

## Table of Contents

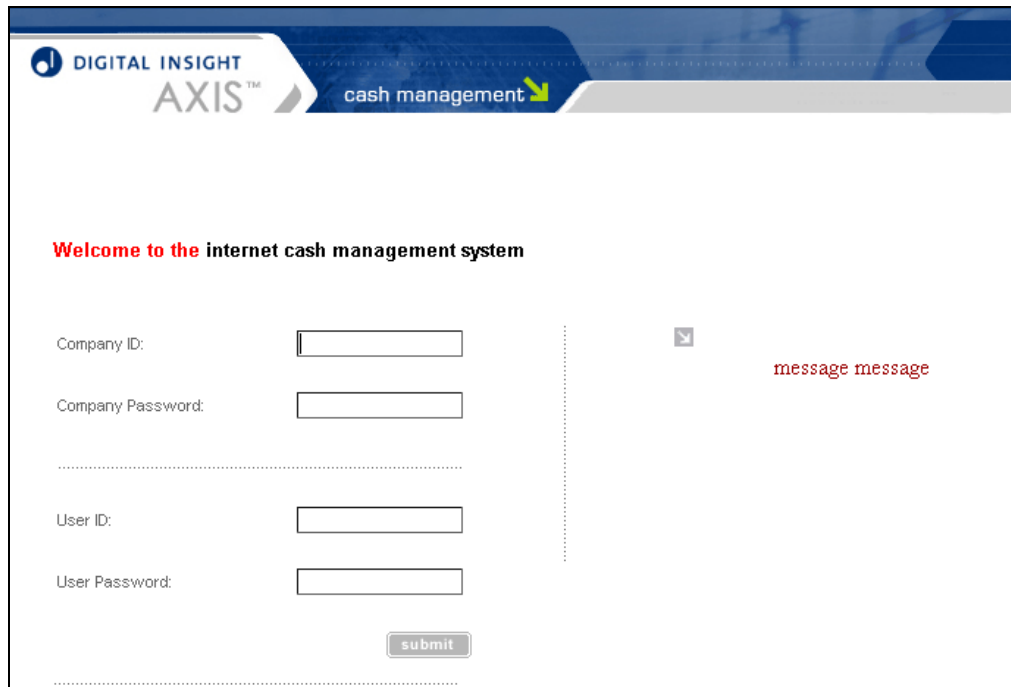
- [Administration](#)
  - [User Maintenance](#)
  - [Activity Reporting](#)
  - [Sweeps](#)
  - [Balance Alert](#)
  - [Account Maintenance](#)
  - [Change Company Password](#)
  - [Change User Preferences](#)
  - [Change Timeout](#)
  - [Change User Password](#)
- [Account Services](#)
  - [Stop Payment](#)
- [Balance Reporting](#)
  - [Account Summary](#)
  - [Account Details](#)
  - [Create Report](#)
  - [Run Selected Report](#)
- [Funds Transfer](#)
- [Book Transfer](#)
- [ACH](#)
- [Wire Transfer](#)
- [EFTPS](#)
- [Online Services](#)
  - [Photocopy Request](#)
  - [Check Reorder](#)
  - [Account Research](#)
- [E-Mail](#)

# Commercial Customer Platform

## Accessing Cash Management

Access the Commercial Customer Platform using your Financial Institution's Web site.

From your Financial Institution's Web site, click the Cash Management graphic or text that indicates a link to the Cash Management system. The Commercial Customer Platform Log-On screen appears.



DIGITAL INSIGHT  
AXIS™

cash management

**Welcome to the internet cash management system**

Company ID:

Company Password:

.....

User ID:

User Password:

submit

message message

---

**Note:** Your Financial Institution may have links to the following types of disclosure statements on the login page: "Terms & Conditions", "Privacy", and "Security". Click on a link to open a new browser window displaying the message text. Your Financial Institution may also provide business related links on the log-on screen. In addition, your FI may have a message displayed on the right-hand portion of the login screen.

---

1. Enter your company ID, as assigned by your Financial Institution, and your company password.

---

**Note:** If this is the first time your organization is logging onto the Cash Management system, enter the company password as assigned by your Financial Institution. The system will require you to change the company password immediately after log-on. Special password characteristics may be imposed by the Financial Institution to provide a greater degree of security; if an invalid password is entered a message will appear with further instructions.

---

2. Enter your user ID as assigned by your company administrator.

---

**Note:** If you are the company administrator, you specified your user ID and password when you signed up for the Cash Management system with your Financial Institution.

---

3. Enter your user password.
4. Click the **Submit** button to log-on to the Cash Management system.

# Administration

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

- **User Maintenance** - create a "profile" for each user: along with a unique ID and secure password, define each the user permissions for access to accounts and specific services.
- **Activity Reporting** – define criteria and select information from available transaction logs for reporting purposes or download the information for use in another application.
- **Sweeps** - set up automated sweeps on accounts to keep their balances within certain limits.
- **Balance Alerts** - specify alert conditions by defining unique criteria for individual accounts then set the system to send an email message when an account reaches a specified monetary level.
- **Account Maintenance** – assign a more descriptive name to any of the available accounts.
- **Change Password (Company and User)** – change Company and user passwords at any time or when required by the FI. (Only authorized administrators may change the company password).
- **Change User Preferences** - customize some system settings just for your own login (i.e., the system will be set a certain way for you but this will not affect any other users).
- **Change Timeout** – set the time limit after which a "timeout" occurs and the end-user must log in again.
- **Change PIN** - change the PIN setting in the Cash Management system. (This is necessary if the PIN is changed on the Host system – the Cash Management entry must be changed to match it.)

# User Maintenance

The **User Maintenance** option is used to add, modify and delete end-users and determine the services and accounts they can access. User Maintenance controls let you create a "profile" for each user. This profile includes a unique ID and secure password, as well as permission settings that enable the user to access certain accounts and use specific services.

The controls are arranged in three logical groups: **User Information** (basic identifying data), **Account List** (account access and service restrictions) and **Features/Services** (access to Cash Management features and services).

Only the Company Administrator created by the Financial Institution has the ability to modify other users who are designated as Administrators. An administrator user created by the Company Administrator can view, add, delete, and modify non-Administrative users.

---

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

---

To access User Maintenance:

- Click the **User Maintenance** option on the **Administration** menu. The **User Maintenance** screen appears. Each section of the screen is described below.

## User Information

The screenshot shows the 'User Maintenance' interface. At the top left, the title 'User Maintenance' is displayed in orange. To its right, a blue message reads 'this is a message'. Below this is a light blue horizontal bar. The main form area contains several input fields: 'Current User' is a dropdown menu currently showing 'TEST13' with a 'new' button to its right; 'User Name' is a text box containing 'test13'; 'User ID' is a text box containing 'TEST13'; 'Password' is an empty text box; 'Confirm' is an empty text box; and 'Email' is an empty text box. At the bottom of the form, there is a row of five buttons: 'add', 'update', 'delete', 'reset', and 'list'.

The **User Information** section has controls to set the top-level user identification settings (name, ID, etc.).

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

- User ID** This is the ID that the user will use to log in to the system.
- Password/Confirm** This is the password that the user will use when logging in. The system crosschecks the **Password** and **Confirm** fields to help eliminate typographical errors.
- Email** This is the user's email address. System-generated email messages intended for this user will be directed to this address.

Account List

Account List											
Account	BAL RPT	BOOK XFR CREDIT	BOOK XFR DEBIT	NSF BOOK XFR	WIRE XFR	STOP PMT	ACH	TAX PMT	ACCT SRVCS EXCPTS	ACCT SRVCS ISSUES	ALL
11xxxxxxx ECONOMY CHECKING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12xxxxxxx PERSONAL CHECKING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13xxxxxxx EXPRESS CHECKING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14xxxxxxx LINE OF CREDIT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15xxxxxxx LINE OF CREDIT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16xxxxxxx MASTERCARD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

The available services include:

- **Balance Reporting** (BAL RPT)
- **Book Transfer Credit** (BOOK XFR CREDIT)
- **Book Transfer Debit** (BOOK XFR DEBIT)
- **Book Transfer Non-Sufficient Funds** (NSF BOOK XFR)
- **Wire Transfer** (WIRE XFR)
- **Stop Payment** (STOP PMT)
- **ACH**
- **Tax Payment** (TAX PMT)
- **Reconciliation Issues and Exceptions**(RECON SRVCS ISSUES and RECON SRVCS EXCPTS)
- **All** (ALL)
- **Bill Pay** (BILL PAY)

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

---

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

---

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

## Features/Services

<b>Administration</b>	
<input type="checkbox"/> User Administrator	
<b>Balance Reporting</b>	
<input type="checkbox"/> Allow Balance Reporting	
<b>Book Transfer</b>	
<input type="checkbox"/> Allow Book Transfer	
<b>Wire Transfer</b>	
<input type="checkbox"/> Allow Wire Transfer	
<input type="checkbox"/> Initiate Template	<input type="checkbox"/> Initiate Group
<input type="checkbox"/> Initiate Freeform	<input type="checkbox"/> Approval
<input type="checkbox"/> Template Maintenance	<input type="checkbox"/> Template Group Maintenance
<input type="checkbox"/> Incoming Wires	<input type="checkbox"/> Suppress Email Approval Request
<input type="checkbox"/> Investigation Request	<input type="checkbox"/> Suppress Incoming Email Notification
<input type="checkbox"/> Foreign Exchange Rates	
Daily Limit: <input type="text" value="0.00"/>	Transaction Limit: <input type="text" value="0.00"/>
<b>Stop Payments</b>	
<input type="checkbox"/> Allow Stop Payments	
<input type="checkbox"/> Stop Payments	
<b>ACH</b>	
<input type="checkbox"/> Allow ACH	
<input type="checkbox"/> Participant Maintenance	<input type="checkbox"/> Transaction Entry Maintenance
<input type="checkbox"/> ACH Approval	<input type="checkbox"/> Suppress Email Approval Request
<input type="checkbox"/> Batch Template Maintenance	<input type="checkbox"/> Initiate Batch
<input type="checkbox"/> Reversal	<input type="checkbox"/> Import ACH file
Daily Limit: <input type="text" value="0.00"/>	Transaction Limit: <input type="text" value="0.00"/>
<b>Online Services</b>	
<input type="checkbox"/> Allow Online Services	
<input type="checkbox"/> Photocopy Request	<input type="checkbox"/> Check Reorder
<input type="checkbox"/> Account Research	<input type="checkbox"/> Cash/Change Order Form
<input type="checkbox"/> Bill Pay Research	
<b>Account Reconciliation</b>	
<input checked="" type="checkbox"/> Allow Reconciliation	
<input checked="" type="checkbox"/> Issues Register Input	<input checked="" type="checkbox"/> File Upload
<input checked="" type="checkbox"/> Issues Register	<input type="checkbox"/> Exceptions Processing
<input type="checkbox"/> Reconcile Issues	<input type="checkbox"/> Suppress Exceptions Notification
<input checked="" type="checkbox"/> Suppress Issues Notification	
<b>Other Services</b>	

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

---

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

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

---

## Administration

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

## Balance Reporting

**Allow Balance Reporting** Grants access to the Balance Reporting service.

## Book Transfer

**Allow Book Transfer** Grants access to the Book Transfer service.

## Wire Transfer

**Allow Wire Transfer** Grants general access to the Wire Transfer service. The other checkboxes control access to the specific Wire Transfer functions.

**Initiate Template** Grants permission to submit Template-based Wire Transfers.

**Initiate Group** Grants permission to submit Group-based Wire Transfers.

**Initiate Freeform** Grants permission to submit freeform wire transfers (i.e., wire transfers that do not use predefined templates).

**Approval** Designates the user as a Wire Transfer Administrator, with the capability to approve or deny wire transfer submittals. Wire Transfer Administrators receive system-generated email messages whenever a user submits a new wire transfer that requires approval.

**Template Maintenance** Grants permission to create, modify and delete wire template definitions

**Template Group Maintenance** Grants permission to create, modify and delete wire group definitions.

**Investigation Request** Grants permission to initiate a wire transfer investigation.

**Incoming Wires** Grants permission to access incoming transfer details. (*Wire Interface Dependent*)

**Suppress Incoming Email Notification** Prevents the system from sending email to the user regarding incoming wires. (*Wire Interface Dependent*)

<b>Suppress Email Approval Request</b>	Prevents the system from sending email approval requests to the user. (Without this setting, Wire Administrators receive email every time a user initiates a wire transfer that requires approval.)
<b>Foreign Exchange Rates</b>	Grants permission to view the foreign currency exchange rates table.
<b>Daily Limit</b>	Specifies the daily cumulative maximum amount of funds the user can transfer.
<b>Transaction Limit</b>	Specifies the maximum amount of funds the user can transfer in any single transaction.
<b>Stop Payments</b>	
<b>Allow Stop Payments</b>	Grants access to the Stop Payments service.
<b>ACH</b>	
<b>Allow ACH</b>	Grants general access to the <b>ACH</b> service. The other checkboxes control access to the specific <b>ACH</b> functions.
<b>Participant Maintenance</b>	Grants permission to add, modify and delete ACH participant definitions.
<b>ACH Approval</b>	Designates the user as an ACH Administrator, with the capability to approve or deny ACH submittals. ACH Administrators receive system-generated email messages whenever a user submits a new ACH batch that requires approval.
<b>Batch Template Maintenance</b>	Grants permission to add, modify and delete ACH batch template definitions.
<b>Reversal</b>	Grants permission to cancel out a previously submitted ACH transaction. (Note that this does not happen directly – the system sends an email request to the Financial Institution.)
<b>Initiate Batch</b>	Grants permission to submit ACH batches.
<b>Transaction Entry Maintenance</b>	Grants permission to define which participants are included in ACH batches.
<b>Suppress Email Approval Request</b>	Prevents the system from sending email approval requests to the user. (Without this setting, ACH Administrators receive email every time a user initiates an ACH batch that requires approval.)
<b>Upload ACH file</b>	Grants permission to upload ACH files to the Financial Institution.
<b>Import ACH file</b>	Grants permission to import ACH files and add their batch and participant definitions to the database.
<b>Daily Limit</b>	Specifies the daily cumulative maximum amount of funds the user can transfer.
<b>Transaction Limit</b>	Specifies the maximum amount of funds the user can transfer in any single ACH batch.
<b>Tax Payments</b>	

**Allow Tax Payments** Grants general access to the **Tax Payments** service. The other checkboxes control access to the specific **Tax Payments** functions.

**Tax Payments** Grants permission to submit tax payments.

**Tax Payments Admin Activity/Approval** Designates the user as a Tax Payments Administrator, with the capability to approve or deny tax payment submittals. Tax Payments Administrators receive system-generated email messages whenever a user submits a new tax payment that requires approval.

**Suppress Email Approval Request** Prevents the system from sending email approval requests to the user. (Without this setting, Administrators receive email every time a user initiates an EFTPS batch that requires approval.)

**Daily Limit** Specifies the daily cumulative maximum amount of funds the user can transfer.

**Transaction Limit** Specifies the maximum amount of funds the user can transfer in any single transaction.

### Online Services

**Note:** A user must have Balance Reporting capability for an account in order to use Online Services with that account.

**Allow Online Services** Grants general access to the **Online Services** service. The other checkboxes control access to the specific **Online Services** functions.

**Photocopy Request** Grants permission to request a photocopy (or an electronic image) of a paid check or earlier account statement.

**Check Reorder** Grants permission to submit online check orders.

**Account Research** Grants permission to initiate requests to the Financial Institution to investigate or clarify specific account activity.

**Cash/Change Order Form** Grants permission to request cash shipments from the Financial Institution.

**Bill Pay Research** Grants permission to initiate requests to the Financial Institution to investigate or clarify specific Bill Pay activity.

### Account Reconciliation

**Allow Reconciliation** Grants general access to the **Reconciliation** service. The other checkboxes control access to the specific **Reconciliation** functions. Reconciliation Services supports checking accounts only.

**Issues Reconciliation** Grants permission to reconcile the issued items and allows the user to view, filter, and export the issue items in register.

**Exceptions Processing** Grants permission to submit exception decisions for processing.

<b>Suppress Exception Notification</b>	Prevents the system from sending email every time the FI uploads exceptions.
<b>Suppress Issues Notification</b>	Prevents the system from sending email every time the FI downloads an Issues Register for processing.
<b>Issues Register Input</b>	Grants permission to manually input issues into a register for processing.
<b>Upload Issues File</b>	Grants permission to upload Issues Register file to the FI.
<b>Other Services</b>	
<b>Bill Pay</b>	Grants permission to use the <b>Bill Pay</b> system.

## ***Add an End-user***

1. Click the **User Maintenance** option on the **Administration** menu. The **User Maintenance** screen appears.
2. Click the **New** button to clear the fields.
3. Enter the user name and user ID. The end-user will use the user ID when he or she logs on the Commercial Customer Platform.
4. Enter the end-user's password. The end-user will also use this when he or she logs on to the Commercial Customer Platform.
5. Enter the password a second time in the **Confirm** field. This provides verification of the password.
6. Enter the end-user's email address.
7. In the **Account List** section, click the checkboxes on the grid to grant the user permission to use specific system services with specific accounts. Use the **All** checkbox for a row to give the user full permissions for an account, or use the **Select All** checkbox for a column to give the user permission to use a given service on all applicable accounts.
8. Set the Features/Services checkboxes to grant the user appropriate permissions for Cash Management system services.

---

**Note:** If your company does not have access to a particular service, that option will not appear in the navigation column. However, it will appear on the Administration/User Maintenance screen in gray, indicating availability.

