



# Business Online Banking

User Guide

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## Logging In

Enter the online banking ID assigned by the bank in the Online Banking ID field.

Initial Sign On (for Company)



\* Microsoft Internet Explorer Version 5 or higher saves user names and passwords. It will automatically complete any login for you. This allows people at your computer to use your logins without knowing your passwords. To see how to turn this feature off, click [here](#).

Enter the last four digits of the company's Tax ID number in the Password field. All users in your company share this ID and Password. Be sure to safely and appropriately communicate it between your users.



\* Microsoft Internet Explorer Version 5 or higher saves user names and passwords. It will automatically complete any login for you. This allows people at your computer to use your logins without knowing your passwords. To see how to turn this feature off, click [here](#).



## FIELD DESCRIPTIONS

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**Online Banking ID:** The 12 digit number assigned by the bank during your account setup.

**Online Banking Password:** The last four digits of the company's Tax ID Number (default).

**Reset Password:** To use this feature you must have entered an email address, Personal Question and Personal Question answer in the Options page. Click on the link if your password becomes locked and follow the instructions to reset your password.

**NOTE:** The Reset Password feature is not available to company's using the single sign on feature.

## PROCEDURES

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**Step 1:** Type the appropriate online banking ID in the *Online Banking ID* field.

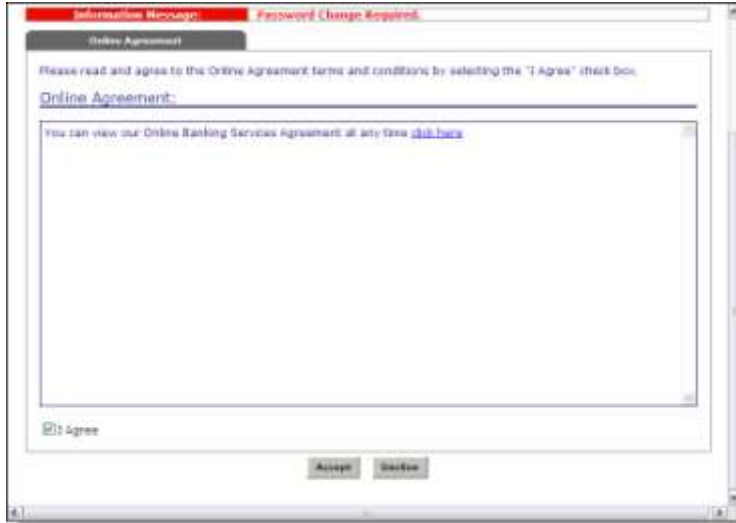
**Step 2:** Click **Submit**.

**Step 3:** Type the appropriate Password in the *Online Banking Password* field.

**Step 4:** Click **Submit**.

## Viewing the Online Banking Agreement

Upon initial login all users will be required to read and agree to the Online Banking Services Agreement.



### PROCEDURES

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**Step 1:** Click the **Click here** link to read the Online Banking Services Agreement.

**Step 2:** Click the **I Agree** box.

**Step 3:** Click **Accept**.

## Changing Your Company Password

The first time you sign on, or when your password has been reset, you will be required to change your password for security reasons. All users in your company share this initial Online Banking ID and Password. Be sure to safely and appropriately communicate it between your users.

Information Message: Password Change Required.

Security Settings

Select a new Password for future access to this service.

**Change your Online Banking Password (required):**

Enter your current Password:

Enter your new Password:  NOTE: Password must be 6 - 8 Alpha-Numeric characters.

Reenter your new Password:

**Change your Online Banking ID (optional):**

Your current Online Banking ID: 652700000009

Enter your new Online Banking ID:  NOTE: IDs can consist of numbers and letters but must include at least one letter. Cannot start with a number. No special characters or spaces are allowed.

Reenter your new Online Banking ID:

Continue

### FIELD DESCRIPTIONS

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**Current Password:** Your default password, if you are a new user or have had your password reset.

**Enter your new Password:** The 6 - 8 digit Alpha-numeric password of your choice. This can contain numbers and letters but must include at least one letter. The password cannot start with a number and cannot contain special characters or spaces.

**Re-enter your new password:** Re-type the 6 – 8 digit Alpha-numeric password from the previous field.

### PROCEDURES

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**Step 1:** Type the appropriate password in the current password field, then click or tab to the next field.

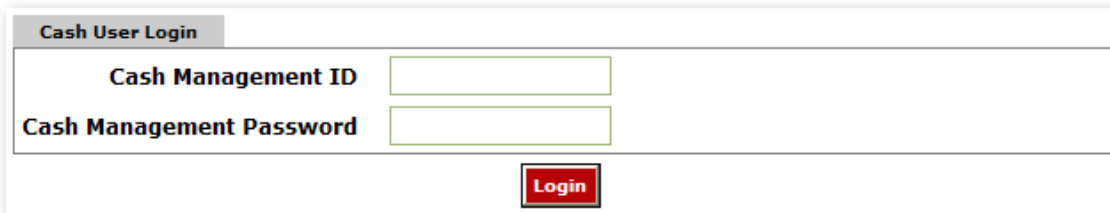
**Step 2:** Type the new 6 - 8 digit Alpha-numeric password of your choice, then click or tab to the next field.

**Step 3:** Re-enter the exact 6 - 8 digit Alpha-numeric password that you entered in the previous field.

**Step 4:** Click **Continue**.

## Cash User Login Screen

Enter the Cash Management ID and Password assigned by the bank. This ID is unique to each user.



The screenshot shows a login form with a title bar labeled "Cash User Login". Inside the form, there are two input fields: "Cash Management ID" and "Cash Management Password". Below the password field is a red "Login" button.

### FIELD DESCRIPTIONS

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**Cash Management ID:** The unique ID of each Cash Management User. IDs are case sensitive.

**Cash Management Password:** The password established for your Cash User ID. Passwords are case sensitive.

### PROCEDURES

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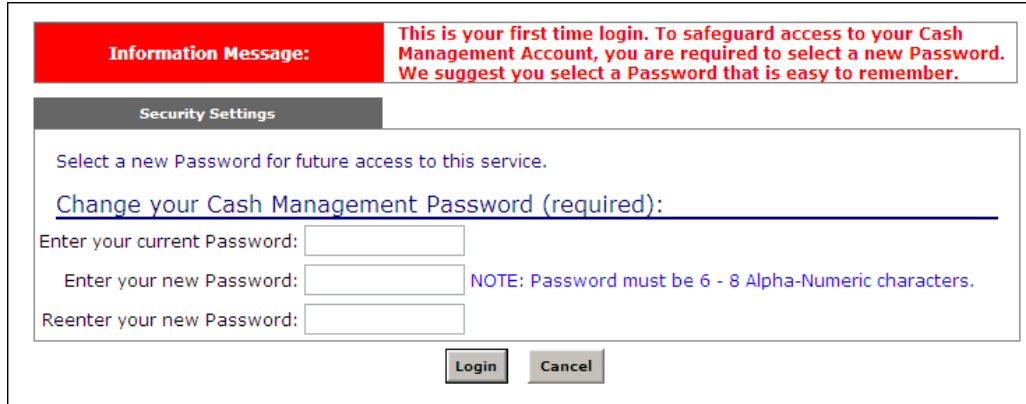
**Step 1:** Type the appropriate user name in the *Cash Management ID* field, then click in or tab to the *Cash Management Password* field.

**Step 2:** Type the appropriate password in the *Cash Management Password* field.

**Step 3:** Click **Login**.

## Changing Your Cash Management User Password

The first time you sign on, or when your password has been reset, you will be required to change your cash management password for security reasons.



The screenshot shows a 'Security Settings' dialog box. At the top, there is a red banner with the text: 'Information Message: This is your first time login. To safeguard access to your Cash Management Account, you are required to select a new Password. We suggest you select a Password that is easy to remember.' Below this, the dialog is titled 'Security Settings' and contains the instruction: 'Select a new Password for future access to this service.' The main heading is 'Change your Cash Management Password (required):'. There are three input fields: 'Enter your current Password:', 'Enter your new Password:', and 'Reenter your new Password:'. A note next to the new password field states: 'NOTE: Password must be 6 - 8 Alpha-Numeric characters.' At the bottom, there are 'Login' and 'Cancel' buttons.

### FIELD DESCRIPTIONS

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**Enter your current Password:** The last four digits of your Tax Identification Number (TIN), if you are a new user or have had your password reset.

**Enter your new Password:** The 6 - 8 digit Alpha-numeric password of your choice. This can contain numbers and letters but must include at least one letter. The password cannot start with a number and cannot contain special characters or spaces.

**Reenter your new password:** Re-type the 6 – 8 digit Alpha-numeric password from the previous field.

### PROCEDURES

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**Step 1:** Type the appropriate password in the current password field, then click or tab to the next field.

**Step 2:** Type the new 6 - 8 digit Alpha-numeric password of your choice, then click or tab to the next field.

**Step 3:** Re-enter the exact 6 - 8 digit Alpha-numeric password that you entered in the previous field.

**Step 4:** Click **Login**.

## Personal Icon Screen

Select an image from the library of pictures provided.



### PROCEDURES

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**Step 1:** Click on a picture to select your personal icon (aka watermark).

**Step 2:** Click **Submit**.

## Security Settings Screen

Review the Security Settings information.

**Security Settings**

**New Security Feature!**

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

**How Does It Work?**

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

**What Are The Next Steps?**

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

**Continue**

Choose three questions from the drop-down menus and key in answers to the selected questions. Answers are not case sensitive.

**Verification Questions (required):**

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

**Challenge Questions (required):**

**Question One:** Select Question. . .

**Answer:**

**Question Two:** Select Question. . .

**Answer:**

**Question Three:** Select Question. . .

**Answer:**

Select Question. . .

- What is the first name of your eldest nephew/niece?
- In which year did you meet your spouse (YYYY)?
- What is your favorite fictional character?
- Which high school did you attend?
- What is the street name where you lived when you were 10 years old?
- What was the make of your first car?
- What is your nickname?
- How old was your father when you were born?
- What is the first name of your spouse's youngest sibling?
- What is the name of the hospital your oldest child was born in?

Review the established questions and answers.

**Verification Questions (required):**

Please confirm the answers to your secret questions. You will need to remember these answers in case we need to verify your identity.

**Challenge Questions (confirm):**

---

**Question One:** Which state did you first visit (outside the one you were born in)?  
**Answer:** a

**Question Two:** What is the first name of your grandmother (your mother's mother)?  
**Answer:** a

**Question Three:** What is the first name of your eldest nephew/niece?  
**Answer:** a

[Edit](#) [Confirm](#)

Upon completion of the Security Settings screen users will receive a message indicating the security settings have been saved.

**Security Settings**

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

[Continue](#)

## **PROCEDURES**

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**Step 1:** Read the Security Settings screen.

**Step 2:** Click **Continue**.

**Step 3:** Choose three questions from the drop-down menus and type the answers to the selected questions. Answers are not case sensitive.

**Step 4:** Click **Submit**.

**Step 5:** Verify the established questions and answers.

**Step 6:** Click **Edit** to make changes or **Confirm** to save the setting.

**Step 7:** Click **Continue**.

## Cash Management User Single Sign On

Upon initial login you will be prompted to enter a new, unique Single Sign On ID and Password. This ID and Password will be used as the sign on information on all subsequent logins. Each time you login you will enter this information in the Online Banking ID and Online Banking Password fields versus the login for the company.

