



Commercial CenterSM

Data Exchange Receiver User Guide

Publication Date: April 30, 2022

Version: 1.1

Intention: To define the function, features, and operation of Commercial CenterSM Data Exchange.

© 2021-2022 Fiserv, Inc. or its affiliates. All rights reserved. This work is confidential, and its use is strictly limited. Use is permitted only in accordance with the terms of the agreement under which it was furnished. Any other use, duplication, or dissemination without the prior written consent of Fiserv, Inc. or its affiliates is strictly prohibited. The information contained herein is subject to change without notice. Except as specified by the agreement under which the materials are furnished, Fiserv, Inc. and its affiliates do not accept any liabilities with respect to the information contained herein and are not responsible for any direct, indirect, special, consequential or exemplary damages resulting from the use of this information. No warranties, either express or implied, are granted or extended by this document.

<http://www.fiserv.com>

Fiserv is a registered trademark of Fiserv, Inc.

Other brands and their products are trademarks or registered trademarks of their respective holders and should be noted as such.

This document has been created by Fiserv and is classified CONFIDENTIAL. This document is restricted to the received party and not to be forwarded or transferred without the approval of Fiserv.

Table of Contents

| | |
|----------------------------------|----|
| Overview _____ | 6 |
| Accessing Data Exchange _____ | 6 |
| Dashboard _____ | 8 |
| Navigation Center _____ | 8 |
| Message Center _____ | 9 |
| Action Center _____ | 9 |
| Menu Options _____ | 10 |
| Account Information _____ | 10 |
| Settings _____ | 11 |
| BAI Receiver _____ | 14 |
| Administration _____ | 15 |
| Audit Service _____ | 16 |
| BAI Receiver Template _____ | 16 |
| Filename Macros _____ | 18 |
| Retrieve a BAI File _____ | 20 |
| Resend a BAI File _____ | 20 |
| FTP Destination _____ | 21 |
| FTP Report Delivery _____ | 25 |
| Report Delivery Options _____ | 29 |
| FTP Pickup _____ | 32 |
| FTP Pickup Options _____ | 33 |
| Retrieve FTP Pickup Files _____ | 36 |
| Manual Report Generation _____ | 36 |
| Frequently Asked Questions _____ | 38 |

Table of Figures

| | |
|---|----|
| Figure 1: Temporary User Password _____ | 6 |
| Figure 2: Login to Data Exchange _____ | 7 |
| Figure 3: Password Entry _____ | 7 |
| Figure 4: Dashboard _____ | 8 |
| Figure 5: Dashboard Navigation Center _____ | 8 |
| Figure 6: Dashboard Message Center _____ | 9 |
| Figure 7: Dashboard Action Center _____ | 9 |
| Figure 8: Menu Options _____ | 10 |
| Figure 9: Company Details _____ | 10 |
| Figure 10: Contact Information _____ | 11 |
| Figure 11: Login Credentials _____ | 12 |
| Figure 12: Channel Settings _____ | 12 |
| Figure 13: User History _____ | 13 |
| Figure 14: Subscriptions _____ | 13 |
| Figure 15: BAI Receiver _____ | 14 |
| Figure 16: Company Details _____ | 15 |
| Figure 17: Audit Service _____ | 16 |
| Figure 18: Template Creation for BAI Receiver _____ | 18 |
| Figure 19: Filename Macros Descriptions _____ | 19 |
| Figure 20: Resend a BAI File _____ | 20 |
| Figure 21: Administration Tab _____ | 21 |
| Figure 22: FTP Delivery Options _____ | 21 |
| Figure 23: FTP Delivery Settings _____ | 21 |
| Figure 24: FTP Delivery Settings to Add a Destination _____ | 22 |
| Figure 25: FTP Destination _____ | 22 |
| Figure 26: SSL Certificate _____ | 24 |
| Figure 27: Report Delivery _____ | 25 |
| Figure 28: Template Creation _____ | 26 |
| Figure 29: BAI Receiver Selection _____ | 26 |
| Figure 30: FTP Report Delivery Destination _____ | 26 |
| Figure 31: Save the Template _____ | 26 |
| Figure 32: My History _____ | 27 |
| Figure 33: User History _____ | 27 |
| Figure 34: Resend Function _____ | 28 |
| Figure 35: Company History _____ | 28 |
| Figure 36: Edit FTP Destination _____ | 29 |
| Figure 37: Report Delivery Options (1) _____ | 30 |
| Figure 38: Report Delivery Options (2) _____ | 31 |
| Figure 39: Report Delivery Options (3) _____ | 31 |
| Figure 40: Report Delivery Options (4) _____ | 31 |
| Figure 41: Report Delivery Options (5) _____ | 31 |
| Figure 42: Report Delivery Options (6) _____ | 31 |
| Figure 43: Administration _____ | 32 |
| Figure 44: Company Details _____ | 32 |

| | |
|---|----|
| Figure 45: FTP Pickup Options _____ | 33 |
| Figure 48: FTP Pickup Settings _____ | 34 |
| Figure 49: FTP Pickup Settings _____ | 34 |
| Figure 50: SFTP Authorized Key _____ | 35 |
| Figure 51: SFTP Login Credentials _____ | 36 |
| Figure 52: BAI Receiver _____ | 36 |
| Figure 53: Report Creation _____ | 37 |
| Figure 54: Help Function _____ | 37 |
| Figure 55: Report Date Range _____ | 37 |
| Figure 56: Save Template _____ | 38 |
| Table 1: Frequently Asked Questions _____ | 38 |

Overview

Data Exchange (DX) is an existing Fiserv product that allows the previous and current day balance or transaction activity to be shared across multiple financial institutions (FI). Data is input and output through BAI files.

Financial institutions send BAI files of balance or transaction information to Data Exchange and are identified as transmitters. Data from BAI files are stored on a database in Commercial CenterSM (CC). Data for an account is extracted as a BAI file from Data Exchange. Financial institutions or corporate receivers designated as corporate receivers, are permitted direct access to extract BAI files.

A financial institution or corporate user extracting data are identified as Data Exchange receivers. Corporate companies that extract BAI data must have a FI sponsorship to grant access. BAI file data can be extracted from multiple financial institutions, either via File Transfer Protocol (FTP) or manual report generation.

This user guide describes the step-by-step processes to configure FTP Pickup options. Create a BAI Receiver Template, setup Report Delivery, and retrieve reports. This document is for FI clients only, not their corporate receivers. For additional support, contact the Technical Customer Service at (833) 999-0091 or submit a [Service Point request](#).

Accessing Data Exchange

Fiserv is responsible for establishing the new receiver access ID and generating a temporary password to login to Data Exchange. An email is sent to the primary user to setup a new receiver (Figure 1). The Data Exchange system send the primary user a temporary password to login.

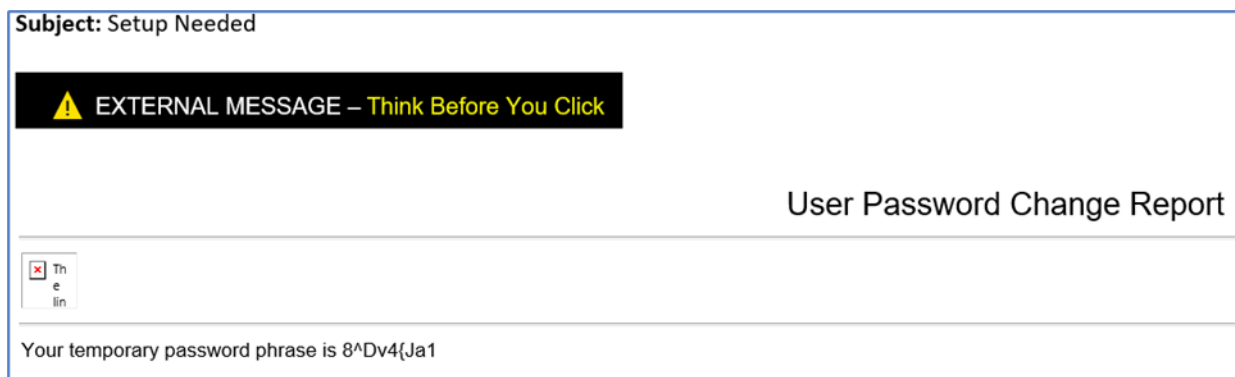


Figure 1: Temporary User Password

Access the Data Exchange user experience via the internet. Navigate to Data Exchange:

1. Login to the internet user interface (<https://dataexchange.olbanking.com>)
2. Enter an Access and User ID
3. Select 'Login' (Figure 2)
4. A password entry page loads with the previously entered Access and User ID (Figure 3)
 - a. Enter the applicable password and select 'Login'
 - b. A first-time user is prompted to change their initial password
5. A dashboard page displays the view and menu options for Data Exchange (Figure 4)

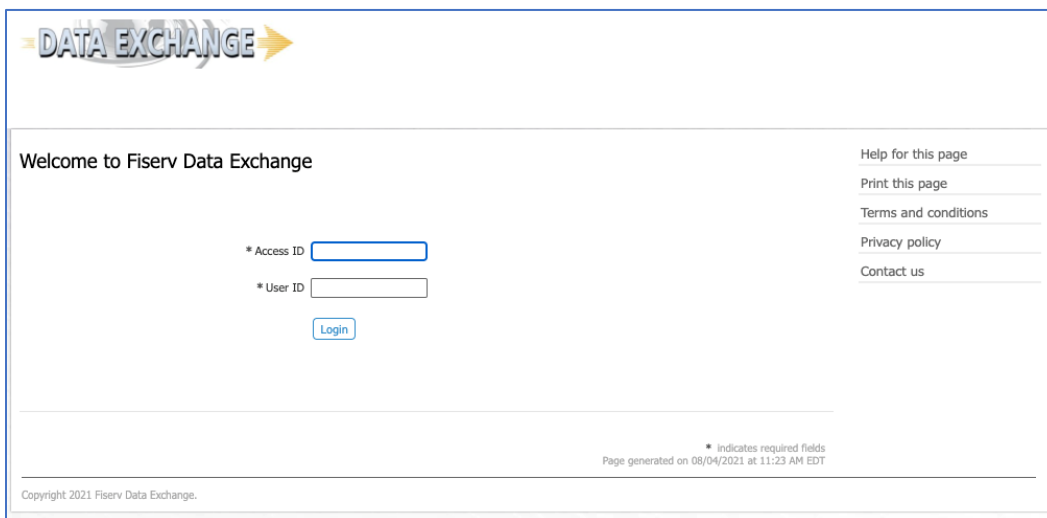


Figure 2: Login to Data Exchange

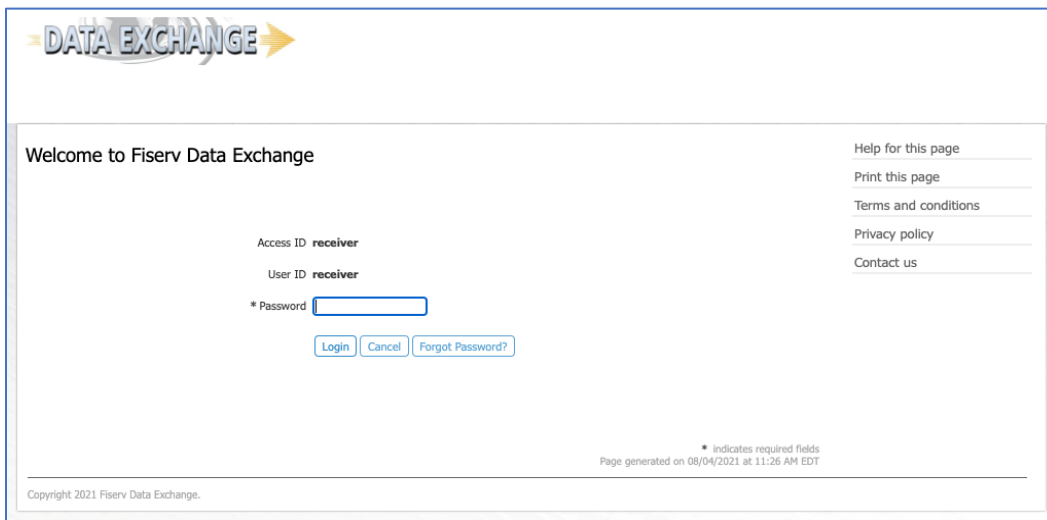


Figure 3: Password Entry

Welcome to Data Exchange

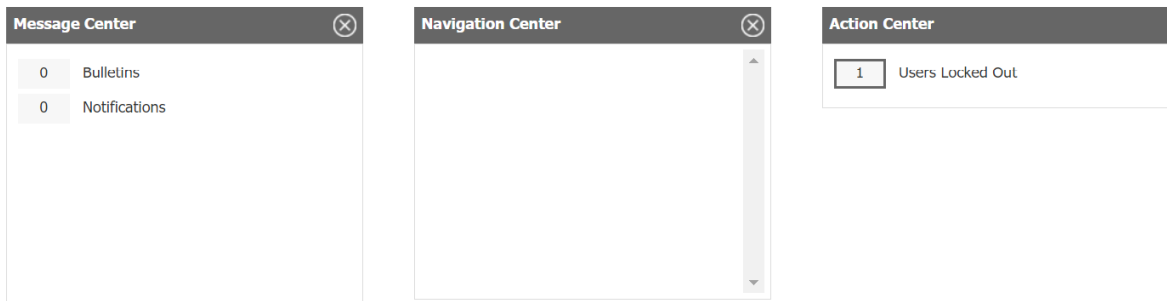


Figure 4: Dashboard

Dashboard

The Data Exchange platform launches with a 'Dashboard' view. The display navigation options include:

- Navigation Center
- Message Center
- Action Center

The Dashboard is a central location for messages published by Fiserv. Bulletins, notifications, Secure Message correspondence, and user-specific notifications generated by the system are displayed on the dashboard. Reference the *Commercial CenterSM Dashboard Guide* for additional information.

Navigation Center

If the Navigation Center displays public web addresses, they are accessible by the user if provided by sponsoring FI (Figure 5). If a link is displayed, a user can select a destination icon to populate a new window or tab and access the site.



Figure 5: Dashboard Navigation Center

Message Center

The Message Center displays a summary of communications for users (Figure 6). User communications are displayed in the Message Center:

- Number of active Bulletins
 - Navigate to full-service bulletins
- Number of new Messages for review
 - Navigate to secure messages
- Number of Notifications (subscriptions or reports) generated for the user
 - Navigate to 'My History'

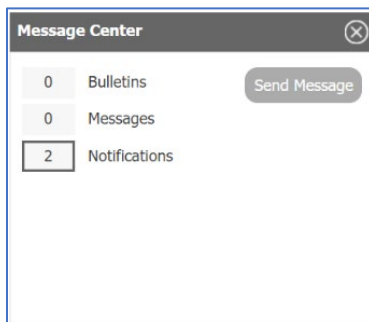


Figure 6: Dashboard Message Center

Action Center

The Action Center displays any approval requiring attention. Select an issue to navigate to the appropriate screen to act. Corporate receiver administrators view the number of 'Users Locked Out' of Data Exchange (Figure 7). Select the Action Center to navigate to 'Company Details' page.

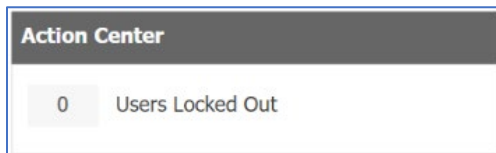


Figure 7: Dashboard Action Center

Menu Options

The Commercial Center Data Exchange provides customizable company or user features (Figure 8). The menu allows the user to navigate:

- Account Information
- Settings
- Administration



Figure 8: Menu Options

Account Information

The accessing user, corporate receiver, or financial institution is authorized in Data Exchange to edit their respective account information. Account information options includes:

- Report delivery
 - Create a BAI Receiver template that delivers a generated BAI output file on a chosen schedule
- BAI receiver
 - Create a web report template that allows the receiver to generate a BAI output on-demand, on a given date, or date range
- Transaction groups
 - Define a set of type codes to be used to filter the data to be included in BAI outputs

View the 'Company Details' page to review or edit information about the Corporate Receiver, user, and configurations related to retrieving the BAI file (Figure 9).



