Treasury
Management
Solutions

CBI
Bank & Trust®

Aim High. Bank Strong.

Cash Management
User Guide

February 2020

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Establishing Login Credentials

Step 1 - Company Set Up -You will receive an email from info@thefmbank.com. The subject reads Online Banking Setup. Note: this link is only valid for 7 days then it will expire. Once expired we will need to send another email.
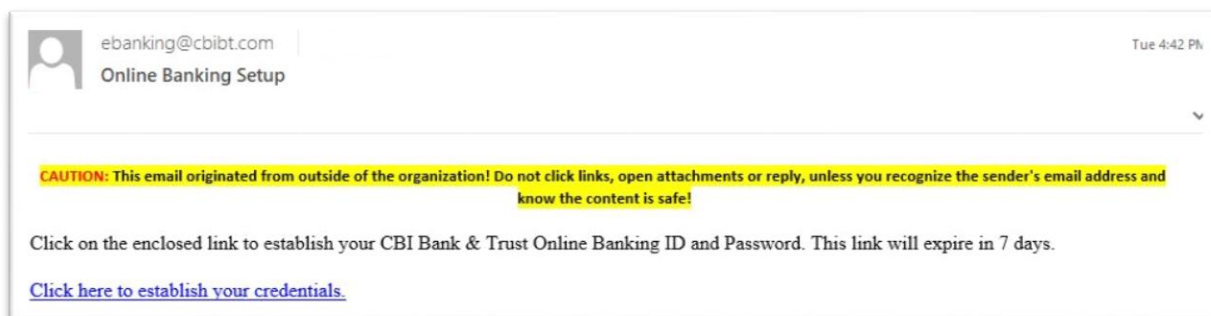
Select the link Click here to establish your credentials. It will open up our Online Banking System. You will create your Online Banking ID and Password.

Step 2 - You may be prompted to enter your cell phone/SMS Number information - If you decide not to provide this information at this time, you have 10 days to do so before it locks them out of online banking. (*If this happens please call (563) 263-3131 and ask for assistance with Business Online Banking. Click Submit to proceed).* Click Submit to enter the cell phone information or Skip to continue.

SMS Number Collection

In order to protect your account(s), you are required to provide the device information below. If you do not complete this requirement within the maximum number of opportunities allowed by your financial institution, your log in will be blocked. If you are prompted for text authentication, your screen will display a button to send a passcode to your device and an entry field into which the code must be typed. Once authentication has been completed, the transaction will process.

Number [   ]

Provider [Select Provider ▾]

[Submit] [Skip]

Select your Image. This image will appear on every Cash Management screen. If ever the displayed image does not match your selected image, call the Bank immediately. Once you have selected your image, click **Submit** to continue.

Please verify your personal image! ❓

For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

Personal Icon

Current Image   Click to Select or Change your Image
No Image Selected

[<<< Prev]   [Next >>>]

[Cancel] [Submit]

Next, it will ask you to set up your 3 challenge questions. Select continue to set up your questions.

Security Features

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

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

What are the next steps?
Answer and verify three security questions.
Continue banking, with an even higher level of security!

Continue

Verification Questions

From now on, we will monitor the login activity and transactions performed in your account. If we suspect a high-risk transaction is about to be performed, we will asked you a few verification questions.

Please take a moment to select one question from each of the three drop-down menus.

Question One: | Select Question. . . ▾

Answer: |

Question Two: | Select Question. . . ▾

Answer: |

Question Three: | Select Question. . . ▾

Answer: |

Submit

Confirm your security questions.

Settings Modification

If you would like to change the verification information you previously selected, please do so.

It is not required that you change your information.

Question One: What were your wedding colors?

Answer: White

Question Two: What is your youngest sibling's nickname?

Answer: Edward Scissorhands

Question Three: What is the first name of your father's youngest sibling?

Answer: Fitzwilliam Darcy

Edit Confirm

You will get a message stating your challenge questions are set and it may ask you to verify identity from time to time to protect your account.

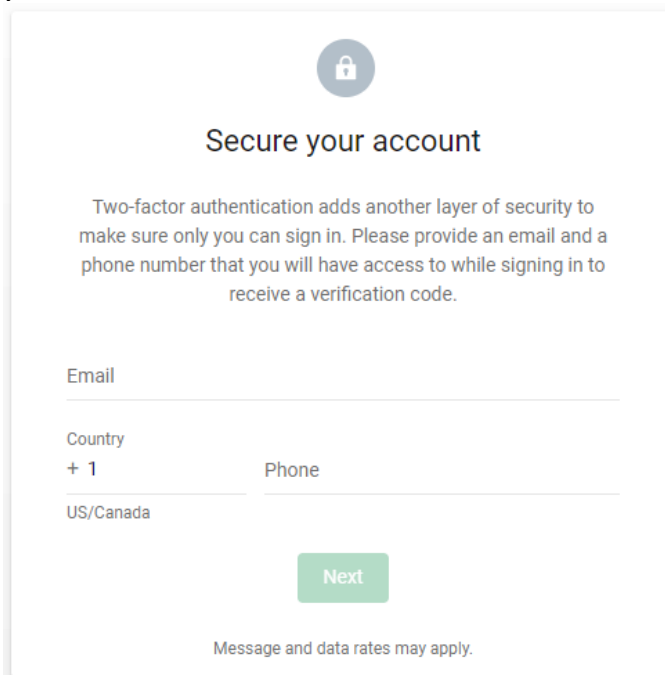**Your settings have been saved.**

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

Continue

Business Online access has been established! If you are an Administrator for your company, additional instructions have been included to set up Additional Users.

Securing your account

The first time you log in after setting up your login credentials, you will be asked to secure your account.

Enter your email address and a phone number. *Note: The phone number entered, if not a cell phone, should be a direct phone line (one with no extension required to reach the User). To receive the verification codes via text, the phone number entered should be a cell phone number.*

Select the method to receive the verification code and click **Next**.

Enter the code and click **Next**. Click the box next to **Don't ask for codes again on this computer**. The system will remember you during subsequent logins and only ask for the verification code periodically.

