

Commercial Customer Platform 5.0 User Guide

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Commercial Customer Platform

Business Banking Overview

The Business Banking system has been designed as a secure, password-protected area within your organization's Web site. The Business Banking system allows you to perform a variety of cash management tasks.

Features and Services

The features and services of the Commercial Customer Platform are accessed via the Main Menu and include the following:

Administration- offers a full suite of administrative functions including *end user* maintenance, activity reporting, account maintenance, password modification, and the inactivity timeout setting. Your company administrator has access to all of the Administration options.

Account Activities & Reporting - provides summary information at a glance and also allows a drill-down into additional detail for a specific account. For added convenience and utility, the Account Summary page may be is customized by using the Create Reports feature. Your paper statement can also be viewed online within this service group.

Account Transfers - allows you to move funds between accounts within the same financial institution. Transfers can be scheduled for the current day, a date in the future or on a recurring basis.

Wire Transfer - moves funds between accounts that are within different financial institutions.

Stop Payment - allows you to place stops on an individual check or a range of checks.

ACH - allows you to create ACH files and submit them to your financial institution.

Tax Payment (*EFTPS*) - allows you to create Electronic Federal Tax Payments and submit them to your *financial institution* .

Online Services - provides a direct request channel for financial institution services: photocopies of checks or statements, investigation of questionable transactions, online cash/check orders, and requests to stop receiving paper statements for select accounts.

Reconciliation Services – allows you to import an Issues Register file, manually input issues and display and make decisions on exception items. (Exceptions processing feature is dependent on your FI's processing method.)

Email - provides a direct link between you and your financial institution.

Bill Pay – The Bill Pay service allows you to pay bills online; add, edit or delete a payee (the entity that receives the payment); check to see if a payment has cleared; and email the electronic bill payment service provider. This service is documented separately.

Account Usage Restrictions

Your host processing system may have intrinsic rules about account usage (e.g., whether it is allowable to use the Account Transfer service to transfer funds into or out of a particular account type).

This system is designed to conform to any such rules that the host system passes along, but it does so in a transparent fashion – that is, it simply does not offer invalid choices. In all services that use drop down lists to let you choose accounts, the system populates the account lists only with allowable accounts.

In practical terms, this means that you should not expect to see every account in the system listed on every drop down list. However, please be aware that some host processing systems have restrictions on account usage that are *not passed* to this system. These accounts will still display in the drop down list. If one of these accounts is selected and a transaction is initiated, the host may reject the transaction.

Password Requirements

Password characteristics may be imposed by your *financial institution* to provide a greater degree of security. These requirements may include minimum and maximum length, upper and lower case alpha characters, numeric, or special characters (e.g. "!" "@" "#" etc.).

The password rules for your financial institution are displayed on the change password screens. If you create a password that does not meet the requirements, a message will appear with instructions on creating a valid password.

For example:

You have entered an invalid password. All passwords must satisfy the following criteria:

- * Minimum length (characters): 8*
- * Maximum length (characters): 16*
- * Minimum number of alphabetic characters: 4*
- * Minimum number of special (non-alphanumeric) characters: 2*

Accessing Cash Management Online Banking

Access the online banking system using your financial institution's Web site.

From your financial institution's web site, click the graphic or text that indicates a link to the online banking system. The online banking login screen appears.

Note: If your financial institution has elected to use a Four-Part Login, you will also see a Company Password entry field.

Business Banking for all Banks of America

Company ID

User ID

User Password

For security reasons, the recommended browsers are [Microsoft Internet Explorer](#), [Firefox](#) or [Safari](#).

Message of the Day

All I ask is the chance to prove that money can't make me happy.

A theory may be so rich in descriptive possibilities that it can be made to fit any data.

I saw a bank that said "24 Hour Banking", but I don't have that much time.

All generalizations are false, including this one.

Knowledge is knowing a tomato is a fruit; Wisdom is not putting it in a fruit salad.

If you think nobody cares if you're alive, try missing a couple of payments.

I used to be indecisive. Now I'm not sure.

1. Enter your company ID as assigned by your financial institution and your company password, if applicable.
2. Enter your user ID as assigned by your company administrator.
3. Enter your user password.

Note: If this is the first time your organization is logging onto the online banking system, enter the password or passwords as assigned by your financial institution. The system will require you to change the password(s) immediately after login. Special password characteristics may be imposed by the financial institution to provide a greater degree of security; if an invalid password is entered a message will appear with further instructions.

4. Click the **Log In** button to log into the online banking system.
5. (Optional) If you have been set up to use tokens at login, you will be prompted to enter a token authorization code after successfully entering your login credentials.

Your financial institution may have links to the following types of disclosure statements on the login page: "Terms & Conditions", "Privacy", and "Security". Click on a link to open a new browser window displaying the message text. Your *financial institution* may also provide business related links on bottom portion of the log-on screen.

Multifactor Authentication

This optional security feature provides a two-factor authentication to access online banking. After valid login credentials are entered, if the system does recognize the

computer, sites enabled for multifactor authentication (MFA) will challenge the user to provide additional security data in order to access their account.

How a user is challenged depends on which MFA Security Option is enabled:

- Security Access Code (one-time passcode) - you will be sent a security code to either your email address or a phone destination that you choose. You must retrieve the code and then enter that code on the MFA challenge page in order to continue the login process. **Note:** phone delivery of the one-time passcode must be offered by your financial institution or the option will not appear.
- Security Questions with Second Request - if you are presented with a challenge to answer one of your pre-established security questions, this option allows you to request another set of your previously established questions.
- Security Questions with Reset - this option allow you to reset your security questions during the login process. It also requires that you enter a security access code in order to do so.

Once the security data has been validated, users will have the option to enroll their computer for future use on the MFA system.

Note: One-time Passcode or Security Questions (MFA) is not available if your business is using tokens at login.

Enhanced Login Security Challenge

If your financial institution has implemented Multifactor Authentication, you may be challenged to enter a Security Access Code if you log into the online banking system from an unenrolled computer. This page is displayed after you have successfully entered your required login credentials.

Note: If your financial institution has chosen to customize the name of this page, it may display with a different page title.

The delivery options displayed will vary depending on which delivery methods have been added for the user and what features your financial institution has implemented. To receive the Security Access Code, simply click on one of the "Send to" links displayed. This will generate the sending of the Security Access Code to that destination.

If you select to receive the Security Access Code by voice or text, be sure that you are close to your phone. Once you retrieve the Security Access Code, enter it into the entry field shown at the bottom of this page and click the continue button.

Note: Pre-paid mobile phones will not support text message delivery of the security access code.

Temporary Access Challenge

BB QA Test

Important: Do not close this window.
Closing this browser window will invalidate the previous security access code sent to you.

Step 1

Please select one of the destinations displayed below to receive your one-time Security Access Code.

<div style="text-align: center;"></div> <p>Text message</p> <p>You have no Text delivery destinations set up.</p>	<div style="text-align: center;"></div> <p>Voice call</p> <p>Make sure your phone is on and your ringer is turned up, please.</p> <p>Send to 4xx-xx8-4957</p> <p>Send to 8xx-xx4-8521 ext 123</p>	<div style="text-align: center;"></div> <p>Email</p> <p>Remember to check your SPAM folder.</p> <p>Send to bakul_ghughal@intuit.com</p> <p>Send to bqghughal@bottomline.com</p> <p>Send to rsterling@bottomline.com</p> <p>Send to sherian_clarke@intuit.com</p> <p>Send to sunitha_nambiar@intuit.com</p>
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Step 2

Retrieve Security Access Code from Destination Selected in Step 1 [More Security Info](#)

For extra security protection, a security access code has been sent to you. You must use this code to gain access to your site.

Step 3

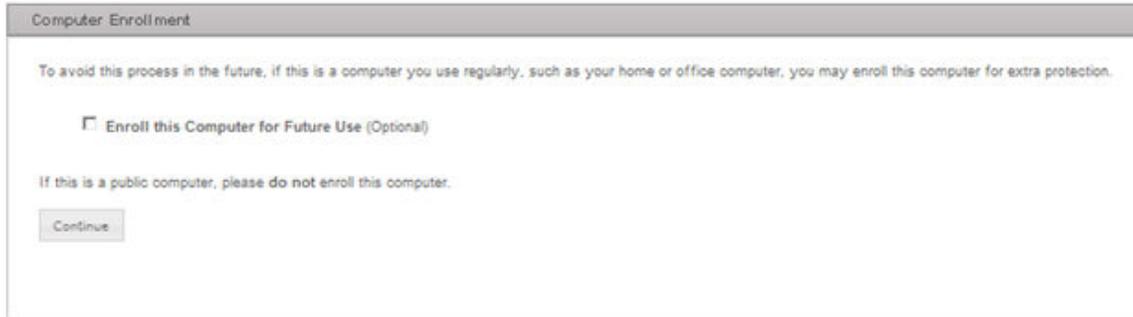
Enter Security Access Code

Security Access Code

This code does not replace your regular password. It will expire with your session timeout or in 30 minutes. If you did not receive the security access code, or need a code sent again, please return to Step 1 and select the delivery destination.

Once the user clicks the **continue** button, he or she is presented with a screen that allows them to enroll the computer. Once this computer is enrolled, the user

does not receive this challenge again as long as he or she is logging in from the same computer.



Note: If you are logging in from a public or shared computer, it is recommended that you do not register this type of computer. You should only register computers that you plan to use on a regular basis to access the online banking system.

Navigation

The online banking system features a navigation menu at the top of the main screen. The display of specific menu items is customized to the individual who is signed on and will only list the options available to him or her. Two levels of control determine which options are displayed:

1. The *financial institution* specifies the options available to the *customer* and these options are made available to the *company administrator*
2. The company administrator specifies the options that are available to the individual end users. Only those options are displayed to the *end user*.

For example, if the financial institution *did not* offer the Wire Transfer service to a customer, it would not be listed in the company administrator's list of available options. If the financial institution *did* offer Stop Payments, Stop Payments would appear in the company administrator's available options. However, if the company administrator *did not* allow an end user to access that service, then it would not appear on that end user's list of options.

Each option on the main navigation bar represents an online banking service category. Within that category are sub-options that further define the functionality. To access a sub-option, rest the cursor on the menu bar and click on one of the sub-options.

Administration	Account Activities & Reporting	Payments & Transfers	Online Requests
<p>Manage Users</p> <ul style="list-style-type: none"> Add/Change/Remove Users Approve User Updates View User Activity Reporting 	<p>Manage Company</p> <ul style="list-style-type: none"> Set Account Name Change Timeout Change Company Password 	<p>My Profile</p> <ul style="list-style-type: none"> Change My Password Change Email Address Manage Security Code Delivery Unenroll Computers Maintain Security Questions Set Main Page 	<p>practice, they are not. 50 dollars you make, you get 10 and th</p>

For instructions on how to set up users for the online banking services, refer to the **Manage Users** topic.

Administration	Account Activities & Reporting	Payments & Transfers	Online Requests
<p>Account Transfer</p> <ul style="list-style-type: none"> Add Transfer Add Recurring Transfer Update Transfers Manage Sweeps <p>Federal Tax Payments</p> <ul style="list-style-type: none"> Add Tax Payment Approve/View Payment Activity View Payment Activity 	<p>ACH</p> <ul style="list-style-type: none"> Maintain Batch Template Maintain Participant Assign Participant to Batch <p>ACH Processing</p> <ul style="list-style-type: none"> Update Batch Import ACH Data Initiate Batch Approve/View ACH Activity View ACH Activity Send ACH File Reverse ACH Transaction Re-present Check 	<p>Wire Transfer</p> <ul style="list-style-type: none"> Maintain Template Maintain Template Group <p>Wire Processing</p> <ul style="list-style-type: none"> Initiate Template Initiate Template Group Initiate Freeform Approve/View Wire Activity View Wire Activity View Incoming Wire Report View Exchange Rates Request Wire Investigation 	<p>Additional Services</p> <ul style="list-style-type: none"> SS19 Metavante CSP1 - sp 5546a Frame SS20 XYZ SS21 Metavante CSP2 - sp 5546a Frame SS23 Metavante CSP - sp 5546b POPUP

Access to Multiple Company Accounts

The online banking application has the ability to allow business customers to utilize additional accounts that may be included in their relationship with the financial institution. Financial institutions can grant access to multiple accounts that a company would normally not be able to access under their primary identification.

A **Company** drop-down, containing the "nickname" of a company, appears on applicable screens within the online banking application where an account number can be used or selected. Once the **Company** field is selected, the accounts will update accordingly to only display the accounts for that company.

Company: 1111 Simulator Inc

In theory, theory and practice are the same. In practice, they are not.
The IRS calls it a 1040 Form because for every 50 dollars you make, you get 10 and they get 40.

Account Summary

Information valid as of Monday, March 26, 2012 at 11:42 AM CST. [Get the latest balances.](#) [Print](#) [Export](#)

Deposit Accounts

Description	Type	Account Number	Current Balance	Ledger Balance	Available Balance	Collected Balance	More	Stmt
Demand Dep	Demand Dep	8210106	172.09	174.09	172.09	174.09	Q	Q
Metavante AFS Statement Account	Metavante AFS Statement Account	1003123456	5,000.00		3,000.00		Q	
Money Market - 1111	Money Market - 1111	20	5.00		5.00		Q	
Money Market - 2222	Money Market - 2222	20	10.00		10.00		Q	

By default, the primary company, which is the company under which the online banking account was originally opened, will appear first in the **Company** drop-down menu. Any additional companies, or secondary companies, will be listed after in alphabetical order. Accounts associated with the select company can be used with many of the features within the application. Please refer to that feature's section in this guide for additional details and limitations.

When a selection is made from the **Company** drop-down menu, the system will begin pulling account data for that company. While the system is working, the following message may be displayed:



Administration

Administration

The Administration menu option provides access to high-level system functions. The options available on this menu include:

Manage Company - This group only displays for company admin users and administrative users. The following functions appear under this section:

- **Set Account Name** - Assign a more descriptive name to any of the available accounts.
- **Change Timeout** - Set the amount of time a user's computer may be inactive before the online banking session is terminated.

- **Change Company Password** - Only authorized administrators may change the company password. Note: if your financial institution is configured for a 3-point login, you will not see this option
- **Change Company PIN** - Change the PIN setting in the online banking system. (This feature is dependent on the financial institution's host system. If the PIN is changed on the host system, it will be necessary to also update this field in the online banking system to match.)

My Profile - This group displays to all users. The settings available within the My Profile section control only what that user sees.

- **Change My Password** - Allows users to change their passwords.
- **Change Email Address** - Users may update their contact email address.
- **Manage Security Code Delivery** -Allows users to manage their multifactor authentication (MFA) delivery options and remove extra security protection (cookies) from computers. Users can manage delivery (Voice and/or Text) of the one-time passcode to previously established phone numbers.
- **Unenroll Computers** -Allows users to remove cookies (for stronger security) from their computer that were placed there so that their computer would be recognized by the security system.
- **Maintain Security Questions** -Allows users to update their security questions and answers.
- **Set Main Page** - Allows users to select the first page they want to see upon logging into the online banking system.
- **Activate Token** - Allows users to activate their token.

Manage Users - This group only displays for company admin users and administrative users. The following functions appear under this section:

- **Add/Change/Remove Users** - Create and manage a "profile" for each user. Along with a unique ID and secure password, define each of the user's permissions for access to accounts and specific services. Or, update / delete an existing user profile, or reset login credentials.
- **Approve User Updates** - If the Dual Control feature is enabled, approve or deny a new user.
- **View User Activity Reporting** - View users' activity in the system by querying account activity logs. Define criteria and select information from available transaction logs for reporting purposes, or download the information for use in another application

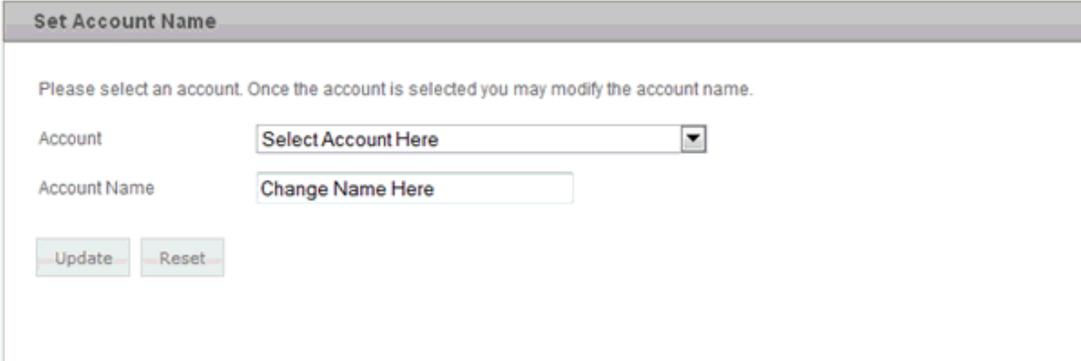
Set Account Name

The **Set Account Name** function allows the *company administrator* to rename any of the available accounts. There is value to renaming an account if it makes the account's purpose more obvious to users. All references to the account within the online banking system will use the descriptive name defined here and all other users will also see this account name.

If multiple companies are supported, a **Company** drop down will appear on the page. Each company selected will update the **Account** drop down list with accounts that are associated with that company. Only accounts that you have access to will be available. By default, the primary company will appear first in the **Company** drop down menu. Any additional companies will be listed after the primary in alphabetical order.

To add a descriptive name to an account:

1. Select the **Administration** option on the top menu and then select **Set Account Name** from the **Manage Company** group. The **Set Account Name** screen displays.
2. Select the **Company** whose account(s) you would like to name.



The screenshot shows a web form titled "Set Account Name". At the top, there is a header bar with the title. Below the header, a message reads: "Please select an account. Once the account is selected you may modify the account name." The form contains two main input fields: "Account" with a dropdown menu showing "Select Account Here" and a downward arrow, and "Account Name" with a text input field showing "Change Name Here". At the bottom of the form, there are two buttons: "Update" and "Reset".

3. Select an account from the **Account** drop down list.
4. Enter a descriptive name in the **Account Name** field.
5. Click the **Update** button to save the new account name. To abandon your changes and restore the fields to their previously saved values, click the **Reset** button.

Change Timeout

Your online banking system will remain active for a specified amount of time without any interaction with the browser. Once the time limit has expired, a "timeout" occurs and the *end user* is required to log in again. The **Change Timeout** function allows the *company administrator* to control the timeout setting for all users.

To change the system timeout setting:

1. Display the **Administration** options on the top menu and select the **Change Timeout** option in the **Manage Company** group. The **Change Timeout** screen displays. Your current timeout setting appears at the top of the page.

Change Timeout

Current session timeout: 60 minutes

Please select the amount of time a user's online banking session can be idle before it is automatically terminated.

Session Timeout Minutes

2. Choose a value from the drop down list.
3. Click the **Update** button to save the new timeout setting.

Change Company Password

The *company administrator* can change the company password at any time. The administrator **must** change this password when required by the financial institution (including the first time the administrator logs into the online banking system). Special password characteristics may be imposed by your financial institution to provide a greater degree of security.

Note: If your financial institution has elected to use the Three-Part Login feature, you will not have the Change Company Password option, nor will you see the company password field on the login page.

Special password characteristics may be imposed by your financial institution to provide a greater degree of security. These password requirements are displayed on the page to assist you in creating your new password.

To change the company password:

1. Select **Administration** from the top menu bar and then under the **Manage Company** heading, click on the **Change Company Password** option. The Change Company Password screen displays.

2. Enter the existing company password in the **Current Company Password** field.
3. Enter the new company password in the **New Company Password** field and again in the **Confirm New Password** field.

Note: The system's password checking is case sensitive; users must exactly replicate the pattern of upper and lower case letters to gain entry to the system. Using mixed case for your passwords can help to make them more secure.

4. To save the new password, click the **Update Password** button.

Change Company PIN

The **Change Company PIN** function lets you change the PIN setting in the online banking system. (This is necessary if the PIN is changed on the Host system. The PIN in the online banking system must be changed so that they match.) This option is enabled only for the *Company Administrator* and only on installations where the Host system requires a PIN. This menu option only appears on the Administration menu when a PIN change is necessary.

A **Company** drop-down will be available on the page. Each company selection allows you to update the Company PIN for that company. By default, the primary company will appear in the **Company** drop-down menu. Changes made to the PIN will apply to the displayed company only.

To change the Company PIN:

1. Click the **Change Company PIN** option on the **Administration** menu under the **Manage Company** group. The **Change Company PIN** screen displays.

Change Company PIN

Current Company PIN

New Company PIN

Confirm New PIN

2. Enter the existing company PIN in the **Current Company PIN** field.
3. Enter the new PIN in the **New Company PIN** field and again in the **Confirm New PIN** field.
4. To put the new PIN into effect, click the **Update** button. If you think you have made a mistake, click the **Reset** button to clear the fields and start over.

Change My Password

Both the *company administrator* and *end user* can change their passwords at any time and must change their password after a number of days specified by the *financial institution*. (A user also must change the password if the administrator resets it.)

Special password characteristics may be imposed by your financial institution to provide a greater degree of security. These password requirements are displayed on the page to assist you in creating your new password.

To change your password:

1. Select **Administration** from the menu and then under the **My Profile** group click on the **Change My Password** option. The Change My Password screen displays.

Change My Password

My Current Password

My New Password

Confirm My New Password

Password Requirements

Minimum: 4
Maximum: 16
1 or more alphabetic character
1 or more number
1 or more uppercase letter
1 or more lowercase letter
1 or more of the following special characters:
!@#\$%^&*.-?_~+/{|}!''^

2. Enter your existing password in the **My Current Password** field.
3. Enter your new password in the **My New Password** field and again in the **Confirm My New Password** field.

Note: The system's password checking is case-sensitive; users must exactly replicate the pattern of upper and lower case letters to gain entry to the system. Using mixed case for your passwords can help make them more secure.

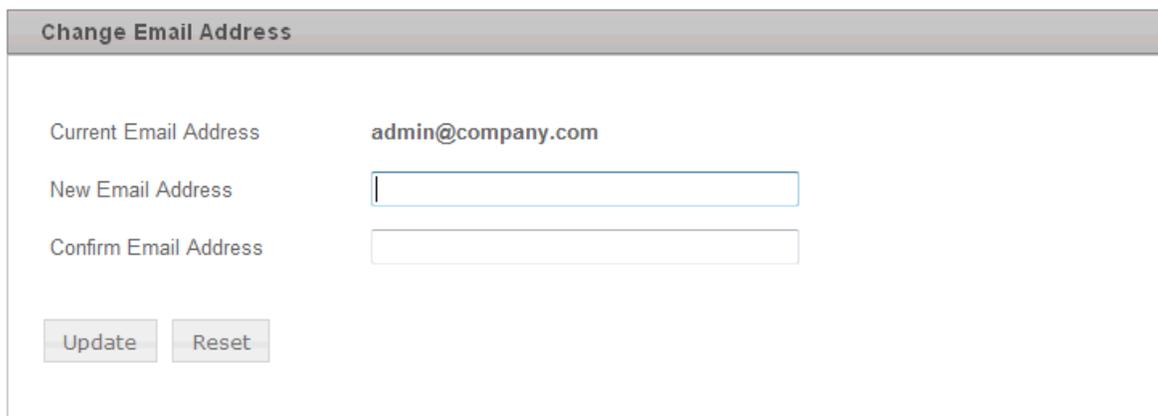
4. Click the **Update Password** button to save your new password.

Change Email Address

Both the company administrator and end user can change their email address at any time if the financial institution has this feature enabled. If this feature is not enabled, the Change Email Address option will not appear on the menu.

To change your email address:

1. Under the **Administration** menu and the **My Profile** group, select the **Change Email Address** option. The **Change Email Address** screen displays.
2. Enter the new email address in the **New Email Address** field and again in the **Confirm Email Address** field.
3. Click **Update** to put the new email into effect.
4. Use the **Reset** button to clear the fields if you entered incorrect information.



The screenshot shows a web form titled "Change Email Address". It features three input fields: "Current Email Address" with the value "admin@company.com", "New Email Address" (empty), and "Confirm Email Address" (empty). Below the fields are two buttons: "Update" and "Reset".

Set Main Page

The **Set Main Page** function lets you customize the Main landing page displayed when you log in. This preference only affects your own login (i.e., the system will be set a certain way for you but this will not affect any other users). Typically, you would choose the screen you use most often.

To specify a new main page:

1. Display the **Administration** options on the top menu bar and then select **Set Main Page** under the **My Profile** group. The **Set Main Page** screen displays.

2. Select one of the screens from the drop down list. The list contains the menu options for the services to which you have access.
3. Click **Update** to save your main landing page.

Manage Security Code Delivery - [customized product name]

If your company is enabled for multifactor authentication, you will have access to the Manage Security Code Delivery page under the Administration, **My Profile** section.

This page contains the MFA delivery destinations established for this user by either the company administrator or the financial institution. The page displays which methods are available for receiving a one- time passcode (OTP)/security access code.

MFA phone numbers and email addresses are added by the company administrator (or the financial institution for the company administrator) on a separate screen. When a phone number is added or modified, it displays on this page with the delivery option set to Voice only. The phone owner may choose to add Text as an additional delivery option by checking the Text checkbox. Once checked, an "Activate Text" hyperlink displays to the right of the checkbox in the Text Action / Status column. After the phone number is activated for text, this link is replaced with the static text, "Text Activated". The Text Activated verbiage indicates that the activation process has been completed and this phone number is capable of receiving a text message containing the one time passcode. You may repeat this process for as many phone numbers as you like.

Note: Phone numbers containing an extension may not be enabled for Text delivery. The Text checkbox will appear grayed and disabled and the Text Action / Status column displays N/A.

If you decide that you no longer want the phone number enabled to receive a text message from this source, uncheck the Text checkbox for that phone number and then click Update, or you can text STOP to 44833 from your mobile phone. Contact your company administrator or financial institution if you would like the phone number removed.

Terms and Conditions: Clicking this link displays your financial institution's terms and conditions regarding the use and possible carrier charges for text messaging.

Manage Security Code Delivery - BB QA Test

- If **Text** is selected for a phone number, you must click **Activate Text** to continue the activation process. A text message will be sent to your phone containing an activation code. Phones with extensions may not be enabled for text.
- By clicking **Activate Text** you acknowledge that you have read and accept the full [terms and conditions](#) for this phone.
- You **MUST** click "**Update**" to complete activation and save any changes.

Phone Number	Voice	Text	Text Action / Status
(404) 538-4957	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Activated
(805) 404-6521 ext 123	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N/A

Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact your Administrator. To disable this service, text STOP to 44833 from your mobile phone. By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

Email Address

bakul_ghughal@intuit.com

bghughal@bottomline.com

rsterling@bottomline.com

sherian_clarke@intuit.com

sunitha_nambiar@intuit.com

Manage Security Code Delivery - BB QA Test

- If **Text** is selected for a phone number, you must click **Activate Text** to continue the activation process. A text message will be sent to your phone containing an activation code. Phones with extensions may not be enabled for text.
- By clicking **Activate Text** you acknowledge that you have read and accept the full [terms and conditions](#) for this phone.
- You **MUST** click "**Update**" to complete activation and save any changes.

Phone Number	Voice	Text	Text Action / Status
(404) 538-4957	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Activate Text
(805) 404-6521 ext 123	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N/A

Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact your Administrator. To disable this service, text STOP to 44833 from your mobile phone. By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

The **Activate Text** link initiates the required process of activating the phone to receive a text message from your online banking system. Note: you must have the phone in your possession to perform the text activation. Clicking this link sends an activation code to your phone which you will enter into the Activation Code field on the screen below.

Phone Activation for Text Messaging

 We have sent a text message to your phone with your Activation Code. Please enter this code into the field below and click Submit.

Activation Code

Note: Once all desired phone numbers have been activated for text, you must click the **Update button at the bottom of the page** to complete the text activation process and save any other changes to this page.

Maintain Security Questions

This feature allows a user to update their security questions.

1. From the **Administration** menu, select the **Maintain Security Questions** option under the **My Profile** group.
2. Select five unique questions from the five drop-down question lists.
3. Enter answers to each question following the guidelines on the page. All five questions must be selected and answered. No answers may be identical.
4. Click the **Submit** button to save your selections.

You can also click the **reset** button to clear the fields if you entered any incorrect information.

Maintain Security Questions

MFA Security Login

During future logins, if the system does not recognize the computer you are using, two randomly selected questions of the five you set up must be answered correctly to gain access to the system. [Help with Security Questions](#)

- Five questions must be selected and answered
- Choose questions with clear answers that can easily be remembered.
- Answers must have between 2 and 50 characters.
- Special Characters allowed: !@# \$ % ^ & * . () - ? _ ; : , ~ = + / *
- Answers are not case-sensitive.
- Each answer must be unique.

Questions	Answers
Please select question one	<input type="text"/>
Please select question two	<input type="text"/>
Please select question three	<input type="text"/>
Please select question four	<input type="text"/>
Please select question five	<input type="text"/>

Manage Users

Add/Change/Remove Users

The **Add/Change/Remove Users** option is used to view, add, modify and delete end users and determine the services and accounts they can access. This function, available to administrative users, lets you create a "profile" for each user. This profile includes a unique ID and secure password, as well as permission settings that allow the user to access certain accounts and use specific services.

The controls are arranged in three logical groups: **User Information** (basic identifying data), **Account List** (account access and service restrictions) and **Features/Services**. If Multifactor Authentication is enabled for a customer, a **Security Options** section displays between the User Information and the Account List.

Only the *company administrator* created by the *financial institution* has the ability to modify other users who are designated as Administrators. An administrative user created by the company administrator can view, add, delete, and modify non-administrative users.

Note: Changes to a user's profile do not affect sessions that are already underway. Users with active sessions must log out and back on to see modifications made in **User Information** and **Features/Services**.

User Information

The **User Information** section has controls to set the top-level user identification settings, for example, user name, user ID, passwords and email address.

Security Options

If your financial institution is enabled for **Multifactor Authentication**, you will also see the MFA Security Code Delivery Options section on this page. The section enables a company administrator or an administrative user to add/modify/delete MFA email addresses and phone numbers for this user. This section may contain email address fields, phone number fields, or both, depending on the services your financial institution has implemented.

These email addresses and phone numbers will be used as delivery channels for the security access code, should this user be challenged when logging in. When adding or modifying a phone number for a user, the output method defaults to Voice only. If a user would like to receive the security access code in a text message, then text messaging must be enabled by that user - the person whose phone number it is. If the user does enable his/her phone number for Text, it will display on this page with a check mark, but will be grayed and disabled.

A phone extension may also be added for a phone number. If a phone extension is entered, the Ext. Dial Delay must be selected. This indicates how much of a delay there should be between the phone number being dialed and the extension being dialed. Phone numbers containing extensions may not be enabled for Text delivery by the end user.

Note: If the MFA email and phone number fields are left blank and email delivery is one of the available options, then the user's contact email address will be used at the time the user is challenged and then added as an MFA email address.

Add/Change/Remove Users

Select a user from the drop-down list or New to clear fields and add a new user.

Current User TESTUSER1 ▼ OR New

User Name TESTUSER1

User ID TESTUSER1

User Password

Confirm Password

Email Address ab@bb.com

Update
Delete
Reset
List

Security Options

Reset All MFA Credentials Remove security questions, unenroll computers and invalidate existing password. Requires entry of a new password before clicking this button.

Unenroll Computers Unenroll user's computers and force an MFA challenge at next login.

Reset Security Questions Remove user's current security questions/answers. User will be required to establish new security questions/answers at next login.

MFA Security Code Delivery Options

Email Address	Phone Number	Ext.	Ext. Dial Delay	Voice Text
<input style="width: 95%;" type="text"/>	(555) 222-1212	<input type="text"/>	N/A ▼	<input checked="" type="checkbox"/> <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="text"/>	N/A ▼	<input type="checkbox"/> <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="text"/>	N/A ▼	<input type="checkbox"/> <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="text"/>	N/A ▼	<input type="checkbox"/> <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input type="text"/>	N/A ▼	<input type="checkbox"/> <input type="checkbox"/>

Control	Description
Current User	The drop down list lets you choose a user definition to modify. The field displays the ID of the currently selected user when the drop-down is not being used.
New	This button lets you create a new user profile.
User Name	This is the user's name. This information is for identification and definition purposes only and is not accessible outside of this screen.

User ID	This is the ID that the user will use to log into the system.
Email	This is the user's email address. System-generated email messages intended for this user will be directed to this address.
User Password/Confirm	This is the password that the user will use when logging in. The system cross checks the Password and Confirm fields to help eliminate typographical errors.
Reset All MFA Credentials	Displays if Enhanced Login Security (MFA) is enabled; this will reset and invalidate the selected user's password, security questions and computer/cookies. You must provide new password information prior to clicking this option.
Unenroll Computers	Displays if Enhanced Login Security (MFA) is enabled; this invalidates the selected user's computer/cookies without resetting their password.
Reset Security Questions	Displays if Enhanced Login Security (MFA) is enabled along with the Security Questions option; this will reset the selected user's existing security questions.
MFA Security Code Delivery Options	This section displays if the customer is enabled for Multifactor Authentication. Please refer to the descriptive paragraph at the beginning of this section.
Add	Clicking this button adds the newly entered user to this company.
Update	Clicking this button updates an existing user's information.
Delete	Clicking this button deletes this user.
Reset	Clicking this button resets any changes that were made to the fields on the User Profile.
List	Clicking this button displays a listing of all users of this company. Included in this list

	<p>is the user information along with the service options permitted to this user.</p> <p>Note: If Go ID is enabled for this customer and the user has activated a Go ID token, it is displayed on this list under the User Information.</p>
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Account List

Account Permissions for 1177 CIF													
Account Number	Account Name	Acct Rptg	Acct Transfr Cr	Acct Transfr Dr	NSF Acct Transfr	Wire Transfr	Stop Pmt	ACH	Fed Tax Pmt	Recon Excpts	Recon Issues	Account Stmt	All
0002200049	REGULAR CHECKING ACCOUNT	<input type="checkbox"/>											
00022000491	REGULAR CHECKING ACCOUNT	<input type="checkbox"/>											
0002200100	HOMETOWN CHECKING	<input type="checkbox"/>											
00022001001	HOMETOWN CHECKING	<input type="checkbox"/>											
0002200104	REGULAR CHECKING ACCOUNT	<input type="checkbox"/>											

The **Account List** grid is comprised of columns of check boxes and one row for each account defined for your company. Each column represents one type of banking service and each row represents one account; a checked box in a row/column position indicates that the user has permission to use that column's service on that row's account.

The available services include:

- **Balance Reporting** (Acct Rptg)
- **Account Transfer Credit** (Acct Transfr Cr)
- **Account Transfer Debit** (Acct Transfr Dr)
- **Account Transfer Non-Sufficient Funds** (NSF Acct Transfr)
- **Wire Transfer** (Wire Transfr)
- **Stop Payment** (Stop Pmt)
- **ACH**
- **Tax Payment** (Fed Tax Pmt)
- **Reconciliation Issues and Exceptions** (Recon Excpts and Recon Issues)
- **Account Statement** (Account Stmt)
- **All** (All)
- **Bill Pay** (Bill Pay)

Some services cannot be used with some account types. The system automatically disables the checkboxes in such cases, so you cannot inadvertently assign an invalid capability.

Note: If the NSF Account Transfer option is in effect for the selected debit account, no balance checking will be performed and the transfer will be submitted for processing.

For your convenience, there are **Select All** checkboxes for each row and column. Check a column **Select All** box to give the user the capability to use a particular service on all applicable accounts, or click a row **All** check box to give the user the capability to use every applicable service on a particular account.

If you have access to more than one company, you will see each company listed under the Account List section. By default, the primary company is listed first with all of the available accounts. Any secondary companies will be listed below the primary but in a collapsed state. To view secondary company accounts and permissions, click the **Plus "+"** next to the company to expand the list of accounts. To collapse, click the **Minus "-"** next to the company.

Features/Services (not all services available are included in screen shot displayed)

Wire Transfer			
<input checked="" type="checkbox"/> Allow Wire Transfer			
<input checked="" type="checkbox"/> Initiate Template		<input checked="" type="checkbox"/> Initiate Group	
<input checked="" type="checkbox"/> Initiate Freeform		<input checked="" type="checkbox"/> Approval	
<input checked="" type="checkbox"/> Template Maintenance		<input checked="" type="checkbox"/> Template Group Maintenance	
<input checked="" type="checkbox"/> Investigation Request		<input checked="" type="checkbox"/> Suppress Email Approval Request	
<input type="checkbox"/> Foreign Exchange Rates			
Daily Limit	Transaction Limit	Daily Approval Limit	Transaction Approval Limit
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Stop Payments			
<input checked="" type="checkbox"/> Allow Stop Payments			
<input checked="" type="checkbox"/> Stop Payments			
ACH			
<input checked="" type="checkbox"/> Allow ACH			
<input checked="" type="checkbox"/> Participant Maintenance		<input type="checkbox"/> Assign Participant to Batch	
<input checked="" type="checkbox"/> ACH Approval		<input type="checkbox"/> Suppress Email Approval Request	
<input type="checkbox"/> Batch Template Maintenance		<input type="checkbox"/> Initiate Batch	
<input checked="" type="checkbox"/> Reversal		<input type="checkbox"/> Import ACH Data	
<input type="checkbox"/> Re-presented Check		<input type="checkbox"/> Send ACH File	
Daily Credit Limit	Daily Debit Limit	Batch Credit Limit	Batch Debit Limit
\$0.00	\$0.00	\$0.00	\$0.00
Daily Approval Credit Limit	Daily Approval Debit Limit	Batch Approval Credit Limit	Batch Approval Debit Limit
\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00

Federal Tax Payments

Allow Federal Tax Payments

Federal Tax Payments Federal Tax Payments Approval

Suppress Email Approval Request

Daily Limit: Transaction Limit: Daily Approval Limit: Transaction Approval Limit:

Reconciliation Services

Allow Reconciliation Services

Issues Register Input File Upload

Issues Register Suppress Exceptions Notification

Exceptions Processing

Forms

Allow Forms

Photocopy Request Check Reorder

Account Research Cash/Change Order Form

Bill Pay Research

The **Features and Services** blocks give fine control over what system services the user may access and allows you to set dollar-value limits for some services.

Note: All limit definitions represent maximum allowable values. That is, the limit value represents the largest amount that is acceptable, and an exception condition occurs only if the user or company exceeds the limit value.

For example, if a user has a \$50.00 per-transaction limit on wire transfers, that user can initiate a \$50.00 transfer without needing approval but if he or she tries to initiate a wire for \$50.01, the system will flag it as pending and require an approval. (For the sake of simplicity, this example assumes the absence of other approval constraints.)

Control	Description
Administration	
User Administrator	Grants access to this screen (i.e., the capability to create, update and delete user definitions) and other Administration subtopics (Activity Reporting, Balance Alerts, Account Maintenance, Change Company/User Passwords and Change Timeout).

User Profile Approver	Approves or denies any new user profile, changed user profile, deleted user profile or reset login credentials
Suppress Email Approval Request	Prevents the system from sending email approval requests to the user profile approver. Without this setting, a User Profile Approver receives email every time the Company Administrator and user administrators add a new user profile, update an existing user profile, delete an existing user profile or reset login credentials.
Account Reporting	
Allow Account Reporting	Grants access to the Account Reporting service.
Account Statements	
Allow Account Statements	Grants access to the Statement Manager service.
Account Transfer	
Allow Account Transfer	Grants access to the Account Transfer service.
Wire Transfer	
Allow Wire Transfer	Grants general access to the Wire Transfer service. The other checkboxes control access to the specific Wire Transfer functions.
Initiate Template	Grants permission to submit Template-based Wire Transfers.
Initiate Group	Grants permission to submit Group-based Wire Transfers.
Initiate Freeform	Grants permission to submit <i>freeform wire</i> transfers (i.e., wire transfers that do not use predefined templates).
Approval	Designates the user as a Wire Transfer Administrator, with the capability to approve or deny wire transfer submittals.

	Wire Transfer Administrators receive system-generated email messages whenever a user submits a new wire transfer that requires approval.
Template Maintenance	Grants permission to create, modify and delete wire template definitions
Template Group Maintenance	Grants permission to create, modify and delete wire group definitions.
Investigation Request	Grants permission to initiate a wire transfer investigation.
Incoming Wires	Grants permission to access incoming transfer details. (<i>Wire Interface Dependent</i>)
Suppress Incoming Email Notification	Prevents the system from sending email to the user regarding incoming wires. (<i>Wire Interface Dependent</i>)
Suppress Email Approval Request	Prevents the system from sending email approval requests to the user. (Without this setting, Wire Administrators receive email every time a user initiates a wire transfer that requires approval.)
Foreign Exchange Rates	Grants permission to view the foreign currency exchange rates table.
Daily Limit	Specifies the daily cumulative maximum amount of funds the user can transfer.
Transaction Limit	Specifies the maximum amount of funds the user can transfer in any single transaction.
Daily Approval Limit	Specifies the daily cumulative maximum amount of funds the user can approve for a transfer.
Transaction Approval Limit	Specifies the maximum amount of funds the user can approve in any single transaction.
Stop Payments	
Allow Stop Payments	Grants access to the Stop Payments

	service.
ACH	
Allow ACH	Grants general access to the ACH service. The other checkboxes control access to the specific ACH functions.
Participant Maintenance	Grants permission to add, modify and delete ACH participant definitions.
ACH Approval	Designates the user as an ACH Administrator, with the capability to approve or deny ACH submittals. ACH Administrators receive system-generated email messages whenever a user submits a new ACH batch that requires approval.
Batch Template Maintenance	Grants permission to add, modify and delete ACH batch template definitions.
Batch Template Maintenance - ACH Prefunding	Grants permission to add, modify and delete ACH batch template definitions. ACH Prefunding Batch Templates will not include selection of offset account as prefunding templates are required to be unbalanced.
Reversal	Grants permission to cancel out a previously submitted ACH transaction. (Note that this does not happen directly – the system sends an email request to the financial institution.)
Initiate Batch	Grants permission to submit ACH batches.
Assign Participant to Batch	Grants permission to define which participants are included in ACH batches.
Suppress Email Approval Request	Prevents the system from sending email approval requests to the user. (Without this setting, ACH Administrators receive email every time a user initiates an ACH batch that requires approval.)
Send ACH File	Grants permission to upload and send ACH files to the financial institution.