The screenshot shows a web form titled "Single Sign On". At the top, a red banner contains the text "Information Message: Your new Cash Management Password has been activated." Below this, a grey header reads "Single Sign On". The main content area contains the text "To access your accounts, please establish a single sign on user name and password." followed by a blue link "Create your Single Sign On User (required):". There are three input fields: "Create your Single Sign On User Name:" with a text box, "Enter your new Single Sign On Password:" with a text box, and "Reenter your new Single Sign On Password:" with a text box. To the right of the first two fields are blue notes: "NOTE: IDs can consist of numbers and letters only and must include at least one letter. Cannot start with a number. No special characters or spaces are allowed." and "NOTE: Password must be 6 - 8 Alpha-Numeric characters." At the bottom center is a "Login" button.

### FIELD DESCRIPTIONS

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**Create your Single Sign On User Name:** The User Name of your choice. User Names can consist of numbers and letters only and must include at least one letter. User Names cannot start with a number and cannot contain special characters or spaces.

**Enter your new Single Sign On Password:** The 6 - 8 digit Alpha-numeric password of your choice. This can contain numbers and letters but must include at least one letter. The password cannot start with a number and cannot contain special characters or spaces.

**Reenter your new Single Sign On Password:** Re-type the 6 – 8 digit Alpha-numeric password from the previous field.

### PROCEDURES

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**Step 1:** Type the user name of your choice in the *Create your Single Sign On User Name* field, then click or tab to the next field.

**Step 2:** Type the new 6 - 8 digit Alpha-numeric password of your choice, then click or tab to the next field.

**Step 3:** Re-enter the exact 6 - 8 digit Alpha-numeric password that you entered in the previous field.

**Step 4:** Click **Login**.

## Secure Token Registration

Upon initial login you will be prompted to register your Secure Token ("Token").

Register your Secure Token:

Have you received your Secure Token yet? If yes, please click Yes and follow the instructions to register your device. If no, click No to be prompted again during a future login.

### PROCEDURES

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**Step 1:** If you have received your token, click **Yes**.


-OR-

**Step 1:** If you have not received your token, click **No** to login. An alert message will display that contains the registration period end date. Click **Continue**.

**Important:** To avoid being locked out, Secure Tokens must be registered within seven days. If not registered within the seven day period, you will need to contact the bank for instructions.

Register your Secure Token:

Enter the required information to register your Secure Token. Refer to the diagram on the left to locate the device serial number and token code. The code on the token changes every 35 seconds.



Device Serial Number (back):

Key Fob Token Code (front):

**Step 2: Device Serial Number (back):** Enter the serial number located on the back side of the device, which is labeled "S/N" and begins with a three-letter code.



**Step 3: Key Fob Token Code (front):** Enter the token code located on the front side of the device. The token code changes every 35 seconds.



**Step 4: Click Submit.**

Register your Secure Token:

You have successfully registered your Secure Token. You will be required to enter the token code each time you access the Online Banking system.

[Continue](#)

**Step 5: Click Continue.**

## Navigation



**NOTE:** All available modules are displayed here. Modules enabled for the user will depend on your user access.

**Options for each module are located within the tab for that module. Click the tab to access the available options for each business online banking module.**

### *FIELD DESCRIPTIONS*

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**Online Banking:** Access accounts and account activities.

**Bill Pay:** Establish payees, schedule and review bill payments and bill payment history.

**Cash Management:** Access the ACH, Wire, ARP modules, User administration, and Reporting.

**Options:** Change PIN/Password information, email address, Account settings, default Display options, and establish Alerts.

## Account Listing Page

View: [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | [ALL](#) accounts per page

Deposit Accounts		
Account (click for details)	Balance:	Status:
<a href="#">Operating Account</a>	(\$440.00)	Select option...
<a href="#">Payroll Account</a>	\$30,843.11	Select option...
<a href="#">Expense Account</a>	\$56,267.14	Select option...
<a href="#">Certificate 12 Mo</a>	\$11,119.72	Select option...
<a href="#">Certificate 18 Mo</a>	\$11,516.01	Select option...

Loan Accounts		
Account (click for details)	Balance:	Status:
<a href="#">Commercial Loan</a>	\$469,009.65	Past due

Other Accounts		
Account (click for details)	Balance:	Status:
<a href="#">Safe Deposit Box</a>		Select option...

Customer Summary Information
<p>5 Deposit accounts with a total balance of \$109,297.98                      1 Loan accounts with a total balance of \$469,009.65</p> <p>You last accessed your Online Banking account on Tuesday July 14, 2009 12:25:13 PM Eastern Time                      You have accessed Online Banking 76 times since Jun 09, 2009 01:17:22 PM <a href="#">Reset this counter</a></p>

**NOTE:** All available fields are displayed here. Fields enabled for the user will depend on your user access.

Accounts are separated into three categories: Deposit, Loan, and Other. You will only see categories and accounts to which you have been given access.

### FIELD DESCRIPTIONS

**Balance:** This is the account's available balance. Balances listed in red with parenthesis indicate a negative balance.

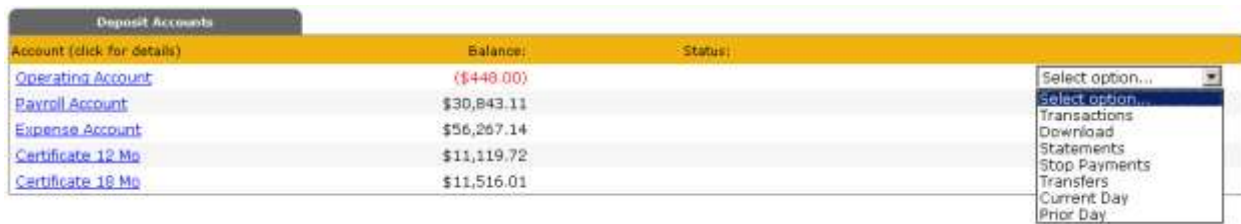
**Status:** The status of the account – New, Dormant, Past due or Closed.

**Customer Summary Information:** This summarizes the total dollar amount in your deposit accounts, as well as any loan accounts.

**Reset Counter:** Click the Reset Counter link in the Customer Summary Information section to reset the access counter.

**View:** Change the number of accounts displayed per page. Select a default display setting under Options > Display Settings.

## Account Activity Options



Account (click for details)	Balance:	Status:
<a href="#">Operating Account</a>	(\$448.00)	
<a href="#">Payroll Account</a>	\$30,843.11	
<a href="#">Expense Account</a>	\$56,267.14	
<a href="#">Certificate 12 Mo</a>	\$11,119.72	
<a href="#">Certificate 18 Mo</a>	\$11,516.01	

### Drop-Down Menu Activities

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**Transactions:** View transactions posted to your account, view images, and search for specific transactions.

**Download:** Download transaction history in different formats (Quicken, QuickBooks, Microsoft Money, Spreadsheet, etc).

**Stop Payments:** Add or view stop payments for your account.

**Statements:** View your account statements. Statement history is available for up to 6 months.

**Transfers:** Add, view, edit, or delete account-to-account funds transfers. Transfers that have been set up by the bank cannot be edited or deleted.

**Current Day:** Displays current day information for the selected account. This information is updated throughout the day.

**Prior Day:** Displays prior day information for the selected account. This information is updated nightly.

## Transactions

<b>Online Banking</b>	<b>Bill Pay</b>	<b>Cash Management</b>	<b>Options</b>
Accounts	>>Transactions	Transfers	Stop Payments
>>Current Transactions	Download	Search	

### Transactions Sub-Menu Navigation Options

**Current Transactions:** View recent transactions.

**Download:** Download transactions into Personal or Commercial Financial Management software, or as a text file or spreadsheet.

**Search:** Search for specific transactions that have posted to your account.

Date	Ref/Check No.	Description	Debit	Credit	Balance
07/13/2009	713090001	Transf to Expense Account Confirmation number 713090001	(\$500.00)		\$30,843.11
07/10/2009	710090001	Transf to Commerical Loan February Payment Confirmation number 710090001	(\$3,700.00)		\$31,343.11
07/01/2009	610090001	Transf to Household Account Test Transfer Confirmation number 610090001	(\$1.00)		\$35,043.11
06/30/2009		Interest Deposit		\$43.89	\$35,044.11
06/15/2009	610090001	Transf to Household Account Test Transfer Confirmation number 610090001	(\$1.00)		\$35,000.22
<b>Totals (this page): Transactions: 5</b>			<b>Debits: (\$4,202.00)</b>	<b>Credits: \$43.89</b>	

Transactions can be sorted by clicking on the column header. Columns available for sorting are Date, Ref/Check No., Debit, and Credit. Amounts listed in the Debit column in red with parenthesis indicate a debit transaction. Amounts listed in the Balance column in red with parenthesis indicate a negative balance.

### FIELD DESCRIPTIONS

**View Range:** Change the number of transactions displayed. Select a default display setting under Options > Display Settings.

## Transfers

Online Banking	Bill Pay	Cash Management	Options
Accounts	Transactions	>>Transfers	Stop Payments
>>New	Pending	History	

### Transfers Sub-Menu Navigation Options

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**New:** Schedule new funds transfers.

**Pending:** View, Edit, and Delete scheduled transfers.

**History:** View processed transfers.

\* Denotes required field

\* Transfer funds from: Payroll Account Available Funds: \$30,843.11

\* Transfer funds to: Select option...

Payment options: None

\* Transfer amount: [ ]

\* Frequency: One Time

\* Transfer Date: 07/13/2009

Transfer memo: [ ]

Submit

### PROCEDURES – Add Funds Transfer

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**Step 1: Transfers funds from:** Select the account that will be debited for the funds transfer.

**Step 2: Transfer funds to:** Select the account that will be credited.

**Step 3: Payment options** will only display if you are transferring to a loan account. Select the appropriate loan payment option from the Payment options drop-down menu.

**NOTE:** Selecting the *Make regular payment to loan* option will advance your payment due date. Payment options selected that apply the payment to principal or interest only will not advance your payment due date.

**Step 4: Transfer amount:** Enter the dollar amount of the funds transfer.

**Step 5: Frequency:** Select the payment frequency from the drop-down menu. Options include One-Time, Weekly, Bi-Weekly, Semi-Monthly, and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

**Step 6: Transfer Date:** Enter the date that the transfer should occur.

**Step 7: (OPTIONAL) Transfer memo:** Enter any descriptive information for the funds transfer. This information displays with the transaction and on your statement.

**Step 8:** Click **Submit**.

The screenshot shows a web interface titled "Transfer Confirmation" with a help icon (?) and navigation tabs for "Schedule", "Review", and "Finish". The main content area displays the following information:

- Transfer funds from: **Payroll Account**
- Transfer funds to: **Expense Account**
- Payment options: **No payment type applicable.**
- Amount to transfer: **500.00**
- Frequency: **One Time**
- Scheduled Date: **07/13/2009**
- Memo:

At the bottom of the form are three buttons: **Confirm**, **Edit**, and **Cancel**.

**Step 9:** Review the Funds Transfer information and click **Edit** to change the information, or click **Confirm** to complete the transfer.