Figure 9: Company Details

Settings

A user is authorized to view or edit personal information in the 'My Settings' menu. The user customizable details include:

- Profile
 - Contact information (Figure 10)
 - Credentials (Figure 11)
 - Edit the user password or site verification settings
 - Channel settings (Figure 12)
 - SMS notification settings
 - View or edit alert information
- User history (Figure 13)
 - View previously received files and notifications received within a specified range
- Subscriptions (Figure 14)
 - View or edit notifications
- BAI receiver (Figure 15)
 - View the accounts assigned to the corporate receiver
 - View or edit the settings used to generate the BAI output file
 - If operating as a migrated user, settings are transcribed from the legacy Data Exchange system profile

My Profile : Contact Information

Contact Information

User ID **receiver / receiver**

* First Name

* Last Name

* Email Address

* Encrypted Report Password

Phone Number Ext.

Enable SMS Messages

Terms and Conditions By clicking here, I agree to the [Terms and Conditions](#).

Fiserv Data Exchange
 To opt-out at any time, send **STOP** to 99453. To receive more information, send **HELP** to 99453.
Message and Data Rates May Apply. Number of Messages Varies Per User. Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance.
Tier One Carriers: AT&T, Verizon, T-Mobile®, Sprint, Metro PCS®, U.S. Cellular®
To Contact Support: Customer Service

Message Enabled Cell Phone Number

Fax Number

Business Unit

Street Address

City

State

Zip / Postal Code

Country

Time Zone

My Settings

My Profile

Contact Information ↕

Credentials

Channel Settings

My History

Subscriptions

File Vault

BAI Receiver

Record last changed by
obs / admin

Record last changed at
Aug 20, 2021 10:34 AM EDT

Record created on
Aug 4, 2021 11:26 AM EDT

User last logged in at
Aug 20, 2021 10:40:17 AM EDT

[Return to my home page](#)

[Make this my home page](#)

[Help for this page](#)

[Print this page](#)

[Terms and conditions](#)

[Privacy policy](#)

[Contact us](#)

Figure 10: Contact Information

My Profile : Credentials

Password Change
 * Please enter your current password
 * Please enter your new password
 * Please re-enter your new password

Site Verification Settings
 * Verification Phrase

Agriculture and Industry

Animals and Wildlife

Architecture

Business

Education

Food and Beverages

Nature

Science and Technology

Transportation

Travel

Figure 11: Login Credentials

My Profile : Channel Settings

Online Bulletin Service
 Authorize Bulletin Delivery
 Bulletin Channel
 Bulletin Format

SMS
 SMS Notification Window

| Day Of Week | Enabled | From | To |
|-------------|-------------------------------------|----------|----------|
| Monday | <input checked="" type="checkbox"/> | 08:00 AM | 08:00 PM |
| Tuesday | <input checked="" type="checkbox"/> | 08:00 AM | 08:00 PM |
| Wednesday | <input checked="" type="checkbox"/> | 08:00 AM | 08:00 PM |
| Thursday | <input checked="" type="checkbox"/> | 08:00 AM | 08:00 PM |
| Friday | <input checked="" type="checkbox"/> | 08:00 AM | 08:00 PM |
| Saturday | <input type="checkbox"/> | 08:00 AM | 08:00 PM |
| Sunday | <input type="checkbox"/> | 08:00 AM | 08:00 PM |

* Indicates required fields
 Page generated on 08/20/2021 at 10:55 AM EDT

Figure 12: Channel Settings



My History

Search Distributions

Services: All
Channels: All

From: 08/20/2021 12:00 AM To: 08/20/2021 11:59 PM

Show 10 results per page

[Search Distributions](#)

Prev 1 Next Go to page 1 Showing 1 - 3 of 3 Items to display: 10 20 50

[Bulk Resend](#)

| | | |
|--------------------------|--|---|
| <input type="checkbox"/> | <p>Aug 20, 2021 10:40:07 AM EDT BAI Receiver</p> <p>User: receiver / receiver</p> <p>Destination: receiver / receiver</p> <p>Template Name: FTP PICKUP</p> <p>File Name: bai20210820_104007.txt</p> <p>Status: Aug 20, 2021 10:40:07 AM EDT - Distribution is waiting for customer.</p> | View Item Download File Resend View Audit |
| <input type="checkbox"/> | <p>Aug 20, 2021 10:40:07 AM EDT BAI Receiver</p> <p>User: receiver / receiver</p> <p>Destination: External FTP Host</p> <p>Template Name: FTP DELIVERY</p> <p>File Name: FILENAME.txt</p> | FTP Trace View Item Download File Resend View Audit |
| <input type="checkbox"/> | <p>Aug 20, 2021 10:34:41 AM EDT User Profile Change Report</p> <p>User: receiver / receiver</p> <p>Destination: test@onlinebankingsolutions.com</p> | View Item Download File Resend View Audit |

Figure 13: User History

Subscriptions

File Vault Notice

Delivery Settings

+ / - **Data Type** **Format Preference**

File Vault Notice HTML

- [▶ Secure Messaging Reply Received](#) ✔
- [▶ User Lockout Report](#) ✔
- [▶ User Password Change Report](#) ✔
- [▶ User Password Reset/Change Report for Administrators](#) ✔
- [▶ User Profile Change Report](#) ✔
- [▶ User Profile Created Report](#) ✔
- [▶ User Unlock Report](#) ✔

[✔ Save](#) [✖ Reset](#)

Figure 14: Subscriptions

BAI Receiver : receiver receiver of Receiver (receiver/receiver)

BAI Receiver Settings

Receiver ABA [?](#)

Use Dummy ABA (555555550)

Enter ABA

Sender ABA [?](#)

Use Data Exchange/BankLink ABA (003275468)

Enter ABA

Calculate missing summary totals [?](#)

Extract zero detail totals [?](#)

Force zero summary totals [?](#)

Report Z funds [?](#)

Strip dashes [?](#)

Translate SWIFT ABA [?](#)

Receive Text Lines [?](#)

Allow Empty Extraction [?](#)

Hex19 Trim [?](#)

Receiving Accounts

Search Accounts

ABA

Account Number

Account Alias

Show 10 results per page, sorted by Account Number in ascending order

| Bank | Transmitter ID | Account Number ^ | Account Alias | Currency |
|--|----------------|------------------|---------------|-----------------------|
| Prev ? Next ? Go to page <input type="text" value="1"/> Showing 1 - 1 of 1 Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/> | | | | |
| Fiserv Data Exchange (111111118) | transmitter | 123456789 | 123456789 | USD ? |
| Prev ? Next ? Go to page <input type="text" value="1"/> Showing 1 - 1 of 1 Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/> | | | | |

Figure 15: BAI Receiver

BAI Receiver

BAI Receiver settings determine the presentation of receiver data in the BAI customer file. Additional details for each entry are provided in the lowercase 'information' icon. The 'Receiver ABA ID' and 'Sender ABA ID' are specific to the BAI file receivers. These are each a custom ID to be defined by the sender and receiver. Typically, the BAI output file transmitter ABA has the Data Exchange default value of '003275468'.

If the 'Receiver ABA ID' is Fiserv generated, it follows an algorithm:

- The base is 50000
- The last three digits of the KNG number create an 8-digit alphanumeric character set
- A ninth digit is created in accordance with current methods for ABA number generation

Administration

View the 'Company Details' page to review or edit information about the corporate receiver, users, and configurations related to retrieving the BAI file (Figure 16).

