Vista Bank

A DIVISION OF NBH BANK, MEMBER FDIC

Online Lockbox

User Guide

Overview

Welcome to the Merchant Portal User Guide. This comprehensive resource is designed to help you effectively navigate and utilize the full range of payment processing capabilities within the platform. From transaction management and exception handling to reporting and system administration, this guide covers all aspects of the portal's functionality. Whether you're processing lockbox payments, managing electronic transactions, reconciling accounts, or analyzing payment data, you'll find detailed instructions and best practices to optimize your workflow. The portal integrates multiple payment channels into a unified interface, providing you with the tools to streamline operations, improve accuracy, and enhance the overall payment processing experience for your organization and its customers.

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Section 1 | Navigating the Lockbox Interface

This layered approach enhances security by compartmentalizing access, while also enabling a focused review of transactions, aiding in swift decision-making and efficient problem-solving.

By incorporating the hierarchical nature into daily operations, organizations can ensure that staff members are working with the most relevant data for their role, streamlining workflow and enhancing transaction management efficiency.

I. Getting Acquainted with Your New Dashboard

A. Your Receivables Command Center

After logging in, the dashboard serves as your command center, displaying a snapshot of recent activity and allowing for quick navigation to various functions as you manage your transactions.

The dashboard design, with its clear layout and accessible data points, equips you with the necessary tools to efficiently monitor and manage your receivables.

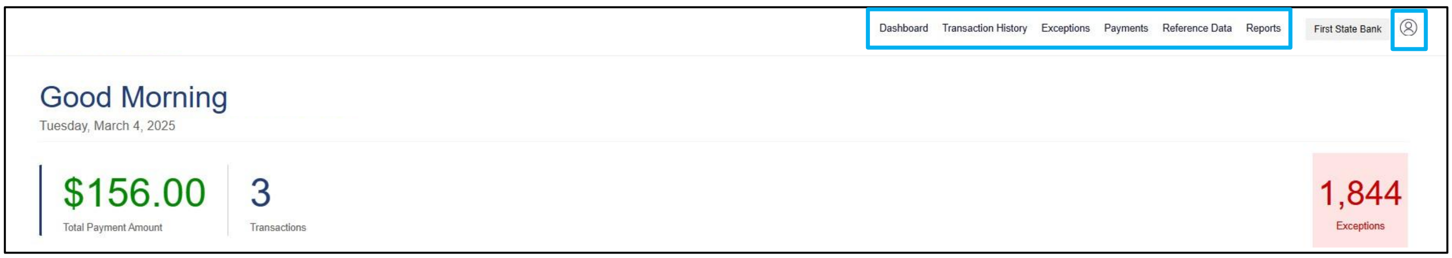
B. Dashboard Page

Elements of the Dashboard Page

Menu Navigation

A user-friendly navigation menu with 6 main options that direct you to different areas of the platform. The navigation menu is determined by user role and the product mix of the client.

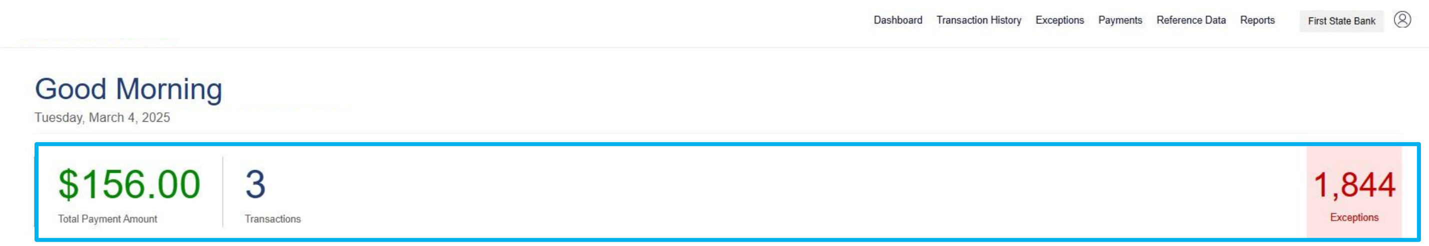
NOTE: Administration module is located under the people icon.



Menu Navigation Descriptions

1. Dashboard	Serves as your command center, displaying a snapshot of recent activity and allowing for quick navigation to various functions as you manage your transactions.
2. Transaction History	List of all transactions processed the previous day.
3. Exceptions	Manage payments that require attention due to processing rule discrepancies.
4. Payments	View, manage, conduct consumer online payments
5. Reference Data	View and modify reference data or upload reference data file.
6. Reports	Access and download standard reports for a comprehensive understanding of receivables.

Data Boxes

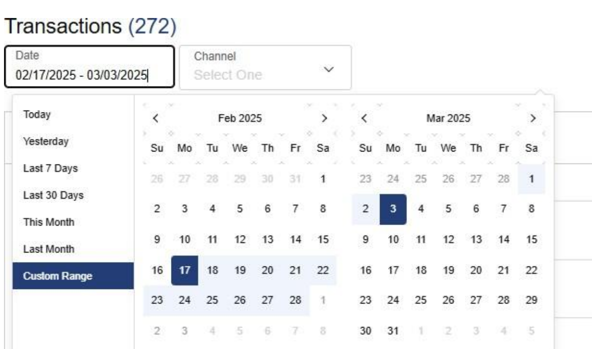


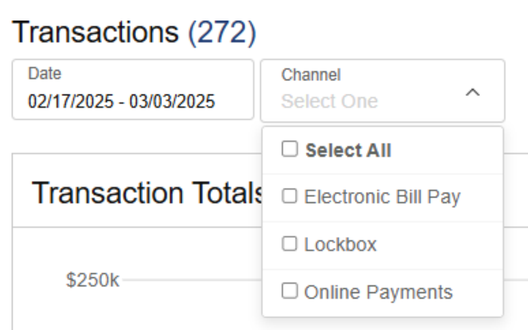
Descriptions

1. Total Payment Amount	Displays the dollar value of payments processed the previous day, giving you a quick financial overview.
2. Transactions	Displays the number of transactions processed the previous day, giving you a quick financial overview.
3. Exceptions	Indicates the number of outstanding exceptions, alerting you to payments that need review and action.

Date Range and Channel Filter

You can customize your data view with an intuitive data range selector and by channel (product).





Activity Graph

Located in the center of the page, the graph represents the transactions processed based on the date range selected in the Date Search Range box. The toggle button allows you to see either transaction totals or counts.

A toggle button allows you to switch the graph view between the graph vs table view.

