

# Treasury Management Solutions



## Cash Management User Guide

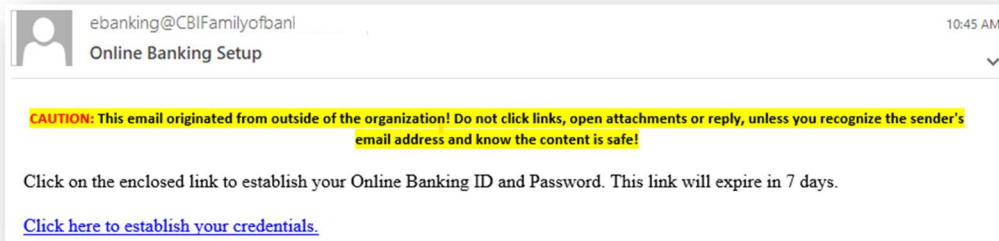
May 2022

# Table of Contents

Establishing Login Credentials .....	1
Securing your account .....	5
DASHBOARD .....	7
Card Descriptions .....	7
ACCOUNTS .....	8
Download Activity.....	11
Transfers .....	14
Make a transfer: .....	14
CASH MANAGEMENT.....	16
ACH Origination .....	16
Procedures – Manually Create an ACH Batch .....	16
Procedures – Initiate an ACH Batch .....	23
Uninitiate ACH .....	25
Upload ACH File .....	26
ACH Statuses .....	28
User Management .....	31
Procedures– Set up a new Cash Management User .....	31
Select Accounts.....	38
Reporting .....	39
Enroll in eStatements.....	42

## Establishing Login Credentials

**Step 1 - Company Set Up** -You will receive an email from [ebanking@cbifamilyofbanks.com](mailto:ebanking@cbifamilyofbanks.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.

A screenshot of a web form titled 'Create your online banking credentials below.' It includes contact information for CBI Bank and Trust (563-263-3131) and F&M Bank (309-343-7141). The form is titled 'Create your new CBI Bank & Trust Online Banking credentials' and contains three input fields: 'CBI Bank & Trust Online Banking ID', 'CBI Bank & Trust Online Banking Password', and 'Confirm CBI Bank & Trust Online Banking Password'. A blue 'Continue' button is located at the bottom right of the form.

Create your online banking credentials below.

If you have questions about this process please contact CBI Bank and Trust at 563-263-3131 or F&M Bank at 309-343-7141.

Create your new CBI Bank & Trust Online Banking credentials

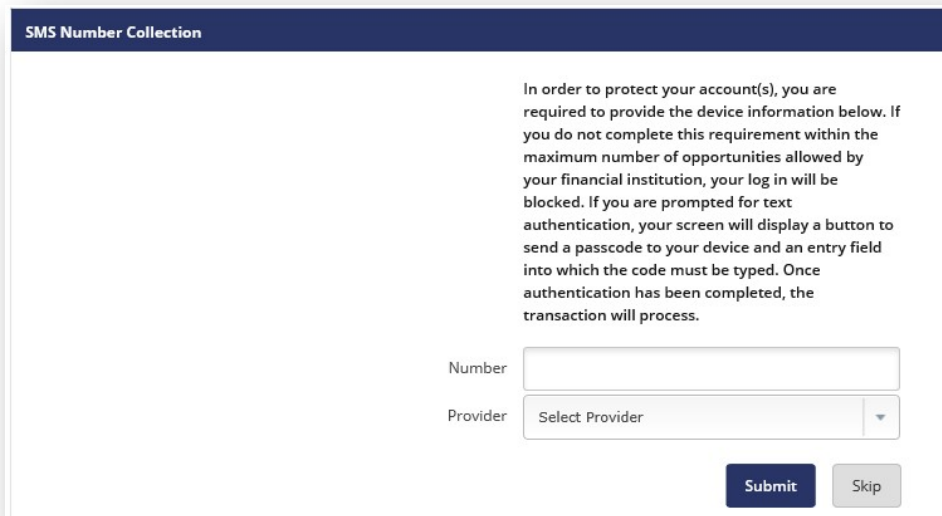
CBI Bank & Trust Online Banking ID

CBI Bank & Trust Online Banking Password

Confirm CBI Bank & Trust Online Banking Password

[Continue](#)

**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 you out of online banking.  
*If this happens please call: Illinois – (309) 344-2562 or Iowa - (563) 262-3880 speak to someone in our Treasury Management Business Resource Center.*  
Click **Submit** to enter the cell phone information or Skip to continue.



**SMS Number Collection**

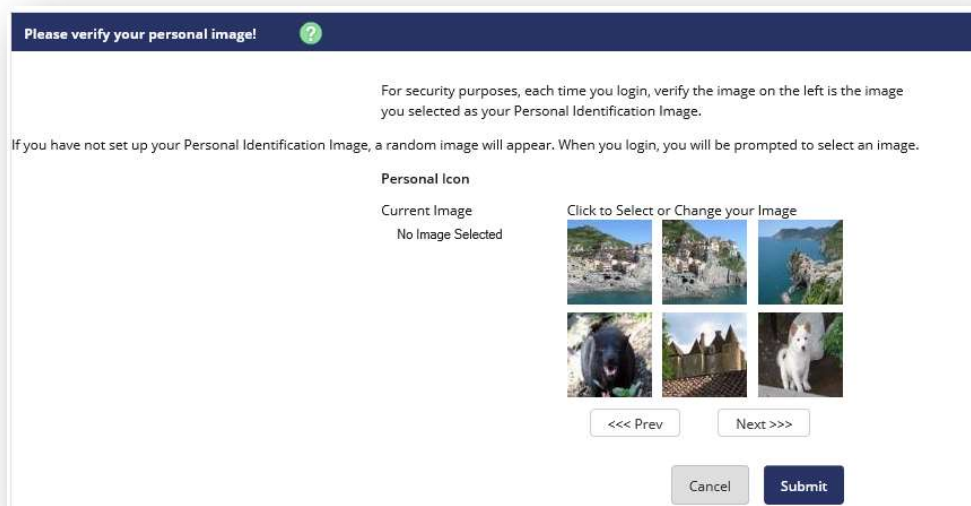
In order to protect your account(s), you are required to provide the device information below. If you do not complete this requirement within the maximum number of opportunities allowed by your financial institution, your log in will be blocked. If you are prompted for text authentication, your screen 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