Import ACH Data	Grants permission to import ACH files and add their batch and participant definitions to the database.
Import ACH file - ACH Prefunding	Grants permission to import ACH files and add their batch and participant definitions to the database. When on ACH Prefunding you must import an unbalanced file when importing Standard ACH format. If the file is balanced, the system will remove the offsetting account.
Daily Credit Limit	Specifies the maximum daily cumulative amount the user can initiate for ACH Credit origination files.
Daily Debit Limit	Specifies the maximum daily cumulative amount the user can initiate for ACH Debit origination files.
Batch Credit Limit	Specifies the maximum Credit amount of funds the user can transfer in any single ACH Batch.
Batch Debit Limit	Specifies the maximum Debit amount of funds the user can transfer in any single ACH Batch.
Daily Approval Credit Limit	Specifies the maximum daily cumulative amount the user can approval of ACH Credit origination files.
Daily Approval Debit Limit	Specifies the maximum daily cumulative amount the user can approval of ACH Debit origination files.
Batch Approval Credit Limit	Specifies the maximum Credit amount of funds the user can approve in any single ACH Batch.
Batch Approval Debit Limit	Specifies the maximum Debit amount of funds the user can approve in any single ACH Batch.
Federal Tax Payments	
Allow Federal Tax Payments	Grants general access to the Federal Tax Payments service. The other checkboxes

	control access to the specific Federal Tax Payments functions.
Federal Tax Payments	Grants permission to submit tax payments.
Federal Tax Payments Approval	Designates the user as a Federal Tax Payments Administrator, with the capability to approve or deny tax payment submittals. Tax Payments Administrators receive system-generated email messages whenever a user submits a new tax payment that requires approval.
Suppress Email Approval Request	Prevents the system from sending email approval requests to the user. (Without this setting, Administrators receive email every time a user initiates an <i>EFTPS</i> batch that requires approval.)
Daily Limit	Specifies the daily cumulative maximum amount of funds the user can transfer.
Transaction Limit	Specifies the maximum amount of funds the user can transfer in any single transaction.
Daily Approval Limit	Specifies the daily cumulative maximum amount of funds the user can approve for a transfer.
Transaction Approval Limit	Specifies the maximum amount of funds the user can approve in any single transaction.
Forms	
Note: A user must have Account Reporting capability for an account in order to use the Forms service for that account.	
Allow Forms	Grants general access to the Online Services service. The other checkboxes control access to the specific Online Services functions.
Photocopy Request	Grants permission to request a photocopy (or an electronic image) of a paid check or earlier account statement.

Check Reorder	Grants permission to submit online check orders.
Account Research	Grants permission to initiate requests to the financial institution to investigate or clarify specific account activity.
Cash/Change Order Form	Grants permission to request cash shipments from the financial institution.
Bill Pay Research	Grants permission to initiate requests to the financial institution to investigate or clarify specific Bill Pay activity.
Reconciliation Services	
Allow Reconciliation Services	Grants general access to the Reconciliation service. The other checkboxes control access to the specific Reconciliation functions. Reconciliation Services supports checking accounts only.
Issues Register Input	Grants permission to reconcile the issued items and allows the user to view, filter, and export the issue items in register.
Exceptions Processing	Grants permission to submit exception decisions for processing.
Suppress Exception Notification	Prevents the system from sending email every time the FI uploads exceptions.
Suppress Issues Notification	Prevents the system from sending email every time the FI downloads an Issues Register for processing.
Issues Register Input	Grants permission to manually input issues into a register for processing.
File Upload (Upload Issues File)	Grants permission to upload Issues Register file to the FI.
Other Services	
Bill Pay	Grants permission to use the Bill Pay system.

Adding a New User

From the Administration menu, select the **Add/Change/Remove Users** menu option under the **Manage Users** menu group. The **Add/Change/Remove Users** screen displays with fields pre-filled for the user displayed in the *Current User* field.

The screenshot shows the 'Add/Change/Remove Users' interface. At the top, there's a header 'Add/Change/Remove Users'. Below it, a text prompt says 'Select a user from the drop-down list or New to clear fields and add a new user.' There are two 'Current User' options: a dropdown menu with 'New' selected and a 'New' button. Below these is a large form box containing five input fields: 'User Name', 'User ID', 'User Password', 'Confirm Password', and 'Email Address'. At the bottom of the form box are three buttons: 'Add', 'Reset', and 'List'.

1. To add a new user, click the **New** button, which clears the user related fields and displays an **Add button**.
2. Enter the *User Name* and a *User ID*. The new user will use the *User ID* when he or she logs in.
3. Enter the new user's password in the **User Password** field. This user will also enter this when he or she logs in. Note: passwords must conform to your financial institution's password requirements.
4. Enter the password a second time in the **Confirm Password** field. This provides verification of the password.
5. Enter the new user's contact email address.
6. If your company is enabled for Enhanced Login Security (MFA), you will also enter the user's MFA delivery destinations (phone numbers or email addresses) which will be used to deliver the Security Access Code. This section may contain email address fields, phone number fields, or both, depending on the services your financial institution has implemented.
7. In the **Account List** section, click the check boxes on the grid to grant the user permission to use specific system services with specific accounts. Use the **All** check box for a row to give the user full permissions for an account, or use the **Select All** check box for a column to give the user permission to use a given service on all applicable accounts. To access secondary company accounts and permissions,

click the **Plus "+"** next to the company to expand the list of accounts. To collapse, click the **Minus "-"** next to the company. Note: some check boxes may be disabled if your company does not have access to this service.

8. Set the Features/Services check boxes to grant the user appropriate permissions for system services.
9. When you are finished adding the new user, click the **Add** button at the top or bottom of the page.

Note: If Dual Control is enabled, the new user profile will be in a pending status waiting to be approved or denied.

Account Permissions for 1111 Simulator Inc

Account Number	Account Name	Acct Rptg	Acct Transfr Cr	Acct Transfr Dr	NSF Acct Transfr	Wire Transfr	Stop Pmt	ACH	Fed Tax Pmt	Recon Excppts	Recon Issues	Account Stmt	All
10	Saving Account - 2222	<input checked="" type="checkbox"/>	<input type="checkbox"/>										
10	Saving Account - 1111 test1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Savings Account - 5555	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Saving Account SP - 1111	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20	Money Market - 1111	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20	Money Market - 2222	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Changing User Information

From the Administration menu, select the **Add/Change/Remove Users** menu option. The **Add/Change/Remove Users** screen displays with fields pre-filled for the user displayed in the *Current User* field.

1. In the **Current User** field, select the User ID from the drop-down list. The selected user's information displays.
2. Make any necessary changes to the user information, security settings, account or service permissions. You may click the **Reset** button at any time to restore all fields to their previously stored values.
3. When you are finished, click the **Update** button at the top or bottom of the page to save your changes.

Note: If Dual Control is enabled, the updated user profile will be in a pending status waiting to be approved or denied.

Add/Change/Remove Users

Select a user from the drop-down list or New to clear fields and add a new user.

Current User TESTUSER1 OR New

User Name TESTUSER1

User ID TESTUSER1

User Password

Confirm Password

Email Address ab@bb.com

Update Delete Reset List

Deleting a User

From the Administration menu, select the **Add/Change/Remove Users** menu option. The **Add/Change/Remove Users** screen displays with fields pre-filled for the user displayed in the *Current User* field.

1. In the **Current User** field, select the User ID you want *to delete* from the drop-down list. The selected user's information displays.
2. Verify that the correct user is selected.
3. Click the **Delete** button at the top or bottom of the page. A dialog box appears prompting for confirmation.
4. Click the **OK** button to confirm the deletion, or click the **Cancel** button to leave the record unchanged.

Note: If Dual Control is enabled, the updated user profile will be in a pending status waiting to be approved or denied.

Add/Change/Remove Users

Select a user from the drop-down list or New to clear fields and add a new user.

Current User ▼ OR

User Name

User ID

User Password

Confirm Password

Email Address

Approve User Updates

The **Approve User Updates** option allows approvers to approve or deny new user profiles, updated user profiles, deleted user profiles, or profiles that have their login credentials reset. A Deny Message must be entered when a user profile is denied.

From the **Administration** menu, select **Approve User Updates** from the Manage Users group. The **Approve User Updates** screen displays.

Note: If Dual Control feature is disabled for the company, this option will not be on the Administration drop down menu.

Submitters will have display only access of all user profile changes they submitted. Approvers will have display only access of all changes submitted for their own user profiles.

Commercial Customer Platform 5.0 User Guide

Approve User Updates

Pending Activity

New User Profiles

Approve	Deny	Status	User ID	User Name	Date Submitted	Submitted By	Details
<input type="checkbox"/>	<input type="checkbox"/>	PENDING	ROBIN3	Robin3	05/01/2012 10:42 AM CST	ADMIN	Q
<input type="checkbox"/>	<input type="checkbox"/>	PENDING	ROBIN2	robin2	04/30/2012 03:15 PM CST	ADMIN	Q
<input type="checkbox"/>	<input type="checkbox"/>	PENDING	NEWUSER2	new user	04/23/2012 01:44 PM CST	ADMIN	Q

Deny Message

Select All

Updated User Profiles

Approve	Deny	Status	User ID	User Name	Date Submitted	Submitted By	Details
<input type="checkbox"/>	<input type="checkbox"/>	PENDING	LIBUTLER	Leigh-Anna	04/20/2012 11:15 AM CST	ADMIN	Q
<input type="checkbox"/>	<input type="checkbox"/>	PENDING	ROBIN	Robin	04/20/2012 11:08 AM CST	ADMIN	Q
<input type="checkbox"/>	<input type="checkbox"/>	PENDING	TEST	test	04/18/2012 04:05 PM CST	ADMIN	Q

Deny Message

Select All

Deleted User Profiles

There is no pending activity currently available.

Reset Login Credentials

There is no pending activity currently available.

Historical Activity

Denied User Profiles

User ID	User Name	Date Submitted	Submitted By	Date Denied	Denied By	Action	Deny Message
USER1	New User	04/02/2012 08:23 AM CST	ADMIN	04/11/2012 10:04 AM CST	FI Admin	Add	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
BAKUL	bakul name	04/11/2012 09:47 AM CST	ADMIN	04/11/2012 10:04 AM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
NOPERM	No Permission User	04/11/2012 09:35 AM CST	ADMIN	04/11/2012 10:04 AM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
SUNITHA	Sunitha	04/11/2012 09:47 AM CST	ADMIN	04/11/2012 10:04 AM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
USER2	User Two	04/02/2012 08:25 AM CST	ADMIN	04/11/2012 10:04 AM CST	FI Admin	Add	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
QA123	QA123	04/02/2012 09:51 AM CST	ADMIN	04/11/2012 10:04 AM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
ROBIN	Robin	04/11/2012 09:48 AM CST	ADMIN	04/11/2012 10:04 AM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
QA123	QA123	03/29/2012 10:43 PM CST	ADMIN	04/01/2012 08:44 PM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
TESTUSER1	TESTUSER1	03/19/2012 03:39 PM CST	ADMIN	03/20/2012 02:10 PM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
QA123	QA123	03/20/2012 02:09 PM CST	ADMIN	03/20/2012 02:10 PM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
TEST	test	03/15/2012 03:34 PM CST	ADMIN	03/20/2012 02:10 PM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
TEST2	test2	03/15/2012 03:29 PM CST	ADMIN	03/20/2012 02:10 PM CST	FI Admin	Reset Login Credentials	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED
BAKUL	bakul name	10/09/2011 01:59 PM CST	ADMIN	10/12/2011 09:56 AM CST	FI Admin	Update	AUTO DENIED BY FI ADMIN BECAUSE THE FEATURE WAS DISABLED

Approved User Profiles

User ID	User Name	Date Submitted	Submitted By	Date Approved	Approved By	Action
BAKUL	bakul name	04/09/2010 03:34 PM CST	ADMIN	04/09/2010 03:35 PM CST	TEST	Update
TEST	test	02/17/2010 04:25 PM CST	BAKUL	02/17/2010 04:26 PM CST	ADMIN	Reset Login Credentials
TEST	test	02/17/2010 04:23 PM CST	ADMIN	02/17/2010 04:24 PM CST	BAKUL	Update
TEST	test	02/17/2010 04:17 PM CST	BAKUL	02/17/2010 04:21 PM CST	ADMIN	Update
TEST	test	02/17/2010 04:14 PM CST	ADMIN	02/17/2010 04:16 PM CST	BAKUL	Update

Control	Description
New User Profiles	This section contains all new user profiles waiting to be approved or denied
Updated User Profiles	This section contains all updated user profiles waiting to be approved or denied.
Deleted User Profiles	This section contains all deleted user profiles waiting to be approved or denied.
Reset Login Credentials	This section contains all profiles to have their MFA credentials reset waiting to be approved or denied.
Denied User Profiles	This section contains all previously denied user profiles. The information is retained for a maximum of 10 days only.
Approved User Profiles	This section contains all previously approved user profiles. The information is retained for a maximum of 10 days only.
User Profile Details (magnifying glass)	This section contains the details of the new user profile or the changes to an existing user profile. The information displayed on this screen will vary if you are presented with a new user add or an update to an existing user.

Clicking on the **Details magnifying glass icon** displays the User Profile Details screen. If Enhanced Login Security is enabled, then this page also contains an MFA Security Code Delivery Options section indicating any changes to the MFA delivery options. A red circle with a line through it indicates that the user does not have the service or it has been removed. A green check mark indicates that the user has been permitted to the service.

New User Profile:

User Profile Details

User ID **NEWUSER2**

	Old	New
User Name		new user
Email Address		robin@abc.com

MFA Security Code Delivery Options

Old	New

If no MFA delivery options exist, the user's contact email address will be used.

Administration

User Administrator

Account Reporting

Allow Balance Reporting

Account Statements

Allow Account Statements

Account Transfer

Allow Account Transfer

Wire Transfer

Allow Wire Transfer

Stop Payments

Allow Stop Payments

Updated User Profile:

User Profile Details

User ID TEST

MFA Security Code Delivery Options

Old	New
-----	-----

ab@bb.com	If no MFA delivery options exist, the user's contact email address will be used.
-----------	--

Company: 1111 Simulator Inc

Account	Acct Rptg	Acct Transfr Cr	Acct Transfr Dr	NSF Acct Transfr	Wire Transfr	Stop Pmt	ACH	Fed Tax Pmt	Recon Excppts	Recon Issues	Account Stmt
10 Saving Account - 2222	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘			⊘
0105020633 Wire testing account 23	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘	⊘
370500150 Wire testing account 5		✓	✓	✓	✓	✓	✓	✓	✓	✓	
809600803 Wire savings account 3		✓	✓	✓	✓	✓	✓	✓			
1502630515 Master Account Record	✓	✓	✓	✓							

Wire Transfer

- ✓ Allow Wire Transfer
- ✓ Initiate Template
- ✓ Initiate Freeform

Reset Security Questions

The **Reset Security Questions** option allows you to reset a user's existing security questions. This will remove the user's current security questions/answers, requiring the user to establish new security questions/answers.

1. From the **Administration** menu, select the **Add/Change/Remove Users** option under the Manage Users group.
2. Select the user from the user name drop-down.
3. Click the **Reset Security Questions** button (do not click update).

The user is presented with the **Create Security Question** screen upon the next login. This option is only available if the financial institution has enabled **Multifactor Authentication** with Security Questions.

Reset All MFA Credentials

This option is located on the **Add/Change/Remove Users** screen. The **Reset All MFA Credentials** option allows you to remove security questions, unenroll computers and invalidate the user's existing password at the same time. You must provide new password information prior to clicking this option.

Add/Change/Remove Users

Select a user from the drop-down list or New to clear fields and add a new user.

Current User OR

User Name

User ID

User Password

Confirm Password

Email Address

Security Options

Remove security questions, unenroll computers and invalidate existing password. Requires entry of a new password before clicking this button.

Unenroll user's computers and force an MFA challenge at next login.

Remove user's current security questions/answers. User will be required to establish new security questions/answers at next login.

MFA Security Code Delivery Options

Email Address	Phone Number	Ext.	Ext. Dial Delay	Voice	Text
<input type="text"/>	(555) 222-1212	<input type="text"/>	N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>

1. From the **Administration** menu, select **Add/Change/Remove Users** from the Manage Users group. .
2. Select a **Current User** from the drop-down list.
3. Enter new password information in both fields.
4. Click the **Reset All MFA Credentials** button in the **Security Options** section (do not click update).

Note: If Dual Control is enabled, the reset login will be in a pending status waiting to be approved or denied.

The **Reset All MFA Credentials** option is only available if **Multifactor Authentication** (Enhanced Login Security) has been enabled. Depending on which option is enabled by your financial institution, one of two screens will be presented on the user's next login:

- **Security Access Code Option** - The user is challenged at the next login to provide a **Security Access Code** and/or add extra security (enroll their computer). Once the user provides the **Security Access Code**, he or she is presented with the request to change his or her password.
- **Security Questions Option** – The user is challenged with the **Security Questions** setup screen. Once the user sets up the new **Security Questions**, he or she is presented with the request to change his or her password.

Unlocking a User

If a user enters three invalid logins, the system will lock out that user, preventing him or her from logging in. If this should happen, the Company Administrator will need to use the **Unlock User** button on the Add/Change/Remove Users page. Clicking this button resets the invalid login count back to zero and thereby allows the user to log in.

Unlocking the user does not change any of the login credentials, so you may need to reset the password as well.

Note: If Multifactor Authentication (Enhanced Login Security) is enabled, an invalid entry of a one-time pass code will also count toward the invalid login count.

Add/Change/Remove Users

Select a user from the drop-down list or New to clear fields and add a new user.

Current User OR

User Name

User ID

User Password

Confirm Password

Email Address

Security Options

Remove security questions, unenroll computers and invalidate existing password. Requires entry of a new password before clicking this button.

Unenroll user's computers and force an MFA challenge at next login.

Remove user's current security questions/answers. User will be required to establish new security questions/answers at next login.

User Activity Reports

User Activity Reporting

The **User Activity Reporting** service lets you select information from available transaction logs to download for purposes of importing the information into another application or to display the information on the screen. Common query selections can be saved for later reuse.

IMPORTANT NOTE: If the number of returned records for a query exceeds 200, the first 200 records will be displayed followed by a message recommending that you download the file to your computer. You must download the file in order to access all results returned.

To display the **User Activity Reporting** screen:

From the **Administration** menu, select the **User Activity Reporting** option under the Manage Users group. The **User Activity Reporting** screen displays.

This screen has four distinct sections: Saved Reports, Date Selection, Query Selection and Presentation Selection.

- The Saved Reports section displays, in a drop-down list, report queries that have been previously saved for future use. Select the report from the drop-down and click the Submit button.
- To create a new search query, select a defined date from the *Search by Log File* drop-down or *Search by Range of Dates* by entering a from and to date.
- Under Query Selection, select *All Activities* to see the activities for the specified date range, or define the query by selecting the transaction type and possible values to search.
- Once you have defined the search query, in the Presentation Selection section, you may assign a name and save the search query for future use or choose to display the query results on a new page. Click the **Submit** button when you are finished defining your query.

User Activity Reporting

Choose a pre-defined Saved Report or create a report using the Date and Query options below.

Saved Reports

(new) ▼

Submit Delete

Date Selection

Search by Log File

Select Log File ▼

There are some missing files.

Available files are:

- May 14, 2012 - May 15, 2012

OR

Search by Range of Dates

From 📅

To 📅

Query Selection

All Activities

First Query

Transaction Type (none) ▼

Field to Search 1 ▼ Value And / Or (none) ▼

Field to Search 2 ▼ Value

Second Query

Transaction Type (none) ▼

Field to Search 1 ▼ Value And / Or (none) ▼

Field to Search 2 ▼ Value

Presentation Selection

Save the Report? (requires Title) Do Not Save ▼

Title (optional)

Screen Display / Download 🖨 Screen Display 📄 Download Data File

Saved Reports

You can greatly streamline the process of producing frequently used queries by defining a report query and saving it to use again, later. The saved information includes a report title and the values specified in the **Date**, **Query**, and **Presentation Selection** sections.

All saved reports appear in the **Saved Reports** drop-down list in the top left-hand area of the screen.

To retrieve a saved report:

1. Choose the report from the **Saved Reports** drop-down list. All of the fields on the screen are filled out automatically.
2. Look over all of the pre-filled fields and make any necessary modifications. Be sure to check the **Date** fields.
3. Click the **Submit** button. If you are creating a data file, you are prompted to select the directory where the file will be saved.

The screenshot shows the 'User Activity Reporting' interface. At the top, there is a header 'User Activity Reporting'. Below it, a message says 'Choose a pre-defined Saved Report or create a report using the Date and Query options below.' There are two main sections: 'Saved Reports' and 'Presentation Selection'. In the 'Saved Reports' section, there is a dropdown menu with 'Rpt1' selected, and two buttons: 'Submit' and 'Delete'. In the 'Presentation Selection' section, there is a dropdown for 'Save the Report? (requires Title)' with 'Save' selected, a text input for 'Title (optional)' with 'Rpt1' entered, and radio buttons for 'Screen Display / Download' with 'Screen Display' selected. There is also a 'Field Delimiter' dropdown. A 'Submit' button is located at the bottom of the 'Presentation Selection' section.

Date Selection

The date range for a query can be based either on a particular transaction log (one week) or on a range of dates that spans one or more log files. Usually, the current transaction log and the logs from the prior four weeks are available for query.

The current week log refers to transactions occurring from midnight on the most recent Monday to 11:59 pm the following Sunday. Example, a "current week" log would run from midnight on 10 Sep 2012 through 11:59 pm on 16 Sep 2012.

Date information is displayed in the **Date Selection** area. There are two ways to set the date range for a report; you can either choose a single existing log for the data source, or you can specify a range of dates and the system will pull data from all appropriate log files.

Search by Log File:

Choose a log file from the **Search Prior Week's Log** drop-down list.

Search by Range of Dates:

Enter a start date (or select a date from the calendar pop-up) in the **From** field and an end date in the **To** field. these dates can span multiple log file periods.

Note: You may specify only dates that fall within the range shown as **Available Files** (displayed at the bottom of the **Date Selection - Search by Log File** area).

Query Selection

You can specify that all activities should be reported or you can narrow the scope of the report using two levels of query: use the **First Query** fields to refine the search; use the **Second Query** fields for more complex reports. Within each level of query, there are four selection criteria: transaction type, field to search, field value, and a logical operator to tie the fields together. All query-related fields are displayed in the **Query Selection** area in the middle of the screen.

IMPORTANT NOTE: If the number of returned records for a query exceeds 200, the first 200 records will be displayed followed by a message recommending that you download the file to your PC. You must download the file in order to access all results returned.

Report All Activity

Check the **All Activities** box. No further query setup is required.

Setting Up a One-Field Query

To set up a one-field query, you need to fill in some of the input fields in the **First Query** section.

1. Choose a transaction type from the **Transaction Type** drop down list. All fields associated with that transaction will appear in the **Field to Search** drop down lists. If you choose *All Transactions* here, the **Field to Search** drop down lists are populated with every defined field.
2. Choose a field name from the upper **Field to Search** drop-down list.
3. Enter a value in the upper **Value** field.

Setting Up a Two-Field Query

To set up a two-field query, you need to fill in some additional input fields in the **First Query** section.

1. Follow the instructions above for a One-Field query.
2. Choose a field name from the lower **Field to Search** drop-down list.
3. Enter a value in the lower **Value** field.

4. Choose a logical operator *And* or *Or* from the drop-down list. *And* returns records only if they have matching values for both fields; *Or* returns records that match either one (or both) of the fields.

Setting Up a Complex Query

To set up a complex query, first follow the instructions above for setting up a One- or Two-Field query in the **First Query** section, and then use the same guidelines to set up another query in the **Second Query** section.

Presentation Selection

The information in Presentation Selection section identifies the form and format of the report.

- The **TITLE** field is required only if you are going to save this report for later reuse.
- Reports can be displayed directly in the browser window or saved as disk files for later use. Click the **Screen Display** radio button if the report is to be displayed in the browser window, or click **Download Data File** if the report is to be created as a file. Because of browser limitations, we recommend that you use the Download Data File option for any report of more than 200 records.
- If the report is to be created as a file, choose either the pipe symbol (|) or the semi-colon (;) from the lower drop-down list to be the report's "field delimiter" character. Your choice should be made based on the compatibility requirements of the program that you will use later to read the report file.

Generating an Activity Report

Running a saved report

1. Choose the report from the **Saved Reports** list. All of the fields on the screen are filled out automatically.
2. Look over all of the pre-filled fields and make any necessary modifications. Be sure to check the **Date** fields.
3. Click the **Submit** button. If you are creating a data file, you are prompted to select the directory where the file will be saved.

Create a new report

1. In the **Date Selection** section, select a prior week's log from the **Search Prior Week's Log** drop-down list or specify a range of dates.

2. In the **Query Selection** section, click the **All Activities** check box to report activity on all log records, or perform a more specific search. For details, see the instructions outlined earlier in *Query Selection*.
3. In the **Presentation Selection** section, enter a report title if you intend to save your report selections for future use. If your report is to be created as a disk file, make sure you choose the correct delimiter. For details, see the instructions outlined earlier in *Presentation Selection*.
4. Click the **Submit** button. If you are creating a data file, you are prompted to select the directory where the file will be saved.
5. Click the **Main** button to re-display the main menu.

Save a Report

1. Display the **Activity Reporting** screen.
2. Complete the **Date**, **Query**, and **Presentation** sections.
3. In the **Presentation Selection** section, make sure to enter a report title and select the **Save** option from the drop-down list below the **Title** field.
4. Click the **Submit** button to create the report and save its specifications for future use.
5. Click the **Main** button to re-display the main menu.

Tip: You can use an existing report as the basis for another similar one. Click the report from the saved reports list, make any desired modifications, and then enter a new report title before you click **Submit**.

Delete a Saved Report

1. Display the Activity Reporting screen.
2. In the Saved Reports section, select the report title.
3. Click the **Delete** button. A dialog box appears to confirm the deletion; click **OK** to delete the report or **Cancel** to leave it unchanged.

Account Activities & Reporting

Account Reporting (Balance Reporting)

The **Account Reporting** function gives an overview of all account information and also provides the means to see details, to filter by account or activity type, and to view your account statements online.

- **Account Summary** - Provides complete information at a glance and also provides access to **Account Details** (record of activity) for each account, loan and investment.
- **Create Reports** - Lets you create report definitions, specifying which accounts and what types of activity are to be displayed.

- **Run Selected Report** - Displays a filtered version of the **Account Summary** page, based on the report definition.
- **Account Statements** - Allows you to view your account statement online without having to wait for a paper copy in the mail. The service lets you select the account and period (date range) for the statements you would like to view.
- **Balance Alerts** - Specify alert conditions by defining unique criteria for individual accounts, then set the system to send an email message when an account reaches a specified monetary level.

Note: If your financial institution supports this feature, all balances displayed throughout cash management will have an asterisk (“*”) appended to indicate when a real-time balance is not available. This asterisk will be displayed on a per-account basis, indicating status for individual accounts (in case real-time balances are available for certain accounts but not all)

Account Summary

The **Account Summary** screen gives an overview of company accounts. It displays all of the accounts to which you have access (as determined by the settings in **Administration > Manage Users**).

To display the **Account Summary** screen:

Rest the cursor on the **Account Activities & Reporting** option and then click the **View Account Summary** option under the **Account Reporting** group. The **Account Summary** screen displays with descriptive account and balance information.

Company: ▼

Account Summary									
Information valid as of Monday, March 26, 2012 at 11:42 AM CST. Get the latest balances.									
☐ Deposit Accounts									
Description	Type	Account Number	Current Balance	Ledger Balance	Available Balance	Collected Balance	More	Stmt	
Demand Dep	Demand Dep	8210105	172.09	174.09	172.09	174.09			
Metavante AFS Statement Account	Metavante AFS Statement Account	1003123456	5,000.00		3,000.00				
Money Market - 1111	Money Market - 1111	20	5.00		5.00				
Money Market - 2222	Money Market - 2222	20	10.00		10.00				
NCRStatement Account	NCRStatement Account	018961	5,000.00		3,000.00				
Saving Account - 1111 test	Saving Account - 1111	10	1.00		-1.10				
Saving Account - 1111	Host name Saving Account - 1111	101	1.00		-1.10				
Saving Account - 2222	Saving Account - 2222	10	3.00		3.00				
Saving Account SP - 1111	Saving Account SP - 1111	10	1.00		1.00				
Savings Account - 5555	Savings Account - 5555	10	2.00		2.00				
Wire savings account 1	Wire savings account 1	408023960	2,846.24		125.00				
Wire savings account 2	Wire savings account 2	608090880	232.95		125.00				

- Select a **Company** from the drop-down menu to display that company's associated accounts.
- The on-screen disclosure statements indicate the date and time the data displayed was updated.
- The **Deposit Accounts** table contains all deposit accounts, the **Other Accounts** table contains all certificates and other investments, and the **Loan Accounts** table contains all loans and lines of credit accounts. (Any table will be omitted from the display if it is empty.) Please note the system does not total the Available Balance column. This is intentional. Totaling this column can provide an overinflated amount if one account's balance affects another account's available balance. For example, this could happen if there was a sweep relationship between accounts in the table.
- The page will open with all tables expanded. Each table may be expanded or collapsed by clicking the '+' or '-' sign to the left of the table heading.
- The columns may be sorted by clicking on the up or down arrow in the column header.
- Clicking the magnifying glass icon under the More column displays a pop-up window with additional details for that account. If you have the online statements feature, an additional column labeled "Stmt" will display at the far right of the table.
- The **Print** and **Export** icons at the top right of the page allow you to print the page or export the information to a file where it can be imported into another application.

Note: You can customize this screen display by creating a report and setting it as your default on the **Create Reports** screen.

Previously requested account history will be listed on the Account Summary screen under **Retrieved Account Details**. Each account query will have a status of **Finished, Retrieving or More**. Click on the account hyperlink to view the account details.

Finished: The system has completed the history request

Retrieving: The system is still retrieving the requested history

More: There are additional transactions to be retrieved within the specified date range that was previously requested.

Account Summary Screen Controls

The tables can be sorted by the data in any column. Click the arrows in the column headers to sort the table (up arrows give an ascending sort; down

arrows give a descending sort). The column the table is sorted by will have a shaded header cell.

For the *Deposit Accounts* and *Other Accounts* sections, the first column shows the company-defined **Description** (entered in **Administration > Set Account Name**) and the financial institution-defined **Type**. Click the link in the **Description** field to display the **Account Details** screen for that account or investment item.

The **Company** drop-down menu controls the display of accounts associated with the selected company.

If your financial institution's host system supports additional account data, you will see a column labeled **More** with a magnifying glass icon for each account and investment record. Click the magnifying glass to see a record of *float* data and other CTD (Cycle To Date) summary data for the account or investment. The information appears in its own browser window and can be printed.

If your financial institution's host system supports Statement data, you will see a column labeled **Stmnt** with a document icon for each account. Click the icon to see a statement with Cycle-to-Date debits and credits for the account or investment. The statement appears in its own browser window and can be printed. On the first day after a statement cycle you will be prompted to enter the date range. Enter the date range for the previous statement cycle.

Click the **Print** button to print a hardcopy of this screen; a standard Windows dialog box lets you specify a printer. Click **Export** to create a text file in a comma-delimited format, suitable for import into spreadsheets and other financial programs; a standard Windows dialog box lets you specify the filename and directory location.

Account Details

The **Account Details** screen provides detailed transaction information for the selected account.

To navigate to the **Account Details** screen:

Select **View Account Summary** from the Account Reporting group under **Account Activities & Reporting**. The **Account Summary** screen appears

Click one of the Account or Investment links in the **Description** column to display its details.

Company: **1111 Simulator Inc** 

War does not determine who is right - only who is left.

Account Details

Information valid as of **Monday, May 21, 2012 at 02:38 PM CST**  [Back](#)
 Balance marked with * are current as of yesterday.

Account Selection	Account Description	Current Balance	Available Balance
10 - Saving Account - 1111 test1 	Saving Account - 1111 test1	1.00*	-1.10*

Request Specific Date Range

From  To 

[Advanced Search >>](#)

The system has completed your history request for dates **05/20/2012** through **05/21/2012** for **10 - Saving Account - 1111 test1** account.

Pending Transactions

Date	Transaction	Description	Debit	Credit
03/27/2012		SWEEP CREDIT FROM DD 561467091		13,473.88
03/27/2012		RETURNED DEPOSITED ITEMS MAKER - PALLET LOGISTICS	441.73	
03/27/2012		RETURNED DEPOSITED ITEMS MAKER - PALLET LOGISTICS	285.02	
03/27/2012		DEPOSIT		48,476.92
03/27/2012		DEPOSIT		34,182.91
03/27/2012		DEPOSIT		30,991.78
Totals			726.75	127,125.49

Posted Transactions

Date	Item Reference	Transaction	Description	Debit	Credit	Balance
03/27/2012	12345	Pivotal ARP Testing		999.95		1.00
03/27/2012	12346	Check Image testing		999.95		1.00
03/27/2012	12347	Check Image Test	very long memo	4,986.61		1.00
03/27/2012		SWEEP CREDIT FROM DD 561467091			13,473.88	
03/27/2012		RETURNED DEPOSITED ITEMS MAKER - PALLET LOGISTICS		441.73		

03/27/2012	RETURNED DEPOSITED ITEMS MAKER - PALLET LOGISTICS	285.02	
03/27/2012	DEPOSIT	48,476.92	
03/27/2012 View	DEPOSIT	34,182.91	
03/27/2012	DEPOSIT	30,991.78	
03/27/2012	DEPOSIT	24,410.69	
Totals		7,713.26	151,536.18
First Prev Showing Records 1 - 10 of 28 Next Last			
Select Export Format		<input type="text" value="Money (OFX)"/>	<input type="button" value="Export"/>

Selecting the **Company** drop-down will populate the **Account Selection** drop-down with accounts tied to the selected company. Once you select your account, you may accept the default date range displayed, enter a specified date range and select **Submit**, or choose the **Retrieve Yesterday's Transactions** or **Retrieve Today's Transactions** buttons to retrieve account details for those days specifically.

Note: The **Advanced Search** link displays options to further identify search criteria. This functionality is described in the **Account Details Advanced Search** help section.

The **Account Details** table shows the basic account information plus the list of transactions (if any) that fit your date and filter settings. Note that this table displays both the **Current Balance** and the **Available Balance** for the account, based on results from your financial institution's host system. The on-screen disclosure statement indicates the date and time the data displayed was updated.

The table display can vary depending on the type of account and the type of transaction being displayed. Each transaction will contain a date and may include a reference number, such as a check number.

Within the transactions table, clicking the up or down arrows in each column heading will **re-sort** the column in either ascending or descending order. The selected sort will be indicated by the direction of the arrow and the shading of the column header cell. When the table is sorted by date, and if available from your financial institution's host, a **Running Balance** column will display to the far right of the table.

The table contains pagination which allows you to navigate to the Next, Last, First or Previous page of transaction data.

When viewing the details of **Loan Accounts**, additional columns for Principal, Interest and Escrow may display to the right of the Credit column if the loan payment information is available from your financial institution.

Note: Historical requests with a large number of transactions will be processed in the background. You may navigate to any other screen while your request is processing. Previously requested account details can be accessed from the Account Summary screen. Select the account hyperlink under the Retrieved Account Details section to view the account details.

Memo Posted transactions will be listed with the current day's date and are considered part of the current day's transactions. If a date range is selected that includes the current date, Memo Postings will be returned, if not, no Memo Postings will appear. The Balance Column (if available) will be blank for memo posted transactions.

At the bottom of the page is the option to export the transaction information. To export the information to a file, select a file format from the drop-down and then click the **Export** button.

Account Details Advanced Search

The Account Details Advanced Search section allows you to filter the displayed data or submit different search criteria.

The Advanced Search section contains the Check Number Selection, Amount Selection and Available Transaction Categories.

To display the Account Details Transaction Search section, click the *Advanced Search* link on the Account Details page.

- You may search for a specific check number or a range of check numbers, or search all checks.
- You may also enter a specific amount to search or search transaction details for a range of amounts.
- To further narrow your search, a combination of check number and amount search may be submitted together.
- If you want to do a broader search, just select a transaction group from the list by checking the adjacent check box.
- When you have finished defining your search criteria, click the Submit button below the expanded search section.

To close the Account Details Transaction Search section:

- Click the Hide Advanced Search link. The Transaction Search section is hidden.

[<< Hide Advanced Search](#)

Check Number Selection		
Request a Specific Check Number	Request a Check Number Range	Request All
<input type="text"/>	From <input type="text"/> To <input type="text"/>	<input checked="" type="radio"/> All

Amount Selection		
Request a Specific Amount	Request an Amount Range	Request All
<input type="text"/>	From <input type="text"/> To <input type="text"/>	<input checked="" type="radio"/> All

Available Transaction Categories			
Select	Group	Select	Group
<input checked="" type="checkbox"/>	Debits	<input checked="" type="checkbox"/>	Credits
<input checked="" type="checkbox"/>	Checks Paid / Withdrawals	<input checked="" type="checkbox"/>	Deposits
<input checked="" type="checkbox"/>	Money Transfer Debits	<input checked="" type="checkbox"/>	Money Transfer Credits
<input checked="" type="checkbox"/>	ACH/EFT Debits	<input checked="" type="checkbox"/>	ACH/EFT Credits
<input checked="" type="checkbox"/>	Other Debits	<input checked="" type="checkbox"/>	Other Credits
<input type="checkbox"/> Select All			

Account Details Screen Controls

The listing of transactions in the **Account Details** table can be sorted by the data in any column. Click the arrows in the column headers to sort the table (up arrows give an ascending sort, down arrows give a descending sort). The column the table is sorted by has a shaded column header cell.

The **Company** drop-down menu controls the display of accounts in the **Account Selection** drop-down list.

To see details for a different account, select another account from the **Account Selection** drop-down list.

Note: For all accounts, the Posted Transactions table will display an **Item Reference** column.

Imaging Features and Navigation

If you have access to the **Imaging** service and an image is available, the following will be displayed in the Item Reference column:

Check Imaging - The check number (for checks paid transactions) will display as a hyperlink in the Item Reference column; click the link to display the check image in a secondary browser window.

Deposit Imaging - The text "View" or a deposit transaction number will display as a hyperlink in the Item Reference column; click the link to display the deposit slip image or the **Deposit Transaction List** in a

secondary browser window. If your financial institution is able to report associated items, the Deposit Transaction List displays a listing of the associated items included in the deposit and a hyperlink to view the individual deposited item or cash item ticket.

You can set the date range for the transactions you wish to see by filling out the **From** and **To** fields in the **Request Specific Date Range** table. Enter dates in *dd/mm/yyyy* format or select the date from the pop-up calendar. For convenience, you can click the **Retrieve Yesterday's Transactions** or **Retrieve Today's Transactions** button to set one-day ranges.

You can also filter the data by clicking on the **Advanced Search** link. The data can be filtered by Check Number, Dollar Amount or Available Transaction Categories. Make your changes and click the **Submit** button to update the display.

If you have a large number of transaction records, you will be able to page through the list using **First**, **Previous**, **Next** and **Last** options on screen.

Note: If account category codes are not available, the **Available Transaction Categories** displayed will be *Debits* and *Credits*.

The display of the **More** button indicates that there are additional transactions available for the date range requested.

If you select the **More** button without a Sort and/or Transaction Category Filter in use, you will remain on the same page from where you selected the **More** button.

If you select the **More** button with a Sort and/or Transaction Category Filter in use, the application will return you to the first page of history and the 'new' transactions will be sorted within your original set of transactions.

You can create an export file of Account Details data by choosing a format from the **Select Export Format** drop-down list and clicking the **Export** button. A standard Windows dialog box lets you specify the filename and directory location.

Note: If the balance for the account is not real-time, a pop-up warning will be displayed before the download of the file.

