

Fiserv

Internet Banking Cash Management Training

Customer Documentation

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General Information

- Once account information is viewed, it will follow through to the next option selected.
- There is a 10-minute time limit on any screen, regardless of keystrokes. Once ten minutes has elapsed and the next selection is made, it will return to the login screen with a message that the session has timed out.
- The bank logo is located in the top left corner of the screen. When this logo is clicked, it will go back to the bank's web page if it is set up in *Visual Settings > Site* it also exits Internet Banking.
- All Internet Banking pages (including the sign-on) are secure pages. The internet browser used must support 128-bit encryption.
- All fields within Internet Banking are case sensitive except for the User ID field.
- The sites will be down every Wednesday from 3:30-5:30 AM CT for weekly backups.

Buttons and their functionality:

Submit	Submits or accepts the information entered on the screen.
Reset	Puts all fields back to their previous values.
Cancel	Cancels the transaction currently being displayed.
Delete	Deletes a stored value or information within a field.

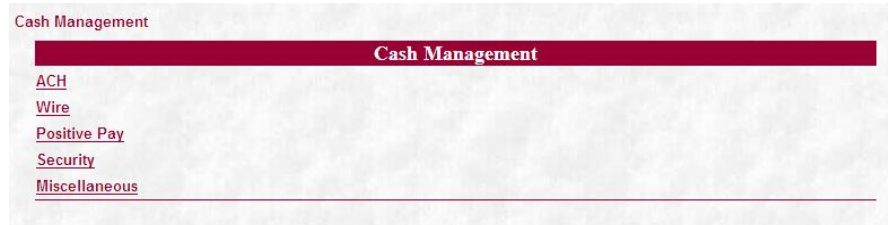
The URL addresses to get to the Customer Side. Your banks routing number would follow the equals sign. If it starts with a zero please drop this:

<https://www.pcsbanking.net/onlinebanking/login.r?t-bank=>
<https://www.pcsbanking.net/onlinebanking1/login.r?t-bank=>
<https://www.pcsbanking.net/onlinebanking2/login.r?t-bank=>
<https://www.pcsbanking.net/onlinebanking6/login.r?t-bank=>
<https://www.pcsbanking.net/onlinebanking7/login.r?t-bank=>
<https://ibank.pcs-sd.net/onlinebanking/login.r?t-bank=>
<https://ibank.pcs-sd.net/onlinebanking1/login.r?t-bank=>
<https://ibank.pcs-sd.net/onlinebanking5/login.r?t-bank=>
<https://ibank.pcs-sd.net/onlinebanking8/login.r?t-bank=>

Internet Banking

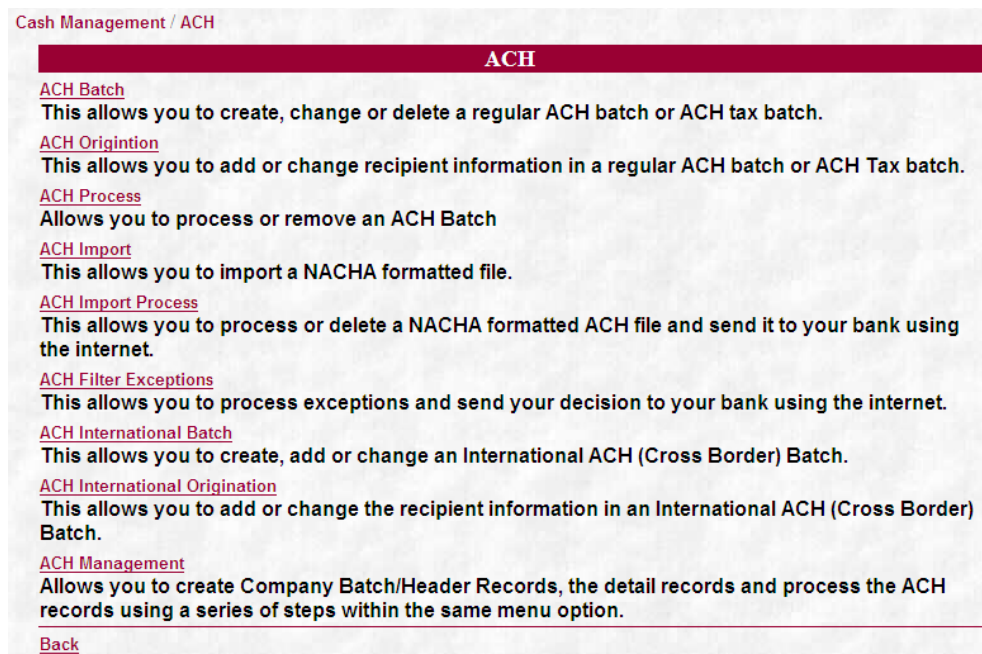
Cash Management

When the customer clicks on Cash Management they will get a list of the options they have available.



From this screen they can click on the individual options and it will give them a brief explanation of each of the options. These are also links to those screens. The bank can control which options the customers have access to under *Maintenance>Access Types*.

ACH



ACH Batch

This feature allows customers to input and submit ACH batch information to transmit to the processing bank. The batches set up on this screen will follow through to the ACH Origination screen.

Cash Management / ACH / ACH Batch

ACH Batch

Setup your ACH Batch here, then add the origination items to the batch under ACH>ACH Origination. Make sure to enter your effective date in the Date Scheduled field.

Batch Name *	<input type="text"/>	?
Transaction Class *	PPD(+) Prearranged Payment And Deposit Entry	?
Account *	XXXXXXXX6877 - Employee Acct	?
Company Name *	JOHN Q PUBLIC	?
Company Discretionary Data	<input type="text"/>	?
Company Identification *	<input type="text"/>	?
Company Description *	<input type="text"/>	?
Date Scheduled	<input type="text"/>	?
Frequency *	Once	?
Date Scheduled Process	<input type="text"/>	?
Expiration Date	<input type="text"/>	?

☒ Build Summary

Submit

Note: An asterisk denotes the field is required.

The **Batch Name** is a mandatory 25-character field that identifies the batch. No special characters should be used in this field. If the customer attempts to set up a batch with the same name as one that already exists, they will receive an error message

The **Transaction Class** codes are used to identify various types of debit and credit entries. The bank will control what codes the customer will be able to choose. The options available are PPD(+)-Prearranged Payment and Deposit Entry, CCD(+)-Corporate Credit or Debit, CTX(+)-Corporate Trade Exchange, TAX(CCD+)-Tax Payment, CIE(+)-Customer Initiated Entry, WEB(+)-Internet Initiated Entry, TEL-Telephone Initiated Entry, ARC-Account Receivable Entry, RCK-Re-Presented Check Entry and BOC-Back Office Conversion. The + symbol indicates that the option may have an addenda record. This is only a reference and will not be passed to the origination file.

In the **Account** field the customer would select which account would be debited or credited with these batch transactions.

The **Company Name** field is a mandatory 16-character field and the customer can change it when they create or change a batch. This name will display in the reference field on the transaction to identify the originator.

The **Company Discretionary Data** field is an optional 20-character field. This field can be used to provide additional information to the receiver when identifying the transaction.

Internet Banking

The **Company Identification** field is a mandatory 10-character field and is usually the TIN of the originating company.

The **Company Description** field is a mandatory 10-character field. This field may be used to identify the purpose of the batch.

The **Date Scheduled** field sets the effective date for the batch. For recurring batches this date will establish the first time the batch will be processed. There is a calendar link available that the customer can use to select the date.

The **Frequency** field will determine how often this batch will process. The options available to your customers are Once, Daily, Weekly, Every Two Weeks, Monthly, End of Month, Quarterly, Semi-Annually, and Annually.

The **Date Scheduled Process** field will determine how the batch is process if the Date Scheduled falls on a weekend or holiday.

The **Expiration Date** field can be used with recurring batches and determines when the batch will no longer be processed. There is a calendar link available that the customer can use to select the date.

The **Build Summary** check box will allow the customer to send down ACH Batch information in a summary format which would interface one debit or one credit per batch to the banks offsetting account. If this field is not selected the batch will be submitted in a detailed batch format. The detail format will generate an entry for each item in the batch.

The bank will have the ability to build tooltips that will display as a question mark on the right side of the field. When the customer hovers over the icon the information will display. These can built on the bank side under *Visual Settings>Site>Menus*.

The [Submit] saves the batch and adds it to the list at the bottom of the page. Once it is saved the customer has the option to process the batch at a later date. The pending approval section indicates that the batch has been scheduled but has not been approved for processing. The processing is done on the ACH Process screen. The ACH section will show all of the batches, the date they were last processed, the effective date, account, number of origination items, the total amount and frequency. Each column can be sorted by clicking on the column header.

Pending Approval						
<< Batch >>	Company Name	Date Transmit	Date Effective	Items	Debits	Credits
Bonus	ABC Incorporated	04/18/2008	04/22/2008	1	0.00	2,000.00
Batches 1				1	0.00	2,000.00

ACH							
<< Batch >>	Last Processed	Date Next Scheduled	Account	Items	Debits	Credits	Frequency
Bonus			XXXXXXXX7891	1	0.00	2,000.00	Once
Payroll 15th	04/20/2008	05/15/2008	XXXXXXXX7891	3	0.00	3,750.00	Once
Payroll End Of Month	04/20/2008	04/30/2008	XXXXXXXX7891	3	0.00	3,750.00	Once

If the customer would like to see detailed information regarding the batch, they can click on the account number. This will show them all of the origination items in the batch. Each column can be sorted by clicking on the column header.

If a Cash Management User clicks the account number they will see the details of the batch along with the ACH risk limits that the customer set up for them.

ACH Detail					
ACH Deposit Transaction Limit		10.00			
ACH Deposit Risk Limit		10.00			
ACH Withdrawal Transaction Limit		10.00			
ACH Withdrawal Risk Limit		10.00			
Batch Description 15th					
<< Name >>	Identification	Account	ABA	Amount	Transaction
Employee 1	1	123	123103732	1,200.00	Checking Deposit
Employee 2	2	456	64204703	1,300.00	Savings Deposit
Employee 3	3	789	64201120	1,250.00	Checking Deposit
Total Deposits				3,750.00	

If the customer needs to change any batch information or the effective date of the batch they would select the batch by clicking on the name under the Batch column. Once the batch information appears on the screen they can change any of the fields except for Batch Name. They can then click [Submit] to save the new information or [Cancel] to ignore the changes that were made.

They will also have an option to [Delete] the batch. If they chose delete they will receive a validation screen:

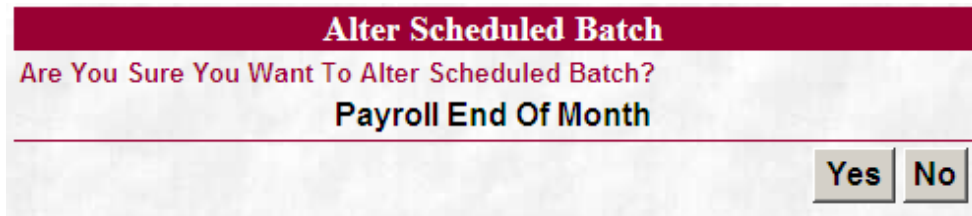
Delete Batch	
Are You Sure You Want To Delete Payroll?	
Yes	No

By clicking [Yes] the batch and all origination items tied to that batch will be deleted. By clicking [No] the customer will be returned to the ACH Batch screen.

Internet Banking

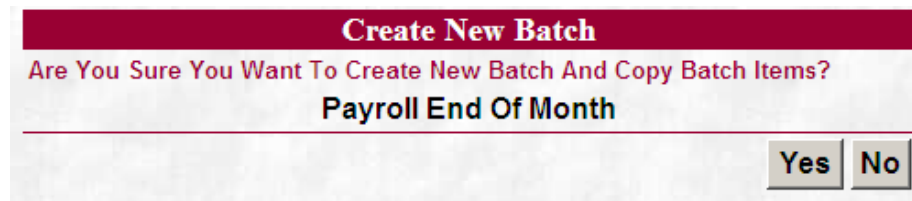
Altering a Scheduled Batch

If the batch has already been scheduled and the customer chooses to change the Date Scheduled they will receive a validation screen:



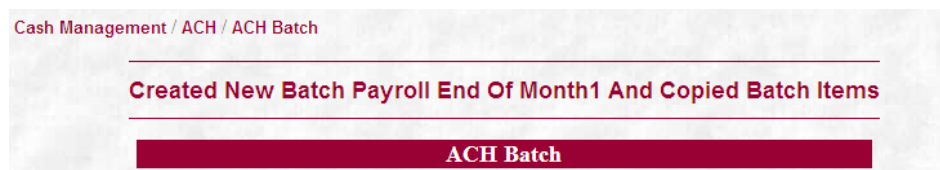
A validation screen with a dark red header bar containing the text "Alter Scheduled Batch". Below the header, the text "Are You Sure You Want To Alter Scheduled Batch?" is displayed in red, followed by "Payroll End Of Month" in black. At the bottom right, there are two buttons: "Yes" and "No".

By clicking on [Yes] the scheduled batch will be overwritten with the data they changed and will need to be approved for processing on the ACH Process screen. By clicking on [No] they will receive a second validation screen:



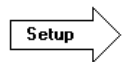
A validation screen with a dark red header bar containing the text "Create New Batch". Below the header, the text "Are You Sure You Want To Create New Batch And Copy Batch Items?" is displayed in red, followed by "Payroll End Of Month" in black. At the bottom right, there are two buttons: "Yes" and "No".

If they choose [Yes] from here a copy of the batch will be created and assigned a new batch name. The new batch will be in the Pending Approval section on the ACH Process screen.



A confirmation screen with a light gray background. At the top, the breadcrumb "Cash Management / ACH / ACH Batch" is shown. Below it, a dark red bar contains the text "Created New Batch Payroll End Of Month1 And Copied Batch Items". At the bottom, another dark red bar contains the text "ACH Batch".

If they choose [No] the transaction is cancelled and no changes are made.



The disclosure text for the ACH Batch screen can be set up on the bank side under *Maintenance > Disclosures > ACH Batch*.

ACH Origination

This screen is where a customer adds recipient information to an ACH batch.

Note: An asterisk denotes the field is required.

The **Batch** field is a drop down box that will contain all of the batches that the customer has set up.

The **Name** field is mandatory and would contain the name of the individual or company that is the recipient.

The **Identification** field can be used for information that is specific to the recipient, for example their employee number or TIN.

The **Account** field is for the recipients account information. It can hold alpha or numeric characters.

The **Routing Number** field is a mandatory 9-digit field and would contain the recipients bank routing number.

The **Amount** field would be the amount that would be credited or debited for this recipient. If the Transaction Code is a Prenote, the customer would need to enter 0.00.

The **Transaction Code** field would determine if this is a deposit or withdrawal for this recipient. The bank would control the options available in this field and they are Checking Deposit, Prenote Checking Deposit, Checking Withdrawal, Prenote Checking Withdrawal, Savings Deposit, Prenote Savings Deposit, Savings Withdrawal, Prenote Savings Withdrawal, Loan Payment, Prenote Loan Payment, GL Deposit, Prenote GL Deposit, GL Payment, and Prenote GL Payment.

Prenote transactions are zero dollar transactions that can be used to verify the existence of and accuracy of the account number and routing number. If there are discrepancies the bank will receive notification to pass on to the customer.

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From this screen they can remove the check mark under the Import column next to any recipient(s) they would not want to import then click [Import]. They will then be taken back to the ACH Origination screen where they will be able to see the date of the last successful import and all of the recipient information at the bottom of the screen.

