



Treasury Express User Guide

Guide v.3

May 2024

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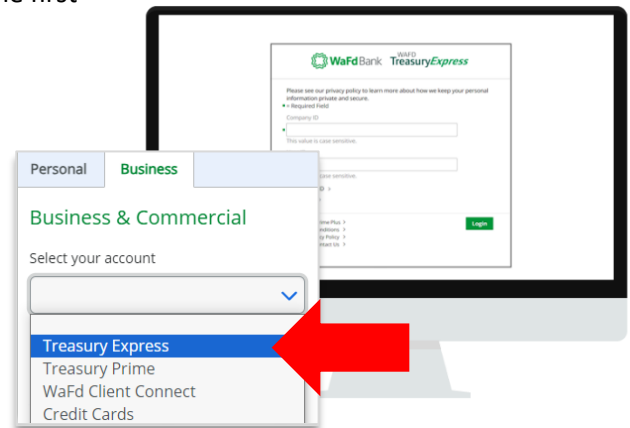
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Let's Get Started

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.

Choose Verification Image and Phrase

Please choose an image and phrase that are recognizable.

Verification Image






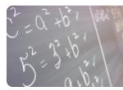
■ = Required Field





Verification Phrase

■ coffee shop

Image Categories

Education

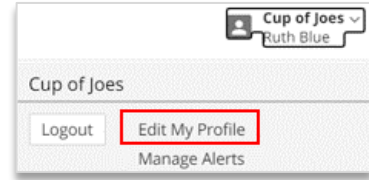





Contact Information

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



User Information	Contact Information
<p>■ = Required Field</p> <p>Company ID 0567</p> <p>User ID RBLUE</p> <p>First Name Ruth</p> <p>Last Name Blue</p> <p>Email rblue@email.com Test</p> <p>Time Zone US/Pacific (PST)</p> <p>Business Phone Number (555)208-8888 Format: XXX-XXX-XXXX</p>	<p>Street Address 425 Pike St</p> <p>City Seattle</p> <p>State WA</p> <p>Zip Code 98101</p> <p>Country United States</p> <p><input type="checkbox"/> Receive email notifications</p> <p><input type="checkbox"/> Enable text message notifications</p>

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**

Security

■ = Required Field

[Change Password >](#)

[Set PIN >](#)

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

■ = Required Field

New PIN

■

PIN must be between 6 and 12 characters in length and contain special characters.

■

Confirm PIN

■

Out of Band One
Time Passcode
Delivery

Via Email

Via SMS

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

Country

United States
▼

Receive email notifications

Enable text message notifications

Mobile Phone Number

■

Test

Format: XXX-XXX-XXXX

Receive alerts via text message

Text Message Terms & Conditions

■ = Required Field

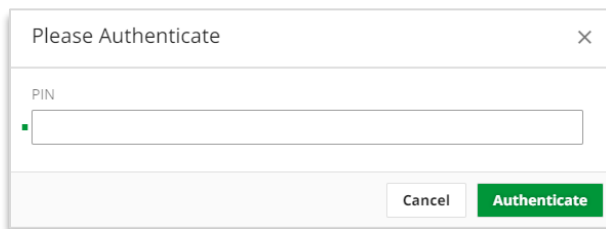
I agree to the Text Terms & Conditions >

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.

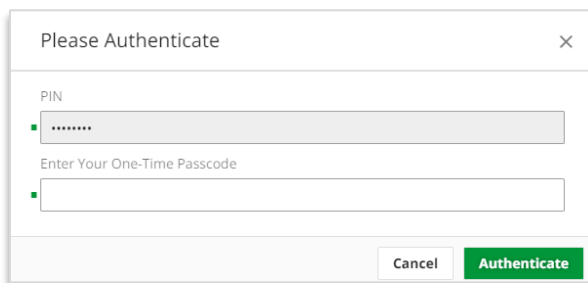
Payment Reverification Steps

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

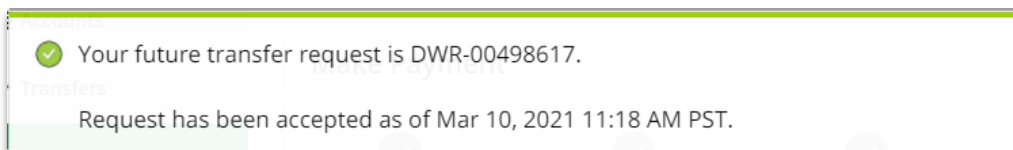
1. Enter PIN and click **Authenticate**



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**



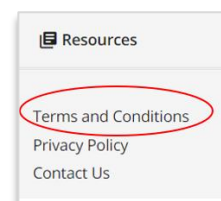
4. User will receive a confirmation banner at the top of the screen once payment has been successfully sent




