



City National Book2Bank®

User Guide

MARCH 2018

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Book2Bank Overview

What is Book2Bank?

Book2Bank provides you enhanced payment processing in your designated accounts at City National through an online application that complements your accounting software. Book2Bank is a secure business payables solution that streamlines the bill payment process, eliminating dual entry by syncing with your existing accounting application. If you have no accounting application, you can enter your invoices straight into the Book2Bank application to manage your bill payment process.

What are the benefits?

Book2Bank provides an integrated payments solution, making your payment process more efficient and secure while giving you more time to focus on growing your business.

- Convenience of one simple interface to handle multiple payment types
- Save time by eliminating paper-based payment processes and enabling electronic approval
- Improve cash management and operational visibility
- Convenience of viewing alerts and receiving email notifications with payment details
- Protect your money by significantly decreasing internal and external security risks

Software or No Software?

Throughout this User Guide, we refer to the interaction of Book2Bank with accounting software like QuickBooks®*. However, if you do not use accounting software, you may ignore these references. In your case, Book2Bank serves as a robust tool to process and approve payments.

How does it work?

Book2Bank consists of two easy-to-use applications:

Bookkeeper Application – This application allows you to upload invoices and supporting documentation, add notes, edit vendor information and payment type, and send invoices for payment to your company's approver. The application can be used with desktop or online versions of QuickBooks®, with MS Dynamics GP, or without any accounting software at all. (Depending on your accounting software, you may have to download a connector to sync with the Book2Bank application.)

Approver Application – This allows you to review recommended payments and approve, hold or reject them. You can view reports on payment activity and search for vendors, invoices and payments. This application works on an iPad® or web browser, regardless of the format of the Bookkeeper application.

**QuickBooks is a registered trademark of Intuit, Inc. MS Dynamics is a registered trademark of Microsoft, Inc. NetSuite is a registered trademark of NetSuite, Inc. Intacct is*

a registered trademark of Intacct Corporation. iPad is a registered trademark of Apple, Inc.

What are the system requirements?

Application	Accounting Software	Connector download needed?	Operating System	Web Browser
Browser-based Bookkeeper application	QuickBooks® Desktop v. 13, 14,15,	Yes	Windows 7, Windows 8, Windows Server 2008	Browser Agnostic – Compatible on any Web Browser
	QuickBooks® Online	No	Windows or Mac	
	None	No		
	MS Dynamics GP 2013, 2015 and 2016	No		
	NetSuite and NetSuite OneWorld	No		
	Intacct	No		
Browser-Based Approver application	-	No		
iPad Approver application	-	No	iPad , mini iPad	-

Book2Bank Bookkeeper Application

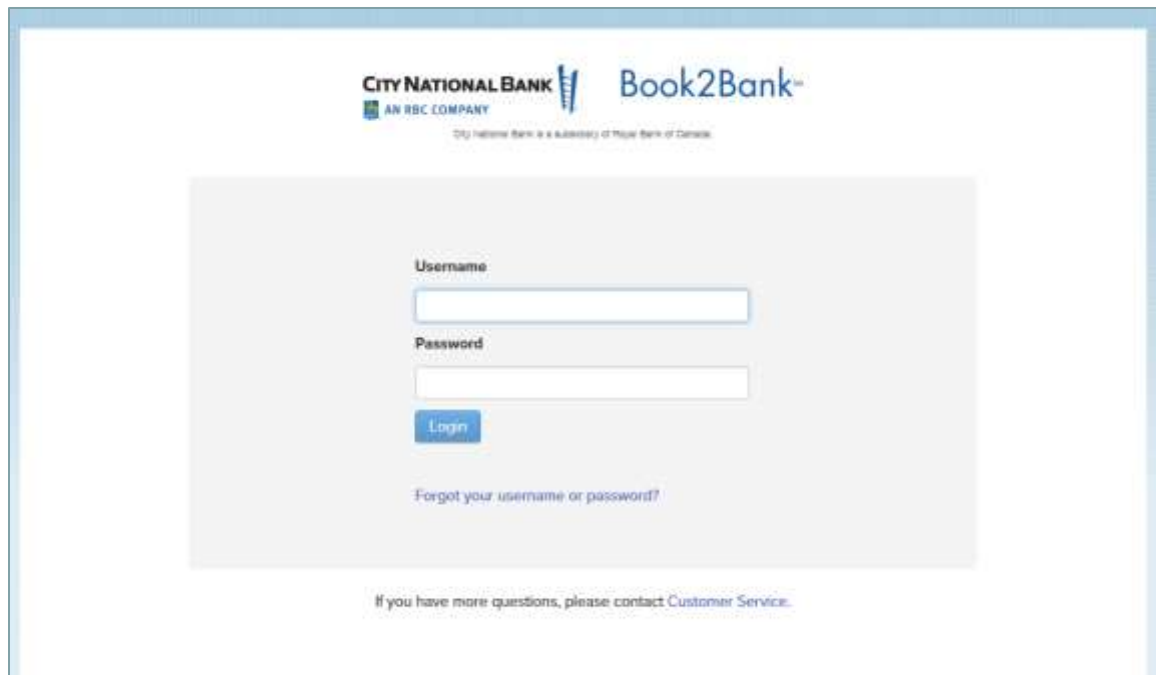
Security

This application includes a variety of security features to mitigate the risk of internal fraud and online fraud.

Some significant security features include:

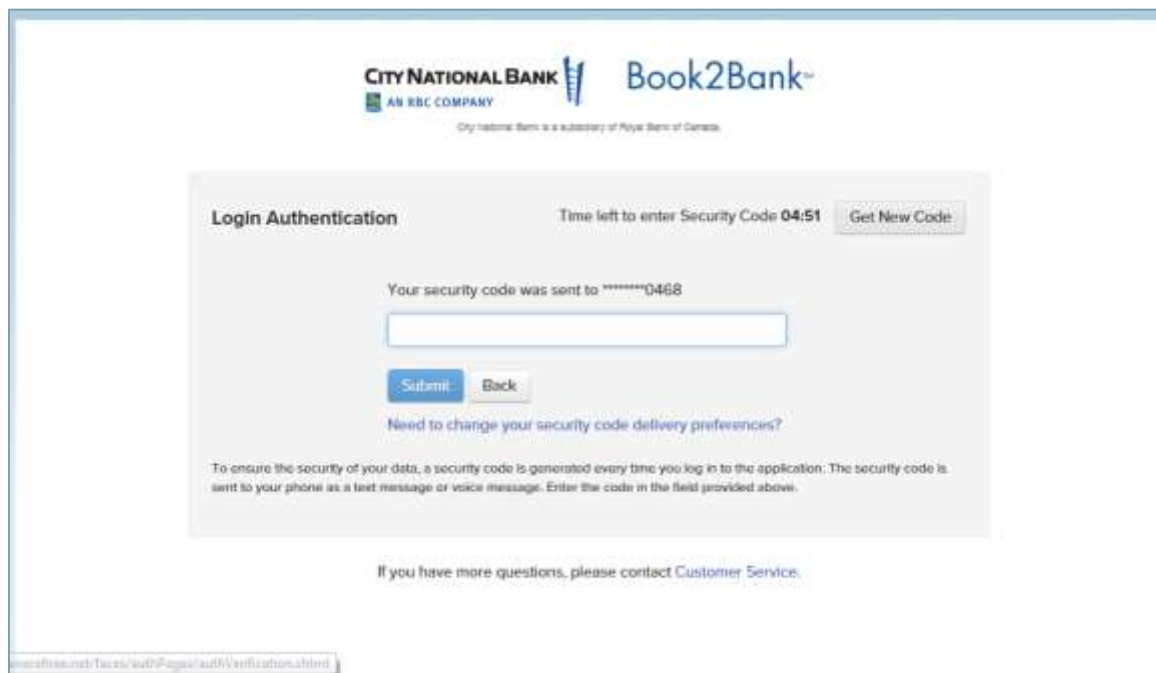
Out-of-band login authentication

You will be asked to provide a security code when you log in to the application. The codes are delivered to your phone via SMS text message or voice call, and serve as an effective identity check.



The login screen for Book2Bank features the City National Bank logo (an RBC company) and the Book2Bank logo at the top. Below the logos, there is a login form with fields for Username and Password, and a Login button. A link for 'Forgot your username or password?' is located below the password field. At the bottom, a note states: 'If you have more questions, please contact Customer Service.'

Figure 1 - Login Screen for Book2Bank



The login authentication screen displays the City National Bank logo and the Book2Bank logo. It includes a 'Login Authentication' section with a timer 'Time left to enter Security Code 04:51' and a 'Get New Code' button. The screen shows a message: 'Your security code was sent to *****0468' followed by a text input field. Below the field are 'Submit' and 'Back' buttons. A link 'Need to change your security code delivery preferences?' is provided. A note at the bottom explains: 'To ensure the security of your data, a security code is generated every time you log in to the application. The security code is sent to your phone as a text message or voice message. Enter the code in the field provided above.' At the very bottom, a link for 'If you have more questions, please contact Customer Service.' is visible.

Figure 2- Login Authentication (Security Code) Screen

Payment Approval

Depending on your workflow, this application allows your company to require single or dual approval for some or all payments. Approvers will be required to approve payments before they are issued.

You may also have multiple approval thresholds. In other words, payments above the single approval threshold require one approval. Those above that threshold require dual approval - payments require two approvals before they are issued.

View these payment approval rules on the Profile screen. You can go to the Profile by clicking the **Settings** icon in the upper right corner of the screen.

CITY NATIONAL BANK
AN FNC COMPANY

DASHBOARD PAYMENTS SEARCH REPORTS

HELP PREFERENCES SETTINGS

COMPANY PROFILE

Settings
Astella Frisco
Business Bill Pay CNE [Manage Settings](#)

Transaction Limits (daily maximum)
Across All No Limits

Two Factor Authentication is disabled for Bookkeeper; enabled for Approver.
Two Factor Payment Verification is disabled for Bookkeeper; disabled for Approver.

Payment Approval Rules
One approval is required for payments more than \$0.00.

Manage Accounts **Users**

Bank Account

Primary	Account Number	Account Name	Starting Check	ACH enabled
		Pest Control	10000	No
		Repairs and Maintenanc...	10000	No
		Repairs and Maintenanc...	10000	No
		Repairs and Maintenanc...	10000	No
		Taxes - Property	10000	No
		Miscellaneous Expense...	10000	No
		Miscellaneous Expense	10004	No
		Service Charges	10000	No

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Figure 3 - Settings Screen with Approval Rules

Limits

City National Bank has an unlimited daily limit. Please contact your relationship manager to set a daily limit exception for future transactions.

CITY NATIONAL BANK
AN FSC COMPANY

DASHBOARD PAYMENTS SEARCH REPORTS HELP PREFERENCES SETTINGS

COMPANY PROFILE

Settings
Astella Frito
Business Bill Pay CNB [Manage Settings](#)

Transaction Limits (daily maximum)
Across All No Limits
Two Factor Authentication is disabled for Bookkeeper; enabled for Approver.
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Payment Approval Rules
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Manage Accounts **Users**

Bank Account

Account Name	Starting Check	ACH enabled
	10000	No
Repairs and Maintenan...	10000	No
Repairs and Maintenan...	10000	No
Taxes - Property	10000	No
Miscellaneous Expense...	10000	No
*4 Miscellaneous Expense	10004	No
Service Charges	10000	No

HELP | CUSTOMER SERVICE

Figure 4 - Transaction Limits Settings

Controls and Alerts

The application automatically monitors controls and provides alerts. For example, vendor information (address or account number) – cannot be changed for a payment after approval.

PAYMENT STATUS	IMPORTANT NOTIFICATIONS
<div>IN PROCESS PAID</div> <div>Pokey Painting</div> <div>\$ 1,452²⁰</div> <div>03/02/13 4:13 PM EDT</div> <div>failed</div>	Payment failed: Bill or vendor information was modified. 03/02/13 4:13 PM EDT - Pokey Painting \$1452.20

Figure 5 - Payment Status in Dashboard (Left) and Failure Notification Screen (Right)

Above is an example of the failure notification you would see on your dashboard (right). On the left is a view of the updated status of this payment. The application generates alerts whenever a payment is changed, processed, or failed, to give continuous feedback on its status.

Another example is if the "Print on Check As" name is different from the vendor name, the Print on Check As name will be visible to the Approver to help screen out internal fraud.

The Dashboard

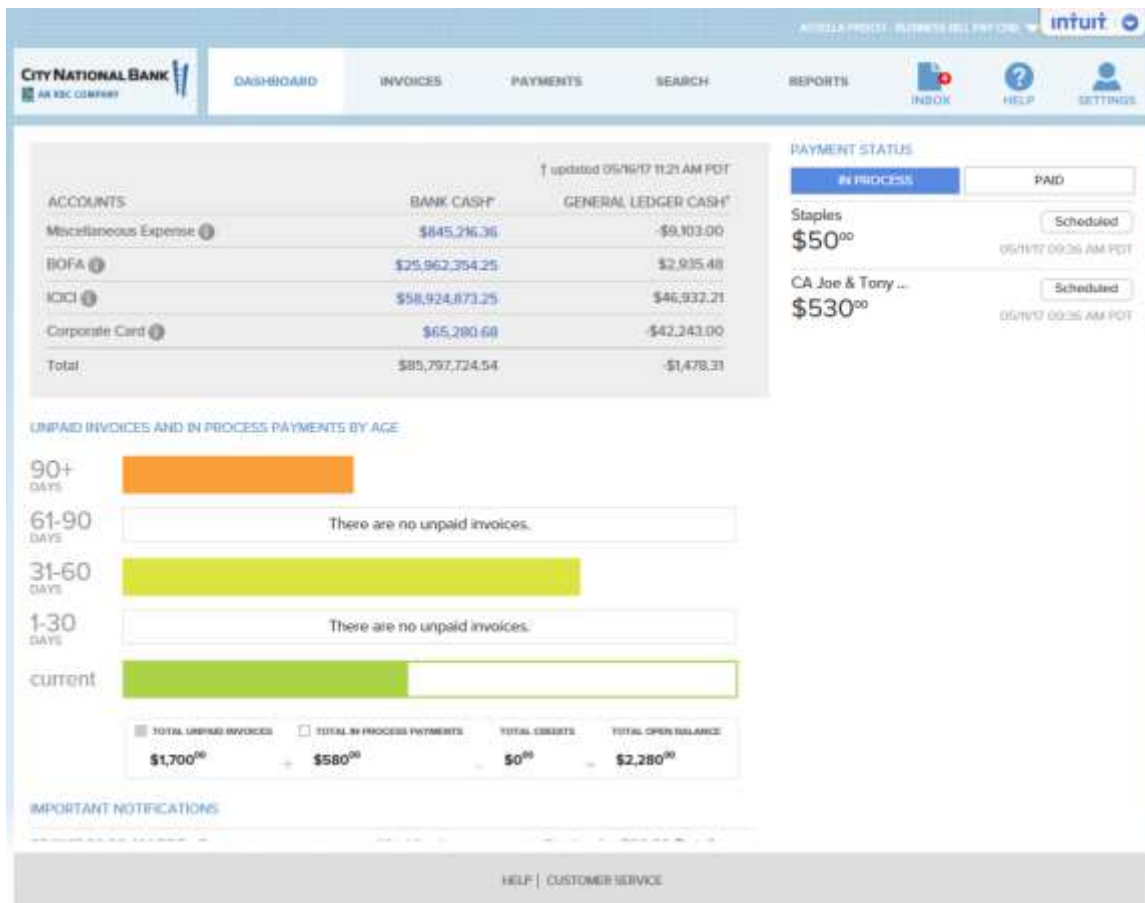


Figure 6 – Dashboard View

From the Dashboard, you can view:

- Cash position at City National as of the previous business day (The dashboard displays a time stamp of when bank cash was last updated. To reflect a more current cash position, you can update your available cash balance throughout the day by clicking the available cash balance box, typing in the updated current balance, and clicking 'Save'.)
- Initiate account transfers
- Your General Ledger balance as reported in your accounting software. (If you don't use accounting software, you can update this manually.)
- Outstanding payables by age. Click into an aging category to view all invoices in this category.
- A summary of the status of payments in process and paid payments. Click on a payment to view payment details.
- New urgent notifications.

From the tabs in the navigation bar of the Dashboard (top of the screen) you can launch other functions:

- Pay Invoices: Recommend (submit) invoices for payment. Before doing so you can add notes and documents to invoices and select payment type.
- Payments: Research paid invoices and check the status of payments
- Search: Search for alerts, invoices, documents, payments or vendors
- Reports: Review and download daily summaries of payments
- Add: Upload documents. Record new invoices and vendor information from here if you don't use accounting software. (IMPORTANT NOTE: if you use accounting software, your invoices and vendors will be automatically synced over to Book2Bank.)
- Help: Access tutorials, customer support contact information, and other help features.
- Settings: Access your company profile and log out of the application

Making Transfers

In QuickBooks, transfers auto post. When using NetSuite, Intaact or MS Dynamics GP, you can still use the transfer functionality; you will just need to record the transfer in your accounting software system once it has been completed in Book2Bank.

1. Click on the "Transfer" link from the dashboard.
2. Choose From and To accounts and the amount to transfer.
3. Click the transfer button.
4. The transfer will take place and update your accounting system (if applicable).

ACCOUNTS	BANK CASH	GENERAL LEDGER CASH
City National Bank - Payroll	\$35,238.00	\$27,355.00
City National Bank - Operating	\$206,252.00	\$215,434.00
Total	\$236,490.00	\$237,789.00

UNPAID BILLS BY AGE: 90+

Figure 7 – Transfers View

Figure 8 – Account-to-Account Transfers View

Making Payments

Invoices and Payments

Invoices that you see in the **Invoices** screen are imported in real-time from your accounting software. If you do not use an accounting package, unpaid invoices appear here as you enter them through the Add feature.

When you are ready to pay invoices, click the applicable checkbox that corresponds with the invoice that you would like to pay. You are able to multi-select the invoices that you want to pay, and then move them to the payment queue in bulk rather than one by one. This feature will also allow customers who are creating invoices in Book2Bank to post invoices back to their accounting systems in bulk.

In the screenshot below, the user selects the invoices they want to pay, and then clicks the arrow to move all of the invoices to the queue at once.

Vendor	Remaining	Due Date	Docs	Approval	Notes	Invoice	Pay
BeWell Health Insurance	\$500.00	05/08/17	0	0		1351	<input checked="" type="checkbox"/>
Staples	\$800.00	04/03/17	1	0		95951	<input checked="" type="checkbox"/>
Staples	\$85.00	03/07/17	1	0		1972	Draft
BeWell Health Insurance	\$400.00	07/04/16	0	0		300	<input type="checkbox"/>

SELECTED PAYMENTS	
Payment Date	Amount
GL Cash	\$ -1,478.31
Selected Payments	\$ 0.00
Scheduled Payments	\$ 580.00
Ending Cash	\$ -2,058.31

Figure 9 – Invoices Screen

In the second screenshot you can see that once the arrow is clicked, the invoices move to the payment queue on the right.

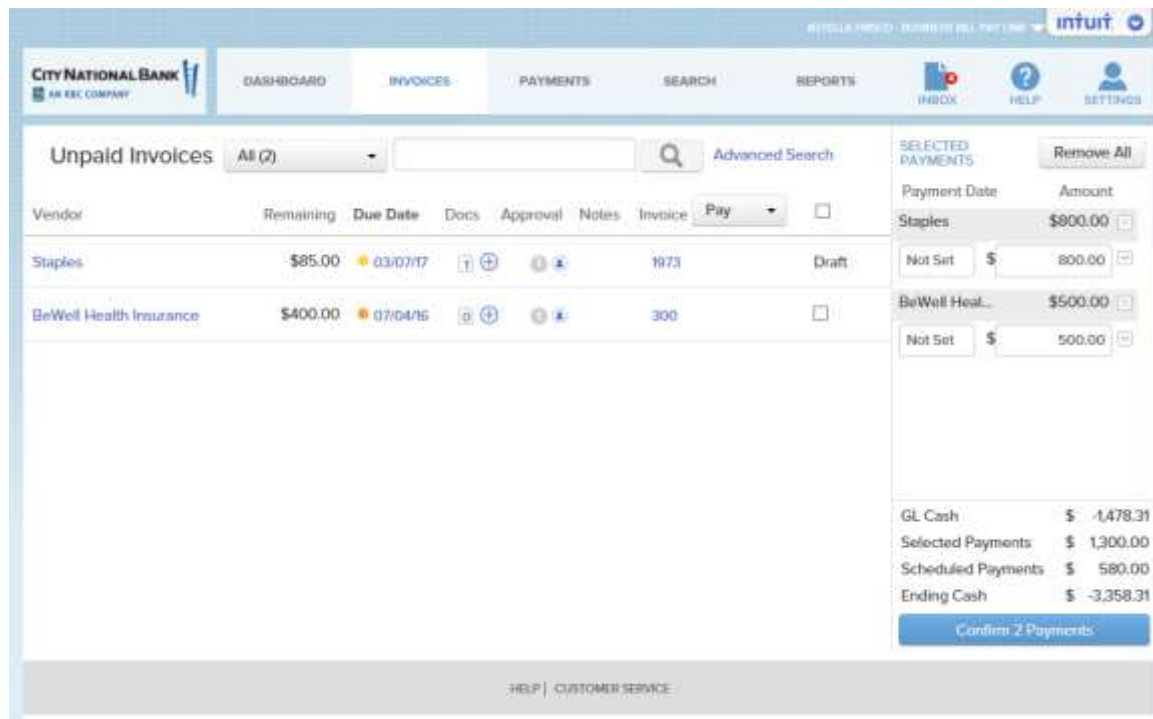


Figure 10 – Pay Invoices Screen

Users can toggle the action button from "Pay" to "Post" in order to sync invoices to the accounting system in bulk. Notice in the example below, the user has selected the invoices that are wanted to post to the accounting system, and then the user clicks the arrow button to trigger the sync.

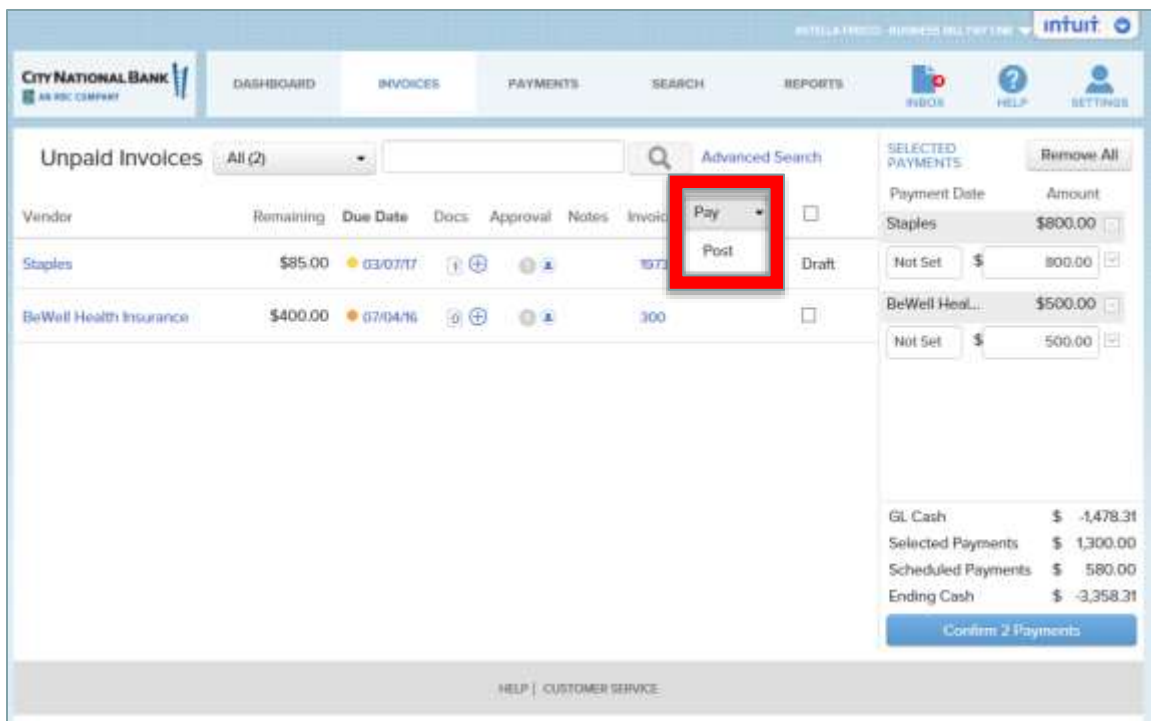


Figure 11 – Pay / Post Invoices Screen

Users with a lot of invoices can use the checkboxes and Pay/Post action buttons in conjunction with the Advanced Filters. For example, to locate invoices that are ready to be posted to the accounting system, they can filter the Invoices tab by invoices in the Draft status; then select the invoices they want to Post, and click the arrow button.

