



BUSINESS DIRECT USER GUIDE

GeorgiaBanking.com/business-direct

GBC Business Direct Login



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Welcome to GBC Treasury Solutions Business Direct

Thank you for choosing GBC Business Direct to manage your business financial needs. The use of Online Banking through GBC Business Direct is the easiest, safest, and most convenient way to manage your accounts. We value you as a client and are committed to providing the best in class online and mobile solutions.

CONTACT INFORMATION

Treasury Solutions Client Support

Hours of Operations: 8:30 am ET – 5:00 pm ET

Email: treasurysolutions@georgiabanking.com

Phone Number: (+1)866.711.4530, Option 3

Local Number: 404.835.7313, Option 3

PROCESSING CUTOFF TIMES

Positive Pay Decisioning	1:00 pm ET
ACH Positive Pay Decisioning	1:00 pm ET
Same Day ACH	3:00 pm ET
ACH	6:00 pm ET
Wires	4:30 pm ET
Mobile Deposit	5:00 pm ET
Remote Deposit Capture	5:30 pm ET

ACCESSING GBC BUSINESS DIRECT

1. Click to [Sign in to GBC Business Direct \(ebanking-services.com\)](http://ebanking-services.com)
2. On the Login screen, enter your Company ID followed by the User ID using the login credentials received in your welcome email and click **Continue**
3. Next, setup a secure sign-in. You will then be asked to "Continue with a Security Code where you will choose a text message or phone call to have a code sent to verify your user ID associated with your phone.
4. Enter your temporary password provided in your welcome email. **Note: You will be prompted to change your password.**

A screenshot of the GBC Business Direct login interface. The header features the GBC logo. The main content area is titled "Sign in to GBC Business Direct". Below the title, there are two input fields: "Company ID:" and "User ID:". Both fields are highlighted with a red rectangular border. Below these fields is a blue button labeled "Continue", which is highlighted with a red oval border. At the bottom of the form, there is a section titled "Need Help?" with the text "Contact us at 866.711.4530 or send us a message." Below this, there are two links: "View our Privacy Policy" and "Business eBanking".

Sign in to GBC Business Direct

Company ID:

User ID:

Continue

Need Help?
Contact us at 866.711.4530 or send us a message.

[View our Privacy Policy](#)

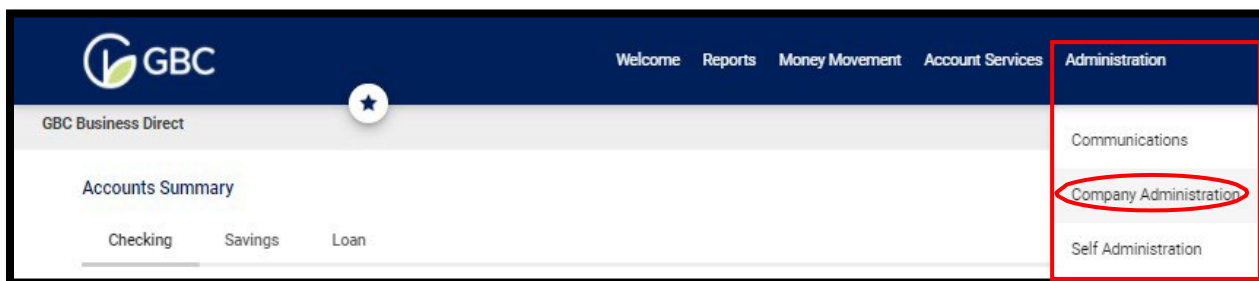
[Business eBanking](#)



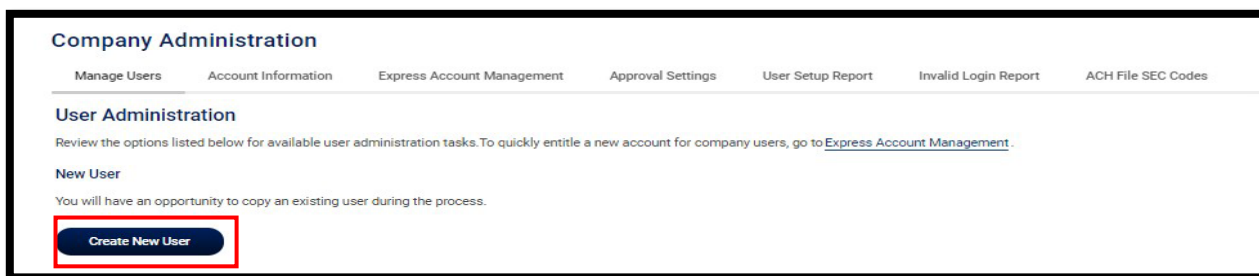
CREATE A NEW USER

ADD A USER

1. Hover over **Administration** and Click **Company Administration**



2. Under **Manage Users**, click **Create New User**.



3. Enter a **Username**, temporary **Password**, **First Name**, **Last Name**, **Email Address**, and **Telephone Number**. The phone number will be used the first time the user logs in to authenticate them via a mobile or voice code. Click **Continue**.

The screenshot shows the 'New User' form. It includes fields for User Information (User ID, Password, Confirm Password, First Name, Last Name, Primary E-mail Address, Secondary E-mail Address (Optional), Additional Information (Optional)) and User Telephone Number (Label, Country/Region, Area/City Code & Number, Extension). The 'Continue' button is highlighted with a red box.

4. On the next screen, under **Copy Existing User**, select Do not copy user.
5. Choose the User Role.
 - **Allow this user to set up templates:** Allows user to set up and approve templates for services and accounts to which user is entitled.
 - **Allow this user to approve transactions:** Allows user to approve transactions for services and accounts to which user is entitled.
 - **Grant this user administrative privileges:** Allows user to add, modify, copy, and delete users, as well as modify their roles, services, and account access, rename accounts, and modify the number of approvers required for requests.
6. Click **Continue**.
7. Entitle **Services & Accounts** for the new user by clicking on each service.

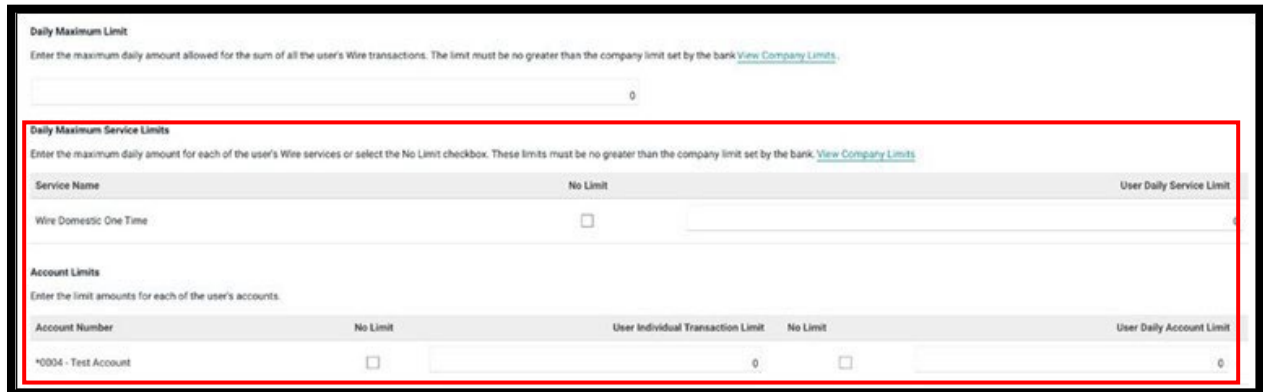


8. Under each service added, enable **Entitle Account** and/or **Allow Transmit** capabilities, as applicable
9. Scroll down and click **Continue**.
10. If the new user is an approver for ACH or wires, **Limits** must be set. Click the edit icon.



- **Company Limit:** Aggregate daily limit across accounts & services.
- **User Daily Limit:** Maximum allowed cumulative total of all successful transactions daily for group of services.
- **User Daily Service Limit:** Maximum allowed cumulative amount of all successful transactions daily per service.
- **User Individual Transaction Limit:** Maximum allowed amount per transaction per account.
- **User Individual Account Limit:** Maximum allowed cumulative amount of all successful transactions daily per account.