---

9. Click the **Add** button.

## ***Updating End-user Information***

1. Click the **User Maintenance** option on the **Administration** menu. The **User Maintenance** screen appears.
2. Select the end-user you want to change by clicking in the **Current User** field. The selected user's information appears in the screen.
3. Make any necessary changes. If necessary, click the **Reset** button to restore all fields to their previously stored values.

---

**Note:** User IDs must be unique. If you are changing the user ID, it must not match any administrator ID or end-user ID already in use.

---

4. Click the **Update** button.

## ***Deleting an End-user***

1. Click the **User Maintenance** option on the **Administration** menu. The **User Maintenance** screen appears.
2. Select the end-user you want to delete by clicking in the **Current User** list. The selected user's information appears in the screen.
3. Verify that the correct end-user is selected.
4. Click the **Delete** button. A dialog box appears, prompting for confirmation.
5. Click the **OK** button to confirm the deletion, or click the **Cancel** button to leave the record unchanged.

# Activity Reporting

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

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

To display the **Activity Reporting** screen:

- Click the **Activity Reporting** option on the **Administration** menu. The **Activity Reporting** screen appears.

### Transaction Log Query Reports

Saved Reports	Date Selection
<div style="border: 1px solid black; padding: 5px;"><p>(new)</p></div> <p><input type="button" value="submit"/> <input type="button" value="delete"/></p>	<p>Search Current and Prior Week's Log <input type="button" value="Select Log File"/></p> <p>OR</p> <p>Search A Range Of Dates</p> <p>From <input type="text"/></p> <p style="text-align: center;">MM-DD-YYYY</p> <p>To <input type="text"/></p> <p><b>There are some missing files.</b> <b>Available files are:</b></p> <p style="text-align: right;">November 4, 2002 - November 6, 2002</p>

#### Query Selection

All Activities  This means that no restrictions apply to your query

#### First Query

Transaction Type

Field to Search  Value

Field to Search  Value

#### Second Query

Transaction Type

Field to Search  Value

Field to Search  Value

#### Presentation Selection

TITLE (Optional)

(Saving The Report Requires Title)

Screen Display  Download Data File

Field Columns are  delimited text format.

The Activity Reporting screen has four distinct sections: Saved Reports, Date Selection, Query Selection and Presentation Selection.

Please review this information in order to understand how these entries affect the content and format of your reports.

## **Saved Reports**

You can greatly streamline the process of producing frequently used queries by setting up a report once and saving it for reuse. The saved information includes the report title and the values specified in the **Date**, **Query**, and **Presentation Selection** sections.

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

To run a saved report:

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

## **Date Selection**

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

The current week log refers to transactions occurring from midnight on the most recent Monday to 11.59pm the following Sunday. Example, a "current week" log would run from midnight on 10 Sep 2001 through 11.59pm on 16 Sep 2001.

Date information is displayed in the **Date Selection** area in the upper right-hand corner of the screen.

There are two ways to set the date range for a report: you can either choose a single existing log for the data source, or you can specify a range of dates and the system will pull data from all appropriate log files.

### **Using an existing log file:**

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

### **Using a range of dates:**

- Enter a start date in the **From** field and a finish date in the **To** field. These dates can span multiple log file periods.

---

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

---

## **Query Selection**

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

to tie the fields together. All query-related fields are displayed in the **Query Selection** area in the middle of the screen.

---

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

---

### **Report All Activity**

- Check the **All Activities** box.

No further query setup is required.

### **Setting Up a One-Field Query**

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

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

### **Setting Up a Two-Field Query**

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

1. Follow the instructions above for a One-Field query.
2. Choose a field name from the lower **Field to Search** drop-down list.
3. Enter a value in the lower **Value** field.
4. Choose a logical operator *And* or *Or* from the drop-down list. *And* returns records only if they have matching values for both fields; *Or* returns records that match either one (or both) of the fields.

### **Setting Up a Complex Query**

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

## **Presentation Selection**

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

- The **TITLE** field is required only if you are going to save this report for later reuse.
- Reports can be displayed directly in the browser window or saved as disk files for later use. Click the **Screen Display** radio button if the report is to be displayed in the browser window, or click **Download Data File** if the report is to be created as a file. Because of browser

limitations, we recommend that you use the Download Data File option for any report of more than 200 records.

- If the report is to be created as a file, choose either the pipe symbol (|) or the semi-colon (;) from the lower drop-down list to be the report's "field delimiter" character. Your choice should be made based on the compatibility requirements of the program that you will use later to read the report file.

## ***Generating an Activity Report***

Running a saved report

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

## ***Create a new report***

1. In the **Date Selection** section, select a prior week's log from the **Search Prior Week's Log** drop-down list or specify a range of dates.
2. In the **Query Selection** section, click the **All Activities** check box to report activity on all log records, or perform a more specific search. For details, see the instructions outlined earlier in *Query Selection*.
3. In the **Presentation Selection** section, enter a report title if you intend to save your report selections for future use. If your report is to be created as a disk file, make sure you choose the correct delimiter. For details, see the instructions outlined earlier in *Presentation Selection*.
4. Click the **Submit** button. If you are creating a data file, you are prompted to select the directory where the file will be saved.
5. Click the **Main** button to redisplay the main menu.

## ***Save a Report***

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

---

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

---

### ***Delete a Saved Report***

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

# Sweeps

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

---

**Note:** If the available balance of the account to adjust is not sufficient to support the entire amount of the transfer, the system will determine the available balance of that account and transfer that amount to the account to check.

---

The **Sweeps** function operates by running an automated program up to five times a day. The FI can define the times the sweeps will occur. If no sweeps are defined by the FI, the default times are 4:00am and 12:00pm. The program checks all account balances against the sweep definitions and the Cash Management system then initiates transfers as needed. (The balance-checking program is the same one used for **Balance Alerts**.)

To display the **Sweep** screen:

- Click **Sweeps** option on the **Administration** menu. The **Sweeps** screen appears.

The screenshot shows the 'Sweeps' interface. At the top, there is a section titled 'Current Sweep(s)' with a blue background and the text 'There are no sweeps available.' Below this is the 'Add A Sweep' section. It contains several input fields: 'Account to Check' with a dropdown menu showing '<<Select an Account>>', 'Condition' with a dropdown menu showing 'Rises Above', 'Threshold/Target Amount' with a text input field, 'Account to Adjust' with a dropdown menu showing '<<Select an Account>>', and 'Email Address' with a text input field. At the bottom of the form are two buttons: 'add' and 'reset'.

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

---

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

---

## Add a Sweep Definition

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

1. Select an account from the **Account to Check** drop-down list. This is the account that will be monitored against the threshold value specified in the **Threshold/Target Amount** field.
2. Select a condition from the **Condition** drop-down list. If you choose *Risen Above*, the monitored account will have money swept out if its balance exceeds the threshold. If you choose *Fallen Below*, the monitored account will have money swept in if its balance drops below the threshold.

3. Specify the threshold amount in the **Threshold/Target Amount** field.
4. Select an account from the **Account to Adjust** drop-down list. This account will receive money swept from the monitored account for *Risen Above* sweeps, and will contribute money to the monitored account for *Fallen Below* sweeps.
5. Enter the **Email Address** of the person who is to be notified when this sweep occurs.

---

**Note:** Failure notifications for Sweeps will be sent each time a scheduled or recurring transfer is run where the Sweep Condition has been met but the system was unable to process the adjustment.

---

6. Click the **Add** button.

### ***Update Sweep Definition***

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

### ***Delete Sweep Definition***

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

## Balance Alerts

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

The **Balance Alerts** function operates by running an automated program twice a day, once at 4:00am and again at noon (Pacific Time). The program checks all account balances against the **Balance Alerts** definitions and the Cash Management system then sends e-mail messages as needed. (The balance-checking program is the same one used for **Sweeps**.)

To display the **Balance Alerts** screen:

- Click the **Balance Alerts** option on the Administration menu. The **Balance Alerts** screen appears.

Balance Alerts			
Current Alert(s)			
There are no Balance Alerts set.			
Add An Alert			
Account	Condition	Amount	Email Address
<<Select an Account>>	Rises Above		
<input type="button" value="add"/> <input type="button" value="reset"/>			

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

### ***Add an Alert Message***

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

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

### ***Update Alert Message***

1. In the **Current Alert(s)** section, click the **Select** check box next to the alert you want to change.

2. Edit the **Balance Condition**, **Amount** and/or **E-Mail Address** settings.
3. Repeat steps 1 and 2 for other **Alert** definitions, if desired.
4. Click **Update** to save the modified definition(s).

### ***Delete an Alert Message***

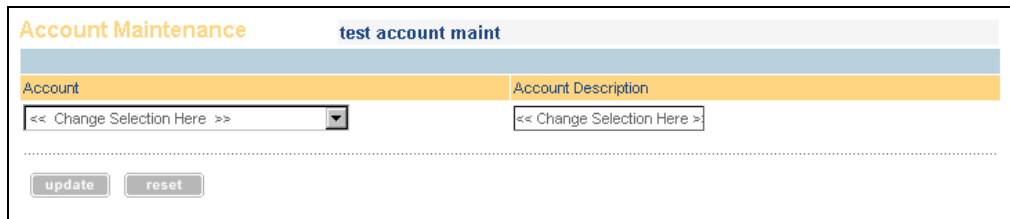
1. In the **Current Alert(s)** section, click the **Select** check box next to the alert you want to delete.
2. Click the **Delete** button. A dialog box appears, prompting for confirmation.
3. Click the **OK** button to perform the delete, or click the **Cancel** button to leave the record as is.

## Account Maintenance

The **Account Maintenance** function provides the company administrator with the ability to rename any of the available accounts. There is value to renaming an account if it makes the account's purpose more obvious to users. All references to the account within the Cash Management system will use the descriptive name. However, the new description is not transmitted back to the Financial Institution.

To add a descriptive name to an account:

1. Click the **Account Maintenance** option on the Administration menu. The **Account Maintenance** screen appears.



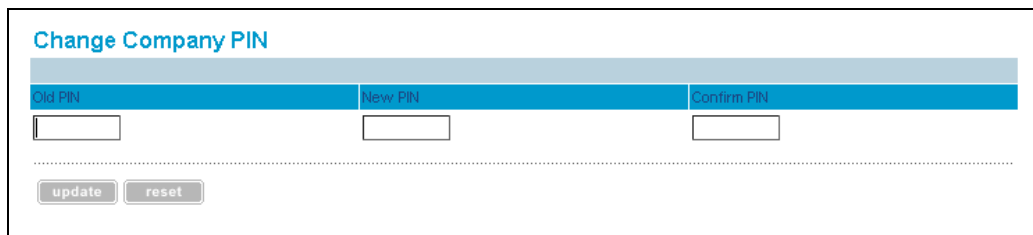
2. Select an account from the **Account** drop-down list.
3. Enter a descriptive name in the **Account Description** field.
4. Click the **Update** button to save the new descriptive name. To abandon your changes and restore the fields to their previously saved values, click the Reset button.

## Change Company PIN

The **Change Company PIN** function lets you change the PIN setting in the Cash Management system. (This is necessary if the PIN is changed on the Host system – the Cash Management entry must be changed to match it.) This option is enabled only for the Company Administrator, and only on installations where the Host system requires a PIN. This menu option will only appear on the Administration menu when a PIN change is necessary.

To change the PIN:

1. Click the **Change Company PIN** option on the **Administration** menu. The **Change Company PIN** screen appears.



2. Enter the current PIN in the **Old PIN** field.
3. Enter the new PIN in the **New PIN** field and again in the **Confirm PIN** field.

4. To put the new PIN into effect, click the **Update** button. If you think you have made a mistake, click the **Reset** button to clear the fields and start over.

### **Change Company Password**

The company administrator can change the company password at any time. The administrator **must** change the password when required by the Financial Institution (including the first time the administrator logs in to the Cash Management system). Special password characteristics may be imposed by the Financial Institution to provide a greater degree of security.

To change the company password:

1. Rest your cursor on the **Change Password** option on the **Administration** menu, and then select the **Change Company Password** option. The Change Company Password screen appears.

Change Company Password		
test co pass change		
Old Password	New Password	Confirm New Password
<input type="text"/>	<input type="text"/>	<input type="text"/>
<hr/>		
<input type="button" value="update"/> <input type="button" value="reset"/>		

2. Enter the current password in the **Old Password** field.
3. Enter the new password in the **New Password** field and again in the **Confirm Password** field.

---

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

---

4. To put the new password into effect, click the **Update** button.

### **Change User Password**

Both the company administrator and end-user can change their passwords at any time and must change their passwords after a number of days specified by the Financial Institution. (A user also must change the password if the administrator resets it.) Special password characteristics may be imposed by the Financial Institution to provide a greater degree of security.

To change the user password:

1. Rest your cursor on the **Change Password** option on the **Administration** menu, and then select the **Change User Password** option. The Change User Password screen appears.

Change User Password		
Old Password	New Password	Confirm New Password
<input type="text"/>	<input type="text"/>	<input type="text"/>
<hr/>		
<input type="button" value="update"/> <input type="button" value="reset"/>		

2. Enter the current password in the **Old Password** field.
3. Enter the new password in the **New Password** field and again in the **Confirm Password** field.

---

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

---

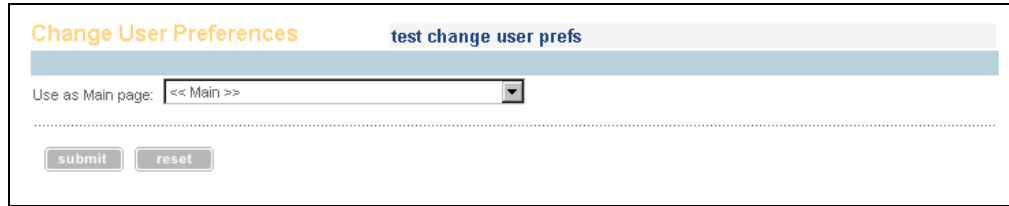
4. Click the **Update** button to put the new password into effect.

## Change User Preferences

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

To specify a new default main page:

1. Click the **Change User Preferences** option on the **Administration** menu. The user preferences screen appears.



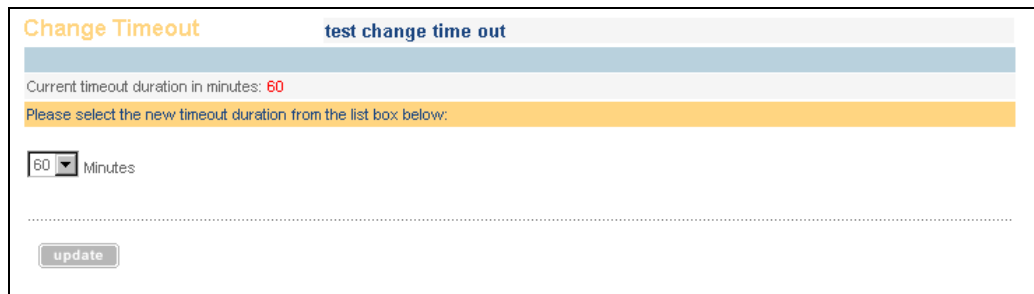
2. Select a function name from the drop-down list. The list contains the sub-menu options for every service to which you have access.
3. Click **Submit** to update the your default start page.

## Change Timeout

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

To change the system timeout setting:

1. Click the **Change Timeout** option on the Administration menu. The **Change Timeout** screen appears.



2. Choose a value from the drop-down list.
3. To put the new setting into effect, click the **Update** button. To keep the old setting, click the **Reset** button.

# Account Services

The Account Services menu provides access to account management functions. The options available on the Account Services menu are dependant upon each FI's processing methods and may include:

## Reconciliation Services

- **Upload Issues File** – allows you to upload an issue file to ACM
- **Issues Register Input** – allows you to manually enter issue items.
- **Positive Pay Exception Decisions** – allows you to view exceptions and submit decisions (Pay or Return) through ACM. Exception items are updated with decision information. This option is dependent upon on your FI's processing method.
- **Issues Register** - displays a history of the issues you have submitted (input or uploaded) and, depending on your FI's processing method, may allow you to reconcile account information and view exceptions.

## Stop Payments

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

# Reconciliation Services Processing

## Issues Register Input

The **Issues Register Input** feature lets you manually enter your check data and submit Issues for processing. There are two sections of the Issues Register Input screen. The first section is where a user will add issues to send to their FI. You do not have to send the Issues Register until you are ready.

The second section is where a user may change or delete the issued items prior to sending to the FI. Use the Update function to save Issues for later edits and additions prior to sending them to the FI.

To add a new Issue:

1. Choose the **Reconciliation Services** option on the **Account Services** menu, and then select the **Issues Register Import** sub-menu option. The Issues Register Input screen appears and shows all manually entered issues for all accounts.

**Issue Register Input** [test a normal message](#)

**Add Issue**

Account Selection: 11xxxxxxx - ECONOMY CHECKING Today's Date: 11/06/2002

Action	Issue Date	Check No.	Amount	Payee	User Information	
<input type="button" value="Reg/Add"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="add"/>

**Update Issues**

Account No.	Issue Date	Check No.	Amount	Payee	User Information	Delete
-------------	------------	-----------	--------	-------	------------------	--------

**Batch Details**

Batch Description	Amount Added	Amount Deleted
<input type="text"/>	\$0.00	\$0.00

Issues Added	Issues Deleted	Issues Voided	Voids Deleted
0	0	0	0

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

---

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

---

4. Set the action to take using the following options:

Click **Reg/Add** to add a check.

Click **Reg/Del** to remove a check.

Click **Void/Add** to add a voided check.

Click **Void/Del** to remove a voided check.

