

CASH MANAGEMENT User Guide

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Logging In

Enter the current Online Banking ID in the ID field and the last four digits of the business TIN in the Password field.

PROCEDURES

Type the appropriate Online Banking ID, then click in or tab to the Password field.

Type the appropriate Password in the Password field.

Click Submit.

	NORTHSTAR BANK - 833 5 VAN DYKE RD BAD AXE, MI 48413
	Test Browser Home
Welcome to Northstar Bank's Online Banking	
Click the links below for helpful information.	
Supported Browsers Tips for Preventing Fraud	
Online Banking ID:	
Online Banking Password:	
Reset Password	
Login	

FIELD DESCRIPTIONS

Online Banking ID: The individual's User ID

Password: The initial password for first login is the last four digits of the business TIN

CHANGE PASSWORD

The first time you sign in, or when your password has expired, you will be required to change your password for security reasons.

PROCEDURES

Type in the current password, then click or tab to the next field.

Type the new password of your choice, then click or tab to the next field.

Re-enter the password that you entered in the previous field.

Click Submit.

			NORTHSTAR BANK - 833 S VAN DYKE RD BAD AXE, MI 46413
Modify your lagin settings.			
Select a new Password for access to Online Banking.			
Change your Online Banking Password	(required):		
Enter your current Password *		Password Rules	
Enter your new Password *		- Must contain at least 1 number - Must contain at least 1 special character +_%@I\$*~	
Reenter your new Password *		Must be between 8 and 15 characters in length Must not match or contain your ID	
		Must not match one of the previous 3 Passwords	
Would you like to change your Online Bankin	ng ID?		
Carrent j	jodhurren Change	Online Banking ID Rules - Must contain at least 1 letter - May contain numbers - May contain the following special characters: + _ % @ 15 * ~ - Must be between 7 and 15 characters	
	Continue		

FIELD DESCRIPTIONS

Current Password: This is the last four digits of the business TIN.

Enter your new Password: You must establish a new password that meets the password rules, must contain at least 1 letter, must contain at least 1 number, must contain at least 1 special character (+_%@!\$*~), must be between 8 - 15 characters, must not match or contain your ID and must not match one of the previous 3 passwords. These rules are also listed on the right hand side of the password change screen.

Re-enter your new password: Enter the new password a second time for accuracy.

ONLINE BANKING AGREEMENT

You will be required to accept the Online Banking Agreement

Check I Agree.

Click Accept.

REGISTER YOUR TOKEN

Indicate whether you have received your physical token.

Register your Secure Credential:	
Have you received or installed your Secure Credential yet? If yes, please click Yes and follow the instructions to register your device. If no, click No to be prompted again du login.	ing a future
Yes	

Enter the token serial number and six-digit token code, and then click Submit.

Register your Secure Credential:	
Enter the required information to register your Secure Credential.	
If you have a plastic key fob, the serial number is on the white sticker on the back after the letter	rs S/N. If you are using a virtual token, this ID begins with 3 letters.
Please enter the serial ID exactly as it appears on the device or virtual device.	
Device Serial Number (back):	
Key Fob Token Code (front):	
Submit	Cancel

WATERMARK SELECTION

Browse using Prev. and Next buttons, click on the desired image and select Submit.

Image appears at all future logins and all pages within Online Banking.

Secure Monitoring Image Selection	0	
	For security purposes the one you selected a	.each time you log in, verify that the image on the left is is your Personal Identification Image.
lf you have not set up your Personal	Identification Image, a rand	om photo appears. When you log in, you will be prompted to select an image.
	Personal Icon	
	Current Image	Click to Select or Change your Image
		<<< Prev Next >>>
		Cancel

COLLECTION PROCESS

Users are collected for three security questions when the risk score is high, some examples include login attempts made internationally or from a differing IP address, *and*:

- User is new to Online Banking within the last 30 days, or
- User's security questions were recently cleared by the financial institution, or
- 180 days has passed since the last collection

ESTABLISHING SECURITY QUESTIONS

Click Continue.



Select a question from each drop-down menu and input answer. Select **Submit**. **Note: Answers are not case sensitive.**

Required		
	From now on we will monitor your use pattern and if we suspect it is not yo logging in we will ask you to answer a few verification questions. Please tak moment to select one question from each of the three drop-down menus. are not case sensitive.	u e a Answers
Question One:	Select Question	*
	Select Question	
Answer:	What is your grandmother's middle name (your mother's mother)?	
10 Di 100	Which high school did your spouse attend?	
Question Two:	When is your youngest child's birthday (MM/DD)?	
A	What is the last name of your first boyfriend or girlfriend?	
Answer:	With which company did you hold your first job?	
Question Three:	What is the name of the hospital your oldest child was born in? What is the first name of your closest childhood friend?	
Answer:		
		Submit

Review selected questions and answers. Select Confirm.

Required		
	From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answ are not case sensitive.	ers
Question One:	What is the first name of your eldest child?	
Answer:	Sarah	
Question Two:	In which city was your grandfather born (father's father)?	¥
Answer:	Springfield	
Question Three:	Which high school did you attend?	*
Answer:	Rocksmith	
	Subn	nit



If needed, **Edit** answers before selecting Confirm. Once **Confirm** is selected, questions and answers cannot be modified without contacting the bank.

Select Continue.

Security Settings have been saved.		
	Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session.	

ENTER/UPDATE EMAIL ADDRESS

Enter or Verify the eMail address on file, and then click Submit.

Enter/Update Email Address:			
Email address on file:	janedoe@company.com		
		Submit 🔘	

Note: This is the company email address listed at the Company ID level. Only cash users with Full Admin rights will see this step.

SUCCESSFUL LOGIN

After a successful login the user is presented with the landing page. The landing page is the initial screen that displays once you have successfully logged into online banking. There are two possible landing pages based on your financial institution's settings: **My Online Banking** or the **Accounts Listing** page. The **My Online Banking** page will default but you can change this to the **Accounts Listing** page by unchecking the box, "Set As Start Page." You will need to log out and back in for this to take effect.

Company Administrator Activities

CREATING NEW CASH USERS

Navigate to Cash Management > Users, and then select New CM User.

Complete user information, limits and ACH permissions.

- 1. User Name: Name of cash user.
- 2. eMail Address: User's eMail address. May only be modified by a full administrator.
- 3. Administration User Access Options

- No: Cannot create or edit cash users. Cannot change Cash Management settings.
- Yes: Full administrative rights. Can create/edit cash users, change Company eMail address, account pseudo names, and enroll in eDocuments.
- Partial: Change Company eMail address, change account pseudo names. Cannot create/edit cash users or enroll in eDocuments.
- View: View-only authority. Cannot change any Cash Management settings or users.
 - Wire Password: Four-digit number needed to transmit a wire transfer to bank.
 - View Position/Activity Report: Allow user to view and print prior day activity.
 - Hold User: If selected, user will not be able to log into Cash Management.
 - Access Times: Time of day when cash user can log into Cash Management. Access times control login only, this will not end an established session.

Daily ACH Limit	\$50,000.00		Pe	r Wire Limi	\$1,000	.00
Transfer Limit	\$999,999,999.	99	Daily	y Wire Limi	\$10,000	00
Dual Wire Control	0		Dual Wire C	ontrol Limi	:	.00
Display / Downloa	ad ACH	2	Work with ACH		Import Transaction	
Full ACH Control		۲	Quick Edit ACH Only		Update Transaction	
Initiate ACH			Edit Recurring ACH		Upload ACH	
Initiata Cama Dav	ACH		Delete ACH		Pastrictad Patch Accase	

Daily ACH Limit: Maximum amount user can initiate per day.

Transfer Limit: Maximum amount user can transfer between accounts per transfer.

Per Wire Limit: Maximum amount user can transmit per wire.

Daily Wire Limit: Maximum amount user can transmit per day.

Dual Wire Control: User requires a second cash user to approve transmitted wires.

Dual Wire Control Limit: Wires over this amount require approval.

Display/Download ACH: View batch details and download batch to .PDF or NACHA format.

Full ACH Control: If selected, allows cash user to take multiple actions within a batch without requiring action from a second cash user. If deselected, dual control is required.

Initiate ACH: Send batch to financial institution for processing.

Work with ACH: Create/edit ACH batches and transactions.

Edit Recurring ACH: Able to set up a batch to initiate based on a selected frequency and modify that frequency.

Upload ACH: Upload NACHA files into Cash Management.

Delete ACH: Remove ACH batch from Cash Management.

Quick Edit ACH Only: Access to change amount and addenda information for batch transactions.

Update Transaction: Upload transaction file into Cash Management to change dollar amount only for matching transactions. Update will not create new transactions.

Restricted Batch Access: Allows cash user to flag a batch as restricted and view/work with restricted batches. Any additional cash user with restricted batch access would have access to all restricted batches.

The new cash user is placed in a **Pending Approval** status.

Once the financial institution approves the new user, the user is sent the single sign-on (SSO) setup eMail. The user follows the prompts within the email to establish their logon credentials.

Complete additional settings and account selection.

	User: jdoe		
	Transaction Inquiry	Define Non-Rep Wires	Upload Positive Pay
	Statement Inquiry	😸 Edit Non-Rep Wires	Work Positive Pay Items
	Current Day Balance	🗑 Define Rep Wires	Download ARP File
	Prior Day Balance	 Edit Rep Wires 	Upload ARP
	Stop Inquiry	Define Recurring Wires	Work ARP Items
	Stop Additions	🛃 Edit Recurring Wires	 Transfers
		🗑 Transmit Wires	Order Checks
			📋 Bill Payment
			View Rates
	Work ACH Exceptions		ES ES
ansaction Reports	0		
	C. Anna M.	a conse	18 feat
	Bounda	. Summary	S1000
	timeteren 0		
	Sectores (
	Select All		
	Inventory	CK 073	Payroll
	NOR CONTRACTOR	and the second se	

Transaction Inquiry: View list of transactions.

Statement Inquiry: View available Online Banking statements.

Current Day Balance: View current balance and activity totals.

Prior Day Balance: View balance and activity totals as of previous business day.

Stop Inquiry: View information on existing stop payments.

Stop Additions: Enter new stop payments.

Define Non-Rep Wires: Create new single wire transfers.

Edit Non-Rep Wires: Modify/delete wire templates.

Edit Rep Wires: Create Wire Templates.

Edit Rep Wires: Modify/delete wire templates

Define Recurring Wires: When transmitting a wire, allows you to set wire to transmit automatically on a selected frequency.

Edit Recurring Wires: Modify wire information and transmit frequency settings on recurring wires.

Transmit Wires: Initiate wire to financial institution for processing.

Bill Pay: Access bill pay module.

eDocuments: Enroll/un-enroll accounts in eDocuments.

Upload Positive Pay: Upload issued items file. (Optional Service)

Work Positive Pay exceptions: Make decision to pay/return exception items. (Optional Service)

Transfers: Move money between accounts.

Work ACH Exceptions: Make decisions to pay/return ACH exception items. (Optional Service)

Transaction Reports – Activity, Summary, Saved: Select which transactional reports the user can access.

Select Accounts: Choose accounts that cash user will have access to.

Complete cash user permissions and limits at the account level.

Cash User Settings 🕜				
	User:	jdoe		
View Acc	ess For Account:	СК 073	×	
Per Wire Limit	\$100.000	.00 Daily Wire Limit	\$100.000	.00
		J,		
Dual Wire Control		Dual Wire Control Limit	\$0	.00
✓ Transaction Inquiry		Define Non-Rep Wires	Upload ARF	? File
Statement Inquiry		Edit Non-Rep Wires	Work ARP In	tems
 Current Day Balance 	Ø	Define Rep Wires	Download A	ARP File
Prior Day Balance		Edit Rep Wires	🕢 Transfer To	
Stop Inquiry		Define Recurring Wires	Transfer Free	om
Stop Additions		Edit Recurring Wires	View Electro	onic Documents
🔲 Bill Pay		Transmit Wires	View Transf	fers
Work ACH Exceptions			Order Chec	ks
			Submit	Cancel

View Access for Account: Select the account to work with.

Edit Wire Controls: Modify default wires settings for the account.

Edit Access Rights: Modify default access rights for the account.

Resetting Cash User Password

- Navigate to Cash Management > Users.
- Select User Settings from the Select drop-down menu.
- Enter the new password, and then select **Submit.**

Modifying Cash User Permissions

- Navigate to Cash Management > Users
- From the Select drop-down menu, choose the option that correlates with the change needed.
 - 1. User Settings: Controls password, limits, and ACH permissions.
 - 2. **Default Settings**: Controls account activity permissions and account access.
 - 3. Account Settings: If enabled, controls account activity permissions and limits at the account level.
- Modify the needed field, and then click **Submit**.
- Depending on the change made, the cash user may show in a Pending Approval status. Contact the bank to approve the user.

Deleting a Cash User

- Navigate to Cash Management > Users.
- Select **Delete** from the **Select** drop-down menu.
- Click Delete.

ACH

The ACH module allows you to pay or collect money from individuals or companies. You may need ACH capabilities to send a payroll file or collect monthly dues from your customers. ACH abilities depend on your agreement with the bank.

ACH batches serve as a template, allowing you to use the batch on multiple occasions. Once the batch has been created, you initiate the batch to send the information to the bank.

Creating a Batch

There are a few ways a batch can be created. If you have software able to create NACHA formatted files, you can simply upload the batch. If not, you may use the manual feature and enter the information. You can also import a file, which uses a combination of upload and manual.

NACHA File Upload

Various accounting software programs are able to create a NACHA formatted file. If you possess this software, you can upload those files to Cash Management. Before uploading to Cash Management, the file must be saved to your computer.

• Select Upload.