11. Select **No Limit** or enter limits for each field and click **Continue**



12. Verify the new user's details and click **Create User**.
13. A **New User-Confirmation** screen will appear

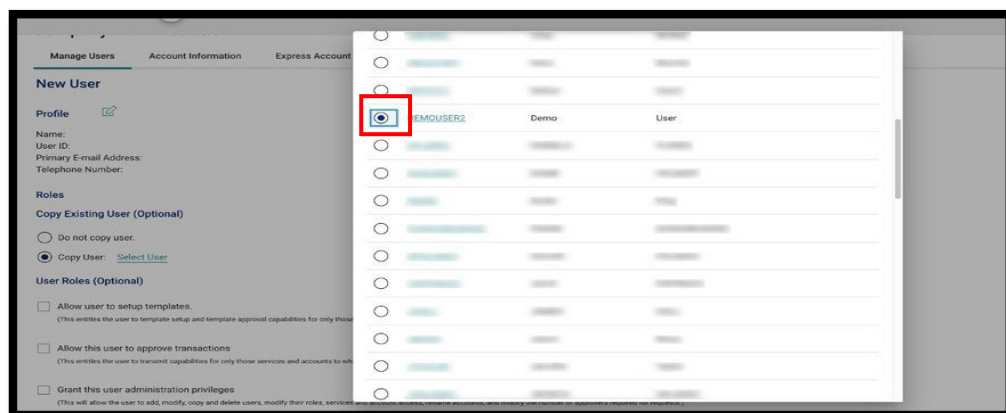
COPY A USER

To create a user with same settings as an existing user, follow steps 1 to 3 from **Create a New User** above, then:

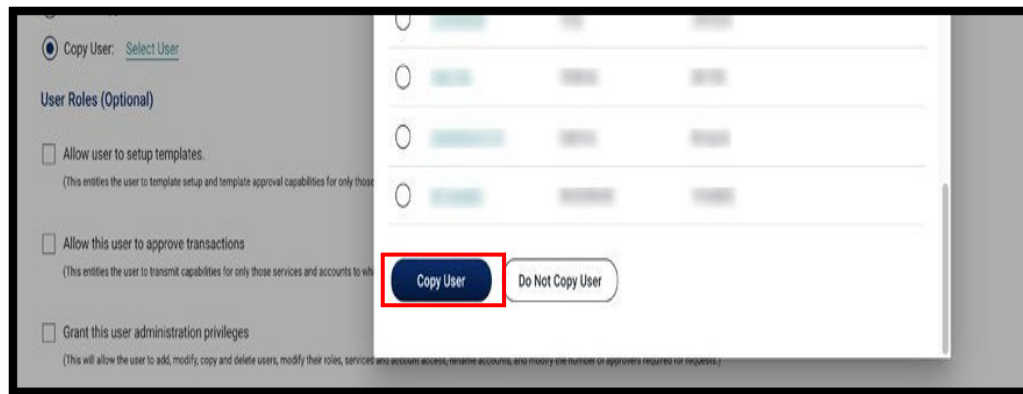
1. On the next screen, under **Copy Existing User**, select **Copy User**



2. In the box that appears, select the user to copied.

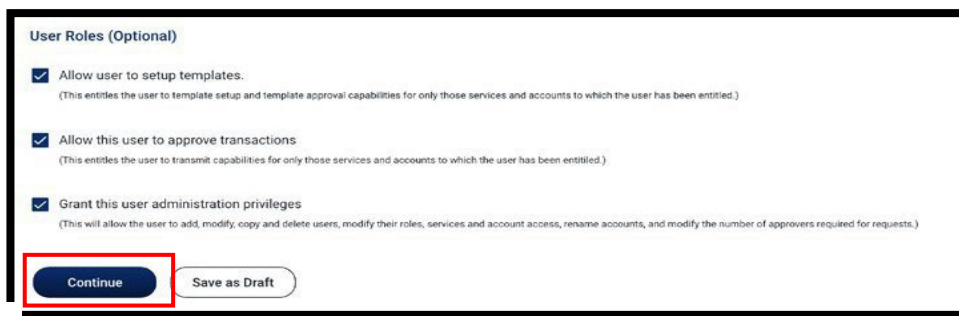


3. Scroll down and click **Copy User**



The screenshot shows a 'Copy User' dialog box. On the left, there are three checkboxes under 'User Roles (Optional)': 'Allow user to setup templates', 'Allow this user to approve transactions', and 'Grant this user administration privileges'. On the right, there is a list of users with columns for 'User', 'Role', and 'Status'. At the bottom, there are two buttons: 'Copy User' (highlighted with a red box) and 'Do Not Copy User'.

4. The new user's roles will populate according to user copied. Verify and click **Continue**.



The screenshot shows the 'User Roles (Optional)' section. It contains three checkboxes, all of which are checked: 'Allow user to setup templates', 'Allow this user to approve transactions', and 'Grant this user administration privileges'. At the bottom, there are two buttons: 'Continue' (highlighted with a red box) and 'Save as Draft'.

5. **Services & Accounts** will populate according to the user copied.
6. Click the edit icon to make changes as needed. Click **Continue**. **Note:** If the user does NOT have the approver role, the **Allow Transmit** column will not appear.
7. Edit limits as needed. Click **Continue**. **NOTE:** If the user is not an approver, no limits are necessary.
8. Click **Create User** and a **New User- Confirmation** screen will appear.

CHANGE PASSWORD

1. Hover over **Administration** and click **Self Administration**
2. Select **Change password**.
3. Enter your current password.
4. Create and enter the new password.
5. Type the new password again in the **Confirm Password** field.
6. Click **Update Password**.

GBC Business Direct

Self Administration

Change Password Personal Preferences User Activity Report

Only one password change is allowed in a day. Your password was last changed on January 19, 2022

Current Password

New Password

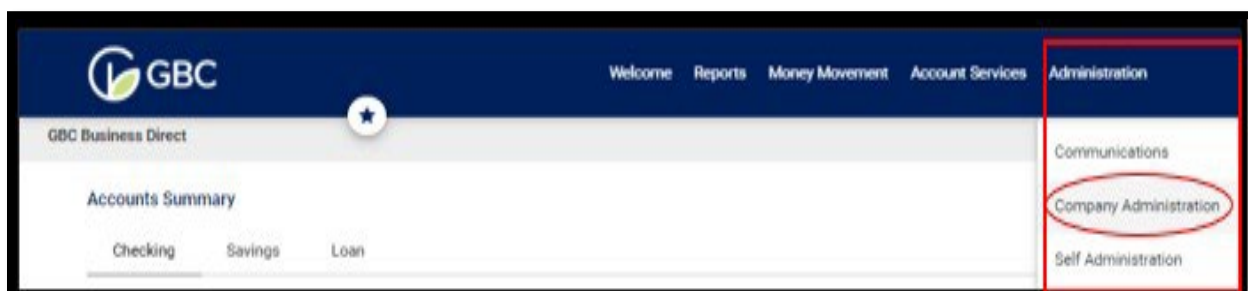
Confirm Password

Update Password Cancel

Communications
 Company Administration
Self Administration
 Service Administration

ESTABLISH APPROVAL SETTINGS

1. Hover over **Administration** and Click **Company Administration**



The screenshot shows the GBC Business Direct interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Administration' dropdown menu is open, showing 'Communications', 'Company Administration' (highlighted with a red circle), and 'Self Administration'.

2. Click Approval Settings.

NOTE: If your company opts out of dual authorization, you can choose which transactions require dual approval. If Require Separate Entry for Approval is not selected for a transaction type, all users with the approval role will have the ability to approve that type of transaction for themselves and others, up to their approval limit. If your company always requires dual authorization, the boxes in this column will be preselected.

Service Name	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval
ACH File Upload	\$ 0.00	1	1	☐
ACH Positive Pay	\$ 0.00	1	1	☐
CCD Collection	\$ 0.00	1	1	☐
CCD Payment	\$ 0.00	1	1	☐
PDF Collection	\$ 0.00	1	1	☐



MESSAGES & ALERTS

VIEW MESSAGES & ALERTS

1. Hover over Administration and select Communications
2. Messages and alerts will appear under the **Mail and Alerts** section. **NOTE:** Received messages will be automatically deleted after 90 days.

The screenshot shows the GBC Business Direct interface. At the top, there is a dark blue navigation bar with the GBC logo on the left and several menu items: Welcome, Reports, Money Movement, Account Services, and Administration. The Administration menu is highlighted with a red box, and its dropdown menu is visible, showing Communications and Self Administration, also highlighted with a red box. Below the navigation bar, there is a light gray bar with the text 'GBC Business Direct' and a star icon. The main content area has a heading 'Communications' and a sub-heading 'Received Mail and Alerts'. Below these, there is a row of tabs: Mail and Alerts, Sent Mail, Forms and Documents, Manage Alerts, and Contact Us. The 'Mail and Alerts' tab is selected. Below the tabs, there is a section titled 'Received Mail and Alerts' with a note: 'Received messages will be automatically deleted after 90 days.'