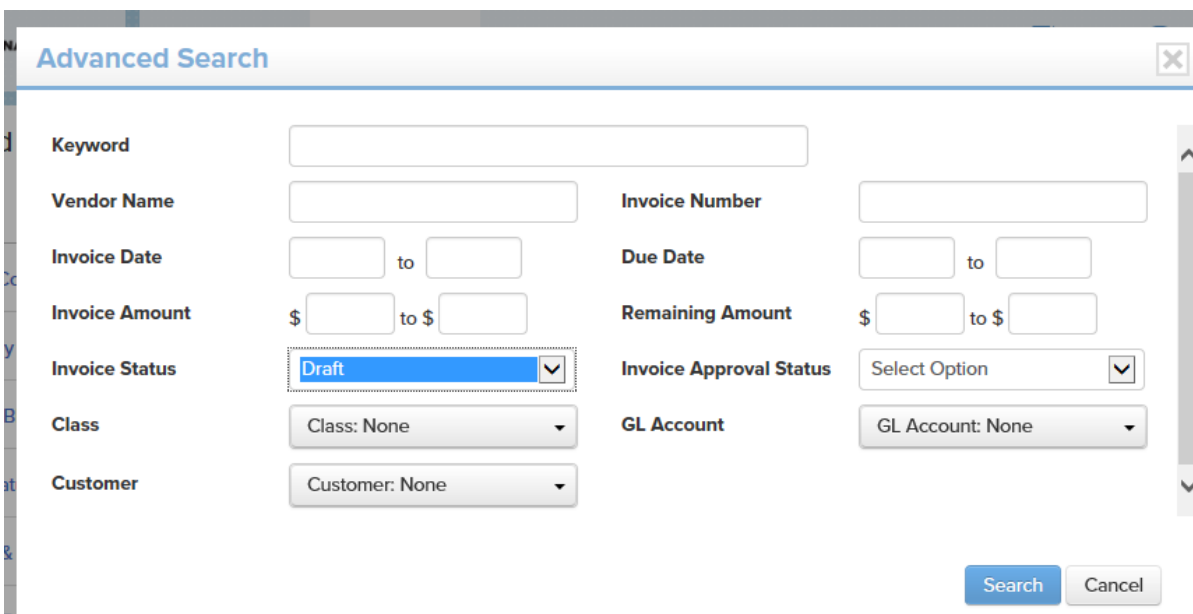


Figure 12 – Advanced Filter and Post Invoices Screen

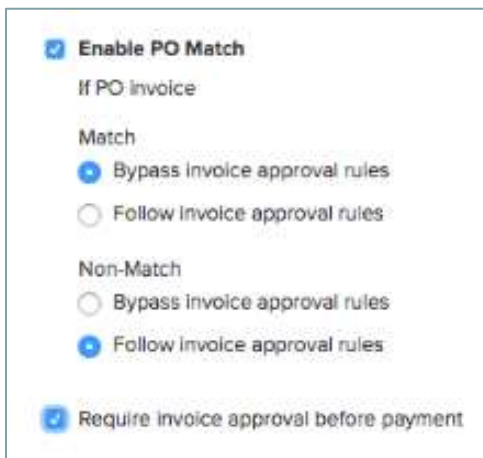
Purchase Order Matching

Purchase Order Matching

With the “PO match” feature enabled, users can associate and link invoices with purchase orders. (POs) This can be done while creating a new invoice or editing a draft. Once an invoice is posted back to the accounting package, PO matching can no longer be done in Book2Bank. Currently, this functionality is available for NetSuite and MS Dynamics GP customers. This short guide will cover how to enable and configure the feature, how to associate invoices with PO(s), and how to match individual line-items and expenses. There is also a video tutorial online covering this workflow.

Setup and Configuration

The feature is disabled by default, and needs to be enabled within the Customer Admin Application (CAA). Customer admins can also configure whether existing invoice approval rules are followed for invoices associated with purchase orders or bypassed entirely. This can be toggled separately for invoices that match POs and those that are not matched. By default, invoices from POs are set to bypass invoice approval rules in both cases.



The screenshot shows a configuration window titled "Enable PO Match". It contains the following settings:

- ☒ **Enable PO Match**
- If PO invoice**
 - Match**
 - ☒ Bypass invoice approval rules
 - ☐ Follow invoice approval rules
 - Non-Match**
 - ☐ Bypass invoice approval rules
 - ☒ Follow invoice approval rules
- ☒ **Require invoice approval before payment**

Figure 13 – Enable PO Match

For example, with the above settings in place, invoices marked as “matched” to a PO will bypass [invoice approval rules](#) (i.e. rules set per vendor, class, department, or location). If invoice approval is normally required for all invoices before payment, these matched invoices will be payable *without* invoice approval. Invoices that are marked as “mismatched,” however, will follow any standard routing rules that might apply based on the vendor or coding. If invoice approval is required for all invoices before payment, these mismatched invoices will still require it.

Adding POs to an Invoice

In the invoice details screen, after selecting a vendor, users can begin adding POs to an invoice by typing in the PO number or selecting one from the dropdown. All POs for the vendor which are not closed or fully billed will be available for selection. The POs themselves will still need to be created within NS.

Figure 14 – Enable PO Match

After a PO number is selected, the PO details (see below for list of supported fields) will appear at the top of the page. Additional PO numbers can be added if desired, and one can cycle between their details at the top of the screen. If automated invoice capture is enabled, Book2BankBook2Bank will capture the PO # from the invoice if possible.

No.	Item	Description	Received	Billed	Qty.	Cost	Amount	Dept.	Class	Location	Closed
1	Post-it Notes	notes for posting	0	0	15	\$1.00	\$15.00	Marketing	Seasonal Sales	San Francisco	No
2	Desktop Monitor	ViewSonic 14" monitor, dual HDMI with flux capacitor included.	0	0	3	\$200.00	\$600.00	Marketing	Seasonal Sales	San Francisco	No
3	Dual Monitor Mounting System	Dual Monitor Mounting System: steel, 2 in width	0	0	1	\$185.00	\$185.00	Marketing	Seasonal Sales	San Francisco	No

Figure 15 – Enable PO Match

Linking PO Data to Invoice Lines

Once a PO has been added to an invoice, one can link individual invoice expenses and line-items to expenses and line-items on the associated PO. This is done from an invoice line-item or expense by selecting the desired PO number and typing in the PO line number.

Expenses			Items									
9886 \$3500.00												
No.	Item	Description	Received	Billed	Qty.	Cost	Amount	Dept.	Class	Location	Closed	
1	Post-it Notes	notes for posting	0	0	15	\$1.00	\$15.00	Marketing	Seasonal Sales	San Francisco	No	Not Linked
2	Desktop Monitor	ViewSonic 14" monitor, dual HDMI with flux capacitor included.	0	0	3	\$200.00	\$600.00	Marketing	Seasonal Sales	San Francisco	No	Not Linked
3	Dual Monitor Mounting System	Dual Monitor Mounting System: steel, 2 in width	0	0	1	\$185.00	\$185.00	Marketing	Seasonal Sales	San Francisco	No	Not Linked

PO# 9886

1

Link

Item *

Quantity *

Cost Per *

Amount *

0

\$ 0.00

\$ 0.00

Class

Department

Location

Description

Figure 16 – Enable PO Match

This action will link the invoice to the PO and also update invoice coding based on the PO details. If available, the account/item, description, class, department, and location from the PO line will all be applied to the invoice line. Only one PO line number can be assigned to each invoice line, but lines from multiple POs can be associated to a single invoice. PO expenses can only be linked to one invoice expense, while PO line-items can be linked to line-items on multiple invoices until fully billed (billed quantity. = total quantity.) or closed.

After linking, Book2Bank will display whether the information on the invoice (either captured or entered manually), matches what is found on the PO. Note the red and green icons.

Item *	Quantity *	Cost Per *	Amount *
9886 Line 1 Post-it Notes	15	\$ 1.00	\$ 15.00
9886 Line 1 Post-it Notes	10	\$ 0.90	\$ 9.00

Figure 17 – Enable PO Match

An invoice is marked as matched at the summary level if all lines are matched, and mismatched otherwise. Users can override this, and manually mark an invoice as matched or mismatched. This status will display on both the invoices and invoice detail pages, and also governs whether invoice approval routing rules will come into effect (see above). Changes to PO information on invoices can be made up until the invoice is posted back to NetSuite, at which point any changes will need to be made in NS itself.

Sync with NetSuite

To post a new or draft invoice to NS, simply check “Post” on the invoice details screen and save. The invoice will be sent back to NS in the next sync cycle. While the sync is still pending or ongoing, the invoice will remain in an “awaiting sync” status until the sync is completed. Book2BankBook2Bank will automatically create a corresponding bill in NS, which will be linked to the appropriate PO(s). The PO itself will be updated based on what expenses and/or items were billed or partially billed in Book2BankBook2Bank. If the PO was fully billed, then it will no longer be available for billing in both NS and Book2Bank. The sync is bidirectional, so changes made in NS will also sync to MT. If a bill is created from a PO in NS, that bill will sync to MT with the PO associated, and the PO details will be updated as well.

Purchase Order Fields Available in Book2Bank:

Summary Level:

Vendor

PO #

Total Amount

Expense Level:

Line Number

Account

Description

Amount

Department

Class

Location

Closed (y/n)?

Item Level:

Line Number

Item

Description

Quantity Received

Quantity Billed

Quantity (Total)

Cost Per Unit

Amount

Department

Class

Location

Closed (y/n)?

In-App Sync Error Notifications

This feature will notify you when there is a sync (synchronization) error affecting an invoice being processed or a payment you are making to a vendor. Such errors occur when the system notices a difference between the invoice or transaction as it is reflected in Book2Bank or the client's accounting software. When an error has been detected, users can choose to re-sync the invoice in the application.

Processing In-App Sync Errors

Upon login, you will see the following dialog box with a summary of all sync failures on the account as of that time. You have the option to click on the link showing the errors or exit the dialog box to perform other functions.

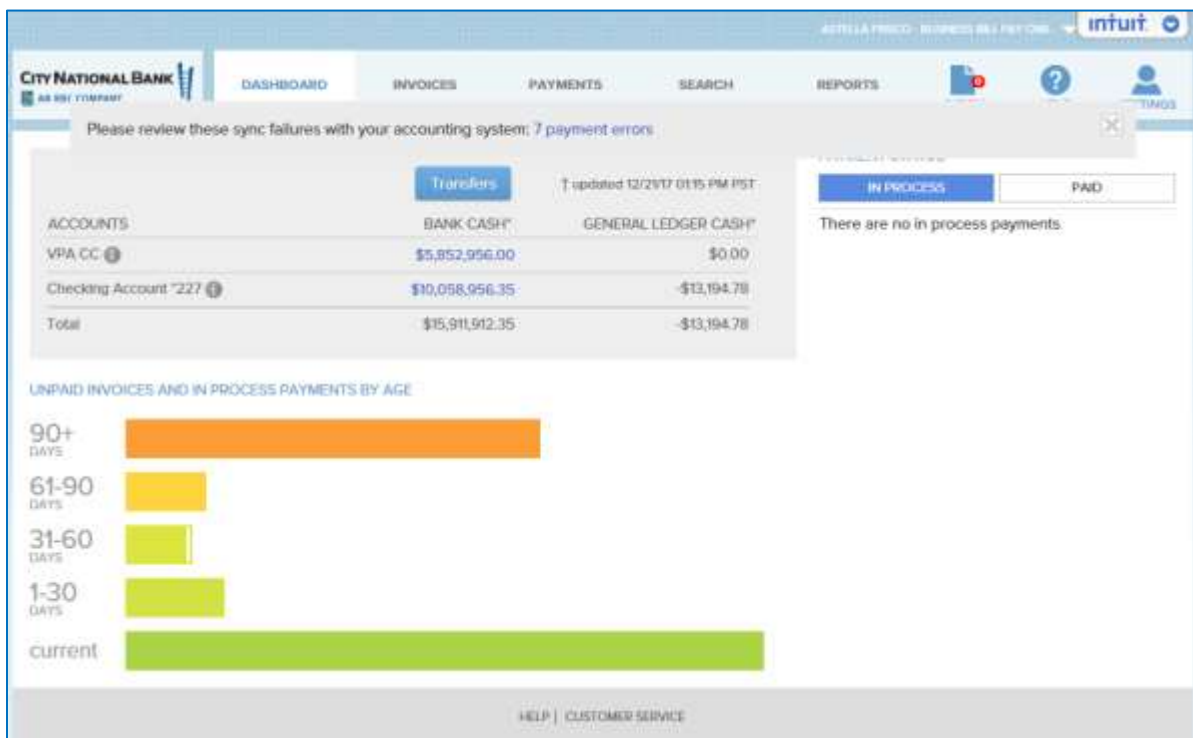


Figure 18 – Alert Box Showin In-App Synchronization Errors

Clicking on the sync error for a specific category (invoice, payment, document, etc.) will bring you to the search tab in Book2Bank (shown below). The search tab will automatically be filtered to show the data type selected and the sync failure items only.

Vendor	Payment Date	Payment Amount	Payment Type	Status
CA Grace's Favorite Shop	12/07/17	\$85.00	Check #10007	Paid
Amazon Web Services	12/01/17	\$50.00	Check #10004	Paid
BeWell Health Insurance	12/01/17	\$8,000.00	Check #10005	Paid
KSoftware	12/01/17	\$170.78	Check #10006	Paid
Office Supply Company	10/12/17	\$400.00	Check #10003	Paid
BeWell Health Insurance	09/13/17	\$4,000.00	Check #10002	Paid

Figure 19 – List of In-App Synchronization Errors

To view the sync error message, hover over the sync error icon to view the sync error message, as shown below.

NSTAR		12/02/16	01/01/17	\$100.00
Staples		05/17/16	06/16/16	\$1,060.00
NSTAR		03/10/16	03/10/16	\$210.00
Federal Express		04/14/15	01/14/16	\$521.00
Aalsteel			08/02/15	\$325,000.00

Please enter value(s) for: Location Please review the values for all mandatory invoice fields and click the Resync button.

Figure 20 – Detail of Hover-Over Display of In-App Synchronization Errors

You can open the invoice details or payment details to review the sync error. After correcting the invoice or payment error, you will have the option to resync the invoice or payment. In some instances, correcting an invoice or sync failure will require contacting Client Services at (800) 599-0020 and you will be able to resync the invoice or payment in the application.

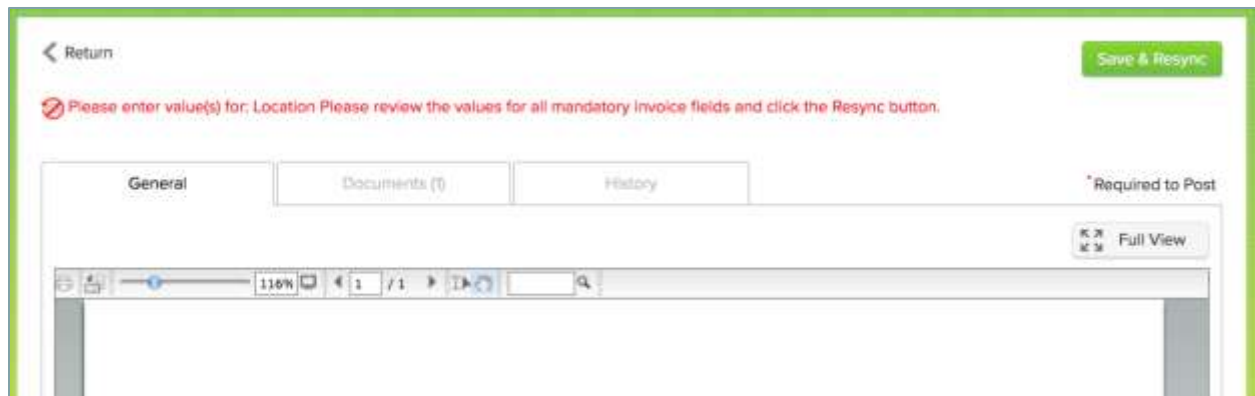


Figure 21 – Correction Reminder for In-App Synchronization Errors

Payment Types

Check, Book2Bank CNB Commercial Credit Card and ACH (electronic payments) can be issued to vendors through this application. In addition, if you need to manually write a check or make a payment using a vendor's payment portal, you can manage the bills, invoices, and payments workflow in this application.

Check: issued by our check-fulfillment provider

ACH: processed through City National Bank

Book2Bank CNB Commercial Credit Card: issued and processed through City National Bank. A one-time, exact amount virtual card number is issued to the vendor to process for payment of invoices. **This Book2Bank CNB Commercial Card is not a dispersed walking plastic.**

For workflow and document management, the following may be entered into Book2Bank manually:

Manual Check: A manually issued check (not initiated through the application)

Manual Card: A card payment made offline (not initiated through the application)

Biller Portal: Your Company enters vendor information in the Biller Portal belonging to the vendor. The vendor initiates an ACH debit (not initiated through the application).

If you are using accounting software, the payment type will be recorded against bills in your accounting software when the payments are issued.

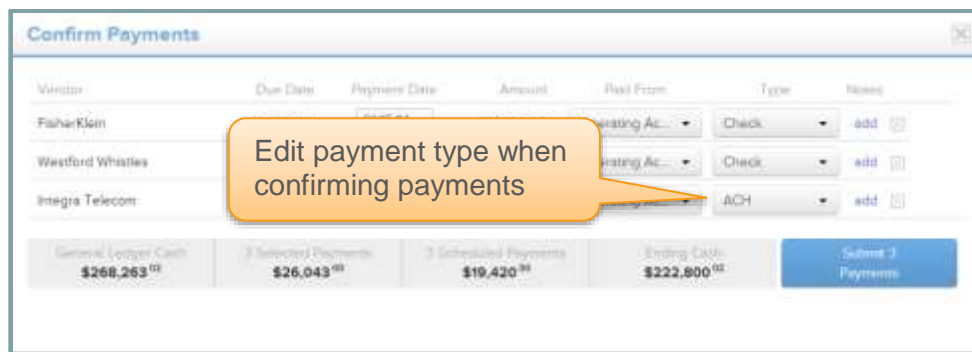


Figure 22 – Changing Payment Type on Payment Confirmation Page

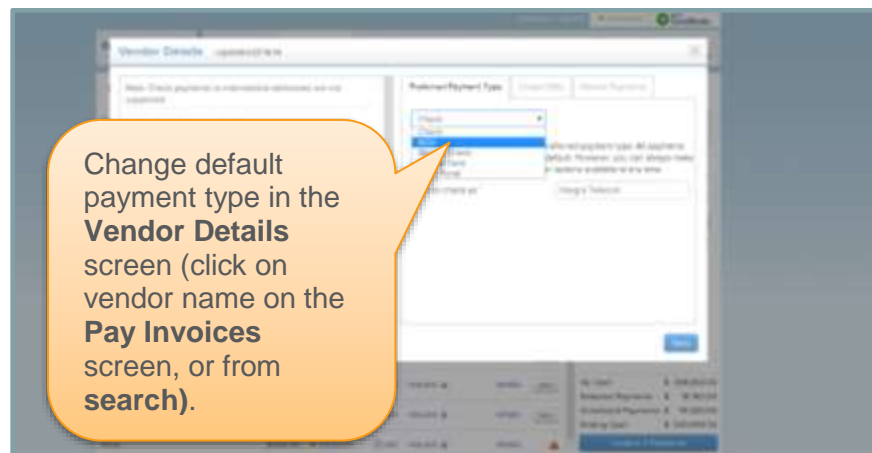


Figure 23- Change Default Payment Type for Vendor

Adjusting the Starting Check Number

Below are instructions to adjust the starting check number in Book2Bank

1. From the Accounting Manager select Settings —> Company Profile
2. Select the Manage Accounts tab
3. Locate the payment account and click the Edit button
4. Adjust the check number and click the Save button

Primary	Account Number	Account Name	Starting Check #	ACH enabled	Manage
		First Control	10000	No	Edit
		Repairs and Maint...	10000	No	Edit
		Repairs and Maint...	10000	No	Edit
		Repairs and Maint...	10000	No	Edit
		Taxes - Property	10000	No	Edit
		Miscellaneous Exp...	10000	No	Edit
<input type="radio"/>	*4	Miscellaneous Exp...	10004	No	Edit
		Service Charges	10000	No	Edit
		Checking	10000	No	Edit
<input checked="" type="radio"/>	*1	BOFA	100044	Yes	Edit
<input type="radio"/>	*2	IOCI	100012	Yes	Edit
		Miscellaneous Exp...	10000	No	Edit

Figure 24 – Adjusting the starting check number

Submitting a Payment

When you submit a payment it may be sent to one or more payment Approvers prior to being sent to your bank for processing. This is determined by your company's policy and set up in Book2Bank.

Vendor	Due Date	Payment Date	Amount	Paid From	Type	Notes
FisherKlein	09/26/13	01/15/14	\$14,750.00	Operating Ac...	Check	add
Westford Whistles	10/12/13	Not Set	\$3,400.00	Operating Ac...	Check	add
Integra Telecom	11/02/13	01/17/14	\$7,893.00	Operating Ac...	ACH	add

General Ledger Cash
\$268,263¹³

3 Selected Payments
\$26,043⁰⁹

3 Scheduled Payments
\$19,420⁰⁸

Ending Cash
\$222,800¹²

Submit 3 Payments

Figure 25 - Confirm Payments Screen

Payment Statuses

After you create a payment, its status will change as it goes through the different steps of approval and processing (see table below).

When a payment is sent to an approver, it is **Awaiting Approval** until it is approved. If this payment requires approval from more than one Approver, it will be awaiting approval until all the necessary payment approvals have been made.

An approver can *approve* a payment, place it *on hold*, or *reject* it.

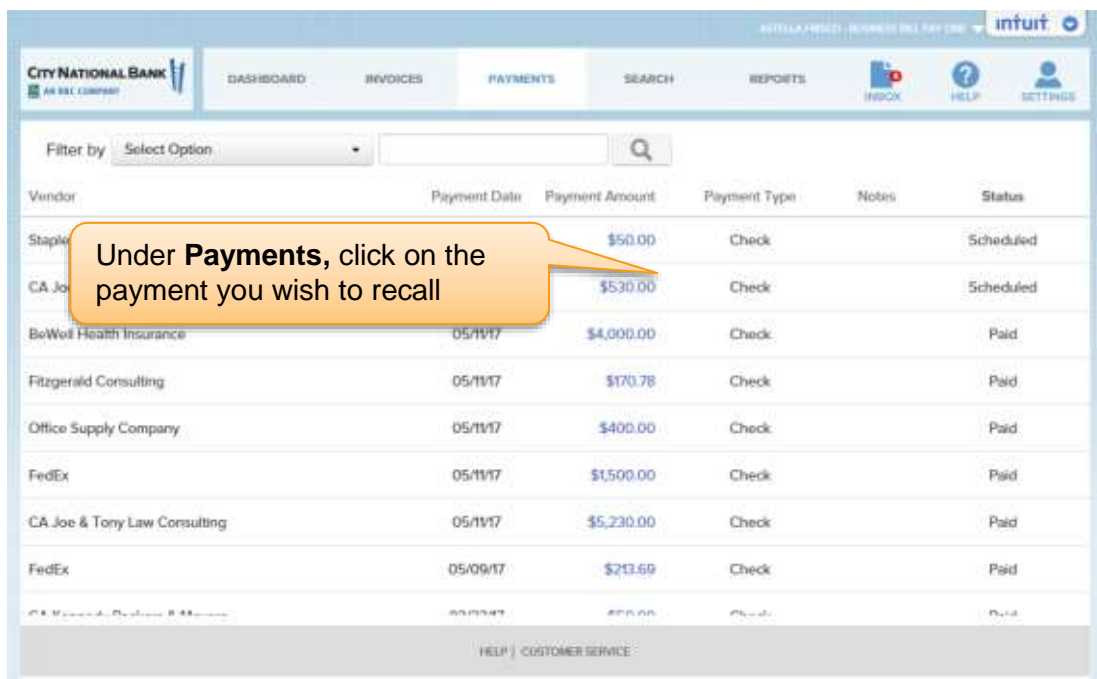
- If the payment is approved, the payment status changes to **Scheduled**, indicating that it is waiting to be issued (payments are issued at City National's cut-off times).
- If the bookkeeper picked a specific Payment Date, then the payment will be issued on that date. Otherwise, the payment will be issued at the next payment cut-off time.
- The approver can also set the payment to be **On Hold** or **Rejected**.

Failed Payments

A payment is "**Failed**" when a payment cannot be issued (e.g. an address error on a check, or an incorrect bank routing number on an ACH). In addition, for security reasons, if bill or vendor information is changed at any time before it is issued; corresponding payments in process will fail.

If a Book2Bank CNB Commercial Credit Card payment has "**Failed**". Please call Commercialcard@cnb.com or 1-866-624-0942.

Bookkeepers can recall a payment at any point before it has been issued. If this action is taken, the payment status changes to **Recalled**. Once recalled, a bookkeeper can change any aspect of the payment, invoice, or vendor prior to re-submission.



