



## NEW ONLINE & MOBILE BANKING

# FREQUENTLY ASKED QUESTIONS



COMMERCIAL USER

### TRANSACTIONS

**Q: WHY AM I GETTING A MESSAGE STATING THAT I HAVE NO RECIPIENTS WITH ACCOUNTS WHEN CREATING A BUSINESS TRANSACTION? I CHECKED IN THE MANAGE PAYEES MENU AND I CONFIRMED THAT THERE ARE SOME LISTED.**

A: Each recipient will need to have at least one account listed. Also, if a recipient does not have the Beneficiary Bank information filled in, it will not appear in the eligible list for wire transfers.

**Q: WHY CAN'T I CANCEL AN ONLINE TRANSACTION?**

A: This is either because the Process Date is in the past, the transaction is already in 'Processed' status, or the user does not have 'Cancel' rights.

### PAYMENTS AND TEMPLATES

**Q: WHERE WOULD A USER GO TO CREATE OR EDIT A NEW PAYMENT TEMPLATE?**

A: Within the Business Applications menu, click on ACH & Wire Payments, then within the New Template drop down menu, select the payment type. When editing an existing payment template, choose from the available templates and click the edit pencil on the desired template.

**Q: WHERE WOULD YOU NAVIGATE TO SUBMIT A TEMPLATE FOR PROCESSING BY OLD POINT?**

A: Within the Business Applications menu, go to ACH & Wire Payments, and then Template.

**Q: WHERE IN ONLINE BANKING CAN A USER ADD SUBSIDIARIES?**

A: A user can add subsidiaries within a payment template or by clicking on the Subsidiaries menu directly.

**Q: WHERE CAN A USER ADD A NEW RECIPIENT TO AN EXISTING TEMPLATE? CAN YOU ADD A NEW RECIPIENT WITHOUT SAVING TO AN EXISTING TEMPLATE?**

A: The user has two options. Click on recipients within the Business Applications menu to add a recipient and save. Then this recipient will be available to use within the payment template in the recipient and amount step by selecting show all. Or from within the template in the recipient and amount step, click on the Add Recipient option. Either way, the recipient must be saved when adding to an existing or new template.

**Q: WHERE WOULD A USER GO TO SEND A ONE-TIME PAYMENT? CAN THEY SEND THIS TO A NEW RECIPIENT WITHOUT SAVING THE RECIPIENT?**

A: Within the Business Applications menu, click on ACH & Wire Payments and then within the New Payments drop down menu, select the payment type for a one-time

payment. Yes, the user can create the new recipient without saving the recipient for one-time payments.

**Q: WHY HAS MY BUSINESS PAYMENT NOT GONE THROUGH AS EXPECTED?**

A: If the transaction is in Drafted status, this means that not all required approvals have been satisfied. The transaction cannot be processed until all approvals have been entered.

**TAX PAYMENTS**

**Q: IS THERE EVER A SITUATION WHERE I WOULD ENTER IN A VALUE OTHER THAN MY FEDERAL TAX ID WHEN FILLING OUT A TAX PAYMENT ONLINE?**

A: Yes. Certain states require a state tax ID when submitting a state tax payment.

**Q: IS REGISTRATION REQUIRED TO PAY VIA THE ONLINE BANKING SYSTEM?**

A: There is no registration requirement on our system. To make federal and/or state tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our online banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered users.

**Q: IF YOU HAVE A BUSINESS THAT IMPORTS ACH FILES INTO THE SYSTEM, WHAT NACHA FILE SPECIFICATIONS NEED TO EXIST TO BE ABLE TO USE PAYMENT FROM FILE? WHEN SHOULD ACH PASS THRU BE USED?**

A: The 'Payment from File' option should be used if the NACHA file being imported contains only one batch and is designated with either a PPD or CCD SEC class code. If a NACHA file contains more than one batch or is designated with an SEC class code other than PPD or CCD (ex. IAT, WEB, TEL, CTX) then the 'ACH Pass Thru' feature will need to be used.

**Q: I WANT TO SCHEDULE THE EFFECTIVE DATE FOR MY ACH FILE AS TOMORROW. THE ONLINE SYSTEM TYPICALLY ALLOWS ME TO DO THIS, BUT IT IS GRAYED OUT.**

A: The ACH cutoff time has already past, so the system date is already on the next day.

**Q: WHY CAN I SEE CERTAIN ACCOUNTS ON MY HOME SCREEN BUT DO NOT HAVE THE SAME ACCOUNTS LISTED WHEN I TRY TO DRAFT AN ACH TRANSACTION?**

A: This is because withdrawal or deposit rights to the account are not turned on.

**Q: IS THERE A WAY IN ONLINE BANKING TO IMPORT A CSV FILE? WHAT INFORMATION DOES EACH NEED TO CONTAIN?**

A: A 5-column CSV file can be imported into Online Banking using the 'Payment from File' option within the ACH & Wire Payments menu. The five fields required are the following in this order: Recipient, ABA#, Account Number, Account Type (1 for checking; 2 for savings), and Amount.

**USER MANAGEMENT**

**Q: IF A USER IS A MAIN ADMINISTRATOR FOR A BUSINESS, CAN THEY MANAGE THEIR OWN USERS? WHERE WOULD THEY BE ABLE TO DO THIS?**

A: Yes. A main administrator can manage their own users within online banking. They should navigate within online banking in the Business Applications menu to Manage Users.

**Q: I CREATED A NEW USER IN ONLINE BANKING BUT THEY CANNOT LOGIN. WHY?**

A: The user will not be able to login until an Old Point employee validates and approves them.

**Q: WHY IS A NEW USER UNABLE TO SEE ANY ACCOUNTS?**

A: When you create a new user, you must set the account rights, transaction rights, and limits for the user. Depending on your settings (for dual approval of non-financial transactions), a CSR or different user may need to initiate final approval for activation.

**Q: IF I DELETE A USER, WILL I DELETE THAT USER'S ACTIVITY?**

A: No. It only removes their access and rights to the online banking system. All payments and templates that the user created remain, as do references to the online activity.

**Q: CAN I EDIT USER INFORMATION?**

A: No For security purposes, you can only add or remove users and edit user rights. Users can change their own profile information, username, and password if they need to do so.

**Q: IS THERE A WAY TO CREATE A SUB-USER FOR MY COMPANY THAT IS ONLY ALLOWED TO DRAFT PAYMENTS USING EXISTING TEMPLATES AND NOT BE ABLE TO EDIT THE TEMPLATE?**

A: Yes. The 'Draft Restricted' option should be selected for this need.

**Q: CAN A COMPANY BE SET UP WHERE THE OWNER CAN APPROVE HIS/HER OWN TRANSACTION, BUT THE SUB-USER NEEDS THE OWNER TO APPROVE HIS/HER'S? THE OWNER DOES NOT WANT DUAL APPROVAL REQUIRED FOR HIM/HERSELF.**

A: Yes. Setup the owner with both draft and approve rights. Setup the sub-user with only draft rights. The one approval on the transaction will be the owner.