Once your verification is complete, you will receive a message that you're all set!
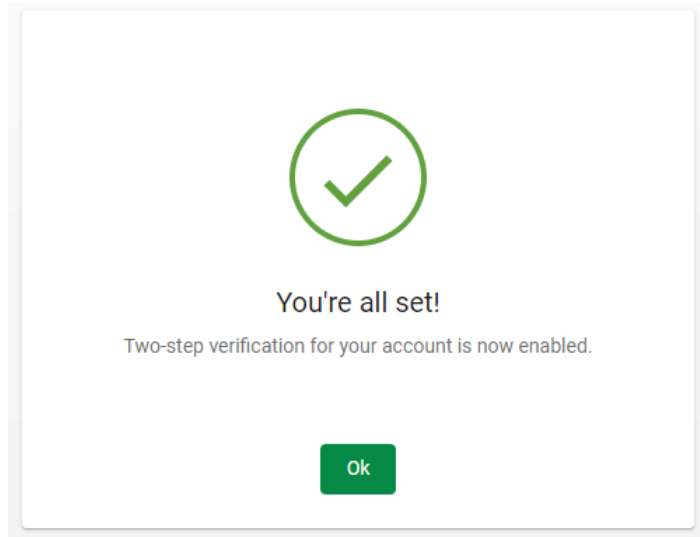
You will also receive an email to confirm that Two-factor authentication has been successfully enabled for your User profile.
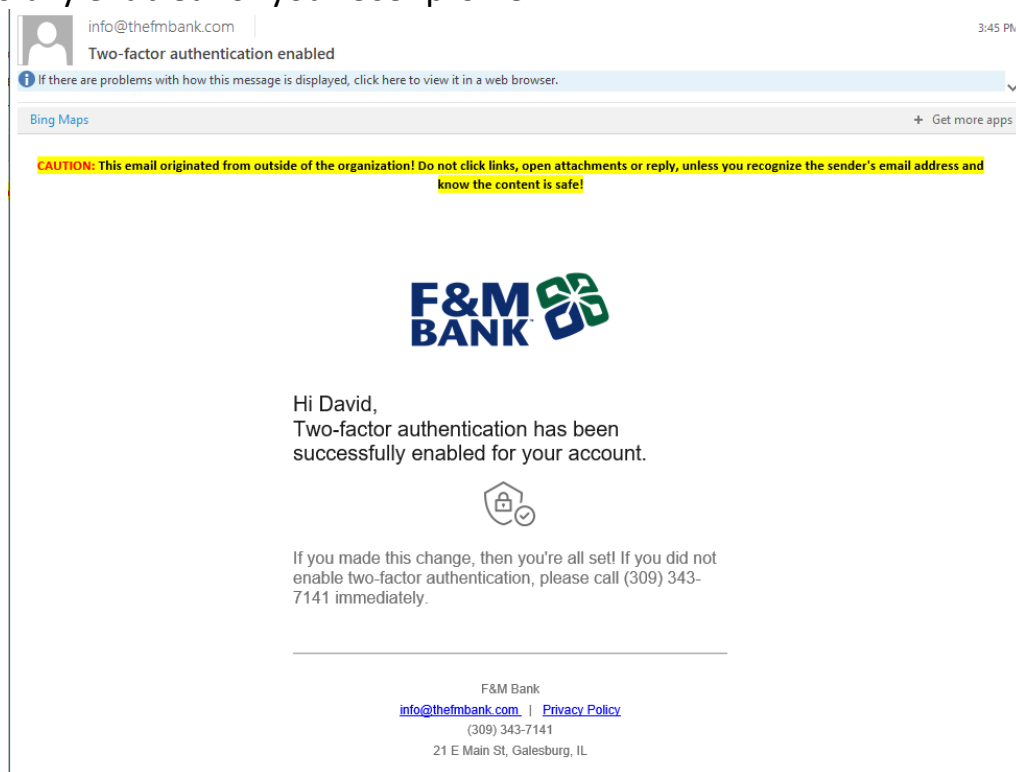
The next step is to accept the End User Agreement. Once accepted, you will arrive at the Dashboard.

DASHBOARD

This is the main page when you log in to online banking. You can view accounts, transactions, view/make transfers, view/make payments in one place.

Card Descriptions

Each box on the screen is called a 'card'. Cards on the Dashboard include:

Accounts – View Available account balances

Activity – View transactions for all accounts

Transfers – Schedule transfer to another account or loan

Move Money – Transfer funds, schedule bill payment to company or individual

Messages – Secure messages you've sent to the Bank

Payments – Scheduled/Processed Bill Pay payments

Organize Dashboard - Choose which cards you'd like to see or hide. To hide a card, simply click the 'X'. To add a card, click 'Add a card'.

Organize dashboard			Done
drag & drop to reorder			
⠿ Accounts	✕	⠿ Move money	✕
⠿ Activity	✕	⠿ Messages	✕
⠿ Transfers	✕		
+ Add a card			
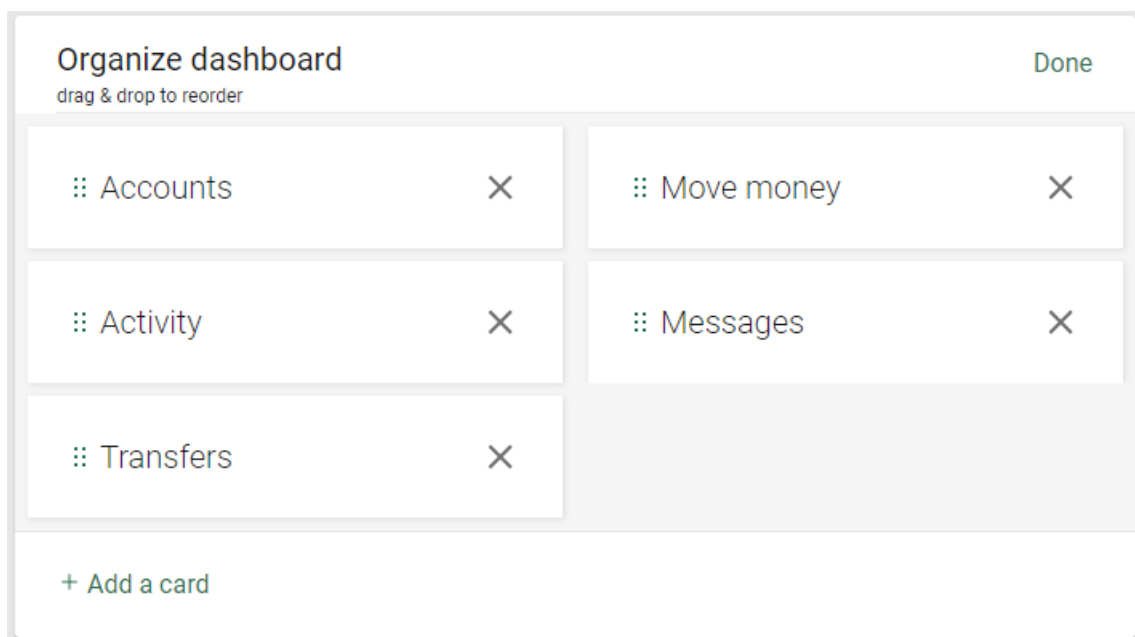
ACCOUNTS