Under **Payments**, click on the payment you wish to recall

Vendor	Payment Date	Payment Amount	Payment Type	Notes	Status
Staple		\$50.00	Check		Scheduled
CA Joe		\$530.00	Check		Scheduled
BoWell Health Insurance	05/11/17	\$4,000.00	Check		Paid
Fitzgerald Consulting	05/11/17	\$170.78	Check		Paid
Office Supply Company	05/11/17	\$400.00	Check		Paid
FedEx	05/11/17	\$1,500.00	Check		Paid
CA Joe & Tony Law Consulting	05/11/17	\$5,230.00	Check		Paid
FedEx	05/09/17	\$213.69	Check		Paid
CA Joe & Tony Law Consulting	05/11/17	\$5,230.00	Check		Paid

HELP | CUSTOMER SERVICE

Figure 26 – Recalling Payment on Summary Screen

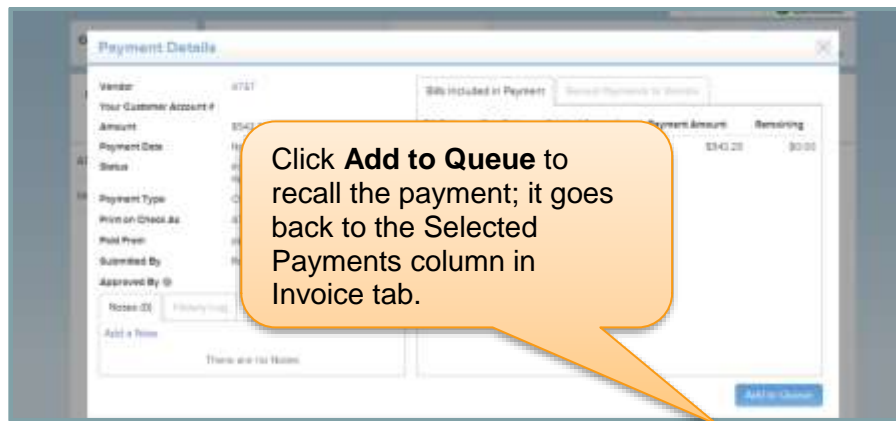


Figure 27 - Payment Details Screen for Recalling Payment

Summary of In-Process Payment Statuses

Awaiting Approval	One or more approvals still needed to process this payment.
On Hold	Approver needs to research this payment before approving/rejecting.
Rejected	Approver has rejected this payment; payment must be resubmitted from the Bookkeeper application.
Failed	Failure resulting from: 1) an error preventing it from being processed by the bank, or 2) important bill or vendor information was changed that affected this payment. As a control mechanism, payment must be resubmitted from the Bookkeeper application.
Recalled	The bookkeeper decided to pull this payment back from the Approver application before it was approved or before it was sent for processing.
Scheduled	Payment has been approved and will be processed by the bank at applicable payment cut-off time.
Voided	Payment had been issued, but was voided by submitter. You may need to take additional steps to ensure that the vendor does not receive this payment.

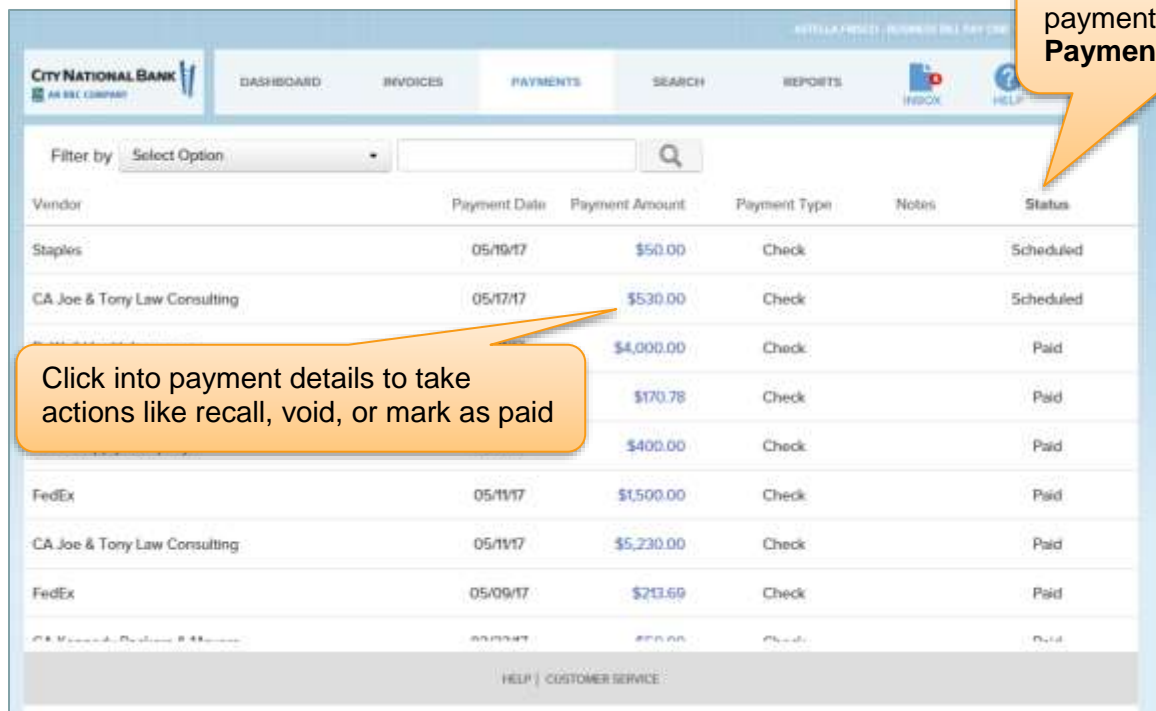
Paid Status

When a check or ACH payment is issued, the payment status changes to **Paid**. Other payment types (manual check, manual card and biller portal) must be manually marked as paid when made (e.g., a vendor is paid using a credit card on their portal). Once a payment is marked **Paid**, the corresponding bills are automatically marked as paid in your accounting software.

The Bookkeeper can **void** payments with the status of Paid, if the payment was made in error. This voids the payment in the application and, depending on your accounting software, the payment is automatically voided in your accounting software (e.g., QuickBooks desktop) or needs to be voided to record the void (e.g., NetSuite, QuickBooks Online). Because these payments have already been issued, your Bookkeeper will need to reclaim the funds by one of the following means:

- Contact your bank to cancel the transfer of funds
- Contact your vendor to obtain credit for the payment
- Request your vendor to return the check

After voiding, invoices in this payment are marked as unpaid and can be paid from the Invoice screen at a later time.



Vendor	Payment Date	Payment Amount	Payment Type	Notes	Status
Staples	05/19/17	\$50.00	Check		Scheduled
CA Joe & Tony Law Consulting	05/17/17	\$530.00	Check		Scheduled
		\$4,000.00	Check		Paid
		\$170.78	Check		Paid
		\$400.00	Check		Paid
FedEx	05/11/17	\$1,500.00	Check		Paid
CA Joe & Tony Law Consulting	05/11/17	\$5,230.00	Check		Paid
FedEx	05/09/17	\$213.69	Check		Paid
CA Joe & Tony Law Consulting	05/09/17	\$213.69	Check		Paid

Figure 28 - Payments in Process and Actions Available

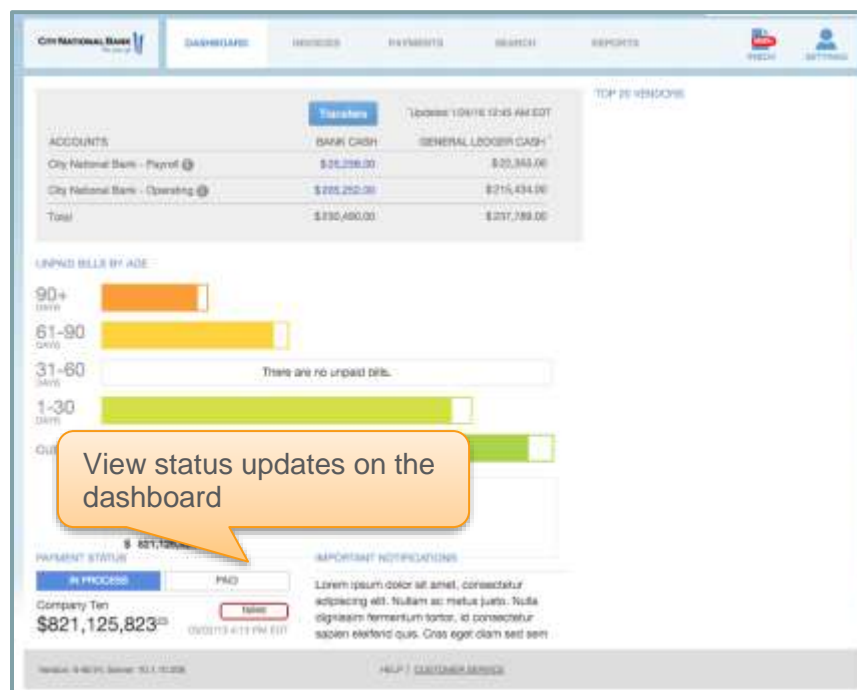


Figure 29 - Dashboard Screen and Status Updates

Making Payments to Your Vendors

Payment cutoff times for Book2Bank

Check – payment approved by 11:59 p.m. PT will get produced next day and mailed out 5-7 business days delivery.

ACH – payment approved by 6:00 p.m. PT will process within 24-48 hours.

Book2Bank CNB Commercial Card – payment approved by 2:00pm PT will get processed and the vendor will receive an email requesting that they process payment. The vendor has (30) days to process the payment.

Ensuring Up-to-Date Vendor Information

Access vendor information by selecting the vendor name on an invoice or a payment. You can also find vendors from the Search screen.

Vendor Details Updated: 09/21/16

Vendor Name * BeWell Health Insurance

Print on check as * BeWell Health Insurance

*required for check payments

Please read the below information before proceeding

Clear ☐ address verified

Address Line 1 * 125 Cambridge Park Drive

Address Line 2

City * Cambridge

State/Province * MA

Zip Code * 02140

Payment Preferences

Default Paid From Company Default (City Nation)

Default Payment Type Check

You have selected Check as your preferred payment type. All payments being submitted will display this by default. However, you can always make a change and select one of the other options available at any time.

Invoice Preferences

Default Terms Select Option

Manage Invoice Approvers

1st approval

Save

Figure 30 - Vendor Information Screen

Update or enhance the vendor address, contact information and default payment type if desired.

Vendor Address Error

A red alert icon appears if the vendor address is unverified against postal records. Select the vendor to change the address, or if you know the address is correct, check the "address verified" box.

Address information edited here will update vendor information in your accounting software.

Vendor Details Updated: 09/21/16

Vendor Name * BeWell Health Insurance

Print on check as * BeWell Health Insurance

* required for check payments

Please read the below information before proceeding

Clear ☐ address verified

Address Line 1 * 125 Cambridge Park Drive

Address Line 2

City * Cambridge

State/Province * MA

Zip Code * 02140

Payment Preferences

Default Paid From Company Default (City Nation)

Invoice Preferences

Default Terms Select Option

Manage Invoice Approvers

1st approval

Required

If the address is correct, check this box

Figure 31 - Vendor Information Screen

Figure 28 – Address Verification Screen

A vendor address error as shown in Figure 28 will prevent you from paying a bill for this vendor until the address is verified and changed.

Unpaid Bills All (10)

Vendor	Remaining	Due Date	Docs	Approval	Notes	Bill	
Nater	\$330.00	04/03/13	add	request	details		PAY
Dell Computer	\$4,520.00	04/28/13	add	request	details		PAY
State Corporate Services, Inc.	\$4,470.00	05/23/13	add	request	details		PAY

SELECTED PAYMENTS


Payment Date Amount

Pay is not available

Figure 32 - Unpaid Bill - Error in Address Display

Credits and Discounts

View available credits for this vendor and discounts on this bill on the **Pay Invoices** page or in invoice details.



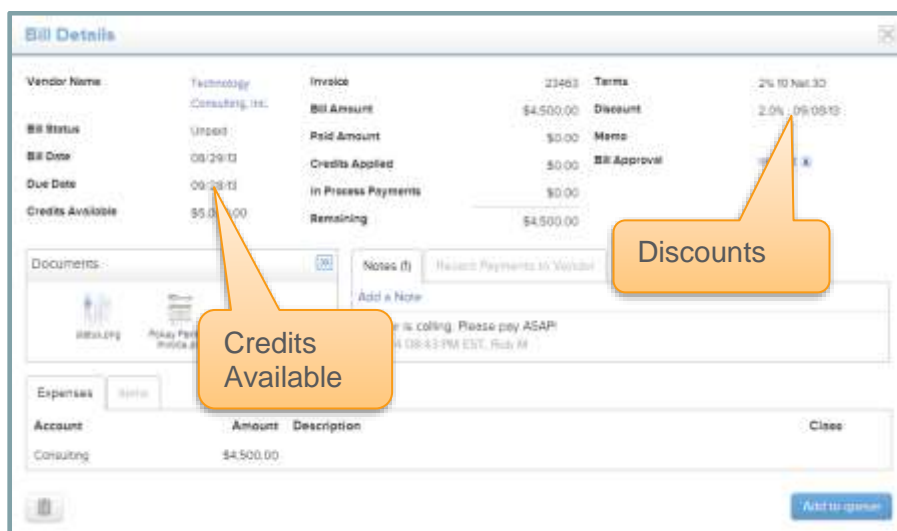
Vendor	Remaining	Due Date	Docs
Your Home Furniture	\$4,300.00	11/15/13	add
Technology Consulting, Inc.	\$4,500.00	09/28/13	add
State Co	\$4,500.00	\$5,000.00	2.0%: 09/08/13
Pokey Painting	\$2,100.00	12/13/13	add

\$4500.00
 Original Amount

\$5000.00
 Credits Available

2.0%: 09/08/13
 Discount

Figure 33 - Credit Discounts Display



Bill Details

Vendor Name	Technology Consulting, Inc.	Invoice	22463	Terms	2% 10 Nov 30
Bill Status	Unpaid	Bill Amount	\$4,500.00	Discount	2.0% 09/08/13
Bill Date	08/29/13	Paid Amount	\$0.00	Memo	
Due Date	09/28/13	Credits Applied	\$0.00	Bill Approval	
Credits Available	\$5,000.00	In Process Payments	\$0.00		
		Remaining	\$4,500.00		

Documents:

Expenses:

Account	Amount	Description
Consulting	\$4,500.00	

Figure 34 - Bill Details Screen Showing Credits and Discounts

Applying Credits

If you have accounting software, apply credits against bills in your accounting software to take advantage of them. To do this:

1. Apply a credit against a bill in your accounting software.
2. The credit shows up as a payment in Book2Bank. The status of the credit payment is **Paid – credit was applied in accounting software**.
3. The original bill is automatically marked as paid in Book2Bank and your accounting software.
4. If the bill was partially paid, the bill behaves like any partially paid bill in Book2Bank.

Applying Discounts

If you have accounting software, apply discounts against bills in your accounting software. To do this:

1. Partially pay the bill. For example, if the bill is for \$100 and there is a 2% discount, pay \$98.00 against the bill. To do this, enter \$98.00 in the payment queue on the Invoice screen.
2. In your accounting software, apply the discount to the bill.
3. The bill behaves like a partially paid bill.

Conducting A Search

Search and Advanced Search Functionality

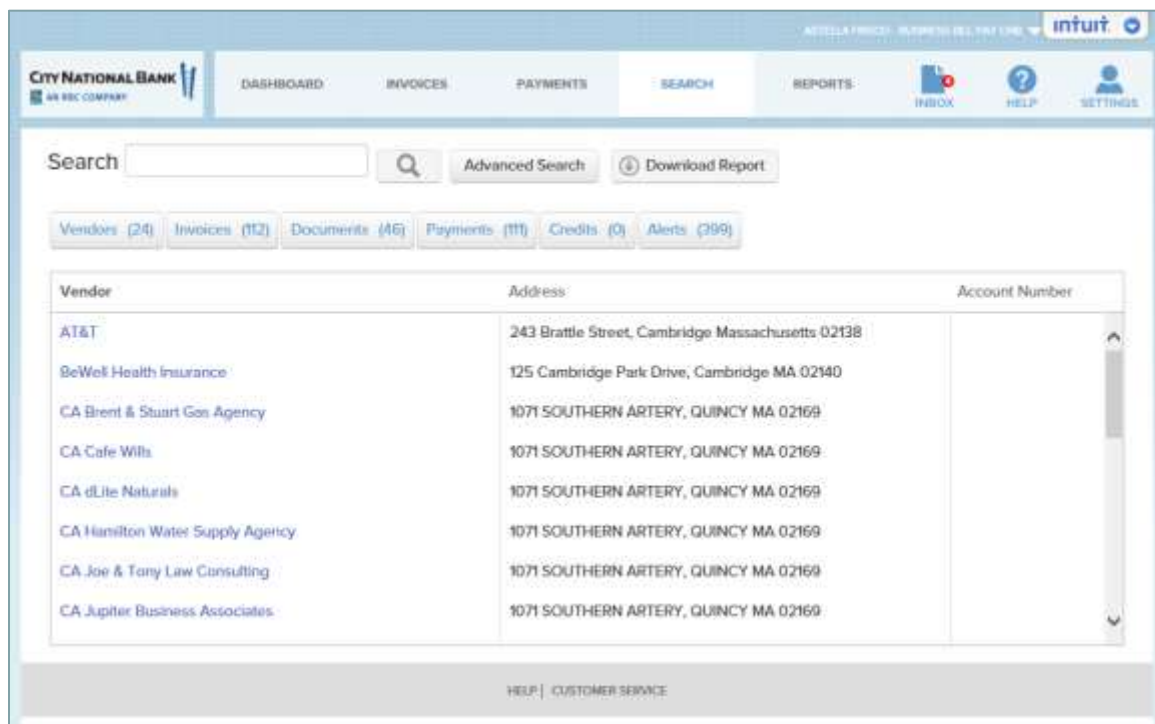


Figure 35 - Search Tool

To conduct a search:

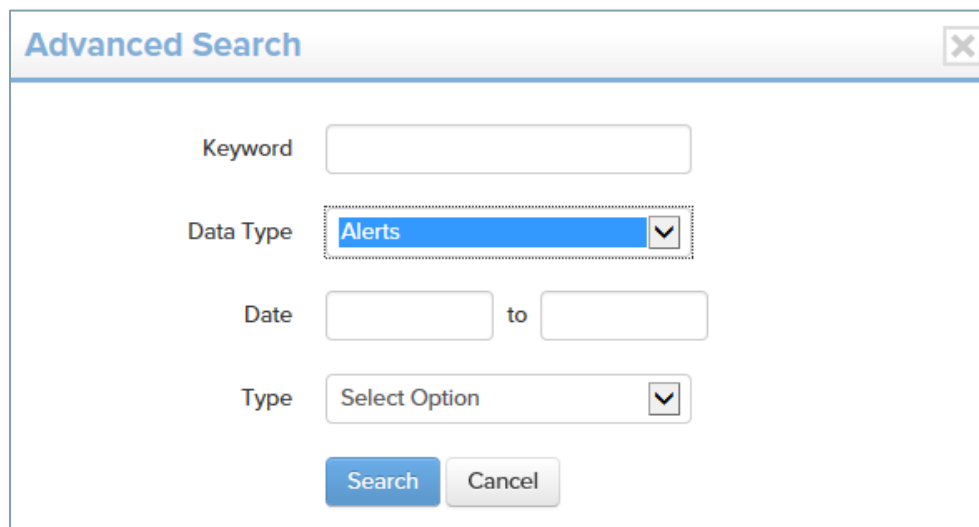
1. Click the Search button.
2. Search results will be returned in five categories: Vendors, Invoices, Documents, Payments, Credits, and Alerts.
3. Click the button that corresponds to what you would like to view to see search results.
4. You have the ability to download Search reports.

Your search terms can include:

- Vendor name
- Vendor address
- Phone number

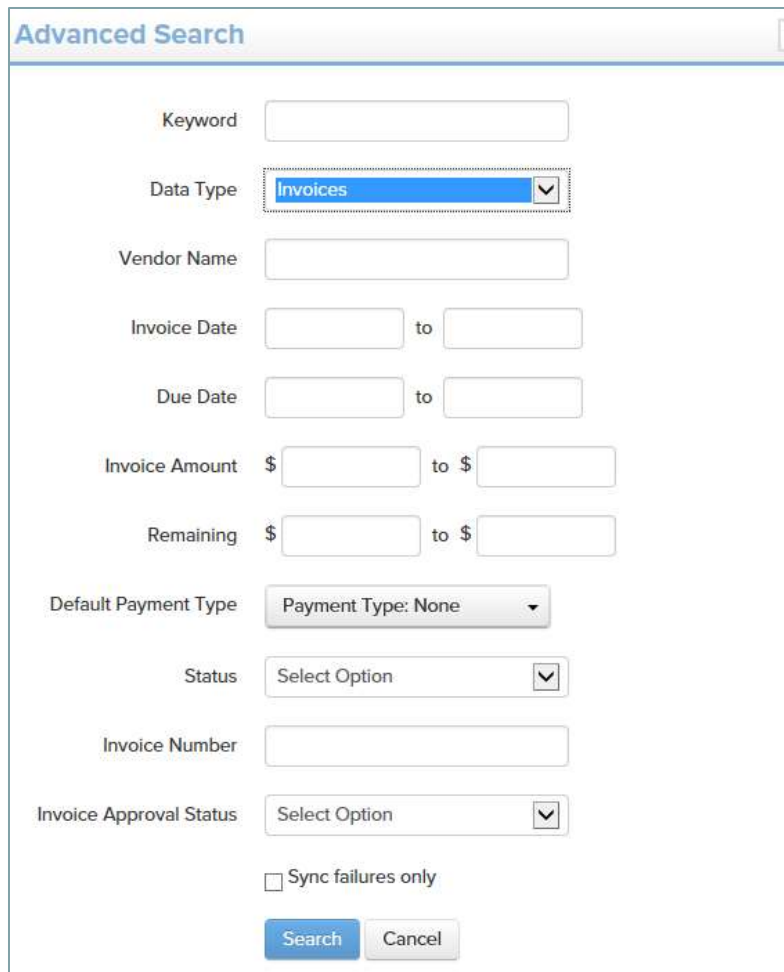
- Email address
- Account number
- Document file name
- Text in documents (Microsoft office files like Word documents or Excel files, PDFs, or text documents)
- Notes
- Payment status
- Check numbers
- Amounts (bill amount, payment amount, amount remaining)

Use **Advanced Search**, for a more thorough search of Alerts, Invoices, Documents, payments, Vendors, Credits.



The image shows a software dialog box titled "Advanced Search" with a close button (X) in the top right corner. Inside the dialog, there are four input fields: "Keyword" (a text box), "Data Type" (a dropdown menu with "Alerts" selected), "Date" (two text boxes separated by the word "to"), and "Type" (a dropdown menu with "Select Option" selected). At the bottom of the dialog are two buttons: "Search" and "Cancel".

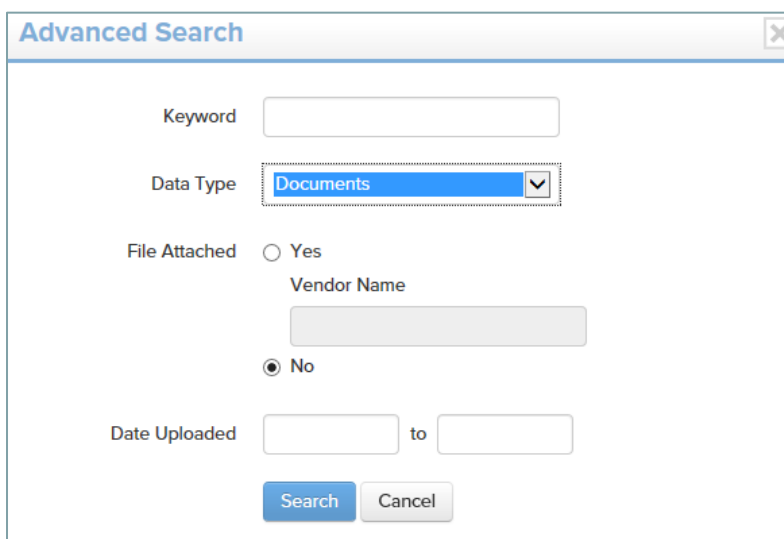
Figure 36 - Using Advanced Search



The 'Advanced Search' dialog box features a title bar with the text 'Advanced Search' and a close button. The form contains the following fields and controls:

- Keyword:** A text input field.
- Data Type:** A dropdown menu with 'Invoices' selected.
- Vendor Name:** A text input field.
- Invoice Date:** Two text input fields separated by a 'to' label.
- Due Date:** Two text input fields separated by a 'to' label.
- Invoice Amount:** Two text input fields with '\$' symbols, separated by a 'to' label.
- Remaining:** Two text input fields with '\$' symbols, separated by a 'to' label.
- Default Payment Type:** A dropdown menu with 'Payment Type: None' selected.
- Status:** A dropdown menu with 'Select Option' selected.
- Invoice Number:** A text input field.
- Invoice Approval Status:** A dropdown menu with 'Select Option' selected.
- Sync failures only:** An unchecked checkbox.
- Buttons:** 'Search' and 'Cancel' buttons at the bottom.