An administrator-level view includes:

- Authorized users
- Entitled services
- Ability to restrict or allow users authorizations
- Configure the FTP options for receiving BAI files



Figure 16: Company Details

Company Details include:

- View Services
 - Read only screen of current Services
- Resend
 - Navigates to 'My History' screen
- Actions
 - Add Users
 - Establish FTP Pickup and Delivery options

User Details include:

- Service preferences
- BAI services
- Actions
 - Edit user and services
 - Request password reset
 - Clone users
 - Delete users
 - Deactivate users
 - Subscriptions
- Resend history

Audit Service

An authorized user, corporate receiver or financial institution reviews audit information related to the company via Data Exchange ‘Audit Service’ (Figure 17). Audit information records include:

- Company Maintenance
- Account Maintenance
- Login and Timeouts
- Transactions
- User Maintenance
- Service Maintenance
- TTY Sessions

Audit Service

Search

Time Range: To

Audit Categories:

| | |
|--|--|
| <input type="checkbox"/> Company Maintenance | <input type="checkbox"/> User Maintenance |
| <input type="checkbox"/> Account Maintenance | <input type="checkbox"/> Service Maintenance |
| <input type="checkbox"/> Login and Timeouts | <input type="checkbox"/> TTY Sessions |
| <input type="checkbox"/> Transactions | |

▶ Advanced

Show 10 results per page

[Search](#) [Export](#)

| Timestamp | Action | User | Target | Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/> |
|--|----------------|---------------------|---------------------|---|
| Prev 1 Next Go to page <input type="text" value="1"/> Showing 1 - 4 of 4 | | | | |
| Aug 20, 2021 12:19:02 PM EDT | User Web Login | receiver / receiver | receiver / receiver | 🔍 |
| Aug 20, 2021 11:03:43 AM EDT | User Web Login | receiver / receiver | receiver / receiver | 🔍 |
| Aug 20, 2021 10:55:23 AM EDT | User Web Login | receiver / receiver | receiver / receiver | 🔍 |
| Aug 20, 2021 10:40:17 AM EDT | User Web Login | receiver / receiver | receiver / receiver | 🔍 |
| Prev 1 Next Go to page <input type="text" value="1"/> Showing 1 - 4 of 4 Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/> | | | | |

Results returned in 0.034 seconds

* indicates required fields
Page generated on 08/20/2021 at 12:19 PM EDT

Figure 17: Audit Service

BAI Receiver Template

Prior to BAI file generation, at least one BAI Receiver template must be created. A template defines the information to be included in the BAI report. The accessing authorized user, corporate receiver, or FI creates the BAI file report template.

Automatically generated files are accessed via the ‘Account Information’ tab by selecting the ‘Report Delivery’ or the ‘BAI Receiver’ link then selecting ‘Create a Report’.

Perform the listed actions to create a BAI receiver report template for on-demand report delivery or pickup (Figure 18):

1. Create a unique filename for this template
 - a. Select an easily identifiable filename based on the type of report needed
2. Define the accounts to be included on this report
 - a. All corporate receiver accounts authorized to template generator are available for selection
 - b. Once an account is selected it is displayed
 - c. Additional authorized accounts can be selected for the report template
 - d. To remove an account, select the red 'X' next to the account
 - e. The 'Add All' option selects all authorized accounts
 - f. Sort selected accounts
 - i. By number to sort by ascending account numbers
 - ii. By name to sort alphabetically by account name
3. Select the account information to be reported
 - a. Select the checkboxes to include the desired data for the report
4. Select 'As-of-Date' details to be presented in this report
 - a. Choose day options for current, previous, or both
5. Define report delivery
 - a. Only applicable when setting up a report via Report Delivery
 - b. This report can be delivered via FTP Delivery or FTP Pickup
 - i. For FTP Delivery, the report is pushed to an external host
 - ii. For FTP Pickup, SFTP will access Data Exchange to extract the file
6. Select report notification options
 - a. An email or text message can be received when a report is available
7. Select the report format
 - a. The file can be received as a text, HTML, PDF, or encrypted PDF
8. Define the filename
 - a. Enter a filename and extension or macros
 - i. Use dynamic values like month or day in the filename
9. Define report delivery settings
 - a. Applicable when setting up a report via Report Delivery
 - b. Choose when a report should be delivered
 - i. Daily
 - ii. Weekly
 - iii. Monthly

Create Template : BAI Receiver

- What name would you like to use for this template?
* Template Name
- Which accounts would you like on this report?
Please select an account...
- What data should be presented on this report?
 All Data Types (ALL) Summary Transactions (SUMMARY) Status Transactions (STATUS)
 All Credit Transactions (CREDIT) All Debit Transactions (DEBIT) Standard (Standard)
- What As-Of-Date details should be presented in this report?
Current And Previous Day
- How would you like this report delivered?
No FTP Delivery Destinations are available for this company.
 FTP Delivery FTP Pickup
- How would you like to be notified that this report has been delivered?
 EMAIL SMS
- How would you like this report to be formatted?
 HTML PDF Encrypted PDF Text
- What name would you like the file to have?
 .
[Macros Help](#)
- When would you like this report delivered?
 Daily
 Whenever Data Becomes Available for This Template's Account(s)
 Only New- Only include new information since the last time this report was generated
 Starting No Earlier Than - Do not deliver daily report before specified time
 At Specific Times - Template is triggered by specific time settings, not file loads
 Timed Intervals - Template is triggered at interval time settings during specified hours, not file loads
 Weekly - Output created once per week, for previous calendar week, on specified day
 Monthly - Output created once per month, for previous calendar month, on specified date

Figure 18: Template Creation for BAI Receiver

Filename Macros

Preset macros operate within Data Exchange (Figure 19). Insert macros variable data into a filename. Macros include text preceded by the percent sign in the filename text box. Macros are not case-sensitive and may be entered in either upper or lower-case characters.

A text-case ambiguity exists when utilizing the letter “m,” as it indicates either month or minute based on case selection. The lower-case ‘mm’ indicates month. The upper-case ‘MM’ identifies minutes.

| <u>Macro Value</u> | <u>Description</u> |
|---------------------------|--|
| %SERVICE% | The Service name. Service names with multiple words will contain an underscore. (Example: Sunrise_Report) |
| %TEMPLATENAME% | The name of the template creating this file. (Example template name: PDTAP2). NOTE: SFT Receive does not use Templates. |
| %FILENAME% | The original filename as created by Online Messenger |
| %yyyy% | Current Year with century (YYYY=2008) |
| %yy% | Current Year no century (YY=05) |
| %mm% | Current Month numeric (01-12) |
| %mmm% | Current Month 3-character (JAN-DEC) |
| %dd% | Current Day (01-31) |
| %dow% | Current Day of Week (SUN-SAT) |
| %hh% | Current Hour (00-23) |
| %MM% | Current Minute (00-59) |
| %ss% | Current Second (00-59) |
| %nnn% | Current Milisecond (00-999) |

Figure 19: Filename Macros Descriptions

Retrieve a BAI File

In Data Exchange, a receiver can retrieve a BAI output file from data loaded by an associated financial institution via three methods:

1. FTP Delivery
 - a. When the file is generated, delivered to an external server
 - b. If a BAI file is to be received to an external server, establish the FTP Delivery options
2. FTP Pickup
 - a. Once a file is generated, define SFTP into Data Exchange to retrieve the file
3. Manual Report Generation
 - a. Login thru the internet user interface
 - b. Generate a file based on an individual date or range

Resend a BAI File

A copy of a BAI file can be resent within a given timeframe (Figure 20). To resend a BAI file:

1. Select the 'Actions' from the dropdown menu for a user
2. Locate the resend option
3. The BAI file output report to resend from the files