Graph View

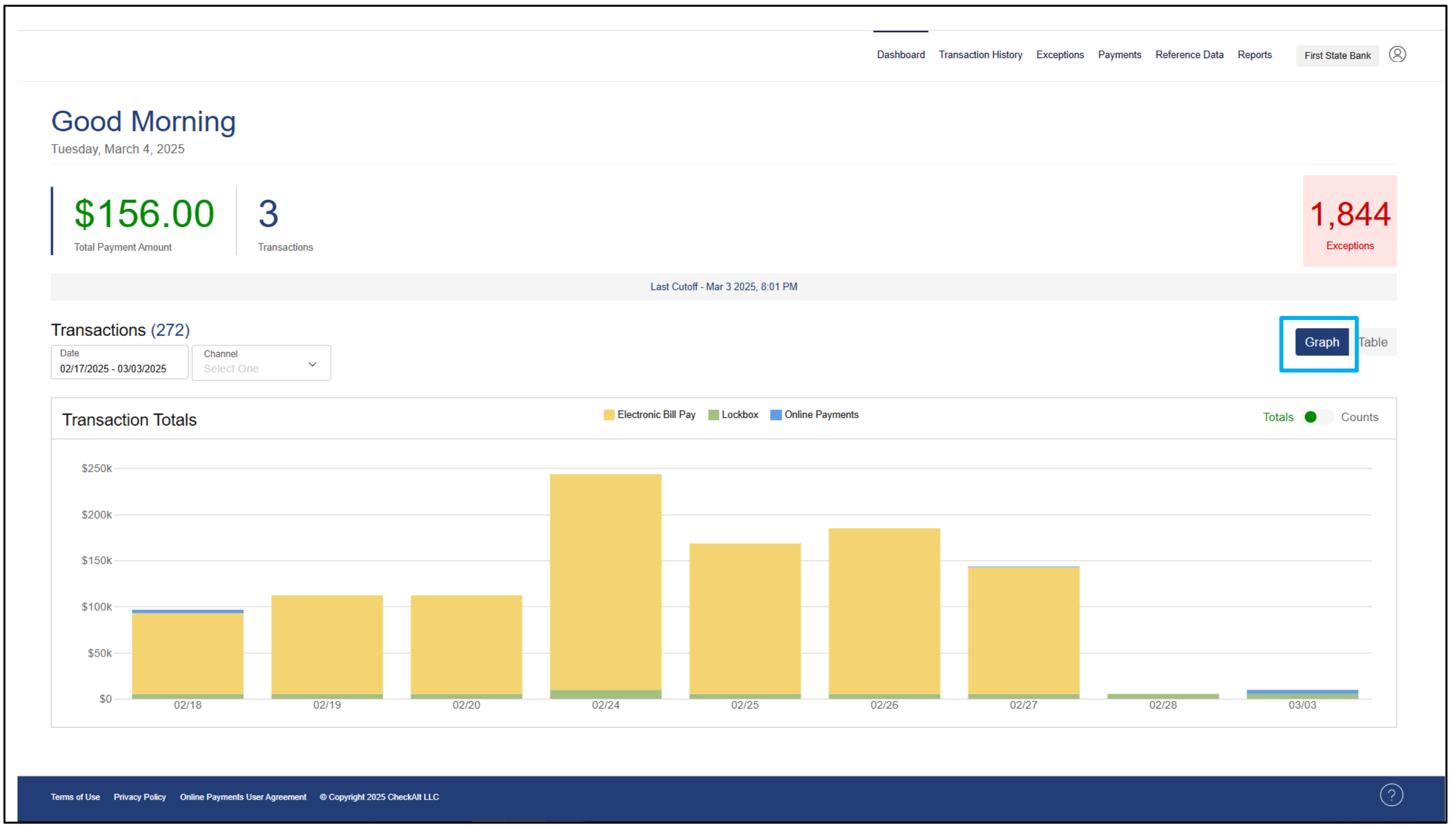


Table View

Transactions (272)

Date 02/17/2025 - 03/03/2025 | Channel Select One

Graph | Table

Date	Channel	Transaction Count	Total Amount
03/03/2025	Online Payments	3	$4,800.00
03/03/2025	Lockbox	13	$4,856.00
02/28/2025	Lockbox	13	$4,856.00
02/27/2025	Online Payments	2	$400.01
02/27/2025	Lockbox	13	$4,856.00
02/27/2025	Electronic Bill Pay	17	$137,870.00
02/26/2025	Lockbox	13	$4,856.00
02/26/2025	Electronic Bill Pay	22	$180,367.00
02/25/2025	Lockbox	13	$4,856.00
02/25/2025	Electronic Bill Pay	20	$163,640.00
02/24/2025	Lockbox	23	$9,556.00
02/24/2025	Electronic Bill Pay	29	$233,840.00
02/23/2025	Lockbox	3	$156.00
02/23/2025	Electronic Bill Pay	10	$79,783.00
02/20/2025	Online Payments	1	$300.00

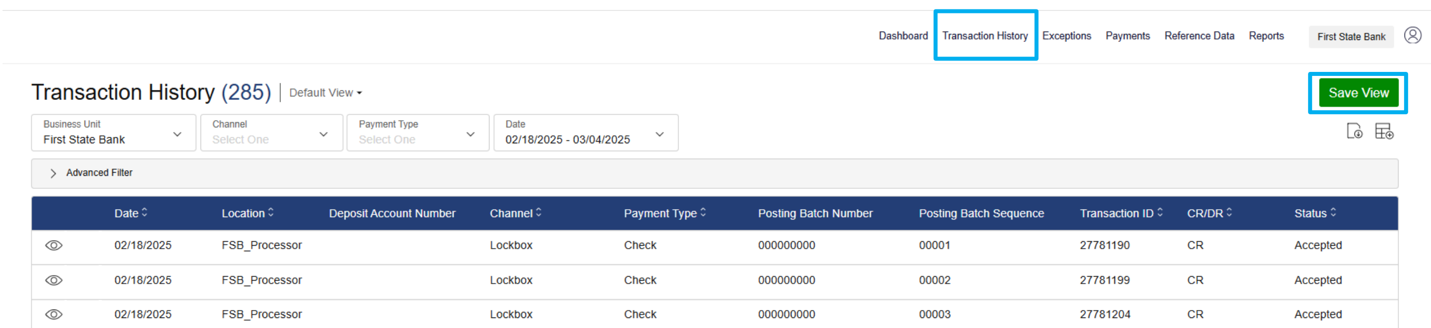
Items per page 15 | « ‹ 1 2 › » | Showing 1 - 15 of 22 results

II. Viewing Your Daily Transactions

A. Maximize Your Financial Visibility

Gain immediate insight into your financial flow on the *Transaction History* page, which offers a detailed snapshot of your latest payment activities. This page can be accessed by clicking *Transaction History* in the top navigation or through the drill-down capabilities from the dashboard by clicking directly on the area of the bar chart in the graph view or a specific line item in the table view.

The *Transaction History* page is designed to provide a thorough command over your financial activities, complete with tools for detailed analysis, documentation, and effective transaction management.



B. Overview and Page Structure

When accessing the *Transaction History* page, you are presented with a view of all payments processed based on the date range selected. The page is organized into sections for clarity and ease of use:

Filter Boxes

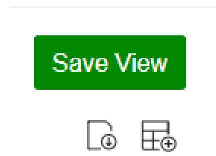
Ability to filter the list of payments to view on the screen based on the following:

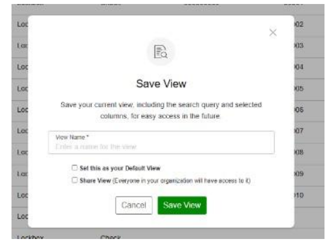
- Business Unit: Users can filter by business unit.
- Channel: Users can select the payment channel (product).
- Payment Type: Users can select the payment type the consumer submitted.
- Date: Users can customize their data view via an intuitive data range selector.

Save View

You can save the view of the screen based on the filters you select.

The *Save View* function is a significant time-saver, granting the ability to preserve custom searches. This is particularly beneficial for searches you need to conduct regularly. By saving searches, you can quickly execute routine inquiries without the need to redefine the search parameters each time.





Users can also share views with others within your organization.

Export
Users can download the view into an Excel or CSV file to make further edits without impacting the data or view.

