Treasury Express User Guide

Guide v.3

May 2024

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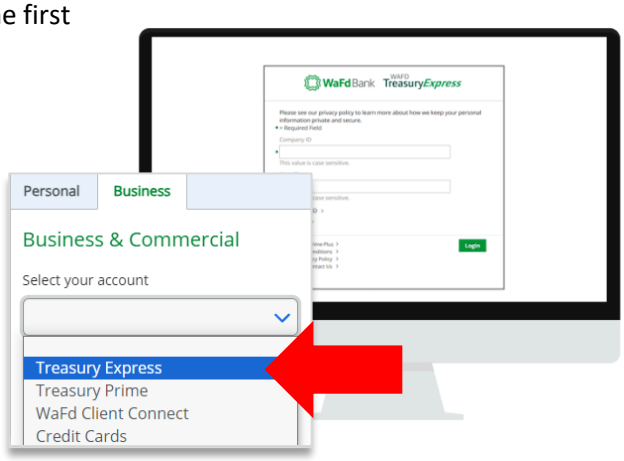
Let's Get Started

Users should follow the below steps when logging in for the first time.



First Time Login

1. Go to www.WaFdBank.com and select **WaFd Treasury Express** from the Business online banking tab

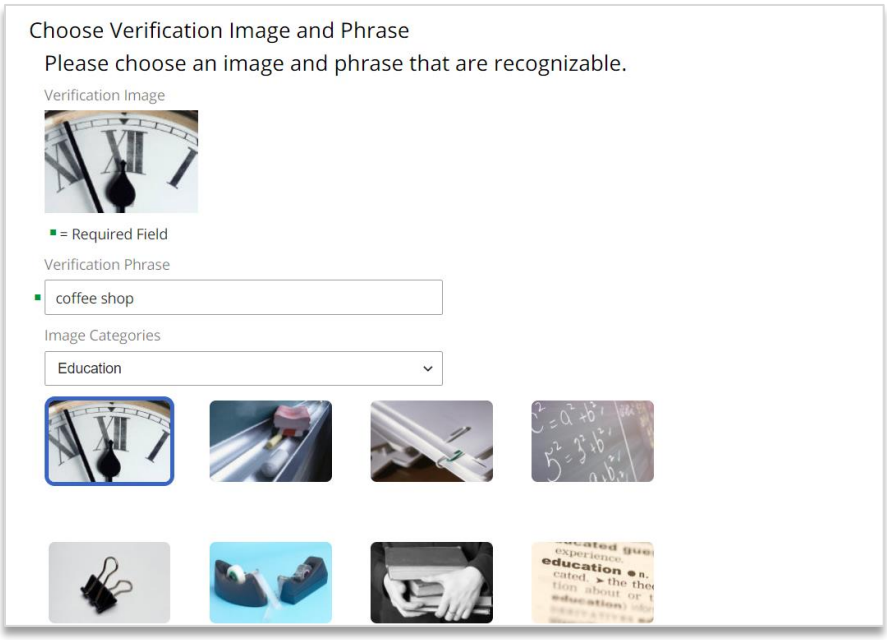
2. Enter your Company ID and Username and click **Login** (fields are case sensitive)

3. Next, enter your temporary password and Select **Login**

4. Create your new Password and select **Update Credentials**
   a. Must be 8 – 32 characters
   b. Contain a combination of upper & lowercase letters
   c. Include at least one special character

5. Last, select your Verification Phrase and Image and click **Submit** to complete your first time login

   Use the verification phrase and image to confirm you have entered the correct combination of Company ID and Username the next time you login.



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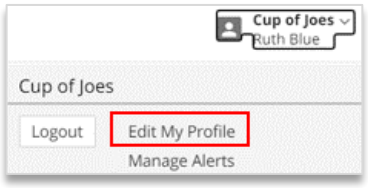
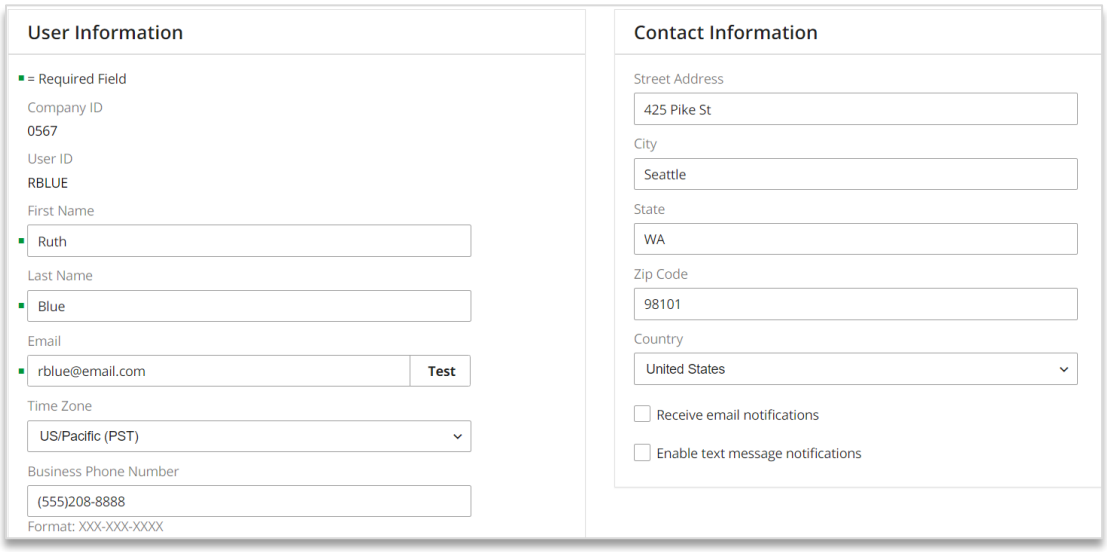
Contact Information

Once your 1st time login is complete, we recommend you verify your Contact Information is correct. This ensures that the bank has the most up to date details.



1. Go to the **User** dropdown and select **Edit My Profile**
2. Review your personal details and click **Submit** at the bottom of the screen if any updates are made



Out of Band Authentication

This step should be completed by all users that utilize Payment services within Treasury Express.

When submitting a payment within Express a user will enter their unique PIN to receive their one-time passcode.

Follow the below steps to create your unique PIN and set your notification preferences:

1. Go to the **User** dropdown and select **Edit My Profile.** Scroll to the **Security** section on the screen and select **Set PIN**

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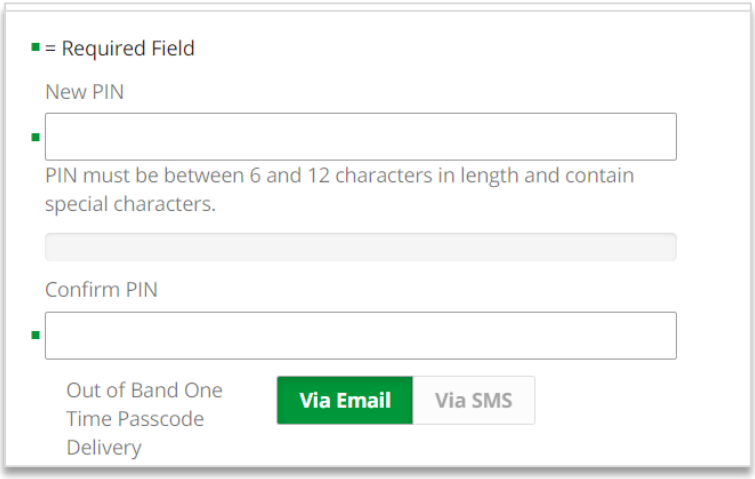
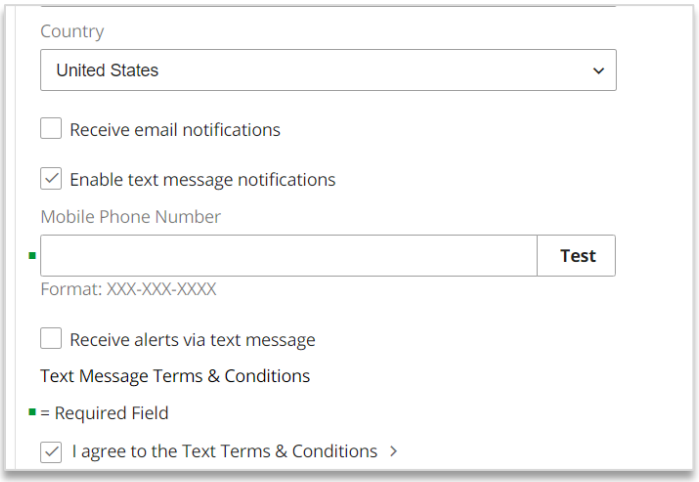
2. Create your unique PIN. This will be used each time you submit or approve a payment in the system.



Select your One-time Passcode delivery preferences and the click **Set PIN**

a) **Via Email** – if you would like to receive your one-time passcodes via email, verify your email address on your profile is correct. No other action is required
b) **Via SMS** – If you would like to receive your one-time passcodes via text message continue on to step 3

3. Next enable your profile to receive text message notification. Under the **Contact Information** section, check the **Enable text message notification** and **I agree to the Text Message Terms & Conditions** boxes



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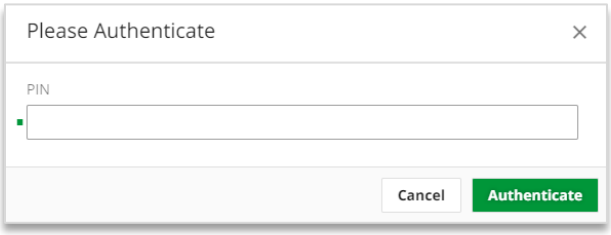
4. Click **Submit**. You will receive a text confirming your enrollment. Follow the instructions in the text message (Reply **WFB Enroll [5 digit #]**). You will receive a confirmation message that you are now enrolled in messaging.

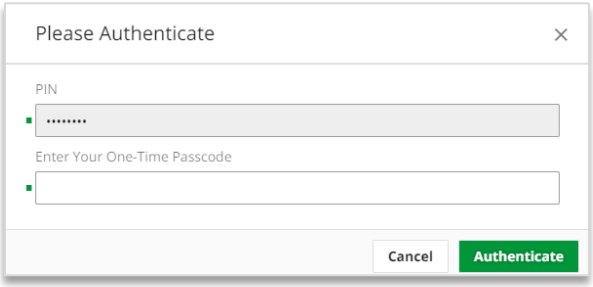
Payment Reverification Steps

When a user submits or approves a payment in Express (ACH & Wires) they will be asked to reverify their payment or approval using the PIN created in the above steps. The below steps outline the process:

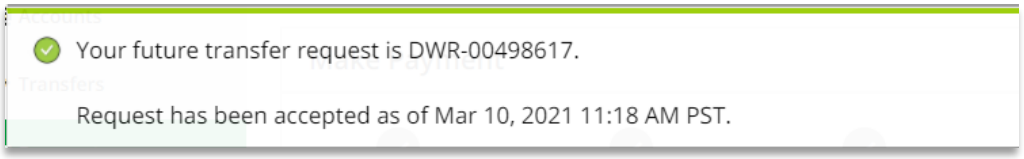
1. Enter PIN and click **Authenticate**



2. A one-time passcode will be sent to user via email or text message, depending on the default preference selected
3. Enter in the one-time passcode and click **Authenticate**



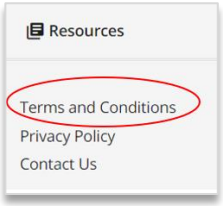
4. User will receive a confirmation banner at the top of the screen once payment has been successfully sent



Terms & Conditions

For your convenience the Treasury Management Terms & Conditions are available for you within the system and can be accessed at any time.