View all of your account balances and credit balances in one spot.

Filters will allow you to choose to view only Cash, Credit or Borrowed Accounts.

Organize accounts lets you re-order accounts to your preferences.

Totals gives a quick glance of totals between all Cash accounts and all Credit accounts

Totals

CASH	CREDIT BALANCE
ⓢ **$67.17**	▭ **$0.00**
2 accounts	1 account

To view transaction activity for a specific account, simply click an account.

Ab Fr Bu 3794 ⌄ $5.00
x3794   Available ⓘ

Activity   ↧ 🖶 🔍   ⇄ Transfer

JAN 13	RE-FUND OF BANNO TEST ACCTS	+$5.00 $5.00
DEC 23 2019	MISCELLANEOUS DEBIT	$4.00 $0.00
DEC 17 2019	TRANSFER FROM X3794 TO X3808	$1.00 $4.00
DEC 11 2019	FUND BANNO TEST ACCTS	+$5.00 $5.00

View more

📄 E-statement Manager

🖅 Stop payments

⚙ Settings

Details

Account Numbers

Account number ⓘ ▬▬▬▬

Routing number ▬▬▬▬

Account information

Owner	Banno Business Test
Date opened	12/10/2019

Activity

Last statement balance	$0.00
Date of last statement	12/31/2019
Date of last deposit	01/13/2020

?

Account Activity Options

Schedule transfers, view e-statements/docs, reorder checks, place stop payments, manage account alerts and account settings.
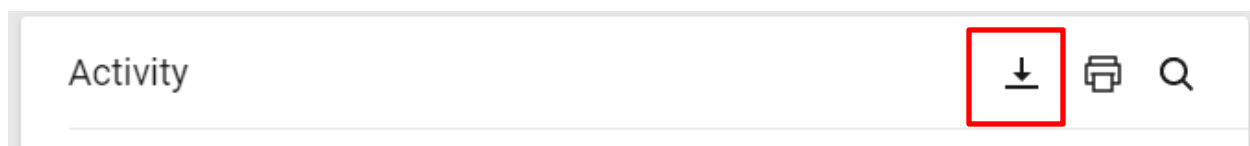
⇄ Transfer

▯ Documents

▭ Reorder checks

▭ Stop payments

⚠ Manage alerts

⚙ Settings

Download Activity

Users may download account activity in a number of formats. To do this, click on the account to access the Activity page, then click the download icon.

Activity   ↓ 🖶 🔍

Select the date range and the file type by selecting the carrot symbol >.
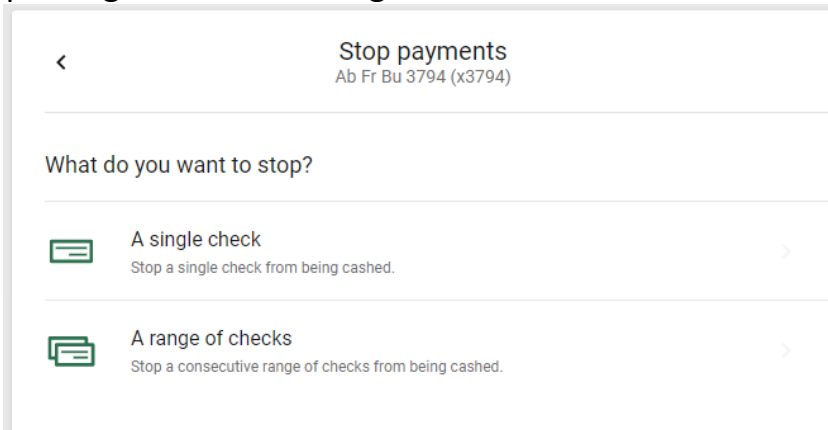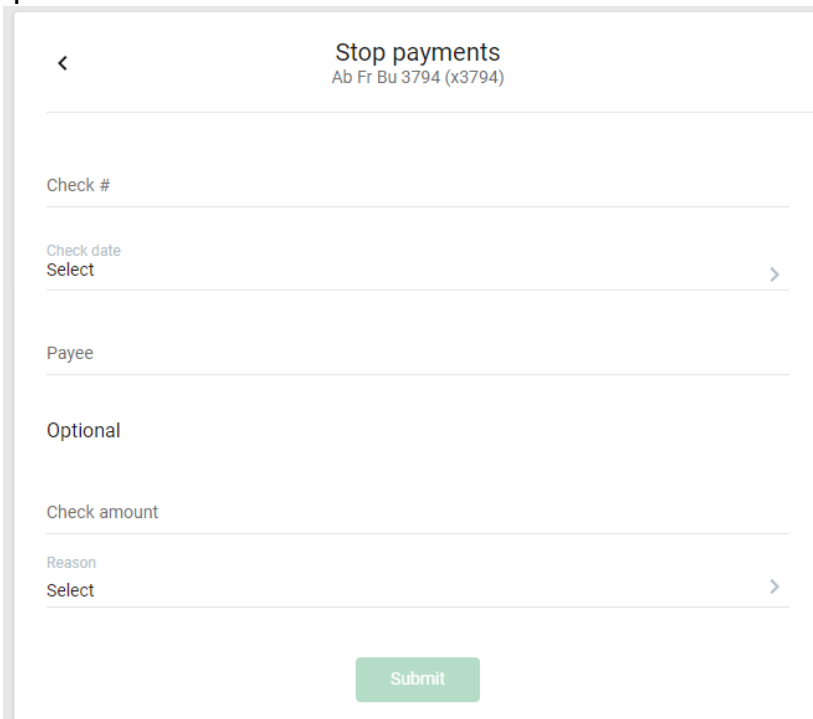

Download file types available:

Stop Payments

You can add stop payments on **checks only**. Stop Payments can be on a single check or range of checks. You must be a full administrator in order for this functionality to work. Simply select stop payment and fill out form and click submit. ***Please note there is a fee for a stop payment. Please refer to our current Fee Schedule.***

Choose to stop a single check or a range of checks.

