



# Communications Service Manual

March 19th, 2017

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**Website:** [HTTPS://fourgreen.commercebank.com](https://fourgreen.commercebank.com)

*NOTE: All user ID’s have access via SFTP and HTTPS*

## Summary of Commerce Bank's Communications Service

Commerce Bank's (Commerce) communications service enables Customer to send and receive cash management files securely over the Internet, VAN, or dedicated line. Commerce offers a range of communications alternatives for a variety of different file types. Commerce Bank also offers several encryption options to securely transfer files over the Internet.

### Customer Service

Any problems or questions regarding communications or encryption utilities should be referred to Commerce Bank's Commercial Customer Support group at (816) 234-8951 or toll free at (800) 207-0886. Customer Support is available between 7:00 a.m. and 7:00 p.m. Central Standard Time, Monday through Friday, except bank holidays.

### File Types Typically Transmitted for Treasury Services Products

<b>Product</b>	<b>File Type</b>
ACH/EDI	Originated and received transactions Returns/NOCs (Notifications of Change), and Reports
Account Analysis	Analysis Statements 822
ARP	Issued Files Paid Files Outstanding Files
BAI	Account Information
Lockbox	Data Capture Stop Files
Wire	Origination Incoming Batch Wire Information
Image Exchange	Check images for deposit

## File Transfer Utilities

Delivery Method	Description
Secure FTP	Transfer of files using FTP, in conjunction with automatic SSH-enabled encryption. Software recommended for free download is Winscp. <b>(Requires download of software).</b>
Web Transfer Client	Customer accesses Web Transfer Client to send/receive files, accessed at URL <a href="https://fourgreen.commercebank.com">https://fourgreen.commercebank.com</a> <b>(Encryption Optional).</b>
Connect:Direct	Peer-to-peer file-based integration middleware optimized for assured delivery, high-volume and secure data exchange. Moves files containing any type of data across multiple platforms, disparate file systems, and disparate media. <b>(Requires software purchase from vendor).</b>

## Encryption Options

Encryption Type	Description
SFTP (Secure FTP)	<ul style="list-style-type: none"> <li>- Automatic file and transfer encryption</li> <li>- Software may be installed on multiple PCs</li> <li>- GUI-based; may manually or automatically send/pick-up files</li> <li>- Supports Winscp and CuteFTP software clients</li> </ul>
PGP (Pretty Good Privacy)	<ul style="list-style-type: none"> <li>- 1024 - 4096 bit encryption</li> <li>- Commonly used with E-mail and FTP file transfers</li> <li>- Customer is responsible for acquiring a licensed copy of PGP for their use</li> <li>- Uses public key cryptography with public and private keys</li> <li>- Customer can automate encryption/decryption with use of McAfee's e-business server</li> <li>- For more information, contact the PGP web site at <a href="http://www.pgp.com">www.pgp.com</a></li> </ul>
PGP – SDA (Pretty Good Privacy - Self Decrypting Archive)	<ul style="list-style-type: none"> <li>- 128-bit encryption</li> <li>- Easy to use</li> <li>- Can be used for decryption only</li> <li>- Cannot automate decryption</li> <li>- PGP license not required</li> <li>- No additional software required</li> </ul>

## File Transfer Utilities

### Secure File Transfer

Secure File Transfer (SFT) utilizes a SSH-enabled secure FTP server with a companion client for secure file transfers over the Internet. Winscp is a free client software and is recommended by Commerce Bank to the Customer. This GUI-based program is used to exchange files with Commerce Bank in either manual or automated modes. Secure File Transfer also supports several popular third-party clients in SSH mode, including Cute FTP.

Secure File Transfer offers the convenience of automatic file and transfer encryption. Files remain encrypted until they reach the server within the Commerce Bank network.

Installation of Secure FTP requires port 22 to be open, for more detailed information on the configuration and use of Secure File Transfer, please refer to the SFTP Client User Manual which can be obtained from your Treasury Services Representative.

### Web Transfer Client

The Web Transfer Client is a browser-based file transfer client that allows users to transfer files to and from Commerce Bank over HTTPS using the web browser.

### Browser Requirements

- Internet Explorer 7.0 or Higher
- Firefox 3.6 or Higher
- Safari 5 or Higher
- The browser running the client must have cookies enabled. Note that cookies work on IP addresses or full domain names, not Localhosts.

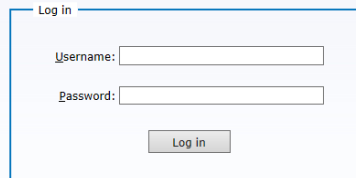
### Web Transfer Client Set-Up

Once set-up instructions are received, Commerce will send Customer a User Name and Password. Prior to using the system, Customer must change their password (please see next page).

## Accessing Web Transfer Client

### Log In Screen:

Begin the Web Transfer Client session by accessing the Commerce URL at <https://fourgreen.commercebank.com>. Once connected, you will be prompted to enter your User Name and Password (shown below). Enter the User Name and Password issued to you by Commerce and select "OK." Java is no longer required.

 **globalscape**<sup>TM</sup>  
securely connected

Log in

Username:

Password:

**New Users** - You will be prompted to change your password on initial login.

#### Password Requirements:

- Must be at least 10 characters.
- Contain one uppercase character.
- Contain one number.
- Contain one special character.aa
- May not contain a dictionary word.

 **globalscape**<sup>TM</sup>  
securely connected

Change Password

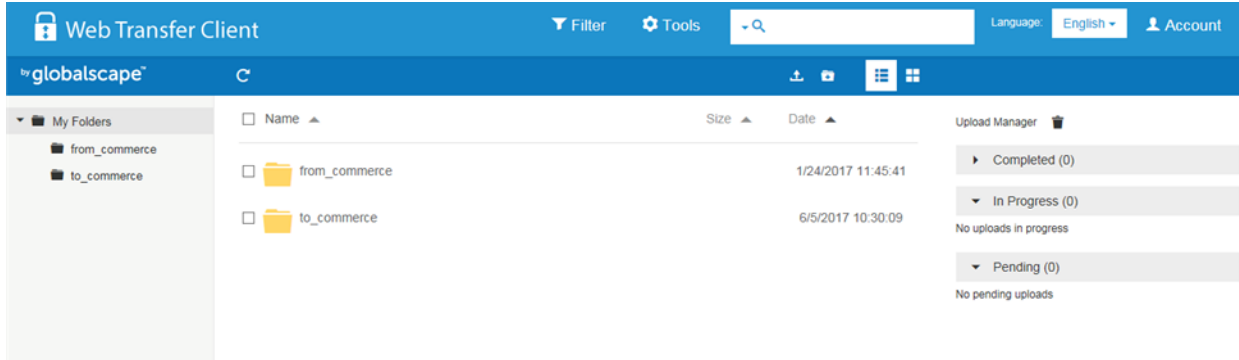
Current Password:

New Password:

Confirm Password:

[Go to the login page.](#)

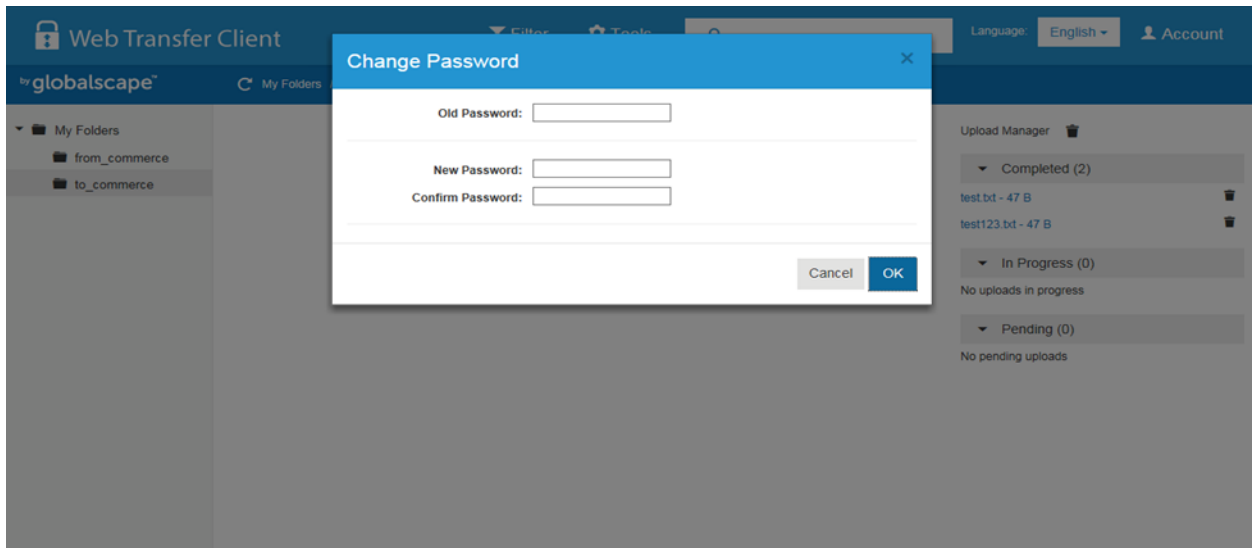
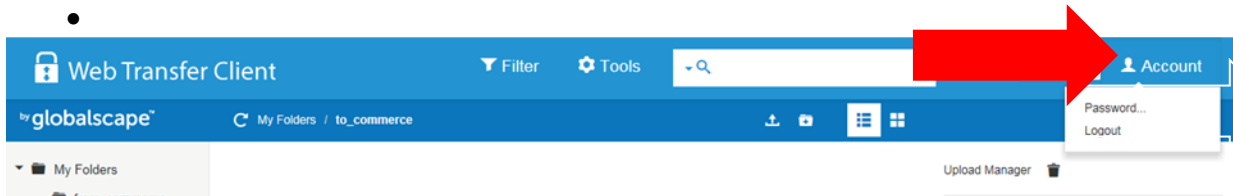
## Home Screen