Import
04/20/2008
Date Last Import:

☒ Include

Include	Recipient	Identification	Account	Transaction Code	Amount
<input checked="" type="checkbox"/>	Employee 1	1	123	Savings Deposit	2,000.00
<input checked="" type="checkbox"/>	John Q Public	867089797	12345678	Checking Deposit	500.00
Total Deposits					2,500.00
<input checked="" type="checkbox"/>	Hilliary Crum	397568	1245678	Checking Withdrawal	100.00
<input checked="" type="checkbox"/>	Marcy Johns	85458576	78965465	Checking Withdrawal	50.00
<input checked="" type="checkbox"/>	Marvin Miles	72325342534	789654	Savings Withdrawal	50.00
<input checked="" type="checkbox"/>	Mary Sunshine	867089797	12345678	Checking Withdrawal	100.00
<input checked="" type="checkbox"/>	Shelly Timm	8544754576	245987	Savings Withdrawal	100.00
Total Withdrawals					400.00

Note: The customer will always be adding to a batch and never overwriting or deleting recipients with the import feature. If the imported file has a duplicated recipient that was already set up under ACH Origination, both entries will show up in the batch.

If the customer needs to make any changes to the recipient information they can do this quickly from the bottom of the screen once they have selected a batch. They can remove or add a check mark under the Include column to suspend or activate a recipient. They can also change the amount that is being deposited or withdrawn. After the customer has made their changes they can click [Update] to save them. To change recipient information or delete the recipient, they would click on the name under the Recipient column. This would bring the information up to the fields at the top of the screen where the customer can edit or click [Delete] to remove them. If they have edited the recipient information, the customer would need to click [Submit] to save the change.

Internet Banking

If a Cash Management user is setting up origination items and the amount exceeds their transaction limits they will receive an error message.

Cash Management / ACH / ACH Origination

ERROR: Amount Exceeds Transaction Limit

ACH Origination

Select the batch that you want to add receipts or origination items to and then fill in the appropriate information. You can make changes to existing batch origination items by selecting the batch and making changes to the amounts in the list at the bottom of the screen. Once you have completed the amount changes, click on [Update]. To change the account information for an item, click on the name, make the changes and click [Submit]. Go to the ACH Process screen to process the batch.

Batch *	Fitness Dues
Name *	Alice Wonder
Identification	
Account *	12546
Routing Number *	91902023
Amount *	1000.00
Transaction Code *	Checking Withdrawal
Expiration Date	
Addenda	
<input type="button" value="Import"/>	<input checked="" type="checkbox"/> Include
<input type="button" value="Submit"/> <input type="button" value="Cancel"/> <input type="button" value="Delete"/>	

Altering Origination Items on a Scheduled Batch

If the origination item that the customer is editing is in a batch that has already been scheduled they will get a validation screen.

Alter Scheduled Batch

Are You Sure You Want To Alter Scheduled Batch Records?

Employee 1 1,250.00 Update Amount

By clicking on [Yes] the scheduled batch will be overwritten with the data they changed and will need to be approved for processing on the ACH Process screen. By clicking on [No] they will receive a second validation screen.

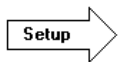
Create New Batch

Are You Sure You Want To Create New Batch And Copy Batch Items?

New Batch Date Scheduled

On this screen the customer would select the new effective date by typing in the information or using the calendar icon.

If they choose [Yes] from here a copy of the batch will be created and assigned a new batch name. The new batch will be in the Pending Approval section on the ACH Process screen. If they choose [No] the transaction is cancelled and no changes are made.



The disclosure text for the ACH Origination screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management ACH*.

Internet Banking

Tax Batches

If the customer has set up a tax batch, the origination screen will have different fields.

Cash Management / ACH / ACH Origination

ACH Origination

Select the batch that you want to add recipients or origination items to and then fill in the appropriate information. You can make changes to existing batch origination items by selecting the batch and making changes to the amounts in the list at the bottom of the screen. Once you have completed the amount changes, click on [Update]. To change the account information for an item, click on the name, make the changes and click [Submit]. Go to the ACH Process screen to process the batch.

Batch *

Tax ID Number *

Type Code *

- Select Type Code
- Unemployed Tax Return (09405)
- Quarterly Tax Return (94105)
- Quarterly Tax Return (94107)
- Quarterly Tax Return (94104)
- Withheld Federal Income Tax (09455)
- US Corporate Income Tax Deposit (11206)

The **Tax ID Number** field will default in with the information that was set up on the ACH Batch screen in the Company Identification field.

The **Type Code** field is a drop down box that would include all of the following options: Unemployed Tax Return (09405), Quarterly Tax Return (94105), Quarterly Tax Return (94107), Quarterly Tax Return (94104), Withheld Federal Income Tax (09455), and US Corporate Income Tax Deposit (11206). Once the code is selected the field options for the amount will change.

If the Type Code selected is Unemployed Tax Return (09405), Withheld Federal Income Tax (09455) or US Corporate Income Tax Deposit (11206) the customer would see the following fields:

Cash Management / ACH / ACH Origination

ACH Origination

Select the batch that you want to add recipients or origination items to and then fill in the appropriate information. You can make changes to existing batch origination items by selecting the batch and making changes to the amounts in the list at the bottom of the screen. Once you have completed the amount changes, click on [Update]. To change the account information for an item, click on the name, make the changes and click [Submit]. Go to the ACH Process screen to process the batch.

Batch *

Tax ID Number *

Type Code *

Expiration Date *

Amount *

☒ Include

If the Type Code selected is one of the Quarterly Tax Return options the customer would see the following fields:

Cash Management / ACH / ACH Origination

ACH Origination

Select the batch that you want to add recipients or origination items to and then fill in the appropriate information. You can make changes to existing batch origination items by selecting the batch and making changes to the amounts in the list at the bottom of the screen. Once you have completed the amount changes, click on [Update]. To change the account information for an item, click on the name, make the changes and click [Submit]. Go to the ACH Process screen to process the batch.

Batch *	Taxes
Tax ID Number *	480046000
Type Code *	Quarterly Tax Return (94105)
Expiration Date *	<input type="text"/>
Social Security	<input type="text"/>
Medicare	<input type="text"/>
Withheld	<input type="text"/>
<input type="button" value="Import"/>	<input checked="" type="checkbox"/> Include
<input type="button" value="Submit"/>	

The **Expiration Date** field would be the last day of the tax period.

The **Amount** or **Social Security**, **Medicare** and **Withheld** fields would need to be filled in by the customer based on their tax information.

The **Submit** button will save the recipient information that was entered.

The **Import** button will allow the customer to import tax information.

The **Include** box will be defaulted in with a check mark and would mean that this entry would be included in the batch. If the customer removes the check mark from the box this recipient would not be included in the batch but would be saved and could be added for any future processing.

The different Quarterly Federal Tax options are as follows:

94104 = A deficiency assessed by IRS

94105 = Federal tax deposit

94107 = Payment due on a return or an IRS Notice

Internet Banking

ACH Process

This screen allows the customer to process, monitor or remove batches. The batches can show in three sections Pending Approval, Scheduled or Pending. The **Pending Approval** section will contain batches that have been submitted and need to be either approved or declined for processing.

The Date Transmit will show the date that the batch will be released to you. They can also change the effective date of the batch before processing it.

If the customer wants to see the recipient items in the batch they can click on the number in the Items column. The Risk column will show if the customer is exceeding the credit or debit risks that have been set up by you on the bank side. If this information is followed by (Allowed) it shows that the customer has been set up to exceed their limits. All the columns can be sorted by clicking on the column header.

Cash Management / ACH / ACH Process

ACH Process

The cutoff time for the ACH is 3:00 pm CST.

*To process your batch, mark the include box under the Pending Approval section and click on [Approve].

*The Scheduled ACH section will display batches that have a transmit date in the future. If you want to keep a batch from processing on the future date, uncheck the include box next to the batch and click on [Update]. This will delete this occurrence of the selected batch.

*The Pending ACH section will display batches that will be transmitted to the bank on the current date. If you want to keep it from processing, mark the Include box next to the batch and click on [Remove].

Pending Approval								
<input type="checkbox"/> Include	<< Batch >>	Company Name	Date Transmit	Date Effective	Items	Debits	Credits	Risk
<input type="checkbox"/>	Bonus	ABC Incorporated	04/21/2008	04/22/2008	7	400.00	2,500.00	Bank Risk (Allow)
<input type="checkbox"/>	Payroll 15th1	ABC Incorporated	05/13/2008	05/15/2008	3	0.00	3,800.00	Bank Risk (Allow)
<input type="checkbox"/>	Payroll End Of Month1	ABC Incorporated	05/28/2008	05/30/2008	3	0.00	3,750.00	Bank Risk (Allow)
Batches 3					13	400.00	10,050.00	

Approve Decline

The customer would select the batch they want to approve or decline by placing a check mark in the box under the Include column. If they want to select all batches they can mark the box in the Include column header.

Once they have selected the batch(s) to process they would click on [Approve] and receive a validation message.

Approve ACH
Are You Sure You Want To Approve ACH Records?
Bonus

By clicking on [Yes] they will receive a confirmation screen.

Process Batch	
Date	04/20/2008
Time	3:04:54 PM CT
Batch	Bonus
Effective Date	04/22/2008
Items	7
Debits	400.00
Credits	2,500.00
Date Schedule	04/22/2008
Confirmation	VhvPHcihllyScHc

By clicking [No] it will cancel this request and take them back to the ACH Process Screen and the batch will remain in the Pending Approval section.

If they want to remove a batch before processing, they can place a check mark by it on the Pending Approval section and click [Decline]. They will receive a validation screen.

Decline ACH
Are You Sure You Want To Decline ACH Records?
Payroll End Of Month1

By clicking [Yes] it will remove the batch from the Pending Approval section. By clicking [No] it will cancel this request and take them back to the ACH Process Screen and the batch will remain in the Pending Approval section.

Risk Limits

If the user is trying to process the batch and it is over the limit that was set up for them they will receive an error message and will not be able to process the batch.

Cash Management / ACH / ACH Process

Payroll 15th1 ERROR: Total Exceeds Bank Risk Limit

ACH Process

Internet Banking

The bank can also allow a customer to exceed their limits. If the customer is allowed to exceed, they will receive a warning message. The batch would be processed and the bank would receive a bank mail alerting them that the customer has exceeded their established limit.

**Payroll 15th1 WARNING: Total Exceeds Bank Risk Limit
Processed ACH Batch Payroll 15th1: BikaAcjbafndclb**

After the batch has been approved it will be stored in a file until the effective date. The stored file will be released to the bank 2-business days prior to the effective date if the batch is all credits. If the batch is all debits or debits and credits in the same batch it will be released 1-business day prior to the effective date. Entries to the clearing accounts and the customer will be included in the Internet Banking Proof File on the effective date.

The **Scheduled ACH** section contains batches that have been approved and are scheduled with future effective dates.

Scheduled ACH								
<input type="checkbox"/> Include	<< Batch >>	Company Name	Date Transmit	Date Effective	Items	Debits	Credits	Risk
<input checked="" type="checkbox"/>	Bonus	ABC Incorporated	04/21/2008	04/22/2008	7	400.00	2,500.00	Bank Risk (Allow)
<input checked="" type="checkbox"/>	Payroll 15th	ABC Incorporated	05/13/2008	05/15/2008	3	0.00	3,750.00	Bank Risk (Allow)
<input checked="" type="checkbox"/>	Payroll End Of Month	ABC Incorporated	04/28/2008	04/30/2008	3	0.00	3,750.00	Bank Risk (Allow)
Batches 3					13	400.00	10,000.00	
								<input type="button" value="Update"/>

The customer can unselect batches that they do not want to process by removing the check mark in the Include column and clicking [Update]. They will receive the following validation screen:

Update ACH	
Are You Sure You Want To Update ACH Records?	
Payroll 15th	
<input type="button" value="Yes"/>	<input type="button" value="No"/>

By clicking [No] the customer will be taken back to the ACH Process Screen and the batch will remain in the Scheduled ACH section with the check mark.

Cash Management / ACH / ACH Process

Disable ACH Batch Payroll 15th

ACH Process

The cutoff time for the ACH is 3:00 pm CST.

*To process your batch, mark the include box under the Pending Approval section and click on [Approve].

*The Scheduled ACH section will display batches that have a transmit date in the future. If you want to keep a batch from processing on the future date, uncheck the include box next to the batch and click on [Update]. This will delete this occurrence of the selected batch.

*The Pending ACH section will display batches that will be transmitted to the bank on the current date. If you want to keep it from processing, mark the Include box next to the batch and click on [Remove].

Scheduled ACH								
<input type="checkbox"/> Include	<< Batch >>	Company Name	Date Transmit	Date Effective	Items	Debits	Credits	Risk
<input checked="" type="checkbox"/>	Bonus	ABC Incorporated	04/21/2008	04/22/2008	7	400.00	2,500.00	Bank Risk (Allow)
<input type="checkbox"/>	Payroll 15th	ABC Incorporated	05/13/2008	05/15/2008	3	0.00	3,750.00	Bank Risk (Allow)
<input checked="" type="checkbox"/>	Payroll End Of Month	ABC Incorporated	04/28/2008	04/30/2008	3	0.00	3,750.00	Bank Risk (Allow)
Batches					13	400.00	10,000.00	
3								

[Update](#)

By clicking [Yes] the batch will remain in the Scheduled section but will not have a check mark next to it. It would drop off of the ACH Process screen on the Date Transmit and would not be set to you. If the customer wants to reverse this they would just need to replace the check mark and click [Update].

If the customer makes any changes to a scheduled batch on the ACH Batch and/or ACH Origination screens, the batch will be moved back into the Pending Approval section and would not transmit to you until the customer approved it.

Internet Banking

The **Pending ACH** section contains ACH batches, imported batches and external transfers that have a current Date Transmit and will be released to you for processing. Once you receive the batches they will drop off this screen.

Cash Management / ACH / ACH Process

ACH Process

The cutoff time for the ACH is 3:00 pm CST.

*To process your batch, mark the include box under the Pending Approval section and click on [Approve].

*The Scheduled ACH section will display batches that have a transmit date in the future. If you want to keep a batch from processing on the future date, uncheck the include box next to the batch and click on [Update]. This will delete this occurrence of the selected batch.

*The Pending ACH section will display batches that will be transmitted to the bank on the current date. If you want to keep it from processing, mark the Include box next to the batch and click on [Remove].

Pending ACH							
<input type="checkbox"/> Include	<< Batch >>	Company Name	Date Transmit	Date Effective	Items	Debits	Credits
<input type="checkbox"/>	Extrnl Trf	PCS	04/17/2008	04/21/2008	1	0.00	300.00
<input type="checkbox"/>	Extrnl Trf	PCS	04/17/2008	04/21/2008	1	0.00	10.00
<input type="checkbox"/>	Extrnl Trf	PCS	04/17/2008	04/21/2008	1	0.00	10.00
<input type="checkbox"/>	Payroll 15th	ABC Incorporated	04/18/2008	04/22/2008	3	0.00	3,750.00
Batches 4					6	0.00	4,070.00

If the batch is still showing on this screen the customer can remove it before it is processed. They would place a check mark next to the batch in the Include column and click [Remove] and get the following validation screen:

Remove Pending ACH

Are You Sure You Want To Remove Pending ACH Records?

Payroll 15th

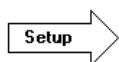
By clicking [No] the customer will be taken back to the ACH Process screen and the batch will remain in the Pending ACH section.