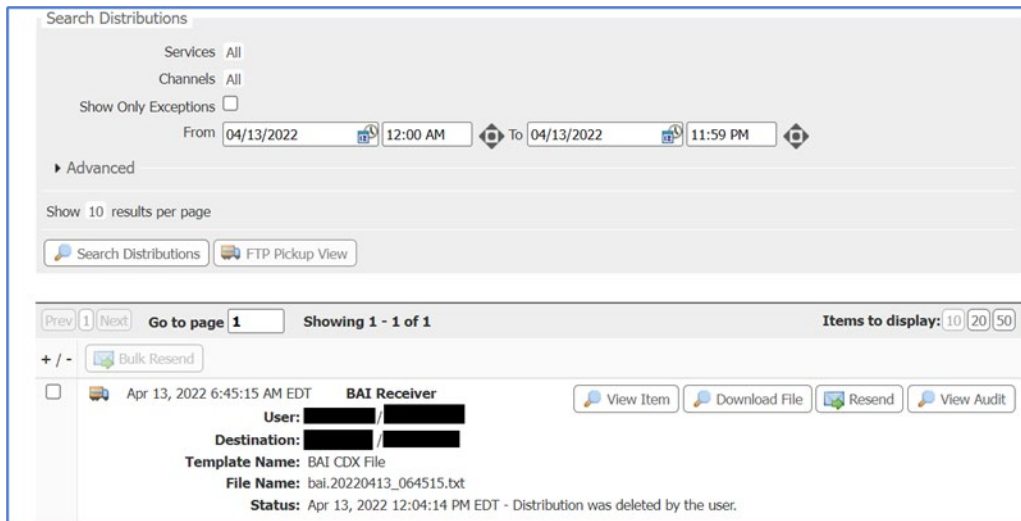


Figure 20: Resend a BAI File

FTP Destination

When logged into the user interface navigate to the 'Administration' tab and select the 'Administration' link (Figure 21). The 'Company Details' page launches. Select 'Actions' then 'FTP Delivery Options' (Figure 22).

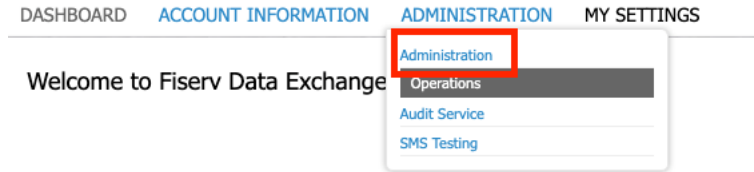


Figure 21: Administration Tab

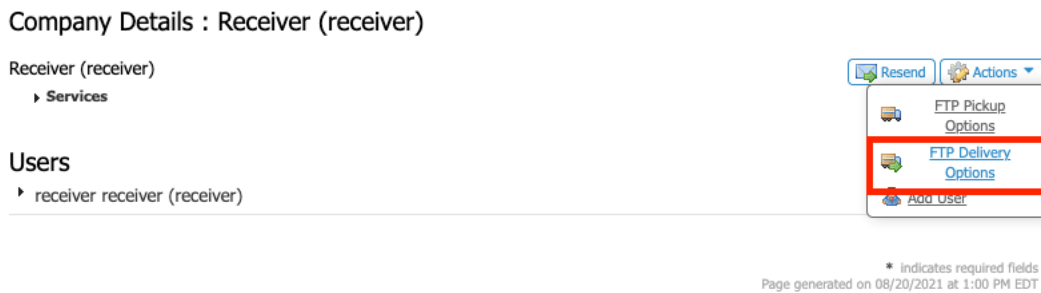


Figure 22: FTP Delivery Options

The 'FTP Delivery Settings' for the receiver displays the configured FTP destination (Figure 23). The FTP destination assigns the host, username, and properties for BAI output file delivery to an external host. To configure a new receiver destination, select the 'Add Destination' (Figure 24).

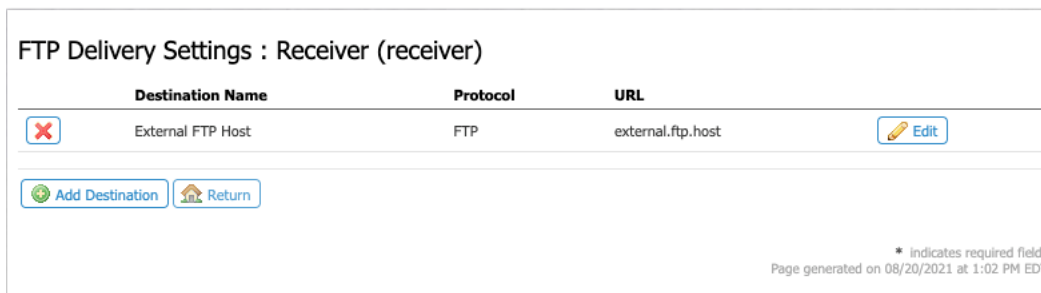




Figure 23: FTP Delivery Settings

FTP Delivery Settings : Receiver (receiver)

| Destination Name | Protocol | URL |
|---|----------|---|
|  External FTP Host | FTP | external.ftp.host  |



 Add Destination  Return


Figure 24: FTP Delivery Settings to Add a Destination

The 'Create FTP Destination' page allows establishment and configuration of a new FTP delivery receiver destination (Figure 25).

Create FTP Destination for Receiver (receiver)

General Settings

* Name

* Host URL 

* User Name


* User Password Using Certificate

Directory

* File Name Macro

PGP Settings

Encrypt FTP Files For Delivery

* PGP Public Key  Upload New PGP Public Key

▼ Advanced PGP Settings

Ascii Armor Mode

Text Mode

Encryption Cipher

Compression Algorithm

Integrity check (disable for legacy PGP 6.x)



Protocol Settings


* Protocol

* Connect Mode

* Transfer Mode

* Authentication Mode

* Destination Server Public Key  Refresh  Upload Destination Server Public Key

* Bank Client SSH Public Key  View



 Save  Cancel

Figure 25: FTP Destination

The FTP receiver destination field parameters include:

- General Settings
 - Name
 - Choose the destination name
 - This name will be stored at the destination site
 - Macros are allowed as part of the file name
 - Host website address
 - Select the external host website (URL) or internet protocol (IP) address
 - Username
 - Enter the username credentials required for the external host authentication
 - User password
 - Choose the required password for authentication credentials
 - Directory
 - Set the external host directory
 - Filename macros
 - Define the filename of the file being delivered
 - The value properties include name, month, date, or year
 - For an on-screen display of available macros, select the 'Help for this page'
- Pretty Good Privacy (PGP) is a data encryption method for BAI output files
 - It provides cryptographic privacy and authentication for data transmission
 - PGP Certificates can be uploaded to ensure security
 - A PGP certificate is a digital document
 - It attests to the binding of a PGP public key to an individual or entity
 - Verification of the PGP public key validates user ownership
 - Certificates prevent impersonation of a user PGP public key
 - Encrypt BAI output files for delivery
 - If the 'Encrypt FTP Files' field is checked a 'Server PGP Public Key' must be uploaded
 - Advanced PGP Settings are also configurable for selection
 - Ascii Armor mode
 - Character-based file representing a binary file
 - Text or binary mode
 - Designates encryption or compression type
 - Encryption Cipher
 - Compression algorithm
 - Integrity check
 - Choose verification of the file signature after encryption
 - Ensure compatibility with older versions of PGP

- Protocol Settings
 - Select the protocol
 - FTP
 - SFTP
 - FTPS (Implicit)
 - FTPS (Explicit)
 - Connect mode
 - Active
 - Passive
 - Transfer mode
 - Binary
 - Ascii
 - Authentication mode
 - Password
 - Certificate
 - For a certificate, in 'General Settings' the password is not required
 - Destination server public key
 - Upload the destination server public key
 - For an established host URL, retrieve and enter the destination server public key
 - Bank client SSH public key
 - For an authentication mode certificate, select the SSH public key and upload it to the host server
 - SSL certificates authorizes users (Figure 26)
- Complete the required fields and 'Save'

Create SSL Certificate

Please enter a public SSL certificate

* Name

* SSL Public Key

Figure 26: SSL Certificate

FTP Report Delivery

For a BAI receiver template, establish the report destination:

1. Select the 'Account Information' tab and select the 'Report Delivery' link (Figure 27)
2. Choose the 'Create Template' option to create a new template (Figure 28)
3. Select the 'BAI Receiver' from the 'Report Types' of dropdown menu (Figure 29)
4. On the form, select the report delivered method
5. Choose the 'FTP Delivery Option' and select the name of the 'FTP Destination' previously established (Figure 30)
6. Save the template (Figure 31)
7. For all selected data accounts, the file is generated
 - a. The file is delivered to that FTP Destination
8. View the history of the personal files received
 - a. Select the 'My Profile' tab and selecting the 'My History' link (Figure 32)
 - i. The 'My History' page will open (Figure 33)
 - b. Alternatively, access the Company Details page 'Administration' tab to the 'Administration' link
 - i. Select the 'Resend' (Figure 34)
 - ii. The 'Company History' page launches
 - iii. All distributed files for the corporate receiver populate (Figure 35)
9. Test FTP setup (Figure 36)
 - a. Send a test file by pressing the 'Test' next to the Host URL field
 - b. View file on the host server
 - c. View the status of the test by browsing to the previously mentioned 'Resend' or 'Company History' options

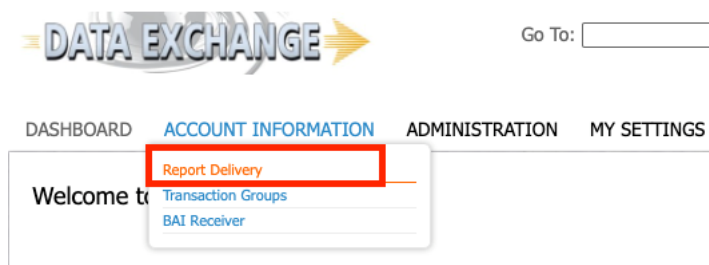


Figure 27: Report Delivery



Figure 28: Template Creation



Figure 29: BAI Receiver Selection

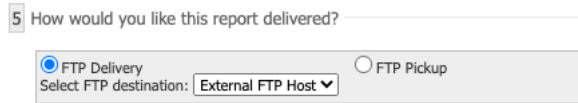


Figure 30: FTP Report Delivery Destination

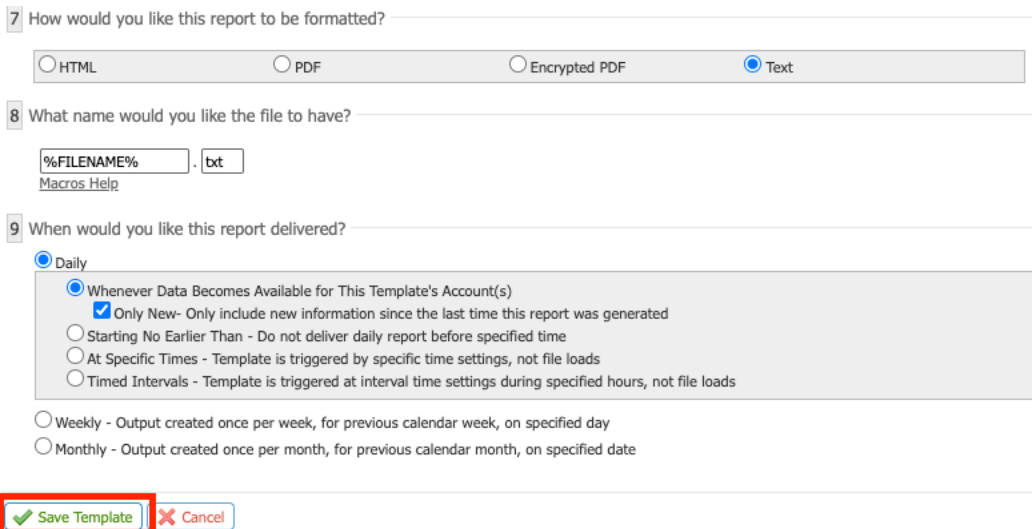


Figure 31: Save the Template

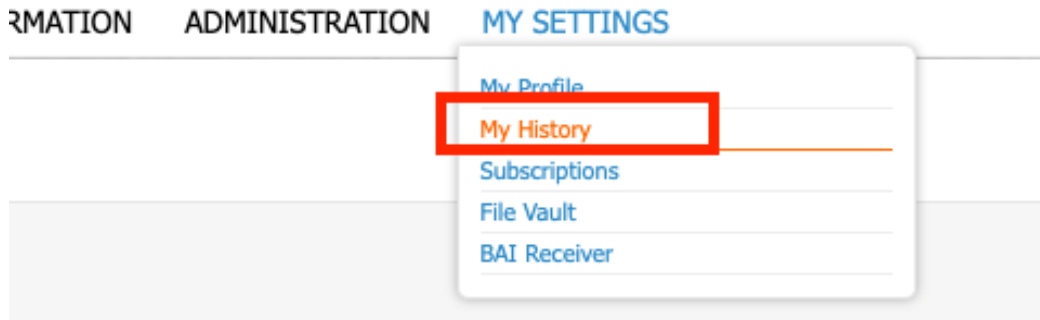


Figure 32: My History

My History

Search Distributions

Services All
Channels All




From 08/20/2021 12:00 AM To 08/20/2021 11:59 PM

Show 10 results per page

[Search Distributions](#)

Prev 1 Next Go to page 1 Showing 1 - 3 of 3 Items to display: 10 20 50

+ / - [Bulk Resend](#)

| | |
|--------------------------|---|
| <input type="checkbox"/> |  Aug 20, 2021 10:40:07 AM EDT BAI Receiver View Item Download File Resend View Audit User: receiver / receiver Destination: receiver / receiver Template Name: FTP PICKUP File Name: bai20210820_104007.bt Status: Aug 20, 2021 10:40:07 AM EDT - Distribution is waiting for customer. |
| <input type="checkbox"/> |  Aug 20, 2021 10:40:07 AM EDT BAI Receiver FTP Trace View Item Download File Resend View Audit User: receiver / receiver Destination: External FTP Host Template Name: FTP DELIVERY File Name: FILENAME.bt |
| <input type="checkbox"/> |  Aug 20, 2021 10:34:41 AM EDT User Profile Change Report View Item Download File Resend View Audit User: receiver / receiver Destination: test@onlinebankingsolutions.com |

+ / - [Bulk Resend](#)

Prev 1 Next Go to page 1 Showing 1 - 3 of 3 Items to display: 10 20 50

Results returned in 0.062 seconds

Figure 33: User History

Company Details : Receiver (receiver)

Receiver (receiver)

▸ Services

Users

▸ receiver receiver (receiver)



* indicates required fields
Page generated on 08/20/2021 at 12:55 PM EDT

Figure 34: Resend Function

Company History : Receiver (receiver)

Search Distributions

Services All

Channels All

Show Only Exceptions

From 08/20/2021 12:00 AM To 08/20/2021 11:59 PM





▸ Advanced







Show 10 results per page



Prev 1 Next Go to page 1 Showing 1 - 3 of 3 Items to display: 10 20 50

+ / - 

| | | | | |
|---|---|------------------------------|---------------------|--|
| <input type="checkbox"/> |  | Aug 20, 2021 10:40:07 AM EDT | BAI Receiver |     |
| User: receiver / receiver | | | | |
| Destination: receiver / receiver | | | | |
| Template Name: FTP PICKUP | | | | |
| File Name: bai20210820_104007.txt | | | | |
| Status: Aug 20, 2021 10:40:07 AM EDT - Distribution is waiting for customer. | | | | |

| | | | | |
|---------------------------------------|---|------------------------------|---------------------|--|
| <input type="checkbox"/> |  | Aug 20, 2021 10:40:07 AM EDT | BAI Receiver |      |
| User: receiver / receiver | | | | |
| Destination: External FTP Host | | | | |
| Template Name: FTP DELIVERY | | | | |
| File Name: FILENAME.txt | | | | |

| | | | | |
|---|---|------------------------------|-----------------------------------|--|
| <input type="checkbox"/> |  | Aug 20, 2021 10:34:41 AM EDT | User Profile Change Report |     |
| User: receiver / receiver | | | | |
| Destination: test@onlinebankingsolutions.com | | | | |