Terms & Conditions

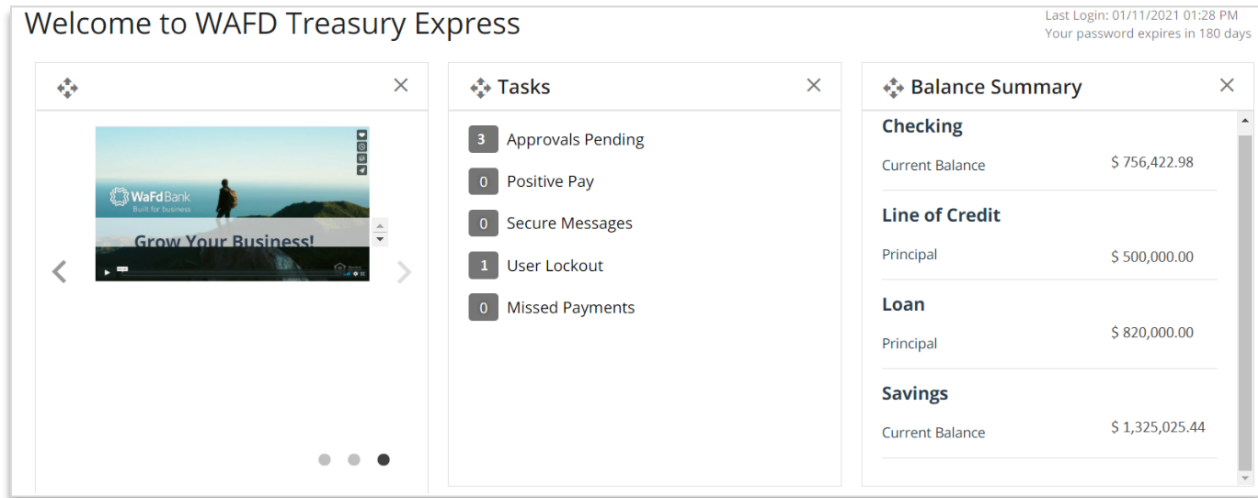
For your convenience the Treasury Management Terms & Conditions are available for you within the system and can be accessed at any time.

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




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

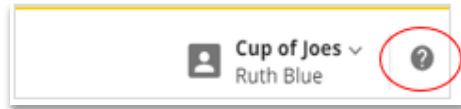
Tasks

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

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.

Last Login: 09/15/2018 06:44 PM

Accounts

ACH Account (*7002) CHECKING ☆ Make Favorite

Select An Account

ACH Account (*7002) ▾


Current Balance	Available Balance	Float	Interest Paid Prior Year
\$8.28	\$8.28	\$0.00	\$0.00
	Hold	Amount Pending Authorization	Date Opened
	\$0.00	\$0.00	02/16/2016
	Available Credit	Interest Paid YTD	Interest Rate
	\$0.00	\$0.00	0.0000%

Recent Transactions

Stop Checks
Transfer From
Transfer To
History

Date ▾	Description	Amount	Balance
01/08/2021	Deposit Transfer from DDA *7216	\$1.00	\$8.28

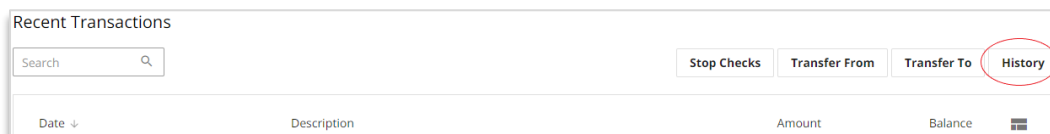
Deposit Images

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

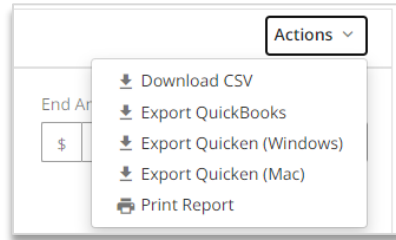
Transaction Search & Export

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

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



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

Transfer Funds Between Accounts

1 **Create**
2 **Review**
3 **Complete**

■ = Required Field

From Account

■

To Account

■

Amount

■

Transfer Date





■

Memo

This is a one-time transfer.

Transfer History

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

Recent Transfers	Upcoming Transfers			Print	Export
Transfer Date ↑	Transfer From	Amount			
01/25/2021 ↻	 Wire Account (*7216)	\$1.00			
02/01/2021 ↻	 Wire Account (*7216)	\$1.00			

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.

Make Payment


1
Speed


2
Create


3
Review

4
Complete

How fast should the payment be processed?


Same Day Wires


1-2 Business Days ACH


3-5 Business Days Standard Bill Pay

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.



Payment Date ↓	Payee	Amount
03/11/2021	  Bruce Wayne	\$2.50

Showing 1 - 1 of 1 results

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.

Payment Details

Payment Date 03/11/2021	Status PENDING APPROVAL	<input type="button" value="Print"/> <input type="button" value="Download"/>
From Account N/A	Transaction Number ACH-00025409	
Amount \$1.25	Payment Type 1-2 Day ACH Payment	

Payee Jaun Valdez	Bank Name Washington Federal Bank
Account *9858	ABA 325070980
Memo	

This payment has not yet been processed.
Payment will be processed on 03/11/2021.

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**

Make Payment

Make Payment

✓
Speed

2
Create

3
Review

4
Complete

Same Day Wire Payment

■ = Required Field

Payee

From Account



Amount

Payment Date

Memo

Purpose of Payment

This is a one-time payment.

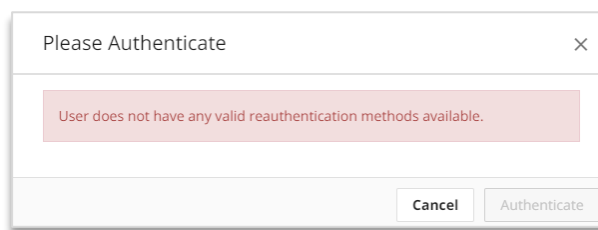
<i>Payee</i>	Select an existing payee from the dropdown, or click  icon to edit an existing payee or click  icon to create a new payee
<i>From Account</i>	Select which account the funds should be withdrawn from *Accounts available depend on completed authorization
<i>Amount</i>	Enter the amount of the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

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

*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)

Make Payment

✓
Speed

2
Create

3
Review

4
Complete

Pay a Vendor

■ = Required Field

Payee

■

▼

+

Amount

■

Payment Date

■

Memo

This is a one-time payment. Repeat Payment

Cancel
Review

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

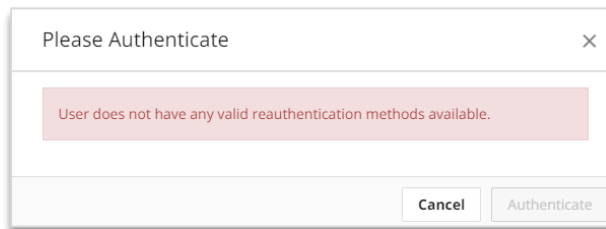
<i>Memo</i>	Allows user to enter additional details of the payment for future reference
<i>Repeat Payment</i>	Allows user to setup a recurring payment on selected schedule

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.



