



How to Authorize a Transaction with Dual Approval

ACH and Wire transactions may require Dual Approval as determined by your business setup and bank policy.

1. A user will create an ACH or Wire transaction then select Approve. This will be the first approval of the two required to process the transaction. (Note – If the user selects Draft then they will not be able to also approve the transaction and two approvals will still be required.)

Payments - Domestic Wire

Recipient & Amount | Account | Review & Submit

One Time Payment

Send payment as: HOME FEDERAL TEST ENTITLEMENTS
Total Amount: \$0.01 to 1 recipient

From Account: BUSINESS CHECKING

Process Date: 6/6/2018
Description:

Recurrence: Set schedule

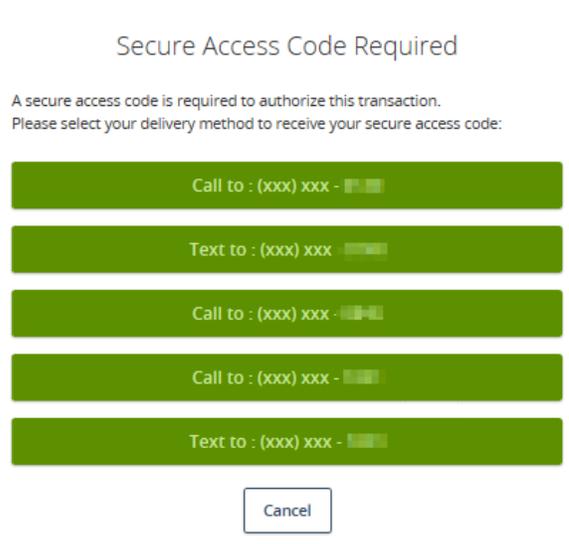
Selected Recipients

Name	Account	Notify	Amount	Message to Beneficiary
TEST NOTIFICATION	Checking	No	\$0.01	

* - Indicates required field

Cancel | Draft | **Approve**

2. A Secure Access Code will be required. Choose the method to have it delivered.



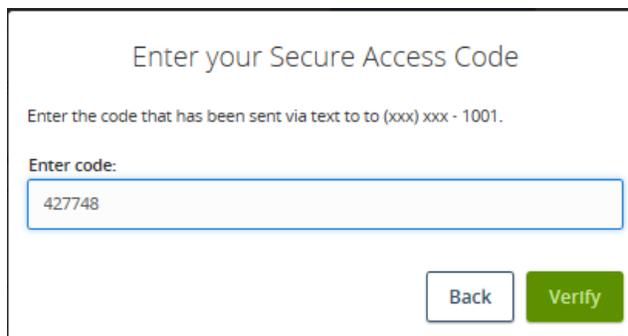
Secure Access Code Required

A secure access code is required to authorize this transaction.
Please select your delivery method to receive your secure access code:

- Call to : (xxx) xxx - [redacted]
- Text to : (xxx) xxx - [redacted]
- Call to : (xxx) xxx - [redacted]
- Call to : (xxx) xxx - [redacted]
- Text to : (xxx) xxx - [redacted]

Cancel

3. Enter the code and select Verify.



Enter your Secure Access Code

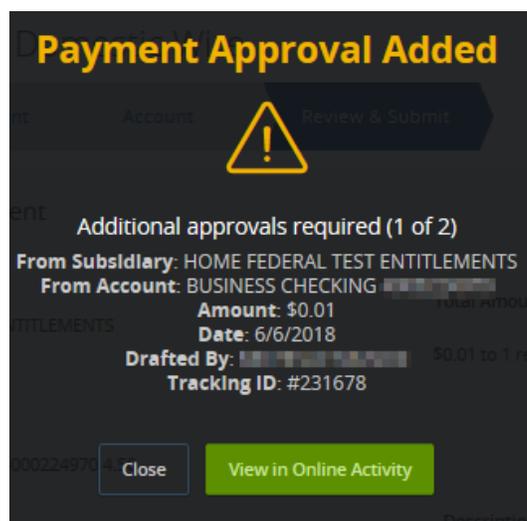
Enter the code that has been sent via text to to (xxx) xxx - 1001.