By clicking on [Yes] the batch will be removed from processing and the customer will receive the following message:

Cash Management / ACH / ACH Process

Pending ACH Items Removed

ACH Process



The disclosure text for the ACH Process screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management>ACH Process*.

ACH Import

This screen allows a customer to import an ACH file into Internet Banking for processing.

Cash Management / ACH / ACH Import

ACH Import

These files can be in a Standard NACHA format. If your file is not please set up the format under Cash Management>Miscellaneous>Import File Format.

File Format * Standard ▾

Import File * Browse...

Preview

The batch must be in a NACHA format to be imported. If it is not the customer can set up the format so it can be imported. They can do this under Cash Management>Miscellaneous>Import File Format. They could then pick the format from the drop down box for File Format.

If the customer selects a format they have set up, they would get the following screen:

Cash Management / ACH / ACH Import

ACH Import

These files can be in a Standard NACHA format. If your file is not please set up the format under Cash Management>Miscellaneous>Import File Format.

File Format * Payroll ▾

ACH Batch * Payroll 15th - 15th ▾

Date Scheduled *

Import File * Browse...

Preview

The **ACH Batch** field is a drop down box where they can chose the batch name they want to import this file under. This would need to be set up under Cash Management>ACH>ACH Batch.

The **Date Scheduled** field sets the effective date for the batch.

Then the customer would click on [Browse...] to locate their file and bring it in to the import screen. After they click on [Preview] they will see the imported file or files.

ACH Import Batch						
View Detail						
Import	<< Batch >>	Date Scheduled	Items	Debit	Credit	SEC Code
<input type="checkbox"/>	001PAYROLL	08/29/2005	55	0.00	13,748.69	PPD
<input type="checkbox"/>	002Payroll	08/29/2005	3	0.00	3,796.19	PPD
ACH Item Totals				0.00	17,544.88	
				Submit	Cancel	

Internet Banking

By clicking on View Detail the customer will get another screen where they can see all of the recipients in each of the batches. It will show details such as account numbers and routing numbers.

From the ACH Import Batch screen the customer can select the batches they want to include in the imported file by check marking the box under the Import column then clicking [Submit]. They will then be taken back to the ACH Import screen.

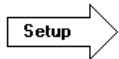
Risk Limits

If the customer or user is trying to import a batch and it is over the limit that was set up for them they will receive an error message and will not be able to import the batch.

ERROR: Batch 001FormatACH Total Exceeds Bank Risk Limit
ERROR: Totals Exceed Bank Risk Limit

The bank can also allow a customer to exceed their limits. If the customer is allowed to exceed, they will receive a warning message. The batch would still be imported.

WARNING: Batch 001FormatACH Total Exceeds Bank Risk Limit
WARNING: Totals Exceed Bank Risk Limit
ACHBalanced500 Import Complete



The disclosure text for ACH Import screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management ACH Import*.

The customer will be able to import files with the following ACH SEC codes:

ARC (Accounts Receivable Entry) identifies a Single Entry debit entry initiated by an Originator to a Consumer Account of the Receiver pursuant to a source document provided to the Originator by the Receiver via the U.S. mail or at a drop box location.

BOC (Back Officer Conversion) identifies a Single Entry debit entry initiated by an Originator pursuant to a source document provided to the Originator by the Receiver at a point-of-purchase or manned bill payment location to affect a transfer of funds from an account of the Receiver through subsequent conversion to an ACH debit during a back office processing.

CBR (Corporate Cross-Border Payment) identifies credit or debit entries initiated to effect a payment exchanged between payment systems participants of different countries, via an Originating Gateway Operator and a Receiving Gateway Operator, to or from a corporate account of a Receiver. For additional information, go to www.frb services.org. Click the FedACH link and then click the FedACH International Services link.

CCD(+) (Cash Concentration or Disbursement) entry is a credit or debit entry initiated by an organization to consolidate funds of that organization from other sources, or to fund the accounts of these sources. The (+) identifies that the CCD may be an entry with an Addenda record. The (+) symbol is only a reference and will not be passed to the origination file.

CIE (Customer Initiated Entry) identifies credit entries initiated by an Originator (usually an individual or service provider on behalf of an individual) to pay for an obligation of the individual.

CTX(+) (Corporate Trade Exchange) entry is a credit or debit entry initiated by an organization to pay or collect an obligation destined for an account of another organization. An Addenda record may be created with the detail record. We will allow only one addenda record per entry detail record. The (+) identifies that the CTX may have an Addenda record. The (+) symbol is only a reference and will not be passed to the origination file.

PBR (Consumer Cross-Border Payment) identifies credit or debit entries initiated to effect a payment exchanged between payment systems participants of different countries, via an Originating Gateway Operator and a Receiving Gateway Operator, to or from a consumer account of a Receiver. For additional information, go to www.frb services.org. Click the FedACH link and then click the FedACH International Services link.

PPD(+) (Prearranged Payment and Deposit Entry) entry is a credit or debit entry initiated by an organization based on a standing, or a single authorization from the receiver of the transaction. The (+) identifies that the PPD may be an entry with an Addenda record. The (+) symbol is only a reference and will not be passed to the origination file.

Internet Banking

RCK (Re-presented Check Entry) identifies a Single Entry debit constituting a presentment notice of an item eligible under NACHA Rules - Article Two, Section 2.8 (Re-presentment Check Entries).

TAX (CCD+) entry is a credit entry that allows you to set up batch information for tax payments. The (+) identifies that all Tax Payments will have an Addenda record. The (+) symbol is only a reference and will not be passed to the origination file.

TEL (Telephone-Initiated Entry) identifies a Single-Entry debit initiated by an Originator pursuant to an oral authorization obtained over the telephone to affect a transfer of funds from a Consumer Account of Receiver. This type of entry may only be used for a Single Entry for which there is no standing authorization for the origination of ACH entries to the Receiver's account. A TEL entry may only be used when there is an Existing Relationship between the Originator and the Receiver, or when there is not an Existing Relationship between the Originator and the Receiver, when the Receiver initiates the telephone call.

WEB (Internet-Initiated Entry) identifies debit entries initiated by an Originator pursuant to an authorization that is obtained for the Receiver via the Internet to affect a transfer of funds from a Consumer Account of a Receiver.

All incoming files will be read for format accuracy and if valid, delivered to the bank in a combined file. A file will be accepted if the effective date is in the past or on a non-business day, and can be modified before it is processed.

The customers could receive the following error messages when importing ACH batches:

ERROR: Uploading File

The uploaded file has a zero file size.

ERROR: Importing File line size is [xx]

The lines in the file are not 94 bytes long.

ERROR: Importing File (5)

The transaction class (SEC code) is invalid.

ERROR: Importing File (5) On Line [xx]

The 5 record has invalid data.

ERROR: Importing File (5) Invalid Company Information

Invalid company name, company identification and/or company description fields.

ERROR: Importing File (6) No records in File

The file does not contain any 6 records.

ERROR: Importing File (6) Invalid Transaction Code

An invalid transaction code exists in the file. The valid tran codes are: 27, 37, 28, 38, 22, 32, 23 and 33.

ERROR: Importing File (6) On Line [xx]

The 6 record has invalid data.

Error Importing File (8)

The detail and addenda record counts do not match what the batch trailer record indicates.

The detail record debits or credits totals do not match what the batch trailer record indicates.

ERROR: Importing File (8) On Line [xx]

The 8 record has invalid data.

ERROR: Importing File (8)

Calculated 6 records do not match the total in the 8 record.

Error Importing File (9)

The batch counts do not match what the file trailer record indicates.

The total debits or credits do not match what the file trailer record indicates.

ERROR: Importing file (9)

Calculated totals do not match the 9 record.

ERROR: Importing File (10)

An invalid record type exists. The valid record types are: 1 and 5 through 9.

Internet Banking

ACH Import Process

This screen will display the files that have been imported into Internet Banking from the ACH Import screen and allow the customer to process them.

Cash Management / ACH / ACH Import Process

ACH Import Process

Select the file you want to process by clicking on the date under the Effective Date column. You have the option to change your account and the effective date and then click on the [Process] button. If you want to delete the file, click on the [Delete] button.

Date Effective	User	Imported	File
08/29/2005	480046000	04/20/2008 5:05 PM CT	IB_ACH.DAT - PAYROLL
08/29/2005	480046000	04/20/2008 5:05 PM CT	IB_ACH.DAT - Payroll
08/29/2005	480046000	04/20/2008 5:21 PM CT	IB_ACH.DAT - PAYROLL

The screen will show the Date Effective that was set up in the file, the customer or user who imported the batch, the date and time it was imported and the file name. To process the file the customer clicks on the Date Effective. This will take the customer to the following screen:

Cash Management / ACH / ACH Import Process

ACH Import Process

Select the file you want to process by clicking on the date under the Effective Date column. You have the option to change your account and the effective date and then click on the [Process] button. If you want to delete the file, click on the [Delete] button.

IB_ACH.DAT - PAYROLL

Batch	Account	Effective Date	Items	Debits	Credits	SEC Code	Build Summary
PAYROLL	Xxxxxxxx6877 - Employee Acct	08/29/2005	55	0.00	13,748.69	PPD	<input checked="" type="checkbox"/>

[View Detail](#)

Date Effective	User	Imported	File
08/29/2005	480046000	04/20/2008 5:05 PM CT	IB_ACH.DAT - PAYROLL
08/29/2005	480046000	04/20/2008 5:05 PM CT	IB_ACH.DAT - Payroll
08/29/2005	480046000	04/20/2008 5:21 PM CT	IB_ACH.DAT - PAYROLL

The customer will be able to choose one of their accounts from the drop down box. The date effective can be changed by typing in a new date or using the calendar icon. There is general information about the batch on this screen, if the customer would like more details they can click on the View Detail link.

The build summary selection box allows the customer to submit the ACH Import batches in a summary format that will interface one debit or one credit per batch to the account they selected. If it is not selected the import batches will be submitted in a detailed format and will generate an entry for each item in the import batch.

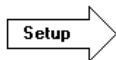
Once the customer has the correct account and effective date entered for the batch they would click on [Process]. They will then receive a validation screen.

Process Import File	
Are You Sure You Want To Process IB_ACH.DAT - PAYROLL ?	
<input type="button" value="Yes"/>	<input type="button" value="No"/>

By clicking [No] they will be taken back to the ACH Import Process screen and the file will not be processed. If they click [Yes] they will receive a confirmation screen.

Processed Import File	
Date	04/20/2008
Time	6:57:26 PM CT
User	480046000
Imported	04/20/2008 5:05:00 PM CT
Filename	IB_ACH.DAT - PAYROLL
Batch	PAYROLL
Effective Date	04/22/2008
Account	XXXXXXXX6877
Transaction Class	PPD
Items	55
Debits	0.00
Credits	13,748.69
Confirmation	LcakjcjbxbkqbfgQ
<input type="button" value="Back"/>	

It will then be stored until the effective date. The stored file will be released to you 2-business days prior to the effective date if the batch is all credits. It will be released 1-business day prior to the effective date if the batch is all debits or debits and credits in the same batch.



The disclosure text for ACH Import Process screen can be set up on the bank side under *Maintenance > Disclosures > Cash Management ACH Import Process*.

Internet Banking

ACH Filter Exceptions

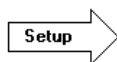
Vision Banks Only - This feature allows the customer to review and make decisions regarding any ACH Exceptions identified each business day. The customer will be able to have any ACH be accepted from a specific Company ID and Company Name. If an ACH is presented that is not from the specified company or companies it will be an exception.

All of the exceptions will default in as No in the Approved column on this screen. The customer can change them by selecting Yes in the drop down box. When the customer completes their review they would click [Submit] to save the changes they have made.

If any items have been changed to Yes, a bank mail message will be sent to you. All of the items that are marked as No will be returned as rejected. These items will remain on this screen until the following day when a new exception file is interfaced.

Cash Management / ACH / ACH Filter Exceptions

ACH Filter Exceptions							
Please review by 3:00 PM CST. If you leave the exception defaulted to no, your ACH Transaction will be rejected. Yes needs to be selected to approve the incoming ACH Transaction.							
Imported On 09/29/2005							
Account	Company Name	Company ID	Date	SEC	Dr/Cr	Amount	Approved
405585	ABC Company	Test Co ID	09/29/2005	PPD	Credit	500.00	No ▾
405585	ABC Company	Test Co ID	09/29/2005	PPD	Debit	15.50	No ▾
405585	ABC Company	Test Co ID	09/29/2005	PPD	Debit	11.00	No ▾
405585	ABC Company	Test Co ID	09/29/2005	PPD	Credit	198.55	No ▾
405585	ABC Company	Test Co ID	09/29/2005	PPD	Debit	25.00	No ▾
405585	ABC Company	Test Co ID	09/29/2005	PPD	Credit	1,040.88	No ▾
405585	ABC Company	Test Co ID	09/29/2005	PPD	Debit	45.00	No ▾
405585	ABC Company	Test Co ID	10/03/2005	PPD	Credit	500.00	No ▾
405585	ABC Company	Test Co ID	10/03/2005	PPD	Debit	15.50	No ▾
405585	ABC Company	Test Co ID	10/03/2005	PPD	Debit	11.00	No ▾
405585	ABC Company	Test Co ID	10/03/2005	PPD	Credit	198.55	No ▾
405585	ABC Company	Test Co ID	10/03/2005	PPD	Debit	25.00	No ▾
405585	ABC Company	Test Co ID	10/03/2005	PPD	Credit	1,040.88	No ▾
405585	ABC Company	Test Co ID	10/03/2005	PPD	Debit	45.00	No ▾
405585	ABC Company	Test Co ID	10/17/2005	PPD	Credit	500.00	No ▾
405585	ABC Company	Test Co ID	10/17/2005	PPD	Debit	15.50	No ▾
405585	ABC Company	Test Co ID	10/17/2005	PPD	Debit	11.00	No ▾
405585	ABC Company	Test Co ID	10/17/2005	PPD	Credit	198.55	No ▾
405585	ABC Company	Test Co ID	10/17/2005	PPD	Debit	25.00	No ▾
405585	ABC Company	Test Co ID	10/17/2005	PPD	Credit	1,040.88	No ▾



The disclosure text for ACH Filter Exceptions screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management ACH Filter Exceptions*.

ACH International Batch

This feature allows customers to build international ACH batches.

Cash Management / ACH / ACH International Batch

ACH International Batch

Set up your International ACH Batch here, then add the origination items to the batch under ACH>ACH International Origination. Make sure to enter your effective date in the Date Scheduled field. To locate more information regarding International batches go to <http://www.frgservices.org/Retail/intfedach.html>

To Process your batch, scroll to the bottom of the screen and click on the batch name. Once the information is at the top of the screen, click on [Process].

Batch	<input type="text"/>
Transaction Class	CBR ▾
Account	XXXXXXXX5585 - Now Checking ▾
Service Class	Credits And Debits ▾
Company Name	Public John Q
Foreign Exchange Indicator	FF ▾
Foreign Exchange Reference Indicator	1-Foreign Exchange Rate ▾
ISO Destination Country	Canada ▾
Company Identification	<input type="text"/>
Company Description	<input type="text"/>
ISO Destination Currency	CAD - Canadian Dollar ▾
Date Schedule	<input type="text"/>
Frequency	Once ▾
Date Schedule Process	<input type="text"/>
Expiration Date	<input type="text"/>
<input checked="" type="checkbox"/> Build Summary	

Submit

**Each country has different requirements for the setup of an international batch and it is critical that you contact your Federal Reserve Representative or correspondent relationship for instructions prior to letting customers originate International ACH Files. Additional information for you to review can be located at: <http://www.frb services.org/Retail/intfedach.html>

The **Batch** field is a mandatory 25-character field. The customer can enter a name that identifies the batch.