Click **Stop/Add** to change check status to "stop payment" (*processing method B only*)

Click **Stop/Del** to remove a stop payment on a check (*processing methods B only*)

5. Click the **Add** button to add the issued items to the Update Issues list below.
6. Click **Save** to save the information added to the Update Issues list.
7. The **Update Issues** section of the screen shows all manually entered issues. While the **Account No.** field is display only, for any issue added you may change the action for the item or update the data fields. Optionally, check the **Delete** box to remove an issue from the list.
8. Click **Save** to save changes made to the issue items and remove items marked for deletion.
9. Click **Send** to send the data for processing and add the items to the **Issues Register**. A confirmation screen will appear displaying a summary of the issue register items entered.

### ***Reconciliation Services Processing***

The Cash Management product is designed to provide Reconciliation Services to Financial Institutions with different processing methods. There are two possible options available. Each option affects the menu items on the Account Services menu and the appearance and use of the Issues Register. These options are described below.

---

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

---

#### **Reconciliation Services (Processing Method A)**

If your FI uses this method of handling Reconciliation Services, you will be able to input issues, upload issues, and view issues history on the Issues Register. There will be additional reports that your financial institution will provide outside of the cash management application. If your FI uses this method of processing, your Issues Register screen will look like this:

**Issues Register**

Account Number: 11 - ECONOMY CHECKING

**Request Specific Date Range**

From 10/01/2002 To 11/06/2002

**Issue Search**

Search For: Value

Check Number

**Issues**

Check No.	Issue Date	Payee	User Information	Issued Amount	Action	Status Date	Detail
656	10/01/2002	payee3	userdata	\$10.25	Reg/Add	11/06/2002 11:34 AM ALT	
655	10/01/2002	payee2	userdata	\$10.25	Reg/Add	11/06/2002 11:34 AM ALT	
654	10/01/2002	payee1	userdata	\$10.25	Reg/Add	11/06/2002 11:34 AM ALT	

The screens available for this method are:

- Upload Issues File
- Issues Register Input
- Issues Register

If your FI also uses the cash management system's Postive Pay feature, you will have the following additional menu option:

- Positive Pay Exception Decisions

## Reconciliation Services (Processing Method B)

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

### Issues Register

Account Number: 11xxxxxxxx - ECONOMY CHECKING
 Reconcile as of date: 
reconcile
Last Reconciliation: 08/26/2002

**Request Specific Date Range**  
 From 01/01/2001 To 08/27/2002

**Filter Issues by Status**

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

submit

**Issue Search**  
 Search For:  Value: 
submit

**Issues**

Check No.	Issue Date	Payee	User Information	Amount	Registers Status	Status Date	Paid Date
123456784	05/05/2002	John Doe		\$123,456.78	Stale	08/26/2002 1:31 AM PST	
123456783	05/05/2002	John Doe		\$12.39	Stale	08/26/2002 1:31 AM PST	
123456782	05/05/2002	John Doe		\$123,456.78	Stale	08/26/2002 1:31 AM PST	
123456781	05/05/2002	John Doe		\$67.89	Stale	08/26/2002 1:31 AM PST	
123456789	05/05/2002	John Doe		\$123,456.78	Stale	08/26/2002 1:31 AM PST	
1234	02/15/2002	John Doe		\$100.00	Stale	08/26/2002 1:51 PM PST	
1564	01/01/2001	John Doe		\$99,999,999.99	Outstanding	08/26/2002 1:25 PM PST	

export
more

The screens available for this method are:

- Upload Issues File
- Issues Register Input
- Issues Register

If your FI uses the (Reverse) Positive Pay method of handling Reconciliation Services, you may use the Positive Pay Exceptions Processing feature to submit instructions to the FI on the action to be taken for the exceptions listed. Your Issues Register screen will look like this:

### Issues Register

Account Number: 11xxxxxxx - ECONOMY CHECKING

**Request Specific Date Range**  
 From: 01/01/2001 To: 08/27/2002

**Filter Issues by Status**

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

**Issue Search**  
 Search For: Value:

<< Please Select >>

**Issues**

Check No.	Issue Date	Payee	User Information	Amount	Registers Status	Status Date	Paid Date
123456784	05/05/2002	John Doe		\$123,456.78	Stale	08/26/2002 1:31 AM PST	
123456783	05/05/2002	John Doe		\$12.39	Stale	08/26/2002 1:31 AM PST	
123456782	05/05/2002	John Doe		\$123,456.78	Stale	08/26/2002 1:31 AM PST	
123456781	05/05/2002	John Doe		\$67.89	Stale	08/26/2002 1:31 AM PST	
123456789	05/05/2002	John Doe		\$123,456.78	Stale	08/26/2002 1:31 AM PST	
1234	02/15/2002	John Doe		\$100.00	Stale	08/26/2002 1:51 PM PST	
1564	01/01/2001	John Doe		\$99,999,999.99	Outstanding	08/26/2002 1:25 PM PST	

The additional screen available for this method is:

- Positive Pay Exception Decisions

### Upload Issues File

Authorized users may select an Issues Register File and then upload the issued items file and send it to the FI for processing. An email will be sent to the FI informing them of the incoming file. Uploaded items may be viewed in the **Issues Register**. Please note that the system will only allow an end-user to upload issues for accounts they have access to in Issues Input.

To upload an Issues Register:

1. Choose the **Reconciliation Services** option on the **Account Services** menu, and then select the **Upload Issues File** sub-menu option. The Upload Issues File screen appears.

**Upload Issues File**      test arp file upload message

---

Type

Proprietary ARP File     
  Comma Delimited     
  Fixed Column Length

Select File

---

2. Select the file format to be uploaded. The default file format is Proprietary ARP file.
3. Enter the full path name for the file. For convenience, you may click the **Browser...** button to open a standard Windows dialog box that allows you to search your local and network drives to locate the file.

---

**Note:** You must have the check data file available either on a local drive or on a network-accessible drive.

---

4. Click the **Upload** button to submit the Issues file to the FI for processing. If the upload is not successful, the system will display an error message.

---

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

---

## Positive Pay Exception Decisions

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

**Positive Pay Exception Decisions**

Company Name		Contact Name	
Bank of tocloud, Inc		jason	
Fax Number		Phone Number	Email Address
		(888) 999-0000	someone@email.com

Select	Account	Check Number	Posted Date	Issued Amount	Amount Paid	Exception Reason	Action
<input type="checkbox"/>	11xxxxxxx	1	11/12/2002	\$999,999.00		Amount Mismatch	<input type="radio"/> Pay <input checked="" type="radio"/> Return <input type="radio"/> Pay - Adj. Required
<input type="checkbox"/> Select All							

---

**Decisions Sent Activity**

Date & Time Sent	Account	Check Number	Posted Date	Issued Amount	Amount Paid	Exception Reason	Action
11/08/2002 10:11 AM PST	11xxxxxxx	25	11/15/2002		\$125,999.00	Amount Mismatch	Pay

The Positive Pay Exception Decisions is divided into two sections. The first section displays items requiring action and submission to the FI for further processing. The second is the **Decisions Sent Activity** section that displays exception items previously sent to the FI for processing. Each exception item has full details, including the Exception Reason. Processed exceptions activity will be retained for 10 calendar days. Exceptions listed may be sorted using the up and down arrows next to each column heading.

To process exception decisions:

1. Choose the **Reconciliation Services** option on the **Account Services** menu, and then select the **Positive Pay Exception Decisions** sub-menu option. The Positive Pay Exception Decisions screen appears.
2. Click the **Select** checkbox next to the exception item(s) to process.

3. Set the **Action** to instruct the Financial Institution what to do with each item. The default decision for exception items is automatically selected. Once a decision on an item has been sent, you may not change the action decision. The actions available are:
  - **Pay:** Pay the check
  - **Return:** Do not honor the check
  - **Pay – Adj. Required:** Pay the issue amount and adjust the check amount to match
4. Click the **Send** button to submit the selected exceptions to the FI for processing. The **Exceptions Processing** screen will refresh and display the exceptions remaining.

---

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

---

## **Issues Register**

### **Issues Register (Method A)**

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

To display the **Issues Register** screen:

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

---

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

---

### **Issues Register (Method B)**

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

To display the **Issues Register** screen:

- Choose the **Issues Register** option on the **Account Services** menu. The **Issues Register** screen appears.
  1. Select the appropriate account from the **Account Number** drop-down list.
  2. Reconcile the account by entering the date to reconcile from in the **Reconcile as of date** field and click the **reconcile** button. The register status for issues listed will be updated.
  3. Filter the issues displayed by using the **Filter Issues by Status** section of the screen. Check the checkboxes for the exceptions and status to display and click **submit**.
  4. Enter a date range to search within and click **Submit or**
  5. Search for a specific issue by selecting Check Number, Issue Amount, Issue Date or Payee from the **Search for:** dropdown list, then enter a **Value** to search for and click **Submit**. The information matching the criteria entered will be displayed.

---

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

---

### ***Reverse Positive Pay (Method B)***

The Issues Register allows you to view a history of the issues for a selected account. You will be able to input issues, upload issues, process exceptions, and use the Issues Register view transactions for the selected account. Reconciliation occurs automatically and exceptions are displayed on the register. You may use the Exceptions Processing feature to submit instructions to the FI on the action to be taken for the exceptions listed. By default, the system initially displays 500 records. You can search for and display issues records from up to 180 days in the past.

To display the **Issues Register** screen:

- Choose the **Issues Register** option on the **Account Services** menu. The **Issues Register** screen appears.
  1. Select the appropriate account from the **Account Number** drop-down list.
  2. Filter the issues displayed by using the **Filter Issues by Status** section of the screen. Check the checkboxes for the exceptions and status to display and click **submit**.
  3. Enter a date range to search within and click **Submit or**
  4. Search for a specific issue by selecting Check Number, Issue Amount, Issue Date or Payee from the **Search for:** dropdown list, then enter a **Value** to search for and click **Submit**. The information matching the criteria entered will be displayed.

---

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

---

# Stop Payments

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

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

- Choose the **Stop Payments** option on the **Account Services** menu, and then select the **Add Stop Payment** option. The **Add Stop Payment** screen appears.

**Add Stop Payment** stop pay message

**Contact Information**

Contact Name: jason \* Company Name: Bank of tcloud, Inc

Phone Number: (888) 999-0000 \* Fax Number: Email Address: jaysunm@hotmail.co \*

**Account Information**

Account: <<Select an Account>> \* Reason for Stop: <<Select Reason >> \*

**Request Type**

Stop Individual Check

Check Number: \*  
Check Amount: \*  
Issue Date: \*  
Payee: \*

add reset

1. The contact information fields are automatically populated with the information on file. These fields contain contact information used by the Financial Institution if they have any questions regarding the stop payment request.
2. Select the appropriate account from the **Account** drop-down list.
3. Select the appropriate reason from the **Reason for Stop** drop-down list.
4. To stop payment on an individual check: enter the **Check Number**, **Check Amount**, **Issue Date** and **Payee**.
5. If your FI supports Stop Payment on a range of checks: enter the Starting and Ending check number. Please note that your FI may limit you to a maximum of number of checks per request.

---

**Note:** The radio buttons next to the **Stop Individual Check** or **Stop Range of Checks** headings let you know which option is selected. You may only enter information for one of the stop payment options at a time. All required fields will have a star icon next to them.

---

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

## Stop Payment Activity

The **Stop Payment Activity** function allows you to view stop payment transaction status. The screen will display Stop Payment activity for all users who have Stop Payment functionality enabled.

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

*Unprocessed* – Request has been sent to the FI and is awaiting action. This status is also assigned when mixed check status is returned on a stop payment request on a range of checks, i.e., some checks have cleared others have not.

*Processing* – The FI has received the request from end user and is in the process of completing that request.

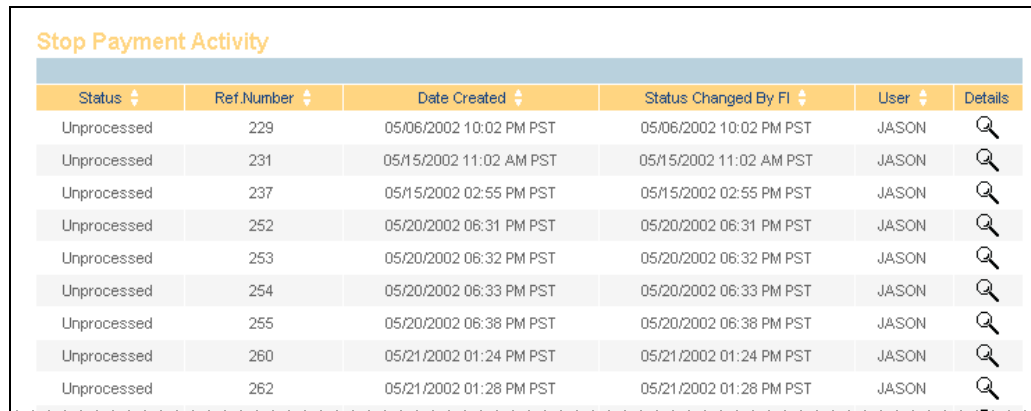
*Completed* – The FI has completed the end user's request.










*Declined* – The FI is unable to complete the end user's request.

Stop Payment requests with a status of Completed or Declined will remain on the activity screen for a period of ten calendar days. Note that you can sort the table by clicking the up and down arrows in any of the column headers.

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

- Choose the **Stop Payments** option on the **Account Services** menu, and then select the **Stop Payment Activity** option. The **Stop Payment Activity** screen appears.



Status	Ref. Number	Date Created	Status Changed By FI	User	Details
Unprocessed	229	05/06/2002 10:02 PM PST	05/06/2002 10:02 PM PST	JASON	
Unprocessed	231	05/15/2002 11:02 AM PST	05/15/2002 11:02 AM PST	JASON	
Unprocessed	237	05/15/2002 02:55 PM PST	05/15/2002 02:55 PM PST	JASON	
Unprocessed	252	05/20/2002 06:31 PM PST	05/20/2002 06:31 PM PST	JASON	
Unprocessed	253	05/20/2002 06:32 PM PST	05/20/2002 06:32 PM PST	JASON	
Unprocessed	254	05/20/2002 06:33 PM PST	05/20/2002 06:33 PM PST	JASON	
Unprocessed	255	05/20/2002 06:38 PM PST	05/20/2002 06:38 PM PST	JASON	
Unprocessed	260	05/21/2002 01:24 PM PST	05/21/2002 01:24 PM PST	JASON	
Unprocessed	262	05/21/2002 01:28 PM PST	05/21/2002 01:28 PM PST	JASON	

Click the magnifying glass in the **Details** column to view the Stop Payment data in a separate pop-up browser window.

## Balance Reporting

The **Balance Reporting** function gives an overview of all account information and also provides the means to see details and to filter the overview by account and activity type.

- **Account Summary** — Provides complete information at a glance and also provides access to **Account Details** (record of activity) for each account, loan and investment.
- **Create Reports** — Lets you create report definitions, specifying which accounts and what types of activity are to be displayed.
- **Run Selected Report** — Displays a filtered version of the **Account Summary** page, based on the report definition.

---

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

---

### **Account Summary**

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

To display the **Account Summary** screen:

- Rest the cursor on the **Balance Reporting** option and then click the **Account Summary** option. The **Account Summary** screen appears.

## Account Summary

let there be messages

Information valid as of Wednesday, November 06, 2002 at 10:59 AM PST

### Liquidity Summary

Description Type	Account Number	Current Balance	Available Balance
<b>SAVINGS ACCOUNT</b>			
SAVINGS's ACCOUNT	1xxxxxxxx	87,000.43	31,006.43
<b>PREMIER FUND</b>			
PREMIER FUND	4xxxxxxxx	0.00	0.00
<b>ULTIMATE SHORT TERM FUND</b>			
ULTIMATE SHORT TERM FUND	5xxxxxxxx	0.00	0.00
<b>ULTIMATE SHORT TERM FUND</b>			
ULTIMATE SHORT TERM FUND	6xxxxxxxx	0.00	0.00
<b>PREMIER FUND</b>			
PREMIER FUND (Savings)	7xxxxxxxx	100.00	100.00
<b>ECONOMY CHECKING</b>			
ECONOMY CHECKING	11xxxxxxxx	491.95	491.95
<b>PERSONAL CHECKING</b>			
PERSONAL CHECKING	12xxxxxxxx	372.98	372.98
<b>EXPRESS CHECKING</b>			
EXPRESS CHECKING	13xxxxxxxx	1,099.40	1,099.40
<b>Totals:</b>		<b>89,064.76</b>	

### Investment Summary

Description Type	Account Number	Current Balance	Available Balance
<b>START UP CERTIFICATE</b>			
START UP CERTIFICATE	16xxxxxxxx	250,000,000.11	250,000,000.11
<b>Totals:</b>		<b>250,000,000.11</b>	

### Liability Summary

Description	Account Number	Note Number	Interest Rate	Outstanding Principal	Next Due Maturity Date
<b>LINE OF CREDIT</b>	14xxxxxxxx	23498	3.00%	399.96	12/30/2005
<b>LINE OF CREDIT</b>	15xxxxxxxx	23984	3.00%	3,644.02	07/21/2000 03/21/2004
<b>MASTERCARD</b>	16xxxxxxxx	2398	3.00%	0.00	07/30/2000 03/21/2005
<b>MASTERCARD</b>	16xxxxxxxx	239	4.00%	100.00	07/23/2000 05/13/2005
<b>PLANO EMP. CORP. CARD</b>	16xxxxxxxx	23947	0.20%	230.00	06/01/2000 12/01/2003
<b>MASTERCARD GOLD</b>	16xxxxxxxx	29387	4.00%	2,003.00	06/27/2000 07/01/2006
<b>PLANO VISA</b>	16xxxxxxxx	29374	2.30%	923.90	07/30/2007

### Tiered Liability Summary

Master Loan Account	Type	Principal Balance/Credit Limit	Interest Rate	Maturity Date	Credit Line/Note #	Available Balance	Next Prin Pymt Date Due	Next Int Pymt Date Due
66666666	Credit Line		1.100%	07/30/2005		1,425.98		
66666666	Credit Line		1.200%	07/30/2005		1,354.00		
66666666	Credit Line		1.400%	07/30/2005		1,766.02		
66666666	Note		1.500%	07/30/2005		1,755.02	01/02/2001 01/03/2001	
66666666	Note		1.000%	07/30/2005		21,355.98	02/03/2001 02/04/2001	
66666666	Note		1.100%	07/30/2005		2,375.98	03/05/2001 03/06/2001	

The screen shows account information with descriptive account and balance information. The onscreen disclosure statements indicate the date and time the data displayed was updated. Please note the system does not total the Available Balance Column. This is intentional. Totaling the column can provide an over inflated amount if one of the account's balances affects another account's available balance. For example, this could happen if there was a sweep relationship between accounts in the table.

