



PACIFIC WESTERN BANK

PWB eChecks Enrollment Guide

Powered by Deluxe®

UPDATED DECEMBER 2023



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Questions?

Please contact us at
800.350.3557.

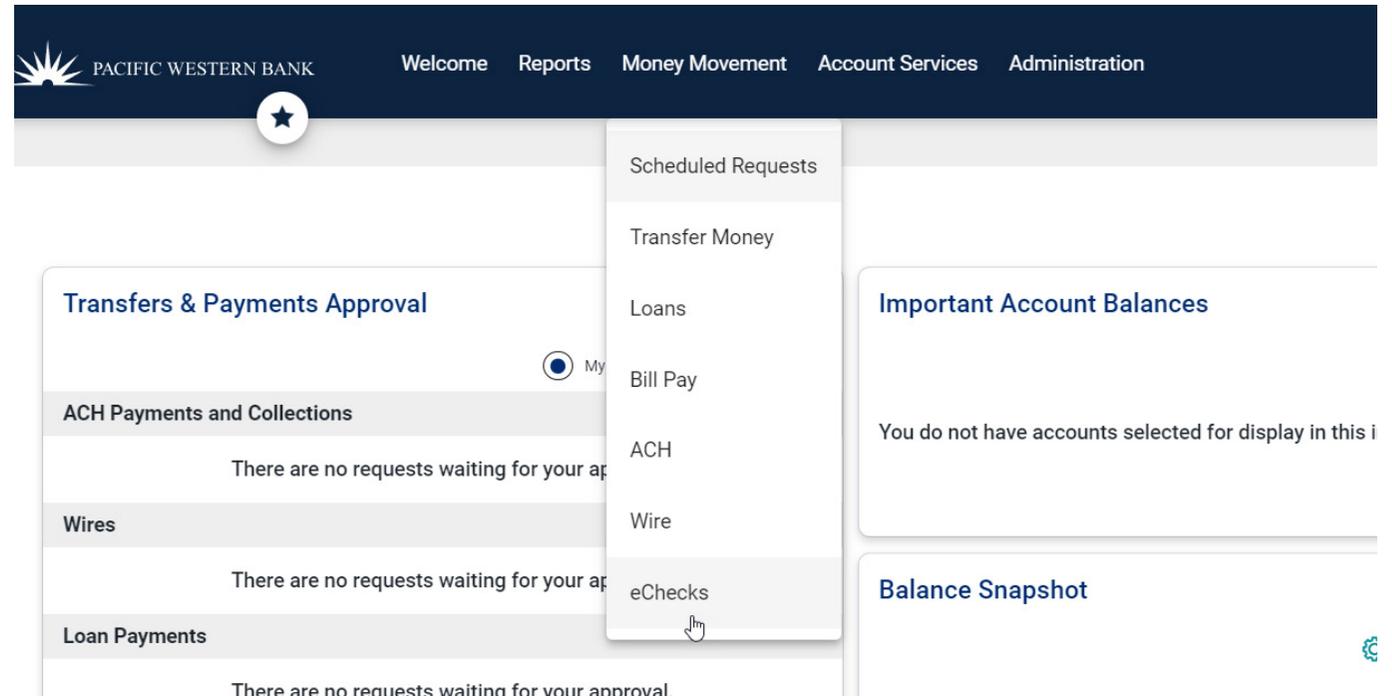
Sign-up for the eCheck service is required. To sign up, complete the Online Banking Enrollment form (if a new client) or the Change to Existing Services form (if an existing client). Upon completion, you will be able to navigate to the eChecks platform directly from Online Banking for Business.

The Primary Admin user in Online Banking will automatically gain access to the eChecks convenience link and can begin to set up accounts, users, and issue eChecks.

Getting started – primary admin

Connect to eChecks

1. In Online Banking, hover over Money Movement and click eChecks.



2. Within the eChecks platform (branded as Deluxe Payment Exchange, or DPX), read the Terms and Conditions Agreement.
3. Check the box to agree to the Terms and Conditions.