+ / - 

Prev 1 Next Go to page 1 Showing 1 - 3 of 3 Items to display: 10 20 50

Results returned in 0.075 seconds



Figure 35: Company History

Edit FTP Destination : External FTP Host for Receiver (receiver)

General Settings

* Name

* Host URL

* User Name

* User Password

Directory

* File Name Macro

PGP Settings

Encrypt FTP Files For Delivery

Protocol Settings

* Protocol

* Connect Mode

* Transfer Mode

Figure 36: Edit FTP Destination

Report Delivery Options

Report delivery options determine when a report will be generated or available to be received. The report template generator selects and configures the timeline parameters (Figures 37- 42) Report delivery time selections and restrictions depend on the type of report selected. BAI output file reports may be delivered either:

- Daily
 - Whenever data becomes available
 - BAI files will be compiled and received out at intervals throughout the day
 - This ensures the output files reach the requesting FI, corporate receiver or user as soon as available
 - BAI output files are accumulated, and new data is added to the report as it becomes available
 - Additional options are configurable
- Weekly
 - Output created once per week
 - For previous calendar week
 - On specified day
 - BAI output file reports generated and received on a specific day of the week, include the entire output for the preceding week
 - Day of the week selectable for the previous week report delivery
- Monthly
 - Output created once per Month
 - For previous calendar month
 - On specified day
 - BAI output file reports generated and received on a specific day of the month, include the entire output for the preceding month
 - Day of the month selectable for the previous month report delivery

- Only New
 - Only include new information generated since delivery of the previous report
 - Used for BAI output report generation without continuous accumulation
 - If no new BAI output file reports are available at the scheduled report delivery time,
 - DO NOT SEND output with 'No Data Reported Indicated' is available as an option
 - If unchecked, a new report is generated and received with previously generated duplicate report data
- At Specific Times
 - Allows for multiple times of BAI output file reports receipt
 - Select the BAI output report file delivery time manually or via the arrows
 - The arrows move left or right and up or down
 - Select the circle between the arrows to choose the default system time
 - Select 'Add New Time' to configure additional report delivery times
 - To delete a saved report delivery time, select the red 'X'
- Timed Intervals
 - Generate BAI output file report by interval time settings during specified hours, instead of file loads
 - Sets time range to trigger reports
 - Select for report delivery every 15, 30, or 60 minutes
 - Manually enter the timeframe or by use the arrows
 - The arrows move left or right and up or down
 - Select the circle between the arrows to choose the default system time

9 When would you like this report delivered?

Daily

- Whenever Data Becomes Available for This Template's Account(s)
 - Only New- Only include new information since the last time this report was generated
 - Starting No Earlier Than - Do not deliver daily report before specified time
 - At Specific Times - Template is triggered by specific time settings, not file loads
 - Timed Intervals - Template is triggered at interval time settings during specified hours, not file loads

Weekly - Output created once per week, for previous calendar week, on specified day

Monthly - Output created once per month, for previous calendar month, on specified date

Figure 37: Report Delivery Options (1)

9 When would you like this report delivered?

Daily

Whenever Data Becomes Available for This Template's Account(s)

Starting No Earlier Than - Do not deliver daily report before specified time

First File Creation Time

Only New- Only include new information since the last time this report was generated

If no data is available at scheduled time, DO NOT SEND output with "No Data Reported Indication".

At Specific Times - Template is triggered by specific time settings, not file loads

Timed Intervals - Template is triggered at interval time settings during specified hours, not file loads

Weekly - Output created once per week, for previous calendar week, on specified day

Monthly - Output created once per month, for previous calendar month, on specified date

Figure 38: Report Delivery Options (2)

9 When would you like this report delivered?

Daily

Whenever Data Becomes Available for This Template's Account(s)

Starting No Earlier Than - Do not deliver daily report before specified time

At Specific Times - Template is triggered by specific time settings, not file loads

04:00 AM

[Add New Time](#)

Only New- Only include new information since the last time this report was generated

If no data is available at scheduled time, DO NOT SEND output with "No Data Reported Indication".

Timed Intervals - Template is triggered at interval time settings during specified hours, not file loads

Figure 39: Report Delivery Options (3)

9 When would you like this report delivered?

Daily

Whenever Data Becomes Available for This Template's Account(s)

Starting No Earlier Than - Do not deliver daily report before specified time

At Specific Times - Template is triggered by specific time settings, not file loads

Timed Intervals - Template is triggered at interval time settings during specified hours, not file loads

From To Every 15 Minutes

Only New- Only include new information since the last time this report was generated

If no data is available at scheduled time, DO NOT SEND output with "No Data Reported Indication".

Figure 40: Report Delivery Options (4)

Weekly - Output created once per week, for previous calendar week, on specified day

Select day of week:

Figure 41: Report Delivery Options (5)

Monthly - Output created once per month, for previous calendar month, on specified date

Select day of month:

Figure 42: Report Delivery Options (6)

FTP Pickup

Data Exchange allows the accessing user, corporate receiver, or financial institution to extract a BAI output file securely. Access Data Exchange for SFTP and extract a BAI file:

1. Login to the user interface
2. Browse to the 'Administration' tab
3. Select the 'Administration' link (Figure 43)
4. The Company Details page launches (Figure 44)
5. Select the 'Actions' and select 'FTP Pickup Options' (Figure 45)

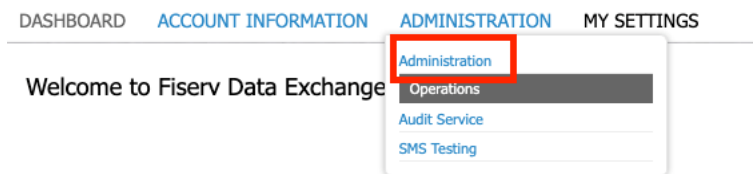


Figure 43: Administration



Figure 44: Company Details

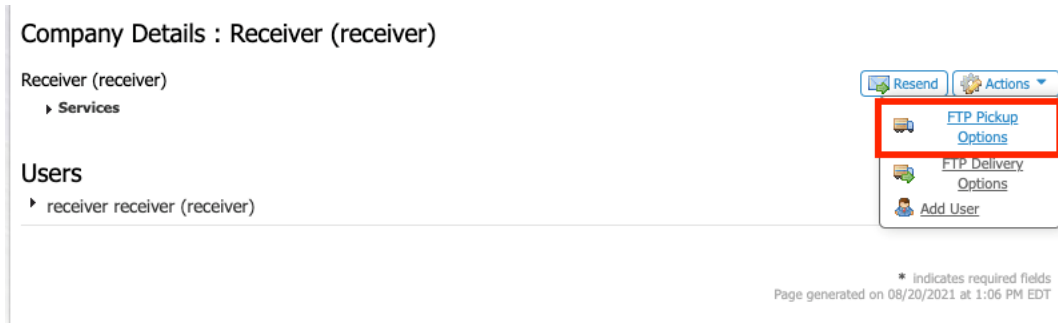


Figure 45: FTP Pickup Options

FTP Pickup Options

Configure the desired FTP Pickup options and save selections. Each authorized corporate receiver user uses the same FTP Pickup configuration. To use the 'FTP Pickup Options' with a template, browse the 'Account Information' tab (Figure 46). Select 'Report Delivery'. Choose 'FTP Pickup' and update the report delivery method (Figure 47).