From the left side menu select **Terms & Conditions**



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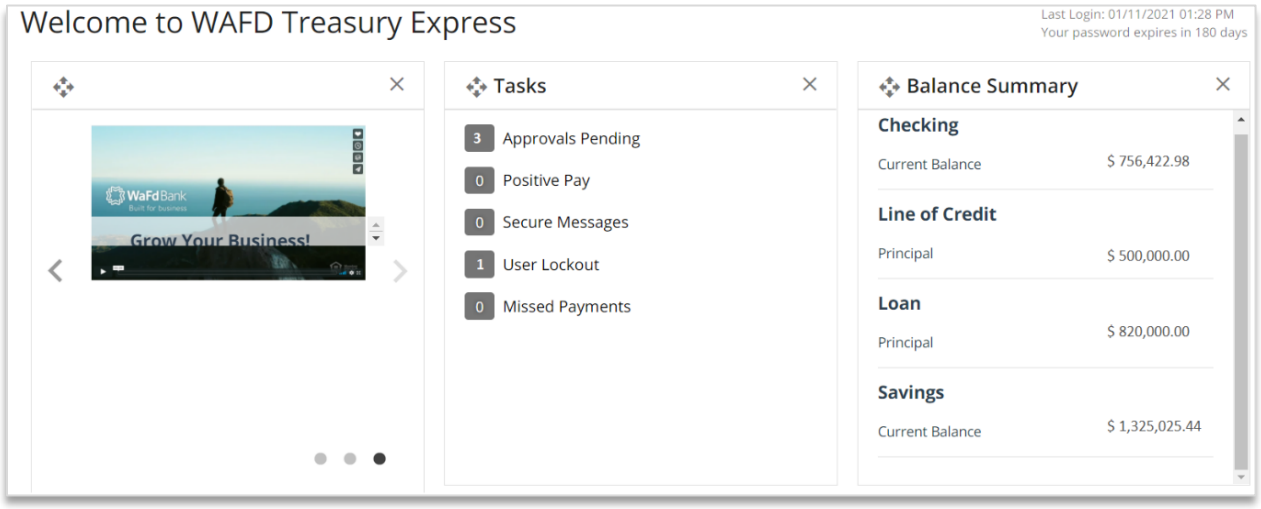
Dashboard

The Dashboard provides an overview of your Company's accounts and profile activity. Select the icon on each widget to move and organize your dashboard to your desired layout.



Account Snapshot

Provides a quick view of up to 5 of your account balances. Use the icon to select which 5 accounts should be listed

Stop Check

Allows user to place a single stop payment

Payments Calendar

Heat-map indicator of upcoming payments

- **No color** – indicates no pending payments
- **Light color** – indicates fewer payments
- **Dark color** – indicates many payments

Selecting the arrow on the right of the transaction provides details of the specific transaction

Quick Transfer

Complete a one-time transfer between your accounts without having to go the Transfers tab

Balance Summary

Aggregated available balances by account type

Tasks

Use to review items that require action to be taken. Items available depend on company and user access

- **Approvals Pending** – indicates there is pending payment that requires approval today
- **User Lockout** – indicates there is a user that has been locked out of the system
- **Missed Payments** – Indicates a payment the required approval was not completed before the cutoff
- **Positive Pay Exceptions**: Number of items that are available for review in Check Validation

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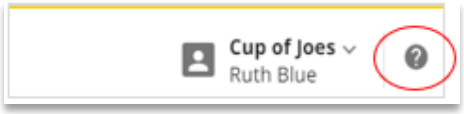
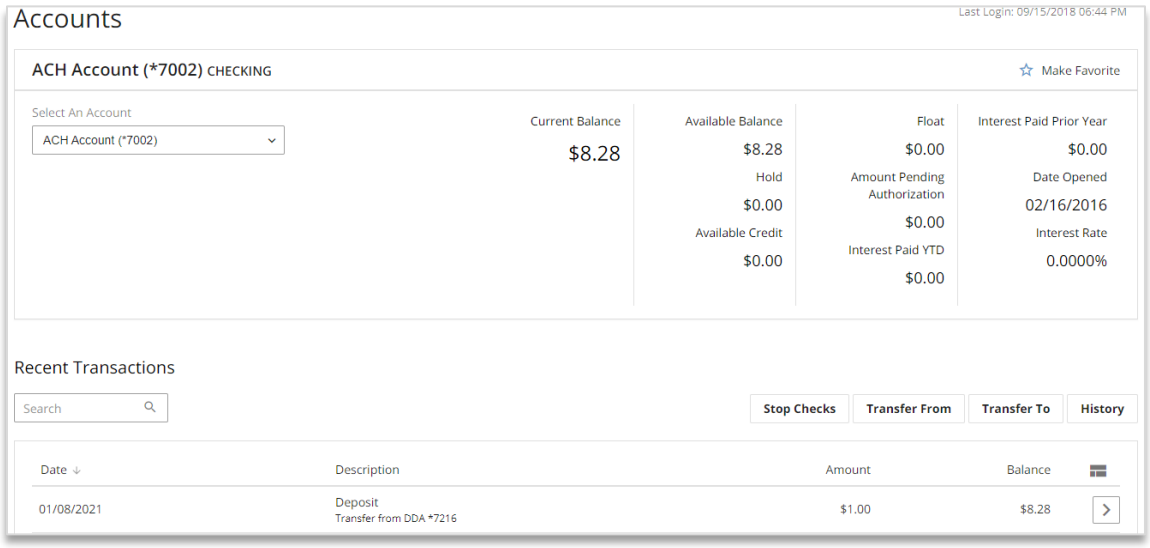
Navigation Tip!

Need some quick assistance? Use the Help option at the top of the page for quick instructions on what you can do on the current page.



Accounts

The Accounts tab provides an overview of all accounts available on your profile. Select an account to see the 50 most recent transactions.



Deposit Images

Use the ### icon in transaction activity to view and download images of your cleared checks and deposited items.

Transaction Search & Export

History allows users to search by refined criteria and export the data into the desired format

1. From the Accounts tab select the **History** button in the Recent Transaction section

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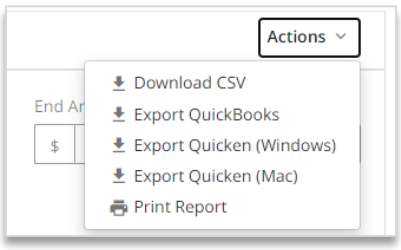
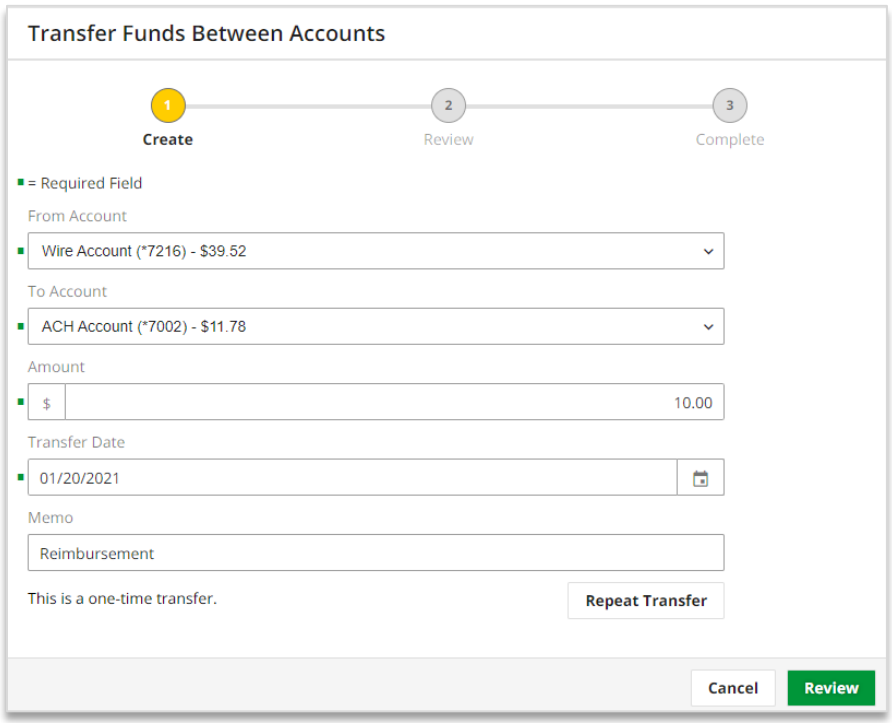
2. Select search criteria and click **Search** to generate the results
3. To export the results, click the **Actions** dropdown and select the format the data should be exported in



Transfers

Use the Transfers tab to process one-time transfers or setup a recurring request.

Account transfers process real time within the system



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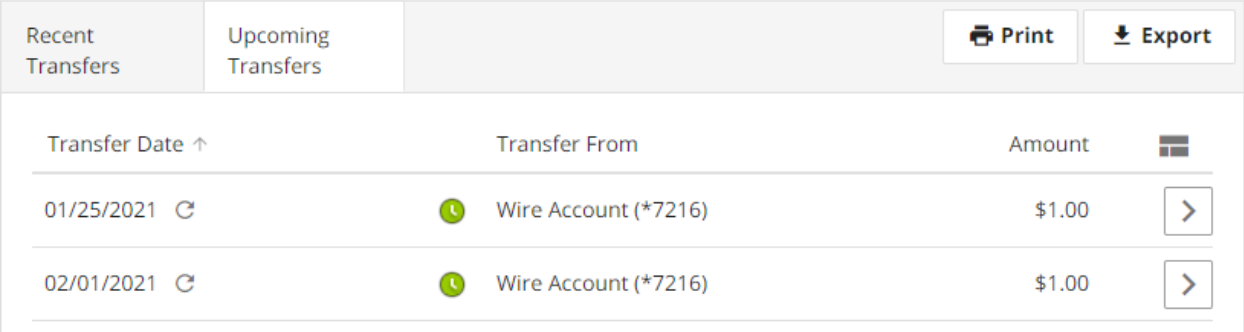
Transfer History

Use the menu on the right side of the page to see account transfer history



Recent Transfers shows user current account transfer activity. Use the arrow icon to see additional details, including who requested the transfer

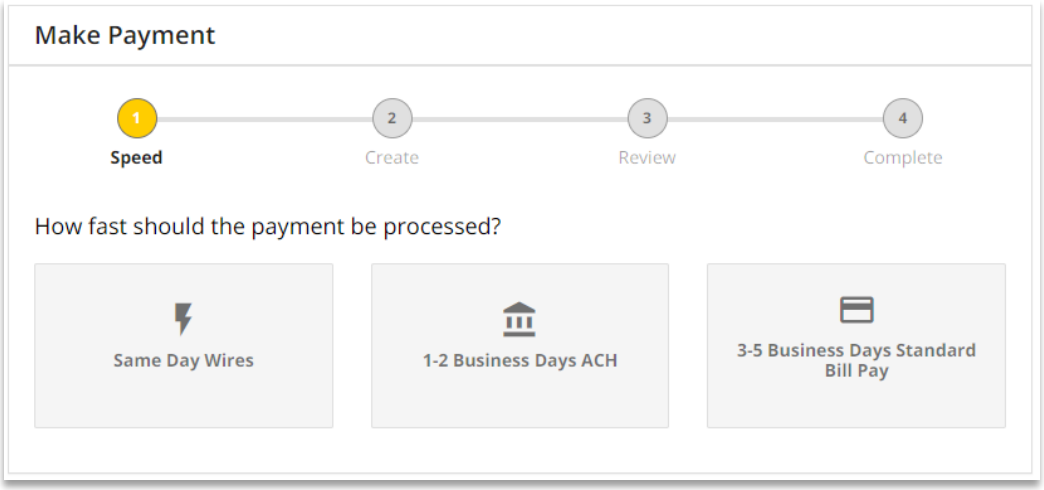
Upcoming Transfers shows users a list of future dated account transfers, including those setups in a recurring series. Use the arrow icon to see additional details of the transaction, as well as the ability to make edits before it is processed.