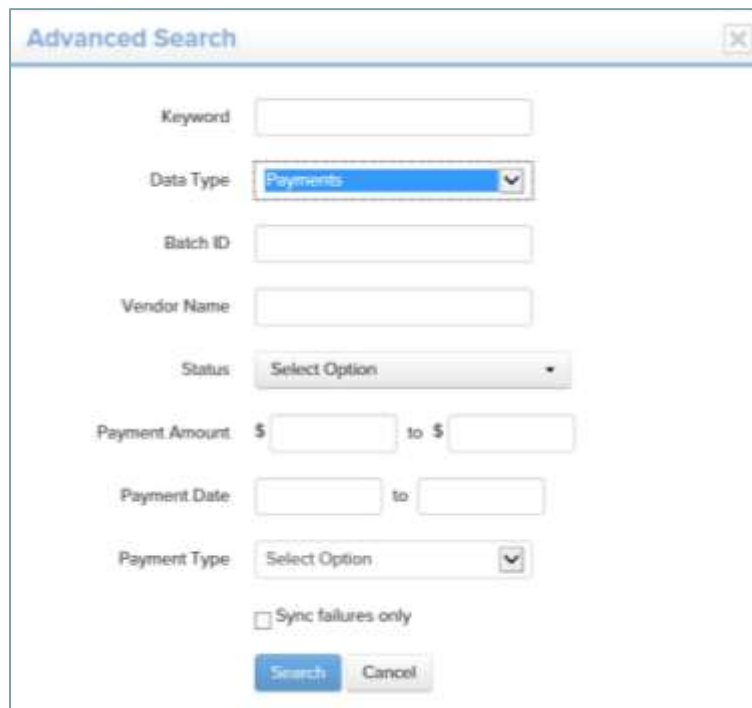
Figure 37 - Using Advanced Search



The 'Advanced Search' dialog box features a title bar with the text 'Advanced Search' and a close button. The form contains the following fields and controls:

- Keyword:** A text input field.
- Data Type:** A dropdown menu with 'Documents' selected.
- File Attached:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- Vendor Name:** A text input field.
- Date Uploaded:** Two text input fields separated by a 'to' label.
- Buttons:** 'Search' and 'Cancel' buttons at the bottom.

Figure 38 - Using Advanced Search



The 'Advanced Search' dialog box is shown with the 'Data Type' set to 'Payments'. It includes search criteria for Keyword, Batch ID, Vendor Name, Status, Payment Amount, Payment Date, and Payment Type. A 'Sync failures only' checkbox is also present.

Advanced Search

Keyword

Data Type **Payments** ▼

Batch ID

Vendor Name

Status **Select Option** ▼

Payment Amount \$ to \$

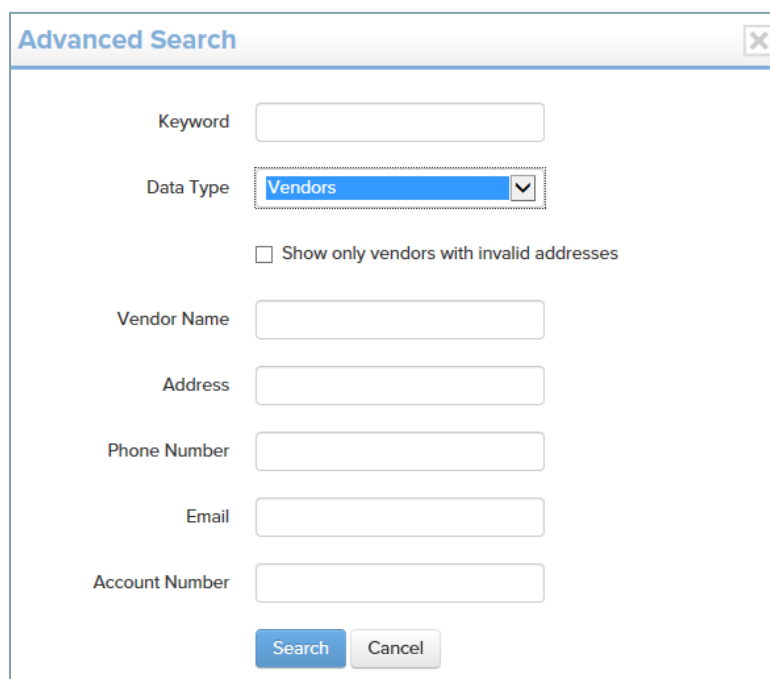
Payment Date to

Payment Type **Select Option** ▼

☐ Sync failures only

Search Cancel

Figure 39 - Using Advanced Search



The 'Advanced Search' dialog box is shown with the 'Data Type' set to 'Vendors'. It includes search criteria for Keyword, Vendor Name, Address, Phone Number, Email, and Account Number. A checkbox for 'Show only vendors with invalid addresses' is also present.

Advanced Search

Keyword

Data Type **Vendors** ▼

☐ Show only vendors with invalid addresses

Vendor Name

Address

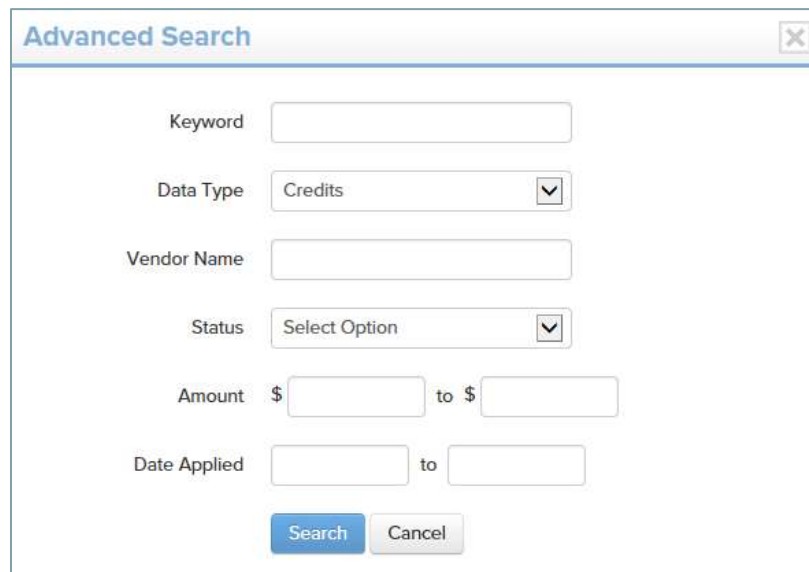
Phone Number

Email

Account Number

Search Cancel

Figure 40 - Using Advanced Search



The image shows a dialog box titled "Advanced Search" with a close button (X) in the top right corner. Inside the dialog, there are several search criteria fields: "Keyword" with a text input box, "Data Type" with a dropdown menu showing "Credits", "Vendor Name" with a text input box, "Status" with a dropdown menu showing "Select Option", "Amount" with two text input boxes separated by "to \$", and "Date Applied" with two text input boxes separated by "to". At the bottom of the dialog are two buttons: "Search" and "Cancel".

Figure 41 - Using Advanced Search

Reports

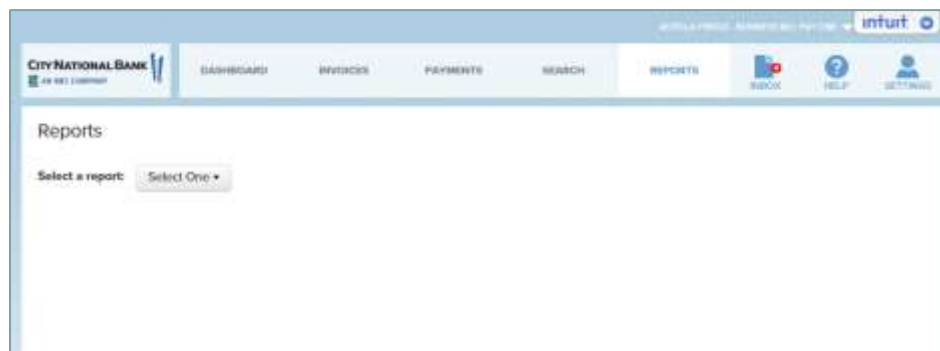


Figure 42 – Reports

How To Run A Report

1. Select the report you would like to generate.
2. Print or download your report as desired.

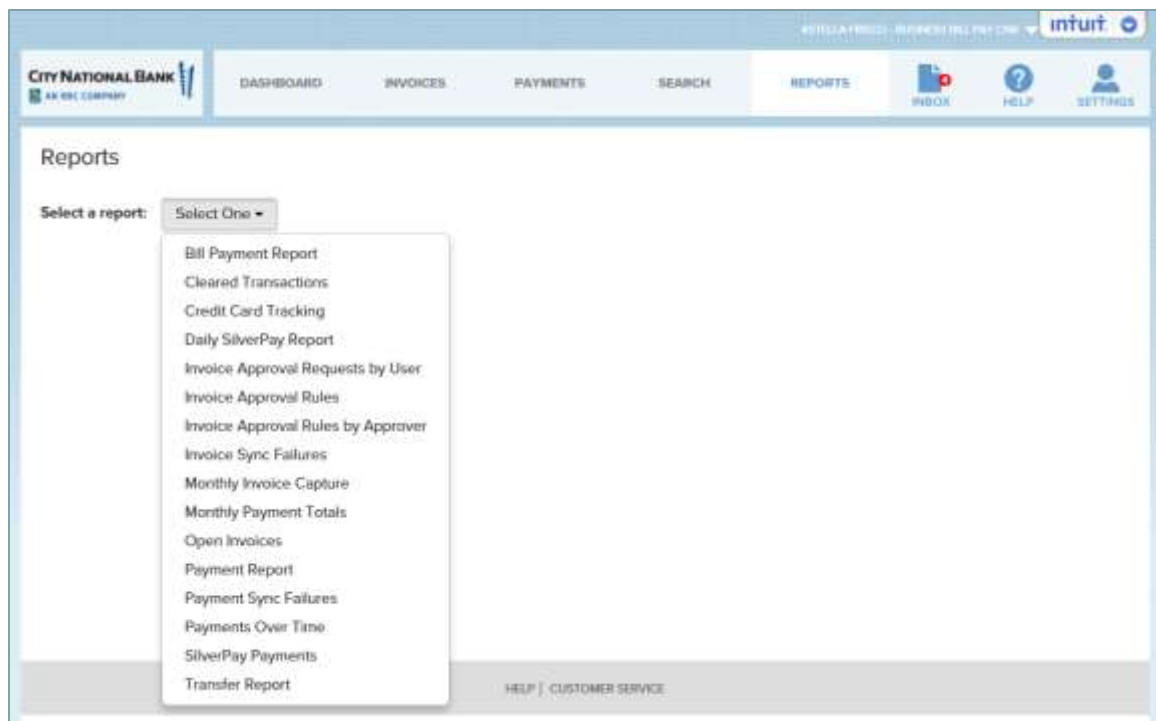


Figure 43 – Select Report

Using Bank Feeds for Cleared Transactions

You can generate reports for specific bank accounts and print them and download them in a number of file types: CSV, BAI, OFX or QBO. You can import some file types to your accounting software. For QuickBooks Desktop and QuickBooks online, choose the QBO format. For NetSuite, choose OFX.

Book2Bank provides a Cleared Transactions report (available from the REPORTS tab in .qbo, .ofx, .csv, .bai2 formats) that can be imported to reconcile transactions cleared from your CNB account.

1. Click download under CLEARED TRANSACTIONS and use the dropdown to choose the format you prefer. QBO is the preferred format for QuickBooks Desktop and QuickBooks online. OFX is the preferred format for NetSuite.

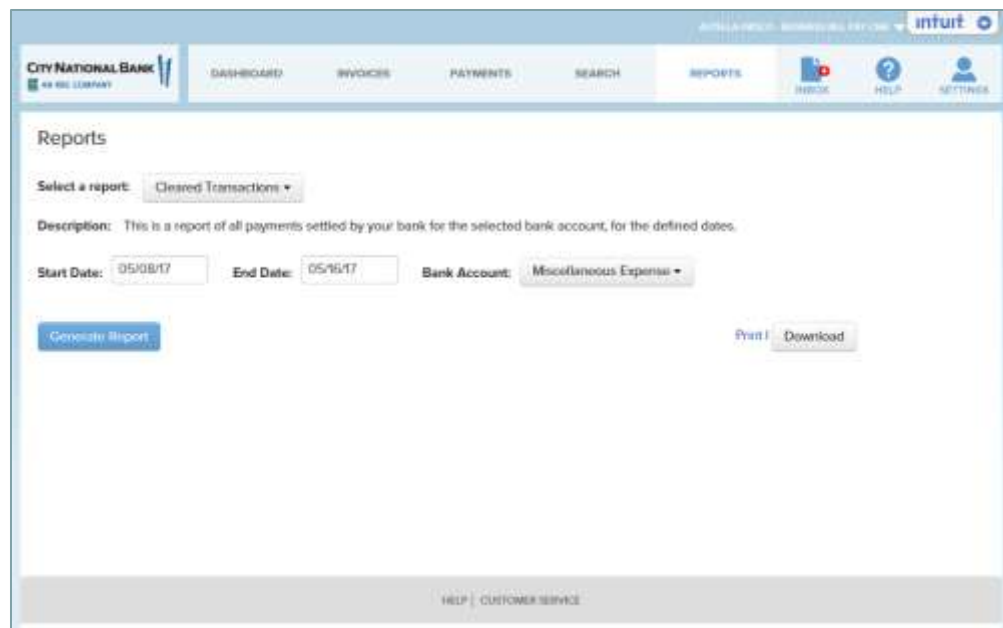


Figure 44 - Downloading Bank Feed Information for Cleared Transactions

2. To import the .qbo file into QuickBooks, simply double-click it to open it with QuickBooks as shown below. Alternatively, go to File → Utilities → Import → Web Connect Files and choose the file from there.

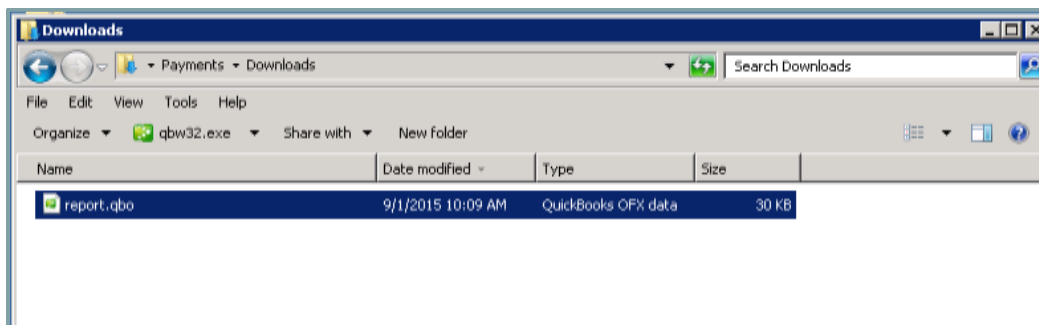


Figure 45 - Download Report Screen

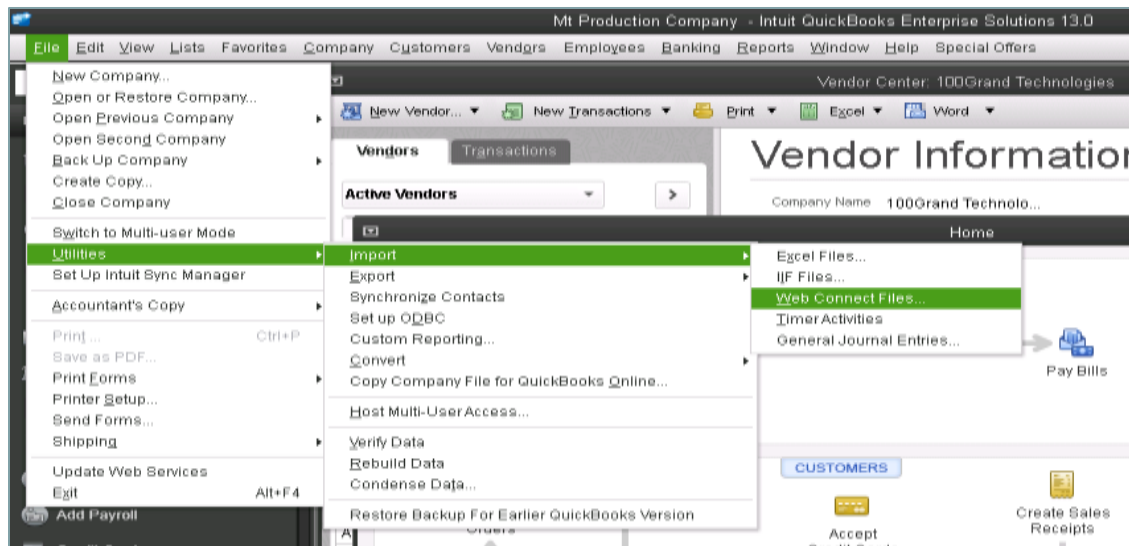


Figure 46 - Alternative Download Screen

- On the next window in QuickBooks, click "Continue" to use Side-by-Side Mode and then click "Add Transactions to QuickBooks" to begin reconciliation.

...

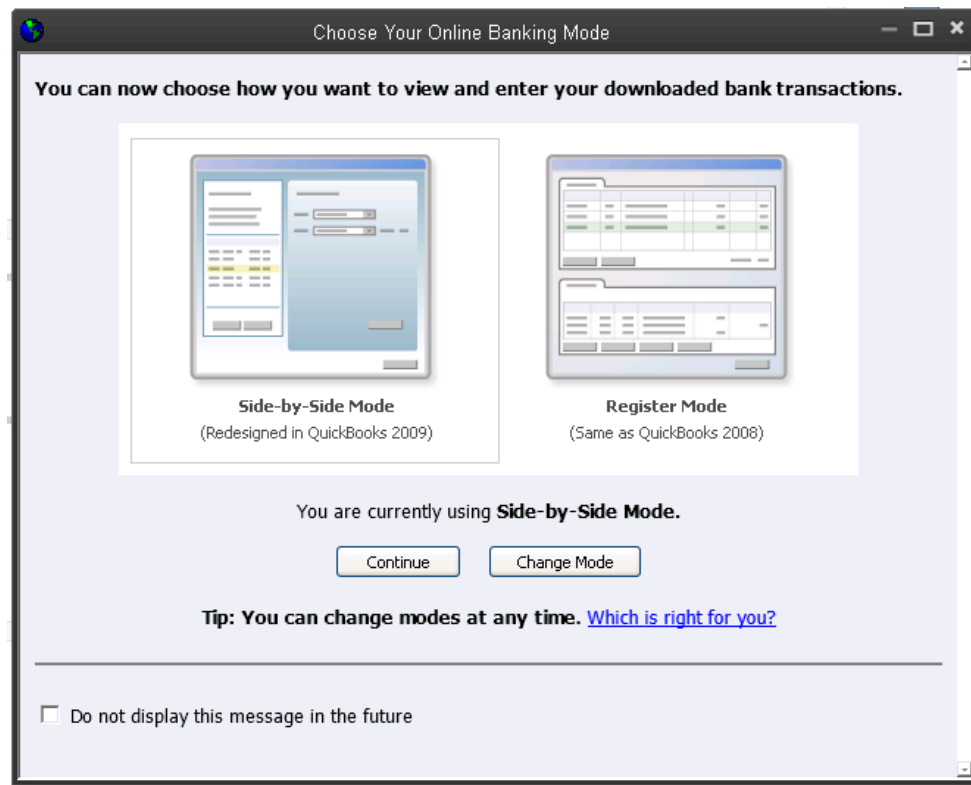


Figure 47 - Side-by-side format selector for reporting

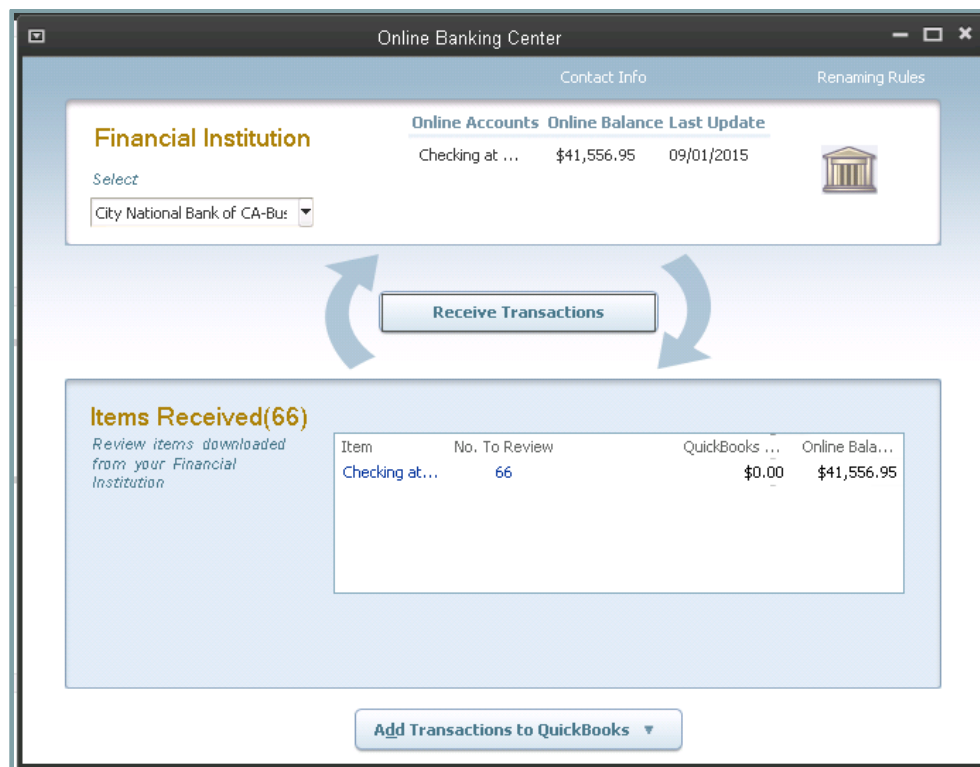


Figure 48 - Quickbooks Update Function

4. Follow the instructions provided by QuickBooks to reconcile these transactions.
5. Click the link and follow the instructions for QuickBooks Online to reconcile these transactions - [How to Connect Bank & Download Data to QuickBooks](#)
6. Click the link and follow the instructions for NetSuite to reconcile these transactions - [How To Upload A Bank Statement & Reconcile It In NetSuite](#)

Establishing Settings

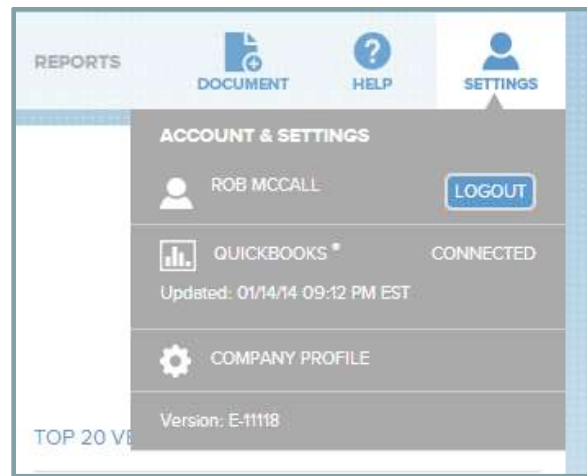


Figure 49 - Applying Settings to Your Account

- Open the **Settings** menu at the top right of the screen.
- You can logout of the application using the button next to your name.
- If you use accounting software, you will see the status of your sync. If you are not connected to your accounting software, reconnect through the accounting software icon at the top of the screen or through the connector (depending on your software).
- You can view a number of settings under **Company Profile**.

