

# **Online Business Banking Client Guide**

**Blue Ridge Bank, N.A.**



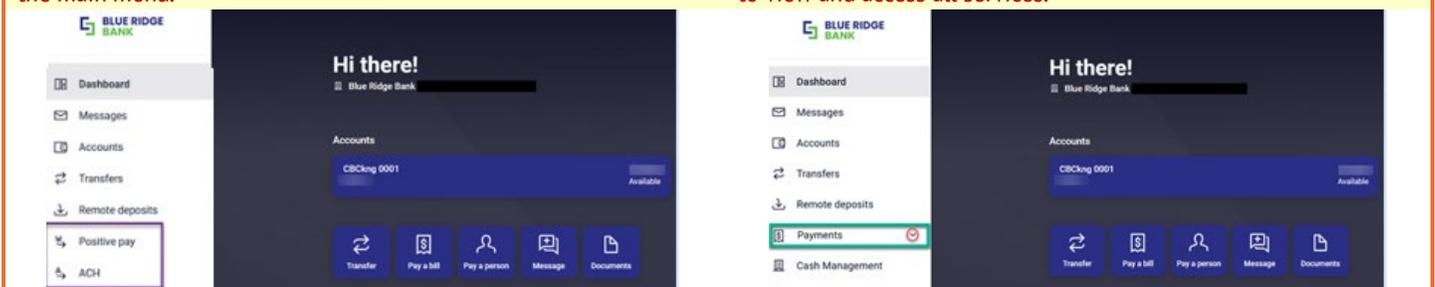
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### Important to Note

Clients with **2 or less services** will view and access all services from the main menu.

Clients with **3 or more services** will select **New Payments** option to view and access all services.

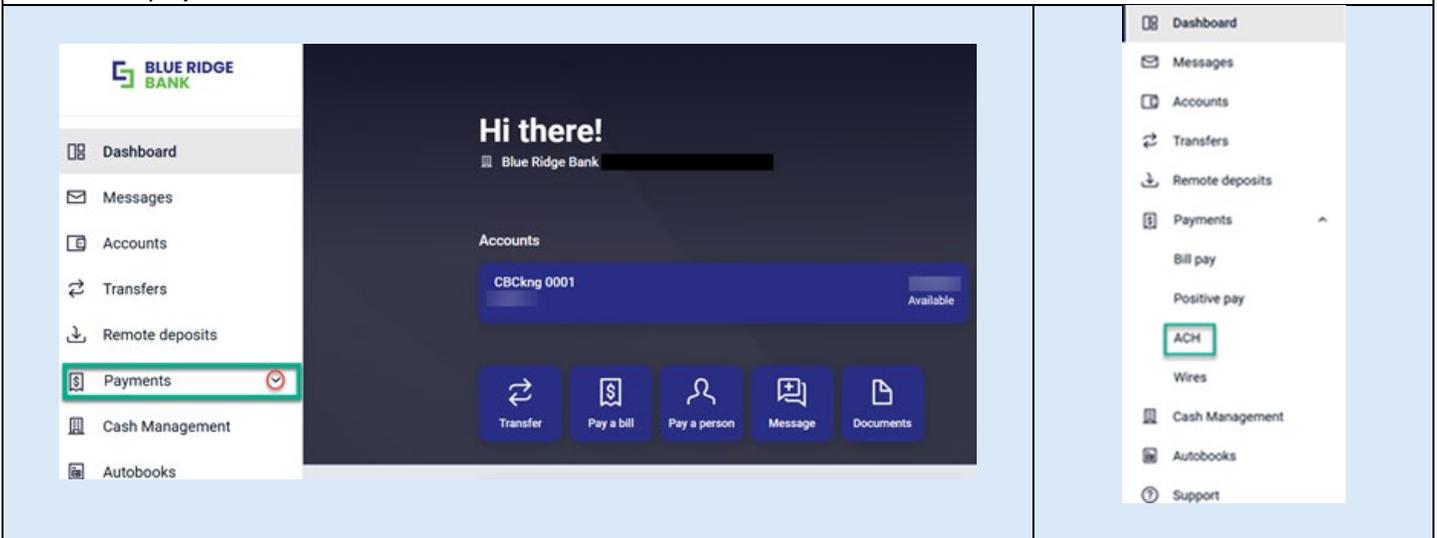


# ACH

## Creating an ACH Manually

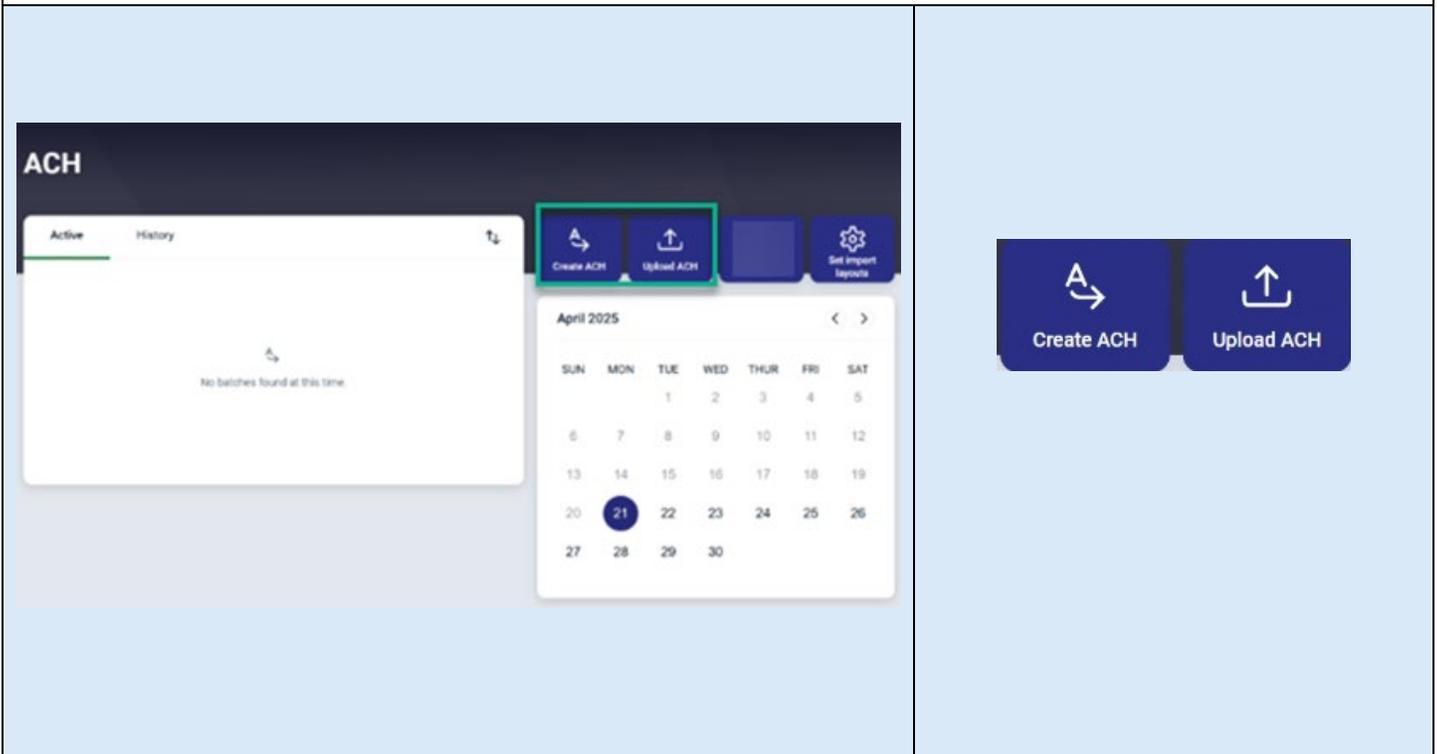
- Select from the Online Business Banking Dashboard the Payments drop-down arrow within the menu on the left side.
- Select ACH from the drop-down menu.

This will display the ACH Home Screen.



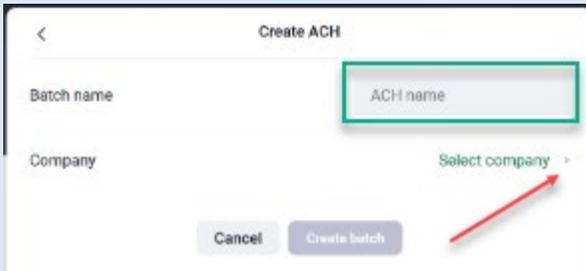
### STEP #2

- Clients have the option to Create an ACH (manually) or upload ACH.
- Click on **Create ACH**.



### STEP #3

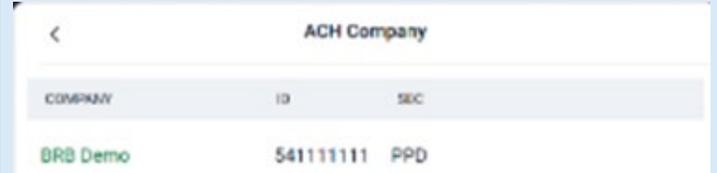
- Enter a Batch name in the ACH name field.
- Click on the **Select Company** arrow to choose the company you will be paying from.
- The **Company Name** and **Company ID** will **default** from our system and will not be editable.



Batch name: ACH name

Company: Select company >

Buttons: Cancel, Create batch



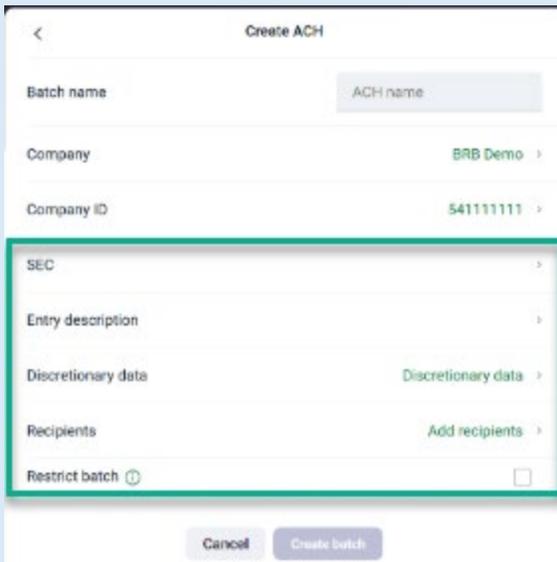
COMPANY	ID	SEC
BRB Demo	541111111	PPD

You may have one ACH Company or Several.

### STEP #4

New required fields will appear once a Company has been selected.

- Continue to select the requested information by using the arrow keys.
- Choose the **SEC code** based on the type of transaction you are sending.
- **Description** will automatically default to PAYMENT.
- **Discretionary data** is optional and can be used for internal purposes by the ACH originator.



Batch name: ACH name

Company: BRB Demo >

Company ID: 541111111 >

SEC: [dropdown] >

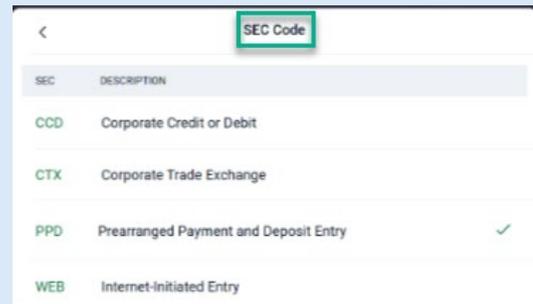
Entry description: [dropdown] >

Discretionary data: Discretionary data >

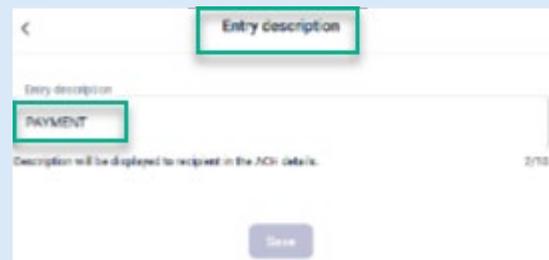
Recipients: Add recipients >

Restrict batch:

Buttons: Cancel, Create batch



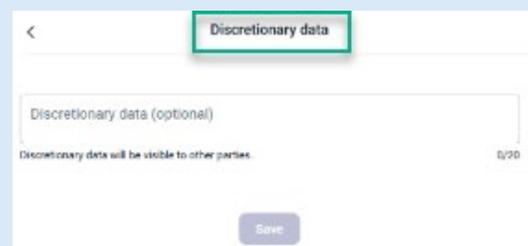
SEC	DESCRIPTION
CCD	Corporate Credit or Debit
CTX	Corporate Trade Exchange
PPD	Prearranged Payment and Deposit Entry ✓
WEB	Internet-Initiated Entry



Entry description: PAYMENT

Description will be displayed to recipient in the ACH file's. 2/70

Button: Save



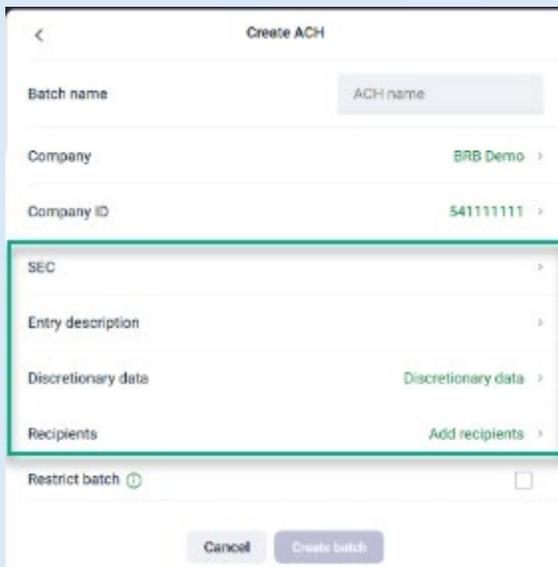
Discretionary data (optional)

Discretionary data will be visible to other parties. 0/20

Button: Save

## STEP #4 Continued

- **Add recipients** manually or by using an import file.
- Enter **Recipients'** information.
- Select **Optional fields** to add an ID number or addenda.
- Create a prenote for this transaction or hold for future payments, such as payroll as needed.
- Click **+Add another recipient** option to add as many recipients as needed.
- Click on **Save recipients** when finished adding recipient(s) to be included in on the batch.
- Review the information on the Create ACH for accuracy, including number of recipients entered.



**Create ACH**

Batch name: ACH name

Company: BRB Demo

Company ID: 541111111

**SEC**

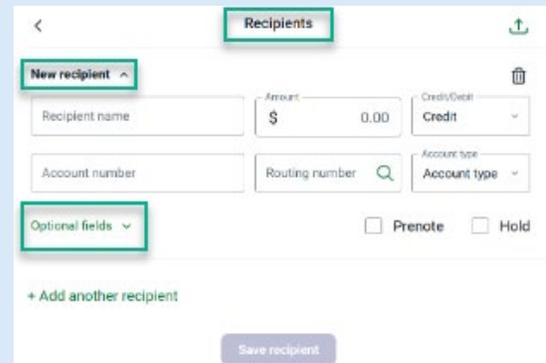
Entry description

Discretionary data: Discretionary data

**Recipients**: Add recipients

Restrict batch

Cancel Create batch



**Recipients**

**New recipient**

Recipient name: Recipient name

Amount: \$ 0.00

Credit/Debit: Credit

Account number: Account number

Routing number: Routing number

Account type: Account type

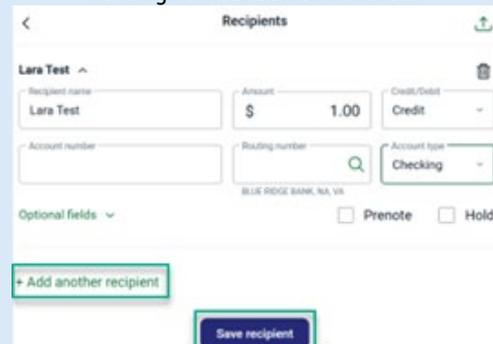
**Optional fields**

Prenote  Hold

+ Add another recipient

Save recipient

Routing number search available



**Recipients**

**Lara Test**

Recipient name: Lara Test

Amount: \$ 1.00

Credit/Debit: Credit

Account number: Account number

Routing number: Routing number

Account type: Checking

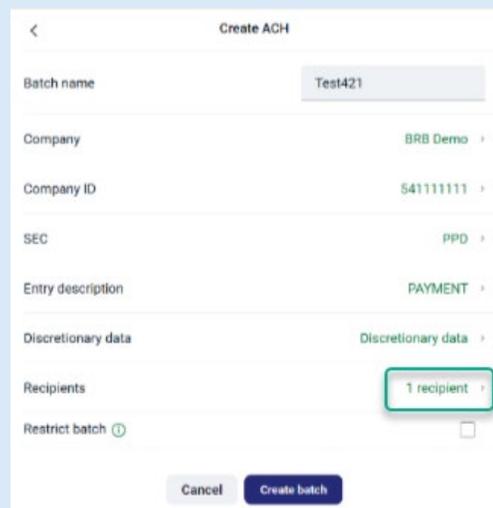
BLUE RIDGE BANK, N.A. VA

**Optional fields**

Prenote  Hold

+ Add another recipient

Save recipient



**Create ACH**

Batch name: Test421

Company: BRB Demo

Company ID: 541111111

SEC: PPD

Entry description: PAYMENT

Discretionary data: Discretionary data

**Recipients**: 1 recipient

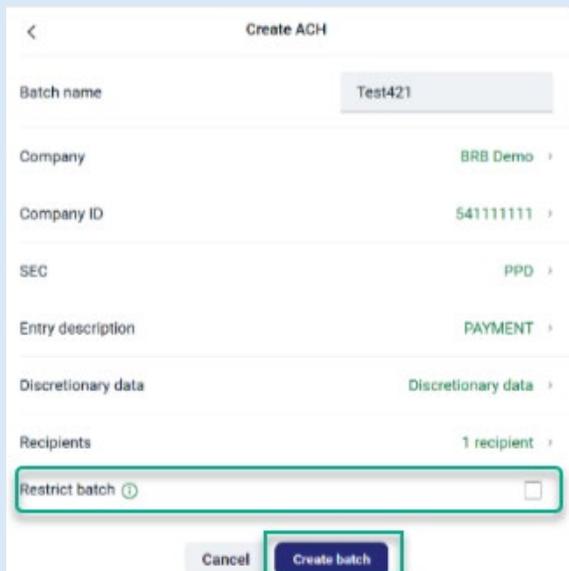
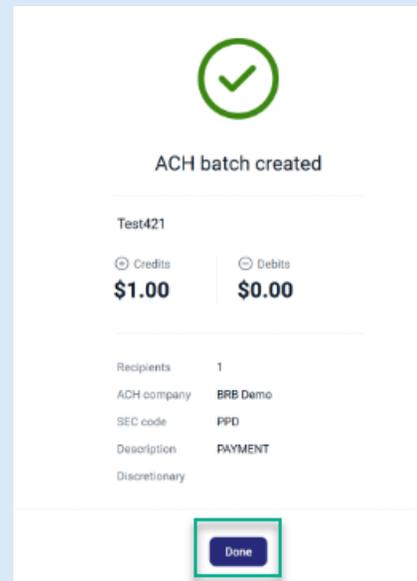
Restrict batch

Cancel Create batch

### STEP #5

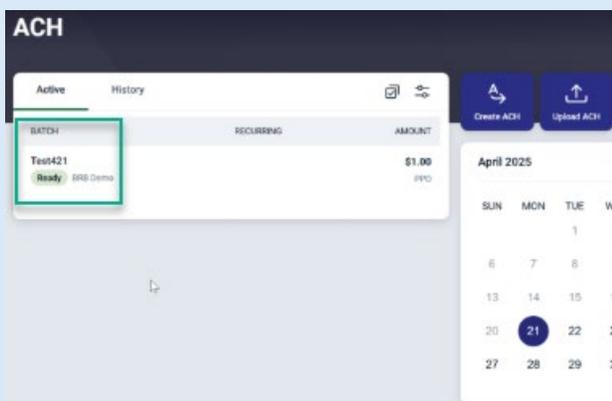
- Select **Restrict batch** if you have multiple ACH users and the batch should only be visible to those with access (payroll, dividends, etc.). Only users with this access will be able to view, edit, and send.
- Click on **Create batch** once completed.
- Originator will receive a confirmation that the template has been successfully completed.
- Click **Done**.

The ACH screen will once again display with the template in a Ready status.

### STEP #6

- On the ACH screen the template will show with a **Ready** status.
- You may see prior ACHs that you have created in different statuses depending on the stage they are in.
- Select the **Template** to be reviewed and initiated.



BATCH	RECURRING	AMOUNT	SEC
Test421	Ready	\$1.00	PPD

#### ACH STATUS

**Ready:** ACH is ready to be initiated, edited, or deleted.

**Initiated:** ACH has been initiated and is waiting to be sent to the bank's system.

\*The ability to uninitiate an ACH is available at this stage.

**Processed:** ACH has been picked up by the bank and sent to the Federal Reserve. \*It can no longer be uninitiated and BRB will need at least 3 business days prior to the effective date to cancel.

**STEP # 7**

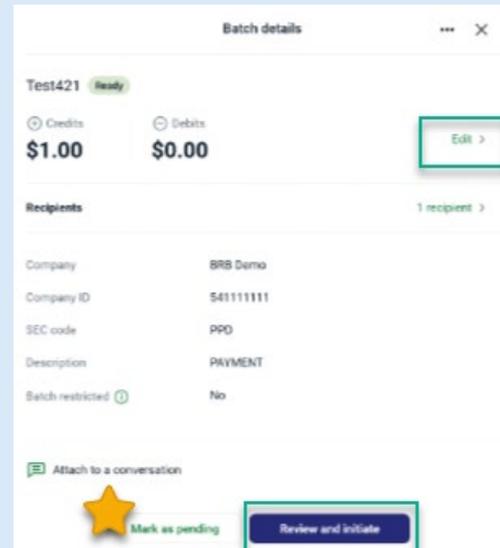
- Review the **Batch details** screen and use the **Edit arrow** to make any final changes needed.
- Complete the necessary changes.
- Click on **Review and initiate** to move forward in the process.

This will display the Initiate ACH screen.



If this is a **Dual Process ACH**, click on “**Mark as Pending**” and close out of the ACH batch.

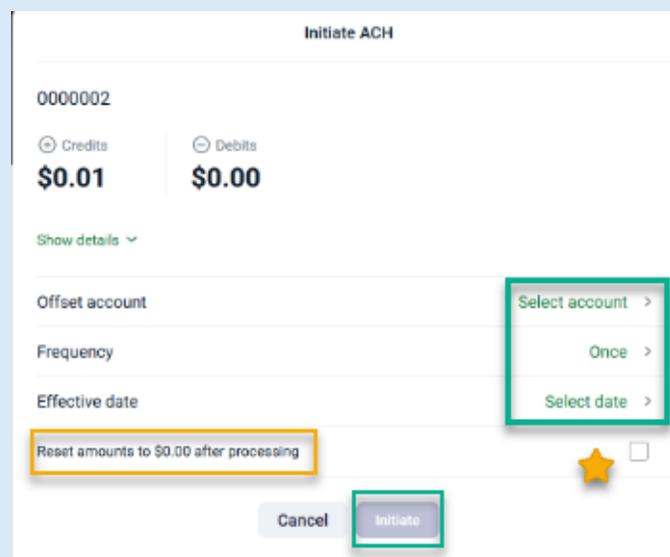
The **Dual Approver** will begin the approval process from the active ACH screen.