The **Transaction Class** field is a drop down box and will allow the customer to pick from two codes they are as follows:

CBR (Corporate Cross-Border Payment) identifies credit or debit entries initiated to effect a payment exchanged between payment systems participants of different countries, via an Originating Gateway Operator and a Receiving Gateway Operator, to or from a corporate account of a Receiver.

PBR (Consumer Cross-Border Payment) identifies credit or debit entries initiated to effect a payment exchanged between payment systems participants of different countries, via an Originating Gateway Operator and a Receiving Gateway Operator, to or from a consumer account of a Receiver.

Internet Banking

The **Account** field allows the customer to select which account will be debited or credited with this transaction.

The **Service Class** field identifies the general classification of dollar entries to be exchanged. The customer will have three selections:

Credits Only = 220 Credits and Debits = 200

Debits Only = 225

The **Company Name** field is a mandatory 16-digit field and can be changed if it is different than what is defaulted in. This name displays in the reference field on the transaction to identify the originator of this transaction.

The **Foreign Exchange Indicator** field indicates the foreign exchange conversion methodology applied to a cross-border entry.

FF – Fixed to Fixed = Entry is originated in a fixed value amount and is to be received in the same fixed-value amount in the same currency denomination.

FV – Fixed to Variable = Entry is originated in a fixed value amount and is to be received in a variable amount resulting from the execution of the foreign exchange conversion.

The **Foreign Exchange Reference Indicator** field is used to indicate the content of the Foreign Exchange Reference field. Values for this field are: 1) Foreign Exchange Rate, 2) Foreign Exchange Reference Number, and 3) Space Filled. The Foreign Exchange Reference is the description that corresponds with the Reference Indicator.

The **ISO (International Organization for Standardization) Destination Country** field is used to identify the country where the entry will be received. The following options are available to the customer:

CA = Canada MX = Mexico

AT = Austria DE = Germany

NL = Netherlands CH = Switzerland

GB = United Kingdom (Great Britain)

The **Company Identification** field is a mandatory field and is usually the tax identification number of the originating company.

The **Company Description** field is a mandatory and would be a label that describes the purpose of the batch.

The **ISO (International Organization for Standardization) Destination Currency** field is used to identify the currency denomination in which the entry is to be received. These will correspond with the country selected:

CAD = Canada MXN = Mexico

EUR = Austria EUR = Germany

EUR = Netherlands CHF = Switzerland

GBP = United Kingdom (Great Britain)

The **Date Scheduled** field sets the effective date for the batch. For recurring batches, this effective date will establish the first time that a batch is automatically processed. The customer can type in the date or use the calendar icon to select the date.

The **Frequency** field allows the customer to select how often they want the batch to process. The options are once, daily, weekly, every two weeks, monthly, end of month, quarterly, semi-annually and annually.

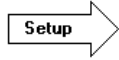
The **Date Scheduled Process** field will allow the customer to select how to process the batch when the effective date falls on a weekend or holiday.

The **Date Expire** field determines when a recurring batch will expire and no longer automatically process. A batch with a one time occurrence will not have an expiration date. The customer can type in the date or use the calendar icon to select the date. This is not a required field.

The **Build Summary** field will allow the batch to be sent in a summary format that would interface one debit or one credit per batch to the account. If this field is not selected, the batch will be submitted in a detailed format. The detail format will generate an entry for each item in the ACH Batch.

Internet Banking

The customer can click [Submit] to save the batch. It will be added to the list of batches at the bottom of the screen. Once the batch is saved, it can be processed immediately or at a later date.



The disclosure text for the ACH International Batch screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management ACH International Batch*.

ACH International Origination

This screen will allow customer to set up recipient information for the international batches they have set up.

Cash Management / ACH / ACH International Origination

ACH International Origination

Select the batch that you want to add recipients or origination items to and then fill in the appropriate information. You can make changes to existing batch origination items by selecting the batch and making changes to the amounts in the list at the bottom of the screen. Once you have completed the amount changes, click on [Update]. To change the account information for an item, click on the name, make the changes and click [Submit]. Go to the ACH International Batch screen to process the batch.

Batch	<input type="button" value="Select Batch"/>
Name	<input type="text"/>
Account	<input type="text"/>
Originating Gateway Routing Number	<input type="text"/>
Amount	<input type="text"/>
Transaction Code	<input type="text" value="Checking Deposit"/>
Addenda	
Transaction Type	<input type="text" value="Annuity"/>
Foreign Receiving DFI Identification	<input type="text"/>
<input type="checkbox"/> Include	<input type="button" value="Submit"/>

The **Batch** field allows the customer to select the batch they want to add to or edit from a drop down box.

The **Name** field is where the customer would enter the individual or company that will be the recipient of this entry.

The **Account** field is for the recipient account number. The customer can enter in an account number consisting of numeric characters 0-9 and alpha characters A-Z.

The **Originating Gateway Routing Number** field displays the financial institution routing number of the ISO Country Destination that was created in the international batch.

091050234 = Canada 091050700 = Mexico

091050386 = Austria 091050399 = Germany

091050409 = Netherlands 091050412 = Switzerland

091050373 = United Kingdom (Great Britian)

Internet Banking

Enter the amount in the **Amount** field.

The **Transaction Code** field determines what type of transaction this will be, deposits or withdrawals.

The **Addenda Transaction Type** field allows the customer to pick from the following options: Annuity, Business/Commercial, Deposit, Loan, Miscellaneous, Mortgage, Pension, Rent/Lease, Salary/Payroll and Tax.

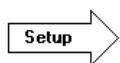
The **Foreign Receiving DFI Identification** field is used to identify the foreign RDFI International entry. This entry will be a unique format by country can be up to 11 characters.

The **Include** box will default in as check marked, which means this item will be included in the batch. If the customer removes the check mark, the item will not be included in the batch.

Once they have all of the recipient information entered the customer would click [Submit] to save any changes. The recipient information will be saved at the bottom of the screen.

Similar to the ACH Origination screen, the customer will be able to alter recipient amounts and include and remove them from batches quickly at the bottom of the screen. To alter the recipient information, the customer would click on the recipient to bring their information back up to the top of the screen.

When the customer has all of the information for the batch set up, they would return to *Cash Management>ACH>ACH International Batch*. On the bottom of the screen they would click on their batch and populate all of the batch fields with the information and click on [Process]. The processing of the batch will be affected by the risk limits that the bank has set up for the customer. If the customer exceeds the limits they will receive an error message and will not be able to process the batch. If the bank has allowed them to exceed the limits they have set up they will receive a warning message. The batch will be processed and the bank will receive a mail message advising that the customer has exceeded their limit.



The disclosure text for ACH International Origination can be set up on the bank side under *Maintenance>Disclosures>Cash Management ACH International Origination*.

ACH Management

This feature allows a customer to perform all of the ACH steps from one screen.

Cash Management / ACH / ACH Management

ACH Management

You can set up, process and update batches from this screen.

The [Search] button allows you to search for recipients or origination items by different criteria such as recipient name, identification, account, routing number or amount.

[Add Batch](#) [Search](#)

<input type="checkbox"/> Include	<< Batch >>	Items	Debits	Credits	Date Effective	Maintenance Options
<input type="checkbox"/>	Payroll 15th	3	0.00	3,800.00	04/25/2008	Edit Delete
<input type="checkbox"/>	Taxes	0	0.00	0.00	01/01/2009	Edit Delete
Batches 2		3	0.00	3,800.00		

[Process](#) [Delete](#)

Scheduled ACH

<input type="checkbox"/> Include	<< Batch >>	Items	Debits	Credits	Date Effective	Maintenance Options
<input checked="" type="checkbox"/>	Payroll 15th	3	0.00	3,800.00	04/25/2008	Edit Delete
Batches 1		3	0.00	3,800.00		

[Update](#)

Pending ACH

<input type="checkbox"/> Include	<< Batch >>	Company Name	Date Transmit	Date Effective	Items	Debits	Credits
<input type="checkbox"/>	Extrnl Trf	PCS	04/17/2008	04/21/2008	1	0.00	300.00
<input type="checkbox"/>	Extrnl Trf	PCS	04/17/2008	04/21/2008	1	0.00	10.00
<input type="checkbox"/>	IB_ACH.DAT - PAYROLL	SAVER GROUP, INC	04/18/2008	04/22/2008	55	0.00	13,748.69
Batches 3					57	0.00	14,058.69

[Remove](#)

The **Add Batch** button allows the customer to access the ACH Batch screen.

The **Include** check boxes allow the customer to select or deselect the batches in the upper portion of the screen. This makes it possible for the customer to process or delete multiple batches at the same time. The Date Effective must be populated prior to processing the batch. If the customer clicks [Delete] it will delete the batch and all of the origination items tied to it.

By clicking on the Batch Name the customer will be taken to the ACH Origination screen where they can edit or delete recipient information. If the customer clicks on the number of Items in the batch they will be taken to the ACH Detail screen.

The **Edit** link will display the **ACH Batch** screen and will allow the customer to edit their batch information. By clicking on [Close] the batch will be updated and the customer will be taken back to the ACH Management screen.

The **Delete** link will allow the customer to delete the batch. The customer will receive a validation screen before the batch is deleted.

Internet Banking

The Search link can be used to search for specific recipient information. Once the customer clicks the link they will be able to enter in one or more search criteria and click [Submit]. The customer will get a list of the batches that the recipient is tied to.

ACH Search

Recipient

Employee 1

Identification

Account

Routing Number

Amount

Included

Submit

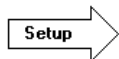
Close

Include	<< Batch >>	Recipient	Account	Type	End Date	Amount
Yes	Payroll 15th	Employee 1	123	Checking Deposit		1,250.00
Yes	Payroll 15th1	Employee 1	123	Checking Deposit		1,250.00
Yes	Payroll End Of Month1	Employee 1	123	Checking Deposit		1,200.00
Batches 3						

The customer can click on the batch name to go to the ACH Batch screen or click on the recipients name to go to the ACH Origination screen.

The Scheduled ACH and Pending ACH sections function as they do on the ACH Process screen. The Scheduled section shows the future dated batches and the customer can remove them from processing. The Pending section will show all of the batches that will be released to the bank. The customer will be able to remove them before the bank receives them.

The columns on the ACH Management screen can be sorted if the customer clicks on the heading titles.



The disclosure text for the ACH Management screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management ACH Management*.

Wire

Cash Management / Wire

Wire

Wire List

This allows you to set up a recipient's account for receiving funds. Set up accounts that you access frequently.

Wire Transfer

This option allows you to submit a wire transfer request to your bank. This request is sent through a secured bank mail to the bank.

Multi-Wire Transfer

This option allows you to create multiple wire transfers.

Wire Process

This allows you to process or delete a wire transfer. This option will display any Cash Management Wire Transfers that were entered by users and are awaiting final approval.



[Back](#)

Internet Banking

Wire List

This screen will allow the customer to input Wire Transfer recipient information.

Cash Management / Wire / Wire List

Wire List	
Name	<input type="text"/>
Address 1	<input type="text"/>
Address 2	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value="Select State"/>
Zip	<input type="text" value="-"/>
Account	<input type="text"/>
Special Instructions Line 1	<input type="text"/>
Special Instructions Line 2	<input type="text"/>
Special Instructions Line 3	<input type="text"/>
Special Instructions Line 4	<input type="text"/>
Recipient Bank Information	
Bank Routing Number	<input type="text"/> 
Bank Name	<input type="text"/>
Special Instructions Line 1	<input type="text"/>
Special Instructions Line 2	<input type="text"/>
Intermediary Bank (If Applicable)	
Bank Routing Number	<input type="text"/> 
Bank Name	<input type="text"/>
<input type="button" value="Submit"/>	

The customer would enter the name, address, city, state, zip code, account number and any special instructions for the wire recipient. Special characters are allowing in the special instructions fields. In the Recipient Bank Information the customer would enter in the recipients' bank routing number or they can use the routing number search icon.

Routing Number Search	
Bank Name	<input type="text"/>
Select State Or Territory	<input type="text" value="Select State or Territory"/>
City	<input type="text"/>
Bank Routing Number	<input type="text"/>
<input type="button" value="Search"/> <input type="button" value="Cancel"/> <input type="button" value="Close"/>	

Any combination of the search fields can be used in conjunction with each other to narrow the search for a routing number. If the search results exceed 100 hits the customer will be prompted to narrow their search by adding more criteria. [Cancel] clears the search screen allowing the customer to start over and [Close] will return the customer to the Wire List screen.

Once the customer has their search results they can click on one of the routing numbers and it will populate this bank information on the Wire List screen and the search screen will close.

Routing Number Search			
Bank Name	<input type="text"/>		
Select State Or Territory	South Dakota		
City	Sioux Falls		
Bank Routing Number	<input type="text"/>		
<input type="button" value="Search"/> <input type="button" value="Cancel"/> <input type="button" value="Close"/>			

Routing Number	Bank Short Name	City	State
091400020	FIRST NATIONAL BANK	Sioux Falls	SD
091400606	FIRST BANK & TRUST, NA	Sioux Falls	SD
091408501	U.S. BANK, N.A.	Sioux Falls	SD
091408598	FIRST PREMIER BANK	Sioux Falls	SD
091408983	CITIBANK (SOUTH DAKOTA) NA	Sioux Falls	SD
091409568	BANKFIRST	Sioux Falls	SD
091409571	CITIBANK (SOUTH DAKOTA), NA	Sioux Falls	SD
091409652	MINNWEST BANK SIOUX FALLS	Sioux Falls	SD
091450164	U.S. BANK TRUST NATL ASSN SD	Sioux Falls	SD
291471134	HOME FEDERAL BANK	Sioux Falls	SD
291479974	SIOUX FALLS FEDERAL CREDIT UNION	Sioux Falls	SD
Search Results		11	

If the recipient requires intermediary bank information, that can be filled out at the bottom of the screen. The customer can use the search function for the routing number in this section as well.

After all of the information is entered the customer can click [Submit] to save this recipient. A list of recipients will be displayed at the bottom of the screen. If the customer needs to change any recipient information or delete a recipient they would click on the name under the Recipient column.

Internet Banking

Wire Transfer

This screen allows a customer to set up Wire transactions for processing.

Cash Management / Wire / Wire Transfer

Wire Transfer

Wires: Transactions are processed Monday through Friday, excluding holidays: Transactions received on weekends are processed the next business day. Wire transfers must be received by 2 p.m. to be posted on the same business day. Transfer received after 2 p.m. are processed on the next business day.