Key in the requested information and click **Submit**.

MOVE MONEY

Schedule or view pending transfers.

Schedule or view pending Bill Pay payments.

Transfers

Move money · · ·

Make a transfer | Pay a bill | Pay a person

Make a transfer: Schedule new funds transfers.

Pay a bill: View, Edit, and Delete scheduled payments in Bill Pay.

Pay a person: Schedule a payment to an individual in Bill Pay.

Procedures – Add Funds Transfer

Transfers funds from: The account that will be debited for the funds transfer.

Transfer funds to: The account that will be credited.

Transfer Amount: The dollar amount of the funds transfer.

Type: Regular payment or principal only (loans only)

Frequency: How often the transfer will occur. Options include Once, Weekly, Every two weeks, Twice a month and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

Date: Choose date the transfer should happen. (default is Soonest available)

Click Submit. You will receive confirmation that transfer was submitted.

Click **Make another transfer** to enter another transfer of funds, or click **Done** to be brought back to the Dashboard.

CASH MANAGEMENT

The **Cash Management** tab contains all of the Cash Management functionality, including:
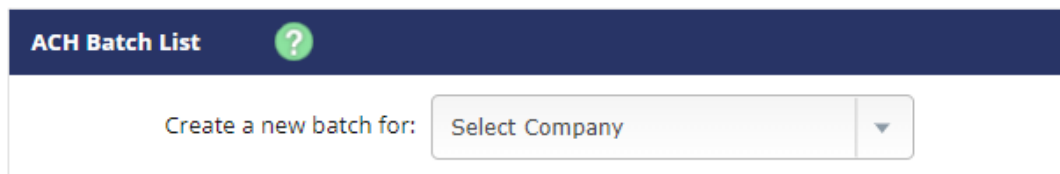
- ACH
- ARP/Positive Pay
- User Administration
- eStatements
- Reporting
- My Settings
- File Status

Note: All options shown. Options may differ based upon the products your company has contracted for.
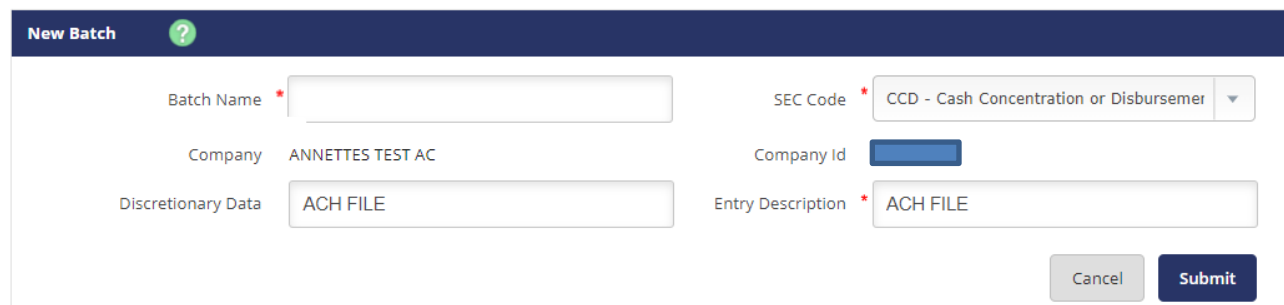
ACH Origination

Procedures – Manually Create an ACH Batch

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

Batch Header. Enter batch header information. Click **Submit**.

Batch Name – Fill in what you would like to call this batch.

SEC Code – Standard Entry Class (SEC) Code is the file type you are sending.
- **CCD – Cash Concentration of Disbursement**. Use this for files that are Business to Business.
- **CTX – Corporate Trade Exchanges**. Used when the ACH file contains entries with addenda information to provide more detail to the transaction (i.e. invoice numbers, discounts taken, etc.)
- **PPD – Prearranged Payments and Deposits**. Use PPD when transacting on personal accounts, such as direct deposit or club or membership dues.

Discretionary Data – Defaults to ACH File, but can be changed to include whatever description you would like.

Entry Description – Defaults to ACH File, but can be changed to include whatever description you would like.

Add Record. Enter the account information of the transaction recipient. Click **Submit**.

*Required field

Record Information:
Name* - The name of the person or business for this account.

Addenda Type – Defaults to 00-No Addenda Information. The other selection, *05-Special Free Form Addenda for CTX entries only*, may be used to communicate items to a business recipient in batches with a SEC Code of CTX, such as invoice numbers or discounts taken.

ID Number – May be used for employee ID numbers or customer numbers to search for records in large batches.

Addenda – Any additional information that you want to send with this ACH transaction.

Amount* - Dollar amount of this transaction. This may be edited at a later time and batches may be reused and edited.

Prenote - Select this check box to create a separate batch that contains a zero dollar or test transaction to verify the recipient's account information is correct.

Receiving Financial Institution Information:
Routing* - Enter the receiving financial institution's routing number. A search option is also available.

Account Number* - Enter the recipient's account number.

Account Type – Select the type of account.

Transaction Type – **Debit:** withdrawal of funds from this account.

                      Credit: deposit to this account.

Status –
- Select *Hold* to prevent the transaction from being included within the batch totals. Holding this transaction allows you to initiate the batch without including the transaction, if needed.
- Select *Active* to include the transaction in the batch.

Add Multiple button allows you to enter multiple recipients, up to 15 at a time.