Payments

The Payments tab provides access to all the below services:

- ACH
- Wires
- Bill Pay

Options available depend on your Company and user entitlements. For access to additional treasury services reach out to your local branch or Relationship Manager.



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Payment History

The payment history section is only applicable for ACH and Wire payment activity. Bill Pay history is available within the Bill Pay screen.

Use the menu on the right side of the **Make Payment** screen to see payment history and approve pending approval payments.

Recent Payments shows user current ACH and Wire payment activity. Use the arrow icon to see more details, including who requested the transfer, and to approve a pending payment.

Upcoming Payments shows users a list of future dated payments, including those setups in a recurring series. Use the arrow icon to see additional details of the transaction, as well as the ability to make edits before it is processed. Future dated payments that require approval can be approved from this screen.

Approve a Payment

Depending on Company and User entitlements, some ACH and Wire payments require approval before they are sent to the bank for processing.

Users that require payments to be approved cannot approve their own transactions.

- **Current Day Payment -** Payments going out current day can be approved from the Dashboard or from the Payment History section
- **Future Date Payment -** Future dated payments can be approved from the Payment History screen

Reminder: Users that are entitled to approve payments can enroll in the *A Transaction Requires my Approval* Alert to receive notification when a current payment is pending approval.

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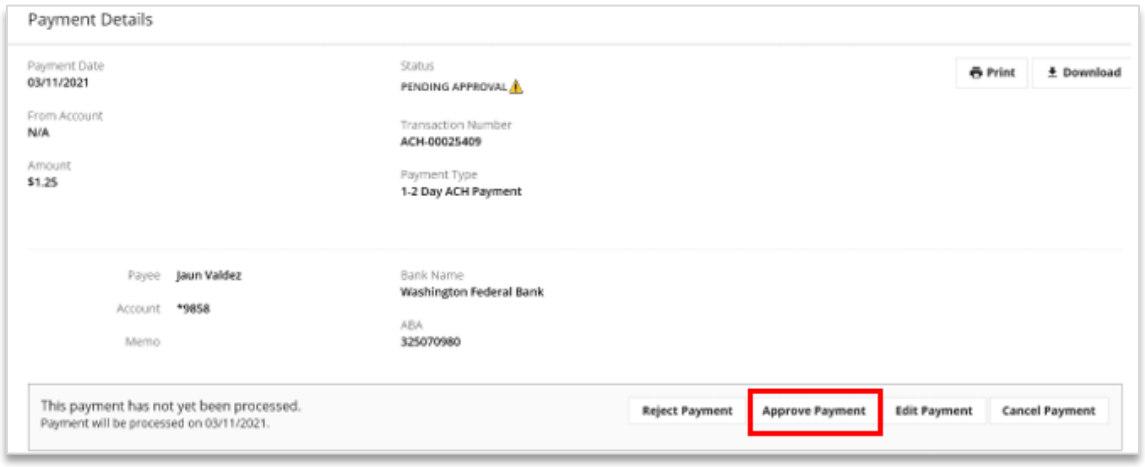


Once **Approve Payment** is selected, follow the Out of Band Authentication Payment Reverification steps

Wires

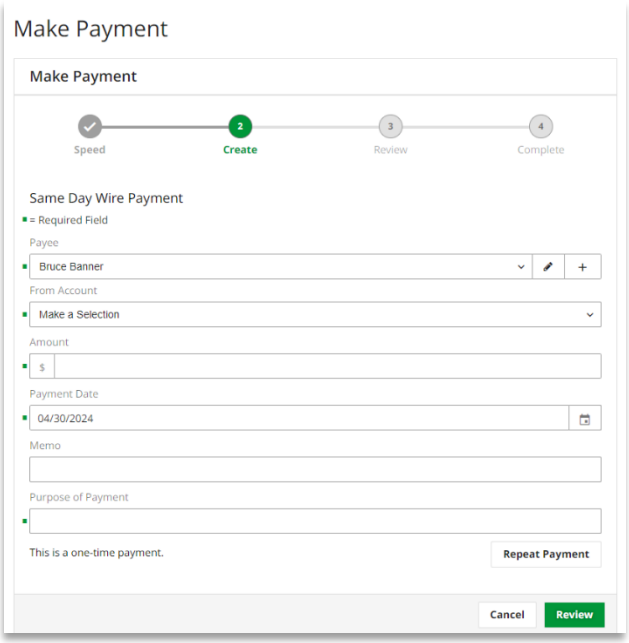
Wire payments allow users to send real-time domestic wire transfers from their designated accounts.

Processing Times

- **Start of Day -** 6:00 AM PT
- **Cut Off -** 3:00 PM PT

Submitting a Wire

From the **Make a Payment** tab, select **Same Day Wires**



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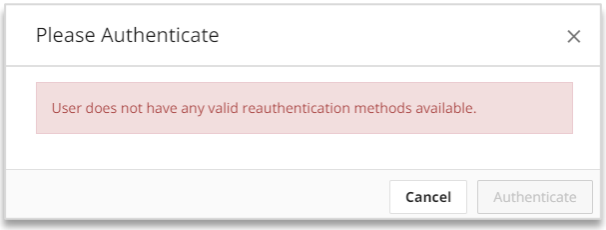
Payee	Select an existing payee from the dropdown, or click icon to edit an existing payee or click icon to create a new payee
From Account	Select which account the funds should be withdrawn from *Accounts available depend on completed authorization
Amount	Enter the amount of the payment being sent
Payment Date	The payment date is the date on which the payment will occur
Memo	Allows user to enter additional details of the wire for future reference
Repeat Payment	Allow user to setup a recurring payment on selected schedule
Purpose of Payment	Enter additional details as to what the payment is for. Min. 5 and Max. 16 characters *Example: Rent Payment or Equipment Purch.*

Click **Review** to verify the payment details and then click **Complete**

Follow the steps in the Payment Reverification Steps section to finish submitting your payment

Trouble Shooting Tip!

If you receive the below error, that means you have not setup your Out of Band Authentication PIN. Refer back to the Out of Band Authentication section for next steps.



ACH

ACH service allows users to originate ACH Credit payments from a single account.

Processing Times

- **Same Day Settlement** - 9:00 AM PT*
- **Next Day Settlement** – 5:00 PM PT

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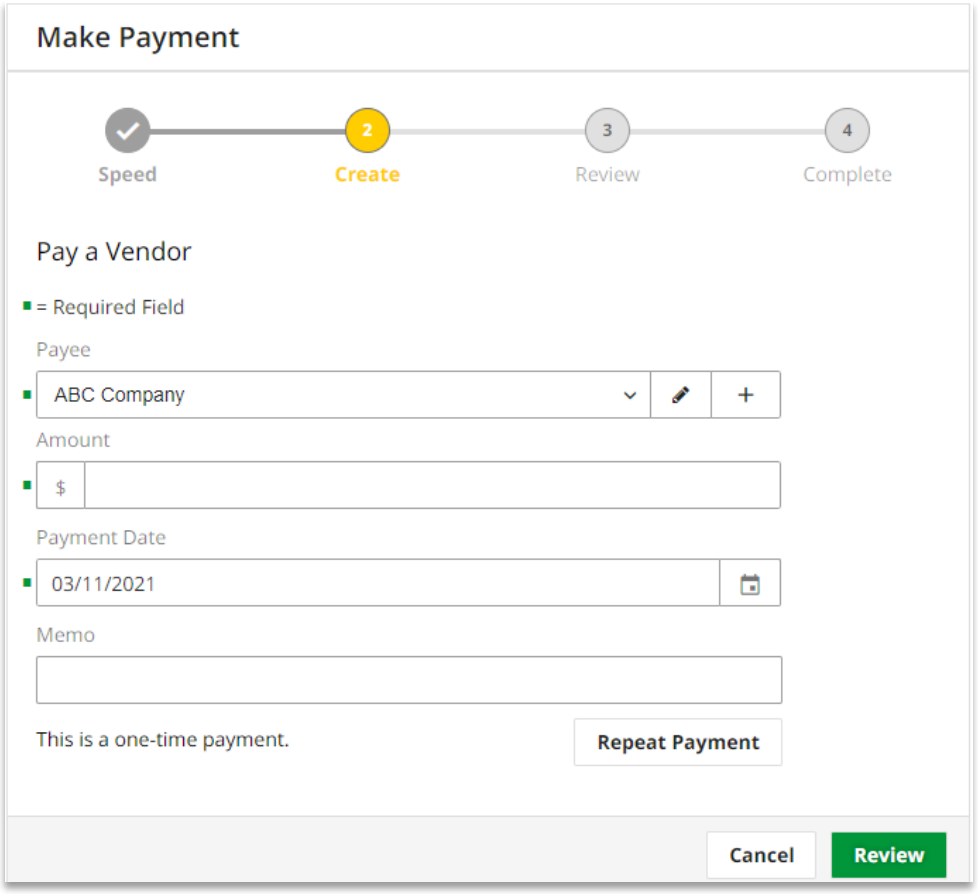
**Same day settlement is subject to the National Automated Clearing House Association (NACHA) Same Day Settlement limit ($) rules.*

Submitting ACH Payment

From the **Make a Payment** tab select **1-2 Business Day ACH** and select who you are paying

- A Person
- A Vendor (business)
- Pay Federal Taxes
- Pay Employees (Use for Employee Pay Groups)



Payee	Select an existing payee from the dropdown, click icon to edit an existing payee or click + icon to create a new payee
Amount	Enter the amount of the payment being sent
Payment Date	The payment date is the date the payment will settle in the recipients account

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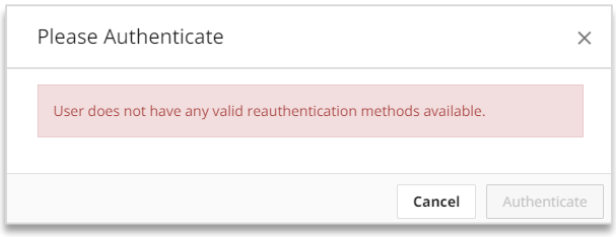
Memo	Allows user to enter additional details of the payment for future reference
Repeat Payment	Allows user to setup a recurring payment on selected schedule

Click **Review** to verify the payment details and then click **Complete**

Follow the steps in the Payment Reverification Steps section to finish submitting your payment

Trouble Shooting Tip!

If you receive the below error, that means you have not setup your Out of Band Authentication PIN. Refer back to the Out of Band Authentication section for next steps.



BillPay

Bill Pay activity and payees are all managed within the Bill Pay screen

Select **Bill Pay** from the **Make a Payment** tab and then click **Launch Bill Pay**. The service will open up in a new tab.

Use the menu at the top of the screen to navigate within the system.