The screenshot shows the "Transfer Confirmation" screen after a transfer has been processed. It displays the following summary information:

- Current date: **July 13, 2009** Current time: **10:24:28 AM**
- Transfer from account: **Payroll Account**
- Transfer to account: **Expense Account**
- Transfer amount: **500.00**
- Date: **July 13, 2009**
- Transfer description: **Internet banking transfer**

A confirmation number is displayed in green text:

\*\*\*\*\*  
**CONFIRMATION NUMBER**  
\*\*\*\*\*  
**0713090001**  
\*\*\*\*\*

Below the confirmation number, it says: "Please retain this number for your reference".

At the bottom of the screen is a button labeled **Add Another Transfer**.

After confirmation, a transfer summary and confirmation number display. Retain this information for your records. Click **Add Another Transfer** to enter another transfer of funds, or click **Pending** in the navigation menu to review any scheduled transfers.

## Stop Payments

Online Banking	Bill Pay	Cash Management	Options
Accounts	Transactions	Transfers	>> Stop Payments
New	>>Current		

View Issued Stop Payments for:

Issued Stop Payments				
Account:	Check Number:	Amount:	Payee:	Issue Date:
Operating Account	100234	\$500.00	John Q. Public	07/13/09 <a href="#">View</a>

### Stop Payment Sub-Menu Navigation Options

**New:** Place a new Stop Payment on the selected account.

**Current:** View Stop Payment placed on the selected account.

Notes: \* Required Field

Add Stop Payments for Account:

\* Check Date:

\* Start Check Number:

\* Amount: \$

\* Payee:

Remarks:

Remark2:

Remark3:

Remark4:

Remark5:

Submit Cancel

### PROCEDURES – Add a Stop Payment

**Step 1: Add Stop Payment for Account:** Select the account to which you want to add the Stop Payment.

**Step 2: Check Date:** Enter the date the check was issued.

**Step 3: Check Number:** Enter the number of the check on which you are placing the stop.

**Step 4: Amount:** Enter the dollar amount of the check.

**Step 5: Payee:** Enter the name of the person or company to which you issued the check.

**Step 6: Remark:** Enter any remarks about the item or stop payment (e.g. lost check, duplicate).

**Step 7:** Click **Submit** to review the Stop Payment information.

New Stop Payment

Enter **Review** Finish

Add Stop Payment for Account: **Operating Account**  
Check Date: **07/13/2009**  
Start Check Number: **100234**  
Begin Amount: **\$500.00**  
Payee: **John Q. Public**  
Remarks: **Lost Check**  
Remark2:  
Remark3:  
Remark4:  
Remark5:

**Edit** **Confirm**

**Step 8:** Review the Stop Payment information. Click **Edit** to change the information, or **Confirm** to complete the setup of the Stop Payment.

New Stop Payment

Enter Review **Finish**

**July 13, 2009 10:34 AM Eastern Time**

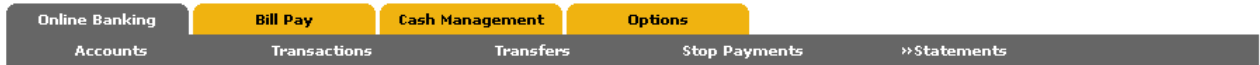
Name: **Family Practice**  
Online Banking ID: **00000025**  
Cash Management ID: **A**  
Account Name: **Operating Account**  
Account Number: **000000930200802**  
Check Date:  
Start Check Number:  
Begin Amount:  
Payee:  
Remarks:  
Remark2:  
Remark3:  
Remark4:  
Remark5:

**Add Another Stop**

Click **Add Another Stop** to enter another Stop Payment, or click **Current** in the navigation menu to review existing Stop Payments.

**NOTE:** You must contact your bank to revoke any Stop Payments.

## Statements



View Statements for: Operating Account ▾

View Statements		?
Statement Date:	Description:	Select Format to View:
06/30/2009	This is your statement	Select option... ▾
05/29/2009	This is your statement	Select option... ▾
04/30/2009	This is your statement	Select option... ▾

Statement History is available for up to six months. Statements are available in three formats:

- PDF
- Text
- HTML

### PROCEDURES

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**Step 1:** Click the drop-down menu next to a statement to choose the viewing format. The statement will automatically display in the format chosen.

Select a different account from the **View Statements for** drop-down menu to view a statement for another account.

## Cash Management



The Cash Management tab contains all of the Cash Management functionality, including:

- ACH
- Wires
- ARP
- Users
- Reporting
- File Status (for uploaded files)

## ACH

There are three way to originate ACH transactions through the Business Online Banking System: manually, by entering batch header and transaction information, uploading transactions from CSV, Tab-Delimited, or Fixed Position file, and uploading a NACHA formatted file.

Online Banking	Bill Pay	Cash Management	Options
>> ACH	ARP	Users	Reporting
>> ACH	Upload ACH File	Tax Payment	Import Layout
			File Status
			History
			Search

### ACH Sub-Menu Navigation Options

**ACH:** Displays ACH Batch List showing batches already created/uploaded. Batches will remain on the system to be used as templates.

**Upload ACH File:** Allows Cash User to upload a NACHA file. We recommend using files with .txt file extension.

**Tax Payment:** Send federal taxes via ACH. User must already be registered with the EFTPS to use this option.

**Import Layout:** Allows Cash User to establish an import format layout.

**NOTE:** Only used if the Import Record option will be used to import ACH transactions.

**History:** Displays ACH batches that have been initiated by the customer and processed by the financial institution. ACH History will display for 180 days.

**Search:** Search and display any transactions within all batches that match the search criteria. Cash User can then edit/delete the transactions if needed.

### ACH Batch List

Status:	Batch Name:	Type:	Company:	Debit:	Credit:	
<input type="checkbox"/>	Ready	Bonuses 2	PPD PUMPERNICKEL CO	\$700.00	\$700.00	Select option...
<input type="checkbox"/>	Ready	Christmas Bonus	PPD COOK4FUN	\$4,635.58	\$4,635.58	Select option...
<input type="checkbox"/>	Ready	Exempt Payroll	PPD COOK4FUN	\$2,536.00	\$2,536.00	View
<input type="checkbox"/>	Ready	March	CCD COOK4FUN	\$150.00	\$150.00	Download
<input checked="" type="checkbox"/>	Uploaded	Membership Dues	PPD DOE COMPANY	\$4,900.00	\$0.00	Edit
<input type="checkbox"/>	Ready	PNT-Nov Payroll	PPD DOE COMPANY	\$0.00	\$0.00	Quick Edit
<input type="checkbox"/>	Ready	Tuition Pmts	PPD PUMPERNICKEL CO	\$2,500.00	\$2,500.00	Copy
				<b>Total \$15,421.58</b>	<b>\$10,521.58</b>	Import
						Update
						Delete
						Initiate

\* Checkboxes outlined in red cannot be initiated.

**Initiate Selected:** To initiate multiple batches at once, select the checkbox for balanced batches and click **Initiate Selected**.

**Delete Selected:** To delete multiple batches at once, select the checkbox next to each batch and click **Delete Selected**.

**Select All:** To Initiate or Delete all batches on the ACH Batch List page, click **Select All** and then **Initiate Selected** or **Delete Selected**.

### *Drop-Down Menu Activities*

---

**View:** List of transactions within batch.

**Download:** Export batch to PDF or NACHA file format.

**Edit:** Change or add transactions to the batch.

**Quick Edit:** Change transaction dollar amounts, place hold on specific transactions. This option is commonly used when editing a payroll batch, where only the amount of the transaction changes.

**Copy:** Creates an exact duplicate of the selected batch.

**Import (optional):** Upload transactions from CSV, Tab-Delimited, Fixed Position, or NACHA files.

**Update (optional):** Upload new dollar amount using Employee ID as matching field; will not create new transactions. This option works in conjunction with the Import option.

**Delete:** Remove batch from the system. If the batch is in initiated status, it will also delete batch from financial institution.

**Initiate:** Send batch information to the financial institution for processing. Initiate only displays as an option if the batch is in balance. Balanced batches must include an offset to company's account at the financial institution.

**NOTE:** If the Full ACH Control option has not been granted for this user, a second cash user will need to take the option to initiate the batch in order to submit it to the financial institution for processing.

### *ACH Statuses*

---

**Ready:** Batch can be edited. If in balance it may also be initiated.

**Uploaded:** Batch has been uploaded or transactions imported.

**Initiated:** Batch has been sent to the financial institution.

**Processed:** Financial institution has moved batch to ACH warehouse.

## Manually Create an ACH Batch

Allows Cash User to manually create an ACH batch and add transactions.

### *FIELD DESCRIPTIONS – New Batch screen*

---

**Batch Name:** Unique customer defined batch name.

**SEC Code:** Indicates the type of transactions being originated.

- PPD – Credit or Debit entries to personal accounts.
- CCD – Credit or Debit entries to corporate accounts.
- CTX – Allows corporate or government agencies to pay trading partners. Additional information such as invoice numbers and other related information are usually included for multiple payments in a single transaction.

**Company:** Company originating the ACH batch.

**Company ID:** 10-character field that identifies the company originating the transaction.

**Discretionary Data:** **(OPTIONAL)** Customer defined data.

**Entry Description:** Description to define the purpose of an entry which will be forwarded to the company or individual (Payroll, Tuition, Payment, etc.)

### *FIELD DESCRIPTIONS – Add Record screen*

---

**Name:** Name of the individual or company (Receiver) who will be affected by the transaction.

**Addenda Type:** Describes the type of addenda information being entered.

**ID Number:** Unique customer defined identification number for the Receiver.

**Addenda:** Customer defined. Leave blank if Addenda Type 00 selected.

**Amount:** Transaction amount.

**Prenote:** Identifies transaction as a prenote.

**Routing:** Receiving financial institution routing and transit number.

**Account Type:** The type of account being credited or debited (i.e., checking, savings, loan)

**Account Number:** Receiver's account number.

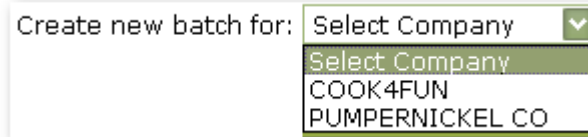
**Transaction Type:** Type of transaction (debit or credit).

**Status:** Status of the transaction (active or hold).

### PROCEDURES – Create an ACH Batch

---

**Step 1: Create New Batch.** From the main ACH Batch List page, select the company for which the batch is being created.



The screenshot shows a dropdown menu with the text 'Create new batch for:' on the left. The dropdown list is open, showing 'Select Company' at the top, followed by 'COOK4FUN' and 'PUMPERNICKEL CO'.

**Step 2: Batch Header.** Enter batch header information.



The screenshot shows the 'New Batch' form with the following fields filled: 'Batch Name' (empty), 'Company' (PUMPERNICKEL CO), 'Discretionary Data' (PAYROLL), 'SEC Code' (PPD - Prearranged Payments and Deposits), 'Company Id' (1389876543), and 'Entry Description' (PAYROLL). There are 'Submit' and 'Cancel' buttons at the bottom.

**Step 3: Create Transactions.** Complete the fields in the Add Record screen.

**NOTE:** There are three ways to add transactions: individually, by entering multiple records, and by using Import Records. (To use the Import Records option refer to the Importing an ACH Batch section of the manual.)

When adding a transaction individually, click **Quick Add** to add additional transactions.