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

Pay Bills

Pay Bills
?

Pay From Analyzed C... *7216 ▼
Preferred Account

[Add/Manage Groups](#)

[-] Acct 1234

Features	Billers Name	Amount	Pay Date
	City of Port Angelos *5678	\$ <input style="width: 60px;" type="text"/>	<input style="width: 60px;" type="text"/>
	Joe Smith	\$ <input style="width: 60px;" type="text"/>	<input style="width: 60px;" type="text"/>

[-] Unassigned Billers

Features	Billers Name	Amount	Pay Date
	Idaho Power Company *4526	\$ <input style="width: 60px;" type="text"/>	<input style="width: 60px;" type="text"/>
	Larry Kosowsky	\$ <input style="width: 60px;" type="text"/>	<input style="width: 60px;" type="text"/>
	Larry Updatest Update Test	\$ <input style="width: 60px;" type="text"/>	<input style="width: 60px;" type="text"/>
	Test Company *2345	\$ <input style="width: 60px;" type="text"/>	<input style="width: 60px;" type="text"/>
	TPL Corp LK Test *2345	\$ <input style="width: 60px;" type="text"/>	<input style="width: 60px;" type="text"/>

Make Payments

Bill Reminders
?

Many of the bills you pay online are available electronically as e-Bills!
[Click to Learn More.](#)

You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too.

[Set Up Reminders](#)

Pending | Unapproved
?

You have no unapproved payments for the last 45 days at this time.

To view unapproved payments that are older than this, click the [View All Unapproved Payments](#) link.

[View All Unapproved Payments](#)

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

Add a Bill

Allows user to create new payees

Add a Bill

Quick Add a Company or Person to Pay
?

To start making payments, select the type of bill you want to add, and click **Continue**. [More about who I can pay...](#)

Who do you want to pay?

Company
 Person

Continue
Cancel

<i>Company</i>	Required payee fields: <ul style="list-style-type: none"> Company Name Account Number
<i>Person</i>	Require payee fields <ul style="list-style-type: none"> Phone Number First & Last Name Address

Bill History

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

View Payments and Bills
?

[All Payments](#) | [Unapproved Payments](#)

To view payments and bills for a different date range, select an option in **Current View**. Use **Additional Options** to search for specific payments. Print

Current View Past 30 days and future v

Additional Options

Show All (selected) v

For v Go

There are [0 unapproved payments](#).
[How do I sort, search, or categorize?](#)

Payments 1 - 1 of 1 << First < Prev 1 Next > Last >>

Biller Name <small>Category</small>	Account	Amount	Pay Date	Status <small>Initiated By</small>	Action
Joe Smith <small>Uncategorized</small>	TPL Operating <small>Test *7002</small>	\$5.00	03/19/2021	Canceled <small>repeating payment</small>	View Detail

Payments 1 - 1 of 1 << First < Prev 1 Next > Last >>

Download File

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

Manage My Bills

Use to manage existing payees in the system

Add and Change Bill Options ?

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name

What would you like to do?

- Add an automatic payment
- Set up reminders for this bill
- Update biller information
- Delete this biller

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

My Accounts

Manage Account Options ?

Account Nickname	Account Number	Status
Analyzed Checking [Edit]	*7216	Active
TPL Operating Test [Edit]	*7002	Active


What would you like to do?

- Move payments

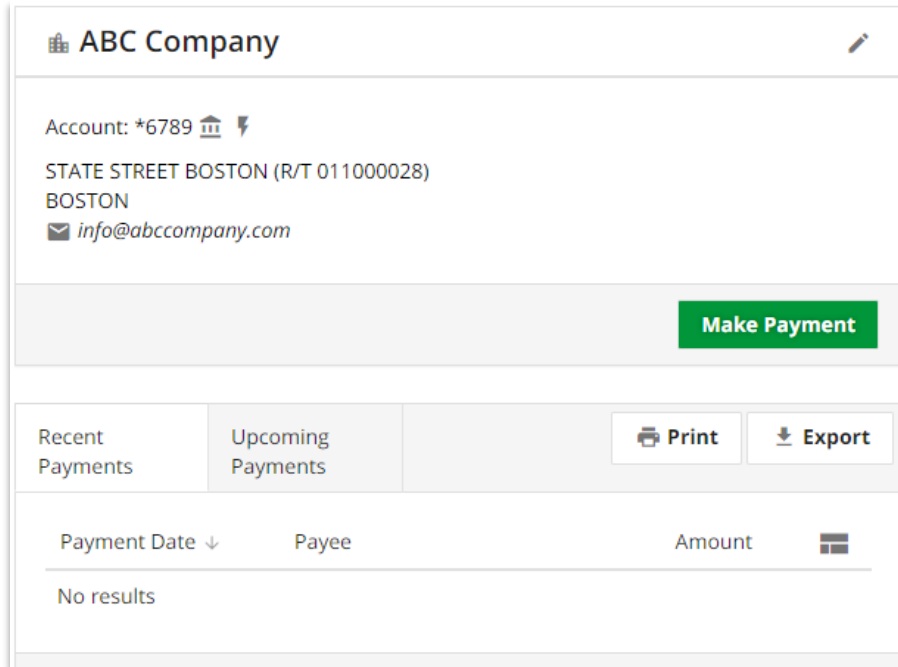
<i>Account Nickname</i>	Select Edit to update nickname
<i>Move Payments</i>	Allows user to move all recurring payments from one account to another

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.