**STEP #8**

- Select the **Offset account**, **Frequency of transmission** (one time or reoccurring), **Effective date** (of the one time or first recurring transfer) and select **Initiate**.

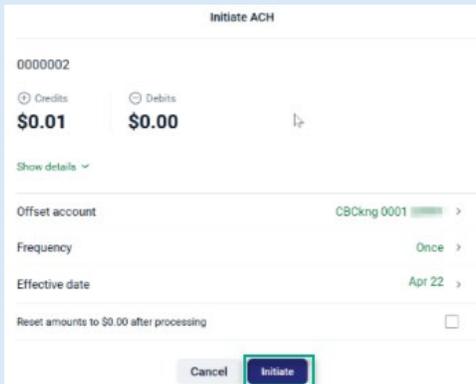


In order to have your template amounts **reset to Zero** after fully processing, **check the box** each time.



## STEP # 9

- The system will require you to click on the **Initiate button** one final time to help ensure no accidental initiations take place.
- Enter your online banking password when asked to confirm your credentials.
- Click on **Confirm password**.



Initiate ACH

0000002

Credits: \$0.01    Debits: \$0.00

Show details ▾

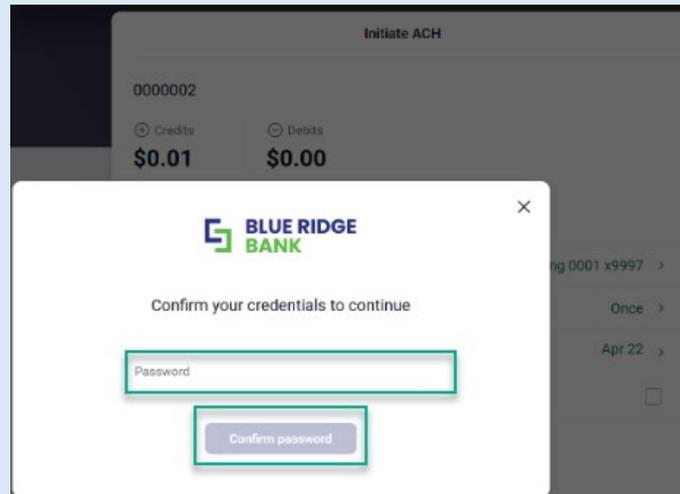
Offset account: CBCKng 0001

Frequency: Once

Effective date: Apr 22

Reset amounts to \$0.00 after processing

Cancel    **Initiate**



Initiate ACH

0000002

Credits: \$0.01    Debits: \$0.00

Confirm your credentials to continue

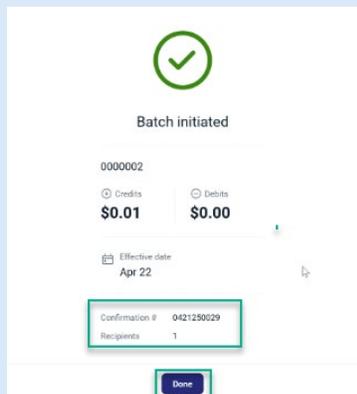
BLUE RIDGE BANK

Password

Confirm password

## STEP # 10

- Review the confirmation and click **Done**. If email confirmations are turned on one will be received via email as well.
- **Batch details** screen will pop up automatically providing an opportunity to **Uninitiate** the ACH if needed for any reason. See **Uninitiate ACH** process for steps to take.
- Select the **“X”** in the upper right corner if batch details are correct to return to the ACH screen.



Batch initiated

0000002

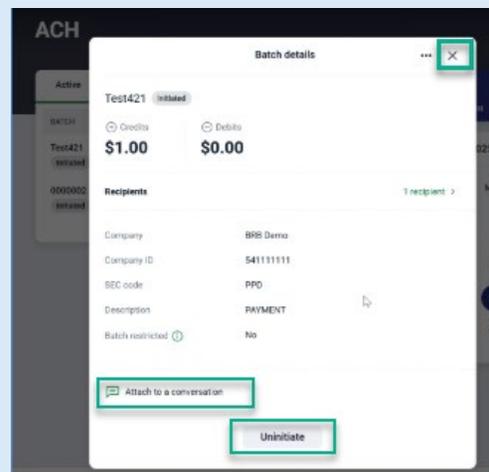
Credits: \$0.01    Debits: \$0.00

Effective date: Apr 22

Confirmation # 042120029

Recipients: 1

**Done**



ACH

Batch details

Test1421 Initiated

Credits: \$1.00    Debits: \$0.00

Recipients: 1 recipient

Company: BRB Demo

Company ID: 54111111

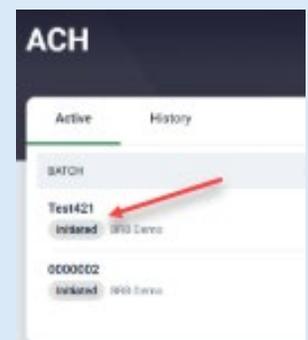
SEC code: PPD

Description: PAYMENT

Batch restricted: No

Attach to a conversation

Uninitiate



ACH

Active    History

BATCH

Test1421 Initiated BRB Demo

0000002 Initiated BRB Demo

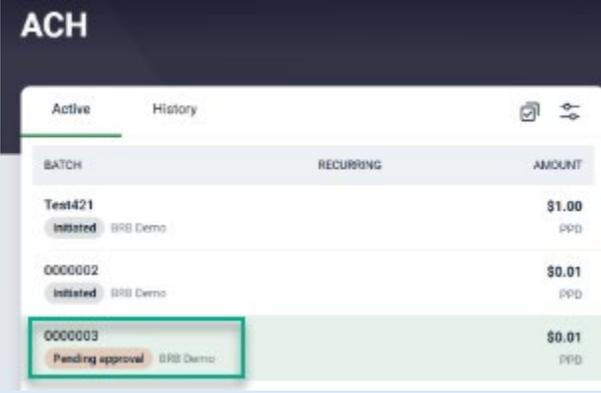
Use the **Attach to a conversation** link to attach the screen to a conversation with BRB's Call Center or Treasury Support Team.

## ACH Dual Approval Process

The second approver will review the **Active tab** of the ACH dashboard and choose the appropriate ACH batch marked **Pending approval** and complete the following steps.

### STEP # 1

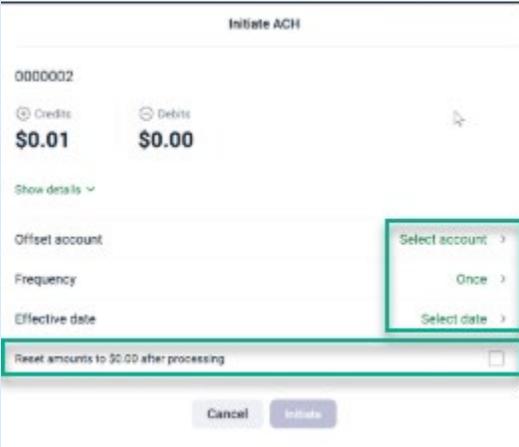
- Review the **ACH Active tab** to locate the ACH the second approver is assigned to. The ACH batch will be in a **Pending approval** status.
- Click on the **ACH batch** to start the dual approver process.



BATCH	RECURRING	AMOUNT
Test421	Initiated BFB Demo	\$1.00 PPD
0000002	Initiated BFB Demo	\$0.01 PPD
0000003	Pending approval BFB Demo	\$0.01 PPD

### STEP #2

- Select the offset account, frequency of transmission (one time or recurring), the effective date of the one time or first recurring transfer and select Initiate.
- Check the box to reset amounts to Zero after fully processing if that is preferred.
- Final review is provided to help ensure no accidental initiations take place.
- Select **Initiate**.



0000002

Credits: \$0.01    Debits: \$0.00

Show details ▾

Offset account: Select account ▾

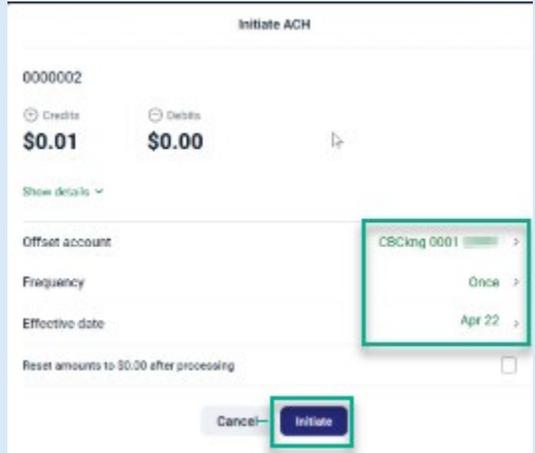
Frequency: Once ▾

Effective date: Select date ▾

Reset amounts to \$0.00 after processing

Cancel    Initiate

Check the box to reset amounts to **Zero** after fully processing.



0000002

Credits: \$0.01    Debits: \$0.00

Show details ▾

Offset account: CBCking 0001 ▾

Frequency: Once ▾

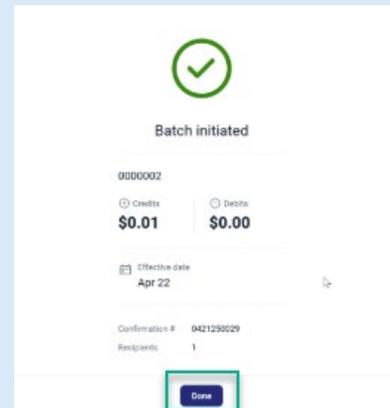
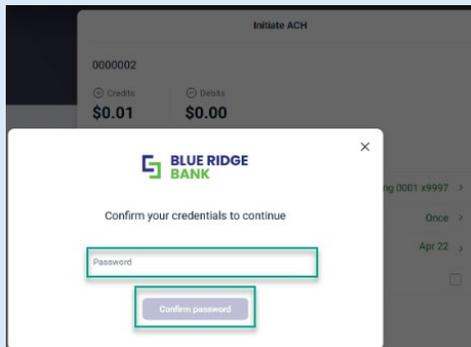
Effective date: Apr 22 ▾

Reset amounts to \$0.00 after processing

Cancel    **Initiate**

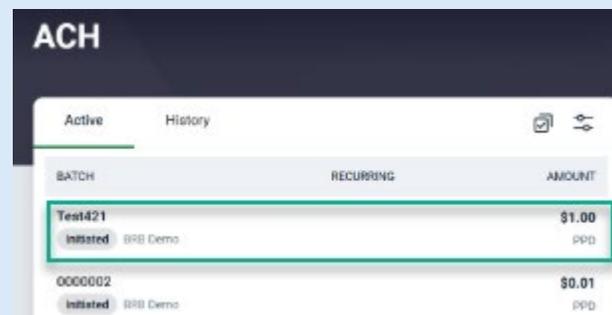
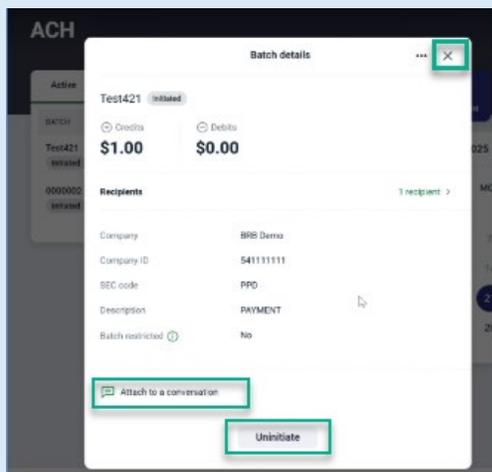
### STEP # 3

- The system will ask you for your online banking password.
- Click **Confirm password**.
- Review the confirmation and click **Done**. If email confirmations are turned on one will be received via email as well



### STEP # 4

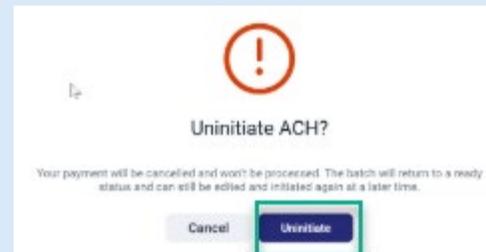
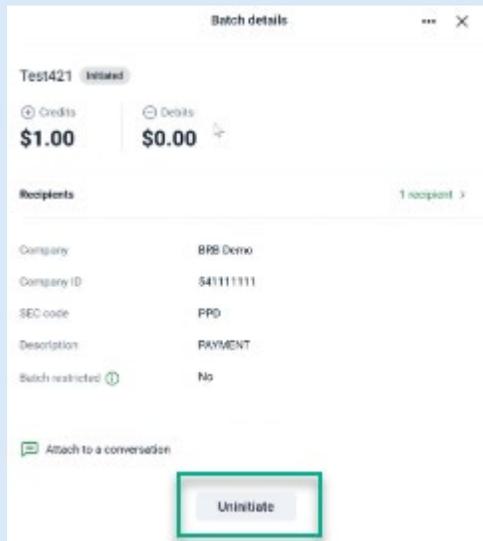
- **Batch details** screen will pop up automatically providing an opportunity to **Uninitiate** the ACH if needed for any reason. See **Uninitiate ACH** process for steps to take.
- Select the **"X"** in the upper right corner if batch details are correct to return to the ACH screen. If the batch is a recurring one that information will show here as well.



## ACH Uninitiate Process

### STEP # 1

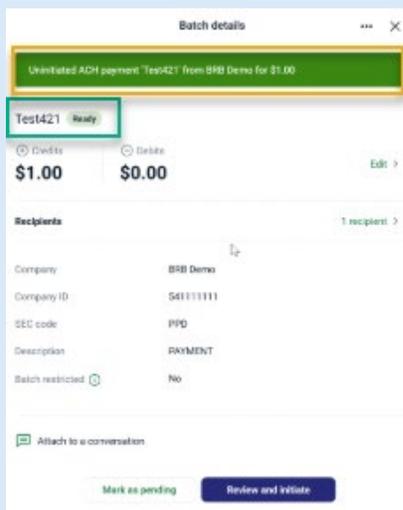
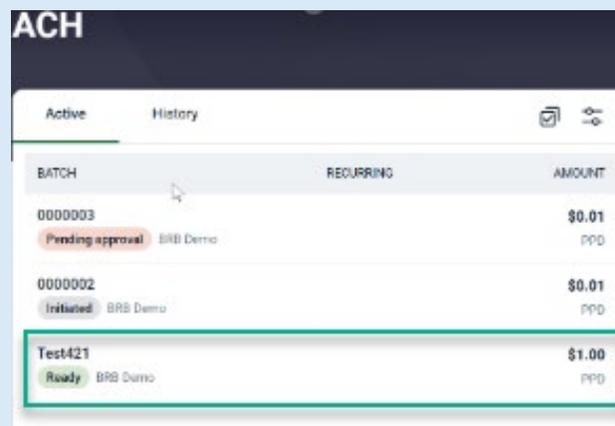
- An ACH batch can be uninitiated during the ACH setup process when the screen presents an **Uninitiate** button to select.
- **Select Uninitiate** to proceed.
- An **Uninitiate ACH?** pop-up will be displayed to have you confirm.
- **Click Uninitiate** a final time within the pop-up.



This process is not always available, as it is set by BRB's ACH Warehouse upload hours at approximately 9:00am, 1:15pm, 3:15pm, and 6:30 pm EST.

### STEP #2

- **Confirmation** for request to **Uninitiate** is displayed in top **Green** bar .
- The ACH batch will return to a **Ready** status.

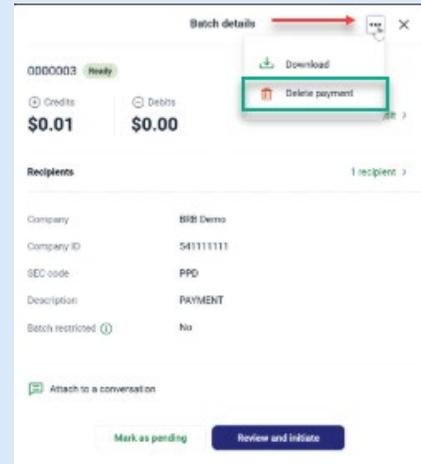
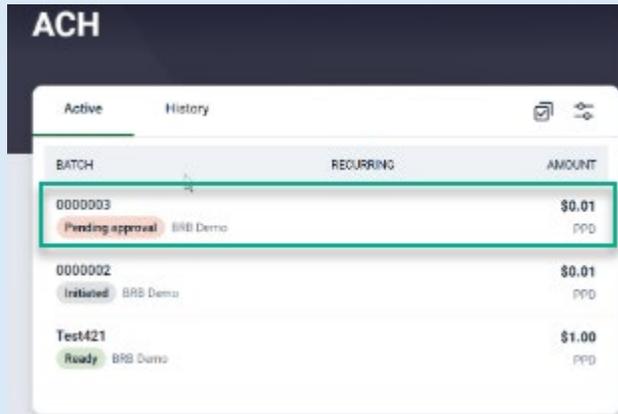



BATCH	RECURRING	AMOUNT
0000003	Pending approval BRB Demo	\$0.01 PPD
0000002	Initiated BRB Demo	\$0.01 PPD
Test1421	Ready BRB Demo	\$1.00 PPD

## ACH Deleting Batch/Template

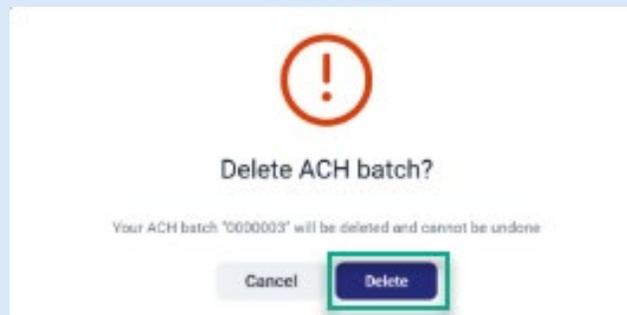
### STEP # 1

- Select the **ACH batch** to be deleted from the main ACH batch list screen.
- Choose the **three-dot (or hamburger menu)** in the top right corner and **Select Delete** payment.



### STEP #2

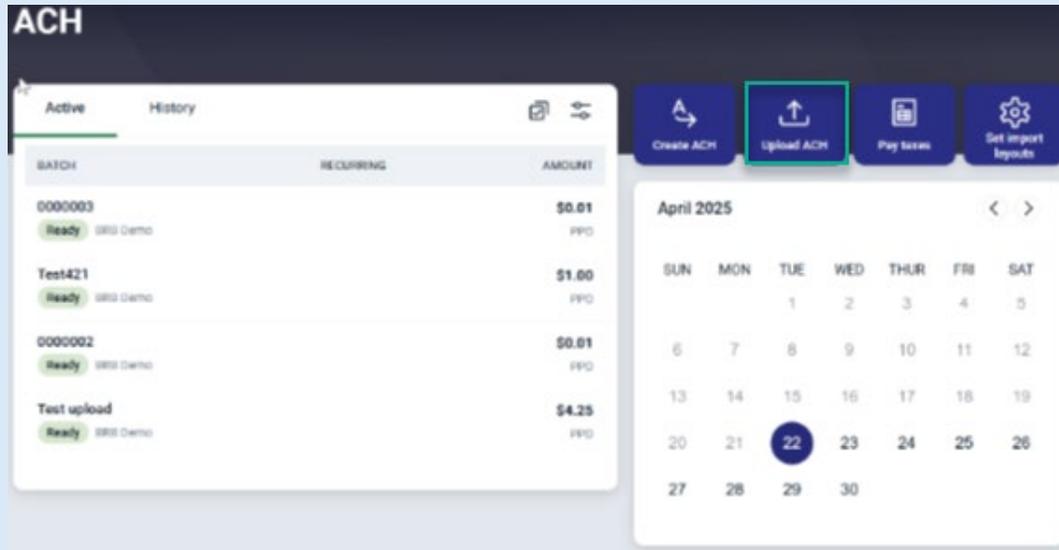
- Click on **Delete** to confirm.



## Uploading NACHA Files

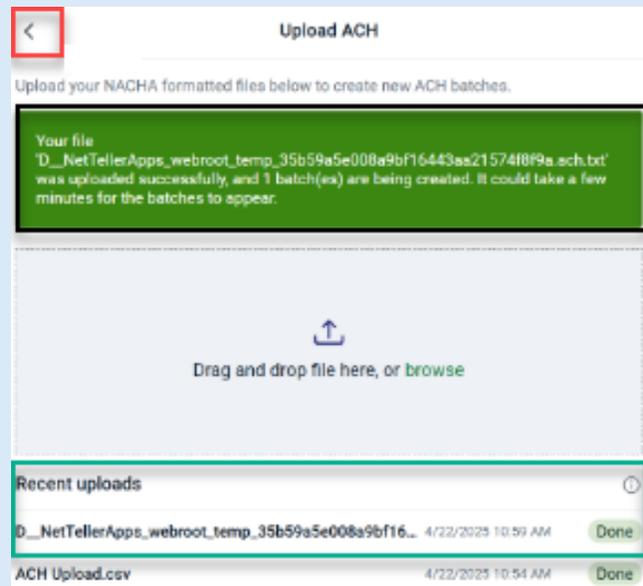
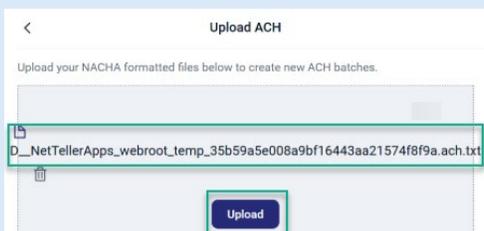
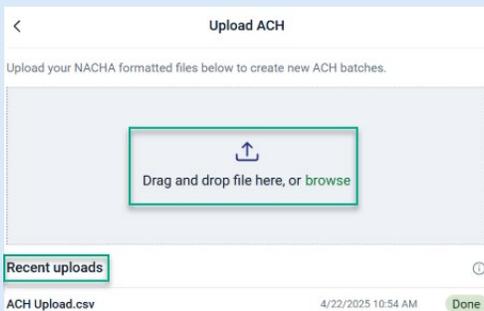
### STEP # 1

- Select **Upload ACH** from the main ACH main screen.



### STEP #2

- Upload the file by **Drag & Drop or Browse** for file location.
- Recent uploads will be visible on this screen.
- Once file has been uploaded and in place **Click Upload**.
- **Confirmation** is received that file has uploaded and is visible in **Recent uploads** area.
- **Select back arrow** to return to **main ACH screen** to proceed to processing the ACH batch.