A Online Bankir	ng i	🙆 Pay Ca	>\$ ash Manager	eStatements	Options	My Finance					
ACH N	Wires	ARP User	s Repor	rting File Statu	s						
Batch List	Upload	Tax Payn	nent Im	port Layout H	istory Search						
								Toll Free Help	800.000.0000 • 12345	Main St. • Monett, MO	65708
				Batches i	initiated after 4:00) pm will be processed the ne	xt business day.				
ACH Batch	List 🕜								Total Batches 7	View <u>10 20 50</u>	100
Create	a new batch	for: Select C	company	v							
	Status	Batch Name △	Туре	Company	Process Date	Debit	Credit	Recurring	Scheduled Date		

• Click Browse to locate the file.



Using files with .txt file extension is recommended.

• Click Upload.

Upload ACH File	0		
		Enter the name of the file you wish to upload (some Browse button to help you find the file). Click the Up consistently having trouble uploading your ACH file, uploading method by clicking <u>here</u> .	browsers will provide a i load button. If you are you may want to try another
		Choose File CR Payroll.ach	Upload
		NOTE: Maximum upload file size is 5 MB.	

- Once uploaded, the batch appears on the batch listing page.
- A generic batch name generates based on a sequence number.
- Modify the batch name by selecting **Edit** from the drop-down menu.

ACH Bate	:h List 🕜								Total Batches 8	View <u>10</u> <u>20</u> <u>50</u>	100
Crea	ite a new bat	th for: Select Com	npany	•							
	Status	Batch Name ⊽	Туре	Company	Process Date	Debit	Credit	Recurring	Scheduled Date		
	Uploaded	0000052	PPD	Chihuahua Rescue		\$1,650.00	\$1,650.00	None		Select option	•
	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$4,500.00	None		Select option	•
	Ready	May Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	None		Select option	•
-	-	وسي محمد محمد ما الله		- Chikuzhun Bragera	004662014					-	

Manual Creation

Batch information can be entered directly into Cash Management. You will first create a batch header and then add any needed transactions.

- From the main ACH page, select the company for which the batch is being created from the "Create a New Batch for" drop-down menu.
- Enter batch header information.

New Batch 🕜			
Batch Name *	HrlyPyrl2016	SEC Code *	PPD - Prearranged Payments and Deposi
Company	Trainer Co.	Company ld *	7151515151
Discretionary Data	PAYROLL	Entry Description *	PAYROLL
		Restrict Batch	
			Cancel

Batch Name: Distinguishes batch for benefit of customer.

SEC Code: Type of ACH batch (PPD = Person, CCD = Company)

Company: Company for which batch is being created for. Pre-fills based on previous step.

Company ID: Identification number for ACH company. Usually Tax ID number of company.

Discretionary Data: Purpose of ACH batch for benefit of customer and financial institution.

Entry Description: Purpose of ACH batch that displays to recipient.

Restrict Batch: Prevents cash users without Restricted Batch Access from viewing/working with batch.

• Complete transaction information.

	ansaction Informa	ion:				
	Name *	John Doe		Addenda Type	00-No Addenda Information	•
	ID Number	D1234		Addenda		
	Amount *		1500 00			
	Prenote		Creater a constat	\$0 record of this entry		
Reco	eiving Financial Ins	titution Informa	tion:	,		
	Routing *	011400178	Search for ABA #	Account Type	Checking	•
	Account Number *	12345678		Transaction Type	 Debit	
					Active Hold	

Name: Recipient of transaction.

ID Number: Identification of recipient (employee number, etc.).

Amount: Dollar amount of transaction.

Prenote: Click this box to have system generate a separate prenote batch. Prenote batch contains all transactions in the batch marked as prenote.

Addenda Type: If adding addenda to transaction, select correct type.

Addenda: Enter addenda information if needed.

Routing: Enter receiving financial institution's routing number. Search option is available.

Account Number: Enter recipient's account number.

Account Type: Select type of receiving account.

Transaction Type: Select whether transaction is a credit or debit.

Status: Select Active to include transaction in batch or Hold to omit it from processing.

Quick Add: Saves transaction information and screen refreshes to allow for entry of another transaction.

Add Multiple: Directs to screen allowing user to enter up to 15 transactions at one time. See Add Multiple Transactions

Import Transactions: Directs to new screen allowing user to upload a transaction file. See Importing Transactions

Add Multiple Transactions is a quick way to create transactions. It allows up to 15 records to be added at a time.

Enter name, ID number, ABA, account number, checking or savings designation, amount, and debit or credit designation. If needed, addenda information.

Multi-T	ransaction Entry / HrlyPyrl201	16 🕜					
					Prenote 🔲 O	reates a separate \$0 record fo	or each entry
	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1	A Smith	S9876	082901855	654321	• •	1200 . 00	•
	Addenda:						
2	B Jones	J5678	082901855	9876543	•	1700 . 00	•
	Addenda:						
3					•		•
	Addenda:						
4					• •		•
	Addenda:						

Import Option

The import feature gives you more flexibility with upload. Import uses a combination of upload and manual entry. The batch header information is manually entered and then transactions are imported from a file. CSV, fixed position, and tab-delimited file types can be imported into Online Banking. The file only contains transactions – no header or trailer information.

Establishing Import Layout

Unlike NACHA formatted files, which have a standard format, information within CSV, fixed position, and tab-delimited files can vary. Before importing transactions, define where information is located within your file.

- Select Import Layout.
- Select the type of file being imported (CSV, fixed position, tab-delimited).
- Define where information is located within the file.

If the **Transaction Code** is not known, use **Account Type** and **Transaction Type**. Enter how the **Account Type** and **Transaction Type** are defined in the file. **CSV/Delimited (example)**

CSV File Layout										
	Select U	pload	l Form	at to Create/Edit:	CSV	File Layout	•			
	Name:	1	•			Account Number:	4	•		
	ID Number:	2	•			Amount:	5	•		
Rout	ting Number:	3	•		*	Transaction Code:		•		
	*Note: If you	ır file (does n	ot contain Transact	ion Coo	des, the following field	ls are	required:		
Account Type:	6 🔻			Checking E	quals:	С		Savings Equals:	S	
Transaction Type:	7 💌			Debit E	quals:	DR		Credit Equals:	CR	
							(Save	eset Cancel]

Fixed Position (example)

Fixed Position File Layout						
	Select U	pload Forma	t to Create/Edit: Fixe	d Position File Layout	•	
		Begin	End		Begin End	
	Name:	1	30	Account Number:	37 47	
	ID Number:	31	36	Amount:	57 67	
Rout	ting Number:	48	56	* Transaction Code:		
	*Note: If you	r file does no	t contain Transaction Co	des, the following field	Is are required:	
	Begin	End				
Account Type:	68	68	Checking Equals:	С	Savings Equals:	S
Transaction Type:	69	70	Debit Equals:	DR	Credit Equals:	CR
					Save	Cancel

Importing Transactions to a New Batch

- From the main ACH page, select the company for which the batch is being created from the **Create a New Batch for** drop-down menu.
- Enter batch header information.
- Select Import Record.

CSV File Layout										
	Select U	pload	Form	at to Create/Edit:	CSV	File Layout	*			
	Name:	1	٣			Account Number:	4	*		
	ID Number:	2	*			Amount:	5	•		
Rout	ing Number:	3	*		*	Transaction Code:		•		
	*Note: If you	r filo di	0.000 0	ot contain Transact	ion Cor	les the following field	le ara	required:		
	Note. Il you	r me u	06311	or comain transact		ies, the following here	is are	required.		
Account Type:	6 *			Checking E	quals:	С		Savings Ec	quals:	S
Transaction Type:	7 💌			Debit Ed	quals:	DR		Credit Ec	quals:	CR
								Save	R	eset Cancel

- Select the file type and browse for the file.
- Click Import.

Import File - HrlyPyrl2016	2	
	Select the type of file you war placement of your file. Once t the default for imported files	t to import to identify the field and position his layout is established, this format will be of this type.
	Enter the name of the file you Browse button to help you fir consistently having trouble in to try another importing meth Import File Type:	wish to import (some browsers will provide a d the file). Click the Import button. If you are porting your ACH import file, you may want iod by clicking <u>here.</u>
	CSV File	x
	Choose File Sample AC	H Import without Offset csv

• Once in an Uploaded status, the batch appears on the batch listing page.

Importing Transactions to an Existing Batch

• Select Import from the Select Option drop-down menu.

ACH E	Batch	List ?								Total Batches 3	View <u>10 20 50</u> 10	0
(Create	e a new bat	tch for: Select Cor	mpany	•							
		Status	Batch Name 🛆	Туре	Company	Process Date	Debit	Credit	Recurring	Scheduled Date		
0		Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$4,500.00	None		Select option	•
0		Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	None		Select option View Download	
0		Ready	HrlyPyrl2016	PPD	Trainer Co.		\$0.00	\$5,400.00	None		Edit Quick Edit Copy	
							Total \$1,650.00	\$11,550.00			Import Delete	
Sel	ect All	I								Delete Selected	Initiate	

- Select the file type and browse for the file.
- Click Import.

Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type. Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking <u>here</u> . Import File Type:	Import File - HrlyPyrl2016	0	
Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking <u>here.</u> Import File Type:		Select the type of file you want to import placement of your file. Once this layout is the default for imported files of this type	to identify the field and position s established, this format will be
		Enter the name of the file you wish to imp Browse button to help you find the file). O consistently having trouble importing you to try another importing method by clicki Import File Type:	port (some browsers will provide a Click the Import button. If you are ur ACH import file, you may want ing <u>here.</u>
CSV File		CSV File	.
Choose File Sample ACH Import without Offset.csv		Choose File Sample ACH Import w	ithout Offset.csv Import

• Once in an **Uploaded** status, the transactions appear in the batch.

Initiating a Batch

One-Time Batch

A single one-time batch can be initiated using the drop-down menu.

- Select Initiate from the drop-down menu on the batch listing page.
- Select the effective date (only available dates display).
- Click Initiate.

Initiate Batch 🕜				Total Transactions 4	View <u>10 20</u> 50	<u>100 All 9</u>	Search
	Batch Name: HrlyPyrl2016 Company: Trainer Co. Discretionary Data: PAYROLL		SEC Code: Company ld: Entry Description: Restrict Batch	PPD 7151515151 PAYROLL			
Name		ID Number	r 🛆 Account	Routing	Amount	CR/DR	Held
C Adams		C7890	45678	082901855	\$1,000.00	CR	
John Doe		D1234	12345678	011400178	\$1,500.00	CR	
B Jones		J5678	9876543	082901855	\$1,700.00	CR	
A Smith		S9876	654321	082901855	\$1,200.00	CR	
				Total	Debits: \$0.00 Tota	al Credits: \$	5,400.00
	Select Ef Select Off Reset amounts to \$0.00 after proce	fective Date: fset Account: essing batch:	Thursday, May 26, 2016 CK 1102 × Cancel	ritiate			

Multiple one-time batches can be initiated at the same time.

• From the batch list page, select multiple batches, and then click **Initiate Selected**.

AC	H Batc	h List 🕜						Total Batches 3	View <u>10 20 50</u>	100
	Crea	te a new bate	ch for: Select Company	•						
		Status	Batch Name 🛆	Туре	Company	Process Date	Debit	Credit		
	۲	Ready	HrlyPyrl2016	PPD	Trainer Co.		\$0.00	\$5,400.00	Select option	•
		Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	Select option	•
		Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$4,500.00	Select option	•
							Total \$1,650.00	\$11,550.00		
	Select A	AII						Delete Selected	Initiate Select	ted

- If desired, the same effective date can be applied to all batches.
- Click Initiate.

Quick Initiate)									
						Apply Effective Date to all Batch records?	Select Dat	te 💌		
Batch	Туре	CompanyName	Reset Records*	Debit	Credit	Effective Date		Offset Account		
HrlyPyrl2016	PPD	Trainer Co.		\$0.00	\$5,400.00	Thursday, May 26, 2016	•	СК 1102	•	
Payroll_2016	PPD	TRAIN O		\$0.00	\$4,500.00	Monday, June 6, 2016	•	xxxxxxxxx4567 [•	
* Reset amounts to \$0	.00 after p	rocessing batch		Total \$0.00	\$9,900.00					
								Initiat	e	Cancel

Recurring Batch

An ACH batch can be set to initiate and process based on a selected frequency. Frequency options include weekly, bi-weekly, monthly, semi-monthly, quarterly, annually, and semi- annually.

- From the batch list page, select **Initiate** from the drop-down menu for the desired batch.
- Select frequency, start date, expiration date, and offset account (if necessary).
- Click Initiate.

Initiate Batch 🕜			Total Transactions 4	View <u>10</u> <u>20</u> 50	<u>100 All </u>	<u>Search</u>
Batch Name Company Discretionary Data	:: Payroll_2016 /: TRAIN O a: PAYROLL	SEC Code: Company ld: Entry Description: Restrict Batch	PPD 123456789 PAYROLL			
Name	ID Number	Account	Routing	Amount	CR/DR	Held
S Cane	C9878	123456	082901855	\$1,750.00	CR	
John Doe	D1234	12345678	082901855	\$1,500.00	CR	
Jane Doe	D9876	54321	082901855	\$1,500.00	CR	
Mary Smith	\$3456	4567890	082901855	\$1,500.00	CR	
			Total	Debits: \$0.00 Tot	al Credits: \$	6,250.00
Reset amou	Select Effective Date: Frequency: Month Day: Start Date: Expiration Date: Select Offset Account: nts to \$0.00 after processing batch:	Select Date Monthly 15 Initiate on last pro- 06/15/2016 23 This p xxxxxxxxxxx4567 D Cancel	v v occessing day of the mont bayment has no expiration	h. In date.		