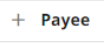


Payment Date	Payee	Amount
No results		

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.

Create a Payee


Select the  icon to create a new payee



Create Payee

Payee Name

Payee Address 1

Payee Address 2

All required fields are indicated by the green  square.

<i>Select a User</i>	Name of payee receiving funds
<i>Payee Address</i>	Physical address of payee *This is required if using payee to send a wire
<i>Payee ID</i>	Unique identifying numbers, letters, or both. If you do not create a payee id the system creates one for you
<i>Payee Type</i>	A classification of each payee <ul style="list-style-type: none"> • 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
<i>Notify Payee if ACH</i>	Select the check box to send an email to the payee each time you make an ACH payment.
<i>Account Number</i>	Payee bank account number
<i>Account Type</i>	Type of account receiving the payment <ul style="list-style-type: none"> • Checking • Savings • Loan
<i>Bank R/T Number</i>	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
<i>Bank Name</i>	The name of the receiving bank
<i>Bank Address</i>	Address of the receiving bank
<i>Pay via 1-2 Business Day Payments - ACH</i>	Check box if payee can be used to send ACH payments
<i>Pay via Same Day Payments - Wire Transfer</i>	Check box if payee can be used to send Wires

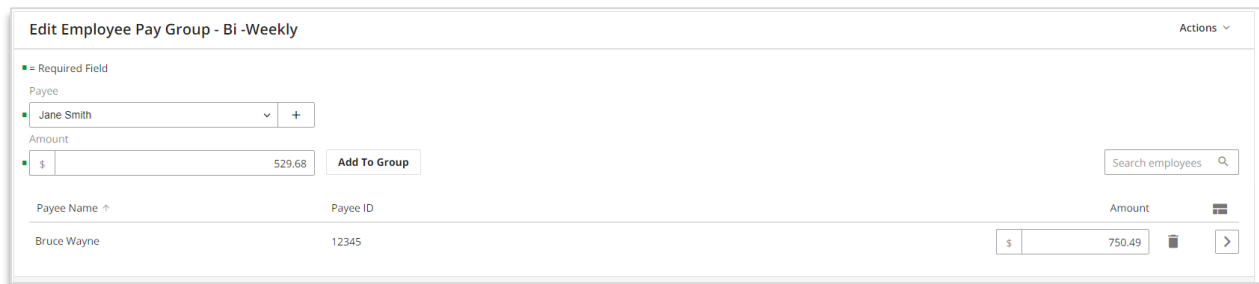
Manage Employee Pay Groups


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**

Make Payment

Speed **Create** Review Complete

Pay Employees

Employee Pay Group
Bi-Weekly

Employees Search

Exclude	Payee Name ↑	Amount
<input type="checkbox"/>	Bruce Wayne	\$ 750.49
<input type="checkbox"/>	Jane Smith	\$ 529.68

Showing 1 - 2 of 2 results

■ = Required Field

Total Amount
\$1,280.17

Payment Date
02/24/2021

Memo

This is a one-time payment.

<i>Employees</i>	This section lists all of the payees included in the Group Exclude – check box if payee should not be included in this payment
<i>Total Amount</i>	Total amount of the employee pay group
<i>Payment Date</i>	Select the date the payments should settle in the recipient's account
<i>Memo</i>	An internal field used to help identify specific payment
<i>Repeat Payment</i>	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.

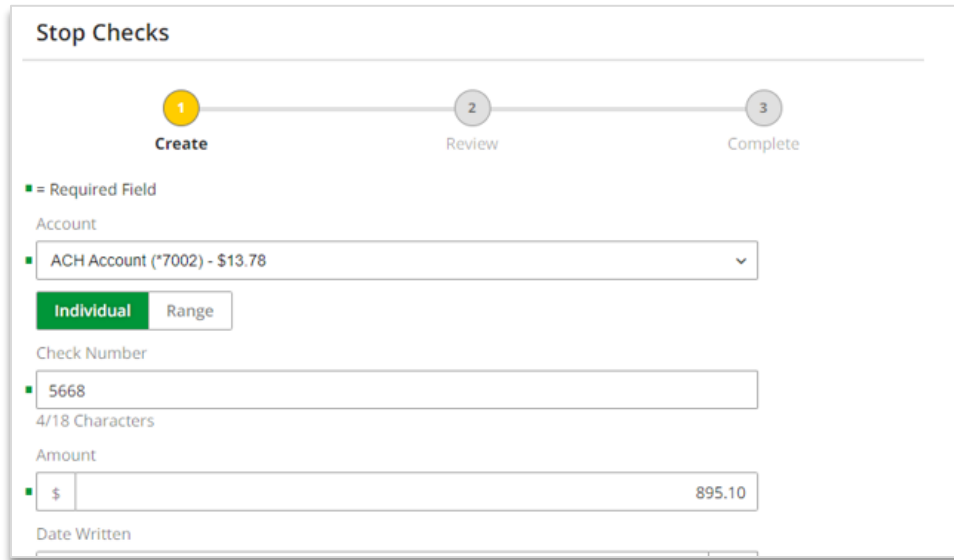
Each morning, users can review all their incoming checks in Treasury Express. In the event a Check does not match their register they can choose to return the item.