Sender

Account: XXXXXXXX6877 - Employee Acct

Sender Name: PENNY NICKELS

Amount:

4511 E 3rd Street #9
Sioux Falls, SD 57110

Recipient

Select Recipient

Name:

Address 1:

Address 2:

City:

State: Select State

Zip:

Account:

Special Instructions Line 1:

Special Instructions Line 2:

Special Instructions Line 3:

Special Instructions Line 4:

Recipient Bank Information

Bank Routing Number:

Bank Name:

Special Instructions Line 1:

Special Instructions Line 2:

Intermediary Bank (If Applicable)

Bank Routing Number:

Bank Name:

Schedule Information

Date Scheduled: 04/22/08

Schedule: Once

Expiration Date:

☐ Add To Recipient List

Submit

Pending Process Cash Management Wire Transfers					
From Account	Recipient	User	Date Scheduled	Amount	
XXXXXXXX6877	Test - 123	480046000	04/20/2008	10.00	
XXXXXXXX6877	Test - 123	480046000	04/27/2008	10.00	
Total				20.00	

Recurring Cash Management Wire Transfers						
Date Scheduled	User	Expiration Date	From Account	Schedule	Amount	Recipient
05/04/2008	480046000		XXXXXXXX6877	Weekly	10.00	Test - 123

The customer would select the account that they are wiring the funds from in the Account drop down box. The Sender Name will default in but the customer can change it. The Amount field would be the amount that the customer wants to wire to the recipient.

Under the Recipient information the customer can set up new recipient information or select recipients from the drop down box. If a recipient is selected it will pull in the information that was set up on the Wire List screen.

If the customer is entering new recipient information and they check the Add to Recipient List box at the bottom of the screen, the new recipient information will be saved for future use and will display on the bottom of the Wire List screen. If the customer is setting up the recipient information from this screen they will have access to the Routing Number Search icons that they had on the Wire List screen.

An Intermediary Bank is not always required and generally only needs to be populated if the recipient specifies the intermediary information.

In the Date Scheduled field the customer will enter the date they want the wire transfer to occur on. The Schedule drop down box allows the customer to select the frequency of this wire transfer. If the batch is set up with a recurring frequency the customer can also set up an Expiration Date for the batch.

Once the information is set up they would click on [Submit]. If the wire is scheduled for the current date it will display at the bottom of the screen in the pending table. If it is a future dated or recurring wire it will show in the recurring section.

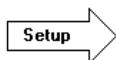
Pending Process Cash Management Wire Transfers					
From Account	Recipient	User	Date Schedule	Amount	
Xxxxxxxx8765	Teresa - 65498749	503000000	10/28/2007	50.00	
Total				50.00	

Recurring Cash Management Wire Transfers						
Date Schedule	User	Date Expire	From Account	Schedule	Amount	Recipient
10/29/2007	503000000		Xxxxxxxx8765	Weekly	100.00	Mark - 123456
10/29/2007	503000000		Xxxxxxxx8765	Daily	200.00	Diane - 123465

By clicking on the date listed under the Date Schedule column the customer would have the option to edit or delete the wire. Changes are only allowed to transfers scheduled for a future date.

If the wire transfer is recurring, the Date Schedule will advance automatically on the list at the bottom of the screen.

If the wire transfer list displays "*****" in the Date Schedule, the wire transfer was created with an invalid or closed account or the transfer has expired. In all conditions this wire transfer cannot be edited the only option would be to delete this wire transfer.



The disclosure text for the Wire Transfers screen can be set up on the bank side under *Maintenance > Disclosures > Cash Management Wire Transfer*.

Internet Banking

Multi-Wire Transfer

This feature allows the customer to set up multiple wire transfers at one time. All of the customers wire recipients will display.

Cash Management / Wire / Multi-Wire Transfer

Multi-Wire Transfer

Use this screen to setup multiple wires at the same time.

	Recipient Account	Routing Number	Payment Date	Pay From	Amount
<input type="checkbox"/>	Auto Parts R Us	525262 91408598	01/22/2009	xxxxxxxx6877 - Employee Acct (\$ 843,468.56)	
<input type="checkbox"/>	Foreign Car Parts	753241 62200961	01/22/2009	xxxxxxxx6877 - Employee Acct (\$ 843,468.56)	
<input type="checkbox"/>	Parts, Parts, Parts	589789 113122655	01/22/2009	xxxxxxxx6877 - Employee Acct (\$ 843,468.56)	

From this screen the customer would place a check mark next to the recipients that they want to send wires to. Under the Payment Date they can type in the date or use the calendar icon. Then they would choose the account they want the wire to come out of and enter in the amount of the wire. When all wires are setup, the customer can click [Submit] and they will receive a confirmation message

Cash Management / Wire / Multi-Wire Transfer

Wire Transfer(S) Submitted For Processing

Multi-Wire Transfer



The disclosure text for the Wire Process screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management Multi Wire*.

Wire Process

The Cash Management Wire Process screen displays both current and future dated Wire Transfers that were submitted and are waiting to be processed.

Cash Management / Wire / Wire Process

Wire Process

Wire Transfers are processed Monday through Friday, excluding holidays: If they are received on a weekend, they will be processed the next business day. Wire transfers must be received by 2 pm cst to be posted on the same business day. After 2 pm cst, transfers will be processed on the next business day.

	Account	Date Scheduled	Amount	User	Recipient
<input type="checkbox"/>	xxxxxxx6877	01/20/2009	750.00	480046000	Parts, Parts, Parts - 589789
<input type="checkbox"/>	xxxxxxx6877	01/22/2009	150.00	480046000	Auto Parts R Us - 525262
<input type="checkbox"/>	xxxxxxx6877	01/22/2009	150.00	480046000	Auto Parts R Us - 525262
<input type="checkbox"/>	xxxxxxx2345	01/26/2009	200.00	480046000	Foreign Car Parts - 753241

Process Remove

To process the wires the customer or user will need to place a check mark in the box next to the account number and then click on the [Process] button. They will get a validation screen.

Process Wire Transfers

Are You Sure You Want To Process Wire Transfers?

Parts, Parts, Parts - 589789 For 750.00
Auto Parts R Us - 525262 For 150.00
Foreign Car Parts - 753241 For 200.00

Yes No

If they click [No] the wires will not be processed and the customer will go back to the Wire Process screen and see the following message:

Cash Management / Wire / Wire Process

Process Wire Transfers Canceled

Internet Banking

If they click [Yes] they will get a confirmation screen with the details and a confirmation for each wire that was processed.

Wire Transfer Process	
Date	01/22/2009
Time	5:14:05 PM CT
Account	xxxxxxxx6877
Date Schedule	01/20/2009
Amount	750.00
User	480046000
Recipient	Parts, Parts, Parts - 589789
Confirmation Code	lcddbkiCdnnnWdbk
Date	01/22/2009
Time	5:14:05 PM CT
Account	xxxxxxxx6877
Date Schedule	01/22/2009
Amount	150.00
User	480046000
Recipient	Auto Parts R Us - 525262
Confirmation Code	bgPjzINiQIfekbjn
Date	01/22/2009
Time	5:14:05 PM CT
Account	xxxxxxxx2345
Date Schedule	01/26/2009
Amount	200.00
User	480046000
Recipient	Foreign Car Parts - 753241
Confirmation Code	ddkljakdbhtdacc

Once a wire is processed you will receive a Bank Mail message. Any wires not processed or removed will remain listed on the Wire Process screen until a decision is made on them.

If the customer wants to remove the wire from the process screen they can click on [Remove]. They will get a validation screen:

Remove Wire Transfers
Are You Sure You Want To Remove Wire Transfers?
Auto Parts R Us - 525262 For 150.00
<input type="button" value="Yes"/> <input type="button" value="No"/>

If they click [No] they will be taken back to the process screen and their wire will still be there to process.

If they click [Yes] they will be taken back to the process screen and see a confirmation for the wire being removed.

Cash Management / Wire / Wire Process

1 Wire Transfer Removed

Wire Process

Wire Transfers are processed Monday through Friday, excluding holidays: If they are received on a weekend, they will be processed the next business day. Wire transfers must be received by 2 pm cst to be posted on the same business day. After 2 pm cst, transfers will be processed on the next business day.

	Account	Date Scheduled	Amount	User	Recipient
<input type="checkbox"/>	xxxxxxxx6877	01/22/2009	200.00	480046000	Foreign Car Parts - 753241
<input type="checkbox"/>	xxxxxxxx6877	01/22/2009	750.00	480046000	Parts, Parts, Parts - 589789

Internet Banking

Wire Transfer File

If you have it set up to receive the wires through a transfer file, once a wire transfer is processed it appears in the Pending section on the Wire Process screen.

Cash Management / Wire / Wire Process

Wire Process				
Wire Transfers are processed Monday through Friday, excluding holidays: If they are received on a weekend, they will be processed the next business day. Wire transfers must be received by 2 pm cst to be posted on the same business day. After 2 pm cst, transfers will be processed on the next business day.				
No Wire Transfers To Process				
Pending Cash Management Wire Transfers				
From Account	Recipient	User	Date Schedule	Amount
xxxxxxxxx6877	Parts, Parts, Parts - 589789	480046000	01/22/2009	600.00
Total				600.00

The wire transfer will remain in the pending section until the Date Scheduled. Once you have requested the IBWIRE.DAT file it would drop off this screen.

If it is a recurring wire transfer once you have requested the IBWIRE.DAT file the wires would appear at the top of the screen waiting to be processed for the next Date Scheduled.

If the customer clicks [Remove] instead of [Process] for a recurring wire it will only remove the wire from dropping the next time you request your IBWIRE.DAT file. It will change the Date Scheduled to the next recurring date. If the customer wants to delete a recurring wire they would have to do this on the Wire Transfer screen.

Wire Risk Limits

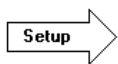
If the customer or user is trying to process the wire and it is over the limit that was set up for them they will receive an error message and will not be able to process the batch.

Cash Management / Wire / Wire Process

ERROR: Amount Exceeds Bank Risk Limit, Parts, Parts, Parts - 589789 - 750.00
ERROR: Amount Exceeds Bank Risk Limit, Auto Parts R Us - 525262 - 150.00
ERROR: Amount Exceeds Bank Risk Limit, Foreign Car Parts - 753241 - 200.00
0 Wire Transfers Processed

If you allow a customer to exceed their limits, they will receive a warning message. The batch would be processed and you would receive a bank mail alerting you that the customer has exceeded their established limit.

WARNING: Amount Exceeds Bank Risk Limit, Parts, Parts, Parts - 589789 - 750.00
WARNING: Amount Exceeds Bank Risk Limit, Auto Parts R Us - 525262 - 150.00
WARNING: Amount Exceeds Bank Risk Limit, Foreign Car Parts - 753241 - 200.00
Wire Transfer Process



The disclosure text for the Wire Process screen can be set up in
Maintenance > Disclosures > Cash Management Wire Process on the bank side.

Internet Banking

Positive Pay

Positive Pay

Positive Pay Import
This allows you to import a Positive Pay import file. Daily Positive Pay is used in conjunction with standard bank account reconciliation services.

Positive Pay Exceptions
This allows you to process Positive Pay exceptions and send your decision to your bank using the internet.

[Back](#)

Daily Positive Pay is used in conjunction with standard bank account reconciliation services.

- The customer can use accounting and database software to send you a positive pay file that lists all the checks written against their account, since the last issue file. That file would include a record of each check's issue date, amount, check number and account.
- When a check is presented for payment, you can compare it against the positive pay file. Any discrepancies in a check's information trigger a flag.
- You can notify the customer on the discrepancy and ask them to verify the authenticity of that check.

****This feature is for Vision banks that have contracted for Account Reconciliation.**

Cash Management / Positive Pay / Positive Pay Import

Positive Pay Import

Please import your Positive Pay file by choosing the format and then browsing to locate the file.

File Format * Standard ▾

Import File * C:\Documents and Settings\tml\Desktop\Import Browse...

Preview Process

Positive Pay Import Detail					
Account	Check	Date	Amount	Code	Payee
xxxxxxxx1611	3048	06/06/2008	3.00	I	ISA
xxxxxxxx1611	3049	06/07/2008	205.00	I	SACU
xxxxxxxx1611	3050	06/09/2008	25.00	I	JUBILEE
Items: 3			233.00		

Process

Back

Cash Management / Positive Pay / Positive Pay Import

Import Complete

Positive Pay Import

Please import your Positive Pay file by choosing the format and then browsing to locate the file.

Date	01/23/2009
Time	14:12:53 PM CT
Account	xxxxxxxxx1611
Items	3
Amount	233.00

[View Detail](#)

Back

®Fiserv

Internet Banking

Standard Issue File Format:

Account number, check number, date, amount, processing code, and payee name. Date field needs to be in MMDDYY format and valid processing codes are surrounded by quotation marks and are as follows: “” for none, “I” for Issue, “R” for Remove, “C” for Change, and “V” for Void. A processing code of “” will be read as Issue.

Example:

The account number is 24984, check number 1540, date is 4/15/03, amount of \$56.00, processing code is Issue and the payee is ABC Construction. So the customer would set up the file as:

24984 1540 041503 56.00 “I” “ABC Construction”



The disclosure text for the Positive Pay Import screen can be set up in *Maintenance > Disclosures > Positive Pay Import* on the bank side.

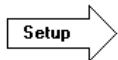
Positive Pay Exceptions

****This feature is for Vision banks that have contracted for Account Reconciliation.**

The Positive Pay Exceptions review option will provide users with an interactive view of any positive pay exception items identified each business day. Exceptions will reflect the Account, Check number, Date Posted, Amount, Exception Reason and Approved column. The default will come in as a “Yes”. The customer will have the option to indicate “Yes” or “No” for payment of the check. Items not approved for payment (marked as “No”) will be returned as fraudulent by the bank. The exception reasons are Multiple Cleared, Cleared Not Issued, Amount Different and No Serial Number.

Positive Pay Exceptions					
Please make your decisions by 3:00 each day so PCS National Bank can update your information.					
Imported On 08/17/2005					
Account	Check	Date	Amount	Reason	Approved
405585 [F] [B]	4567890	01/31/2006	13.22	Amount Different	Yes ▾
405585 [F] [B]	4567890	12/29/2005	13.22	Amount Different	Yes ▾
405585 [F] [B]	4567890	03/08/2006	13.22	Amount Different	Yes ▾
405585 [F] [B]	4567890	02/15/2006	13.22	Amount Different	Yes ▾
405585 [F] [B]	4567890	02/10/2006	13.22	Amount Different	Yes ▾
405585 [F] [B]	4567890	01/05/2006	13.22	Amount Different	Yes ▾
405585 [F] [B]	4567890	01/08/2006	13.22	Amount Different	Yes ▾
405585 [F] [B]	4567890	01/23/2006	13.22	Amount	Yes ▾

Any items marked as “No” and then submitted will automatically generate a bank mail message for you to review. The items that are marked as “Yes” will remain on the Positive Pay Exception screen until the next days IBPP.DAT file is processed. This will allow customers to return back to the Positive Pay Exceptions screen to make additional approval changes. An “Imported On Date” is displayed on the Positive Pay Exceptions screen to assist customers in knowing what day’s exceptions they are viewing.



The disclosure text for the Positive Pay Exceptions can be set up in *Maintenance > Disclosures > Positive Pay Exceptions* on the bank side.

Internet Banking

Security

Security

[Token Enrollment](#)
Use this to request a password security token.

[Token Activation](#)
Use this to enter the password security token serial number and activate your token.

[Security Maintenance](#)
Use this to change the Image/Phrase or Questions/Answers for login authentication

[Change Password](#)
Use this to change your password as often as you want and as often as the bank will allow in order to grant you access to the various internet banking features.

[Back](#)

Token Enrollment

The Token Enrollment screen allows Cash Management customers to sign up or request a multifactor password security token. The request will generate a bank mail message.

Token Enrollment

The Tokens are an additional layer of security to access your accounts along with the current User ID and Password. You will be charged a fee of \$20 to use this token.

Customer Name: BROOKLYNN MAE

☒ Apply For Password Security Token?

Comments: Please mail my token to my primary address.