**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  
No Image Selected

Click to Select or Change your Image



<<< Prev Next >>>

**Cancel** **Submit**

Next, you will be asked 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 ask 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:

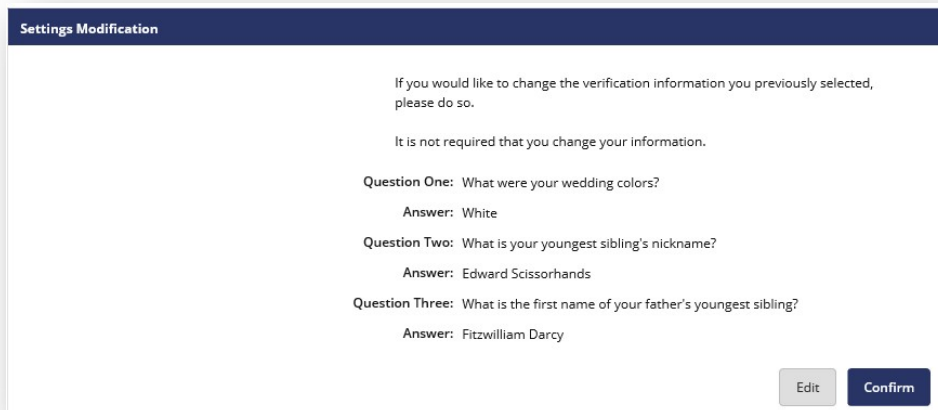
Select Question. . .

▼

Answer:

Submit

Confirm your security questions.



The screenshot shows a 'Settings Modification' dialog box with a dark blue header. The main content area is white and contains the following text: 'If you would like to change the verification information you previously selected, please do so.' followed by 'It is not required that you change your information.' Below this, three security questions are listed with their corresponding answers: 'Question One: What were your wedding colors?' with 'Answer: White', 'Question Two: What is your youngest sibling's nickname?' with 'Answer: Edward Scissorhands', and 'Question Three: What is the first name of your father's youngest sibling?' with 'Answer: Fitzwilliam Darcy'. At the bottom right, there are two buttons: a grey 'Edit' button and a dark blue 'Confirm' button.

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.

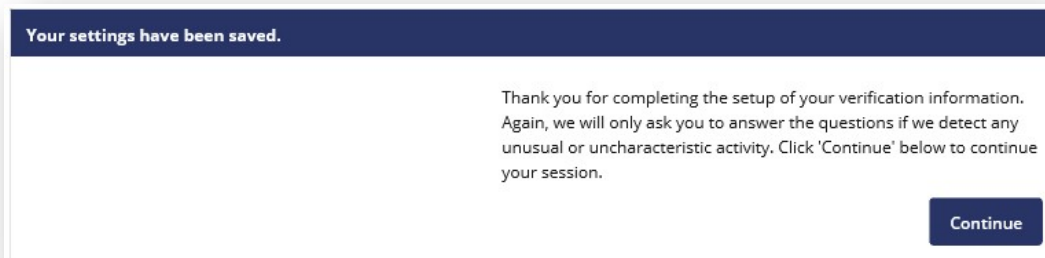
Question One: What were your wedding colors?  
Answer: White

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.



The screenshot shows a message box with a dark blue header that says 'Your settings have been saved.' The main content area is white and contains the following text: '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.' At the bottom right, there is a dark blue 'Continue' button.

Your settings have been saved.

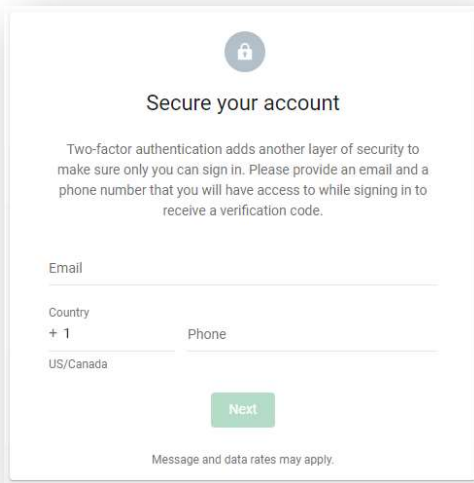
Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session.

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.



**Secure your account**

Two-factor authentication adds another layer of security to make sure only you can sign in. Please provide an email and a phone number that you will have access to while signing in to receive a verification code.

Email

Country  Phone

US/Canada

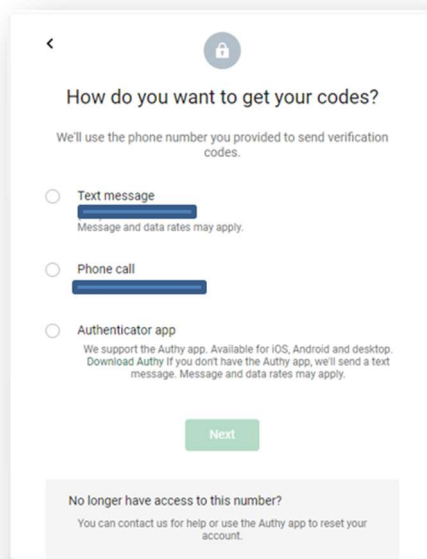
**Next**

Message and data rates may apply.

