready.
4. Click the **Save** button to create the new Custom Report or click the **Cancel** button to close the Custom Report without saving.

The screenshot shows the 'Business Reports' interface. At the top, there are tabs for 'Dashboard' and 'Reports'. Below the tabs, there is a link '< All Reports' and a report title 'Untitled Report' with an edit icon. To the right of the title is a red circle with the number 1. Below the title is a button 'Add / Remove Columns' with a red circle and the number 2. To the right of this button is a 'Date Range' dropdown menu set to 'Past 30 Days'. Further right is a button 'Save Changes to Download' and a red circle with the number 3. To the right of this button is a large orange button 'Save Dynamic Report'.

DATE ▾	TEMPLATE ▾	COMPANY NAME ▾
08 NOV 2023	Template99	My Comp
07 NOV 2023	Template98	My Comp
06 NOV 2023	Template97	My Comp

Edit Custom Reports

To Edit a Custom Report, select the report you would like to edit and make the appropriate changes. Once all edits have been completed, click the **Update Dynamic Report** button.

The screenshot shows the 'Business Reports' interface. At the top, there are tabs for 'Dashboard' and 'Reports'. Below the tabs, there is a link '< All Reports' and a report title 'This is a sample report #299' with an edit icon. To the right of the title is a button 'Download Report' and a red box around a button 'Update Dynamic Report'. Below the title is a button 'Add / Remove Columns'. To the right of this button is a 'Date Range' dropdown menu set to 'Past 30 Days'.

Delete Custom Reports

Use the **Delete** icon (trash can) to remove the Custom Report.

NAME ▾	DESCRIPTION	CREATED ON ▾	
This is a sample report #300	This is the sample description for report #300	27 May	 