Once your enrollment is processed, you'll receive a token in the mail. You will then need to go to the Token Activation screen to activate the token.

Submit

Once the customer has entered in their information and they click [Submit] they will receive a confirmation message.

Enrollment Request Sent

Token Enrollment

The Tokens are an additional layer of security to access your accounts along with the current User ID and Password. You will be charged a fee of \$20 to use this token.

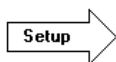
Customer Name: BROOKLYNN MAE

☐ Apply For Password Security Token?

Comments:

Once your enrollment is processed, you'll receive a token in the mail. You will then need to go to the Token Activation screen to activate the token.

Submit



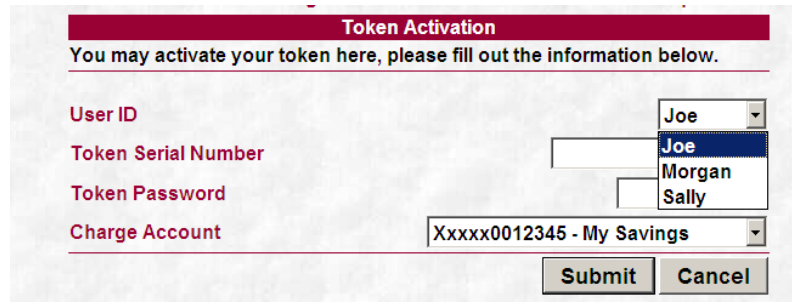
The disclosure text for the Token Enrollment screen can be set up on the bank side under *Maintenance > Disclosures > Cash Management > Security > Token Enrollment(Top)* and *Token Enrollment(Bottom)*.

Internet Banking

Token Activation

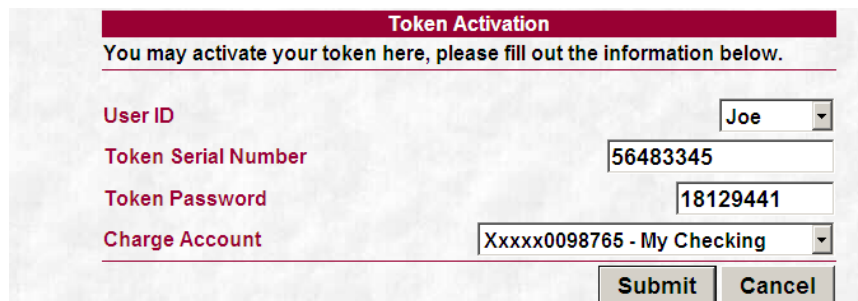
The Token Activation screen will allow a Cash Management customer to activate a token for their users. Once the token is activated the user will be required to use it to access Internet Banking.

If a Cash Management user is set up as a **Security Administrator** they will be able to activate tokens for other Cash Management users. If they are not the administrator the User ID field will default in their user name only.



The form is titled "Token Activation" and includes the instruction: "You may activate your token here, please fill out the information below." It contains four fields: "User ID" with a dropdown menu showing "Joe", "Token Serial Number" with an empty text box, "Token Password" with an empty text box, and "Charge Account" with a dropdown menu showing "Xxxxx0012345 - My Savings". At the bottom are "Submit" and "Cancel" buttons.

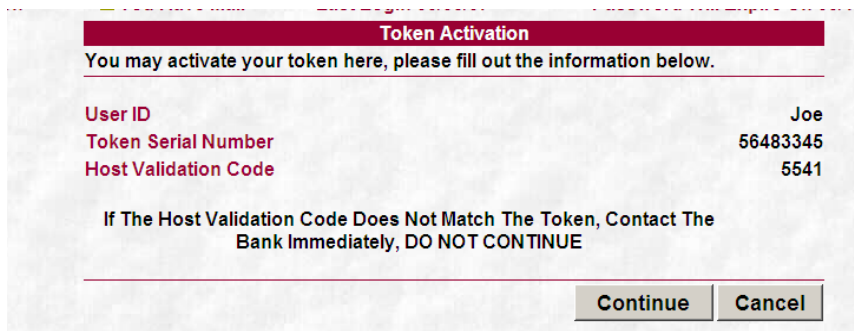
Once the chose the user from the drop down box they would enter the serial number from the back of the token. They will not need to enter any dashes just the number. The Token Password is generated when they press on the token button and this would be entered in the next field. Then the customer or user would select the account that the token charge would be applied to and click [Submit].

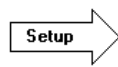


The form is titled "Token Activation" and includes the instruction: "You may activate your token here, please fill out the information below." It contains four fields: "User ID" with a dropdown menu showing "Joe", "Token Serial Number" with the value "56483345", "Token Password" with the value "18129441", and "Charge Account" with a dropdown menu showing "Xxxxx0098765 - My Checking". At the bottom are "Submit" and "Cancel" buttons.

****Note:** Once a token is activated the Token Fee will be generated for that customer the next time a transfer file is requested. If your bank is not charging a fee for the token, the Charge Account field will not display.

The next screen will display the Host Validation Code. This code needs to match the 4 digit code that would display on the token when they press the button again.

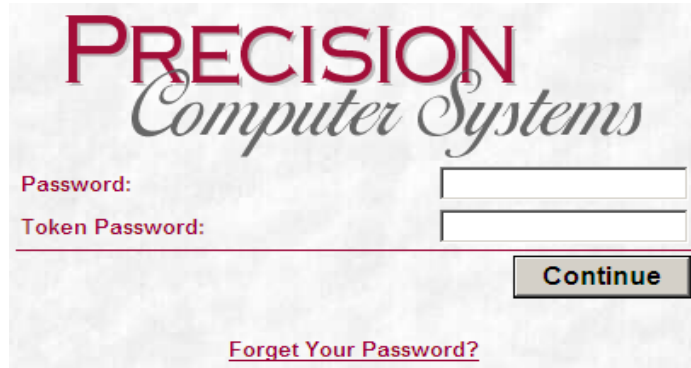
A screenshot of a 'Token Activation' screen. At the top, a red header bar contains the text 'Token Activation'. Below this, a line of text reads 'You may activate your token here, please fill out the information below.' The screen displays three fields: 'User ID' with the value 'Joe', 'Token Serial Number' with the value '56483345', and 'Host Validation Code' with the value '5541'. Below these fields, a warning message states: 'If The Host Validation Code Does Not Match The Token, Contact The Bank Immediately, DO NOT CONTINUE'. At the bottom right, there are two buttons: 'Continue' and 'Cancel'.

 The disclosure text for the Token Activation screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management>Security>Token Activation*.

Internet Banking

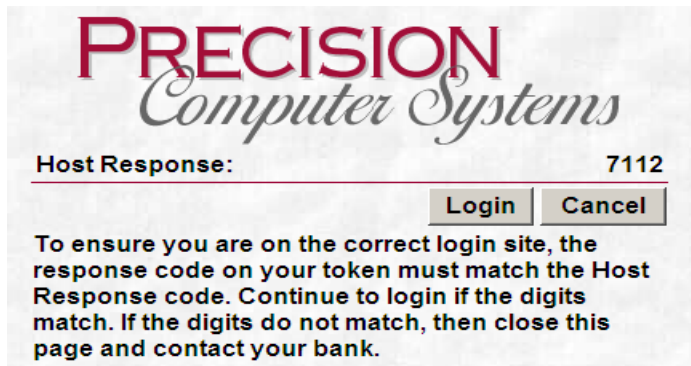
Token Login

If you are utilizing tokens for the multifactor authentication the next screen that the customer will see after they enter their User ID is the password screen and they will be prompted to enter their token password here.



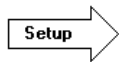
The screenshot shows the login interface for Precision Computer Systems. At the top, the logo "PRECISION Computer Systems" is displayed in red and black. Below the logo, there are two input fields: "Password:" and "Token Password:". To the right of the "Token Password:" field is a "Continue" button. At the bottom center, there is a link that says "Forget Your Password?".

After they enter their password they would need to enter their token password. They can get this by pushing the button on their token. After they enter this on the screen and click [Continue] the next screen will display their host response code. This code must match what shows on their token after they push the button a second time.



The screenshot shows the "Host Response" screen for Precision Computer Systems. The logo "PRECISION Computer Systems" is at the top. Below it, the text "Host Response:" is followed by the code "7112". There are two buttons: "Login" and "Cancel". Below the buttons, a message reads: "To ensure you are on the correct login site, the response code on your token must match the Host Response code. Continue to login if the digits match. If the digits do not match, then close this page and contact your bank."

If they match and the customer clicks on [Login] they will then be taken into Internet Banking. If the codes do not match they can click on [Cancel] and they will be taken back to the login screen.



The disclosures for the token screens can be set up on the bank side under *Maintenance > Disclosures > Token Login*.

Security Maintenance

Cash Management Users can use this screen if they want to change the image, phrase and/or challenge questions and answers they set up when they initially logged into Internet Banking.

If a Cash Management user is set up as a **Security Administrator** they will be able to change these options for other Cash Management users. If they are not the administrator the User ID field will default in their user name only.

Cash Management / Security / Security Maintenance

Security Maintenance

Upon your first Security Login, you were assigned a random authentication image. You also typed in an authentication phrase and selected and answered three challenge questions. Use the buttons below to make changes to these.

By clicking on [Change image/phrase] you can browse through the available images and choose a different one. You can also enter a new one or make changes to your authentication phrase.

By clicking on [Change questions/answers] you can choose different questions and enter new answers or make changes to the existing ones. No special characters are allowed in your authentication phrase or your security answers.

User

User Security Status VERIFIED

By clicking [Change Image/Phrase], the user will see their current image and authentication phrase. They can then search through over 38,000 RSA's images to select a different image.


Cash Management / Security / Security Maintenance

Security Change Image - Phrase

You can search through images to choose a different one. In the Image Saved for Further Review section you can save up to four before deciding on a final image. There are categories available in the drop down box below the images. This allows you to narrow your search options. You can also change or update your authentication phrase on this screen. No special characters are allowed in your authentication phrase.





Once you have made your changes click on [Submit] to save them. Click [Cancel] if you do not want to change your image now.

Your Image And Phrase









Current Image 

Create Authentication Phrase

Image Saved For Further Review



Images For Review



Internet Banking

The Image Saved for Further Review section allows them to save up to four images while searching before deciding on the final image. Once they have their image and/or change their phrase they can click [Submit] to save the changes. The next time the Cash Management user logs into Internet Banking, they will see the new image and/or phrase.

By selecting [Change Questions/Answers], the customer will see the current questions. The customer can make changes to the questions and/or answers and click [Submit] to save the changes. The next time the customer is challenged, they will see the questions they selected.

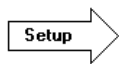
Cash Management / Security / Security Maintenance

Security Change Questions

You can choose different questions from the drop down boxes and also update the answers corresponding to the questions. No special characters are allowed in the answers.

Your Challenge Questions And Answers

Question 1	What is the first name of the maid of honor at your wedding?
Answer 1	<input type="text"/>
Question 2	What was the nickname of your grandfather?
Answer 2	<input type="text"/>
Question 3	What street did your best friend in high school live on? (Enter full name of street only)
Answer 3	<input type="text"/>



The disclosure text for the Security Maintenance screens can be set up on the bank side under *Maintenance>Disclosures>Cash Management>Security>Security Maintenance, Security Maintenance Questions and Security Maintenance Images*.

Change Password

Cash Management users can use this screen to change their password. The passwords for Cash Management users would have the same requirements as the customer passwords.

Cash Management / Security / Change Password

Change Password

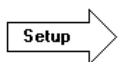
Your password must be at least 6 characters long and at least 4 characters must be a letter, 1 character must be a number and 1 character must be a special character. Special characters that cannot be used are as follows: apostrophe ('), quotation marks ("), backslash (\), braces {}, and tilde (~). **The password is case sensitive.

Please choose and protect your password carefully!

Old Password

New Password

Confirm New Password



The disclosure text for the Security Maintenance screens can be set up on the bank side under *Maintenance>Disclosures>Cash Management>Security>Change Password*.

Internet Banking

Miscellaneous

Miscellaneous

Users

This option allows you to set up Cash Management users so they can access options of an original TIN account. Once the Cash Management user is set up, they will use a password and login to access those options.

Transfer

Allows you to transfer money FROM an account TO another CM account. The Transfer list shows all completed CM transfers, including pending transactions.

Multi-Transfers

Allows you to create multiple transfers of money from a Checking, Savings or Loan (Home Equity) account to a Checking, Savings, Loan or Safe Deposit account. The Transfer list shows all completed transfers, including pending transactions.

Transfer Process

This allows you to process or delete a transfer. This option will display any Cash Management Transfers that were entered by users and are awaiting final approval.

Order Money

This allows you to request bundled and rolled money orders from the bank. This request is sent through a secured bank mail to the bank.

Import File Format

This option allows you to create, change, or delete alternate file formats for standard import files (such as Positive Pay Import).

Back

Users

The User screen will allow a customer to set up additional users. They can select options that the new user will have access to under their TIN.

Cash Management / Miscellaneous / Users

Users

User ☐ Security Administrator

ACH Deposit Transaction Limit <input type="text"/>	ACH Deposit Risk <input type="text"/>
ACH Withdrawal Transaction Limit <input type="text"/>	ACH Withdrawal Risk <input type="text"/>
Wire Transfer Transaction Limit <input type="text"/>	Wire Transfer Risk <input type="text"/>
Transfer Transaction Limit <input type="text"/>	Transfer Risk <input type="text"/>

☐ Restrict Wire Recipient Edit
☐ Restrict ACH Effective Date Field in ACH Process

In the **User** field the customer would put in the Cash Management users name. This will become part of the User ID for this particular user. This should be set up all in lower case and cannot contain any special characters.

The **Security Administrator** box allows the user to change other Cash Management Users security settings under Cash Management Token Activation and Cash Management Security Maintenance.

In the **ACH Deposit** and **ACH Withdrawal Transaction Limits** the customer will need to enter the maximum dollar amount per each ACH Origination and ACH Import this user will be allowed to set up. If the user exceeds the limit, an error message will display and prohibit them from submitting the data.

In the **Wire Transfer Transaction Limit** the customer can enter the maximum dollar amount this user will be allowed when setting up a wire transfer. If the user exceeds this limit, an error message will display and prohibit them from submitting the wire transfer.

In the **Transfer Transaction Limit** field the customer can enter the maximum dollar amount this user will be allowed when setting up an account transfer. If the user exceeds this limit, an error message will display and prohibit them from submitting the transfer on the Transfer and Multi-Transfer screen under Cash Management. The transaction limits will not apply to the Transfer and Multi-Transfer screens under Accounts.

The customer can enter the maximum dollar amount that the user can create per effective date in the **ACH Deposit** and **ACH Withdrawal Risk Limits**. An error message displays if the user exceeds the limit on the ACH Batch and/or ACH Import screens.

In the **Wire Transfer Risk** field the customer can enter the maximum dollar amount that the user can wire per effective date. An error message displays if the user exceeds the limit on the Wire Transfer screen.

Internet Banking

The customer can enter the maximum dollar amount that the user can transfer in the **Transfer Risk** field. An error message will display if the user exceeds the limit on the Transfer and Multi-Transfer screens under Cash Management. The risk limits will not apply to the Transfer and Multi-Transfer screens under Accounts.

The **Restrict Wire Recipient Edit** box will restrict the user from being able to edit the wire recipient, recipient bank information and intermediary bank fields on the Wire Transfer screen.

The **Restrict ACH Effective Date Field In ACH Process** box will restrict the user from being able to edit the date effective field on the ACH Process screen.