Every customer will see this screen via HTTPS and have a “from commerce” and “to commerce” folder.

## Changing Password (Existing Users)

- You may change your password at any given time. To do so click on the word “Account” in the upper right corner.
- Click on “Password”
- Input the Old Password and create a new one following the credentials listed above.
- 

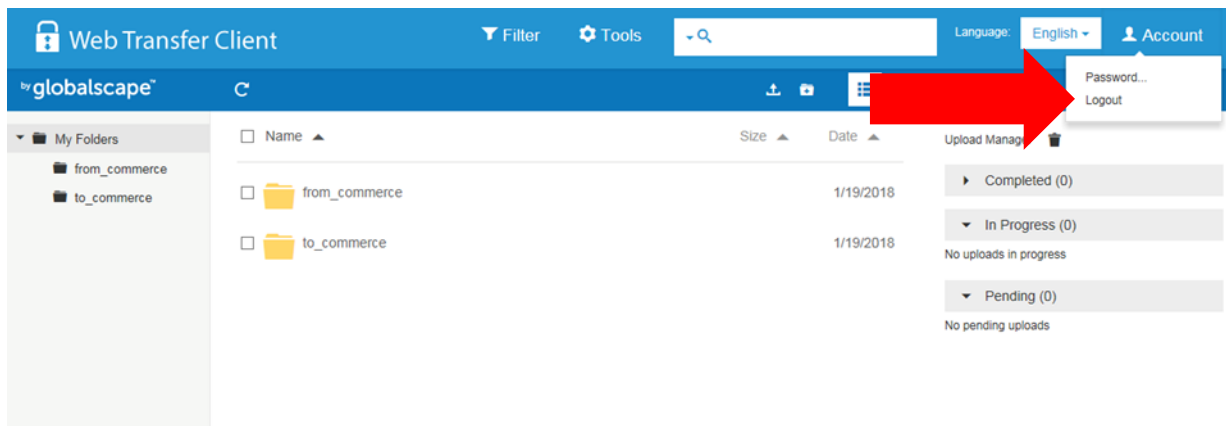


Once you change your password you will be prompted to log in with your user ID and new password.

You should now be in the Web Transfer Client and there **MAY** be a Security Warning pop up. Check the “Always trust content from the publisher” and click “Yes”

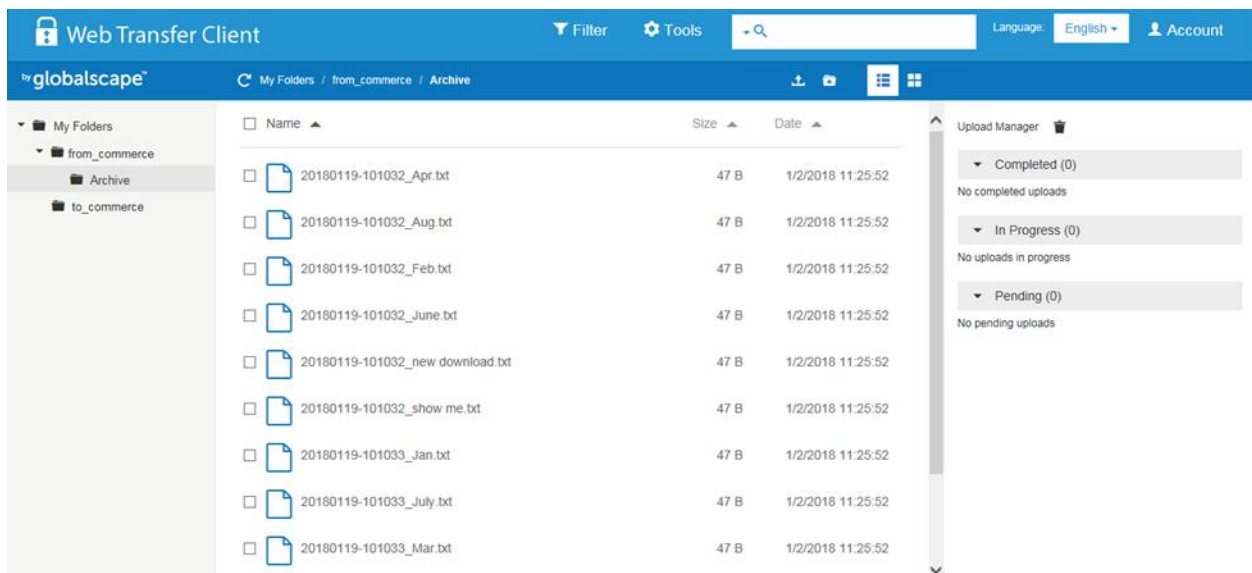
### Log Out Screen:

- To Log Out you may close your browser completely or Click on “Account” and “Logout”.



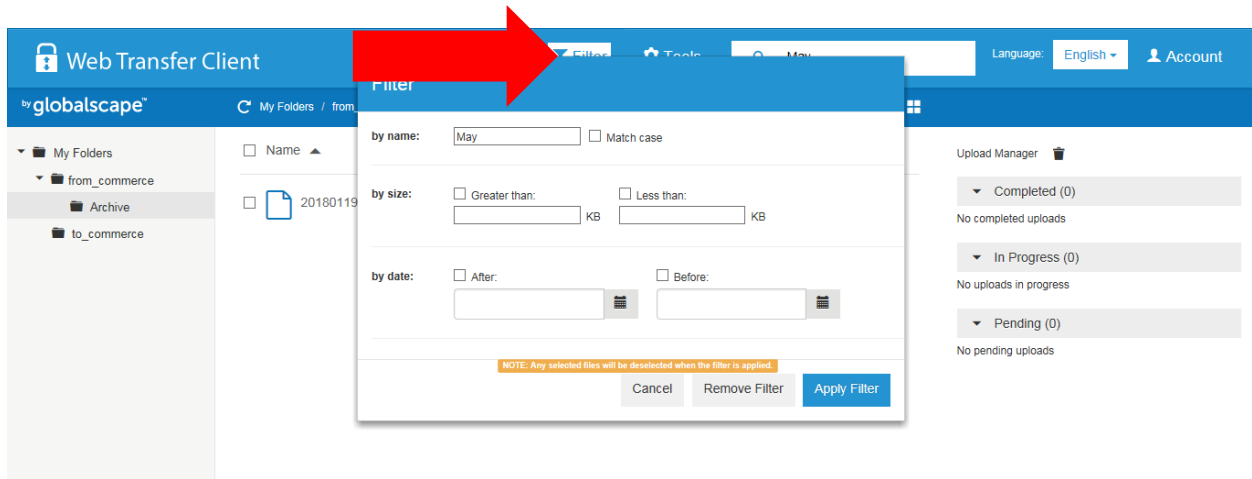
### Filter & Search Tool:

- The Filter and Search option will allow you to search for specific files within your folders.
  - For example: While viewing the Archive folder I have many different file names listed. If you want to search for a specific file you can do it two ways:

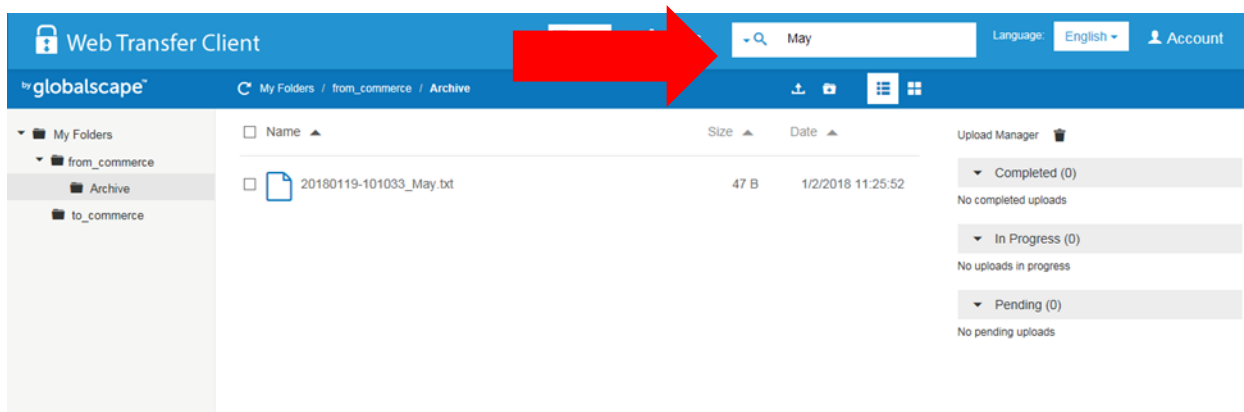




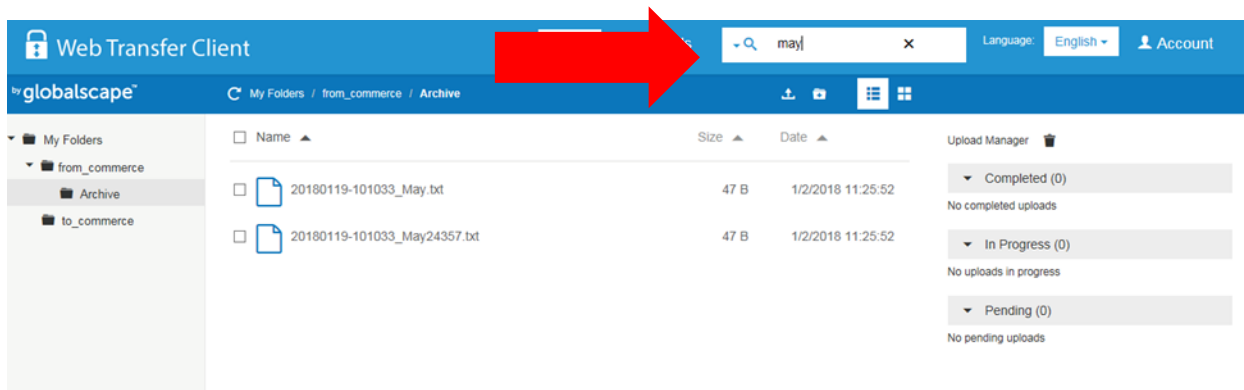
- i. You can click on “Filter” and type in the whole name or part of what you want to search. If you click “Match Case” the name will have to match exactly to find it.



- ii: You can also type the file name you need in the search bar.



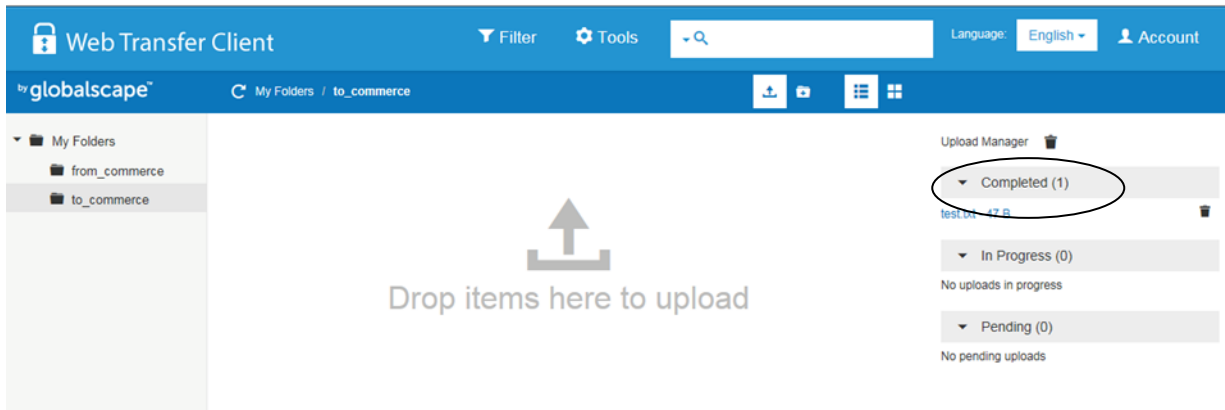
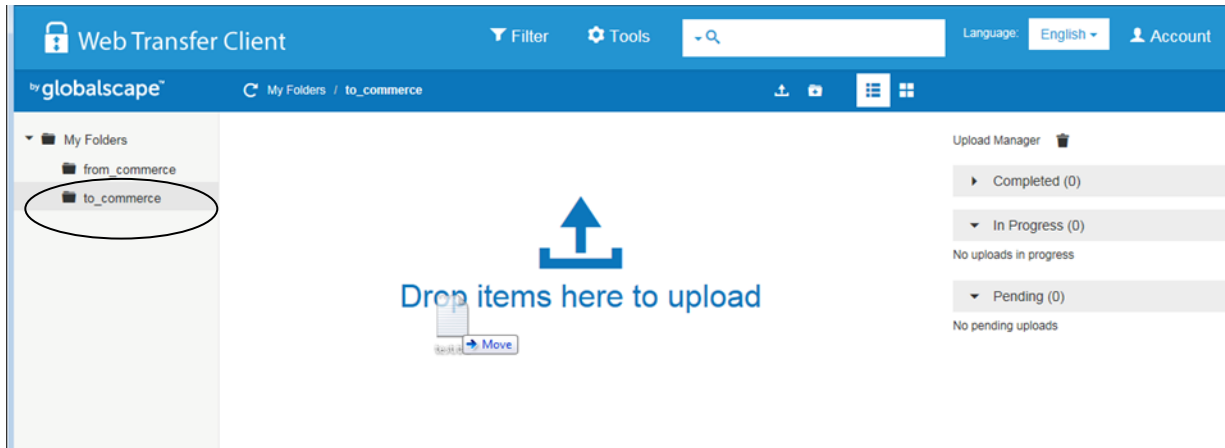
- b. If you have multiple files with the same static word they will all come up like in the example below.
- c. To exit your search, click the X in the search bar and all your files will appear.



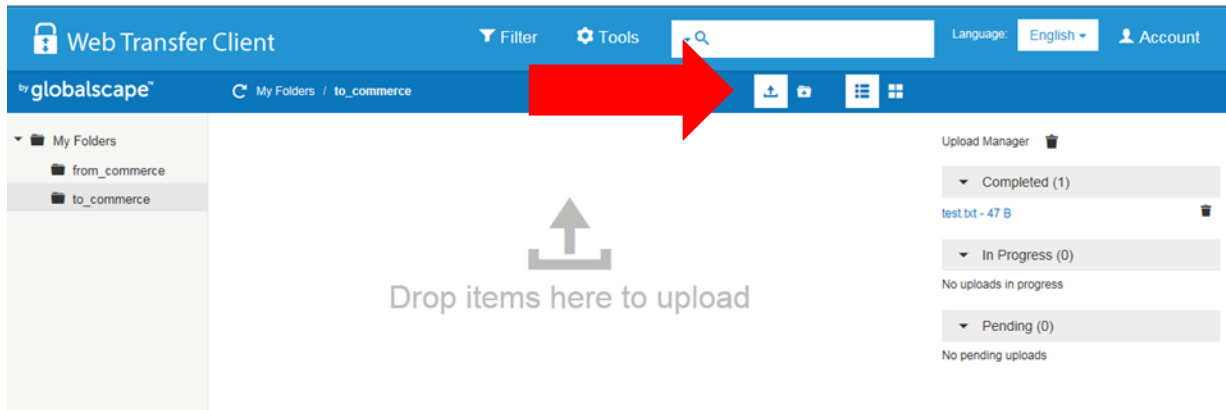
## Uploading Files:

*NOTE: All files will remain in the “to\_commerce” folder for 7 calendar days.*

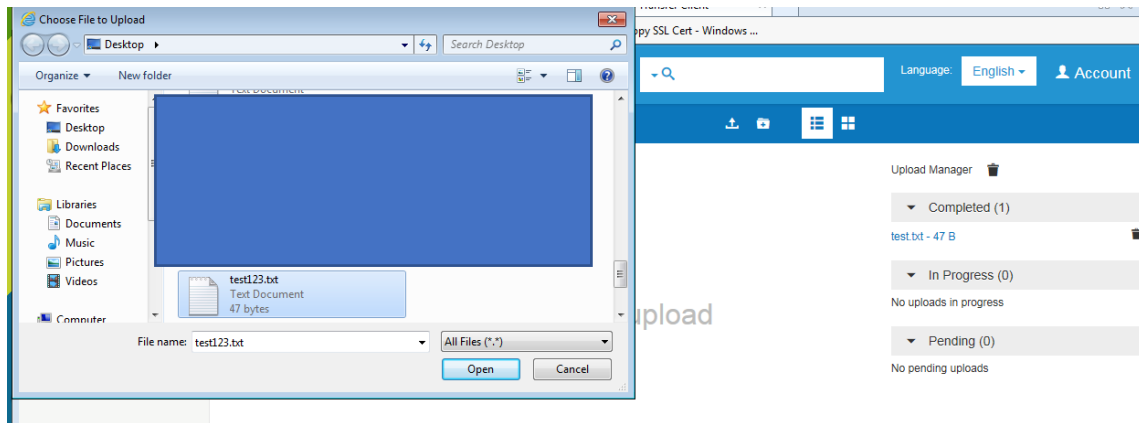
1. All files sent to Commerce will be upload to the “to\_commerce” directory.
  - a. You **MUST** click on the WORD “to\_commerce” and **get inside the folder** before you upload anything.
  - b. **Once you are in that folder** you can upload your file two different ways.



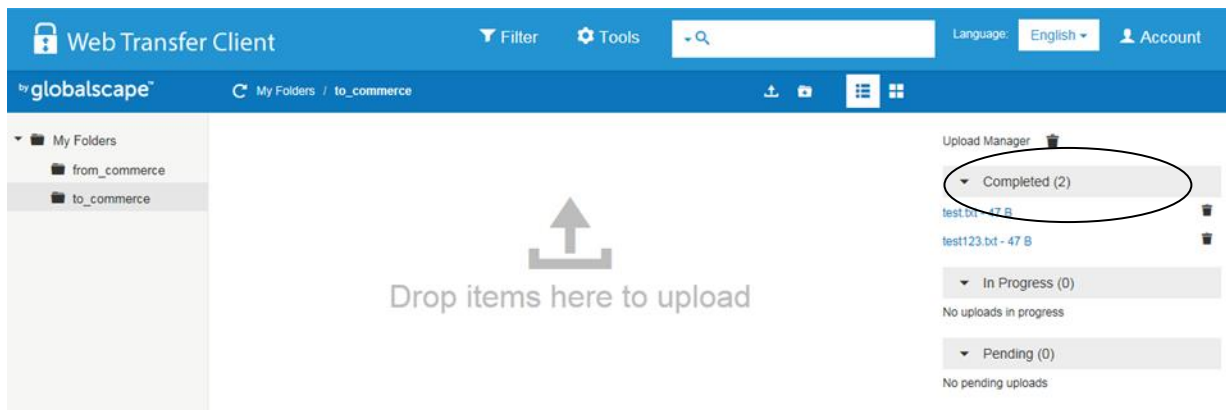
- i. You can click on the Upload Button



a. Browse to the file you want to upload and click open



b. You will see the file completed on the far right.

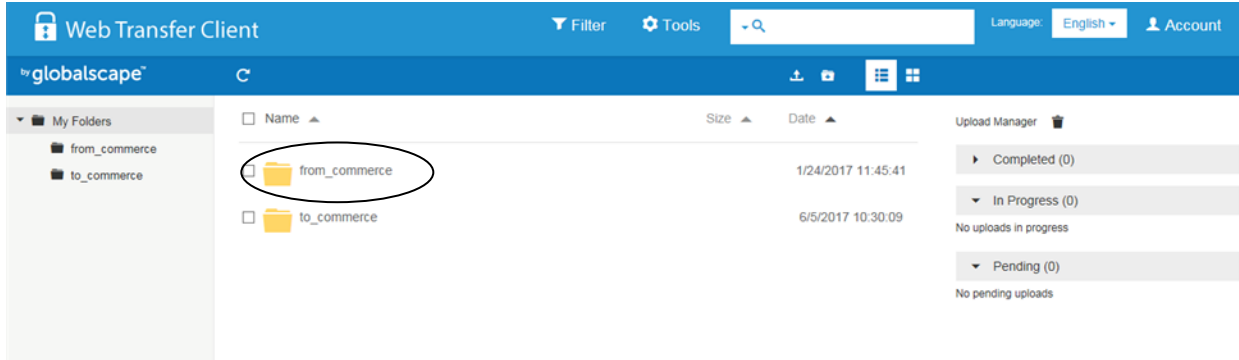


**\*You must be inside the folder before you upload any files.**

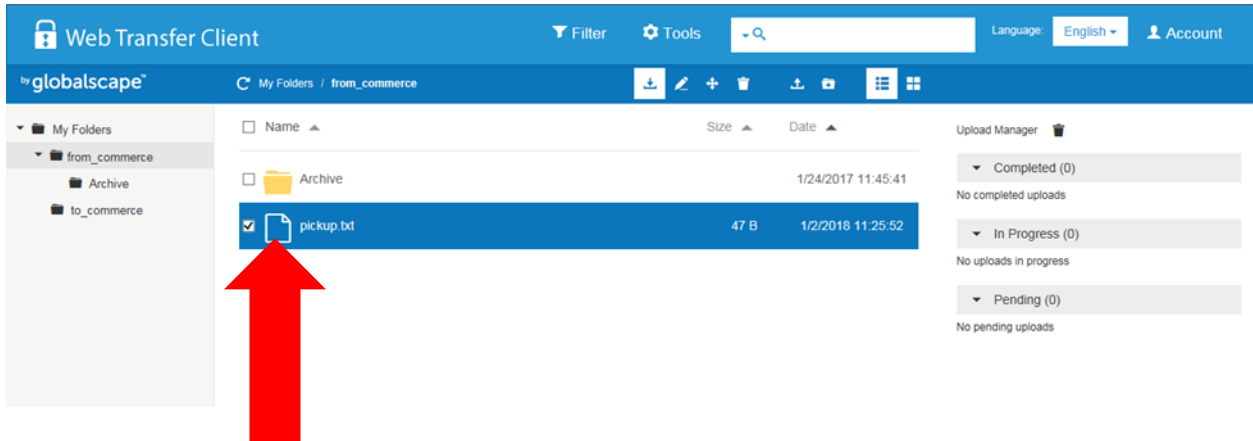
## Downloading Files:

*NOTE: All files will remain in the “from\_commerce” folder for 7 calendar days.*

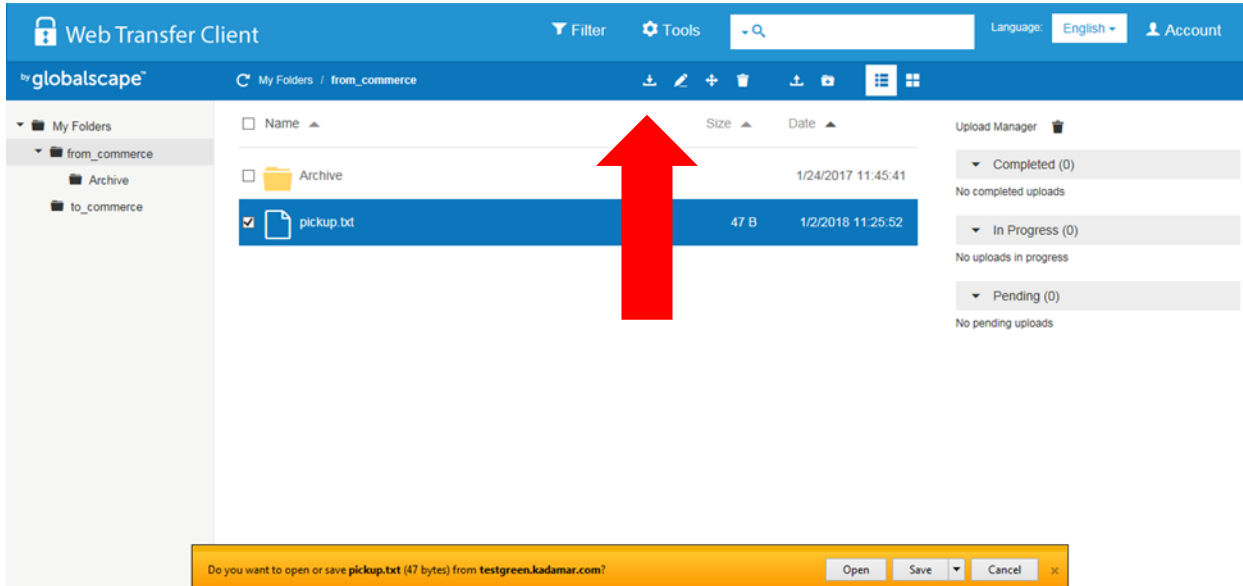
1. All files sent from Commerce will be in the “From\_Commerce” folder.
2. To download your file, click on the WORD “from\_commerce”