Edit Columns
Users can edit the column options that appear on the screen. This feature delivers control over which data columns appear in your search results, ensuring that only relevant information is highlighted. Personalize your viewing preferences by selecting or deselecting column names, which streamlines the data to your exact specifications.

Advanced Filter
This feature provides flexibility to craft custom searches, for you to tailor your search by adding or removing criteria, enabling you to drill down into the data with precision. Users can filter based on ~30 fields.

Headers
Users can save their view based on the filters, columns and search terms that you select.

	Date	Location	Deposit Account Number	Channel	Payment Type	Posting Batch Number	Posting Batch Sequence	Transaction ID	CR/DR	Status
	02/18/2025	FSB_Processor		Lockbox	Check	000000000	00001	27781190	CR	Accepted
	02/18/2025	FSB_Processor		Lockbox	Check	000000000	00002	27781199	CR	Accepted
	02/18/2025	FSB_Processor		Lockbox	Check	000000000	00003	27781204	CR	Accepted

NOTE: The following are based on visibility of the columns within the table. There are additional fields that can be selected from the *Edit Columns* option.

Descriptions

Date	Date payment was posted.
Location	Location where the payment was processed.
Deposit Account Number	Unique identifier assigned to a specific account to facilitate transactions and ensure tracking and management of the account's funds.
Channel	Product or channel used for payment
Payment Type	Method of payment used
Posting Batch Number	Unique identifier assigned to a specific group of processed payments to help track, organize, and manage transactions to ensure accurate and efficient posting to the appropriate accounts.
Transaction ID	Unique identifier assigned to a specific transaction made, to ensure accurate record-keeping and facilitate issue resolution.
CR/DR	Indicates whether the transaction is a credit (CR) or debit (DR)
Status	The status of the received payment.
Applied Amount	The portion of a payment allocated to a specific invoice, account, or expense to settle a debt and ensure accurate financial tracking and reconciliation.
Payor Name	The designated name of the individual or entity that makes the payment.
Payee Name	The designated name of the individual or entity to whom a payment is to be made.
Check ABA	Unique identifier assigned to financial institutions, also known as routing transit numbers.
Check Account	Unique identifier at the bottom of the check; second set of numbers typically between 9 – 12 digits.
Check Number	Unique identifier at the bottom of the check; last set of numbers to help track which check is being written.
Total Amount	The total amount received by the payee.

C. Detailed Payment History View

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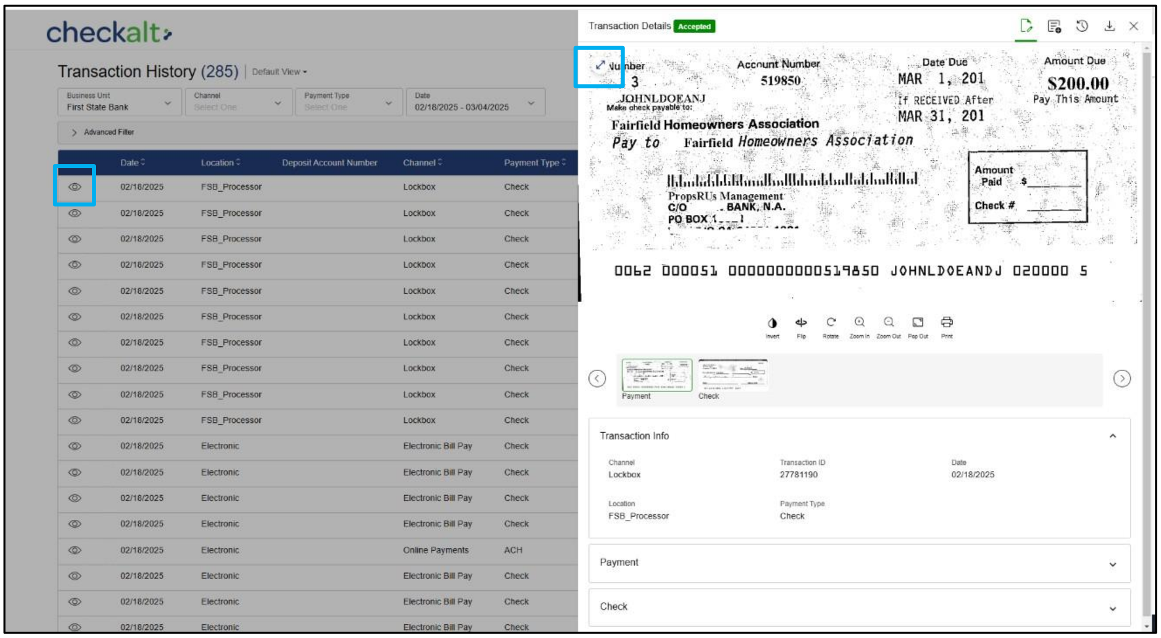
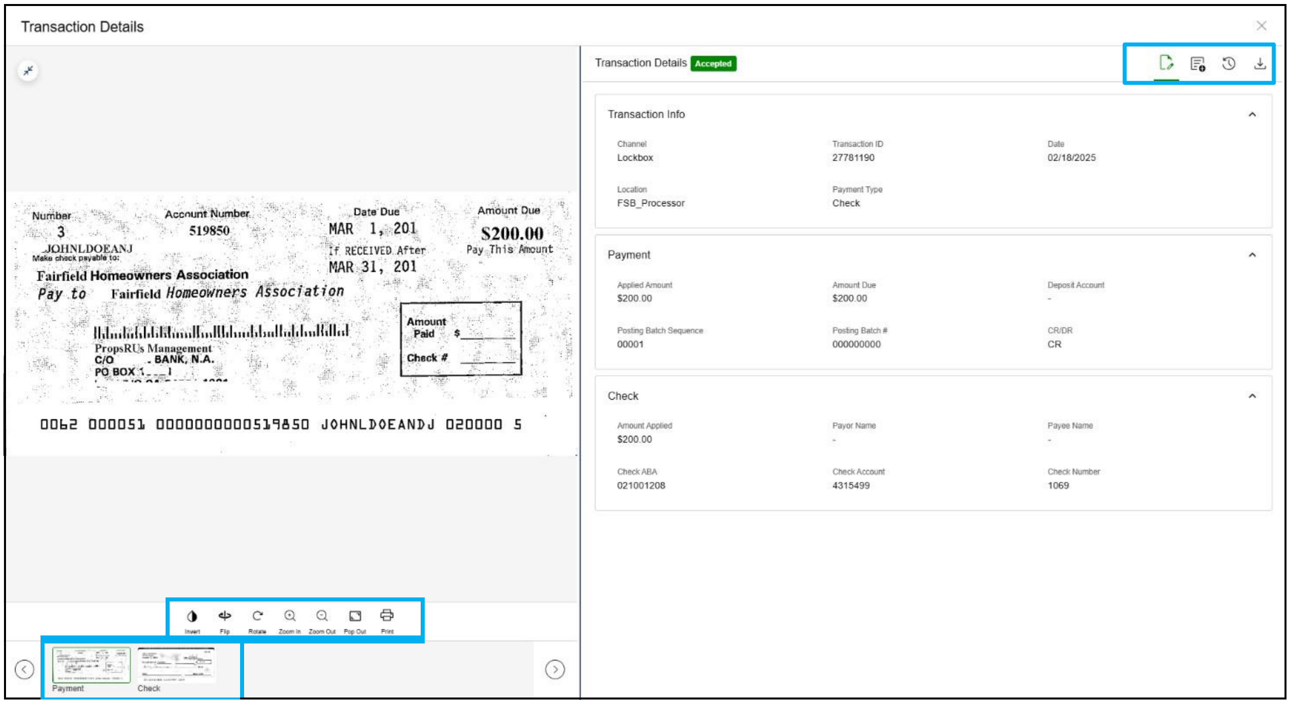
Detailed Payment View

Provides in-depth details on how each payment was applied, with specific information from each payment type displayed in the corresponding fields. To access this view, click on the ‘eye’ icon. The payment details will pop out to the right side of the screen. You can expand the view by clicking the arrow button in the top left corner.