The **Liquidity Summary** table contains all deposit accounts, the **Investment Summary** table contains all certificates and other investments, and the **Liability Summary** contains all loans. (Any table will be omitted from the display if it is empty.)

---

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

---

#### Account Summary Screen Controls

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

For accounts and investments, the first column shows the company-defined **Description** (entered in **Administration > Account Maintenance**) and the Financial Institution-defined **Type**. Click the **Description** field to display the **Account Details** screen for that account or investment item.

If your Financial Institution's host system supports additional account data, you will see a column labeled **More Info** (not shown in illustration) with a magnifying glass icon for each account and investment record. Click the magnifying glass to see a record of float data and other CTD (Cycle To Date) summary data for the account or investment. The information appears in its own browser window and can be printed.

If your Financial Institution's host system supports Statement data, you will see a column labeled **Stmnt** (as illustrated above) with a magnifying glass icon for each account and investment record. Click the magnifying glass to see a statement with CTD debits and credits for the account or investment. The statement appears in its own browser window and can be printed.

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

#### Tiered Commercial Loans

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

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

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

## Account Details

The **Account Details** screen provides detailed transaction information, including the date and time of each transaction and a reference number. The screen also includes debit or credit amounts from each transaction and the balance after each.

To display the **Account Details** screen:

- Rest the cursor on the **Balance Reporting** option and then click **Account Summary**. The **Account Summary** screen appears; click the **Description** link for an Account or Investment to display its details.

**Account Details** This is the dynamic text message for account details.

Information valid as of Wednesday, November 06, 2002 at 11:00 AM PST

11/05/2002 through 11/06/2002 for 16xxxxxxxx - PLANO VISA

Account Selection		Account Description	Current Balance	Available Balance
16xxxxxxxx - PLANO VISA		PLANO VISA	923.90	239.00

Date	Transaction Description	Credit	Debit	Balance
11/05/2002				1,000.00
<b>Totals:</b>		0.00	0.00	

**Request Specific Date Range**

From  To

**Available Transaction Categories**

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

Select Export Format:

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

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

### Account Details Screen Controls

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

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

---

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

---

You can set the date range for the transactions you wish to see by filling out the **From** and **To** fields in the **Request Specific Date Range** table. (Enter dates in *dd/mm/yyyy* format.) For convenience, click the **Today** or **Yesterday** buttons to set one-day ranges.

The **More** button appears only if there is more transaction data than the Host can send at one time. Click the button to retrieve the next lot of transaction data. The button will stay on the display until all available data have been retrieved.

You can filter the data by checking or unchecking the items in the **Available Transaction Categories** table. Make your changes and click the **Submit** button to update the display.

---

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

---

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

---

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

---

The Cash Management system can export financial transaction data in a format specific to Microsoft® Money, QuickBooks® or Quicken®. It can also create a comma-delimited text file that can be read by most database systems, spreadsheets, word processors, etc. or an HTML file for display in a browser.

---

**IMPORTANT!** Before exporting account information to QuickBooks or Quicken for the first time, please confirm that the QuickBooks or Quicken "Chart of Accounts" name (for example, *Corporate Checking*) matches the Cash Management system account name. If not, QuickBooks and Quicken will automatically create new accounts to match the Cash Management system account name.

---

#### Account Details for Tiered Commercial Loans

To see the details on any Credit Line or Note, click the red text in the **Credit Line/Note #** column, and one of two special **Account Detail** screens will appear.

##### **Credit Line/Note #**

The table shows all notes associated with the Credit Line indicated in the drop-down list at the top. You can select a different Credit Line or a Note from the drop-down list to see its details. You can also click the **Note #** text to see the details for any Note listed in the table.

##### **Account Detail**

The upper table shows all of the relevant data for the Note. Click the **Principal Detail** or **Interest Detail** magnifying glasses to see P & I data in a separate pop-up browser window.

The lower table shows transaction details for all activity that has taken place over the life of the Note.

## Create Reports

The **Create Reports** function lets you create, edit and delete customization settings for the **Account Summary** screen. Custom reports let you configure the display so that you see only the accounts and transactions you want to see.

### Create Reports

Select a previously saved Report:

---

#### Available Accounts

Select	Account	Select	Account
<input checked="" type="checkbox"/>	1xxxxxxx - SAVINGS ACCOUNT	<input checked="" type="checkbox"/>	4xxxxxxx - PREMIER FUND
<input checked="" type="checkbox"/>	5xxxxxxx - ULTIMATE SHORT TERM FUND	<input checked="" type="checkbox"/>	6xxxxxxx - ULTIMATE SHORT TERM FUND
<input checked="" type="checkbox"/>	7xxxxxxx - PREMIER FUND	<input checked="" type="checkbox"/>	11xxxxxxx - ECONOMY CHECKING
<input checked="" type="checkbox"/>	12xxxxxxx - PERSONAL CHECKING	<input checked="" type="checkbox"/>	13xxxxxxx - EXPRESS CHECKING
<input checked="" type="checkbox"/>	16xxxxxxx - START UP CERTIFICATE	<input checked="" type="checkbox"/>	14xxxxxxx - LINE OF CREDIT
<input checked="" type="checkbox"/>	15xxxxxxx - LINE OF CREDIT	<input checked="" type="checkbox"/>	16xxxxxxx - MASTERCARD
<input checked="" type="checkbox"/>	16xxxxxxx - MASTERCARD	<input checked="" type="checkbox"/>	16xxxxxxx - PLANO EMP. CORP. CARD
<input checked="" type="checkbox"/>	16xxxxxxx - MASTERCARD GOLD	<input checked="" type="checkbox"/>	16xxxxxxx - PLANO VISA

Select All

---

#### Available Transaction Categories

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

Select All

---

#### Save the Current Report Settings

Name:  Title:

Favorite Report (default)

---

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

---

**Note:** If account category codes are not available, the transaction types displayed will be *Debit* and *Credit*.

---

### Create a New Report

1. Rest the cursor on the **Balance Reporting** option and then click **Create Reports**. The **Create Reports** screen appears.
2. Click the **New** button.
3. Check the boxes for the desired accounts in the **Available Accounts** table.

4. Check the boxes for the desired transactions in the **Available Transaction Categories** table. (You can also check **Select All** to check all the boxes, or uncheck it to clear all boxes.)
5. Enter a **Name** and a descriptive **Title**.
6. (Optional) Check the **Favorite Report (default)** box if you want the Account Summary function to use this report as its main display setting.
7. Click the **Add** button.

#### Update Report Criteria

1. Rest the cursor on the **Balance Reporting** option and then click **Create Reports**. The **Create Reports** screen appears.
2. Select the report from the **Select a previously saved report** drop-down list.
3. Make changes. If necessary, click the **Reset** button to revert all fields to their previously-saved values.
4. Click the **Update** button.

#### Delete a Report

1. Rest the cursor on the **Balance Reporting** option and then click **Create Reports**. The **Create Reports** screen appears.
2. Select the report from the **Select a previously saved report** drop-down list.
3. Click the **Delete** button.

### ***Run Selected Report***

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

To display the **Run Selected Report** screen:

- Rest the cursor on the **Balance Reporting** option and then click **Run Selected Report**. The **Run Selected Report** screen appears.

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

## Funds Transfer

The **Funds Transfer** menu provides you with options for the following services:

- **ACH** – allows you to create and send batch files which contains information pertinent to the movement of funds between accounts
- **Book Transfer** - allows you to move funds between accounts within the same Financial Institution
- **Tax Payments** – allows you to use **Electronic Federal Tax Payment System (EFTPS)** as the method to submit tax payments
- **Wire Transfer** - allows you to move funds between accounts within different Financial Institutions.

## Book Transfer

The **Book Transfer** service allows the end-user to move funds between accounts within the same Financial Institution. Transfers can be scheduled for the current day or a date up to one year in the future. Scheduled transfers can be reviewed and deleted. This service has also been enhanced to support the scheduling of recurring Book Transfers and allow the viewing, updating and deleting of pending recurring Book Transfers.

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

---

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

---

### **Add Transfer**

Three screens are involved in the process of adding a book transfer. In the first screen, **Add Transfers**, you enter the specific transfer information. In the second screen, **Transaction Verification**, the transfer information is presented and confirmation is required in order to process the transfer. The third screen, **Transaction Confirmation**, provides a confirmation message if the transfer was successful or an error message if the transfer was not successful.

#### **A Word About Book Transfer and Tiered Commercial Loans**

If your Financial Institution supports Tiered Commercial Loans, you may be able to use the Book Transfer service to transfer funds to and from a Note.

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

#### **Initiating a Book Transfer**

1. Select the **Book Transfer** option on the **Funds Transfer** menu, and then click **Add Transfer**. The **Add Transfer** screen appears.

**Add Transfer**

From Account	Amount	Date MM/DD/YYYY
To Account		
<< Select Source Account >> *	<input type="text"/> *	11/06/2002 *
<< Select Destination Account >> *		
Transfer Memo: <input type="text"/>		
<< Select Source Account >>	<input type="text"/>	11/06/2002
<< Select Destination Account >>		
Transfer Memo: <input type="text"/>		
<< Select Source Account >>	<input type="text"/>	11/06/2002
<< Select Destination Account >>		
Transfer Memo: <input type="text"/>		

.....

- From any available **Select Transfer From Account** drop-down list, select the account FROM which you will transfer funds.
- From any available **Select Transfer To Account** drop-down list, select the account TO which you will transfer funds.
- Enter the amount to transfer and the transfer date. Transfers added for a date in the future will be stored and then processed on the specified date.
- (Optional) Enter a description for the transfer in the **Transfer Memo** field. (The Book Transfer Description will not be sent to the DATA PROCESSING VENDOR.)
- Repeat steps 1-4 to set up additional transfers, if desired.
- Verify that all information is correct. You can click the **Reset** button to clear all of the fields if necessary.
- Click the **Add** button. The **Transaction Verification** screen appears.

### Book Transfer Verification

Transfer Amount:	\$5.00
Date:	11/26/2002
From Account:	13 - EXPRESS CHECKING
To Account:	12 - PERSONAL CHECKING
Transfer Memo:	

The following fee will be charged for posting the above transaction: **\$100.99**

Please click submit to proceed with this transfer.

.....

If your Financial Institution charges a fee for Book Transfers, this screen will include a message to tell you what the fee is. If you do not agree to the fee, click **Cancel**.

- Verify that the transfer information is correct and click the **Submit** button to complete the transfer. The **Transaction Verification** screen appears. The Book Transfer is now complete. A confirmation screen appears.

### Book Transfer Confirmation

\* Balance Unavailable

Transfer 1 - 11/26/2002 (Future Dated Transaction)	
From Account 13 - EXPRESS CHECKING	\$5.00
To Account 12 - PERSONAL CHECKING	\$5.00
Transfer Memo:	

.....

## Add Recurring Book Transfer

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

### Entering a Recurring Book Transfer

- Select the **Book Transfer** option on the **Funds Transfer** menu, and then click **Add Recurring Book Transfer**. The **Add Recurring Book Transfer** screen appears.

**Add Recurring Book Transfer**

From Account	Amount	Start Date MM/DD/YYYY
<< Select Source Account >> *	*	11/07/2002 *
<< Select Destination Account >> *		
Transfer Memo: <input type="text"/>		
<input type="radio"/> Weekly on: <input type="text" value="Select Day"/>		
<input checked="" type="radio"/> Monthly on: <input type="text" value="1st"/>	Number of Transfers: <input type="text"/>	or End Date: <input type="text"/> *
<input type="radio"/> Twice Monthly on: <input type="text" value="1st"/> and <input type="text" value="15th"/>	Email Address: <input type="text"/> *	
<input type="button" value="add"/> <input type="button" value="reset"/>		

- Select the account FROM which you will transfer funds using the **From Account** drop-down list.
- Select the account TO which you will transfer funds from using the **To Account** drop-down list.
- Enter the amount to transfer and the start date. The **Start Date** may not be the current date or a prior date. The format for the date is MM/DD/YYYY.
- (Optional) Enter a description for the transfer in the **Transfer Memo** field. (The Book Transfer Description will not be sent to the DATA PROCESSING VENDOR.)
- Select the frequency of the transfer.

---

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

---

- Enter the number of transfers or the **End Date** for the recurring transfer. The year cannot exceed 2031, and the date must be greater than or equal to the start date.
- (Optional) Enter a description for the transfer in the **Transfer Memo** field. (The Book Transfer Description will not be sent to the DATA PROCESSING VENDOR.)
- Enter the **Email Address** of the person who will receive notification of whether transfer has been sent successfully.

---

**Note:** Transfers are processed on the date specified and a confirmation email will be sent to the email address specified. If the transfer cannot be processed, the system will send an email noting the error and the transfer will be deleted on the end date.

---

- Verify that all information is correct. You can click the **Reset** button to clear all of the fields if necessary.

10. Click the **Add** button. The **Transaction Verification** screen appears displaying the information entered on the previous screen.

### Recurring Book Transfer Verification

Transfer Amount:	\$5.00
Start Date:	12/01/2002
From Account:	13 - EXPRESS CHECKING
To Account:	12 - PERSONAL CHECKING
Frequency:	Monthly on the 1st
Number of Transfers/End Date:	2 - 01/01/2003
Email Address:	test@hotmail.net
Transfer Memo:	

The following fee will be charged for posting the above transaction: **\$100.99**

Please click submit to proceed with this transfer.

---

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

### Recurring Book Transfer Confirmation \* Balance Unavailable

<b>Transfer 1 - 12/01/2002 ( Future Dated Transaction)</b>	
From Account 13 - EXPRESS CHECKING	\$5.00
To Account 12 - PERSONAL CHECKING	\$5.00
Frequency:	Monthly on the 1st
Number of Transfers/End Date:	2 - 01/01/2003
Start Date:	12/01/2002
Email Address: test@hotmail.net	
Transfer Memo:	

---

**Note:** Recurring book transfer instructions are available for viewing, updating, and deleting from **Scheduled / Recurring Book Transfer** screen.

## **Update Book Transfers**

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

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

To update Book Transfers:

1. Select the **Book Transfer** option on the **Funds Transfer** menu, and then click **Update Book Transfers**. The **Update Book Transfers** screen appears.

### Update Book Transfers

Scheduled Book Transfers				
Select	Date	From	To	Amount
<input type="checkbox"/>	11/30/2002	1 - SAVINGS ACCOUNT	11 - ECONOMY CHECKING	\$121.00
Transfer Memo: <input type="text"/>				
<input type="button" value="update"/> <input type="button" value="delete"/> <input type="button" value="reset"/>				

---

Scheduled Recurring Book Transfers				
Select	Start Date	From	To	Amount
<input type="checkbox"/>	12/01/2002	1 - SAVINGS ACCOUNT	1000000032-2723 - COMMERCIAL LOAN	\$1,111.00
Transfer Memo: <input type="text"/>				
Frequency: Monthly on the 1st    Number of Transfers: <input type="text" value="5"/> or End Date: <input type="text" value="04/01/2003"/>				
Email Address: <input type="text"/>				
<input type="button" value="update"/> <input type="button" value="delete"/> <input type="button" value="reset"/>				

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

## Wire Transfer

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

---

**IMPORTANT!** Some wire transfer processing systems allow **Value Date** as part of their transfer definitions, providing a means to set up wire transfers that are not executed upon receipt, but rather at a predetermined date up to 30 calendar days in the future.

---

The Cash Management system is designed to display and accept **Value Date** information, but will do so only for Financial Institutions that use a wire processing system that allows it. If your Financial Institution uses a processing system that does not employ **Value Date** information, you will not see **Value Date** fields on any of the **Wire Transfer** screens.

---

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

---

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

Screen	Category	Default "From"	Default "To"	Date Range "From"	Date Range "To"	Wire Status
Incoming Wires		Today 12:00am	Today 23:59pm	Displays up to 10 previous calendar days	Today	Processed
Transfer Activity & Transfer Admin Activity	Pending	Oldest value dated wire with a status listed in the Wire Status column	Today plus 30 calendar days into the future	N.A.	N.A.	*Pending *Resubmit
	Denied	Oldest value dated wire with a status listed in the Wire Status column	Today plus 30 calendar days into the future	N.A.	N.A.	*Denied
	Sent	Displays up to 10 previous calendar days	Today plus 30 calendar days into the future	Displays up to 10 previous calendar days	Today plus 30 calendar days into the future	Received, Delete, Deleted by FI, Processed

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

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

### A Word About Daily Transfer Limits

The Financial Institution may set daily transfer limits for its commercial customers, and each company administrator may set daily transfer limits for that company's end-users. As wire transfers are submitted to the Financial Institution, the Cash Management system keeps track of the daily limits and transfer totals.