Enter code:

427748

Back Verify

4. A Screen will appear stating 'Payment Approval Added'. This will also indicate that additional approvals are still required. To view the transaction details select 'View in Online Activity' or 'Close' to return to the ACH-Wire screen.



Payment Approval Added

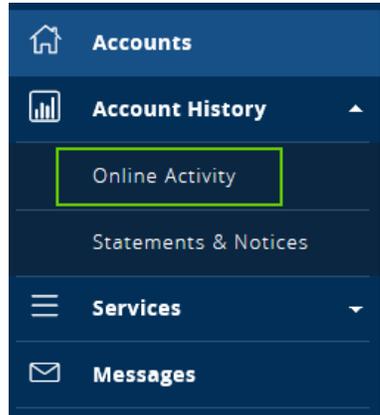
Account Review & Submit

Additional approvals required (1 of 2)

From Subsidiary: HOME FEDERAL TEST ENTITLEMENTS
From Account: BUSINESS CHECKING [redacted]
Amount: \$0.01
Date: 6/6/2018
Drafted By: [redacted] \$0.01 to 1 re
Tracking ID: #231678

Close View in Online Activity

- The second approver would then log in on either their computer or mobile app and need to approve the transaction by navigating to the 'Online Activity' page under the 'Account History' menu.



- The approver would then select the transaction they would like to approve by clicking on 'Actions' next to the transaction. The approver would then select 'Approve.' (To view details of the transaction simply click anywhere on the bar containing the transaction you wish to view.)

IMPORTANT TO NOTE: Only transactions that are in drafted status can be approved, drafted transactions that pass their effective date will no longer be able to be approved.

Online Activity

Single Transactions Recurring Transactions Deposited Checks

Search transactions Filters Favorites Print Download

Created	Status	Approvals	Transaction Type	Account	Amount	
2/7/2018	Drafted	0 of 1	ACH Collection - Tracking ID: 178103	HOVA FEE (CHQ) (00000000)	\$0.00	Actions
2/7/2018	Drafted	1 of 2	Domestic Wire - Tracking ID: 178103	HOVA FEE (CHQ) (00000000)	\$	Approve Cancel Inquire Copy Print Details
2/7/2018	Drafted	0 of 2	Domestic Wire - Tracking ID: 178103	HOVA FEE (CHQ) (00000000)	\$	
2/7/2018	Cancelled	N/A	Domestic Wire - Tracking ID: 178103	HOVA FEE (CHQ) (00000000)	\$	
2/7/2018	Cancelled	N/A	Domestic Wire - Tracking ID: 178103	HOVA FEE (CHQ) (00000000)	\$0.01	Actions

*If multiple transactions need to be approved check the box next to the dollar amount for each item, then an 'Actions' option will appear at the top of the list. Select 'Approve Selected.'