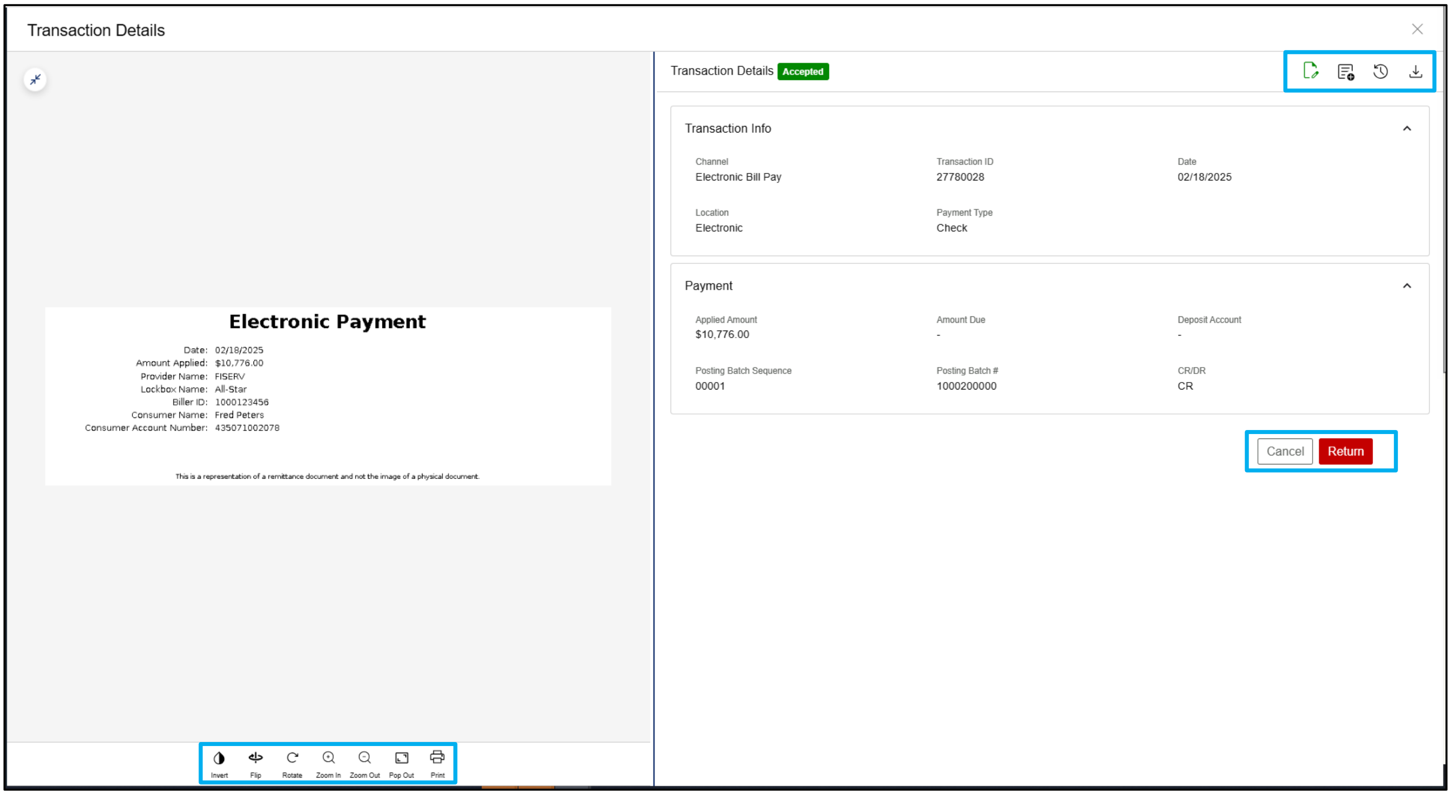
The Transaction Details interface displays comprehensive information about a payment transaction. The screen is divided into two main sections: a payment image on the left and detailed transaction information on the right.

On the left side panel, Invert/Flip/Rotate/Zoom/Pop Out/Print tools are available. All items scanned will be displayed in this section in a carousel format. Users can observe different transaction compositions, such as one check for multiple payments, multiple checks for a single payment, or multiple checks for multiple payments.

The transaction information panel states the status of the transaction and offers options to add a note, review the audit trail or download the transaction.

Electronic Bill Pay

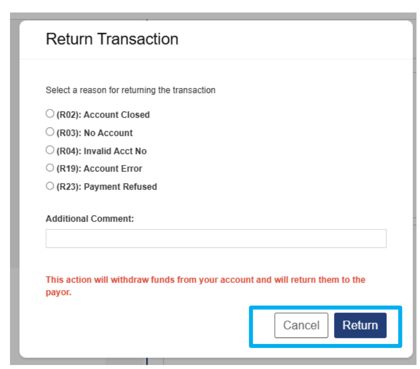
The Transaction Details interface displays comprehensive information about electronic bill payment transactions. The screen is divided into two main sections: an electronic payment document on the left and detailed transaction information on the right.



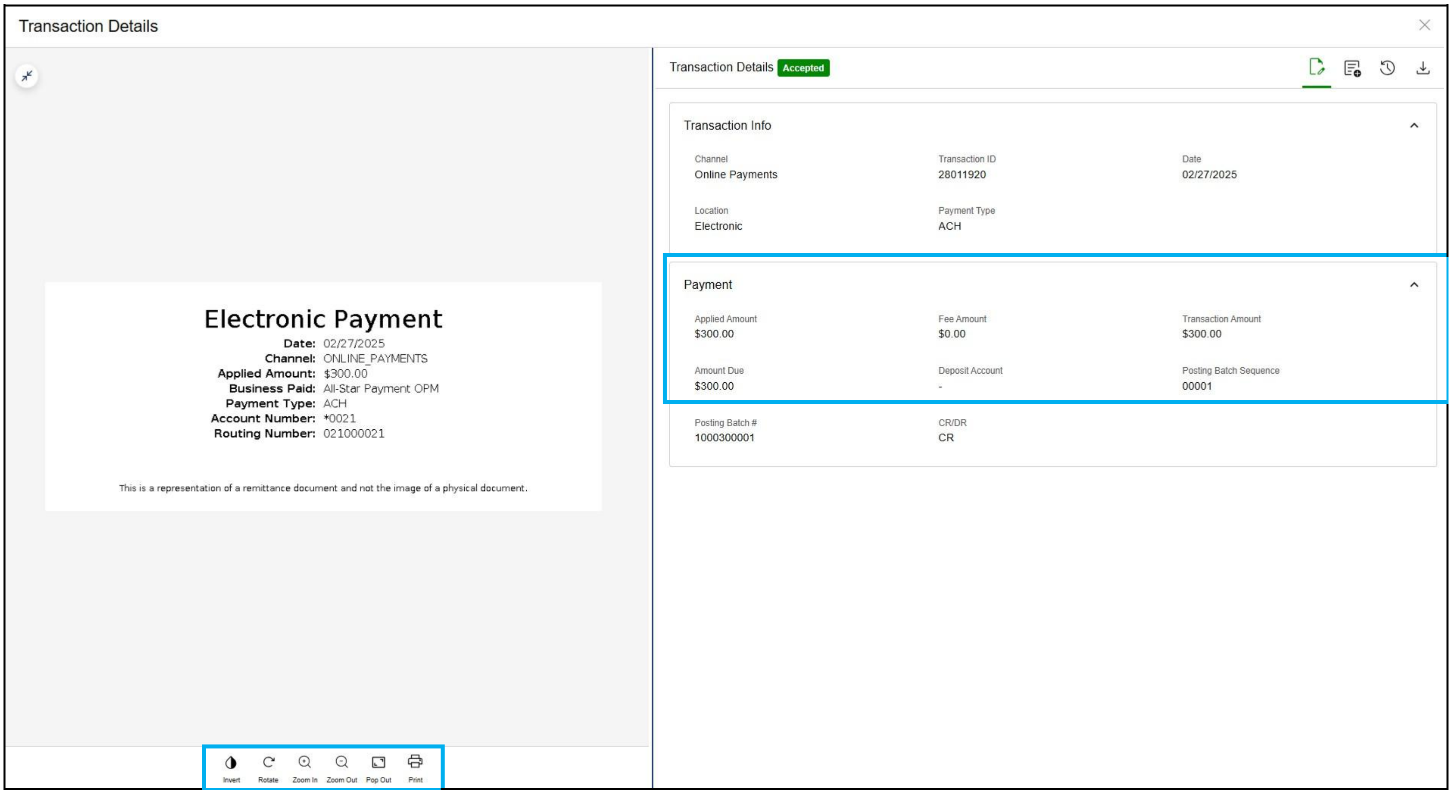
The website generates a payment stub for electronic payments which is displayed on the left-hand side and contains details of the payment. Invert/Flip/Rotate/Zoom/Pop Out/Print tools are available.