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

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

### Initiate Template

Adding a wire transfer with a predefined template is a straightforward process. However, you must have set up a template beforehand, specifying all the necessary information for the beneficiary that is to receive the transfer. For details, see *Template Maintenance*. For details on how to set up and add a wire transfer without using a template, see *Initiate Freeform*.

---

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

---

To display the initiate a wire transfer:

1. Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Initiate Template**. The **Initiate Template** screen appears.

The screenshot shows the 'Initiate Template' screen with the following fields and values:

- Per Transaction:** 10,000.00
- Daily Limit:** 10,000.00
- Used:** 0.00
- Contact Name:** Steve Lin
- Contact Phone:** (888) 888-8888 \*
- Select Template:** << Please select a template before choosing >> \*
- From Account:** (blank) \*
- Amount:** (blank) \*
- Value Date:** 11/06/2002 \*
- Originator to Beneficiary Message:** (blank)

**Please Note:** The Originator to Beneficiary Message must not exceed 140 characters.

Buttons: **initiate** and **reset**

2. (Optional) Alter the telephone number in the **Contact Phone** field. The **Contact Name** and **Contact Phone** fields are pre-filled with the data from your login, but you can change the phone number if appropriate.

3. Select a wire transfer template from the **Select Template** drop-down list. The list is populated with all approved templates. When you select a template, the **From Account** field is filled automatically.

---

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

---

4. Enter the amount of the transfer in the **Amount** field. If your FI supports foreign currency exchange, the currency code (specified in the Wire Template) is displayed to the left of the input field.
5. (Optional) Change the date in the **Value Date** field. This is the date on which the **Funds Transfer** is to occur; the **Value Date** cannot be in the past and must be no more than 30 calendar days into the future from today's date and must be a business day.
6. (Optional) Enter a brief message in the **Originator to Beneficiary Message** area.
7. Review all of the information and verify that it is correct. If necessary you can click the **Reset** button to clear all of the fields.
8. Click the **Initiate** button to submit the transfer. Please keep in mind that most Financial Institutions have a daily cutoff time for wire transfers.

---

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

---

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

### **Initiate Freeform**

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

Most Financial Institutions use an ABA number as their only routing type. The Cash Management System provides a search mechanism to let you look up ABA numbers. If your Financial Institution supports other routing types (e.g., Swift, DDA or CHIPS), the drop-down list on this screen will offer these choices.

Please note the **Receiving Bank** and **Intermediary Bank** sections are optional; fill the fields in only if you want the information recorded. See *Using the ABA Search Feature* for details.

---

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

---

To initiate a freeform transfer:

1. Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Initiate Freeform**. The **Initiate Freeform** screen appears.

### Initiate Freeform

Per Transaction: 2,000.00 Daily Limit: 2,000.00 Used: 54.00

Beneficiary		Beneficiary Bank	
Name	<input type="text"/> *	Bank Name	<input type="text"/> *
Address 1	<input type="text"/>	Address 1	<input type="text"/>
Address 2	<input type="text"/>	Address 2	<input type="text"/>
City	<input type="text"/> State <input type="text"/>	City	<input type="text"/> State <input type="text"/>
Zip Code	<input type="text"/>	Zip Code	<input type="text"/>
Country	<input type="text"/>	Country	<input type="text"/>
Account Name	<input type="text"/>	ABA	<input type="text"/> * <input type="button" value="search"/>
Account No.	<input type="text"/> *		
Contact Name	<input type="text"/>		
Phone Number	<input type="text"/>		
Fax Number	<input type="text"/>		
E-Mail Address	<input type="text"/>		

Receiving Bank (NOT Required)		Intermediary Bank (NOT Required)	
Bank Name	<input type="text"/>	Bank Name	<input type="text"/>
Address 1	<input type="text"/>	Address 1	<input type="text"/>
Address 2	<input type="text"/>	Address 2	<input type="text"/>
City	<input type="text"/> State <input type="text"/>	City	<input type="text"/> State <input type="text"/>
Zip Code	<input type="text"/>	Zip Code	<input type="text"/>
Country	<input type="text"/>	Country	<input type="text"/>
ABA:	<input type="text"/> <input type="button" value="search"/>	ABA	<input type="text"/> <input type="button" value="search"/>

**Transfer Information:**

Amount:  \*

Value Date:

Debit Account:  \*

Originator to Beneficiary Message:

The Originator to Beneficiary Message must not exceed 140 characters.

---

2. Fill in all of the required fields: **Beneficiary** Company Name and Account number, **Beneficiary Bank** Name and Routing Number, **Transfer** Amount and **Debit Account**. (The **Debit Account** drop-down list contains all valid account choices.)
3. (Optional) Enter a brief message in the **Originator to Beneficiary Message** area.
4. (Optional) Edit the **Value Date**, if applicable.
5. (Optional) If your Financial Institution supports Foreign Currency Processing, enter a **Currency Code**.

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

---

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

---

To check on the status of the submitted Wire Transfer, click the **Transfer Activity** button on the **Wire Transfer** menu.

### Using the ABA Search Feature

1. Click the **Search** button next to one of the ABA/Routing Number fields. A secondary browser window appears.
2. Type one or more keywords in the **Term(s)** field and click the **Search** button. The search usually takes less than a minute, but will vary depending on network conditions and also on how many matches the system finds. The results returned are those institutions whose database records contain the keywords specified.

---

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

---

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

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

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

### ***Initiate Template Group***

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

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

To initiate a template group:

1. Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Initiate Template Group**. The **Initiate Template Group** screen appears.

**Initiate Template Group**
wire group initiate

---

Per Transaction: 10,000.00    Daily Limit: 10,000.00    Used: 0.00

Current Group:

Select	Template Title	Value Date		Amount	Message	Details
<input checked="" type="checkbox"/>	TEMPLATE 5	<input type="text" value="11/06/2002"/>	USD	<input type="text" value="2.01"/>	<input type="text"/>	🔍
<input checked="" type="checkbox"/>	TEMPLATE4	<input type="text" value="11/06/2002"/>	USD	<input type="text" value="3.00"/>	<input type="text" value="TEST"/>	🔍
<input checked="" type="checkbox"/>	SELECT ALL					

2. Select the desired group from the **Current Group** drop-down list. The screen shows all of the templates that are in the group definition; you can sort the display by clicking the up and down arrows in the **Template Title**, **Value Date** and **Amount** column headers.

You can see the details for any template by clicking the magnifying glass in its **Details** column. When you do this, the system opens a secondary browser window with a simplified, read-only version of the data defined in **Template Maintenance**.

3. Check the **Select** box for each template that you want submitted with the group. For convenience, you can check the **Select All** box to select all of the templates.
4. (Optional) Review the **Value Date** field for each template that is to be submitted and edit the dates if necessary.

---

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

---

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

### ***Transfer Admin Approval/Activity***

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

To display the **Transfer Admin Approval / Activity** screen:

- Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Transfer Admin Approval / Activity**. The **Transfer Admin Approval / Activity** screen appears.

**Transfer Admin Approval/Activity**

---

**Pending Wires**

Select	Ref Number	Status	Date Created	Value Date	User ID	Group Template	Modified Fields	Transfer Amount	Details
<input type="checkbox"/>	48	RESUBMIT	08/27/2001 01:53 PM ALT	06/20/2002	Steve Lin	TEMPLATE4	Value Date	USD 1.30	
<input type="checkbox"/>	49	RESUBMIT	08/27/2001 01:53 PM ALT	06/20/2002	Steve Lin	TEMPLATE4	Value Date	USD 2.10	
<input type="checkbox"/>	59	RESUBMIT	09/12/2001 08:39 AM ALT	07/10/2002	Steve Lin	TEMPLATE 5	Value Date	USD 2.77	

Select All Wires

Enter the 'Deny Wire' message below:



---

**Denied Wires**

Ref Number	Date Created	Value Date	Group Template	Modified Fields	Transfer Amount	Details
Denied by: Steve Lin      Deny Message: NO WAY						
50	08/27/2001 01:54 PM ALT	07/10/2002	TEMPLATE4	Value Date	USD 0.87	
Originator to Beneficiary Message: TEST						

---

**Sent Wires**

Request Specific Date Range      From  To

Select	Ref Number	Status	Value Date	Approved By Approved	Bank Reference Fed Reference	Group Template	Transfer Amount	Details
<input type="checkbox"/>	704	RECEIVED	03/22/2002			TEMPLATE 5	USD 2.01	

Select All Wires

This screen has three separate sections, **Pending Wires**, **Denied Wires** and **Sent Wires**.

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

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

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

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

### **Performing Administrative Tasks for Pending Wires**

1. Click the **Select** check box next to the wire(s) that you want to update. For convenience, you can click the **Select All** box to select all of the wires in the table, or click **Reset** to return all settings to their saved values.
2. Do one of the following:
  - Click the **Approve** button to send the wire transfer(s) to the Financial Institution for processing.
  - Click the **Delete** button to remove the wire transfer(s) without processing. Deleted wires will appear in the **Sent Wires** section with a status of *Deleted*.
  - • Fill out the **Deny Wire** message and click the **Deny** button to send it back to the originator for modification and resubmittal.

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

### **Incoming Wire Transfers**

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

To display the **Incoming Wires** screen:

- Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Incoming Wires**. The **Incoming Wires** screen appears.

**Incoming Transfers** test incoming wire

**Request Specific Date Range**

From Date/Time:   PST To Date/Time:   PST

Select	Date/Time Received	Amount	Credit Account Number	Reference	Details
<input type="checkbox"/>	08/01/2002 11:03 PST	USD 1.23	1	020521001494	
<input type="checkbox"/>	07/31/2002 09:40 PST	USD 3.00	1	010412000070	
<input type="checkbox"/>	04/05/2002 01:55 PST	USD 4.50	2	010412000074	
<input type="checkbox"/>	04/04/2002 01:55 PST	USD 4.00	1	010412000073	
<input type="checkbox"/> Select All Wires					

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

### Viewing a Different Date or Range of Dates

To change the date range displayed:

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

### Viewing and Printing Incoming Wire Details

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

To view and print selected wires:

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

### Deleting Incoming Wires

You can manually delete an incoming wire prior to the normal 10-day aging. Any wires left on the list for 10 days will be automatically removed from the system. When you delete a wire manually, the wire is actually "marked" as "D" for deleted, but will remain in the system for 10 days before it is permanently removed.

To delete a wire manually:

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

## Transfer Activity

The **Transfer Activity** screen shows all of your currently pending and denied wire transfers and also shows your completed wire transfer activity for the past ten calendar days. (That is, the system filters wire transfer activity based on your login ID.) All end-users with wire transfer privileges may view the system's records of their wire transfer activity.

To display the **Transfer Activity** screen:

- Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Transfer Activity**. The **Transfer Activity** screen appears.

**Transfer Activity**
wire activity

---

**Pending Wires**

Select	Ref Number	Date Created	Value Date	Group Template	Modified Fields	Transfer Amount	Details
<input type="checkbox"/>	48	08/27/2001 01:53 PM ALT	06/20/2002	TEMPLATE4	Value Date	USD 1.30	
Originator to Beneficiary Message: TEST							
<input type="checkbox"/>	49	08/27/2001 01:53 PM ALT	06/20/2002	TEMPLATE4	Value Date	USD 2.10	
Originator to Beneficiary Message: TEST							
<input type="checkbox"/>	59	09/12/2001 08:39 AM ALT	07/10/2002	TEMPLATE 5	Value Date	USD 2.77	
Originator to Beneficiary Message: NO MESSAGE SUBMITTED							

Select All Wires

---

**Denied Wires**

Select	Ref Number	Date Created	Value Date	Group Template	Modified Fields	Transfer Amount	Details
<input type="checkbox"/>	50	08/27/2001 01:54 PM ALT	07/10/2002	TEMPLATE4	Value Date	USD .87	
Denied by: Steve Lin Deny Message: NO WAY							
Message: <input type="text" value="TEST"/>							

Select All Wires

---

**Sent Wires**

Request Specific Date Range      From  To

Select	Ref Number	Status	Value Date	Approved By Approved	Bank Reference Fed Reference	Group Template	Transfer Amount	Details
<input type="checkbox"/>	704	RECEIVED	03/22/2002			TEMPLATE 5	USD 2.01	

Select All Wires

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

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

---

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

---

### ***Pending Wires***

Wire transfers have a pending status while they are awaiting approval by an administrator. (The system automatically flags your wire transfers for pending status if you exceed your per-transaction or daily user limit, or if your company's Financial Institution requires administrator approval on all wire transfers.)

You can delete pending wires from the list so that they will not be sent for processing.

To delete a pending wire:

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

The deleted transfers are removed from the **Pending Wires** list and appear in the **Sent Wires** category with a status of *Deleted*.

### ***Denied Wires***

The **Denied Wires** list contains wire transfers that were reviewed and rejected by an administrator. The administrator adds a message to each one, so you know what will be required in order to have the transfer approved.

You can alter some of the data for denied wires and resubmit them, or you can delete them from the list so that they will not be sent for processing. To resubmit a denied wire:

1. Check the select box for the wire transfer that is to be resubmitted.
2. Change the data in the **Value Date**, **Transfer Amount** and/or **Message** fields.
3. (Optional) Repeat steps 1 and 2 for other transfers that you wish to resubmit.
4. Click the **Resubmit** button.

Resubmitted wire transfers are moved to the **Pending Wires** list; the new data is recorded and the transfers are given a status of *Resubmitted*.

### ***Sent Wires***

The **Sent Wires** list shows all of your completed wire transfer activity for the last ten calendar days. Click the magnifying glass in the **Details** column to see full transfer details in a secondary browser window. You may view the details for sent wires by clicking the checkbox next to the transactions (or checking the **Select All Wires** option) and clicking the **List** button.

## Template Maintenance

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

### Template Maintenance

Date Created 08/28/2001 12:15 PM ALT
Last Update 09/12/2001 08:37 AM ALT

Template Status APPROVED

Beneficiary		Beneficiary Bank	
Template	<input type="text" value="TEMPLATE 5"/> *	Bank Name	<input type="text" value="Wells"/> *
Name	<input type="text" value="template 5"/> *	Address 1	<input type="text"/>
Address 1	<input type="text" value="22 Princeton Avenue"/>	Address 2	<input type="text"/>
Address 2	<input type="text"/>	City	<input type="text"/> State <input type="text"/>
City	<input type="text" value="Princeton"/> State <input type="text" value="NJ"/>	Zip Code	<input type="text"/>
Zip Code	<input type="text" value="07898"/>	Country	<input type="text"/>
Country	<input type="text" value="USA"/>	ABA	<input type="text" value="111111118"/> * <input type="button" value="search"/>
Account Name	<input type="text" value="charity account"/>		
Account No.	<input type="text" value="1233211233"/> *		
Contact Name	<input type="text" value="Diana Ross"/>		
Phone Number	<input type="text" value="(212) 234-4455"/>		
Fax Number	<input type="text" value="(212) 333-2221"/>		
Email Address	<input type="text" value="tanya@diginsite.com"/>		

Receiving Bank (NOT Required)		Intermediary Bank (NOT Required)	
Bank Name	<input type="text"/>	Bank Name	<input type="text"/>
Address 1	<input type="text"/>	Address 1	<input type="text"/>
Address 2	<input type="text"/>	Address 2	<input type="text"/>
City	<input type="text"/> State <input type="text"/>	City	<input type="text"/> State <input type="text"/>
Zip Code	<input type="text"/>	Zip Code	<input type="text"/>
Country	<input type="text"/>	Country	<input type="text"/>
ABA:	<input type="text"/> <input type="button" value="search"/>	ABA	<input type="text"/> <input type="button" value="search"/>

**Transfer Information:**

Amount:  \*

Debit Account:  \*

Originator to Beneficiary Message:

The Originator to Beneficiary Message must not exceed 140 characters.

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

### Create a New Template

1. Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Template Maintenance**. The **Template Maintenance** screen appears.
2. Click the **New** button to clear the fields.
3. Fill in all of the required fields: **Template** (the template name), **Beneficiary Name** and **Account No.**, **Beneficiary Bank Name** and **ABA Number**, **Transfer Information Amount** and **Debit Account**.
4. (Optional) Fill in any or all of the remaining fields in the **Beneficiary** and **Beneficiary's Bank** sections.
5. (Optional) Fill in the fields in the **Receiving Bank** and **Intermediary Bank** sections.
6. (Optional) If your Financial Institution supports foreign currency processing, enter the **Currency Code**.
7. Click the **Add** button. The new template is stored using the name in the **Template** field.

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

#### **Update a Template**

1. Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Template Maintenance**. The **Template Maintenance** screen appears.
2. Select the template name from the drop-down list. The selected template's information appears on the screen.
3. Make any necessary changes. Click the **Reset** button at any time if you need to restore all of the fields to their previously saved values.
4. Click the **Update** button.

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

#### **Delete a Template**

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

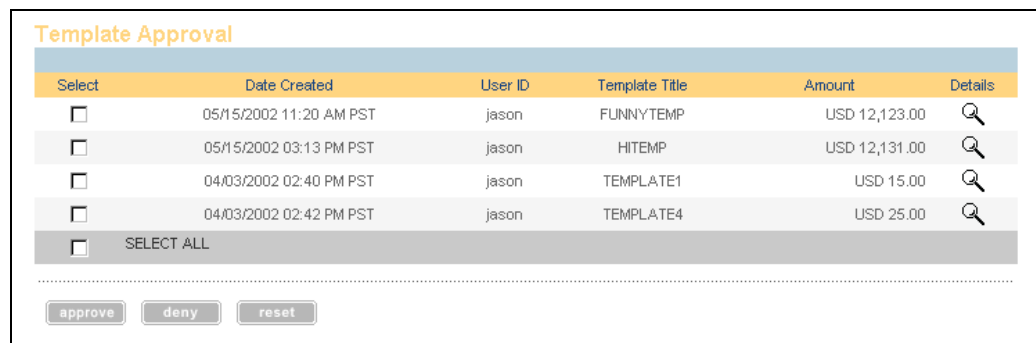
## Template Approval

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

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

To display the **Template Approval** screen:

- Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Template Approval**. The **Template Approval** screen appears.