3. Click on the check box next to the file you want to download

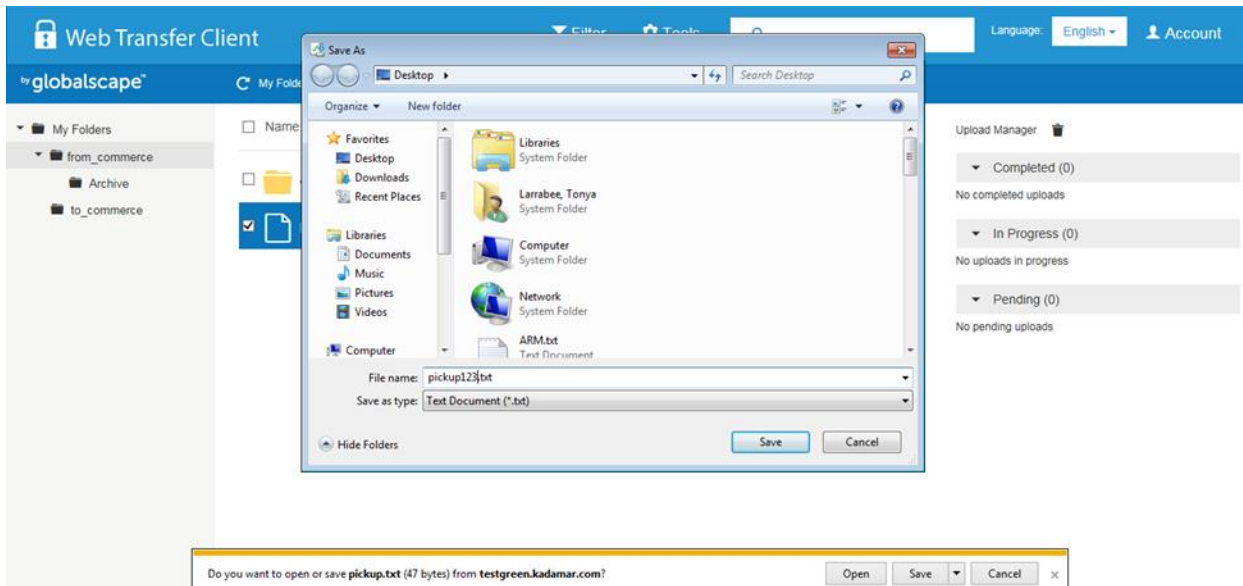


4. Click the “Download” button

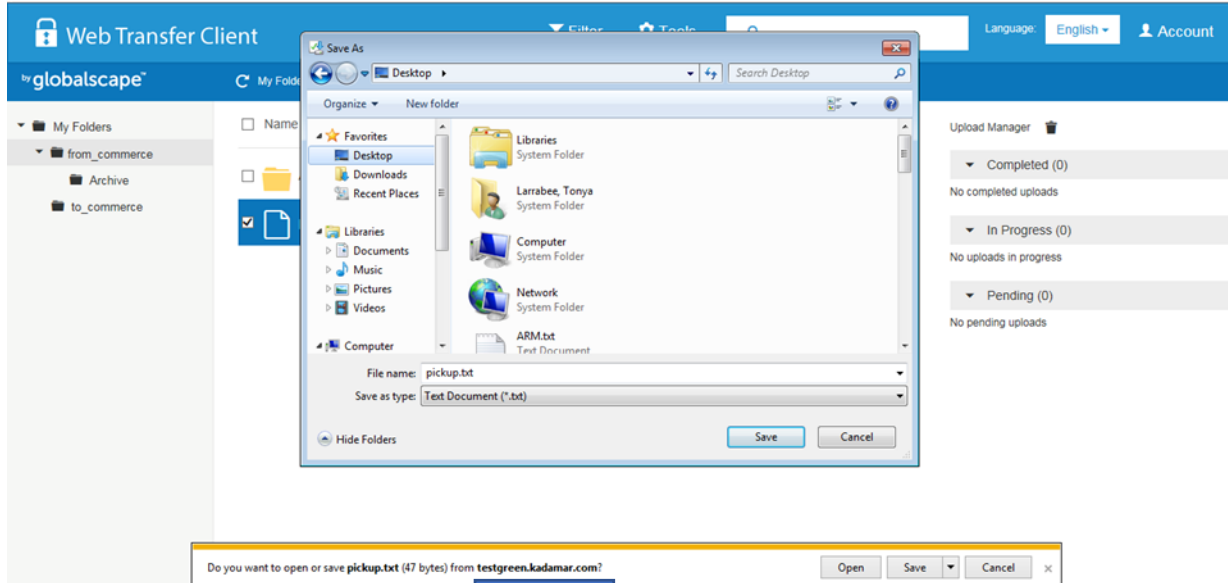


- a. You will see a box pop up in which you will choose to: Open, Save or Cancel.
  - i. If you click “Open” it will open the file and then move it to the “Archive” directory.
  - ii. If you click “Save” it will save it to your downloads folder on your system and then move it to the “Archive” directory.
  - iii. If you click “Cancel” it will close that pop up and move the file to the “Archive” directory.

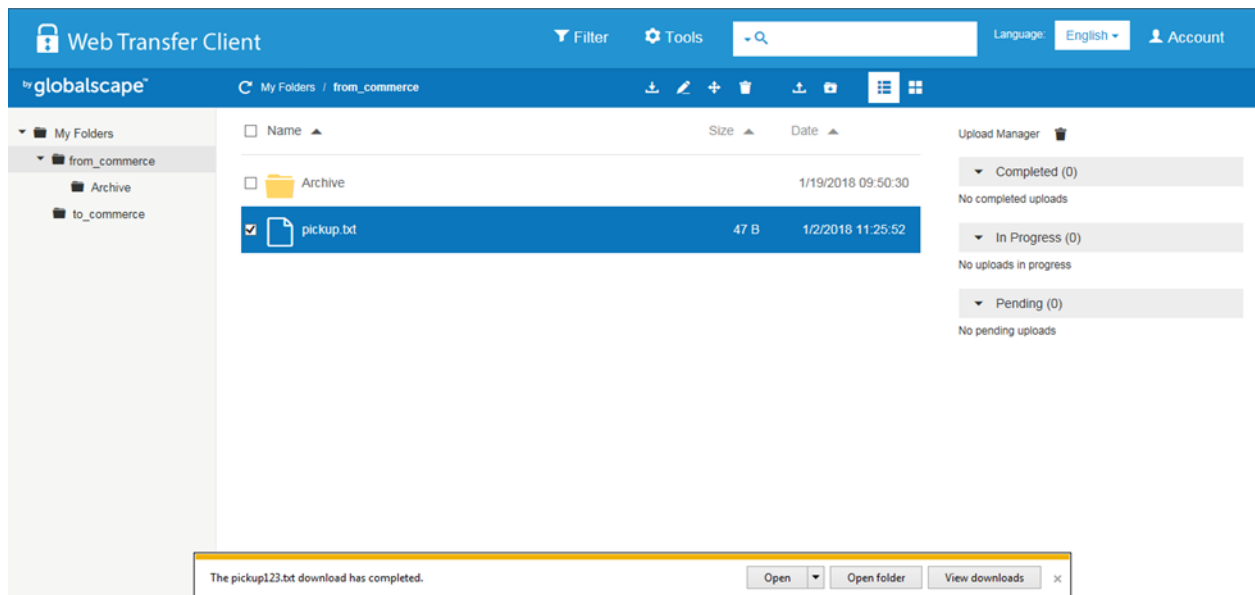
*NOTE: All files will remain in the “Archive” directory for 7 calendar days.*