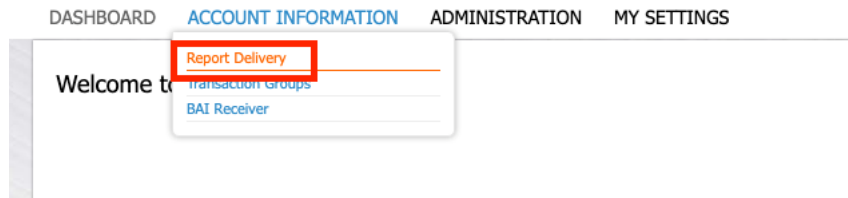


Figure 46: Report Delivery

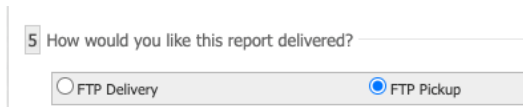


Figure 47: Report Delivery Options

Configure a new FTP pickup destination or choose from a saved receiver. A new FTP pickup report delivery receiver destination requires configuration. Data Exchange opens 'FTP Pickup Settings' (Figures 48 and 49).

FTP Pickup Settings : Sugartown Worldwide LLC (KNG22026)

General Settings

* File Name Macro

Overwrite Files

Generate Test File For User Sugartown Worldwide LLC (KNG22026) ▼ Test

PGP Settings

Encrypt Files for Secure FTP Pickup

PGP Public Key Upload New PGP Public Key

PGP Public Key for FTP Drop-off View

▶ Advanced PGP Settings

▶ SFTP Authorized Keys

▶ SSL Certificates

Save Cancel

Figure 48: FTP Pickup Settings

FTP Pickup Settings : Receiver (receiver)

General Settings

* File Name Macro

Overwrite Files

Generate Test File For User receiver receiver (receiver) ▼ Test

PGP Settings

Encrypt Files for FTP Pickup

Encrypt Files for Secure FTP Pickup

PGP Public Key Upload New PGP Public Key

PGP Public Key for FTP Drop-off View

▼ Advanced PGP Settings

Ascii Armor Mode?

Text Mode?

Encryption Cipher CAST5 ▼

Compression Algorithm ZIP ▼

Integrity check (disable for legacy PGP 6.x)

▼ SFTP Authorized Keys

| Name | SSH Public Key | Signature |
|---|----------------|-----------|
| No SFTP authorized keys exist for this company. | | |
| Add Authorized Key | | |

▼ SSL Certificates

| Name | Serial Number | Validation Period |
|---|---------------|-------------------|
| No SSL Certificates exist for this company. | | |
| Add SSL Certificate | | |


Save Cancel

Figure 49: FTP Pickup Settings

The requestor of the new FTP Pickup destination sets the receiver parameters, including:

- General settings
 - Filename macros
 - Defines the filename of the BAI output files
 - Required filename parameters
 - Template name
 - Month
 - Date
 - Year
 - For an on-screen display of provided macros-options, select the 'Help for this page'
 - Overwrite files checkbox
 - Overwrite any existing file of the same name
 - If unchecked, the filename saves with an incremented value
 - For example, if "test_file.txt" already exists the new filename of this BAI file is "test_file_1.txt"
- PGP Settings
 - Encrypt BAI output files for delivery
 - If the 'Encrypt FTP Files' field is checked a 'Server PGP Public Key' must be uploaded
 - Advanced PGP Settings are also configurable for selection
 - Ascii Armor mode
 - Text or binary mode
 - Encryption Cipher
 - Compression algorithm
 - Integrity check
 - Choose verification of the file signature after encryption
 - SFTP Authorized Key (Figure 50)
 - Setup SFTP key to authorize users to login for FTP Pickup
- Complete the required fields and 'Save'

Create SFTP Authorized Key

 Please enter a valid RSA or DSA key for SSH authorization credentials

* Name

* SSH Public Key

Example: `ssh-rsa BASE64CERTIFICATE user@myhost.com`

* SFTP Server Host Public Key [View](#)

Figure 50: SFTP Authorized Key

Retrieve FTP Pickup Files

Generated BAI files can be retrieved at URL `dataexchange-sftp.olbanking.com`. Login credentials for SFTP retrieval are shared with the user interface (Figure 51). The same password used to login to the user interface is usable for SFTP retrieval.

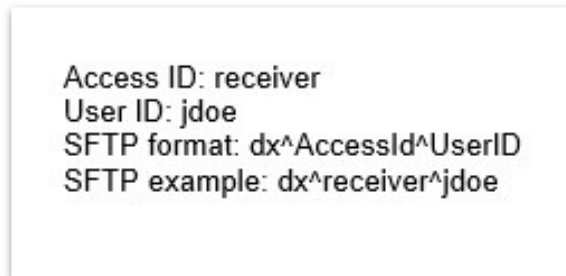


Figure 51: SFTP Login Credentials

Manual Report Generation

To manually generate a BAI file for immediate receipt via the user interface:

1. Login to the application
2. Navigate to the 'Account Information' tab
3. Select the 'BAI Receiver' link (Figure 52)
4. Select the 'Create Report' (Figure 53)
 - a. Complete the 'Create Report' form
 - b. For on-screen assistance, select 'Help for this page' (Figure 54)
5. Complete the report request form
6. Select date range for BAI output files to be included in report (Figure 55)
7. Select the desired delivery method for receipt (Figure 56)

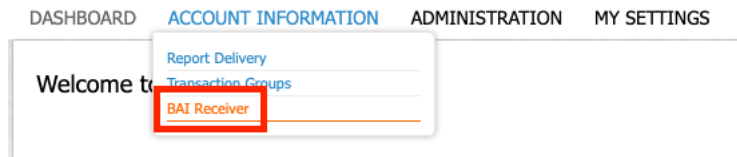


Figure 52: BAI Receiver

BAI Receiver

| Name | Date |
|------------------------------------|------|
| No web templates have been set up. | |
| Create Report | |

Figure 53: Report Creation

- Account Information**
- Report Delivery
- Transaction Groups
- BAI Receiver**
- Return to my home page
- [Help for this page](#)
- Print this page
- Terms and conditions
- Privacy policy
- Contact us

Figure 54: Help Function

5 What dates would you like included in this report?

- Default date range - Current And Previous Business Day
- Previous Business Day Only
- Previous Week
- Previous Month
- Week To Date
- Month To Date
- Custom Date Range

Select Date Range

From To

Figure 55: Report Date Range

6 How would you like to be notified that new data for this report is available?

EMAIL SMS

7 How would you like your report formatted?

What type of file would you like to receive?

HTML PDF Encrypted PDF

What name would you like the file to have?

.

[Macros Help](#)

Figure 56: Save Template

Frequently Asked Questions

Answers for Frequently Asked Questions (FAQ) in Data Exchange:

| Question | Answer |
|--|--|
| Can a user remove a previously loaded BAI file? | To remove previously loaded BAI files an administrator can resend the file for pickup or delivery. |
| Can an individual corporate receiver user restrict access to Data Exchange? | No, internet provisioning access restriction is not permitted for a corporate receiver. |
| Can a financial institution establish a new corporate receiver? | No, only a Fiserv Administrator can setup new companies. Please open a service point request here or please call Technical Customer Service at (833) 999-0091. |
| Can a user retrieve report data for previous dates? | This would be a reporting option; the product team is currently evaluating a previous dates option for pickup and delivery. |
| Can a user retrieve a BAI file for a specific date? | Create a template to pull specific custom reporting dates. |
| How does a user unlock their profile to gain access to Data Exchange? | Contact an administrator. The administrator can unlock user access. The original Data Exchange receiver user account is an administrator-level account by default. Additional users with administrator-level permissions are also able to unlock user access. |
| Why is the administrator User ID the same Access ID? | When a new receiver is setup, the system automatically creates an administrative user for the receiver. This user has the same ID as the receiver access ID. |
| What are the services entitled to a user in Data Exchange that permit a user to modify administrative functions? | Administration, Company Maintenance, Delivery Template Maintenance, Web Report Maintenance, Audit, and User Maintenance allow a user editing capabilities. |
| How does an administrator limit user profile permissions to view only? | There is not an option to set a user as view only. Service permissions entitled are configurable. An administrator user can modify the user services to only allow them to create only BAI templates and change their subscriptions. The user will be unable to access other administrative functions. |

Table 1: Frequently Asked Questions