### STEP # 3

- Recent uploaded ACH batch will show as **Ready**.
- **Click on batch** to be initiated.
- Proceed with any **edits** as needed using the **Edit arrow**, and/or **Initiate**.
- Prior ACHs initiated will show under **Recent uploads**.

**ACH**

Active History

BATCH	RECURRING	AMOUNT
0000003 Ready BRB Demo		\$0.01 PPD
Test421 Ready BRB Demo		\$1.00 PPD
0000002 Ready BRB Demo		\$0.01 PPD
Test upload Ready BRB Demo		\$4.25 PPD
0000005 Ready BRB Demo		\$0.01 PPD

**Upload ACH**

Upload your NACHA formatted files below to create new ACH batches.

Your file 'D:\_NetTellerApps\_webroot\_temp\_35b59a5e008a9bf16443as215748f9a\_ach.txt' was uploaded successfully, and 1 batch(es) are being created. It could take a few minutes for the batches to appear.

Drag and drop file here, or browse

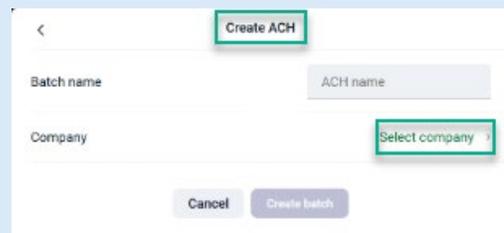
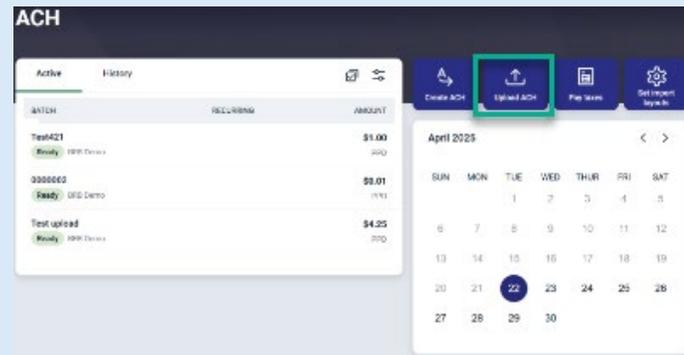
**Recent uploads**

D:_NetTellerApps_webroot_temp_35b59a5e008a9bf16...	4/22/2025 10:59 AM	Done
ACH Upload.csv	4/22/2025 10:54 AM	Done

## Uploading ACH CSV file

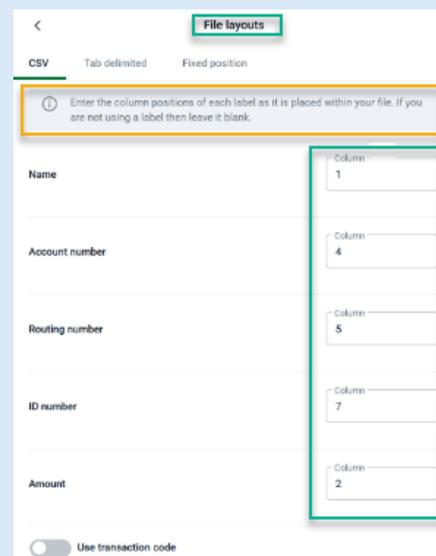
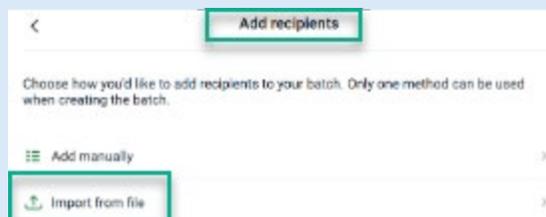
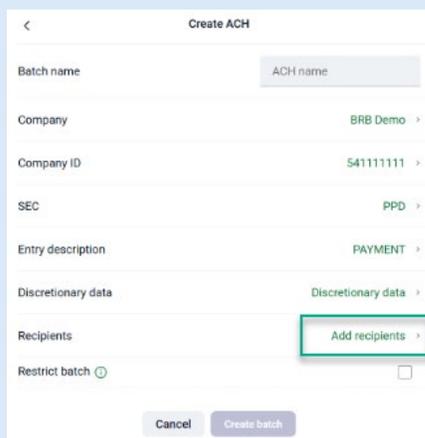
### STEP # 1

- Select **Create ACH** from the ACH home screen.
- Choose the **company** you will be paying from.



### STEP #2

- Go directly to **Add recipients** and choose **Import from file**. The **File layouts** screen will display.
- Customize your **file layout** here, customize your file to the parameters already set, or contact us at [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank) for a personalized tutorial.

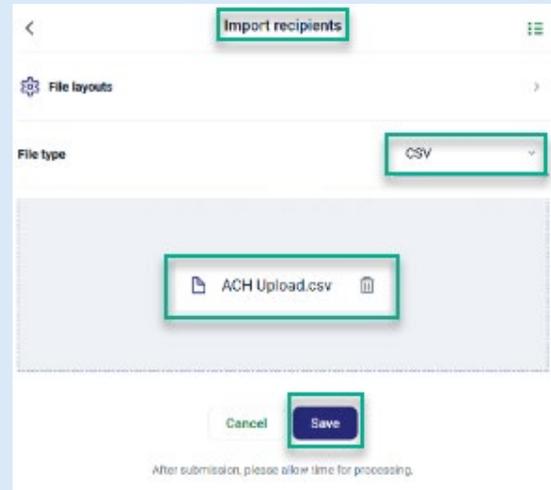
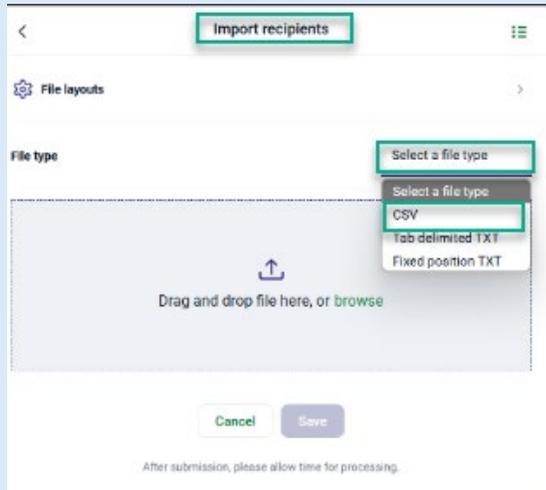


Enter the column positions of each label as it is placed within your file. If you are not using a label then leave it blank.

Enter the column positions of each label as it is placed within your file. If you are not using a label then leave it blank.

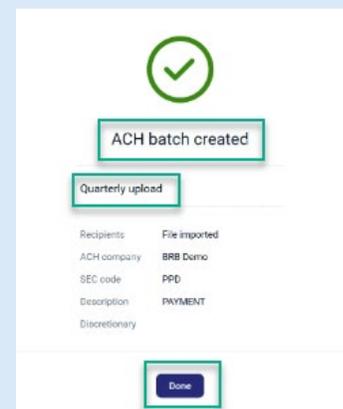
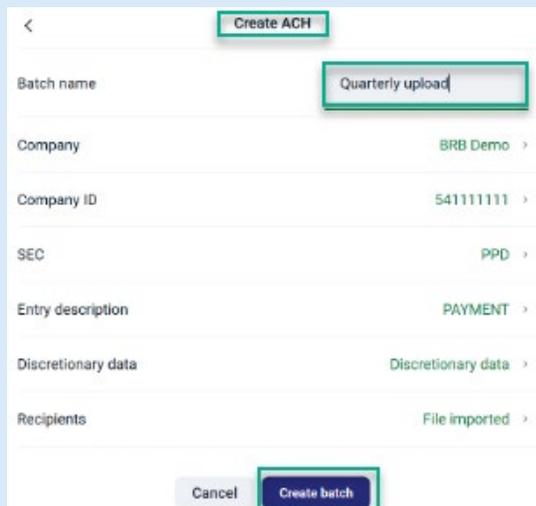
### STEP # 3

- Choose the **type of file** prior to dragging and dropping or browse for location.
- **ACH Upload.csv** indicates that the csv file has been uploaded.
- **Select Save.** This will return you to the **Create ACH** screen.



### STEP # 4

- **Enter** a Batch name. **Select** Create batch.
- Confirmation will be received, and the **ACH batch** will be visible on the **ACH main screen**.  
The **batch is now ready** to Initiate as needed.



**ACH**

Active History

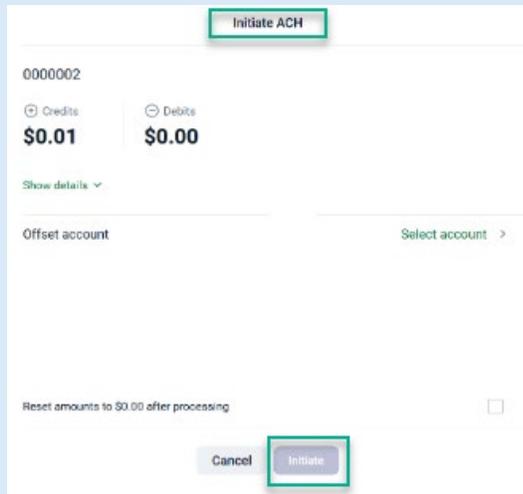
BATCH	RECURRING	AMOUNT
Test421 Ready BRB Demo		\$1.00 PPD
0000002 Ready BRB Demo		\$0.01 PPD
Test upload Ready BRB Demo		\$4.25 PPD
<b>Quarterly upload</b> Ready BRB Demo		<b>\$4.25</b> PPD

## Creating Recurring ACH Batch

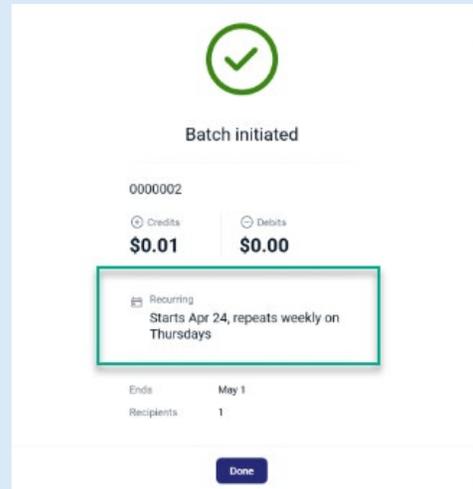
Setting up a recurring ACH batch begins on the Initiate ACH screen.

### STEP # 1

- **Edit the Frequency** at the Initiate ACH stage (screen).
- **Choose** the Start date, Frequency and if applicable the End date.
- **Confirmation** containing Start date, Recurring frequency will display.
- Select **Done**.



The 'Initiate ACH' screen shows a form for setting up a batch. At the top, there is a title 'Initiate ACH' in a green box. Below it, the account number '0000002' is displayed. There are two radio buttons: 'Credits' (selected) and 'Debits'. The amount '\$0.01' is shown next to 'Credits', and '\$0.00' is shown next to 'Debits'. A 'Show details' link is visible. Below this, there is a section for 'Offset account' with a 'Select account' link. At the bottom, there is a checkbox for 'Reset amounts to \$0.00 after processing' and two buttons: 'Cancel' and 'Initiate' (highlighted with a green box).

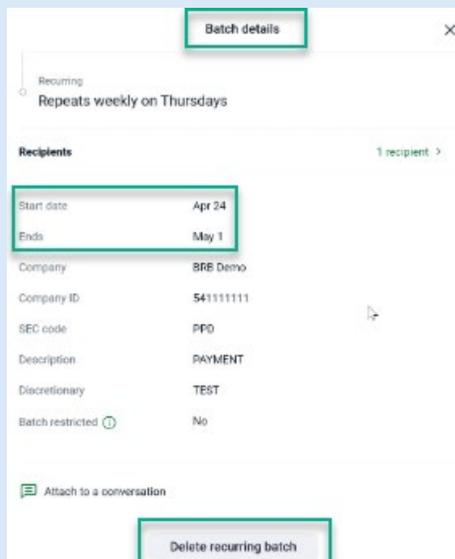


The 'Batch initiated' confirmation screen features a large green checkmark icon at the top. Below it, the text 'Batch initiated' is centered. The account number '0000002' is shown. There are radio buttons for 'Credits' (selected) and 'Debits'. The amount '\$0.01' is next to 'Credits' and '\$0.00' is next to 'Debits'. A green box highlights the recurring details: 'Recurring Starts Apr 24, repeats weekly on Thursdays'. Below this, it shows 'Ends May 1' and 'Recipients 1'. A 'Done' button is at the bottom.

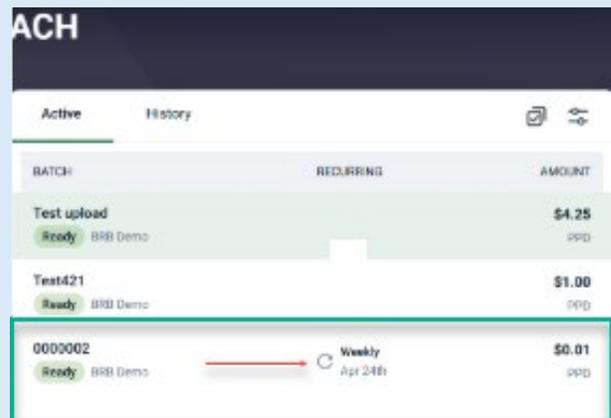
### STEP #2

- Batch details screen will provide an **option to delete** the recurring batch if needed.
- Choose the **“X”** in the right corner of screen to return to the main ACH screen.

The **recurring ACH** now setup will show the **date of the next transfer**.



The 'Batch details' screen is a modal window with a close button (X) in the top right. It shows 'Recurring' and 'Repeats weekly on Thursdays'. Under 'Recipients', it says '1 recipient'. A green box highlights the 'Start date Apr 24' and 'Ends May 1'. Below this, there is a list of details: Company (BRB Demo), Company ID (541111111), SEC code (PPD), Description (PAYMENT), Discretionary (TEST), and Batch restricted (No). At the bottom, there is a 'Delete recurring batch' button highlighted with a green box.



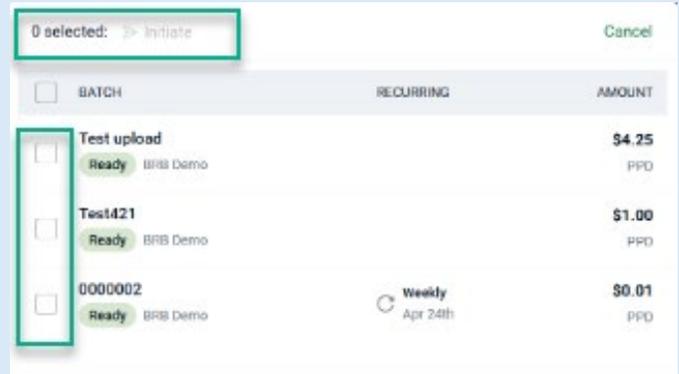
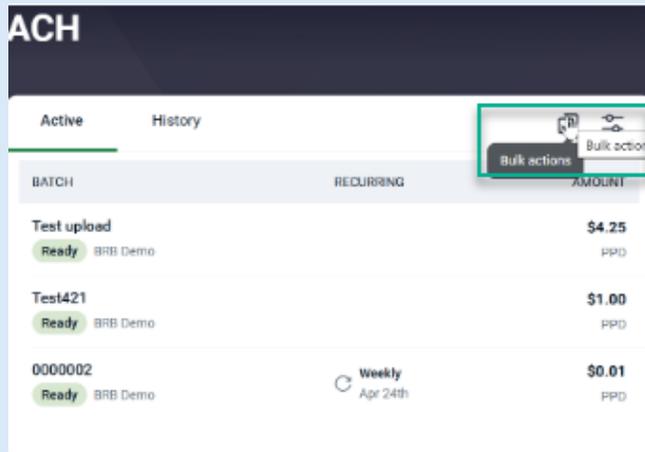
The 'ACH' history screen shows a table of transactions. The table has columns for 'BATCH', 'RECURRING', and 'AMOUNT'. The first two rows are 'Test upload' and 'Test421', both with 'Ready' status and 'BRB Demo' company. The third row, highlighted with a green box, is for batch '0000002' with a 'Ready' status, 'BRB Demo' company, and a 'Weekly' frequency starting on 'Apr 24th' with an amount of '\$0.01'.

BATCH	RECURRING	AMOUNT
Test upload	Ready BRB Demo	\$4.25 PPD
Test421	Ready BRB Demo	\$1.00 PPD
0000002	Ready BRB Demo Weekly Apr 24th	\$0.01 PPD

## Initiate Bulk ACH Batches

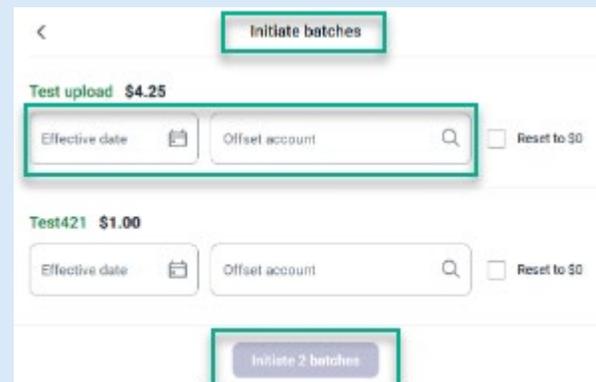
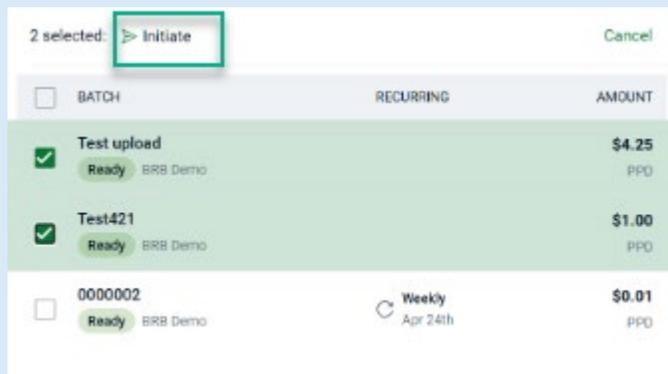
### STEP # 1

- **Select** checkbox titled **Bulk actions** in the upper right corner above the batch listing.
- **Choose** the ACH batches you want to initiate in bulk by using the checkboxes.



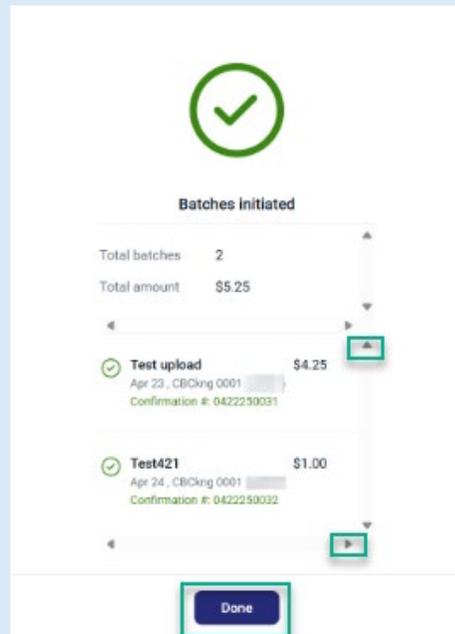
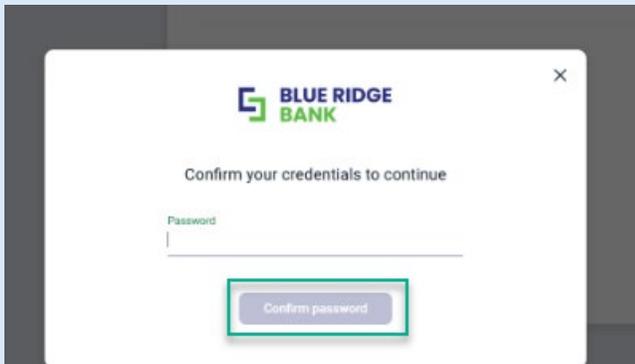
### STEP #2

- **Choose Initiate** at the top of the pop-up to display the **Initiate batches** screen.
- **Choose the Effective dates** (can be different) and the **Accounts** to be debited.
- Select **Initiate #\_ batches**.



**STEP # 3**

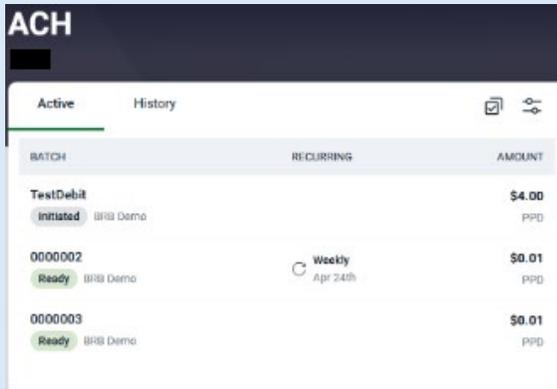
- **Confirm** by entering online banking password.
- A confirmation will display. Slide bars can be used for reviewing.
- Click **Done**.



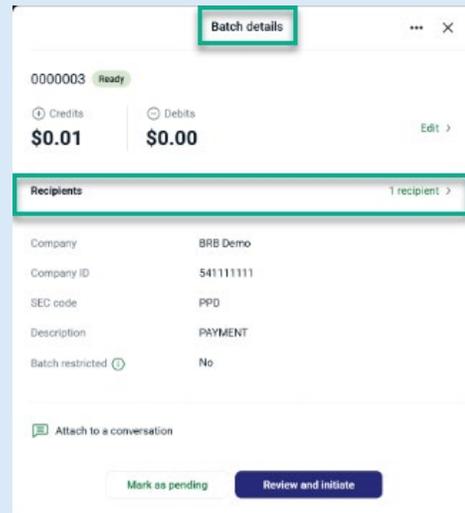
## Quick Edit ACH

### STEP # 1

- **Locate** ACH batch from **Active** column on main ACH screen to change.
- **Batch details** information will display. **Select [# recipients]**.



BATCH	RECURRING	AMOUNT
TestDebit Initiated BRB Demo		\$4.00 PPD
0000002 Ready BRB Demo	Weekly Apr 24th	\$0.01 PPD
0000003 Ready BRB Demo		\$0.01 PPD



**Batch details**

0000003 Ready

Credits \$0.01
 Debits \$0.00
Edit >

**Recipients** 1 recipient >

Company BRB Demo

Company ID 541111111

SEC code PPD

Description PAYMENT

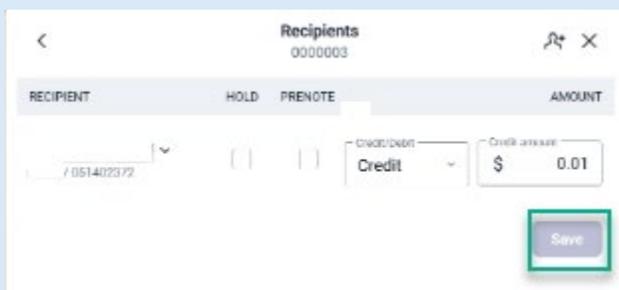
Batch restricted  No

Attach to a conversation

### STEP #2

- Select the **Edit/Pencil**.
- Complete edits as needed.
- Click **Save**.