	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
Multi-Record Entry / Test Feb 3 ❓							
			Prenote ☐ Creates a separate $0 record for each entry				
1					⦿ ○	.	○ ⦿
		Addenda					
2					⦿ ○	.	○ ⦿
		Addenda					
3					⦿ ○	.	○ ⦿
		Addenda					
4					⦿ ○	.	○ ⦿

Import Record allows you to pull in entries from a file in one of these file formats:
- NACHA file
- CSV file
- Fixed Position file
- Tab-Delimited file

Before importing transactions from a CSV, Fixed Position or Tab-Delimited file, you will to define where information is located in the file. This is done in the **Import Layout** screen.

ACH	Upload a File	Import Layout	History	Search
				F&M

Select File Format

Select Upload Format to Create/Edit   Select option...   ▼

- Select the type of file being imported from the drop down list.
- Complete the necessary fields to define where information is located in the file, and then select **Save**. If you do not know the **Transaction Code**, then enter how the **Account Type** and **Transaction Type** are defined in the file.

CSV file layout:

CSV File Layout

Select Upload Format to Create/Edit   CSV File Layout ▼

Name	1 ▼	Account Number	4 ▼
ID Number	2 ▼	Amount	5 ▼
Routing Number	3 ▼	* Transaction Code	6 ▼

*Note: If your file does not contain Transaction Codes, the following fields are required:

Account Type [▼]   Checking Equals [ ]   Savings Equals [ ]

Transaction Type [▼]   Debit Equals [ ]   Credit Equals [ ]

Cancel   Reset   **Save**

Fixed Position file layout:

Fixed Position File Layout

Select Upload Format to Create/Edit: Fixed Position File Layout ▼

	Begin	End		Begin	End
Name:	1	30	Account Number:	37	47
ID Number:	31	36	Amount:	57	67
Routing Number:	48	56	* Transaction Code:		

*Note: If your file does not contain Transaction Codes, the following fields are required:

	Begin	End				
Account Type:	68	68	Checking Equals: C	Savings Equals: S
Transaction Type:	69	70	Debit Equals: DR	Credit Equals: CR

Save   Reset   Cancel

Import Layout. Select the file type from the drop down list and then browse for your file.

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

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

Import File Type:

Select Format ▾

Choose File No file chosen   Import

You may also import entries into an existing batch by selecting Import from the **Select option** drop down on the ACH Batch Listing screen.

	Status	Batch Name ⌃	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
☐	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	$0.00	$4,500.00	Semi-Monthly	06/15/2016	Select option... ▾
☐	Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	$1,650.00	$1,650.00	None		
☐	Ready	HrlyPyrl2016	PPD	Trainer Co.		$0.00	$5,400.00	None		

ACH Batch List ⓘ   Total Batches 3   View 10 | 50 | 100

Create a new batch for: Select Company ▾

Total $1,650.00 $11,550.00

Select All   Delete Selected   Initiate Selected

Select option...
View
Download
Edit
Quick Edit
Copy
Import
Delete
Initiate

23

One-Time Passcode Authentication – This out-of-band verification code will pop up anytime you submit new record(s), initiate a batch or make any unexpected changes. This code is to ensure the entries are submitted by a valid, registered User.

Procedures – Initiate an ACH Batch

Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch totals are black. If batch totals are red, you must add an offsetting entry.

- Select the **effective date** from the drop down menu (only dates available for selection will display.) Select the **offset account number**.
- Select **Initiate**.

You will receive a confirmation number when an ACH batch has been initiated successfully, as well as an email notification:

Information Message: Batch Test 2 initiated. Confirmation: 0203200012

CBI Bank & Trust <ebanking@cbibt.com>   5:17 PM
CBI Bank & Trust Notice   ⌄

CAUTION: This email originated from outside of the organization! Do not click links, open attachments or reply, unless you recognize the sender's email address and know the content is safe!

The following ACH batch has been initiated:
If you did not initiate this batch please contact us at 563-263-3131.
Confirmation number: 0210200016
Category: Test 1
Effective Date: 2/12/20
Debits: $.00 Credits: $.01
Class Code: CCD
Offset Account:

For details, please log in to your online banking account.

Uninitiate ACH

You can uninitiate a batch up until the bank pulls your file in. To do so, in the Select option box choose uninitiate and confirm.

You will receive a confirmation message on the screen that the batch was uninitiated.

Recurring ACH

Note: Access to this functionality must be requested specifically by the company.

To set an ACH as recurring, on the Initiate Batch page click the 'Frequency' drop down. Recurring options available are: **weekly**, **bi-weekly**, **monthly**, **semi-monthly, quarterly**, **annually** or **semi-annually**. Choose the **Frequency**, **Month Day** (if applicable), **Start Date** and **Expiration Date***. (If the recurring ACH will not expire, simply check the box "This payment has no expiration date.")

Click **Initiate**.

Upload ACH File

Allows Cash User to upload a NACHA formatted file. Click on **Upload a File.**

Click on **Choose File**.
Browse to where the software saved the ACH file. Click on the file and choose **Open**.
Click **Upload**.

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

Choose File No file chosen   Upload

NOTE: Maximum upload file size is 5 MB.

The file will go into a **Queued** status; how quickly this happens depends on how large the file is. Once it's fully uploaded the status will change to **Uploaded**. Clicking the refresh button will update the status of the upload process.

File Upload Status					View 5 | 10 | 20 | 50 | 100 | All
File Name	Format	Type	Related Account	Upload Date ▽	Status
B0515000 sample file.ACH	NACHA	ACH	N/A	2/3/2020 11:37:17 AM	Queued
B0515000 sample file.ACH	NACHA	ACH	N/A	2/3/2020 11:36:11 AM	Uploaded
	NACHA	ACH	N/A	2/3/2020 11:33:32 AM	Uploaded

Refresh List

File Upload Status					View 5 | 10 | 20 | 50 | 100 | All
File Name	Format	Type	Related Account	Upload Date ▽	Status
B0515000 sample file.ACH	NACHA	ACH	N/A	2/3/2020 11:37:17 AM	Uploaded
B0515000 sample file.ACH	NACHA	ACH	N/A	2/3/2020 11:36:11 AM	Uploaded
	NACHA	ACH	N/A	2/3/2020 11:33:32 AM	Uploaded

Refresh List

Once the file is in an uploaded status click on the ACH tab again. This will take the Cash Management User back to the ACH Batch listing. Find the file that was uploaded. It will be in an Uploaded status.