The screenshot shows the 'Add Record' form with the following fields filled: 'Name' (empty), 'ID Number' (empty), 'Amount\*' (0.00), 'Addenda Type' (00-No Addenda Information), 'Addenda' (empty), 'Routing' (empty), 'Account Number' (empty), 'Account Type' (Checking), 'Transaction Type' (Credit), and 'Status' (Active). There are 'Quick Add', 'Add Multiple', 'Import Record', 'Submit', and 'Cancel' buttons at the bottom.

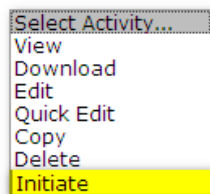
**Step 3 (alternate): Add Multiple Records** is a quick way to create transactions. It allows up to 15 records to be added at a time.

Data is limited to Credit/Debit Account, ABA, ID Number, Name, Amount, and Checking or Savings designation.

To add addenda information or use ABA lookup, first add the record here then use the **Edit** Transaction feature.

**Step 4: Submit Batch.** After all transactions have been entered, click **Submit**. The Edit Batch screen will display, allowing the user to review the transactions. From this screen the user can edit or delete transactions. Once the transaction information has been verified, click **Submit** to return to the ACH Batch List page. The batch will display in the list.

**Step 5: Initiate Batch.** Select **Initiate** from the drop-down menu. Initiate is only available if the batch is in balance. Balanced batches must include an offset to the company's account at the financial institution.



**Step 6:** Select the effective date from the drop-down box (only dates available for selection will display).

**Step 7: (OPTIONAL)** If this batch will be used as a template for sending batches in the future, the **Reset amounts to \$0.00 after processing batch** field may be used to reset the transaction amounts to \$0.00 after the batch has been processed.

**Step 8:** Click **Initiate**.

Initiate Batch View 10 | 20 | 50 | 100 | All | Search

Batch Name:	Payroll	SEC Code:	PPD
Company:	PUMPERNICKEL CO	Company Id:	1389876543
Discretionary Data:	PAYROLL	Entry Description:	PAYROLL

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
John Smith	3213210123	13579	072413450	\$500.00	CR	
Jane Doe	7897890789	97531	072413450	\$200.00	CR	
Offset	123456789	147147	072413450	\$700.00	DR	

**Total Debits: \$700.00      Total Credits: \$700.00**

Select Effective Date:

Reset amounts to \$0.00 after processing batch:

## Upload an ACH Batch

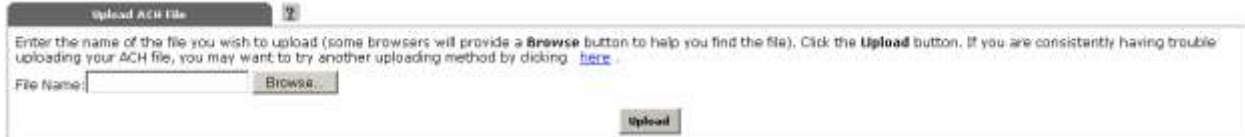
Allows Cash User to upload a NACHA file into Business Online Banking. We recommend using files with .txt file extension.

### PROCEDURES – Upload an ACH Batch

---

**Step 1:** From the ACH menu, select **Upload ACH File**.

**Step 2:** Click **Browse** to locate the file to be uploaded.

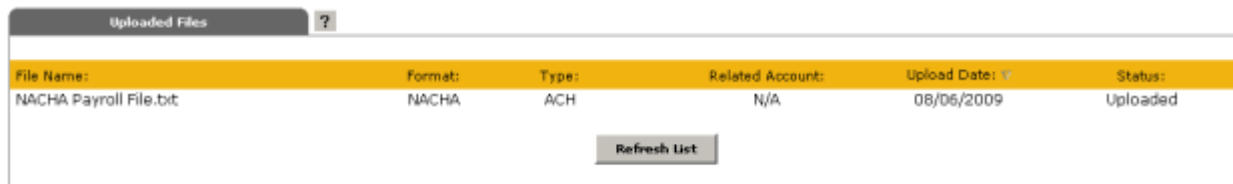


Upload ACH File ?

Enter the name of the file you wish to upload (some browsers will provide a **Browse** button to help you find the file). Click the **Upload** button. If you are consistently having trouble uploading your ACH file, you may want to try another uploading method by clicking [here](#).

File Name:

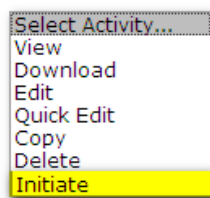
**Step 3:** Click **Upload**. The Uploaded Files screen will appear and display the status of the uploaded file. Please note that large files may take a few moments to upload. Clicking **Refresh List** will display the percentage of the file uploaded. Once complete the Status will display *Uploaded*.



File Name:	Format:	Type:	Related Account:	Upload Date:	Status:
NACHA Payroll File.txt	NACHA	ACH	N/A	08/05/2009	Uploaded

**Step 4:** From the ACH menu, select **ACH** to return to the ACH Batch List page. The uploaded batch will display in the list.

**Step 5:** Select **Initiate** from the drop-down menu. Initiate is only available if the batch is in balance. Balanced batches must include an offset to the company's account at the financial institution.



**Step 6:** Select the effective date from the drop-down box (only dates available for selection will display).

**Step 7: (OPTIONAL)** If this batch will be used as a template for sending batches in the future, the **Reset amounts to \$0.00 after processing batch** field may be used to reset the transaction amounts to \$0.00 after the batch has been processed.

**Step 8:** Click **Initiate**.

Initiate Batch View 10 | 20 | 50 | 100 | All | Search

<b>Batch Name:</b>	Payroll	<b>SEC Code:</b>	PPD
<b>Company:</b>	PUMPERNICKEL CO	<b>Company Id:</b>	1369876543
<b>Discretionary Data:</b>	PAYROLL	<b>Entry Description:</b>	PAYROLL

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Hold:
John Smith	3213210123	13579	072413450	\$500.00	CR	
Jane Doe	7897890789	97531	072413450	\$200.00	CR	
Offset	123456789	147147	072413450	\$700.00	DR	
				<b>Total Debits: \$700.00</b>	<b>Total Credits: \$700.00</b>	

Select Effective Date:

Reset amounts to \$0.00 after processing batch:

## Import an ACH Batch (Optional)

Allows Cash User to upload transactions from CSV, Tab-Delimited, Fixed Position, or NACHA files. Before a file can be uploaded the first time, the user must first establish the import format layout.

### PROCEDURES – Establish Import Layout

---

**Step 1:** From the ACH menu, select **Import Layout**.

**Step 2:** Select the file layout from the **Select Upload Format to Create/Edit** drop-down menu.

In the example below a translation table is established for a CSV file. The user “tells” Business Online Banking which of the spreadsheet columns contain the Name, ID Number, etc.

**Step 3:** Complete the fields on the ACH File Format screen according to where the information is located in the file to be imported.

CSV ACH File Format

Select Upload Format to Create/Edit: CSV File Layout

Name: [dropdown] Account Number: [dropdown]  
ID Number: [dropdown] Amount: [dropdown]  
Routing Number: [dropdown] \*Transaction Code: [dropdown]

NOTE: If your file does not contain Transaction Codes, provide the following:

Account Type: [dropdown] Checking Equals [text box] Savings Equals [text box]  
Transaction Type: [dropdown] Debit Equals [text box] Credit Equals [text box]

Save Reset Cancel

**Step 4:** Click **Save**.

### PROCEDURES – Import ACH Transaction File

---

**NOTE:** The user must first establish the import format layout steps above before importing a file for the first time.

**Step 1: Create New Batch.** From the main ACH Batch List page, select the company for which the batch is being created.

Create new batch for: Select Company [dropdown]  
Select Company  
COOK4FUN  
PUMPERNICKEL CO

**Step 2: Batch Header.** Enter batch header information.

**New Batch:** ?

Batch Name:

Company: PUMPERNICKEL CO

Discretionary Data: PAYROLL

SEC Code: PPD - Prearranged Payments and Deposits

Company Id: 1389876543

Entry Description: PAYROLL

**Step 3:** Click **Submit**.

**Step 4: Upload Transactions.** Click **Import Record** to locate the file to be imported.

**Add Record:** ?

**Record Information:**

Name:

ID Number:

Amount\*:  Prenote:

\* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.

**Addenda Type:** 00-No Addenda Information

**Addenda:**

**Receiving Financial Institution Information:**

Routing:  [Search for ABA #](#)

Account Number:

**Account Type:** Checking

**Transaction Type:**  Debit  Credit

**Status:**  Active  Hold

**Step 5:** Select the type of file to be imported from the **Import File Type** drop-down menu.

**Step 6:** Click **Browse** to locate the file to be imported.

**Import File - Payroll:** ?

Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type.

Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#).

**Import File Type:** Select Format

**Select File:**

**Step 7:** Click **Import**. The Uploaded Files screen will appear and display the status of the imported file. Please note that large files may take a few moments to upload. Clicking **Refresh List** will display the percentage of the file imported. Once complete the Status will display *Uploaded*.

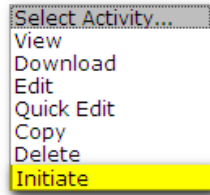
**Uploaded Files:** ?

File Name:	Format:	Type:	Related Account:	Upload Date:	Status:
NACHA Payroll File.bit	NACHA	ACH	N/A	08/06/2009	Uploaded

**Step 8:** From the ACH menu, select **ACH** to return to the ACH Batch List page. The imported batch will display in the list.

**NOTE:** To modify a transaction record after a file is imported, click **Edit** from the drop-down menu.

**Step 9:** Select **Initiate** from the drop-down menu. Initiate is only available if the batch is in balance. Balanced batches must include an offset to company's account at the financial institution.



**Step 10:** Select the effective date from the drop-down box (only dates available for selection will display).

**Step 11: (OPTIONAL)** If this batch will be used as a template for sending batches in the future, the **Reset amounts to \$0.00 after processing batch** field may be used to reset the transaction amounts to \$0.00 after the batch has been processed.

**Step 12:** Click **Initiate**.

Initiate Batch View 10 | 20 | 50 | 100 | All | Search

<b>Batch Name:</b>	Payroll	<b>SEC Code:</b>	PPD
<b>Company:</b>	PUMPERNICKEL CO	<b>Company Id:</b>	1389870543
<b>Discretionary Data:</b>	PAYROLL	<b>Entry Description:</b>	PAYROLL

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
John Smith	3213210123	13579	072413450	\$500.00	CR	
Jane Doe	7897890789	97531	072413450	\$200.00	CR	
Offset	123456789	147147	072413450	\$700.00	DR	
				<b>Total Debits:</b> \$700.00	<b>Total Credits:</b> \$700.00	

Select Effective Date:

Reset amounts to \$0.00 after processing batch:

## Create a Prenote ACH Batch

Allows Cash User to create an ACH batch for prenote transactions.

### *FIELD DESCRIPTIONS – New Batch screen*

---

**Batch Name:** Unique customer defined batch name.

**SEC Code:** Indicates the type of transactions being originated.

- PPD – Credit or Debit entries to personal accounts.
- CCD – Credit or Debit entries to corporate accounts.
- CTX – Allows corporate or government agencies to pay trading partners. Additional information such as invoice numbers and other related information are usually included for multiple payments in a single transaction.