The next section of the Cash Management User screen allows the customer to select the options the user will have access to. The first box in each column must be marked which will then select all of the options under the header. The customer can then remove the marks next to the options they want to restrict.

Accounts	Bill Pay	Cash Management	Services	Calculators
<input type="checkbox"/> list		<input checked="" type="checkbox"/> ACH	<input type="checkbox"/> change info	<input type="checkbox"/> loan
<input type="checkbox"/> detail		<input type="checkbox"/> ACH batch	<input type="checkbox"/> change password	<input type="checkbox"/>
<input type="checkbox"/> transfer		<input type="checkbox"/> ACH origination	<input type="checkbox"/> stop payment	<input type="checkbox"/> retirement
<input type="checkbox"/> history		<input type="checkbox"/> ACH process	<input type="checkbox"/> order checks	<input type="checkbox"/> savings
<input type="checkbox"/> statement		<input type="checkbox"/> ACH import	<input type="checkbox"/> reminders	<input type="checkbox"/> bond
<input type="checkbox"/> selection		<input type="checkbox"/> ACH import process	<input type="checkbox"/> Bank Mail	
<input type="checkbox"/> multi-transfers		<input type="checkbox"/> ACH filter exceptions	<input type="checkbox"/> session report	
<input type="checkbox"/> external transfer		<input type="checkbox"/> ACH international batch	<input type="checkbox"/> alerts	
		<input type="checkbox"/> ACH international origination	<input type="checkbox"/> savings bonds	
		<input type="checkbox"/> ACH management	<input type="checkbox"/> official checks	
		<input checked="" type="checkbox"/> Wire	<input type="checkbox"/> travelers cheques	
		<input type="checkbox"/> wire list	<input type="checkbox"/> foreign currency	
		<input type="checkbox"/> wire transfer	<input type="checkbox"/> electronic statement	
		<input type="checkbox"/> multi-wire transfer	<input type="checkbox"/> security maintenance	
		<input type="checkbox"/> wire process		
		<input checked="" type="checkbox"/> Positive Pay		
		<input type="checkbox"/> positive pay import		
		<input type="checkbox"/> positive pay exceptions		
		<input checked="" type="checkbox"/> Security		
		<input type="checkbox"/> security maintenance		
		<input type="checkbox"/> change password		
		<input checked="" type="checkbox"/> Miscellaneous		
		<input type="checkbox"/> users		
		<input type="checkbox"/> transfer		
		<input type="checkbox"/> multi-transfers		
		<input type="checkbox"/> transfer process		
		<input type="checkbox"/> order money		
		<input type="checkbox"/> import file format		

Default Screen		Cash Management		
Access	Transfer	Account	Product/Nickname	Owner
<input type="checkbox"/>	<input type="checkbox"/>	xxxxxxx2345	Tyler's account	Tyler J Larson
<input type="checkbox"/>		xxxxxxx6510	Equity	Mark Smith
<input type="checkbox"/>		xxxxxxx7892	My Loan	PENNY NICKELS

The customer will be able to select the screen that will display when the user logs in from the **Default Screen** drop down box. This can be setup specifically for job functions for each Cash Management User. Cash Management will be the default unless it is changed.

The **Account Access** boxes will give the customer the ability to select which accounts can be accessed by the user. The account access and transfer boxes will be defaulted in as not selected.

Once everything is set up for the user the customer will click [Submit] and confirmation and the user's temporary password will display at the top of the screen. This password is not case sensitive and the user will not need to enter the dashes on the initial login.

Cash Management / Miscellaneous / Users

**User Maintenance Testuser Added
Password Is HDBF-IUOM-DWLJ-SRBI**

The user will login with their user name and the customer's user ID. For example if the customer's user ID was 'penny1' the above user would use 'testuser@penny1' as their user ID.

All of the users will show at the bottom of the screen. This allows the customer the ability to change user settings, delete users, reset their login attempts and/or passwords.

User	Accounts	Payments	Cash Management	Services	Calculators	Token
Donny	no	no	yes	no	no	No
Jackson	yes	no	yes	yes	no	No
Joe	yes	no	yes	no	no	No
Testuser	no	no	yes	no	no	No

Internet Banking

Once a user is selected from this list the password aging information will display at the bottom of the screen. The **Last Password Change** is the date the last time the user password is reset or changed. The **Password Locked In** is the date that a password can be changed after the initial user set up or password reset. **Password Expires** is the date that the existing password will expire and the user will be forced to change it. The customer will need to make sure that they are marking the Change Password option under the Cash Management column for each of the users they set up. The **Password Warning** is the date that a warning message will start to display. The parameters you set up on the bank side of Internet Banking under *Maintenance>Customer ID/Password* will determine these dates. A new Cash Management user will have to login for the first time and reset their initial password for these password fields to populate and display on this screen.

Last Password Change	01/11/2009	Password Locked In	01/11/2009			
Password Expires	01/21/2009	Password Warning	01/11/2009			
<input type="button" value="Submit"/> <input type="button" value="Cancel"/> <input type="button" value="Delete"/> <input type="button" value="Reset Password"/> <input type="button" value="Reset Login"/>						
User	Accounts	Payments	Cash Management	Services	Calculators	Token
Donny	no	no	yes	no	no	No
Jackson	yes	no	yes	yes	no	No
Joe	yes	no	yes	no	no	No
Testuser	no	no	yes	no	no	No

The customer will also be able to [Submit] changes, [Delete] a user, [Reset Password] and [Reset Login] attempts.

Cash Management Multifactor Authentication

If the bank forces tokens for Cash Management users, the new user will need an active token before they will be allowed to log in.

If the customer goes through the RSA multifactor authentication when they login the Cash Management User will also go through this security feature. Since each user will have their own image, phrase, and challenge questions the customer will need to make sure that they are marking the Security Maintenance option under the Cash Management column for each of the users they set up.

If the user becomes locked out of the RSA multifactor authentication, the customer or user will need to contact you to have this reset on the bank side under *Maintenance>Change Security*.

Transfer

The Cash Management Transfer screen allows customers to have a separation of duties for transfers made by their users. The feature is very similar to the feature under Accounts>Transfer with the main difference being that the transfer is processed on a separate screen.

Cash Management / Miscellaneous / Transfer

Transfer

Internet Banking transfers submitted before 2:00 PM (business day) will be posted to the accounts the same business day. Internet Banking transfers submitted after 2:00 PM or on a non-business day will be posted to the accounts the next business day.

► PLEASE NOTE: your transfer request will not be sent to Precision National Bank for processing until you complete the Transfer Process screen.

From Account

To Account

Amount

Date Schedule

Schedule

Expiration Date

Memo

Once the transfer is set up and the user clicks [Submit] they will get a confirmation message. Transfers scheduled for today's date will appear in the Pending Cash Management Transfer portion of the screen.

Cash Management / Miscellaneous / Transfer

Transfer Submitted For Processing

Transfer

Internet Banking transfers submitted before 2:00 PM (business day) will be posted to the accounts the same business day. Internet Banking transfers submitted after 2:00 PM or on a non-business day will be posted to the accounts the next business day.

► PLEASE NOTE: your transfer request will not be sent to Precision National Bank for processing until you complete the Transfer Process screen.

From Account

To Account

Amount

Date Schedule

Schedule

Expiration Date

Memo

Pending Process Cash Management Transfers				
Account	Description	User	Date Scheduled	Amount
xxxxxxx6877	Transfer To Account xxxxxxx2345	480046000	01/29/2009	120.00
Total				120.00

Internet Banking

Recurring Transfers will display in the Recurring Cash Management Transfers section of the screen. It will also display in the Pending Process Cash Management Transfers section until it is processed. The Date Schedule column will advance automatically after its occurrence.

Cash Management / Miscellaneous / Transfer

Transfer
Internet Banking transfers submitted before 2:00 PM (business day) will be posted to the accounts the same business day. Internet Banking transfers submitted after 2:00 PM or on a non-business day will be posted to the accounts the next business day.

► PLEASE NOTE: your transfer request will not be sent to Precision National Bank for processing until you complete the Transfer Process screen.

From Account

xxxxxxx6877 - Checking (\$ 843,328.56)

To Account

xxxxxxx6877 - Checking (\$ 843,328.56)

Amount

Date Schedule

01/29/2009

Schedule

Once

Expiration Date

Memo

Submit

Pending Process Cash Management Transfers

Account	Description	User	Date Scheduled	Amount
xxxxxxx6877	Transfer To Account xxxxxxx2345	480046000	01/29/2009	120.00
xxxxxxx6877	Transfer To Account xxxxxxx2345	480046000	01/29/2009	200.00
Total				320.00

Recurring Cash Management Transfers

Date Schedule	User	Expiration Date	From	To	Schedule	Amount	Memo
02/28/2009	480046000		xxxxxxx6877 - Checking	xxxxxxx2345 - Savings Account	Monthly	200.00	

The recurring transfers can be deleted or altered just by clicking on the Date Scheduled under the Recurring Cash Management Transfers section. This will repopulate the transfer information into the fields at the top of the screen so the user can make changes or click [Delete] to remove it.

The Cash Management customer will be able to see all Cash Management Transfers; however, a Cash Management user will only see the pending and recurring transfers for the accounts they have been given access to when they were set up.

Cash Management Transfer Risk Limits

The Transfer screen will check the Risk Limit that was set up for the user. If they exceed their limit they will get an error message and the transfer will not be submitted.

Cash Management / Miscellaneous / Transfer

ERROR: Amount Exceeds Transaction Limit

Transfer

Internet Banking transfers submitted before 2:00 PM (business day) will be posted to the accounts the same business day. Internet Banking transfers submitted after 2:00 PM or on a non-business day will be posted to the accounts the next business day.

► PLEASE NOTE: your transfer request will not be sent to Precision National Bank for processing until you complete the Transfer Process screen.

From Account	xxxxxxxx6877 - Checking (\$ 843,158.56)
To Account	xxxxxxxx2345 - Savings Account (\$ 123,601.69)
Amount	5.00
Date Schedule	01/29/2009
Schedule	Once
Expiration Date	
Memo	

Submit



The disclosure text for the Transfer screen can be set up on the bank side under Maintenance>Disclosures>Cash Management> Miscellaneous>Transfer.

Internet Banking

Multi-Transfers

The Cash Management Multi-Transfers screen allows customers to have a separation of duties for multi-transfers made by their users. The feature is very similar to the feature under Accounts>Multi-Transfers with the main difference being that the multi-transfers are processed on a separate screen.

Cash Management / Miscellaneous / Multi-Transfers

Multi-Transfers

Use this screen to setup multiple transfers through Cash Management.

From Account	xxxxxxxx2345 - Tyler's account (\$ 123,186.69)	From Account	xxxxxxxx2345 - Tyler's account (\$ 123,186.69)
To Account	xxxxxxxx7892 - My Loan (\$ 0.00)	To Account	xxxxxxxx2345 - Tyler's account (\$ 123,186.69)
Loan Payment Type		Amount	
Amount		Date	01/11/2009
Date	01/11/2009	Scheduled	Once
Scheduled	Once	Expiration Date	
Schedule		Memo	
Expiration Date			
Memo			

From Account	xxxxxxxx2345 - Tyler's account (\$ 123,186.69)	From Account	xxxxxxxx2345 - Tyler's account (\$ 123,186.69)
To Account	xxxxxxxx2345 - Tyler's account (\$ 123,186.69)	To Account	xxxxxxxx2345 - Tyler's account (\$ 123,186.69)
Amount		Amount	
Date	01/11/2009	Date	01/11/2009
Scheduled	Once	Scheduled	Once
Schedule		Expiration Date	
Expiration Date		Memo	
Memo			

Submit Cancel

Once the Transfers are submitted, a confirmation message will appear at the top of the Multi Transfer screen.

Cash Management / Miscellaneous / Multi-Transfers

Transfers Submitted For Processing

Multi-Transfers

Use this screen to setup multiple transfers through Cash Management.

From Account	xxxxxxxx6877 - Checking (\$ 843,008.56)	From Account	xxxxxxxx6877 - Checking (\$ 843,008.56)
To Account	xxxxxxxx6877 - Checking (\$ 843,008.56)	To Account	xxxxxxxx6877 - Checking (\$ 843,008.56)
Amount		Amount	
Date	01/29/2009	Date	01/29/2009
Scheduled	Once	Scheduled	Once
Schedule		Expiration Date	
Expiration Date		Memo	
Memo			

At the bottom of the Multi-Transfer screen the user will be able to see any pending or recurring transfers they have entered on the multi-transfers and transfer screen. It will also display in the Pending Process Cash Management Transfers section until it is processed. If it is a recurring transfer the date that appears under the Date Schedule column will advance automatically after its occurrence.

Pending Process Cash Management Transfers				
Account	Description	User	Date Scheduled	Amount
xxxxxxxx6877	Transfer To Account xxxxxxxx2345	480046000	01/30/2009	150.00
xxxxxxxx2345	Transfer To Account xxxxxxxx6877	480046000	01/29/2009	150.00
Total				300.00

Recurring Cash Management Transfers							
Date Schedule	User	Expiration Date	From	To	Schedule	Amount	Memo
02/28/2009	480046000		xxxxxxxx6877 - Checking	xxxxxxxx2345 - Savings Account	Monthly	200.00	
01/31/2009	480046000		xxxxxxxx6877 - Checking	xxxxxxxx2345 - Savings Account	Daily	150.00	
01/30/2009	480046000		xxxxxxxx2345 - Savings Account	xxxxxxxx6877 - Checking	Daily	150.00	

Transfers that appear in the Recurring Cash Management Transfers list can only be edited or deleted from the *Cash Management>Miscellaneous>Transfer* screen. The Cash Management customer will be able to see all Cash Management Transfers; however, a Cash Management user will only see the pending and recurring transfers for the accounts they have been given access to when they were set up.

Cash Management Transfer Risk Limits

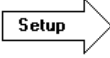
The Multi-Transfers screen will check the Risk Limit that was set up for the user. If they exceed their limit they will get an error message and none of the transfers will be submitted.

Cash Management / Miscellaneous / Multi-Transfers

ERROR: Amount Exceeds Transaction Limit - Transfer Number 1

Multi-Transfers
Use this screen to setup multiple transfers through Cash Management.

From Account	xxxxxxxx6877 - Checking (\$ 843,158.56)	From Account	xxxxxxxx2345 - Savings Account (\$ 123,601.69)
To Account	xxxxxxxx2345 - Savings Account (\$ 123,601.69)	To Account	xxxxxxxx6877 - Checking (\$ 843,158.56)
Amount	5.00	Amount	10.00
Date Scheduled	01/29/2009	Date Scheduled	01/30/2009
Schedule	Once	Schedule	Once
Expiration Date		Expiration Date	
Memo		Memo	

 The disclosure text for the Multi-Transfers screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management>Miscellaneous>Multi-Transfers*.

Internet Banking

Transfer Process

The Cash Management Transfer Process screen will display any Transfers that were entered on the Cash Management Transfer or Cash Management Multi-Transfers screens. The user can complete each transfer by placing a check in the box next to the account number and then clicking either [Process] or [Delete].

Cash Management / Miscellaneous / Transfer Process

Transfer Process

Internet Banking transfers submitted before 2:00 PM (business day) will be posted to the accounts the same business day. Internet Banking transfers submitted after 2:00 PM or on a non-business day will be posted to the accounts the next business day.

Please place a check mark in front of the account then click on Process.