ADDING ALERTS

1. To add alerts, hover over **Administration** and select **Communications**
2. Select **Manage Alerts**

The screenshot shows the GBC Business Direct interface. At the top, there is a dark blue navigation bar with the GBC logo on the left and several menu items: Welcome, Reports, Money Movement, Account Services, and Administration. The Administration menu is highlighted with a red box, and its dropdown menu is visible, showing Communications and Self Administration, also highlighted with a red box. Below the navigation bar, there is a light gray bar with the text 'GBC Business Direct' and a star icon. The main content area has a heading 'Communications' and a sub-heading 'Received Mail and Alerts'. Below these, there is a row of tabs: Mail and Alerts, Sent Mail, Forms and Documents, Manage Alerts, and Contact Us. The 'Manage Alerts' tab is selected and highlighted with a red box. Below the tabs, there is a section titled 'Received Mail and Alerts' with a note: 'Received messages will be automatically deleted after 90 days.'

3. Select alert type: **Account, Non-Account, Multiple Accounts, or Custom**
4. Scroll to the **Available** section and select the plus sign to add the alert
5. Enter any required information, select your email, and click **Add**
6. The alert will appear under the **Active** section

CUSTOM ALERTS

1. To add custom alerts, hover over **Administration** and select **Communications**
2. Select **Manage Alerts**
3. Select the **Custom Alerts** tab.
4. Click the Add new alert link.
5. Enter alert criteria if applicable.
6. Enter an appropriate subject in the Subject field.
7. Enter an appropriate message in the Alert message field.
8. Select the Frequency in which you want to receive the alert.
9. Enter a date in the Next send on field or click the calendar icon and select a date. This is the date when you will begin receiving the alert
10. Click the check box associated with each Send To option to which you want the alert sent. The Send to column does not appear if you do not have an e-mail or mobile telephone (if applicable) defined.
11. Click Add alert.

EDIT OR DELETE ALERTS

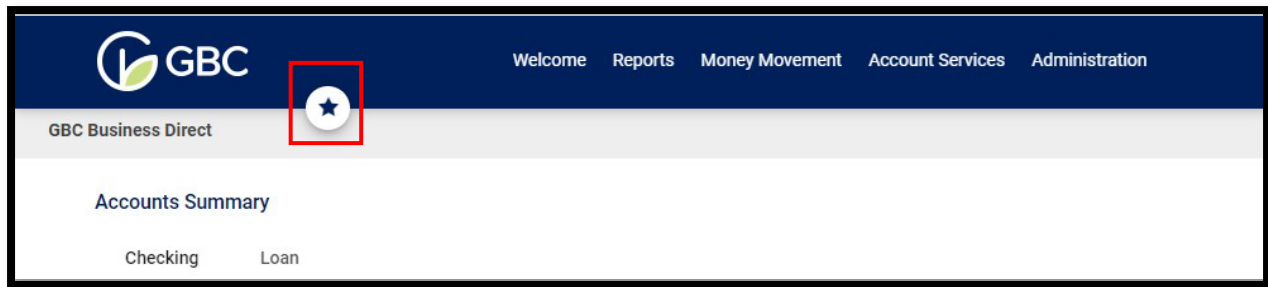
1. Hover over **Administration** and select **Communications**
2. Select **Manage Alerts**
3. Select alert type: **Account, Non-Account, Multiple Accounts, or Custom**
4. Click the edit icon next to the alert you want to modify.
5. Modify the changes to the information and click **Save**
6. To delete an alert, select the icon beside the alert in **Active** selection.

MANAGE CONTACT INFO

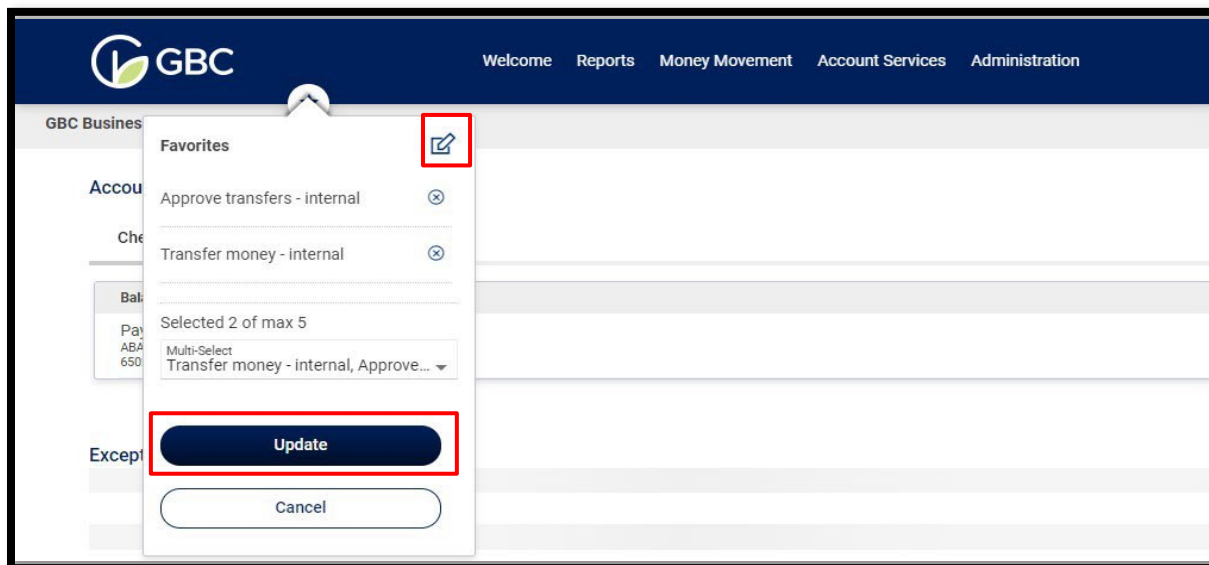
1. Hover over Administration and select Communications
2. Select **Manage Alerts**
3. Click **Personal Preferences**
4. Click **Add** under **Email** or **Telephone**.
5. Enter the information and click **Update**
6. A confirmation will appear.
7. To edit, select the edit icon. Make changes to the information and click **Update**.



ADD A FAVORITE



1. Click the **blue star** under the GBC log
2. Select icon to the right of **Favorites**.
3. Select a page you want to add as a favorite. **Note:** Only one favorite can be added at one time.
4. Click **Update**



DELETE A FAVORITE

1. Click the **blue star** under the GBC logo
2. Click the **favorite** link associated with the favorite you want to delete.

DEPOSIT ACCOUNT REPORTING

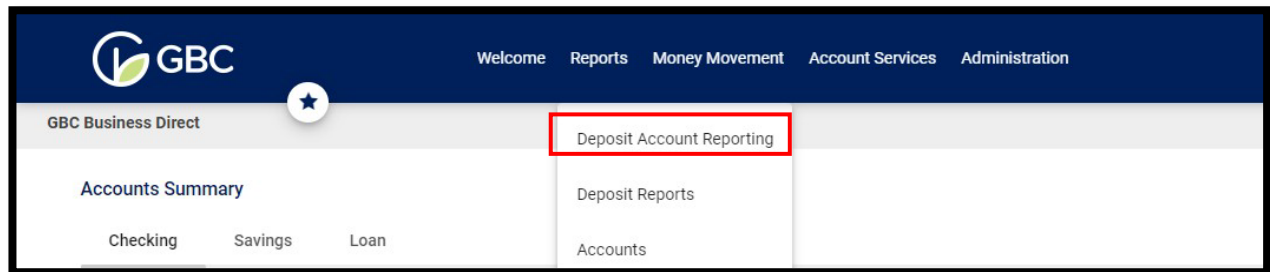
Under **Deposit Account Reporting** you can search for and view account activity and balances. You can download search results and save the search options future use. This is the best way to review transaction details on a regular basis.

You can search for transactions by account(s), date range, transaction type, amount (or amount range), or check serial number (or check range). You can also view images of paid checks and checks deposited. Access deposit account activity for an account by selecting the account on the Welcome page. The default view includes the previous and current day's transactions and a running balance. **Note: Searches saved by another company user cannot be deleted, renamed, or viewed.**



CREATE A REPORT

1. To create a saved report for quick access to account activity, hover over **Reports** and select **Deposit Account Reporting**.