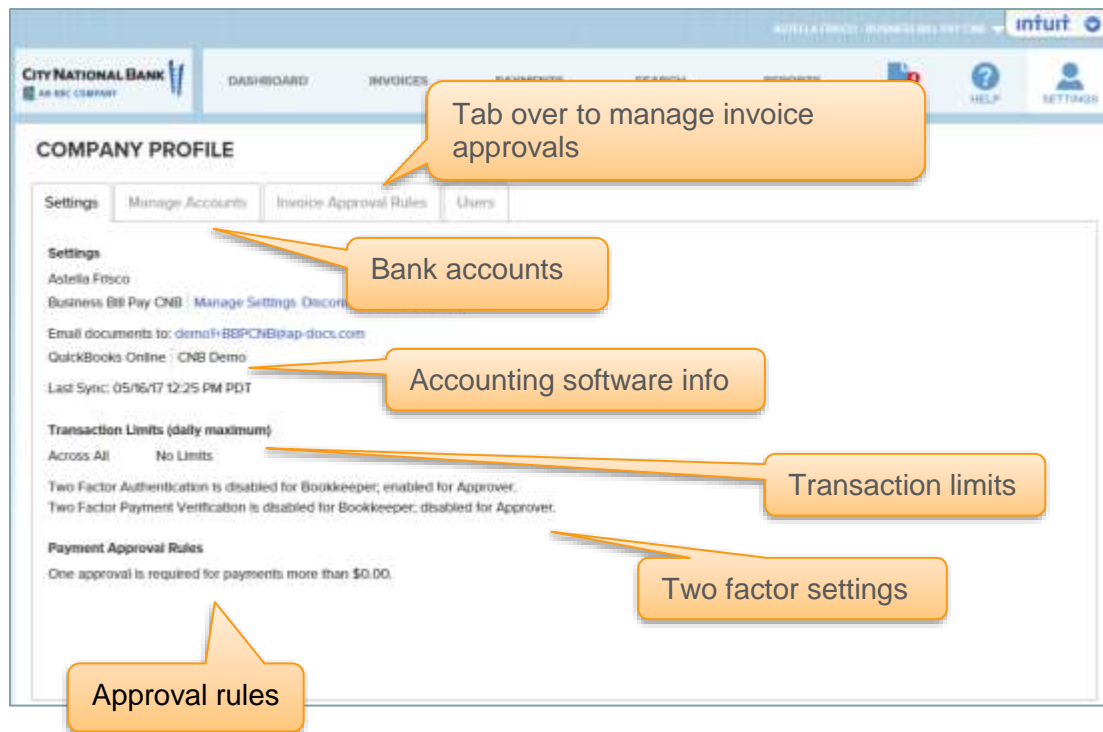


Figure 50 - Your Company's Book2Bank Company Profile page

You can add, edit or delete invoice approvers from the profile page.

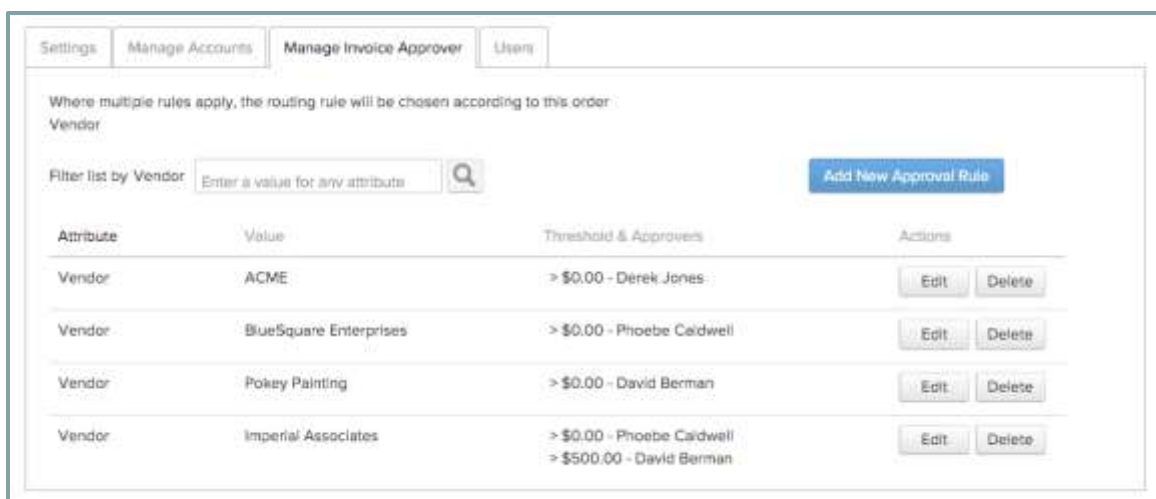


Figure 51 - Manage Invoice Approvers

By clicking the **Users** tab, you can view a list of people in your company who have access to Book2Bank, their roles, contact information and their approval limits.

Tab over to users

Settings	Manage Accounts	Manage Invoice Approver	Users	
Name	Username	Phone	Role	Approver Limits
Phoebe AM	phoebe+am@mineraltree.com	2054109895	Bookkeeper	n/a
David Berman	david.berman+cfo@mineraltree.com	2054109895	Approver	No Limit

Figure 52 - Managing Users on Company Profile

Adding a Bank Account If You Have Accounting Software

You will see a list of cash and bank accounts that you use in your accounting software. If an account has a button in the **Primary** column that can be selected, this account is set up for payments.

Settings	Manage Accounts	Manage Invoice Approver	Users		
Primary	Account Number	Account Name	Starting Check ⓘ	ACH enabled	Manage
⊕	410989501	Checking	10000	No	Edit

Figure 53 – Bank Accounts showing inBook2Bank

To set up a new account for making payments, click **Edit** next to the account you would like to make payments from.

Primary Account Indicator

COMPANY PROFILE

Settings	Manage Accounts	Manage Invoice Approver	Users		
Primary	Account Number	Account Name	Starting Check	ACH enabled	Manage
<input checked="" type="checkbox"/>	410989501	Checking	10000	No	Edit
<input type="checkbox"/>	525852564	Cash	1000		Save Cancel
This account was retrieved from your accounting system. To make payments from this account, please link it to your bank account by entering your account number.					
<input type="checkbox"/>	101120783	Checking 1	1002	Yes	Edit

Figure 54 - Adding Account to Book2Bank from Accounting System

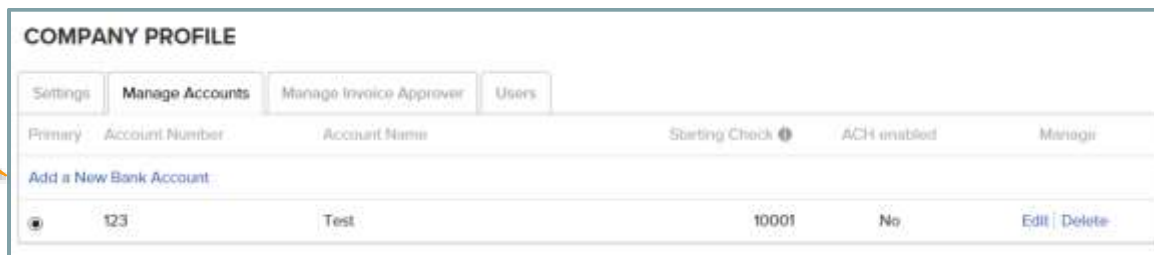
Add your bank account number. Also, pick a starting check number that is different from your usual check sequence to distinguish from manual checks.

If the account number matches that of an account set up on Book2Bank by your bank, this account will be enabled.

Adding a Bank Account If You Do NOT Have Accounting Software

Bank accounts must be added to this application in order to make payments. Your system administrator may have configured this application to work with one or more bank accounts the first time you logged into this application.

Click 'Add a New Bank Account' in the Manage Accounts screens shown in Figure 37.



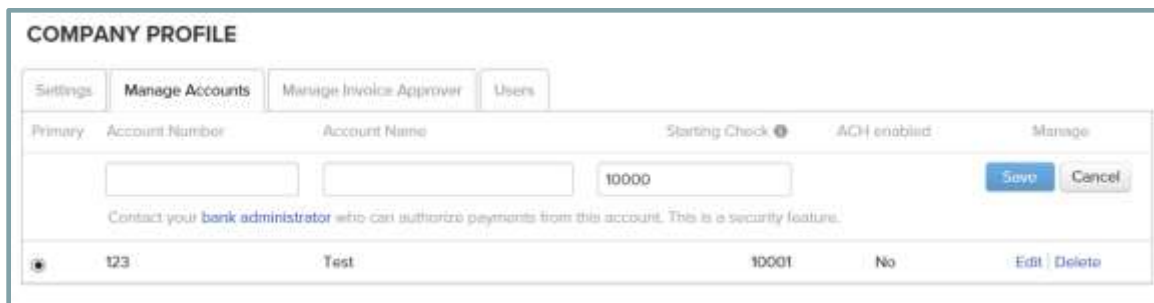
COMPANY PROFILE

Settings | **Manage Accounts** | Manage Invoice Approver | Users

Primary	Account Number	Account Name	Starting Check	ACH enabled	Manage
Add a New Bank Account					
<input checked="" type="checkbox"/>	123	Test	10001	No	Edit Delete

Figure 55 - Adding Account to Book2Bank - No Accounting Software

Enter the account number, name and starting check number. Pick a starting check number that is different from your usual check sequence to distinguish Book2Bank checks from your manual checks. If the account number matches that of an account set up on Book2Bank by your bank, this account will be enabled.



COMPANY PROFILE

Settings | **Manage Accounts** | Manage Invoice Approver | Users

Primary	Account Number	Account Name	Starting Check	ACH enabled	Manage
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	10000		Save Cancel
Contact your bank administrator who can authorize payments from this account. This is a security feature.					
<input checked="" type="checkbox"/>	123	Test	10001	No	Edit Delete

Figure 56 - Account Information for New Account

Book2Bank Approver Application

In this application your company's approver can approve, hold or reject payments sent for approval. You can review each payment in detail, search for invoices and payments, and view payment reports.

- When your company receives an invoice, your bookkeeper enters it into your accounting software or straight into Book2Bank (if you don't use accounting software).
- The bookkeeper then chooses which invoices to submit to you for approval, and can add documents, notes, and other information to a bill in Book2Bank.
- When a bookkeeper submits payments for your approval, you can decide what to do with these payments and track them as you process them and payments are issued by your bank.

Payment Types

It is important to understand the different payment types, actions that can be taken on payments, and the different payment statuses that can result from actions that you and your bookkeeper take.

Check, ACH and Book2Bank CNB Commercial Card (electronic payments) can be issued to vendors through this application. In addition, if your bookkeeper needs to manually write a check or make a payment using a vendor's payment portal, you can manage the bills, invoices, and payments workflow in this Book2Bank.

In addition, for workflow and document management:

- **Manual Check:** a manually issued check (not initiated through the application)
- **Manual Card:** a card payment made out of band (not initiated through the application)
- **Biller Portal:** Your Company enters vendor information in the Biller Portal belonging to the vendor. The vendor initiates an ACH debit (not initiated through the application)

Actions on Payments

Actions you can take on payments:

- **Approve:** Accept payment recommendations made by your bookkeeper, and submit payments to the bank for issuance.
- **Hold:** A payment on hold can be approved at a future time through your application. Further documentation and notes can be added by the bookkeeper at this stage. The payment is set aside in a special "hold" list.
- **Reject:** Payment is returned to the Bookkeeper application and must be resubmitted to the Approver application before it is issued.

Payment statuses

Once a payment is sent to you from the bookkeeper, you can track its progress. A payment's status changes as it goes through the different steps of approval and processing ([see the table on page 14 above](#)). You can find in-process payments that you can act on by clicking into any of the **My Payments** categories on the dashboard. In addition, you can click into the **Total In Process Payments** section to view all in-process payments, including any that might not require your action. You can also search by payment or by status on the **Search** screen.

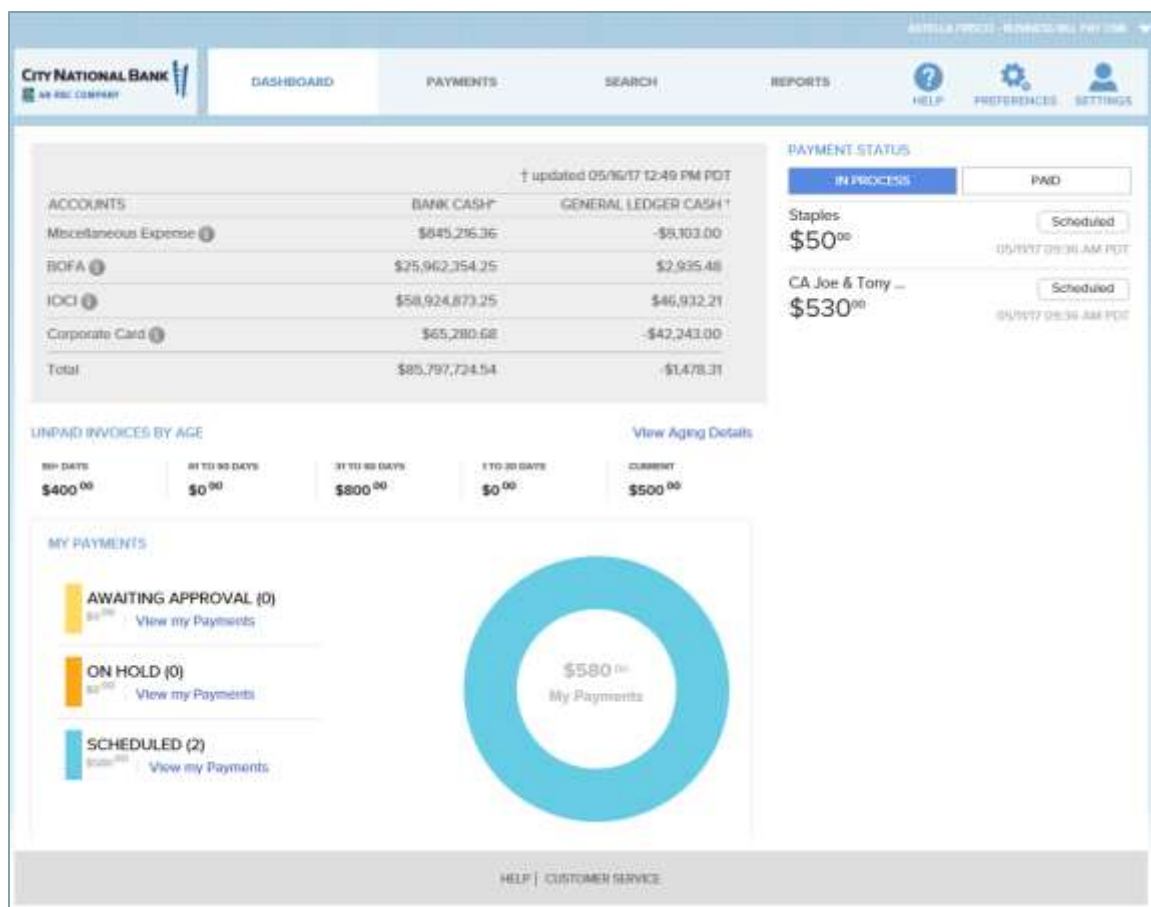


Figure 57 - Payment Dashboard - Approver View

When a payment is sent to an approver, it is **Awaiting Approval** until it is approved. If this payment requires approval from more than one approver, it will be awaiting approval until all the necessary payment approvals have been made.

An approver can *approve* a payment, place it *on hold*, or *reject* it. If the payment is approved, the payment status changes to **Scheduled**, indicating that it is waiting to be issued (payments are issued at the bank's cut-off times). If the bookkeeper picked a specific Payment Date, then the payment will be issued on that date. Otherwise, the payment will be issued at the next payment cut-off time. If the approver took a different action, the payment status will change to **On Hold** or **Rejected** respectively.

A payment is **Failed** when a payment cannot be issued (e.g. an address error on a check, or an incorrect bank routing number on an ACH item). In addition, for security reasons, if bill or vendor information is changed at any time before it is issued, corresponding payments in process will fail.

Bookkeepers can recall a payment at any point before it has been issued. If this action is taken, the payment status changes to **Recalled**. Once recalled, a bookkeeper can change any aspect of the payment, bill, or vendor prior to re-submission.

When a check, ACH or Book2Bank CNB Commercial Card payment is issued, the payment status changes to **Paid**. Other payment types (manual check, manual card and

biller portal) must be manually marked as paid once these payments have been made (e.g., a vendor is paid using a credit card on their portal). Once a payment is marked **Paid**, the corresponding bills are automatically marked as paid in your accounting software.

The bookkeeper can **void** payments with the status of **Paid**, if the payment was made in error. This voids the payment in the application and, depending on your accounting software, the payment is automatically voided in your accounting software (QuickBooks desktop) or needs to be voided to record the void (NetSuite, QuickBooks Online). Since these payments have already been issued, your bookkeeper will still need to contact City National Bank to cancel the transfer of funds, or contact the vendor to obtain credit for the payment or request a return of the check.

Security

Book2Bank includes a variety of security features to mitigate the risk of internal fraud and online fraud.

Some significant features include:

- Out-of-band login authentication and payment verification
- You may be asked to provide a security code when you log in to the application, or when you submit payments. The codes are delivered to your phone via SMS text message or voice call as an identity check.

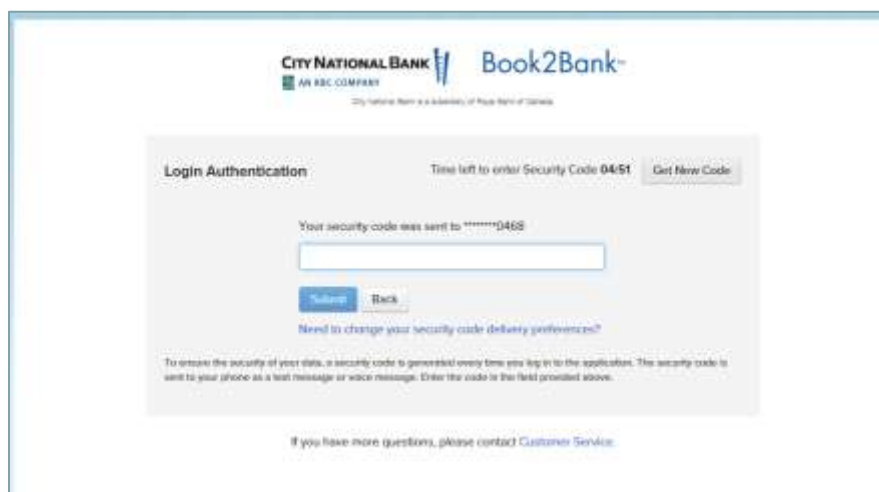


Figure 58 - Login Authentication Screen

Payment Approval

Depending on your workflow, this application allows your company to require single or dual approval for all or some payments. Approvers will be required to approve payments to initiate issuance of these payments. You may also have multiple approval thresholds. Above the single approval threshold, payments require one approval, and above the dual approval threshold, payments require two approvals before they are issued.

View these payments' approval rules on the Profile screen. You can get to the profile under **Settings** in the upper right corner of the screen.

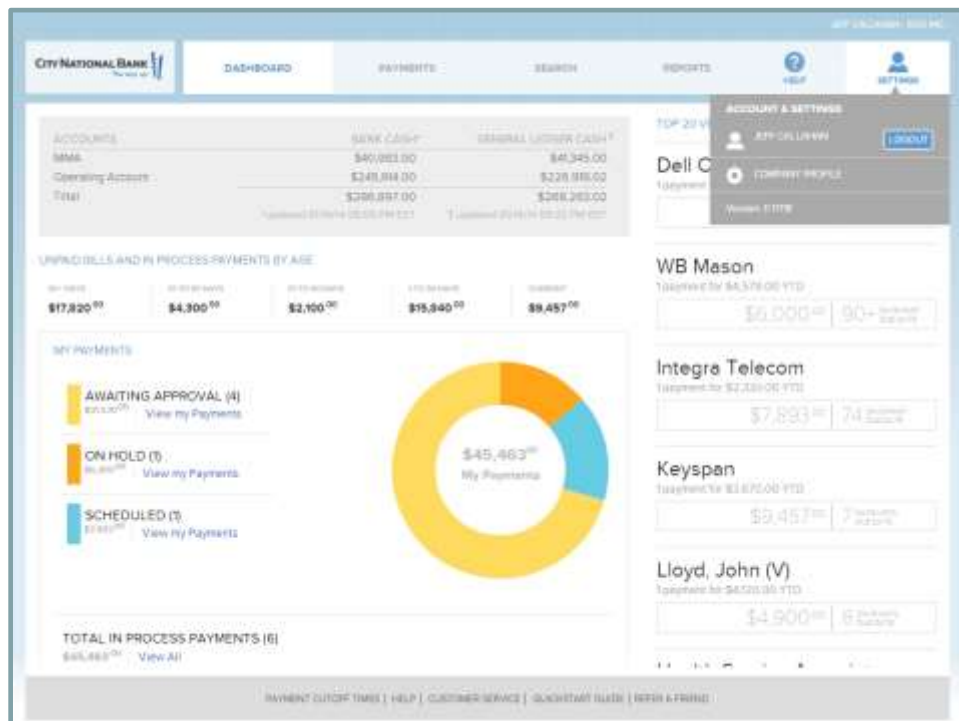


Figure 59 - Accessing Account Settings on Dashboard

Controls and Alerts

Book2Bank automatically monitors and provides alerts. For example, vendor information (address or account number) cannot be changed for a payment after approval. The Bookkeeper application generates alerts whenever a payment is changed, processed, or failed, to give continuous feedback on its status.

Another example is if the 'Print on Check As' name is different from the vendor name, the Print on Check As name will be visible to the approver.

City National Bank

DASHBOARD PAYMENTS SEARCH REPORTS

HELP PREFERENCES SETTINGS

Return

BeWell Health Insurance

Print on Check as: BeWell Health Insurance

\$400.00

Approve Hold Reject

Address: 125 Cambridge Park Drive, Cambridge, MA, 02140, US

PAYMENT INFO

Submitted By: Acetia F

Approved By @

Status: In Process
Payment is awaiting approval.

Due Date: 07/04/16

Payment Date: Not Set

Payment Type: Check

Print on Check As: BeWell Health Insurance

Paid From: ICIC-12

RECENT PAYMENTS

Payment Date	Amount	Payment Type	Status
06/15/17	\$4,000.00	Check#10001	Paid
04/03/17	\$4,000.00	Credit Card	Paid
11/28/16	\$4,000.00	Check#100039	Paid
10/26/16	\$4,000.00	Check#100034	Paid
10/17/16	\$4,000.00	Check#100031	Paid

Notes History Log

Add a Note

HELP | CUSTOMER SERVICE

Figure 60 - Confirming Payee Name Before Approval

Navigating the Browser-Based Approver Application

This section describes how to use the Approver web application.

Dashboard

Obtain a snapshot of your payments in process on the **dashboard**. View your top vendors and access pending payments by status, unpaid invoices by age, and current cash report, and receive important alerts.

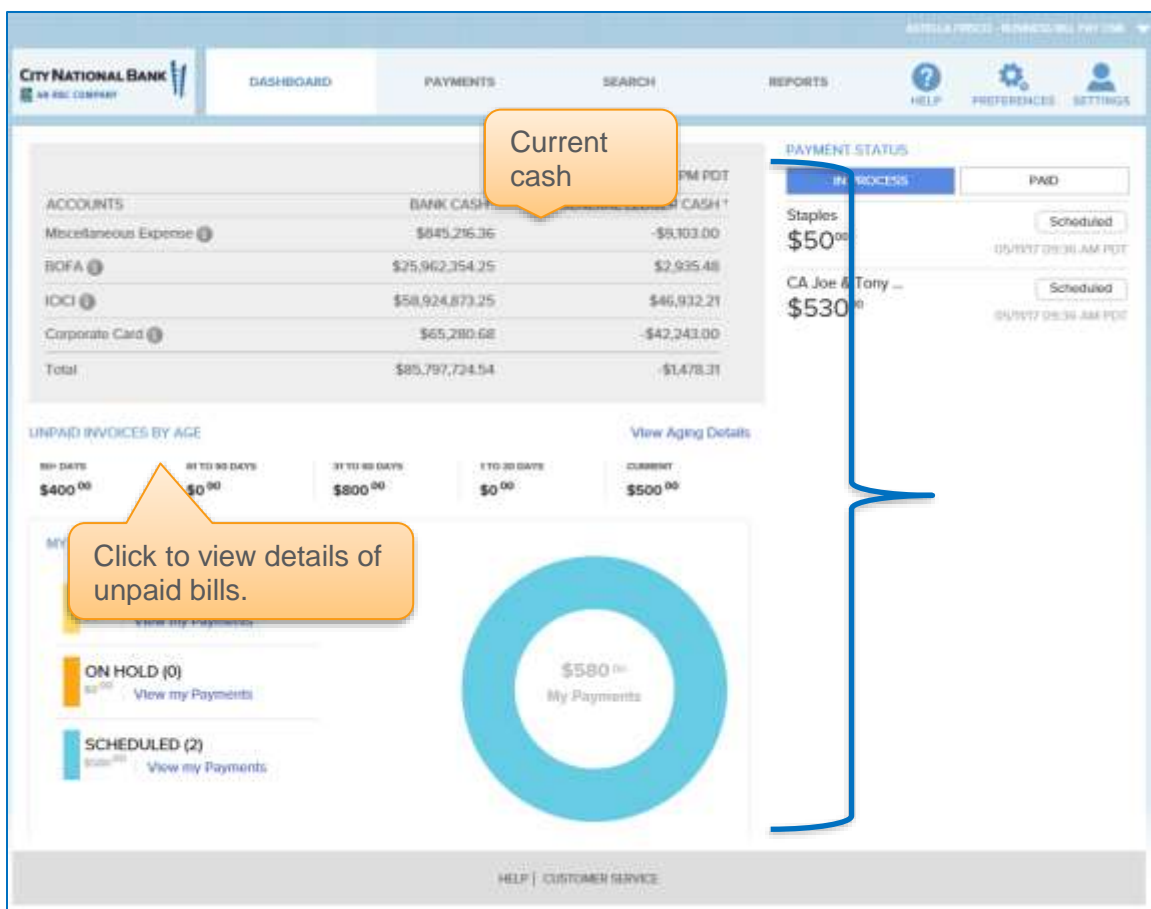


Figure 61- Viewing Important Information on the Dashboard

Clicking anywhere on **Unpaid Invoices** and **In Process Payments by Age** displays a detailed look at **Unpaid Invoices by Aging** category:

Unpaid Bills by Aging						
Vendor	Current	1-30 Days	30-60 Days	60-90 Days	90+ Days	Total
Commercial Realty Group	-	\$8,340.00	-	-	-	\$8,340.00
Technology Consulting, Inc.	-	-	-	-	\$9,500.00	\$9,500.00
Keyspan	\$9,457.00	-	-	-	-	\$9,457.00
Integra Telecom	-	-	-	\$7,893.00	-	\$7,893.00
Notar	-	-	-	-	\$330.00	\$330.00
Dell Computer	-	-	-	-	\$4,520.00	\$4,520.00
Your Home Furniture	-	-	-	\$4,300.00	-	\$4,300.00
FisherKlein	\$10,340.00	-	-	-	\$4,410.00	\$14,750.00
Lloyd, John (V)	\$4,900.00	-	-	-	-	\$4,900.00
Total	\$9,457.00	\$15,840.00	\$2,100.00	\$4,300.00	\$17,820.00	\$49,517.00

Figure 62 - Unpaid Invoices by Aging Screen

From the dashboard, you can also quickly click into payments that are awaiting approval, on hold and scheduled.