User will only be able to edit fields according to entitlement permission.



**Recipients**  
0000003

RECIPIENT	HOLD	PRENOTE	AMOUNT
<input type="text" value="7 051402372"/>	<input type="checkbox"/>	<input type="checkbox"/>	Credit/Debit: <input type="text" value="Credit"/> Credit amount: <input type="text" value="\$ 0.01"/>



**Recipients**  
0000003

RECIPIENT	HOLD	PRENOTE	AMOUNT
<input type="text" value="7 051402372"/>	<input type="checkbox"/>	<input type="checkbox"/>	Credit/Debit: <input type="text" value="Credit"/> Credit amount: <input type="text" value="\$ 0.01"/>

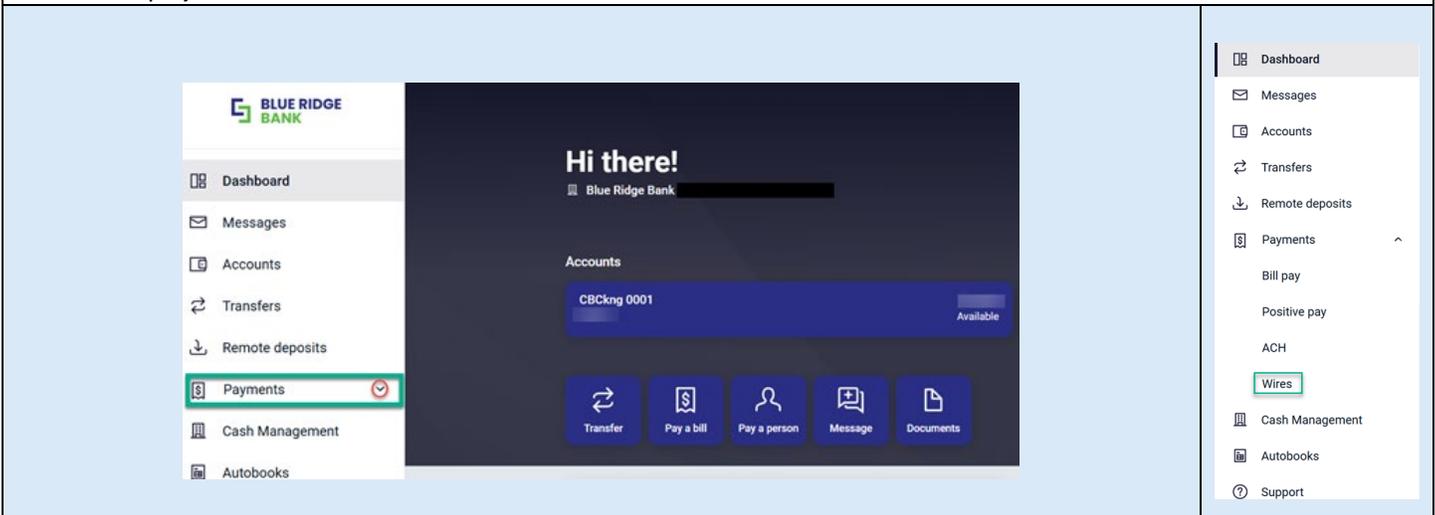
# Wires

## Sole Control Wires

### STEP # 1

- Select the **Payments drop-down arrow** from the menu on the left side of the Online Business Banking Dashboard
- Select **Wires** from the drop-down menu.

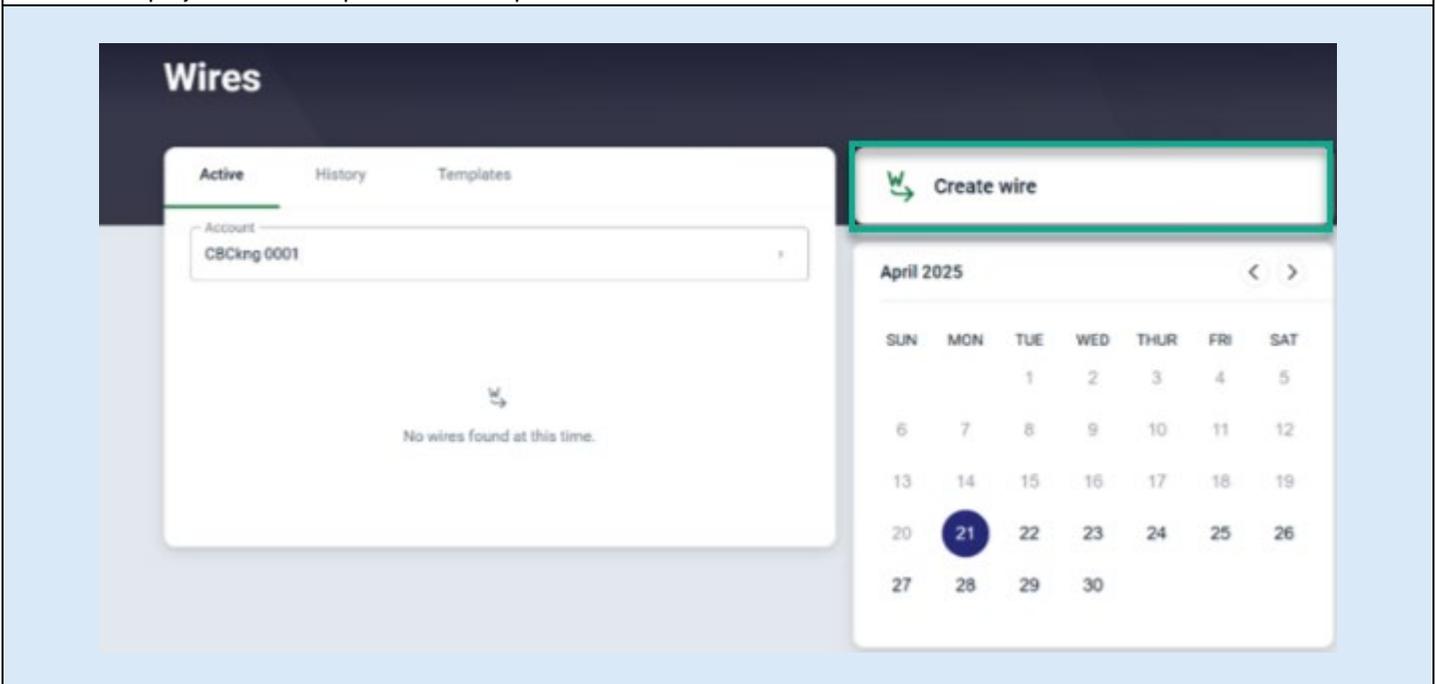
This will display the Wires Home Screen.



### STEP #2

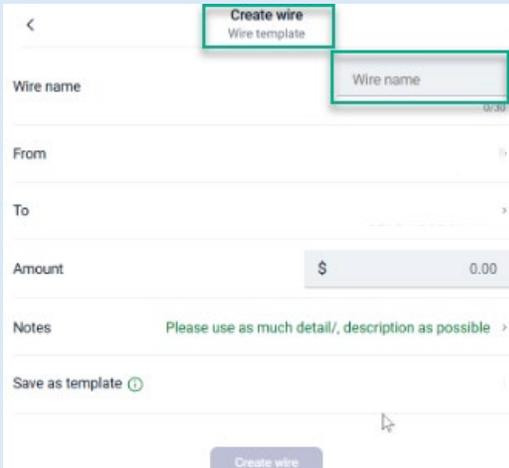
- Select **Create Wire** from the Wire home screen.

This will display the Wire template to be completed.



### STEP # 3

- Enter a **Wire Name** for record keeping purposes.
- Click on the **Select account** arrow to click on the account to be debited for the wire.



Wire name

From

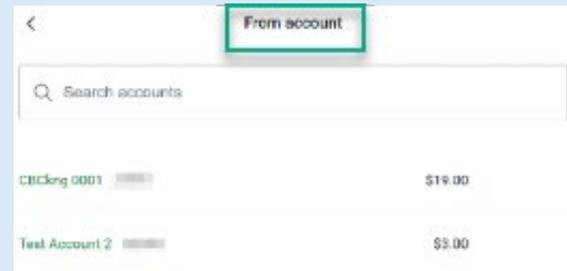
To

Amount \$ 0.00

Notes Please use as much detail/, description as possible

Save as template

Create wire



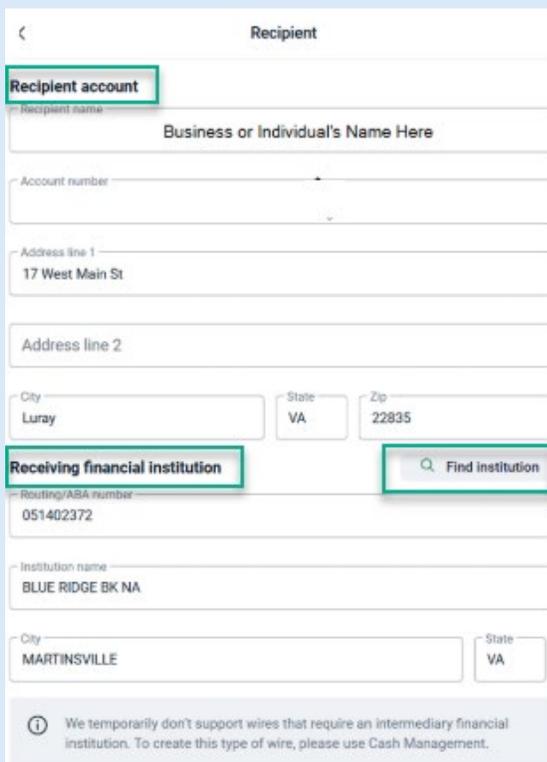
From account

Search accounts

Checking 0001	\$19.00
Test Account 2	\$8.00

### STEP #4

- Click on **Add recipient**. Add the **exact match** of the name of the Business or Individual you are wiring the funds to.
- Use the **Find Institution** search functionality if unsure of the **ABA/Routing number**.



Recipient

Recipient account

Recipient name  
Business or Individual's Name Here

Account number

Address line 1  
17 West Main St

Address line 2

City Luray State VA Zip 22835

Receiving financial institution

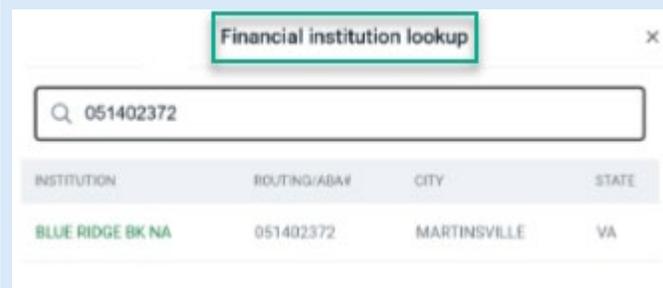
Routing/ABA number  
051402372

Institution name  
BLUE RIDGE BK NA

City MARTINSVILLE State VA

Find institution

We temporarily don't support wires that require an intermediary financial institution. To create this type of wire, please use Cash Management.



Financial institution lookup

051402372

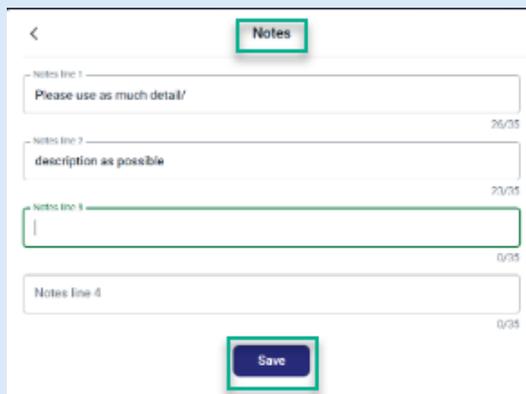
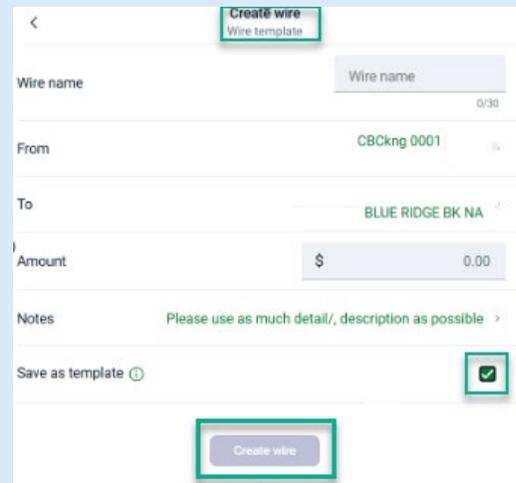
INSTITUTION	ROUTING/ABA#	CITY	STATE
BLUE RIDGE BK NA	051402372	MARTINSVILLE	VA

You can search by institution's name or routing number.

Searching by routing number will verify if it's still an active routing number and that it accepts wires as some routing numbers are only used for ACH transactions.

## STEP # 5

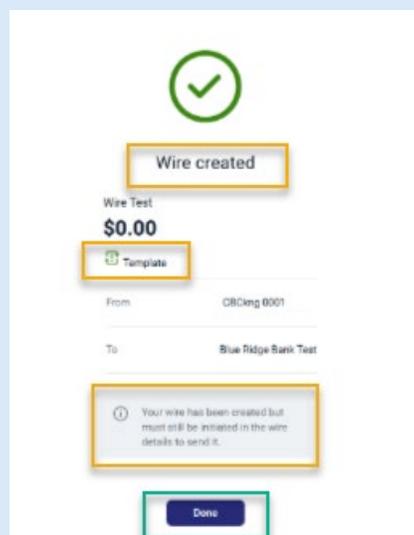
- Provide notes, in the **Notes section** being as detailed as possible with the purpose of the wire. This will help to prevent delays.
- **Example:** Avoid notes that are vague such as “sale of house” and provide “Sale of 114 Blue Street property/house”.
- Click **Save**. This will take you back to the Create wire template.
- Review the information for accuracy and completeness.
- **Check the box** next to **Save as a template** to save it as a reusable template.
- Select **Create wire**.

## STEP #6

- A confirmation of the **Wire template being created** will be received.
- Review and note that the notification is confirming that the wire has been created but it must still be initiated.
- Click **Done**.

This will return you to the Wires home screen to begin wire initiation process.

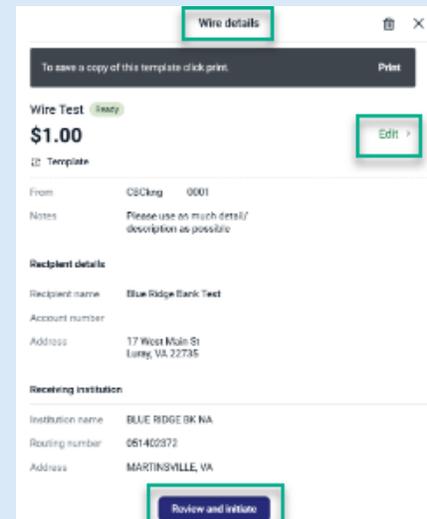
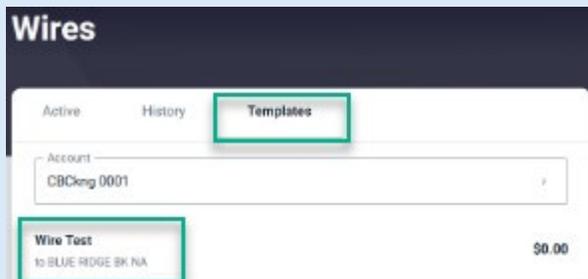


 Your wire has been created but must still be initiated in the wire details to send it.

## STEP #7

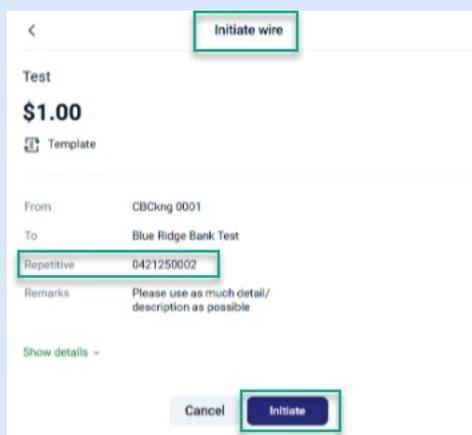
- Select **Templates** from the Wires home screen to initiate the wire.
- Select the **wire Template** to be used to send the wire.
- Click on **Edit** arrow if the template or amount needs to change.
- Select **Review and initiate** button to initiate the wire.

If the wire process is under dual control the originator still **MUST click on the Review and initiate button** in order to ready the wire for the 2<sup>nd</sup> approver.

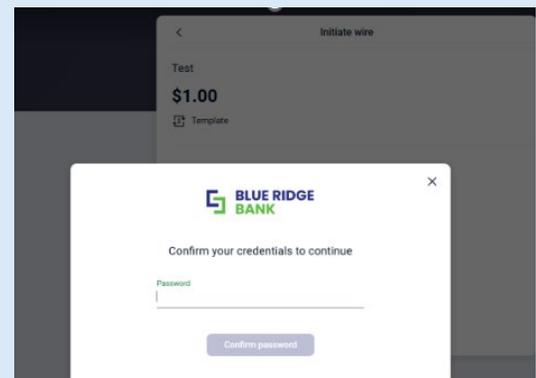


## STEP #8

- **Click Initiate.** If wire is under “sole control” Initiate will send the wire through to our Wire Processing team. If wire is under “dual control” it will approve the wire’s first step and ready it for the 2<sup>nd</sup> approver.
- **Enter** your online banking password to confirm.

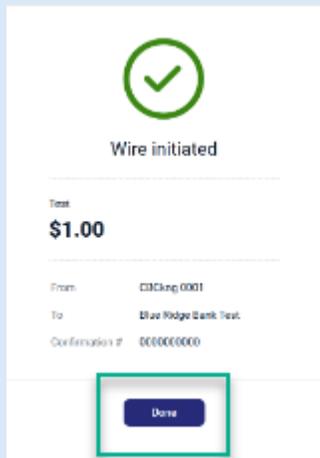


**Repetitive** indicates the wire is saved as a template to be used again at any time and provides the template number.



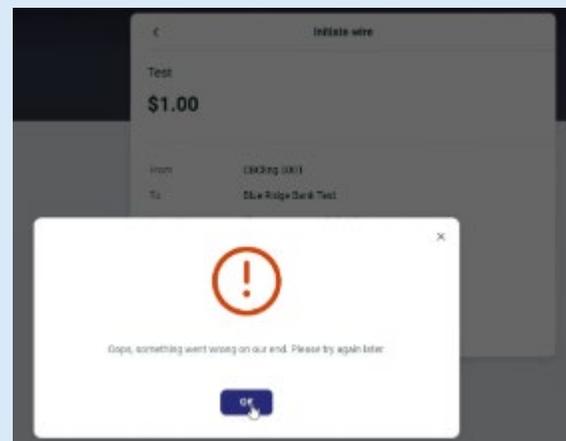
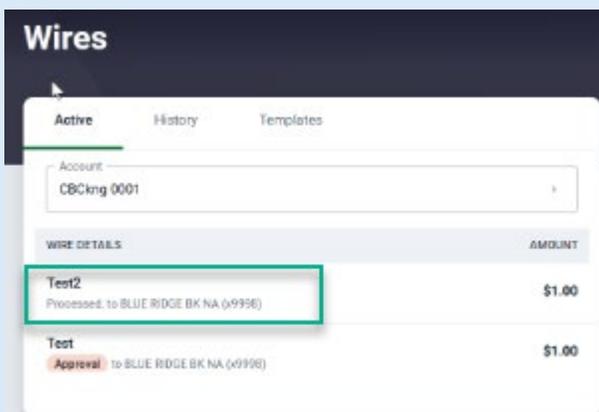
## STEP #9

- When wire is under **“Sole Control”** the confirmation displayed will have a **“confirmation #”** indicating the wire has been **fully initiated**.
- When wire is under **“Dual Control”** the confirmation displayed will have a **“confirmation # of All Zeros”** indicating the wire is **ready for the 2<sup>nd</sup> approver** to begin their process.
- Click **Done**. If email confirmations are turned on an email confirmation will be received as well. If the wire is under **“Dual Control”** then the 2<sup>nd</sup> approver will follow the **“Dual Control Wires”** steps to fully initiate the wire.



## STEP #10

- Once the wire has been initiated fully by sole control it will display on the main Wires screen as **Processed**.
- Reach out to [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank) if at any time during the process an **Error message** is received.

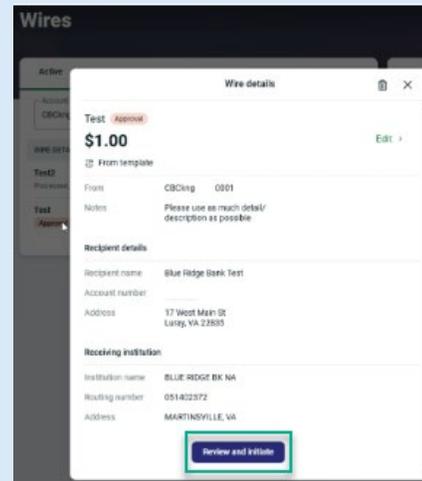
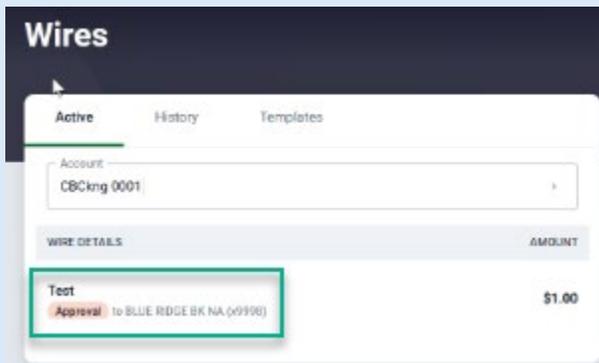


## Dual Control Wires

The dual control approver will review the **Active tab** from the Wires dashboard and choose the appropriate Wire marked Approval and complete the following steps.