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4. Click Continue.

The screenshot shows the Deluxe Payment Exchange interface. At the top, there are navigation links for 'Send Checks' (Checking Accounts) and 'Receive Checks' (Lockbox Account). The main heading is 'Our Terms And Conditions Have Changed'. Below this is a red banner with the text: 'You must agree to our terms and conditions before you can continue'. The main content area contains the following text: 'Please read and agree to the updated Terms and Conditions to continue.' Below this is a scrollable box containing the terms and conditions text. At the bottom of the terms box is a link: 'Download agreement'. Below the terms box is a checked checkbox with the text: 'I accept and agree to the terms and conditions.' Below the checkbox is a blue 'Continue' button.

5. Read the pop-up welcome message and click Close.

The screenshot shows the Deluxe Payment Exchange interface with a 'Welcome to Deluxe Payment Exchange' pop-up message. The pop-up message contains the following text: 'Getting started', 'The first step to sending payments is to link your checking account with your Deluxe Payment Exchange account. Once that is done, you will be able to use both our eChecks and Print+Mail services.', 'Linking your account is easy. Close the window and enter information on the "Add Checking Account" screen, then follow the system prompts, or refer to the [adding an account help article](#) for step by step instructions.', 'For additional articles and FAQs, visit our [help center](#).' At the bottom of the pop-up is a 'Close' button. The background shows the 'Add Checking Account' form with fields for Street, Street (line 2), City, State, Zip, and Phone Number.

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Add your PWB checking account

To send eChecks, you must add a checking account to your user profile.

1. Fill in the required checking account Information, including Account Nickname (i.e., Accounts Payable, Payroll, Operating), Check Imprint Line 1 (typically your business name), Street Address, City, State, Zip and Phone Number.

Please note the following character limits:

- Check imprint line 1 = 45 characters
- Check imprint line 2 = 55 characters

Add Checking Account

Add Checking Account Information

Account Nickname *

Check Imprint Line 1 *

Check Imprint Line 2 *

Street

Street (line 2)

City * State * Zip *

Phone Number *

2. In the Positive Pay prompt, click Yes (if enrolled in Positive Pay with PWB) or No, but I would like to enroll (if not enrolled). If Yes, place a check in the box to instruct Deluxe to share your check issue data with Positive Pay in Online Banking. Note: Deluxe will transmit check issue data to Online Banking every hour, ensuring near real-time presentation of checks against Positive Pay.

Check Your Account Number

Are you enrolled in Positive Pay with your financial institution?

You must be enrolled in the Positive Pay offering at Pacific Western Bank affiliate before we can include your payment details.

If you prefer "No" option, but are not actually opted up at Pacific Western Bank affiliate, any data we send will be rejected.

Are you enrolled in Pacific Western Bank affiliate's Positive Pay offering?

Yes No, but I would like to enroll

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3. Select Yes box in pop up window.
4. Enter PWB's bank routing number, 122238200.
5. Re-enter the PWB routing number to confirm.
6. Enter your PWB checking account number.
7. Re-enter checking account number to confirm.

Checking Account Numbers

MEMO: _____

00?# 122238200 1234567888

Bank Routing Number *

Re-Enter Bank Routing Number *

Checking Account Number *

Re-Enter Checking Account Number *

8. Choose your preferred signature image. If you would like to use the computer-generated profile signature, skip ahead to step 12. To upload an electronic image of your signature, proceed to step 9. To create a new signature without uploading a signature file, proceed to the next step.

Signature

Note: Your signature should match the signature on file with your Financial Institution.

Use profile signature

Frank Rzuwankowski

Generate new signature

Upload signature image (png, jpg, gif)

Browse...

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9. Click Generate new signature.
10. Type in the desired signature name and proceed to step 12.

Signature

Note: Your signature should match the signature on file with your Financial Institution.