The transaction information panel states the status of the transaction and offers options to add a note, review the audit trail or download the transaction. If the payment needs to be returned, the user will choose the red return button on the bottom left.

Once the button is selected, a dialog box will appear requiring the user to enter a reason for the return. These reasons are configurable by the client at the time of implementation. The user will select the reason and choose the blue return button. If the return button is selected by mistake, the user should select the cancel button. Most common reasons for a return could include: duplicate payments, incorrect payment amounts, unauthorized transactions, payment applied to wrong account and technical errors during processing.



Online Payments



The Transaction Details screen displays comprehensive information about ACH (Automated Clearing House) and debit and credit payments. The interface is divided into two panels: an electronic payment representation on the left and detailed transaction information on the right.

Invert/Flip/Rotate/Zoom/Pop Out/Print tools are available for the online payments stub.

The transaction information panel states the status of the transaction and offers options to add a note, review the audit trail or download the transaction. The payment section will include the applied amount, fee amount, transaction amount and total due.

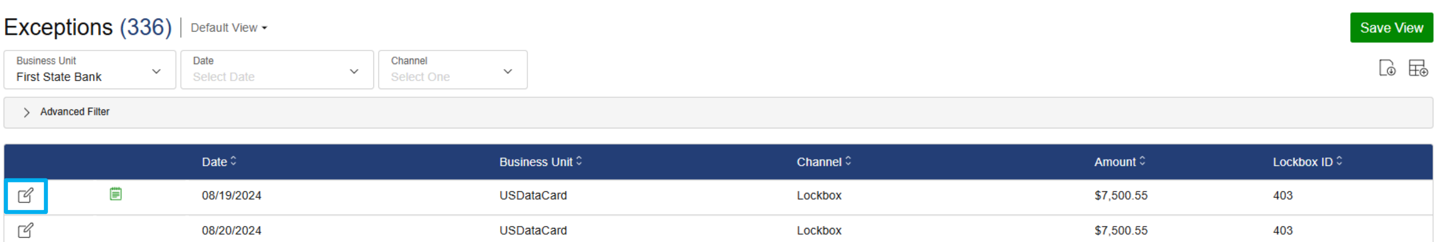
III. Exceptions Management

A. Streamlining Exception Handling

The webiste's exception management provides tools and processes to identify, review, and resolve payment exceptions that occur during transaction processing. The system helps users efficiently manage discrepancies, returns, and other irregular transactions that require manual intervention.

Identifying and Managing Exceptions

Begin by clicking on the *Exceptions* link from the *Dashboard* page or the red box on the right-hand side of the screen. This will bring you to the *Exceptions* page, where you can identify payments that did not comply with the established processing rules.



Each listed exception can be examined by clicking the Edit icon, which provides a deeper look into why the payment was not processed and allows for corrective action to be taken.

Exception Resolution Interface

The "Resolve Exception" screen allows users to review and process transactions that have been flagged for manual intervention. This interface is designed to provide all necessary information to make informed decisions about exception items.

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Within the exception details, you have access to all associated scanned documents, including the front and back of the payment instrument and any related checks.

If a payment needs to be divided among multiple accounts or invoices, the 'plus sign' at the bottom of the page enables you to split the payment. It's important to ensure that the sum of the split payments matches the original total; otherwise, the input fields will highlight in red, signaling an imbalance that needs correction.

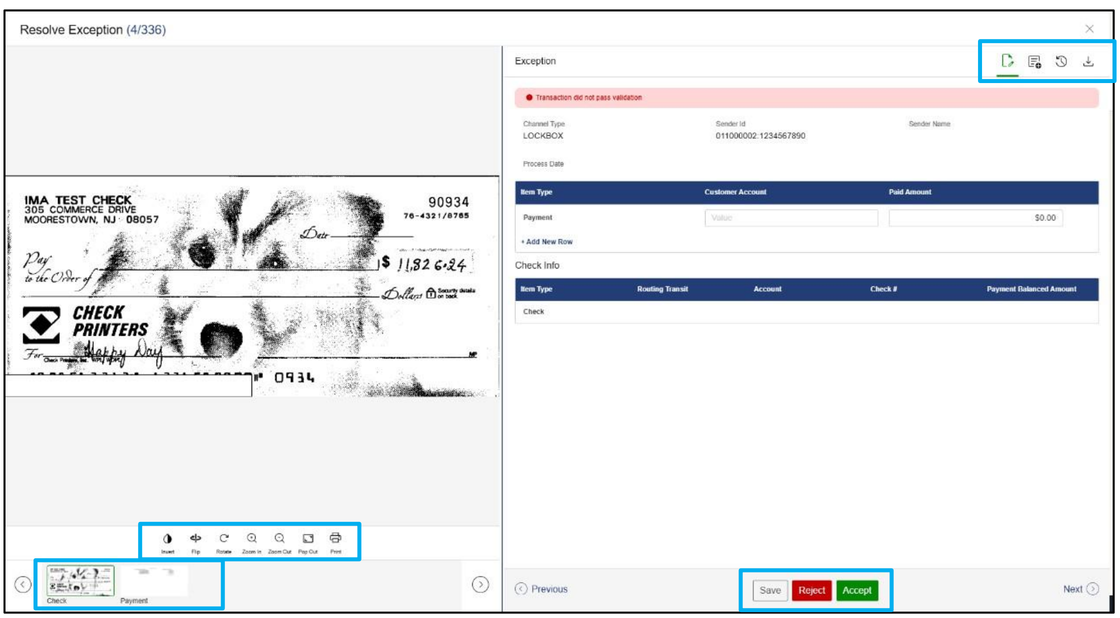
On the left side panel, Invert/Flip/Rotate/Zoom/Pop Out/Print tools are available. All items scanned will be displayed in this section in a carousel format. Users can observe different transaction compositions, such as one check for multiple payments, multiple checks for a single payment, or multiple checks for multiple payments.