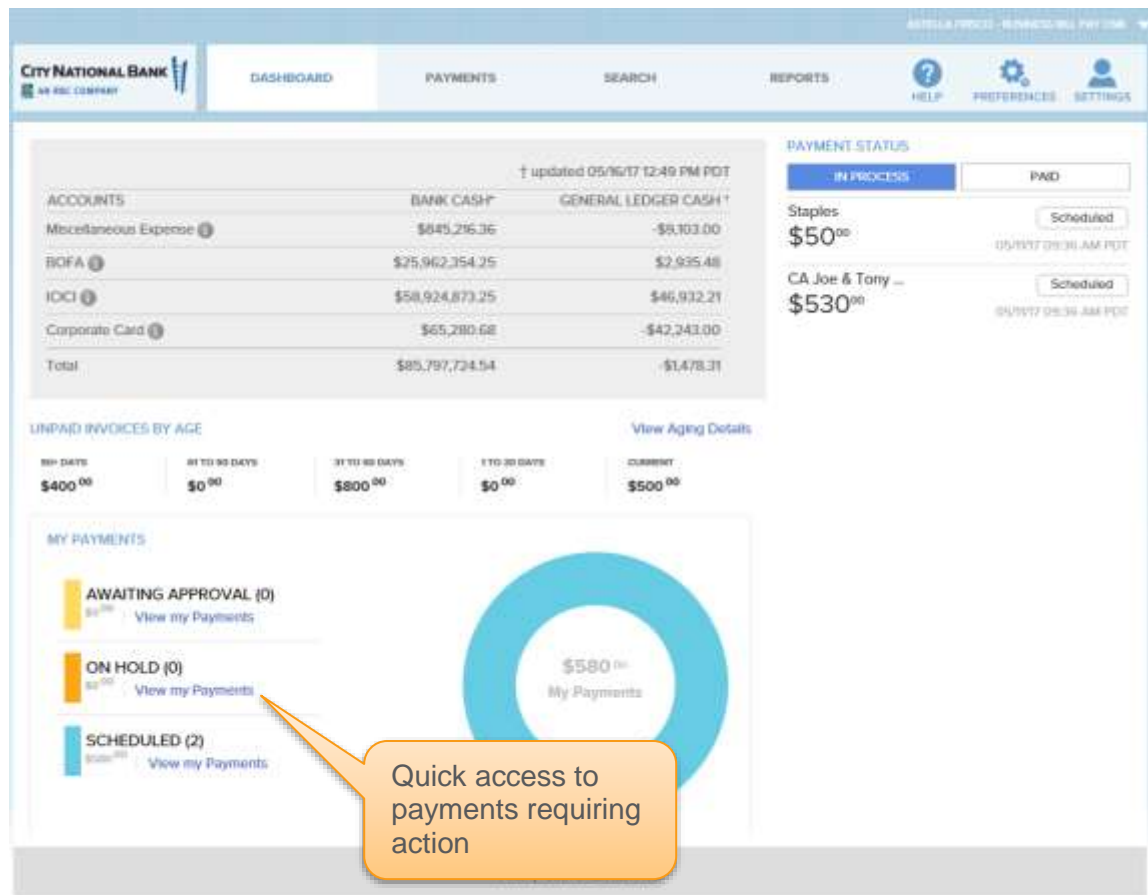


Figure 63 - Viewing Payments in Process

Payments Page

Process payments on the **Payments** page. Refer to the sections on **Actions on Payments** and **Payment Statuses** above for more information.

There are two ways to approve payments:

- Quickly approve multiple payments together
- Approve each payment individually after review

To quickly approve payments, select the payments you wish to approve. Then proceed to the confirmation screen.

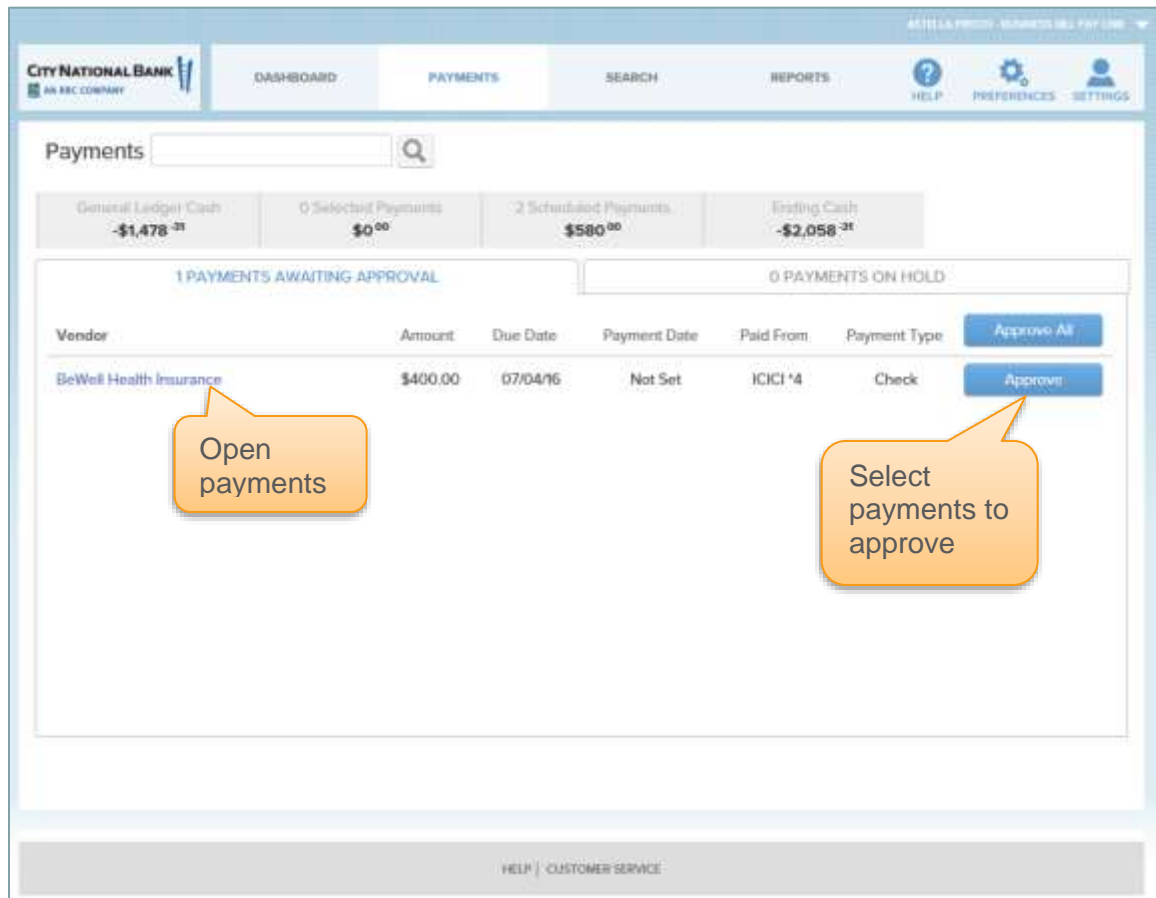


Figure 64 - Available Actions on Payment Review Screen

To review a payment in more detail, click on a vendor name of a payment in the list of payments on the **Payments** screen.

The screenshot displays the City National Bank Payments interface. At the top, there is a navigation bar with links for DASHBOARD, PAYMENTS, SEARCH, and REPORTS. Below this, a summary section shows four metrics: General Ledger Cash (-\$1,478.31), 0 Selected Payments (\$0.00), 2 Scheduled Payments (\$580.00), and Ending Cash (-\$2,058.31). The main section is titled '1 PAYMENTS AWAITING APPROVAL' and contains a table with the following columns: Vendor, Amount, Due Date, Payment Date, Paid From, and Payment Type. A single payment is listed for 'BeWell Health Insurance' with an amount of \$400.00, due date of 07/04/16, and payment type of Check. An orange callout bubble points to the 'BeWell Health Insurance' vendor name with the text 'Click on a payment to view details'. To the right of the table, there are buttons for 'Approve All' and 'Approve'. The footer of the interface includes a link for 'HELP | CUSTOMER SERVICE'.

Vendor	Amount	Due Date	Payment Date	Paid From	Payment Type
BeWell Health Insurance	\$400.00	07/04/16	Not Set	ICICI *4	Check

Figure 65 - Selecting One Payment to Review in Detail

A detailed view of a payment includes information on invoices included in the payment, notes, documents and payment history for this vendor.

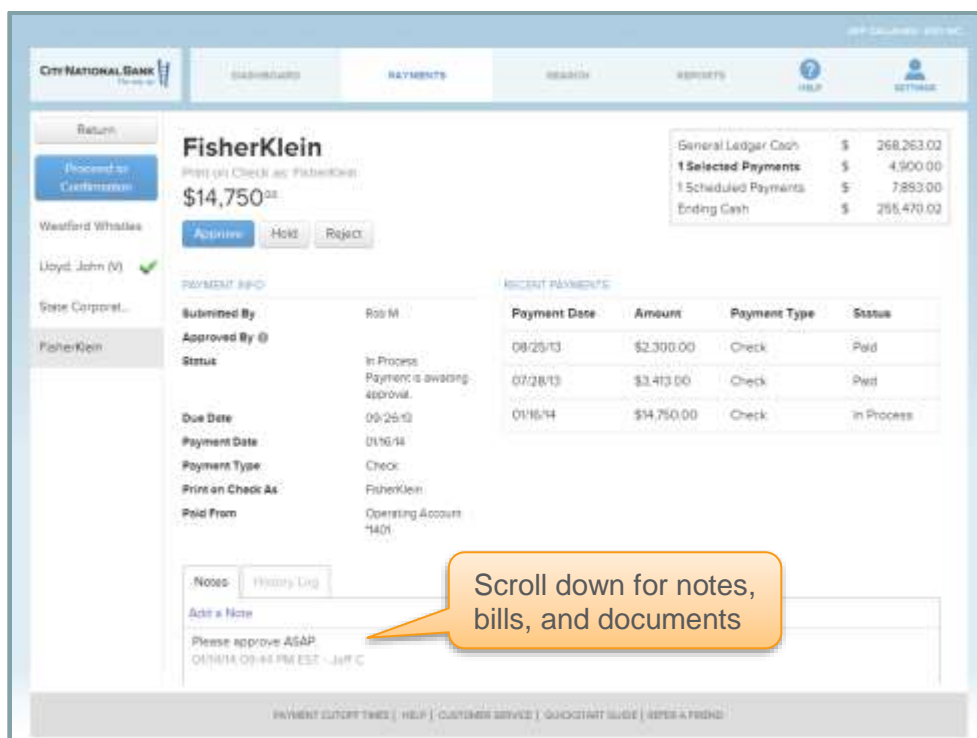


Figure 66 - Reviewing Payment Details

To approve a payment, click **Approve** and it will be added to a list of approved payments.

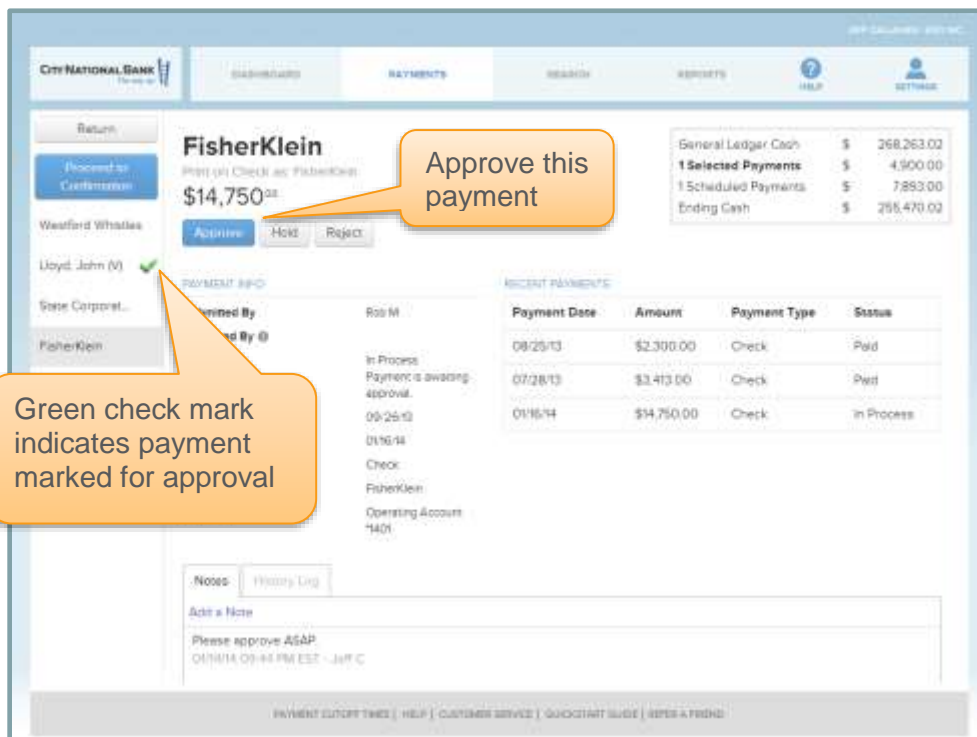


Figure 67 - Approving Check Payments After Review

When you have selected all the payments you wish to approve, click the button labeled **Proceed to Confirmation**. (OPTIONAL: For security reasons, you may need to verify a submission by entering a security code.)



Figure 68 - Confirmation of Payments

You can also hold and reject payments from a detailed payment view.

- Holding a payment sets it aside in a special “Hold” list for your later review and approval.
- A rejected payment will be returned to the person who sent the payment for approval. This payment can be resubmitted to you for approval later (the bookkeeper can modify or correct this payment as needed).

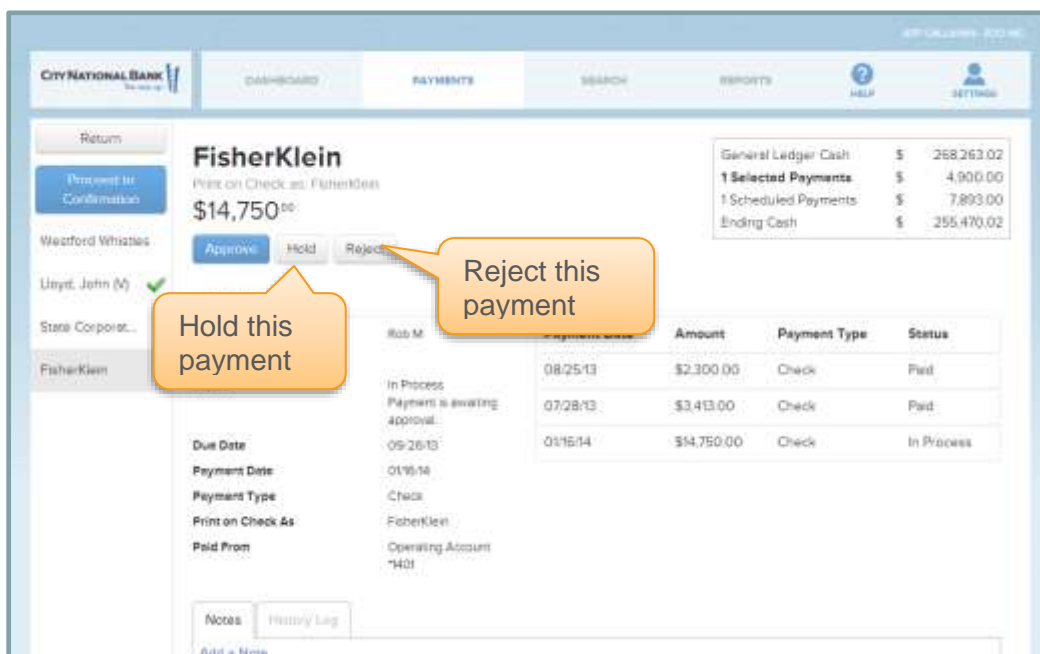
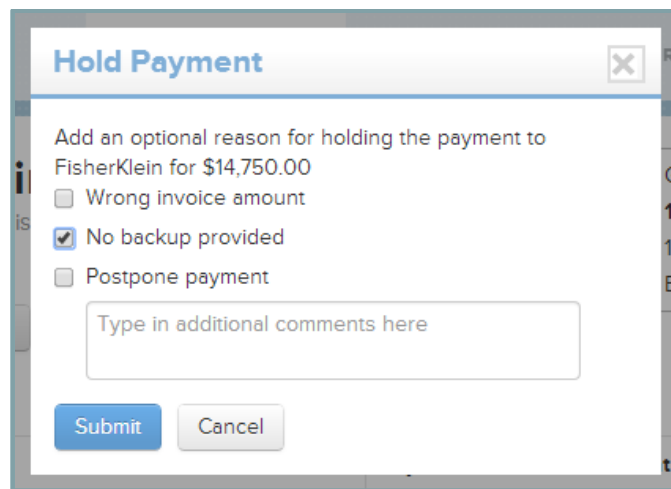


Figure 69 - Buttons Used to Hold or Reject Payments

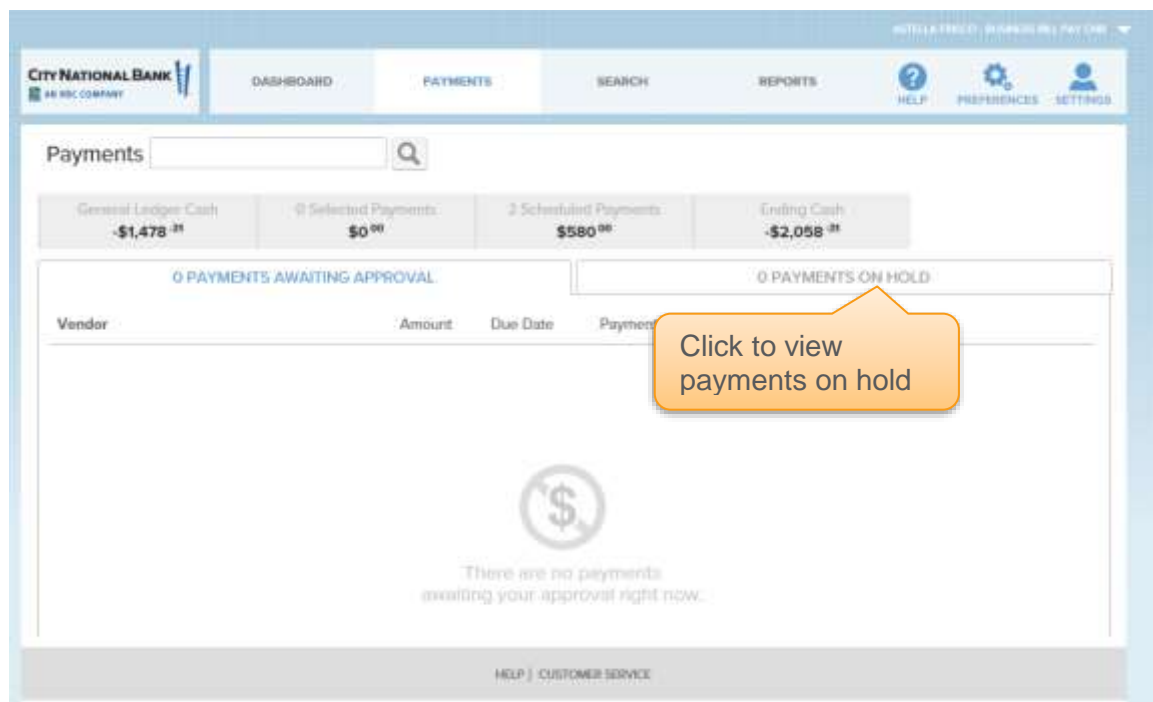
- When you reject or hold a payment, you can add a note explaining the reasons for your action.



A modal dialog box titled "Hold Payment" with a close button (X) in the top right corner. The text inside reads: "Add an optional reason for holding the payment to FisherKlein for \$14,750.00". Below this are three radio button options: "Wrong invoice amount", "No backup provided" (which is selected), and "Postpone payment". There is a text input field labeled "Type in additional comments here". At the bottom are "Submit" and "Cancel" buttons.

Figure 70 - Hold Payment Dialogue Box

To review the held payments, navigate to **Payments** on the hold tab.



The screenshot shows the "Payments" section of the City National Bank interface. At the top, there's a navigation bar with "DASHBOARD", "PAYMENTS", "SEARCH", and "REPORTS". Below this, a summary row shows: "General Ledger Cash: -\$1,478.31", "Selected Payments: \$0.00", "Scheduled Payments: \$580.00", and "Ending Cash: -\$2,058.31". The main area has two tabs: "0 PAYMENTS AWAITING APPROVAL" and "0 PAYMENTS ON HOLD". An orange callout bubble points to the "0 PAYMENTS ON HOLD" tab with the text "Click to view payments on hold". Below the tabs is a table with headers: Vendor, Amount, Due Date, and Payment. At the bottom, a message says "There are no payments awaiting your approval right now." with a large dollar sign icon.

Figure 71- Navigating to Held Payments

Help and Support

Find answers to your questions under **Help**. Access tutorials and other help and support features.

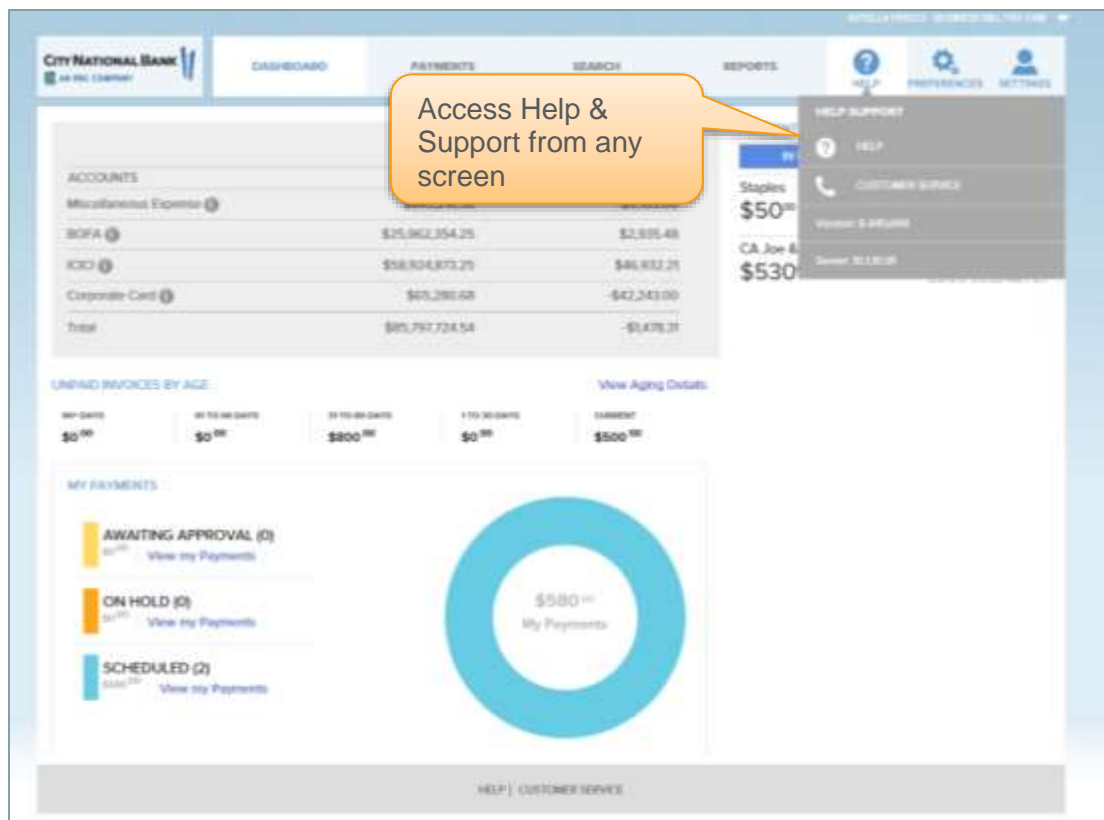


Figure 72 - Help Information Available

From the **Settings** menu, access your company profile, active users and roles, and approval workflow information.