**Company:** Company originating the ACH batch.

**Company ID:** 10-character field that identifies the company originating the transaction.

**Discretionary Data:** (OPTIONAL) Customer defined data.

**Entry Description:** Description to define the purpose of an entry which will be forwarded to the individual or company (Payroll, Tuition, Payment, etc.)

### *FIELD DESCRIPTIONS – Add Record screen*

---

**Name:** Name of the individual or company (Receiver) who will be affected by the transaction.

**Addenda Type:** Describes the type of addenda information being entered.

**ID Number:** Unique customer defined identification number for the Receiver.

**Addenda:** Customer defined. Leave blank if Addenda Type 00 selected.

**Amount:** Transaction amount.

**Prenote:** Identifies transaction as a prenote.

**Routing:** Receiver's financial institution routing and transit number.

**Account Type:** The type of account being credited or debited (i.e., checking, savings, loan)

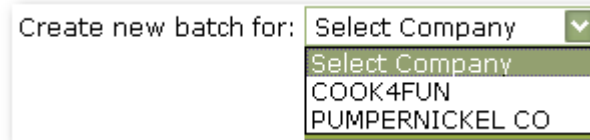
**Account Number:** Receiver's account number.

**Transaction Type:** Type of transaction (debit or credit).

**Status:** Status of the transaction (active or hold).

### PROCEDURES – Create a Prenote ACH Batch

**Step 1: Create New Batch.** From the main ACH Batch List page, select the company for which the batch is being created.



Create new batch for: Select Company  
Select Company  
COOK4FUN  
PUMPERNICKEL CO

**Step 2: Batch Header.** Enter batch header information.



New Batch: ?

Batch Name:   
Company: PUMPERNICKEL CO  
Discretionary Data: PAYROLL

SEC Code: PPD - Prearranged Payments and Deposits  
Company Id: 1389876543  
Entry Description: PAYROLL

Submit Cancel

**Step 3: Create Transactions.** Complete the fields in the Add Record screen. Click the **Prenote** option to create a separate \$0 prenote record.

When adding a transaction individually, click **Quick Add** to add additional transactions.



Add Record: ?

Record Information:

Name:   
ID Number:   
Amount\*: 0.00 **Prenote**

\* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.

Addenda Type: 00-No Addenda Information  
Addenda:

Receiving Financial Institution Information:

Routing:  [Search for ABA #](#)  
Account Number:   
Account Type: Checking  
Transaction Type:  Debit  Credit  
Status:  Active  Hold

Quick Add Add Multiple Import Record Submit Cancel

**Step 3 (alternate): Add Multiple Records** is a quick way to create transactions. It allows up to 15 records to be added at a time.

**NOTE:** When creating prenote transactions, this option should only be used if all transactions entered are prenotes. Otherwise, transactions should be entered individually.

**Add Record** ?

**Record Information:**

Name:  Addenda Type:

ID Number:  Addenda:

Amount\*:  Prenote:

\* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.

**Receiving Financial Institution Information:**

Routing:  [Search for ABA #](#) Account Type:

Account Number:  Transaction Type:  Debit  Credit

Status:  Active  Hold

Quick Add **Add Multiple** Import Record Submit Cancel

Data is limited to Credit/Debit Account, ABA, ID Number, Name, Amount, and Checking or Savings designation.

To add addenda information or use ABA lookup, first add the record here then use the **Edit** Transaction feature.

**Multi-Record Entry / Payroll2** ?

	Name:	ID #:	Routing #:	Account #:	Chk Sav	* Amount:	Prenote *	DR CR
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
9	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
10	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
11	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
12	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
13	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
14	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>
15	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>	<input type="checkbox"/>	<input type="radio"/> <input checked="" type="radio"/>

\* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.

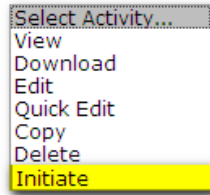
Quick Add Submit Cancel

**Step 4: Submit Batch.** After all transactions have been entered, click **Submit**. The Edit Batch screen will display, allowing the user to review the transactions. From this screen the user can edit or delete transactions. Once the transaction information has been verified, click **Submit** to return to the ACH Batch List page. The system will automatically create a separate batch for transactions that were flagged as prenotes. Prenote batches will have a "PNT" designation before the batch name and have a batch Credit and Debit amount of \$0.00.

**ACH Batch List** ? Total Batches: 3 View 10 | 20 | 50 | 100

Status:	Batch Name:	Type:	Company:	Debit:	Credit:	
<input type="checkbox"/> Ready	PNT-Test	PPD	DOE COMPANY	\$0.00	\$0.00	Select option...
<input type="checkbox"/> Ready	Test	PPD	DOE COMPANY	\$300.00	\$300.00	Select option...
<input type="checkbox"/> Ready	0000003	PPD	DOE COMPANY	\$4,834.05	\$4,834.05	Select option...
<b>Total</b>				<b>\$5,134.05</b>	<b>\$5,134.05</b>	

**Step 5: Initiate Batch.** Select **Initiate** from the drop-down menu next to the Prenote batch.



**Step 6:** Select the effective date from the drop-down box (only dates available for selection will display).

**Step 7:** Click **Initiate**.

Initiate Batch ? View 10 | 20 | 50 | 100 | All | Search

<b>Batch Name:</b>	Payroll	<b>SEC Code:</b>	PPD
<b>Company:</b>	PUMPERNICKEL CO	<b>Company Id:</b>	1389876543
<b>Discretionary Data:</b>	PAYROLL	<b>Entry Description:</b>	PAYROLL

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
John Smith	3213210123	13579	072413450	\$500.00	CR	
Jane Doe	7897890789	97531	072413450	\$200.00	CR	
Offset	123456789	147147	072413450	\$700.00	DR	

*Total Debits: \$700.00    Total Credits: \$700.00*

Select Effective Date:

Reset amounts to \$0.00 after processing batch:

## Tax Payments

Send federal taxes via ACH. User must already be registered with the EFTPS to use this option.

The screenshot shows a web form titled "Add Tax Payment". The form contains the following fields and controls:

- Pay to:** A dropdown menu with "Federal" selected.
- Batch:** A text input field containing "Tax FD".
- Receiving Institution:** A text input field with a blue "Lookup" link to its right.
- Company Name:** A dropdown menu with "Select Company" selected.
- Tax Period:** A text input field with "mm/yy" as a placeholder.
- Tax Code:** A long text input field.
- Taxpayer ID:** A text input field.
- Payment Amount:** A text input field with "0.00" entered.
- Pay from Account:** A dropdown menu with "Select Account" selected.
- Tax Information ID 1:** A text input field followed by "Amount" and a text input field with "0.00".
- Tax Information ID 2:** A text input field followed by "Amount" and a text input field with "0.00".
- Tax Information ID 3:** A text input field followed by "Amount" and a text input field with "0.00".
- At the bottom, there are three buttons: "Quick Add", "Submit", and "Cancel".

### FIELD DESCRIPTIONS

---

**Batch:** Unique customer defined batch name.

**Receiving Institution:** Receiving Institution ABA number. Click **Lookup** to select the available option.

**Company Name:** Company submitting the tax payment.

**Tax Period:** Tax period ending date.

**Tax Code:** Type of tax to which this payment applies.

**Taxpayer ID:** Tax Identification Number (TIN) the user wants to pay.

**Payment Amount:** Total tax payment amount.

**Pay from Account:** Account to offset for tax payment.

**Tax Information ID 1:** (OPTIONAL) For tax type 941 – enter "1" (social security) . Enter the corresponding amount in the **Amount** field.

**Tax Information ID 2:** (OPTIONAL) For tax type 941 – enter "2" (medicare). Enter the corresponding amount in the **Amount** field.

**Tax Information ID 3:** (OPTIONAL) For tax type 941 – enter "3" (withholding). Enter the corresponding amount in the **Amount** field.

**NOTE:** If amounts are entered in the Tax Information ID *Amount* fields, they must equal the *Payment Amount* field.

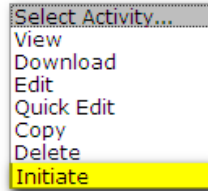
## PROCEDURES – Tax Payments

**Step 1:** From ACH menu, select **Tax Payment**.

**Step 2:** Complete the fields on the Add Tax Payment screen.

**Step 3:** Click **Quick Add** to return to the ACH Batch List page or click **Submit** to enter an additional Tax Payment.

**Step 4:** Select **Initiate** from the drop-down menu.



**Step 5:** Select the effective date from the drop-down box (only dates available for selection will display).

**Step 6: (OPTIONAL)** If this batch will be used as a template for sending batches in the future, the **Reset amounts to \$0.00 after processing batch** field may be used to reset the transaction amounts to \$0.00 after the batch has been processed.

**Step 7:** Click **Initiate**.

Initiate Batch							View 10   20   50   100   All   Search	
Batch Name:	Payroll		SEC Code:	PPD				
Company:	PUMPERNICKEL CO		Company Id:	1389870543				
Discretionary Data:	PAYROLL		Entry Description:	PAYROLL				
Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Hold:		
John Smith	3213210123	13579	072413450	\$500.00	CR			
Jane Doe	7897890789	97531	072413450	\$200.00	CR			
Offset	123456789	147147	072413450	\$700.00	DR			
				Total Debits: \$700.00	Total Credits: \$700.00			
Select Effective Date: <input type="text" value="Select Date"/>								
Reset amounts to \$0.00 after processing batch: <input type="checkbox"/>								
<input type="button" value="Initiate"/> <input type="button" value="Cancel"/>								

## History

Displays ACH batches that have been initiated by the customer and processed by the financial institution. Clicking **View** displays the transactions within the batch. ACH History will display for 180 days.

ACH History					View 7 Days   15 Days   30 Days   Search		
Initiated:	Effective:	Batch:	Type:	Company:	Debits:	Credits:	Details:
07/10/2009	07/31/2009	Bonuses	PPD	RUMPERNICKEL CO	\$525.00	\$525.00	<a href="#">View</a>

[Return](#)

## Search

Search and display any transactions within all batches that match the search criteria. Cash User can then edit/delete the transactions if needed.

Search Records						
Name:	ID Number:	Batch:	Amount:	Prenote:	Held:	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	

[Search](#)

## Wires

<b>Online Banking</b>	<b>Cash Management</b>	<b>Options</b>			
ACH	>>Wires	ARP	Users	Reporting	File Status
Wires	>>Edit/Add	Transmit Templates	History		

### Wires Sub-Menu Navigation Options

---

**Wires:** Displays non-repetitive (single) wires. Cash users can transmit wires from this page.

**Edit/Add:** Allows cash user to edit an existing or create a new wire transfer.

**Transmit Templates:** Allows cash users to transmit a wire that was previously saved as a repetitive wire.

**History:** Displays wires that have been initiated by the customer and processed by the financial institution. Wire History will display for 365 days.