The right-side panel displays the following information:

- Error Alert: The reason for the exception, highlighted in red and in terms vs. codes.
- Options to add a note, review the audit trail or download the transaction.
- Navigation buttons: Previous, Next (for moving between exceptions)
- Action buttons: Save, Reject, Accept (for resolving the current exception)

Recommended Workflow Steps

1. Review the exception details to understand why validation failed
2. Examine the check image for missing or incorrect information
3. Enter the required information in the Customer Account field
4. Verify or update the Payment Amount field to match the check
5. Complete any missing Check Info fields (routing, account, check number)
6. Select an appropriate action:
   - **Accept**: Approve the transaction with your corrections
   - **Reject**: Decline the transaction as invalid
   - **Save**: Store your work in progress to complete later
7. Use the Next/Previous buttons to move to other exceptions in the queue



Electronic Bill Pay

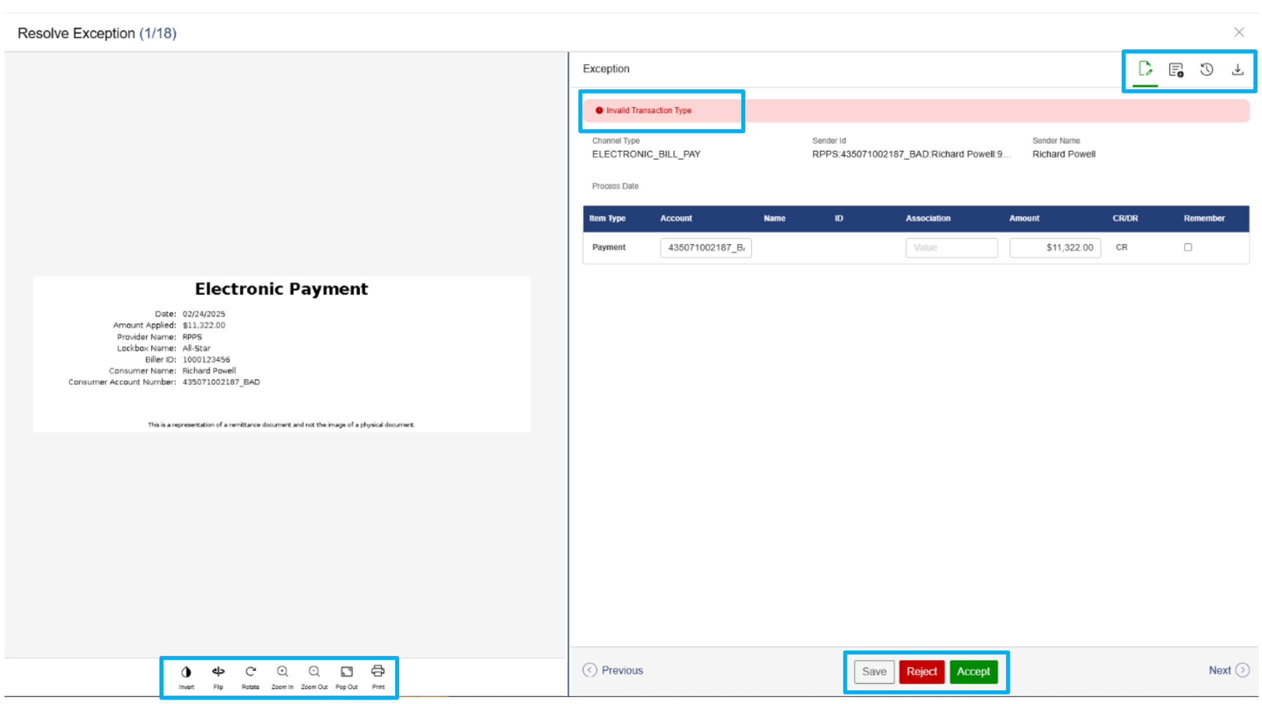
On the left side panel, a payment stub is generated for electronic payments which is displayed on the left-hand side and contains details of the payment. Invert/Flip/Rotate/Zoom/Pop Out/Print tools are available.

The right-side panel displays the following information:

- Error Alert: The reason for the exception, highlighted in red and in terms vs. codes.
- Options to add a note, review the audit trail or download the transaction.
- Navigation buttons: Previous, Next (for moving between exceptions)
- Action buttons: Save, Reject, Accept (for resolving the current exception)

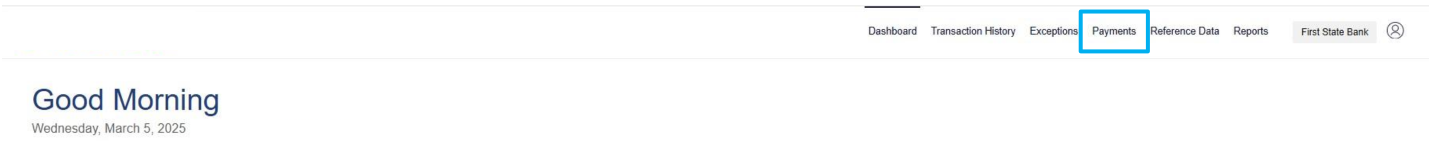
Resolution Steps

1. Review the electronic payment details to identify the issue
2. Enter the correct account information in the "Value" field if needed
3. Verify the payment amount matches the expected amount
4. Document any account corrections made during exception processing
5. Consider adding important corrections to the "Remember" function for future reference. When checked, the system applies your correction to all future transactions from the same sender/account.
6. Select an appropriate action:
   - **Accept**: Approve the transaction with your corrections
   - **Reject**: Decline the transaction as invalid
   - **Save**: Store your work in progress to complete later
7. Use Next/Previous buttons to navigate to other exceptions

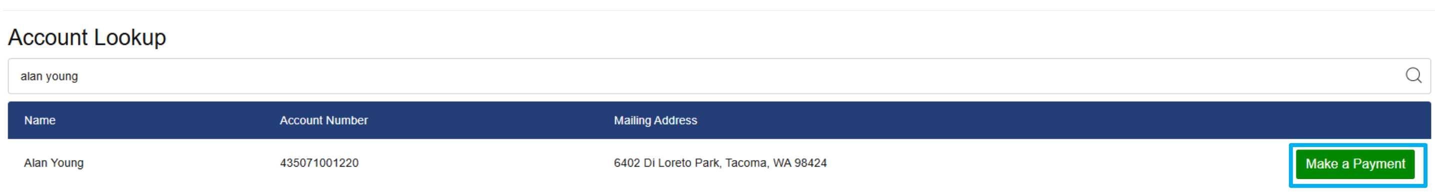


IV. Payments

This section of the platform is dedicated to our online payments product. The *Payments* link allows you to make payments on behalf of your consumers and displays consumer's account and payment details.