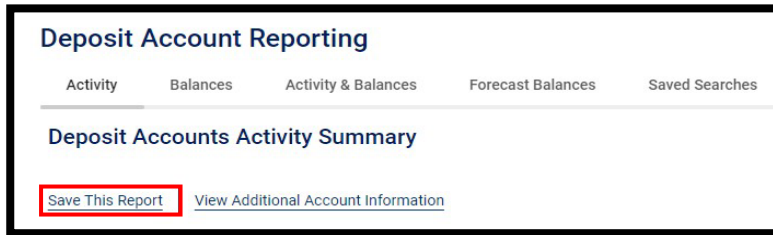


2. Select **Screen** under **Output To**. Choose **Account**, **Specific Date** or **Date Range**, **Transaction Types**, and then click **Search**. **NOTE:** Select a different **Output To** export a report. Available

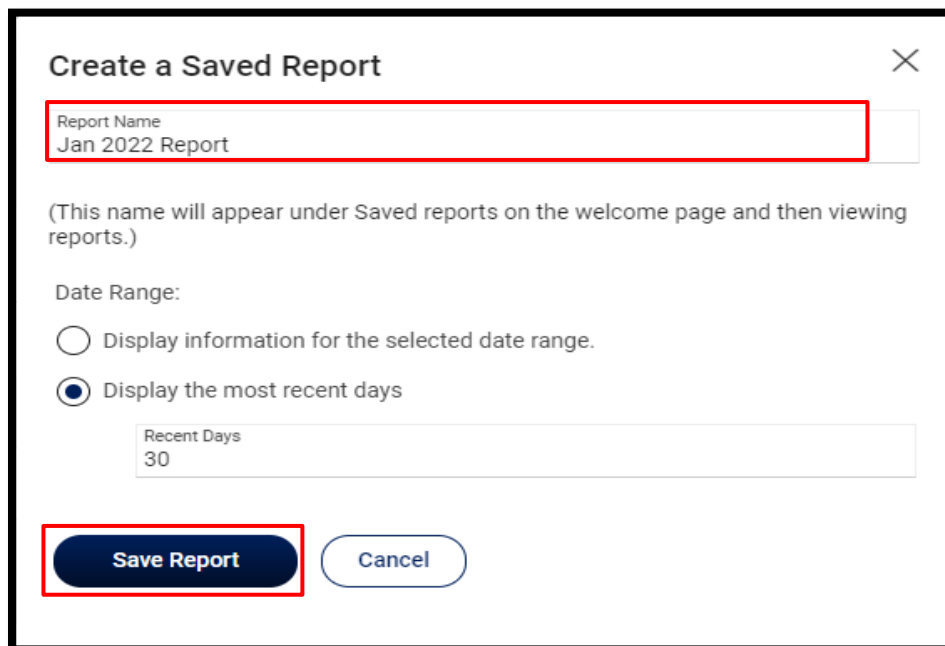
A screenshot of the 'Deposit Account Reporting' form. The form has a title bar with tabs: 'Activity' (selected), 'Balances', 'Activity & Balances', 'Forecast Balances', and 'Saved Searches'. Below the title bar, the section 'Search Deposit Account Activity' is visible. It includes a note 'Up to 18 months of data available.' and a dropdown menu for 'Output To' set to 'Screen'. Below this is a link to 'File Export'. There is an 'Account' input field, a 'Date' section with radio buttons for 'Specific Date' and 'Date Range' (selected), and date range inputs 'From 01/01/2022' and 'To 01/31/2022'. There are also radio buttons for 'Previous Business Day' and 'Since Last Download (Valid for QuickBooks® download only.)'. A 'Transaction Types' dropdown is set to 'All Transactions'. At the bottom, there is a 'Show Advanced Options' checkbox and a 'Search' button (highlighted with a red box).

formats are BAI2, CSV, PDF, QIF, QuickBooks or Quicken

3. To save your search report, click **Save This Report**.



4. Name the report, choose the **Date Range**, and click **Save Report**.

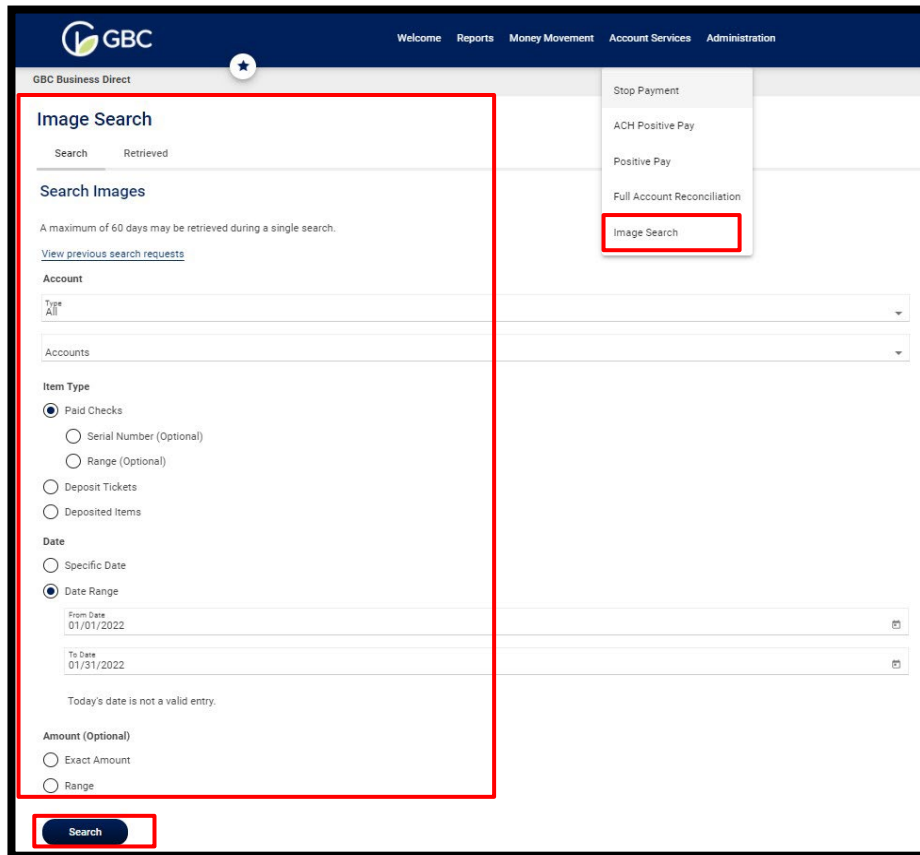


5. A confirmation will appear

VIEW IMAGE AND ARCHIVE REQUESTS

1. Click **Account Services > Image Search**. Images requested today are available in the **Image requests** section. Images requested through searches conducted on previous dates are available in the **Archive requests** section. The requests remain on the page two days after the original request was made.
2. Do one of the following:
 - For images requested on today's date, click the check box associated with each image you want to view (up to 50) and then click the **View selected images** link.
 - For deposit tickets, click the **List items** link. Then, click the check box associated with each image you want to view (up to 50) and then click the **View selected images** link.
3. Click **Search**

VIEW STATEMENTS



GBC Business Direct

Welcome Reports Money Movement Account Services Administration

Image Search

Search Retrieved

Search Images

A maximum of 60 days may be retrieved during a single search.

[View previous search requests](#)

Account

Type: All

Accounts

Item Type

☒ Paid Checks

☐ Serial Number (Optional)

☐ Range (Optional)

☐ Deposit Tickets

☐ Deposited Items

Date

☐ Specific Date

☒ Date Range

From Date: 01/01/2022

To Date: 01/31/2022

Today's date is not a valid entry.