Batch Approval

The ACH entitlement Full ACH Control determines whether dual control is required when creating and initiating a batch. If you have the Full ACH Control option, you are able to initiate a batch that you created. If you do not have Full ACH Control, a second user must initiate batches you uploaded/entered.

To send a batch for approval, simply select, **"This batch is ready for approval."** This field is found on both the Edit and Quick Edit screens.

Edit Batch 🕜							Total Transa	actions 4 Vie	ew <u>10 20 50 10</u>	0 <u>All</u> <u>Search</u>
	Batch	Name *	HrlyPyrl2016		SEC Code	PPD				
	Cor	npany	Trainer Co.		Company ld *	7151515151	I			
	Discretionar	y Data	PAYROLL		Entry Description *	PAYROLL				
					Restrict Batch					
Name	ID Number △	Acco	unt	Routin	g	Amount	CR/DR	Held		
C Adams	C7890	4567	78	0829018	155	\$1,000.00	CR		Edit	<u>Delete</u>
John Doe	D1234	1234	15678	0114001	78	\$1,500.00	CR		Edit	Delete
B Jones	J5678	9876	543	0829018	55	\$1,700.00	CR		Edit	Delete
A Smith	\$9876	6543	321	0829018	55	\$1,200.00	CR		Edit	Delete
								Total Debit	s \$0.00 Total Cre	dits \$5,400.00
								T	nis batch is ready fo	r approval 🕑
								Cancel	Save Add	Transaction

Quick Edit 🕜			Total Transactio	ns 4 View <u>10</u>	0 <u>20</u> 50	Search
	Batch Name HrlyPyrl2016	SEC Code PPI	D			
	Company Trainer Co.	Company Id 715	51515151			
	Discretionary Data PAYROLL	Entry Description PA	YROLL			
		Restrict Batch 📃				
Name	ID Number 🛆	Amount Account	Routing	DR CR	Held	Prenote
C Adams	C7890	1000 00 45678	082901855	۰		
	Addenda:					
John Doe	D1234	1500 00 12345678	011400178			
	Addenda:					
B Jones	J5678	1700 00 9876543	082901855			
	Addenda:					
A Smith	\$9876	1200 00 654321	082901855			
	Addenda:					
			Total Deb	its \$0.00 To	tal Credits	\$5,400.00
				This batch is re	eady for app	proval 💌
				:	Save	Return

Batches awaiting approval appear in the batch list with a yellow highlight and an Approval Pending status.

A user with initiate capabilities can log in to Cash Management and initiate the batch.



Prenote Transactions

A prenote transaction allows you to send a test transaction to verify that the recipient's account information is correct before sending the actual credit or debit transaction. With NACHA, prenote transactions have specific transaction code requirements. Therefore, a normal zero dollar amount transaction cannot be sent.

In Cash Management, a prenote is created by adding the transaction to the batch that includes the transaction. That transaction is then flagged for prenote and in turn, Cash Management creates a separate batch containing the actual prenote transaction.

To create a prenote transaction:

- Select Edit from the drop-down menu for the batch that contains the transaction.
- Select Add Transaction.
- Complete the transaction information.



Recommended: Enter \$0.01. Cash Management does not allow zero dollar transactions. A dollar amount must always be entered.

1. Select **Prenote** and then select **Hold** for the **Status** field. When **Hold** is selected, this transaction is not included in the batch if it is initiated.

Add Transaction 🕜							
	Transaction Informat	ion:					
	Name *	S Cane			Addenda Type	00-No Addenda Information	•
	ID Number	C9878			Addenda		
	Amount *		0.	01]		
	Prenote		Creates	s a separati	e \$0 record of this entry.		
R	leceiving Financial Ins	titution Informatio	n:				
	Routing *	082901855	Search	for ABA #	Account Type	Checking	¥
	Account Number *	123456			Transaction Type	Debit Credit	
					Status	O Active Hold	
		Q	uick Add	Add	Multiple Import Tra	ansaction Cancel Subm	nit

• Click Submit.

The transaction is added to the batch but not included in the totals.

On the batch list, a new batch that begins with **PNT** appears. This label indicates it is the prenote batch that was created by Cash Management. Initiate this batch to send the actual prenote transaction.

ACH Ba	atch List (?						Total Batches 4	View <u>10</u> <u>20</u> <u>50</u>	100
Cr	eate a new b	oatch for:	Select Company		•					
	Status	Batcl	h Name ∆	Туре	Company	Process Date	Debit	Credit		
	Ready	PNT-	Payroll_2016	PPD	TRAIN O		\$0.00	\$0.00	Select option	¥
	Ready	Payr	oll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$4,500.00	Select option	•
	Ready	Janua	ary Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	Select option	•
	Ready	Hrly	Pyrl2016	PPD	Trainer Co.		\$0.00	\$5,400.00	Select option	•
							Total \$1,650.00	\$11,550.00		
Selec	ct All							Delete Selected	Initiate Selec	ted

When you are ready to send the actual transaction, release the hold status and edit the dollar amount.

- Select **Quick Edit** for the batch containing the original transaction from the drop-down menu.
- Change the dollar amount and deselect the Held field.

Quick Edit 🕜				Total Transact	tions 4 View <u>10</u>	<u>20</u> 50]	<u>Search</u>
	Batch Name Payroll_2016		SEC Code PPD				
	Company TRAIN O	C	ompany ld 123456789				
	Discretionary Data PAYROLL	Entry [Description PAYROLL				
		Res	strict Batch				
Name	ID Number △	Amount	Account	Routing	DR CR	Held	Prenote
S Cane	C9878	0 . 01	123456	082901855			
	Addenda:						-
John Doe	D1234	1500 00	12345678	082901855	•		
	Addenda:						
Jane Doe	D9876	1500 00	54321	082901855	•		
	Addenda:						
Mary Smith	S3456	1500 00	4567890	082901855	۰		
	Addenda:						
				Total D	ebits \$0.00 Tot	al Credits \$	4,500.00
					Sa	ave	Return

• Modify the dollar amount of the offset transaction if a balanced batch is required.

Downloading a Batch

The download option in the drop-down menu allows you to copy batch information into a PDF file or NACHA formatted file.

Download the batch into a PDF to maintain a printed or electronic record of initiated batches.

Download Batch - Payroll_2016	0		
	Select a download format	List(PDF)	-
	Select a field to sort by	Customer Name	*
	Select sorting order	 Ascending Descending 	g
		Submit	ırn

	ACH Tra	ansaction List				
Company Name: Tyson Computers Company Entry Description: PAYROLL Standard Entry Class Code: PPD		Batch: 0000012 Effective Date: 0	1/01/0001			
Seq Customer	Account	Routing	Amount	C/D	TC	H Individual II
0000005 A. Thomas	3838	082901855	1000.00	с	22	T 8769
0000003 B. Jones	34567	082901855	1000.00	с	22	J6543
0000008 B. McAdams	28465	082901855	1000.00	с	22	M7309
0000004 C. Adams	76876	082901855	1000.00	с	22	A8642
0000007 G. Davis	23456	082901855	1000.00	с	22	D8642
0000001 J. Doe	98765	082901855	1000.00	с	22	D1234
0000009 J. Roberts	29826	082901855	1000.00	с	22	R8764
0000013 L. Morris	29891	082901855	1000.00	с	22	M7377
0000012 M. Peak	29387	082901855	1000.00	с	22	P3876
0000002 M. Smith	76543	082901855	1000.00	с	22	s7890
0000011 N. Norris	38229	082901855	1000.00	с	22	N7298
0000010 R. Hamms	39286	082901855	1000.00	с	22	H7367
0000016 Tyson	777806	122106015	15000.00	D	27	Offset
0000014 V. Harris	88845	082901855	1000.00	с	22	н3000
0000015 W. Parker	29663	082901855	1000.00	с	22	P2300
	89786	082901855	1000.00	c	22	C8653

Downloading batch information into a NACHA formatted file can also be beneficial, especially if you manually created a batch.

If a user accidentally deletes a batch, there is not a way to recover the file. The batch information would have to be re-entered; however, if you have the file saved in NACHA format, you can upload that NACHA file back into Cash Management.

Download Batch - Payroll_2016	0			
		Select a download format	NACHA	
			Submit	Return

101 061000146 111222	8871602041402A094101FRB ATLANT	TA OVAT:	ION BANK
5200Tyson Computers	PAYROLL 371360664	PPDPAYROLL	000000001022309350000012
62208290185598765	000010000D1234	J. Doe	0022309354092401
62208290185576543	000010000057890	M. Smith	0022309354092402
62208290185534567	000010000036543	B. Jones	0022309354092403
62208290185576876	0000100000A8642	C. Adams	0022309354092404
6220829018553838	0000100000T8769	A. Thomas	0022309354092405
62208290185589786	000010000C8653	Z. Collins	0022309354092406
62208290185523456	0000100000D8642	G. Davis	0022309354092407
62208290185528465	000010000M7309	B. McAdams	0022309354092408
62208290185529826	0000100000R8764	J. Roberts	0022309354092409
62208290185539286	0000100000H7367	R. Hamms	0022309354092410
62208290185538229	000010000N7298	N. Norris	0022309354092411
62208290185529387	000010000P3876	M. Peak	0022309354092412
62208290185529891	000010000M7377	L. Morris	0022309354092413
62208290185588845	0000100000H3000	V. Harris	0022309354092414
62208290185529663	0000100000P2300	W. Parker	0022309354092415
627122106015777806	00015000000ffset	Tyson	0022309354092616
82000000160136563376	000001500000000001500000371360	3664	022309350000012
9000001000020000001	601365633760000015000000000015	500000	

Copying a Batch

It may occasionally be necessary to create a batch when most of the information needed is already contained in another batch. For example, you may want to give your employees a bonus. Everyone getting the bonus is already set up within your payroll batch.

The copy feature gives you the ability to duplicate batch information into a new batch. This way, you would not have to change the amount information in your payroll file.

Copy Batch - Payroll_2016	0
	New batch name * Bonus_2016
	Submit Cancel

ACI	H Batch	List 🕜)					Total Batches 4	View <u>10 20 50</u>	100
	Create	a new bate	ch for: Select Company		•					
		Status	Batch Name	Туре	Company ⊽	Process Date	Debit	Credit		
		Ready	Bonus_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$6,250.00	Select option	•
		Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$6,250.00	Select option	•
		Ready	HrlyPyrl2016	PPD	Trainer Co.		\$0.00	\$5,400.00	Select option	•
		Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	Select option	•
						Т	otal \$1,650.00	\$19,550.00		
9	elect All							Delete Selected	Initiate Select	ed

Deleting a Batch

An ACH batch serves as a template. If you have created a payroll batch, instead of having to create a batch every two weeks, you can simply modify the template and initiate when needed. Regularly used batches are not automatically purged from Cash Management. If a batch is no longer needed, you must delete it.

Use caution when deleting files. Once a file is deleted, it cannot be recovered. If a batch is deleted by accident, it must be re-uploaded or re-entered manually.



Recommended: Limit the delete entitlement to users.

To delete a batch:

Select Delete from the Select Option drop-down menu, and then confirm on the second screen.
 OR:

Crea	te a new bat	ch for: Select Company		*					
_	Status	Batch Name	Type	Company ⊽	Process Date	Debit	Credit		
	Ready	Bonus_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$6,250.00	Select option	
8	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$6,250.00	Select option	
	Ready	HrlyPyrl2016	PPD	Trainer Co.		\$0.00	\$5,400.00	Select option	
	Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	Select option	
						Total \$1,650.00	\$19,550.00		

- Select multiple batches, and then click **Delete Selected**.
- Confirm on the second screen.

Creat	te a new bat	ch for: Select Company		*					
_	Status	Batch Name	Type	Company <i>∇</i>	Process Date	Debit	Credit		
	Ready	Bonus_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$6,250.00	Select option	
8	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$6,250.00	Select option	
	Ready	HrlyPyrl2016	PPD	Trainer Co.		\$0.00	\$5,400.00	Select option	
8	Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	Select option	
						Total \$1,650.00	\$19,550.00		

Tax Payments

If enabled by your bank, you may send federal and/or state taxes via ACH. Your company must be registered with the EFTPS to use this option.

Federal Tax Payments

- Navigate to Cash Management > ACH > Tax Payment.
- Complete the necessary fields, and then select Submit.
- Once you submit, the tax payment appears in your ACH batch list as Tax FD (batch name).
- From the batch list page, select Initiate from the drop-down menu for the desired batch

Pay To	Federa	1			*		
Category	Tax FD	Payroll Tax	(es				
Routing Number	0610360	00 Looku	P				
Company Name	Chihuahua Rescue				•		
Tax Period	03/16			mn	n/yy		
Tax Code	94105 - Employer's Quarter			Ret	urn Fe	ederal Tax Deposit	•
Taxpayer ID	123456789						
Amount	\$300.0	0					
Pay From Account	СК 073	3			•		
Tax Information ID 1	1	Amount	\$100.00				
Tax Information ID 2	2	Amount	\$50.00				
Tax Information ID 3	3	Amount	\$150.00				

Pay to: Select Federal
Batch: Name to distinguish batch for customer's benefit
Receiving Institution: Click Lookup to select financial institution that will receive payment
Company Name: ACH Company
Tax Period: Month and Year
Tax Code: Type of tax payment
Taxpayer ID: Company's EIN Number
Payment Amount: Dollar Amount of Transaction
Pay from Account: Select account to debit for the offset transaction

The cash user selects from the accounts they have access to in Cash Management **Tax Information ID 1**: Amount designated for Social Security. *This is an optional field.* **Tax Information ID 2**: Amount designated for MediCare. *This is an optional field.* **Tax Information ID 3**: Amount designated for Withholding. *This is an optional field.*

State Tax Payments

- Navigate to Cash Management > ACH > Tax Payment.
- Complete the necessary fields, and then select **Submit**.
- Once you submit, the tax payment appears in your ACH batch list as Tax State (i.e., Tax MI).
- From the batch list page, select Initiate from the drop-down menu for the desired batch

Pay To	Kansas 🔻	
Category	Tax KS Payroll Taxes	
Routing Number	101107093 Lookup	
Company Name	Chihuahua Rescue 🔻	
Tax Period	05/31/2016 23 mm/dd/yyyy	
Tax Code	11	Lookup
Taxpayer ID	123456789	
Amount Type Code	2	Lookup
Amount	\$300.00	
Pay From Account	СК 073	

Pay to: Select State Batch: Name to distinguish batch for customer's benefit Receiving Institution: Click Lookup to select financial institution that will receive payment Company Name: ACH Company Tax Period: Month and Year Tax Code: Click Lookup to select type of tax payment Taxpayer ID: Company's EIN Number Amount Type Code: Click Lookup to select the type of amount Payment Amount: Dollar amount of transaction Pay from Account: Select account to debit for the offset transaction

• The cash user selects from the accounts they have access to in Cash Management.