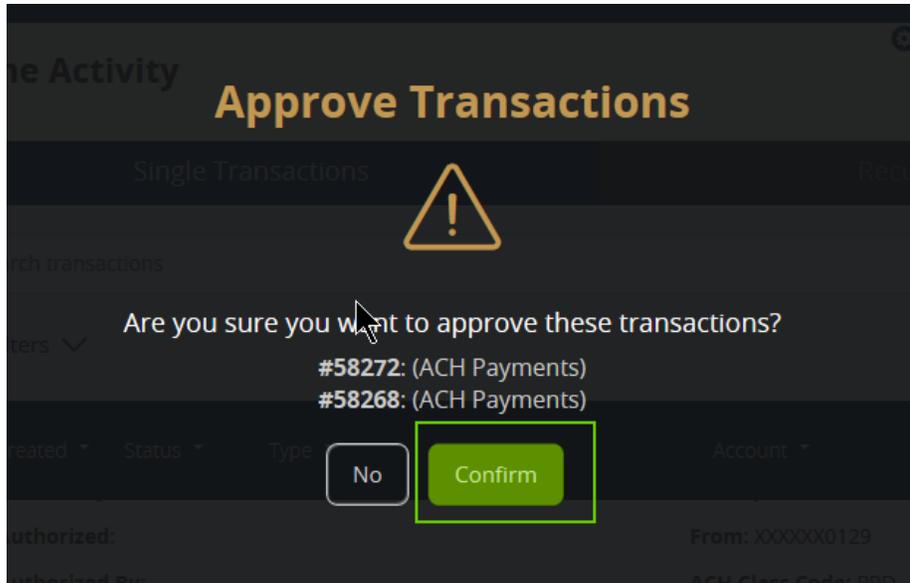
Online Activity

Single Transactions Recurring Transactions Deposited Checks

Search transactions Filters Favorites Print Download

Created	Status	Approvals	Transaction Type	Account	Amount	Actions
2/7/2018	Drafted	0 of 1	ACH Collection - Tracking ID: 178137	HOME FREE CHECKING XXXXXX0129	\$	Approve Selected Cancel Selected Print Selected Details
2/7/2018	Drafted	1 of 2	Domestic Wire - Tracking ID: 178120	HOME FREE CHECKING XXXXXX0129	\$	
2/7/2018	Drafted	0 of 2	Domestic Wire - Tracking ID: 178113	HOME FREE CHECKING XXXXXX0129	\$0.01	<input checked="" type="checkbox"/> Actions
2/7/2018	Cancelled	N/A	Domestic Wire - Tracking ID: 178111	HOME FREE CHECKING XXXXXX0129	\$0.01	<input type="checkbox"/> Actions

1. A confirmation screen will appear – select “Confirm”



- The second approver will be required to enter a Secure Access Code. Choose the delivery method, then enter and select Verify.

Secure Access Code Required

A secure access code is required to authorize this transaction.
Please select your delivery method to receive your secure access code:

Call to : (xxx) xxx - [redacted]

Text to : (xxx) xxx - [redacted]

Call to : (xxx) xxx - [redacted]

Call to : (xxx) xxx - [redacted]

Text to : (xxx) xxx - [redacted]

Cancel

Enter your Secure Access Code

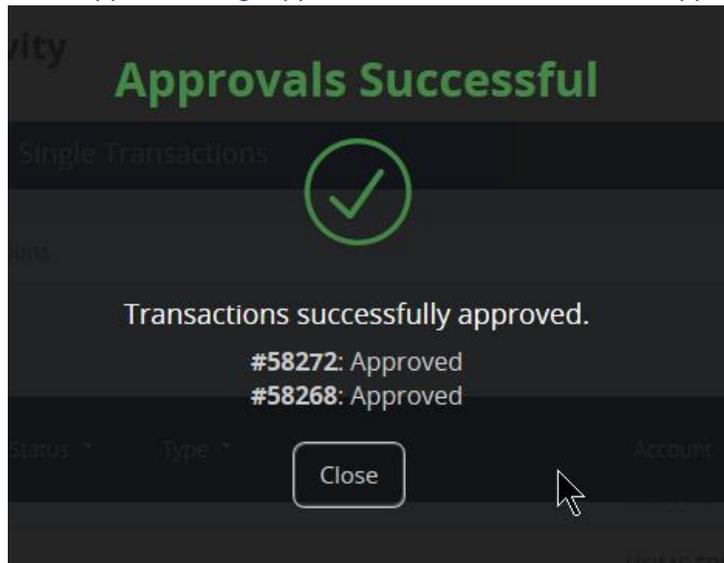
Enter the code that has been sent via text to to (xxx) xxx - 1001.

Enter code:

427748

Back Verify

- Another screen will appear stating 'Approvals Successful' and list the approved transactions.



- The transaction status will now change from "Drafted" to "Authorized" and be sent to the bank for processing.