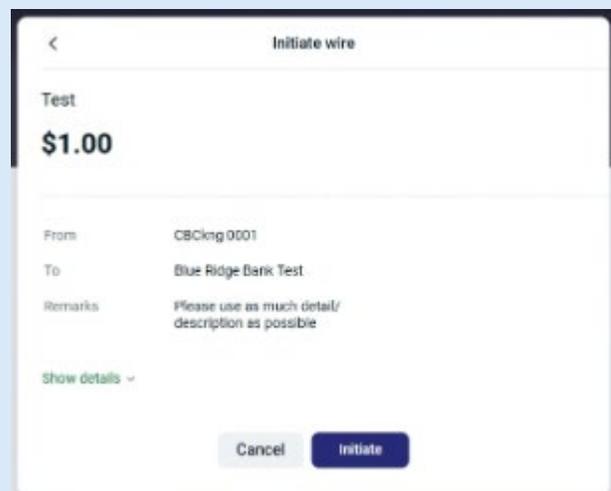
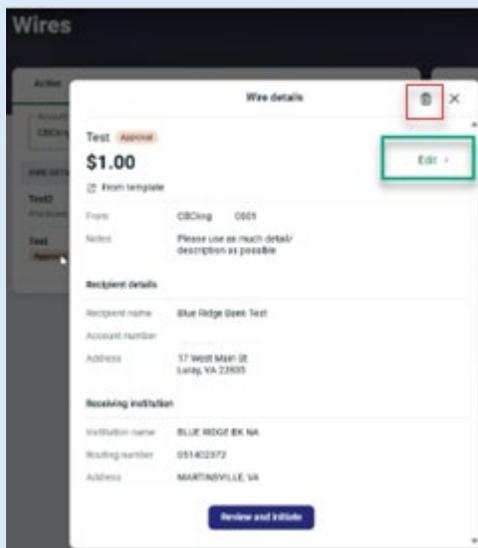
### STEP # 1

- Select the wire marked **Approval** from the Wires dashboard. This will display the Wire details screen.
- Click on **Review and Initiate if No Edits** are needed **skip to Step #3**. This will conduct the final approval and send the wire through to BRB Wire Processing.



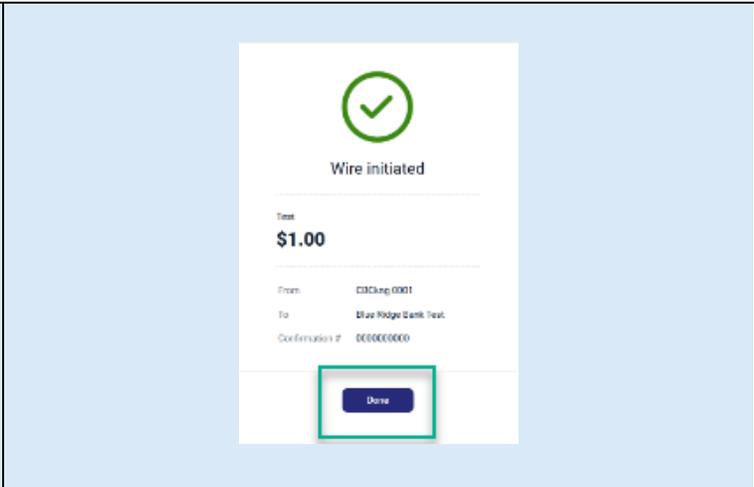
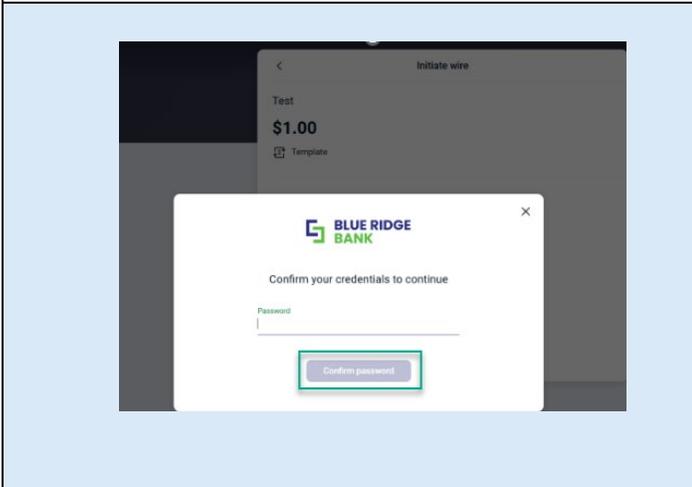
### STEP # 2

- When **edits are needed** use the **Edit arrow** to display the editing screen Or if needed **Click on the Trash Can** to delete the wire fully.
- Complete the edits and Click on **Initiate**. **Any edits** made on the Edit screen will place the wire back into an **Unapproved** status and the dual control steps started over.
- Contact [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank) for a personalized tutorial if needed.



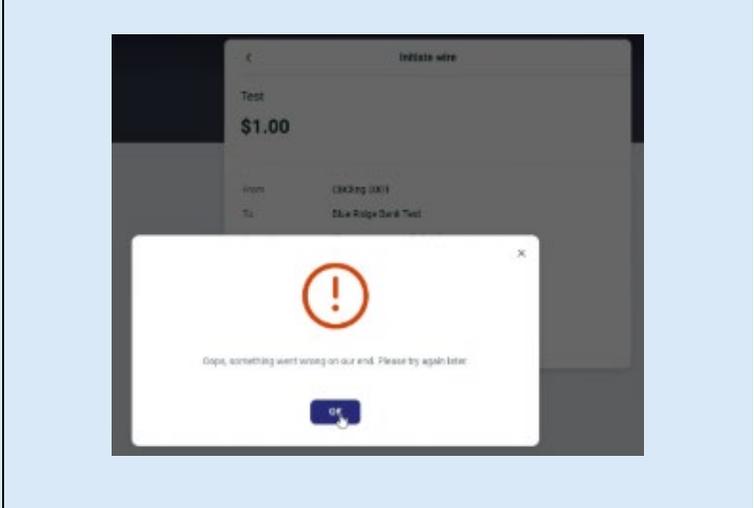
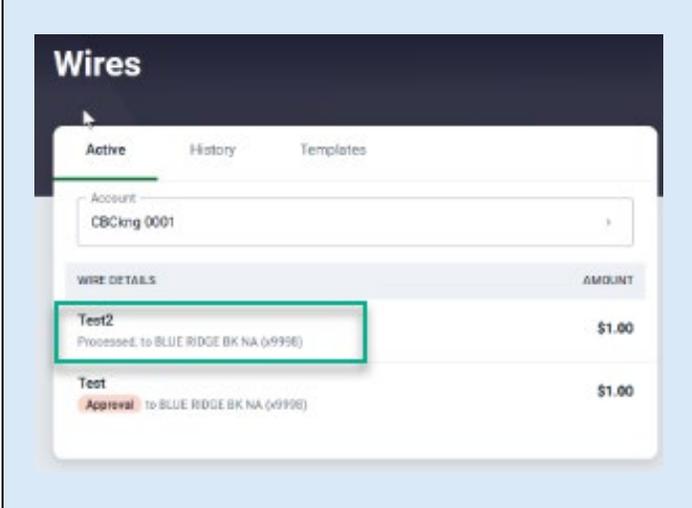
### STEP # 3

- Enter your **online banking password**.
- Click **Confirm password**.
- A confirmation will be displayed. If email confirmations are turned on a confirmation will be received via email as well.



### STEP # 4

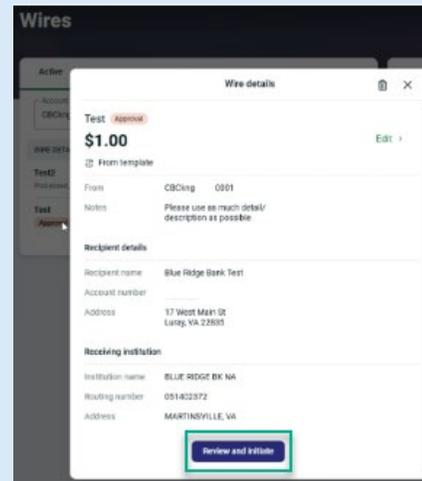
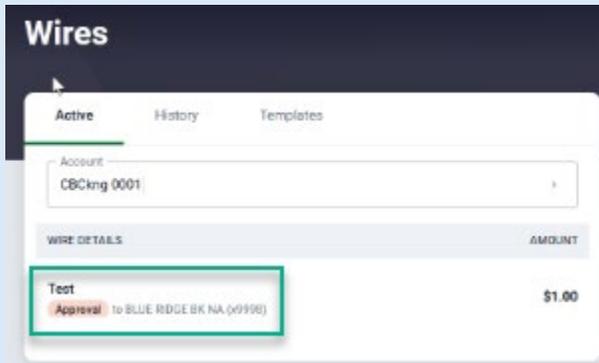
- Once the wire has been initiated fully by sole control it will display on the Wires dashboard as **Processed**.
- Reach out to [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank) if at any time during the process an **Error message** is received.



## Approving Wires

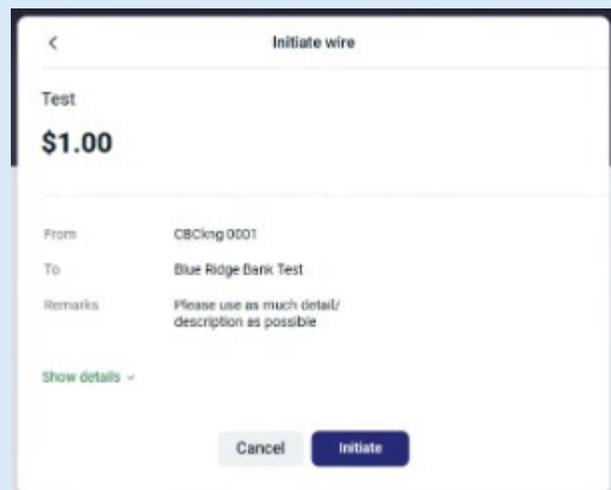
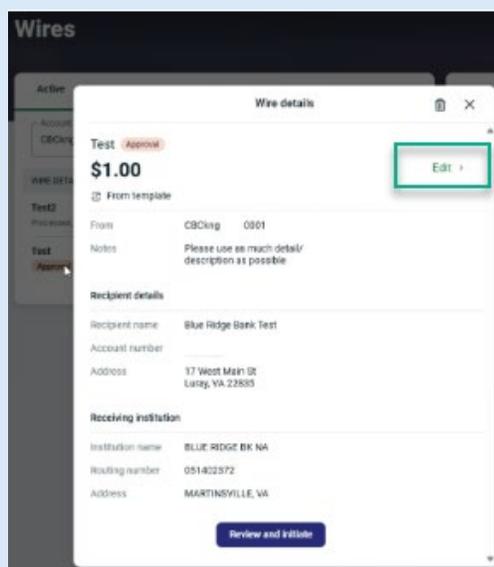
### STEP # 1

- Select the wire marked **Approval** from the Wires dashboard. This will display the Wire details screen
- Click on **Review and Initiate** if **No Edits** are needed and **skip Step #2**. This will conduct the **final approval** and send the wire through to BRB Wire Processing.



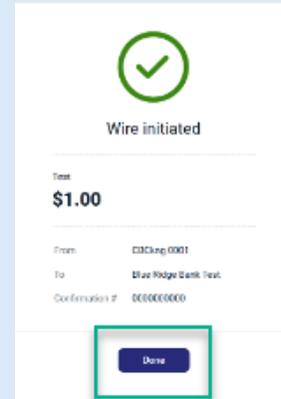
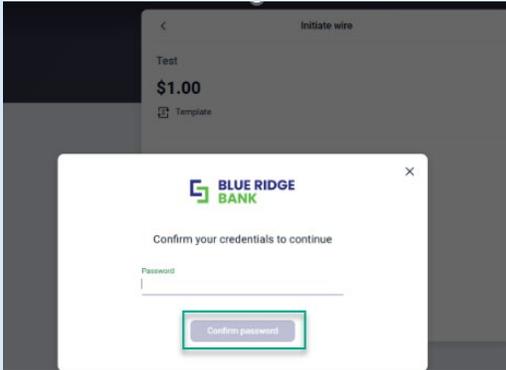
### STEP # 2

- When **edits are needed** use the **Edit** arrow to display the editing screen.
- Complete the edits and Click on **Initiate**. **Any edits** made on the Edit screen will place the wire back into an **Unapproved** status and the dual control steps started over.
- Contact [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank) for a personalized tutorial if needed.



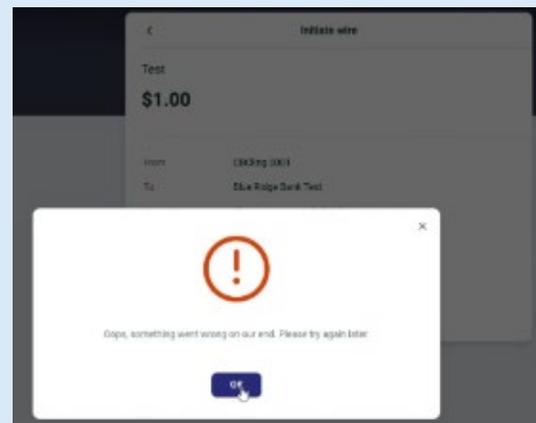
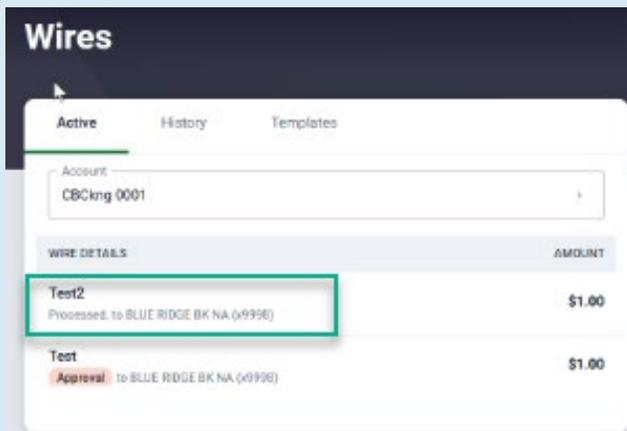
### STEP # 3

- Enter your online banking password.
- Click **Confirm password**.
- A confirmation will be displayed. If email confirmations are turned on a confirmation will be received via email as well.



### STEP # 4

- Once the wire has been initiated fully by sole control it will display on the Wires dashboard as **Processed**.
- Reach out to [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank) if at any time during the process an **Error message** is received.



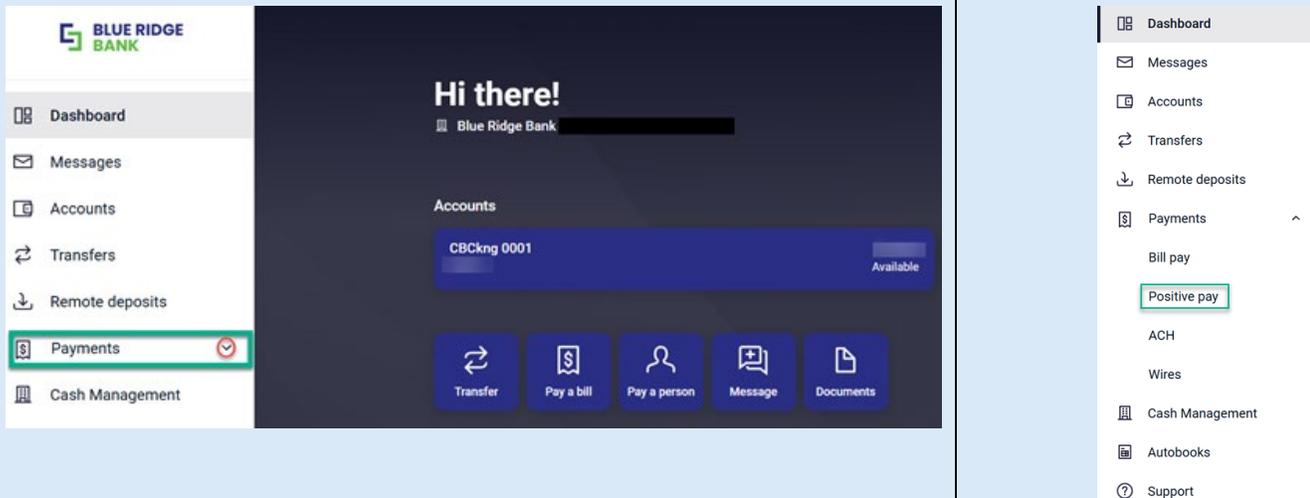
# Positive Pay

## Creating Template for Positive Pay Uploads

### STEP #1

- Select from the Online Business Banking Dashboard the **Payments drop-down arrow** within the menu on the left side.
- Select **Positive pay** from the drop-down menu.

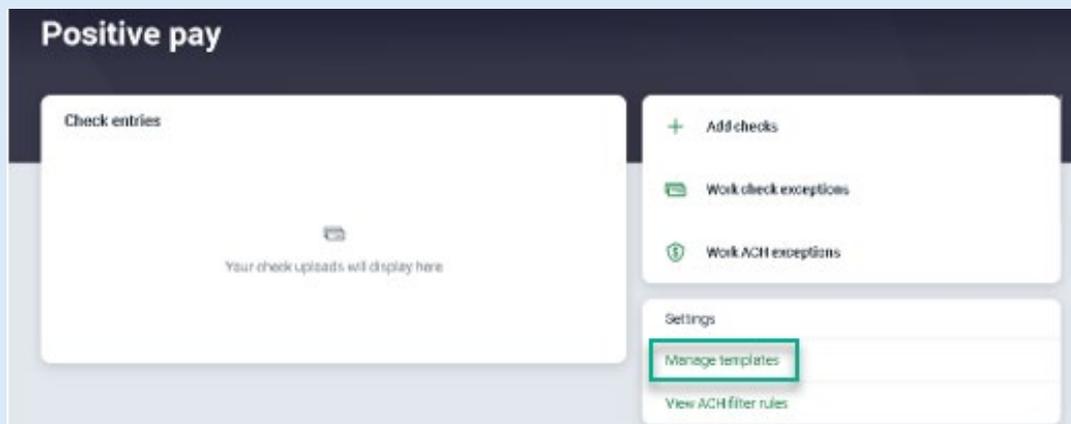
This will display the Positive pay home screen.



### STEP #2

- Choose **Manage Templates** on the **Settings** tile.

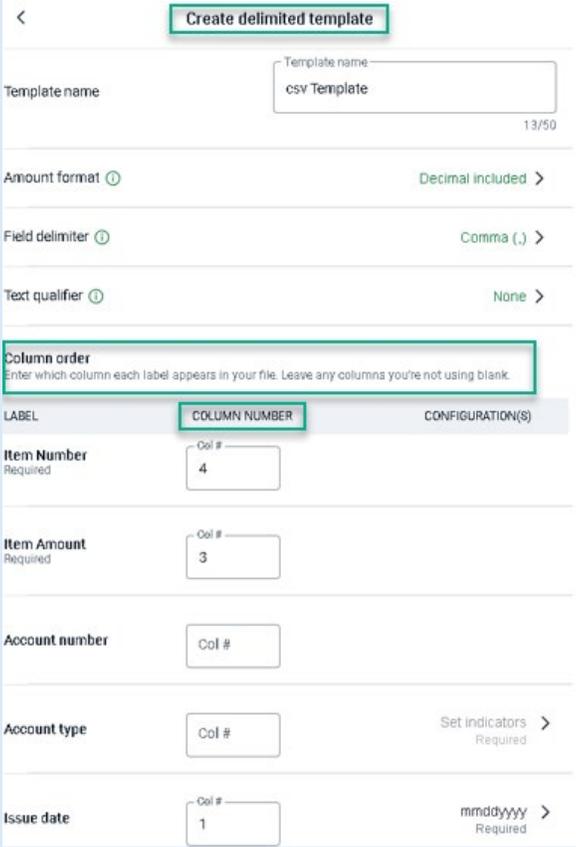
**Note:** there is a pre-saved template that you can match your upload to. Txt format is not available at this time.



### STEP #3

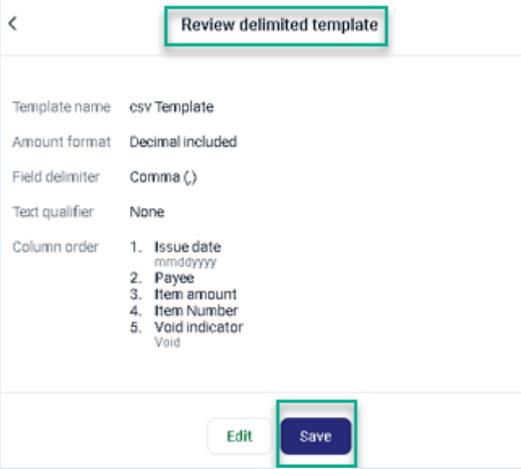
- **Select Review** once columns are entered. The **Create delimited** template pops with **column order**.
- Ensure the **Column Number** information matches file order.
- **Review** the template and **click Save**.
- A confirmation will display that the template has been saved and ready to use. **Click Done**.

**Note:** if required information is missing (ex. Date format) the review button will be greyed out.



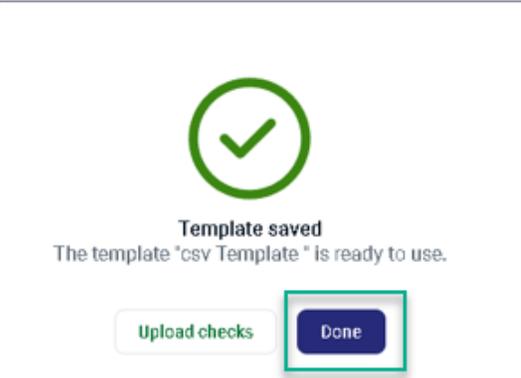
**Column order**  
Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	Col # 4	
Item Amount Required	Col # 3	
Account number	Col #	
Account type	Col #	Set indicators Required
Issue date	Col # 1	mmddyyyy Required



Template name: csv Template  
Amount format: Decimal included  
Field delimiter: Comma (,)  
Text qualifier: None  
Column order:  
1. Issue date  
mmddyyyy  
2. Payee  
3. Item amount  
4. Item Number  
5. Void indicator  
Void

[Edit](#) [Save](#)



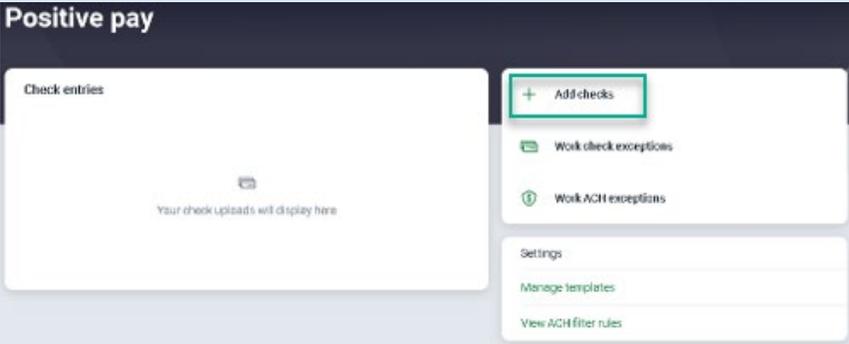
**Template saved**  
The template "csv Template" is ready to use.