ACH History

Batch information displays on the History tab once it has been initiated and processed. To view a list of transactions included within the batch, click the **View** link.

_										
ACH History								View Range	n <u>7 Days</u> <u>15 Days</u>	<u>30 Days</u> Search
Initiated	Effective	Batch	Type C	ompany	Debits	Credits	Offset Account	t Conf	irmation Number	
03/01/2016	03/21/2016	Payroll_2016	PPD T	RAIN O	\$0.00	\$4,500.00	2000000000000	1567 D	View	0301160004
										Return
ACH Transaction List	0									
			Batch	Payroll_201	6	Batch Cod	e PPD	Total Transactions 3	View 10 20 1	50 100 All Search
			Company	TRAIN O		Entry Descriptio	n PAYROLL			
			Initiated By	y JEN		Restrict Batch				
			Initiated Date	03/01/2016		Confirmation Numbe	r 0301160004			
			Effective Date	03/21/2016						
Name		ID	Number	Acco	unt			Amount	CR/DR	Held
John Doe		1	D1234	1234	15678			\$1,500.00	CR	
Jane Doe		1	D9876	5432	21			\$1,500.00	CR	
Mary Smith			\$3456	4567	7890			\$1,500.00	CR	
						Tota	Debits \$0.00	Total Credits \$4,500.0	Offset Account	t xxxxxxxxxxxxxxx4567 D
										Return

Search

To change a specific type of transaction or for a specific person, use the search option on the main ACH tab to locate and change the transaction.

Enter the desired criteria, and then click **Search**.

earch Records		
Name	smith	
ID Number		
Batch		
Amount		
Prenote		
Held		
	Search	

Transactions can be modified or deleted from this screen. Transactions within a batch currently in an Initiated or Processed status cannot be modified until the batch returns to a Ready status.

Informatio	n Message:	4 record(s) found							
Search Results	0						Total Transactions 4	View 1	0 20 50 100
Name		ID Number	Batch	Account	Amount	CR/DR	Held		
Adam Smith		51245	January Payroll	123456	\$500.00	CR		Edit	Delete
Mary Smith		\$3456	Payroll_2016	4567890	\$1,500.00	CR		Edit	Delete
A Smith		\$9876	HrlyPyrl2016	654321	\$1,200.00	CR		Edit	Delete
Mary Smith		\$3456	Bonus_2016	4567890	\$1,500.00	CR		Edit	Delete
									Return

Wires

The wires module allows you to send money to an individual or company. Wires abilities depend on your agreement with the bank.

To get started, create wire instructions. These instructions serve as a template that you can use on multiple occasions or use only once. Once the wire has been created, you transmit, thus sending the information to the bank. The bank then sends out the wire.

- **Single Wire**: Wire instructions are only to be used once. A single wire can be transmitted for the current day or a future date.
- **Repetitive Wire**: Wire instructions that are used multiple times. A repetitive wire can be transmitted to process once for the current day or once for a future date, or can be set to transmit automatically at a selected frequency.

Only a repetitive wire can be set to transmit automatically based on frequency. During the initial transmit process, the wire can be flagged to retain template after scheduling as Recurring. This would allow for the template to be transmitted outside the recurring schedule if needed.

Creating Wire Instructions

Domestic Wire

- Select Edit/Add.
- Select account from the Create a New Wire from drop-down menu.

dit/Add Wires List	0		View Range: 10 2	0 50 <u>100</u>						
View wires for:	CK 073		×	Create a new wire from:	CK 073		•			
Wire Name		Sequence	Status	Amount	Rep Code	Account Number		Receiving FI		
Smith Closin	ng	1	Ready	\$100.00	1126140001	123456		SALISBURY LAKEVILLE	Edit	Delete
					1					

• Complete wire instructions and click **Submit**.

Wire Name:	Sample Wire	
Credit Account Information		
Credit Account Number:	123456	
Credit Account Name:	J Doe	
Credit Account Address:	123 Main	
	Anytown, ST, 11223	
Receiving Bank Information		
Receiving Bank ABA Number:	053000196	Search for ABA Number
Receiving Bank Name:	BK AMERICA NC	
Receiving Bank Address:	CHARLOTTE, NC	
Vire Information		
Remarks:		
Repetitive Wire:	2	
Amount:	\$1,500.00	

Wire Name: A descriptive name for the wire.

Credit Account Information

- Credit Account Number: Account to receive the wired funds.
- Credit Account Name: Name on the account receiving the wired funds.
- Credit Account Address: Address of the recipient of the wired funds.

Receiving Bank Information

Receiving Bank ABA Number: Enter the routing number of the financial institution where the wire is to be sent. Click Search for ABA Number to search for a financial institution. Selecting an ABA from the search option populates all remaining Receiving Bank Information fields.

Receiving FI Name: Name of the financial institution where the wire is to be sent. **Receiving FI Address**: Address of the financial institution where the wire is to be sent, including City, State, and Zip.

Wire Information

Remarks: Enter any information regarding the wire transfer. Comments can include processing instructions, invoice numbers, or any other text/numeric data.

Repetitive Wire: If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire.

Amount: Dollar amount of wire.

International Wire

- Navigate to Cash Management > Wires > Edit/Add.
- Select account from the Create a New Wire from drop-down menu.

							view Kange: 10 20	1 30 1 12
View wires for: CK 073		•	Create a new wire from:	СК 073	-			
Wire Name	Sequence	Status	Amount	Rep Code	Account Number	Receiving FI		
Smith Closing	1	Ready	\$100.00	1126140001	123456	SALISBURY LAKEVILLE	Edit	Deles

• Select Click here for International wire input screen.

			Click here for International wire input scree
	General Wire Information		
		Wire Name:	
	Credit Account Information		

• Complete wire instructions, and then select Submit.

efine New Wire For CK 073 🔞					
		Click	here for	Domestic wire inpu	ut screen
General Wire Infor	mation				
	Wire Name:				
Credit Account Info	ormation				
Credit Acc	count Number:				
Credit A	Account Name:				
Credit Acr	count Address:				
Receiving Bank Inf	ormation				
Receiving Bank	ABA Number:			Search for ABA N	lumber
Bacabie	ng Rank Margar				
Receivir	Deals Indian				
Receiving	Bank Address:				
Wire Information					
	Remarks:				
Save as P	Repetitive Wire?	0			
	Amount:	\$0.00			
Receiving FI Inform	nation				
Intermediar	ry FlIBK/4000:		S	elect Option	
Intermediary FI n	ameIBK/4000:				
Intermediary FI a	ddress1IBK/40				
Intermediary FLa	ddress2IBK/40				
		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	~~~		
Beneficiary FlBBK/4100:			Select	Option	*
Parafician El asma PDK/4100					
beneficiary in namebbio4460.					
Beneficiary Fl address1BBK/4100:					
Beneficiary Fl address2BBK/4100:					
Beneficiary Fl address3BBK/4100:					
Defenses Deseñvio: DED(4930					

## **Credit Account Information**

Credit Account Number: Account to receive the wired funds.

Credit Account Name: Name on the account receiving the wired funds.

Credit Account Address: Address of the recipient of the wired funds.

#### **Receiving Bank Information**

**Receiving Bank ABA Number**: Enter the routing number of the financial institution where the wire is to be sent. Click **Search** for ABA Number to search for a financial institution. Selecting an ABA from the search option populates all remaining Receiving Bank Information fields.

**Receiving FI Name**: Name of the U.S. correspondent bank where the wire is to be sent. **Receiving FI Address**: Address of the U.S. correspondent bank where the wire is to be sent, including City, State, and Zip.

## Wire Information

**Remarks**: Enter any information regarding the wire transfer. Comments can include processing instructions, invoice numbers, or any other text/numeric data.

**Repetitive Wire**: If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire.

## **Beneficiary FI Information**

**Beneficiary FI BBK/4100**: Enter the bank code of the beneficiary bank and select the code type. This is the international bank receiving the wire funds.

Beneficiary FI Name BBK/4100: Enter the name of the international bank receiving the wire Beneficiary FI Address (1-3) BBK/4100: Enter the international bank's address receiving the wire

## **Editing a Wire**

- Select Edit/Add.
- To modify a single wire or template, select the **Single/Repetitive** tab. For recurring or future dated wires, select the **Recurring/Future-Dated** tab.
- From the View Wires for drop-down menu, select the account the wire is for.
- Select Edit.
- Modify wire instructions, and then select **Submit**.

#### **Deleting a Wire**

- Select Edit/Add.
- To delete a single wire or template, select the **Single/Repetitive** tab. For recurring or future dated wires, select the **Recurring/Future-Dated** tab.
- From the **View Wires** for drop-down menu, select the account the wire is for.
- Select Delete.

#### **Transmitting Wires**

#### Immediate Single Wire

- Select Transmit Wires.
- Locate the desired wire, and then select **Transmit**.

Transmi	t Wires List 🕜						View R	ange: <u>10   20   <b>50</b>   100   All</u>
View \	Wires for: CK 073	•						
	Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
	SampleWire	880	Ready	\$500.00	No	123456	FIRST BANK	<u>Transmit</u>
					1	I		

- Leave the current date as Effective Date.
- Enter Wire Password, and then select Transmit.

Transmit Wire Transfer From CK 073 (Non-Repetitive) 🛛 🕜	
General Wire Information	
Wire Name:	SampleWire
Debit Account:	CK 073 (Non-Repetitive)
Credit Account Information	
Account #/Type:	123456 / Demand
Name:	123 Main
Address:	Anytown, ST 12345
Receiving Bank Information	
ABA Number:	062203638
Name:	FIRST BANK
Address:	WADLEY, AL
Wire Information	
Repetitive Code:	
Amount:	\$500.00
Remarks:	
Date Information	
Effective Date:	05/20/2016
	Wire Password ++++
	Transmit Cancel

## Future Dated Single Wire

- Select Transmit Wires.
- Locate the desired wire, and then select **Transmit**.

Transmit Wires List 🕜			View Ran	ge: <u>10   20   <b>50</b>   100   All</u>
View Wires for: CK 073	•			
Wire Name	Sequence Status	Amount Rep Account Number	Receiving FI	
SampleWire	880 Ready	\$500.00 No 123456	FIRST BANK	Transmit
		1		

- Select the date that the wire is to process.
- Enter the Wire Password and then select Transmit.

General Wire Information									
	Wire Name:	SampleV	Nire						
	Debit Account:	CK 073 (I	Non-Re	petitiv	e)				
Credit Account Information									
	Account #/Type:	123456/	/ Dema	nd					
	Name:	123 Main	n						
	Address:	Anytown	n, ST 12	345					
Receiving Bank Information									
	ABA Number:	0622036	538						
	Name:	FIRST BA	ANK						
	Address:	WADLEY	( AI						
		0		May	2010	6		0	
Wire Information		Su	Мо	Tu V	Ne	Th	Fr	Sa	
	Repetitive Code:								
	Amount:	\$ 8							
	Remarks:					19	20	21	
		22	23	24	25	26	27	28	
Date Information		29	30	31					
	Effective Date:	05/20	0/2016	23					
						Wir	e Pass	word	
						6	ranso	nit	Cancel

## Immediate Repetitive Wire

- Select the Transmit Templates tab.
- Locate the desired wire and then select **Transmit**.

