

Business Essentials: Initial steps

This is an overview of the initial Business Essentials steps. Refer to the [Getting Started: Homepage and Navigation](#) for help navigating the Wells Fargo VantageSM homepage. For more details, complete the **Getting Started With Your Service** section of the **Business Essentials User Training** on the [Administration Resource](#) page.

Step 1: Create and edit users in Administration

Step 2: Manage users in Administration

Step 3: Review product deadlines

Product	Deadline (all are Pacific Time)
Online ACH Payments	6:00 p.m. one business day before posting date
Desktop Deposit [®]	7:00 p.m.
Fraud Manager - ACH Fraud Filter	5:00 p.m. the next business day after the item's effective date
Fraud Manager - Positive Pay	12:00 p.m. or 2:00 p.m. (varies by account)
Wires	Domestic: 2:30 p.m.; International: 2:00 p.m.

Step 4: Set up company limits in Administration

- Wires company limits: This includes a cumulative daily transfer limit, account limits, and user limits. Default user limits apply to all users authorized to Wires unless you customize user-level limits individually.
- Desktop Deposit company limits: This includes a cumulative daily deposit limit and account limits. Account limits are set for each account and apply to all users authorized to those accounts.

Step 5: Set up ACH Payments users and locate your ACH Payments Company ID

As an ACH Payments administrator, you need to update user account access and entitlements and set up users for the service.

Step 6: Enroll in Alerts

Each user can enroll in Alerts for several products included in Business Essentials. Below are Alerts with time-critical information that many customers find useful.

- ACH Fraud Filter Unauthorized ACH Transactions
- ARP File Confirmation
- Image Positive Pay Account Processing Complete
- Wires - Wire Requires Approval

Step 7: Review Desktop Deposit installation requirements and instructions

Step 8: Review Autolink installation requirements and instructions

Your Autolink User ID and temporary password were already sent to the email address associated with the User ID. You must sign on and establish this user profile before installing the Autolink Positive Pay software.

For support, contact Global Treasury Management Service at 1-800-AT-WELLS (1-800-289-3557) with any questions.