Payment Center	Landing page. Allows user to send one time payments to existing payees
Add a Bill	Create new payees
Bill History	Provide history of past payments
Manage My Bills	Use to manage existing payees and setup recurring payments
My Accounts	Allows user to update account names

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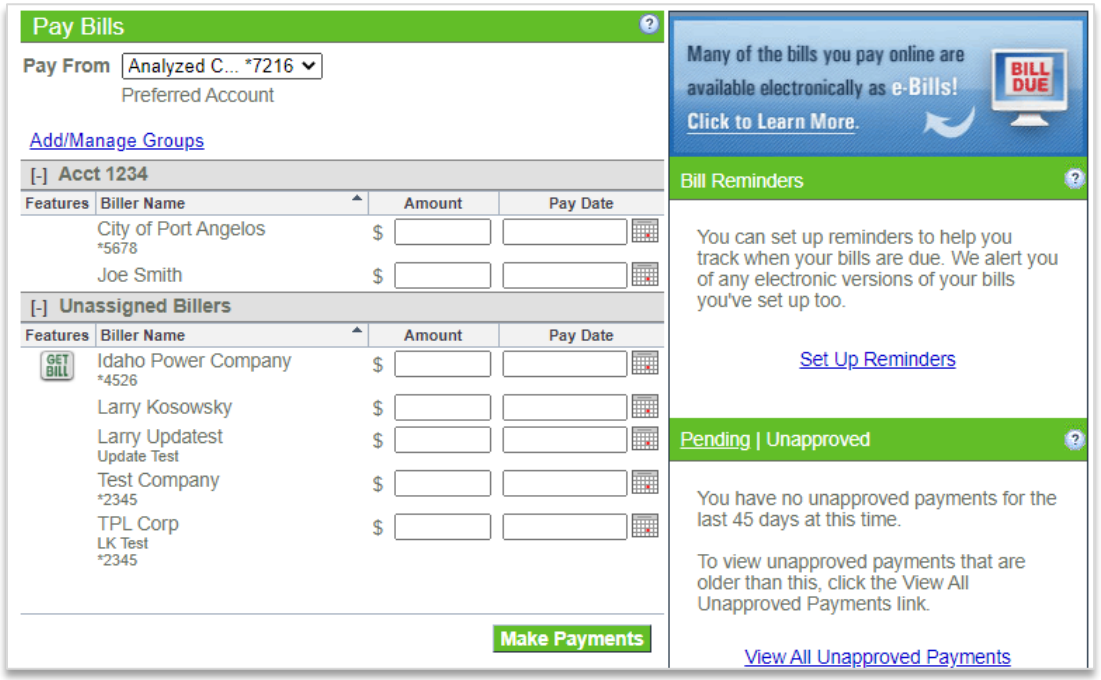
Pay Bills



Pay From	Select which account you will be submitting payments for
Add/Manage Groups	Allows user to create groups to organize billers to make them easier to find. (Ex. Utilities)
Amount	Enter amount to pay
Pay Date	Date selected is the date the payment will be scheduled to arrive
Make Payments	Once all desired payments have been entered on the screen select Make Payments to submit
Set up Reminders	Quick access to the Manage my Bills screen
View All Unapproved Payments	Select to approve pending payments

Navigation Tip!

Need some quick assistance? Use the Help option for quick instructions on what you can do on the current page.

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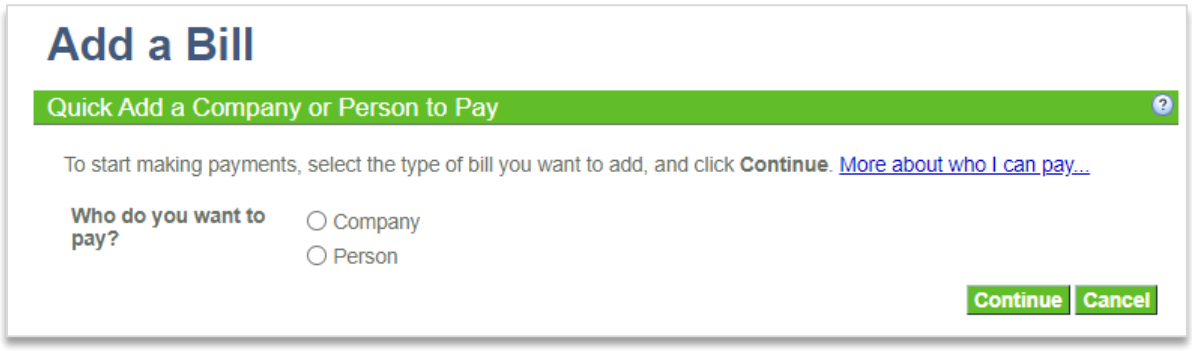
Add a Bill

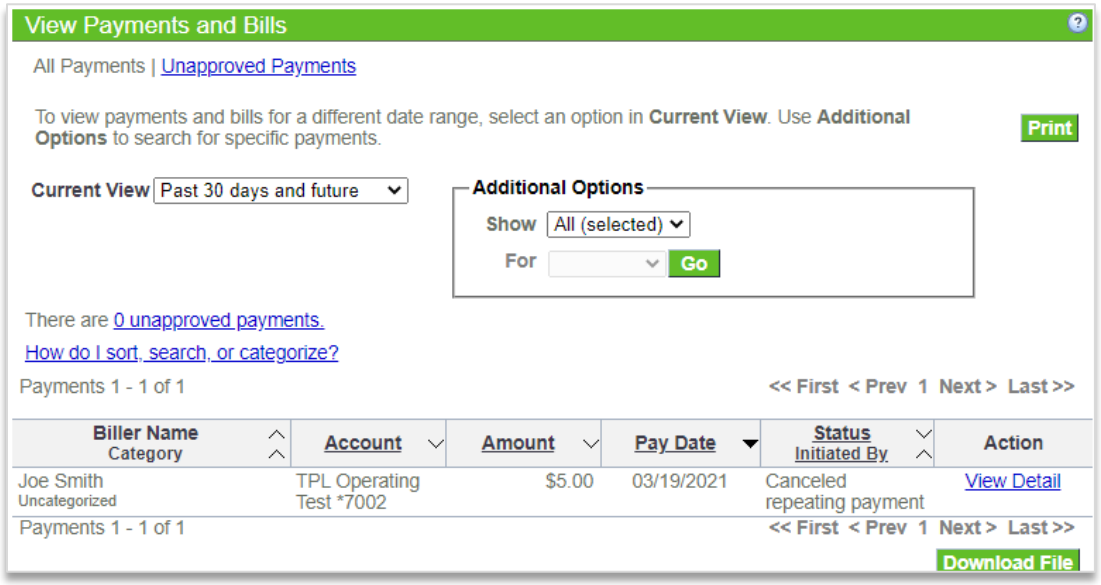
Allows user to create new payees



Company	Required payee fields: • Company Name • Account Number
Person	Require payee fields • Phone Number • First & Last Name • Address

Bill History

Up to 18 months of bill pay history is available to view



Current View	Select date range of payment history
Additional Options	Additional search criteria
Download	Ability to export activity in a .csv and QuickBooks format

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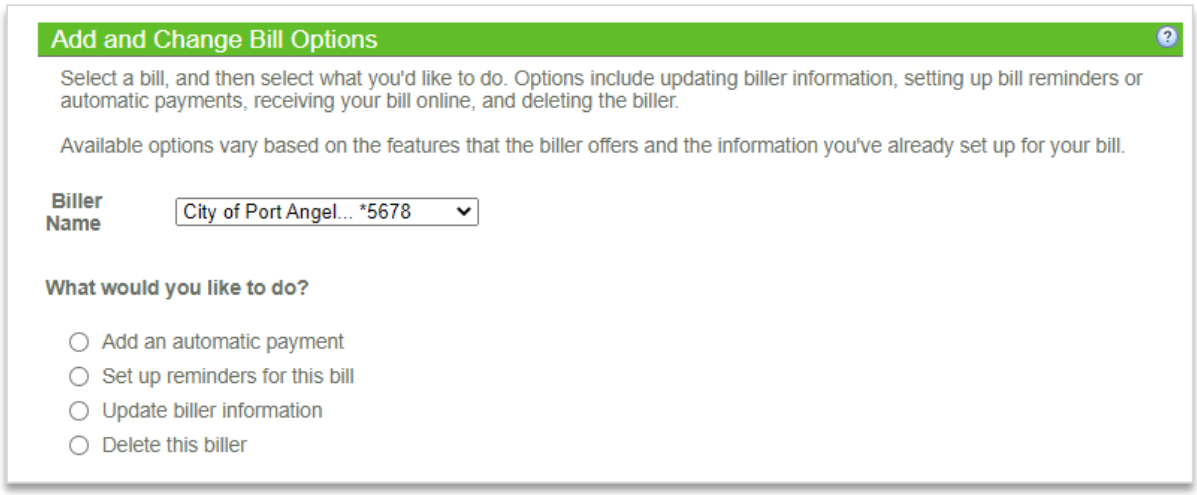
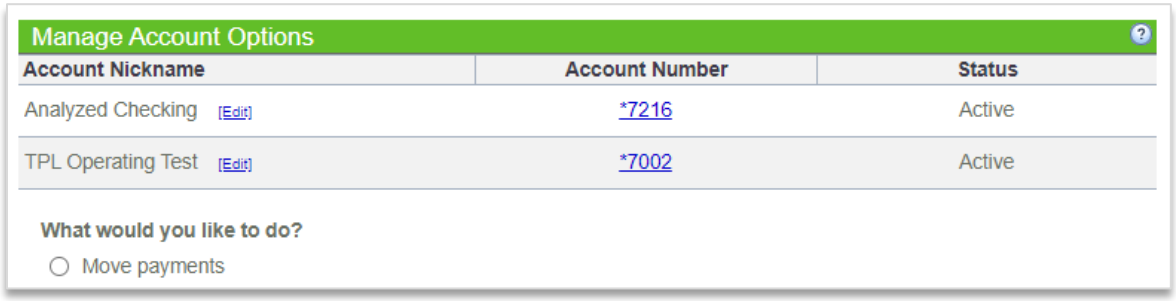
Manage My Bills

Use to manage existing payees in the system



Biller Name	Select which bill to update
Add an automatic payment	Setup recurring payment
Set up reminders for this bill	Use to create reminder to pay bill
Update biller information	Allows user to update payee details
Delete this biller	Allows user to delete payees that are no longer needed

My Accounts



Account Nickname	Select Edit to update nickname
Move Payments	Allows user to move all recurring payments from one account to another

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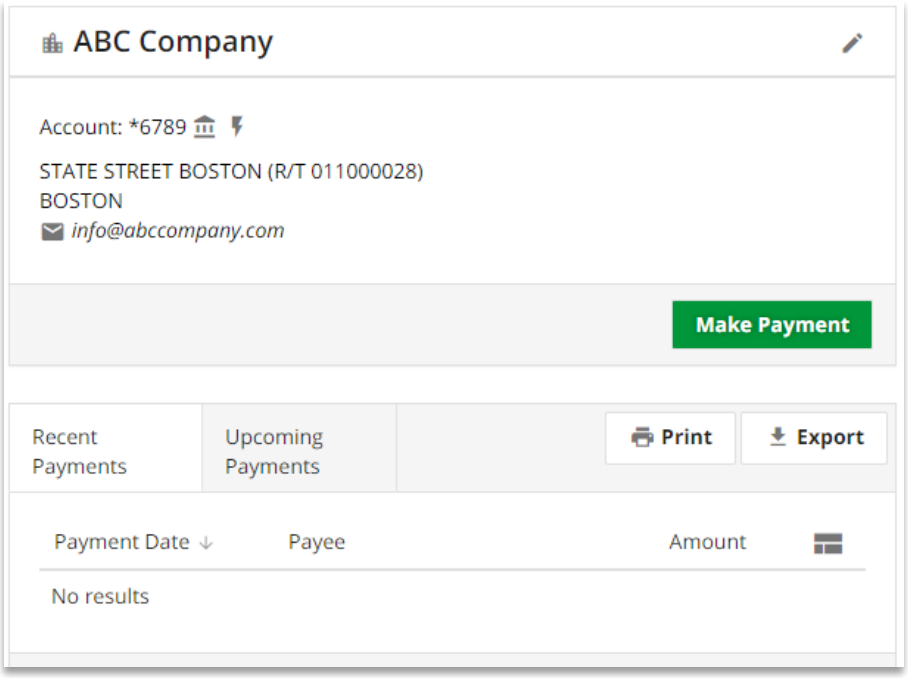
Manage Payees

Create reusable payees to send one time or recurring ACH and/or Wire Payments.