Transmit Templates List	0			View Range: 1	0   20   <b>50</b>   <u>100</u>   All
View Wires for:	CK 073	*			
Wire Name	Sequence	Status	Amount Rep Account Number	Receiving FI	
Smith Closing	1	Ready	\$100.00 Y 123456	SALISBURY LAKEVLLE	Transmit
Sample Wire	2	Ready	\$1,500.00 Y 123456	BK AMERICA NC	Transmit
			1		Transmit Selected

• Enter the Wire Password and then select Transmit

Transmit Wire Transfer From CK 073 (Repetitiv	re) 🕜		
	General Wire Information		
	Wire Name:	Smith Closing	
	Debit Account:	CK 073 (Repetitive)	
	Credit Account Information		
	Account #/Type:	123456 / Demand	
	Name:	Mary Smith	
	Address:	123 Main	
		Lenexa, KS 66214	
	Receiving Bank Information	031011313	
	ABA Number:	SALISBURY LAKEVILLE	
	Address:	LAKEVILLE, CT	
	Wire Information		
	Repetitive Code:	1126140001	
	Amount:	\$100.00	
	Remarks:	Travel with wire	
	Date Information		
	Effective Date:	05/20/2016 23	
	Recurring Information		
	Frequencys	None	-
			Wire Password
			Transmit
			Cancer

## **Future Dated Repetitive Wire**

- Select the Transmit Templates tab.
- Locate the desired wire and then select Transmit

Transmit Templates List	0			View Range: 1	0   20   <b>50</b>   <u>100</u>   All
View Wires for:	CK 073	•			
Wire Name	Sequence	Status	Amount Rep Account Number	Receiving FI	
Smith Closing	1	Ready	\$100.00 Y 123456	SALISBURY LAKEVLLE	Transmit
Sample Wire	2	Ready	\$1,500.00 Y 123456	BK AMERICA NC	Transmit
			1		Transmit Selected

• Enter the Wire Password and then select Transmit

General Wire Information									
Wire Name	: Sm	nith Cl	losing						
Debit Account	: CK	073 (	Repet	itive)					
Credit Account Information									
Account #/Type	: 12	3456	/ Dem	and					
Name	: Ma	ary Sm	nith						
Address	: 12	3 Mai	n						
	Lei	nexa,	KS 66.	214					
Receiving Bank Information									
ABA Number	: 02	19113	543						
Name	: SA	LISBU	IRY LA	KEVLL	.E				
Address		C A	LE CT	Ma	v 201	16		0	
		~			., 20.				
wire information		su	MO	IU	we	In	FF	Sa	
Repetitive Code	-								
Amount	: 5	8					13		
Remarks	а Т						20	21	
		22	23	24	25	26	27	28	
Date Information		29	30	31					
Effective Date	:	05/20	/2016	1	23				
Recurring Information									

## **Recurring Wires**

- Select the Transmit Templates tab.
- Locate the desired wire and then select Transmit

Transmit Templates List	0			View Range:	10   20   <b>50</b>   100   All
View Wires for:	CK 073	*			
Wire Name	Sequence	Status	Amount Rep Account Number	Receiving FI	
Smith Closing	1	Ready	\$100.00 Y 123456	SALISBURY LAKEVLLE	Transmit
Sample Wire	2	Ready	\$1,500.00 Y 123456	BK AMERICA NC	Transmit
			1		Transmit Selected

- Complete frequency information. Frequency options are weekly, biweekly, monthly, semi-monthly, quarterly, annually, and semi-annually
- To keep a separate template of the wire, click **Retain Template After Scheduling as Recurring**. This allows you to transmit the wire individually outside of the recurring frequency.
- Enter the Wire Password and then click Transmit

~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	Masaranananananananananananananananananan
ABA N	lumber: 053000196
	Name: BK AMERICA NC
A	Address: CHARLOTTE, NC
Wire Information	
Repetitiv	re Code: 0519160001
A	Imount: \$1,500.00
Re	emarks:
Date Information	
Effectiv	ve Date: 05/20/2016 23
Recurring Information	
	and a second sec
rie.	quericy. Monthing
Mon	hth Day: 15 * 🔲 Transmit on last processing day of the month.
Star	rt Date: * 06/15/2016 23 Wire scheduled for non-business days will be sent before
	or after the non-business day based on bank settings.
	Note: Recurring wire cannot start today.
Expiratio	on Date: * 12/15/2016 🔯 🔲 This payment has no expiration date.
Retain Templa	ste After
Scheduling as Rec	curring: 🖲 Yes 🔘 No
	Wire Password
	Transmit Cancel

Dual Control Wires



The second cash user cannot approve the future-dated and/or recurring wire until the day the wire is scheduled to process.

First cash user:

- Select Transmit Wires for single wires or Transmit Templates for repetitive wires.
- Locate the desired wire and select the **Transmit** link.
- Enter the **Wire Password** and select **Approve**. A message indicates that the wire requires dual control.

~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	Remarks:
Date Information	
	Effective Date: 05/20/2016
	This wire requires two-person authorization before it can be transmitted. Enter your Wire Password and select Approve to begin this process.
	Wire Password
	Approve

The wire appears in Approval status awaiting second cash user to complete the transmit process.

#### Second cash user:

• Select the **Transmit** link for the wire in Approval status. Future dated and recurring wires do not appear in approval status and thus cannot be approved until the day they are scheduled to process.

Transmi	t Wires List 🕜							View Range: 10   20   50   100	I <u>All</u>
View \	Nires for: CK 073		•						
	Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI		
	SampleWire	880	Approval	\$500.00	No	123456	FIRST BANK	Trans	mit
	1								

- Enter the Wire Password and then click Transmit
- The wire appears in an initiated status.

## Wire History

View Cash Management wires that have been processed.

Wire History for T	ransmitted Date Ran	ge 04/06/2014 to	05/20/2016	0			View Ra	inge: <u>7 Days</u>   <u>15 Days</u>   <u>30 Da</u>	ys   Search
View Wire Ad	ctivity for: CK 073			-					
Wire Name:	Transmitted: ▽	Effective:	Amount:	Rep Code:	Recurring:	Receiving Account Number:	Beneficiary Name:	Receiving FI:	OMAD:
Smith Closing	09/16/2014	09/16/2014	\$100.00	1126140001	None	123456	Mary Smith	SALISBURY LAKEVLLE	
Smith Closing	09/16/2014	09/16/2014	\$100.00	1126140001	None	123456	Mary Smith	SALISBURY LAKEVLLE	
Edwardsville	09/16/2014	09/16/2014	\$100.00	1126140003	None	112233	Mary Smith	BK EDWARDSVILLE IL	

## **Exception Items**

Exception items are those checks that attempt to clear but do not match your list of issued checks. These items must be reviewed and marked for pay or return.

View/Work ARP Items	• • •								
View items for:	View	All	*				Р	ay All	Return All
Account:	Check:	Issued Amount:	Paid Amount:	Issued Date: Payee:	Reason:	Pay:	Return:	Correction:P	rotected:
CK 654	5000	\$250.00	\$25.00	04/26/2016 Mary Smith And Bros Inc	Invalid Amount	0	$\odot$	Correction	Details
CK 654	<u>15001</u>		\$1,000.00		Not Issued	۲	•	Correction	Details
CK 1102	4224	\$150.00	\$1,500.00	09/17/2014 Debbie Murphy	Invalid Amount	0	0	Correction	Details
CK 1102	<u>14232</u>		\$1,250.00		Not Issued		0	Correction	Details
									Submit

View items for all accounts at once or select a specific account.

ew All	-	
w All 654	mount:	Issued
\$250.00	\$25.00	04/
	¢1.000.00	1
	\$1,000.00	
	vz All 654 1102 \$250.00	w All 654 1102 \$250.00 \$1,000.00

To help determine whether to pay or return an exception, additional information is available. For example, if an image of the item is available, the check number displays as a link. Click the check number to view the front and back of the item.

rder Of Ann Kovach \$ 12.89 TwelveDollars and 89/100 Dollars	Ann Kovach \$ 12.89 TreeveDollars and 89/100 Dollars OVATION	Ann Kovach \$ 12.89 TreeveDollars and 89/100 Dollars TOVATION	TYSON COMPUTERS LTD 1750 Meridian Ave San Jose CA 95125	Date 4/18/2015	000694	Rotate C
OVATION	OVATION	OVATION <u>FLWtteng</u> 000694	ay To The der Of Ann Kovach		\$_12.89	
	Et Witting	- 6 & Witten g	OVATION		L'ollars	

The **Details** link displays additional information about the item including exception reason.

Details of 5000	*
Account Name:	CK 654
Check Number:	5000
Amount:	\$25.00
Payee:	Mary Smith And Bros Inc
Source Of Entry:	Manual
Exception Reason:	Invalid Amount
Updated By:	
When Updated:	12:00:00 AM
Updated From Workstation:	
Protected(Y/N):	N
DDA Batch Number:	0001
DDA Sequence Number:	000000003
	Print Close

Select the **Pay** or **Return** radio button. **Pay All** and **Return All** options are available. Selecting **Pay All** or **Return All** only affects the items currently showing on the page.

View/Work ARP Ite	ems 🕜								
View items t	for: View	All	*		_		► P	ay All	Return All
Account:	Check:	Issued Amount:	Paid Amount:	Issued Date: Payee:	Reason:	Pay:	Return	Correction:P	rotected:
CK 654	5000	\$250.00	\$25.00	04/26/2016 Mary Smith And Bros Inc	Invalid Amount	0	۲	<u>Correction</u>	Details
CK 654	<u>15001</u>		\$1,000.00		Not Issued	۲	۲	<u>Correction</u>	Details
CK 1102	<u>4224</u>	\$150.00	\$1,500.00	09/17/2014 Debbie Murphy	Invalid Amount	۲	۲	<u>Correction</u>	Details
CK 1102	14232		\$1,250.00		Not Issued	۲	۲	Correction	Details
									Submit

While reviewing your exceptions, you may notice that a simple encoding error caused an item to kick out. The **Correction** link allows you to send a message to the bank indicating the error and the correct information.

Correction Request	ж	)
ENCODING ERROR		
Account #:	45654	
Date Posted:	5/23/16	
Posted Check #:	5000	
Correct Check #:		
Incorrect Amount:	25.00	
Correct Amount:	250.00	
Payee:	Mary Smith and Bros.	
DUPLICATE CHECK F	REQUEST	
Account #:		
Date Posted:		
Check #:		
Amount Posted:		
Payee:		
Phone Number:		
Comments:		
	1	
	Submit Cancel	

## Download

Reconciliation files created by your bank are available to be viewed in Cash Management. A file may contain information such as cleared items or outstanding items.

Select the account to view files for. Click **Download** and follow the instructions to view or save information.

Download ARP Files 🕜				
View download for:	СК 258	•		
File Name:			Description:	
PDCK85258			Paid Checks	Download

Untitled - Notep	ad
File Edit Format View Help	
#45654 DAILY CLEARED ITEMS	
0000045654 02022 00000365 00000365 Sandy Baylor	020516
0000045654 02023 00000245 00000245 Morgan Baker	020516
0000045654 02024 00000542 00011542 Joe Banks	020516
0000045654 02025 00001544 00001544 Brad Ford	020516
0000045654 02026 00000265 00000265 Jen Jones	020516
0000045654 02027 00000500 00000500 Angie Cox	020516
0000045654 02028 00000103 00000103 Gary Smith	020516
0000045654 03000 0000000 00150000	020516
0008 0000164564 CLEARED ITEMS	

#### **Edit Upload Format**

Two types of files may be uploaded to Cash Management, delimited and fixed position.

A **delimited file** can be created a few different ways. Separate fields within the file using a comma (,), dash (-), semicolon (;), or tab. A delimited file can also be created in Excel[®] as long as the file is saved with a .csv extension.

Sample CSV 3 - Notepad -	Sample CSV 3 - Notepad -
File Edit Format View Help	<u>Eile Edit Format View H</u> elp
28110,25000,Mary Smith And Bros Inc,2/6/2015	28110-25000-Mary Smith And Bros Inc-2/6/2015
28111, 30100, Joe Jones, 2/6/2015	28111-30100-Joe Jones-2/6/2015
28112,87400,Al Allen,2/6/2015	28112-87400-A1 Allen-2/6/2015
28113,67800,Sue Park,2/6/2015	28113-67800-Sue Park-2/6/2015
28114,10000,Mary Smith And Bros Inc,2/6/2015	28114-10000-Mary Smith And Bros Inc-2/6/2015
28115,2398,Joe Jones,2/6/2015	28115-2398-Joe Jones-2/6/2015
28116,87690,Al Allen,2/6/2015	28116-87690-A1 Allen-2/6/2015
28117,25000,Sue Park,2/6/2015	28117-25000-Sue Park-2/6/2015
28118,14300, Joe Jones, 2/6/2015	28118-14300-Joe Jones-2/6/2015
28119,9000,Al Allen,2/6/2015	28119-9000-Al Allen-2/6/2015
***************************************	han management and the second se
Sample CSV 3 - Notepad - Description	Sample CSV 3 - Notepad - Sample CSV 3 - Notepad
Eile Edit Format View Help	Eile Edit Format View Help
28110;25000;Mary Smith And Bros Inc;2/6/2015	28110 25000 Mary Smith And Bros Inc 2/6/2015
28111;30100;Joe Jones;2/6/2015	28111 10100 100 10005 2/6/2015
	20111 J0100 J0E J011ES 2/0/2013
28112;87400;Al Allen;2/6/2015	28112 87400 Al Allen 2/6/2015
28112;87400;Al Allen;2/6/2015 28113;67800;Sue Park;2/6/2015	28112 87400 Al Allen 2/6/2015 28113 67800 Sue Park 2/6/2015
28112;87400;Al Allen;2/6/2015 28113;67800;Sue Park;2/6/2015 28114;10000;Mary Smith And Bros Inc;2/6/2015	28112         87400         Al Allen         2/6/2015           28113         67800         Sue Park         2/6/2015           28114         10000         Mary Smith And Bros Inc 2/6/2015
28112;87400;Al Allen;2/6/2015 28113;67800;Sue Park;2/6/2015 28114;10000;Mary Smith And Bros Inc;2/6/2015 28115;2398;Joe Jones;2/6/2015	Zeilla         Side Soles         Z/0/2015           Z8112         87400         Al Allen         2/6/2015           Z8113         67800         Sue Park         2/6/2015           Z8114         10000         Mary Smith And Bros Inc 2/6/2015           Z8115         2398         Joe Jones         2/6/2015
28112;87409;Al Allen;2/6/2015 28113;67800;Sue Park;2/6/2015 28114;10000;Mary Smith And Bros Inc;2/6/2015 28115;2398;Joe Jones;2/6/2015 28115;87509;Al Allen;2/6/2015	20112         67400         Al Allon         2/6/2015           28112         67400         Al Allon         2/6/2015           28113         67800         Sue Park         2/6/2015           28114         10000         Marry Suith And Bros Inc 2/6/2015           28115         2398         Joe Jones         2/6/2015           28116         87690         Al Allon         2/6/2015
28112;87409;Al Allen;2/6/2015 28113;67800;Sue Park;2/6/2015 28114;10000;Mary Smith And Bros Inc;2/6/2015 28115;2398;Joe Jonnes;2/6/2015 28116;87609;Al Allen;2/6/2015 28117;25000;Sue Park;2/6/2015	Zoliti         Solition         Z/G/Z015           ZB112         87/240         Al Allen         2/6/Z015           ZB113         67800         Sue Park         2/6/Z015           ZB114         10000         Mary Swith And Bros Inc 2/6/Z015           ZB115         2390         Joe Jones         2/6/Z015           ZB116         87690         Al Allen         2/6/Z015           ZB117         25000         Sue Park         2/6/Z015
28112;87409;AI Allen;2/6/2015 28113;678005;Su Park;2/6/2015 28114;10000;Mary Smith And Bros Inc;2/6/2015 28116;37809;AI Allen;2/6/2015 28116;37809;AI Allen;2/6/2015 28116;14309;Joc Done;2/6/2015	20112         27/2015           28112         27/2015           28113         67/800         Al Allon           2/6/2015         28113         67/800           28114         10000         Marry Swith And Bros Inc 2/6/2015           28115         2398         Joe Jones         2/6/2015           28116         87/690         Al Allon         2/6/2015           28116         27/690         Step Park         2/6/2015           28118         14/300         Joe Jones         2/6/2015

With a **fixed position file**, information is located within a specific position of the line. In this example, the issue date begins in position 1 and ends in position 6 while the item number begins in position 8 and ends in 11.