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.

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

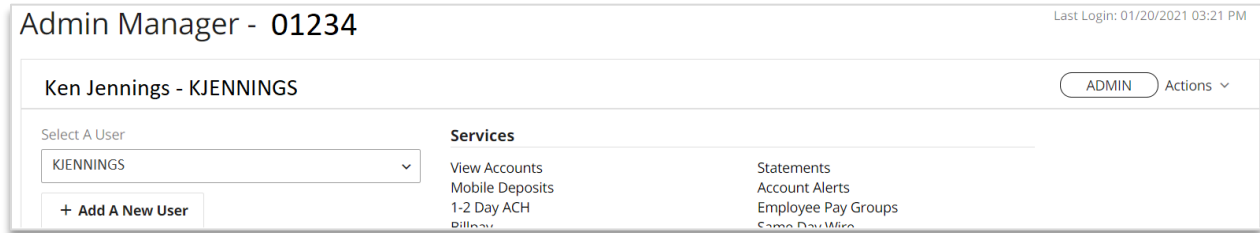
Admin Manager

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.

Users

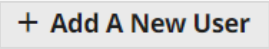

From the Users tab, administrators can create new users and manage existing users' profile and entitlements.



Managing Existing Users

<p><i>Select a User</i></p> <p><i>Actions</i></p>	<p>Use dropdown to navigate between existing users</p> <p>Use the Actions dropdown on existing user profile to:</p> <ul style="list-style-type: none"> • Lockout/Unlock user • Reset password • Clone user • Edit User • Delete user
---	---

Creating New Users

To create a new user, select  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

Accounts

Jane Smith (JSMITH) ADMIN Actions ▾

Accounts	Transfers	Payments	Mobile Deposits	Stop Payments	Additional Access	Additional Services	Administrative Permissions	Statements	
					View Access				
					ON OFF				
					Account Alerts				
					ON OFF				
Wire Account (*7216)					ON				
					ON				

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

Accounts	Transfers	Payments	Mobile Deposits	Stop Payments	Additional Access	Additional Services	Administrative Permissions	Statements
<input checked="" type="checkbox"/> Enable Transfer Money								
					Enable for Debit/Credit	Approval Required for Debit		Can Approve
					BOTH NONE	ON OFF		ON OFF
Wire Account (*7216)					Both Debit Credit None	OFF		ON
ACH Account (*7002)					Both Debit Credit None	OFF		ON

Enable Transfer Money Accounts – Enable for Debit/Credit

Check the box to enable transfer entitlements
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

ACH Payments

Accounts	Transfers	Payments	Mobile Deposits	Stop Payments	Additional Access	Additional Services	Administrative Permissions	Statements
<input checked="" type="checkbox"/> Enable 1-2 Day ACH Payments								
ACH Type			Enable For					
Pay a Person			Both			Pay	Approve	None
Pay a Vendor			Both			Pay	Approve	None
Pay Taxes			Both			Pay	Approve	None
Pay Employee Groups			Both			Pay	Approve	None
Approval Required			Daily Limit					
<input checked="" type="checkbox"/>			\$ <input type="text" value=""/>			<input type="text" value="100.00"/>		
<input checked="" type="checkbox"/> Enable Manage Employee Pay Groups <input type="checkbox"/> Enable Manage Payees <input type="checkbox"/> Must Use Existing Payees								

<i>Enable 1-2 Day ACH Payments</i>	Check the box to enable ACH entitlements
<i>ACH Type</i>	Allows users to send the entitled payment types <ul style="list-style-type: none"> • 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
<i>Approval Required</i>	Requires users’ payments to be approved by another user within the company *Users cannot approve their own transactions
<i>Daily Limit</i>	The daily maximum limit for user Note – limit cannot exceed the Company daily limit
<i>Enable Manage Employee Pay Groups</i>	Allows user to create and update Employee Pay Groups, to be available for the Company users with access
<i>Enable Manage Payees</i>	Allows user to create and update payees
<i>Must Use Existing Payees</i>	User only allowed to initiate payments for existing payees already setup in Express

Wire Payments

Accounts	Transfers	Payments	Mobile Deposits	Stop Payments	Additional Access	Additional Services	Administrative Permissions	Statements	
<input checked="" type="checkbox"/> Enable Manage Employee Pay Groups <input checked="" type="checkbox"/> Enable Same Day Wire Payments									
		Wire Payments	Daily Limit			Approval Required		Can Approve	
Accounts		<input type="checkbox"/> ON <input checked="" type="checkbox"/> OFF				<input type="checkbox"/> ON <input checked="" type="checkbox"/> OFF		<input type="checkbox"/> ON <input checked="" type="checkbox"/> OFF	
Wire Account (*7216)		<input checked="" type="checkbox"/> ON <input type="checkbox"/> OFF	\$ <input type="text" value="100.00"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/> ON <input checked="" type="checkbox"/> OFF	
<input checked="" type="checkbox"/> Enable Manage Payees <input type="checkbox"/> Must Use Existing Payees									

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

Bill Pay

<input checked="" type="checkbox"/> Enable Bill Pay <input checked="" type="checkbox"/> Bill Pay Admin	
Enable Account	
Accounts	<input type="checkbox"/> ON <input checked="" type="checkbox"/> OFF
Wire Account (*7216)	<input type="checkbox"/> ON <input checked="" type="checkbox"/> OFF
ACH Account (*7002)	<input type="checkbox"/> ON <input checked="" type="checkbox"/> OFF