The online banking system can export financial transaction data in a format specific to BAI, Microsoft Money (OFX), WebConnect for QuickBooks or WebConnect for Quicken, QuickBooks(.IIF), Quicken/Money (.qif). It can also create a comma-delimited text file that can be read by most database systems, spreadsheets, word processors, etc. or an HTML file for display in a browser.

IMPORTANT! Before exporting account information to QuickBooks or Quicken for the first time, please confirm that the QuickBooks or Quicken "Chart of

Accounts" name (for example, *Corporate Checking*) matches the online banking system account name. If not, QuickBooks and Quicken will automatically create new accounts to match the online banking system account name.

Tiered Commercial Loans

Tiered Loan Accounts

If your *financial institution* supports Tiered Commercial Loans, you may have one or more Master Accounts (tied to your Tax ID) with associated Credit Lines and/or Notes. If any of these are defined and accessible for your user ID, you will see an extra table on your **Account Summary** screen:

The **Tiered Loan Accounts** table appears only if you have some commercial loan data defined. For each Master Account, the table shows all associated Credit Lines and Notes (the Master Account Record itself does not appear in the table). Each row of data represents one Credit Line or one Note, as indicated in the **Type** column. You can sort the table by clicking the up and down arrows in any of the column headers.

To see the details on any Credit Line or Note, click the text in the **Credit Line/Note #** column, and one of two special **Account Detail** screens will appear. (See the **Account Details** section for a full description.)

Tiered Loan Accounts									
Master Loan Account	Type	Principal Balance/Credit Limit	Interest Rate	Maturity Date	Credit Line/Note #	Available Balance	Next Prin Pymt Date Due	Next Int Pymt Date Due	
00112233445	TCL Me Credit Line	113.45	1.357%	04/20/1934	111222	21.22	04/03/2011	06/16/2033	
00112233445	TCL Me Note	26.00	1.357%	04/20/1934	11333333	21.22	04/03/2011	06/16/2033	
00112233445	TCL Me Note	26.00	1.357%	04/20/1934	11333333	21.22	04/03/2011	06/16/2033	
666666666	Credit Line 666666666	174.00	1.200%	07/30/2005	11224455	1,354.00			
666666666	Credit Line 666666666	432.00	1.400%	07/30/2005	11225566	1,766.02			
666666666	Note 666666666	1,800.00	1.500%	07/30/2005	5556678	1,755.02	01/02/2001	01/03/2001	
666666666	Note 666666666	22,000.00	1.000%	07/30/2005	555667	21,355.98	02/03/2001	02/04/2001	
666666666	Note 666666666	2,400.00	1.100%	07/30/2005	123456	2,375.98	03/05/2001	03/06/2001	
991022526	Note	14,000.00	5.000%	04/15/2012	9001	61,000.00	04/15/2012	01/15/2012	
991022527	Note	14,000.00	5.000%	04/15/2012	9001	61,000.00	04/15/2012	01/15/2012	

Account Details for Tiered Commercial Loans

At the **Select Account** drop-down, you can select a different Credit Line or a Note from the drop-down list. The Account Information section shows all of the relevant data for that Note.

The table shows all notes associated with the Credit Line indicated in the drop-down list at the top. You can also click the **Note Number** hyperlink to see the details for any **Note** listed in the table.

Account Detail

Select Account [Back to Account Summary](#)

Account Information

Company Name	BB Primo
Master Loan Account	66666666 - Credit Line 66666666
Credit Line Number	11223344
Interest Rate	1.100%
Maturity Date	07/30/2005
Available Balance	1,425.98
Credit Limit	524.00

Transaction Details

Note Number	Outstanding Principal Balance	Interest Rate	Maturity Date
11333333	26.00	1.357%	04/20/1934

Account Details

At the **Select Account** drop-down, you can select a different Credit Line or a Note from the drop-down list.

Click the **Principal Detail** or **Interest Detail** magnifying glasses to see P & I data in a separate pop-up browser window.

Account Detail

Select Account

Account Information

Company Name	BB Primo
Master Loan Account	66666666 - Credit Line 66666666
Outstanding Principal Balance	
Interest Rate	1.100%
Maturity Date	07/30/2005
Note Number	
Available Balance	1,425.98
Principal Due	
Interest Due	
Late Charges Due	
Fees Due	
Scheduled Payment Amount	
Scheduled Payment Type	
Current Amount Due	
Current Principal	
Principal Detail	Yes
Current Interest	
Interest Detail	Yes
Next Interest Payment Date Due	

Search Transactions

Search Transactions

The Balance Reporting **Search Transactions** option allows you to create a search request, by account. The search may contain a specific date range or a pre-defined date range, a specific check number, a specific check number and amount, or a range of check numbers. A Company drop-down list is available at the top of the page. This allows you to specify which company's accounts you want to search.

To display the **Search Transactions** screen, select the **Search Transactions** option under the Account Reporting section of the **Account Activities & Reporting** menu. The **Search Transactions** screen displays.

This screen has several distinct sections that are used to build your transaction search criteria. Search results are displayed on the **Transaction Results** screen. If more transactions meet the criteria than are able to be displayed on-screen, you will have the ability to view these records using **First**, **Previous** and **Last** buttons.

To create a report using the search feature:

1. In the **Account Selection** section, select the account to query.
2. In the **Date Selection** section, select from a predefined time period or enter a date range of your choosing.
3. In the **Check / Serial Number Selection** section, select a specific check number, a range of check numbers or "All" check numbers for your query.
4. In the **Amount Selection** section, enter a specific amount or request "All" dollar amounts.
5. In the **Transaction Type Selection** section, choose between debits, credits or "All" transactions for inclusion in the report.
6. Click the **Submit** button. The **Transaction Results** screen is displayed listing all the transactions that match the criteria entered.
7. Click the **Reset** button to clear the fields.

Company: 1111 Simulator Inc ▼

To be sure of hitting the target, shoot first and call whatever you hit the target.

Search Transactions

Account Selection
Please Select ▼

Date Selection

Request a Predefined Date Range	Request Date Range
<input checked="" type="radio"/> Since Last Statement ▼	<input type="radio"/> From <input style="width: 50px;" type="text"/> <small>MM/DD</small> To <input style="width: 50px;" type="text"/> <small>MM/DD</small>

Check / Serial Number Selection

Request a Specific Check / Serial Number	Request a Specific Check Range	All
<input type="radio"/> <input style="width: 80px;" type="text"/>	<input type="radio"/> From <input style="width: 50px;" type="text"/> To <input style="width: 50px;" type="text"/>	<input checked="" type="radio"/> All

Amount Selection

Request a Specific Amount	Request All Amounts
<input type="radio"/> <input style="width: 80px;" type="text"/>	<input checked="" type="radio"/> All

Transaction Type Selection
 Debits Credits All

Submit
Reset

Search Transactions Results

The transaction search results screen provides a detailed listing of those transactions that meet your search criteria.

The listing of transactions on the Transaction Search Results screen can be sorted by the data in any column. Click the arrows in the column headers to sort the table (up arrows give an ascending sort; down arrows give a descending sort). To search for additional transactions, select the New Search button.

Note: For checking accounts, the table will also display a **Check / Serial Number** column. If you have access to the **Imaging** service and an image is available, the check number will display as a hyperlink; click the link to display the check image in a new window.

Transaction Search Results			
Search Criteria			
Company	BB Primo		
Account	08001 - 1 - Checking 08001		
Date	Since Last Statement		
Check / Serial Number	All		
Amount	All		
Transaction Type	All		

Date	Description	Check / Serial Number	Amount
07/05/2012	ARP TEST	8	111.00
07/05/2012	ARP TEST	7	110.00
07/05/2012	ARP TEST	6	109.00
07/05/2012	ARP TEST	5	108.00
07/05/2012	ARP TEST	4	107.00
07/05/2012	ARP TEST	3	-106.00

Balance Alerts

Manage Balance Alerts

The **Manage Balance Alerts** function is used to specify alert conditions by defining unique criteria for individual accounts. These criteria each take the form of a dollar value and an "above" or "below" condition. An account may be assigned both an above and a below threshold, effectively bracketing the acceptable range between floor and ceiling values. The system sends an email message when an account reaches the specified monetary level.

Note: for security purposes, the email content will only alert you that your account is above or below the threshold established.

A **Company** drop-down will be available. Selecting a company will populate the **Account** drop-down in the Add An Alert section with that company's accounts. It will also display associated alerts under the Current Alert section of the page.

The **Manage Balance Alerts** function operates by running an automated program twice a day, once at 4:00am and again at noon (Pacific Time). The system checks all account balances against the **Manage Balance Alert(s)** definitions, and the online banking system then sends email messages as needed.

To display the **Manage Balance Alerts** screen:

Click the **Manage Balance Alerts** option on the Account Activities & Reporting menu. The **Manage Balance Alerts** screen displays.

Company: 1111 Simulator Inc

Manage Balance Alerts

Add An Alert

Account: Select an Account

Balance Type: Please Select

Condition: Rises Above

Amount:

Email Address:

Current Alert(s)

Select	Account	Balance Type	Balance Condition	Amount	Email Address
<input type="checkbox"/>	018961 - NCRStatement Account1	Available	Rises Above	\$1,500.00	a@b.com
<input type="checkbox"/>	018961 - NCRStatement Account1	Available	Falls Below	\$100.00	123@456.com
<input type="checkbox"/>	10 - Saving Account - 1111 test1	Available	Rises Above	\$1.00	a@b.com
<input type="checkbox"/>	10 - Savings Account - 5555	Available	Rises Above	\$999.90	aa@bb.com
<input type="checkbox"/>	018961 - NCRStatement Account1	Available	Rises Above	\$1,100.00	aa@bb.com

A **Company** drop down will be available on the page. Each company selection will update the **Account** drop down with accounts that are associated with that company. Only accounts that you have permission to access will appear. By default, the primary company will appear first in the **Company** drop down menu. Any additional companies will be listed after in alphabetical order.

The **Current Alert(s)** section shows all alerts currently in effect for the selected company. You can add new alert definitions, update the existing definitions or delete definitions.

The **Reset** button clears and entries or changes you have made on the screen.

Add a Balance Alert

To add a new Alert definition, fill out the fields in the **Add An Alert** section of the screen.

1. Select the **Company** that you would like to create an alert for. Each company selection will update the **Account** drop-down with accounts that are associated with that company.
2. Select the account from the **Account** drop-down list.
3. Select the **Balance Type** you would like monitored from the Balance Type drop-down list.

4. Select *Rises Above* or *Falls Below* from the **Condition** drop-down list.
5. Enter the threshold amount in the **Amount** field.
6. Enter the email address to receive the alert notification in the **Email Address** field.
7. To add the new alert, click the **Add** button. To discard the new information and clear all of the fields, click the **Reset** button

Company: 1111 Simulator Inc ▼

Manage Balance Alerts

Add An Alert

Account	Select an Account ▼
Balance Type	Please Select ▼
Condition	Rises Above ▼
Amount	
Email Address	

Add
Reset

Update Balance Alerts

1. Select the **Company** that has an alert you would like to update.
2. In the **Current Alert(s)** section, click the **Select** check box next to the alert you want to change.
3. Edit the **Balance Type**, **Balance Condition**, **Amount** and/or **Email Address** settings.
4. Repeat steps 1 and 2 for other **Alert** definitions, if desired.
5. Click **Update** to save the modified definition(s). **Reset** will return the settings to the original settings.

Current Alert(s)					
Select	Account	Balance Type	Balance Condition	Amount	Email Address
<input type="checkbox"/>	018961 - NCRStatement Account1	Available ▼	Rises Above ▼	\$1,500.00	a@b.com
<input type="checkbox"/>	018961 - NCRStatement Account1	Available ▼	Falls Below ▼	\$100.00	123@456.com
<input type="checkbox"/>	10 - Saving Account - 1111 test1	Available ▼	Rises Above ▼	\$1.00	a@b.com
<input type="checkbox"/>	10 - Savings Account - 5555	Available ▼	Rises Above ▼	\$999.90	aa@bb.com
<input type="checkbox"/>	018961 - NCRStatement Account1	Available ▼	Rises Above ▼	\$1,100.00	aa@bb.com

Update
Delete
Reset

Delete a Balance Alert

1. Select the **Company** that has the alert you would like to delete.
2. In the **Current Alert(s)** section, click the **Select** check box next to the alert you want to delete.
3. The **Reset** will return the settings to the original settings.
4. Click the **Delete** button. A dialog box appears, prompting for confirmation.
5. Click the **OK** button to confirm you want to delete the alert or **Cancel** to leave the record as is.

Current Alert(s)					
Select	Account	Balance Type	Balance Condition	Amount	Email Address
<input type="checkbox"/>	018961 - NCRStatement Account1	Available	Rises Above	\$1,500.00	aa@b.com
<input type="checkbox"/>	018961 - NCRStatement Account1	Available	Falls Below	\$100.00	123@456.com
<input type="checkbox"/>	10 - Savings Account - 1111 test1	Available	Rises Above	\$1.00	aa@b.com
<input type="checkbox"/>	10 - Savings Account - 5555	Available	Rises Above	\$999.90	aa@bb.com
<input type="checkbox"/>	018961 - NCRStatement Account1	Available	Rises Above	\$1,100.00	aa@bb.com

Update Delete Reset

Create Reports**Create Reports**

The **Create Reports** function lets you create, edit and delete custom reports that may be viewed in the format of the **Account Summary** page. Create Reports lets you configure the display so that you see only the accounts and transactions you want to see.

A report comprises a group of **Account** settings and a group of **Transaction** settings. Reports are saved by name and include a descriptive title. When used, the report acts as a filter setting for the **Account Summary** screen, giving a customized view.

The **Company** drop-down selection will populate the **Available Accounts**. Please note that the **Report Name** drop-down will be populated with reports tied to the selected **Company**. The reports are listed in alphabetical order.

From the **Account Activities & Reporting** menu, click the **Create Reports** option under the Account Reporting group.

Adding a New Report:

You may select an existing report name from the drop-down list, or click the *New* button to create a new report. If the *New* button is selected, the Report Name drop-down is pre-filled with the name *New Report*. You will have an opportunity to name the report at the bottom of the page right before you Save the report definition.

1. Choose the accounts you would like to see displayed on the report by clicking the check box associated with the account -- or you may choose all accounts by clicking the Select All check box.
2. Then select the Transaction Categories for the report by selecting the specific check box for the category, or the Select All check box for all transaction categories.

Note: If account category codes are not available, the transaction types displayed will be *All Debits* and *All Credits*.

3. Once you have defined the report, enter a *Report Name* in the space provided. The report name may not contain any spaces. Then assign a *Report Title*. The report title may contain spaces. If you enable the *Make this a Favorite Report* check box, the report name will appear in the Report Name drop-down list with an asterisk.
4. When you are finished, click the **Add** button at the bottom of the page.

Displaying the Report Definition for a Saved Report:

Choose the Report Name from the drop-down list.

The page will populate with the report definition for the selected report.

You may edit or delete the report definition. When you are finished, click the **Update** button at the bottom of the page.

Create Reports

Select a report from the drop-down or New to create a new report. (*) indicates a Favorite Report.

Report Name OR

Available Accounts

Select	Account	Select	Account
<input type="checkbox"/>	0105020633 - Wire testing account 23	<input type="checkbox"/>	018961 - NCRStatement Account1
<input checked="" type="checkbox"/>	10 - Saving Account - 1111 test1	<input type="checkbox"/>	10 - Saving Account - 2222
<input type="checkbox"/>	10 - Savings Account - 5555	<input checked="" type="checkbox"/>	10 - Saving Account SP - 1111
<input type="checkbox"/>	1003123456 - Metavante AFS Statement Account	<input type="checkbox"/>	101 - Saving Account - 1111
<input type="checkbox"/>	1502630515 - Master Account Record	<input type="checkbox"/>	20 - Money Market - 1111
<input type="checkbox"/>	20 - Money Market - 2222	<input type="checkbox"/>	20 - Certificate - 5555
<input checked="" type="checkbox"/>	257503755 - Wire testing account 4	<input type="checkbox"/>	30 - My VISA - 1111
<input type="checkbox"/>	370500150 - Wire testing account 5	<input type="checkbox"/>	372500247 - Wire testing account 3
<input type="checkbox"/>	40 - Certificate - 1111	<input type="checkbox"/>	40 - VISA GOLD - 1111
<input type="checkbox"/>	408023960 - Wire savings account 1	<input type="checkbox"/>	608090880 - Wire savings account 2
<input type="checkbox"/>	808087235 - Wire savings account 4	<input type="checkbox"/>	809600803 - Wire savings account 3
<input type="checkbox"/>	8210106 - Demand Dep	<input type="checkbox"/>	9000001293 - Wire testing account 1
<input type="checkbox"/> Select All			

Available Transaction Categories

Select	Group	Select	Group
<input checked="" type="checkbox"/>	All Debits	<input checked="" type="checkbox"/>	All Credits
<input type="checkbox"/>	Checks Paid / Withdrawals	<input type="checkbox"/>	Deposits
<input type="checkbox"/>	Money Transfer Debits	<input type="checkbox"/>	Money Transfer Credits
<input type="checkbox"/>	ACH/EFT Debits	<input type="checkbox"/>	ACH/EFT Credits
<input type="checkbox"/>	Other Debits	<input type="checkbox"/>	Other Credits
<input type="checkbox"/> Select All			

Save the Current Report Settings

Report Name Report Title

Make this a Favorite Report

Update Report Criteria

1. Rest the cursor on the **Account Activities & Reporting** option and then click **Create Reports**. The **Create Reports** screen appears.
2. Select the appropriate company from the **Company** drop-down.
3. Select the report from the **Report Name** drop-down list.
4. Make the desired changes. If necessary, click the **Reset** button to revert all fields to their previously-saved values.
5. Click the **Update** button.

Create a New Report

1. Rest the cursor on the **Account Activities & Reporting** option and then click **Create Reports**. The **Create Reports** screen appears.
2. Select the appropriate company from the **Company** drop-down.
3. Click the **New** button
4. Check the boxes for the desired accounts in the **Available Accounts** table.
5. Check the boxes for the desired transactions in the **Available Transaction Categories** table. (You can also check Select All to check all the boxes, or uncheck it to clear all boxes.)
6. Enter a **Report Name** (no spaces) and a descriptive **Report Title**.
7. (Optional) Check the **Favorite Report (default)** box if you want to be able to use this report as the main landing page.
8. Click the **Add** button.

Company: ▼

Create Reports

Select a report from the drop-down or New to create a new report. (*) indicates a Favorite Report

Report Name: OR

Available Accounts			
Select	Account	Select	Account
<input type="checkbox"/>	105020633 - Wire testing account 23	<input type="checkbox"/>	18961 - NCRStatement Account
<input type="checkbox"/>	- Saving Account - 1111 leaf1	<input type="checkbox"/>	- Saving Account - 2222
<input type="checkbox"/>	- Savings Account - 5555	<input type="checkbox"/>	- Saving Account SP - 1111
<input type="checkbox"/>	3123456 - Metavante AFS Statement Account	<input type="checkbox"/>	1 - Saving Account - 1111
<input type="checkbox"/>	502630515 - Master Account Record	<input type="checkbox"/>	- Money Market - 1111
<input type="checkbox"/>	- Money Market - 2222	<input type="checkbox"/>	- Certificate - 5555
<input type="checkbox"/>	2210002164 - FileMover Issue	<input type="checkbox"/>	57503755 - Wire testing account 4
<input type="checkbox"/>	- My VISA - 1111	<input type="checkbox"/>	70500150 - Wire testing account 5
<input type="checkbox"/>	72500247 - Wire testing account 3	<input type="checkbox"/>	- Certificate - 1111
<input type="checkbox"/>	- VISA GOLD - 1111	<input type="checkbox"/>	8023960 - Wire savings account 1
<input type="checkbox"/>	8090880 - Wire savings account 2	<input type="checkbox"/>	8087235 - Wire savings account 4
<input type="checkbox"/>	9600803 - Wire savings account 3	<input type="checkbox"/>	210106 - Demand Dep
<input type="checkbox"/> Select All			

Available Transaction Categories			
Select	Group	Select	Group
<input type="checkbox"/>	All Debit	<input type="checkbox"/>	All Credits
<input type="checkbox"/>	Checks Paid / Withdrawals	<input type="checkbox"/>	Deposits
<input type="checkbox"/>	Money Transfer Debits	<input type="checkbox"/>	Money Transfer Credits
<input type="checkbox"/>	ACHIEFT Debits	<input type="checkbox"/>	ACHIEFT Credits
<input type="checkbox"/>	Other Debits	<input type="checkbox"/>	Other Credits
<input type="checkbox"/> Select All			

Save the Current Report Settings

Report Name Report Title

Make this a Favorite Report

Delete a Report

1. Rest the cursor on the **Account Activities & Reporting** option and then click **Create Reports**. The **Create Reports** screen appears.
2. Select the appropriate company from the **Company** drop-down
3. Select the report from the **Report Name** drop-down list.
4. Click the **Delete** button.

Run Selected Report

The **Run Selected Report** option lets you display the results from your saved reports.

To display the **Run Selected Report** screen, select the **Account Reporting** option under the Account Activities & Reporting menu option. The **Run Selected Report** screen displays.

Select a report from the drop-down list and then click the Submit button. The system displays the **Account Summary** screen using your saved report criteria as the filtering specification.

Run Selected Report

Please Select Report

Account Activities & Reporting

The Account Activities & Reporting menu provides access to account management functions. The options available on this menu are dependent upon each financial institution's processing methods and may include:

Reconciliation Services

- Upload Issued Checks – allows you to upload an issue file to cash management
- Enter Issued Checks – allows you to manually enter issue items.
- View Issued Check Register -- displays a history of the issues you have submitted (input or uploaded) and, depending on your financial institution's processing method, may allow you to reconcile account information and view exceptions.

Positive Pay

- Exception Decision Positive Pay Exceptions – allows you to view exceptions and submit decisions (Pay or Return) through the online banking channel. Exception items are updated with decision information. This option is dependent upon on your financial institution's processing method.

Stop Payments

- Add Stop Payment – Allows you to enter a stop payment request on a single check or range of checks.
- View Stop Payment Activity – Allows you to view stop payment transaction status.

Reconciliation Services

Enter Issued Checks

The **Enter Issued Checks** feature lets you manually enter your check data and submit issued checks for reconciliation processing. There are two sections of the Enter Issued Checks screen. The first section is where a user adds issued checks to send to their financial institution. You do not have to send the entered issued checks to your financial institution until you are ready. You can add the issued checks and then send them to the financial institution separately.

The second section is where you can change or delete the issued items prior to sending to the financial institution. Use the Update function to save issued

checks for later edits and additions prior to sending them to your financial institution.

To add a new Issue:

1. Choose the **Reconciliation Services** option on the **Account Activities & Reporting** menu, and then select the **Enter Issued Checks** sub-menu option. The Enter Issued Checks screen appears and shows all manually entered issues for all accounts.

2. Select an account from the **Select Account** drop-down list.
3. In the top section of the screen, fill in the **Issue Date**, **Check Number**, **Amount** and **Additional Information** fields.

Note: The **Additional Information** field can be used to uniquely identify the issue item, similar to the Memo field on a check.

Pending Issues							
Action	Account	Issue Date	Check Number	Amount	Payee	Additional Information	Remove From List
Void/Del	0105020633 - Wire testing account 23	06/03/2012	114	\$1.00			<input type="checkbox"/>
Void/Add	0105020633 - Wire testing account 23	06/03/2012	113	\$1.00			<input type="checkbox"/>
Reg/Del	0105020633 - Wire testing account 23	06/03/2012	112	\$1.00			<input type="checkbox"/>
Reg/Add	0105020633 - Wire testing account 23	06/03/2012	111	\$1.00	test	1	<input type="checkbox"/>

Batch Details	
Batch Description	<input type="text"/>
Amount Added	\$1.00
Amount Deleted	\$1.00
Issues Added	1
Issues Deleted	1
Issues Voided	1
Voids Deleted	1

4. Set the action to take using the following options:
 - Click **Reg/Add** to add a check.
 - Click **Reg/Del** to remove a check.
 - Click **Void/Add** to add a voided check.
 - Click **Void/Del** to remove a voided check.
 - Click **Stop/Add** to change check status to "stop payment" (*processing method B only*)
 - Click **Stop/Del** to remove a stop payment on a check (*processing method B only*)
5. Click the **Add** button to add the issued check items to the Update Issues list below.
6. Click **Save** to save the information added to the Update Issues list.

Note: If you have items in the **Pending Issues** section of the page, prior to leaving this page, you must click the **Save** button or **Send** button at the bottom of the page or entered issued check data will be lost.

7. The **Update Issues** section of the screen shows all manually entered issues. While the **Account Number** field is display only, for any issue added you may change the action for the item or update the data fields. Optionally, check the **Delete** box to remove an issue from the list.
8. Click **Save** to save changes made to the issue items and remove items marked for deletion.
9. Click **Send** to send the data for processing and add the items to the **Issued Check Register**. A confirmation screen will appear displaying a summary of the issue register items entered.

Reconciliation Services Processing Methods

The online banking product is designed to provide Reconciliation Services to financial institutions with different processing methods. There are two possible

options available. Each option affects the menu items on the Account Services menu and the appearance and use of the Issues Register. These options are described below.

Note: The instruction set for Enter Issued Checks varies depending on the processing method used by your financial institution. Please take note of the sample screen to determine which Issues Register Instructions to follow.

Reconciliation Services (Processing Method A)

If your financial institution uses this method of handling Reconciliation Services, you will be able to input issues, upload issues, and view issue history on the Issued Check Register. There will be additional reports that your *financial institution* will provide outside of the online banking application. If your financial institution uses this method of processing, your Issued Check Register screen will look like this:

Company: 1111 Simulator Inc

Enter Issued Checks

Add Issue

Account Selection	<input type="text" value="0105020633 - Wire testing account 23"/>
Action	<input type="text"/>
Issue Date	<input type="text"/> 
Check Number	<input type="text"/>
Amount	<input type="text"/>
Payee	<input type="text"/>
Additional Information	<input type="text"/>

Issued Check Register

Account Selection

0105020633 - Wire testing account 23

Request Specific Date Range

From 07/18/2012 To 07/25/2012

Issue Search

Search For Value

Issues

Check Number	Issue Date	Payee	Additional Information	Amount	Action	Status Date	Detail
111	07/18/2012	test	test	\$101.00	Reg/Add	07/24/2012 12:17 PM EST	
9898	07/25/2012	payee		\$123.45	Reg/Add	07/25/2012 03:32 PM EST	
34535	07/24/2012	john doe		\$50.00	Reg/Add	07/24/2012 05:46 PM EST	
55555	07/25/2012	payee 1	add info	\$676,767.00	Reg/Add	07/25/2012 05:53 PM EST	
123123	07/18/2012	test	test	\$123,123.00	Reg/Add	07/24/2012 12:14 PM EST	

You will be limited to creating issues and exception decisions for the primary company only. No drop down menu will be available to select secondary companies. Only the primary company will display on the top right-hand side of each screen.

The screens available for this method are:

- Upload Issues File
- Enter Issued Checks
- Issued Check Register

If your financial institution also uses the cash management system's *Positive Pay* feature, you will have the following additional menu option:

- Decision Positive Pay Exceptions

Reconciliation Services (Processing Method B)

If your financial institution uses this method of handling Reconciliation Services, you will be able to input issues, upload issues, and use the Issued Check Register to reconcile the selected account for the designated period. Exceptions are displayed on the register, but processing decisions on those exceptions is not available. If your financial institution uses this method of processing, your Issued Check Register screen will look like this:

Company: 1111 Simulator Inc

Issue issues always !!!

View Issued Check Register

Account Selection
0105020633 - Wire testing account 23

Request Specific Date Range
 From 05/06/2012 To 05/21/2012

Filter Issues by Status

Select	Group	Select	Group
<input type="checkbox"/>	Outstanding	<input type="checkbox"/>	Amount Mismatch
<input type="checkbox"/>	Void	<input type="checkbox"/>	Paid Over Stop
<input type="checkbox"/>	Stale	<input type="checkbox"/>	Paid Over Stale
<input type="checkbox"/>	Paid	<input type="checkbox"/>	Paid No Issue
<input type="checkbox"/>	Stop Pay	<input type="checkbox"/>	Duplicate Paid
<input type="checkbox"/>	Deleted	<input type="checkbox"/>	Paid Void
<input type="checkbox"/>	Select All	<input type="checkbox"/>	Select Exceptions Only

Issue Search
 Search For Check Number Value

Issues

Check Number	Issue Date	Payee	Additional Information	Amount	Register Status	Status Date	Paid Date
1000	05/06/2012	sdfsfs		\$39.00	Outstanding	05/08/2012 01:48 PM CST	
1001	05/06/2012	nmm		\$89.00	Outstanding	05/08/2012 01:48 PM CST	
1002	05/06/2012	fdfs		\$29.00	Outstanding	05/08/2012 01:48 PM CST	
1010	05/07/2012	dsfdsfds	enver	\$34.00	Outstanding	05/08/2012 12:25 PM CST	
1011	05/07/2012	jkjkj		\$87.00	Outstanding	05/08/2012 12:25 PM CST	
1012	05/07/2012	jkjkj		\$10,000.00	Outstanding	05/08/2012 12:25 PM CST	

A **Company** drop down will be available on each page. Each company selection will update the **Account Number** drop down with accounts that are associated with that company. Only accounts that you have access to will be available.

The screens available for this method are:

- Upload Issues File
- Enter Issued Checks
- Issued Check Register

If your financial institution also uses the cash management system's *Positive Pay* feature, you will have the following additional menu option:

- Decision Positive Pay Exceptions

Issues Register

Issues Register - Method A

The Issues Register allows you to view a history of the issues sent to the *financial institution* for a selected account. By default, the system initially displays 500 records. You can search for and display issues records from up to 180 days in the past.

To display the **Issues Register** screen:

From the **Account Activities & Reporting** menu, select the **View Issued Check Register** option under the **Reconciliation Services** group. The **Issued Check Register** screen appears.

1. Select the appropriate account from the **Account Number** drop-down list.
2. Enter a date range to search within and click **Submit** or
3. Search for a specific issue by selecting Check Number, Issue Amount, Issue Date or Payee from the **Search for:** drop-down list, then enter a **Value** to search for and click **Submit**. The information matching the criteria entered will be displayed.

Company: 1111 Simulator Inc

Account Selection

0105020633 - Wire testing account23 ▾

Request Specific Date Range

From 07/18/2012 To 07/25/2012

Issue Search

Search For Check Number ▾ Value

Check Number ▲	Issue Date ⇅	Payee ⇅	Additional Information ⇅	Amount ⇅	Action ⇅	Status Date ⇅	Detail
111	07/18/2012	test	test	\$101.00	Reg/Add	07/24/2012 12:17 PM EST	
9898	07/25/2012	payee		\$123.45	Reg/Add	07/25/2012 03:32 PM EST	
34535	07/24/2012	john doe		\$50.00	Reg/Add	07/24/2012 05:46 PM EST	
55555	07/25/2012	payee 1	add info	\$676,767.00	Reg/Add	07/25/2012 05:53 PM EST	
123123	07/18/2012	test	test	\$123,123.00	Reg/Add	07/24/2012 12:14 PM EST	

Note: You can view the detail for a line item by clicking the magnifying glass icon in the **Detail** column. You can also export the information displayed on screen to a comma-delimited file by clicking the **Export** button. You will be prompted to save the file to disk, choose a location, and specify the file name for the exported data.

Issues Register - Method B

The Issues Register allows you to view a history of the issues for a selected account. You will be able to input issues, upload issues, and view **Outstanding Items, Paid Items, Stale Items and Deleted Items**. Exceptions are displayed on the register, but are processed outside the application. By default, the system initially displays 500 records. You can search for and display issues records from up to 180 days in the past.

To display the **Issued Check Register** screen:

From the **Account Activities & Reporting** menu, select the **View Issued Check Register** option under the **Reconciliation Services** group. The **Issued Check Register** screen appears.

Company: ▼

Issued Check Register

Account Selection

Request Specific Date Range
 From To

Filter Issues by Status

Select	Group	Select	Group
<input checked="" type="checkbox"/>	Outstanding	<input checked="" type="checkbox"/>	Amount Mismatch
<input checked="" type="checkbox"/>	Void	<input checked="" type="checkbox"/>	Paid Over Stop
<input checked="" type="checkbox"/>	Stale	<input checked="" type="checkbox"/>	Paid Over Stale
<input checked="" type="checkbox"/>	Paid	<input checked="" type="checkbox"/>	Paid No Issue
<input checked="" type="checkbox"/>	Stop Pay	<input checked="" type="checkbox"/>	Duplicate Paid
<input checked="" type="checkbox"/>	Deleted	<input checked="" type="checkbox"/>	Paid Void

Select All Select Exceptions Only

The screenshot shows an 'Issue Search' form with a dropdown menu set to 'Check Number' and a 'Value' input field. Below the form is a table with the following data:

Check Number	Issue Date	Payee	Additional Information	Amount	Register Status	Status Date	Paid Date
111	07/18/2012	test	test	\$101.00	Outstanding	07/24/2012 12:17 PM EST	
9898	07/25/2012	payee		\$123.45	Outstanding	07/25/2012 03:32 PM EST	
34535	07/24/2012	john doe		\$50.00	Outstanding	07/24/2012 05:46 PM EST	
55555	07/25/2012	payee 1	add info	\$676,767.00	Paid	07/25/2012 05:53 PM EST	
123123	07/18/2012	test	test	\$123,123.00	Outstanding	07/24/2012 12:14 PM EST	

An 'Export' button is located below the table.

1. Select a company from the **Company** drop-down selection to populate the **Account Number** drop down list.
2. Select the appropriate account from the **Account Selection** drop down list.
3. Enter a date range to search within and click **Submit** or
4. Search for a specific issue by selecting Check Number, Issue Amount, Issue Date or Payee from the **Search For** drop-down list, then enter a **Value** to search for and click **Submit**. The information matching the criteria entered will be displayed.

Note: You can export the information displayed on screen to a comma-delimited file by clicking the **Export** button. You will be prompted to save the file to disk, choose a location, and specify the file name for the exported data.

Upload Issued Checks

Authorized users may select an Issues Register File (file containing issued check information), upload the issued check items file and send it to the financial institution for reconciliation processing. An email will be sent to your financial institution informing them of the incoming file. Uploaded items may be viewed in the **Issued Check Register**. Please note that the system will only allow an *end user* to upload issues for accounts they have access to enter issued checks.

A **Company** drop down will be available on the page. You will need to select the company that is associated to the account in the uploaded file. Method A users will see the primary company displayed in the top right-hand corner in place of the drop down menu

To upload an issued checks file:

1. (For Method B) Select the **Company** that is associated with the account in the file to be uploaded.
2. Below the **Reconciliation Services** option on the **Account Activities & Reporting** menu, select the **Upload Issued Checks** sub-menu option. The Upload Issued Checks screen appears.

3. Select the file format to be uploaded. The default file format is Proprietary ARP file.
4. Enter the full path name for the file, or for convenience, you may click the **Browse...** button to open a standard Windows dialog box that allows you to search your local and network drives to locate the file.
5. Click the **Upload** button to submit the issued checks file to your financial institution for processing. If the upload is not successful, the system will display an error message.

Note: Submitting issues past cutoff time will prompt the following warning: "Your issued items have been successfully submitted. Due to cutoff time frames established by your *financial institution*, these issued items will be processed the next business day." Issues submitted past the cutoff time will be assigned an Issue Date of the next business day.

Company: 1212 Company ▼

Upload Issued Checks

Type

Proprietary ARP File

Comma Delimited

Fixed Column Length

Select File

Decision Positive Pay Exceptions

The **Decision *Positive Pay* Exceptions** function lets you review all discrepancies that have occurred between your own issues records and those processed by your *financial institution*. For each exception item, you can instruct the financial institution on what action to take. You may also view decisions sent for the past 10 calendar days.

A message at the bottom of the screen indicates how many more exceptions require decisions. Once some or all the first 50 exceptions listed have decisions, the screen refreshes with the next 50 exceptions requiring decisions. The **Sent Positive Pay Decisions** screen displays exception items previously sent to the financial institution for processing. Each exception item has full details, including the Exception Reason. Processed exceptions activity will be

retained for 10 calendar days. Exceptions listed may be sorted using the up and down arrows next to each column heading.

A **Company** drop down is available on the page. You will need to select the company that is associated to the account in the uploaded file. Method A users will see the primary company displayed in the top right-hand corner in place of the drop down menu

To process exception decisions:

1. Rest your cursor on the **Account Activities & Reporting** menu, and then select the **Decision Positive Pay Exceptions** option under the Positive Pay group. The **Decision Positive Pay Exceptions** screen appears.

Select	Account	Check Number	Posted Date	Issued Amount	Amount Paid	Exception Reason	Action
<input type="checkbox"/>	2	501	06/11/2012		\$100.00	Amount Mismatch	<input type="radio"/> Pay <input type="radio"/> Return <input type="radio"/> Pay - Adj. Required
<input type="checkbox"/>	2	502	06/10/2012		\$125.00	Paid Over Stop	<input type="radio"/> Pay <input type="radio"/> Return <input type="radio"/> Pay - Adj. Required
<input type="checkbox"/>	3	503	05/11/2012		\$237.99	Paid Over State	<input type="radio"/> Pay <input type="radio"/> Return <input type="radio"/> Pay - Adj. Required
<input type="checkbox"/>	4	504	04/15/2012		\$3,456.98	Duplicate Paid	<input type="radio"/> Pay <input type="radio"/> Return <input type="radio"/> Pay - Adj. Required
<input type="checkbox"/> Select All							
<input type="button" value="Send"/> <input type="button" value="Reset"/> <input type="button" value="Show Sent"/>							

2. If your financial institution supports multi-TIN functionality, select a Company from the **Company** drop-down menu. This will populate the screen with the exceptions for this company. Method A users will see the primary company displayed in the top left corner in place of the drop-down menu.
3. Click the **Select** checkbox next to the exception item(s) to select that item to be sent to the financial institution.
4. Set the **Action** to instruct the financial institution what to do with each item. The default decision for exception items is automatically selected. Once a decision on an item has been sent, you may not change the action decision. The actions available are:
 - **Pay:** Pay the check
 - **Return:** Do not honor the check
 - **Pay – Adj. Required:** Pay the issue amount and adjust the check amount to match
5. Click the **Send** button to submit the selected exceptions to the financial institution for processing. The **Exceptions Processing** screen will refresh and display the exceptions remaining.

Note: If you do not submit exception decisions for processing before the financial institution's established cutoff time, the default decisions will automatically be sent to the financial institution.

Sent Positive Pay Decisions							
Date & Time Sent	Account	Check Number	Posted Date	Issued Amount	Amount Paid	Exception Reason	Action
05/08/2012 05:28 PM EST	1	1111	05/22/2012			\$ 01 Amount Mismatch	Pay
05/08/2012 05:40 PM EST	2	2222	05/22/2012			\$ 02 Duplicate Paid	Return
05/11/2012 05:15 PM EST	1	101	05/11/2012	\$15.00	\$100.00	Amount Mismatch	Adjust
05/11/2012 05:15 PM EST	2	102	05/10/2012	\$125.00	\$125.00	Paid Over Stop	Pay
05/11/2012 05:15 PM EST	3	103	05/11/2012	\$237.99	\$237.99	Paid Over Stale	Return
05/11/2012 05:30 PM EST	1	1111	05/22/2012			\$ 01 Amount Mismatch	Return*
05/11/2012 05:30 PM EST	1	1111	05/22/2012			\$ 01 Amount Mismatch	Return*
05/11/2012 05:30 PM EST	1	101	05/11/2012			\$100.00 Amount Mismatch	Return*
05/11/2012 05:30 PM EST	1	101	05/11/2012			\$100.00 Amount Mismatch	Return*
05/11/2012 05:30 PM EST	4	104	04/15/2012	\$3,456.98	\$3,456.98	Duplicate Paid	Return*
05/11/2012 05:30 PM EST	1	105	03/20/2012	\$12.00	\$12.00	Void	Return*

Selecting the **Show Sent** button will display the **Sent Positive Pay Decisions** screen.

Note: Sent decisions with an action followed by an asterisk "*" were automatically sent to the financial institution.

Stop Payments

Add Stop Payment

The **Add Stop Payment** function allows you to place stops on an individual check or, if your financial institution supports it, a range of checks. Depending on the type of stop payment, additional information is required.

To display the **Add Stop Payment** screen:

1. Under the **Account Activities and Reporting** menu and the **Stop Payment** group, select the **Add Stop Payment** option. The **Add Stop Payment** screen displays.
2. If you have access to multiple companies, a Company drop-down option will display at the top left of the page. The company selected determines the account list on the Account drop-down.
3. The contact information fields are automatically populated with the information on file. These fields contain contact information used by your financial institution if they have any questions regarding the stop payment request. Complete the remaining information requested on this page. Fields with an asterisk (*) are required.
4. Under the Request Type section, toggling between the **Stop Individual Check** and **Stop Range of Checks** radio buttons changes the entry fields for each request type. If **Stop Range of Checks** is selected, the display changes to the following two entry fields -- *Starting Check Number* and *Ending Check Number*. **Note:** The ability to enter a range of checks is determined by your financial institution. Range stops may also be limited to the number of checks allowed in the stop range.