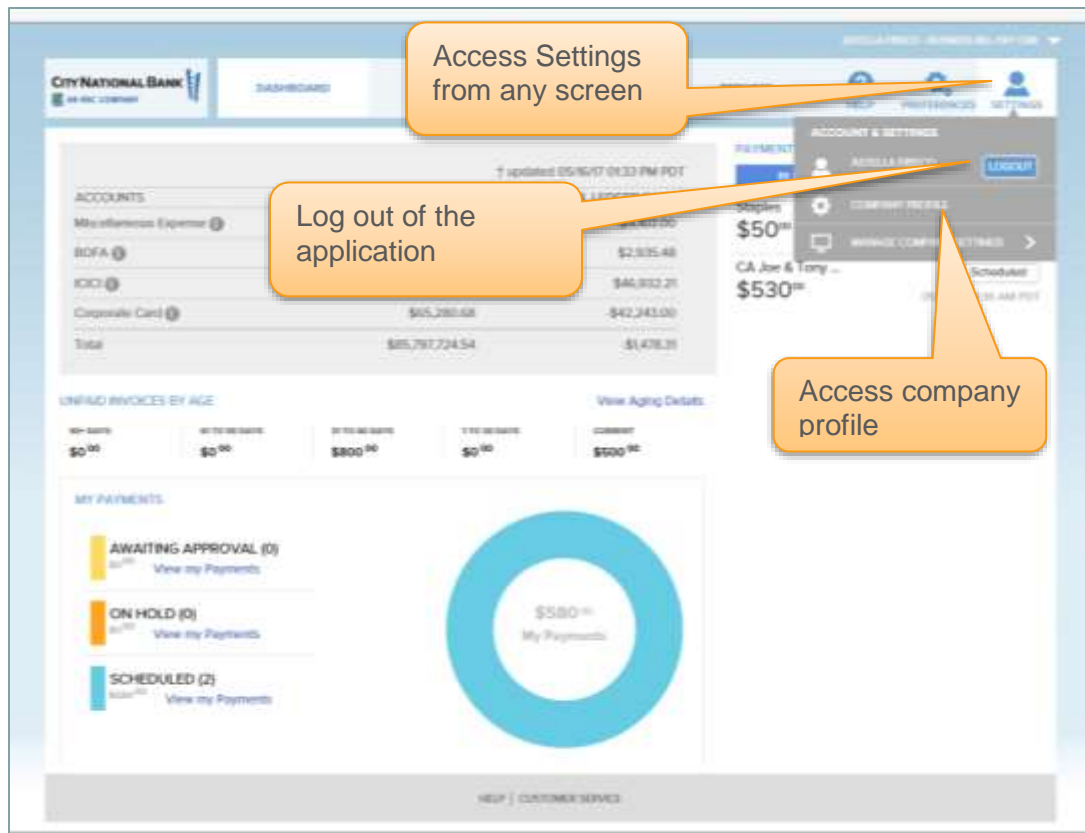


Figure 73 - Updating Profile and Other Functions

To learn about transaction limits, two factor settings and approvals, read the **security** tutorial available in the Help section of Book2Bank.

COMPANY PROFILE

Settings
Astelia Frisco
Business Bill Pay CMB | [Manage Settings](#)

Transaction Limits (daily maximum)
Across All: No Limits

Two Factor Authentication is disabled for Bookkeeper; enabled for Approver.
Two Factor Payment Verification is disabled for Bookkeeper; disabled for Approver.

Payment Approval Rules:
One approval is required for payments more than \$0.00.

Bank Accounts

Account Name	Starting Check	ACH enabled
Pest Control	10000	No
Repairs and Maintenan...	10000	No
Repairs and Maintenan...	10000	No
	10000	No
	10000	No
Miscellaneous Expense...	10000	No
*4 Miscellaneous Expense	10004	No
Service Charges	10000	No

Callout boxes:

- Bank accounts
- Tab to see users who have access to Book2Bank
- Transaction limits
- Two factor settings
- Approval rules

Figure 70 – Transaction limits, Two Factor Settings and Approvals

Navigating the iPad Approver Application

To download the application, click the 'download' link in the invitation email. Follow the instructions displayed on the screen to download the application.

Click on the application icon and log in. If this is your first login to Book2Bank, you will need to create a new password (following the password rules) and accept the license agreement.

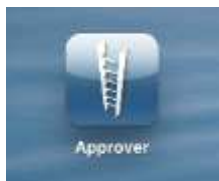


Figure 71 - Application Icon

Dashboard

From the application dashboard, you can review your current outstanding payables and cash position as of the end of the previous business day.

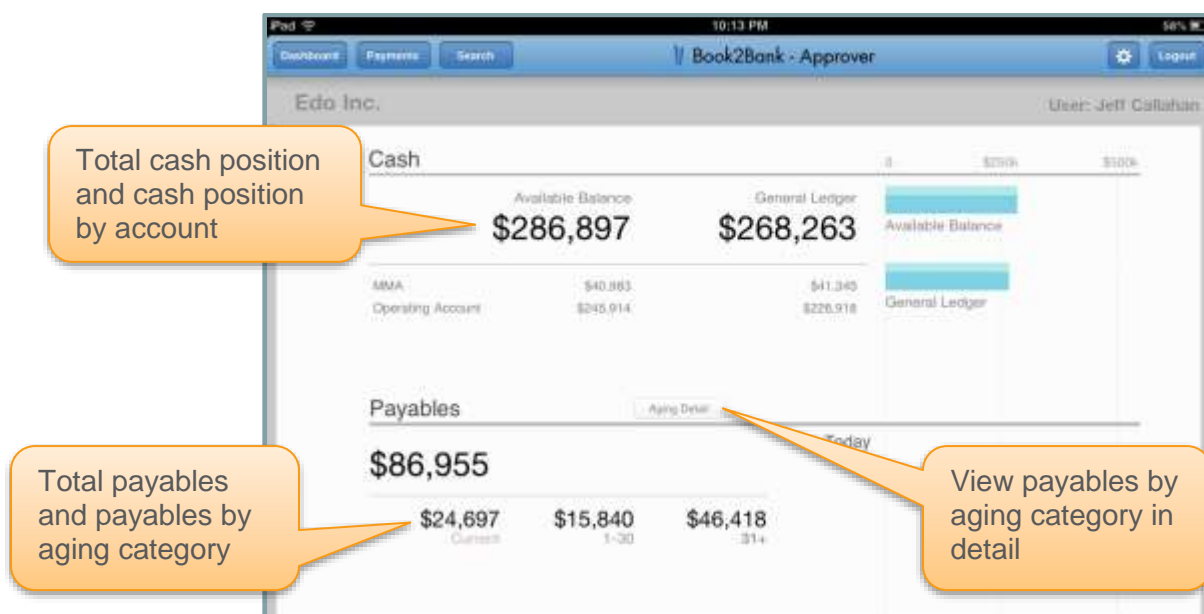
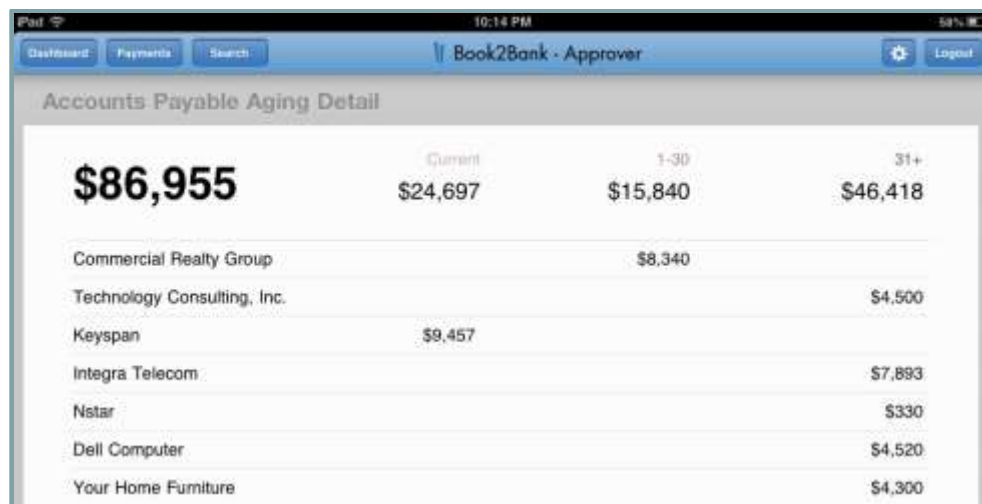


Figure 72 - iPad App Dashboard

Click on **Aging Detail** to view more details on payables by aging category.



	Current	1-30	31+
\$86,955	\$24,697	\$15,840	\$46,418
Commercial Realty Group		\$8,340	
Technology Consulting, Inc.			\$4,500
Keyspan	\$9,457		
Integra Telecom			\$7,893
Nstar			\$330
Dell Computer			\$4,520
Your Home Furniture			\$4,300

Figure 73 - Accounts Payable Aging Detail

From the top navigation bar, available on all screens of the application, you can launch functions such as:

- **Payables:** Review recommended payments and choose to approve, reject or hold payments.
- **Search:** Search payment history.
- **Settings:** View company information, iPad app information, and preferences.

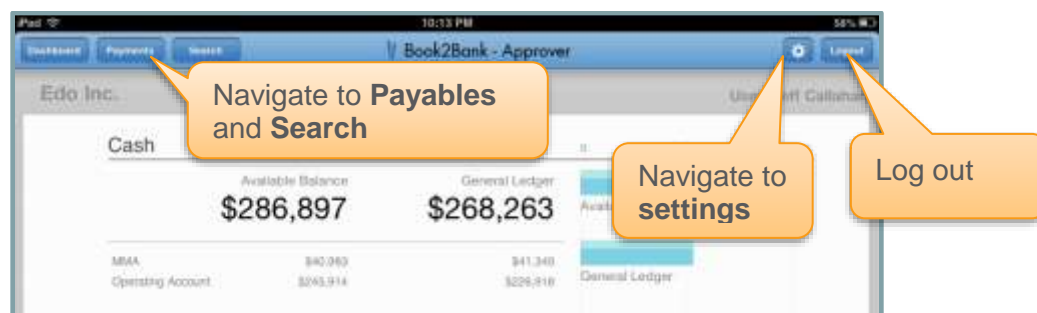


Figure 74 - Standard Controls on iPad App Pages

Managing Payables

From the Payables tab you can review payments that have been submitted for approval and payments that need follow-up.

To quickly approve payments:

1. Tap the circled radio buttons to the left of the payments you wish to pay. A green check appears in the radio button next to a selected payment.
2. Tap Approve and Confirm to submit the payments.
3. If you have set up secondary confirmation for payments, click into the pending list to confirm payments prior to submission. (See **Settings** section for how to set secondary confirmation as an option.)

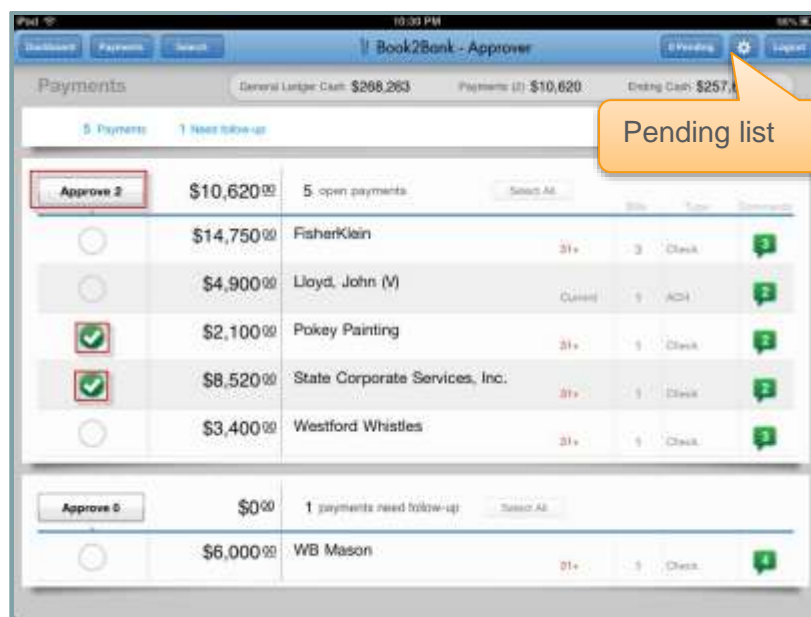


Figure 75 - Viewing the Pending Payments List

- To review a payment in more detail as shown in Figure 55, tap a payment.
- If there is more than one bill associated with the payment, toggle through the invoices to view details.
- If there are documents attached to the invoices, they appear below the bill information. Tap a document image to view it in full-screen mode.
- You can view comments and notes by tapping the green comments symbol.

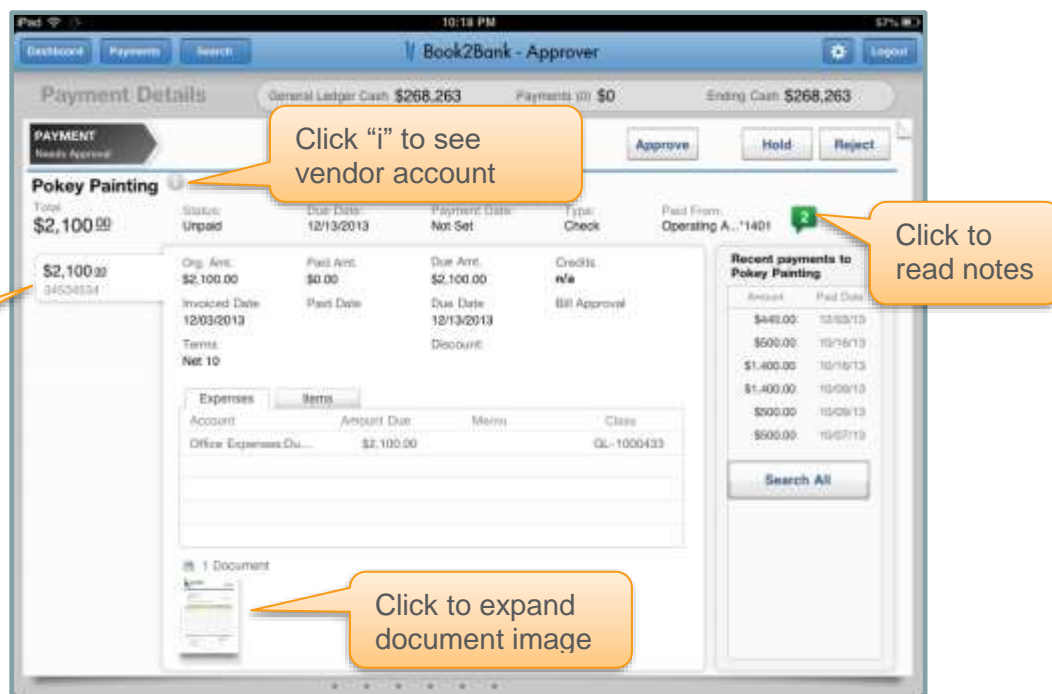


Figure 76 - Payment Details Open for Action

To **Approve** a payment, tap **Approve** and **Confirm** to submit the payment to the bank for processing. If you have secondary confirmation enabled, click into the pending list to confirm payment.

Once the payment is approved and submitted to the bank, your vendor receives a remittance advice email if there is a remittance email address associated with the vendor (this is managed through the Bookkeeper application).

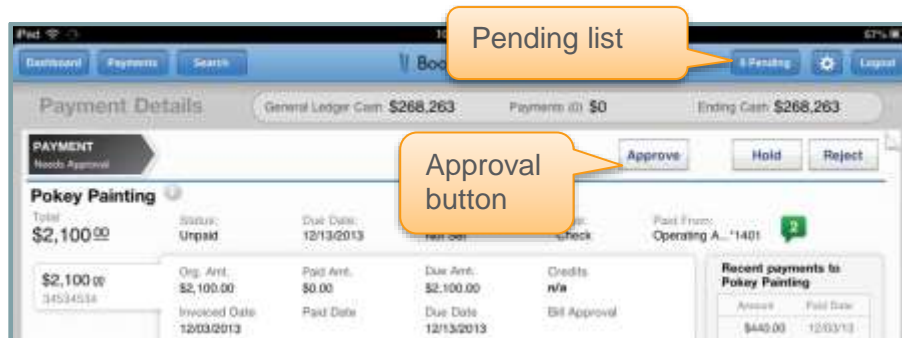


Figure 77 - Approval Screen Detail

To **hold** a payment, tap **Hold**. A comment box opens. If you wish, you can provide a reason for holding the payment that will be visible to your bookkeeper. The payment will appear under the held payments section, where all payments are marked as needing follow-up.

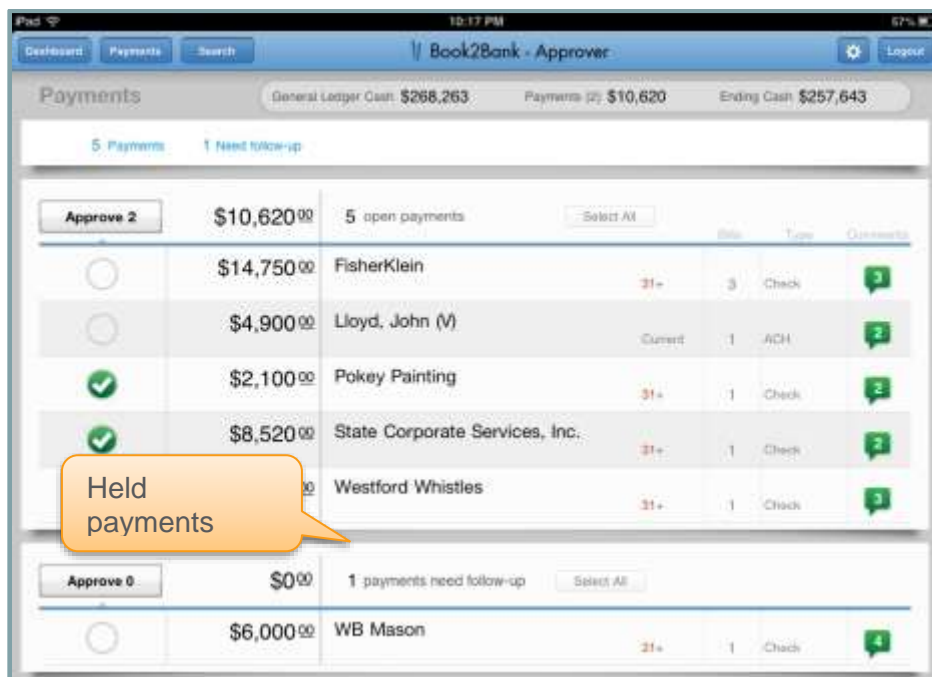


Figure 78 - Locating Held Payments on Payment Review Page

To **reject** a payment, tap the **Reject** button. A comment box opens. Select one of the reasons provided or supply your own and tap Reject to confirm.

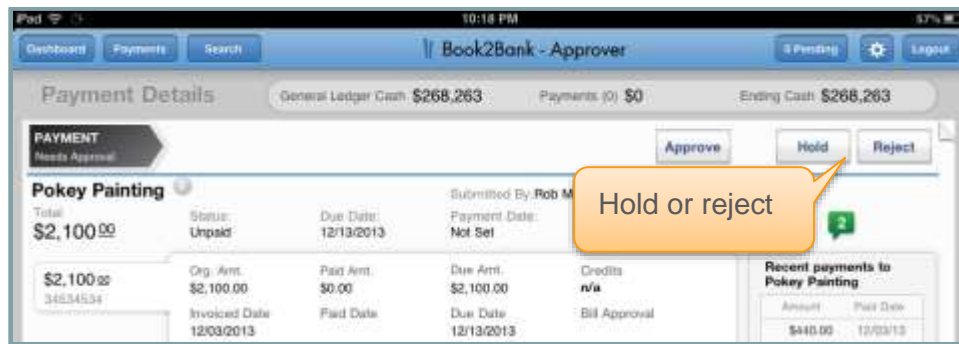


Figure 79 - Holding or Rejecting a Payment

Searching For Items

On the Search page you can review payment history and check on the status of invoices. Sort the payments by clicking the arrows in the column headers. You may also enter your own search keywords and date range and tap the magnifying glass icon to complete your search.

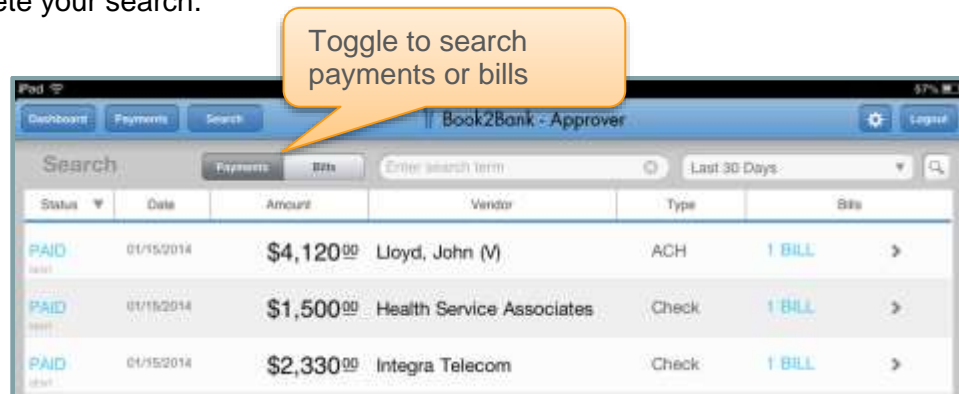



Figure 80 - Search Page

Controlling Your Settings

By clicking the gear icon () at the top of the dashboard page, you may view and change the Company Profile, setup your preferences, or seek help and information about the application.

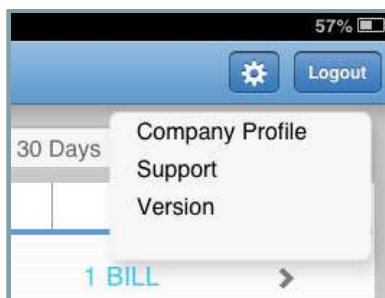


Figure 81 - Managing Settings Dropdown Menu

Through the Company Profile tab:

- View company and user information.
- View transaction limits and available transaction limits for the day.
- Choose whether to enable a dual confirmation of payment approval, by turning the 'Reconfirm payment prior to submission' to 'ON'. When secondary confirmation is enabled, an icon in the top right corner of the application indicates payments are awaiting final approval. Tap the icon and approve payments to submit them to the bank for processing.

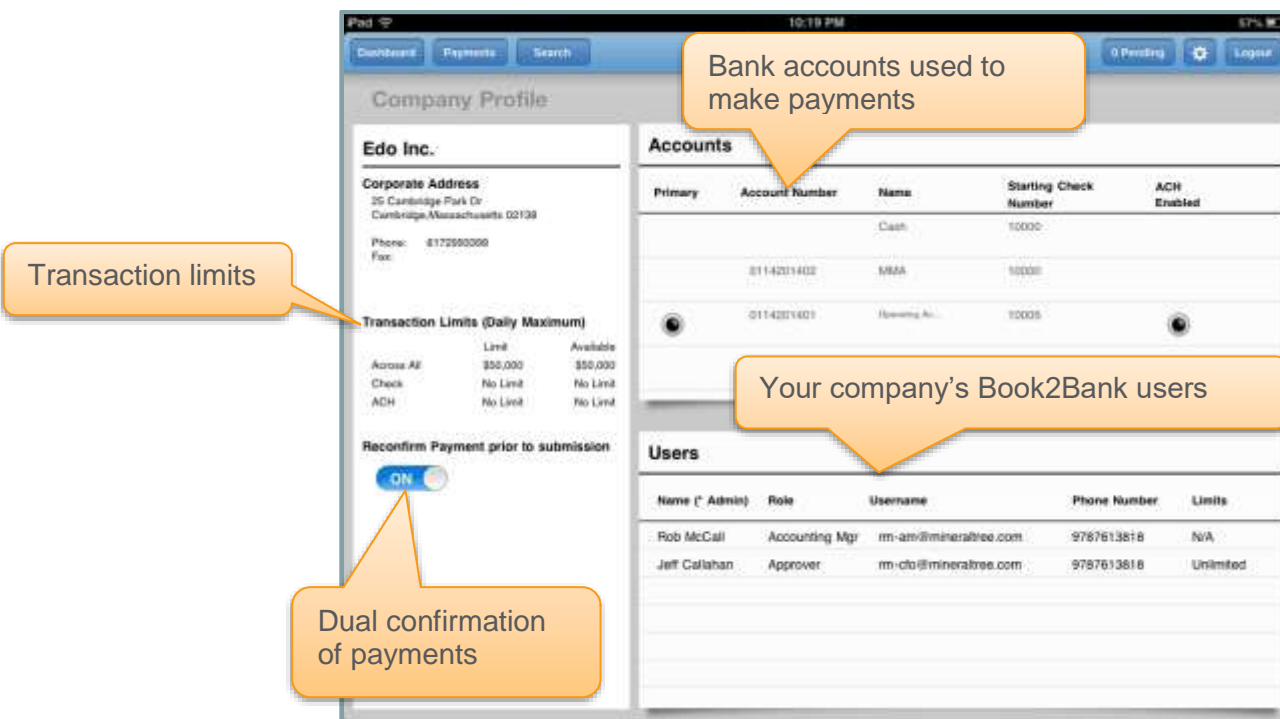


Figure 82 - Company Profile Setting on iPad Screen

Customer Administration Application

In this application, customer administrators can view and manage Company Information, Security Configurations, and Payment Workflow preferences. Additionally, they can provision end-users for their company, resend invitations, and reset passwords.