<i>Enable Bill Pay</i>	Check the box to enable Bill Pay entitlements
<i>Bill Pay Admin</i>	Gives user administrative rights within bill pay system
	<ul style="list-style-type: none"> 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
<i>Accounts</i>	Select the account the user should have the ability to initiate payments from

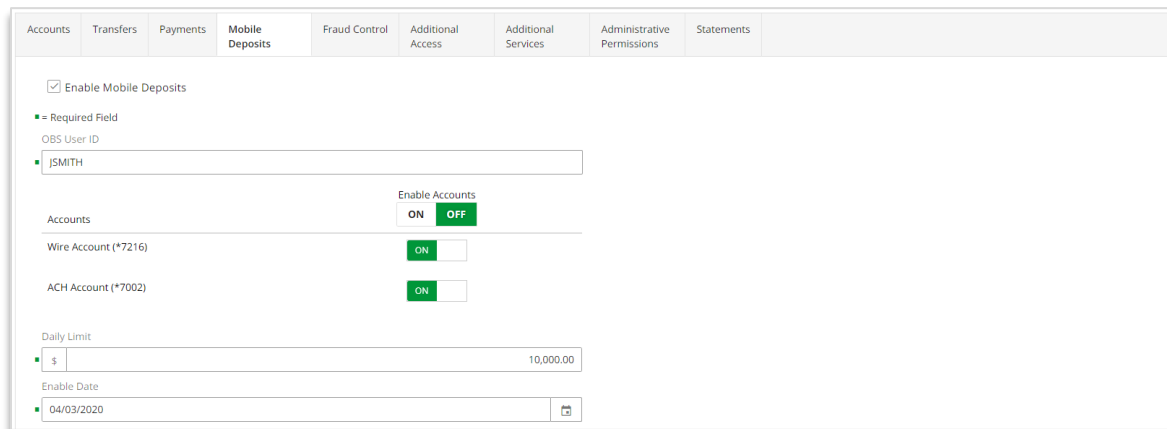
Note: Bill Pay also requires an entitlement to be enabled on the [Additional Access](#) tab before user can successfully use the service.

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



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

Remote Deposit Capture (RDC)



<i>Enable Merchant Capture</i>	Check the box to enable RDC entitlements
<i>Daily Cumulative Deposit Amount</i>	Set total daily deposit limit for user profile Note – Limit cannot exceed company daily limit
<i>Single Deposit Amount</i>	Set total amount per deposit
<i>Single Item Amount</i>	Set total amount of single item within deposit
<i>Deposit Item Count</i>	Maximum number of items per day
<i>SCO Options- User ID</i>	Enter users' Treasury Express User ID (recommended)
<i>User First Name</i>	Enter users' first name
<i>User Last Name</i>	Enter users' last name
<i>User Email Address</i>	Enter users' email address
<i>Allow User to View Site Deposits</i>	Check to allow user to see other user's deposits submitted through the system
<i>User is Active</i>	Check to enable user
<i>Site ID</i>	Leave blank (recommended) User specific site location (additional descriptor)
<i>User Role</i>	Choose one of the following available roles: <ul style="list-style-type: none"> • 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
<i>Scanner</i>	Select scanner
<i>Accounts</i>	Allows user to submit deposits on selected accounts
<i>Locations</i>	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

Accounts	Transfers	Payments	Mobile Deposits	Fraud Control	Additional Access	Additional Services	Administrative Permissions	Statements
				Stop Checks		Check Validation		
Account				ON	OFF	ON	OFF	
Wire Account (*7216)				ON	OFF	ON	OFF	
ACH Account (*7002)				ON	OFF	ON	OFF	

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

Additional Access

Accounts	Transfers	Payments	Mobile Deposits	Fraud Control	Additional Access	Additional Services	Administrative Permissions	Statements
<input checked="" type="checkbox"/> Bill Pay								

Remote Deposit Capture
Bill Pay

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

Additional Services

Accounts	Transfers	Payments	Mobile Deposits	Fraud Control	Additional Access	Additional Services	Administrative Permissions	Statements
Enable Banking App							<input checked="" type="checkbox"/>	

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

Accounts	Transfers	Payments	Mobile Deposits	Fraud Control	Additional Access	Additional Services	Administrative Permissions	Statements
User / Company Maintenance								
Enable Administer Users						<input checked="" type="checkbox"/>		
Transactional Services								
Can Enable Transfers						<input checked="" type="checkbox"/>		
Can Enable 1-2 ACH Payments						<input checked="" type="checkbox"/>		
Can Enable Same Day Wire Payments						<input checked="" type="checkbox"/>		
Can Enable Positive Pay						<input checked="" type="checkbox"/>		
Can Enable Stops						<input checked="" type="checkbox"/>		

Enable Administrative Users
Can Enable Transfers

Gives user the ability to create administrative users
Allows user to entitle account transfer services on additional user profiles

Can Enable 1-2 ACH Payments
Can Enable Same Day Wire Payments
Can Enable 3-5 Day BillPay

Allows user to entitle ACH access on additional user profiles
Allows user to entitle Wire access on additional user profiles
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

<i>Can Enable Mobile Deposit</i>	Allows user to entitle Mobile Deposit access on additional user profiles
<i>Can Enable Accounts</i>	Allows user to entitle Account access on additional user profiles
<i>Can Enable Additional Access</i>	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
<i>Can Enable Administrative Permissions</i>	Allows user to entitle additional users with administrative entitlements
<i>Can Update Accounts</i>	Allows user to update Account Descriptions
<i>Can Enable Statements</i>	Allows user to entitle statement viewing access on additional user profiles

Statements

Accounts	Transfers	Payments	Mobile Deposits	Fraud Control	Additional Access	Additional Services	Administrative Permissions	Statements
Statements		Accounts						
Account Statements		<input checked="" type="checkbox"/> ON <input type="checkbox"/> OFF <input checked="" type="checkbox"/> Wire Account (*7216) <input checked="" type="checkbox"/> ACH Account (*7002)						

<i>Account Statements</i>	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.