Amount (Optional)

☐ Exact Amount

☐ Range

Search

Stop Payment

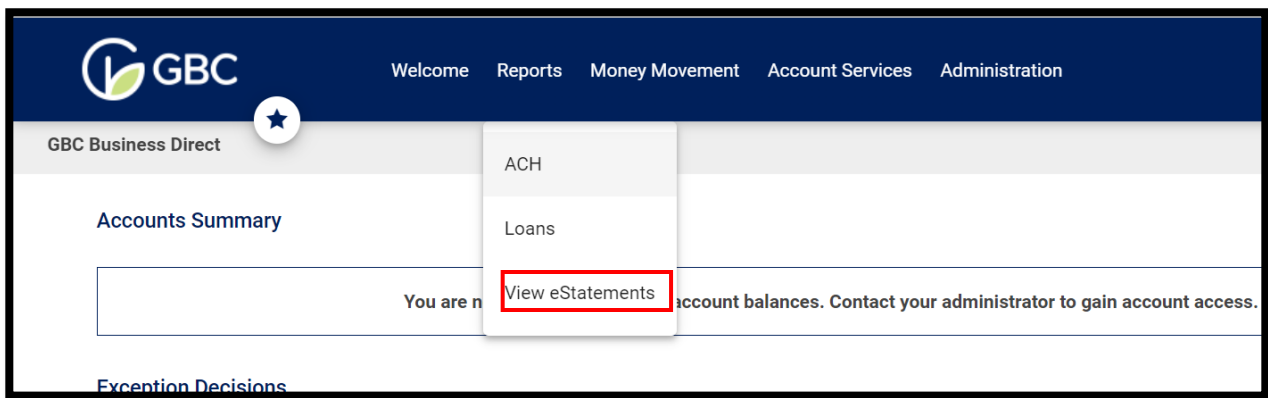
ACH Positive Pay

Positive Pay

Full Account Reconciliation

Image Search

1. Click **Reports > View eStatements**.
2. Select the statement to be viewed.
3. The statements will appear in PDF format.



GBC Business Direct

Welcome Reports Money Movement Account Services Administration

Accounts Summary

You are not logged in. Contact your administrator to gain account access.

View eStatements

ACH

Loans

Exemption Decisions

BILL PAY

A user's role in online banking determines their Bill Pay role. See the Bill Pay Role Definitions and modify the user's online banking role if necessary.

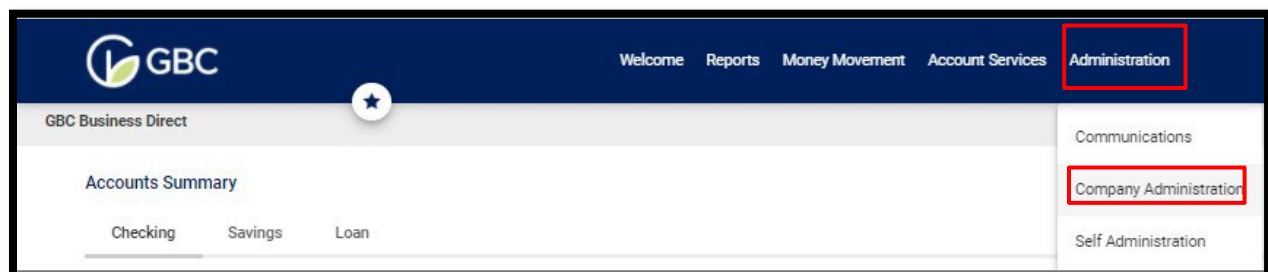
NOTE: Payments created by users who do not have the Approval or Administration role require approval by someone else in their company; no payments are auto approved. Additionally, a user who has the Administration role in online banking is automatically given access to all accounts set up in the Bill Pay system regardless of their Bill Pay account entitlements.

BILL PAY ROLE DEFINITIONS

ONLINE BANKING ROLE	BILL PAY ROLE	BILL PAY PRIVILEGE	AVAILABLE TASK
Administration	Administrator	Create Payments	Enter current-day or future-dated transactions up to the company limit, regardless of user limits set.
		Approve Payments	Approve any transaction up to the company limit, regardless of user limits set. Transactions can be approved in advance of their effective date.
		Add/Change Payees	Maintain details of payees.
		Add/Change Automatic Rules	Set up recurring payments.
		View Payment/Audit Reports	View payment and audit reports.
Set Up Templates	User	Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		Add/Change Payees	Maintain payee details.
		View Payment/Audit Reports	View payment and audit reports.
Approval	User	Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		Approve Payments	Approve transactions up to their approval limit. Transactions can be approved in advance of their effective date.
		View Payment/Audit Reports	View payment and audit reports.
User (No Role)	User	Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		View Payment/Audit Reports	View payment and audit reports.

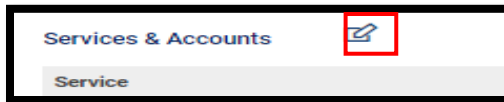
ENTITLE A USER TO BILL PAY

1. Hover over **Administration** and Click **Company Administration**



2. Select the user by clicking on their **User ID**.

3. Within the user's profile, click the edit icon next to **Services & Accounts**.



4. Click the plus icon beside **Bill Pay**.



5. Under the Entitled **Account**, check the account(s) the user should have access to for **Bill Pay**.
NOTE: Users with the Administrative role will have access to all accounts within Bill Pay.
6. Scroll down and click **Save Changes**.

ACH PAYMENTS & COLLECTIONS

MAKING AN ACH PAYMENT WITHOUT A TEMPLATE

1. Click Money Movement > ACH > Make ACH Payment/Manage templates.
2. Click the Send money without a template link.
3. Please note all fields are required, unless indicated below.

Template Name (optional)	If you want to save the transaction as a template, type a name for the template (up to 20 alphanumeric characters).
Request Type	If applicable, select the relevant service.
Company Name/ID	Select the relevant ID.
Template Description	A description (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Maximum Transfer Amount	The dollar amount that is applied to each detail account.
Effective Date	Type a date or click the calendar icon and select a date.

1. Click **Continue**.
2. Optional: Type an amount in the **Control amount** field.
3. Select or fill on the **Credit/Destination Accounts** options:

Payment Instructions	Select one of the following: Do not process details with amounts of \$0.00 (process only details with a dollar amount) Send details with amounts of \$0.00 as payments (used to process all details).
ABA/TRC	Type the ABA or click the ABA search link to search for an ABA/TRC.
Account	The account number.
Account Type	The type of account. For example, checking.
Name	Type the name of the individual/company associated with the account.
Detail ID (Optional)	Any information that helps to identify the transaction.
Default Amount (Optional)	The amount of money to pay.
Additional information (Optional)	More information to accompany the transaction.

4. Click **Continue**.
5. Verify the payment as needed and then click one of the following options:
6. **Optional:** Click the **Add additional detail row** link to add another detail account.
7. Do one of the following:
 - a. Click the **Submit for Approval** link to approve the transaction later or allow other users in the company to approve it.
 - b. Click **Approve** to approve the transaction now.
 - c. Click **Transmit** to approve and send the transaction.
8. When prompted, complete additional user validation:
 - a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**.
 - b. Do one of the following:
 - i. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code into the phone** once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - ii. If you choose to receive an SMS message, select the appropriate **Country/Region**, enter a mobile phone number, and then click **Send Text Message**. If the mobile number matches a number on record, a text message containing a one-time security is sent to your phone, and the Enter the Security Code dialog appears.
 - c. For the SMS test message, type the one-time security code displayed on your mobile device into the **One-time security** code field on the Enter the Security Code dialog and then click **Submit**

MAKING AN ACH PAYMENT VIA TEMPLATE

1. Click **Money Movement > ACH**
2. Select a Template Name option and then click **Continue**
3. Select or fill in the **Template Information** options

Template Name (optional)	If you want to save the transaction as a template, type a name for the template (up to 20 alphanumeric characters).
Request Type	If applicable, select the relevant service.
Company Name/ID	Select the relevant ID.
Template Description	A description (up to 10 alphanumeric characters).
Debit Account	The account from which money is deducted.
Payment Instructions	Select one of the following: Do not process details with amounts of \$0.00 (process only details with a dollar amount) Send details with amounts of \$0.00 as payments (used to process all details).
Maximum Transfer Amount	The dollar amount that is applied to each detail account.
Effective Date	Type a date or click the calendar icon and select a date.