Select	Date Created	User ID	Template Title	Amount	Details
<input type="checkbox"/>	05/15/2002 11:20 AM PST	jason	FUNNYTEMP	USD 12,123.00	
<input type="checkbox"/>	05/15/2002 03:13 PM PST	jason	HITEMP	USD 12,131.00	
<input type="checkbox"/>	04/03/2002 02:40 PM PST	jason	TEMPLATE1	USD 15.00	
<input type="checkbox"/>	04/03/2002 02:42 PM PST	jason	TEMPLATE4	USD 25.00	
<input type="checkbox"/>	SELECT ALL				

approve deny reset

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

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

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

## Template Group Maintenance

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

---

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

---

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

- Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Template Group Maintenance**. The **Template Group Maintenance** screen appears.

Template Group Maintenance
wire group maint message

Group Title << Select A Group >> new

Select	Date Created	User ID	Template Title	Transfer Amount	Details
<input type="checkbox"/>	08/28/2001 01:15 PM ALT	Steve Lin	TEMPLATE 5	USD 2.01	
<input type="checkbox"/>	08/27/2001 02:50 PM ALT	Steve Lin	TEMPLATE4	USD 3.00	
<input type="checkbox"/> SELECT ALL					

add update delete reset list

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

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

---

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

---

#### **Create a New Template Group**

1. Click the **New** button.
2. Enter a name for the new group, in the field to the right of the **New** button.
3. Check the select box for each template that you want to include in the group.
4. Click the **Add** button.

#### **Update a Template Group**

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

#### **Delete a Template Group**

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

### **Exchange Rates**

The **Exchange Rates** function lets you review the foreign currency exchange rates table. You should use these exchange rates for reference when initiating international wire

transfers. This screen is for viewing only; the values are maintained by your Financial Institution.

To display the **Exchange Rates** screen:

- Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Exchange Rates**. The **Exchange Rates** screen appears.

Exchange Rates						
Information valid as of Thursday, August 08 2002, 12:11 PM ALT						
Country	Currency Unit	Currency	Up to U.S. \$10,000		U.S. \$10,001 - \$25,000	
			Buy	Sell	Buy	Sell
Argentina	Peso	ARS	n/a	1.1000000	n/a	1.0950000
Australia	Dollar	AUD	0.6175000	0.6755000	0.6205000	0.6725000
Austria	Schilling	ATS	0.0748500	0.0819050	0.0752450	0.0815150
Belgium (=Luxembourg)	Franc	BEF	0.0255300	0.0279400	0.0256650	0.0278050
Canada	Dollar	CAD	0.6440000	0.6975000	0.6470000	0.6940000
China	Renminbi	CNY	n/a	pls call	n/a	pls call
Cyprus	Pound	CYP	n/a	2.0520000	n/a	2.0425000
Czech Republic	Koruna	CZK	n/a	0.0321750	n/a	0.0320300
Denmark	Kroner	DKK	0.1382000	0.1520000	0.1389500	0.1513000
European Single Ccy	Euro	EUR	1.0355000	1.1215000	1.0410000	1.1160000
Fiji	Dollar	FJD	n/a	0.5605000	n/a	0.5580000
Finland	Markka	FIM	0.1729000	0.1900000	0.1737000	0.1891000
France	Franc	FRF	0.1578500	0.1710000	0.1586500	0.1701500

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

## Investigation Request

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

To display the **Investigation Request** screen:

- Select the **Wire Transfer** option on the **Funds Transfer** menu and then click **Investigation Request**. The **Investigation Request** screen appears.

The screenshot shows the 'Investigation Request' form with the following fields and options:

- Contact Name** (required) and **Company Name** (required)
- Phone Number** (required), **Fax Number**, and **Email Address** (required)
- Account Information** section with **Account Selection** (dropdown menu, currently showing '<< Please Select >>') (required)
- Type of Request** section with radio buttons for:
  - Recall Sent Wire
  - Amend Sent Wire
  - Trace Sent Wire
  - Return Received Wire
  - Need Additional Information on Received Wire
  - Other (Please specify): (text input field, required)
- Amount** (required) and **Value Date** (pre-filled with '11/06/2002', required)
- Special Instructions** (text input field)
- Buttons:** 'send' and 'reset'

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

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

## ACH — Automated Clearing House Origination

An Automated Clearing House (ACH) transfer is the electronic transmission of a file which contains information pertinent to the movement of funds between accounts. An ACH transfer generally consists of multiple transactions and is referred to as a "batch."

The steps for setting up and submitting an ACH batch are typically as follows:

1. Define participants (Participant Maintenance)
2. Define batch attributes (Batch Template Maintenance)
3. Assign participants to the batch (Transaction Entry Maintenance)
4. Submit the batch (Initiate Batch)
5. (Optional) Check on pending/recent activity (ACH Activity)
6. (Optional) Edit and re-submit the batch (Edit Batch)

The above steps are typical for an ACH user; for an ACH administrator, the main action occurs after batch submittal. If the batch requires approval for any reason (e.g., if it exceeds the user's per-transaction or daily limits), it is given a status of *Pending*. The administrator then uses the **ACH Admin/Approval Activity** function either to approve the batch as-is or to deny it and send it back to the user for modification.

Note that a batch may be used many times once the setup steps (1-3) are completed. In fact, you will need to redo the setup steps only when something changes (e.g., you need to add new participants or remove old ones); in typical usage, simply submitting an ACH batch (as in step 4) will be sufficient. Note also that participants may be used in more than one batch.

### **A Word About Daily ACH Limits**

The Financial Institution may set daily ACH limits for its commercial customers, and each company administrator may set daily ACH limits for that company's end-users. As ACH batches and/or files are submitted to the Financial Institution, the Cash Management system keeps track of the daily limits and ACH totals.

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

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

### **ACH Example**

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

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

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

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

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

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

- **Batch:** Cash Management creates an ACH file immediately, and then sends an email message to the Financial Institution, indicating that an ACH file has been submitted for their approval and subsequent processing. The Financial Institution manually downloads the file, evaluates and processes it.
- **Real-time:** The ACH batch transactions stay in the database until the scheduled "collection" job occurs. The scheduled job collects all approved ACH transactions from the database, creates a file and transmits it to the Financial Institution's real-time ACH server.

---

**Note:** If a wire template that requires approval is modified and it is part of a group, it will not be displayed in the group until the modification is approved.

---

### **ACH/EFTPS Transfer Screen Defaults**

Screen	Category	Default "From"	Default "To"	Date Range "From"	Date Range "To"	ACH/EFTPS Status
Edit Batch		Oldest value dated ACH with a status listed in the ACH Status column	Today plus 30 calendar days into the future	N.A.	N.A.	*Saved *Denied
Transfer Activity & Transfer Admin Activity	Pending	Oldest value dated ACH/EFTPS with a status listed in the ACH/EFTPS Status column	Today plus 30 calendar days into the future	N.A.	N.A.	*Pending *Resubmit
	Denied	Oldest value dated ACH/EFTPS with a status listed in the ACH/EFTPS Status column	Today plus 30 calendar days into the future	N.A.	N.A.	*Denied
	Completed	Displays up to 10 previous calendar days	Today plus 30 calendar days into the future	Displays up to 10 previous calendar days	Today plus 30 calendar days into the future	Deleted by FI, Downloaded

\* ACH/EFTPSs in this status will remain in the ACH/EFTPS database indefinitely. For ACH/EFTPS statuses that do not have an asterisk, retention period is 10 calendar days.

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

## Initiate Batch

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

To display the **Initiate Batch** screen:

- Select the **ACH** option on the **Funds Transfer** menu and then click **Initiate Batch**. The **Initiate Batch** screen appears.

The screenshot shows the 'Initiate Batch' screen with the following details:

- Template Name:** ach\_test\_0
- ACH Class:** CCD Corporate Payments
- Totals Per Batch:** Debit: 0.00, Credit: \$77.00, Entries: 2
- Effective Date:** 11/07/2002
- Offset Account:** 1xxxxxxx - SAVINGS ACCOUNT

Hold	Participant ID Participant Name	Receiving Account	Amount	Transaction Type	Prenote	End Date
<input type="checkbox"/>	666 JASON	11	\$12.00	Checking Deposit	<input type="checkbox"/>	
Addenda: <input type="text"/>						
<input type="checkbox"/>	164654654 JIM GREEN	6464	\$65.00	Checking Deposit	<input type="checkbox"/>	
Addenda: <input type="text"/>						

Buttons: save, initiate, reset

### Initiate a Batch

1. From the **Template Name** drop-down list, select the batch template that you want to initiate.
2. Edit the effective date in the **Effective Date** field, using *mm/dd/yyyy* format. You may enter a date up to 30 days in the future and it must be a business day. Please note the effective date defaults to the next non-federal processing day.
3. If desired, edit the batch data for any or all participants. (The edited information will be used for this batch only.) For each participant, you can:
  - Check the **Hold** box to omit the participant from this batch
  - Change the **Amount** value
  - Change the **Prenote** setting
  - Edit the **Addenda** message

---

**Note:** Click the **Reset** button at any time to reset all fields to their previously saved values. Note that you can sort the table by clicking the up and down arrows in any of the column headers.

---

4. Click the **Initiate** button to create the file. An email message is automatically sent to the Financial Institution indicating that an ACH file has been submitted for their approval and subsequent processing.

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

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

If you have started making changes but cannot complete them or cannot submit the batch immediately, click the **Save** button. The batch will be saved in its current state, and later on you can go into the **Edit Batch** function to complete your editing and submit the batch.

## Edit Batch

The **Edit Batch** function lets you make changes to ACH batches that have saved or deleted status. An ACH batch is eligible for editing if:

- An Administrator denied the batch, or
- It was saved during an editing session in the **Initiate Batch** function.

To display the **Edit Batch** screen:

- Select the **ACH** option on the **Funds Transfer** menu and then click **Edit Batch**. The **Edit Batch** screen appears.

The screenshot shows the 'Edit Batch' interface. At the top, it displays 'ach edit batch' and 'Daily Limit: \$1,000,000.00 Used: \$769.00'. Below this is a summary table for the selected batch:

Template Name - Batch ID	ACH Class	Totals Per Batch			Effective Date
		Debit	Credit	Entries	
ACH_TEST_0 - 2294	CCD Corporate Payments	0.00	\$12.00	1	05/15/2002

Below the summary table, the 'Offset Account' is listed as '1xxxxxxx - SAVINGS ACCOUNT'. A table of entries is shown with columns: Hold, Participant ID, Participant Name, Receiving Account, Amount, Transaction Type, and Prenote. One entry is visible:

Hold	Participant ID	Participant Name	Receiving Account	Amount	Transaction Type	Prenote
<input type="checkbox"/>	1	JASON	22333	\$12.00	Checking Deposit	<input type="checkbox"/>

There is an 'Addenda' field and a 'SELECT ALL (HOLDS)' checkbox. At the bottom, there are buttons for 'delete', 'save', 'initiate', and 'reset'.

The **Template Name** drop-down list contains all batches that are eligible for editing. When you choose a batch from this list, the screen is populated with the batch data.

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

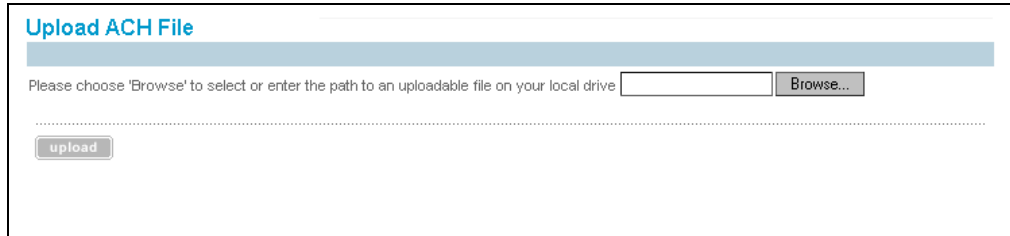
You can delete the selected batch by clicking the **Delete** button. Be careful when using this option! The deleted batch cannot be recovered later, so any manually edited data will be lost permanently.

## Upload ACH File

The **Upload ACH File** function allows you to send a complete ACH file to your Financial Institution. Note that batches contained within the uploaded file will be stored the same as initiated, except they are added to ACM automatically 'Approved'.

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

- Select the **ACH** option on the **Funds Transfer** menu and then click **Upload ACH File**. The **Upload ACH File** screen appears.



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

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

Uploaded ACH files are subject to the same limit requirements as ACH batches. Unbalanced file cannot be uploaded unless the Financial Institution enables this feature. ACH files are validated and analyzed on upload. If the file is valid, the success screen shows batch totals. If the file is not valid, an error screen shows full line-by-line details of up to fifty errors. (Keep in mind that some errors will "cascade" and cause numerous others to appear. Fixing that first error will often clear up many subsequent errors, so always look at the leading entry first.)

---

**Note:** Once processed and entered into the ACM system, you will not be able to modify the uploaded batch(s) in any way.

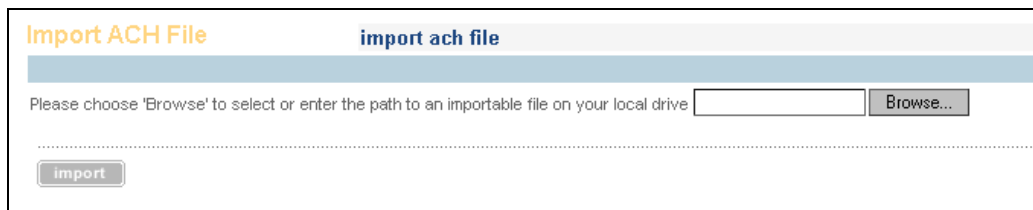
---

## **Import ACH File**

The **Import ACH File** function lets you use an ACH file as input to Cash Management, automatically creating new batch, template and participant definitions based on the contents of the file. Once created, these ACH entities may be used just like any others; the automatically created definitions are not distinguishable from manually entered ones.

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

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



In order to perform an import, you must have the ACH file available either on a local drive or on a network-accessible drive.

### **Importing an ACH File**

1. If you know the full pathname of the file, type it in. For convenience, click the **Browse...** button to open a standard Windows dialog box that allows you to search your local and network drives to locate the file.
2. Click the **Import** button. The system validates the ACH file.
  - If the file validation is successful, the screen displays a summary of the ACH data in the file: for each batch, there are dollar amounts for credits and debits, and also a count of participants.
  - If the file validation fails, the screen displays a line-by-line listing of the file contents and an error message explaining why the line was found to be invalid.
3. If validation was successful: click **Submit** to perform the import and create the new records, or click **Cancel** to leave everything unchanged.
  - If validation failed: edit the ACH file to fix the invalid entries. One error often cascades, inducing other errors, so you probably should fix only the items called out on the first invalid line and then try the import again. You can repeat this process until the file validates correctly.

Once the import is completed successfully, you can use the new batch, template and participant definitions exactly as you use the definitions that you have created manually.

## ACH Admin Approval/Activity

The **ACH Admin Approval/Activity** function lets you review recent and pending ACH activity. If you are an ACH administrator, you can approve, delete or deny pending batches. Uploaded batches will be displayed in the Completed ACH Activity table.

**Note:** Because uploaded batches will not have an identified Offset Account, the field for the offset account information will contain the phrase "UPLOADED BATCH" instead.

To display the **ACH Admin Approval/Activity** screen:

- Select the **ACH** option on the **Funds Transfer** menu and then click **ACH Admin Approval/Activity**. The **ACH Admin Approval/Activity** screen appears.

### ACH Admin Approval/Activity

#### Pending ACH Records

Select	Status	Batch ID	Date Created	User	Offset Account	ACH Class	Debit	Entries	Profile Details
			Effective Date				Credit		
<input type="checkbox"/>	PENDING	2454	07/17/2002 10:35 AM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$12.00	2	
			<input type="text" value="07/18/2002"/>				\$12.00		
<input type="checkbox"/>	PENDING	2450	07/17/2002 09:59 AM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$12.00	2	
			<input type="text" value="07/18/2002"/>				\$12.00		
<input type="checkbox"/>	PENDING	2453	07/17/2002 10:34 AM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$65.00	2	
			<input type="text" value="07/18/2002"/>				\$65.00		
<input type="checkbox"/>	PENDING	2503	09/09/2002 02:30 PM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$77.00	3	
			<input type="text" value="10/01/2002"/>				\$77.00		

approve
delete
reset
deny

Enter the 'Deny ACH record' message below:

---

#### Completed ACH Activity

Status	Batch ID	Date	User	Offset Account	ACH Class	Debit	Entries	Profile Details
		Initiated/Approved				Effective Date		
APPROVED	2281	05/08/2002 03:57 PM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$24.00	3	
		05/10/2002				\$24.00		
APPROVED	2288	05/10/2002 12:41 PM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$12.00	2	
		05/14/2002				\$12.00		
DOWNLOADED	2287	05/10/2002 12:27 PM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$12.00	2	
		05/14/2002				\$12.00		
APPROVED	2289	05/10/2002 01:00 PM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$12.00	2	
		05/14/2002				\$12.00		
APPROVED	2282	05/10/2002 11:34 AM PST	JASON	1xxxxxxx - SAVINGS ACCOUNT	CCD	\$12.00	2	
		05/14/2002				\$12.00		

The screen may contain the following tables, one for pending batches, one for denied batches, one for completed and uploaded batches. Note that you can sort any table by clicking the up and down arrows in the column headers. The information in the tables is sorted by effective date, allowing those FIs who do not use ACH File mover to manage each possible batch by effective date.