### Wire Statuses

---

**Ready:** The wire can be edited, deleted, or initiated.

**Initiated:** Cash User has sent the wire to the financial institution.

**Processed:** Financial institution has taken the option to process wire.

**Approval:** Wire needs second Cash User to take the option to initiate.

**Next Day:** Wire has been initiated after the financial institution's cutoff time.

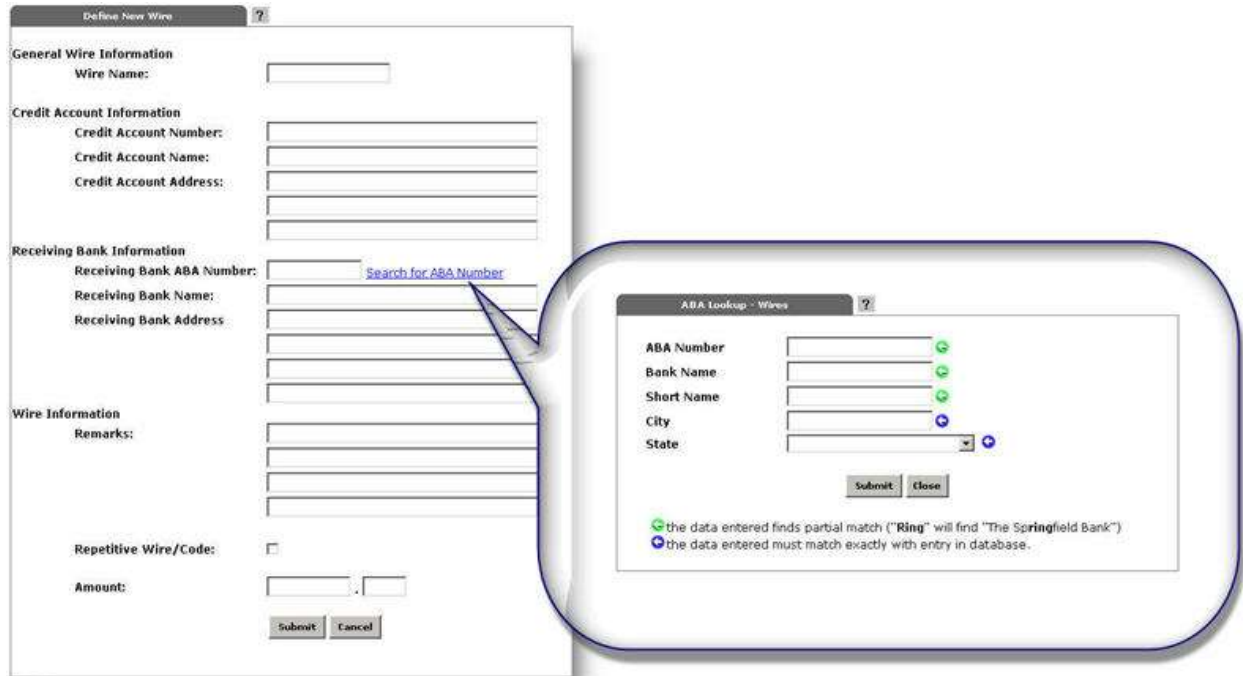
### Add a Wire Transfer

#### PROCEDURES – Add a Wire Transfer

---

**Step 1:** From the Wires menu, select **Edit/Add**.

**Step 2:** Choose the account for which you are adding the wire in the **Create a new wire from** drop-down menu.



**Step 3:** Fill in the fields for the new wire:

- **Wire Name:** A descriptive name for the wire.
- **Credit Account Number:** The account that will receive the wired funds.
- **Credit Account Name:** The name on the account receiving the wired funds.
- **Credit Account Address:** The address of the Credit Account.
- **Receiving Bank Information:** Enter the ABA number of the financial institution where the Credit Account is held. Use the Search for ABA Number feature to search for the credit financial institution. **Selecting an ABA from the Search for ABA Number option will populate all remaining Receiving Bank Information fields.**
- **Wire Information/Remarks:** Enter any information regarding the Wire Transfer. Comments can include processing instructions, invoice numbers, or any other text/numeric data.
- **Repetitive Wire/Code:** If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire. Repetitive Wires can be initiated multiple times throughout the day, based on user limits and funds availability. Wires that are not designated as repetitive will automatically be removed from the system once transmitted and processed.

**Step 4:** Click **Submit**.

## Transmit a Wire Transfer

### PROCEDURES – Transmit a Wire Transfer

---

**Step 1:** To transmit a wire marked as repetitive, select the **Transmit Templates** option from the Wires menu.

-OR-

**Step 1:** To transmit a non-repetitive (single) wire, select the **Wires** option from the Wires menu.

**Step 2:** Select the checkbox to the left of the wire and choose **Transmit Selected**, or choose the **Transmit** link to the right.

Wire Name:	Sequence:	Status:	Amount:	Rep:	Account Number:	Receiving FI:	
<input type="checkbox"/> Rent	1	Ready	\$1,500.00	Y	123456	ABC BANK	<a href="#">Transmit</a>

Transmit Selected

**Step 3:** Enter your Wire Password and click **Transmit**.

**NOTE:** If the **Transmit** link to the right was chosen, enter your Wire Password and click **Approve**.

Wire Name:	Sequence:	Amount:	Rep:	Account Number:	Receiving FI:
Rent	1	\$1,500.00	Y	123456	ABC BANK

Wire Password

Transmit Cancel

Transmitted wires display on the Wires page in an Initiated status.

**NOTE:** If the Dual Wire Control option has been established for this user, the wire will display on the Transmit Wires page in an Approval Status. A second cash user will need to take the option to initiate the wire in order to submit it to the financial institution for processing.

## ARP

Upload issued items file to the financial institution and work exception items.



### ARP Sub-Menu Navigation Options

**Positive Pay Exceptions:** Displays positive pay exceptions and allows user to “work” exception items.

**NOTE:** The Positive Pay Exceptions option will not display if there are not exception items for that day. Decisions must be made prior to the bank’s scheduled cutoff time.

**Download:** Displays output files created by the financial institution that can be downloaded by the cash user.

**Upload:** Allows cash user to manually enter or upload their issued items file.

**Edit Upload Format:** Allows cash user to establish an upload file format.

### Positive Pay Exceptions

Cash User will decide whether to pay or return check items that do not match items in the issued items file.



**Details** link allows Cash User to view more information about the item, not an image of the check.



## PROCEDURES – Work Positive Pay Exceptions.

**Step 1:** From the ARP menu, select **Positive Pay Exceptions**.

**Step 2:** In the **Pay** field, place a checkmark for items to be paid. Items to be returned should be left unchecked.

**Step 3:** After all items have been “worked”, click **Submit**.

### Download

The Cash User can download output files that are created by the financial institution. These reports are overwritten each night.

View Download for: Expense Account ▾

Download Positive Pay ?

FileName	Description	
OSITMS5388	Daily Outstanding Items	<a href="#">Download</a>
PDITMS5388	Daily Paid Items	<a href="#">Download</a>



```
DAILY OUTSTANDING ITEMS
000000701900014 0000004015          00000000181300 07282005
000000701900014 0000005174          00000000002000 09112006
000000701900014 0000005448          00000000002500 12052006
000000701900014 0000005608          00000000002500 01222007
000000701900014 0000005885          00000000005000 04092007
000000701900014 0000005909          00000000005000 04162007
000000701900014 0000005946          00000000002500 04232007
000000701900014 0000005959          00000000010000 04302007

TOTAL OUTSTANDING ITEMS 008 000000210800
```

## PROCEDURES – Download Positive Pay Reports

**Step 1:** From the ARP menu, select **Download**.

**Step 2:** Click **Download** link to the right of the report to be downloaded.

**Step 3:** Click **ARP data** link to Open or Save the report in text format.

Download Positive Pay ?

To download:

1. Right-click the link below.
2. Select **Save Target As...** from the menu.
3. Use the dialog box to save the file in the folder you wish.

To view:

1. Left-click on the link below.

[ARP data](#)

## Upload an Issued Items File

If Cash User is uploading a Fixed Position or CSV file they will need to establish where, within their file, various fields of information are contained.

### PROCEDURES – Establish Import Layout

---

**Step 1:** From the ARP menu, select **Edit Upload Format**.

**Step 2:** Select the file layout from the **Select Upload Format to Edit** drop-down menu.

**Step 3:** Complete the fields on the Edit File Format screen according to where the information is located in the file to be imported.

**NOTE:** Item number and item amount are required fields.

#### Fixed Position:

	Begin	End	
Account Number:	<input type="text"/>	<input type="text"/>	
Account Type:	<input type="text"/>	<input type="text"/>	Chk <input type="text"/> Sav <input type="text"/> Christmas Club <input type="text"/> GL <input type="text"/>
Debit / Credit:	<input type="text"/>	<input type="text"/>	Debit Indicator <input type="text"/> Credit Indicator <input type="text"/>
Item Number:	<input type="text"/>	<input type="text"/>	
Item Amount:	<input type="text"/>	<input type="text"/>	
Issue Date:	<input type="text"/>	<input type="text"/>	Date Format <input type="text"/>
Void Date:	<input type="text"/>	<input type="text"/>	Date Format <input type="text"/>
Payee:	<input type="text"/>	<input type="text"/>	
Payee Address 1:	<input type="text"/>	<input type="text"/>	
Payee Address 2:	<input type="text"/>	<input type="text"/>	
Payee Address 3:	<input type="text"/>	<input type="text"/>	
Payee Address 4:	<input type="text"/>	<input type="text"/>	
Void Indicator:	<input type="text"/>	<input type="text"/>	Yes Indicator <input type="text"/>
Stop Indicator:	<input type="text"/>	<input type="text"/>	Yes Indicator <input type="text"/>

CSV:

**Edit File Format**

Account Number: [Select Option...]

Account Type: [Select Option...] Chk:  Sav:  Christmas Club:  GL:

Debit / Credit: [Select Option...] Debit Indicator:  Credit Indicator:

Item Number: [2]

Item Amount: [5]

Issue Date: [6] Date Format: [mmddyy]

Void Date: [Select Option...] Date Format: [ ]

Payee: [7]

Payee Address 1: [Select Option...]

Payee Address 2: [Select Option...]

Payee Address 3: [Select Option...]

Payee Address 4: [Select Option...]

Void Indicator: [Select Option...] Yes Indicator:

Stop Indicator: [Select Option...] Yes Indicator:

[Save] [Reset] [Cancel]

**Step 4:** Click **Save**.

### *PROCEDURES – Uploading an ARP file*

---

Cash User will browse for the issued items file to be uploaded into Business Online Banking. Cash User can upload either a Fixed Position or CSV file. Cash User can also manually enter in items.

**Step 1:** From the ARP menu, select **Upload**.

**Step 2:** Select type of file to be uploaded from the **Uploaded File Type** drop-down menu.

**Step 3:** Click **Browse** to locate the file to be uploaded.

**Upload Positive Pay Files**

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your ARP Upload file, you may want to try another uploading method by clicking [help](#).

Upload file for: [Expense Account]

Upload File Type: [CSV File]

Select File: [C:\Documents and Settings\ ] [Browse...]

[Upload]

**Step 4:** Click **Upload**. The Uploaded Files screen will appear and display the status of the uploaded file. Please note that large files may take a few moments to upload. Clicking **Refresh List** will display the percentage of the file uploaded. Once complete the Status will display *View Details*.

**Step 5:** Click **View Details** link to review items.

Uploaded Files ?					
File Name:	Format:	Type:	Related Account:	Upload Date: ▾	Status:
Test ARP File.xls	Comma	ARP	Expense Account	07/10/2009	<a href="#">View Details</a>
Manual	Text	ARP	Exps Chk 0004	07/09/2009	Uploaded

**Step 6:** Verify the item information is correct. Click **Approval**.

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

Upload Results ?				
Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	00000001234	07/10/09	American Express	\$1,025.36
Successful	00000001235	07/10/09	Consumers Energy	\$236.58
Successful	00000001236	07/10/09	AT & T	\$125.95
Successful	00000001237	07/10/09	Joe's Plumbing	\$542.39
<b>Total: 4 Checks</b>				<b>\$1,930.28</b>

## Manually Enter Issued Items

Enter issued items information directly into Business Online Banking without uploading a file.