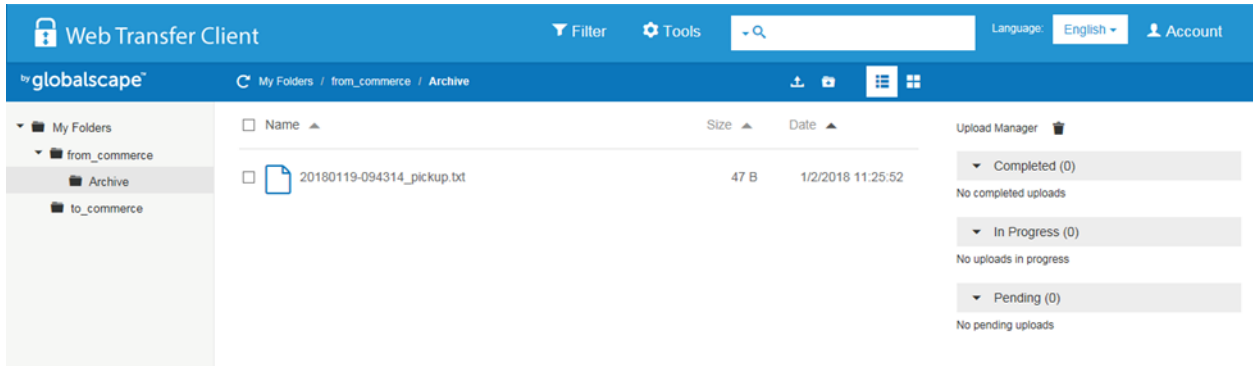
- b. If you click the arrow next to “Save” you can choose where you want to save the file and rename it if desired.



- i. I clicked on “Save As” and saved the file to my desktop.

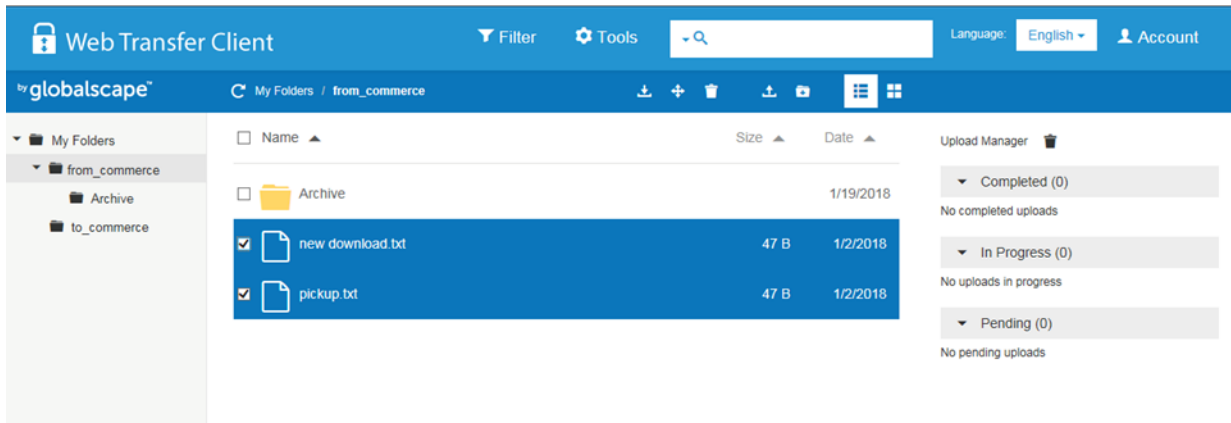
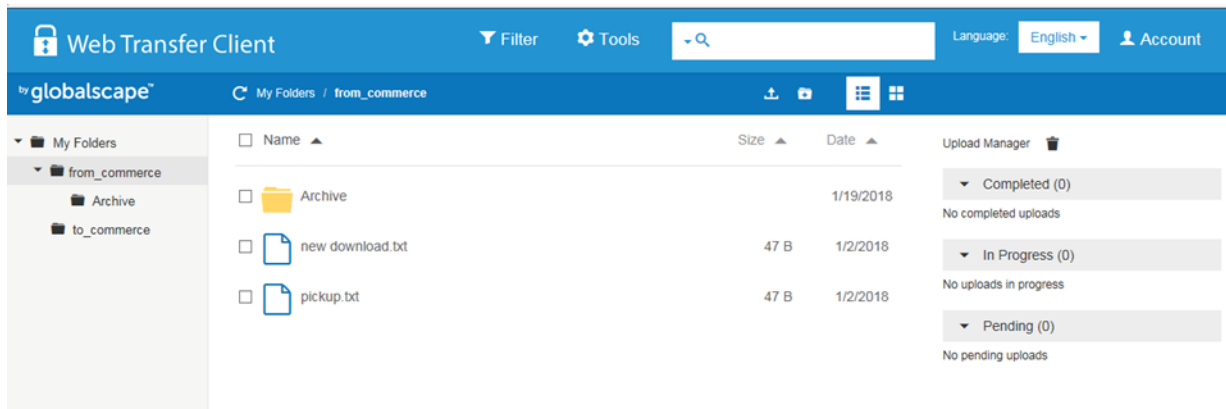


- c. This shows it completed with the file name change.
- d. It will appear that the file is still in the directory but as soon as you refresh it will be in the “Archive” directory.

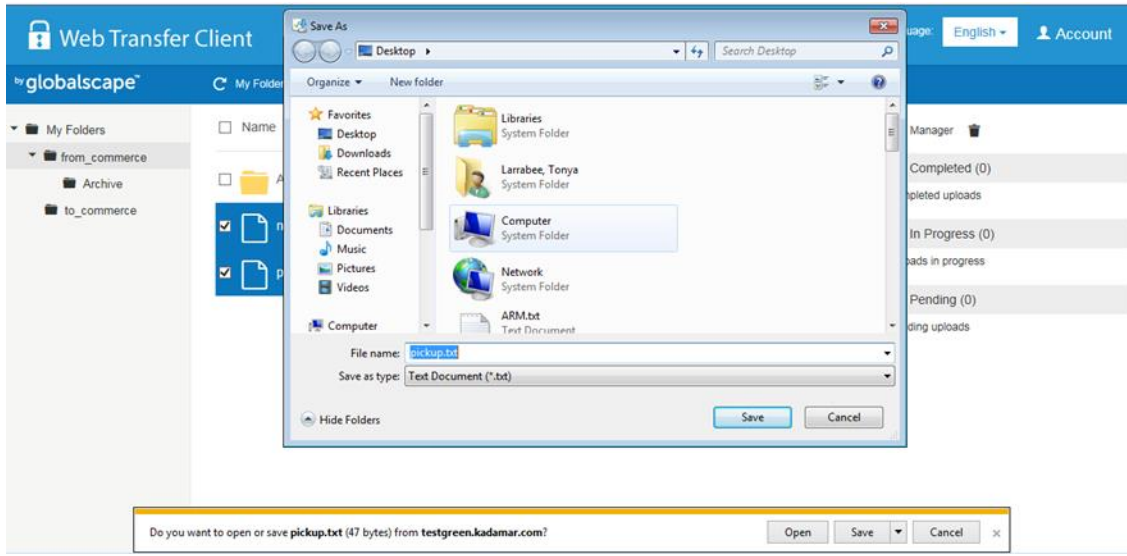


## Downloading Multiple Files at Once:

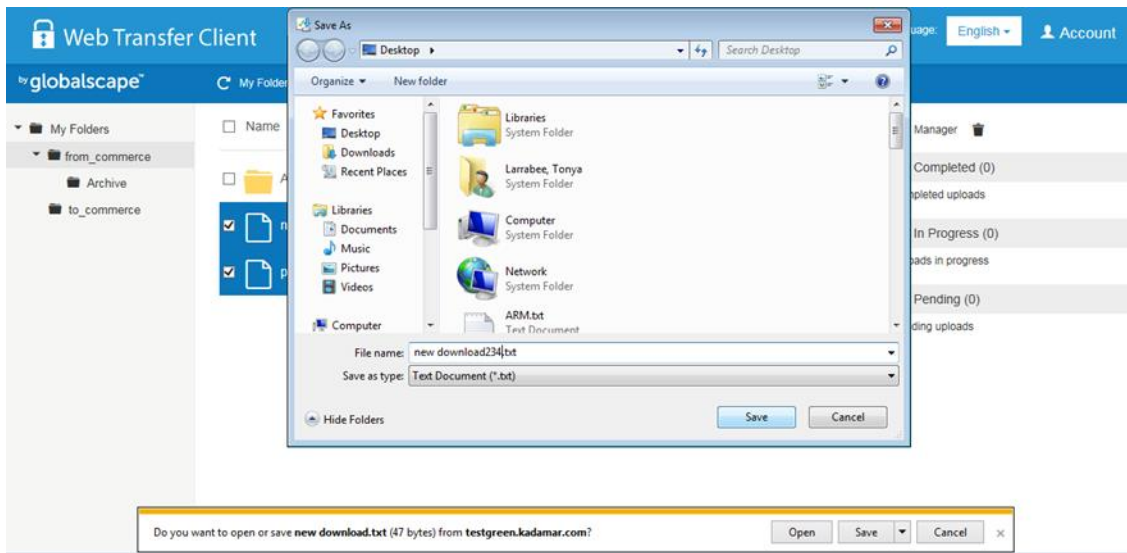
1. Downloading multiple files that reside in your “from\_commerce” directory.