[Upload checks](#) [Done](#)

### STEP #4

The **following steps and screenshots are for uploads**. For **Manual uploads** skip to **page 35**.

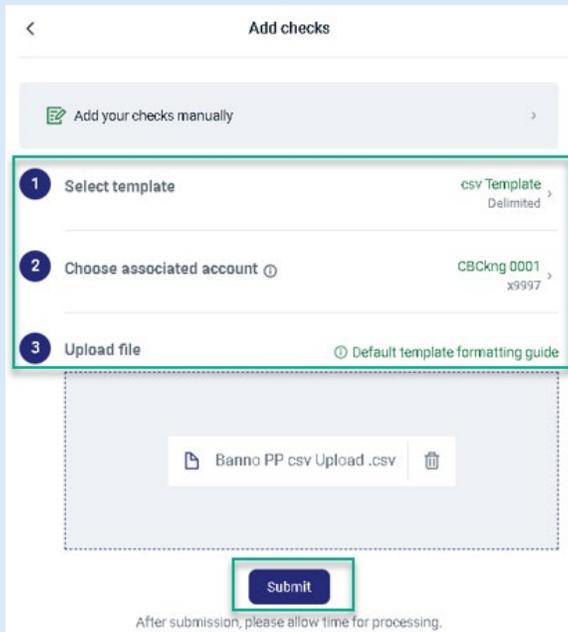
- Select **+Add Checks** from the widget tile on the right.



## STEP # 5

- **Choose** the template, associated account, and then drag the file for uploading or browse to upload.
- **Click Submit** . Confirmation will be displayed.
- **Allow time** for the file to load.
- Below **Check entries** the file will be listed under the file name and in a **Pending** Status.
- Select **Review & approve** to bring up the **Review checks** screen.

Reach out to [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank) for assistance with template formatting.



After submission, please allow time for processing.

Success! Upload in progress.

### Positive pay

Check entries		
 Banno PP csv Upload .csv CBCKng 0001	Pending	<a href="#">Review &amp; approve &gt;</a>
 ArpManualEntry_TestBanBus_250423.txt CBCKng 0001	Successful	8 hrs ago
 ArpManualEntry_TestBanBus_250418.txt CBCKng 0001	Unapproved	5 days ago
 ArpManualEntry_TestBanBus_250418.txt CBCKng 0001	Successful	5 days ago

## STEP # 6

- **Review** the information for All the items on the **Review checks** screen.
- If any **edits** are needed **Click** on the **Cancel** button, make the edits and then upload the file again.
- **Select Approve** if everything is correct.

**Note:** This approves the **Upload**, a second approval is still needed to approve the items into the Banks Positive Pay system.

### Review checks

**File upload summary**

File name: Banno PP csv Upload .csv  
 Total items: 3  
 Total amount: \$6.00

DATE	PAYEE/AMOUNT	CHECK #
APR 23	\$3.00 Test Inc	0000002275
APR 23	\$1.00 Banno Test	0000002276
	\$2.00 Treasury Test	0000002277

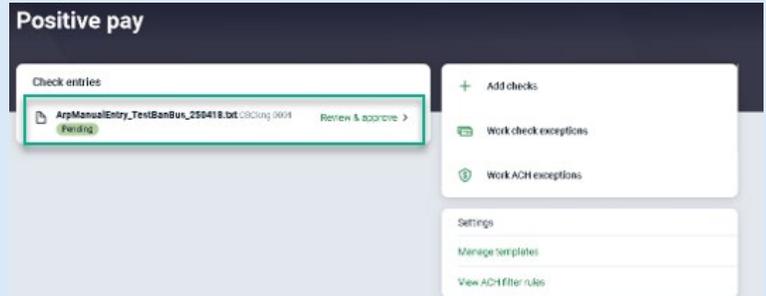
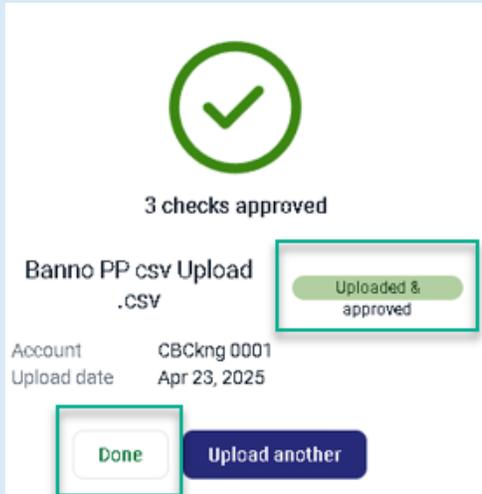
[Cancel](#) [Approve](#)

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s). Once Approved you can no longer edit the file.

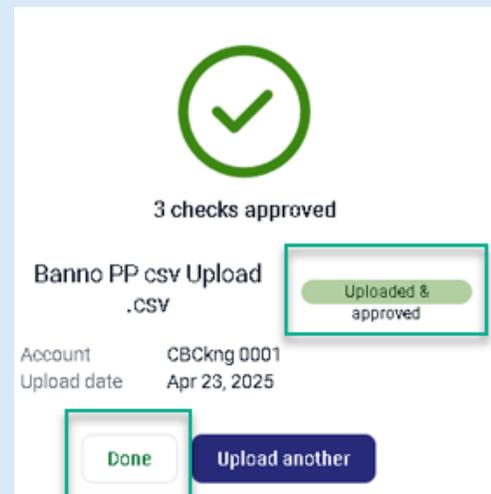
### STEP #7

- Confirmation will display. **Select Done** to proceed to the additional step for final approval.
- The status of the upload now **Pending**.
- Select **Review & approve** to complete the final step.



### STEP #8

- Review the items a second time.
- Select **Approve** for the final time, which sends them into the Banks Positive Pay system.



## Potential Errors

- If you try to upload a file that's been previously uploaded with **NO Changes** an **Error** will display.
- However, if items are added to the file and uploaded again, the system may recognize the items already uploaded on the original file and remove them.
- Confirm the items showing are the items that were added to initial upload and **Approve**.



**UploadFile error**

duplicate items found

[Cancel](#)

**Review checks**

**File upload summary**

File name: Banno PP csv Upload .csv  
 Total items: 1  
 Total amount: **\$2.00**

DATE	PAYEE/AMOUNT	CHECK #
APR 23	Treasury Test	00000002288

[Cancel](#)
[Approve](#)

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

When duplicated items/checks are uploaded inadvertently a message will be returned stating: **{# } checks in this file may be duplicates of previously approved checks. Please review before approving.**

**Review checks**

Three checks in this file may be duplicates of previously approved checks. Please review before approving.

**File upload summary**

Filename: Banno PP csv Upload .csv  
 Total items: 5  
 Total amount: **\$9.50**

DATE	PAYEE/AMOUNT	CHECK #
APR 23	Treasury Test	00000002288
APR 23	HJBB Test	00000002289
APR 23	Test Inc <span style="color: #f08080; font-size: small;">Duplicate</span>	00000002275
APR 23	Banno Test <span style="color: #f08080; font-size: small;">Duplicate</span>	00000002276
APR 23	Treasury Test <span style="color: #f08080; font-size: small;">Duplicate</span>	00000002277

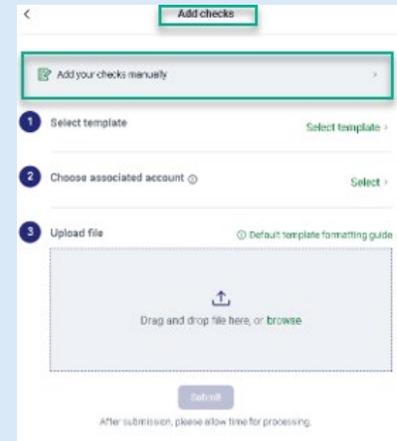
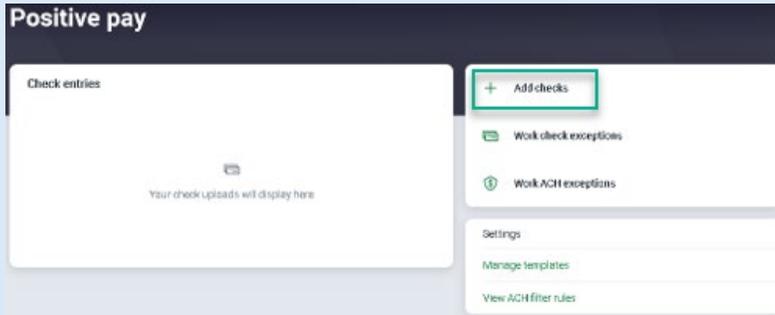
[Cancel](#)
[Approve](#)

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

## Manual Uploads

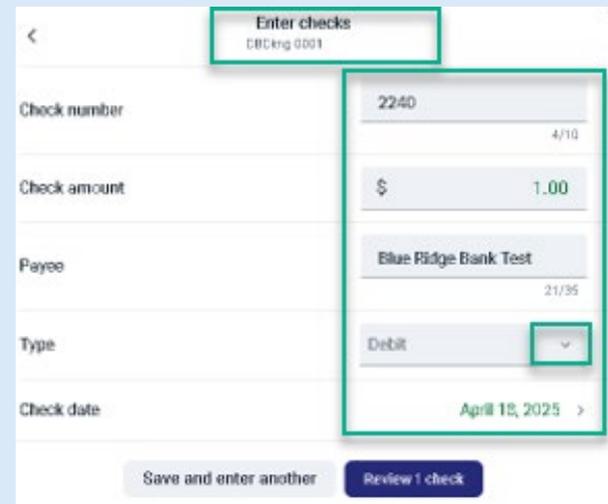
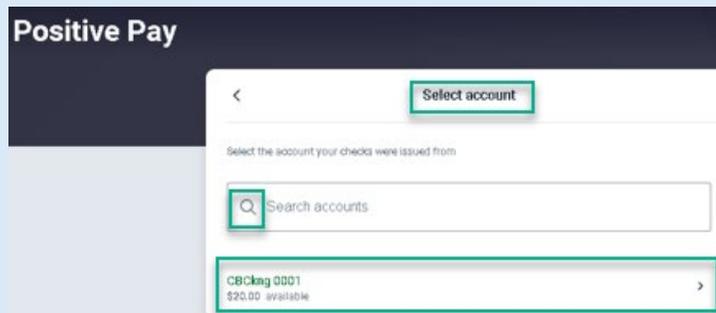
### STEP # 1

- Select **+Add Checks** on the Positive pay main screen.
- Select **Add your checks manually** at the top of the **Add Checks** screen.



### STEP #2

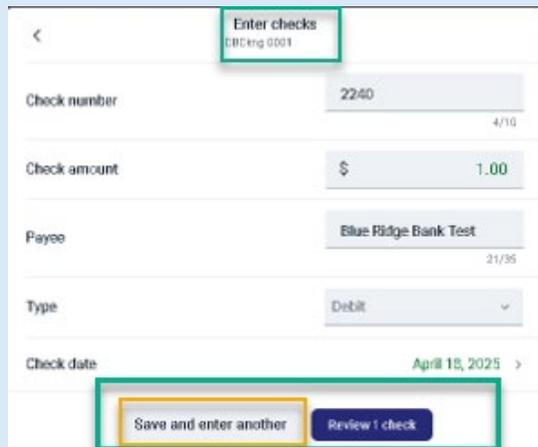
- **Select the account** the checks were issued from the listing of accounts available **OR** type the account number in the **Search Accounts** field.
- **Enter** Check #, Amount, Payee (as written on check), Type (use drop-down), and Check Date.



**Select** Type - **Void** if a check has been issued and needs to be voided after a previous upload.

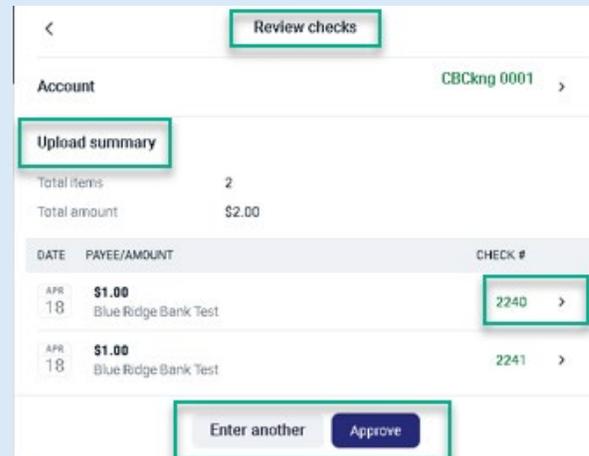
### STEP #3

- Select **Save and enter another** if more checks are to be added. Once **complete** Select **Review**.
- **Review All** the information on the **Review checks** screen.
- When **Edits are needed** select the arrow next to the **Green Check Number** to edit.
- Click on **Enter another** to add additional items from this screen.
- **Select Approve** if all the information is correct and the file is ready to move forward with the approval process. This will display an Approval screen.



Confirmation of check # each time you **Select "Save and enter another."**

Check #2240 saved.

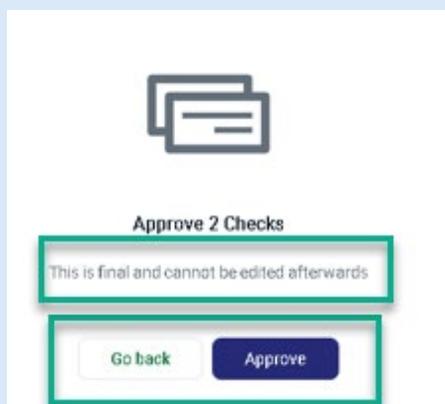
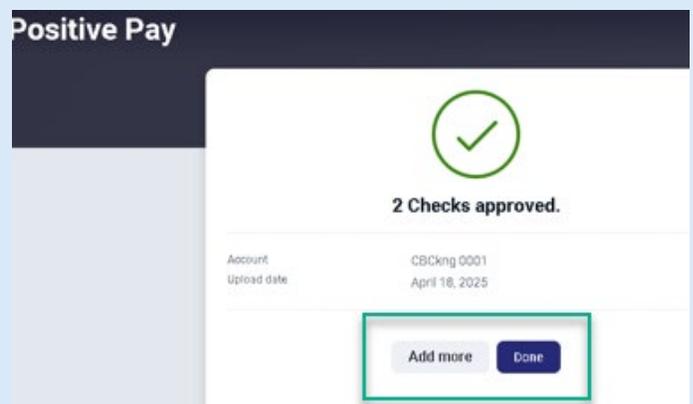


DATE	PAYEE/AMOUNT	CHECK #
APR 18	\$1.00 Blue Ridge Bank Test	2240
APR 18	\$1.00 Blue Ridge Bank Test	2241

### STEP #4

On the **Approval screen 2 options** are provided:

- **Click Go back** to the Review checks screen for further edits/adds or if the approve button was selected in error.
- **Click on Approve.**
- **Click Done.**

### STEP # 5

Note there are multiple opportunities throughout the stages to upload additional items.

- **Final Confirmation** will display. **Select Done** if there are no additional items to upload.
- Upon selecting **Done** the status of the upload has changed to **Successful**.



**2 checks approved**

ArpManualEntry\_TestBanBus\_250418.txt Uploaded & approved

Account: CBCkng 0001  
Upload date: Apr 18, 2025

Done Upload another

### Positive pay

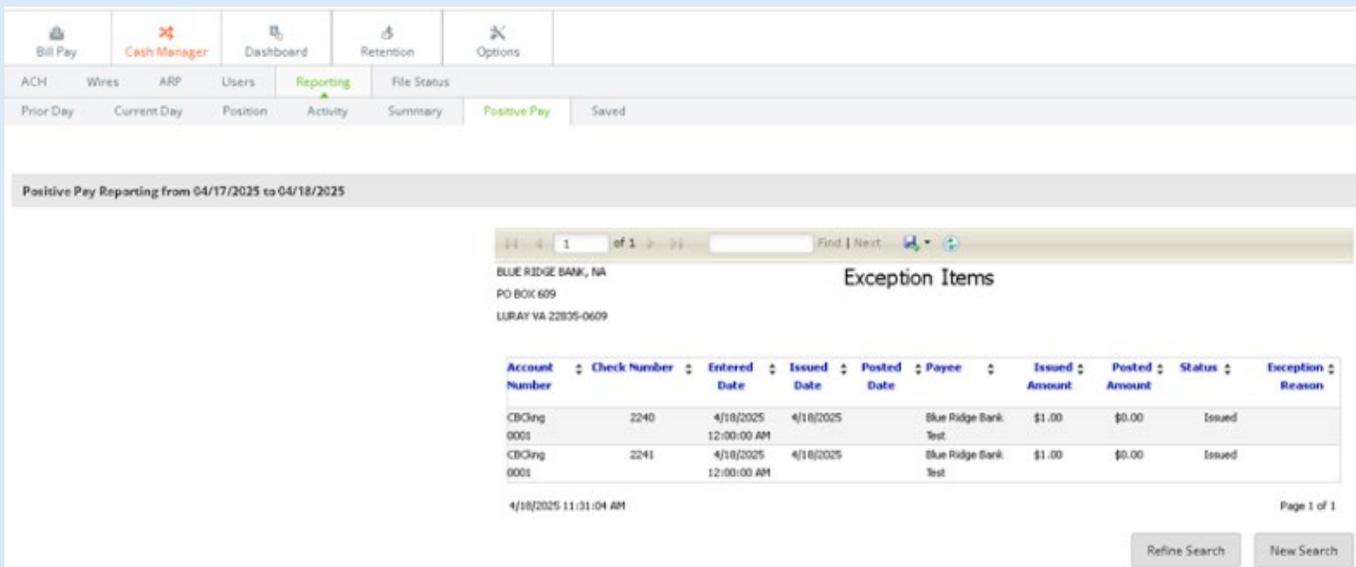
Check entries

ArpManualEntry\_TestBanBus\_250418.txt CBCkng 0001 5 mins ago

Successful

### STEP # 6

- Visit the **Cash Management tab** on the Dashboard for **Positive Pay** reporting options. Need further assistance or for a personalized tutorial, contact [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank).



Navigation: Bill Pay, Cash Manager, Dashboard, Retention, Options

Reporting: ACH, Wires, ARP, Users, Reporting, File Status

Reporting Options: Prior Day, Current Day, Position, Activity, Summary, Positive Pay, Saved

Positive Pay Reporting from 04/17/2025 to 04/18/2025

1 of 1 | Find | Next

BLUE RIDGE BANK, NA  
PO BOX 609  
LURAY VA 22835-0609

#### Exception Items

Account Number	Check Number	Entered Date	Issued Date	Posted Date	Payee	Issued Amount	Posted Amount	Status	Exception Reason
CBCkng 0001	2240	4/18/2025 12:00:00 AM	4/18/2025		Blue Ridge Bank. Test	\$1.00	\$0.00	Issued	
CBCkng 0001	2241	4/18/2025 12:00:00 AM	4/18/2025		Blue Ridge Bank. Test	\$1.00	\$0.00	Issued	

4/18/2025 11:01:04 AM Page 1 of 1

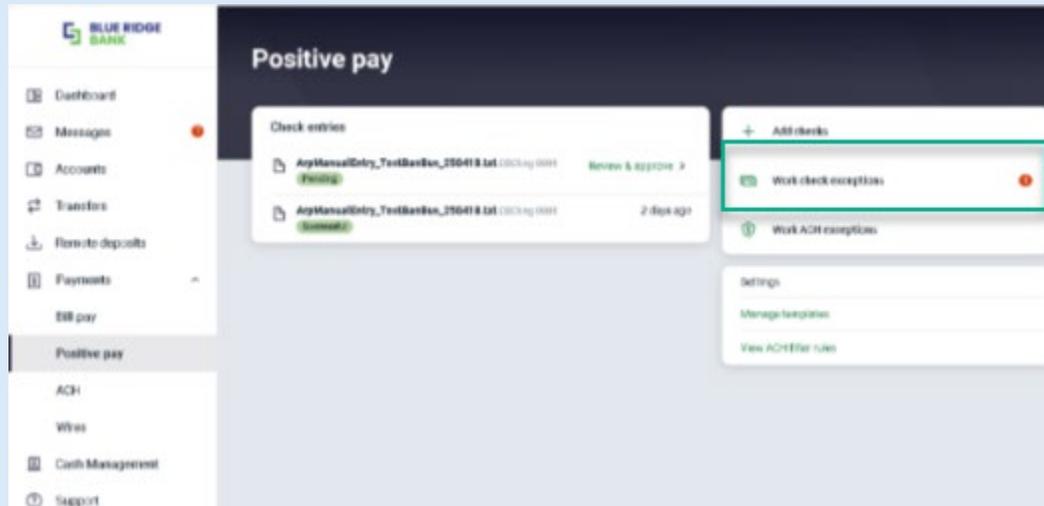
Refine Search New Search

## Working Positive Pay Check Exceptions

### STEP # 1

- Select **Positive Pay** on the **Payments** drop-down arrow.
- Review for any **check or ACH exceptions** (#displayed in **red**).
- Click on the appropriate the **Work check exceptions** link.

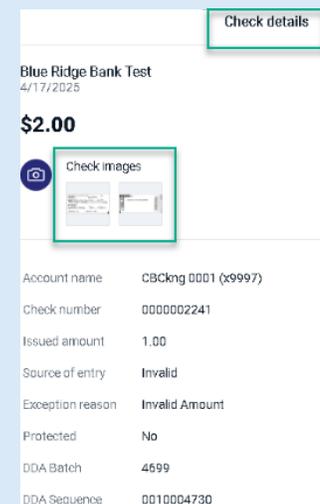
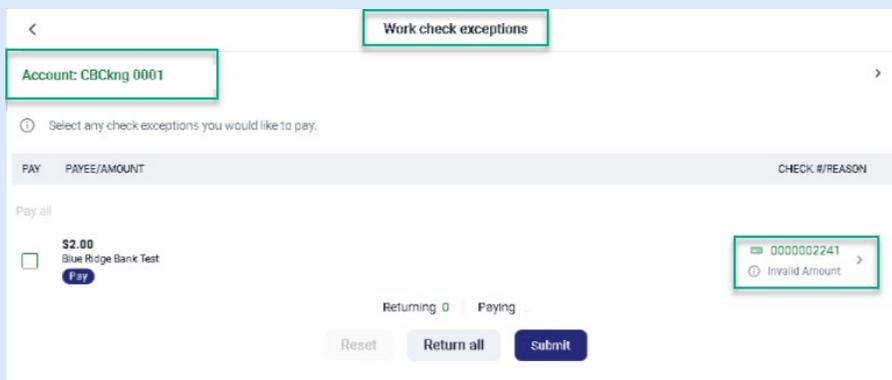
Next Steps are related to **Check exceptions**.