The Cash User can review the file here before initiating it. If any changes need to be made they will need to click on the ACH tab, and instead of choosing initiate they would choose either **Edit** or **Quick Edit** depending on what needs to be changed. If no changes need to be made, under the **Select Option** drop down on the left-hand side choose **Initiate**.

ACH Batch List									Total Batches 3 View 10 | 20 | 50 | 100
		Create a new batch for:		Select Company					
	Status	Batch Name △	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
☐	Ready	Test Jan 3 2018	PPD	ANNETTES TEST AC		$0.00	$1.00	None	Select option... ▼
☐	Ready	Test 1	PPD	ANNETTES TEST AC		$0.00	$1.00	None	Select option... / View / Download
☐	Ready	Test 2	PPD	ANNETTES TEST AC		$0.00	$0.01	None	Edit / Quick Edit / Copy
					Total $0.00		$2.01		Import / Delete / **Initiate**

Select All   Delete Selected   **Initiate Selected**

To initiate this file, Select an **Effect Date** and an **Offset Account**.

Choose **Initiate.**

Batch List

Batches already created/uploaded in Net Teller. Batches will remain on the system to be used as templates. You may manage this list. It is suggested that you delete any unused templates.

ACH Statuses

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

Uploaded: Batch has been uploaded or transactions imported.

Initiated: Batch has been sent to Financial Institution.

Processed: Financial institution has moved batch to ACH warehouse.

Select Option
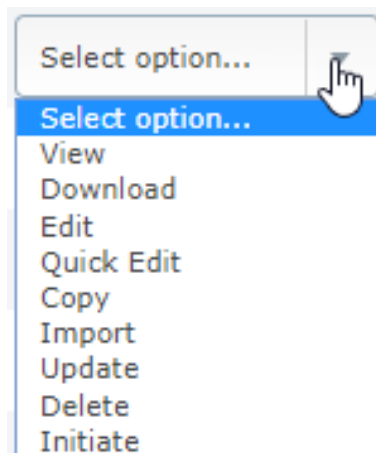
View: List of transactions within batch.

Download: Export batch to PDF or NACHA file format.

Edit: Change or add transactions to the batch.

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

Copy: Creates an exact duplicate of the selected batch.

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

Update (optional): Upload new dollar amount using Employee ID as matching field; will not create new transactions.

Delete: Remove batch from the system. If the batch is in initiated status, it will also delete batch from the Financial Institution.

Initiate: Send batch information to financial institution for processing. Initiate only displays as an option if the batch is in balance.
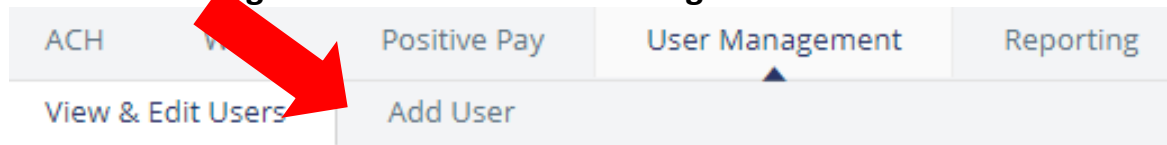
ACH Activity: Displays ACH batches that have been initiated by the customer and processed by the Financial institution. Enter a time frame you would like to see the history on. Clicking **Submit** displays the transactions within the batch.

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

User Management

Procedures– Set up a new Cash Management User

Step 1: Select **User Management** from the **Cash Management** tab. Click **Add User**.

Step 2: Complete the User Settings.

User Name: Name of Cash User.

Email Address: Must have a valid email to send out the link for online banking credentials

Administration:
- **No**: Cannot create/edit Cash Users. Cannot change settings.
- **Yes**: Full administrative rights. Can create/edit Cash Users and change settings (alias, password, email and account settings.)
- **Partial**: Can change Net Teller settings (alias, password, email and account settings) but cannot create/edit Cash Users.
- **View**: View-only authority. Cannot change any settings or Users

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

Wire Password: 4-digit number needed to transmit a wire transfer to bank. *(Only needed if using wire services)*

View Position/Activity Report: Download and print prior day activity.

Hold User: We place an automatic hold on all new users

E-mail Address: User's email address. May only be modified by full administrator.

Access Times: Adjust accordingly. Take advantage of the ability to limit the Users access to account information when they do not need it, for greater security.

Daily ACH Limit		Per Wire Limit	.00
Transfer Limit		Daily Wire Limit	.00
Dual Wire Control	☐	Dual Wire Control Limit	.00

Daily ACH Limit: Maximum amount user can initiate per day. *(Only needed if using ACH services)*

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

Per Wire Limit: Maximum amount user can transmit per wire. *(Only needed if using wire services)*

Daily Wire Limit: Maximum amount user can transmit per day. *(Only needed if using wire services)*

Dual Wire Control: User requires a second Cash User to approve transmitted wires. *(Only needed if using wire services)*

Dual Wire Control Limit: Wires over this amount require a second level of approval. *(Only needed if using wire services)*

☐ Display / Download ACH	☐ Work with ACH	☐ Import Record
☐ Full ACH Control	☐ Quick Edit ACH Only	☐ Update Record
☐ Initiate ACH	☐ Edit Recurring ACH	☐ Upload ACH
☐ Initiate Same Day ACH	☐ Delete ACH	☐ Restricted Batch Access

Cancel   **Submit**

This section only needs to be completed if User will be using ACH services.

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

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

Initiate ACH: Send batch to Financial Institution for processing.

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

Quick Edit ACH Only: User may only update amounts for a batch.

Edit Recurring ACH: User may change recurring batch schedules.

Delete ACH: Remove ACH batch from system.

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

Update Record: User may update an ACH record in an ACH batch.

Upload ACH: Upload NACHA files into ACH.

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

Step 3: Complete the Default Settings.

Transaction Inquiry: View list of transactions

Statement Inquiry: Select this box to allow inquiry about statement activity.

Current Day Balance: View current balance and activity totals.