Update Accounts			
Number	Type	Name	
Wire Account (*7216)	Checking	<input type="text" value="Wire Account"/>	<input type="button" value="Save"/>
ACH Account (*7002)	Checking	<input type="text" value="ACH Account"/>	<input type="button" value="Save"/>

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.

George Washington (GWASHINGTON)								
Accounts	Transfers	Payments	Mobile Deposits	Stop Payments	Additional Access	Additional Services	Administrative Permissions	Statements
Enable Banking App						<input checked="" type="checkbox"/>		

* 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 Profile** 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.

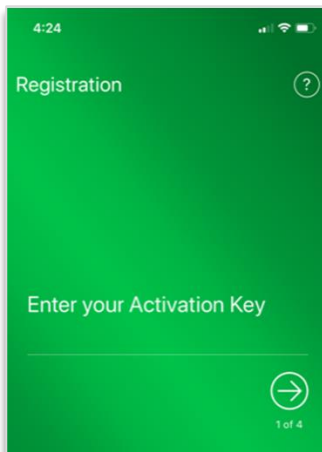
Software Activation Key	
4Z447MHZ	Reset
Remaining Uses: 2	

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:

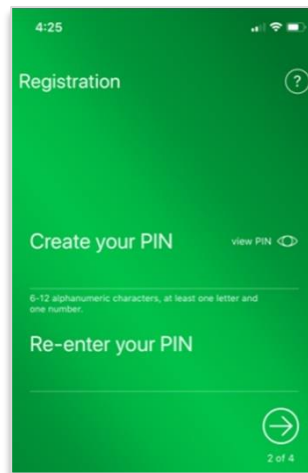
Step 1:

Enter your user specific Software Activation Key



Step 2:

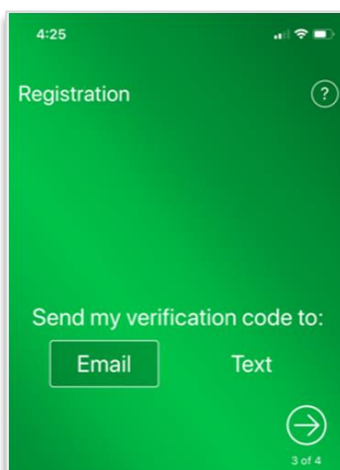
Create your PIN. This PIN will be used to login to the App each time.



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

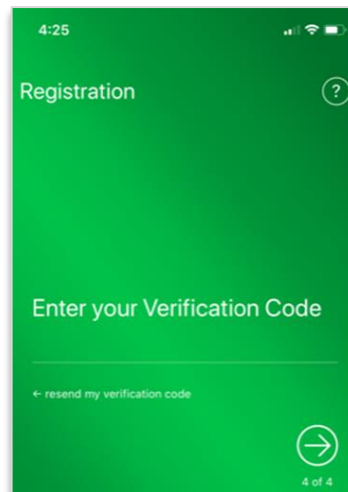
Step 3:

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




Step 4:

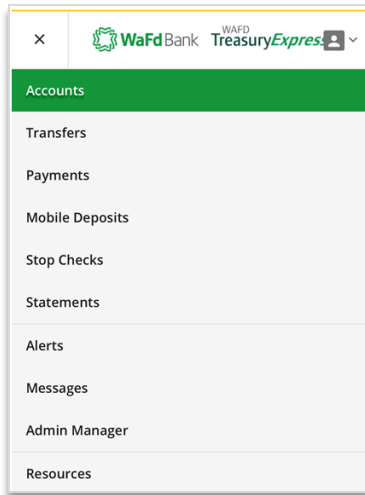
Enter the one-time passcode



Navigation

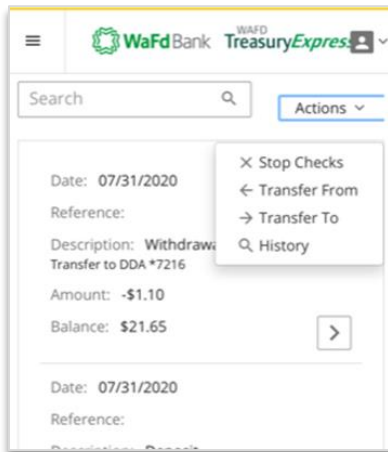
This section provides an overview of the Treasury Mobile functionality. User access depends on individual user rights entitled in Treasury Express.

Use the  icon to navigate within the menu screen.



Accounts

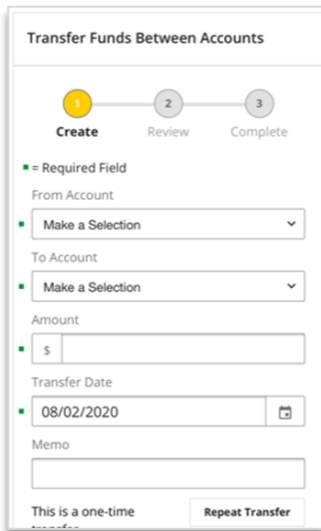
The accounts tab allows you to select the account you would like to view recent transaction activity on



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.