**Good Practice** to review for any exceptions on a daily basis.

### STEP #2

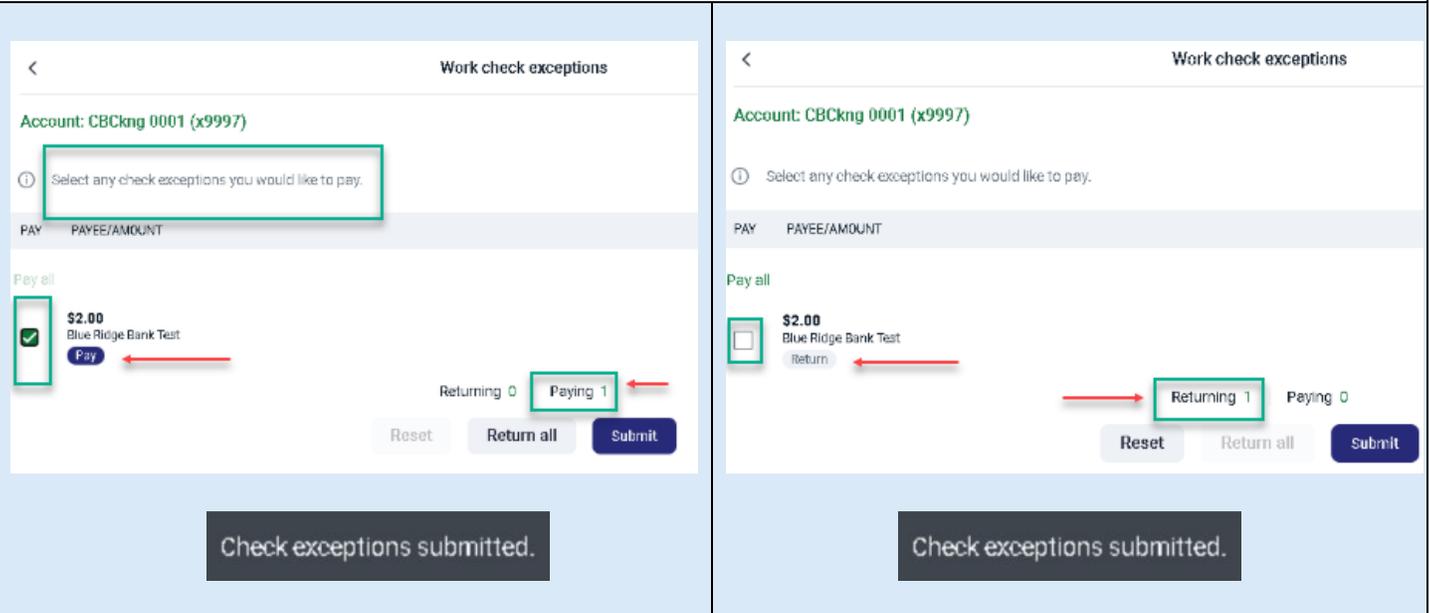
- Select **Account** to view a different account when having **more than one** Positive Pay acct.
- Note the **Exception Reason** is provided **below** the check #.
- **Select** the **check #** to view the **check details** screen.
- **Verify** the **check information** and the **front and back** of the item itself.



### STEP # 3

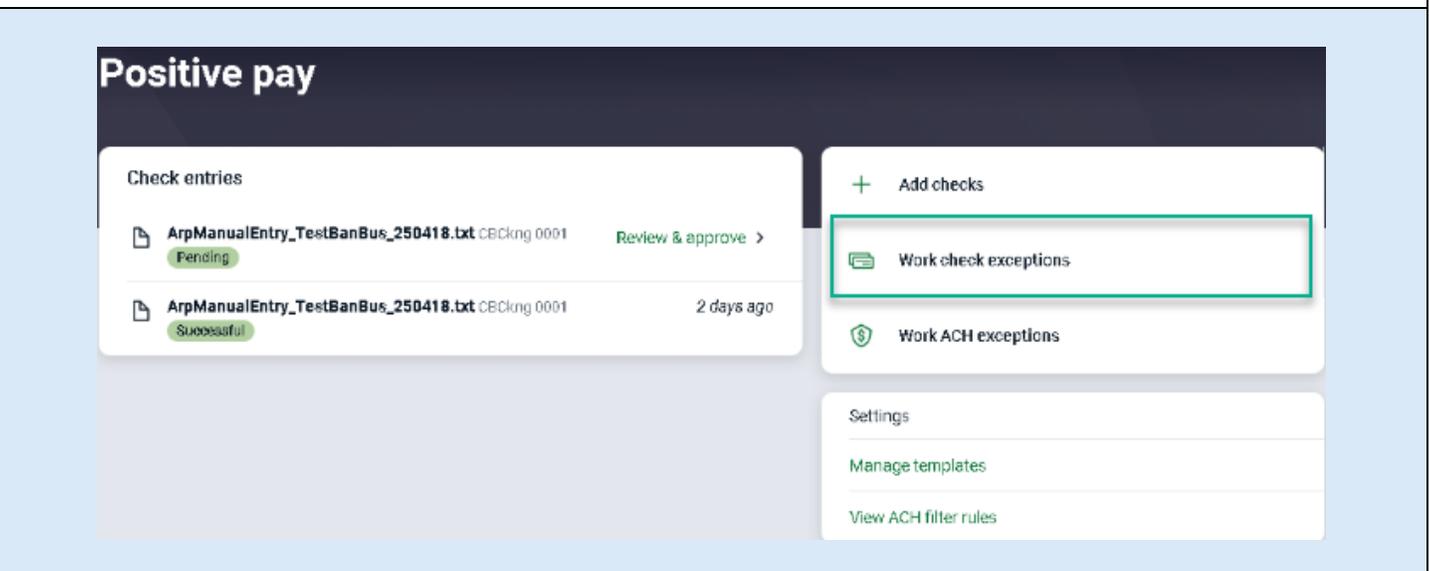
- **Indicate using** the box next to an item to either Pay or Return the item by:
  - **Checking** the box pays the item.
  - **Not checking** (leaving blank) the box returns the item.
- **Paying & Returning status** above **Submit** shows the number being paid and/or returned.
- **Click on Submit** once all exceptions have been **reviewed and decided**.
- **Confirmation** will be received that all check exceptions have been decided and submitted.

If there are multiple items you can choose to pay all, return all, or a mix of both.



### STEP # 4

Once all exception items have been decided there should no longer be any red numbers displayed.

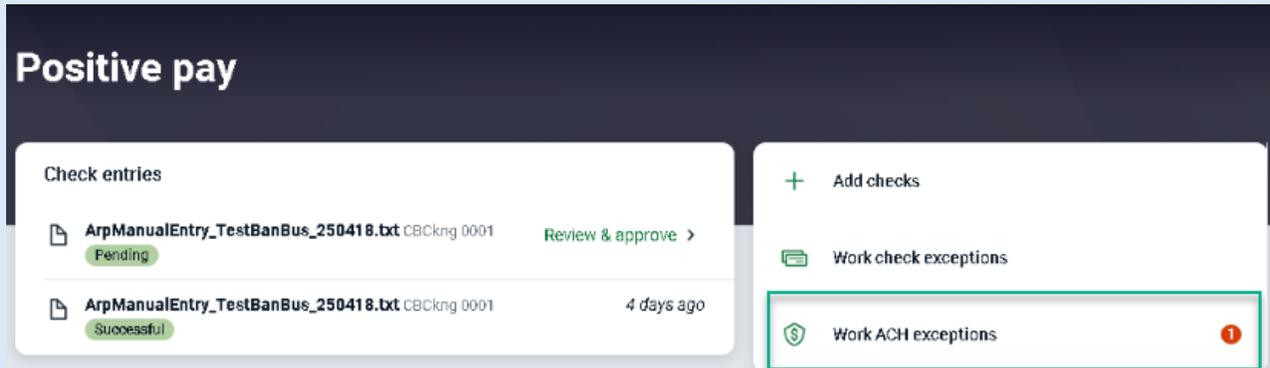


## Working Positive Pay **ACH** Exceptions

### STEP # 1

- Select **Positive Pay** on the **Payments** drop-down arrow.
- Review for any **check or ACH exceptions** (#displayed in **red**).
- Click on the appropriate the **Work ACH exceptions** link.

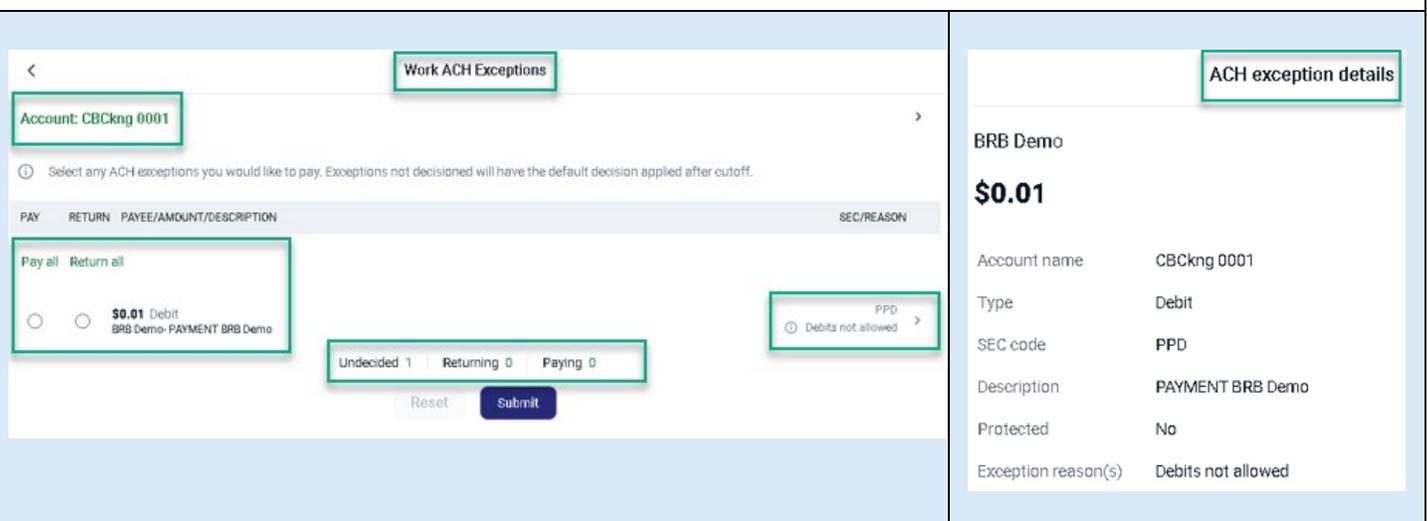
The following steps are related to **ACH exceptions**.



**Good Practice** to review for any exceptions on a daily basis.

### STEP #2

- Select **Account** to view a different account when having **more than one** Positive Pay acct.
- **ACH exceptions** will automatically **default** to an **Undecided** status as seen in the snapshot below.
- Note the **Exception Reason** is provided **below** the **PPD**.
- **Select** the **arrow** next to **PPD** to view the **ACH details** screen.
- **Review** the **ACH exception details**. When ready return to the prior screen for decisioning.
- **Indicate using** the circle icons next to an ACH to either **Pay** or **Return** it by:
  - **Clicking** on the circle **next to the item** under **Pay all** pays the item.
  - **Clicking** on the circle **next to the item** under **Return all** returns the item.
- **Paying & Returning status** above **Submit** shows the number being paid and/or returned.
- **Click** on **Submit** once all exceptions have been **reviewed and decided**.



### STEP # 3

- Use the **Submit a correction** option when an item being reviewed needs **added or adjusted** to your ACH Filter. The **Submit a correction** screen will display.
- **Click on Start a new conversation** option to submit the request.

ACH exception details

BRB Demo

**\$0.01**

Account name	CBCKng 0001
Type	Debit
SEC code	PPD
Description	PAYMENT BRB Demo
Protected	No
Exception reason(s)	Debits not allowed

 Print

 Submit a correction

Submit a correction

Submit your correction request by adding it to a conversation.

 Add to existing conversation

---

 Start a new conversation

---

 Call us at 888.331.6521

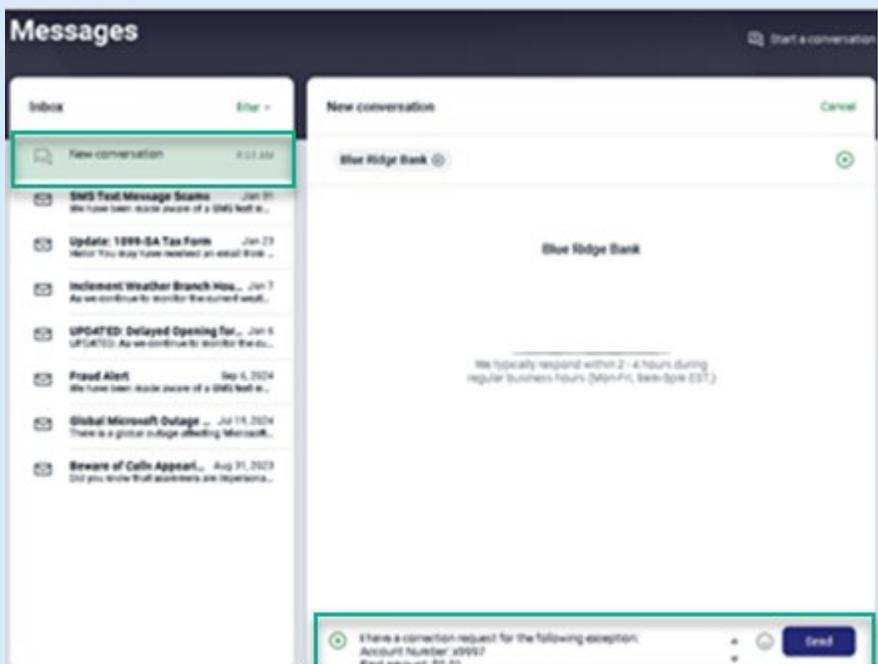
Clicking on **Start a new conversation** will display your main Messages dashboard.

### STEP # 4

- Click on **New conversation** at the top of the **Inbox**.
- Enter the **request** and **Click on Send**. Our team will assist with any updates needed.



If a correction is needed with the ACH or have a time sensitive request contact us at [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank).



The screenshot shows the 'Messages' dashboard with an 'Inbox' and a 'New conversation' screen. The 'New conversation' screen displays the Blue Ridge Bank logo and a text input field containing the following text:

There is a correction request for the following exception:  
Account Number: 20997  
Email address: 88.88

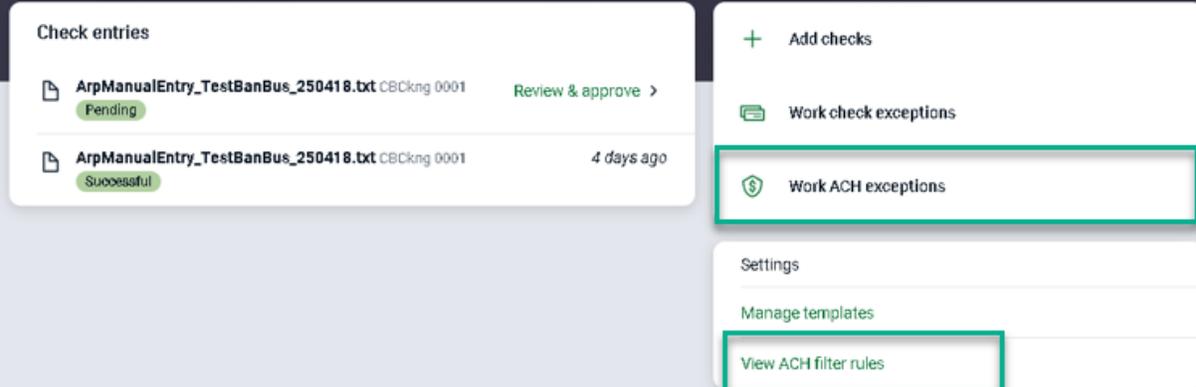
A 'Send' button is visible at the bottom right of the text input field.

## STEP # 5

Once all exception items have been decided the **Work ACH exceptions** area will not have any red numbers displayed.

- **ACH Filter rules** are available from the **Settings** tile.
- Click on **View ACH filter rules** to access.

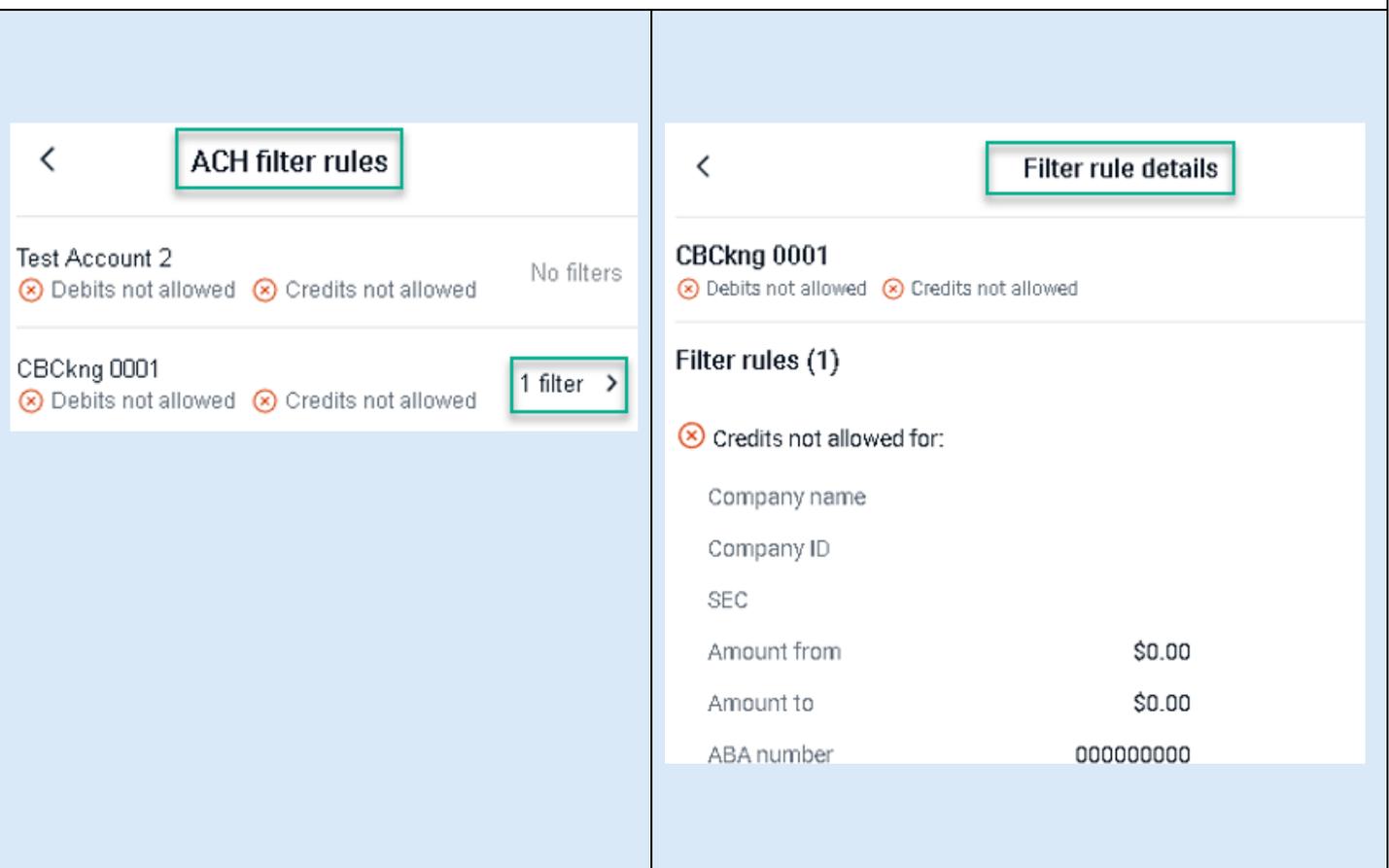
### Positive pay



The screenshot shows the 'Positive pay' dashboard. On the left, under 'Check entries', there are two items: 'ArpManualEntry\_TestBanBus\_250418.txt CBCkng 0001' with a 'Pending' status and a 'Review & approve >' link, and another identical item with a 'Successful' status and a '4 days ago' timestamp. On the right, there are several menu items: '+ Add checks', 'Work check exceptions', 'Work ACH exceptions' (highlighted with a green box), 'Settings', 'Manage templates', and 'View ACH filter rules' (also highlighted with a green box).

## STEP #2

- Select the filter arrow on the right side of the ACH filter rules to see filter details.



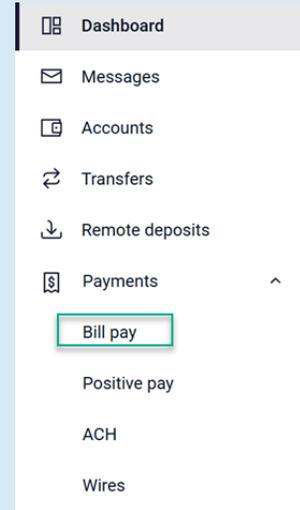
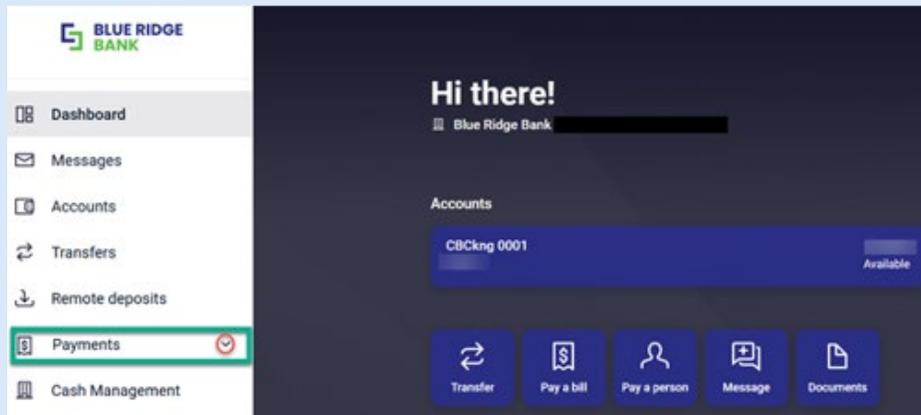
The left screenshot shows the 'ACH filter rules' screen. It has a back arrow and a title 'ACH filter rules'. Below the title, there are two account entries: 'Test Account 2' with 'No filters' and 'Debits not allowed' and 'Credits not allowed' (both with red 'x' icons), and 'CBCkng 0001' with '1 filter >' (highlighted with a green box) and 'Debits not allowed' and 'Credits not allowed' (both with red 'x' icons).

The right screenshot shows the 'Filter rule details' screen. It has a back arrow and a title 'Filter rule details'. Below the title, it shows 'CBCkng 0001' with 'Debits not allowed' and 'Credits not allowed' (both with red 'x' icons). Under 'Filter rules (1)', there is a red 'x' icon and the text 'Credits not allowed for:'. Below this, there are several fields: 'Company name', 'Company ID', 'SEC', 'Amount from' (\$0.00), 'Amount to' (\$0.00), and 'ABA number' (000000000).