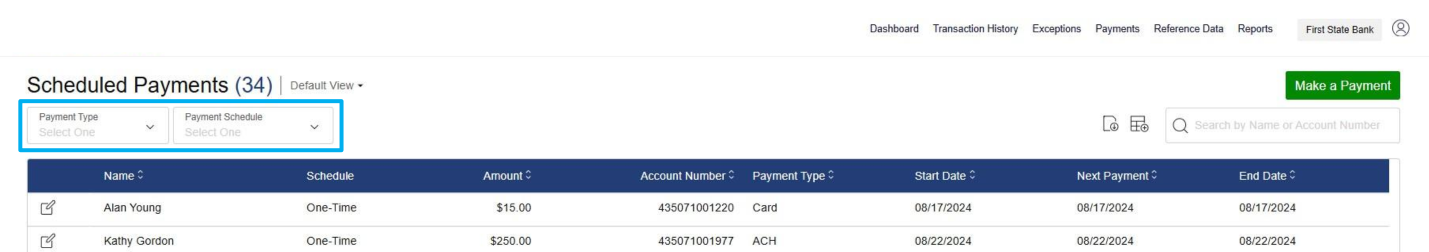
There are two ways to complete make a payment on behalf of a consumer: choose "Create A Payment" in the sub navigation under *Payments* or choose "Make a Payment" from the *Payments* page. To make a payment you will need one of the following items: service account (account number), name or address. When you have one of the following, select make a payment and enter the information in the search bar under Account Look Up and select the magnifying glass. Your search results will populate below:



To complete the transaction, select Make a Payment, fill in the required information under Payment Details and select your payment amount to continue. Check the Terms and Conditions option to complete the payment. On completion, you can choose to send the receipt to the consumer by selecting the Email option.

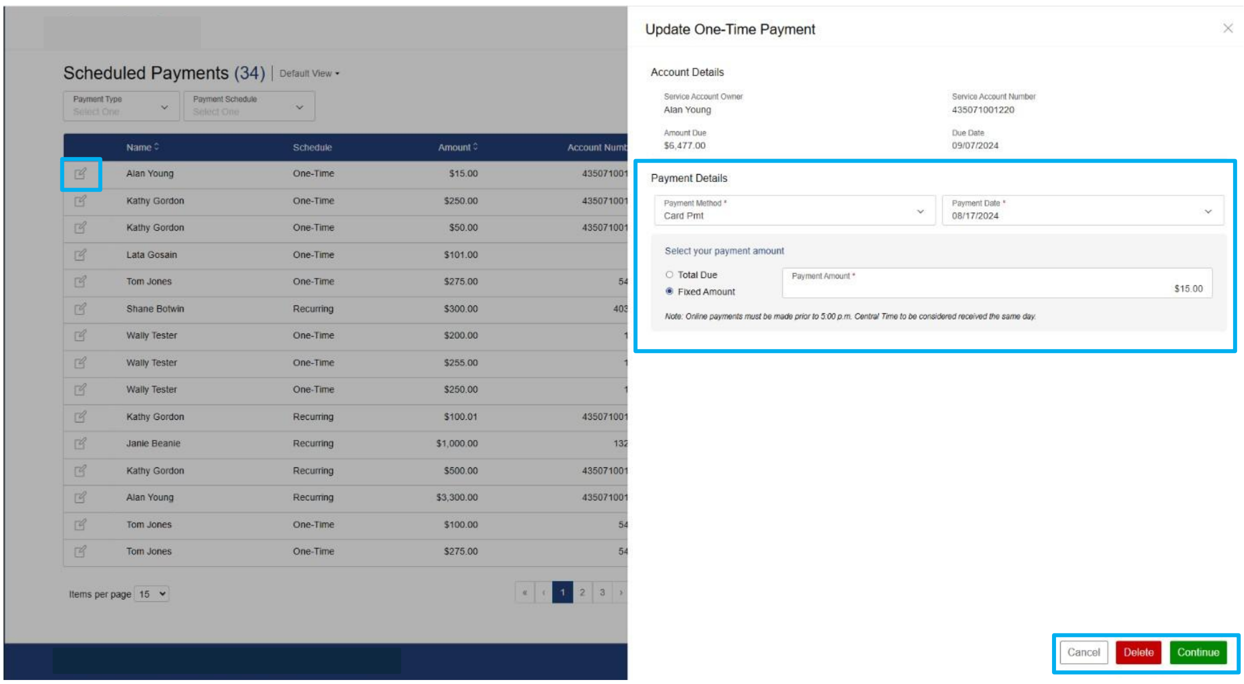
To see the payments that have been scheduled, select Scheduled Payments under the *Payments* link.

This page lists the details of the scheduled payments and provides you with the option to filter or search particular payment details. You can filter the records by selecting an option under Payment Type (credit card, debit card or ACH) or by the Payment Schedule (one-time or recurring). If you want to find a specific payment, you can use the Search option and search records by name or account number.



If required, you can also make changes to a scheduled payment. To do so, click on the Edit icon, which opens a section to Update the Payment. You can then make changes in the Payment Details part.

You will also get an option to Delete Payment if needed.

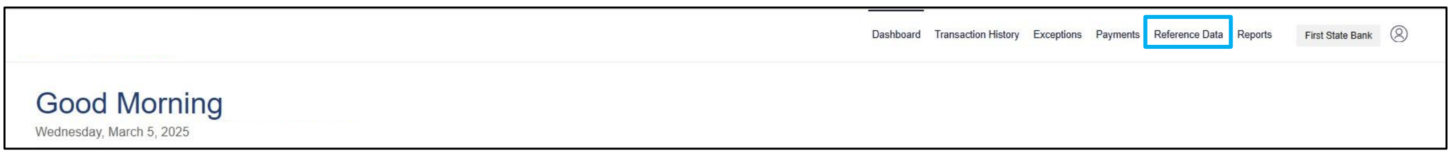


For additional information about creating and managing consumer account and consumer portal branding options, please see the Administration section of this user guide.

V. Reference Data Management

A. Simplifying Data Control

Reference Data is a sophisticated feature tailored to enhance your organization's payment processing workflow. It enables real-time updates to key payment information, offers a customizable interface and search functions for swift data access, adjustments and streamlines operations by reducing manual workload. This powerful feature optimizes transaction management processes through precision, agility, and efficiency.

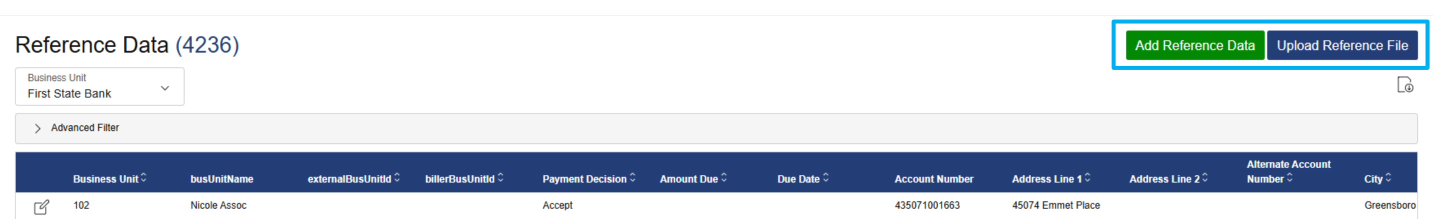


Accessing and Managing Reference Data
The *Reference Data* link on the dashboard opens a page dedicated to the addition and modification of critical payment-related information as well as upload your reference file within the merchant portal. This functionality provides users with the capability to manage data in real time, enhancing operational efficiency and reducing reliance on traditional file transfer methods.

Data Display and Customization
Reference data is displayed in a clear, tabular format that aligns with the information from processed payments. The headers of the columns on this page are not fixed; you have the flexibility to customize these column heads to display the data that is most relevant to your needs.