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**.



**How do you want to get your codes?**

We'll use the phone number you provided to send verification codes.

☒ **Text message**  
Message and data rates may apply.

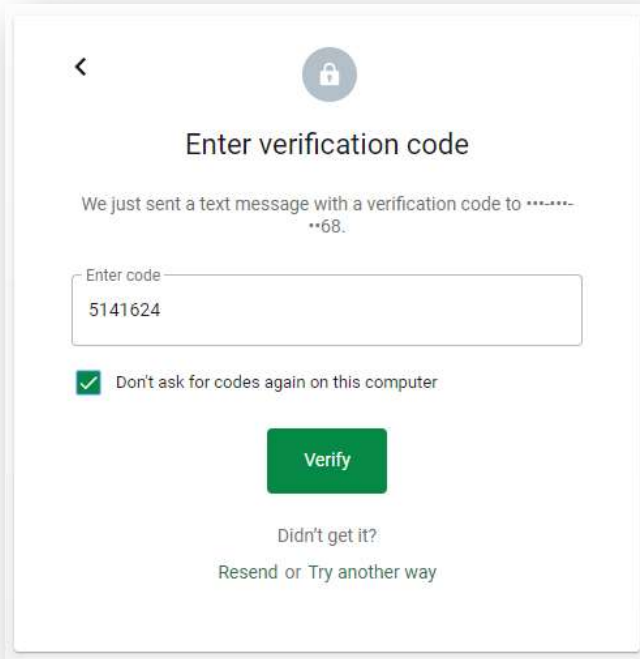
☐ **Phone call**


☐ **Authenticator app**  
We support the Authy app. Available for iOS, Android and desktop. Download Authy if you don't have the Authy app, we'll send a text message. Message and data rates may apply.

**Next**

No longer have access to this number?  
You can contact us for help or use the Authy app to reset your account.

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.



< 

### Enter verification code

We just sent a text message with a verification code to \*\*\*\*\*-\*\*68.

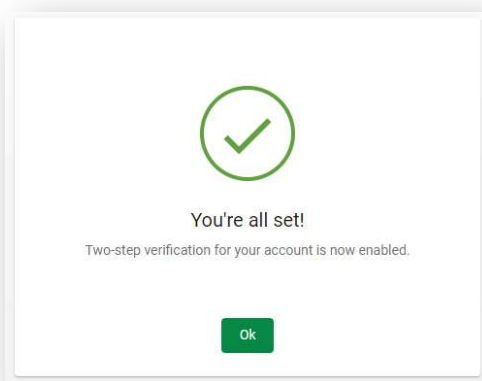
Enter code


☒ Don't ask for codes again on this computer

**Verify**

Didn't get it?  
Resend or Try another way

Once your verification is complete, you will receive a message that you're all set!





### You're all set!

Two-step verification for your account is now enabled.