5. Click the **Add** button to send the stop payment request to your financial institution. A review screen appears allowing you to cancel or submit the Stop Payment for processing. If you click **Submit**, a confirmation screen appears with a recap of the information sent to the financial institution.

Company 1111 Simulator Inc ▼

Hire great people and give them the freedom to be awesome!!!

Add Stop Payment

Contact Information

Contact Name *	<input type="text" value="admin"/>
Phone Number *	<input type="text" value="(111) 111-1111X1114"/>
Fax Number	<input type="text"/>
Email Address *	<input type="text" value="admin@company.com"/>

Stop Information

Account *	<input type="text" value="Select an Account"/>
Reason for Stop *	<input type="text" value="Select Reason"/>
Request Type	<input checked="" type="radio"/> Stop Individual Check <input type="radio"/> Stop Range of Checks
Check Number *	<input type="text"/>
Check Amount *	<input type="text"/>
Issue Date	<input type="text"/>
Payee *	<input type="text"/>

View Stop Payment Activity

The **Stop Payment Activity** function allows you to view the status of stop payment requests. The screen will display Stop Payment activity for all users who are permitted to the Stop Payment function.

Stop Payment requests will have one of the following four status designations:

Unprocessed – The Stop Payment Request has been sent to the financial institution and is awaiting action. This status is also assigned when a mixed status is returned on a stop payment range request, i.e., some checks have cleared others have not.

Processing – The financial institution has received the stop payment request from the *end user* and is in the process of completing that request.

Completed – The financial institution has completed the stop payment request.

Declined – The financial institution is unable to complete the stop payment request.

Stop Payment requests with a status of Completed or Declined will remain on the activity screen for a period of ten calendar days.

To view the **Stop Payment Activity** screen, select the **View Stop Payment Activity** option under the **Account Activities and Reporting** menu and Stop Payment group.

- On initial display, the table is sorted by *Date Created* with the most recent stop payment transaction appearing at the top of the table. The second level sort is by Company. You may sort the table differently by clicking the up and down arrows in the column headers.
- Click the magnifying glass in the **Details** column to view the details of the stop payment in a separate pop-up window.

Status	Company	Ref. Number	Date Created	Status Changed By FI	User	Details
Unprocessed	1111 Simulator Inc	308	04/11/2012 08:49 PM CST	04/11/2012 08:49 PM CST	ADMIN	
Unprocessed	1111 Simulator Inc	307	04/11/2012 08:23 PM CST	04/11/2012 08:23 PM CST	ADMIN	
Unprocessed	1111 Simulator Inc	291	04/09/2012 09:55 AM CST	04/09/2012 09:55 AM CST	ADMIN	
Unprocessed	1111 Simulator Inc	290	04/09/2012 09:20 AM CST	04/09/2012 09:20 AM CST	ADMIN	
Unprocessed	1111 Simulator Inc	289	04/09/2012 09:15 AM CST	04/09/2012 09:15 AM CST	ADMIN	
Unprocessed	1111 Simulator Inc	255	04/05/2012 09:13 AM CST	04/05/2012 09:13 AM CST	ADMIN	
Unprocessed	1111 Simulator Inc	253	04/05/2012 09:12 AM CST	04/05/2012 09:12 AM CST	ADMIN	
Unprocessed	1111 Simulator Inc	254	04/05/2012 09:12 AM CST	04/05/2012 09:12 AM CST	ADMIN	
Unprocessed	1212 Company	252	04/05/2012 09:10 AM CST	04/05/2012 09:10 AM CST	ADMIN	
Unprocessed	1111 Simulator Inc	251	04/05/2012 09:09 AM CST	04/05/2012 09:09 AM CST	ADMIN	

Payments & Transfers

The **Payments & Transfers** menu provides you with options for the following services:

- **ACH** – allows you to create and send batch files which contain information pertinent to the movement of funds between accounts
- **Account Transfer** - allows you to move funds between accounts within the same *financial institution*
- **Federal Tax Payments** – allows you to use **Electronic Federal Tax Payment System (EFTPS)** as the method to submit tax payments
- **Wire Transfer** - allows you to move funds between accounts at different financial institutions

- **Sweeps** - Set up automated sweeps on accounts to keep their balances within certain limits.

Account Transfer

The **Account Transfer** service allows the *end user* to move funds between accounts within the same *financial institution*. Transfers can be scheduled for the current day or a date up to one year in the future. Scheduled transfers can be reviewed and deleted. This service also supports the scheduling of Recurring Account Transfers and allows the viewing, updating and deleting of pending Recurring Account Transfers.

Account Balances are checked by the system for current day transfers only. A disclosure statement appears onscreen indicating the date and time the balance information was updated. Balances are not checked when a future dated book transfer is created.

If you have access to multiple companies, a **Company** drop-down will be available. Selecting a company populates the **To Account** and **From Account** fields on the Add Transfer and Add Recurring Transfer screens. It will also display associated account transfers on the Update Account Transfer screen.

Please note that account transfers can be made across multiple companies if that feature is supported by your financial institution. However, future dated and recurring transfers may not be initiated for cross company account transfers.

Note: If your Data Processing Vendor supports this feature, all balances displayed will have an asterisk (“*”) appended to indicate when a real-time balance is not available. This asterisk will be displayed on a per-account basis, indicating status for individual accounts (in case real-time balances are available for certain accounts but not all).

Add Account Transfer

The **Add Transfer** page allows you to move funds between accounts of common ownership. If your financial institution supports the Multi-TIN feature, you will also be able to initiate cross-company account transfers.

A Word About Account Transfers and Tiered Commercial Loans

If your *financial institution* supports Tiered Commercial Loans, you may be able to use the Account Transfer service to transfer funds to and from a Loan Note.

The rules for the Tiered Commercial Loan entities prohibit any use of Account Transfers with Master Account Records (MARs) or Credit Lines.

Initiating an Account Transfer

If your financial institution offers the ability to transfer funds between accounts associated with different company tax ID numbers or TINs, a **Company** drop-down will display on the Add Account Transfer page. If this feature is not available, the Company field will display as text.

Note: Cross-company transfers may only be immediate; future dating or scheduling a recurring transfer is not supported for accounts across companies.

Select the **Add Transfer** option on the **Payments & Transfers** menu within the Account Transfer group. The Add Account Transfer page displays.

The screenshot shows the 'Add Account Transfer' form with the following details:

- Information valid as of 05/24/2012 15:35:57 CST. [Get the latest Balances.](#)
- The Balances marked with * are current as of yesterday.
- From Company: 1177 CIF
- From Account: 0002200104 - REGULAR CHECKING ACCOUNT - \$886,145.91
- To Company: 1212 Company
- To Account: 500112100482 - MY CHECKING - \$45,780.11
- Amount*: \$423.87
- Date*: 05/24/2012
- Transfer Memo: (empty text box)
- Buttons: Add, Reset

1. At the **Company** drop-down under the From heading, select the company to display associated accounts in the From Account drop-down list. **Note:** If cross company transfers are not supported, the Company field will not have a drop-down and will appear as text.
2. At the **Company** drop-down under the To heading, select the company to display associated accounts in the To Account drop-down list. **Note:** If cross company transfers are not supported or enabled, the Company field will appear as static text.
3. Enter the transfer amount and the transfer date. Transfers added for a date in the future will be stored and then processed on the specified date. **Note:** Cross company transfers may only use the current date.
4. Select a **To Account** number from the To Account drop-down list.
5. (Optional) Enter a description for the transfer in the **Transfer Memo** field.
6. Verify that all information is correct. You can click the **Reset** button to clear all of the fields if necessary.

7. Click the **Add** button to complete the transfer entry. The transfer information displays on the lower portion of the page. If your financial institution charges a fee for Account Transfers, the fee displays with the transfer details. If you want to remove any transfers displayed in the review section at the bottom of the page, click the **Delete** link that appears to the right of the transfer.
8. Repeat steps 1-6 to set up additional transfers, if desired. Up to 10 transfers may be entered on this screen.
9. When you are finished entering transfers, click the **Submit** button to send the transfers to your financial institution. The **Account Transfer Review** pop-up screen displays. This gives you the opportunity to cancel the submission of the transfers.

Add Account Transfer

Information valid as of 05/24/2012 15:35:57 CST. [Get the latest Balances.](#)

The Balances marked with * are current as of yesterday.

From Company:

From Account:

To Company:

To Account:

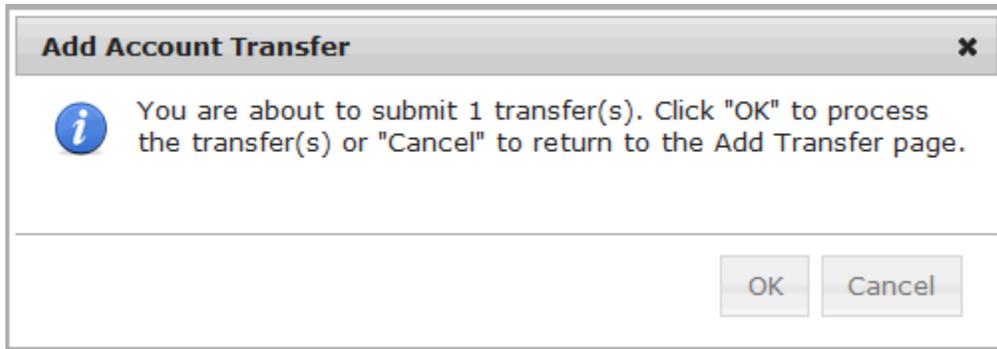
Amount*:

Date*:

Transfer Memo:

Account Transfers	Amount	Date	Action
1 of 10 Max From 1177 CIF 0002200901 - REGULAR CHECKING ACCOUNT To 1212 Company 500112100482 - MY CHECKING Transfer Memo Transfer Fee 0.50	\$500.00	05/24/2012	Delete

Note: When the "To Account" is a loan, you can select a **Loan Payment Type**. If you select **Multiple Payments** as a loan payment type, you will also need to define the Number of Payments. A multiple payment is pre-payment of your scheduled loan payments. The amount you enter must equal the number of payments you are making. Regular Payment may be the only payment type available with your financial institution.



Verify that the transfer information is correct and click the **OK** button to complete the transfer. The **Account Transfer Confirmation** screen appears. The Account Transfer is now complete. The default view shows a collapsed view of the account transfers. Click the "+" icon to the left of the accounts to expand the view.



Account Transfer Confirmation			
<input type="checkbox"/> Expand All Transfers			
Transfer 1 - May 24 2012 16:41:17 CST Ref: 569			
<input type="checkbox"/>	From Account	0002200106 - EMPLOYEE NOW 1177 CIF	\$255.00
	Previous Balance		\$2,661.63
	Previous Balance Available		\$7,411.63
	New Balance		\$5.00
	New Balance Available		\$4.00
<input type="checkbox"/>	To Account	500112100482 - MY CHECKING 1212 Company	\$255.00
	Previous Balance		\$45,780.11
	Previous Balance Available		\$45,780.11
	New Balance		\$3.00
	New Balance Available		\$2.00
	Transfer Memo		

Add Recurring Account Transfer

Three screens are involved in the process of adding a recurring book transfer. In the first screen, **Add Recurring Account Transfer**, you enter the specific transfer information. Using this screen you add one recurring transfer at a time. In the second screen, **Recurring Transfer Verification**, the transfer information is presented and confirmation is required in order to process the transfer. The third screen, **Recurring Transfer Confirmation**, provides a confirmation message if the transfer was successful or an error message if the transfer was not successful.

Note: Recurring Account Transfers are inter-company only and may not be made across companies.

Entering a Recurring Transfer

Rest your cursor on the **Payments and Transfers** menu option and then select the **Add Recurring Transfer** option within the Account Transfers group. The **Add Recurring Account Transfer** screen appears.

Company: 1111 Simulator Inc Always Use Only Our the Best Recurring Transfer

Add Recurring Account Transfer

Note: The account balances displayed are current as of the last daily update on
The Balances marked with * are current as of yesterday.

Transfer Details

From Account 1003123456 - Metavante AFS Statement Account - \$3,000.00

To Account 20 - Money Market - 2222 - \$10.00

Loan Payment Type Regular payment

Amount \$5,500.00

Start Date 05/29/2012

Transfer Memo (optional)

Email Notification user1@abc.com

Transfer Schedule

Weekly on Tuesday

Monthly on 1st

Twice Monthly on 1st and 15th

Number of Transfers 5 or End Date

Add Reset

1. From the **Company** drop-down menu, select the company to populate associated accounts in the From and To drop-down lists. Note: Cross company accounts are not supported for recurring transfers.
2. Select the account you will transfer funds out of using the **From Account** drop-down list.
3. Select the account you will transfer funds into using the **To Account** drop-down list.
4. (Optional) If the "To Account" is a loan, you can select a **Loan Payment Type**. If **Multiple Payments** is available as a loan payment type, and you select this type, then an additional field -- **Number of Payments** -- will display to the right of the Loan Payment Type drop-down.

Note: A **multiple payment** is pre-payment of your scheduled loan payments. The amount you enter must equal the number of payments you are making. Regular Payment may be the only payment type available with your financial institution

5. Enter the **Amount** to transfer and the start date. The **Start Date** may not be the current date or a prior date. The format for the date is MM/DD/YYYY, or you may select the date by clicking the calendar icon.
6. (Optional) Enter a description for the transfer in the **Transfer Memo** field. This information will not be sent to the Data Processing Vendor (DPV).
7. Enter the **Email Address** of the person who will receive notification of whether or not the transfer was successful.
8. In the Transfer Schedule section of the page, you establish the frequency of the transfer.

Note: **Weekly Payments** – The **Start Date** must match first Weekly Payment.
Monthly Payments – The **Start Date** must match monthly date.
Twice Monthly Payments – The **Start Date** must match one of the two twice-monthly dates.

Enter the number of transfers or the **End Date** for the recurring transfer. The year cannot exceed 2031, and the date must be greater than or equal to the start date.

Note: Transfers are processed on the date specified and a confirmation email will be sent to the email address specified. If the transfer cannot be processed, the system will send an email noting the error and the transfer will be deleted on the end date. If the email address is invalid, the transaction will still occur but no email will be sent.

Scheduled Recurring Transfers (SRT): For online DPVs, the balance will be checked when the scheduled transfer is kicked off. If the selected balance to check is insufficient*, the online banking system will fail the transfer. The account will only be allowed to go into an overdrawn (NSF) status if your financial institution has enabled this for the account.

For batch processing, the balance will be checked one time, the day of the transfer. The transfer will be sent if the balance, at the time it is verified, is sufficient to cover the transfer, and will fail if the balance at that time is insufficient*.

* Although the balance is being verified, there is a chance that other transactions could post from other external systems, i.e., teller systems, ATM systems, etc., that could cause the account to be overdrawn. The online banking system is unable to guarantee that sufficient funds will be in the

account when the transfer actually takes place. For batch DPVs, there is a higher likelihood for this to occur.

9. Verify that all information is correct. You can click the **Reset** button to clear all of the fields if necessary.
10. Click the **Add** button. The **Recurring Transfer Verification** screen appears displaying the information entered on the previous screen.

Recurring Transfer Verification Screen

Recurring Account Transfer Verification

Company : 1111 Simulator Inc	
Transfer Amount	\$55.00
Start Date	05/29/2012
From Account	8210106 - Demand Dep
To Account	10 - Saving Account SP - 1111
Schedule	Weekly on Tuesdays
Number of Transfers/End Date	5 - 06/26/2012
Email Address	user1@company.com
Transfer Memo	Transfer to savings

The following fee will be charged for posting the above transaction: **\$ 0.50**

Please click submit to proceed with this transfer.

11. Click the **Submit** button to proceed with scheduling the recurring transfer and display the **Recurring Transfer Confirmation** screen; or click **Cancel** to return to the Add Recurring Transfer screen.

Recurring Transfer Confirmation Screen

Recurring Account Transfer Confirmation	
Company : 1111 Simulator Inc	
From Account 8210106 - Demand Dep	\$55.00
To Account 10 - Saving Account SP - 1111	\$55.00
Schedule	Weekly on Tuesdays
Number of Transfers/End Date	5 - 06/26/2012
Start Date	05/29/2012
Email Address	user1@company.com
Transfer Memo	Transfer to savings

Note: Recurring account transfer instructions are available for viewing, updating, and deleting from the **Update Account Transfer** screen.

Update Account Transfers

This menu option allows you to view, update, or delete both scheduled account transfers and recurring account transfers. The **Update Account Transfers** function lets you examine all such transfers and, if appropriate, remove them from the pending list (i.e., cancel them). The **Scheduled Recurring Account Transfers** portion displays the current recurring transfers scheduled and allows you to edit all fields except the start date, from account, and to account.

Transfers are processed on the date specified and a confirmation email will be sent to the *end user* that added the account transfer information. If the transfer cannot be processed, the system will send an email noting the error and the transfer will be deleted.

If you have a large number of transfer records, you will be able to page through the list using **First**, **Previous** and **Last** buttons.

To update Account Transfers:

Rest your cursor on the **Payments & Transfers** menu and click on the **Update Transfers** option, located under the Account Transfer section. The **Update Account Transfers** screen appears.

Update Account Transfers

Scheduled Account Transfers

Select	Date	From Account	To Account	Amount	Transfer Memo	Loan Payment	Number of Payments
<input type="checkbox"/>	05/01/2012	1003123456 - Metavante AFS Statement Account	0105020633 - Wire testing account 23	\$5.00			
<input type="checkbox"/>	06/01/2012	10 - Saving Account SP - 1111	10 - Saving Account - 2222	\$125.00			
<input type="checkbox"/>	05/26/2012	8210106 - Demand Dep	1003123456 - Metavante AFS Statement Account	\$100.00			

Scheduled Recurring Account Transfers

Select	Start Date	From Account	To Account	Schedule	Transfer Details	Memo / Email	Loan Info
<input type="checkbox"/>	05/30/2012	8210106 - Demand Dep	20 - Money Market - 2222	Weekly on Wednesdays	Amount: \$124.00 # of Trans: 5 End Date: 06/27/2012	Memo: <input type="text"/> Email: ken@test.com	<input type="button" value="Q"/>
<input type="checkbox"/>	05/29/2012	8210106 - Demand Dep	10 - Saving Account SP - 1111	Weekly on Tuesdays	Amount: \$55.00 # of Trans: 5 End Date: 06/26/2012	Memo: Transfer to savings Email: user1@company.com	<input type="button" value="Q"/>
<input type="checkbox"/>	05/09/2012	408023960 - Wire savings account 1	30 - My VISA - 1111	Monthly on the 9th	Amount: \$6.00 # of Trans: 5 End Date: 09/09/2012	Memo: <input type="text"/> Email: aaa@bbb.com	<input type="button" value="Q"/>
<input type="checkbox"/>	05/09/2012	408023960 - Wire savings account 1	30 - My VISA - 1111	Monthly on the 9th	Amount: \$6.00 # of Trans: 5 End Date: 09/09/2012	Memo: <input type="text"/> Email: aaa@bbb.com	<input type="button" value="Q"/>
<input type="checkbox"/>	05/09/2012	10 - Saving Account - 1111 test1	018961 - NCRStatement Account1	Weekly on Wednesdays	Amount: \$5.00 # of Trans: 5 End Date: 06/06/2012	Memo: <input type="text"/> Email: aa@bb.com	<input type="button" value="Q"/>

- The **Update** button saves the selected book transfer changes in the system and updates the screen with the changes.
- The **Delete** button removes the selected transfer from the system.
- The **Reset** button clears the screen of any changes and displays the last saved transfer instructions.

Manage Sweeps

Manage Sweeps

The **Manage Sweeps** function provides the ability to set up automated sweeps on accounts, to keep their balances within certain limits. When a limit is reached, the system transfers money between the specified accounts (just enough to bring the monitored account back to the threshold amount) and sends an email message to indicate the activity.

The **Manage Sweeps** function operates by running an automated program up to five times a day. The financial institution can define the times the sweeps will occur. If no sweeps are defined by the financial institution, the default times are 4:00am and 12:00pm. The program checks all account balances against the sweep definitions and the online banking system; it then initiates transfers as

needed. (The balance-checking program is the same one used for **Balance Alerts**.)

To display the **Manage Sweeps** screen, from the **Payments & Transfers** menu, select the **Manage Sweeps** option under the Account Transfer group.

Select	Account to Check	Condition	Account to Adjust	Threshold/Target Amount	Email Address
<input type="checkbox"/>	10 - Saving Account - 2222	Rises Above	20 - Money Market - 1111	\$287.65	test@abc.com
<input type="checkbox"/>	1003123456 - Metavante AFS Statement Account	Rises Above	101 - Saving Account - 1111	\$1.00	email@test.com
<input type="checkbox"/>	018961 - NCRStatement Account1	Rises Above	10 - Saving Account - 2222	\$10.00	user1@test.com

A **Company** drop down will be available on the page. Each company selection will update the **Account to Check** and **Account to Adjust** drop-down lists with accounts that are associated with that company. Only accounts that you have permission to access will appear. By default, the primary company will appear first in the **Company** drop-down menu. Any additional companies will be listed after in alphabetical order. Please note that sweeps cannot be made across multiple companies. Sweeps can only be initiated inter-company. Manage Sweeps supports **Saving, Checking, and Line of Credit account types**. Line of Credit accounts can be used as the account to adjust **ONLY**, and **NOT** the account to check.

Note: If the available balance of the account to adjust is not sufficient to support the entire amount of the transfer, the system will not perform the transfer. No funds will be transferred.

The **Current Sweep(s)** section shows all sweeps currently in effect for the selected company. You can add new sweep definitions, edit the existing definitions or delete definitions.

Note: Be careful when defining "Rises Above" sweeps! It is possible to create a recurring loop if an account's balance is right around the threshold amount. If the account receives interest payments or other additions daily, it may exceed the threshold daily and be swept daily as well. Such activity is not beneficial and may require administrative attention.

Add a Sweep Definition

To add a new sweep definition, fill out the fields in the **Add A Sweep** section of the screen.

1. Select the **Company** that you would like to create a sweep for. Each company selection will update the **Account to Check** and **Account to Adjust** drop down menus with accounts that are associated with that company.
2. Select an account from the **Account to Check** drop-down list. This is the account that will be monitored against the threshold value specified in the **Threshold/Target Amount** field.
3. Select a condition from the **Condition** drop-down list. If you choose *Rises Above*, the monitored account will have money swept out if its balance exceeds the threshold. If you choose *Falls Below*, the monitored account will have money swept in if its balance drops below the threshold.
4. Specify the threshold amount in the **Threshold/Target Amount** field.
5. Select an account from the **Account to Adjust** drop-down list. This account will receive money swept from the monitored account for *Rises Above* sweeps, and will contribute money to the monitored account for *Falls Below* sweeps.

Note: Line of Credit accounts can be used as the account to adjust ONLY, and NOT the account to check.

6. Enter the **Email Address** of the person who is to be notified when this sweep occurs.
7. Click the **Add** button.

Note: Failure notifications for Sweeps will be sent each time a scheduled or recurring transfer is run where the Sweep condition has been met but the system was unable to process the adjustment. Sweeps support **Savings**, **Checking** and **Line of Credit** account types

The screenshot shows the 'Manage Sweeps' interface with a section titled 'Add A Sweep'. The form contains the following fields:

- Account to Check:** A dropdown menu with the text 'Select an Account' and a downward arrow.
- Condition:** A dropdown menu with the text 'Rises Above' and a downward arrow.
- Account to Adjust:** A dropdown menu with the text 'Select an Account' and a downward arrow.
- Threshold/Target Amount:** A text input field.
- Email Address:** A text input field.

At the bottom left of the form is an 'Add' button.

Update Sweep Definition

1. Select the **Company** that has the sweep you would like to update.
2. In the **Current Sweep(s)** section of the screen, check the **Select** box next to the sweep definition you wish to update.
3. Edit the **Condition**, **Amount** and/or **Email Address** settings.
4. Repeat steps 1 and 2 for other **Sweep** definitions, if desired.
5. Click **Update** to save the modified definition(s).

Delete Sweep Definition

1. Select the **Company** that has the sweep you would like to delete.
2. In the **Current Sweep(s)** section of the screen, check the **Select** box next to all sweep definitions that are to be deleted.
3. Click the **Delete** button. A dialog box appears, prompting for confirmation.
4. Click **OK** to perform the delete, or click **Cancel** to leave all of the sweep definitions unchanged.

Wire Transfer

Wire Transfer

The **Wire Transfer** service allows you to move funds between accounts within different financial institutions. Transfers can be scheduled for the current day or (if applicable) a date in the future. Pending transfers can be reviewed and deleted.

Note: If your financial institution supports foreign currency transactions, *always* use US dollars in the dollar amount field. The exchange rate process is managed by the financial institution and since your account is in US dollars, it will always be debited the US dollar amount. The financial institution's wire operations area will manage the exchange rate conversion.

The length of time a transfer appears on the various activity screens depends upon the wire status. The table below outlines the default display conditions and the date range availability using the date selection tool:

Screen	Category	Default "From"	Default "To"	Date Range "From"	Date Range "To"	Wire Status
Incoming Wires		Today 12:00am	Today 23:59pm	Displays up to 10 previous calendar	Today	Processed

				days		
Transfer Activity & Transfer Admin Activity	Pending	Oldest value dated wire with a status listed in the Wire Status column	Today plus 30 calendar days into the future	N.A.	N.A.	*Pending *Resubmit
	Denied	Oldest value dated wire with a status listed in the Wire Status column	Today plus 30 calendar days into the future	N.A.	N.A.	*Denied
	Sent	Displays up to 10 previous calendar days	Today plus 30 calendar days into the future	Displays up to 10 previous calendar days	Today plus 30 calendar days into the future	Received, Delete, Deleted by FI, Downloaded Processed

* Wires in this status will remain in the wire database indefinitely. For wire statuses that do not have an asterisk, retention period is 10 calendar days.

There is no restriction on dates that can be entered in the "From" and "To" date range fields. Transactions displayed are based upon the value date of the wires within the retention period.

A Word About Daily Transfer Limits

The *financial institution* may set daily transfer limits for its commercial customers, and each *company administrator* may set daily transfer limits for that company’s end users. As wire transfers are submitted to the financial institution, the online banking system keeps track of the daily limits and transfer totals.

If your company exceeds the limit set by the financial institution, you must contact the financial institution and request an extension of the limit in order to continue.

If the *end user* exceeds the limit set by the company administrator, the system checks the over-limit rules specified for your company. If the restrict option is checked, the user cannot initiate a transfer. If the require approval option is checked, the system marks the status as "Pending" and allow the transfer if it is subsequently approved by the company administrator or a wire administrator.

Initiate Template

Adding a wire transfer with a predefined template is a straightforward process. However, you must have set up a template beforehand, specifying all the

necessary information for the beneficiary that is to receive the transfer. For details, see *Maintain Templates*. For details on how to set up and add a wire transfer without using a template, see *Initiate Freeform*.

Note: If you select a template where the debit account is no longer available (meaning that the account was closed or access was removed by your financial institution), the **From Account** field will be blank. If you try to initiate, you'll get an error message; the remedy is to go to **Wire Transfer > Maintain Template** option and choose another debit account for the template.

To display the initiate template screen:

Rest the cursor on the **Payments & Transfers** main menu and then click **Initiate Template** under the Wire Processing menu group. The **Initiate Template** screen displays.

Initiation Limits	Amount
Daily Limit	\$10,000.00
Limit Per Transfer	\$10,000.00
Daily Limit Used	\$336.15

1. Select a wire transfer template from the **Template Name** drop-down list. The list is populated with all approved templates. When you select a template, the **From Account** field is filled automatically.
2. (Optional) Alter the telephone number in the **Contact Phone** field. The **Contact Name** and **Contact Phone** fields are pre-filled with the data from your login, but you can change the phone number if needed.

Tip: If a template is missing from the list, it may be in *Pending* status, awaiting approval after a recent modification. You can check on the template's status if you have access to the **Approve/View Template** function.

3. Enter the amount of the transfer in the **Amount** field. If your financial institution supports foreign currency exchange, the currency code (specified in the Wire Template) will be displayed.
4. (Optional) Change the date in the **Value Date** field. This is the date on which the **Funds Transfer** is to occur; the **Value Date** cannot be in the past and must be no more than 30 calendar days into the future from today's date and must be a business day.
5. (Optional) Enter a brief message in the **Message to Beneficiary** field.

6. Review all of the information and verify that it is correct. If necessary, you can click the **Reset** button to clear all of the fields.
7. Click the **Initiate** button to submit the transfer. Please keep in mind that most financial institutions have a daily cutoff time for wire transfers.

Note: If the restrict option is enabled and a wire transfer exceeds either the company limits or the *end user* limits, the user will not be able to initiate the transfer. Also, your *financial institution* may specify that approval is required on all wire transfers, regardless of any defined limits. If approval is required (for any reason), a message will display on the screen with further instructions.

Note: If tokens are enabled for this customer for Wire Transfer and Approval is not required, you will be asked to enter a Security Code on the Initiate Template Review screen.

To check on the status of the submitted Wire Transfer, click **View Transfer Activity** option on the **Payments & Transfers** menu.

Initiate Freeform

The **Initiate Freeform** function accomplishes exactly the same function as the **Initiate Template**. However, **Initiate Freeform** does not require the use of a wire template. Instead, it allows you to fill in all of the information that otherwise would reside in the template.

Most financial institutions use an ABA number as their only routing type. The online banking system provides a search mechanism to let you look up ABA numbers. If your *financial institution* supports other ID types (e.g., **SWIFT** or **CHIPS**), the drop-down list on this screen will offer these choices.

Please note the **Receiving Bank** and **Intermediary Bank** sections are optional and are displayed by clicking on the "+" symbol which expands the section. See *Using the ABA Search Feature* for details.

To initiate a freeform transfer:

Rest the cursor on the **Payments & Transfers** main menu and then click **Initiate Freeform** under the Wire Processing menu group. The **Initiate Freeform** screen displays.

Company: 1111 Simulator Inc

Always remember you're unique, just like everyone else.
When all is said and done there is a lot more said than done.

Initiate Freeform

Transfer Details

Debit Account* Choose Debit Account

Amount*

Currency* USD - United States

Value Date 06/04/2012

Message to Beneficiary

Initiation Limits	Amount
Daily Transfer Limit	\$10,000.00
Limit Per Transfer	\$10,000.00
Daily Transfer Limit Used	\$336.15

Beneficiary Information

Beneficiary

Beneficiary Name*

Address 1

Address 2

City State ▼

Zip Code

Country

Account Name

Account Number*

Beneficiary Bank

Bank Name*

Address 1

Address 2

City State ▼

Zip Code

Country

ABA ▼ Search

Contact Name

Phone Number

Fax Number

Email Address

Receiving and Intermediary Bank Information

Receiving Bank

Bank Name

Address 1

Address 2

City State ▼

Zip Code

Country

ABA Search

Intermediary Bank

Bank Name

Address 1

Address 2

City State ▼

Zip Code

Country

ABA ▼ Search

Initiate
Reset

1. Select a **Company** to populate the Debit Account drop-down list.
2. Fill in the required fields in the **Transfer Details** section: Select the *Debit Account* from the drop-down list. The account list is populated according to

the Company selected. Enter the *Amount* to be transferred and the *Currency Code (if applicable)*.

Note: If your financial institution supports foreign currency transactions, *always* use US dollars in the dollar amount field. The exchange rate process is managed by the financial institution and since your account is in US dollars, it will always be debited the US dollar amount. The financial institution's wire operations area will manage the exchange rate conversion.

3. (Optional) Edit the **Value Date**, if applicable.
4. (Optional) Enter a brief message in the *Message to Beneficiary* field. (Originator to Beneficiary Information).
5. In the **Beneficiary Information** section, enter the *Beneficiary Name* and *Account* information, **Beneficiary Bank** Name and ID Number (ABA, CHIPS). If the Beneficiary Bank identifier is a non-ABA -- if it's SWIFT, DDA or CHIPS -- then the Receiving Bank information is required.

Note: If your financial institution has enabled the 'Require Beneficiary Address' option, then Address 1, City and State are also required.

6. The **Receiving Bank** and **Intermediary Bank** sections are optional and are displayed by clicking on the "+" symbol which expands the section. The Receiving Bank ID must be an ABA number if Fedwire is being used.
7. Review all of the information and verify that it is correct. If necessary you can click the **Reset** button to clear all of the fields.
8. Click the **Initiate** button to submit the transfer. Please note that most financial institutions have a daily cutoff time for wire transfers.

Note: If the restrict option is checked and a wire transfer exceeds either the company limits or the *end user* limits, the user will not be able to initiate the transfer. Also, your financial institution may specify that approval is required on all wire transfers, regardless of any defined limits. If approval is required (for any reason), a message will display on the screen with further instructions.

Note: If tokens are enabled for Wire Transfer, and Approval is not required, you will be asked to enter a Security Code on the Initiate Freeform Review screen.

To check on the status of the submitted Wire Transfer, click the **View Transfer Activity** button below the Payments & Transfers menu.

Using the ABA Search Feature

1. Click the **Search** button next to one of the ABA/Routing Number fields. A secondary browser window appears.
2. Type one or more keywords in the **Term(s)** field and click the **Search** button. The search usually takes less than a minute, but will vary depending on

network conditions and also on how many matches the system finds. The results returned are those institutions whose database records contain the keywords specified.

Note: The ABA Search uses a "Soundex" type of search (i.e., it attempts to find approximate matches based on probable pronunciation). It's tolerant of spelling errors and it looks at both the bank name and the city.

3. If matching terms are found, the Search window is updated with a table of financial institution names and data.
4. Click the ABA number of the desired financial institution. The system will close the Search window and copy that ABA number into the input field from which you started the search. (It also copies the name, city and state to the corresponding fields.)

You can sort the table by the data in any column. Click the up or down arrows in the column header cells for ascending or descending sorts.

You can print the table by clicking the **Print** button at the top of the window, or close it by clicking **Cancel**.

Initiate Template Group

The **Initiate Template Group** function lets you submit a Wire Template Group for processing. This is equivalent to submitting each of the templates in the group individually but is far more convenient, especially if you have recurring transfers.

In order to use this function, you must have defined at least one Wire Template Group beforehand. A template group definition is essentially a subset of your defined wire transfer templates with some saved (but modifiable) initial values. For details, see *Maintain Template Groups*.

To initiate a template group:

Rest the cursor on the **Payments & Transfers** main menu and then click **Initiate Template Group** under the Wire Processing menu group. The **Initiate Template Group** screen displays.

Initiate Template Group

Initiation Limits	Amount
Daily Limit	\$10,000.00
Limit Per Transfer	\$10,000.00
Daily Limit Used	\$336.15

Template Group:

Select	Template Name	Value Date	Amount	Message	Details
<input type="checkbox"/>	TEST4	06/05/2012	USD 1.00	TEST	
<input type="checkbox"/>	TEST5	06/05/2012	USD 1.00	TEST	
<input type="checkbox"/>	TEST6	06/05/2012	USD 1.00	TEST	
<input type="checkbox"/>	TEST7	06/05/2012	USD 1.00	TEST	
<input type="checkbox"/>	TEST9	06/05/2012	USD 1.00	ERROR99	
<input type="checkbox"/>	Select All				

1. Select the desired group from the **Template Group** drop-down list. The screen shows all of the templates that are in the group definition; you can sort the display by clicking the up and down arrows in the *Template Name*, *Value Date*, *Amount* and *Message* column headers.
You can see the details for any template by clicking the magnifying glass in its **Details** column. When you do this, the system opens a secondary browser window with a simplified, read-only version of the data defined in the template.
2. Check the **Select** box for each template that you want submitted with the group. For convenience, you can check the **Select All** box to select all of the templates.
3. (Optional) Review the **Value Date** field for each template that is to be submitted and edit the dates if necessary.

Note: If using **Value Date**, each wire transfer must follow the same **Value Date** rules as if it were submitted alone, but there is no requirement that a group's value dates be synchronized. Any or all of the templates in a group may have different value dates, as long as each one is valid.

4. Review the **Amount** field for each template that is to be submitted and edit the values if necessary. The system pre-fills these fields with the values from the templates, but they can be altered here (subject to your user limits and company limits).
5. Review the **Message** field for each template that is to be submitted and edit the messages if necessary. The system pre-fills these fields with the values from the templates, but they can be altered here.
6. If you need to start over with the initial values, click **Reset**. Once the group is set up to your satisfaction, click **Initiate** to submit all of the selected transfers.

Note: If tokens are enabled for this customer for Wire Transfer, and Approval is not required, you will be asked to enter a Security Code on the Initiate Template Group Review screen.

Incoming Wire Transfers

This feature is wire interface dependent. The **Incoming Wire Report** displays all incoming wire transfer activity. This feature serves as an advice that funds have been received via Wire Transfer. The information contained within an advice is simply a notification of the transfer and does not require or cause any action to occur. This feature also provides the capability to view or delete transfer notifications.

To display the **Incoming Wire Report** screen:

Rest your cursor on the **Payments & Transfers** main menu option and then select the **View Incoming Wire Report** option under the **Wire Processing** menu group. The **Incoming Wire Report** appears.

The wire transfer activity displayed defaults to the current day. If there is no activity for the current day, a message appears notifying the user. If incoming transfers were expected and are not displayed on-screen, please check the date range displayed. You may need to modify the date range to include dates other than the current day.

Select a Different Date or Range of Dates

To change the date range displayed:

1. Enter or use the calendar icon to select a new **From Date/Time** and a new **To Date/Time**. Dates are required but entering times is optional.
2. Click the **Submit** button. All wire transfers falling within the specified date range are listed.

View and Print Incoming Wire Details

Details for an individual transfer are displayed by clicking on the **Details icon** to the right of the entry. You can also select specific wires and view their detail information in a list format.

To view and print selected wires:

1. Check the select box for each wire transfer to include, or check the **Select All** box.
2. Click the **View Details** button. A pop-up window appears with the incoming wire detail Information.
3. Click the **Print** button to print the report.

Delete Incoming Wires

You can manually delete an incoming wire prior to the normal 10-day aging. Any wires left on the list for 10 days will be automatically removed from the system.

To delete a wire manually:

1. Check the select box for each wire transfer to delete, or check the **Select All** box.
2. Click the **Delete** button.

Approve/View Wire Activity

The **Approve/View Wire Activity** screen displays all pending, denied and completed transfers for the last ten calendar days, and provides you with the ability to approve, delete or deny pending transfers. You must be a designated *company administrator* or wire administrator to use this function.

To display the **Approve/View Wire Activity** screen:

Rest your cursor on the **Payments & Transfers** option on the main menu and then click the **Approve/View Wire Activity** option under the **Wire Transfer** group. The **Approve/View Wire Activity** screen appears.

Commercial Customer Platform 5.0 User Guide

Approve/View Wire Activity

Approval Limits		Amount
Daily Limit		\$10,000.00
Limit Per Transfer		\$10,000.00
Daily Limit Used		\$336.15

Pending Wires

Select	Ref Number	Status	Value Date	User ID	Group	Template Name	Modified Fields	Debit Account	Transfer Amount	Details
<input type="checkbox"/>	7398	PENDING	10/01/2008	admin	test group	111-TEST(5555 SECONDARY)		10	USD 1.00	
<input type="checkbox"/>	7399	PENDING	10/01/2008	admin	test group	TEST1		10	USD 1.00	
<input type="checkbox"/>	7400	PENDING	10/01/2008	admin	test group	TEST10		10	USD 1.00	
<input type="checkbox"/>	7401	PENDING	10/01/2008	admin	test group	TEST2		10	USD 1.00	
<input type="checkbox"/>	7402	PENDING	10/01/2008	admin	test group	TEST3		10	USD 1.00	
<input type="checkbox"/>	7667	PENDING	06/04/2012	admin		Freeform		10	USD 20.15	
<input type="checkbox"/>	7668	PENDING	06/04/2012	admin		111-TEST(5555 SECONDARY)	Message Text	10	NZD 90.00	

Select All Wires

Deny Message

Denied Wires

Ref Number	Value Date	Denied By	Deny Message	Group	Template Name	Modified Fields	Debit Account	Transfer Amount	Details
7655	05/30/2012	admin	test dney	test group	TEST7		10	USD 1.00	
7656	05/30/2012	admin	test dney	test group	TEST9		10	USD 1.00	

Sent Wires

Wire Transfer Rejected Messages goes here...