1. In the **Amount** fields, type the amount to pay each account. To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.
2. Click **Continue**.
3. Verify the payment as needed and then click one of the following options:
4. When prompted, complete additional user validation:
 - a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**.
 - b. Do one of the following:
 - i. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code into the phone** once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - ii. If you choose to receive an SMS message, select the appropriate **Country/Region**, enter a mobile phone number, and then click **Send Text Message**. If the mobile number matches a number on record, a text message containing a one-time security is sent to your phone, and the Enter the Security Code dialog appears.
 - c. For the SMS test message, type the one-time security code displayed on your mobile device into the **One-time security** code field on the Enter the Security Code dialog and then click **Submit**



SUBMITTING AN ACH NACHA FILE UPLOAD

1. Click **Money Movement, ACH, Upload Transactions**
2. Click Browse and select the file upload
3. Click **Upload File**

APPROVE UPLOADED ACH FILES

1. Click one of the following:
 - Approvals > Files
 - Money Movement > ACH > File Status
2. Scroll to the ACH Files to Files to Approve or Transmit section (depending on the navigation path you choose).
3. Select the files you want to approve and then click **Continue**.
4. Verify the files as needed and then click one of the following:
 - Approve: Approve all transactions in the file now; more approvals are required
 - Transmit: Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.
5. If prompted, complete additional user validation:
6. Select **Phone** or **Text Message** (if applicable)
7. Click **Continue**. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code** into the phone once you receive your phone call.
8. If you selected to be contacted by SMS test, a dialog box is displayed to enter your mobile number.
9. Do one of the following:
 - i. If you choose to receive a phone call, **speak, or enter the displayed one-time security code** into your phone. After completing the phone call, click **Phone Call Completed**.
 - ii. If you choose to receive an SMS message, select the appropriate **Country/Region**, enter a mobile phone number, and then click **Send Text Message**. If the mobile number matches a number on record, a text message containing a one-time security is sent to your phone, and the Enter the Security Code dialog appears.
 - iii. For the SMS test message, type the one-time security code displayed on your mobile device into the **One-time security** code field on the Enter the Security Code dialog and then click **Submit**
 - If required, type your token passcode, and then click **Continue**.

DELETE AN UNAPPROVED UPLOADED ACH FILE

1. Click one of the following:
 - Approvals > Files
 - Money Movement > ACH > File Status
2. Scroll to the ACH Files or Files to Approve or Transmit section (depending on the path you choose)
3. Click the link **File Name** column for the ACH file you want to delete.
4. Click the **delete icon** () beside the File Information heading
5. Verify the ACH file as needed and then click **Delete**.

CHECK THE STATUS OF ACH FILES

1. Click Money Movement > ACH > Uploaded Files
2. Complete the following fields:
 - **Status:** Verifying, Pending, Approval, Rejected, Transmitted, Confirmed and/or In Process
 - **Date:** Specific Date or Date Range
3. Click **Generate Report**.

IMPORTING ACH INFORMATION

File imports allow you to import payees into existing ACH templates created in Business Direct. Before importing, the template must be created first in Business Direct. Once the template is created, you will create the Import Definition.

MAKING AN ACH PAYMENT VIA TEMPLATE WITH FILE IMPORT

1. Click **Money Movement > ACH > Make Payment**
2. Select a **Template Name** option and then click **Continue**
3. Select Edit This Template (using tool icon). 
 - a. Select Import Details
 - b. Select your File Definition previously created select Continue
 - c. Select your File Definition previously created, select Continue.
 - d. Select Browse to locate your file. Select Update By with the following choices.

UPDATE BY OPTION	DESCRIPTION
Adding new and updating existing transactions	Imports all transactions; adds new transactions and updates existing.
Adding new transactions only	Imports only new transactions and ignores existing transactions. Updating
existing transactions	Overwrites existing transactions and does not add new transactions.
Delete existing and add new transactions	Deletes existing transactions and adds new transactions.



Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the Match records by selections made in the Characteristics section of a file definition. For example, if account name is selected for Match records by in a file definition, then those records that match based on Account name are considered existing transactions.

- e. Import File. File information will be loaded into the template.
- 4. Click Continue
- 5. Verify the payment as needed and then click one of the following options:

OPTION	DESCRIPTION
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

- 6. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text Message** (if applicable) and then click Continue.
 - b. Do one of the following:
 - i. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code into the phone** once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - ii. If you choose to receive an SMS message, select the appropriate **Country/Region**, enter a mobile phone number, and then click **Send Text Message**. If the mobile number matches a number on record, a text message containing a one-time security is sent to your phone, and the Enter the Security Code dialog appears.
 - c. For the SMS test message, type the one-time security code displayed on your mobile device into the **One-time security** code field on the Enter the Security Code dialog and then click **Submit**



Existing detail account information is identified when specific fields in a template match data contained within the file being imported. These specific field are determined by the Match record by selections made in the Characteristics section of a file definition. For example, if Account name is selected for Match records by in a file definition, then those records that match based on Account name are considered existing transactions. The fields that are validated during import are as follows:

FIELD	REQUIREMENT
ABA/TRC	Nine-digit, numeric Receiving Depository Financial Institution's identification number.
Account Number	Receiving Depository Financial Institution's Account Number that is not greater than 17 alphanumeric characters.
Account Type	NACHA-formatted files: Two-digit numeric Transaction Code where the first digit is either a 2 for checking or a 3 for savings. Fixed and Delimited formatted files: For a checking account, 1 or checking is allowed. For a savings account, 2 or savings is allowed.
Account Name	Receiving Company Name or Individual Name. A maximum of 22 characters is supported. Single quotes are not supported.
ID	Identification number related to the account owner. A maximum of 15 characters is allowed. Single quotes are not supported.
Default Amount	Value between \$0.00 and \$99,999,999.99.
Addenda	For non-IATs - a maximum of 80 characters is allowed. Single quotes are not supported. For IATs - appropriate IAT addendums are included and not blank.

APPROVE ACH TRANSACTIONS

To approve ACH transactions, click **Approvals** on the upper right-hand side of the home screen, then follow the steps below.

1. Click **Transactions**.
2. Select the transactions you want to approve and click **Approve Selected**. You can approve from this screen or click on the hyperlink under the account to verify transaction details.
3. Verify the transactions and the click **Transmit**.

OPTION	DESCRIPTION
Transmit	Approve and transmit the transactions.



NOTE: The number of approvals required and approval settings for the service determine the options available to you. Options vary based on user permissions.

4. When prompted, complete additional user validation:
 - a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**.
 - b. Do one of the following:
 - i. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code into the phone** once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - ii. If you choose to receive an SMS message, select the appropriate **Country/Region**, enter a mobile phone number, and then click **Send Text Message**. If the mobile number matches a number on record, a text message containing a one-time security is sent to your phone, and the **Enter the Security Code** dialog appears.
 - c. For the SMS test message, type the one-time security code displayed on your mobile device into the **One-time security** code field on the **Enter the Security Code** dialog and then click **Submit**.

WIRES

SEND A WIRE

1. Click **Money Movement > Wire or Wire via Template**
2. Select or fill the **Debit Information** options:

OPTION	DESCRIPTION
Wire type	Domestic wire or USD international wire.
Template name (optional)	Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
Account	The account from which funds are drawn.
Send on date	The date the transfer is effective. A date up to 180 days into the future can be entered.
	Amount
	The dollar amount of the transfer.

3. Click **Continue**

4. Select or fill in the **Recipient Information** options:

OPTION	DESCRIPTION
Bank ID type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
Bank ID	A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABABank type, 11 for a SWIFT type, or 6 for a CHIPS type.
Recipient account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Bank name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Bank address 1, 2 and 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Recipient name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Recipient address 1, 2 and 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].
Additional information for recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['], question mark [?], dollar sign [\$], and percent sign [%].

5. As applicable, select or fill the **First and Second Intermediary Bank Information**.

6. If applicable, fill in or change the **Wire Initiator Information** options.

OPTION	DESCRIPTION
Wire initiator name	This field is pre-filled with your company name.
Wire initiator address1, 2 and 3	These fields are pre-filled with your company address. Spaces and the following special characters are allowed: left parenthesis [()], right parenthesis [)], plus sign [+], comma [,], short dash [-], period [.] , forward slash [/], colon [:], apostrophe ['] and question mark [?].

7. Click **Continue**.

8. Verify the wires and click one of the following options. **NOTE:** Options may vary based on user permissions.

OPTION	DESCRIPTION
Submit for approval	Approve the transfer later or allow other users in the company to approve it.
Transmit	Approve and transmit the transfer.
Approve	Approve the transfer now.

9. When prompted, complete additional user validation:

- a. Select **Phone** or **Text Message** (if applicable) and then click Continue.
- b. Do one of the following:
 - i. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code into the phone** once you receive your phone call. After completing the phone call, click **Phone Call Completed**.



- ii. If you choose to receive an SMS message, select the appropriate **Country/Region**, enter a mobile phone number, and then click **Send Text Message**. If the mobile number matches a number on record, a text message containing a one-time security is sent to your phone, and the Enter the Security Code dialog appears.
- c. For the SMS test message, type the one-time security code displayed on your mobile device into the **One-time security** code field on the Enter the Security Code dialog and then click **Submit**

APPROVE CURRENT-DAY WIRES

Approve wires that have a current day transmit date or scheduled wires that were not approved prior to the transmit date.