### PROCEDURES – Manually Enter Issued Items

**Step 1:** From the ARP menu, select **Upload**.

**Step 2:** Select **Manual Entry** from the *Uploaded File Type* drop-down menu.

**Step 3:** Enter in the check number, issued date, check amount, and payee for each item.

Upload ARP File ?

Enter items for: Expense Account ▾

NOTE: You may enter up to 8 pages before uploading. Each page holds 11 entries.

Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1		<input type="text"/>	Debit ▾	
2		<input type="text"/>	Debit ▾	
3		<input type="text"/>	Debit ▾	
4		<input type="text"/>	Debit ▾	
5		<input type="text"/>	Debit ▾	
6		<input type="text"/>	Debit ▾	
7		<input type="text"/>	Debit ▾	
8		<input type="text"/>	Debit ▾	
9		<input type="text"/>	Debit ▾	
10		<input type="text"/>	Debit ▾	
11		<input type="text"/>	Debit ▾	

1 2 3 4 5 6 7 8 >

**Step 4:** Click **Upload**. The Uploaded Files screen will appear and display the status of the uploaded file. Please note that large files may take a few moments to upload. Clicking **Refresh List** will display the percentage of the file uploaded. Once complete the Status will display *View Details*.

**Step 5:** Click **View Details** link to review items.

Uploaded Files <span>?</span>					
File Name:	Format:	Type:	Related Account:	Upload Date: ▾	Status:
Test ARP File.xls	Comma	ARP	Expense Account	07/10/2009	<a href="#">View Details</a>
Manual	Text	ARP	Exps Chk 0004	07/09/2009	Uploaded

**Refresh List**

**Step 6:** Verify the item information is correct. Click **Approval**.

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

Upload Results <span>?</span>				
Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	00000001234	07/10/09	American Express	\$1,025.36
Successful	00000001235	07/10/09	Consumers Energy	\$236.58
Successful	00000001236	07/10/09	AT & T	\$125.95
Successful	00000001237	07/10/09	Joe's Plumbing	\$542.39
<b>Total: 4 Checks</b>				<b>\$1,930.28</b>

**Approval** **Cancel**

## Users

Allows Cash Users with Administrative authority to create new cash users and edit the profiles of existing cash users.

**IMPORTANT NOTE:** For security purposes, when a new cash user is added, the user’s status will be automatically set to Held. In addition, certain changes to cash user entitlements (see table below) will automatically change a cash user’s status to Held. A user with Administrative authority will need to contact the bank to authorize the removal of the Held status..

<ul style="list-style-type: none"><li>• Initiate ACH enabled</li></ul>	<ul style="list-style-type: none"><li>• Full ACH Control disabled</li></ul>
<ul style="list-style-type: none"><li>• Edit ACH enabled</li></ul>	<ul style="list-style-type: none"><li>• Dual Wire Control disabled</li></ul>
<ul style="list-style-type: none"><li>• Edit Wire enabled</li></ul>	<ul style="list-style-type: none"><li>• ACH Limit increased</li></ul>
<ul style="list-style-type: none"><li>• Transmit wire enabled</li></ul>	<ul style="list-style-type: none"><li>• Daily Wire Limit increased</li></ul>
<ul style="list-style-type: none"><li>• Change Wire PIN enabled</li></ul>	<ul style="list-style-type: none"><li>• Per Wire Limit Increased</li></ul>



### Users Sub-Menu Navigation Options

---

**CM User List:** Displays list of current cash users.

**New CM User:** Allows cash user with administrative authority to add a new cash user.

### PROCEDURES – Set up a new Cash User

---

**NOTE:** Please contact the bank to request a Secure Token for all new users. To avoid being locked out, new cash users must register their token within seven days.

**Step 1:** From the Users menu, select **New CM User**.

**Step 2:** Complete the User Settings.

**User Name:** Name of Cash User.

**User ID:** Sign on for Cash User.

**Administration:**

**No:** Cannot create/edit Cash Users. Cannot change settings.

**Yes:** Full administrative rights. Can create/edit Cash Users and change settings (alias, password, email, and account settings).

**Partial:** Can change Business Online Banking settings (alias, password, email, and account settings) but cannot create/edit Cash Users.

**View:** View-only authority. Cannot change any settings or Cash Users.

**Password:** Establish a password for the Cash User. System will prompt the user to change the password at initial login and when password is reset.

**Wire Password:** 4-digit number needed to transmit a wire transfer to a bank.

**Allow User Download:** Download and print prior day activity.

**Hold User:** If selected, user will not be able to login. If user exceeds maximum login attempts, this box becomes checked. Uncheck the box and click Submit to unlock the user.

**Email Address:** User's email address. May only be modified by user with full administrator authority.

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

**Transfer Limit:** Maximum amount Cash User can transfer between accounts per transfer.

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

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

**Dual Wire Control:** User requires a second Cash User to approve transmitted wires.

**Dual Wire Control Limit:** Wires over this amount require a second level of approval.

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

**Full ACH Control:** Dual control setting for ACH. Allows Cash User to take multiple actions within a batch without requiring action from a second Cash User.

**Restricted Batch Access:** Cash User can view and work with restricted batches.

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

**Upload ACH:** Upload NACHA files into ACH.

**Initiate ACH:** Send batch to the financial institution for processing.

**Delete ACH:** Remove ACH batch from system.

**Import Record:** Upload transaction file into system (CSV, Fixed Position, tab delimited, and NACHA).

**Update Record:** Upload transaction file into ACH. This feature works in conjunction with the Import Record option and will change dollar amount only for matching transactions. This option will not create new transactions.

**Step 3:** Click **Submit**.

**Step 4:** Complete the Default Settings.

The first screenshot, titled "Cash User Setting", shows a user interface for configuring settings for user "admin". It contains three columns of settings, each with a checkbox. The first column includes Transaction Inquiry, Statement Inquiry, Current Day Balance, Prior Day Balance, Stop Inquiry, Stop Additions, and Work ACH Exceptions. The second column includes Define Non-Rep Wires, Edit Non-Rep Wires, Define Rep Wires, Edit Rep Wires, Transmit Wires, NetTeller Bill Pay, View Rates, and ES. The third column includes Upload Positive Pay, Work Positive Pay Items, Download ARP File, Upload ARP, Work ARP Items, Transfers, and Order Checks.

The second screenshot, titled "Select Accounts", shows a user interface for selecting account types. It contains three columns of account types, each with a checkbox. The first column includes Select All, Certificate 12 Mo, Certificate 18 Mo, and Expense Account. The second column includes Safe Deposit Box, Operating Account, and Payroll Account. The third column includes CD 1 29d, Commercial Loan, and Small Business Loan. At the bottom of the interface are "Submit" and "Cancel" buttons.

**Transaction Inquiry:** View list of transactions

**Statement Inquiry:** View available Business Online Banking statements.

**Current Day Balance:** View current balance and activity totals.

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

**Stop Inquiry:** View information on existing stop payments.

**Stop Additions:** Enter new stop payments.

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

**Edit Non-Rep Wires:** Modify/delete single wire transfers.

**Define Rep Wires:** Create wire templates.

**Edit Rep Wires:** Modify/delete wire templates.

**Transmit Wires:** Initiate wire to the financial institution for processing.

**NetTeller Bill Pay:** Access to the Bill Pay feature cannot currently be restricted at the Cash User level. If Bill Pay is enabled for the company all users will have access to the feature.

**View Rates:** Currently not available through Business Online Banking. Contact the financial institution for current loan and deposit rates.

**ES:** Currently not available through Business Online Banking.

**Upload Positive Pay:** Use the Upload ARP option to perform this action.

**Work Positive Pay Items:** Use the Work ARP Items option to perform this action.

**Download ARP File:** Download output file created by the financial institution.

**Upload ARP:** Send issued items file to the financial institution

**Work ARP Items:** Make decisions to pay/return exception items.

**Transfers:** Move money between accounts.

**Order Checks:** Currently not available through Business Online Banking.

**Work ACH Exceptions:** Not currently available.

**Select Accounts:** Choose accounts that Cash User will have access to.

**Step 5:** Click **Submit**.

**Step 6:** Complete Account Settings.

The screenshot shows the 'Cash User Settings' window for user 'admin'. The 'View Access for Account' dropdown is set to 'Expense Account'. The settings are as follows:

Setting	Value
Per Wire Limit	10000.00
Daily Wire Limit	150000.00
Dual Wire Control	<input type="checkbox"/>
Dual Wire Control Limit	0.00

Access Rights (checked/unchecked):

Access Right	Status
Transaction Inquiry	<input type="checkbox"/>
Statement Inquiry	<input type="checkbox"/>
Current Day Balance	<input type="checkbox"/>
Prior Day Balance	<input type="checkbox"/>
Stop Inquiry	<input type="checkbox"/>
Stop Additions	<input type="checkbox"/>
Order Checks	<input type="checkbox"/>
Define Non-Rep Wires	<input checked="" type="checkbox"/>
Edit Non-Rep Wires	<input checked="" type="checkbox"/>
Define Rep Wires	<input checked="" type="checkbox"/>
Edit Rep Wires	<input checked="" type="checkbox"/>
Transmit Wires	<input checked="" type="checkbox"/>
View Transfers	<input type="checkbox"/>
Upload ARP File	<input type="checkbox"/>
Work ARP Items	<input type="checkbox"/>
Download ARP File	<input type="checkbox"/>
Transfer To	<input type="checkbox"/>
Transfer From	<input type="checkbox"/>
Bill Pay	<input type="checkbox"/>
Work ACH Exceptions	<input type="checkbox"/>

Buttons: Submit, Cancel

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

**Edit Wire Controls:** Modify Default Wires Settings for account.

**Edit Access Rights:** Modify Default Access Rights for account.

**Step 7:** Click **Submit**.

**Step 8:** Contact the bank to authorize access to the system for the user.

# Reporting

Online Banking | Cash Management | Options

ACH | Wires | ARP | Users | »Reporting | File Status

Prior Day | »Current Day

## Reporting Sub-Menu Navigation Options

**Prior Day:** Displays balance information, float information, and activity totals for previous business day.

**Current Day:** Displays balance information and activity totals for current business day.

### Prior Day

View Prior Day Information for: Payroll Account		
Prior Account Information		
Payroll Account		
Close of Business.....	August 10, 2009	Prior Day Activity
		Debits      Credits
<b>Current Balance.....</b>	27,105.35	ACH Items
<b>Available Balance.....</b>	27,105.35	0.00      0.00
		Clearing
		0.00      0.00
		Over-the-counter
One-day Float.....	0.00	0.00      0.00
Two-day Float.....	0.00	
Three-day Float.....	0.00	
Over 3-day Float.....	0.00	Wires
		0.00      0.00
		Transfers
		0.00      0.00
		Total
		0.00      0.00

## PROCEDURES

**Step 1:** From the Reporting menu, select **Prior Day**.

## Current Day

Current Day Information		Current Account Information	
<b>Payroll Account</b>			
As of Date.....	July 10, 2009	Current Day Activity	
		Debits	Credits
Current Balance.....	2.50	ACH Items	
Available Balance....	7.86	70.00	0.00
		Inclearing	0.00
		0.00	0.00
		Over-the-counter	
		0.00	72.50
		Wires	
		0.00	0.00
		Transfers	
		0.00	5.36
		Total	
		70.00	77.86

## PROCEDURES

---

**Step 1:** From the Reporting menu, select **Current Day**.

## File Status

The File Status tab displays all files that have been uploaded into the system and the status of the file. This option shows both ACH and ARP files. The files drop off this list after seven days.