Select the icon next to a payee to see more details.

From the Payee details screen users can use the **Make Payment** option to send a payment to the selected payee or view recent or upcoming transactions (including recurring payments) for the payee.



Manage Existing Payees

To update an existing payee in the system, select the icon next to the applicable payee and click on the icon. From the Payee Details screen you can update payee name and contact details, account details, and payee type.

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Create a Payee

Select the + Payee icon to create a new payee

All required fields are indicated by the green ■ square.

Select a User	Name of payee receiving funds
Payee Address	Physical address of payee *This is required if using payee to send a wire
Payee ID	Unique identifying numbers, letters, or both. If you do not create a payee id the system creates one for you
Payee Type	A classification of each payee • **Vendor** – a company you are sending payments • **Person** – an individual you are sending payments • **Employee** – A person who works for you *Only Employee types are eligible to be used in Employee Pay Groups
Notify Payee if ACH	Select the check box to send an email to the payee each time you make an ACH payment.
Account Number	Payee bank account number
Account Type	Type of account receiving the payment • Checking • Savings • Loan
Bank R/T Number	The 9-digit routing number of payee's bank **Bank Lookup** – allows user to search for the payee's bank details icon indicates receiving bank accepts wires icon indicates receiving bank accepts ACH
Bank Name	The name of the receiving bank
Bank Address	Address of the receiving bank
Pay via 1-2 Business Day Payments - ACH	Check box if payee can be used to send ACH payments
Pay via Same Day Payments - Wire Transfer	Check box if payee can be used to send Wires

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Manage Employee Pay Groups

Allows users to create reusable templates of employees so they can be paid in a single batch, instead of sending payments one at a time.

Note: only payees with a Payee Type of Employee are eligible to be added into an Employee Pay Group.

Create Employee Pay Group

Select **Create Employee Pay Group** and enter the Name of the new group (ex. Bi-weekly) and click **Save Group**

1. Select an existing payee from the Payee drop down or click the + to create a new payee
2. Enter the dollar amount the payee is being paid this period (this amount can be updated each time the group is used)
3. Select **Add Group** to add the payee to the group and repeat steps for each payee to be included
4. Once all payees are added select **Save Group**

Sending Payment Using Employee Group

Employee Pay Groups can be used to send one-time payments or setup as a recurring series.

From the *Make a Payment* tab select **1-2 Business Days ACH** and **Pay Employees**

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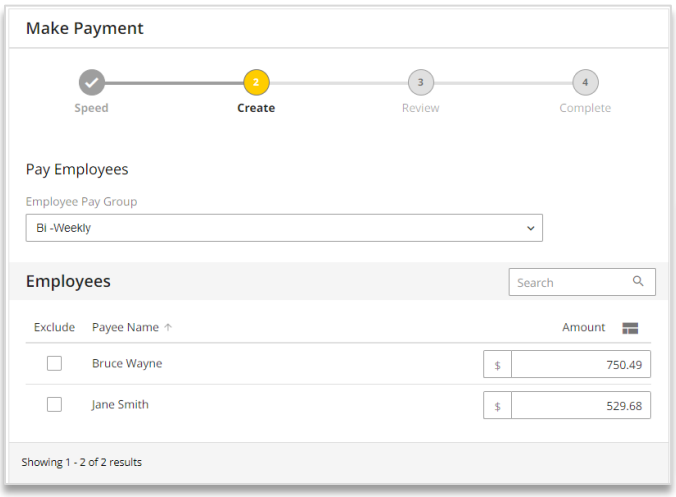

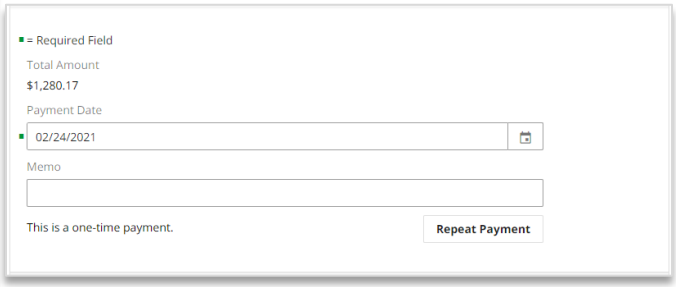

Employees	This section lists all of the payees included in the Group **Exclude** – check box if payee should not be included in this payment
Total Amount	Total amount of the employee pay group
Payment Date	Select the date the payments should settle in the recipient's account
Memo	An internal field used to help identify specific payment
Repeat Payment	Use to set this Employee Payment to automatically send out based on the Payment Frequency selected

Click **Review** to verify the payment details and then click **Complete**

Follow the steps in the Payment Reverification Steps section to finish submitting your payment.

Check Validation

Check Validation is a fraud prevention service provided by WaFd Bank. Check Validation allows customers to validate that their inclearing checks match their registers.

Each morning, users can review all their incoming checks in Treasury Express. In the event a Check does not match their register they can choose to return the item.

Training and User Guides are provided during service setup.

Options available depend on your Company and user entitlements. For access to additional treasury services reach out to the WaFd Bank or your Relationship Manager.

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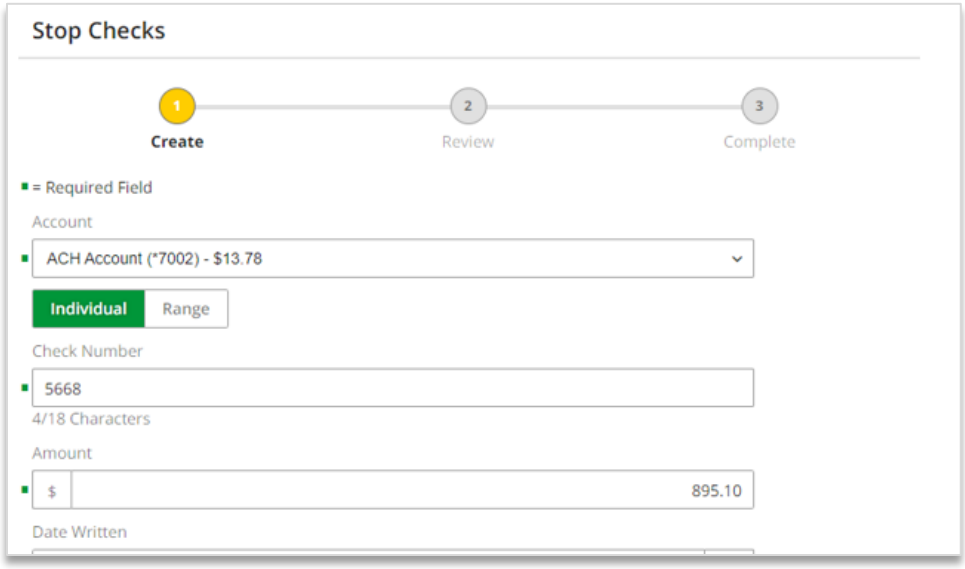
Stop Checks

Conveniently place stop payment requests through the system



Statements

Up to 18 months of deposit and loan statements available for download

Resources

Provides quick links to important or helpful information

Messages

- **Messages** – Use **Compose** to send a secure message directly to WaFd Bank
- **Bulletin** – Review bulletins posted in the system by the bank
- **Approvals** – Indicates there is a payment pending approval

Alerts

Enable account and security alerts

- Account Alerts
- Payment & Transaction Alerts
- Security & Fraud Alerts

Admin Manager

Available for users with Administrator access only. Allows Administrators to manage users and account nicknames for the company.

When a new service or account is added to a company, it is up to the designated Administrator to update existing user's access.

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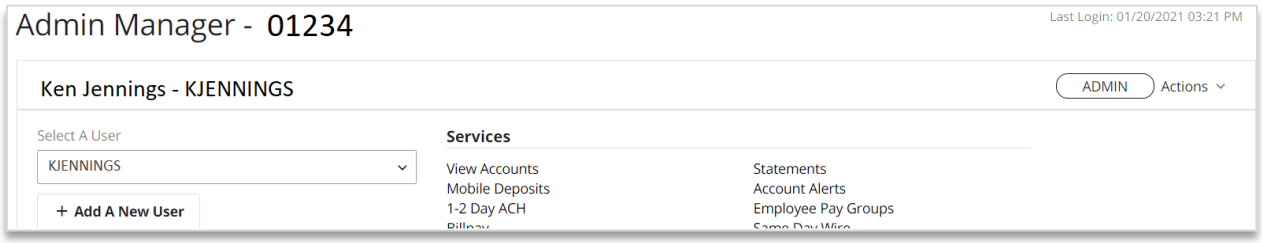
Users

From the Users tab, administrators can create new users and manage existing users' profile and entitlements.



Managing Existing Users

Select a User	Use dropdown to navigate between existing users
Actions	Use the Actions dropdown on existing user profile to: • Lockout/Unlock user • Reset password • Clone user • Edit User • Delete user

Creating New Users

To create a new user, select **+ Add A New User** and complete the User Information details. All required fields are indicated by the green ■ square.

Note: once a user ID has been created it cannot be changed.

User Entitlements

Use the below entitlements to enable user access

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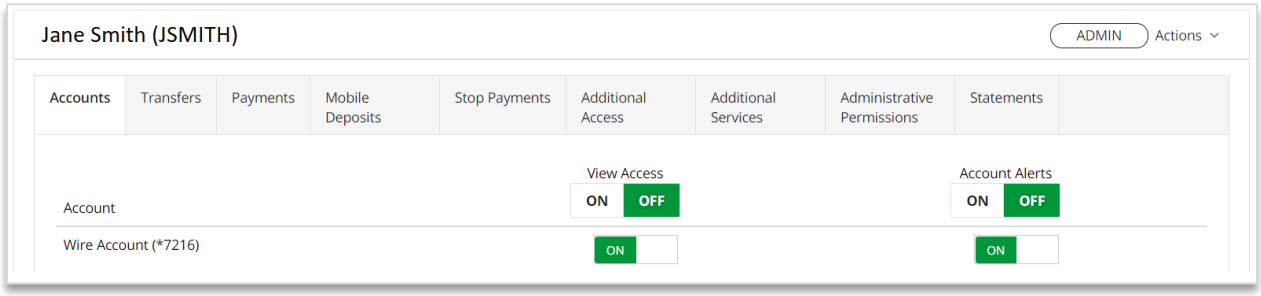
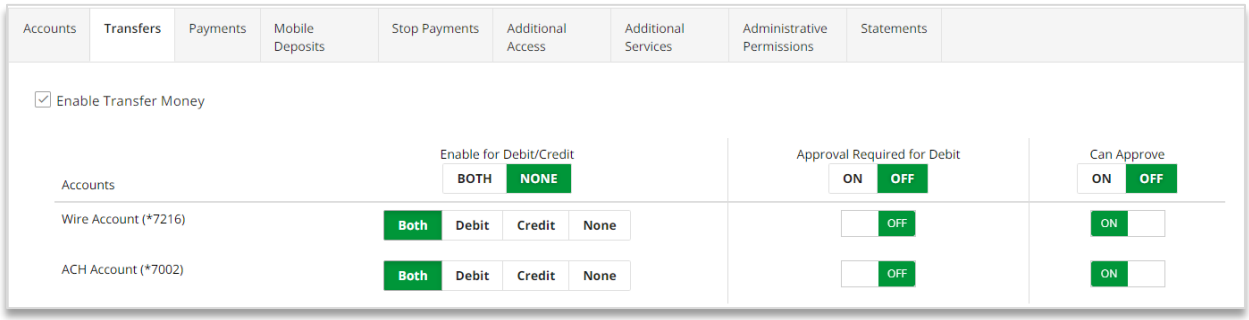
Accounts