Request Specific Date Range From To

Select	Ref Number	Status	Value Date	Bank Reference	Fed Reference	Group	Template Name	Debit Account	Transfer Amount	Details
<input type="checkbox"/>	7665	APPROVED	06/01/2012				Freeform	0105020633	USD 234.00	
<input type="checkbox"/>	7663	APPROVED	05/31/2012			test group	TEST9	101	USD 1.00	
<input type="checkbox"/>	7662	APPROVED	05/31/2012			test group	TEST9	101	USD 1.00	
<input type="checkbox"/>	7648	APPROVED	05/31/2012			test group	TEST5	10	USD 1.00	
<input type="checkbox"/>	7646	PROCESSING	05/30/2012			test group	TEST9	10	USD 1.00	
<input type="checkbox"/>	7266	RECEIVED	09/24/2008			test group	TEST10	10	USD 1.00	
<input type="checkbox"/>	7265	RECEIVED	09/24/2008			test group	TEST1	10	USD 1.00	
<input type="checkbox"/>	7264	RECEIVED	09/24/2008			test group	111-TEST(5555 SECONDARY)	10	USD 1.00	
<input type="checkbox"/>	7263	RECEIVED	09/24/2008			test group	111-TEST(5555 SECONDARY)	10	USD 21.00	
<input type="checkbox"/>	7262	PROCESSING	09/24/2008				Freeform	10	USD 35.45	
<input type="checkbox"/>	7261	PROCESSING	09/24/2008				111-TEST(5555 SECONDARY)	10	USD 11.00	
<input type="checkbox"/>	7260	PROCESSING	09/24/2008				Freeform	10	USD 34.53	
<input type="checkbox"/>	2269	DELETED	08/21/2008			test group	TEST3	10	USD 1.00	
<input type="checkbox"/>	2268	DELETED	08/21/2008			test group	TEST1	10	USD 1.00	

Select All Wires

This screen has three separate sections, **Pending Wires**, **Denied Wires** and **Sent Wires**, all of which may be expanded and collapsed by clicking the "+" plus and "-" minus icons.

You can **sort** the information in each section by clicking the up or down arrows in the column headers. Click the magnifying glass in the **Details** column to see full transfer details in a secondary browser window. The new window shows data specific to the selected transfer, in a simplified, read-only format similar to the **Maintain Template** screen.

The **Pending Wires** section shows all wire transfers that are currently in the system but have not yet been sent to the financial institution for processing. The system automatically flags your wire transfers for pending status if you exceed your per-transaction or daily user limit, or if your company's *financial institution* requires administrator approval on all wire transfers. If you have company or wire administrator status, you can approve, delete or deny wire transfers from this screen.

The **Denied Wires** section shows all completed wire transfer activity for the past ten calendar days along with a brief message explaining the denial.

The **Sent Wires** section shows all completed wire transfer activity for the past ten calendar days, this includes wires that have been received or deleted. You can click the magnifying glass in the **Details** column to see all of the data for any completed transfer. Sent Wire items are view-only – they represent completed transactions, so there are no options for approval, deletion or denial. You may view the details for sent wires by clicking the checkbox next to the transactions (or checking the **Select All Wires** option) and clicking the **List** button.

Performing Administrative Tasks for Pending Wires

Click the **Select** check box next to the wire(s) that you want to update and *Do One of the Following*. For convenience, you can click the **Select All** box to select all of the wires in the table, or click **Reset** to return all settings to their saved values.

1. Click the **Approve** button to send the wire transfer(s) to the financial institution for processing.

Note: If Token Challenge is enabled for Wire Transfer, and Approval is required, upon selecting the approve action you will be asked to enter a Security Code on the Approve Wire Review screen.

2. Click the **Delete** button to remove the wire transfer(s) without processing. Deleted wires will appear in the **Sent Wires** section with a status of *Deleted*.
3. Fill out the **Deny Wire** message and click the **Deny** button to send it back to the originator for modification and re-submittal.

When deciding what to do with a pending transfer, remember that you can click the magnifying glass in the **Detail** column to display the wire transfer details in a separate browser window.

View Wire Activity

The **Wire Activity** screen shows all of your pending, denied and sent wire transfer activity for the past ten calendar days. (The system filters wire transfer activity based on your user ID.) All end users with wire transfer privileges may view the system’s records of their wire transfer activity.

To display the **Wire Activity** screen:

Resting your cursor on the **Payments & Transfers** main menu, select the **View Wire Activity** option below the **Wire Processing** menu group. The **Wire Activity** screen appears.

The screenshot displays the 'Wire Activity' interface, which is organized into three main sections: Pending Wires, Denied Wires, and Sent Wires. Each section contains a table of wire transfer records with various columns for identification and status.

Pending Wires Section:

Select	Ref Number	Status	Date Created	Value Date	User ID	Group	Template Name	Modified Fields	Company	Debit Account	Transfer Amount	Details
<input type="checkbox"/>	7398	PENDING	10/01/2008 05:27 PM EST	10/01/2008	Sr Admin Templer	test group	111-TEST(5555 SECONDARY)		1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7399	PENDING	10/01/2008 05:27 PM EST	10/01/2008	Sr Admin Templer	test group	TEST1		1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7400	PENDING	10/01/2008 05:27 PM EST	10/01/2008	Sr Admin Templer	test group	TEST10		1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7401	PENDING	10/01/2008 05:27 PM EST	10/01/2008	Sr Admin Templer	test group	TEST2		1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7402	PENDING	10/01/2008 05:27 PM EST	10/01/2008	Sr Admin Templer	test group	TEST3		1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7403	PENDING	10/01/2008 05:27 PM EST	10/01/2008	Sr Admin Templer	test group	TEST4		1111 Simulator Inc	10	USD 1.00	

Denied Wires Section:

Select	Ref Number	Date Created	Value Date	Denied By	Deny Message	Group	Template Name	Modified Fields	Company	Debit Account	Transfer Amount	Message	Details
<input type="checkbox"/>	7763	06/07/2012 12:00 PM EST	06/08/2012	Sr Admin Templer			Freeform		1111 Simulator Inc	0105020633	USD 56.00	NO MESSAGE SUBMITT	
<input type="checkbox"/>	7765	06/07/2012 12:14 PM EST	06/08/2012	Sr Admin Templer			TEST121		1177 CF	000200100	USD 1.00	TEST	
<input type="checkbox"/>	7805	06/25/2012 11:39 PM EST	06/26/2012	Sr Admin Templer			SUNTHA	Message Text	1111 Simulator Inc	009600003	USD 123.00	NO MESSAGE SUBMITT	
<input type="checkbox"/>	7856	06/07/2012 08:58 AM EST	06/27/2012	Sr Admin Templer			test group TEST9	Value Date	1111 Simulator Inc	10	USD 1.00	ERROR99	

Sent Wires Section:

Request Specific Date Range From 08/21/2008 To 06/13/2012

Select	Ref Number	Status	Value Date	Approved By	Approved	Bank Reference	Fed Reference	Group	Template Name	Company	Debit Account	Transfer Amount	Details
<input type="checkbox"/>	2269	DELETED	08/21/2008					test group	TEST3	1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	2268	DELETED	08/21/2008					test group	TEST1	1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7285	RECEIVED	09/24/2008					test group	TEST9	1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7284	RECEIVED	09/24/2008					test group	TEST8	1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7283	RECEIVED	09/24/2008					test group	TEST7	1111 Simulator Inc	10	USD 1.00	
<input type="checkbox"/>	7282	RECEIVED	09/24/2008					test group	TEST6	1111 Simulator Inc	10	USD 1.00	

You can sort the information in each section by clicking the up or down arrows in the column headers. Additional information about the wire can be viewed by clicking on the magnifying glass in the **Details** column. This displays full transfer details in a secondary browser window in a simplified, read-only format and allows for easy printing.

Wire Transfer Detail	
Status	Pending
Reference Number	7398
<input type="checkbox"/> Wire Information	
Company	1111 Simulator Inc
Account	10 - Saving Account - 1111 test1
Amount	USD 1.00
Value Date	10/01/2008
Company Address 1	Running on fusion4 - 46901
Company Address 2	Street 2
Company City	Calabasas
Company State	CA
Company Zip	99999
Bank Reference	
Fed Reference	
FRB Error Category	
FRB Error Code	

The **Modified Fields** column indicates fields whose values were changed to override the values defined in the Wire Template. (This column's entry is always blank for Freeform transfers.)

Note: The **Denied Wires** table appears only if there is at least one wire transfer with a Denied status. You can review denied wires and resubmit them for processing.

Approve Template

If your financial institution's Wire Transfer security settings do not require wire approval under any conditions, this option will not appear in the Wire Transfer sub-menu options.

If your financial institution’s Wire Transfer security settings require wire approval, an administrator must approve templates before they can be used. Each template is assigned a status of *Pending* when it is first created and whenever it is modified. Company administrators and wire administrators can use this screen to review and approve or deny pending templates. (If a template is denied approval, the originator can make changes and resubmit it.)

To display the **Approve Template** screen:

Rest your cursor on the **Payments & Transfers** option and then click the **Template Approval** option under the **Wire Transfer** group. The **Approve Template** screen displays.

Select	Date Created	User ID	Template Name	Amount	Details
<input type="checkbox"/>	05/31/2012 10:42 AM CST	admin	QA TEMP	INR 25,000.00	
<input type="checkbox"/>	08/27/2008 04:40 PM CST	admin	TEST121	USD 1.00	
<input type="checkbox"/>	08/21/2008 11:21 AM CST	admin	TEST8	USD 1.00	
<input type="checkbox"/> Select All					

Approve Deny

For any template, click the magnifying glass in the **Details** column to see full details in a secondary browser window. The new window shows template data in a simplified, read-only format similar to the **Maintain Template** screen.

After reviewing the templates, you can approve or deny them. Check the **Select** box next to each template that you want to approve and click the **Approve** button; check the **Select** box next to each template that you want to deny and click the **Deny** button.

After a template is approved, it may be used throughout the Wire Transfer service. After a template is denied, the originator (the user who created or most recently modified the template) can make further changes and resubmit the template for approval.

Maintain Template

A template is required for each non-freeform wire transfer. The system is designed to store these templates so that you can save time by defining them once and reusing them later.

Company: 1212 Company

Maintain Wire Template

Template Selection
✖

Select Template
111-TEST(5555 SECONDARY)
OR
Add New
OR
List All Templates

Template Status APPROVED

Date Created 06/25/2008 08:51 PM CST

Last Update 06/01/2012 12:15 PM CST

Template Name 111-TEST(5555 SECONDARY)

Transfer Details
✖

Debit Account 10 - Saving Account - 1111 test1

Amount 90.00

Currency NZD - New Zealand

Message to Beneficiary

Beneficiary Information
✖

Beneficiary
✖

Beneficiary Name test

Address 1

Address 2

City
State

Zip Code

Country

Account Name

Account Number 11111111

Contact Name

Phone Number

Fax Number

Email Address

Beneficiary Bank
✖

Bank Name test of test

Address 1

Address 2

City
State

Zip Code

Country

DDA 123456780 Search

Receiving and Intermediary Bank Information
✖

Update
Delete
Reset

Note: If your financial institution supports foreign currency transactions, *always* use US dollars in the dollar amount field. The exchange rate process is managed by the financial institution and since your account is in US dollars, it will always be debited the US dollar amount. The financial institution's wire operations area will manage the exchange rate conversion.

- Rest your cursor on the **Payments & Transfers** option on the main menu and then click **Maintain Template**. The Maintain Template screen displays.

- Select a **Company** to populate the **Debit Account** drop-down.
- You can select a *Saved Template*, *Add New Template* or *List all templates*.

Create a New Template

1. Clicking the *Add New* button clears fields so you can create a new template.
2. Enter the name of the new template in the **Template Name** field.
3. In the Transfer Details section, select a **Debit Account** from the drop-down list. The debit account list is populated based on the Company selected above.
4. Enter the **Amount**, **Currency** (if applicable) and **Message to Beneficiary** (optional) fields.
5. Complete the **Beneficiary** and **Beneficiary Bank** sections by entering **Beneficiary Name** and **Account Number**, **Beneficiary Bank Name** and identifier (ABA, SWIFT, DDA drop-down). **Note:** if bank ID is not an ABA, then a Receiving Bank is required.
6. (Optional) Fill in any or all of the remaining fields in the **Beneficiary** and **Beneficiary Bank** sections.

Note: If your financial institution has enabled the 'Require Beneficiary Address' option, then Address 1, City and State are also required.

7. (Optional) Fill in the fields in the **Receiving Bank** and **Intermediary Bank** sections.
8. Click the **Add** button. The new template is stored using the name in the **Template Name** field.

If your financial institution's Wire Transfer security settings require approval before using new or updated templates, the new template is assigned a status of *Pending*. If this is the case, a *company administrator* or wire administrator must approve the new template before it can be used.

Update a Template

1. Select the **Template Name** from the drop-down list. The selected template's information appears on the screen.
2. Make any necessary changes. Click the **Reset** button at any time if you need to restore all of the fields to their previously saved values.
3. Click the **Update** button.

If your financial institution's Wire Transfer security settings require approval before using new or updated templates, the updated template is assigned a status of *Pending*. If this is the case, a company administrator or wire administrator must approve the updated template before it can be used.

Delete a Template

1. Select the template from the drop-down list. The selected template's information appears on the screen.
2. Verify that the correct template is selected.
3. Click the **Delete** button. A dialog box appears, prompting for confirmation.
4. Click the **OK** button to confirm, or click **Cancel** to leave the template unchanged.

Maintain Template Group

The **Maintain Template Group** function lets you create, modify and delete template groups. Template groups are named collections of predefined wire transfer templates that are bundled for convenience. A typical use for a template group is to collect together several templates that are usually initiated at or around the same time on a recurring basis (e.g., suppliers' bills that are paid via wire transfer on the same day every month).

Note: If a wire template that is part of a group is modified then that template will disappear and not be part of the group if it requires approval. The template will re-display when it gets approved.

To display the **Maintain Template Group** screen:

Rest your cursor on the **Payments & Transfers** main menu and select the **Maintain Template Group** option under the Wire Transfer group. The **Maintain Template Group** screen appears.

Maintain Template Group

Select Group Name: OR OR

Edit Group Name:

Select	Date Created	User Name	Template Name	Currency Type	Transfer Amount	Details
<input type="checkbox"/>	06/25/2008 06:51 PM CST	admin	111-TEST(5555 SECONDARY)	NZD	90.00	
<input type="checkbox"/>	09/25/2008 05:41 AM CST	admin	KENTMPL	USD	20.15	
<input type="checkbox"/>	08/05/2008 09:22 AM CST	admin	TEST1	USD	1.00	
<input type="checkbox"/>	08/21/2008 09:28 AM CST	admin	TEST10	USD	1.00	
<input type="checkbox"/>	08/05/2008 11:53 AM CST	admin	TEST2	USD	1.00	
<input type="checkbox"/>	08/05/2008 11:56 AM CST	admin	TEST3	USD	1.00	
<input checked="" type="checkbox"/>	08/21/2008 08:55 AM CST	admin	TEST4	USD	1.00	
<input checked="" type="checkbox"/>	08/21/2008 08:55 AM CST	admin	TEST5	USD	1.00	
<input checked="" type="checkbox"/>	08/21/2008 08:58 AM CST	admin	TEST6	USD	1.00	
<input checked="" type="checkbox"/>	08/21/2008 08:57 AM CST	admin	TEST7	USD	1.00	
<input checked="" type="checkbox"/>	08/21/2008 09:22 AM CST	admin	TEST9	USD	1.00	

Select All

The table shows all available templates. To add a template to the group, check its select box. For convenience, click the **Select All** box to select or deselect all templates at once.

For any template, click the magnifying glass in the **Details** column to see full details in a secondary browser window. The new window shows template data in a simplified, read-only format similar to the **Maintain Template** screen.

Note: When initiating a template group, the user can opt to leave some templates out of the group transfer. Also, the user can alter the transfer amount and message on any or all of the templates before submitting the transfers for processing.

Create a New Template Group

Select	Date Created	User Name	Template Name	Currency Type	Transfer Amount	Details
<input type="checkbox"/>	06/25/2008 06:51 PM CST	admin	111-TEST(5555 SECONDARY)	NZD	90.00	
<input type="checkbox"/>	09/25/2008 05:41 AM CST	admin	KENTMPL	USD	20.15	
<input type="checkbox"/>	08/05/2008 09:22 AM CST	admin	TEST1	USD	1.00	
<input type="checkbox"/>	08/21/2008 09:26 AM CST	admin	TEST10	USD	1.00	

1. Click the **New** button and the Edit Group Name label changes to **Enter New Group Name** and the button below changes from **Update** to **Add**.
2. Enter a name for the new template group.
3. Check the select box for each template that you want to include in the group.
4. Click the **Add** button.

Note: If your financial institution has enabled the 'Require Beneficiary Address' option, then Address 1, City and State are required in the wire template.

Update a Template Group

1. Select the group from the drop-down list.
2. Set the **Select** check boxes as desired. If necessary, click the **Reset** button to restore all of the settings to their previously saved values.
3. (Optional) Rename the group by entering a new name in the **Edit Group Name** field below the drop-down list.
4. Click the **Update** button.

Note: When modifying a template group, if your financial institution has enabled the 'Require Beneficiary Address' option, then Address 1, City and State are required in the wire templates.

Delete a Template Group

1. Select the group from the drop-down list.
2. Click the **Delete** button.

List All Groups

1. Click the *List All Groups* button to display all template groups

Template Group List				
Group Title	Template Name	User Name	Currency Type	Transfer Amount
test group	TEST4	admin	USD	1.00
test group	TEST5	admin	USD	1.00
test group	TEST6	admin	USD	1.00
test group	TEST7	admin	USD	1.00
test group	TEST9	admin	USD	1.00

Exchange Rates

The **Exchange Rates** function lets you review the foreign currency exchange rates table. You should use these exchange rates for reference when initiating international wire transfers. This screen is for viewing only; the values are maintained by your financial institution.

To display the **Exchange Rates** screen:

Rest the cursor on the **Payments & Transfers** main menu and then click **View Exchange Rates** under the Wire Processing menu group. The **Exchange Rates** screen displays

Exchange Rates						
Information valid as of Sunday, May 20 2012, 10:03 AM CST						
Country ▲	Currency Unit ◆	Currency ◆	Buy ◆ Up to U.S. \$10,000	Sell ◆ Up to U.S. \$10,000	Buy ◆ U.S. \$10,001 - \$25,000	Sell ◆ U.S. \$10,001 - \$25,000
Argentina	Peso	ARS	0.0000000	pls call	0.0000000	pls call
Australia	Dollar	AUD	0.7200000	0.7880000	0.7235000	0.7840000
Austria	Schilling	ATS	0.0000000	0.0000000	0.0000000	0.0000000
Belgium (=Luxembourg)	Franco	BEF	0.0000000	0.0000000	0.0000000	0.0000000
Canada	Dollar	CAD	0.8295000	0.9080000	0.8340000	0.9035000
China	Renminbi	CNY	n/a	pls call	n/a	pls call
Cyprus	Pound	CYP	n/a	0.5005000	n/a	0.4980000
Czech Republic	Koruna	CZK	0.0406050	0.0457850	0.0410350	0.0453550
Denmark	Kroner	DKK	0.1567500	0.1715000	0.1575500	0.1707000
European Single Coy	Euro	EUR	1.1700000	1.2800000	1.1780000	1.2740000
Fiji	Dollar	FJD	n/a	0.6250000	n/a	0.6190000
Finland	Markka	FIM	0.0000000	0.0000000	0.0000000	0.0000000

The table shows one row of data for each type of currency. Each row specifies the **Country** of origin, **Currency Unit** (name) and the three-letter **Currency** symbol, plus the buy and sell rates for small and large orders.

Request Wire Investigation

The **Request Wire Investigation** function lets you send an email request to your *financial institution* for information about any wire transfer that you sent in the last two years.

To display the **Request Wire Investigation** screen:

Rest the cursor on the **Payments & Transfers** main menu and then click **Request Wire Investigation** under the Wire Processing menu group. The **Request Wire Investigation** screen displays.

Company: 1111 Simulator Inc ▼

My wire investigation request text

Request Wire Investigation

Contact Information

Contact Name* admin

Phone Number* (111) 111-1111X1114

Fax Number

Email Address* sunitha_nambiar@intuit.com

Account Information

Account* Please Select ▼

Type of Request*

- Recall Sent Wire
- Amend Sent Wire
- Trace Sent Wire
- Return Received Wire
- Need Additional Information on Received Wire
- Other

Amount*

Value Date* 06/04/2012

Special Instructions

The **Company** drop-down selection will populate the **Account** drop-down with accounts tied to that company.

You must give contact information for yourself, complete information about the wire transfer (originating account, amount, recipient and date) and also you must state what action is to be taken.

Fill out all of the required fields and click **Send**. Your financial institution will receive the request and should contact you.

Wire Transfer Detail

The **Wire Details** screen allows you to review the field specific details of a wire transfer or template.

To display the **Wire Transfer Detail** screen, select the magnifying glass from the **Approve/View Wire Activity** screen, **View Wire Activity** screen, **Approve Template** screen or **Maintain Template Group** screen.

Note: The population and display of some of the wire information fields is dependent on the level and stage of processing of the wire transfer or template.

Print Close

Wire Transfer Detail	
Status	Pending
Reference Number	7398
Current Date	06/05/2012 18:38 CST
<input type="checkbox"/> Wire Information	
Company	1111 Simulator Inc
Account	10 - Saving Account - 1111 test1
Amount	USD 1.00
Value Date	10/01/2008
Company Address 1	Running on fusion4 - 46901
Company Address 2	Street 2
Company City	Calabasas
Company State	CA
Company Zip	99999
Bank Reference	
Fed Reference	
FRB Error Category	
FRB Error Code	
FRB Error Description	
Created Date/Time	10/01/2008 16:27 CST
Created By	ADMIN
Denied Date/Time	
Denied By	
Approved Date/Time	
Approved By	
Received Date/Time	
Processed Date/Time	
Message to Beneficiary	TEST

Beneficiary

Template Name	111-TEST(5555 SECONDARY)
Name	test
Address 1	
Address 2	
City	
State	
Zip Code	
Country	
Account Name	
Account Number	11111111
Contact Name	
Phone Number	
Fax Number	
Email Address	

Beneficiary Bank

Bank Name	test of test
Address 1	
Address 2	
City	
State	
Zip Code	
Country	
ABA	123456780

<input type="checkbox"/> Receiving Bank
Bank Name
Address 1
Address 2
City
State
Zip Code
Country
ABA

<input type="checkbox"/> Intermediary Bank
Bank Name
Address 1
Address 2
City
State
Zip Code
Country
ABA

ACH (Automated Clearing House Origination)

ACH Example

We'll use net payroll origination as a simple example to show how ***ACH*** is used.

First, the employees within a company are added as participants, using the ***Maintain Participant*** screen.

Next, a template is created using the ***Maintain Batch Template*** screen. It is possible that more than one template would be used. For example, if you want separate processing for exempt and non-exempt employees.

Now that there's a template and a set of participants, you can set up an ACH batch by using the ***Assign Participant to Batch*** screen to add transactions (i.e., participants, with account info and dollar amounts) to the template.

The ACH batch is inactive until it is **Initiated** and the ACH file is created.

To process the net payroll amounts, select the template on the **Initiate Batch** screen, and then review all of the transactions and specify an effective date. When you are satisfied that the information is correct, you submit the batch. What happens next depends on whether the *financial institution* is running a manual processing system or an automated system.

- **Manual:** The online banking system creates an ACH file immediately, and then sends an email message to the financial institution, indicating that an ACH file has been submitted for their approval and subsequent processing. The financial institution manually downloads the file, evaluates and processes it. If you are required to prefund your ACH credit batches, the batch will be pending at your financial institution until funds are verified and a financial institution Administrator has approved the batch.
- **Automated:** The ACH batch transactions stay in the database until the scheduled "collection" job occurs. The scheduled job collects all approved ACH transactions from the database, creates a file and transmits it to the financial institution's real-time ACH server. If you are required to prefund your ACH credit batches, the batch will be pending at your financial institution until funds are verified and a financial institution Administrator has approved the batch.

Initiate ACH Batch

The **Initiate ACH Batch** function lets you set up an *ACH* batch and submit it for processing.

To display the **Initiate ACH Batch** screen:

Rest your cursor on the **Payments & Transfers** menu and then select the **Initiate Batch** option under the ACH Processing group. The **Initiate ACH Batch** screen appears.

Initiate ACH Batch

Template Name:

ACH Class:

Total Batch Debits: \$493.00

Total Batch Credits: \$467.00

Total Batch Entries: 17

Company: 1111 Simulator

Effective Date:

Initiation Limits	Credit	Debit
Daily Limit	\$99,000.00	\$99,300.00
Limit Per Batch	\$99,000.00	\$99,300.00
Daily Limit Used	\$42,386.38	\$62,186.03

Participants

Hold	Participant ID	Participant Name	Receiving Account	Amount	Tran Type	Prenote	End Date	Addenda
<input type="checkbox"/>	1111	11111	1	\$1.00	Checking Withdrawal	<input type="checkbox"/>	N/A	
<input checked="" type="checkbox"/>	121212	BAKUL	111222333	\$100.00	Checking Deposit	<input type="checkbox"/>	N/A	HELLO
<input type="checkbox"/>	IMPORTED02	IMPORTED PARTICIPANT 2	1122332	\$2.00	Checking Deposit	<input type="checkbox"/>	N/A	IMPORTED ADDENDA 2
<input type="checkbox"/>	IMPORTED02	IMPORTED PARTICIPANT 2	1122332	\$2.00	Checking Deposit	<input type="checkbox"/>	N/A	IMPORTED ADDENDA 2
<input type="checkbox"/>	IMPORTED03	IMPORTED PARTICIPANT 3	1122333	\$3.00	Checking Deposit	<input type="checkbox"/>	N/A	IMPORTED ADDENDA 3
<input type="checkbox"/>	IMPORTED03	IMPORTED PARTICIPANT 3	1122333	\$3.00	Checking Deposit	<input type="checkbox"/>	N/A	IMPORTED ADDENDA 3
<input type="checkbox"/>	IMPORTED04	IMPORTED PARTICIPANT 4	1122334	\$4.00	Checking Deposit	<input type="checkbox"/>	N/A	IMPORTED ADDENDA 4
<input type="checkbox"/>	IMPORTED05	IMPORTED PARTICIPANT 5	1122335	\$5.00	Checking Deposit	<input type="checkbox"/>	N/A	IMPORTED ADDENDA 5

Selected All (Holds)

Initiating a Batch

1. From the **Template Name** drop-down list, select the *batch template* that you want to initiate. The ACH Class, Total Batch Debits and Total Batch Credits display for that template.
2. Edit the effective date in the **Effective Date** field, using *mm/dd/yyyy* format, or the calendar icon. You may enter a date up to 30 days in the future and it must be a business day. Please note the effective date defaults to the next processing day.
3. If desired, edit the batch data for any or all participants in the participants table. (The edited information will be used for this batch only.)
4. For each *participant*, you can:
 - Check the **Hold** box to omit the participant from this batch
 - Change the **Amount** value
 - Change the *Prenote* setting
 - Edit the Addenda message
5. If you have started making changes but cannot complete them or cannot submit the batch immediately, click the **Save** button. The batch will be saved in its current state, and later on you can go into the **Update Batch** function to complete your editing and submit the batch.

6. Click the **Initiate** button to create the file. An email message is automatically sent to the *financial institution* indicating that an ACH file has been submitted for their approval and subsequent processing.
7. Click the **Reset** button at any time to reset all fields to their previously saved values. Note, you can sort the table by clicking the up and down arrows in any of the column headers.

Note: If the restrict initiation option is selected, an ACH batch that exceeds either the company limits or the *end user* limits will be prevented. Also, your financial institution may specify that approval is required on all ACH submittals, regardless of any defined limits.

Note: If you are enabled for ACH Prefunding you must initiate unbalanced batches.

ACH Initiation/Send Credit and Debit Limits

- **Daily Limit (credit):** Specifies the maximum daily amount the user can initiate for ACH Credit origination files.
- **Daily Limit (debit):** Specifies the maximum daily amount the user can initiate for ACH Debit origination files.
- **Limit Per Batch (credit):** Specifies the maximum Credit amount of funds the user can transfer in any single ACH Batch.
- **Limit Per Batch (debit):** Specifies the maximum Debit amount of funds the user can transfer in any single ACH Batch.
- **Daily Limit Used (credit):** Specifies the amount of your daily ACH Credit limit that has been used for the day.
- **Daily Limit Used (debit):** Specifies the amount of your daily ACH Debit limit that has been used for the day.

If approval is required (for any reason), a message will display on the screen with further instructions.

Note: If a Token Challenge is enabled for ACH, and Approval is not required, upon selecting the initiate action you will be asked to enter a Security Code on the Review ACH Batch screen.

Update ACH Batch

The **Update ACH Batch** function lets you make changes to **ACH** batches with a saved or deleted status.

An ACH batch is eligible for editing if:

- An Administrator denied the batch,
- It was saved during an editing session in the Initiate Batch function, or
- You are required to prefund your credit batch and the batch has been Denied by a financial institution administrator.

To display the **Update ACH Batch** screen:

Rest your cursor on the **Payments & Transfers** menu option and then select the **Update Batch** option listed under the ACH Processing group. The **Update ACH Batch** screen displays.

Your greatest asset is your earning ability. Your greatest resource is your time.

Update ACH Batch

Template Name: <input type="text" value="PREFUND - 4527"/>	Initiation Limits	Credit	Debit
ACH Class: CCC+ Corporate Payments	Daily Limit	\$99,000.00	\$99,300.00
Total Batch Debits: \$1.00	Limit Per Batch	\$99,000.00	\$99,300.00
Total Batch Credits: \$105.00	Daily Limit Used	\$42,398.38	\$62,186.03
Total Batch Entries: 4			
Company: 1111 Simulator			
Effective Date: 06/08/2012			

Hold	Participant ID	Participant Name	Receiving Account	Amount	Tran Type	Prenote	Addenda
<input type="checkbox"/>	1111	11111	1	\$1.00	Checking Withdrawal	<input type="checkbox"/>	
<input type="checkbox"/>	121212	BAKUL	111222333	\$100.00	Checking Deposit	<input type="checkbox"/>	HELLO
<input type="checkbox"/>	IMPORTED2	IMPORTED PARTICIPANT 2	1122332	\$2.00	Checking Deposit	<input type="checkbox"/>	IMPORTED ADDENDA 2
<input type="checkbox"/>	IMPORTED3	IMPORTED PARTICIPANT 3	1122333	\$3.00	Checking Deposit	<input type="checkbox"/>	IMPORTED ADDENDA 3
<input type="checkbox"/> Select All (Holds)							

The **Template Name** drop-down list contains all batches that are eligible for editing. When you choose a batch from this list, the screen is populated with the batch data. If you are required to prefund batches, balanced templates that were created prior to prefunding enablement will fail upon initiation.

This function provides the same editing options for batch data as does the **Initiate Batch** function. After editing, you can click the **Save** button to save the batch in its current state (its status will be changed to *Saved*, but the altered data will be retained) or you may click **Initiate** to submit the batch for processing.

You can delete the selected batch by clicking the **Delete** button. Be careful when using this option! The deleted batch cannot be recovered later, so any manually edited data will be lost permanently.

Note: If you are enabled for **ACH Prefunding** you must initiate unbalanced batches.

ACH Initiation/Send Credit and Debit Limits

- **Daily Limit (credit):** Specifies the maximum daily amount the user can initiate for ACH Credit origination files.
- **Daily Limit (debit):** Specifies the maximum daily amount the user can initiate for ACH Debit origination files.
- **Limit Per Batch (credit):** Specifies the maximum Credit amount of funds the user can transfer in any single ACH Batch.
- **Limit Per Batch (debit):** Specifies the maximum Debit amount of funds the user can transfer in any single ACH Batch.
- **Daily Limit Used (credit):** Specifies the amount of your daily ACH Credit limit that has been used for the day.
- **Daily Limit Used (debit):** Specifies the amount of your daily ACH Debit limit that has been used for the day.

If approval is required (for any reason), a message will display on the screen with further instructions.

Note: If Token Challenge is enabled for ACH, and Approval is not required, upon selecting the initiate action you will be asked to enter a Security Code on the Review ACH Batch screen.

Re-presented Check

The **Re-presented Check Entry**, a.k.a. 'RCK' feature allows you to submit **RCK** items that have been returned because of insufficient or uncollected funds. Note that **RCK** initiated batches will be added to the **Approve/View ACH Activity** screen pending '**Approval**'.

To display the **Re-presented Check** screen:

Rest your cursor on the **Payments & Transfers** menu option and then select the **Re-present Check** option under the ACH Processing group. The **Select Re-presented Check Batch** page displays with a table of *Saved Batches* and the option to add a new check batch.

Select Re-presented Check Batch							
Add New Check Batch							
Saved Batches							
Batch ID	Status	Payee	Company	Offset Account	Effective Date	Total Entries	Total Amount
4450	SAVED	PREFUNDING	1111 Simulator Inc	please set	05/25/2012	1	\$345.00
4451	SAVED	1234	1111 Simulator Inc	please set	05/24/2012	1	\$234.00
4452	SAVED	1234	1111 Simulator Inc	please set	05/30/2012	1	\$2.00
4453	SAVED	1234	1111 Simulator Inc	please set	05/31/2012	1	\$345.00
4454	SAVED	1234	1111 Simulator Inc	please set	05/31/2012	1	\$456.00
4695	SAVED	please set		please set	please set	1	\$111.00
2715	DENIED	TEST	123123s Simulator	20000000123456	07/14/2008	1	\$77.00

Saved Batches will display a status of **Denied** or **Saved**. **Denied RCK** items can only be edited and resubmitted from the **Re-presented Check** screen. You may edit or add new **RCK** items from a **Saved** RCK batch, and then initiate for processing.

The **Saved Batches** section will also display the *Payee* and *Company* to which the *Offset Account* is associated.

Adding a New Check Batch

To add a new check batch (enter a new check to re-present), click the **Add New Batch** button above the Saved Batches table. This displays the **Re-presented Checks** screen which is designed to resemble a check. This data entry screen will allow you to add multiple **RCK** entries to a batch, maintain existing entries, and save work to return to for future modifications.

Adding a Re-presented Check requires:

- The name of the party who issued the check (may not be a consumer)
- The check number
- The original date of the check
- The amount
- The issuing party's account number and routing number

Enter this information into the fields on the check image. When finished, click the **Add** button. The entry information will display in the *Re-presented Check Batch Details for Batch ID #####* below the check image.

Company: 1111 Simulator ▼

You are the only person on earth who can use your ability.

Re-presented Checks

Initiation Limits	Debit
Daily Limit	\$99,300.00
Batch Limit	\$99,300.00
Daily Limit Used	\$62,040.03

Add Re-presented Check

From:
(must be a consumer)

Check Number

Pay To The Order Of

Original Check Date

ACH ID - ACH Description (Specify below)

Amount
(maximum \$2,500)

Bank Routing Number ||

Bank Account Number ||

Add
Reset
Delete

Re-presented Check Batch Details requires:

- The Date to Re-present
- Pay To (ACH ID from drop-down list)
- Offset Account number (if applicable)

Each Batch ID may contain up to 10 Re-presented Check items.

You can view the details of any RCK item by selecting the check number hyperlink displayed in the table.

If you are required to **prefund**, you will not have the **Offset Account** field.

The offset account will appear in the **ACH ID** as associated by your Company Administrator in conjunction with your financial institution. If you do not see the appropriate **ACH ID** and account number, please contact your Company Administrator or your Financial Institution Administrator.

Re-presented Check Batch Details for Batch ID 4697

Check	Account	Amount	Check	Account	Amount
1234	91919191919	\$50.00			

Total Amount \$50.00

Total Entries 1

Date to Re-present

Pay To ▼

Offset Account ▼

Create Offset

- **Daily Limit:** Specifies the maximum daily amount the user can initiate for ACH Debit origination files.
- **Batch Limit:** Specifies the maximum debit amount of funds the user can transfer in any single ACH Batch.
- **Daily Limit Used:** Specifies the amount of your daily ACH debit limit that has been used for the day.

Note: If a Token Challenge is enabled for ACH, and Approval is not required, upon selecting the initiate action you will be asked to enter a Security Code on the Review Re-presented Check screen.

Send ACH File

The **Send ACH File** function allows you to send a complete ACH file to your financial institution. Note that batches contained within the uploaded file will be stored the same as initiated, and added to the system pending 'Approval'.

To display the **Send ACH File** screen:

Rest your cursor on the **Payments & Transfers** menu and then select the **Send ACH File** option under the ACH Processing group. The Send ACH File screen displays. The Company drop-down list displays at the top of the page. Select the company, if applicable.

Company: 1111 Simulator Inc ▼

TEST MESSAGE FOR SEND ACH
 Send all your money now!

Send ACH File

Initiation Limits	Credit	Debit
Daily Limit	\$99,000.00	\$99,300.00
Limit Per Batch	\$99,000.00	\$99,300.00
Daily Limit Used	\$42,398.38	\$62,186.03

Select File

Balanced ACH File

You must have the ACH file available either on a local drive or on a network-accessible drive.

If you know the full pathname of the file, type it in. For convenience, click the **Browse...** button to open a standard Windows dialog box that allows you to search your local and network drives to locate the file.

Note: Uploaded ACH files are subject to the same limit requirements as ACH batches. Unbalanced files cannot be uploaded unless the financial institution enables this feature.

Pre-Validation Process:

- Verifies the daily credit/debit limits for the company and/or user has not been exceeded.
- Verifies the ACH file contains balanced batch(es), if applicable.
- Verifies the ACH Batch(es) has a valid effective date.
- Verifies that the business user has access to the offset account in the ACH file (if applicable).
- Verifies that the Company tied to the file's offset account is selected (if applicable).

ACH Initiation/Send Credit and Debit Limits

- **Daily Limit (credit):** Specifies the maximum daily amount the user can initiate for ACH Credit origination files.
- **Daily Limit (debit):** Specifies the maximum daily amount the user can initiate for ACH Debit origination files.

- **Limit Per Batch (credit):** Specifies the maximum Credit amount of funds the user can transfer in any single ACH Batch.
- **Limit Per Batch (debit):** Specifies the maximum Debit amount of funds the user can transfer in any single ACH Batch.
- **Daily Limit Used (credit):** Specifies the amount of your daily ACH Credit limit that has been used for the day.
- **Daily Limit Used (debit):** Specifies the amount of your daily ACH Debit limit that has been used for the day.

If approval is required (for any reason), a message will display on the screen with further instructions.

If the ACH file passes the pre-validation process, the user will be presented with a verification screen showing the **Credit/Debit Totals, Number of Entries, Effective date and the Number of Batch(es)**.

Note: If Token Challenge is enabled for ACH, and Approval is not required, upon selecting the upload action you will be asked to enter a Security Code on the Send ACH File Verification screen.

Once the user submits the ACH file to be completed, the user will be presented with a confirmation message with a **Reference Number**.

The user will be able to view the status of the **Reference Number** via the **View ACH Activity** or **View/Approve ACH Activity** screen.

Should the ACH file fail during the backend validation, the system will generate an email to the user informing them that the file send failed. The user will be able to view the details of the error on the **View ACH Activity** or **View/Approve ACH Activity** screen by selecting the **Reference Number** hyperlink.

Note: The error screen shows full line-by-line details of up to fifty errors. (Keep in mind that some errors will "cascade" and cause numerous others to appear. Fixing that first error will often clear up many subsequent errors, so always look at the leading entry first.)

The Reference Number is not the Batch ID Number. The Batch ID's can be viewed by selecting the Reference Number hyperlink on the **View ACH Activity** or **View/Approve ACH Activity** screen.

Note: If you are enabled for **ACH Prefunding**, you must upload unbalanced batches. The '**Balanced ACH File**' checkbox and label will not appear on the '**Send ACH File**' screen. It is also recommended that you upload single batches, not multiple batches. Uploaded files must contain all credit or all debit unbalanced batches. Mixed batches will fail.

If the **Balanced ACH File** checkbox is selected, the **Company** drop-down menu will appear. This will allow you to select the company that the file's offset account number is associated with. You can confirm the company/account number association on the Account Summary screen. If the file's offset account number is not associated with the selected company, you will receive an error message stating that the system could not locate any company account data.

Import ACH Data

The Import ACH Data function allows you to create new or update existing Batch Templates and Participant records using a file created by another application. You may import a Standard ACH file (formatted to NACHA specifications) to add new batches to the system.

The Import ACH Data function may also be used to update existing batch templates and participates based on criteria defined in Delimited Map or Fixed Map instructions used when importing text files created by another application.

To display the Import ACH Data screen:

Select the ACH option on the Funds Transfer menu and then click Import ACH Data. The Import ACH Data screen appears.

File Format Selection

Select	Name	Type	Delete
<input checked="" type="radio"/>	Standard ACH	Standard, Create Only	
<input type="radio"/>	test	Add Only	
<input type="radio"/>	test_1	Add Only	
<input type="radio"/>	test_3	Add and Update	
<input type="radio"/>	test_defect	Add Only	

OR [Create New Delimited Map](#)
[Create New Fixed Map](#)

File Selection

Please choose 'Browse' to select or enter the path to an importable file on your local drive

The **Standard ACH** map type is pre-defined based on **NACHA** file format and does not require you to develop the map layout. You will need to select a **Company** that the file's offset account is associated with. If the offset account number included in the file does not match any of the selected company accounts, the Offset Account field for the template will not have an account selected.

Note: If you are enabled for ACH Prefunding, you must import unbalanced batches. If importing a balanced batch, the offset account will be removed.

Delimited and **Fixed ACH Map** types allow you to define the file layout so the Import process can identify the structure and intent of the file being imported. Import file layout definitions are stored and maintained as ACH Import Maps.

Delimited Map – Use this map type to define the delimiter and where each piece of the participant's data is located in the file.