Use profile signature

Frank Ryzankowski

Generate new signature

New Signature

New Signature

Upload signature image (png, jpg, gif)

Browse...

11. To upload an electronic image of your signature, click Upload signature image (.png, .jpg, .gif).
12. Click Browse and select the signature file.

Please note:

- Maximum file size is 1MB
- If you require two signatures, include both in the same file, stacked one on top of the other
- Felt tip signature on white is recommended

13. Preview your uploaded signature(s).

Signature

Note: Your signature should match the signature on file with your Financial Institution.

Use profile signature

Frank Ryzankowski

Generate new signature

New Signature

New Signature

Upload signature image (png, jpg, gif)

Browse...

Signature.png

Upload Signature

Preview Signature Image above before uploading!

Image file should be at least 170x52 pixels or larger and horizontally aligned.

You can change the signature image to upload by clicking **Browse** and selecting a different image.

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14. Select your Billing Address preference.

Billing Address

- Same as checking account
- Same as user account profile
- Use another address

15. Click the check box to acknowledge the terms and conditions.

I acknowledge that I have reviewed and agree to the [terms and conditions](#) of the service.

16. Click I Agree.

17. Select 1-3 day Confirmation and then click Begin Confirmation

Confirm Your Account New Account

<input type="radio"/> Instant confirmation <small>Using your Pacific Western Bank online banking information.</small>	<input checked="" type="radio"/> 1-3 business day confirmation <small>Using a micro deposit to your checking account.</small>
<small>You'll need to:</small> <ul style="list-style-type: none">• Have an online banking profile for Pacific Western Bank.• Log in to your online banking profile.• Answer your online banking security questions. <small>Note: We will not save this information.</small>	<small>You'll need to:</small> <ul style="list-style-type: none">• Check your bank account for the exact amount of the deposit.• Log in to Deluxe Payment Exchanges.• Confirm the amount of the deposit we made in your checking account.

[Begin Confirmation](#)

18. You will now see a Pending Confirmation like below:

Your Account Is Now Pending Confirmation

[Dashboard](#)

How do I finish confirmation?

To authorize use, we will issue one small deposit electronically into the checking account with account number ending in *****4333. The deposit typically appears within one business day, though it can take up to four business days, depending on your bank.

When you have this information, navigate back to this page (the confirmation page for this checking account) by selecting **Demo Account** from the "Checking Accounts" menu at the top of the screen.

Please check your online banking records in 1 day.

If you do not receive a deposit in 4 business days, please contact support@deluxechecks.com.

Within the next 1-3 business days, you will receive a micro deposit(s) from Deluxe to your PWB checking account(s) added as verification of the account information. Once you receive this micro deposit into your account, log back into PWB eChecks and confirm your account by inputting the deposit amount for verification. After this, you will be ready to begin issuing payments.

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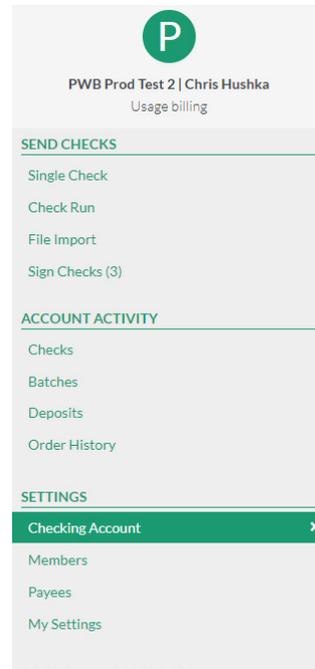
Account customization (optional)

Once your account is activated, you have several options for account management and customization. Quickly update the account's name, address and billing information, as well as set check amount limits, add your logo to check delivery and imprints and create a custom delivery message.

Set check amount limit

To limit the dollar value of individual checks:

1. In the grey panel to the left, select Checking Account under Settings.



2. Scroll past General Settings, Address, and Billing Information.

Limits

Check amount limit

3. Input the preferred dollar value limit in the Check amount limit box.

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Add your logo(s) to eChecks and delivery emails

Upload your logo(s) to add a professional touch to your eChecks and delivery emails.