Sample Fixed Position - Notepad -		×
File Edit Format View Help		
070114 5110 MARY SMITH AND BROS INC	00250	~
070114 5111 JONES ELECTRIC	00301	
070314 5112 AL'S SUPPLIES	00874	
070414 5113 PARK PLACE	00678	
www.www.www.www.www.www.www.www.www.ww		~

Before you upload a file, an upload format must be established to where within the file fields of information are contained. You can create and save multiple formats.

From the Edit Upload Format option, select the type of file being uploaded.

Edit ARP Upload Format	0				
	Select Upload F	Format to Edit:	Select Option	 •	
			Select Option Delimited Fixed Position		

Select whether to create a format or edit a saved format.

Edit ARP Upload Format	0		
	Select Upload Format to Edit:	Delimited	•
	Select Delimited Format to Edit:	Select Option 💌	
		Select Option	
		Default Delimited	

## **Delimited Formats**

Based on your file, select the appropriate location for each field. Not all the following fields are required.

Format Name:	Operatio	onal Forr	nat						
Account Number:	Select	-							
Account Type:	Select	•		Chk:	Sav:		Christmas Club:	GL:	
Debit / Credit:	Select			Debit Indicator:			Credit Indicator:		
Item Number:	1	-							
Item Amount:	2	Ŧ							
Issue Date:	3			Date Format:		•			
Void Date:	Select	-		Date Format:		-			
Payee:	4	•							
Payee Address 1:	Select	-							
Payee Address 2:	Select	*							
Payee Address 3:	Select	( <b>*</b> )							
Payee Address 4:	Select	-							
Void Indicator:	Select	-		Yes Indicator:					
Stop Indicator:	Select			Yes Indicator:					
Amount Format:	Default	(No For	Ŧ						
Field Delimiter	Comma	(,)	٣						
Text Qualifier	None		Ŧ						

If your file contains a date, select the format in which your date displays.

tententente	- marker					
Issue Date:	з	-	Date Format:		-	
Void Date:	Select	-	Date Format:	yymmdd yyddmm	-	
Payee:	4	-		mmddyy mmyydd ddmmyy		
Payee Address 1:	Select	*		ddyymm yyddd dddyy		
Payee Address 2:	Select	-		yyyyddd dddyyyy		
Payee Address 3:	Select	-		yyyyddmm mmddyyyy	-	
Payee Address 4:	Select	Ŧ				

If your file contains void items, enter the indicator for a voided item. For example, you may use a V or Void for those items.

hayee Aduress 4:	Select	~~~		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Void Indicator:	9	•	Yes Indicator:	V
	متعلمته	يرتعه		www.www.www.www.www.www.www.www.www.ww

With delimited formats, select the field delimiter. The delimiter indicates a new field. Options are comma (,), dash (-), semicolon (;), or tab.

MAR-A	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	~~~~
Field Delimiter	Comma (,)	*
Text Qualifier	Comma (,) Dash (-) SemiColon (;) Tab	* *

Indicate the format of your amount field. Are you including the decimals?

,,,,,,,,,,,-,,,,,,,,,,,,,,,,,,,			~
Amount Format:	Default (No For	-	
Field Delimiter	Default (No Forma Decimal Included Decimal Not Incluc	t Valio ded	dation)

Indicate any text qualifiers. Options are none, single quotes ('), or double quotes (").

		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Text Qualifier	None	•
	None Double Quote ('''') Single Quote (')	

And finally, since multiple formats may be created, enter a name for this format. The name must be unique from other format names.

Add New Delimited File Upload Format:							
Format Name:	Operational Format						
Account Number:	Select						

Fixed Position Formats

Based on your file, select the appropriate location for each field. Not all the following fields are required.

Add New Fixed Posi	tion File Upload	Format:				
Format Name:						
	Begin	End				
Account Number:	0	0				
Account Type:	0	0	Chk:	Sav:	Christmas Club:	GL:
Debit / Credit:	0	0	Debit Indicator:		Credit Indicator:	
Item Number:	0	0				
Item Amount:	0	0				
Issue Date:	0	0	Date Format:			
Void Date:	0	0	Date Format:			
void bote.	-					
Payee:	0	0				
Payee Address 1:	0	0				
Payee Address 2:	0	0				
Payee Address 3:	0	0				
Payee Address 4:	0	0				
Void Indicator:	0	0	Yes Indicator			
Stop Indicator:	0	0	Yes Indicator			
Amount Format:	Default (No Fr	ormat Validation) *				

If your file contains a date, select the format in which your date displays.