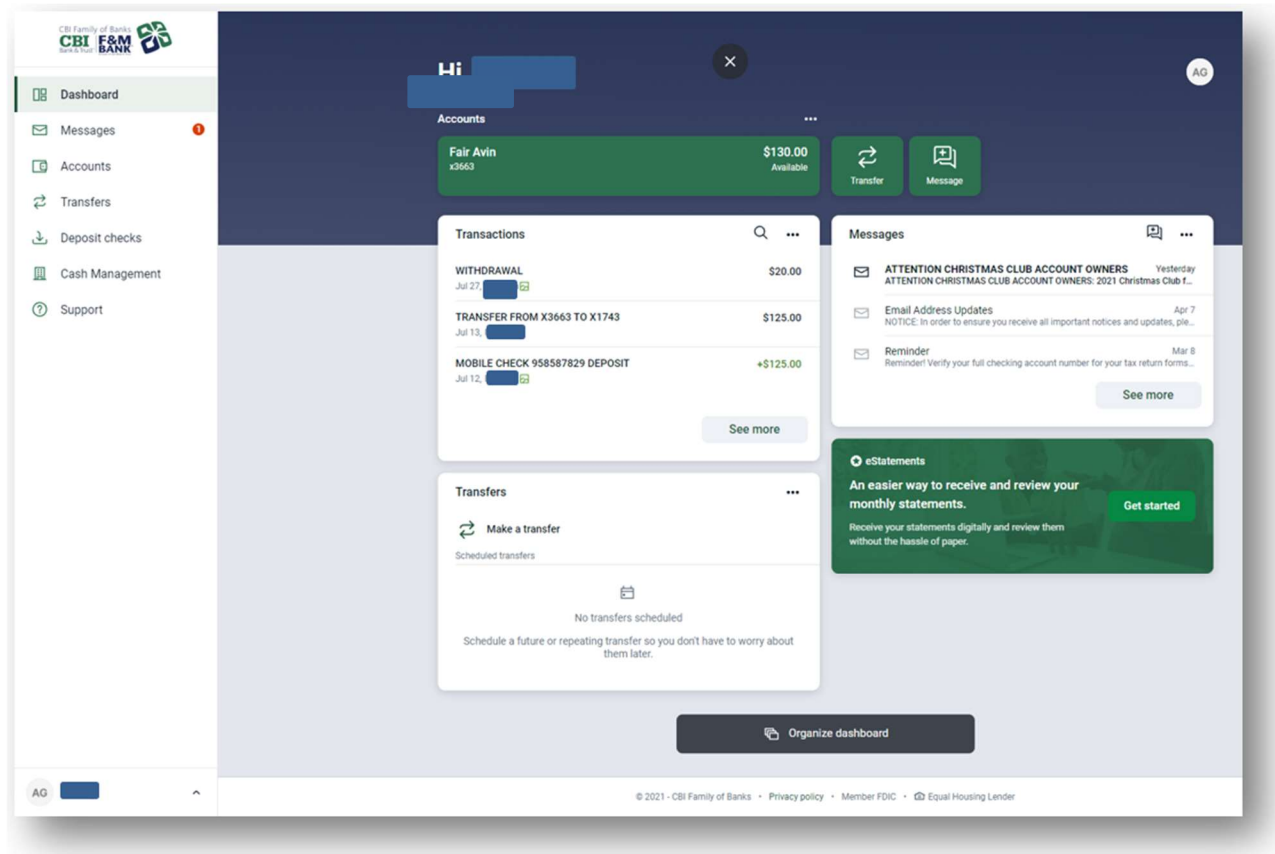
**Ok**

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 and organize your Dashboard in one place.



## Card Descriptions

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

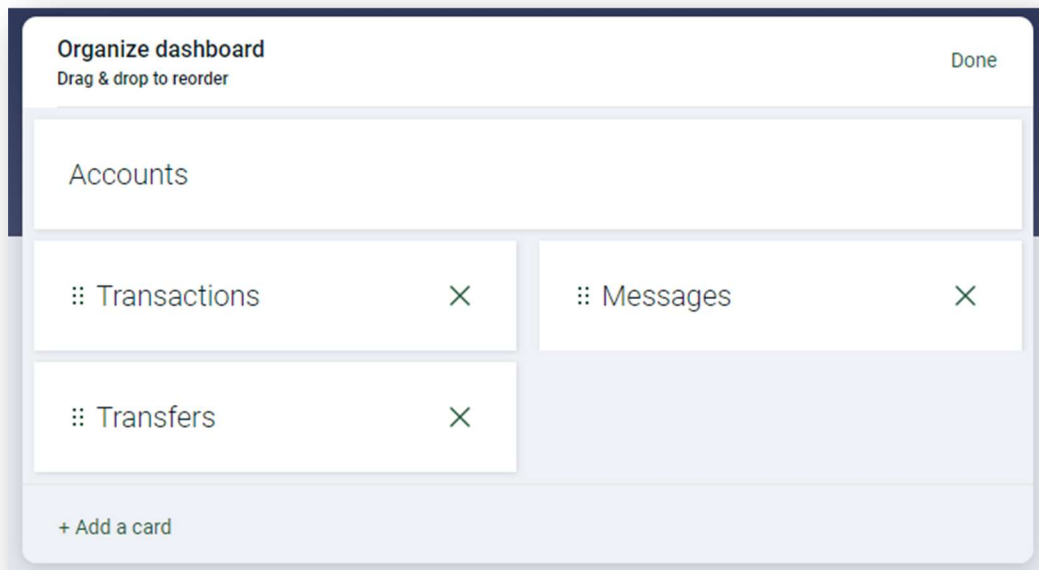
**Accounts** – View Available account balances

**Transactions** – View transactions for all accounts

**Transfers** – Schedule transfer to another account or loan

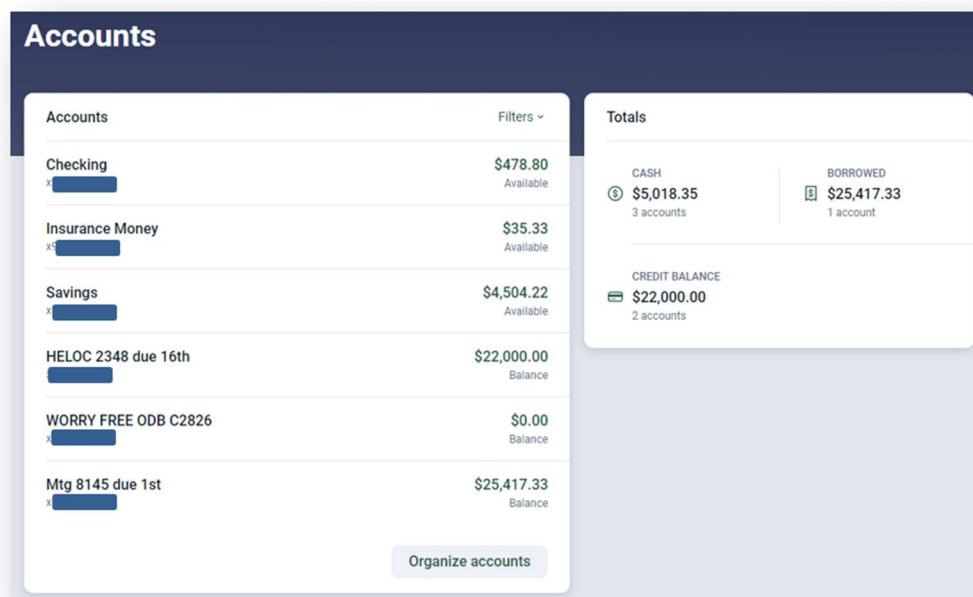
**Messages** – Secure messages you've sent to the Bank