# Bill Pay

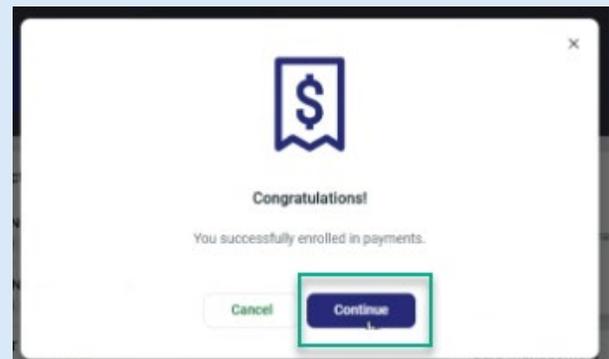
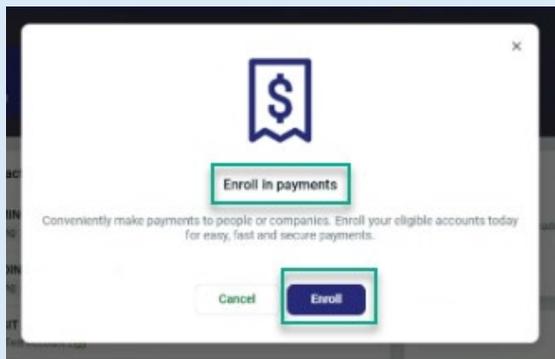
## STEP # 1

- Click on the **Payments** drop-down arrow.
- **Select Bill Pay** to Enroll or to Access.



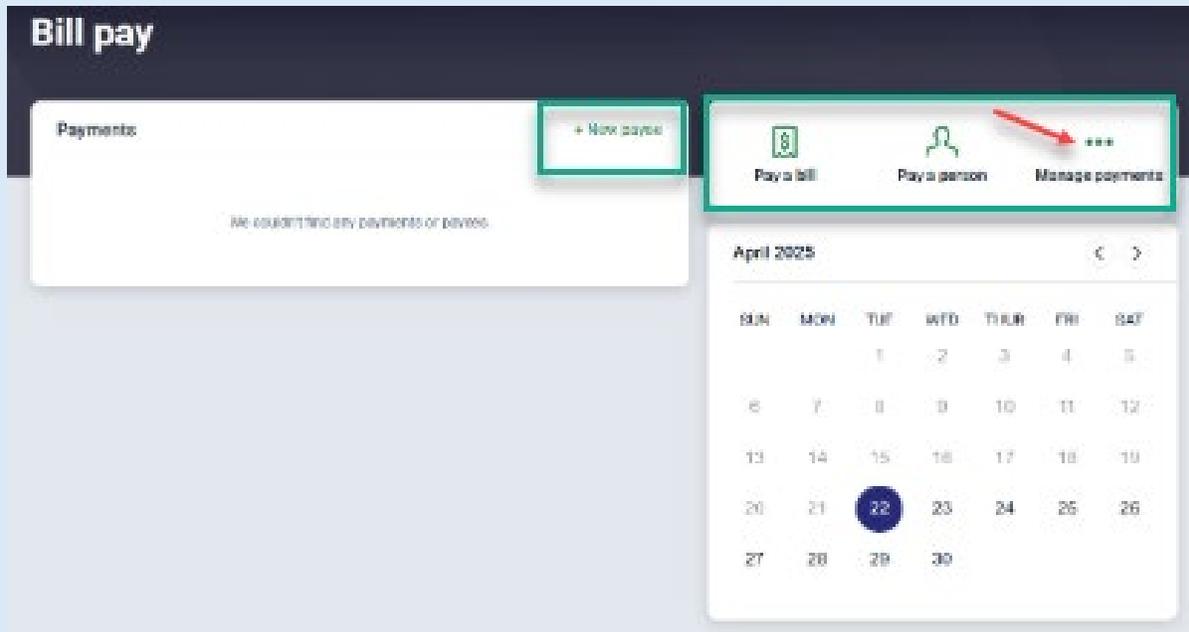
## STEP #2

- **First Time** enrollment will display the **Enroll in payments** screen.
- **Click on Enroll** and follow the in app instructions.
- **Confirmation** will be displayed upon successful enrollment.
- **Click Continue** to be taken to the **Bill Pay** home page.



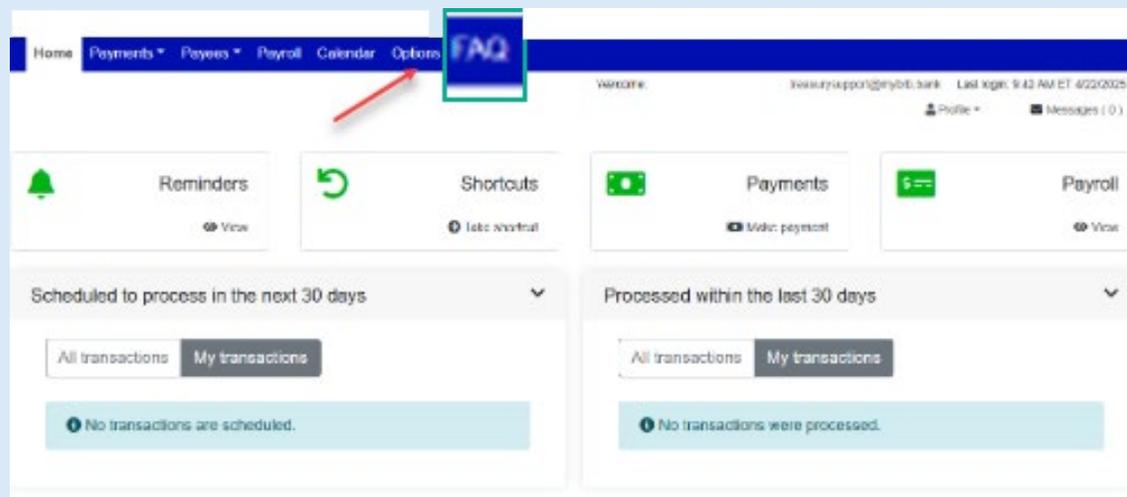
### STEP # 3

- Use the **Quick links** available on the home page to Pay a bill, Pay an individual, and +New payee.
- **View** upcoming and past payments within the calendar.
- Click on the **Manage payments options** for more robust functionality available.



### STEP #2

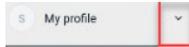
- Use the **Options drop-down arrow** to create Payments, Payees, and add additional accounts.
- **Access FAQ's** that provide a helpful breakdown of services and options when creating payments.



# User Management

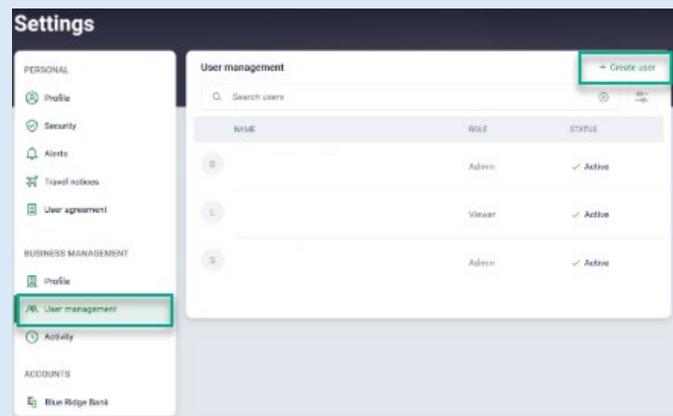
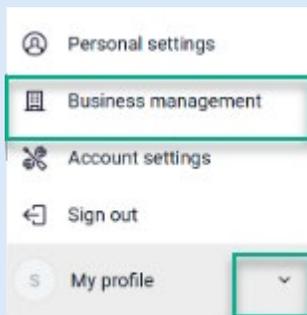
## Create New User

Administrators can access administrative option by clicking on the arrow next to “My Profile” in the upper right corner of their Online Business Banking Dashboard .



### STEP # 1

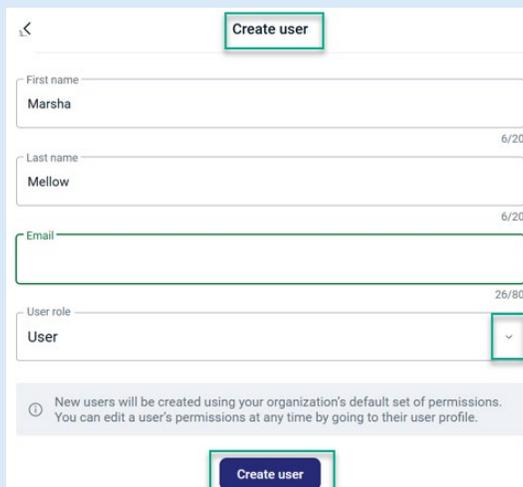
- Click on **My profile** in the upper right corner of the dashboard and **Select Business Management**.
- **Select User Management** from the menu on the left side and then **Click on +Create User** in the upper right-hand corner of the pop-up.



### STEP #2

- **Enter** their Name, Email Address, and **Choose their User Role** from the drop-down menu .
- When **prompted** enter your Online Business Banking password.

The **Enable Accounts** screen will be displayed next.




### User Roles – Definitions

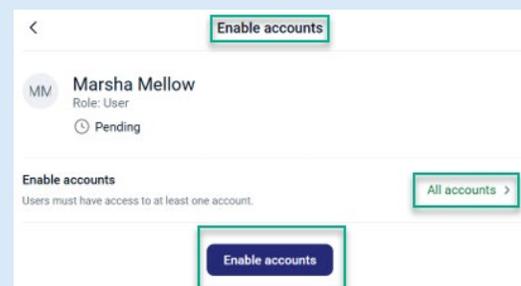
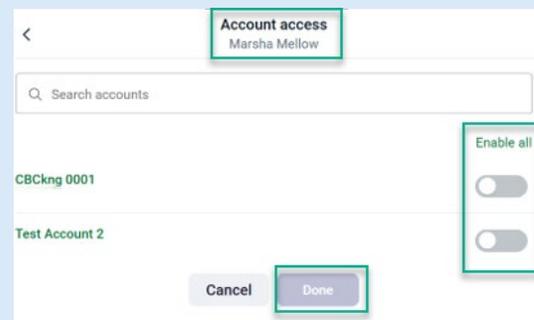
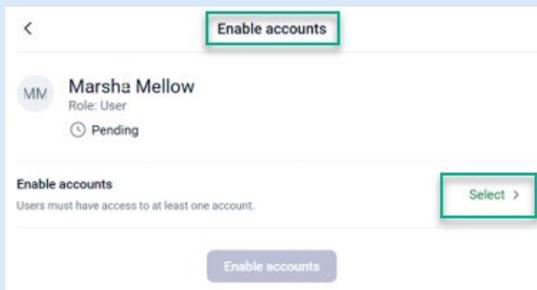
**User** role is for users whose jobs involve performing day-to-day banking activities that don't require management rights. Users can move money based on their entitlements and permissions, but they don't have access to use or view the User Management screen.

**Viewer** role gives the user access to view information, they have the same access as an Admin, but they cannot edit entitlements or set permissions.

**Admin** role gives the user access to view or modify entitlements, set permissions for all users, and create, delete, etc. They can also edit company profile details. Admins cannot change their own roles; however, they can edit fellow admin's roles.

### STEP # 3

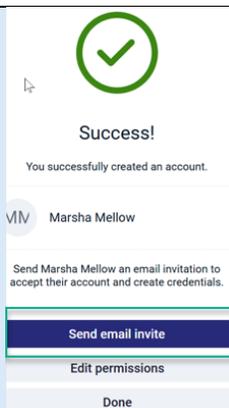
- The new user will show as **Pending**. **Select Enable accounts** green arrow to proceed to granting access to the appropriate accounts.
- **Move the slider** to the right of the account(s) or **Select Enable all** to enable the authorized account(s).
- **Select Done**.
- If you chose **Enable all**, it will return with **All accounts** indicated on the screen below, or a listing of the account(s) that were chosen.
- **Select Enable accounts** to proceed.



### STEP #4

- **Confirmation** will display and another sent via email that the user was created successfully.
- **Select Send email invite** to send a secure **invite to the new user** to create their unique username and password. See example below. The link will expire after the new user selects it.

**Note:** Future access changes should be done at [www.mybrb.bank](http://www.mybrb.bank).



You have recently been added as a user for our online system. Please click the link below to complete setup.

If you have questions, please contact Treasury Support at 888.331.6521. [Click here to establish your credentials.](#)

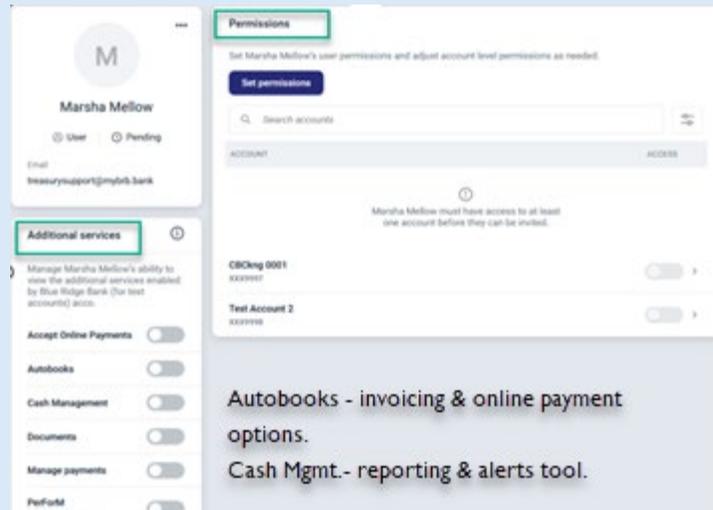
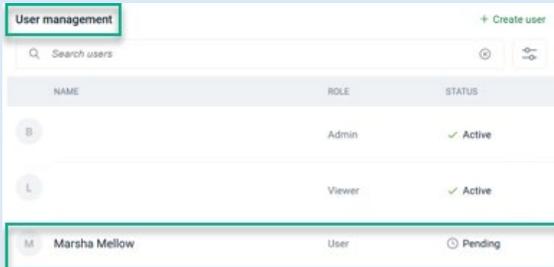
NOTICE: This electronic mail message and any files transmitted with it are intended exclusively for the individual or entity to which it is addressed. The message, together with any attachment, may contain confidential and/or privileged information. Any unauthorized review, use, printing, saving, copying, disclosure or distribution is strictly prohibited. If you have received this message in error, please immediately advise the sender by reply email and delete all copies.

## Set Up User Entitlements/Permissions

### STEP # 5

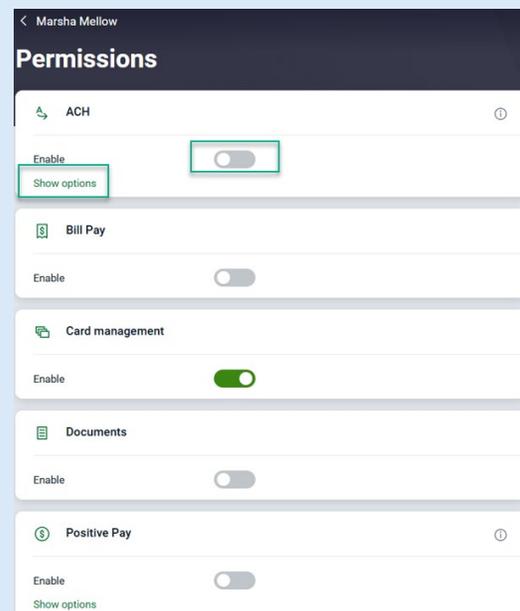
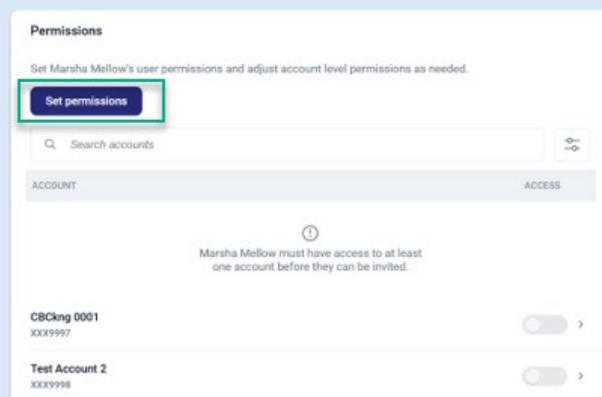
- **Select the user** from the **User management** screen.
- **Choose the Additional Services** that apply to your user by using the sliders.

For a more in-depth tutorial contact Support at [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank).



### STEP #2

- **Click on Set permissions** to access entitlements. A listing of **Permissions** will be displayed.
- **Walk thru** the listing of **Permissions**:
  - **Setting up access** for Bill Pay, Card mgmt., Documents, and Stop Payments.
  - **Setting both access and limits for ACH, Transfer, Wires and Positive Pay using Show options.**
  - **Setting up Admins and Viewers** also select **User management**.



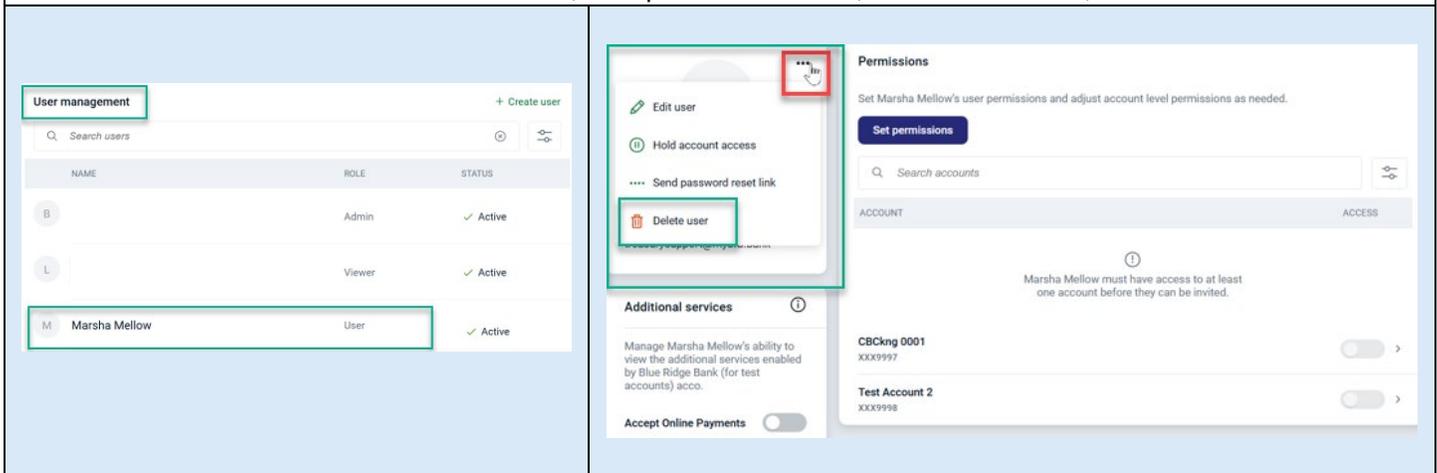
**\*\*Note:** Entitlements/Permissions cannot be set higher than your ACH or Wire Company. If a temporary or permanent adjustment is needed contact your Treasury Mgmt. Team at [treasurysupport@mybrb.bank](mailto:treasurysupport@mybrb.bank).

## Deleting a User

### STEP # 1

- **Select the User** to be deleted from the **User management** screen.
- **Select the three-dot** icon next to User's name in the upper left tile.
- **Select Delete user** from the list of actions that are available to pick from.

Available actions also include Hold account access, Send password reset link, and edit their name, email and role.



The screenshot displays the 'User management' interface. On the left, a table lists users: 'Admin', 'Viewer', and 'Marsha Mellow'. The 'Marsha Mellow' row is highlighted. A modal menu is open for 'Marsha Mellow', showing options: 'Edit user', 'Hold account access', 'Send password reset link', and 'Delete user'. The 'Delete user' option is highlighted with a red box. To the right, the 'Permissions' section is visible, showing a search bar and a list of accounts with access toggles.

NAME	ROLE	STATUS
B	Admin	✓ Active
L	Viewer	✓ Active
M Marsha Mellow	User	✓ Active

**Permissions**  
Set Marsha Mellow's user permissions and adjust account level permissions as needed.

**ACCOUNT**

Marsha Mellow must have access to at least one account before they can be invited.

**Additional services**

Manage Marsha Mellow's ability to view the additional services enabled by Blue Ridge Bank (for test accounts) acco.

Accept Online Payments

**CBCKng 0001**  
XXX9997

**Test Account 2**  
XXX9998

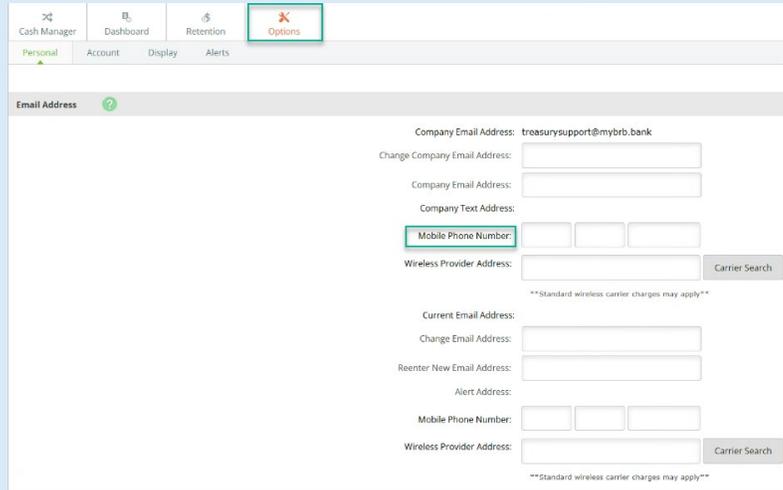
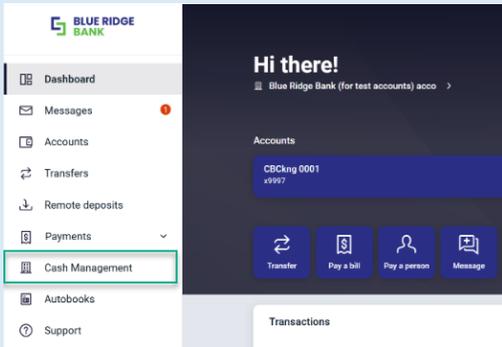
# Setting Alerts

## Positive Pay, ACH and Wires

### STEP # 1

- Select **Cash Management** from the main Dashboard.
- Review the information on the **Options** page.

Note: If **Text Alerts** are wanted in **addition to email** alerts the **mobile phone number** must be provided.



### STEP #2

- Choose **Options>Alerts>Events**.
- Select the **Alerts** you want to receive from the **Events** listing.
- Click **Submit**.