	Account	Date Scheduled	Description	Amount	User
<input type="checkbox"/>	xxxxxxxx6877	01/30/09	Transfer To Account xxxxxxxx2345	150.00	480046000
<input type="checkbox"/>	xxxxxxxx2345	01/29/09	Transfer To Account xxxxxxxx6877	150.00	480046000

Pending Transfers

Account	Description	Date Scheduled	Amount
xxxxxxxx6877	Transfer To Account xxxxxxxx2345	01/27/09	15.00
xxxxxxxx6877	Transfer To Account xxxxxxxx2345	01/28/09	10.00
xxxxxxxx6877	Transfer To Account xxxxxxxx2345	01/29/09	120.00
xxxxxxxx6877	Transfer To Account xxxxxxxx2345	01/29/09	200.00
Total			345.00

Transfers that have been processed will appear in the Pending Transfers section of this screen. The transfers will remain in the pending section until the Date Scheduled for the transfer to drop in the IBPCS.DAT when it is requested. The Cash Management customer will be able to see all Cash Management Transfers; however, a Cash Management user will only see the pending and recurring transfers for the accounts they have been given access to when they were set up.

Once the user clicks [Process] they will get a validation screen. If they chose [No] they will be taken back to the Transfer Process screen and get a message stating "Transfer Process Canceled".

Process Transfers

Are You Sure You Want To Process Transfers?

Transfer To Account Xxxxxxxxx6877 For 150.00

If they chose [Yes] they will get a confirmation screen that will show the details of the transfer.

Cash Management Transfer Process	
Date	01/29/2009
Time	10:58:51 AM CT
From Account	xxxxxxxx2345
To Account	xxxxxxxx6877
Amount	150.00
Date Schedule	01/29/2009
Description	Transfer To Account xxxxxxxx6877
User	480046000
Confirmation Code	shbnabgijylpgFbM
<input type="button" value="Back"/>	


Cash Management Transfer Risk Limits

The Transfer Process screen will check the Risk Limit that was set up for the user. If they exceed their limit they will get an error message and the transfer will not be processed.

Cash Management / Miscellaneous / Transfer Process

**ERROR: Amount Exceeds Transfer Risk Limit - Transfer To Account 212345 - 150.00
0 Transfers Processed**

Transfer Process				
Internet Banking transfers submitted before 2:00 PM (business day) will be posted to the accounts the same business day. Internet Banking transfers submitted after 2:00 PM or on a non-business day will be posted to the accounts the next business day.				
Please place a check mark in front of the account then click on Process.				
Account	Date Scheduled	Description	Amount	User
<input type="checkbox"/> xxxxxxxx6877	01/31/09	Transfer To Account xxxxxxxx2345	150.00	480046000
<input type="button" value="Process"/> <input type="button" value="Remove"/>				

 The disclosure text for the Transfer Process screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management>Miscellaneous>Transfer Process*.

Internet Banking

Order Money

This option allows the Cash Management customer to submit a request to order money. You would receive this request through the secure bank mail.

The customer can select the account they would like you to debit for this order.

They can then enter a date or use the calendar icon to select a date when this order is needed. Then they would enter the amount of Cash or Coin that they need. The screen will automatically calculate the Total of the Order Money that is selected.

The Instruction field can be used to specify desired pickup time and location or any other information regarding the order.

Cash Management / Miscellaneous / Order Money

Order Money

Please submit your request for pick up at the bank before 3:00 pm cst.

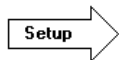
From Account

Date Needed

Denomination	Quantity
\$100s (\$0.00/Bundle)	<input type="text"/>
\$50s (\$0.00/Bundle)	<input type="text"/>
\$20s (\$0.00/Bundle)	<input type="text"/>
\$10s (\$0.00/Bundle)	<input type="text"/>
\$5s (\$0.00/Bundle)	<input type="text"/>
\$1s (\$0.00/Bundle)	<input type="text"/>
Half Dollars (\$0.00/Roll)	<input type="text"/>
Quarters (\$10.00/Roll)	<input type="text"/>
Dimes (\$5.00/Roll)	<input type="text"/>
Nickels (\$2.00/Roll)	<input type="text"/>
Pennies (\$1.00/Roll)	<input type="text"/>
Total	<input type="text" value="0.00"/>

Instructions

After they have filled out the screen they can click [Submit] and the request will be sent to your bank mail. The customer will see a confirmation screen with the details of their request.



The disclosure text for the Order Money screen can be set up on the bank side under *Maintenance > Disclosures > Cash Management > Miscellaneous > Order Money*.

Import File Format

The Import File Format screen allows the Cash Management customer to set up formats that will convert their ACH Import and Positive Pay files into the standard format once they are imported into Internet Banking. They will have the option of setting up delimited or fixed length formats.

Cash Management / Miscellaneous / Import File Format

Import File Format

Use this screen to setup different file formats for your Positive Pay or ACH file. You will then be able to import those files into internet banking for processing.

File Type

Type *

Description *

Import File Format *

Description	Import File Format	File Type
Origination Import	Delimited	ACH Import

To set up a format the customer would select the type of file they will be importing Positive Pay or ACH Import in the File Type drop down box. Then enter in a name for the format in the Description field. In the Import File Format drop down box they would choose either Fixed Length or one of the Delimited options and click [Submit].

If they chose a fixed length format the next screen will allow them to set the number of header and footer lines and the starting position and length for each field in their file.

Cash Management / Miscellaneous / Import File Format

Import File Format

Use this screen to setup different file formats for your Positive Pay or ACH file. You will then be able to import those files into internet banking for processing.

File Type

Type *

Description *

Import File Format *

Number Of Header Lines

Number Of Footer Lines

Fields

Field	Start Position	Length
Name	<input type="text"/>	<input type="text"/>
Routing Number	<input type="text"/>	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>
Amount	<input type="text"/>	<input type="text"/>
Tran Code	<input type="text"/>	<input type="text"/>
Identification	<input type="text"/>	<input type="text"/>
Trace Number	<input type="text"/>	<input type="text"/>
Addenda	<input type="text"/>	<input type="text"/>

Internet Banking

If they chose one of the delimited formats the next screen will allow the customer to set the number of header and footer lines. They would then enter in the field number which would indicate where that particular field starts in the file.

Cash Management / Miscellaneous / Import File Format

Import File Format

Use this screen to setup different file formats for your Positive Pay or ACH file. You will then be able to import those files into internet banking for processing.

File Type

Type *

Description *

Import File Format *

Number Of Header Lines

Number Of Footer Lines

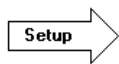
Fields

Field	Field Number
Name	<input type="text"/>
Routing Number	<input type="text"/>
Account Number	<input type="text"/>
Amount	<input type="text"/>
Tran Code	<input type="text"/>
Identification	<input type="text"/>
Trace Number	<input type="text"/>
Addenda	<input type="text"/>

After entering all of the information the customer clicks [Submit]. This will save their format at the bottom of the screen where they could access it to make any changes or delete it. Once it has been saved on this screen the customer will also see it in the drop down boxes on the ACH Import and Positive Pay Import screens.

****Note:** When the customer sets up the file they will be importing into Internet Banking, the following fields must be formatted correctly:

- Date Fields as MM/DD/YY
- Account number as numeric only
- Amount as numeric with two decimal places (55.00)
- Check number as numeric only



The disclosure text for the Import File Format screen can be set up on the bank side under *Maintenance>Disclosures>Cash Management>Miscellaneous>Import File Format*.

Services

When the customer clicks on Services they will see a list of the options they have available and a general description for each.

Services
Change Info Use this to change your address, phone or fax numbers, email address, and user ID.
Change Password Use this to change your password as often as you want to allow you unlimited access to the various internet banking features.
Stop Payment Use this to stop payment on a check you've written or automatic payment that is drawn from your account.
Order Checks Use this to order more checks for your checking account. This request is sent through secured bank mail to the bank.
Reminders Use this to build recurring reminders to remember special events, birthdays, anniversaries, etc. On the day specified, the reminder that you create will be sent to you as an e-mail message.
Bank Mail Use this to confidentially read and respond to mail messages sent from your financial institution.
Session Report Use this to see detailed information on specific transactions and account information changes. For example, you can verify the transaction date and amount, beginning and ending check numbers and/or accounts, memos, confirmation codes, etc.
Alerts Use this to monitor end-of-day balances on DDA, Savings and Loan accounts. An alert is sent as an e-mail message when your account reaches a set balance.
Savings Bonds This option allows you to submit a savings bond request to your bank. This request is sent through secured bank mail to the bank.
Official Checks Use this to order official checks from your bank. This request is sent through secured bank mail to the bank.
Travelers Cheques Use this to order travelers cheques from your bank. This request is sent through secured bank mail to the bank.
Foreign Currency Use this to order foreign currency from your bank. This request is sent through secured bank mail to the bank.
Electronic Statement Use this to select your accounts for which you wish to receive email notification that your electronic statement is available for you to view in Internet Banking.
Token Enrollment Use this to request a password security token.
Token Activation Use this to enter the password security token serial number and activate your token.
Security Maintenance Use this to change the Image/Phrase or Questions/Answers for login authentication
Mobile Activation Allows you to enable mobile access to Internet Banking and set up your initial PIN.
Change Mobile Pin Allows you to change your PIN for your mobile device.
Mobile Security Maintenance Allows you to set the security questions for your mobile device.

Internet Banking

Session Report

This screen will display the transactions and activity the customer has completed within Internet Banking. There is a years worth of activity history. The customer would enter in a date range in the From and To fields. The activity will display in time order with the most recent transactions displaying first.

Services / Session Report

Session Report			
	From	To	
Date	10/06/2008	10/06/2008	
<input type="button" value="Submit"/>			

<< Date >>	Time	Name	Description
10/06/2008	3:18 PM CT	Bank	Password Reset By Bank
10/06/2008	2:30 PM CT	Bank	Password Reset By Bank
10/06/2008	1:28 PM CT	Bank	Password Reset By Bank
10/06/2008	1:25 PM CT	Bank	External Transfer Removed for Ext Trf
10/06/2008	11:28 AM CT	Bank	Password Reset By Bank
10/06/2008	11:26 AM CT	Bank	User ID Changed By Bank
10/06/2008	10:54 AM CT	PENNY NICKELS	User Alert Deleted
10/06/2008	10:53 AM CT	PENNY NICKELS	User Alert Created
10/06/2008	10:50 AM CT	PENNY NICKELS	Security Maintenance
10/06/2008	10:48 AM CT	PENNY NICKELS	Security Maintenance
10/06/2008	10:46 AM CT	PENNY NICKELS	Security Maintenance
10/06/2008	10:31 AM CT	PENNY NICKELS	User Alert Deleted
10/06/2008	10:31 AM CT	PENNY NICKELS	Account Alert Updated
10/06/2008	10:19 AM CT	PENNY NICKELS	Order Checks
10/06/2008	10:15 AM CT	PENNY NICKELS	Additional E-Mail Address Added
10/06/2008	9:48 AM CT	PENNY NICKELS	External Transfer Item Processed
10/06/2008	9:48 AM CT	PENNY NICKELS	External Transfer Item Updated
10/06/2008	9:47 AM CT	PENNY NICKELS	External Transfer Item Created
10/06/2008	9:44 AM CT	PENNY NICKELS	Account Multi-Transfer
10/06/2008	9:44 AM CT	PENNY NICKELS	Account Multi-Transfer
10/06/2008	9:34 AM CT	PENNY NICKELS	Deleted Transfer
10/06/2008	9:34 AM CT	PENNY NICKELS	Change Transfer
10/06/2008	9:32 AM CT	PENNY NICKELS	Account Transfer
10/06/2008	9:31 AM CT	PENNY NICKELS	Account Transfer
10/06/2008	8:56 AM CT	Bank	Password Reset By Bank
10/06/2008	8:56 AM CT	Bank	User ID Changed By Bank

The customer can click on the Date of a specific transaction and pull up additional information or details regarding that item. If a customer utilizes Cash Management they can see the items in their processed ACH batches from this screen. When they click on the date of a processed ACH Batch, they will see the general details for that batch.

Process Batch Detail	
Date	10/30/2008
Time	11:30:27 AM CT
Batch	Batch 111
Effective Date	11/12/2008
Items	6
Debits	400.00
Credits	2,100.00
Date Schedule	11/12/2008
Confirmation	ddpcbcbiXdlejXnj
View Detail	
<input type="button" value="Close"/>	

In the lower left hand corner of this screen there is a link labeled View Detail. When they click on this it will display the items. They can click on the Hide Detail link to go back to the original view.

Process Batch Detail				
Date	10/30/2008			
Time	11:30:27 AM CT			
Batch	Batch 111			
Effective Date	11/12/2008			
Items	6			
Debits	400.00			
Credits	2,100.00			
Date Schedule	11/12/2008			
Confirmation	ddpcbcbiXdlejXnj			
<u>Hide Detail</u>				
Name	Account	Routing Number	Amount	Transaction
Employee 1	85468	111111118	1,600.00	Checking Deposit
Hilliary Crum	1245678	71111986	100.00	Checking Withdrawal
John Q Public	12345678	9906008	500.00	Checking Deposit
Marcy Johnns	78965465	9906008	50.00	Checking Withdrawal
Marvin Miles	789654	9906008	50.00	Savings Withdrawal
Mary Sunshine	12345678	9906008	200.00	Checking Withdrawal
<div>Close</div>				

Internet Banking

Alerts

This function allows the customer to set up alerts based on different modules. These alerts will be sent to the e-mail address that the customer selects during the set up.

Services / Alerts

Alerts

You can set up an alert to be sent to your personal e-mail address. To verify that we have your current email address on record or add multiple email addresses go to Services>Change Info on the left menu.

Module * Account

Account * xxxxxxxx6877 - Checking

Send Me An Alert * when my balance is greater than

Amount *

Do Not Send Alert Times

From *

To *

Send Alerts To

☒ All << E-Mail Addresses / Mobile Numbers >>

<input type="checkbox"/>	6053671098@vtext.com
<input type="checkbox"/>	ES IB@pcsbanking.com
<input type="checkbox"/>	larson320@hotmail.com

<< Module >>	Alert	Last Sent
Account	Send Me An Alert When My Balance Is Less Than 100.00	
Account	Send Me An Alert When My Statement Is Available	
ACH	Send Me An Alert When An ACH Batch Is Submitted For Processing	02/10/2009
ACH	Send Me An Alert When An ACH Import File Is Submitted For Processing	02/10/2009
User	Send Me An Alert When My Password Has Been Changed	02/04/2009
User	Send Me An Alert When My Login Has Been Reset	01/21/2009
User	Send Me An Alert When My Login Attempts Exceed The Limit	01/15/2009

Alerts 7

There are five Cash Management alert modules they are ACH, ACH Filter, Positive Pay, CM Transfer and Wire. (due to exceeded amount limit, invalid account number or invalid date).

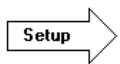
ACH will allow the customer to monitor batch activity such as when batches are submitted for processing and when batches are processed just to list a few.

ACH Filter will allow the customer to monitor when ACH exceptions are available for review in Internet Banking.

Positive Pay will allow the customer to monitor when exceptions are available for review in Internet Banking.

CM Transfer will allow the customer to monitor each time a Cash Management transfer is submitted for processing or when Cash Management transfers are processed.

Wire will allow the customer to monitor each time a wire is submitted for processing or when a wire is processed.



The disclosure wording for the Alerts screen can be set up on the bank side under *Maintenance>Disclosures>Services>Alerts*.