1. Scroll to Logo Settings.
2. Click Choose Logo (the process is the same for check delivery or check imprint).

Logo Settings

Check Delivery Logo

This logo will appear on the delivery emails and web pages that people see when you pay them. It will not appear on the check itself.

- Max. file size: **1 MB**
- File format: **JPG, PNG or GIF**
- Display shape: **This logo will display within a rectangular space.**

Check Imprint Logo

This logo will appear on the upper left corner of checks issued from this account. It should be as square as possible.

- Max. file size: **1 MB**
- File format: **JPG, PNG or GIF**
- Display shape: **This logo will display within a square space.**

3. A file explorer box will open – select your logo file and click Open. Note: files must be JPG, PNG or GIF format with a max size of 1 MB
4. Once the logo is uploaded, you can Remove, Change Logo, or Preview.
5. To add a custom deliver message, proceed to the next section.
6. If you do not require any further customizations, click Update Settings.

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Create a custom delivery message

1. Scroll down to Delivery Message and type the desired message in the Default Message box.
2. Click Update Settings.

Delivery Message

Default Message

Default Message

[Update Settings](#)

Adding additional users to echecks

1. Log out of the eChecks platform.
2. In Online Banking for Business, navigate to Administration>Company Administration.

The screenshot shows the Pacific Western Bank Online Banking for Business Administration interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. A dropdown menu is open under 'Administration', showing options: 'Communications', 'Company Administration' (highlighted with a mouse cursor), 'Self Administration', and 'Service Administration'. On the right side, there are two buttons: 'Display Options' and 'Edit Accounts Displayed'. Below the menu, there are three panels: 'Transfers & Payments Approval' with radio buttons for 'My Approvals' (selected) and 'All Approvals'; 'ACH Payments and Collections' with the text 'There are no requests waiting for your approval.'; and 'Wires'.

3. Select the User for whom you want to add the eChecks convenience link.

The screenshot shows the Pacific Western Bank Online Banking for Business Company Administration page. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. Below the navigation bar, there are several tabs: 'Manage Users', 'Account Information', 'Express Account Management', 'Approval Settings', 'User Setup Report', and 'Invalid Login Report'. The 'Manage Users' tab is selected. The page title is 'Company Administration'. Below the title, there is a section for 'User Administration' with a sub-section for 'New User' and a 'Create New User' button. Below that, there is a section for 'Manage Existing Users' with a table of users.

User ID	First Name	Last Name	Status
ADRIANW	Adrian	Wells	Active
CYEE	Chris	Yee	Active

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4. Click the edit icon next to Services & Accounts.

Roles 

Roles

Administration

Setup

Approval

Services & Accounts 

Service

Accounts

5. Click the Add Service (+) icon next to eChecks.

✓	CTX Collection	Service enabled, accounts entitled.		
✓	CTX Payment	Service enabled, accounts entitled.		
✓	Deposit Account Reporting	Service enabled, accounts not applicable.		
✓	Deposit Recon	Service enabled, accounts entitled.		
✓	Deposit Reports	Service enabled, accounts not applicable.		
	eChecks			
✓	eFX Foreign Currency Services Please enter a valid User ID.	Service enabled, ID saved, accounts not applicable.		
✓	External Transfer	Service enabled, accounts entitled.		

6. The service will now show as enabled. Note: This is not an account-level entitlement, so no additional maintenance is required.

✓	Deposit Recon	Service enabled, accounts entitled.		
✓	Deposit Reports	Service enabled, accounts not applicable.		
✓	eChecks	Service enabled, accounts not applicable.		

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7. Click Save Changes at bottom of page.