Fixed Map – Use this map type to define the start and end positions of the participant's data within the file.

You must have the ACH file available either on a local drive or on a network-accessible drive.

If you know the full pathname of the file, type it in. For convenience, click the **Browse...** button under '**File Selection**' to open a standard Windows dialog box that allows you to search your local and network drives to locate the file.

The **Map Type** selected under **Batch/Process Mode Selection** section must match the appropriate map type selected/defined in the **Map Selection** section.

Under the **Batch/Process Mode Selection** section select the appropriate Batch Template the import should affect.

NOTE: For Add, Update and Delete Maps you must perform the import twice:

- Import Delimited or Fixed file as an Add Only and select the appropriate Batch Template the import should affect.
- Import Delimited or Fixed file as a Delete and Update and select the appropriate Batch Template the import should affect.

Importing an ACH File

1. If you know the full pathname of the file, type it in. For convenience, click the **Browse...** button to open a standard Windows dialog box that allows you to search your local and network drives to locate the file.
2. For **Standard ACH** map, you will need to select a **Company** that the file's offset account is associated with. If the offset account number included in the file does not match any of the selected company accounts, the Offset Account field for the template will not have an account selected.
3. Click the **Import** button. The system validates the ACH file.

If the file validation is successful, the screen displays a summary of the ACH data in the file: for each batch, there are dollar amounts for credits and debits, and also a count of participants.

If the file validation fails, the screen displays a line-by-line listing of the file contents and an error message explaining why the line was found to be invalid.

4. If validation was successful: click **Submit** to perform the import and create the new records, or click **Cancel** to leave everything unchanged.

If validation failed: edit the ACH file to fix the invalid entries. One error often cascades, inducing other errors, so you probably should fix only the items called out on the first invalid line and then try the import again. You can repeat this process until the file validates correctly.

Note: Import Jobs must be approved from the ACH Activity and/or ACH Admin/Approval Activity screens. To view the Import Job click on the Hyperlink of the File Name under the Pending Delimited/Fixed Import ACH Jobs section to preview/approve the Import Job.

Note: The Import process does not initiate the ACH Transaction. Once the Import process has been completed the ACH transaction must be initiated from the 'Initiate ACH Batch' screen.

Delimited ACH Map

Creating a **Delimited ACH Map** allows the user to define the file layout so the Import process can identify the structure and intent of the file being imported.

To display the **Delimited ACH Map** screen:

Rest your cursor on the **Payments & Transfers** menu and then select the **Import ACH Data** option under the ACH Processing group. The Import ACH Data page displays. To the right of the page will be two links -- *Create New Fixed Map* and Create New Delimited Map. Click the Create New Fixed Map link.

The **Delimited ACH Map** screen displays.

Import ACH Data

File Format Selection

Select	Name	Type	Delete
<input checked="" type="radio"/>	Standard ACH	Standard, Create Only	
<input type="radio"/>	test	Add Only	
<input type="radio"/>	test_1	Add Only	
<input type="radio"/>	test_3	Add and Update	
<input type="radio"/>	test defect	Add Only	

OR [Create New Delimited Map](#)
[Create New Fixed Map](#)

File Selection

Please choose 'Browse' to select or enter the path to an importable file on your local drive

Delimited ACH Map

Map Information

Map Type:

Map Name:

Skip First Header Record: Yes No

Total Number of Fields in Record/Line:

Delimiter:

Strip Quotes around Fields: Yes No

Amount Field Contains Punctuation(s): Yes No

End of Record ID:

Fields to Add, Match or Update

Field Name	Match	Update	Position	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text" value="Please Select"/> <input type="button" value="v"/>
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	

The **Delimited ACH Map** function allows you to define the delimiter and where each piece of the participant's data is located in the file.

Click on the **Map Type** option drop-down menu and select the appropriate action for the file being imported:

- **Add Only** – This option allows the user to add participant records to the participant table and assign participant records to the user selected existing batch template.
- **Update Only** – Based on matching criteria, this option changes any participant records that exist in the participant table with fields from the imported file.
- **Add and Update** – This is a combination of the '**Add Only**' and '**Update Only**' processing modes.
 - The '**Add**' process adds participant records to the participant table and assigns participant records to the user selected batch template.
 - The '**Update**' process employs a user selected matching criteria to locate participant records that exist in the selected batch template. The records will be changed using the update fields from the imported file.
- **Delete and Update** – This is a combination of the '**Delete**' and '**Update Only**' processing modes.
 - The '**Delete**' process employs a user selected matching criteria to locate participant records that exist in the participant table based on the selected batch template, but do not exist in the file. This map type removes association of unmatched participants from the selected batch template.
 - The '**Update**' process employs a user selected matching criteria to locate participant records that exist in the selected batch template. Matched participants will be changed using the update fields from the imported file.
- **Add, Update, and Delete** – This option adds participants to the participant table, updates existing participants within the ACH participant table, and deletes participants from a selected batch template.

Note: If the imported file contains participant records that don't exist in the template, or if the record for update is not found based on matching criteria, then those participants are added to the participant table and assigned to the selected batch template.

Note: The 'Delete' process will disassociate the participant from the selected batch template, the participant is not deleted from the participant table.

1. The **Map Type** allows you to define an action that will **Add, Update** or **Delete** participants in the participant database.
2. The **Map Name** allows you to describe the file being imported and will distinguish it from previous imports. Because the created maps are saved and are reusable, it is suggested that you create a map name that can be used to identify the type of map that was created. **Note:** special characters are not allowed in the map name.
3. The **Delimiter** drop-down list lets you select the appropriate delimiter used in the file you are importing.
4. **End of Record ID** – Select the appropriate record/line terminator from the drop-down list. **Note:** The **End of Record Id** and the **Delimiter** cannot be the same.

5. **Skip First Header Record** – If the file you are importing contains a header, select **Yes**; if the file only contains data records and a header is not in the file, select **No**.
6. **Total Number of Fields in Record/Line** – Enter the number of columns/fields in the file.
7. **Strip Quotes (“”) around Fields** – Select **Yes** if the fields/columns in the file being imported contain quotes at the beginning and end of the fields/columns, select **No** if they do not.
8. **Amount Field Contains Punctuation(s)** – Select **Yes** if the file being imported contain punctuations (\$,.) in the amount field/column; Select **No** if the amount field does not contain punctuations.

Note: Excel files will typically wrap text fields in quotes. If you are unsure whether the fields contain quotes, select **Yes** and the Import process will detect and remove if needed.

When importing a **Delimited file**, for each record/field that can be imported in a file, there is a **Field Name**.

The following fields are available for import:

- Transaction Code
- FI Routing Number
- Account Number
- Amount
- Participant ID
- Participant Name
- Addenda Data

The **Field Name** actions are defined as **Match**, **Update**, and **Replacement Value**.

- The **Match** column is used to locate the participant record that exists in the participant table and match with the participant data in the import file.
- The **Update** column is used to update the information in the participant table with the data in the import file.
- The **Replacement Value** is information either not in the file being imported or is a change that will affect all matched participants in the import file.
- The **Position Field** allows the user to define the location of the Field Names within the imported file.

See Section 'Creating an ACH Map' under '**File Formats**' on detailed information how to create an **ACH Map**.

Fixed ACH Map

To display the **Fixed ACH Map** screen:

Rest your cursor on the **Payments & Transfers** menu and then select the **Import ACH Data** option under the ACH Processing group. On the right side of the page are two links -- *Create New Fixed Map* and Create New Delimited Map. Click the Create New Fixed Map link.

The **Fixed ACH Map** screen displays.

Import ACH Data

File Format Selection

Select	Name	Type	Delete
<input checked="" type="radio"/>	Standard ACH	Standard, Create Only	
<input type="radio"/>	test	Add Only	
<input type="radio"/>	test_1	Add Only	
<input type="radio"/>	test_3	Add and Update	
<input type="radio"/>	test_defect	Add Only	

OR [Create New Delimited Map](#)
[Create New Fixed Map](#)

File Selection

Please choose 'Browse' to select or enter the path to an importable file on your local drive

Fixed ACH Map

Map Information

Map Type

Map Name

Skip First Header Record Yes No

Record/Line Length (Include Carriage Return)

Amount Field Contains Punctuation(s) Yes No

Fields to Add, Match or Update

Field Name	Match	Update	Start Position	Length	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Please Select"/>
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	

The **Fixed ACH Map** function allows you to define the **Record/Line Length** and the **Start** and **Length** position lets you define where each piece of the participant's data is located in the file.

Click on the **Map Type** drop-down list and select the appropriate action for the file being imported:

- **Add Only** – This option allows the user to add participant records to the participant table and assign participant records to the user selected existing batch template.
- **Update Only** – Based on matching criteria, this option changes any participant records that exist in the participant table with fields from the imported file.
- **Add and Update** – This Map is a combination of the '**Add Only**' and '**Update Only**' processing modes.
 - The '**Add**' process adds participant records to the participant table and assigns participant records to the user selected batch template.
 - The '**Update**' process employs a user selected matching criteria to locate participant records that exist in the selected batch template. The records are changed using the update fields from the imported file.
- **Delete and Update** – This is a combination of the '**Delete**' and '**Update Only**' processing modes.
 - The '**Delete**' process employs a user selected matching criteria to locate participant records that exist in the participant table based on the selected batch template, but do not exist in the file. This map type removes any association of unmatched participants from the selected batch template.
 - The '**Update**' process uses a user selected matching criteria to locate participant records that exist in the selected batch template. Matched participants are changed using the update fields from the imported file.
 - **Add, Update, and Delete** – This option add participants to the participant table, update existing participant's within the ACH participant table and delete participants from a selected batch template.

Note: If the imported file contains participant records that don't exist in the template or the record for update is not found based on matching criteria, then those participants are added to the participant table and assigned to the selected batch template.

Note: The '**Delete**' process will disassociate the participant from the selected batch template, the participant is not deleted from the participant table.

1. The **Map Type** allows you to define a action that will **Add, Update or Delete** participants in the participant database.
2. The **Map Name** allows you to describe the file being imported and will distinguish it from previous imports. Because the created maps are saved and are re-useable, it is suggested that you create a map name that can be used to identify the type of map that was created. **Note:** *Special characters are not allowed in the map name.*
3. **Skip First Header Record** – if the file you are importing contains a header, select Yes; if the file only contains data records and a header is not in the file, select No.
4. **Length of Record/line** – Enter the record length in the fixed format file to be imported, carriage return must be included.
5. **Amount Field Contains Punctuation(s)** – Select Yes if the file being imported contain punctuations (\$,.) in the amount field/column; Please select No if the amount field does not contain punctuation(s).
6. **Start and Length Positions** – The Map Type you selected will determine the requirements for completing if the map type is a Add, Match or Update.
 - **Start** – indicates where this field is located within the file being imported. This also means that the field would always start in the same position for each record line.
 - **Length** - indicates the length of the data for that field. The length indicates how long or how many characters the field contains. Please note that some field lengths are fixed and some can be variable with up to the maximum allowed.

When importing a Fixed Length file, for each record/field that can be imported in a file, there is a Field Name.

The following fields are available for import:

- Transaction Code
- FI Routing Number
- Account Number
- Amount
- Participant ID
- Participant Name
- Addenda Data

The Field Name actions are defined as Match, Update, and Replacement Value.

- The Match column is used to locate the participant record that exists in the participant table and match with the participant data in the import file.
- The Update column is used to update the information in the participant table with the data in the import file.

- The Replacement Value is information either not in the file being imported or is a change that will affect all participants in the import file.
- The Position Field allows the user to define the location of the Field Names within the imported file.

See Section '**Creating an ACH Map**' under '**File Formats**' on detailed information how to create an ACH Map.

Approve/View ACH Activity

The **Approve/View ACH Activity** function lets you review recent and pending ACH activity. If you are an ACH administrator, you can approve, delete or deny pending batches. Uploaded batches will be displayed in the Completed ACH Activity table.

To display the **Approve/View ACH Activity** screen:

Rest your cursor over the **Payments & Transfers** main menu and then select the **Approve/View ACH Activity** option under the ACH Processing group.

The **Approve/View ACH Activity** screen displays.

Approval Limits			Credit	Debit
Daily Limit		\$99,000.00	\$99,300.00	
Limit Per Batch		\$99,000.00	\$99,300.00	
Daily Limit Used		\$42,858.38	\$62,189.03	

ACH Batches Pending Approval										
Select	Status	Batch ID	Date Created	Effective Date	Company	Offset Account	Debit	Credit	Details	
<input type="checkbox"/>	RESUBMIT	4833	05/09/2012 11:32 AM EST	06/11/2012	1111 Simulator Inc		\$1.00	\$105.00	🔍	
<input type="checkbox"/>	PENDING	4838	06/11/2012 09:01 PM EST	06/13/2012	1111 Simulator Inc		\$1.00	\$119.00	🔍	
<input type="checkbox"/>	PENDING	4840	06/12/2012 09:29 AM EST	06/13/2012	1111 Simulator Inc		\$1.00	\$119.00	🔍	
<input type="checkbox"/>	PENDING	4841	06/12/2012 09:31 AM EST	06/13/2012	1111 Simulator Inc		\$1.00	\$119.00	🔍	
<input type="checkbox"/>	PENDING	4842	06/12/2012 09:36 AM EST	06/13/2012	1111 Simulator Inc		\$1.00	\$119.00	🔍	

Select All Pending

Deny Message:

Completed ACH Activity										
Select	Status	Batch ID	Date Initiated/Approved	Effective Date	Company	Offset Account	Debit	Credit	Details	
<input type="checkbox"/>	APPROVED	4787	05/04/2012 04:09 PM EST	05/05/2012	1111 Simulator Inc		\$12.00	\$12.00	🔍	
<input type="checkbox"/>	APPROVED	4789	05/04/2012 04:09 PM EST	05/05/2012	1111 Simulator Inc		\$12.00	\$12.00	🔍	
<input type="checkbox"/>	APPROVED	4790	05/04/2012 04:09 PM EST	05/05/2012	1111 Simulator Inc		\$12.00	\$12.00	🔍	
<input type="checkbox"/>	APPROVED	4791	05/04/2012 04:09 PM EST	05/05/2012	1111 Simulator Inc		\$12.00	\$12.00	🔍	
<input type="checkbox"/>	APPROVED	4792	05/04/2012 04:09 PM EST	05/05/2012	1111 Simulator Inc		\$12.00	\$12.00	🔍	
<input type="checkbox"/>	APPROVED	4825	06/07/2012 01:09 AM EST	06/08/2012	1111 Simulator Inc	257603795 - Wire testing account *	\$2.00	\$2.00	🔍	
<input type="checkbox"/>	APPROVED	4830	06/08/2012 11:20 AM EST	06/11/2012	1111 Simulator Inc		\$1.00	\$105.00	🔍	
<input type="checkbox"/>	APPROVED	4831	06/08/2012 11:20 AM EST	06/11/2012	1111 Simulator Inc		\$1.00	\$105.00	🔍	
<input type="checkbox"/>	APPROVED	4843	06/20/2012 10:50 AM EST	06/25/2012	1111 Simulator Inc		\$1.00	\$119.00	🔍	
<input type="checkbox"/>	APPROVED	4858	06/20/2012 10:52 AM EST	06/25/2012	1111 Simulator Inc		\$1.00	\$119.00	🔍	
<input type="checkbox"/>	APPROVED	4862	06/25/2012 11:43 PM EST	06/27/2012	1111 Simulator Inc		\$1.00	\$119.00	🔍	
<input type="checkbox"/>	APPROVED	4832	06/22/2012 12:29 PM EST	06/27/2012	1111 Simulator Inc		0.00	\$103.00	🔍	

Select All Completed

The screen may contain the following tables, one for pending batches, one for denied batches, one for completed and uploaded batches. You can sort any table by clicking the up and down arrows in the column headers. The information in the tables defaults to sorting by effective date, allowing those financial institutions who do not use ACH File mover to manage each possible batch by effective date.

ACH Administrative Tasks

- To approve a pending ACH submittal, check its **Select** box and click the **Approve** button.

Note: If a Token Challenge is enabled for ACH, and Approval is required, upon selecting the approve action you will be asked to enter a Security Code on the ACH Approval Review screen.

- To deny a pending ACH submittal, check its **Select** box, fill in a **Deny Message** and click the **Deny** button.
- To see details for any batch listed on the screen, click the magnifying glass in its **Details** column. The system launches a second browser window, from which you can view or print the batch data.

Print Close

ACH Batch Details

Batch ID 4833	Primary Company 1111 Simulator Inc
Status RESUBMIT	
<input type="checkbox"/> Batch Information	
Created Date/Time	06/08/2012 11:32 AM EST
Created By	ADMIN
Denied Date	06/08/2012
Denied By	ADMIN
Approved Date/Time	
Approved By	
Originator	TEST
Company	1111 Simulator Inc
Offset Account	
Effective Date	06/11/2012
ACH Class	CCD+
Debits	\$1.00
Credits	\$105.00
Entries	4

Note: Only the initiator of a denied ACH transaction can delete that transaction. If you are required to prefund ACH activity, you will have FI Pending batches that may not be re-submitted while awaiting review and approval by your financial institution.

View ACH Activity

The **ACH** Activity function lets you view only that ACH activity which was initiated or uploaded by you. The screen can show tables for pending batches, denied batches, completed and uploaded batches, and imported ACH files.

To display the **ACH Activity** screen:

Rest your cursor on the **Payments & Transfers** main menu and then select the **View ACH Activity** option under the ACH Processing menu group. The **ACH Activity** screen appears.

ACH Activity										
ACH Batches Pending Approval										
Select	Status	Batch ID	Date Created	Effective Date	Company	Offset Account	Debit	Credit	Details	
<input type="checkbox"/>	RESUBMIT	4833	06/08/2012 11:32 AM EST	06/11/2012	1111 Simulator Inc		\$1.00	\$105.00		
<input type="checkbox"/>	PENDING	4838	06/11/2012 06:01 PM EST	06/13/2012	1111 Simulator Inc		\$1.00	\$119.00		
<input type="checkbox"/>	PENDING	4840	06/12/2012 09:29 AM EST	06/13/2012	1111 Simulator Inc		\$1.00	\$119.00		
<input type="checkbox"/>	PENDING	4841	06/12/2012 09:31 AM EST	06/13/2012	1111 Simulator Inc		\$1.00	\$119.00		
<input type="checkbox"/>	PENDING	4842	06/12/2012 09:36 AM EST	06/13/2012	1111 Simulator Inc		\$1.00	\$119.00		
<input type="checkbox"/> Select All Pending										
Delete Resubmit										
Completed ACH Activity										
Status	Batch ID	Date Initiated/Approved	Effective Date	Company	Offset Account	Debit	Credit	Details		
APPROVED	4787	06/04/2012 04:05 PM EST	06/05/2012	1111 Simulator Inc		\$12.00	\$12.00			
APPROVED	4789	06/04/2012 04:05 PM EST	06/05/2012	1111 Simulator Inc		\$12.00	\$12.00			
APPROVED	4790	06/04/2012 04:05 PM EST	06/05/2012	1111 Simulator Inc		\$12.00	\$12.00			
APPROVED	4791	06/04/2012 04:05 PM EST	06/05/2012	1111 Simulator Inc		\$12.00	\$12.00			
APPROVED	4792	06/04/2012 04:06 PM EST	06/05/2012	1111 Simulator Inc		\$12.00	\$12.00			
APPROVED	4793	06/04/2012 04:06 PM EST	06/05/2012	1111 Simulator Inc		\$12.00	\$12.00			

- To delete a pending ACH submittal, check its **Select** box and click the **Delete** button.
- To resubmit a pending ACH submittal, check its **Select** box and click the **Resubmit** button. (This button may or may not be displayed depending on whether this option is available to you. You may only resubmit transactions that you created.) **Note:** If you are required to prefund ACH activity, you will have FI Pending batches that may not be re-submitted while awaiting review and approval by your financial institution.
- You can sort either table by clicking the up and down arrows in the column headers.
- If you have a large number of transaction records, you will be able to page through the list using **First**, **Previous** and **Last** buttons at the bottom of the table.

To see details for any batch listed on the screen, click the magnifying glass in its **Details** column. The system launches a second browser window from which you can view or print the batch data.

Print Close

ACH Batch Details	
Batch ID 4833	Primary Company 1111 Simulator Inc
Status RESUBMIT	
[-] Batch Information	
Created Date/Time	06/08/2012 11:32 AM EST
Created By	ADMIN
Denied Date	06/08/2012
Denied By	ADMIN
Approved Date/Time	
Approved By	
Originator	TEST
Company	1111 Simulator Inc
Offset Account	
Effective Date	06/11/2012
ACH Class	CCD+
Debits	\$1.00
Credits	\$105.00
Entries	4

Maintain ACH Participants

The *ACH participant* is the individual or organization that will be affected by the ACH transaction. The participant’s account may be debited or credited by an ACH transaction (e.g., a payroll deposit or a payment for services rendered).

Each participant entry contains the participant’s *financial institution* information and the transaction type – that is, the type of account and whether it will be debited or credited. This information is used to create the ACH transaction that is added to a batch.

A participant may have several entries, each one using that participant’s unique ID but indicating a different account or transaction type. If the participant has multiple accounts, or requests more than one transaction type (e.g., a debit and

credit on the same account or debits to two separate accounts), a participant entry must be created for each account or transaction.

Examples

1. If an employee divides his paycheck between checking and savings accounts, two separate participant entries must be created. The first entry would specify the savings account number, the "savings deposit" transaction type, and the amount. The second entry would specify the checking account number, the "checking deposit" transaction type, and the amount.
2. If an employee divides her paycheck into two separate financial institutions, two separate participant entries must be created. The first entry would specify the financial institution, the account number, the savings or checking deposit transaction type, and the amount. The second entry would specify the other financial institution, the account number, the savings or checking deposit transaction type, and the amount.

A Word About Prenotes

A prenote is a special testing mechanism for use when setting up a new ACH participant. It comes through as a special transaction type with a dollar value of \$0.00. The purpose of sending a \$0.00 transaction is that this will generate an ACH exception if unsuccessful, thereby notifying the financial institution that there is a problem with the setup. If successful, there is no adverse effect and both you and your financial institution can be confident that the setup is correct.

To display the **Maintain Participant** screen:

Rest your cursor on the **Payments & Transfers** main menu section and below the **ACH** menu group, select the **Maintain Participant** option. The **Maintain Participant** screen appears.

The screenshot shows the 'Maintain Participant' window with the following fields and values:

- Select Participant:** PART1 - PART 1 (dropdown menu) OR (text input) ID Search (button)
- Participant ID:** PART1 (text input)
- Participant Name:** PART 1 (text input)
- Routing Number:** 123456780 (text input)
- Account Number:** 1234566 (text input)
- Amount:** \$14.00 (text input)
- Transaction Type:** Checking Deposit (dropdown menu)
- Prenote:**
- Addenda:** (text input)
- Ending Date:** (text input)

At the bottom of the form are three buttons: Update, Delete, and Reset.

Select the Participant ID

Any field in an existing participant record may be changed via Maintain Participant. Participant entries are accessed one of two ways -- by selecting the participant from the drop-down list, or by entering the participant ID in the search field.

1.
 1. In the **Select Participant** drop-down list, type a single letter or digit to access the corresponding region in the Participant ID list (e.g., an entry of "1" would display the Participant IDs that start with the number "1").
 2. Select the desired Participant from the list.

- OR -

3. In the **ID Search** field, enter the participant ID and click the **ID Search** button. (Note that the search is case-sensitive.) The Search feature selects the first matching record and populates the fields on the page, just as if you had selected the record from the drop-down list.

Update Participant Information

1.
 1. Use one of the techniques described above to display the desired participant record in the **Update Participant** section of the screen.
 2. Make any necessary changes. Click the **Reset** button at any time if you need to restore all of the fields to their previously saved values.
 3. Click the **Update** button to save your changes.

Delete a Participant

1. Use the techniques described above to display the desired participant record.
2. Click the **Delete** button. A dialog box appears, prompting for confirmation.
3. Click the **OK** button to perform the delete, or click the **Cancel** button to leave the record unchanged.

Add Participants

1. In the **Add Participants** section of the screen, enter the participant ID in the first available **Participant ID** field.
2. The participant ID is a unique number assigned to each participant that is used to search for, and identify, the participant on the various ACH screens. An example of a participant ID is an employee's social security number or a business' Tax ID number.
3. Enter the participant name in the **Participant Name** field.
4. Enter the participant's financial institution information in the **Route Number** and **Account Number** fields.
5. Enter the transaction amount in the **Amount** field. This amount will display as the initial setting for this participant whenever a batch is initiated and may be changed by the *end user* before the ACH file is created.
6. Select a transaction type from the **Transaction Type** drop-down list. This indicates how the participant's account will be affected by the ACH transaction.
7. (Optional) Check the **Prenote** box if you want this participant to be set as a prenote transaction when first added to a batch. (The system will switch off the **Prenote** setting automatically after the batch is initiated.)
8. (Optional) Fill in a message in the **Addenda** field. This message will be included with the transaction when the ACH file is created.
9. (Optional) Set an **Ending Date** (in *mm/dd/yyyy* format or selected from the calendar) if the participant definition is intended to be used only for a fixed period of time.

Note: Up to three participants may be added at the same time; each row represents one participant's complete information. To add another participant, repeat steps 1 through 9.

10. Click the **Add** button to save the participant information.

Maintain Batch Template

The **Maintain Batch Template** function lets you define the essential characteristics of the *ACH* batch -- the template name, the ACH transmission type and the offset account. This screen allows you to create new templates and also allows you to update or delete existing templates.

To display the *Batch Template* Maintenance screen:

Rest your cursor over the **Payments & Transfers** main menu and select the Maintain Batch Template option under the **ACH** menu group. The **Maintain Batch Template** screen appears.

Maintain Batch Template

The Maintain Batch Template option allows the *end user* to update an existing template's information, add a new template or delete a template. As part of the template, you also define the essential characteristics of the *ACH* batch: the template name and the *ACH* transmission type.

Using the **Company** drop-down list at the top of the page, select a company that is associated with the offset account you want for the template.

Add a Template

1. Click the **Add New** button. This will clear the template fields so you can enter the information for the new template.
2. Enter the template name in the **Template Name** input field.
3. Fill in a **Template Description** that explains the purpose of the template.
4. Select either *PPD – Personal Payments* or *CCD – Corporate Payments* from the **ACH Batch Class** drop-down list.
5. Select an **ACH ID**. The *ACH ID* is used to identify the originator of the *ACH* batch. The *ACH ID* will contain the offsetting account number.

Note: If your *financial institution* accepts unbalanced ACH files, you will see the **Create offsetting transaction** checkbox. You have the option of creating an offset transaction.

6. (optional) If you have checked the Create offsetting transaction checkbox, the **Offset Account** drop-down list will be active. Select the account that will either receive funds transferred in or provide funds transferred out. When required to prefund, you will create unbalanced templates and the Offset Account field will not be available.
7. Click the **Add** button to save the template.

The screenshot shows the 'Maintain Batch Template' interface. At the top, there's a header 'Maintain Batch Template'. Below it, a navigation bar contains 'Select Template', a 'New Template' dropdown menu, 'OR', an 'Add New' button, 'OR', and a 'List All Templates' button. The main section is titled 'Template Information' and contains several fields: 'Template Name' (text input), 'Template Description' (text input), 'ACH Batch Class' (dropdown menu showing 'CCD - Corporate Payments'), 'ACH ID' (dropdown menu showing 'Please Select'), 'Create offsetting transaction' (checkbox with a checkmark), and 'Offset Account' (dropdown menu showing 'Please Select'). At the bottom of the form are two buttons: 'Add' and 'Reset'.

Update a Template

1. Select the template from **Select Template** drop-down list. The selected template's information appears in the Template Information section.
2. Make any necessary changes. Click the **Reset** button at any time if you need to restore all of the fields to their previously saved values.
3. Click the **Update** button to save the changes to the template.

Delete a Template

1. Select the template from **Select Template** drop-down list. The selected template's information appears in the Template Information section.
2. Click the **Delete** button. A dialog box appears, prompting for confirmation.

3. Click the **OK** button to perform the delete, or click the **Cancel** button to leave the record unchanged.

List All Templates

Clicking this button displays all templates in a table view. You may click on any column header to re-sort the display.

Batch Template List							Back
Template Name	Template Description	Date Last Initiated	ACH Batch Class	ACH ID	Company	Offset Account	
1234	12		CCD	1234	1111 Simulator Inc		
1234	1234		CCD	1234	No Perm		
aaaaa	ACH File Import	06/06/2012	CCD	TESTID	1111 Simulator Inc		
abcdefg	abcd		CCD	1234	041107700	564839353	
balanced	Balanced Template	06/17/2010	CCD	1234	1111 Simulator Inc	10	
Eric1	Eric1	05/15/2012	CCD	1234	1111 Simulator Inc	10	
ERICMP	ACH File Import	05/14/2012	CCD	1234	1111 Simulator Inc	10	
ERICMP2	ACH File Import		PPD	PREFUND_ID	1111 Simulator Inc	809600803	
ERICMP3	ACH File Import		CCD	1234	1111 Simulator Inc	10	
ERICMP4	ACH File Import		CCD	1234	1111 Simulator Inc	10	
EricPrfnd	Eric Prefunded	09/11/2008	CCD	PREFUND_ID	1111 Simulator Inc		
HACKBATCH	Inserted via CSRF	04/15/2010	CCD	1234	1111 Simulator Inc	10	
HACKBATCH	Inserted via CSRF		CCD	1234	1111 Simulator Inc	10	

Assign Participants To Batch

The **Assign Participants To Batch** function lets you associate participants with templates, bringing together the definitions created earlier. Each **ACH** transaction includes a reference to the *participant*, how the account is affected, and the amount.

To display the **Assign Participants To Batch** screen:

Rest your cursor on the **Payments & Transfers** main menu and then select the **Assign Participants to Batch** option under the **ACH Processing** menu group. The **Assign Participants To Batch** screen appears.

Assign Participants To Batch

Template Name:

ACH Class: CCD Corporate Payments

Company: None

Offset Account: None

Totals Per Batch	
Debits	0.00
Credits	\$100.00
Entries	1

Select	Participant ID	Participant Name	Receiving Account	Amount	Transaction Type	End Date	Prenote
<input checked="" type="checkbox"/>	121212	BAKUL	111222333	\$100.00	22 - Checking Deposit		No
<input type="checkbox"/>	1111	11111	1	\$1.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	1111	11111	1	\$1.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	1111	11111	1	\$1.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	1111	11111	1	\$1.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	CHANGE456	123123s Simulator	555555555	\$1.00	22 - Checking Deposit		No
<input type="checkbox"/>	TEST	123123s Simulator	555555555	\$1.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	TEST	123123s Simulator	555555555	\$1.00	22 - Checking Deposit		No

Select All First | Prev | Showing Records 1 - 50 of 291 | Next | Last

1. From the **Template Name** drop-down list, select the template that you want to modify. The template's complete information is displayed in the table. You can sort the table by clicking the up or down arrows in the column headers.
2. Check the box in the **Select** column adjacent to the participant you want to add to the template.
3. You can click the **Reset** button at any time to reset all fields to their previously saved values.
4. Click the **Update** button to save your selections.

Tip: Use the **Select All** check box to select or deselect all participants quickly.

Reverse ACH Transaction

The **Reverse ACH Transaction** function lets you submit a request to cancel out a previously-submitted ACH transaction. You cannot directly nullify a transaction into the ACH system, so what this function actually does is to generate an email message to the *financial institution*.

To access the Reverse ACH Transaction feature:

Rest your cursor on the **Payments & Transfers** main menu option and then select the **Reverse ACH Transaction** option under the **ACH Processing** menu group. The **Reverse ACH Transaction** screen appears.

Reverse ACH Transaction

Contact Information

Contact Name *	<input type="text" value="Sir Admin Templer"/>
Phone Number *	<input type="text" value="(111) 111-1111X1114"/>
Fax Number	<input type="text"/>
Email Address *	<input type="text" value="test@test.com"/>

Transaction Information

Offset Account Selection *	<input type="text" value="Select an Account"/>
Date Created *	<input type="text"/> 
Effective Date *	<input type="text"/> 
Participant Name *	<input type="text"/>
Amount *	<input type="text"/>

Financial Institution Information

Receiving Bank Name *	<input type="text"/>
Routing Number *	<input type="text"/>
Receiving Account *	<input type="text"/>
Reason for Reversal *	<input type="text"/>

To help prevent fraudulent or inadvertent usage, all of the fields are required except for the Fax number.

You must provide complete information about the original ACH transaction. Most of the fields are self-explanatory, but a few warrant special mention:

- The **Company** drop-down selection will populate the **Offset Account** drop-down with associated accounts.
- **Receiving Bank Name** is the name of the ACH recipient's **financial institution**.

- **Routing Number** is the routing (ABA) number of the ACH recipient's financial institution.

Fill out all of the fields and click the **Submit** button to send the request to your financial institution.

Bill Pay

Bill Pay

This service is documented separately within the Bill Pay Online Help.

Online Requests

All **Online Requests** are account-specific; you must have **Account Reporting** capability on an account in order to use any Online Requests with that account.

Request Cash/Change Order Form

The **Request Cash/Change Order Form** function lets you request paper currency and/or coins.

To display the **Request Cash/Change Order Form** screen:

Rest the cursor on the **Online Requests** option and click **Request Cash/Change Order**. The **Request Cash/Change Order Form** screen appears.

Company: 1111 Simulator Inc ▼

Request Cash/Change Order Form

Contact Information

Contact Name*

Phone Number*

Fax Number

Email Address*

Order Information

Account Selection* Select an Account ▼

Bills			
	Hundreds (Straps of 10,000.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Fifties (Straps of 5,000.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Twenties (Straps of 2,000.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Tens (Straps of 1,000.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Fives (Straps of 500.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Twos (Straps of 200.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Ones (Straps of 100.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Total Bills Amount		0.00
Coins	Halves <input type="checkbox"/> Box of 1,000.00 <input checked="" type="checkbox"/> Box of 500.00	<input style="width: 50px;" type="text" value="0"/>	0
	Quarters (Box of 500.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Dimes (Box of 250.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Nickels (Box of 100.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Pennies (Box of 25.00)	<input style="width: 50px;" type="text" value="0"/>	0
	Total Coins Amount		0.00
Grand Total			0.00

Submit
Reset

1. The upper section of the form identifies the person the **financial institution** should contact if they have any questions regarding the request. Review the **Contact Name, Phone Number** and **Email Address**; you may change them if necessary. Enter a Fax number if

2. Select an account from the **Account** drop-down list. Accounts are populated based on the **Company** selected. This account will be debited for the amount of cash requested (**Grand Total**).
3. Fill in the desired number or units for each type of paper currency and coin. The **Total** fields and **Grand Total** field are updated automatically to show the dollar value of the requested cash.
4. Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the **financial institution**; click **OK** to submit the request or click **Cancel** to return to the **Request Cash/Change Order Form** screen.

Reorder Checks

The **Reorder Check** function lets you place online orders for checks to be delivered to you directly or picked up at your financial institution branch location.

To display the **Reorder Checks** screen, select the **Reorder Checks** option under the **Forms** group within the **Online Requests** menu.

1. The upper section of the form identifies the person the financial institution should contact if they have any questions regarding the order. Review the **Contact Name**, **Contact Phone** and **Email Address** for accuracy. You may change these if necessary.
2. From the **Account Number** drop-down list, select the account to which the request pertains. Accounts are populated based on the **Company** selected.
3. The **Quantity/Units** allows you to choose *Checks* or *Boxes* and enter the number of units you wish to order. (Note: Your financial institution may have set a minimum order size.)
4. You may specify a **Starting Check Number** or check the **Continue sequence from last order** box to have the new checks numbered consecutively from the end of the previous order.
5. Select the **Delivery Information** radio button for your preferred delivery method. The *financial institution* can send the checks to the account branch for pickup or mail them directly to you.
6. When you are finished with your order, click the **Submit** button. A dialog box appears with a recap of the information to be sent to your financial institution. Click **OK** to submit the request or click **Cancel** to return to the **Reorder Check** screen. The **Reset** button can be used to clear entered information and reset the page to its default settings.

Company
Time to reorder checks....get the pretty ones.

Reorder Checks

Contact Information

Contact Name*

Contact Phone*

Fax Number

Email Address*

Order Information

Account Number*

Quantity/Units*

Starting Check Number*

Continue sequence from last order

Delivery Information

Pickup by Customer at Bank Account's Home Branch

Mail to Customer

Request a Photocopy

The upper section of the form identifies the person the **financial institution** should contact if they have any questions regarding the request. Review the **Contact Name, Phone Number** and **Email Address**, you may change them if necessary. Enter your Fax number if you are requesting a reply by Fax.

From the **Account Selection** drop-down list, select the account to which the request pertains. Accounts are populated based on the **Company** selected from the drop-down list at the top of the page.

1. Set the **Type of Request** radio button for *Statement and/or items* or *Check*. Depending on the radio button selected, the screen will re-paint with the necessary fields.
2. If requesting a statement copy, select the **Date** from the drop-down lists and check the **All Checks, All Deposits** and/or **All Deposit Items** boxes as desired. Optionally, check the **CD-Rom Statement** box to have your bank send an electronic statement copy on Compact Disc media.

Company:

Request Photocopy

Contact Information

Contact Name*

Phone Number*

Fax Number

Email Address*

Order Information

Account Selection*

Type of Request* Statement and/or Items Check

Date*

Type Statement Only CD-ROM Statement

Transaction Types* All Available
 All Checks
 All Deposits
 All Deposit Items

Delivery Information

Method of Transmittal* Pickup by Customer at Bank Account's Home Branch
 Mail to Customer
 Fax to Customer

3. If requesting a check copy, specify the **Paid Date** of the check (use *mm/dd/yyyy* format or select date from the calendar) and fill in the **Check Number** and **Amount** fields.

The screenshot shows a web form with two main sections: 'Order Information' and 'Delivery Information'.
Order Information:
- 'Account Selection' is a dropdown menu with 'Please Select' as the current value.
- 'Type of Request' has two radio buttons: 'Statement and/or Items' (unselected) and 'Check' (selected).
- 'Paid Date' is a text input field with a calendar icon to its right.
- 'Number' is a text input field.
- 'Amount' is a text input field.
Delivery Information:
- 'Method of Transmittal' has three radio buttons: 'Pickup by Customer at Bank Account's Home Branch' (selected), 'Mail to Customer' (unselected), and 'Fax to Customer' (unselected).
At the bottom of the form are two buttons: 'Submit' and 'Reset'.

4. Set the **Delivery Information** radio button for delivery method. The financial institution can send the copy to the account branch for pickup, mail the copy directly to you or FAX it directly to you.
5. Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the financial institution; click **OK** to submit the request or click **Cancel** to return to the **Request Photocopy** screen.

Request Account Research

To display the **Request Account Research** screen:

Rest the cursor on the **Online Requests** option and click the **Request Account Research** option under the **Forms** group. The **Request Account Research** screen appears.

This form is designed to allow one specific research request per submission. The contact information is always required; beyond that, fill in whichever fields are relevant to your research needs.

The screenshot shows a single dropdown menu labeled 'Company:'. The selected value is '1212 Company'.

Request Account Research

Contact Information

Contact Name*

Phone Number*

Fax Number

Email Address*

Order Information

Account Selection*

Item Details

- Check
- Deposit
- Wire Transfer
- Return Item
- Misc Debit/Credit
- Statement
- Tax Forms

Special Instructions

Delivery Information

Method of Transmittal*

- Pickup by Customer at Bank Account's Home Branch
- Mail to Customer
- Fax to Customer

The **Item Details** section displays different entry fields based on the radio button selected.

Request Account Research

Order Information

Account Selection*

Item Details

- Check Check Details
- Deposit
- Wire Transfer
- Return Item
- Misc Debit/Credit
- Statement
- Tax Forms

Date

Amount

Check Number

Order Information

Account Selection *

Item Details

Check **Deposit Details**
 Deposit Date
 Wire Transfer Amount
 Return Item
 Misc Debit/Credit
 Statement
 Tax Forms

Order Information

Account Selection *

Item Details

Check **Statement Details**
 Deposit From
 Wire Transfer To
 Return Item Posted
 Misc Debit/Credit
 Statement
 Tax Forms

Order Information

Account Selection *

Item Details

Check **Tax Forms Details**
 Deposit 1099
 Wire Transfer 1098
 Return Item 5498
 Misc Debit/Credit Duplicate
 Statement Correction
 Tax Forms

1. The **Contact Information** section of the form identifies the person the **financial institution** should contact if they have any questions regarding the request. Review the **Company, Contact Name, Phone Number** and **Email Address**; you may change them if necessary. Enter your Fax Number if you are requesting a reply by Fax.
2. Select the **Account** from the drop-down list. The Accounts in the drop-down list will be populated based on the **Company** selected.
3. (Optional) Under the **Item Details** section, select the radio button for *Check, Deposit, Wire Transfer, Return Item* or *Misc Debit/Credit*. Fill out the additional fields that relate to the radio button selected.