1. Click **Approvals > Transactions**
2. Select the wires to approve
3. Click **Approve Selected**.
4. Verify the wires and click one of the following options. **NOTE:** Options may vary based on user permissions.

OPTION	DESCRIPTION
Submit for approval	Approve the transfer later or allow other users in the company to approve it.
Transmit	Approve and transmit the transfer.
Approve	Approve the transfer now.

5. When prompted, complete additional user validation:
 - a. Select **Phone** or **Text Message** (if applicable) and then click Continue.
 - b. Phone:
 - i. Enter or speak the system-generated one-time security code into the phone once the call is received.
 - ii. Click **Phone Call Completed**
 - c. Text Message
 - i. Enter your mobile phone number and country/region in the dialog box. Click **Send Text**.
 - ii. If the mobile number matches a number on record, the system will send a one-time security code.
 - iii. Type the one-time security code into the **One-time security code** field on the Enter Security Code dialog box.
 - iv. Click **Submit**.
6. A confirmation page will appear.



EDIT CURRENT-DAY WIRES

Edit an unapproved wire that has a current day transmit date or a scheduled wire that was not approved prior to the transmit date. Editing a wire removes any approvals received previously, and the wire must be reapproved.

1. Click **Approvals**
2. Click Transactions and select the hyperlink for the wire you want to edit
3. Click the Edit request link
4. Click Edit wire
5. Edit the **Debit Information** options as needed and then click Continue.
6. Edit the options in the following sections as needed:
 - a. Recipient Information
 - b. First and Second Information (if applicable)
 - c. Wire Initiator Information (optional)
 - d. Security Code (if applicable)
7. Click **Continue**.
8. Verify the wires and click one of the following options. **NOTE:** Options may vary based on user permissions.

OPTION	DESCRIPTION
Submit for approval	Approve the transfer later or allow other users in the company to approve it.
Transmit	Approve and transmit the transfer.
Approve	Approve the transfer now.

9. When prompted, complete additional user validation:
 - a. Select **Phone** or **Text Message** (if applicable) and then click Continue.
 - b. Phone:
 - i. Enter or speak the system-generated one-time security code into the phone once the call is received.
 - ii. Click **Phone Call Completed**
 - c. Text Message
 - i. Enter your mobile phone number and country/region in the dialog box. Click **Send Text**.
 - ii. If the mobile number matches a number on record, the system will send a one-time security code.
 - iii. Type the one-time security code into the **One-time security code** field on the Enter Security Code dialog box.
 - iv. Click **Submit**.

10. A confirmation page will appear.

DELETE CURRENT DAY WIRES

1. Clicks **Approvals**
2. Select the box next to the wire to be deleted.
3. Verify the wire as needed, and click **Delete**
4. Verify Wire Deletion and click **Delete**.

SEARCH COMPLETED WIRES

1. Click **Money Movement > Wire > History**.
2. Select an Output to option:
 - a. Screen
 - b. .csv file
 - c. .pdf
3. Select one or more **Account** options.
4. Select the Date range option:
 - a. Specific date
 - b. From/To
5. Select a **Status** Option:
 - a. **All** - All wires with a Transmitted, Processed, Rejected, or In Process status.
 - b. **Transmitted** - A wire has been successfully transmitted by an authorized user.
 - c. **Processed** - A wire has been selected by the financial organization for processing through their wire system. This does not indicate the financial organization has completed the wire.
 - d. **Confirmed-**
 - e. **Rejected** - The financial organization has rejected the wire.
 - f. **In Process** - A wire is pending validation from the financial organization.
6. Select **Wire Type** option:
 - a. Domestic Wire
 - b. USD International Wire
 - c. Wires Uploaded via file
7. Click Search
8. The completed Wires information will appear.



POSITIVE PAY

Positive Pay compares posted check information with your issued check information such as check number and amount. The service creates exceptions if discrepancies are found.

Positive Pay does not verify funds availability (i.e., account balances) when processing checks. The decisioning window for ACH Positive Pay and Check Positive Pay is between **9:00 am ET – 1:00 PM ET**.

Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file provided by the company.

Check Exceptions Reasons

EXCEPTION REASON	DESCRIPTION
Duplicate Item	Two or more checks paid with the same check number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Posted Against Stop	A paid check matched a stopped issue.
Payee Mismatch	The payee's name does not match what is in the reconciliation file

Checks can differ from the reconciliation file for several reasons.

MAKING DECISIONS ON CHECK EXCEPTIONS

Company users can make pay or return decisions on check exceptions. The decisioning window for is between **9:00 am ET – 1:00 PM ET**. If a decision is not made on an exception during this time frame, the default **RETURN** decision is applied.

1. Click **Account Services > Positive Pay > Manage exceptions** or click on Exceptions in the upper right-hand corner of the Welcome Screen.
2. Go to the Check Exceptions Awaiting Decision section to make a decision on one or more exceptions:

OPTION	DESCRIPTION
Make a decision on one exception	Click the Select decision link beside the exception on which you want to make a decision. Click a link in the Decision Pop Up window to choose an action.
Apply a decision to multiple exceptions	Select the exceptions on which you want to make a decision. Select and apply this decision to the selected exceptions and then click Apply .

3. Click **Continue**.
4. Verify the decision as needed and then click **Approve/Transmit**.



SEARCH FOR CHECK EXCEPTIONS

1. Click **Account Services > Positive Pay > Exception Decisions**
2. Search for exceptions that are pending decisions or approvals by clicking the appropriate **Search exceptions** link.
3. Fill in or select one or more of the criteria options below:

OPTION	DESCRIPTION
Account	The account number.
Date (Date decision applied)	Specific date/ Date range/ Previous business day.
Decision Option	Include all decisions/ Paid only/ Return Only/ Collection only.

4. Click **Generate Report**.

ACH POSITIVE PAY

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH debit transactions and make decisions to pay or return them.

MANAGE ACH PAYMENT DECISIONS

Decisions are actions company users take on ACH payment exceptions that determine whether the exceptions are paid or returned. Company users can make decisions on ACH exceptions between **9:00 am ET to 1:00 pm ET**. If a decision is not made on an exception during this time frame, the default **RETURN** decision is applied.

DECISION	DESCRIPTION
Pay	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open, and a decision has not been made.
Default	The bank-defined default decision, Return , was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

To better manage ACH payment exceptions, subscribe to the alerts. To subscribe to the alerts, follow the steps below:

1. Click on **Administration > Communication > Manage Exceptions > Management Alerts**
 - a. **ACH Positive Pay**: Notifies you when there are exceptions that require attention.
 - b. **ACH Positive Pay Exception Reminder**: Notifies you an hour before the decision window closes that there are exception items that do not have decisions.



MAKE A DECISION ON AN ACH EXCEPTION

Decisions can be made on ACH exceptions between **9:00 am ET** to **1:00 pm ET**. If a decision is not made on an exception during this time frame, the default **RETURN** decision is applied.

1. Click the **Account Services > ACH Positive Pay > Manage Exceptions**
2. Click the check box beside each exception you want to decision.
3. Select a **Decision: Pay or Return**
 - a. For **Pay** decisions, click the edit icon (✎) to change the **Maximum Amount** and/or the **ACH Transactions Type**. To remove the automatic payment rule, clear the **Add payment rule for this originating company** checkbox.
4. Click **Continue**.
5. Review the exceptions as needed and then click **Approve/Transmit**.

TRANSFER MONEY

MAKE AN INTERNAL TRANSFER

1. Click **Money Movement > Transfer money - internal**.

The screenshot shows the GBC Business Direct interface. At the top is a navigation bar with links: Welcome, Reports, Money Movement, Account Services, and Administration. Below this is a sub-header 'GBC Business Direct' with a star icon. The main section is titled 'Transfers' and has tabs for 'Transfer', 'Multiple Account', and 'History'. Under the 'Transfer' tab, there's a 'Schedule a Transfer' form. The form includes fields for 'From Account' (with a balance note), 'To Account' (with a balance note), 'Amount', 'Description (Optional)', and a dropdown for 'How often do you want to send?' with options 'Frequency' and 'Today only'. A 'Continue' button is at the bottom. A dropdown menu is open, showing options: 'Scheduled Requests', 'Transfer Money', 'Loans', 'Bill Pay', 'ACH', and 'Wire'.