**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'.

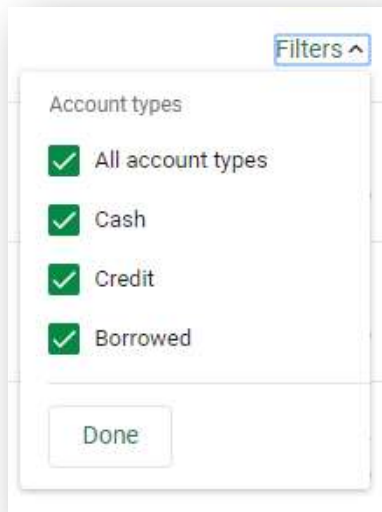


## ACCOUNTS

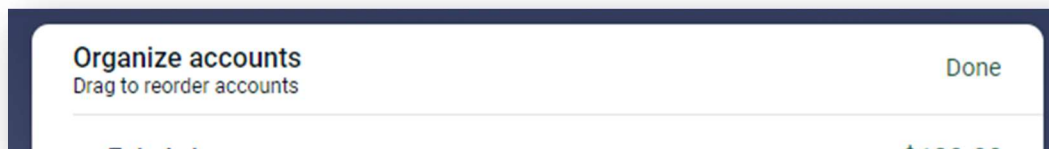
Click on Accounts from the menu to view all of your account balances and credit balances in one spot.



**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



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

Ab Fr Bu 3794~  
x3794

\$5.00  
Available ⓘ

Activity

⌵

📄

🔍

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

Transfer

E-statement Manager

Stop payments

Settings

Details

Account Numbers

Account number ⓘ  
Routing number

Account information

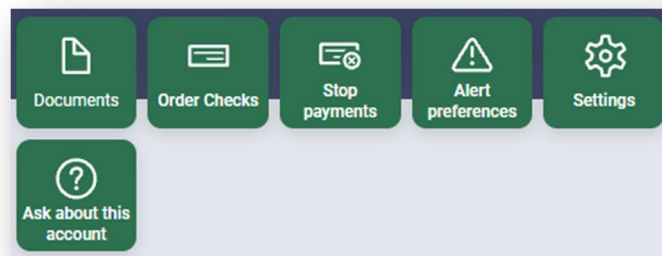
Owner  
Date opened 12/10/2019

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.



**Documents** – Access your deposit account statements for up to 24 months. *Note: This statement will not include check images. To find the true eStatements, with images, click on Settings.*

**Order Checks** – Connect to our check provider and securely reorder your checks, deposit tickets and more.

**Stop payments** – Place a stop on paper checks issued from your account. *Note: For ACH stop payments, please contact us immediately.*

**Alert preferences** – Set up email, text and/or in-app messages for balances, transactions and deposits.

**Settings** – Adjust account settings and alerts, or manage your account eStatements (*click Advanced settings> under Documents at the bottom of the screen.*)

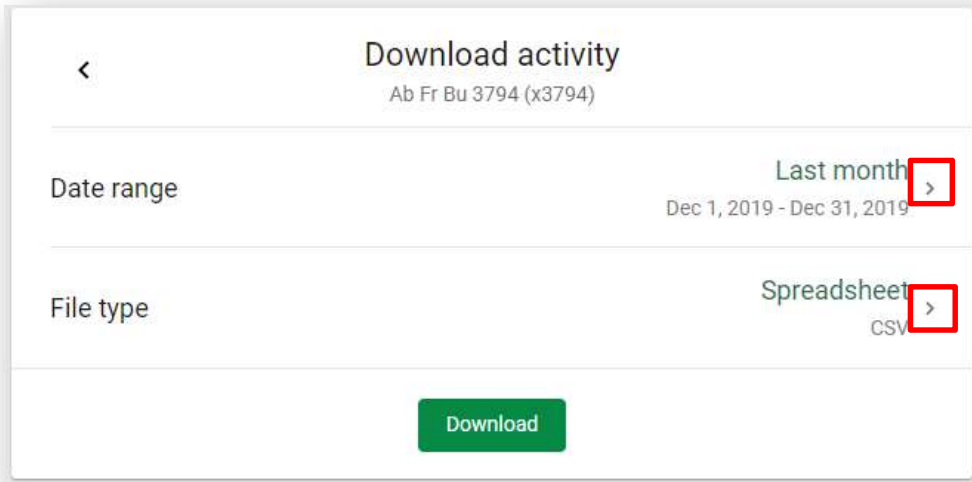
**Ask about this account** – Start a conversations with our staff regarding your account. (*Please note, this is not a Chat session with an immediate response. For immediate assistance, please contact us by phone.*)