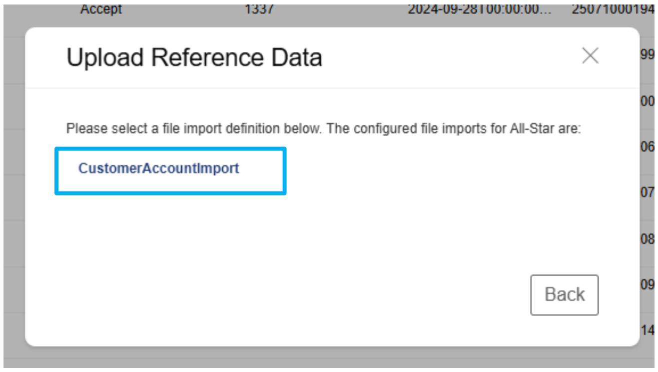
Adding and Deleting Records

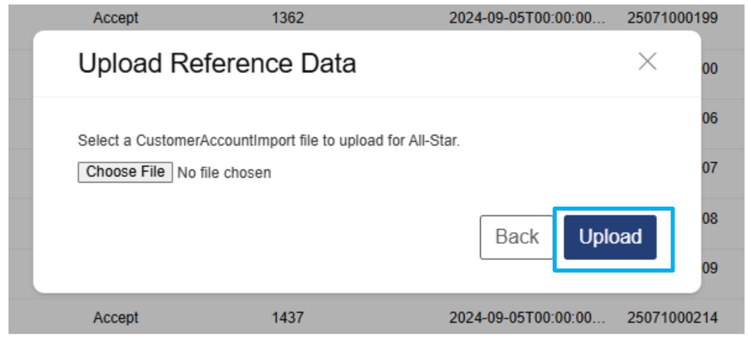
To add new reference data, click the Add Reference Data button located in the upper-right corner of the page. This opens a form with mandatory fields that must be filled out. Once the required data is entered, click create to add the new record.



Upload Reference File

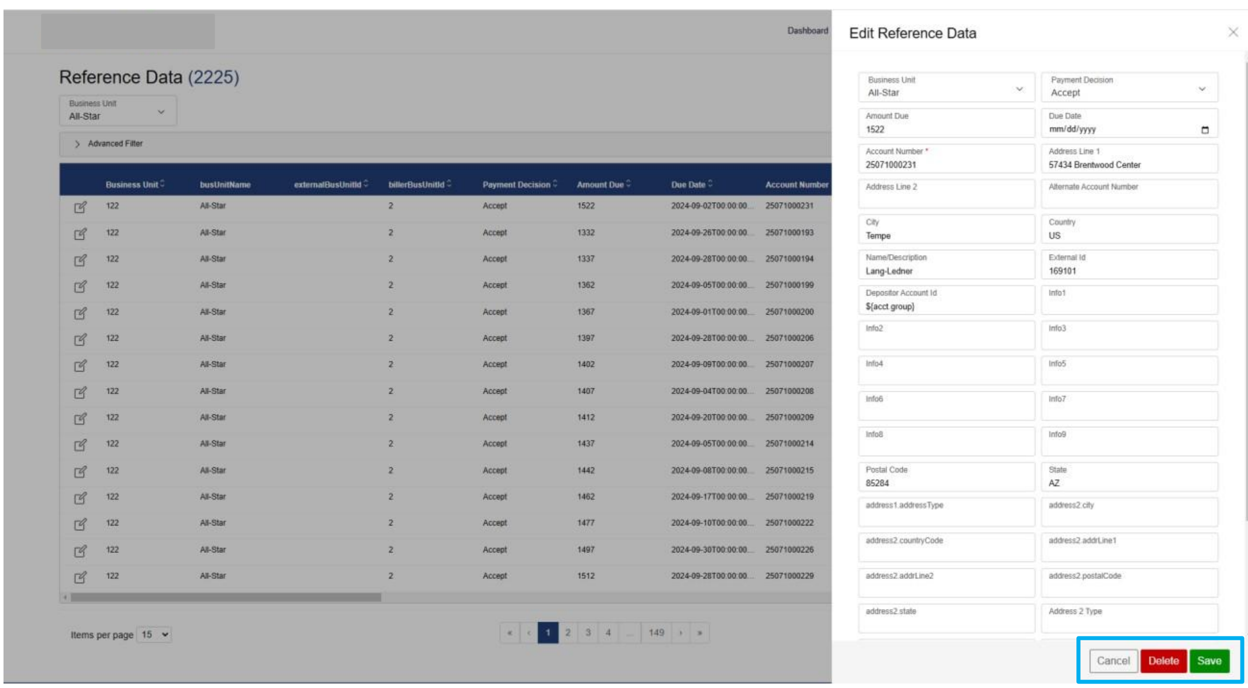
To upload the reference file, select Upload Reference File. A dialogue box will appear with the file import information. Select the link, choose the file you wish to upload and select the upload button.





Editing Payment Decisions

For existing records, the edit icon allows for quick adjustments. After clicking it, you can choose to Cancel, Delete, or Save a payment via the options within the Edit Reference Data screen. Your selection is immediately reflected in the Payment Decision column upon saving.



VI. Reports

A. Comprehensive Standard Reporting

Daily Standard Reports

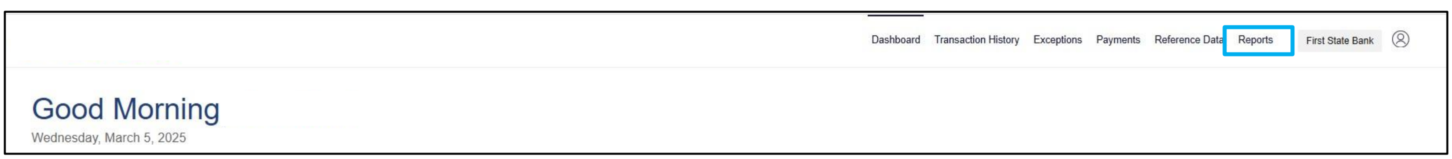
The Reports feature streamlines financial oversight, offering detailed insights and summary data that enhance decision-making. These easily downloadable reports, compatible with various systems, bolster transaction management and operational transparency.

- Receivables Detail
- Receivables Summary
- Resolved Exceptions
- Detail Image Listing
- User Access
- Packing Slip
- Standard A/R File

B. Accessing Standard Reports

The *Reports* link directs you to a page where you can generate and view standard daily reports, each serving a unique purpose in your financial analysis.

For each report, you have the flexibility to define a date range, allowing you to retrieve historical data pertinent to your review period.



C. Types of Standard Reports

Receivables Detail Report

Delivers a transaction-by-transaction breakdown of all payments processed, including the total dollar amount, for detailed financial tracking.

Receivables Summary Report

Offers a quick overview of the total amount of payments processed in a given timeframe.

Resolved Exceptions Report

Generated when exceptions are resolved, detailing the decisions made, the application of payments, and any rejections, along with the decision-maker's name and timestamp for accountability.

Detail Image Listing Report

Provides a record of all payments processed on a selected date, complete with images for verification and review purposes.

User Access Report

Records all users who accessed the system, documenting their level of access, which is critical for security audits and access control reviews.

Packing Slip Report

Lists all unprocessed payments slated to be returned to clients, delivered both electronically and via traditional mail.

Standard A/R File Report

Essential for reconciliation, this report can be ingested into your accounting software or ERP system and is available through SFTP or API delivery, with a copy retained on the portal for record-keeping.