There are two main tabs within the Customer Administration and each will be addressed in turn, the **Company Information** tab and the **Manage Users** tab. Depending on your bank's configuration of this application, certain features may not appear, or may appear as view only. In order to make changes to your settings for those features, you will need to contact City National Bank.

Accessing the Customer Administration Application

Book2Bank users who have been designated as an Administrator can access the Customer Administration application.

You can access the CAA from the Company Profile screen of either the Accounting Manager or Approver application by clicking **Manage Settings**.

Company Information Tab

Contact and Company Information

On the Company Information tab, you can view the contact information for your company, as well as all of the company settings and preferences.

The screenshot shows the City National Bank Business Bill Pay interface. The top navigation bar includes links for Dashboard, Invoices, Payments, Search, Reports, and Account & Settings. The Account & Settings dropdown menu is open, showing options like Account & Settings, Logout, Download, Company Profile, and Manage Company Settings. A red arrow points to the 'MANAGE COMPANY SETTINGS' option.

ACCOUNTS	BANK CASH*	GENERAL LEDGER CASH*
Miscellaneous Expense	\$845,246.36	\$9,833.00
BOFA	\$75,942,254.25	\$2,835.48
FOCI	\$58,834,875.25	\$40,332.21
Corporate Card	\$45,210.48	\$42,343.05
Total	\$88,797,726.34	\$54,783.74

UNPAID INVOICES AND IN PROCESS PAYMENTS BY AGE

AGE	INVOICES	PAYMENTS
90+ DAYS	There are no unpaid invoices.	
61-90 DAYS	There are no unpaid invoices.	
31-60 DAYS		
1-30 DAYS	There are no unpaid invoices.	
current		

IMPORTANT NOTIFICATIONS

HELP | CUSTOMER SERVICE

Figure 83– Contact and Company Information

The screenshot shows the City National Bank Business Bill Pay interface, specifically the COMPANY INFORMATION section. The 'Open Bookkeeper' button is highlighted with a red box. The page displays contact information and transaction limits.

COMPANY INFORMATION Updated: 05/11/17 09:44 AM PDT

Contact Information

Name: Business Bill Pay CNB
 Address Line 1: 125 Cambridge Park Dr
 City: Cambridge
 State/Province: MA
 Zip Code: 02140
 Country: United States
 Country Code: United States (+1)

Transaction Limits (Daily Maximum)

No limits

Accounts

Account #	Routing #
*2	064009445
*1	064009445
*3	026013958

HELP | CUSTOMER SERVICE

Figure 84 – Contact and Company Information from Bookkeeper

Your company name and address show the information that is on file for your bank.

If the accounting software has already been set for your company's configuration, it will appear in the Accounting Software section. If the accounting software is incorrect, select the correct one from the dropdown menu. If you have already synced data with another accounting software, you will not be able to change your accounting software selection. If you change the accounting software, the next time a user logs into the Accounting Manager application, they will be presented with different onboarding screens that will guide the user to sync with the newly-chosen accounting software.

You can view the signature that is placed on your checks in the Signature section. *Note:* This is the default signature used for the company's checks. You can upload a user for a specific Approver from the user details dialog, and that signature will override the signature uploaded at the company level.

Transaction Limits and Payment Accounts

The screenshot displays the 'COMPANY INFORMATION' page in the Bookkeeper application. The 'Contact Information' tab is active, showing fields for Name, Address Line 1, City, State/Province, Zip Code, Country, and Country Code. The 'Accounts' tab is also visible, showing a list of accounts with their respective Account # and Routing #. The 'Transaction Limits (Daily Maximum)' section is highlighted with a red box, showing 'No limits'.

Account #	Routing #
*2	064009445
*1	064009445
*3	026013958

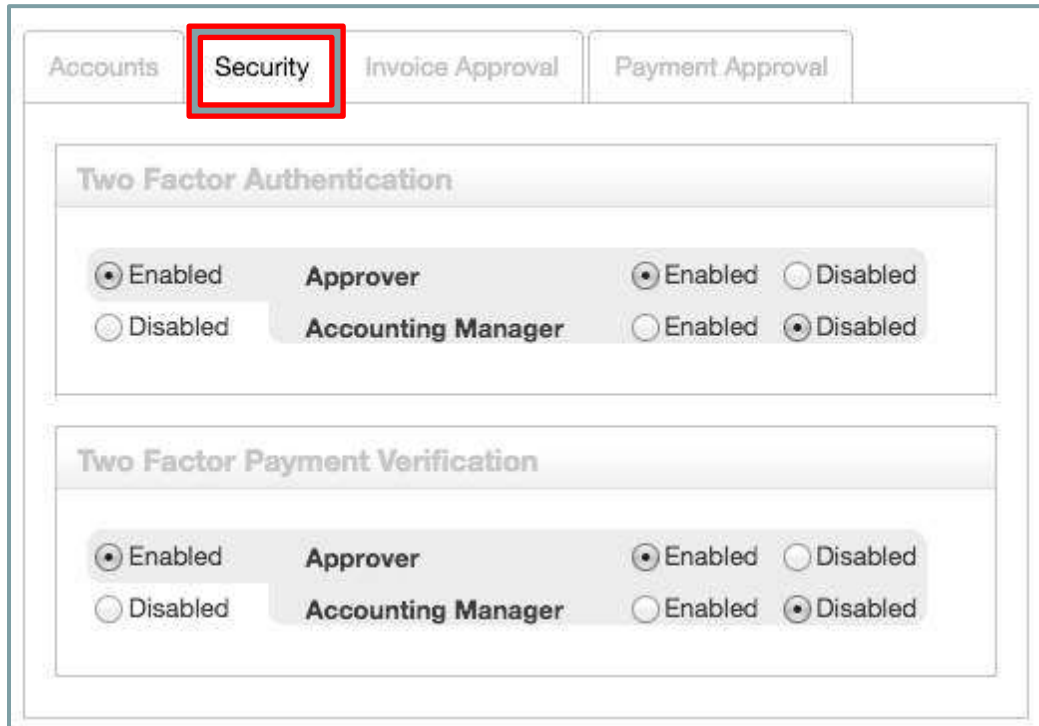
Figure 85 - Viewing the Transaction Limits and Payment Accounts

From the **Accounts** tab, you can view the Transaction Limits that have been set for your company. Please contact City National Bank if you would like to change these limits.

- Across All – This is the daily cumulative limit across all accounts and in application payment types (ACH and Check).
- Check – This is the daily cumulative limit for all accounts and check payments.
- ACH – This is the daily cumulative limit for all accounts and ACH payments.

Note: If there are no limits, this section will show “No Limit”. It is possible that here is a limit specified for one category, but not for the others. From this tab, you can also view the account information for all of your payment accounts

Security Settings



The screenshot shows the 'Security' tab selected in a navigation bar. Below the tabs, there are two main sections: 'Two Factor Authentication' and 'Two Factor Payment Verification'. Each section contains two rows of settings for 'Approver' and 'Accounting Manager' roles. Each row has two radio buttons: 'Enabled' (selected) and 'Disabled'.

Section	Role	Enabled	Disabled
Two Factor Authentication	Approver	<input checked="" type="radio"/>	<input type="radio"/>
	Accounting Manager	<input type="radio"/>	<input checked="" type="radio"/>
Two Factor Payment Verification	Approver	<input checked="" type="radio"/>	<input type="radio"/>
	Accounting Manager	<input type="radio"/>	<input checked="" type="radio"/>

Figure 86– Security Settings

From the **Security** tab, you can view and edit your company’s settings for two factor authentication and two-factor payment verification. If your Bank requires these settings to be on, they will be view-only.

- With two-factor authentication enabled, the user will receive a security code by SMS message or voice message during login in order to ensure that unauthorized users cannot access the application.
- With two-factor payment verification enabled, users will receive a security code by SMS message or voice message before payments are transmitted to ensure that unauthorized transactions are not made.

Invoice Approval Workflow

The screenshot shows a web interface with four tabs: 'Accounts', 'Security', 'Invoice Approval', and 'Payment Approval'. The 'Invoice Approval' tab is selected and highlighted with a red rectangular box. Below the tabs is a section titled 'Workflow' containing several settings:

- ☐ Require invoice approval before payment
- Invoice approval status changes to approved**
 - ☐ Upon approval by all
 - ☒ Upon approval by at least one invoice approver
- Invoice approvers have privileges to**
 - ☒ Create/edit invoices
 - ☐ Only view them
- ☒ Enable invoice approval from the web page (login not required). The invoice approval application is always available for approvals.

Figure 87 – Invoice Approval Workflow

From the **Invoice Approval** tab you can view and edit your company's settings for invoice approval.

- Set whether invoice approval is required before submitting invoices to be paid
- Set whether all or just one approval is necessary before invoices are marked as approved (in the case multiple approval requests are sent out).
- Set whether invoice approvers can create and edit invoices in the invoices approval application or just view and approve/reject them.
- Set whether invoice approval can be carried out from the web page link sent in email notifications or just by logging in to the invoice approval application.

Payment Approval Workflow

The screenshot shows the 'Payment Approval' configuration window. At the top, there are four tabs: 'Accounts', 'Security', 'Invoice Approval', and 'Payment Approval'. The 'Payment Approval' tab is highlighted with a red rectangular box. Below the tabs, the window is divided into two main sections. The first section, titled 'Workflow', contains two radio button options: 'No Approval Required' and 'Approval Required'. The 'Approval Required' option is selected. Below this, there are two checkboxes. The first checkbox, 'Single approval required for payments more than \$ 0.00', is checked. The second checkbox, 'Dual approval required for payments more than \$', is unchecked. The second section, titled 'Approver Payment Limits', contains the text 'Users can approve payments up to the limit specified.' followed by three rows of approver information. Each row consists of the approver's name and two radio button options: 'No Limit' and 'Limit'. For 'Andrew Waters', 'No Limit' is selected. For 'Phoebe CFO', 'No Limit' is selected. For 'Christina Gaudino', 'No Limit' is selected.

Figure 88 – Payment Approval Workflow

From the **Payment Approval** tab, you can view and edit your company's payment workflow preferences.

In the first section labeled **Workflow**, you can determine whether or not payments require approval in the Approval application or whether payment issuance should be triggered directly from the Accounting Manager application.

If **No Approval Required** is selected, payments will be transmitted from the Accounting Manager after they have been confirmed. With this setting, no payments will be routed to the Approver application.

If **Approval Required** is selected, payments can be routed to the Approver application before they are transmitted.

- Underneath the Approval Required label, you will see two options. Using these, you can set approval rules that determine how many approvals a payment requires before it is transmitted.

- By default, **Single Approval** is selected and the threshold amount is set to \$0. This means that all payments that are created in the Accounting Manager are sent to the Approver application for approval before they are transmitted. You can change this threshold to a higher amount if there are payments below a certain dollar amount that do not require approval in the Approver application. For example, if you set the Single Approval threshold amount to \$100, any payment under \$100 will be transmitted directly from the Accounting Manager application, while any payment more than \$100 will be routed to the Approver application for approval before it is transmitted.
- If you select **Dual Approval** any payment above the threshold specified will require two approvals in the Approver application before it is transmitted.

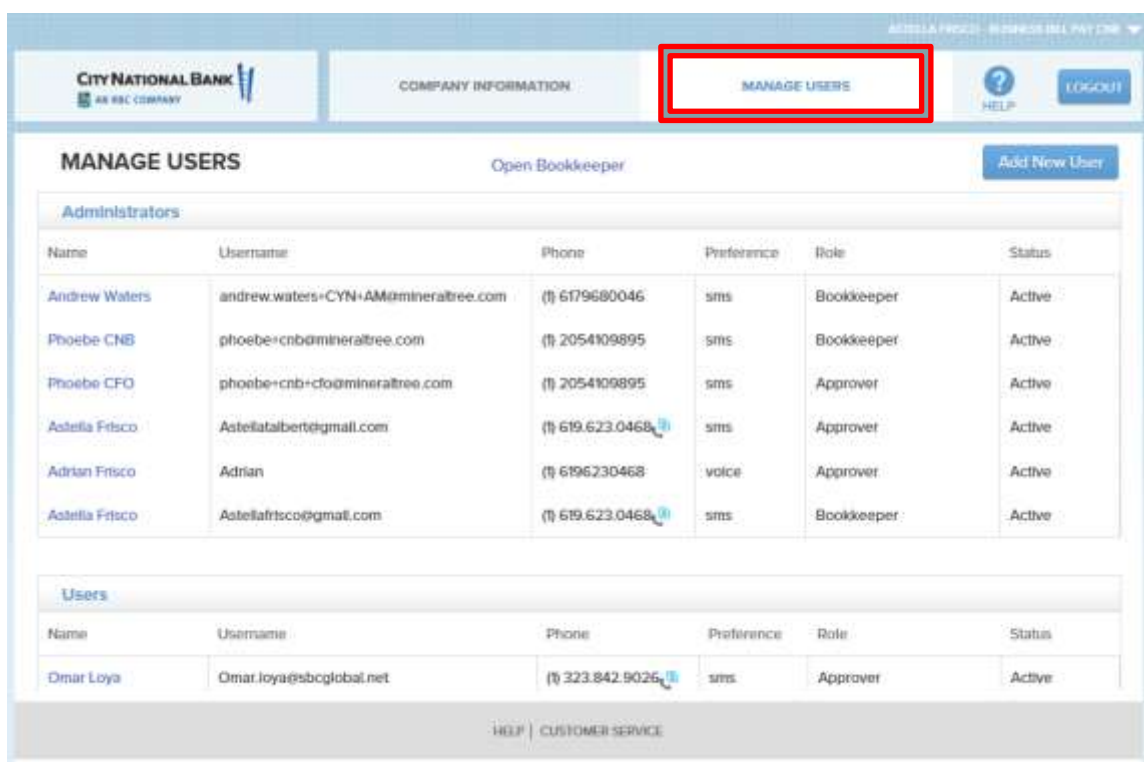
Additionally, you can specify certain approvers who need to approve payments that require dual approval. To set these required dual approvers, type any approver's name into the box provided. For any payments requiring dual approval, **at least one** of the approvers listed in the dual approval box will need to approve the payment before it is transmitted. If there are no names entered into the box, **any two** approvers can approve a payment that requires dual approval.

You can also set approver specific payment limits in the Approver Payment Limits section. All of the approvers for your company are listed in this section. To set a limit above which they are not authorized to approve payments, select "Limit" and then enter the amount. For example, if an approver is authorized to approve any payment below \$1,000, but no payments greater than \$1,000, select Limit for this user, and enter \$1,000 into the field provided.

Manage Users Tab

From the Manage Users tab, you can view all of the users currently registered for your company, provision new users, and edit and remove users.

The users are grouped into three sections on the Manage Users tab: **Administrators**, **Pending**, and **Users**. All Administrators are listed in the first section. If there are any Pending users they are listed in the middle section. These users have been loaded and associated with your company, but their information is incomplete. You can either activate these users by filling in the missing information, or remove them from the company. All other users are listed in the **Users** section.



The screenshot displays the 'Manage Users' interface. At the top, a navigation bar includes 'CITY NATIONAL BANK', 'COMPANY INFORMATION', and 'MANAGE USERS' (highlighted with a red box). Below the navigation bar, the 'MANAGE USERS' section is titled, with a link to 'Open Bookkeeper' and a button to 'Add New User'. The interface is divided into two main sections: 'Administrators' and 'Users'.

Administrators Table:

Name	Username	Phone	Preference	Role	Status
Andrew Waters	andrew.waters+CYN+AM@mineraltree.com	(t) 6179680046	sms	Bookkeeper	Active
Phoebe CNB	phoebe+cnb@mineraltree.com	(t) 2054109895	sms	Bookkeeper	Active
Phoebe CFO	phoebe+cnb+cfo@mineraltree.com	(t) 2054109895	sms	Approver	Active
Astelia Frisco	Asteliatalbert@gmail.com	(t) 619.623.0468	sms	Approver	Active
Adrian Frisco	Adrian	(t) 6196230468	voice	Approver	Active
Astelia Frisco	Asteliafrisco@gmail.com	(t) 619.623.0468	sms	Bookkeeper	Active

Users Table:

Name	Username	Phone	Preference	Role	Status
Omar Loya	Omar.loya@sbcglobal.net	(t) 323.842.9026	sms	Approver	Active

At the bottom of the interface, there is a link to 'HELP | CUSTOMER SERVICE'.

Figure 89 – Manage Users Tab

Edit Users

1. Click a user's name to edit the information. Note: admin users and users who are associated with companies other than your own cannot be edited from this application. Please contact City National if you would like to edit these users.

2. Click **save** after you edit the information.

Figure 90 – Edit User

If you need to restrict a user's access to Book2Bank applications temporarily, change the user's status from Active to **Locked**. When a user is locked, they will not be able to log in to any Book2Bank applications. To restrict access permanently, see the steps below for removing a user.

If you need to temporarily disable the delivery of two factor security codes for a user due to a lost cell phone, travel, etc., you can do so by clicking **Temporary Disable** in the User Details Dialog section. Once you click **Save**, two-factor authentication and payment verification will be disabled for this user for 24 hours, and then it will automatically be reset to the previous settings. To restore the default settings before the 24 hours are complete, just click **Enable** and **Save**.

In addition to editing users' contact information, you can Remove their access to your company's Book2Bank applications, resend invitations to applications they have access to, or trigger password resets.

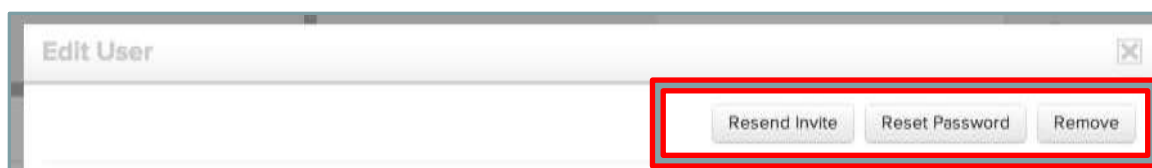


Figure 91 – Resend invite, Reset Password, Remove

To resend an invitation to a user, click the **Resend Invite** button. If a user has access to more than one Book2Bank application, you will see a dropdown asking which invitations need to be sent again. Select the appropriate applications and then click Resend Invite. Users will receive a new email with a link to their applications.

To trigger a password reset for a user, click the **Reset Password** button and then click **Ok** in the confirmation dialog box. The user will receive an email with a temporary password that will expire after 72 hours. Upon the next login the user will be prompted to reset the password. **Note:** if a user logs in to Book2Bank through the banking portal with online banking credentials, you will not be able to trigger a password reset from within this application.

3. To Remove a user, click the **Remove** button. Then, click **Ok** in the confirmation Dialog box. After removing users, they will no longer be listed in your Customer Administration application, and they will not have access to any of your company's Book2Bank applications. Note: Administrators can only be removed from your Book2Bank applications by a bank representative.

Add Users

You can add new users to Book2bANK by clicking **Add User**.

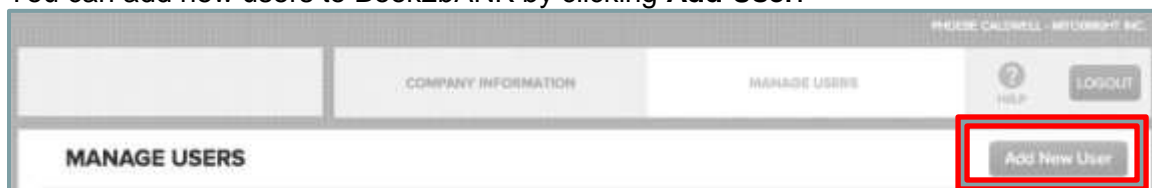


Figure 92 – Add New User

1. Click **Add User**. A small dialog will open prompting you for this user's email address. Note: if this email address is already associated with another user in the Book2Bank system, you will not be able to add this user from the Customer Administration application. Please contact City National to add these users.
2. After entering the email address, click **Continue**.

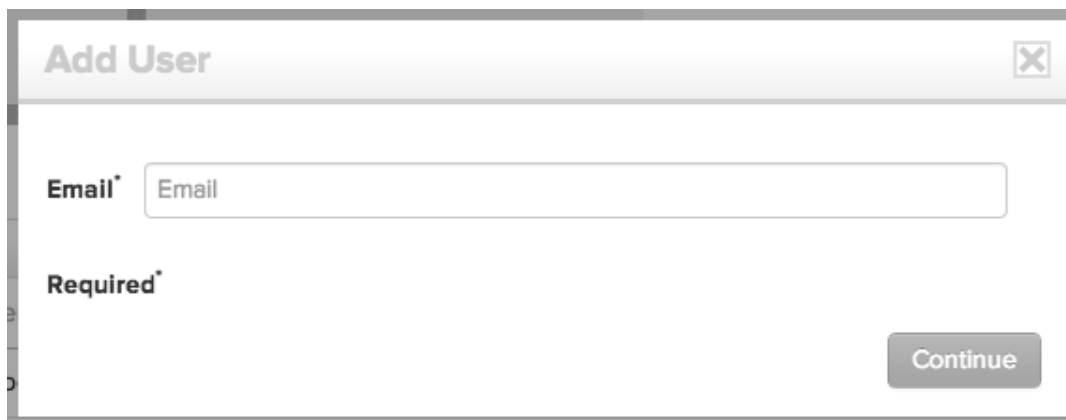


Figure 93 – Add New User

3. Provide the user's name, role, phone number and preference for delivery of two factor security codes. Even if your company does not utilize this feature during log in or payment release, it is important to have this information on file because it is used during the password reset process.

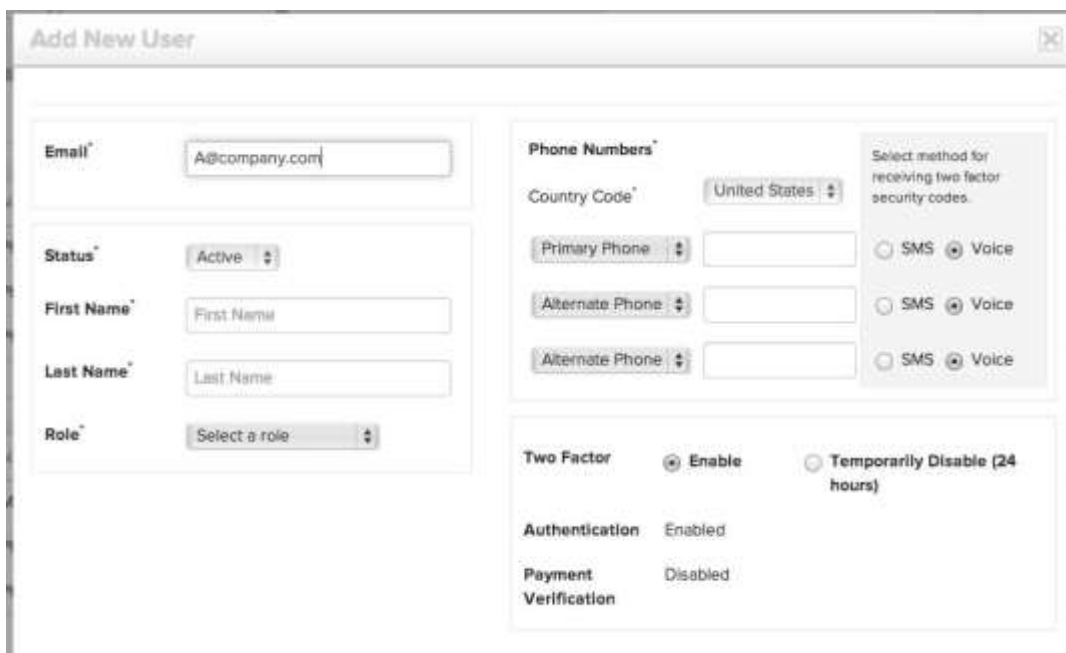


Figure 94 – Add New User

4. Click **Save**. The user will automatically receive an invitation to the application that corresponds to the role you assigned. The invitation will contain their username (the email address that you provided), a temporary password, and a link to log in to the application. You will now see this user listed in the Users section on the Manage Users tab.