View Access	Allows users to view account balances and transaction activity
Account Alerts	Allows users to setup account alerts (ex. overdraft, low balances) on entitled accounts

Transfers



Enable Transfer Money	Check the box to enable transfer entitlements
Accounts – Enable for Debit/Credit	Allows users to transfer in/out or both for entitled accounts
Approval Required for Debit	Requires users' account transfers to be approved by an additional user before being processed
Can Approve	Give user the ability to approve additional user's account transfers *Users cannot approve their own transactions

Payments

Payment entitlements depend on Company access. From the Payments tab the below three service entitlements are managed

- ACH
- Wires
- Bill Pay

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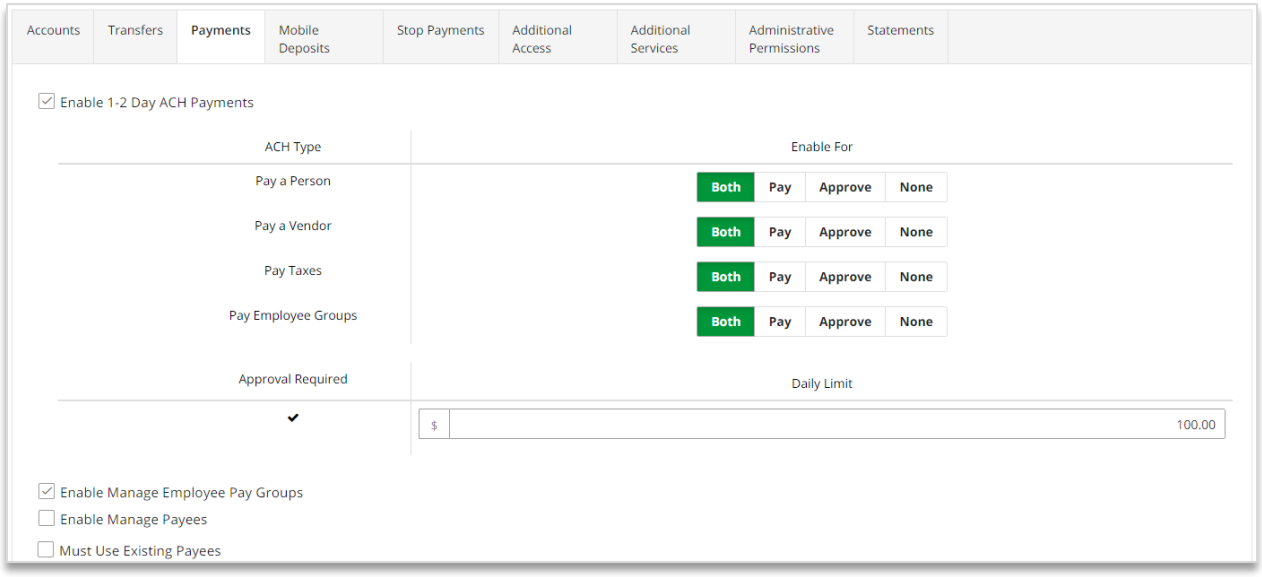
ACH Payments



Enable 1-2 Day ACH Payments	Check the box to enable ACH entitlements
ACH Type	Allows users to send the entitled payment types • Both – allows user to initiate and approve the outgoing payment type • Pay – allows user to initiate selected payment type • Approve – allows user to approve another user's outgoing payment • None – User not entitled to pay or approve selected payment type
Approval Required	Requires users' payments to be approved by another user within the company *Users cannot approve their own transactions
Daily Limit	The daily maximum limit for user Note – limit cannot exceed the Company daily limit
Enable Manage Employee Pay Groups	Allows user to create and update Employee Pay Groups, to be available for the Company users with access
Enable Manage Payees	Allows user to create and update payees
Must Use Existing Payees	User only allowed to initiate payments for existing payees already setup in Express

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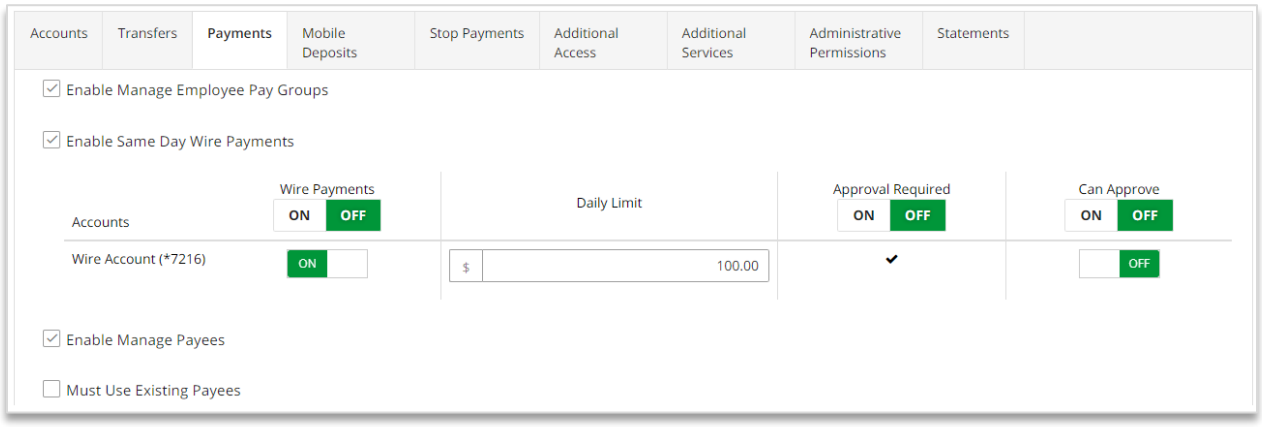
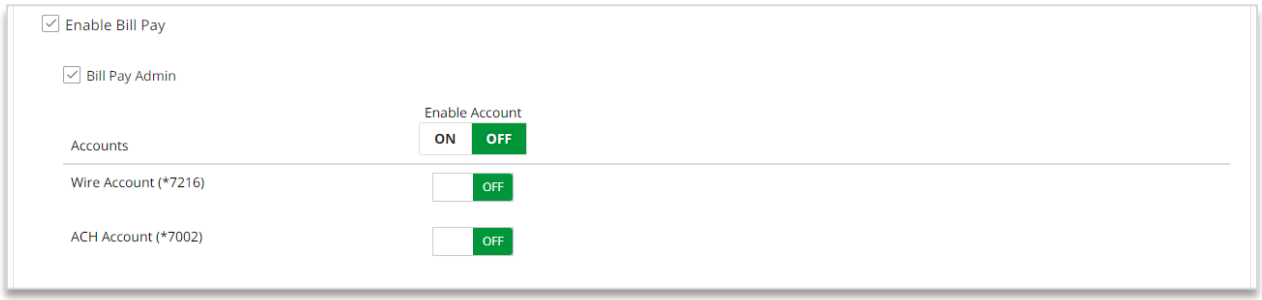
Wire Payments



Enable Same Day Wire Payments	Check the box to enable wire entitlements
Accounts	Select which accounts users can send wire payments out of
Daily Limit	The maximum daily limit for user Note – limit cannot exceed the Company daily limit
Approval Required	Requires users' payments to be approved by another user within the company *Users cannot approve their own transactions
Can Approve	Allows user to approve another user's outgoing payment
Enable Manage Payees	Allows user to create and update payees
Must Use Existing Payee	User only allowed to initiate payments for existing payees already setup in Express
Enable Manage Employee Pay Groups	Not applicable for Wires

Bill Pay



Enable Bill Pay	Check the box to enable Bill Pay entitlements
Bill Pay Admin	Gives user administrative rights within bill pay system • Allows user to create new payees and send payments without additional approval requirements. Users without this entitlement will require approval when sending a bill payment or creating a new bill payee
Accounts	Select the account the user should have the ability to initiate payments from

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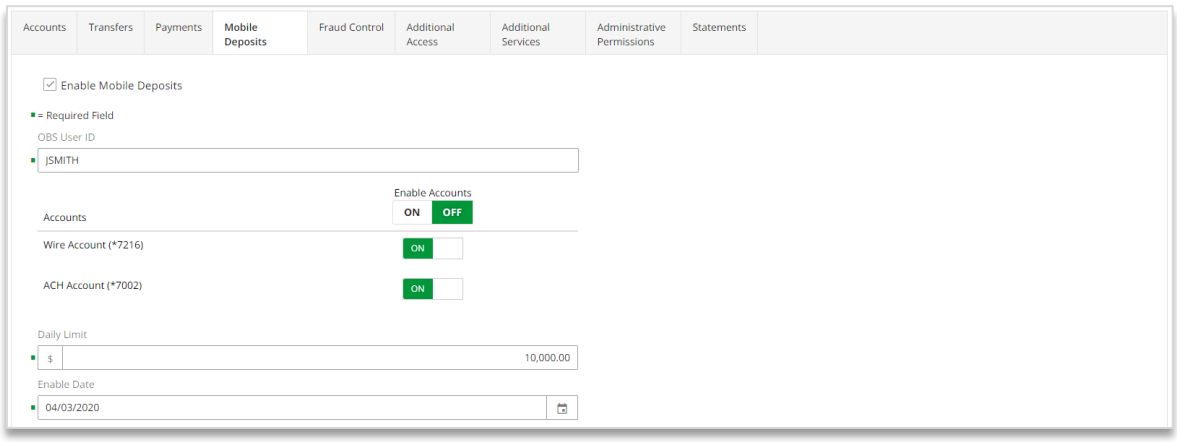
Note: Bill Pay also requires an entitlement to be enabled on the ***Additional Access*** tab before user can successfully use the service.