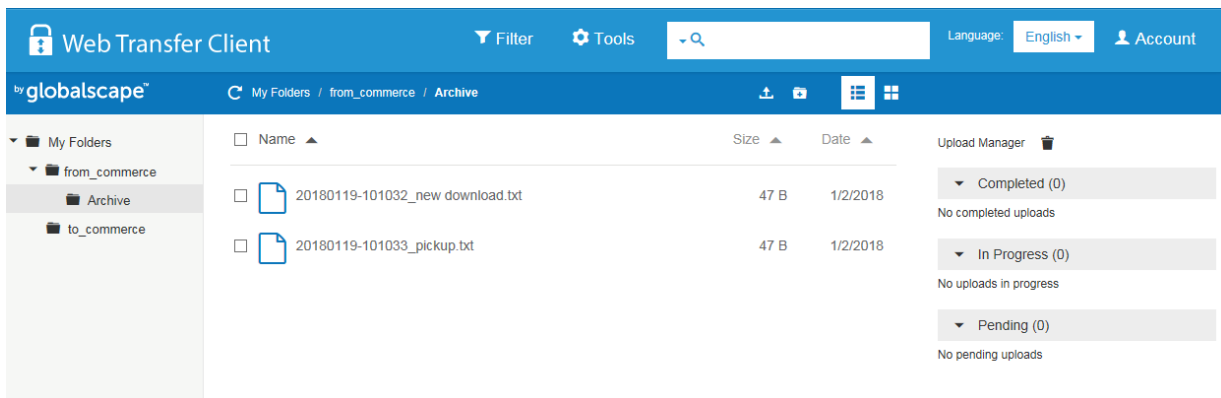
- b. Click the “Download” button and the arrow next to the “Save” button. Click “Save As”



i. You will do this for each file you selected.



ii. And both files will move to the "Archive" directory

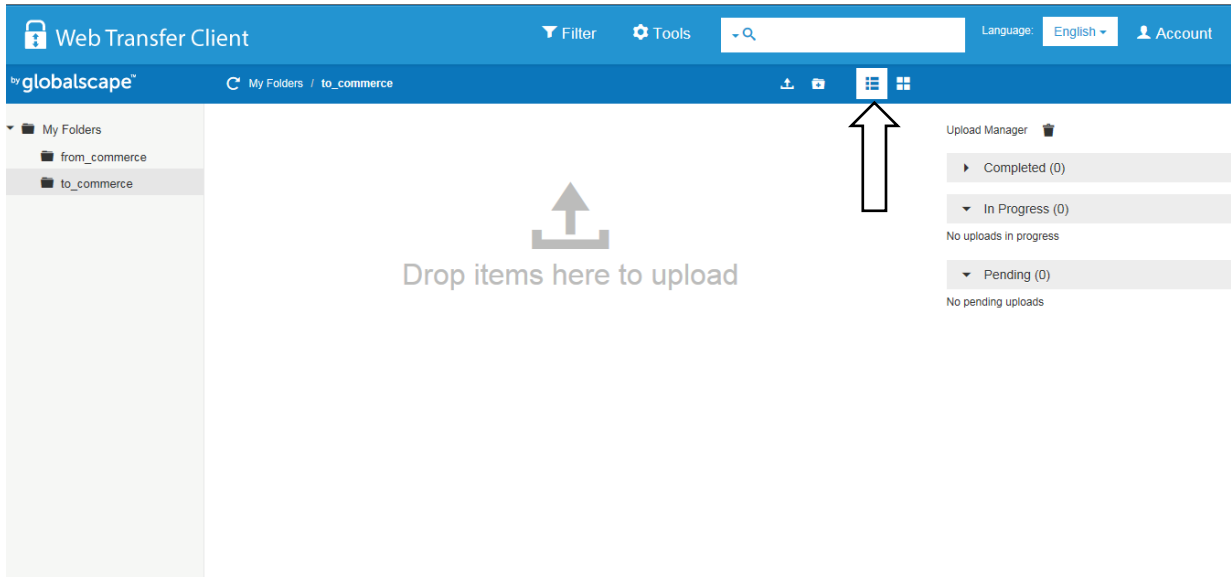




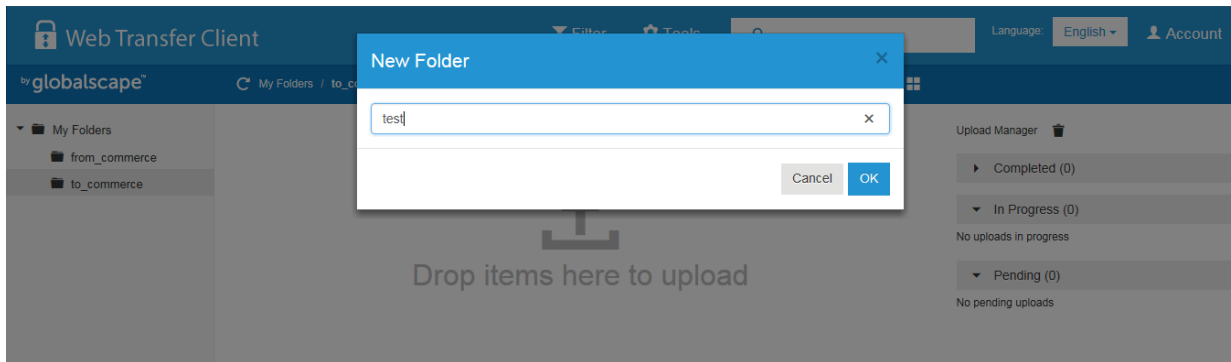
## Unauthorized Actions:

### Creating A New Folder:

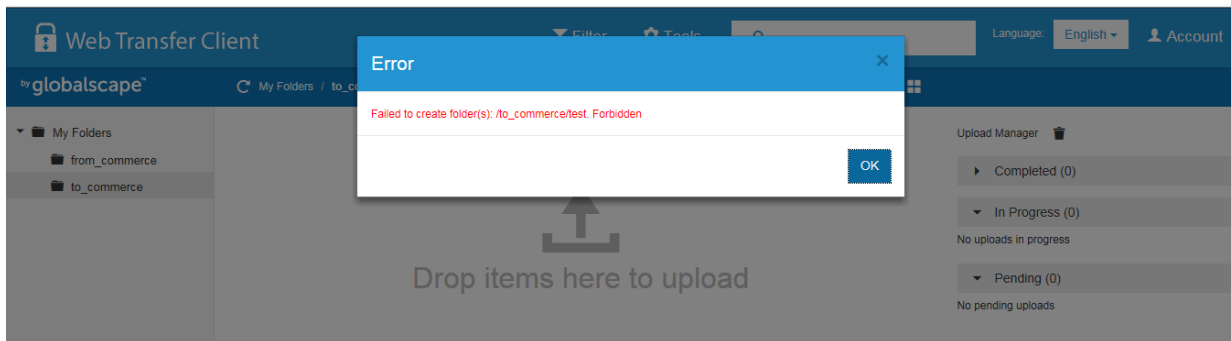
1. If you try to create a new folder in either directory (you do not have permissions to create new folders) it will fail.