### ACH Administrative Tasks

- To approve a pending ACH submittal, check its **Select** box and click the **Approve** button.
- To deny a pending ACH submittal, check its **Select** box, fill in a **Deny Message** and click the **Deny** button.
- To see details for any batch listed on the screen, click the magnifying glass in its **Details** column. The system launches a second browser window, from which you can view or print the batch data.

---

**Note:** The Denied ACH Activity section of the screen has changed. Only the initiator of a denied ACH transaction can delete that transaction.

---

### ***ACH Activity***

The ACH Activity function lets you view only that ACH activity which was initiated or uploaded by you. The screen can show tables for pending batches, denied batches, completed and uploaded batches, and imported ACH files.

To display the **ACH Activity** screen:

- Select the **ACH** option on the **Funds Transfer** menu and then click **ACH Activity**. The **ACH Activity** screen appears.

ACH Activity										
Dynamic Text for ACH Activity Page										
Pending ACH Records										
Select	Status	Batch ID	Date Created	User	Offset Account	ACH Class	Debit	Credit	Entries	Details
<input type="checkbox"/>	PENDING	2302	05/14/2002 12:09 PM ALT 05/16/2002	DIGINSITE	1 - SAVINGS ACCOUNT	CCD+	\$2.00	\$2.00	4	
<input type="checkbox"/> SELECT ALL ACH										
<input type="button" value="delete"/> <input type="button" value="reset"/>										
Completed ACH Activity										
Status	Batch ID	Date Initiated/Approved	User	Offset Account	ACH Class	Debit	Credit	Entries	Details	
APPROVED	2259	03/29/2002 01:01 PM ALT 03/30/2002	DIGINSITE	1 - SAVINGS ACCOUNT	CCD+	\$2.00	\$2.00	4		
APPROVED	2258	03/29/2002 12:54 PM ALT 03/30/2002	DIGINSITE	1 - SAVINGS ACCOUNT	CCD+	\$2.00	\$2.00	4		
DOWNLOADED	2167	03/29/2002 12:54 PM ALT 03/30/2002	DIGINSITE	1 - SAVINGS ACCOUNT	CCD+	\$2.00	\$2.00	4		
Imported ACH Records										
Reference Number	Date Imported	User	Debit	Credit	Entries					
2059	02/08/2002 02:52 PM ALT	DIGINSITE	\$2.00	\$2.00	5					
2060	02/08/2002 02:52 PM ALT	DIGINSITE	\$2.00	\$2.00	5					
2061	02/08/2002 02:53 PM ALT	DIGINSITE	\$2.00	\$2.00	5					
2046	02/06/2002 03:02 PM ALT	DIGINSITE	\$181.57	\$181.57	11					
2055	02/08/2002 02:35 PM ALT	DIGINSITE	\$2.00	\$2.00	5					
2057	02/08/2002 02:42 PM ALT	DIGINSITE	\$2.00	\$2.00	5					
2077	02/12/2002 03:06 PM ALT	DIGINSITE	\$288.06	\$336.06	29					
2079	02/12/2002 03:13 PM ALT	DIGINSITE	\$288.06	\$336.06	29					

Note that you can sort either table by clicking the up and down arrows in the column headers.

- To delete a pending ACH submittal, check its **Select** box and click the **Delete** button.
- To resubmit a pending ACH submittal, check its **Select** box and click the **Resubmit** button.
- To see details for any batch listed on the screen, click the magnifying glass in its **Details** column. The system launches a second browser window, from which you can view or print the batch data.

## ACH Participants

The ACH participant is the individual or organization that will be affected by the ACH transaction. The participant's account may be debited or credited by an ACH transaction (e.g., a payroll deposit or a payment for services rendered).

Each participant entry contains the participant's Financial Institution information and the transaction type – that is, the type of account and whether it will be debited or credited. This information is used to create the ACH transaction that is added to a batch.

A participant may have several entries, each one using that participant's unique ID but indicating a different account or transaction type. If the participant has multiple accounts, or requests more than one transaction type (e.g., a debit and credit on the same account or debits to two separate accounts), a participant entry must be created for each account or transaction.

### **Examples**

- If an employee divides his paycheck between checking and savings accounts, two separate participant entries must be created. The first entry would specify the savings account number, the "savings deposit" transaction type, and the amount. The second entry would specify the checking account number, the "checking deposit" transaction type, and the amount.
- If an employee divides her paycheck into two separate Financial Institutions, two separate participant entries must be created. The first entry would specify the Financial Institution, the account number, the savings or checking deposit transaction type, and the amount. The second entry would specify the other Financial Institution, the account number, the savings or checking deposit transaction type, and the amount.

## Prenote Function

**Prenote** is a special testing mechanism for use when setting up a new ACH participant. It comes through as a special transaction type with a dollar value of 0; the idea is that this transaction will generate an ACH exception if unsuccessful. If successful, there is no adverse effect and both you and your Financial Institution can be confident that the setup is correct.

To display the **Participant Maintenance** screen:

- Select the **ACH** option on the **Funds Transfer** menu and then click **Participant Maintenance**. The **Participant Maintenance** screen appears.

The screenshot displays the 'Participant Maintenance' interface. At the top, there is a section for 'Update Participant' with a dropdown menu for 'Participant Selection' currently showing '7849 - THACKER, JAMES D.'. Below this is a table with columns: Participant ID, Participant Name, Financial Institution Information (Route No., Account No.), Amount, and Transaction Type. The first row contains the values: 7849, THACKER, J, 121000358, 084553031, \$15.00, and Checking Withdraw. Below the table are fields for 'Prenote' (checkbox), 'Addenda', and 'Ending Date'. A search bar with 'ID Search' and buttons for 'search', 'update', 'delete', and 'reset' is also present.

The second section is 'Add Participants', which has a similar table structure. The first row has empty fields for Participant ID, Participant Name, Route No., Account No., Amount, and a dropdown for Transaction Type set to '<< Select Type >>'. Below this are fields for 'Prenote' (checkbox), 'Addenda', and 'Ending Date'. At the bottom are buttons for 'add', 'reset', and 'list'.

## Add a Participant

1. In the **Add Participants** section of the screen, enter the participant ID in the first available **Participant ID** field.

---

**Note:** The participant ID is a unique number assigned to each participant that is used to search for, and identify, the participant on the various ACH screens. An example of a participant ID is an employee's social security number or a business' tax ID number.

---

2. Enter the participant name in the **Participant Name** field.
3. Enter the participant's Financial Institution information in the **Route Num** and **Account Num** fields.
4. Enter the transaction amount in the **Amount** field. This amount will display as the initial setting for this participant whenever a batch is initiated and may be changed by the end-user before the ACH file is created.

5. Select a transaction type from the **Transaction Type** drop-down list. This indicates how the participant's account will be affected by the ACH transaction.
6. (Optional) Check the **Prenote** box if you want this participant to be set as a prenote transaction when first added to a batch. (The system will switch off the **Prenote** setting automatically after the batch is initiated.)
7. (Optional) Fill in a message in the **Addenda** field. This message will be included with the transaction when the ACH file is created.
8. (Optional) Set an **Ending Date** (in *mm/dd/yyyy* format) if the participant definition is intended to be used only for a fixed period of time.

---

**Note:** Up to three participants may be added at the same time; each row represents one participant's complete information. To add another participant, repeat steps 1 through 8.

---

9. Click the **Add** button to save the participant information.

### ***Update Participant Information***

The **Participant Maintenance** option allows the end-user to update a participant's information. All of the participant information can be changed.

1. In the **Participant ID** drop-down list, type a single letter or digit to access the corresponding region in the **Participant ID** list (e.g., an entry of "1" would display the Participant IDs that start with the number "1"). Select the desired Participant ID from the list

OR

1. In the **Participant ID Search** field, enter the participant ID and click the **Search** button. (Note that the search is case-sensitive.) The Search feature selects the first matching record and populates the fields on the page, just as if you had selected the record from the **Participant ID** drop-down list.
2. Make any necessary changes. Click the **Reset** button at any time if you need to restore all of the fields to their previously saved values.
3. Click the **Update** button.

### ***Delete a Participant***

The **Participant Maintenance** option allows the end-user to delete a participant's information.

1. Use the techniques described above to display the desired participant record.
2. Click the **Delete** button. A dialog box appears, prompting for confirmation.
3. Click the **OK** button to perform the delete, or click the **Cancel** button to leave the record unchanged.

## ***Batch Template Maintenance***

The **Batch Template Maintenance** function lets you define the essential characteristics of the ACH batch: the template name, the ACH transmission type and the offset account. This screen allows you to create new templates and also allows you to update or delete existing templates.

To display the Batch Template Maintenance screen:

- Select the **ACH** option on the **Funds Transfer** menu and then click **Batch Template Maintenance**. The **Batch Template Maintenance** screen appears.

**ACH Batch Template Maintenance**

Viewing Template	Date Last Used
templ1	05/14/2002

Template Name: templ1 \*  
 Template Description: test template \*  
 ACH Batch Class: CCD - Corporate Payments \*  
 ACH ID: MY ACH ID - XXXXX \*  
 Offset Account: << Please Select >>

### Add a Template

1. Enter the template name in the **Template Name** input field.
2. Fill in a **Template Description** that explains the purpose of the template.
3. Select either *PPD – Personal Payments* or *CCD – Corporate Payments* from the **ACH Batch Class** drop-down list.

---

**Note:** If your Financial Institution accepts unbalanced ACH files, you will see the **Create offsetting transaction** checkbox, as illustrated above. You have the option of creating an offset transaction or not.

---

4. Using the **Offset Account** drop-down list, select the account that will receive funds transferred in and provide **Funds Transferred** out.
5. Click the **Add** button.

### Update a Template

The **Batch Template Maintenance** option allows the end-user to update a template's information.

1. Select the template from **Template Name** drop-down list. The selected template's information appears in the screen.

2. Make any necessary changes. Click the **Reset** button at any time if you need to restore all of the fields to their previously saved values.
3. Click the **Update** button.

### ***Delete a Template***

The **Batch Template Maintenance** option allows the end-user to delete a template's information.

1. Select the template from **Template Name** drop-down list. The selected template's information appears in the screen.
2. Click the **Delete** button. A dialog box appears, prompting for confirmation.
3. Click the **OK** button to perform the delete, or click the **Cancel** button to leave the record unchanged.

## Transaction Entry Maintenance

The **Transaction Entry Maintenance** function lets you associate participants with templates, bringing together the definitions created earlier. Each ACH transaction includes a reference to the participant, how the account is affected, and the amount.

To display the Transaction Entry Maintenance screen:

- Select the **ACH** option on the **Funds Transfer** menu and then click **Transaction Entry Maintenance**. The **Transaction Entry Maintenance** screen appears.

**Transaction Entry Maintenance**

Template Name	ACH Class	Offset Account	Totals Per Batch		
			Debit	Credit	Entries
<input type="text" value="Hello"/>	PPD Personal Payments	11 - ECONOMY CHECKING	\$2.00	\$5.00	6

Entries	Participant ID	Participant Name	Receiving Account	Amount	Transaction Type	End Date	Prenote
<input checked="" type="checkbox"/>	12343242		12321321	\$1.00	Checking Deposit		No
<input checked="" type="checkbox"/>	11111	@#%*^&()_+>	1234	\$1.00	Checking Deposit		No
<input checked="" type="checkbox"/>	934287243	09237403	34876349	\$0.00	Checking Withdraw		No
<input type="checkbox"/>	1333333333333333	133333333333333333	12	\$1.00	Checking Deposit		No
<input checked="" type="checkbox"/>	1444444444444444	14444444444444444444	2	\$2.00	Checking Withdraw		No
<input type="checkbox"/>	*****	*****	*****	*****	*****		No

1. From the **Template Name** drop-down list, select the template that you want to modify. The template's complete information is displayed in a table. You can sort the table by clicking the up or down arrows in the column headers.
2. Check the **Entries** box to add a participant to the template, uncheck it to remove the participant. Click the **Reset** button at any time to reset all fields to their previously saved values.

---

**Tip:** Use the **Select All** checkbox to select or deselect all participants quickly.

---

3. Click the **Update** button to save your changes.

## ACH Reversal

The **ACH Reversal** function lets you submit a request to cancel out a previously-submitted ACH transaction. You cannot directly nullify a transaction into the ACH system, so what this function actually does is to generate an e-mail message to the Financial Institution.

To access the ACH Reversal feature:

- Select the **ACH** option on the **Funds Transfer** menu and then click **ACH Reversal**. The **ACH Reversal** screen appears.

ACH Reversal		
<b>Contact Information</b>		
Contact Name	Company Name	
<input type="text" value="Steve Lin"/> *	<input type="text" value="ABCD Corp."/> *	
Contact Phone	Fax Number	Email Address
<input type="text" value="(888) 888-8888"/> *	<input type="text"/>	<input type="text" value="steve.lin@digitainsight"/> *
<b>Transaction Information</b>		
Offset Account Selection		
<input type="text" value="&lt;&lt; Select an Account &gt;&gt;"/> *		
Date Created	Effective Date	
<input type="text"/>	<input type="text"/>	
Participant Name	Amount	
<input type="text"/>	<input type="text"/>	
<b>Financial Institution Information</b>		
Receiving Bank Name	Route No.	Receiving Account
<input type="text"/> *	<input type="text"/> *	<input type="text"/> *
Reason for Reversal		
<input type="text"/>		
<input type="button" value="submit"/> <input type="button" value="reset"/>		

To help prevent fraudulent or inadvertent usage, all of the fields are required.

You must provide complete information about the original ACH transaction. Most of the fields are self-explanatory, but a few warrant special mention:

- **Processor Name** is the name of your Financial Institution (the organization that processes all of your ACH submittals).
- **Receiving Depository Financial Institution** is the name of the ACH recipient's Financial Institution.
- **Route Num** is the routing (ABA) number of the ACH recipient's Financial Institution.

Fill out all of the fields and click the **Submit** button to send the request to your Financial Institution.

# Tax Payments

Many businesses are required to use **Electronic Federal Tax Payment System (EFTPS)** as the method to submit their tax payments.

The Cash Management system provides tools that let you manage your EFTPS usage in much the same way that you manage ACH and Wire Transfer usage.

The **Tax Payments** service lets you create a payment file that can be submitted to your Financial Institution.

## To Create a Tax Payment:

1. Select the **Tax Payments** option on the **Funds Transfer** menu and then click **Add EFTPS**. The **Add EFTPS** screen appears.

**Add EFTPS**

Company Name	TIN	Financial Agent	Debit Account
ABCD Corp.	00-0000001	<< Please Select >>	<< Please Select >>

Tax Payment Effective Date: 11/07/2002

For the Tax Period Ending Mo Yr

**Tax Form Selection**

Tax Type: << Please Select >>

Excise Tax Type: << Please Select (Required only for Form 720) >>

**Tax Amount**

Amount: Amount 2: Amount 3:

add reset

2. Verify that the **Company Name** and **TIN** (Taxpayer Identification Number) are correct; edit them if necessary.
3. Select the **Financial Agent** that will receive the transfer.
4. Select the **Debit Account** from the drop-down list.
5. Enter the **Tax Payment Effective Date**, using *mm/dd/yyyy* format.
6. (Optional) Check the **Create Offset Transaction** box if you want the EFTPS file to be balanced. If your FI requires balanced transactions, this box will not appear and an offset transaction will automatically be created.
7. Enter the **Tax Period Ending Date**, using *mm/dd/yyyy* format, this must be a business day.
8. Use the **Tax Type** drop-down list to select the tax to which this payment applies. If you selected *Form 720 – Quarterly Excise Tax* from the **Tax Type** drop-down list, select the **Excise Tax Type**.

9. Enter the **Tax Amount**. Some forms require specific additional information in the **Amount 2** and **Amount 3** fields:

**Form 941:** **Tax Amount** = Social Security Amount; **Amount 2** = Medicare Amount;  
**Amount 3** = Withholding Amount

**Form CT-1:** **Tax Amount** = FICA Amount; **Amount 2** = Industry Amount; **Amount 3**  
= Supplemental Amount

---

Note that the sum of the three fields should equal the total tax payment amount.

---

10. Click the **Add** button to submit the payment.

### ***EFTPS Activity***

The **EFTPS Activity** function lets you review recent and pending EFTPS activity. Tax payments have a *Pending* status while they are awaiting administrator approval.

To display the **EFTPS Activity** screen:

- Select the **Tax Payments** option on the **Funds Transfer** menu and then click **EFTPS Activity**. The **EFTPS Activity** screen appears.