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

Stop Inquiry: Inquire about a stop payment

Stop Additions: Add stop payments on accounts.

Work ACH Exceptions: Needed for pay/no pay decisions on ACH transactions.

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

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

Define Rep Wires*: Create wire templates.

Edit Rep Wires*: Modify/delete wire templates.

Define Recurring Wires*: Ability to set up recurring wires at wire transmit.

Edit Recurring Wires*: The ability to edit recurring wires.

Transmit Wires*: Initiate wire to Financial Institution for processing.

Upload Positive Pay**: Ability to upload positive pay files.

Work Positive Pay Items**: Ability to work positive pay exception items.

Download ARP File**: Ability to download ARP file sent by the bank.

Upload ARP**: Ability to upload issued positive pay items.

Work ARP Items**: The ability to work/edit positive pay exception items.

Transfers: Move money between accounts or make loan payments.

Bill Pay: Access bill pay.

ES: View available eStatements.

 * Only needed if using wire services
** Only needed if using positive pay services

Choose **Submit.**

Select Accounts

Step 4: Cash User Settings. This screen will allow you to customize access per account. Check or uncheck the boxes for the account listed in the **View Access For Account** drop down. Choose **submit** to save the settings.

User DAVIDP

View Access For Account [_____] ▼

☑ Transaction Inquiry	☐ Define Non-Rep Wires	☑ Upload ARP File
☑ Statement Inquiry	☐ Edit Non-Rep Wires	☑ Work ARP Items
☑ Current Day Balance	☐ Define Rep Wires	☐ Download ARP File
☑ Prior Day Balance	☐ Edit Rep Wires	☑ Transfer To
☑ Stop Inquiry	☐ Define Recurring Wires	☑ Transfer From
☑ Stop Additions	☐ Edit Recurring Wires	☐ View Electronic Documents
☑ Bill Pay	☐ Transmit Wires	☑ View Transfers
☐ Work ACH Exceptions		☑ Order Checks

Cancel   **Submit**

Step 5: Contact Client Services or Treasury Management at (309) 343-7141 to activate the new user(s). Once the bank has received the call, we will approve the User and an email will be sent for the User to establish their online credentials.

Reporting

The following reports are available under Reporting in Cash Management:

ACH	Wires	Positive Pay	User Management	Reporting	File Status
Prior Day	Current Day	Position	Activity	Summary	Positive Pay	Saved

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

Current Day: Displays balance information and activity totals for current business day.
Position: Displays balance information and transactions that posted to the account on the previous business day. All accounts will display. The user can open this in a .txt

format.

Activity: This report allows you to view transactions for a specific account or multiple accounts at once. View results by date range, a specific date, the previous number of days, or the previous business day. You can further narrow down search results by the type of transaction, amounts, and check numbers.

Summary: View totals for a specific account or multiple accounts at once. View results by date range, a specific date, the previous number of days, or the previous business day.

Positive Pay: View reports regarding items uploaded to the system and their status.

Saved: Use this report to access activity and summary reports flagged as a saved report. Rename, delete, or view the report. Select Run Report to run the report.

File Status

File status tab displays all files that have been uploaded into the system and the status of the upload. This option shows both ACH and ARP files. The files drop off this list after 7 days.

File Upload Status				View **5** | 10 | 20 | 50 | 100 | All	
File Name	Format	Type	Related Account	Upload Date ▽	Status
B0515000 sample file.ACH	NACHA	ACH	N/A	2/3/2020 11:37:17 AM	Uploaded
B0515000 sample file.ACH	NACHA	ACH	N/A	2/3/2020 11:36:11 AM	Uploaded
	NACHA	ACH	N/A	2/3/2020 11:33:32 AM	Uploaded
					Refresh List

My Settings

Manage email addresses and passwords, account settings, display settings, and alerts.
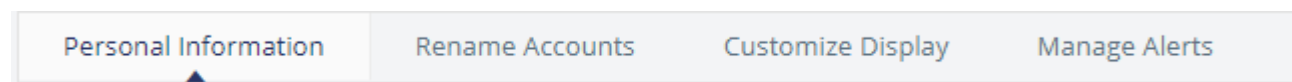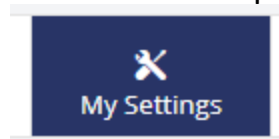
Personal Information: This screen will allow you to change:
- Company email address.
- Enter a company mobile phone number and carrier information.
- Change your User email address.
- Enter your mobile phone number and carrier information.
- Setup or reset your Password Reset Question and Answer.
- Change your personal watermark.
- Update your wire password. (only used if wire transfers are allowed)
- Change your Online Banking ID.
- Change your password.

Rename Account: Change the display names on your accounts.

Customize Display: Set your defaults for each screen.

**Manage Alerts:** Set up email notifications for events, such as incoming wires, maturing loans or ACH batches, balance alerts, item alerts or even personal alerts (great for birthday or anniversary reminders!)

Enroll in eStatements

Statement History is available for 25 months. You must first enroll in eStatements. You will need to select what accounts you would like to enroll. Once enrolled, you will receive your first eStatement at the next statement cycle.

Note: *You may access your account eStatements from the Documents link under each account, but to actually sign up for paperless statements, you will need to access the eStatements tab and officially enroll in eStatements under Business > Cash Management.*

Select **Cash Management**. Select the **eStatements** tab.
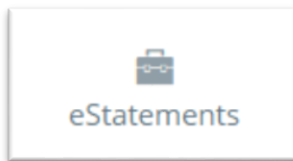
On the Enrollment screen, complete steps 1-5 and click **Enroll Now**.

You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

1. Account(s) and Document Enrollment

   All available documents for all active accounts. **Details**

2. Please review the following email address. If not correct, please update it in the space shown.

3. Please enter a security phrase to be displayed on all valid emails sent from this site.

   Please enter a security phrase.

4. Please enter the enrollment passcode in the field immediately below. To see the passcode, **click here**.

   Please enter the enrollment passcode.

5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.