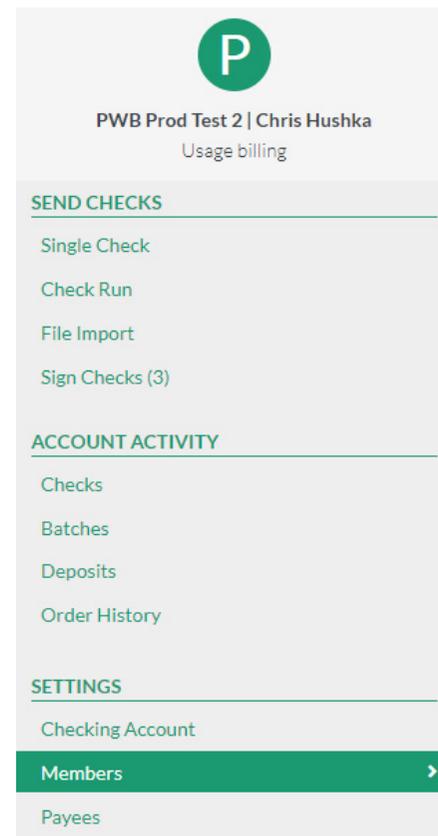


New users access echecks immediately – important step

1. Make sure the new user logs into Online Banking and clicks the eCheck convenience link before you set this user up on the eChecks platform. The new user will have to agree to the Deluxe Payment Exchange Terms and Conditions before proceeding. Once the user has verified that he or she has completed this step, the user must log out of the eChecks platform and log out of Online Banking. By doing this, the eChecks platform will create an OKTA authentication profile for this user so he or she can further authenticate using a text message or phone call when launching his or her next eChecks session.

Add member(s), permission(s) and notifications

1. Under Settings, click Members.



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2. Click Add Member (New User).

Members

Add Member

3. Fill in the required information. Note: Ensure the user's email address matches the email address that is set up in Online Banking for the user.
4. Select or deselect administrator role. Note: The new user who completed the initial enrollment will automatically gain access to administrator permissions unless you de-select during setup.

- Assign permissions (as needed).

1. Administrative Permissions – anyone permissioned as an administrator will always have all these permissions.

- a. Archive Account: Removes the account and all features (including account activity) from access via the eChecks portal. Does not prevent payees from acting on checks that have already been issued. Most commonly used for when a user closes an account, cannot be undone.

- b. Order Checks: There are no check order requirements since you can issue checks on-demand.

- c. Authorize Positive Pay Data: Select this to authorize Deluxe to send positive pay data to the bank.

2. Check Issuing & Signing Permissions – a member of a checking account can have all, none, or any amount of these permissions.

- a. Create Checks

- I. Create single checks

- II. Create check runs

- III. Create checks via file imports

- b. Sign checks: Approves checks to be sent.

- c. Void checks

3. General Permissions – any user who is a member of the Checking Account will always have the first four permissions, the rest are optional

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- a. View checks - required
- b. Print checks – required: When viewing a signed eCheck in the Account Activity, this allows a user to render to PDF and print a live version of the check in question.
- c. Export checks – required: This allows a user to export the Account Activity to CSV, providing a record of all checks issued from that account
- d. View remittance – required
- e. Read documents: When viewing an eCheck in the Account Activity, this allows a user to access any attachments that have been sent along with the check.
- f. Audit checking account: A user should have this permission if they need to access the Account Activity, especially if they are not performing any other actions (such as creation and signing)
- g. Mark checks as posted: The Account Activity section does include some basic bookkeeping functions (such as the ability to manually mark when checks have cleared). This feature is not frequently used as most users reconcile in their own bookkeeping software. However if users do want to use the 'Mark As Posted' feature, this permission is required.
- h. Manage members (users)
- i. Manage payees: As a matter of convenience, the Payees feature in eChecks allows you to store 'Pay to the Order' line, email, and physical address for payees. This is most useful for clients that are hand-keying checks on the eChecks website and paying the same groups/individuals on a regular basis. To be able to use this feature, one must have the 'Manage payees' permission. Users with the Create Checks permissions can still create checks without using the Payees feature.

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