4. (Optional) If requesting a statement, fill in the **From**, **To** and **Posted** dates (using *mm/dd/yyyy* format).
5. (Optional) If requesting tax forms, check the **Tax Forms** box and check the **1099**, **5498**, **1098**, **Duplicate** and/or **Correction** boxes as appropriate.
6. (Optional) Add freeform text in the **Special Instructions** area, if desired. Be as specific as possible to help the financial institution give the best service.
7. Set the **Delivery Information** radio button for delivery method. The financial institution can send the materials to the account branch for pickup, mail them directly to you or FAX them directly to you.
8. Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the financial institution; click **OK** to submit the request or click **Cancel** to return to the **Request Account Research** screen.

Request Bill Pay Research

The **Bill Pay Research** function lets you request account documents to be delivered via a choice of methods.

To display the **Bill Pay Research** screen:

Rest the cursor on the **Online Services** option and click the **Request Bill Pay Research** option under the Forms group. The **Request Bill Pay Research** screen displays.

Request Bill Pay Research

Contact Information

Contact Name*

Company Name*

Contact Phone*

Fax Number

Email Address*

Account Information

Account Selection*

Payment Date*

Amount*

Payee*

Delivery Information

Pickup by Customer at Bank Account's Home Branch

Mail to Customer

Fax to Customer

Special Instructions

1. The upper section of the form identifies the person the **financial institution** should contact if they have any questions regarding the request. Review the **Contact Name, Company Name, Contact Phone** and **Email Address**, you may change them if necessary. Enter your Fax number if you are requesting a reply by Fax.
2. In the **Account Information** section, select the account from the **Account Selection** drop-down list and fill in the **Payment Date, Amount** and **Payee** fields.
3. Set the **Delivery Information** radio button for delivery method. The financial institution can send the materials to the account branch for pickup, mail them directly to you or FAX them directly to you.
4. (Optional) Add freeform text in the **Special Instructions** area, if desired. Be as specific as possible to help the financial institution give the best service.
5. Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the financial institution; click **OK** to submit the request or click **Cancel** to return to the **Request Bill Pay Research** screen.

Email

The **Email** function is used as a direct link between you and your financial institution.

To display the **Email** screen, click the **Email** menu option at the top right of the page. The **Email** screen displays.

1. The **Originating Contact**, **Company Name**, **Phone Number** and **Email Address** fields are pre-filled. You may change them if necessary.
2. If you prefer to be contacted by Fax, enter your Fax number and then select the Fax Number option under the **Preferred Method of Contact**.
3. The **Preferred Method of Contact** will default to Phone Number. If you prefer Email or Fax, be sure to change the selection here.
4. Enter the subject line of the email. (Limit 40 characters.)
5. In the **Message** field, enter the text of the email.
6. Click the **Submit** button to send the email message to your financial institution. A confirmation screen displays to let you know that your email message was sent.
7. Click the **Reset** button at any time to clear the information you have entered.

The screenshot shows the 'Email' form interface. It features a header bar with the title 'Email'. Below the header, there are several input fields and a radio button group. The 'Originating Contact' field is pre-filled with 'admin'. The 'Company Name' field is pre-filled with '1111 Simulator Inc'. The 'Phone Number' field is pre-filled with '(111) 111-1111X1114'. The 'Fax Number' field is empty. The 'Email Address' field is pre-filled with 'admin@company.com'. The 'Preferred Method of Contact' section has three radio buttons: 'Phone Number' (selected), 'Fax Number', and 'Email Address'. The 'Subject' field is empty. The 'Message' field is a large text area, currently empty. At the bottom of the form, there are two buttons: 'Submit' and 'Reset'.

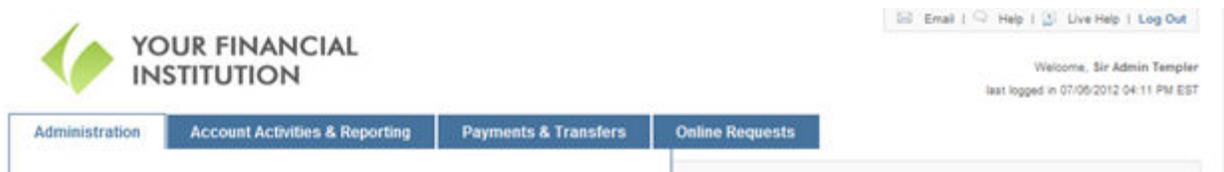
Originating Contact*	<input type="text" value="admin"/>
Company Name*	<input type="text" value="1111 Simulator Inc"/>
Phone Number*	<input type="text" value="(111) 111-1111X1114"/>
Fax Number	<input type="text"/>
Email Address*	<input type="text" value="admin@company.com"/>
Preferred Method of Contact*	<input checked="" type="radio"/> Phone Number <input type="radio"/> Fax Number <input type="radio"/> Email Address
Subject*	<input type="text"/>
Message*	<input type="text"/>

Help

Help Menu

This menu consists of two options:

- **Online Help** option is where a user accesses help content for the online banking system.
- **Live Help** option, if Live-Help enabled, is where a user calls the Financial Institution's Customer Service and both the user and the Customer Service agent can see the user's screen.
 - Note: If your Financial Institution has not contracted for this option, Live Help will not be displayed on the Help Menu.



Live Help

When the end user clicks on the **Live Help** option, the **Session Initiation** window is displayed.

The following information is displayed on the **Session Initiation** window:

- **Financial Institution's customer service phone number**
- **Financial Institution's customer service hours of operation**

The user calls the Financial Institution's customer service phone number.

The customer service agent provides the user with the **session ID**.

The user enters the **session ID** and clicks on '**Join**' button.

When the user and the agent's sessions are synchronized, the screen displayed will be the last screen the user was viewing prior to clicking on Live Help option.

The customer service agent is limited to **Pointer** function only. This means the agent cannot click on any buttons or navigate to another screen.

Frequently Asked Questions

Internet Browser Errors

Q. What do the Internet browser Error Messages mean?

The following list defines common browser Error Messages:

- **403 Forbidden/Access Denied (Connection Refused by Host)** - The Web site you requested requires special access permission.
- **404 Not Found** - The browser could not find the specific document that you requested on the host computer. To resolve this error, check the Uniform Resource Locator (URL) syntax (some URLs are case sensitive). In addition, the page may have been removed, had its name changed, or have been moved to a new location.
- **Bad File Request** - The form or the Hypertext Markup Language (HTML) code for an online form has an error.
- **Failed DNS Lookup** - The Web site's URL could not be translated into a valid Internet protocol (IP) address. This error is common on commercial sites because the computers responsible for translating the IP addresses are overloaded. Try again later when there may be less Internet traffic. This can also be caused by a URL syntax error (the URL has incorrect format).
- **File Contains no Data** - The browser found the site, but nothing in the specific file. There is a possible "packet loss" on the internet route to the server.
- **Helper Application not Found** - You have attempted to download a file that needs a helper program, and your browser cannot find the program. On the browser's preferences or options menu, make sure the correct directory and file name are entered for the helper program. If you do not have a helper program, save the file to disk and obtain the helper program.
- **Not Found** - The link no longer exists.
- **Site Unavailable** - Too many users are trying to access the site, the site is down for maintenance, there is noise on the line, or the site no longer exists. This can also be caused by a user URL syntax error.
- **TCP Error Encountered While Sending Request to Server** - This error is caused by erroneous data on the line between you and the requested site. This may be hardware related. Report the error to your network administrator and try again later.
- **Unable to Locate Host** - The URL did not return anything, the site is unavailable, or the Internet connection was dropped. Check the hardware connections and URL syntax.

Customer Platform - General

Q. What is the difference between a Super User and an Administrative User on the Customer Platform?

A Super User is set up for the *financial institution* at the time the Company profile is established. This user has access to all functionality as well as the ability to set up subsequent users with equal or lesser functionality. The Super User sets up Administrative Users; functionality will be limited as defined by the Super User.

Q. Why can't company administrators see all of the users of the company?

The company Super User Administrators (created by the **financial institution**) are the only end users that can see ALL users of that company. The Company Admin may assign other subordinate users to also be Administrators (to add additional users, do Activity Reporting etc.) however a subordinate user who is also an Administrator will only be able to see and modify permissions for users who are not Administrators of any kind. Only the Company Super User Administrator can make another user an Administrator. In the Administrative Platform, all references to cut off times for ACH and wires are in Pacific time. Plans are not known for accommodating other time zones.

Q. Does login information include any "personal" info such as name, account number, social security number, etc.?

No. The **financial institution** defines the Company ID, and no personal information is required by Business Banking to log in.

Q. What are the requirements for the User Password?

Passwords are usually 6-16 characters and may include letters or numbers. Special password characteristics may be imposed by the **financial institution** to provide a greater degree of security. These requirements may include minimum and maximum length, upper and lower case alpha characters, numeric, or special characters (e.g. "!" "@" "#" etc.).

Q. After three failed logins, what message does the *end user* receive?

The message instructs the user to contact their **financial institution**.

Q. Who can reset passwords?

A **financial institution** Administrator can reset the Company password in the Customer Maintenance area. The Company Administrator can change the Company Password or an End User Password.

Q. How do the Account Descriptions work and how many characters are allowed?

Changing the account description (nickname) will rename the account everywhere it appears in the product, including the dropdown boxes for transactions. The user can enter up to 32 characters for the account description.

Q. What does the term "Float" mean?

Float refers to the time interval, or delay, between the start and completion of a specific phase or process (check or electronic deposits, clearings etc.) that occurs along the cash flow timeline.

Q. What is the difference between how end users with batch processing create a report and customers with online processing create a report?

Batch end users cannot sort transactions by transaction type because the host (batch database) is not providing transaction codes. For these **financial institutions**, there are only debits and credits. Online customers can sort by multiple transaction types because the DATA PROCESSING VENDORS provide that information.

Q. In Online Services>Photocopy Request, can the option for CD-ROM Statement be removed from the form?

Currently, this is not configurable so it cannot be removed from the form.

Q. What Personal Financial Management software packages can be used with Business Banking?

- QuickBooks - Current year plus 2 earlier versions
- Quicken - Current year plus 2 earlier versions
- Microsoft Money - Support for MS Money will be discontinued in January 2011. Microsoft has announced plans to release versions of Money Plus Deluxe and Money Plus Home &

Business that will not require online activation. This version will allow you to keep your Money files and transactional history, but will not allow access to online services or premium services.

- Comma Delimited
- HTML

Q. Does Business Banking use cookies?

Yes, non - persistent cookies (also called session cookies). That means that cookie information is not permanently stored on the end user's computer. If the multifactor authentication feature is enabled for the customer, a persistent cookie is stored to identify the computer at login.

Stop Payments

Q. What is the difference between Stop Payments for Batch clients and Stop Payments for Real-Time (Online) clients?

When an *end user* submits a stop payment at a **financial institution** that has online processing, the stop payment is processed immediately through the DATA PROCESSING VENDOR. If the **financial institution** has batch or hybrid processing, the stop payment request is in the form of an email sent to the **financial institution**. The **financial institution** then manually processes the stop payment.

Q. Do all Online Data Processing Vendors (DATA PROCESSING VENDORS) support online Stop Pays?

No, the functionality is DATA PROCESSING VENDOR dependent.

Limits and Approvals

Q. How do Limits and Approval functions work?

For the ACH, Wire Transfer and Tax Payments features, the system allows the **financial institution** to modify behavior for each *Customer*. By default, approval is not required for wire transfers, ACH batch or tax payments, as long as their dollar amounts do not exceed the initiating user's per-transaction/batch limit and the user's daily running total (including the new transaction or batch) is still below his/her daily limit. The online banking system does not, by default, require approval on Wire Transfer Template creation or update; new or modified templates may be used immediately under the default rules.

The online banking system does require approval on any wire transfer, ACH batch or tax payment that exceeds the user's per-transaction/batch limit. The system similarly requires approval on any wire transfer, ACH batch or tax payment that would push the user's daily running total over his/her daily limit. In addition, the company daily limit is strictly enforced and cannot be waived or defeated by any mechanism built into the system – if a company needs to exceed its daily limit, a company representative must contact the **financial institution** and make special arrangements.

Q. When setting up a customer, are daily limits required for ACH, wires, and EFTPS ?

Yes, if that functionality is being granted by the financial institution to the Company.

Q. Why would a company admin receive two emails notifying that there is an ACH to approve?

If the **financial institution** selected both "Require Approval" and "Require Approval by Other User", an email will be sent out for each condition. That is, when an ACH is submitted, the system will recognize that the ACH transaction needs to be approved as well as needs to be approved by another user and will send an email for each. The **financial institution** should only have one of these options checked.

Q. What does the Restrict function do?

If the “Restrict Initiation if User Limits are Exceeded” box is checked, no transactions exceeding transfer limits can be initiated. This applies to per-transaction limits as well as daily limits.

ACH/File Processing

Q. What is an unbalanced ACH file?

An unbalanced file is created when a **financial institution** allows its customer to create ACH files that do not have an offsetting entry that automatically credits/debits the customer's offset account for the debit and/or credit transactions on the file.

It could be all credits, all debits or a mixture of debits and credits that probably do not balance. The **financial institution** makes manual entries to credit/debit the customer's account for the activity.

If your FI has required that you prefund ACH Activity, you will be required to submit unbalanced batches via Initiate Batch and Send ACH File.

Q. What is the difference between a balanced and an unbalanced ACH file?

Balanced files contain an offsetting entry that automatically credits/debits the customer's offset account for the debit and/or credit transactions on the file.

financial institutions who allow unbalanced files may not get offsetting transactions in their ACH files, and may have to make manual entries to credit/debit the customer's account for the activity.

Most **financial institutions** require balanced files since the files are self-posting, manual entry mistakes are eliminated and, if the file is in balance, no transactions are missing.

If the **Allow Unbalanced Files** option is selected in Customer Maintenance, when the user creates a template they will have the option to bypass selecting an account. If one is not selected, the Batch will be listed without an offset throughout the Business Banking/ACH module. If this option is NOT selected, the user MUST select an account from the list when creating a *Batch Template*.

Note: It is not the relationship of credit and debit transactions that has anything to do with a **balanced file**. If there are one or more credit transactions in the file, an offset debit is created to charge the customer's offset account for them. If there are one or more debit transactions in the file, an offset credit is created to credit the customer's offset account for them.

In a balanced file the offset is not a single net entry. If there are debits, there is a credit offset. If there are credits, there is a debit offset. They are mutually exclusive.

Q. What is the difference between Send a file and Importing a file?

Importing and Send ACH File both involve customers who use financial software to create batch information. When a customer Uploads an ACH file, they are actually “giving” Business Banking a file in NACHA format that the **financial institution** can then download and process. If a customer Imports a file, they are simply importing the participant information from their PC. Business Banking will actually create the NACHA formatted file when/if transactions are initiated and they will be based on the Imported information.

Q. Does the financial institution have to approve all batches?

If the **financial institution** has Online Processing, all wire and ACH batches must be approved in order to be processed. If the **financial institution** has batch processing, the **financial institution** only needs to approve the batch if they are downloading the files and processing them themselves. Note: Uploaded batches are automatically considered “Approved.”

Q. What if the *end user* doesn't see any accounts in the “Offset Account” Field?

If the **financial institution** is allowing unbalanced files, this would cause the absence of the offset account in the Offset Account field. If the **financial institution** requires balanced files and accounts still are not listed in the "Offset Account" field, the **financial institution** should try selecting Refresh Account in Maintenance>>Customer Maintenance. This will request a new listing of accounts available from the host. If the accounts are still not visible, contact Digital Insight Customer Service.

Q. Does the ACH function check funds availability?

No, it does not check for funds availability.

Q. Do ACH and Wire debits memo post to the account at the time of initiation?

Business Banking does not memo post the offsetting transactions upon initiation. The accounts do not reflect the transactions until they have been posted to the account by the host. Unlike ACH, Wires offsetting transactions need to be manually posted by the **financial institution**. Business Banking does not automatically create the offsetting transaction.

When processing files on the **financial institution** Admin Platform, why is there a status field that shows "Approved". Obviously the file was approved by the customer to able get to the Administrative Platform.

Wires, ACH, and Tax Payment files can have five statuses: "Pending", "Denied", "Deleted", "Approved", and "Downloaded". To remain consistent throughout the application the status is always displayed.

Q. How long will files and transactions appear in “Show Backup”?

The Show Backup area of File Processing for ACH, Wires, Tax Payments and Uploaded ACH files will show the last 10 days worth of transactions.

Q. Does a file display in the Customer Platform indefinitely until it is approved or denied by the financial institution?

Unprocessed batches remain in the system indefinitely. Processed batches roll off after 10 days.

Q. How do effective dates for ACH credit and debits work?

Business Banking does not allow same day effective dates because you cannot create a same day ACH. According to NACHA rules, debits can be effective one day and credits two days in the future.

Q. How many days does it take for an ACH to post?

This is dependent on how the **financial institution** processes their ACH transactions. If a **financial institution** wants to exceed the NACHA limits on effective dates (one day for debits, two days for credits) they would need to have a system that could warehouse those items on their behalf. This is accomplished either through their DATA PROCESSING VENDOR or a third party software package.

Q. Can a batch contain files with different effective dates?

Yes.

Q. How does the ACH import function affect participants and batch templates?

Import ACH files allows companies to create participant data based on any already existing NACHA formatted file. It prevents them from having to re-key information if they already have a file from either their previous Business Banking system or any existing accounts payable/payroll system.

Q. When a customer submits ACHs, Wires, and EFTPSs, does the financial institution have to debit the account themselves or does our software send this directly to the Data Processing Vendor?

As long as the **financial institution** requires balanced files, then for ACH/ *EFTPS* the application creates offsetting transactions. Wire transfers currently do not have the option of creating offset transactions unless the **financial institution** has a product called MTS which is middleware between Business Banking/their DATA PROCESSING VENDOR and FedLine.

Q. Why are PPD and CCD options in the dropdown menu in Batch template Maintenance but not PPD+ and CCD+? Does Business Banking support these class codes?

Yes. The “plus” in PPD and CCD refers to the addenda record and when the user enters information in the Addenda field, the class code will become CCD+ or PPD+.

Q. Does Business Banking support the CTX class code?

No. CTX is a class code that accommodates 9999 lines of addenda and is used by large corporate customers. The Business Banking system does not support it at this time.

Q. Where does the batch ID come from?

The batch ID is generated by Business Banking.

Q. Does the ACH reversal function automatically reverse an ACH?

No, it merely sends an e-mail to the **financial institution** and the **financial institution** must perform the reversal.

Q. Where does the financial institution establish cutoff times for ACH and Wire Transfers?

The **financial institution** sets the time under the ACH and Wire transfer sections of Policies. Remember that these times are currently set to Pacific Standard Time so **financial institutions** in time zones other than PST must enter the cutoffs accordingly.

If you are required to prefund your ACH activity, your cutoff time may be earlier than the standard ACH cutoff time. If you are unsure, please contact your FI Administrator.

Wires

Q. Some financial institutions use a Wire Transfer system called QUICKWIRE to interface and post WIRES to their CORE AS400. Does Business Banking interface with QUICKWIRE if it is in a particular format such as *NACHA* or Fed Wire format?

Wire download files created by Business Banking are in a Fed Wire file format, which is compatible with most wire processing systems. Interfaces are also available to BankServ and Fundtech

Q. What is the difference between Receiving bank and Intermediary bank in wire templates?

The receiving bank is the **financial institution** to which the originator 's bank sends the wire. Usually, the receiving bank and the beneficiary bank are the same.

An Intermediary bank is needed when there has to be a bank between the receiving bank and the Beneficiary Bank. Some **financial institutions** (Originating Banks) send all their wires through one **financial institution** (Receiving Bank) who then send it on to an International Correspondent (Intermediary Bank) for final credit to the beneficiary bank.

Q. Does the Wire Transfer function check funds availability?

No. A user can submit a wire request for an amount that exceeds the account available balance. The wire request is just that – a request. When a user submits the request, an email goes to the **financial institution** and the wire is processed manually.

Q. How does the *end user* know the status of a wire request?

The status of a transaction can be checked using the Transfer Activity screen.

Q. Can a customer recall a wire in Business Banking once it has been submitted?

No. The customer must contact the **financial institution**.

Q. How are Wires archived?

Like other transaction types, wires can be viewed in the Activity Log for the current week plus 4 weeks.

Q. Can international wires be done?

Yes.

Q. Does Business Banking verify the ABA Number for transactions that require it?

Business Banking verifies the ABA number against a database of valid ABA numbers that is updated regularly.

Q. How can the financial institution be notified of wires that require processing?

The **financial institution** controls notification of pending wires using the Suppress E-mail Notification option in the FI's Policies settings.

Q. What would cause the error "Invalid Date" when a financial institution is uploading a wire file to FedLine?

Possible cause: On FedLine, banks must change daily the Cycle Date Rollover parameter to the current business day. Confirm that the parameter has been manually changed. If the **financial institution** has questions about Cycle Date Rollover, they should contact the Fed customer service center.

Enhanced Login Security

Q: What is Enhanced Login Security?

Enhanced Login Security is a new online security feature that provides additional protection from fraud and identity theft. By recognizing your login identification and your computer, Enhanced Login Security verifies that you are authorized to have access to the online system.

Q: Am I required to use the Enhanced Login Security feature?

Yes, once this feature is enabled for your business by your financial institution, you will be challenged at login if the system does not recognize your computer. Enhanced Login Security helps prevent unauthorized access to the online system, protecting the functions and financial information related to your banking accounts.

Q. What does *challenge* mean?

If the system does not recognize your computer, you will be challenged for additional authentication information known only by you. Two challenge options are used: security access codes and security questions. Depending on the option your financial institution chooses, you will be sent a security code when you are challenged or presented with security questions that you have selected and answered in the past. With either option, you must answer the challenge correctly to be authenticated and allowed access to the system.

Q. How does Enhanced Login Security work?

The system will give you the opportunity to enroll each computer that you use for online banking. Once you have added the extra login security to your computer, you will see no difference to the login functionality. However, if you login from a different computer than the one you have enrolled, you will be presented with the challenge in order to login.

We recommend that you only enroll computers that are secure and can only be accessed by authorized individuals. For example: you would not want to enroll a computer that was located

within a public area, or used by many people. Please note that if you use multiple browsers within the same computer you will need to enroll each browser separately.

Q. What does it mean to *enroll* my computer?

When you enroll your computer for this service, you allow the system to place a code, called a cookie, on your computer. The cookie contains a unique identifier that is used in combination with your login identification. At every subsequent login attempt after enrollment, the system will look for this cookie and validate that it matches the login identification that you entered. This cookie is used by the system only to validate your computer's identity and does not contain any personal information.

Q. Must I enroll a computer I do not use regularly?

No. However, you must answer the security challenge correctly to be authenticated and allowed access to the system. We recommend that you do not enroll public computers when the system presents the opportunity.

Q. What should I do if I want to unenroll a computer that I have previously enrolled?

If you discontinue using a specific computer to access the system, we suggest that you unenroll that computer from this service. This can be done by logging into your account from the computer that you want to unenroll and selecting the unenroll this computer button on the Enhanced Login Security screen. This will remove the secure cookie from that browser. If an attempt is made to log into the system with the unenrolled computer, a challenge will be presented before access is granted.

Q. Can I unenroll a computer from a different computer?

Yes, however you will have to unenroll all of your computers. This can be done by accessing the Enhanced Login Security screen to unenroll all of your computer(s).

Q. Can I log in from multiple computers and browsers?

Yes. You can log in from as many different computers and browsers as you like. However, if you log in from a computer that the system does not recognize, you will be challenged for further authentication and will be given the opportunity to enroll that computer.

Note: If you use multiple browsers on the same computer you will need to enroll each browser separately.

Q. Why do I keep getting challenged when I log in from a computer browser that I have already enrolled?

This is probably happening because the cookie that we placed within your browser is being deleted. We recommend that you do not delete these cookies if you do not want to be challenged at each login.

Q. I share my computer with someone that also uses the online banking system. Can both of us still log in from the same computer browser?

Yes. You can use the same computer to log in since the "cookies" placed on the computer are specific to each user ID.

Q. What is a security access code?

A security access code is a temporary code provided by the system that is unique to you and is used in the process to authenticate your identity.

Note: A security code may not accompany your security questions. Please contact your financial institution if you have any questions.

Q. When will I receive a security access code?

If the Security Access Code feature is enabled by your financial institution, you will receive a security access code each time your Company ID, Company Password, User ID and User Password has been successfully authenticated from a computer that is not recognized.

You may also receive a security access code by clicking on the word here in the phrase 'click here to request a new Security Access Code' when it is presented during the authentication process.

Also, if the change questions button is enabled by your financial institution and is clicked, you will receive a new security access code.

Q. Will my security code expire?

Yes. Your security code will expire if your session times out or within 30 minutes, whichever is less. The expired security code entry will count as a bad login attempt.

Q. Can I reuse a security access code?

No. Each security access code is unique and valid for a single use only. If a security access code has been used previously, a new security access code must be generated and entered to gain access to the system.

Q. Will I be required to provide a security access code the first time I am challenged?

No. At your financial institution's discretion you will be allowed to bypass the process a certain number of times by clicking on the "remind me later" button, as long as you don't exceed the number of bypass logins permitted by your financial institution. If you exceed the number of bypass logins allowed, you will be required to provide a security access code to access the system.

Q. Can I still log into the online system from anywhere?

Yes. This service does not prevent you from logging in from any computer. If we do not recognize the computer that you are using, then you will be challenged for a security access code before being allowed access.

Q. How many times will I be allowed to bypass the process of providing a security code?

The number of bypass logins allowed is defined by your financial institution. Please contact your financial institution for assistance.

Q. What are security questions?

The Security Question feature is an authentication feature based on predefined questions, a certain number of which are answered by you in advance. Therefore, answers should contain information known only to you, and correctly answering the questions presented by the system will authenticate your identity.

Q. How do I setup security questions?

If the Security Question feature is enabled by your financial institution, during the setup process the system will ask you to select and answer five questions when you first access the system. The system will store your question and answer combinations for use if it becomes necessary to authenticate your identity during a login attempt.

Q. Do I need to set up all five security questions?

Yes. You must select and answer five questions, carefully following the setup instructions presented on the computer screen during the process.

Q. How will I be challenged and what do I do when I am challenged?

Each time you log in on a computer the system does not recognize, you will be challenged with two questions, randomly selected by the system from the five security questions that you answered during setup. You will be given a series of instructions and presented with options by

the system. Correctly answering the questions and completing the process will authenticate you as a valid user and permit access to the system.

Q. Can I still log into the online system from anywhere?

Yes. This service does not prevent you from logging in from any computer. If we do not recognize the computer that you are using then you will be challenged for a Security Access Code before being allowed access

File Formats

File Formats

The Business Banking system has the capability to export data for use in other software, and also can import data from other software via formatted files.

This Appendix gives specifications for files that the Business Banking system can use.

ACH Upload File Validation

The Business Banking system will accept valid *ACH* files as input. The rules governing the format for these files are published as NACHA standards.

The Business Banking system adheres to those published standards, so this topic will not specify an input file format. Instead it will explain the validation that the system performs whenever a *customer* uploads an ACH file. The following table shows all of the details, on a record-by-record basis:

Record Type	Field	Validation	Literal	Required	Skip in Import	Defined as Mandatory Or Required Field by NACHA	Validation Based On
File Header	Record Type Code	Check Literal	"1"	Y		M**	
	Priority Code	Check Literal	"01"	Y		R****	
	Immediate Destination	Numeric digits only, plus correct check digit		N	Y	M**	
	Immediate Origin	Numeric digits only		N	Y	M**	This field may be mutually defined between the <i>ODFI</i> and Originator .
	File Creation Date	Check Date		Y	Y	M**	YYMMDD
	File Creation Time	Check Time		N	Y	O***	HHMM
	File Id Modifier	Check Alphanumeric		Y	N	M**	
	Record Size	Check Literal	"094"	Y		M**	Section 3.4 of Appendix Three of the NACHA rules stipulate that if these fields are not these values the file will be rejected
	Blocking Factor	Check Literal	"10"	Y		M**	
	Format Code	Check Literal	"1"	Y		M**	
	Destination Name	Check Alphanumeric, no specific value		N	Y	O***	
	Origin Name	Check Alphanumeric, no specific value		N	Y	O***	

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	Reference Code	Check Alphanumeric		N	Y	O***	
Batch Header	Record Type Code	Check Literal	"5"	Y		M**	
	Service Class Code	Check Service Class Code	"200", "220", "225"	Y	Y	M**	Service Class Code 280 - ACH Automated Accounting Advices are not supported by cash management
	Company Name	Check Alphanumeric		Y		M**	
	Company Discretion Data	Check Alphanumeric		N		O***	
	Company Identification	Check Alphanumeric, no specific value		Y		M**	
	Standard Entry Class Code	Check Standard Entry Class Code	" CCD", ",", "PPD"	Y		M**	Other standard entry class codes will be evaluated through our enhancement process
	Company Entry Description	Check Alphanumeric		Y		M**	
	Company Descriptive Date	Check Alphanumeric		N		O***	
	Effective Entry Date	Year <50 assumed to be 20XX, otherwise 19XX		Y	Y	R****	
	Originator Status Code	Check Originator Status Code	"1"	Y		M**	
	ODFI Identification	Check against ACH Orig ABA# maintained in CM Admin. The check digit (9th number) of the ACH Orig ABA should be ignored.		Y	Y	M**	Ensures that the FI is named as the ODFI
	Batch Number	Ascending from previous batch, but not necessarily consecutive		Y		M**	

Entry Detail	Record Type Code	Check Literal	"6"	Y		M**	
	Transaction Code	"22", "27", "32", "37", "23", "28", "33", "38", credit transactions accepted only with Service Class Code "200" or "220", debits with "200" or "225"		Y		M**	Other transaction codes will be evaluated through our enhancement process
	Receiving DFI Identification	Check Numeric		Y		M**	
	Check Digit	Check-digit verification on Receiving DFI ID		Y		M**	

DFI Account Number	Check Alphanumeric		Y		R****	
Amount	Check Numeric		Y		M**	
Identification Number	Check Alphanumeric		N		O***	
Receiving Company Name	Check Alphanumeric		N		O***	
Discretionary Data	Check Alphanumeric		N		O***	
Addenda Record Indicator	Check Numeric		Y		M**	
Number of Addenda Records	CTX only (Not yet available)		Y		M**	
Trace Number	ODFI portion must match ODFI id in Batch Header record; Entry Detail Sequence Number must be ascending in order		Y	Y	M**	Section 3.5 of Appendix Three

Addenda	Record Type Code	Check Literal	"7"	Y		M**	
	Addenda Type Code	Check Literal	"05"	Y		M**	
	Payment Related Information	Check Alphanumeric		N		O***	
	Addenda Sequence Number	Ascending in order and consecutive in sequence, first addenda record must be "1"		Y		M**	Section 2.3 Appendix Two
	Entry Detail Sequence Number	Check Entry Detail Sequence Number		Y		M**	Section 2.3 Appendix Two
		Must match trace number in current entry detail record		Y			

Batch Control	Record Type Code	Check Literal	"8"	Y		M**	
	Service Class Code	Match corresponding field in Batch Header record		Y	Y	M**	
	Batch Entry/Addenda Count	Match total # of detail and addenda records in batch		Y		M**	These validations ensure that the batch is in balance and no data has been lost during the transmission of the file. If any of these validation do not pass the file is consider to be out of
	Batch Entry Hash	Match computed hash of Entry Detail records in batch		Y		M**	
	Batch Total Debit Amount	Match computed total of debit Entry Detail records in batch		Y		M**	
	Batch Total Credit Amount	Match computed total of credit Entry Detail records in batch		Y		M**	

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						balance and will be rejected. (Section 3.5 Appendix Three NACHA Rules)	
	Company Identification	Match corresponding field in Batch Header record		Y		R****	
	Message Authentic Code	Check Alphanumeric		N		O***	
	Originating DFI Ident	Match corresponding field in Batch Header record		Y		M**	These validations ensure that the batch is in balance and no data has been lost during the transmission of the file. If any of these validation do not pass the file is consider to be out of balance and will be rejected. (Section 3.5 Appendix Three NACHA Rules)
	Batch Number	Match corresponding field in Batch Header record		Y		M**	
File Control	Record Type Code	Check Literal	"9"	Y		M**	
	File Batch Count	Match computed number of batches		Y		M**	These validations ensure that the file is in balance and no data has been lost during the transmission of the file. If any of these validation do not pass the file is consider to be out of balance and will be rejected. (Section 3.4 Appendix Three NACHA Rules)
	File Block Count	Match number of 940 byte (10 record) blocks in file		Y		M**	
	File Entry/Addenda Count	Match total # of detail and addenda records in file		Y		M**	
	File Entry Hash	Match computed hash of Entry Detail records in file		Y		M**	
	File Total Debit Amount	Match computed total of debit Entry Detail records in file		Y		M**	
					Y		
File Total Credit Amount	Match computed total of credit Entry Detail records in file			Y		M**	

***Mandatory For ACH Processing - A "Mandatory" field is necessary to ensure the proper routing and/or posting of an ACH entry. Any "Mandatory" field not included in an ACH record will cause that entry, batch, or file to be rejected by the ACH Operator..." (Section 2.3 Appendix Two NACHA Rules)

***Optional for ACH Processing - The inclusion or omission of an "Optional" data field is at the discretion of the Originator and ODFI. (Section 2.3 Appendix Two NACHA Rules)

****Required for ACH Processing - Data classified as "Required" should be included by the Originator and ODFI to avoid processing and control problems at the *RDFI*. (Section 2.3 Appendix Two NACHA Rules)

Standard Entry Class Codes Record format location: Batch Header

- **PPD - Prearranged Payment or Deposit** - The ACH payment format by which consumers may authorize credits or debits to their accounts by a company or Financial Institution. These are normally recurring payments in fixed amounts.
- **CCD - Cash Concentration or Disbursement** - The ACH payment format used for concentration of funds between or within companies. A single 94-character record contains the standard entry class indicating the type of transaction, routing and transit numbers of the ODFI and RDFI and the originator and receiver account numbers. CCD is the only corporate ACH format that does not have space for additional addenda information, but it does contain space for a reference number.
- **RCK - A SEC for Re-presented Check Entry** – A single entry ACH debit application used by Originators to re-present a check that has been processed through the check collection system and returned because of insufficient or uncollected funds.
- **CTX – A SEC for Corporate Trade Exchange** – The transfer of funds within a trading partner relationship in which a full ANSI ASC X12 message or payment related UN/EDIFACT information is sent with the funds transfer.
- **TEL – A SEC for Telephone-Initiated Entry** – A single entry debit transaction to a consumer's account pursuant to an oral authorization obtained from the consumer via the telephone.
- **WEB - A SEC for Internet-Initiated Entry** – An ACH debit application to a consumer's account pursuant to an authorization that is obtained from the Receiver via the Internet.
- **ARC - A SEC for Accounts Receivable Entry** – An application that enables an Originator to convert to a single entry ACH debit a consumer check received via the U.S. mail or at a drop box location for the payment of goods or services.

Transaction Codes

Record Format Location: Entry Detail Record

Demand Credit Records (for checking, NOW, and share draft accounts)

22 - Automated Deposit

23 - Prenotification of Demand Credit Authorization; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)

24 - Zero dollar with remittance data (for CCD and CTX entries only); Acknowledgment Entries (ACK and ATX entries only)

Demand Debit Records (for checking, NOW, and share draft accounts)

27 - Automated Payment

28 - Prenotification of Demand Debit Authorization (non-dollar)

29 - Zero dollar with remittance data (for CCD and CTX entries only)

Savings Account Credit Records

32 - Automated Deposit

33 - Prenotification of Savings Credit Authorization; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)

34 - Zero dollar with remittance data (for CCD and CTX entries only); Acknowledgment Entries (ACK and ATX entries only)

Savings Account Debit Records

37 - Automated Payment

38 - Prenotification of Savings Debit Authorization (non-dollar)

39 - Zero dollar with remittance data (for CCD and CTX entries only)

Financial Institution General Ledger Credit Records

42 - Automated General Ledger Deposit (Credit)

43 - Prenotification of General Ledger Credit Authorization (non-dollar)

44 - Zero dollar with remittance data (for CCD and CTX entries only)

Financial Institution General Ledger Debit Records

47 - Automated General Ledger Payment (Debit)

48 - Prenotification of General Ledger Debit Authorization (non-dollar)

49 - Zero dollar with remittance data (for CCD and CTX only)

Loan Account Credit Records

52 - Automated Loan Account Deposit (Credit)

53 - Prenotification of Loan Account Credit Authorization (non-dollar)

54 - Zero dollar with remittance data (for CCD and CTX entries only)

Transaction Code Usage/Purpose Information

42 – General Ledger Credit - Deposit Funds

43 – General Ledger Credit Prenote - Prenotification/Authorization (\$0 Deposit)

47 – General Ledger Debit – Withdraw Funds

48 – General Ledger Debit Prenote - Prenotification/Authorization (\$0 Withdraw)

Allows the ACH originator to make payments directly to (General Ledger Credit) or collect payments directly from (General Ledger Debit) a General Ledger Account. For example, an FI could request that a vendor submit ACH payments using transaction code 42 so the payment posts automatically to their General Ledger. The Prenote allows originator to verify, with a zero dollar file, that all the information in the file is correct.

52 – Loan Account Credit – Deposit Funds

53 – Loan Account Prenote - Prenotification/Authorization (\$0 Deposit)

Allows the ACH originator to send payments or credits to a loan account. The Prenote allows originator to verify, with a zero dollar file, that all the information in the file is correct (i.e. routing and loan account number).

- 24 – Zero Dollar Remittance Demand Credit
- 29 – Zero Dollar Remittance Demand Debit
- 34 – Zero Dollar Remittance Savings Credit
- 39 – Zero Dollar Remittance Savings Debit
- 44 – Zero Dollar Remittance GL Credit
- 49 – Zero Dollar Remittance GL Debit
- 54 – Zero Dollar Remittance Loan Credit

These transactions are live zero dollar payments which contain payment related remittance information. A zero dollar payment may be made in the following situation: Customer XYZ has been issued a credit invoice on Account 12345 for \$100 and a payment invoice on Account 56789 for \$100. The net payment for Customer XYZ is \$0.

Customer XYZ may choose to make a payment of \$0 with two remittance details:

1. Account 12345 for \$100 Credit and
2. Account 56789 for \$100 debit.

Zero dollar payment transactions do not transfer funds but are forwarded to business customer by its financial institution with all other payments, since the remittance information contains payment related information to be applied to the business customer's accounts. Zero dollar payments may also be used to test business customer's ability to receive a payment and remittance from a customer and properly translate the content prior to live dollar transactions. All remittance information sent with these 'test' zero dollar payment transactions MUST also contain zero dollar payment amounts.

Create a Delimited ACH Map

These are the step-by-step instructions for creating then importing a **Delimited ACH** text file. Instructions for importing Standard ACH files may be found in the Help menu.

The **Delimited ACH Map** allows you to define the file layout so the Import process can identify the structure and intent of the file being imported. Import file layout definitions are stored and maintained as ACH Import Maps.

The **Delimited Map** function allows you to define the delimiter and where each piece of the participant's data is located in the file.

- The **Map Type** allows you to define a map that will Add, Update or Delete participants in the participant database.
- **Map Name** allows you to describe the file being imported and will be distinguish it from previous imports. Because the created maps are saved and are re-useable, you should create a map name that can be used to identify the type of map that was created.

Note: Special characters are not allowed in the map name.

- The **Delimiter** drop down menu lets you select the appropriate delimiter used in the file you are importing, i.e. comma separated values (CSV) choose the comma (,). The allowed delimiters are as follows:
 - Comma (,)
 - Colon (:)
 - Semi-Colon (;)
 - Backslash (\)
 - Forward Slash (/)
 - Pipe (|)
- **End of Record ID** – Select the appropriate record/line terminator from the drop down menu. For example, in comma delimited or CSV files the record/line terminator is a “New Line” character which is automatically created when being imported.
- **Skip First Header Record** – If the file you are importing contains a header, select Yes; if the file only contains data records and a header is not in the file, select No.
- **Total Number of Fields in Record/line** – Enter the number of columns/fields in the file. For Example, if you file contains a column for Name, Address, Routing Number, Account Number, Transaction Code and Employee ID, the number of columns/fields would be 6.
- **Strip Quotes (“”) around Fields** – Select Yes if the fields/columns in the file being imported contain quotes at the beginning and end of the fields/columns, select No if they do not.
- **Amount Field Contains Punctuation(s)** – Select Yes if the file being imported contain punctuations (\$,.) in the amount field/column; Select No if the amount field does not contain punctuation(s).

Note: The '**Delimiter**' and the '**End of Record Id**' cannot be the same.

Note: Excel files will typically wrap text fields in quotes. If you are unsure whether the fields contain quotes, select Yes and the Import process will detect and remove if needed.