	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~				$\sim$
Issue Date:	0	0	Date Format:		•
Void Date:	0	0	Date Format:	yymmdd yyddmm	<b>A</b>
Payee:	0	0		mmddyy mmyydd ddmmyy	
Payee Address 1:	0	0		ddyymm yyddd dddyy	
Payee Address 2:	0	0		yyyyddd dddyyyy yyyymmdd	
Payee Address 3:	0	0		yyyyddmm mmddyyyy ddmmyyyy	-
~~~~~~	<u> </u>				ليحتد

If your file contains void items, enter the indicator for a voided item. For example, you may use a V or Void for those items.

	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	· ·····	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Void Indicator:	68	68	Yes Indicator	V
Stop Indicator:	0		Yes Indicator	

Indicate the format of your amount field. Are you including the decimals?

Amount Format:	Default (No Format Validation)	-
, and and the official	Deradie (no Format Vandadon)	
	Default (No Format Validation)	
	Decimal Included	
	Decimal Not Included	

And finally, since multiple formats may be created, enter a name for this format. The name must be unique from other format names.

Add New Fixed Posi	tion File U	oload Forma	t:
Format Name:	Oper		
	Beg	in	End

#### **Uploading a Positive Pay File**

- From the **Upload** option, select the account the file is for.
- Select **Saved Upload Format** and the desired format.
- Browse for the file.
- Click Upload.

	Select the type of file you want to uploi position placement for your file. Once t this format will be the default layout fo type	id to identify the field and his layout is established, r uploaded files of this
	Enter the name of the file you wish to u provide a Browse button to help you fil Upload button. If you are consistently I your file, try the <b>'Open Input'</b> method.	ipload (some browsers will id the file). Click the laving trouble uploading
Upload F	ile For: CK 500	*
Upload Fi	e Type: Saved Upload Format	
Saved F	ormat: Default Delimited *	
	Choose File Sample4 CSV.csv	
	NOTE: Maximum upload file size is 40	52 MB.

• Once file uploads, the status shows as View Details. Click View Details to review items.

File Upload Status				Vie	w <b>5</b>   <u>10</u>   <u>20</u>   <u>50</u>   <u>100</u>   <u>All</u>
File Name	Format	Туре	Related Account	Upload Date $ abla$	Status
Sample4 CSV.csv	Delim	ARP	CK 500	5/23/2016 10:16:31 AM	View Details
CR Payroll.ach	NACHA	ACH	N/A	5/20/2016 8:43:17 AM	Uploaded
					Refresh List

• Verify that the item information is correct. Click **Approve**.

Upload Results 🕜				View 10   20   50   100   All
Status:	Check Number: v	Date Issued:	Payee:	Amounc
Successful	00000014000	04/26/2016	Mary Smith And Bros Inc	\$2,140.00
Successful	00000014001	04/26/2016	Joe Jones	\$301.00
Successful	00000014002	04/26/2016	Al Allen	\$8,714.00
Successful	00000014003	04/26/2016	Sue Park	\$678.00
Successful	00000014004	04/26/2016	Mary Smith And Bros Inc	\$100.00
Successful	00000014005	04/26/2016	Joe Jones	\$23.98
Successful	00000014006	04/26/2016	Al Allen	\$876.90
Successful	00000014007	04/26/2016	Sue Park	\$2,140.00
Successful	00000014008	04/26/2016	Joe Jones	\$153.00
Successful	00000014009	04/26/2016	Al Allen	\$90.00
				Total: 10 check(s) \$15,216.88
				Approve Cancel



A file must be approved prior to uploading another issued items file.

#### **Open Input Option**

If you are experiencing issues uploading your delimited or fixed position file, you can try the **Open Input** method.

• From the Upload option, select Open Input as the file type.

	Select the type of file you want to upload t	o identify the field and
	position placement for your file. Once this	layout is established,
	this format will be the default layout for u	ploaded files of this
	type.	
	Enter the name of the file you wish to uple provide a Browse button to help you find Upload button. If you are consistently hav your file, try the <b>'Open Input'</b> method.	oad (some browsers will the file). Click the ing trouble uploading
Upload File For:	СК 500	*
Upload File Type:	Saved Upload Format	*
	Saved Upload Format	
Saved Format:	Manual Entry Open Input	
	Choose File No file chosen	
	NOTE: Maximum upload file size is 4052	MB.

- Select the account and format you are attempting to upload.
- Open the file you are trying to upload in a text editor such as Notepad.
- Copy the contents of the file and paste into the text box, and then click Upload.

		using the a Windows). (Ctrl-V in V	is). Select t appropriat Paste the Vindows).	he entire contents of e method for your co contents of the file in Click the <b>Upload</b> but	f the file. Copy the omputer (Ctrl-C in n the entry field be ton.	file
<u>u</u>	Jpload File For:	CK 500				×
	Saved Format:	Default	Delimited			
		74340 74341 74342 74343 74344 74345 74346	25000 30100 87400 67400 10000 2398 87690	MARY SMITH JONES CORP. AL'S SUPPLIES PARK AND CO. ABC ELECTRIC ACME PLUMBING XYZ INDUSTRIES	3/9/2016 3/9/2016 3/9/2016 3/9/2016 3/9/2016 3/9/2016 3/9/2016 3/9/2016	

• Once file uploads, the status shows as View Details. Click View Details to review items.

File Upload Status 🕜				,	/iew <b>5</b>   <u>10</u>   <u>20</u>   <u>50</u>   <u>100</u>   <u>All</u>
File Name	Format	Туре	Related Account	Upload Date ▽	Status
Sample4 CSV.csv	Delim	ARP	CK 500	5/23/2016 10:16:31 AM	View Details
CR Payroll.ach	NACHA	ACH	N/A	5/20/2016 8:43:17 AM	Uploaded
					Refresh List

• Verify that the item information is correct. Click **Approve**.

Upload Results 🕜				View 10   20   50   100   All
Status:	Check Number: v	Date Issued:	Payee:	Amount
Successful	00000014000	04/26/2016	Mary Smith And Bros Inc	\$2,140.00
Successful	00000014001	04/26/2016	Joe Jones	\$301.00
Successful	00000014002	04/26/2016	Al Allen	\$8,714.00
Successful	00000014003	04/26/2016	Sue Park	\$678.00
Successful	00000014004	04/26/2016	Mary Smith And Bros Inc	\$100.00
Successful	00000014005	04/26/2016	Joe Jones	\$23.90
Successful	00000014006	04/26/2016	Al Allen	\$876.90
Successful	00000014007	04/26/2016	Sue Park	\$2,140.00
Successful	00000014008	04/26/2016	Joe Jones	\$153.00
Successful	00000014009	04/26/2016	Al Allen	\$90.00
				Total: 10 check(s) \$15,216.88
				Approve

A file must be approved prior to uploading another issued items file.

## Manually Entering an Positive Pay File

• From the Upload option, select Manual Entry as the file type.

	Select the type of file you want to upload to i position placement for your file. Once this lay this format will be the default layout for uplo	dentify the field and /out is established, aded files of this
	upe. Enter the name of the file you wish to upload provide a Browse button to help you find the Upload button. If you are consistently having your file, try the <b>'Open Input'</b> method.	(some browsers will file). Click the trouble uploading
Upload File For:	СК 500	¥
Upload File Type:	Saved Upload Format	×.
Saved Format:	Saved Upload Format Manual Entry Open Input	
	Choose File No file chosen	
	NOTE: Maximum upload file size is 4052 ME	L.

- Select the account the items are for.
- Enter item information. Multiple pages of up to 11 items can be entered.

Upload ARP Files 🕜								
	Uplo	ad File For:	CK 50	0				¥
	Check Number:	Date Issued:		Check Amount:		Type:		Payee:
1	1233	05/23/2016	23	100	00	Debit	*	Allen B
2			23			Debit	٣	
3			23			Debit	Ŧ	
4			23			Debit	Ŧ	
5			23			Debit	-	
6			23			Debit	*	
7			23			Debit	*	
8			23			Debit	-	
9			23			Debit	•	
10			23			Debit	*	
11			23			Debit	*	
				1 2	345	<u>6 Z 8</u>		
					Uploa	Id Res	et	Cancel

- Click Upload.
- Once the file uploads, click View Details to review items.

File Upload Status					View 5   <u>10</u>   <u>20</u>   <u>50</u>   <u>100</u>   <u>All</u>
File Name	Format	Туре	Related Account	Upload Date $ abla$	Status
Sample4 CSV.csv	Delim	ARP	CK 500	5/23/2016 10:16:31 AM	View Details
CR Payroll.ach	NACHA	ACH	N/A	5/20/2016 8:43:17 AM	Uploaded
					Refresh List

• Verify that the item information is correct, and then click **Approve**.

Upload Results 🕜				View 10   20   50   100   All
Status:	Check Number: v	Date Issued:	Payee:	Amount:
Successful	00000014000	04/26/2016	Mary Smith And Bros Inc	\$2,140.00
Successful	00000014001	04/26/2016	Joe Jones	\$301.00
Successful	00000014002	04/26/2016	Al Allen	\$8,714.00
Successful	00000014003	04/26/2016	Sue Park	\$678.00
Successful	00000014004	04/26/2016	Mary Smith And Bros Inc	\$100.00
Successful	00000014005	04/26/2016	Joe Jones	\$23.98
Successful	00000014006	04/26/2016	Al Allen	\$876.90
Successful	00000014007	04/26/2016	Sue Park	\$2,140.00
Successful	00000014008	04/26/2016	Joe Jones	\$153.00
Successful	00000014009	04/26/2016	Al Allen	\$90.00
				Total: 10 check(s) \$15,216.88
				Approve Cancel



A file must be approved prior to uploading another issued items file.

#### **Voiding Issued Items**

Items may be submitted as void at initial upload or after to change the status of a previously uploaded item. If including a voided item within an uploaded file, you must include a void date and customer defined void indicator.

Format Name:	Operatio	onal For	mat							
Account Number:	Select	*								
Account Type:	Select	٠	Chi	k:	Sav:			Christmas Club:	GL:	
Debit / Credic	Select	*	Dei	bit Indicator:				Credit Indicator:		
Item Number:	1	Ŧ								
Item Amount:	2	٠								
Issue Date:	3	Ŧ	0	Date Format:		Ŧ				
Void Date:	Select	*	Dat	te Format:		*				
Payee:	4	-								
Payee Address 1:	Select	*				1				
Payee Address 2:	Select	٣								
Payee Address 3:	Select	*								
Payee Address 4:	Select	*					_			
Void Indicator:	Select	•	Ň	res Indicator:						
Stop Indicator:	Select	*	Yes	Indicator:						
Amount Format:	Default	(No For	*							
Field Delimiter	Comma	ω	٣							
Text Qualifier	None		*							

If manually entering the voided item, make sure to change the type to Void.

Upload ARP Files								
	Upl	oad File For:	CK 50	0				¥
	Check Number:	Date Issued:		Check Amount:		Type:		Payee:
1	1233	05/23/2016	23	100	. 00	Void	٠	Allen B
2			23			Debit	٣	
3			23			Debit	*	
4			間			Debit	÷	

## Working ACH Exceptions

ACH exceptions are electronic transactions that attempt to clear but do not meet the ACH filter criteria established by the bank. These items must be reviewed and marked to pay or return.

ACH Except	ion Items 🕜				
View	items for: View All	¥			Pay All Return All
Account:	Issuing Company:	Type: SEC:	Amount: Description:	Exception Reason:	Pay: Return: Protected:
CK 1102	Chihuahua Rescue	Debit PPD	\$500.00 SAMPLE Chihuahua Rescue	Debits not allowed	0 0
CK 1102	Chihuahua Rescue	Debit PPD	\$1.00 SAMPLE Chihuahua Rescue	Debits not allowed	0 0
					Submit

View items for all accounts at once or select a specific account.

View it	ems for: View All	*	
Account:	View All CK 073 CK 1102		SEC:
CK 1102	Chihuahua Rescue	Debit	PPD
CK 1102	Chihuahua Rescue	Debit	PPD

To help determine whether an exception should be paid or returned, additional information is available. For example, the exception reason displays, letting you know why it kicked out. You also are able to see the current ACH filters that are applied to your account by selecting the **ACH Filters** tab.

Select the **Pay** or **Return** radio button. **Pay All** and **Return All** options are available. Selecting **Pay All** or **Return All** only affects the items currently showing on the page.

ACH Exceptio	n Items 🕜							
View it	ems for: View All	•			$\longrightarrow$	Pay All	Return All	
Account:	Issuing Company:	Type: SEC:	Amount:	Description:	Exception Reason:	Pay:	Return: Protec	ted:
CK 1102	Chihuahua Rescue	Debit PPD	\$500.00	SAMPLE Chihuahua Rescue	Debits not allowed	0	0	
CK 1102	Chihuahua Rescue	Debit PPD	\$1.00	SAMPLE Chihuahua Rescue	Debits not allowed	0	•	
							Submit	

## **ACH Filters**

ACH filters established by your bank can be viewed here. This information is beneficial in figuring out why an ACH item kicked out as an exception.

This is a view only screen. Only the bank can make modifications

ACH Filters	2										
View filte	rs for: View Al	1	¥								
Account	Allow All	Allow All	Exception Criteria								
Account	Debits	Credits	Company Name	Company ID	SEC:	Amount From	Amount To	ABA Number	DR CR	Allow/Disallow	Expires
CK 1102	No	Yes	ABC Company	198765432	PPD				Credit	Disallow	
CK 258	No	No									

#### Reporting

## **Prior Day Summary**

Displays balance information, float information, and activity totals for the previous business day.

r Day Information 🛛 🕜				
View Prior Day Information for: CK 073	*			
		Prior Account Infor	mation	
	CK 073 / Chihuahua Rescue			
	close of Business	May 20, 2016	Prior Day Debits	Activity Credits
	Available Balance	19,554.77	ACH 3	tens
	Collected Balance	44,791.42	0.00	0.00
	Ledger Balance	44,791.42		
	Hold Amount	0.00	Inclea	ining .
			0.00	0.00
	One-day Eleat	0.00	over-the-	counter
	Two-day Float	0.00	0.00	0.00
	Three-day Float	0.00		
	Over 3-day Float	0.00	1457	'es
			0.00	0.00
			0.00	0.00
			1.00	
			Tota	1
			0.00	0.00

#### **Current Day Summary**

Displays balance information and activity totals for current business day.

irrent Day Information 🛛 🕜		
View Current Day Information for: CK: 073	×	
	Current	Account Information
	CK 073 / Chihuahua Rescue	
	AS of OBTE Hay 23, 2016 Available Balance 19 Collected Balance 44 Ledger Balance 44 Hold Amount	Current Day Activity Debits Credits ,554.27 ACH Items ,751.42 0.00 0.00 0.00 0.00 0.00 0.00 Over-the-counter 0.00
		vires 25,236.65 0.00 Transfers 0.00 0.00
	Current D	Total 25,236.65 0.00 ay Activity 5,681.88-

#### **Prior Day Detail**

Displays prior day balance information and transactions that posted to the account on the previous business day. All accounts appear.



#### **Activity Report**

View transactions for a specific account or several accounts at one time. Results may be shown by date range, a specific date, previous number of days, or previous business day. Report may be narrowed down further by type of transaction, amounts, and check numbers. **Save Report Criteria** allows you to retain this criteria to be pulled again at a future date.

Account Selection:		Description A		Туре	Account	Balance	
		15678 Reporting		Checking	*5678	\$48,431,98	*
		5678 Reporting		Checking	*5678	\$96,927,84	
		785 D		Checking	*0785	\$176.367.91	
		951 D		Checking	*0951	\$23,599,53	
		9919 D		Checking	*9919	\$10,148.47	
		Bus Chk 789 0017		Overdraft	*0789	\$0.00	
		Bus DDA 1165 00	03	Checking	*1165	\$579,452.61	
		Bus DDA 48795 0	007	Checking	*8795	\$70,114.00	
		Bus DDA 78901 0	010	Checking	*8901	\$4,936.07	
		Bus DDA 321321	0011	Checking	*1321	\$82,699.53	*
Date Range Selection:		Between Dates		Speci	fic Date	Previous # of Days	Previous Business Data
	From	04/01/2016	23	05/22/	2016 23	Display the most recent	days
	To:	04/30/2016	23				
Transaction Type:	Al	Transactions	*				
Hide Additional Reporting Options							
By Amount: Begin	s			End \$			
123 = \$123.	00						
By Check Number: Sta	t			End			
Subtotal per Account:	1						

The transaction drop-down within the selection criteria allows for **All Transactions**, **Groups**, and **Specific Transactions**.

If selecting **Group**, determine which groups to view.

	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	~~~~~	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Transaction Type:	Groups	*	
	All Debit	3	
	All Credi	ts	
	All Chec	ks	
	All ACH	Debits	
	All ACH	Credits	
	All Wire	Debits	
	All Wire	Credits	
	and the second se		

If selecting **Specific Transactions**, determine which transaction codes to view. Use your **Control** or **Shift** key to select multiple transaction codes.



Activity previo	us 90 days 🕜						
New Search							
14 4 1	of 4 🕨 🕅			Find Next 🔍 🗸 📀			
S/L 02016 NT Ed	ucation Pank		-				5/22/2016
PO Box 8897							
Lenexa, KS 6621	4						
The balance colum	n indicates the acc	ount's balance a	s of that tra	ansaction's posting date and time			
Account 🕀	Date 🕀	Ref Num 🕀	Tran 🕀	Statement Description 🕀	Debit 🕀	Credit	Balance
			Code				
Business	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$48,811.01
Business	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$48,812.01
Business	04/21/2016	301160003	144	Bank to Bank transfer Fee included 2.99 Confirmation number 301160003	-\$102.99		\$48,813.01
Business	04/21/2016	301160001	144	Bank to Bank transfer Confirmation number 301160001	-\$200.00		\$48,916.00
Business	02/29/2016	916140025	144	Transf to My Vacation Account Confirmation number 916140025	-\$100.00		\$49,116.00
Business	02/29/2016	916140023	144	Transf to My Vacation Account Confirmation number 916140023	-\$100.00		\$49,216.00
		Account Total		6	-\$504.99	\$0.00)
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$19,554.77
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$987.65		\$19,555.77