## 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 (the underlined down arrow.)

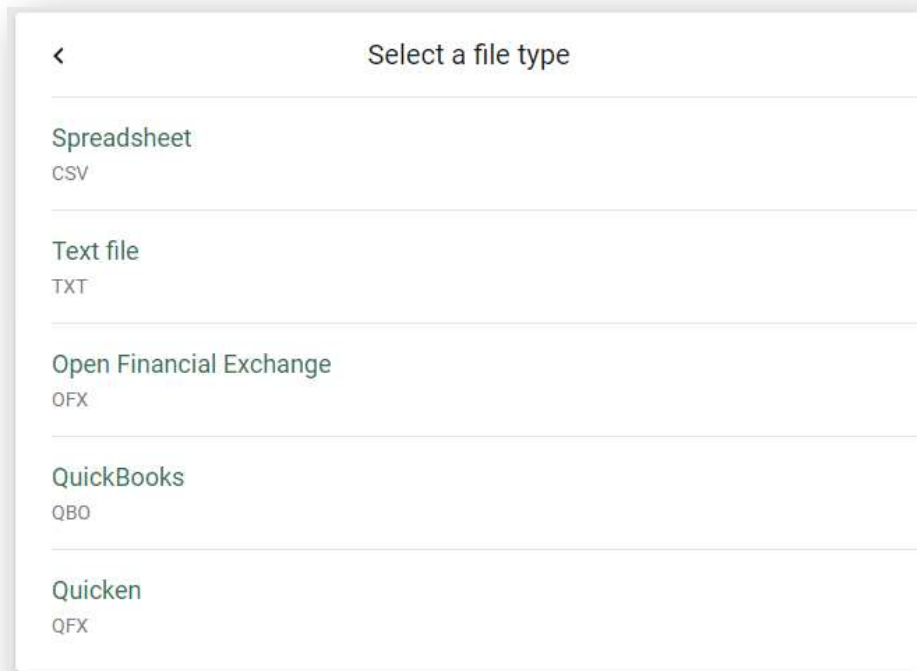


Select the date range and the file type by selecting the carrot symbol >. Click **Download**.



The screenshot shows a mobile application interface titled "Download activity" with a back arrow on the left and the text "Ab Fr Bu 3794 (x3794)" below the title. There are two main sections: "Date range" and "File type". The "Date range" section shows "Last month" with a date range of "Dec 1, 2019 - Dec 31, 2019" and a red box around a right-pointing arrow. The "File type" section shows "Spreadsheet" with "CSV" below it and a red box around a right-pointing arrow. At the bottom, there is a green "Download" button.

Download file types available:

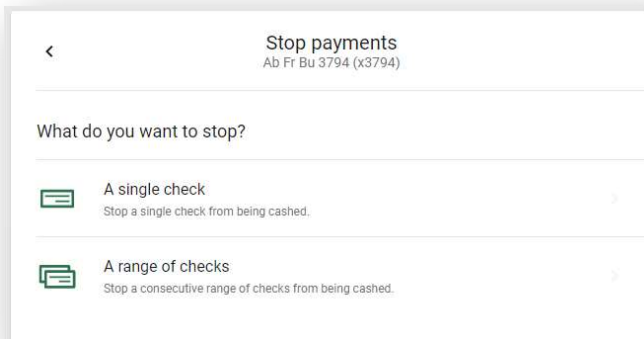


The screenshot shows a mobile application interface titled "Select a file type" with a back arrow on the left. It lists five file types, each with its name and extension below it: "Spreadsheet" (CSV), "Text file" (TXT), "Open Financial Exchange" (OFX), "QuickBooks" (QBO), and "Quicken" (QFX).

## 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. To stop electronic payments, you must call the bank. ***Please note there is a fee for a stop payment. Refer to our current Fee Schedule.***

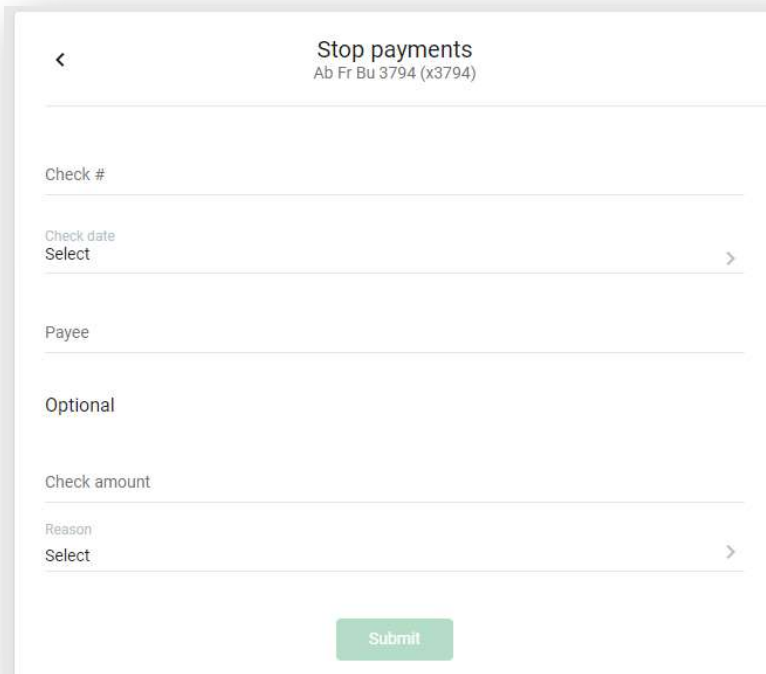
Choose to stop a single check or a range of checks.



The screenshot shows a mobile app interface for 'Stop payments'. At the top, there is a back arrow and the title 'Stop payments' with a subtitle 'Ab Fr Bu 3794 (x3794)'. Below this is a section titled 'What do you want to stop?'. There are two options, each with a check icon and a right arrow:

- A single check**  
Stop a single check from being cashed.
- A range of checks**  
Stop a consecutive range of checks from being cashed.