CONSENT TO ELECTRONIC DELIVERY OF NOTICES – E-STATEMENTS

This optional service, called "E-Statements," requires advance enrollment on your part. In the case of accounts with multiple owners, enrollment by only one owner is required. **Enrollment applies to all deposit accounts SELECTED by you.**

In order to utilize this service, you will need to ensure that your computer meets the basic system requirements of: a) connectivity to the Internet; b) functioning Internet browser software such as Microsoft®, Internet Explorer®, Mozilla Firefox®, or Apple® Safari®, or Google Chrome®, with a minimum of 256-bit encryption; c) a valid e-mail account, e-mail address, and the ability to send and receive e-mail messages; and d) Adobe Reader® is required to view PDF files. This is a free program available from the Adobe® web site. Follow the download directions on the Adobe® web site to get your free copy of Adobe Reader®. These specifications are fairly standard for most online banking programs.

A printer is also required if you want to print and retain paper copies of your statements. Upon enrollment,

Under normal circumstances, statements may be accessed online for a period of no more than twenty-four (24) months, or in the event that an account was opened more recently than two years ago, from the date the account was opened. Cancelled check images may be accessed online from your current and your last

☐ I agree to the listed terms.

Click here to see a sample document.

Enroll Now

Step 1: Click on Details and select the accounts you wish to enroll in eStatements. Click **Save Settings**.

☑ Enroll All Available Accounts and Document Types Shown

Enroll Accounts
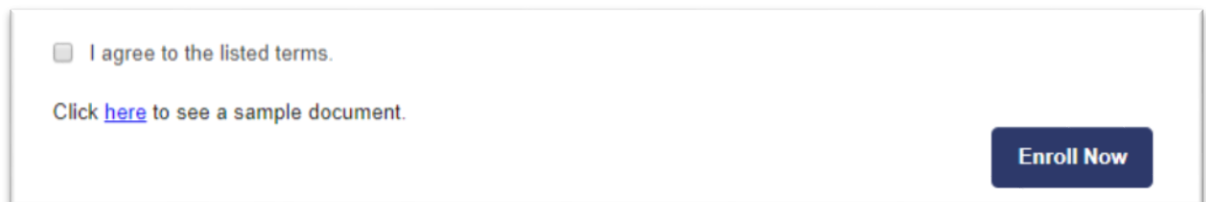
➕ ☑ Ab Fr Bu 3794

➕ ☑ SAV BUS 3808

Save Settings   Cancel

Step 2: Verify the email address presented. This is the email that will receive notices that the statements are available online.

Step 3: To confirm that the statement notice emails that you receive are valid, enter a security phrase that will be included in every statement notification. This phrase is personal to you.

Step 4: Make sure you are able to view the statements in the format they are provided by clicking on click here, then enter the Enrollment Verification Passcode that you see in the window that pops up.

Step 5: Review the provided disclosure. Click the box next to I agree to the listed terms. Click **Enroll Now**.
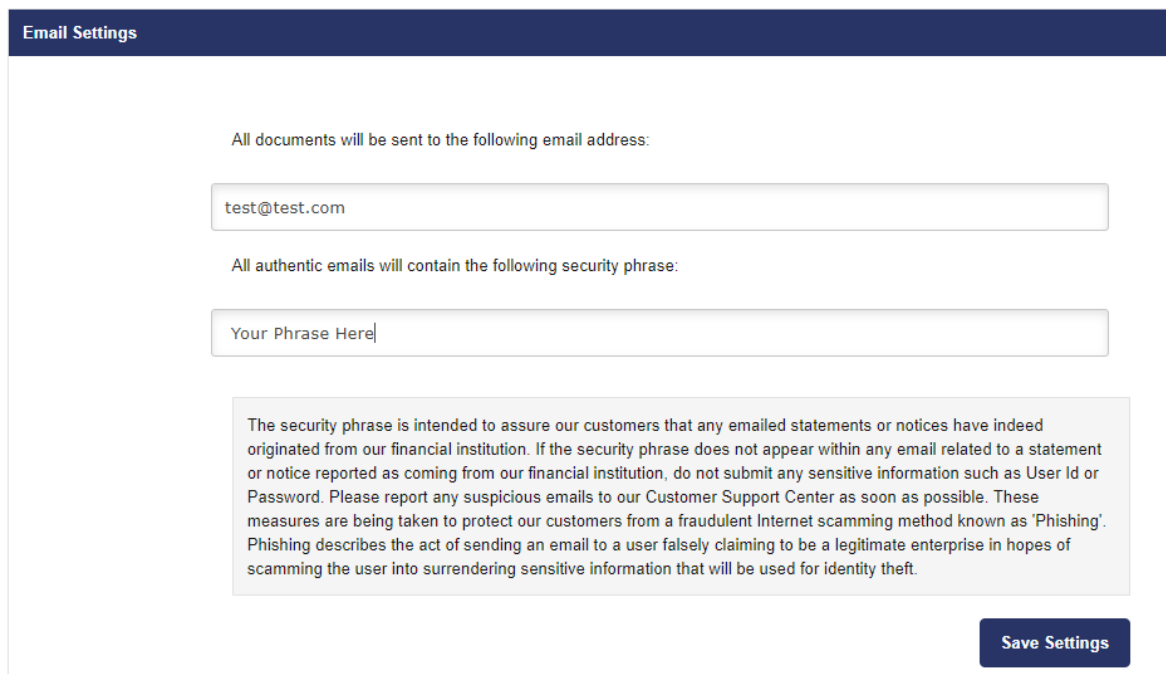
☐ I agree to the listed terms.

Click here to see a sample document.

Enroll Now

Email Settings - This is where you can change the email address where your notifications go. This notification lets you know when your statement is ready.

Email Settings

All documents will be sent to the following email address:

test@test.com

All authentic emails will contain the following security phrase:

Your Phrase Here

The security phrase is intended to assure our customers that any emailed statements or notices have indeed originated from our financial institution. If the security phrase does not appear within any email related to a statement or notice reported as coming from our financial institution, do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to our Customer Support Center as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method known as 'Phishing'. Phishing describes the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.

Save Settings

Additional Recipients – You may give eStatement access to others, even those without Online Banking access. These additional recipients will receive an email containing a login box that will allow them to view and download the account statements. You will provide the additional recipient with the login information needed. To begin, click **Add Additional Recipients**.

Establish the recipients Username, enter the email address and set up an Access Pin, which will act as their password. Click **Save**.