**EFTPS Activity** This is a test of EFTPS Activity message.

**Pending Tax Payments**

Select	Status	Created Date	Customer	Tax ID	Debit Account	Tax End-Period	Tax Type	Tax Amount
	Batch ID	Effective Date	User ID		Financial Agent		Excise Tax Type	
<input type="checkbox"/>	RESUBMIT	05/28/2002 02:08 PM PST	THOMAS	11- 1111118	11 - ECONOMY CHECKING	05/01/1998	01117	\$6.00
	2345	05/29/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	05/28/2002 01:23 PM PST	THOMAS	11- 1111118	1 - SAVINGS ACCOUNT	02/01/1999	01117	\$1.00
	2341	05/29/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/08/2002 03:58 PM PST	THOMAS	11- 1111118	11 - ECONOMY CHECKING	02/01/2001	94105	\$1.00
	2495	08/09/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/08/2002 04:00 PM PST	THOMAS	11- 1111118	12 - PERSONAL CHECKING	03/01/2000	09457	\$1.00
	2496	08/09/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/08/2002 03:12 PM PST	THOMAS	11- 1111118	11 - ECONOMY CHECKING	02/01/2000	07307	\$1.00
	2493	08/09/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/08/2002 03:21 PM PST	THOMAS	11- 1111118	11 - ECONOMY CHECKING	02/01/2000	01117	\$3.00
	2494	08/09/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/28/2002 08:25 AM PST	THOMAS	11- 1111118	1 - SAVINGS ACCOUNT	01/01/2000	94105	\$2.00
	2501	08/29/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	09/19/2002 08:13 AM PST	THOMAS	11- 1111118	11 - ECONOMY CHECKING	02/01/2000	94105	\$5.00
	2506	09/20/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	09/19/2002 08:20 AM PST	THOMAS	11- 1111118	1 - SAVINGS ACCOUNT	02/01/2000	94104	\$7.00
	2507	09/20/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	09/19/2002 07:54 AM PST	THOMAS	11- 1111118	1 - SAVINGS ACCOUNT	01/01/2003	94105	\$5.00
	2505	09/20/2002	THOMAS		071036210		N/A	

SELECT ALL

delete reset

**Denied Tax Payments**

There are no denied tax payments currently available.

**Completed Tax Payments**

Status	Created Date	Customer	Tax ID	Debit Account	Tax End-Period	Tax Type	Tax Amount
Batch ID	Effective Date	User ID		Financial Agent		Excise Tax Type	
DOWNLOADED	07/17/2002 10:14 AM PST	THOMAS	11- 1111118	11 - ECONOMY CHECKING	04/01/2000	01117	\$2.00
2452	07/22/2002	THOMAS		071036210		N/A	
DOWNLOADED	08/08/2002 02:38 PM PST	THOMAS	11- 1111118	11 - ECONOMY CHECKING	02/01/2000	94105	\$1.00
2492	08/09/2002	THOMAS		071036210		N/A	

The three tables on this screen show your **Pending Tax Payments** (awaiting administrator approval), **Denied Tax Payments** (denied by an administrator) and **Completed Tax Payments**.

- To delete a Pending or Denied Tax Payments submittal, check its **Select** box and click the **Delete** button.
- To resubmit Denied Tax Payments submittal, check its **Select** box and click the **Resubmit** button.

### ***EFTPS Admin Activity/Approval***

The **EFTPS Admin Activity/Approval** function is intended for use by Tax Payment administrators. It is similar to the **EFTPS Activity** function, but adds the capability to approve or deny pending EFTPS submittals.

To display the **EFTPS Admin Activity/Approval** screen:

- Select the **Tax Payments** option on the **Funds Transfer** menu and then click **EFTPS Admin Activity/Approval**. The **EFTPS Admin Activity/Approval** screen appears.

### EFTPS Admin Approval/Activity

Pending Tax Payments								
Select	Status	Created Date	Customer	Tax ID	Debit Account	Tax End-Period	Tax Type	Tax Amount
	Batch ID	Effective Date	User ID		Financial Agent		Excise Tax Type	
<input type="checkbox"/>	RESUBMIT	05/28/2002 02:08 PM PST	THOMAS	11- 11111118	11 - ECONOMY CHECKING	05/01/1998	01117	\$6.00
	2345	05/29/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	05/28/2002 01:23 PM PST	THOMAS	11- 11111118	1 - SAVINGS ACCOUNT	02/01/1999	01117	\$1.00
	2341	05/29/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/08/2002 03:58 PM PST	THOMAS	11- 11111118	11 - ECONOMY CHECKING	02/01/2001	94105	\$1.00
	2495	08/09/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/08/2002 04:00 PM PST	THOMAS	11- 11111118	12 - PERSONAL CHECKING	03/01/2000	09457	\$1.00
	2496	08/09/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/08/2002 03:12 PM PST	THOMAS	11- 11111118	11 - ECONOMY CHECKING	02/01/2000	07307	\$1.00
	2493	08/09/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/08/2002 03:21 PM PST	THOMAS	11- 11111118	11 - ECONOMY CHECKING	02/01/2000	01117	\$3.00
	2494	08/09/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	08/28/2002 08:25 AM PST	THOMAS	11- 11111118	1 - SAVINGS ACCOUNT	01/01/2000	94105	\$2.00
	2501	08/29/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	09/19/2002 08:13 AM PST	THOMAS	11- 11111118	11 - ECONOMY CHECKING	02/01/2000	94105	\$5.00
	2506	09/20/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	09/19/2002 08:20 AM PST	THOMAS	11- 11111118	1 - SAVINGS ACCOUNT	02/01/2000	94104	\$7.00
	2507	09/20/2002	THOMAS		071036210		N/A	
<input type="checkbox"/>	PENDING	09/19/2002 07:54 AM PST	THOMAS	11- 11111118	1 - SAVINGS ACCOUNT	01/01/2003	94105	\$5.00
	2505	09/20/2002	THOMAS		071036210		N/A	
<input type="checkbox"/> SELECT ALL								
<input type="button" value="approve"/> <input type="button" value="delete"/> <input type="button" value="reset"/>								
Enter the 'Deny ACH record' message below:								
<input type="text"/>								
Completed Tax Payments								
Status	Created Date	Customer	Tax ID	Debit Account	Tax End-Period	Tax Type	Tax Amount	
Batch ID	Effective Date	User ID		Financial Agent		Excise Tax Type		
DOWNLOADED	07/17/2002 10:14 AM PST	THOMAS	11- 11111118	11 - ECONOMY CHECKING	04/01/2000	01117	\$2.00	
2452	07/22/2002	THOMAS		071036210		N/A		
DOWNLOADED	08/08/2002 02:38 PM PST	THOMAS	11- 11111118	11 - ECONOMY CHECKING	02/01/2000	94105	\$1.00	
2492	08/09/2002	THOMAS		071036210		N/A		

- To approve a pending Tax Payments submittal, check its **Select** box and click the **Approve** button.

- To delete a pending Tax Payments submittal, check its **Select** box and click the **Delete** button.
- To deny a pending Tax Payments submittal, check its **Select** box, fill in the Deny message and click the **Deny** button.

## Online Services

All **Online Services** are account-specific; you must have **Balance Reporting** capability on an account in order to use any Online Services with that account.

### Photocopy Request

The **Photocopy Request** function lets you request a photocopy of a check or account statement to be delivered via a choice of methods.

To display the **Photocopy Request** screen:

- Rest the cursor on the **Online Services** option and click **Photocopy Request**. The **Photocopy Request** screen appears.

**Photocopy Request**

**Contact Information**

Contact Name:  \* Company Name:  \*

Phone Number:  \* Fax Number:  Email Address:  \*

**Account Information**

Account Selection:  \*

**Type of Request**

Statement and/or Items  Check

Date:   \*

Statement Only  CD-ROM Statement

Transaction Types:

All Available  All Checks  All Deposits  All Deposit Items

Paid Date:  Number:  Amount:

**Delivery Information**

Method of Transmittal:  Pickup by Customer at Bank Account's Home Branch  Mail to Customer  Fax to Customer

Requesting a photocopy

1. The upper section of the form identifies the person the Financial Institution should contact if they have any questions regarding the request. Review the **Contact Name, Company Name, Phone Number** and **Email Address**, you may change them if necessary. Enter your Fax number if you are requesting a reply by Fax.
2. From the **Account Selection** drop-down list, select the account to which the request pertains.

- Set the **Type of Request** radio button for *Statement and/or items* or *Check*.

If requesting a statement copy, set the **Date** from the drop-down lists and check the **All Checks**, **All Deposits** and/or **All Deposit Items** boxes as desired. Optionally, check the **CD-Rom Statement** box to have your bank send an electronic statement copy on Compact Disc media.

If requesting a check copy, specify the **Check Paid Date** (using *mm/dd/yyyy* format) and fill in the **Amount** and **Check Number** fields.

- Set the **Delivery Information** radio button for delivery method. The Financial Institution can send the copy to the account branch for pickup, mail the copy directly to you or FAX it directly to you.
- Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the Financial Institution; click **OK** to submit the request or click **Cancel** to return to the **Photocopy Request** screen.

## Check Reorder

The **Check Reorder** function lets you reorder checks to be delivered via a choice of methods.

To display the **Check Reorder** screen:

- Rest the cursor on the **Online Services** option and click **Check Reorder**. The **Check Reorder** screen appears.

**Check Reorder**

**Contact Information**

Contact Name	Company Name
<input type="text" value=""/> *	<input type="text" value="Bank of tcloud, Inc"/> *

Contact Phone	Fax Number	E-Mail Address
<input type="text" value="(888) 999-0000"/> *	<input type="text" value=""/>	<input type="text" value="jaysunm@hotmail.co"/> *

**Order Information**

Account Selection

<< Select an Account >> \*

Quantity/Units	Starting Check No.
<input type="text" value=""/> *	<input type="text" value=""/> * or
<input type="radio"/> Checks <input checked="" type="radio"/> Boxes	<input type="checkbox"/> Continue sequence from last order

**Delivery Information**

Method of Transmittal

Pickup by Customer at Bank Account's Home Branch
  Mail to Customer

---

### Reordering checks

- The upper section of the form identifies the person the Financial Institution should contact if they have any questions regarding the order. Review the **Contact Name**, **Company Name**, **Contact Phone** and **Email Address**, you may change them if necessary.

2. From the **Account** drop-down list, select the account to which the request pertains.
3. Set the **Quantity/Type** radio button for *Checks* or *Boxes* and enter the number of units you wish to order. (Note: Your Financial Institution may have set a minimum order size.)
4. Specify the **Starting Check Num** or check the **Continue sequence from last order** box to have the new checks numbered consecutively from the end of the previous order.
5. Set the **Delivery Information** radio button for delivery method. The Financial Institution can send the checks to the account branch for pickup or mail them directly to you.
6. Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the Financial Institution; click **OK** to submit the request or click **Cancel** to return to the **Check Reorder** screen.

### ***Account Research***

The **Account Research** function lets you request account documents to be delivered via a choice of methods.

To display the **Account Research** screen:

- Rest the cursor on the **Online Services** option and click **Account Research**. The **Account Research** screen appears.

**Account Research**

**Contact Information**

Contact Name  \* Company Name  \*

Contact Phone  \* Fax Number  Email Address  \*

**Account Information**

Account Selection  
 \*

**Item Details**

Check       Deposit       Wire Transfer       Return Item       MISC Debit/Credit  
 Date  Amount  Check No.   
 STATEMENT  
 From  To  Posted   
 TAX FORMS  
 1099       5498       1098       Duplicate       Correction

Special Instructions

**Delivery Information**

Method of Transmittal  
 Pickup by Customer at Bank Account's Home Branch       Mail to Customer       Fax to Customer

This form is designed to allow one specific research request per submission. The contact information is always required; beyond that, fill in whichever fields are relevant to your research needs.

#### Requesting account research

1. The **Contact Information** section of the form identifies the person the Financial Institution should contact if they have any questions regarding the request. Review the **Contact Name, Company Name, Contact Phone** and **Email Address**, you may change them if necessary. Enter your Fax number if you are requesting a reply by Fax.
2. From the **Item Request For** drop-down list, select the account to which the request pertains.
3. (Optional) Set the radio button for *Check, Deposit, Wire Transfer, Return Item* or *Misc Debit/Credit*. Fill out the **Date of item** and **Amount** fields, also the **Check Number** field if the radio button is set to *Check*.
4. (Optional) If requesting a statement, check the **Statement** box and fill in the **From, To** and **Posted** dates (using *mm/dd/yyyy* format).

5. (Optional) If requesting tax forms, check the **Tax Forms** box and check the **1099**, **5498**, **1099**, **Duplicate** and/or **Correction** boxes as appropriate.
6. (Optional) Add freeform text in the **Special Instructions** area, if desired. Be as specific as possible to help the Financial Institution give the best service.
7. Set the **Delivery Information** radio button for delivery method. The Financial Institution can send the materials to the account branch for pickup, mail them directly to you or FAX them directly to you.
8. Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the Financial Institution; click **OK** to submit the request or click **Cancel** to return to the **Account Research** screen.

### ***Cash/Change Order Form***

The **Cash/Change Order Form** function lets you request paper currency and/or coins.

To display the **Cash/Change Order Form** screen:

- Rest the cursor on the **Online Services** option and click **Cash/Change Order Form**. The **Cash/Change Order Form** screen appears.

### Cash/Change Order Form

**Contact Information**

<b>Contact Name</b>	<b>Company Name</b>	
<input type="text" value=""/> *	<input type="text" value="Bank of tcloud, Inc"/> *	
<b>Contact Phone</b>	<b>Fax Number</b>	<b>Email Address</b>
<input type="text" value="(888) 999-0000"/> *	<input type="text" value=""/>	<input type="text" value="jaysunm@hotmail.co"/> *

**Order Information**

**Account Selection**

<< Select an Account >>  \* (Debit Account)

**Bills**

Hundreds (Straps of 10,000.00)	<input type="text" value="0"/>
Fifties (Straps of 5,000.00)	<input type="text" value="0"/>
Twenties (Straps of 2,000.00)	<input type="text" value="0"/>
Tens (Straps of 1,000.00)	<input type="text" value="0"/>
Fives (Straps of 500.00)	<input type="text" value="0"/>
Twos (Straps of 200.00)	<input type="text" value="0"/>
Ones (Straps of 100.00)	<input type="text" value="0"/>
<b>Total Amount</b>	<input type="text" value="0.00"/>

**Coins**

Halves <input checked="" type="radio"/> Box of 1,000.00 <input type="radio"/> Box of 500.00	<input type="text" value="0"/>
Quarters (Box of 500.00)	<input type="text" value="0"/>
Dimes (Box of 250.00)	<input type="text" value="0"/>
Nickels (Box of 100.00)	<input type="text" value="0"/>
Pennies (Box of 25.00)	<input type="text" value="0"/>
<b>Total Amount</b>	<input type="text" value="0.00"/>

**Summary Information**

<b>Grand Total</b>	<input type="text" value="0.00"/>
--------------------	-----------------------------------

1. The upper section of the form identifies the person the Financial Institution should contact if they have any questions regarding the request. Review the **Contact Name, Company Name, Contact Phone** and **Email Address**, you may change them if necessary.
2. Select an account from the **Account** drop-down list. This account will be debited for the amount of cash requested (**Grand Total**).
3. Fill in the desired number or units for each type of paper currency and coin. The **Total** fields and **Grand Total** field are updated automatically to show the dollar value of the requested cash.
4. Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the Financial Institution; click **OK** to submit the request or click **Cancel** to return to the **Cash/Change Order Form** screen.

### **Bill Pay Research**

The **Bill Pay Research** function lets you request account documents to be delivered via a choice of methods.

To display the **Bill Pay Research** screen:

- Rest the cursor on the **Online Services** option and click **Bill Pay Research**. The **Bill Pay Research** screen appears.

**Bill Pay Research**

**Contact Information**

Contact Name \*      Company Name \*

(888) 999-0000 \*      Fax Number      EMail Address \*

jaysunm@hotmail.co \*

**Account Information**

Account Selection

<< Select an Account >> \*

Payment Date \*      Amount \*      Payee \*

**Special Instructions**

**Delivery Information**

Method of Transmittal

Pickup by Customer at Bank Account's Home Branch       Mail to Customer       Fax to Customer

submit      reset

1. The upper section of the form identifies the person the Financial Institution should contact if they have any questions regarding the request. Review the **Contact Name, Company Name, Contact Phone** and **Email Address**, you may change them if necessary. Enter your Fax number if you are requesting a reply by Fax.
2. In the **Account Information** section, select the account from the **Account Selection** drop-down list and fill in the **Payment Date, Amount** and **Payee** fields.
3. (Optional) Add freeform text in the **Special Instructions** area, if desired. Be as specific as possible to help the Financial Institution give the best service.
4. Set the **Delivery Information** radio button for delivery method. The Financial Institution can send the materials to the account branch for pickup, mail them directly to you or FAX them directly to you.
5. Click the **Submit** button. A dialog box appears with a recap of the information to be sent to the Financial Institution; click **OK** to submit the request or click **Cancel** to return to the **Bill Pay Research** screen.

## **Bill Pay**

This service is documented separately within the Bill Pay Online Help and as part of Digital Insight's Internet Banking product.

# Email

The **Email** function is used as a direct link between you and your Financial Institution.  
To display the **Email** screen:

- Click the **Email** menu option. The **Email** screen appears.

The screenshot shows a web form titled "Email". It is divided into several sections:

- Contact Information**: A header section with a blue background.
- Originating Contact**: A text input field containing "jason" with an asterisk.
- Company Name**: A text input field containing "Bank of tcloud, Inc" with an asterisk.
- Phone Number**: A text input field containing "(888) 999-0000" with an asterisk.
- Fax Number**: An empty text input field.
- EEmail Address**: A text input field containing "jaysunm@hotmail.com" with an asterisk.
- Preferred Method of Contact**: A section with three radio buttons: "Phone Number" (selected), "Fax Number", and "EEmail Address".
- Message**: A header section with a blue background.
- Subject**: A text input field with an asterisk.
- Message**: A large text area with a vertical scrollbar and an asterisk.
- Buttons**: "submit" and "reset" buttons at the bottom.

1. Review the **Contact Name, Company Name, Contact Phone** and **Email Address**, you may change them if necessary. Enter your Fax number if you are requesting a reply by Fax. Click the **Reset** button at any time to clear the fields and start over.
2. Select the **Preferred Method of Contact**.
3. Enter the subject line of the email. (Limit 40 characters.)
4. In the **Message** field, enter the text of the message.
5. Click the **Submit** button. A confirmation screen appears with a recap of the information sent to the Financial Institution.