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



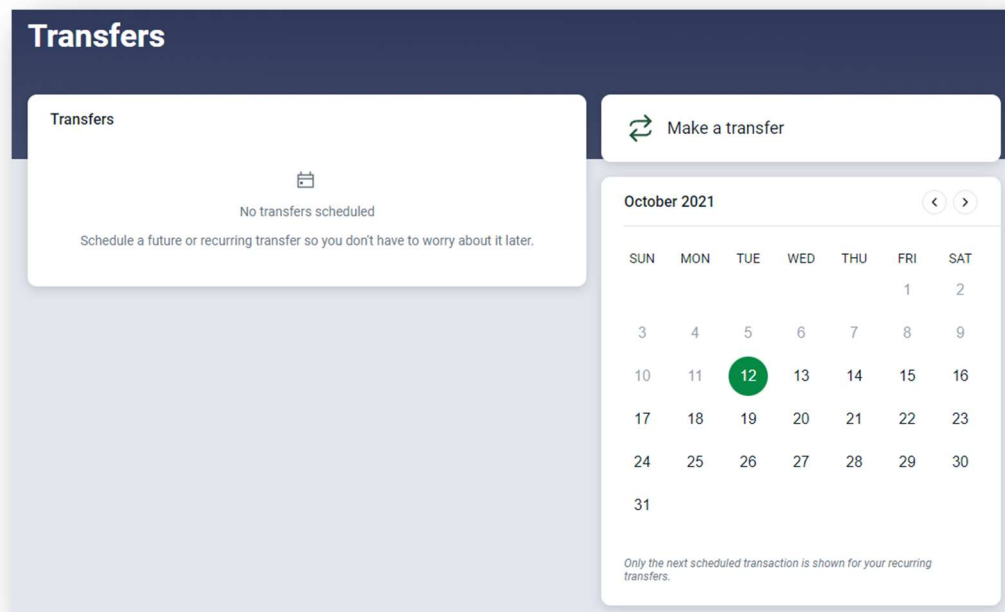
The screenshot shows the same 'Stop payments' form, but now with input fields. The fields are:

- Check #**: A text input field.
- Check date**: A dropdown menu with 'Select' as the current selection.
- Payee**: A text input field.
- Optional**: A section header for optional fields.
- Check amount**: A text input field.
- Reason**: A dropdown menu with 'Select' as the current selection.

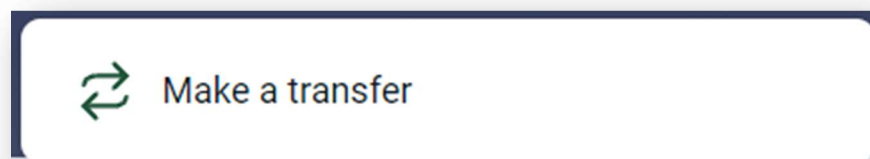
At the bottom of the form is a green 'Submit' button.

## Transfers

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The Transfers screen will show any scheduled or recurring transfers that are set up on your accounts. To transfer funds, or make a loan payments between accounts at our bank, click the **Make a transfer** button.



### Make a transfer:

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

**Transfer funds to:** The account that will be credited.

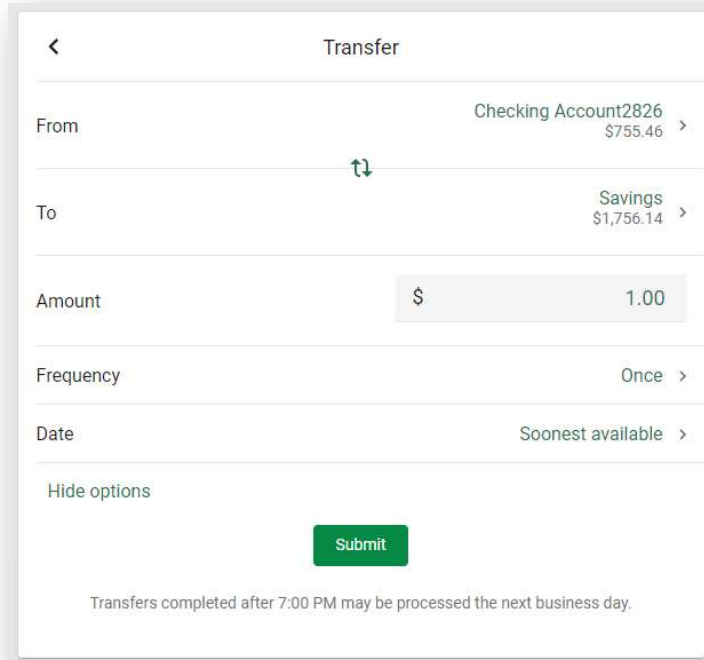
**Transfer Amount:** The dollar amount of the funds transfer.

**Type:** Regular payment or principal only (loans only)

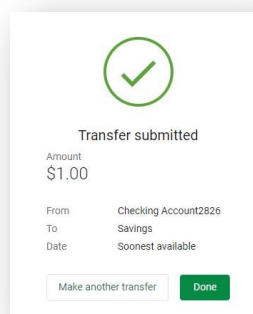


**Frequency:** How often the transfer will occur. Options include Once, Weekly, Every two weeks, Twice a month and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

**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:

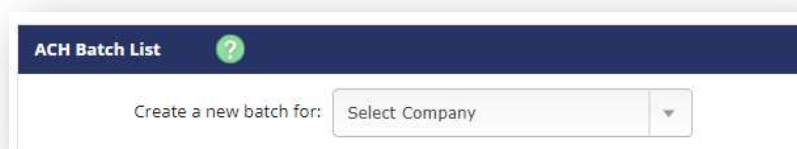
- Bill Pay
- ACH
- ARP/Positive Pay
- User Administration
- eStatements
- Reporting
- My Settings
- File Status

*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.



The screenshot shows a web interface for 'ACH Batch List'. It features a dark blue header bar with the text 'ACH Batch List' and a green question mark icon. Below the header, there is a light gray box containing the text 'Create a new batch for:' followed by a dropdown menu. The dropdown menu currently displays 'Select Company' and has a downward-pointing arrow on its right side.