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$20,543.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$30.00		\$20,544.42
СК 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$20,574.42
СК 073	05/20/2016		980	Pending_Debit_Transaction	-\$1,000.00		\$20,575.42
СК 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$21,575.42
СК 073	05/20/2016		980	Pending_Debit_Transaction	-\$1,000.00		\$21,576.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$22,576.42

Summary Report

View totals for a specific account or several accounts at one time. Results may be shown by date range, a specific date, previous number of days, or previous business day. **Save Report Criteria** allows you to retain this criteria to be pulled again at a future date

mmary from 4/1/2	016 to 4/30/2016	0							
Account S	election:	De:	scription A	Type	Account	Balance			
		🗹 Bus	iness	Checking	*7602	\$48,811.01			
		CK CK	073	Checking	*1073	\$19,554.77			
		CK 1	102	Checking	*1102	\$82,219.25			
		CK :	258	Checking	*5258	\$479,481.06			
		CK:	352	Checking	*6352	\$546,042.27			
		CK 5	500	Checking	*2500	\$1,086,606.08			
		CK (354	Checking	*5654	\$645,339.33			
		Pay	noll	Checking	*1185	\$389.00			
Date Rang	e Selection:	۲	Between Dates	Specific	Date	Previous # of Days	Pr	evious Busine	ss Day
		From:	04/01/2016	05/22/20	16 23	Display the most recent days			
		To:	04/30/2016						
Submit									
	of 9 🕨 🕅		Find Next	ind • (3)					
NT 2016 Bk738 9 P O Box 807 Monett Mo 6570	9475 NT CCM Only 18		С	CM Daily Su	ummary				
15678 Report	ing	Checking	*5678						
Date	Total Credite								
	Total Creats	Total Debits	One Day Float	Two Day Float	Curre Balan	nt Available ce Balance	Collected Balance	# of Credits	# o Debit
2016-04-01	\$0.00	Total Debits	One Day Float	Two Day Float \$0.00	Curre Balan \$0.	nt Available ce Balance 00 \$0.00	Collected Balance \$0.00	# of Credits 0	# o Debit
2016-04-01 2016-04-02	\$0.00 \$0.00	Total Debits \$0.00 \$0.00	One Day Float \$0.00 \$0.00	Two Day Float \$0.00 \$0.00	Curre Balan \$0. \$0.	nt Available Balance 00 \$0.00 00 \$0.00	Collected Balance \$0.00 \$0.00	# of Credits 0 0	# o Debit
2016-04-01 2016-04-02 2016-04-03	\$0.00 \$0.00 \$0.00	Total Debits \$0.00 \$0.00	One Day Float \$0.00 \$0.00 \$0.00	Two Day Float \$0.00 \$0.00 \$0.00	Curre Balan \$0.0 \$0.0	Available Balance 00 \$0.00 00 \$0.00 00 \$0.00	Collected Balance \$0.00 \$0.00 \$0.00	# of Credits 0 0	# o Debit
2016-04-01 2016-04-02 2016-04-03 2016-04-04	\$0.00 \$0.00 \$0.00 \$0.00	Total Debits \$0.00 \$0.00 \$0.00 \$0.00	 One Day Float \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 	Two Day Float \$0.00 \$0.00 \$0.00 \$0.00	Curre Balan \$0. \$0. \$0. \$0.	Available Balance 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00	Collected Balance \$0.00 \$0.00 \$0.00 \$0.00	# of Credits 0 0 0 0	# o Debit
2016-04-01 2016-04-02 2016-04-03 2016-04-04 2016-04-05	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Total Debits \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2.00	One Day Float \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Two Day Float \$0.00 \$0.00 \$0.00 \$0.00	Curre Balan \$0. \$0. \$0. \$0. \$5,826.	Available Balance 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 20 \$\$0.00 26 -\$\$42.43	Collected Balance \$0.00 \$0.00 \$0.00 \$0.00 \$5,826.26	# of Credits 0 0 0 0 0	# o Debit
2016-04-01 2016-04-02 2016-04-03 2016-04-04 2016-04-05 2016-04-06	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2.00	Total Debits \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2.00 \$0.00	 One Day Float \$0.00 	Stress \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Curre Balan \$0. \$0. \$0. \$0. \$5,826. \$5,828.	Available ce Balance 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 26 -\$412.43 26 -\$531.71	Collected Balance \$0.00 \$0.00 \$0.00 \$5,826.26 \$5,828.26	# of Credits 0 0 0 0 0 0 0 1	# o Debit
2016-04-01 2016-04-02 2016-04-03 2016-04-04 2016-04-05 2016-04-06 2016-04-07	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2.00 \$0.00	Total Debits \$0.00 \$0.00 \$0.00 \$0.00 \$2.00 \$0.00 \$0.00 \$0.00	 One Day Float \$0.00 	Two Day Float \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Curre Balan \$0. \$0. \$0. \$0. \$5,826. \$5,828. \$5,828.	Available Balance 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.10 02 -\$442.43 26 -\$531.71 26 -\$531.71	Collected Balance \$0.00 \$0.00 \$0.00 \$5,826.26 \$5,828.26 \$5,828.26	# of Credits 0 0 0 0 0 0 0 1 0 0	# o Debit
2016-04-01 2016-04-02 2016-04-03 2016-04-04 2016-04-05 2016-04-06 2016-04-07 2016-04-08	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2.00 \$0.00 \$0.00	Total Debits \$0.00 \$0.00 \$0.00 \$2.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	 One Day Float \$0.00 	Two Day Float \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Curre Balan \$0. \$0. \$0. \$5,826. \$5,828. \$5,828. \$5,828.	Available Balance 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 26 -\$\$31.71 26 -\$\$31.71 26 -\$\$31.71	Collected Balance \$0.00 \$0.00 \$0.00 \$5,826.26 \$5,828.26 \$5,828.26	# of Credits 0 0 0 0 0 0 0 1 1 0 0 0	# o Debit
2016-04-01 2016-04-02 2016-04-03 2016-04-04 2016-04-05 2016-04-06 2016-04-07 2016-04-08 2016-04-09	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Total Debits \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Some Day Float 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00 9 \$0.00	Two Day Float \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	Curre Balan \$0. \$0. \$0. \$5,826. \$5,828. \$5,828. \$5,828. \$5,828.	Available Balance 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 00 \$0.00 26 -\$531.71 26 -\$531.71 26 -\$531.71 26 -\$531.71	Collected Balance \$0.00 \$0.00 \$0.00 \$5,826.26 \$5,828.26 \$5,828.26 \$5,828.26	# of Credits 0 0 0 0 0 0 1 1 0 0 0 0 0	# o Debit
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Saved Report

Access any Activity or Summary reports flagged as a saved report. From here, the report can be renamed, deleted, or viewed. **Run Report** runs the report.

Saved ?				
Saved Report Name:	Report Type:			
Operations Activity	Activity	Run Report	Rename	Delete
All Summary	Summary	Run Report	<u>Rename</u>	<u>Delete</u>

To modify the criteria information, click **New Search**.

New Search							
14 4 1	of 3 🕨 🕨		F	Find Next 🔍 🗸 😨			
S/L R2016 NT Education Bank PO Box 8897				Activity			5/23/2016
Lenexa, KS 66214 The balance column indicates the account's balance as of that transaction's posting date and time.							
Account 🖨	Date ≑	Ref Num	Tran ≑ Code	Statement Description 🗟	Debit 🕀	Credit ≑	Balance
Business	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$48,811.0
Business	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$48,812.01
Business	04/21/2016	301160003	144	Bank to Bank transfer Fee included 2.99	-\$102.99		\$48,813.01
				Confirmation number 301160003			

Settings

Personal

Change login information.

Modify Personal Settings 🕜		
Current Email Address: Change Email Address: Reenter New Email Address: Personal Watermarit:	jkesler@jackhenry.com	inge.
Online Banking Wire Password: Enter Current Enter New Enter New Again		
Single Sign On 10 y Enter New	NOT letter, spec must	E: SSO ID must contain at least one , and may contain numbers and these ial characters: + % @ ! 5 & * ~. The ID t be between 4 and 12 characters.
Single Sign On Password:		
Enter Current		
Enter New Enter New Again	NOT 25 ch comb	E: Password must be between 4 and haracters. Alpha/Numeric: Any bination of numbers and/or letters are red.
	Submit	

Modify Personal Settings

- Change company email address (Full or Partial Administrators only). Cash user's email address must be changed by the company administrator.
- Change company mobile phone number for text alerts.
- Click watermark image to select new picture.

Modify Login Information: Change Single Sign-on ID, Single Sign-on Password, and Wire Password.

Account

Change account names and the order in which accounts appear (Full or Partial Administrators only).

Deposit Accounts 🛛 🕜				
	Select an Account Type	Deposit Accou	ints	*
	Drag and drop the accour instructions	nt to rearrange th	e display order. See <u>keyboa</u>	<u>rd</u>
	Account Pseudo Names		New Account Pseudo Na	mes
	😂 СК 073			
	Payroll			
	СК 905			
	CK 352			
	Business			
	СК 500			
	مسويسويداوكا كمكاليها وسو		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	

Display

Establish default settings for various pages within Online Banking.

Establish Display Defaults 🛛 🕜	
Accounts	© 5 ● 10 ○ 20 ○ 50 ○ 100 ○ All
Transactions	◎ Since Last Statement ◎ Last 7 days ◎ Last 15 days ◎ Last 30 days ⑧ All ◎ Search History
ACH Batches	◎ 10 ◎ 20 ● 50 ◎ 100
ACH Transactions	◎ 10 ◎ 20 ● 50 ◎ 100
Wire Transfers	◎ 10 ◎ 20 ● 50 ◎ 100
Wires-Edit/Add	© 10 © 20 ● 50 © 100
Transfer History	🔘 Last 7 days 🔹 Last 15 days 💿 Last 30 days 💿 Search History
ACH History	🔍 Last 7 days 🔍 Last 15 days 🔍 Last 30 days 🛞 Search History
Wires History	🔍 Last 7 days 🔍 Last 15 days 🔍 Last 30 days 🖲 Search History
Download Lines	One Line Two Lines Three Lines All Lines
Transfer Confirmation	🖲 Yes 🔘 No
	Submit

Alerts

Four types of alerts exist: Event, Balance, Item and Personal.

Alerts can be received multiple ways:

- Log In: Link displays on the *My View* page indicating a new alert exists. Click the link to view the details of the alert.
- **Email**: Receive an email containing alert information.
- **Text**: Receive a text message containing information.

Current Event Alerts				Edit Event Alerts
When the following Occurs:			Alert Me:	
ACH Batches Initiated			With an Email	
ACH Batches Processed			With an Email	
Wires Transmitted			With an Email	
Current Balance Alerts				Add Balance Alerts
When Balance In:	Goes:	Amount:	Alert Me:	
CK 073	Above	\$100,000,000.00	When I Log In	Edit Delete
Current Item Alerts 🕜				Add Item Alert
When An Item clears:	Account:		Alert Me:	
There are currently no Item Alerts set up.				
Current Personal Alerts 🕜				Add Personal Alert
On the Following date: Ren	nind me of:		Alert Me:	
There are currently no Personal Alerts set u	a.			

Event Alerts

Watch for account activities. Event Alerts remain active until deleted.

With business accounts, it is always good to be alerted of certain transaction activity. To assist with this, JHA recommends that you enable specific event alerts.

ACH Alerts	Wire Alerts
The following ACH batch has been initiated	The following wire transfer has been transmitted
The following ACH batch has been processed	The following recurring wire has not been initiated
The following ACH batch has been uninitiated	Your recurring wire is about to expire
The following recurring ACH batch has failed initiation	The following wire is ready for approval
Your recurring ACH batch is about to expire	A wire transfer has been updated
Your recurring ACH batch has now expired	Your recurring wire has now expired
The following ACH batch is pending approval	Your recurring wire is about to be initiated
ACH batch has been updated	Misc. Alerts
The following recurring ACH batch is scheduled for initiation	One of your entitlements has changed
Positive Pay Alerts	Your email address has changed
You have positive pay exceptions to work	Your mobile number has changed
You have one or more ACH exceptions to review	Company email address has been changed
	Company mobile number has been changed

Balance Alerts

Watch for when an account falls above or below a specified balance. Select the **Account Name** from the drop-down box, choose **Above/Below**, and enter an **Amount** to watch for. Balance Alerts remain active until deleted.

Item Alerts

Watch for a specified item number to clear your account. Enter the **Item Number** and select the **Account Name** from the drop-down box. Item Alerts delete once the alert has been generated and viewed.

Personal Alerts

To be reminded of a self-defined message on a specific date. Enter the **Date** the alert is to be active and the **Message** to include in the alert. Item Alerts delete once the alert has been generated and viewed.

Message Center

Send and receive secure messages to your bank. Sending New Message:

- Select Message Center in top right corner.
- Click New.
- Fill out message information, and then click Submit.

New Message 🕜	
From: Your E-mail:	85826000010
Your Name:	Ricki Carmichael
Subject:	Refund
Attachments: Urgency: Message:	© High ◎ Medium ⊛ Low
	Hello, I need a refund on my charge to my savings.
	Thank you!
	"Your E-mail address will be used to notify you when you receive a reply. Submit Reset Cancel

From: Your Online Banking ID.

E-mail: E-mail address as entered in Settings. E-mail address is used to send an automated email notifying you when the bank responds to your message.

Name: Full name.

Subject: Enter a subject for the message.

Urgency: The level selected flags the message accordingly.

Message: Enter the message.

Security Question Challenge Process

You may be challenged if additional authentication is needed.

- Two of the three questions are presented.
- Answer questions, and then select Submit

you verify your identity by answering your personal questions

Blocked User

If unable to correctly pass the challenge after three attempts, you will be blocked from the authentication method which caused the failure. Contact your bank to be unblocked.

Blocked User	
We've sorry we were unable to verify your identity. In order to protect your account we have declined your requ and terminated your online banking session.	iested action
If you have any questions please call 970-945- during normal business hours.	
	Continue 🔘

I don't have the ACH tab

Any of the following could cause the ACH tab from not appearing to the cash user.

- Check the Online Banking ID and Cash Management ID to make sure access to ACH functionality has been granted.
- Check the Online Banking ID to make sure an ACH company is linked to the Online Banking ID.
- Verify the ACH company has been set up by the bank.

I created an ACH batch but now I can't initiate.

There are a number of things that can prevent the user from being able to initiate.

- Check the Cash User ID to make sure access to Initiate ACH has been granted.
- Check the Cash User ID to identify whether Full ACH Control is set to "Y". If Full ACH Control is set to "N", then dual control is in place and another cash userwith access to Initiate ACH must finish the transaction.
- Verify the status of the batch from the Batch List page online. The batch must be in a Ready or Uploaded status in order to initiate.
- If the batch status displays as Processed, the batch has been processed by the FI. The cash user must wait until tomorrow to initiate again, or they can contact the FI to see if the ACH transaction can be stopped.

I need to add a record to my batch but don't know where to go.

From the Batch List under the ACH tab, choose Edit from the Select Activity drop-down box. Click Add Record.

I tried to initiate a batch but it told me I've exceeded the limit.

Limits for ACH are established in a couple of places. Verify these limits and request an increase if you feel it is warranted. Otherwise, user will have to wait until another day to initiate.

- Check Cash User settings to identify what their ACH limit is.
- Check ACH Company to view the ACH company's limits.

I don't have the Wires tab.

Check the Cash Management online Banking ID and Cash User to make sure access to wire functionality has been granted.

I created a wire but now I can't transmit.

Verify the following scenarios for reasons the transmit option wouldn't be available.

- Check the status of the wire. Only wires in a Ready status can be Initiated.
- Check the online Banking ID and Cash User to make sure access to wire transmit functionality has been granted.

I don't know what my wire PIN is.

The cash user should contact their administrator to have their wire PIN reestablished. If the administrator is the one contacting, the FI can reset the wire PIN.

I tried to transmit a wire but it told me I've exceeded my limit.

A system message will display when a limit has been reached. Limits are established at the company and employee levels. This limit message would only appear after the cash user has taken the option to transmit, entered their wire PIN and clicked Submit. The system message should indicate the specific limit that has been reached.

- The cash user can contact another cash user at their company who has a higher limit.
- The cash user must wait until the next business day to try again.
- The FI could temporarily increase the limits at the cash user and/or company level