Mobile Deposit

Mobile Deposit entitlements depend on Company access. From the Mobile Deposit tab the two service entitlements below can be managed

- Mobile Deposit
- Remote Deposit Capture (RDC)

Mobile Deposit



Enable Mobile Deposits	Check the box to enable Mobile Deposit entitlements
OBS User ID	Will autofill with the required username
Accounts	Allows user to submit deposits for the selected accounts
Daily Limit	Set daily deposit limit for the user
Enable Date	Date user can start using the service. Defaults to today's date

Remote Deposit Capture (RDC)

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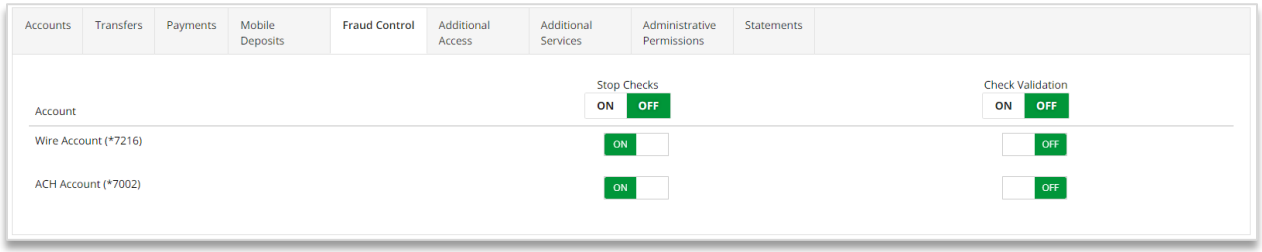
Enable Merchant Capture	Check the box to enable RDC entitlements
Daily Cumulative Deposit Amount	Set total daily deposit limit for user profile Note – Limit cannot exceed company daily limit
Single Deposit Amount	Set total amount per deposit
Single Item Amount	Set total amount of single item within deposit
Deposit Item Count	Maximum number of items per day
SCO Options- User ID	Enter users' Treasury Express User ID (recommended)
User First Name	Enter users' first name
User Last Name	Enter users' last name
User Email Address	Enter users' email address
Allow User to View Site Deposits	Check to allow user to see other user's deposits submitted through the system
User is Active	Check to enable user
Site ID	Leave blank (recommended) User specific site location (additional descriptor)
User Role	Choose one of the following available roles: • **SSOApprover**- (full access) User can scan and submit theirs and other user's deposits • **SSONewScanOnly**- User can create new deposits but cannot submit their own or other user's deposits • **SSOBalancerDC**- User can create new deposits but cannot submit own deposits. Can submit deposits created by other users. • **SSOReviewOnly**- (no scanning capability) User only has ability to submit another user's deposit
Scanner	Select scanner
Accounts	Allows user to submit deposits on selected accounts
Locations	Not available in Express

Note: Remote Deposit Capture also requires an entitlement to be enabled on the Additional Access tab before the user can successfully use the service.

Fraud Control



Stop Checks	Allows user to place stop payments on entitled accounts
Check Validation	Allows user to review and decision items for Return on the entitled accounts. *Requires access to Check Validation service

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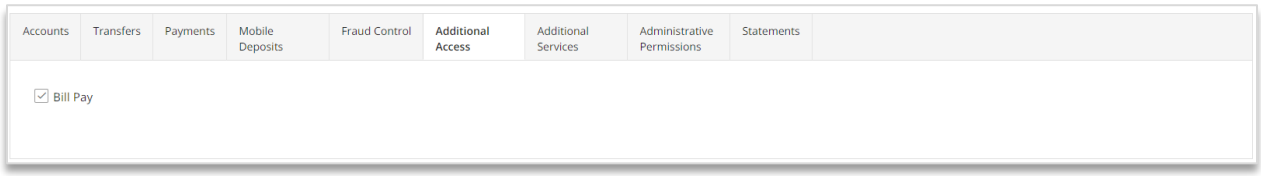
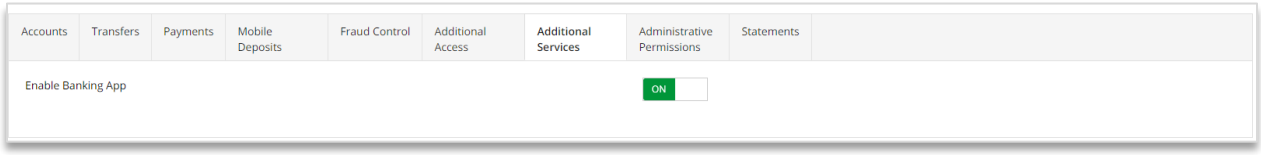
Additional Access



Remote Deposit Capture	Check box if user should be entitled to access to RDC
Bill Pay	Check the Bill Pay box if user should be entitled to access the service

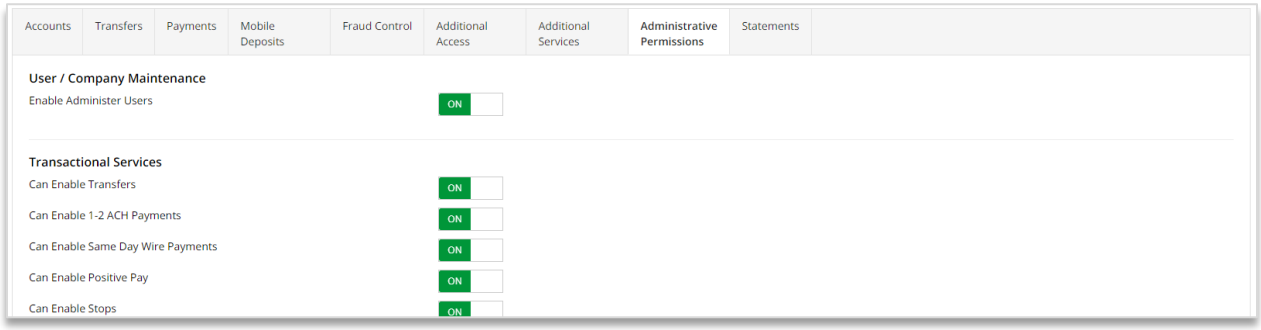
Additional Services



Enable Banking App	Allows user to download the Treasury Mobile App

Administrative Access

Only available for users that have been entitled to be an Administrator



Enable Administrative Users	Gives user the ability to create administrative users
Can Enable Transfers	Allows user to entitle account transfer services on additional user profiles
Can Enable 1-2 ACH Payments	Allows user to entitle ACH access on additional user profiles
Can Enable Same Day Wire Payments	Allows user to entitle Wire access on additional user profiles
Can Enable 3-5 Day BillPay	Allows user to entitle BillPay access on additional user profiles
Can Enable Positive Pay	Allows user to entitle Check Validation access on additional user profiles
Can Enable Stops	Allows user to entitle Stop Payment access on additional user profiles

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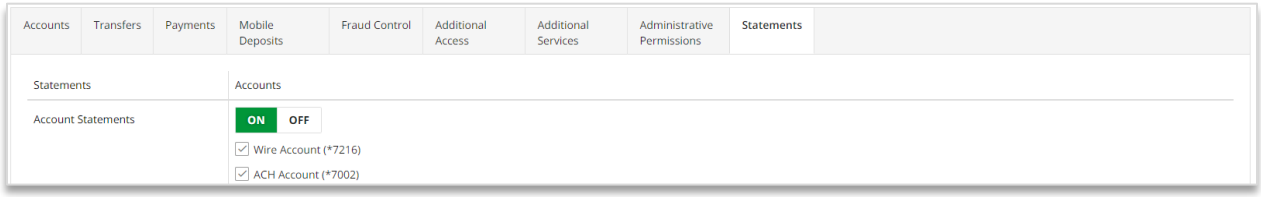
Can Enable Mobile Deposit	Allows user to entitle Mobile Deposit access on additional user profiles
Can Enable Accounts	Allows user to entitle Account access on additional user profiles
Can Enable Additional Access	Allows user to entitle Additional access on additional user profiles *Is required if user should be able to entitle Bill Pay access on additional users
Can Enable Administrative Permissions	Allows user to entitle additional users with administrative entitlements
Can Update Accounts	Allows user to update Account Descriptions
Can Enable Statements	Allows user to entitle statement viewing access on additional user profiles

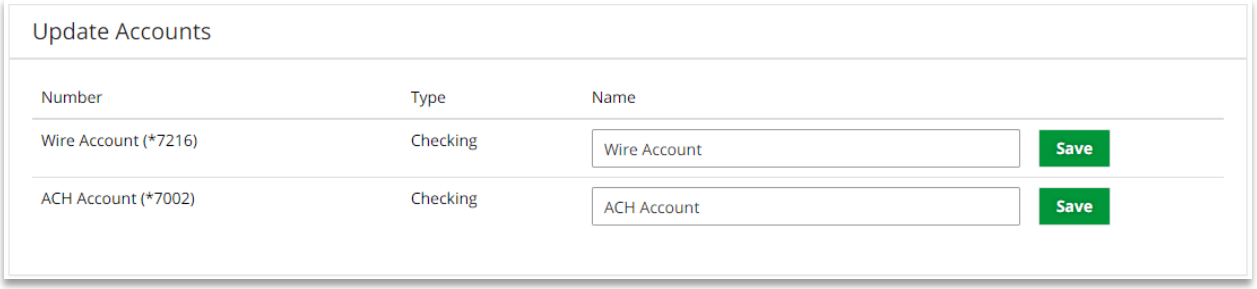
Statements



Account Statements	Allows user to download and view statements for the entitled accounts

Accounts

The accounts tab under the Admin Manager section is used to update account descriptions. The account description entered will apply to all users within the company.



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Treasury Express Mobile App

Download the **Treasury Mobile** app to access Treasury Express from your phone

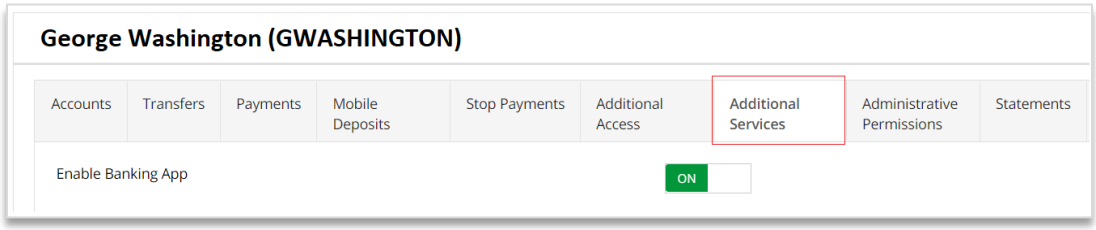
Use the mobile app to:

- View Account Activity and make transfers
- Submit ACH & Wire Payments
- Approve ACH, Wire, & Account Transfers
- Manage User access

User Requirements

User Entitlement

The user entitlement below will need to be enabled on the user profile in order for them to successfully enroll in the mobile app.



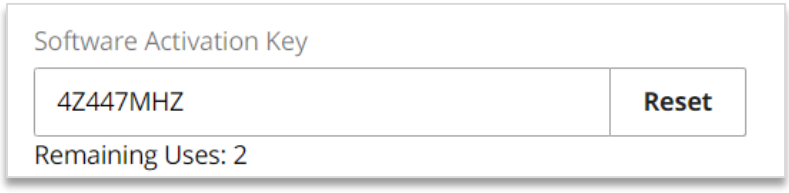
* User entitlements are managed by users with the designated administrator access

Software Activation Key

The activation key is used during enrollment, and anytime a password reset request is submitted on the mobile app, it is user-specific and can be found in the **Edit My Profi**le section of Treasury Express.

Note: only users with administrative rights will be able to see activation keys. If a user does not have administrative rights, they will need to work with their Admin.

The Activation Key is in the **User Information** section.



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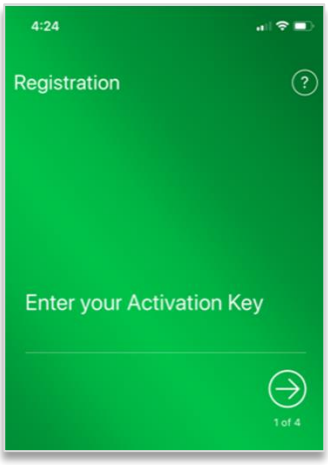
Mobile App Registration

Follow the below steps when logging into the Mobile App for the first time or if Reset Password link was selected. The activation process consists of four steps:

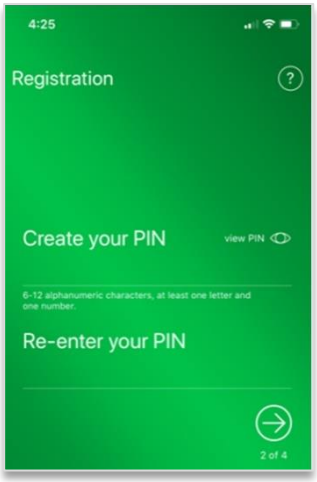
Step 1:

Enter your user specific Software Activation Key



Step 2:

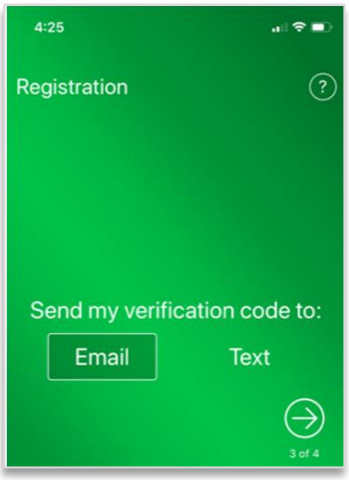
Create your PIN. This PIN will be used to login to the App each time.