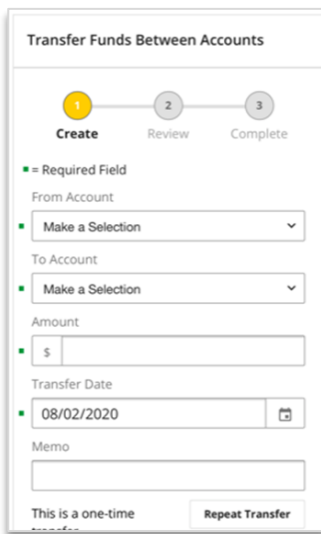
Transfers

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



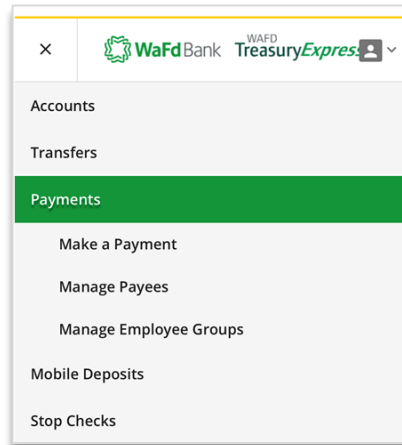
Mobile Deposit

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



Payments

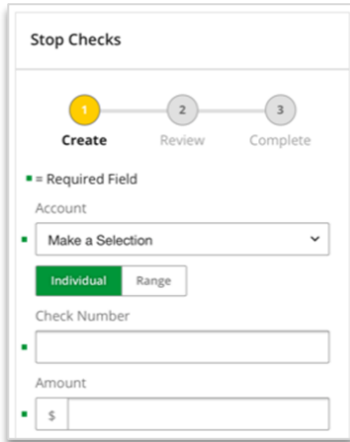
Allows user to send ACH and Wire payments. Access to the payments tab depends on payment types enabled to your company and individual user entitlements



- [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.

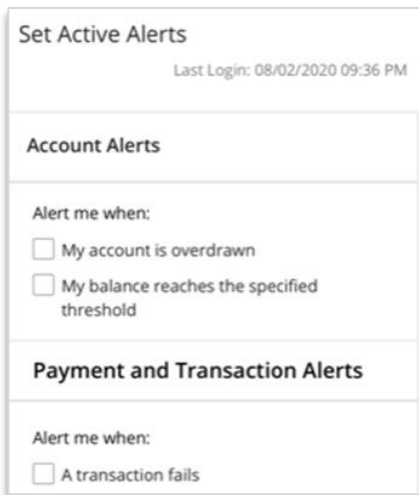
Stop Payment

Quickly process a single Stop Payment within the App



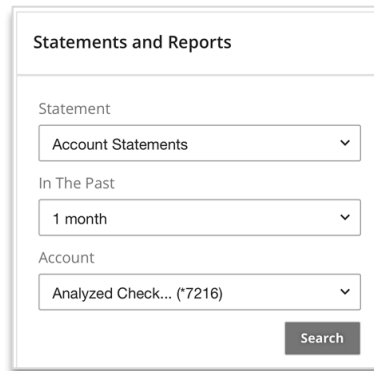
Alerts

Manage your user account, transaction, and security alerts



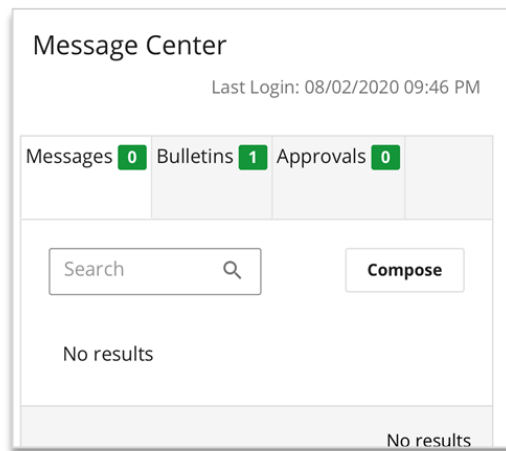
Statements

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



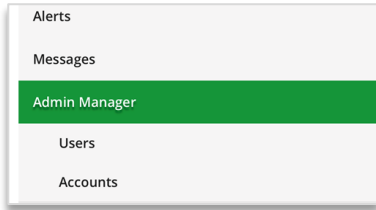
Messages Center

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



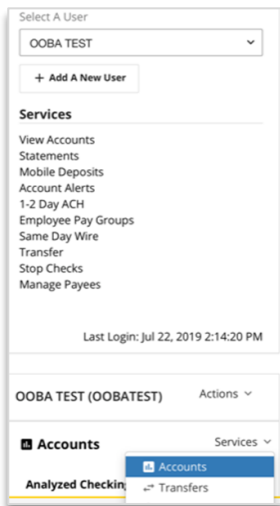
Admin Manager

Tab only available to users with Admin rights



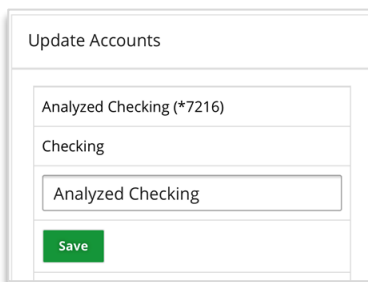
Users

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



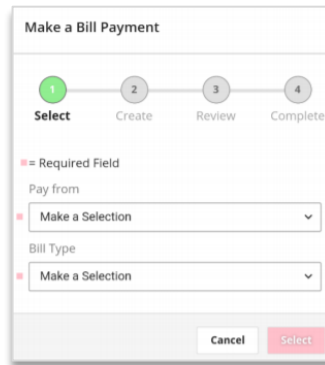
Accounts

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 applicable 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

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