2. If you click on "New Folder" button



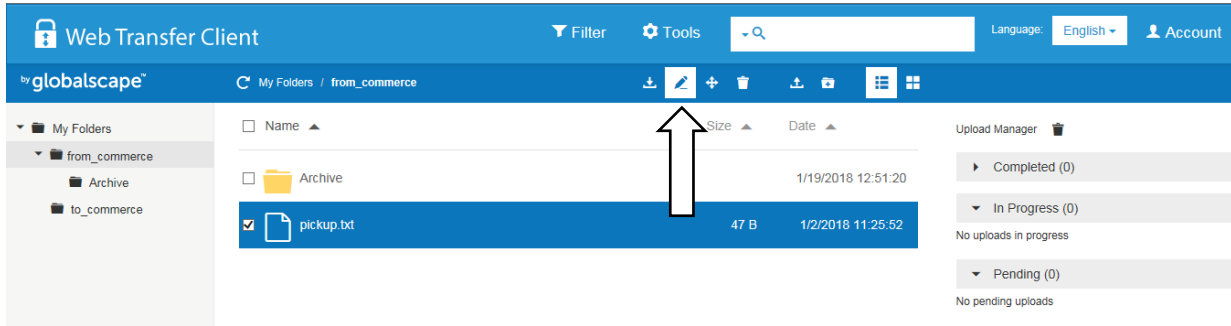
3. It will FAIL



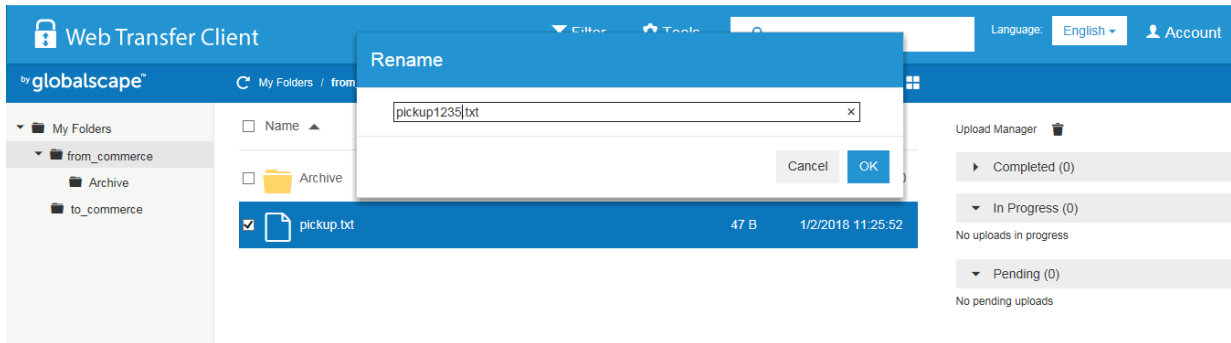
**\*You do not have permissions to create new folders.**

### Renaming Files:

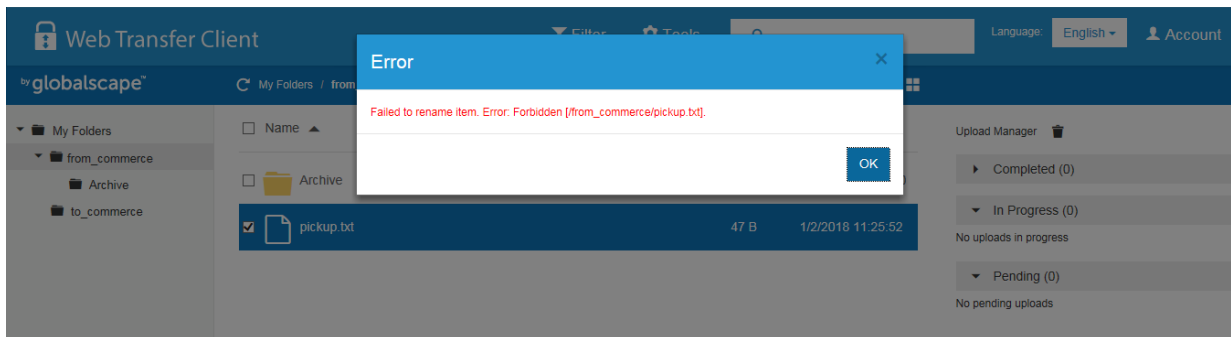
1. If you are in either directory and try to rename your files within the program it will fail. (You do not have permissions to rename files) Click on “Rename”



2. Change the file name



3. It will FAIL



**\*You do not have permissions to rename the file within the application. You can rename when you save it off on your own system.**

## Encryption (Optional)

Commerce Bank supports two types of encryption: PGP and PGP-SDA. Failure to follow required encryption procedures may result in Commerce Bank's refusal or inability to complete processing.

*Important Note: Regardless of the type of encryption services chosen or utilized, Internet communications may not be absolutely confidential in all cases. It is possible that information transmitted to or by Bank may be read or obtained by other parties.*

### PGP (Pretty Good Privacy)

Using PGP, Commerce Bank supports full public/private key encryption, eliminating the need for a shared pass phrase. **PGP is not distributed by Commerce.** To purchase a licensed copy of PGP, please visit [www.pgp.com](http://www.pgp.com) (desktop version) or <http://www.mcafee.com/us/enterprise/products/encryption/index.html> (server version). A PGP eBusiness Server is required to automate the encryption/decryption process.

### PGP – SDA (Pretty Good Privacy – Self Decrypting Archive)

PGP – SDA is an easy-to-use method of decrypting incoming files which use 128-bit encryption. This method of decryption does not require use of any additional licensed software.

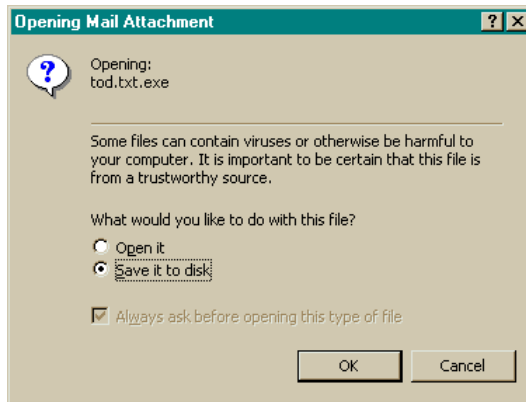
Commerce will issue Customer a pass phrase used for file decryption. Each time Customer attempts to open an encrypted file from Commerce, a prompt will appear which requests the pass phrase and location to save the decrypted file. Once the pass phrase is entered, the file is decrypted and ready for use.

*Note: PGP-SDA is used for file decryption only.*

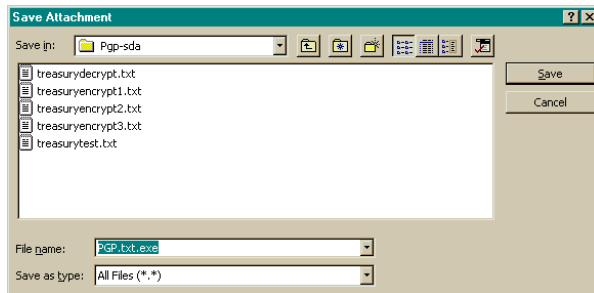
PGP-SDA decryption requires the following steps:

1. Double click on the downloaded file.

The file can either be opened and saved to the appropriate location decrypted or it can be saved to the drive and directory of your choice. In this example we are saving it directly to the hard drive.



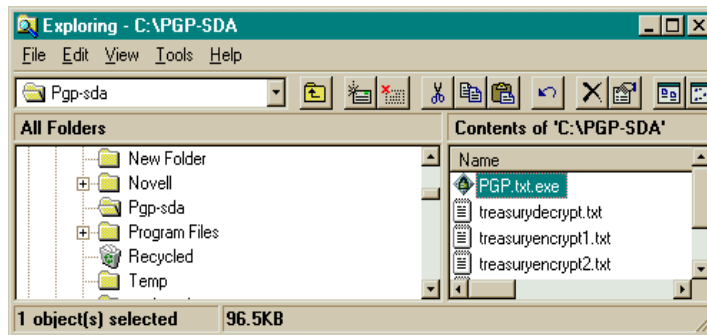
2. Select the drive and directory where the encrypted file will be saved.



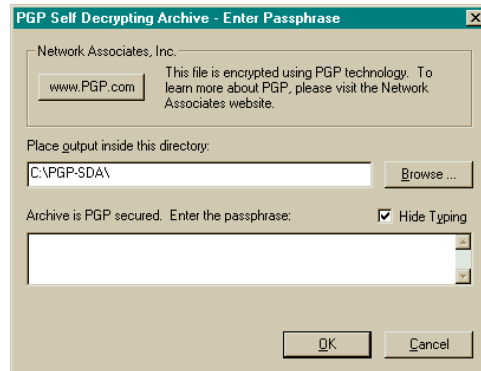
Once the file is saved, it must be decrypted using the following steps:

a) Double click the PGP-SDA encrypted file.

*NOTE: If Explorer was running while saving the file, you may need to select **View/Refresh** to make the file visible.*



b) Click **Browse** and chose the location where the decrypted file will be saved. After choosing the final destination of the file, enter the pass phrase that Commerce issued you in the initial set-up and click **OK**.



The file is now readable and ready to use.