File Name:	Format:	Type:	Related Account:	Upload Date:	Status:
Test ARP File.csv	Comma	ARP	Expense Account	07/10/2009	<a href="#">View Details</a>
Payroll File.bit	NACHA	ACH	N/A	07/10/2009	Uploaded

## PROCEDURES

---

**Step 1:** Select **File Status** from the menu.

## Options

Manage email addresses and passwords, account settings, display settings, and alerts.



### *Reporting Sub-Menu Navigation Options*

---

**Personal:** Allows cash user to edit alias, passwords, company email address, and Personal Question and Answer (use for Password Reset).

**NOTE:** Fields displayed under Personal Options will vary depending on each customer's unique setup.

**Account:** Allows cash user to edit account pseudo names and change the order in which accounts display on account listing page.

**Display:** Allows cash user to edit their default view settings.

**Alerts:** Displays existing alerts and allow cash user to set up or edit existing Event Alerts, Balance Alerts, Item Alerts, and Personal Alerts.

### **Personal**

Edit alias, passwords, company email address, and Personal Question and Answer (used for Password Self Reset).

**Modify Personal Settings**


Current Email Address: johnsmith@companyname.com

Change Email Address:

Reenter New Email Address:

Password Reset Question: pet's name

Password Reset Answer: fido

Personal Watermark:  **NOTE:** Click on Watermark to change.

**Modify Login Information**

Online Banking ID: smith

Enter New

Enter New Again

**NOTE:** Do not include at least one letter. Cannot start with a number.

Online Banking Password:

Enter Current

Enter New

Enter New Again

**NOTE:** Password must be Alpha-Numeric; 6 - 8 characters.

Cash Management Password:

Enter Current

Enter New

Enter New Again

**NOTE:** Password must be Alpha-Numeric; 6 - 8 characters.

Cash Management Wire Password:

Enter Current

Enter New

Enter New Again

**PROCEDURES – Edit Personal Options**

---

**Step 1:** From Options menu, select **Personal**.

**Step 2:** Change desired information.

**Step 3:** Click **Submit**.

## Account

Edit account pseudo names and change the order in which accounts display on account listing page.

Deposit ▾ Select accounts to modify settings.

Deposit Accounts ?	
Account Pseudo Names	New Account Pseudo Names
Operating Account	<input type="text"/>
Payroll Account	<input type="text"/>
Expense Account	<input type="text"/>
Certificate 12 Mo	<input type="text"/>
Certificate 18 Mo	<input type="text"/>

### *PROCEDURES – Add/Edit Pseudo Names*

---

**Step 1:** From Options menu, select **Account**.

**Step 2:** In the *New Account Pseudo Names* field, input the name of the account as you'd like it to appear in the Account Listing page.

**Step 3:** Click **Submit**.

### *PROCEDURES – Change Account Order*

---

**Step 1:** From Options menu, select **Account**.

**Step 2:** Click on the account name and drag it where you would like it displayed in the list.

**Step 3:** Click **Submit**.

## Display

Edit default view settings.

Establish Display Defaults ?

**Accounts:**  5  10  20  50  100  All

**Transactions:**  Since Last Statement  Last 7 Days  Last 15 Days  Last 30 Days  Search History

**ACH Batches:**  10  20  50  100

**ACH Transactions:**  10  20  50  100

**Wires - Transmit:**  10  20  50  100

**Wires - Edit/Add:**  10  20  50  100

**Transfer History:**  Last 7 Days  Last 15 Days  Last 30 Days  Search History

**ACH History:**  Last 7 Days  Last 15 Days  Last 30 Days  Search History

**Wire History:**  Last 7 Days  Last 15 Days  Last 30 Days  Search History

**Download Lines:**  One Line  Two Lines  Three Lines  All Lines

**Transfer Confirmation:**  Yes  No

Submit

### *PROCEDURES – Establish Display Defaults*

---

**Step 1:** From Options menu, select **Display**.

**Step 2:** Change desired information.

**NOTE:** Fields displayed under Display Options will vary depending on each customer's unique setup.

**Step 3:** Click **Submit**.

## Alerts

Set up Event Alerts, Balance Alerts, Item Alerts, and Personal Alerts.

Current Event Alerts ?		<a href="#">Edit Event Alerts</a>
When the following Occurs:		Alert me:
There are currently no Event Alerts set up.		
Current Balance Alerts ?		<a href="#">Add Balance Alerts</a>
When Balance In:	Goes:	Amount:
Alert Me:		
There are currently no Balance Alerts set up.		
Current Item Alerts ?		<a href="#">Add Item Alert</a>
When Item number clears:	Account:	Alert Me:
There are currently no Item Alerts set up.		
Current Personal Alerts ?		<a href="#">Add Personal Alert</a>
On the following date:	Remind me of:	Alert me:
There are currently no Personal Alerts set up.		

### PROCEDURES – Establish Alerts

---

**Step 1:** From Options menu, select **Alerts**.

**Step 2:** Choose from one of the following options:

- Edit Event Alerts
- Add Balance Alerts
- Add Item Alert
- Add Personal Alert

**Step 3:** Select the Alert Type. Available options are Email, Login or user may select both.

**Step 4:** Fill in additional information as required for the type of alert.

**Step 5:** Click **Submit**.

## Remote Deposit Single Sign-On

Establish single sign-on access for common users within the Remote Deposit and Business Online Banking systems.

### PROCEDURES – Establish Remote Deposit Single Sign-On

**Step 1:** Sign into Business Online Banking. (Note: These steps must be performed by a user with administrative authority to the Business Online Banking system.)

**Step 2:** Click the **Cash Management** tab, then click the **Users** link to display the Cash User Listing.

**Step 3:** Click the **Select option** drop-down menu next to the user you wish to setup with single sign on access to the remote deposit system.

**Step 4:** Click **User Settings**. (Make note of the User ID listed on the Cash User Listing as this will need to be input in the remote deposit system to complete the single sign on setup.)



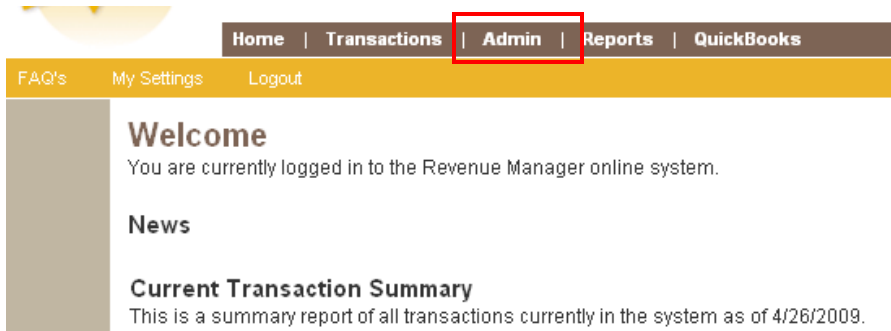
User Name:	User ID:	Status:	
Mickey Mouse	admin	New	Select option...
John Smith	john	New	Select option...
Tim Abbott	Abbott	Active	User Settings Default Settings Account Settings Delete

**Step 5:** Place a checkmark in the **Enabled Select Payments Access for this User** option and then click **Submit**.

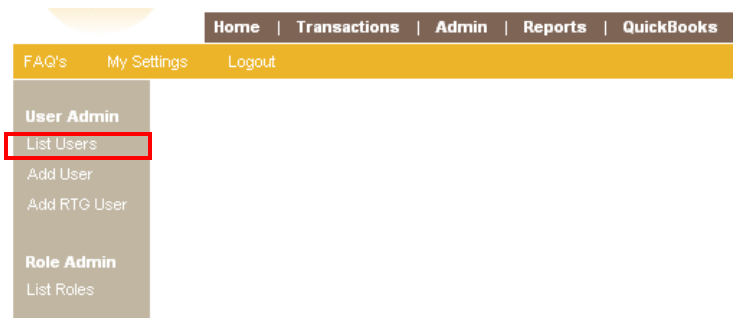
The screenshot shows the 'Cash User Settings' form for the user 'John Smith'. The form includes fields for 'User Name', 'Administration', 'Password', 'Wire Password', 'Allow User Download', 'Hold User', and 'E-mail Address'. The 'Administration' field is set to 'No'. The 'E-mail Address' field contains 'john.smith@companyname.com'. At the bottom of the form, there is a checkbox labeled 'Enable Select Payments Access for this User' which is checked.

**Step 6:** Sign into the Remote Deposit system. (Note: The following steps must be performed by the system's admin user.)

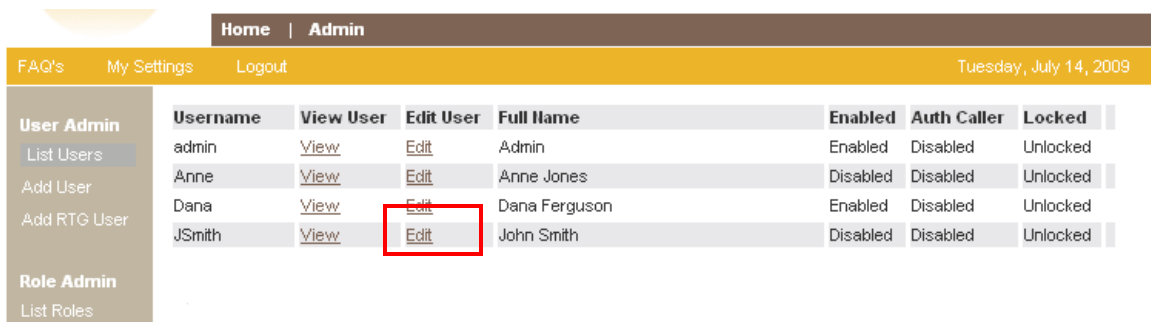
**Step 7:** Click **Admin**.




**Step 8:** Click **List Users**.



**Step 9:** Click **Edit** next to the employee's name who you wish to setup with access to remote deposit via the Business Online Banking system.



**Step 10:** In the **Cash Mgmt ID** field enter the user's User ID from the Business Online Banking system (shown in Step 4 above).



Search: Last/Company Name

Home | Transactions | Admin | Reports | QuickBooks

FAQ's | My Settings | Logout

**User Admin**  
List Users  
Add User  
Add RTG User

**Role Admin**  
List Roles

## Update User Settings

Full Name:

User Name:

User Location:

Cash Mgmt ID:  \*

Email Address:

Auto Disable:

Dual Auth Amount:

Dual Auth Status:

Enabled

Authorized Caller

**Step 11:** Click **Update**.

The user will now be able to access the remote deposit system via the Business Online Banking system using only their Online Banking ID and Password. To access the Remote Deposit system through Business Online Banking, select **Remote Deposit** from the Online Banking tab.

Online Banking | Cash Management | e-Statements | Options

» Accounts | Remote Deposit