Click on the **Map Type** option drop down menu and select the appropriate action for the file being imported:

- **Add Only** – Maps with this option will allow the user to add participant records to the participant table and assign participant records to the user selected existing batch template

- **Update Only** – Based on matching criteria, maps with this option will change any participant records that exist in the Business Banking participant table with fields from the imported file.
- **Add and Update** – This Map is a combination of the '**Add Only**' and '**Update Only**' processing modes.
 - The '**Add**' process will add participant records to the participant table and assign participant records to the user selected batch template.
 - The '**Update**' process will employ a user selected matching criteria to locate participant records that exist in the selected batch template. The records will be changed using the update fields from the imported file.
- **Delete and Update** – This Map is a combination of the '**Delete**' and '**Update Only**' processing modes.
 - The '**Delete**' process will employ a user selected matching criteria to locate participant records that exist in the Business Banking participant table based on the selected batch template but do not exist in the file. This map type will remove association of unmatched participants from the selected batch template.
 - The '**Update**' process will use a user selected matching criteria to locate participant records that exist in the selected batch template. Matched participants will be changed using the update fields from the imported file.
- **Add, Update, and Delete** – Maps with this option add participants to the participant table, update existing participant's within the ACH participant table and delete participants from a selected batch template.

NOTE: For Add, Update and Delete Maps you must perform the import twice:

1. **Import Delimited** or **Fixed** file as an **Add Only** and select the appropriate **Batch Template** the import should affect.
2. **Import Delimited** or **Fixed** file as a **Delete and Update** and select the appropriate **Batch Template** the import should affect.

Note: If the imported file contains participant records that don't exist in the template or the record for update is not found based on matching criteria, then those participants are added to the participant table and assigned to the selected batch template.

Note: The '**Delete**' process will disassociate the participant from the selected batch template, the participant is not deleted from the participant table.

When importing a **Delimited** file, for each record/field that can be imported in a file, there is a **Field Name**.

The fields available for Import are:

- Tran Code (Numeric - 2 digits)
- FI Routing Number (Numeric - check digit calculation)

- Account Number (Alphanumeric - 17 maximum digits - see table below)
- Amount (Numeric - 10 maximum digits, 14 maximum digits if punctuations are in the file)
- Participant ID (Alphanumeric - 15 maximum digits – see table below)
- Participant Name (Alphanumeric – 22 maximum digits – see table below)
- Addenda Data (Alphanumeric – 80 maximum digits – see table below)

The following are allowed characters in the fields that are designated as **Alphanumeric**, all else, are numeric fields:

- a-z (Alpha – lower case)
- A-Z (Alpha – upper case)
- 0-9 (Numeric)
- SPACE (space or blank can be used, but cannot be all spaces or blanks on selected fields)
- “.” (period)
- “(“ (left parenthesis)
- “)” (right parenthesis)
- “\$” (dollar sign)
- “-” (hyphen)
- “?” (question mark)
- “@” (at sign)
- “#” (pound sign)
- “!” (exclamation mark)
- “%” (percent sign)
- “_” (under score)
- “~” (tilde)
- “=” (equals sign)
- “+” (plus sign)

The **Field Name** actions are defined as **Match, Update, and Replacement Value**.

- The Match column is used to indicate what data fields in the file being imported will be used to match to an existing participant record in the participant table.
- The Update column is used to update the information in the participant table with the data in the import file.
- The Replacement Value is information either not in the file being imported or is a change that will affect all matched participants in the import file.
- The Position Field allows the user to define the location of the Field Names within the imported file.

Note: The match and update fields cannot be the same.

Add Only Map Type:

1. Define the first 6 Field Positions in the Position column (Addenda is optional).
2. Please note that the Match and Update columns are not editable, all positions needs to be defined for a Add Only map.
3. Do not define a Replacement Values.

Delimited ACH Map ← Back

Map Information

Map Type:

Map Name:

Skip First Header Record: Yes No

Total Number of Fields in Record/Line:

Delimiter:

Strip Quotes around Fields: Yes No

Amount Field Contains Punctuation(s): Yes No

End of Record ID:

Fields to Add, Match or Update

Field Name	Match	Update	Position	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text" value="Please Select"/>
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Add and Update Map Type:

1. Define the first 6 Field Positions in the Position column (Addenda is optional)
2. Check at least one of the field boxes in the Update column, i.e. if you are updating the Amount for each employee in a Direct Deposit file, you would check the Update box for the Amount field.
3. Select the field(s) to Match based on the following criteria:
 - If matching with the Participant ID, Participant Name, or Account Number only one Match is required, criteria to ensure the correct participant(s) are updated.
 - If matching with the FI Routing Number you must select an additional field to Match.

Note: If you assign a **Replacement Value**, that value will apply to all matched participants within the import file including adding participants.

Delimited ACH Map ← Back

Map Information

Map Type: Add and Update

Map Name:

Skip First Header Record: Yes No

Total Number of Fields in Record/Line:

Delimiter: .

Strip Quotes around Fields: Yes No

Amount Field Contains Punctuation(s): Yes No

End of Record ID: NewLine

Fields to Add, Match or Update

Field Name	Match	Update	Position	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50%;" type="text"/>	Please Select
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50%;" type="text"/>	<input style="width: 100%;" type="text"/>

Update Only Map Type:

1. Check at least one of the boxes in the **Update** column and define the Field Position for that field.
2. Select the field(s) to **Match** based on the following criteria:
 - If matching with the Participant ID, Participant Name, or Account Number only one Match is required, however it is recommended that you select a minimum of two Match criteria to ensure the correct participant(s) are updated.
 - If matching with the FI Routing Number you must select an additional field to Match.

Note: If you select **Replacement Value**, that value will apply to all matched participants within the import file including adding participants

[Back](#)

Delimited ACH Map

Map Information

Map Type:

Map Name:

Skip First Header Record: Yes No

Total Number of Fields in Record/Line:

Delimiter:

Strip Quotes around Fields: Yes No

Amount Field Contains Punctuation(s): Yes No

End of Record ID:

Fields to Add, Match or Update

Field Name	Match	Update	Position	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text" value="Please Select"/>
FI Routing Number	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Delete and Update Map Type:

1. Check at least one of the boxes in the Update column and define the Field Position for that field.
2. Select the field(s) to Match based on the following criteria:
 - If matching with the Participant ID, Participant Name, or Account Number only one Match is required, however it is recommended that you select a minimum of two Match criteria's to ensure the correct participant(s) are updated.
 - If matching with the FI Routing Number you must select an additional field to Match.

Note: If you select **Replacement Value**, that value will apply to all matched participants within the import file. Participants are removed from the selected batch template; they will not be deleted from the participant table.

Delimited ACH Map

Map Information

Map Type: Delete and Update

Map Name:

Skip First Header Record: Yes No

Total Number of Fields in Record/Line:

Delimiter:

Strip Quotes around Fields: Yes No

Amount Field Contains Punctuation(s): Yes No

End of Record ID: New Line

Fields to Add, Match or Update

Field Name	Match	Update	Position	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	Please Select
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Submit Cancel Reset

Add, Update, and Delete Map Type:

This Map Type requires that you import the file twice, once to Add only and a second time to **Delete and Update**.

1. Define the first 6 **Field Positions** in the **Position** column (Addenda is optional)
2. Check at least one of the boxes in the **Update** column and define the **Field Position** for that field.
3. **Optional:** Assign **Replacement Values** if applicable. **Replacement Values** cannot be used where an **Update** is being performed.
4. Select the field(s) to **Match** based on the following criteria:
 - If matching with the Participant ID, Participant Name, or Account Number only one **Match** is required, however it is recommended that you select a minimum of two Match criteria to ensure the correct participant(s) are updated.
 - If matching with the FI Routing Number you must select an additional field to **Match**.

Note: If you select **Replacement Value**, that value will apply to all participants within the import file.

Delimited ACH Map ← Back

Map Information

Map Type:

Map Name:

Skip First Header Record: Yes No

Total Number of Fields in Record/Line:

Delimiter:

Strip Quotes around Fields: Yes No

Amount Field Contains Punctuation(s): Yes No

End of Record ID:

Fields to Add, Match or Update

Field Name	Match	Update	Position	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text" value="Please Select"/>
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Importing Delimited or Fixed Length ACH Map:

1. Select the **Map** you have just submitted from the **Map Selection** screen.
2. Under **File Selection** click Browse and locate the **Delimited** or **Fixed** text file for import.
3. Under **Batch/Process Mode Selection** section the appropriate **Map Type** option.
4. Under **Batch/Process Mode Selection** section the appropriate **Batch Template** the import should affect.
5. Click **Import**.

Note: For **Add, Update and Delete Maps** you must perform the import twice:

1. Import **Delimited** or **Fixed** text file as an **Add Only** under **Batch/Process Mode Selection** section and select the appropriate **Batch Template** the import should affect.
2. Import **Delimited** or **Fixed** text file as an **Delete and Update** under **Batch/Process Mode Selection** section and select the appropriate **Batch Template** the import should affect.

Please access the **ACH Activity** or **Approve/View ACH Activity** screen to view your pending import job.

Import ACH Data

File Format Selection

Select	Name	Type	Delete
<input type="radio"/>	Standard ACH	Standard, Create Only	
<input type="radio"/>	test	Add Only	
<input type="radio"/>	test_1	Add Only	
<input checked="" type="radio"/>	test_3	Add and Update	
<input type="radio"/>	test_defect	Add Only	

OR [Create New Delimited Map](#)
[Create New Fixed Map](#)

File Selection

Please choose 'Browse' to select or enter the path to an importable file on your local drive

Batch / Process Mode Selection

Please select a process mode for the appropriate map type chosen

Please choose the Batch Template name to which participants should be added or deleted

A confirmation screen will be displayed with the **Reference number** of the Import.

Navigate to the **ACH Activity** or **Approve/View ACH Activity** screen:

You will be able to preview, approve or cancel the **Pending Delimited/Fixed Import Jobs**. Cancel will delete pending activity and removes the job from the preview. Approval will commit the changes to the participants and selected batch templates.

Note: Pending Jobs will be deleted after 24 hours.

Select the **View ACH Activity** option from the **Payments & Transfers** main menu and verify the delimited import file is available for approval. The imported file can be located using the reference number and appears in the Pending Delimited/Fixed Import Jobs section with a status of **Waiting for Approval**.

Print Close

David - Import ACH Preview - Which Preview is this?

ACH Import Preview

Import Preview 402478 Note: Pending Import Files will be purged after 24 hours.

Batch Template TEMPS

Action	Participant ID	Participant Name	Account No	Routing Number	Amount	Tran Code	Addenda Data
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1002	NAME2	2002	123456780	\$10.00	27	TEST2
ADD	1002	NAME2	2002	123456780	\$10.00	27	TEST2
ADD	1002	NAME2	2002	123456780	\$10.00	27	TEST2

Once you have previewed and verified the changes, select the check box for the Import job and then click the Approve button. The completion of the Approval process will store the changes to the participant table and move the Pending Delimited/Fixed Import Job to the Complete Delimited or Fixed Import Jobs section with an approved status.

Create a Fixed ACH Map

These are the step-by-step instructions for creating then importing a **Fixed ACH** text file. Instructions for importing Standard ACH files may be found in the Help menu.

The **Fixed ACH Map** allows you to define the file layout so the Import process can identify the structure and intent of the file being imported. Import file layout definitions are stored and maintained as **ACH Import Maps**.

The **Fixed ACH Map** allows you to define the start and end positions of the participant's data within the file.

1. The **Map Type** allows you to define a action that will Add, Update or Delete participants in the participant database.
2. **Map Name** allows you to describe the file being imported and will be distinguish it from previous imports. Because the created maps are saved and are re-useable, the user should create a map name that can be used to identify the type of map that was created. Note: Special characters are not allowed in the map name.
3. **Skip First Header Record** – if the file you are importing contains a header, select Yes; if the file only contains data records and a header is not in the file, select No.
4. **Length of Record/line** – Enter the record length in the fixed format file to be imported, carriage return must be included.
5. **Amount Field Contains Punctuation(s)** – Select Yes if the file being imported contain punctuations (\$,.) in the amount field/column; Select No if the amount field does not contain punctuation(s).

6. **Start and Length Positions** – The Map Type you selected will determine the requirements for completing if the map type is a Add, Match or Update.

Click on the **Map Type** option drop down menu and select the appropriate action for the file being imported:

- **Add Only** – Maps with this option will allow the user to add participant records to the participant table and assign participant records to the user selected existing batch template
- **Update Only** – Based on matching criteria, maps with this option will change any participant records that exist in the Business Banking participant table with fields from the imported file.
- **Add and Update** – This Map is a combination of the ‘Add Only’ and ‘Update Only’ processing modes.
 - The ‘**Add**’ process will add participant records to the participant table and assign participant records to the user selected batch template.
 - The ‘**Update**’ process will employ a user selected matching criteria to locate participant records that exist in the selected batch template. The records will be changed using the update fields from the imported file.
- **Delete and Update** – This Map is a combination of the ‘Delete’ and ‘Update Only’ processing modes.
 - The ‘**Delete**’ process will employ a user selected matching criteria to locate participant records that exist in the Business Banking participant table based on the selected batch template but do not exist in the file. This map type will remove association of unmatched participants from the selected batch template.
 - The ‘**Update**’ process will use a user selected matching criteria to locate participant records that exist in the selected batch template. Matched participants will be changed using the update fields from the imported file.
- **Add, Update, and Delete** – Maps with this option add participants to the participant table, update existing participant's within the ACH participant table and delete participants from a selected batch template.

NOTE: For **Add, Update and Delete Maps** you must perform the import twice:

1. Import **Delimited** or **Fixed** file as an **Add Only** and select the appropriate **Batch Template** the import should affect.
2. Import Delimited or Fixed file as a Delete and Update and select the appropriate Batch Template the import should affect.

Note: If the imported file contains participant records that don't exist in the template or the record for update is not found based on matching criteria, then those participants are added to the participant table and assigned to the selected batch template.

Note: The '**Delete**' process will disassociate the participant from the selected batch template, the participant is not deleted from the participant table.

When importing a **Delimited** or **Fixed Length** file, for each record/field that can be imported in a file, there is a Field Name.

The fields available for Import are:

- Tran Code (Numeric - 2 digits)
- FI Routing Number (Numeric - check digit calculation)
- Account Number (Alphameric - 17 maximum digits - see table below)
- Amount (Numeric - 10 maximum digits, 14 maximum digits if punctuations are in the file)
- Participant ID (Alphameric - 15 maximum digits – see table below)
- Participant Name (Alphameric – 22 maximum digits – see table below)
- Addenda Data (Alphameric – 80 maximum digits – see table below)
-

The following are allowed characters in the fields that are designated as **Alphameric**, all else, are numeric fields:

- a-z (Alpha – lower case)
- A-Z (Alpha – upper case)
- 0-9 (Numeric)
- SPACE (space or blank can be used, but cannot be all spaces or blanks on selected fields)
- "." (period)
- "(" (left parenthesis)
- ")" (right parenthesis)
- "\$" (dollar sign)
- "-" (hyphen)
- "?" (question mark)
- "@" (at sign)
- "#" (pound sign)
- "!" (exclamation mark)
- "%" (percent sign)
- "_" (under score)
- "~" (tilde)
- "=" (equals sign)
- "+" (plus sign)

The **Field Name** actions are defined as **Match**, **Update**, and **Replacement Value**.

- The **Match** column is used to locate the participant record that exists in the participant table and match with the participant data in the import file.
- The **Update** column is used to update the information in the participant table with the data in the import file.
- The **Replacement Value** is information either not in the file being imported or is a change that will affect all matched participants in the import file.

- The **Position Field** allows the user to define the location of the Field Names within the imported file.

Add Only Map Type:

1. Define the first 6 Field Positions in the **Position** column (Addenda is optional).
2. Please note that the **Match** and **Update** columns are not editable, only Start and Length Positions needs to be defined for a **Add** only map.
3. Do **not** define a **Replacement Values**.

Fixed ACH Map

[Back](#)

Map Information

Map Type: Add Only

Map Name:

Skip First Header Record: Yes No

Record/Line Length (Include Carriage Return):

Amount Field Contains Punctuation(s): Yes No

Fields to Add, Match or Update

Field Name	Match	Update	Start Position	Length	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	Please Select
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Submit Cancel Reset

Add and Update Map Type:

1. Define the **Start** and **Length Positions** for the first 6 Field Positions in the **Position** column (Addenda is optional).
2. Check at least one of the field boxes in the **Update** column, i.e. if you are updating the Amount for each employee in a Direct Deposit file, you would check the Update box for the Amount field.
3. Select the field(s) to **Match** based on the following criteria:
 - If matching with the Participant ID, Participant Name, or Account Number only one **Match** is required, however it is recommended that you select a minimum of two **Match** criteria to ensure the correct participant(s) are updated.
 - If matching with the FI Routing Number, you must select an additional field to **Match**.

Note: If you assign a **Replacement Value**, that value will apply to all matched participants within the import file.

Fixed ACH Map ← Back

Map Information

Map Type: ▼

Map Name:

Skip First Header Record: Yes No

Record/Line Length (Include Carriage Return):

Amount Field Contains Punctuation(s): Yes No

Fields to Add, Match or Update

Field Name	Match	Update	Start Position	Length	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	Please Select ▼
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Update Only Map Type:

1. Check at least one of the boxes in the **Update** column and define the **Start** and **Length Positions** for that field.
2. Check either or both the Participant Name and/or Participant ID in the **Match** column and define the **Start** and **Length Positions** for each field selected in the **Match** column.
3. Select the field(s) to Match based on the following criteria:
 - If matching with the Participant ID, Participant Name, or Account Number only one **Match** is required, however it is recommended that you select a minimum of two **Match** criteria's to ensure the correct participant(s) are updated.
 - If matching with the FI Routing Number you must select an additional field to **Match**.

Note: If you select **Replacement Value**, that value will apply to all participants within the import file.

Delete and Update Map Type:

1. Check at least one of the boxes in the **Update** column and define the **Start** and **Length Positions** for that field.
2. Check either or both the Participant Name and/or Participant ID in the **Match** column and define the Start and Length Positions for each field selected in the **Match** column.
3. Select the field(s) to **Match** based on the following criteria:
 - If matching with the Participant ID, Participant Name, or Account Number only one **Match** is required, however it is recommended that you select a minimum of two **Match** criteria to ensure the correct participant(s) are updated.
 - If matching with the FI Routing Number you must select an additional field to **Match**.

Note: If you select **Replacement Value**, that value will apply to all matched participants within the import file. Participants are deleted from the selected batch template; they will not be deleted from the participant table.

Fixed ACH Map [Back](#)

Map Information

Map Type: Delete and Update

Map Name:

Skip First Header Record: Yes No

Record/Line Length (include Carriage Return):

Amount Field Contains Punctuation(s): Yes No

Fields to Add, Match or Update

Field Name	Match	Update	Start Position	Length	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>			Please Select
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>			
Account Number	<input type="checkbox"/>	<input type="checkbox"/>			
Amount	<input type="checkbox"/>	<input type="checkbox"/>			
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>			
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>			
Addenda	<input type="checkbox"/>	<input type="checkbox"/>			

Add, Update, and Delete Map Type:

This Map Type requires that you import the file twice, once to **Add Only** and a second time to **Delete and Update**.

1. Define the **Start** and **Length Positions** for the first 6 Field Positions in the **Position** column (Addenda is optional).
2. Check at least one of the boxes in the **Update** column.
3. **Optional:** Assign **Replacement Values** if applicable. **Replacement Values** cannot be used where an **Update** is being performed.
4. Select the field(s) to **Match** based on the following criteria:
 - If matching with the Participant ID, Participant Name, or Account Number only one **Match** is required, however it is recommended that you select a minimum of two **Match** criteria's to ensure the correct participant(s) are updated.
 - If matching with the FI Routing Number you must select an additional field to **Match**.

Note: If you select **Replacement Value**, that value will apply to all matched participants within the import file.

Fixed ACH Map [Back](#)

Map Information

Map Type: Add, Update, and Delete

Map Name:

Skip First Header Record: Yes No

Record/Line Length (Include Carriage Return):

Amount Field Contains Punctuation(s): Yes No

Fields to Add, Match or Update

Field Name	Match	Update	Start Position	Length	Replacement Value (will apply to all participants included in the import file)
Tran Code	<input type="checkbox"/>	<input type="checkbox"/>			Please Select
FI Routing Number	<input type="checkbox"/>	<input type="checkbox"/>			
Account Number	<input type="checkbox"/>	<input type="checkbox"/>			
Amount	<input type="checkbox"/>	<input type="checkbox"/>			
Participant ID	<input type="checkbox"/>	<input type="checkbox"/>			
Participant Name	<input type="checkbox"/>	<input type="checkbox"/>			
Addenda	<input type="checkbox"/>	<input type="checkbox"/>			

Importing Fixed Length ACH Map:

1. Select the **Map** you have just submitted from the **Map Selection** screen.
2. Under **File Selection** click Browse and locate the **Delimited** or **Fixed** text file for import.
3. Under **Batch/Process Mode Selection** section the appropriate **Map Type** option.
4. Under **Batch/Process Mode Selection** section the appropriate **Batch Template** the import should affect.
5. Click **Import**.

Note: For Add, Update and Delete Maps you must perform the import twice:

1. Import **Delimited** or **Fixed** text file as an **Add Only** under **Batch/Process Mode Selection** section and select the appropriate **Batch Template** the import should affect.
2. Import **Delimited** or **Fixed** text file as a **Delete** and **Update** under **Batch/Process Mode Selection** section and select the appropriate **Batch Template** the import should affect.

Please access the **ACH Activity** or **Approve/View ACH Activity** screen to view your pending import job.

Import ACH Data

File Format Selection

Select	Name	Type	Delete
<input type="radio"/>	Standard ACH	Standard, Create Only	
<input type="radio"/>	test	Add Only	
<input type="radio"/>	test_1	Add Only	
<input checked="" type="radio"/>	test_3	Add and Update	
<input type="radio"/>	test_defect	Add Only	

OR
[Create New Delimited Map](#)
[Create New Fixed Map](#)

File Selection

Please choose 'Browse' to select or enter the path to an importable file on your local drive

Batch / Process Mode Selection

Please select a process mode for the appropriate map type chosen

Please choose the Batch Template name to which participants should be added or deleted

A confirmation screen will be displayed with the **Reference number** of the Import.

Navigate to the **ACH Activity** or **Approve/View ACH Activity** screen:
 You will be able to preview, approve or cancel the **Pending Delimited/Fixed Import Jobs**. Cancel will delete pending activity and removes the job from the preview.
 Approval will commit the changes to the participants and selected batch templates.

Note: Pending Jobs will purge after 24 hours.

Select the **View ACH Activity** option from the **Payments & Transfers** main menu and verify the delimited import file is available for approval. The imported file can be located using the reference number and appears in the Pending Delimited/Fixed Import Jobs section with a status of **Waiting for Approval**.

Print Close

David - Import ACH Preview - Which Preview is this?

ACH Import Preview

Import Preview 402478 Note: Pending Import Files will be purged after 24 hours.

Batch Template TEMP6

Action	Participant ID	Participant Name	Account No	Routing Number	Amount	Tran Code	Addenda Data
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1001	NAME1	2001	123456780	\$20.00	22	TEST1
ADD	1002	NAME2	2002	123456780	\$10.00	27	TEST2
ADD	1002	NAME2	2002	123456780	\$10.00	27	TEST2
ADD	1002	NAME2	2002	123456780	\$10.00	27	TEST2

Once you have previewed and verified the changes, select the check box for the Import job and then click the **Approve** button. The completion of the Approval process will store the changes to the participant table and move the **Pending Delimited/Fixed Import Job** to the **Complete Delimited or Fixed Import Jobs** section with an approved status.

ARP File Formats Processing Method A

Issues Upload - Processing Method A

MICASH Fixed Column Length (AKA Proprietary ARP File Format)

Field	Data Element Name	Field Inclusion Requirement	Validation / Contents	Length	Position
1	Record Code	Required	Not Checked / "C"	1	001-001
2	Bank Number	Required	Not Checked / Numeric	3	002-004
3	Constant Filler	Required	Not Checked / "00"	2	005-006
4	Account Number	Required	Numeric	10*	007-016
5	Filler	Required	Not Checked / " "	1	017-017
6	Transaction Type	Required	'R' = Register 'V' = Void	1	018-018
7	Action Indicator	Required	'A' = Add 'D' = Delete	1	019-019
8	Filler	Required	Not Checked / " "	1	020-020

9	Check Serial Number	Required	Numeric 0nnnnnnnn	10	021-030
10	Check Amount	Required	\$\$\$\$\$\$\$ <i>cc</i> or \$\$\$\$\$\$\$. <i>cc</i>	10	031-040
11	Check Issue Date	Required	MMDDYY	6	041-046
12	User Data	Optional	Alphanumeric / Blank/Special Characters	20	047-066
13	Filler	Required	Not Checked	14	067-080

* The Account Number field may be configured up to a maximum length of 19 characters. Please contact your financial institution for more information.

Additional file format requirements:

- All numeric fields must be zero filled if not used, or right-justified zero padded to the maximum length.
- Field #9 Check Serial Number is only 9 numerals in length 0nnnnnnnn.
- Field #12 may contain A-Z, a-z, 0-9, in addition to the following special characters .,)(\$-?@#!%&_ ;~|=+' as well as empty spaces. The use of quotes ("), forward slash (/), back slash (\) are not allowed in this format.
- Field #13 should be blank filled.

Sample file:

C099000001162411 RA 05000020010999999.99050502firstaccount
C099000401502696 VA 00007520080000078945050502accoutnotrailingzero
C099000101439194 RD
00000000090000000001050102accountnottrailingzero

Method A- ASCII Text - Comma Delimited

Field	Data Element Name	Field Inclusion Requirement	Contents	Maximum Length
1	Account Number	Required	Numeric	10*
2	Check Issue Date	Required	MMDDYY Or MMDDYYYY	6 or 8
3	Check Serial Number	Required	Numeric	10
4	Check Amount	Required	\$\$\$\$\$\$\$ <i>cc</i> Or \$\$\$\$\$\$\$. <i>cc</i>	10
5	Payee	Optional	Alphanumeric / Blanks/ Special Characters	40

6	User Data	Optional	Alphanumeric / Blanks/ Special Characters	20
7	Transaction Type	Required	'R' = Register 'V' = Void	1
8	Action Indicator	Required	'A' = Add 'D' = Delete	1

* The Account Number field may be configured up to a maximum length of 19 characters. Please contact your financial institution for more information.

Additional file format requirements:

- The month portion of the check issue date must be zero padded when the month is a single character. If using Excel to create this file, the date column must be set as text. Otherwise you will get a date as “8” instead of “08”.
- Optional fields must be delimited with commas, e.g., “,,”.
- Fields 5 & 6 may contain A-Z, a-z, 0-9, in addition to the following special characters .)(\$-?@#!%&_::~|=+' as well as empty spaces. The use of quotes (”), forward slash (/), back slash (\) and comma (,) are not allowed in this format.

Sample File:

```

2222222222,120808,1001,10201,Payee Name 1, ,R,A
2222222222,12082008,1002,102.02,Payee Name 2,fpb3,V,A
2222222222,120808,1003,10203,Payee Name 3,fpb3,R,D
2222222222,120808,1004,10204,Payee Name 4,fpb3,V,D
2222222222,120808,1005,102.05,Payee Name 5,fpb3,R,A
2222222222,120808,1006,102.06,Payee Name 6,fpb3,R,A
2222222222,120808,1007,102.07,Payee Name 7,fpb3,R,A
2222222222,120808,1008,102.08,Payee Name 8,fpb3,V,D
2222222222,120808,1009,102.09,Payee Name 9,fpb3,V,D
2222222222,120808,1010,102.10,Payee Name 10,,V,D
    
```

Method A - ASCII Text - Fixed Column Length

Field	Data Element Name	Field Inclusion Requirement	Contents	Maximum Length	Positions
1	Account Number	Required	Numeric	10*	001 - 010
2	Check Issue Date	Required	MMDDYY Or MMDDYYYY	6 or 8	011 - 018
3	Check Serial Number	Required	Numeric	10	019 - 028

4	Check Amount	Required	\$\$\$\$\$\$\$ Or \$\$\$\$\$\$\$.	10	029 - 038
5	Payee	Optional	Alphanumeric / Blanks/ Special Characters	40	039 - 078
6	User Data	Optional	Alphanumeric / Blanks/ Special Characters	20	079 - 098
7	Transaction Type	Required	'R' = Register 'V' = Void	1	099 - 099
8	Action Indicator	Required	'A' = Add 'D' = Delete	1	100 - 100

* The Account Number field may be configured up to a maximum length of 19 characters. Please contact your financial institution for more information.

Additional file format requirements:

- There must be a carriage return at the end of each record (or line).
- All numeric fields must be zero filled if not used, or right-justified zero padded to the maximum length.
- Fields 5 & 6 may contain A-Z, a-z, 0-9, in addition to the following special characters .,)(\$-?@#!%&_ ;:-|=+' as well as empty spaces. The use of quotes ("), forward slash (/), and back slash (\) are not allowed in this format.

ARP Issues Register Export

Comma Delimited

Field	Data Element Name	Field Inclusion Requirement	Contents	Maximum Length
1	Account Number	Required	Numeric	19
2	Check Issue Date	Required	MMDDYY	6
3	Check Serial Number	Required	Numeric	10

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4	Check Amount	Required	\$\$\$\$\$\$\$\$.cc	10
5	Payee	Optional	Alphanumeric / Blanks	40
6	User Data	Optional	Alphanumeric / Blanks /	20
7	Status	Required	0 = Outstanding 1 = Paid 2 = Paid No Issue 3 = Duplicate Paid 4 = Paid Void 5 = Void 6 = Deleted 7 = Stop Pay 8 = Paid Over Stop 9 = Stale 10 = Amount Mismatch 11 = Amount Max 12 = Unknown 99 = Not Found	2

ARP File Formats Processing Method B

Issues Upload - Processing Method B

MICASH Fixed Column Length (AKA Proprietary ARP File Format)

Field	Data Element Name	Field Inclusion Requirement	Validation / Contents	Length	Position
1	Record Code	Required	Not Checked / "C"	1	001-001
2	Bank Number	Required	Not Checked / Numeric	3	002-004
3	Constant Filler	Required	Not Checked / "00"	2	005-006
4	Account Number	Required	Numeric	10*	007-016
5	Filler	Required	Not Checked / " "	1	017-017
6	Transaction Type	Required	'R' = Register 'V' = Void	1	018-018
7	Action Indicator	Required	'A' = Add 'D' = Delete	1	019-019
8	Filler	Required	Not Checked / " "	1	020-020

9	Check Serial Number	Required	Numeric	10	021-030
10	Check Amount	Required	\$\$\$\$\$\$\$\$\$ <i>cc</i> or \$\$\$\$\$\$\$. <i>cc</i>	10	031-040
11	Check Issue Date	Required	MMDDYY	6	041-046
12	User Data	Optional	Alphanumeric / Blank/Special Characters	20	047-066
13	Filler	Required	Not Checked / " "	14	067-080

* Account number field may be configured to a maximum length of 19 characters. Please contact your financial institution for more details.

Additional file format requirements:

- All numeric fields must be zero filled if not used, or right-justified zero padded to the maximum field length.
- Field #9 Check Serial Number is only 9 numerals in length 0nnnnnnnnn.
- Field #12 may contain A-Z, a-z, 0-9, in addition to the following special characters .,)(\$-?@#!%&_ ; ~| = + ' as well as empty spaces. The use of quotes ("), forward slash (/), and back slash (\) are not allowed in this format.

Sample file:

C099000001162411 RA 05000020010999999999050502firstaccount
C099000401502696 RA 00007520080000078945050502accoutnotrailingzero
C099000101439194 RA 0000000090000000001050102accountnotrailingzero

Method B- ASCII Text - Fixed Column Length

Field	Data Element Name	Field Inclusion Requirement	Contents	Maximum Length	Positions
1	Account Number	Required	Numeric	19	001 - 019
2	Check Issue Date	Required	MMDDYYYY	8	020 - 027
3	Check Serial Number	Required	Numeric 0nnnnnnnnn	10	028 - 047
4	Check Amount	Required	\$\$\$\$\$\$\$\$\$ <i>cc</i> Or \$\$\$\$\$\$\$. <i>cc</i>	10	038 - 047
5	Payee	Optional	Alphanumeric / Blanks / Special Characters	40	048 - 087

4	Check Amount	Required	\$\$\$\$\$\$\$\$cc Or \$\$\$\$\$\$\$\$.cc	10
5	Payee	Optional	Alphanumeric / Blanks/ Special Characters	40
6	User Data	Optional	Alphanumeric / Blanks/ Special Characters	20
7	Transaction Type	Required	'R' = Register 'V' = Void	1
8	Action Indicator	Required	'A' = Add 'D' = Delete	1

Additional file format requirements:

- The month portion of the check issue date must be zero padded when the month is a single character. If using Excel to create this file, the date column must be set as text. Otherwise you will get a date as “8” instead of “08”
- Optional fields must be delimited with commas, e.g. “,,”.
- Fields 5 & 6 may contain A-Z, a-z, 0-9 .)(\$-?@#!%&_::~~|=+' as well as empty spaces. The use of quotes ("), forward slash (/), back slash (\), and commas (,) are not allowed in this format.

Sample File:

```

222222222,080803,1001,10201,Payee Name 1, ,R,A
222222222,08082003,1002,102.02,Payee Name 2,fpb3,V,A
222222222,080803,1003,10203,Payee Name 3,fpb3,R,D
222222222,080803,1004,10204,Payee Name 4,fpb3,V,D
222222222,080803,1005,102.05,Payee Name 5,fpb3,R,A
222222222,080803,1006,102.06,Payee Name 6,fpb3,R,A
222222222,080803,1007,102.07,Payee Name 7,,R,A

```

Glossary

Glossary

Automated Clearing House (ACH) - The ACH is a network of regional associations, inter-bank associations, and private-sector processors. ACH payments are processed and settled electronically, thereby increasing reliability, efficiency and cost effectiveness. ACH payments are generally settled in one day or greater.

Batch - An ACH batch consists of a template (see below) and a collection of transactions having the same purpose and effective date to be performed, and may also include addenda information.

Cash Concentration - The movement of funds from outlying depository locations to a central bank account where they can be utilized and managed most effectively.

Cash Concentration or Disbursement (CCD) - The ACH payment format used for concentration of funds between or within companies. A single 94-character record contains the standard entry class indicating the type of transaction, routing and transit numbers of the *ODFI* and *RDFI* and the originator and receiver account numbers. CCD is the only corporate ACH format that does not have space for additional addenda information, but it does contain space for a reference number.

Clearing House Interbank Payments System (CHIPS) - An independent, large dollar funds transfer network operated by the New York Automated Clearing House (NYACH).

Company administrator — the *customer*, or a person assigned by the customer, who will have administration responsibilities in the Commercial Customer Platform of Cash Management.

Customer — a bank's customer, a thrift's customer, or a credit union's member.

Customer Information File number (CIF #) — the identification number, used by the *Financial Institution administrator*, to access the customer's information stored in the **financial institution's** host computer.

End user — an employee of the customer that is given access to Cash Management by the *company administrator*.

FedWire - The Federal Reserve funds transfer system. FedWire transactions involve the immediate, same day settlement of funds. FedWire instructions are irrevocable.

Financial Institution (FI) — a bank, thrift, or credit union.

Financial Institution administrator — an employee of the financial institution that is given access to the Administration Platform of Cash Management by the financial institution super-user.

Financial Institution super-user — the financial institution employee responsible for assigning Administration Platform access to financial institution administrators. Digital Insight will work with your financial institution to determine the financial institution super-user(s) and provide them with super-user access information.

Float - Time interval, or delay, between the start and completion of a specific phase or process (check or electronic deposits, clearings etc.) that occurs along the cash flow timeline.

Initiate Batch - The Cash Management *end user* initiates an ACH batch by reviewing the transfer information and assigning a settlement date. Once all of the information is deemed correct by the user, the system creates a formatted NACHA file with all of the batch information.

Memo Posting - Posting electronic transactions early in the day when the actual debits or credits will not be posted until later in the day.

NACHA File - The file that is actually transmitted to the clearing house for processing is called a NACHA file.

National Automated Clearing House (NACHA) - A membership organization that provides marketing and education assistance and establishes the rules, standards and procedures that enable financial institutions to exchange ACH payments on a national basis.

Non-Repetitive (Free Form) Wire Transfers - All information contained within the wire instruction is different each time the transaction takes place.

On-Us Transactions - Those items, either check or electronic, paid or deposited to and drawn or debited on accounts from the same financial institution.

Originating Depository financial institution (ODFI) - The FI issuing an ACH file(s) on behalf of its client.

Originator - The originator is the individual or organization that is initiating the ACH transmission. For our purposes, the originator is the Commercial Customer using the Cash Management system.

Participant - The participant is the individual or organization that will be affected by the ACH transaction (payee or draftee). An ACH transaction may debit or credit a participant's account, e.g., a payroll deposit or a payment for services rendered. The participant information is referenced by the ACH transaction.

Payable Through Draft (PTD) - A payment instrument resembling a check that is drawn against a payor and not the bank. A draft is handled like a check through the clearing system, but the responsibility for paying the draft lies with the drawee. Companies use PTDs to preserve the right to review items prior to payment. (Example: Insurance companies viewing a car's damage before issuing a claim check.)

Positive Pay - A service used to combat check fraud. The FI pays only those items with serial numbers and dollar amounts matching the company's issue file.

Prearranged Payment or Deposit (PPD) - The ACH payment format by which consumers may authorize credits or debits to their accounts by a company or **financial institution**. These are normally recurring payments in fixed amounts.

Prenotifications (Prenotes) - Optional, zero-dollar entries that are sent to the ACH System and then the receiving **financial institution** to verify instructions prior to sending live entries.

Receiving Depository Financial Institution (RDFI) - The FI that receives the ACH debits or credits on behalf of an individual, or business client.

Society for Worldwide Interbank Financial Telecommunications (S.W.I.F.T) - The major international Interbank telecommunications network that transmits international payment instructions as well as other financial messages.

Template - The template contains the essential characteristics of the ACH batch, such as the name of the template, the type (class code) of ACH transmission (CCD or PPD), and the offset account. Although Cash Management only lists CCD & PPD, Cash Management will create the appropriate CCD+/PPD+ ACH Batch if a participant with an addendum is associated with this batch.

Transaction - An ACH transaction is an entry within the NACHA file that indicates how the participant's account should be affected. The transaction includes a reference to the participant, how the account is affected, and the amount.

Transit Routing Number - The MICR line on a check contains the transit routing number, which the depository bank uses to route the check back to the drawee bank.

Zero Balance Account (ZBA) - A disbursement account on which checks are written even though the balances in the accounts are maintained at zero. Debits are covered by a transfer of funds from a master account at the same bank.

Glossary

A

ACH: The ACH is a network of regional associations, inter-bank associations, and private-sector processors. ACH payments are processed and settled electronically, thereby increasing reliability, efficiency and cost effectiveness. ACH payments are generally settled in one day or greater.

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B

Batch Template: The template contains the essential characteristics of the ACH batch, such as the name of the template, the type (class code) of ACH transmission (CCD or PPD), and the offset account. Although AXIS Cash Management only lists CCD & PPD, the application will create the appropriate CCD+/PPD+ ACH Batch if a participant with an addendum is associated with this batch.

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Customer: a bank's customer, a thrift's customer, or a credit union's member.

Customer Information File (CIF#): the identification number, used by the Financial Institution administrator, to access the customer's information stored in the financial institution's host computer.

E

EFTPS: Electronic Federal Tax Payment System is a government program to pay federal tax obligations electronically.

End User: an employee of the customer that is given access to application by the company administrator or a user administrator.

F

FedWire: The Federal Reserve funds transfer system. FedWire transactions involve the immediate, same day settlement of funds. FedWire instructions are irrevocable.

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Financial Institution: a bank, thrift, or credit union

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Freeform Wire: All information contained within the wire instruction is different each time the transaction takes place.

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Initiate Batch: The Cash Management end user initiates an ACH batch by reviewing the transfer information and assigning a settlement date. Once all of the information is deemed correct by the user, the system creates a formatted NACHA file with all of the batch information.

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Memo Posting: Posting electronic transactions early in the day when the actual debits or credits will not be posted until later in the day.

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P

Participant: The participant is the individual or organization that will be affected by the ACH transaction (payee or draftee). An ACH transaction may debit or credit a participant's account, e.g., a payroll deposit or a payment for services rendered. The participant information is referenced by the ACH transaction.

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PPD: Prearranged Payment or Deposit, the ACH payment format by which consumers may authorize credits or debits to their accounts by a company or financial institution. These are normally recurring payments in fixed amounts.

Prenote: Optional, zero-dollar entries that are sent to the ACH System and then the receiving financial institution to verify instructions prior to sending live entries.

R

RDFI: Receiving Depository Financial Institution, the FI that receives the ACH debits or credits on behalf of an individual, or business client.

S

SWIFT: Society for Worldwide Interbank Financial Telecommunications (S.W.I.F.T) - The major international Interbank telecommunications network that transmits international payment instructions as well as other financial messages.

T

Token Authentication: Token based multi-factor authentication available for Wire Transfer, ACH and EFTPS.

Transit Routing Number: The MICR line on a check contains the transit routing number, which the depository bank uses to route the check back to the drawee bank.

Z

ZBA: A disbursement account on which checks are written even though the balances in the accounts are maintained at zero. Debits are covered by a transfer of funds from a master account at the same bank.