2. Select a **From account** option. **This is the account that is debited.**
3. Select a **To account** option. **This is the account that is credited.**



4. In the **Amount** field, type the dollar amount you want to transfer.
5. **Optional:** Type a description of the transfer (up to 35 alphanumeric characters).
6. Select a **Frequency** option:

Option	Description
Frequency	Today only. Sends the transaction once on today's date.
	One time. Sends the transaction once on a date in the future.
	* Weekly. Sends the transaction on the same day each week. The date provided in the Next send on field determines the day on which the transaction is sent.
	* Every other week. Sends the transaction on the same day every other week. The date provided in the Next send on field determines the day on which the transaction is sent.
	Twice a month - the 15th and last day of the month. Sends the transaction on the 15th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
	* Monthly. Sends the transaction on the same date every month. The date provided in the Next send on field determines the day on which the transaction is sent.
	Monthly - last day of the month. Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
	* Every three months. Sends the transaction on the same day every three months. The date provided in the Next send on field determines the day on which the transaction is sent.
	Every three months - last day of the month. Sends the transaction on the last day of the month, every three months.
	* Every six months. Sends the transaction on same day every six months. The date provided in the Next send on field determines the day on which the transaction is sent.
	Every six months - last day of the month. Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
	* Yearly. Sends the transaction on the same date every year. The date provided in the Next send on field determines the day on which the transaction is sent.
	Custom. Sends the transaction based on a custom schedule with dates you specify. At least one date is required but only 25 custom dates can be scheduled at one time.

7. If applicable, type the start date of the recurring transfer in the **Next send on** field. Recurring and one-time future dated requests must be scheduled to start on non- holiday weekdays (Monday through Friday). Recurring requests that fall on non- processing days are automatically moved to either the previous or next processing day, depending on which of the **Processing options** you select.
8. If applicable, select an **End on** option for the recurring transfer:

Option	Description
Continue indefinitely	Sends the transaction indefinitely using the Frequency you defined.
Continue until this date	Sends the transaction until the date you specify. If this option is selected, enter a date in the adjacent field.
Continue for this many occurrences	Sends the transaction on the Frequency selected for a set number of times. For example, if you select Weekly for the Frequency and enter 4 for the occurrences, the transaction is sent on the same day every week for four weeks.

9. If applicable, select one of the **Processing options** in the event that the transfer request falls on a non-processing date. A processing option is not needed for a one- time request.
10. Click **Continue**.
11. Verify the transfer as needed and perform one of the following actions:
 - Click the **submit for approval** link to submit the transfer for approval by other users in the company.
 - Click **Approve** to approve and schedule the request.
 - Click **Transmit** to approve and transmit the request.

STOP PAYMENTS

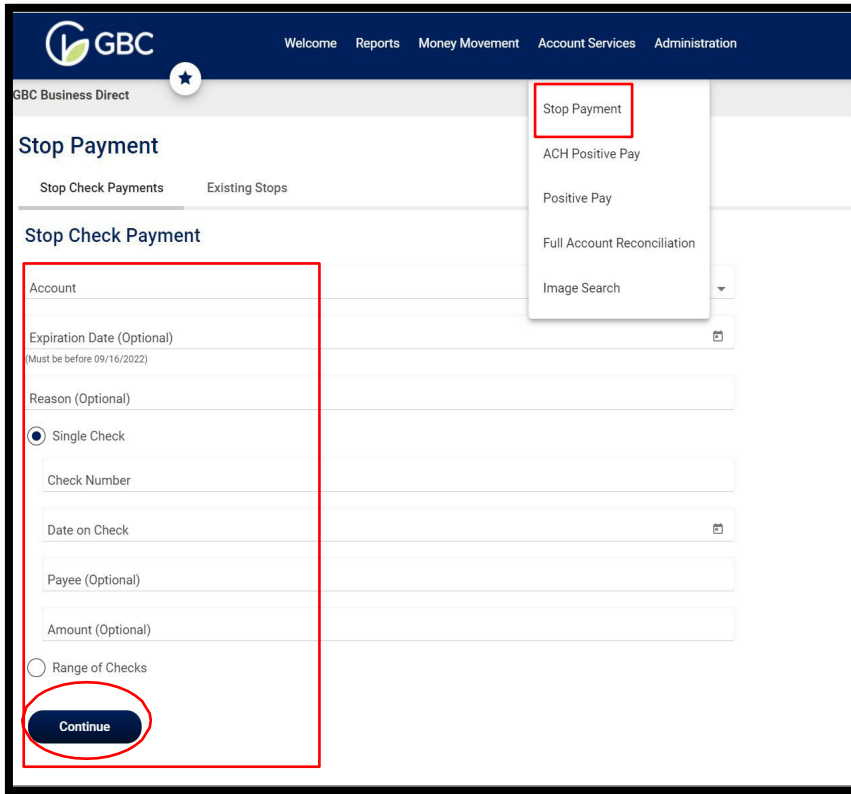
Stop payment on a check you suspect is stolen or lost.

Note: Payments made using online bill payment cannot be stopped using this page. If you receive an error message when attempting to place a stop payment, be aware that there are a variety of reasons why a stop placement might fail. These include, but are not limited to:

- A stop has already been placed on the check.
- The check has already been presented for payment.
- There are conditions on the account which prohibit a stop from being placed.

1. Select **Account Services > Stop check payments**.
2. Select an **Account**.
3. If applicable, select or type an **Expiration date**
4. **Optional:** Type a **Reason** for the stop payment request.
5. Click the **Stop a single check** option and fill in the following fields:
 - **Check number** (up to 10 digits)
 - **Date on check**
 - **Payee** (optional)
 - **Amount**(optional)

6. Click Continue



GBC Business Direct

Welcome Reports Money Movement Account Services Administration

Stop Payment

Stop Check Payments Existing Stops

Stop Check Payment

Account

Expiration Date (Optional)
(Must be before 09/16/2022)

Reason (Optional)

☒ Single Check

Check Number

Date on Check

Payee (Optional)

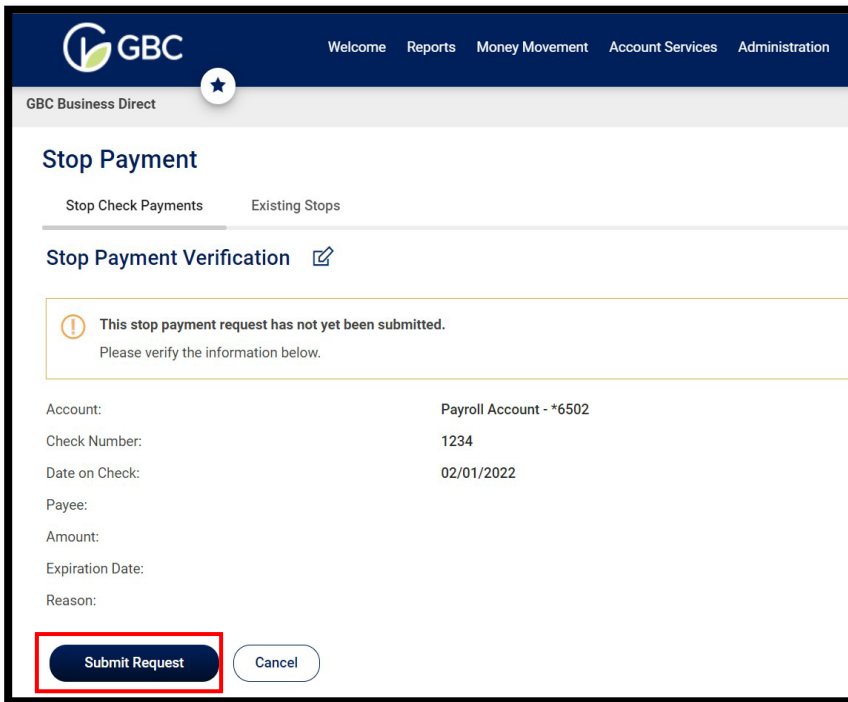
Amount (Optional)

☐ Range of Checks

Continue

Stop Payment
ACH Positive Pay
Positive Pay
Full Account Reconciliation
Image Search

7. Verify the information and then click **Submit request**.



GBC Business Direct

Welcome Reports Money Movement Account Services Administration

Stop Payment

Stop Check Payments Existing Stops

Stop Payment Verification

⚠ This stop payment request has not yet been submitted.
Please verify the information below.

Account: Payroll Account - *6502

Check Number: 1234

Date on Check: 02/01/2022

Payee:

Amount:

Expiration Date:

Reason:

Submit Request Cancel

Visit GeorgiaBanking.com/business-direct
for more information or call us at
866.711.4530, option 3 for further
assistance.

[GBC Business Direct Login](#)