PIN Requirements: 6-12 Characters, at least one letter and one number

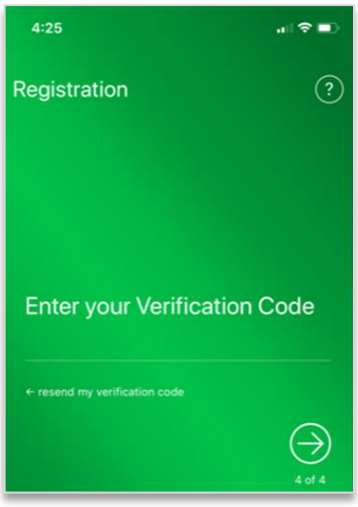
Step 3:

Select how you would like to receive your one-time verification code



Step 4:

Enter the one-time passcode



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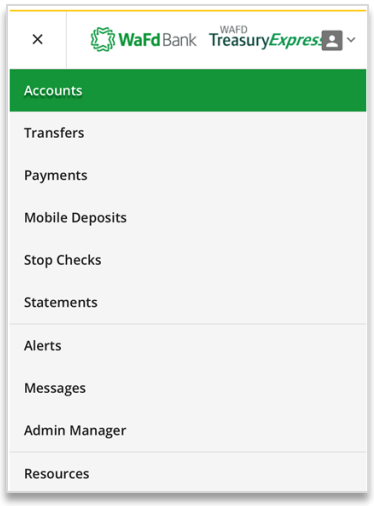
Navigation

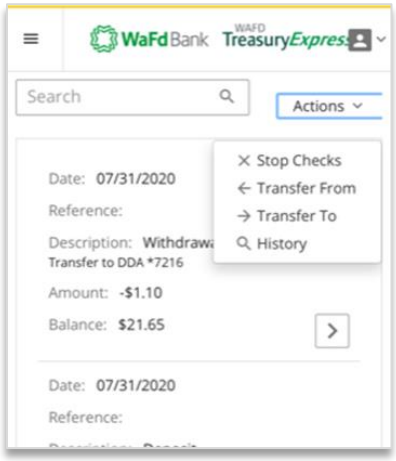
This section provides an overview of the Treasury Mobile functionality. User access depends on individual user rights entitled in Treasury Express.

Use the ☰ icon to navigate within the menu screen.



Accounts

The accounts tab allows you to select the account you would like to view recent transaction activity on



Use the **Actions** dropdown to quickly place a stop payment or account transfer within the same screen or use the History option to narrow your transaction activity search.

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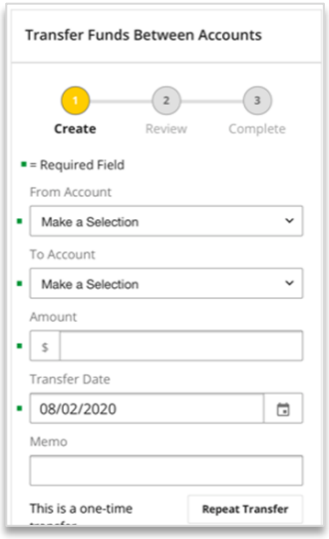
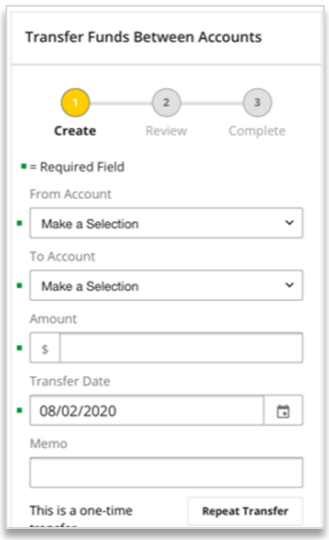
Transfers

Process a one-time account transfer or setup a recurring transfer within the Transfers tab.



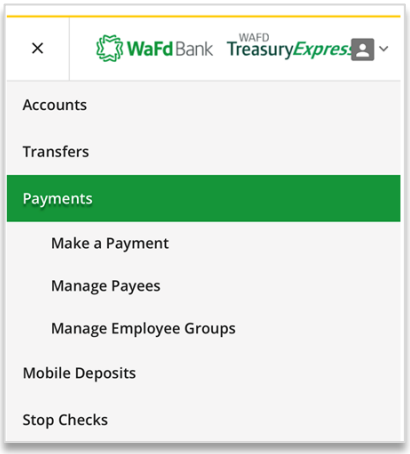
Mobile Deposit

Allows user to make a deposit without having to visit the branch. For same day processing deposit must be submitted before 5pm PT.



Payments

Allows user to send ACH and Wire payments. Access to the payments tab depends on payment types enabled to your company and individual user entitlements



- Make a Payment
  Users can send ACH and Wire payments through the App using existing payees, no free form options available.
- Manage Payees
  Users can create a new payee or update an existing payee.
- Manage Employee Pay Groups
  Create a new Employee Pay Group or manage an existing group in the system.

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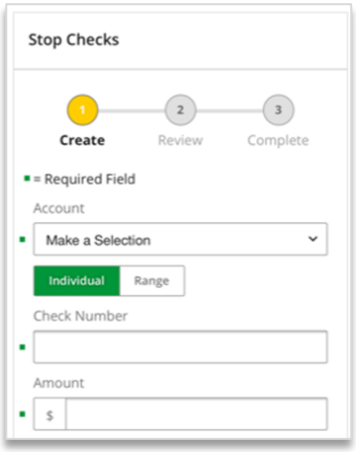
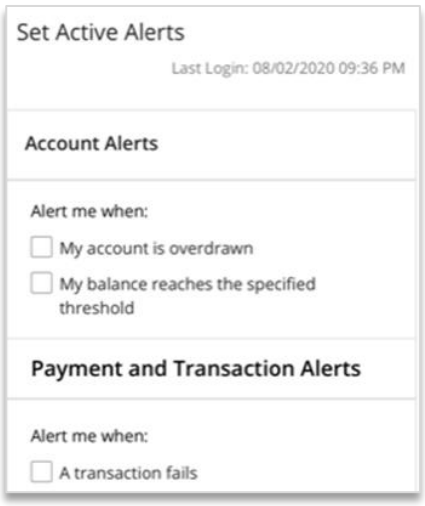
Stop Payment

Quickly process a single Stop Payment within the App



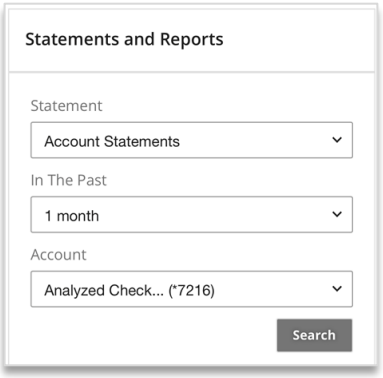
Alerts

Manage your user account, transaction, and security alerts



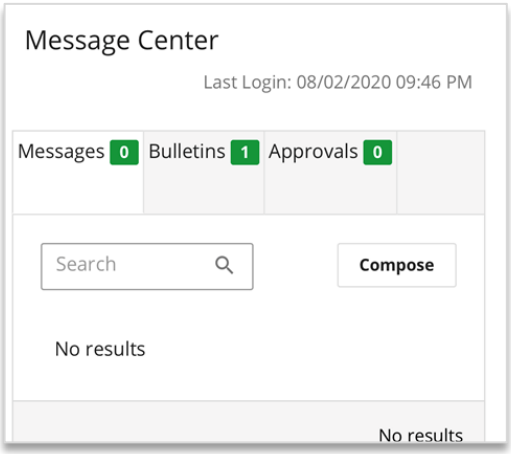
Statements

View up to 18 months of account statements. Statements will pop up in a PDF viewer on the screen.



Messages Center

Allow users to see any pending payment approvals, bulletins posted in the system by the bank, or send a message to the bank.



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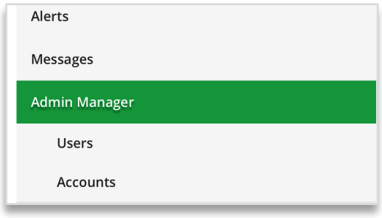
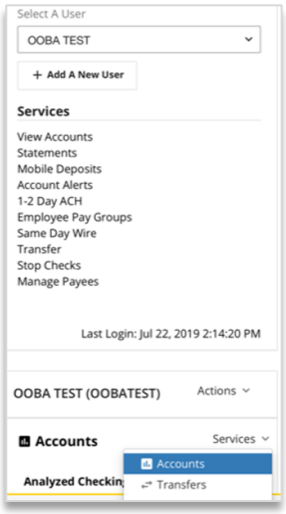
Admin Manager

Tab only available to users with Admin rights



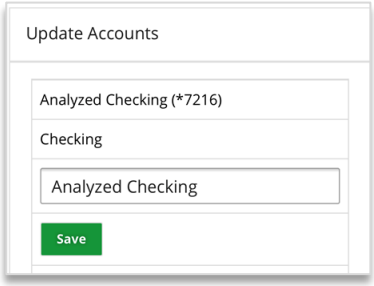
Users

Maintain an existing user profile. Includes reset passwords, update contact details, and manage user entitlements.



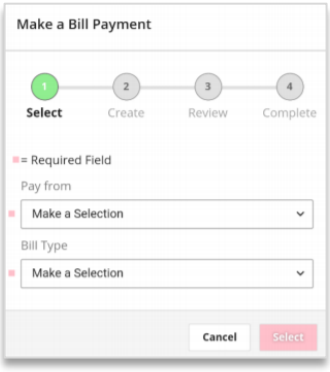
Accounts

Allows users to update Account nicknames



Bill Pay

Allows user to send and approve payments and review Bill pay activity.



Make a Payment

- **Billers –** payments sent via the mail as a check
- **Unpaid eBiller** – payments sent electronically.
  Only appliable for vendors setup in Fiserv network

Activity

- **Recent Bills** - Shows users the payments being delivered today or delivered in the past.
- **Upcoming Bills -** Shows user's payments scheduled to be delivered in the future.

Approvals

Allows users with approval rights to approve pending payments

Terms & Conditions

View the Treasury Management Terms & Conditions

Privacy Policy

WaFd Banks Privacy Policy

Contact Us

Phone number & email for Treasury Express support

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System Requirement

Apple

iPads and iPhones running iOS 11 or newer

> **Note**: Only the most recent release of an OS version is supported. For example, if iOS 100.4.9 is publicly available, then release 100.4.8 is no longer supported. However, the most recent release of iOS 99 would still be supported.

Android

Phones and tablets running OS 5 or newer

- 1.2 GHZ dual core chip or better
- 1 GB or more of RAM

Contact Us

For additional support contact the Treasury Servicing group 877-423-9742 or email us at Treasury.Servicing@wafd.com

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