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

The screenshot shows a web form titled "New Batch" with a green question mark icon. The form contains the following fields and values:

- Batch**: An empty text input field with a red asterisk indicating it is required.
- SEC Code**: A dropdown menu with "CCD - Cash Concentration or Disbursement" selected and a red asterisk.
- Company**: A text input field containing "ANNETTES TEST AC".
- Company ID**: A blue button.
- Discretionary Data**: A text input field containing "ACH FILE".
- Entry Description**: A text input field containing "ACH FILE" with a red asterisk.

At the bottom right of the form are two buttons: "Cancel" (grey) and "Submit" (dark blue).

**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**.

**Add Record** ?

**Record Information:**

Name\*  Addenda Type

ID Number  Addenda

Amount\*  .

Prenote ☐

Creates a separate \$0 record of this entry.

**Receiving Financial Institution Information:**

Routing\*  Search for ABA #  Account Type

Account Number\*  Transaction Type ☐ Debit ☒ Credit

Status ☒ Active ☐ Hold

**Quick Add** **Add Multiple** **Import Record** **Cancel** **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.

The screenshot shows a software interface titled "Multi-Record Entry / Test Feb 3". Below the title bar, there is a "Prenote" checkbox and a label "Creates a separate \$0 record for each entry". The main area contains a table with the following columns: Name, ID #, Routing #, Account #, Chk Sav, Amount, and DR CR. There are four rows of input fields, numbered 1 through 4 on the left. Each row has a corresponding "Addenda" label and a text input field below the main table columns. The "Chk Sav" column contains radio buttons for each row. The "Amount" column has a numeric input field with a decimal separator. The "DR CR" column has radio buttons for each row.

**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 Transaction Type Checking Equals Debit Equals Savings 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

Name: 1 30

ID Number: 31 36

Routing Number: 48 56

Begin

End

Account Number: 37 47

Amount: 57 67

\* Transaction Code:

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

Begin

End

Account Type: 68 68

Transaction Type: 69 70

Checking Equals: C

Debit Equals: DR

Savings Equals: S

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:

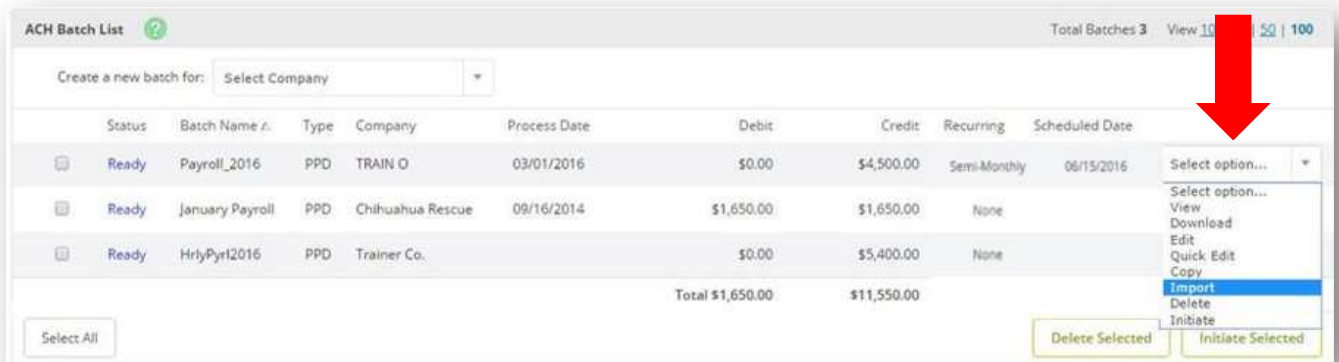
Select Format ▼

Choose File

No file chosen

Import

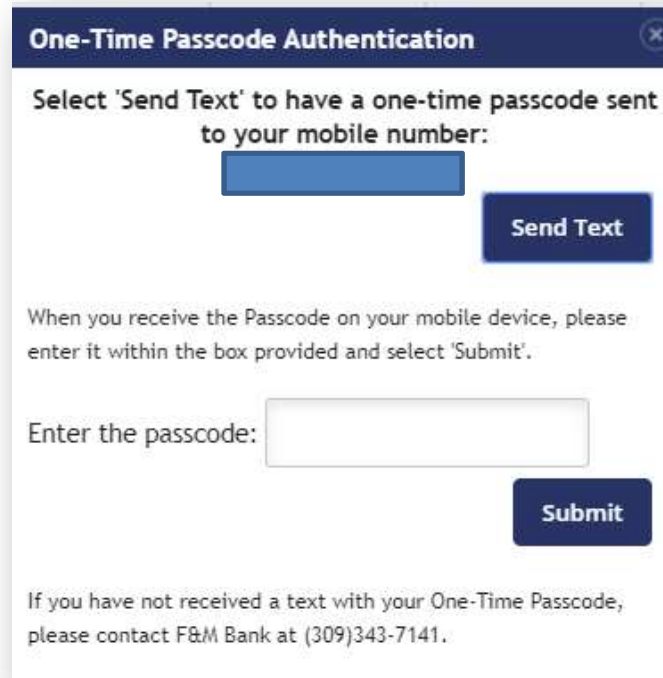
You may also import entries into an existing batch by selecting Import from the **Select option** drop down on the ACH Batch Listing screen.



The screenshot shows the 'ACH Batch List' interface. At the top, there's a header with 'Total Batches 3' and 'View 100'. Below this is a form to 'Create a new batch for:' with a 'Select Company' dropdown. The main area is a table with columns: Status, Batch Name, Type, Company, Process Date, Debit, Credit, Recurring, and Scheduled Date. There are three rows of data. A red arrow points to the 'Select option...' dropdown menu for the first row, which is open and shows options: Select option..., View, Download, Edit, Quick Edit, Copy, **Import**, Delete, and Initiate. At the bottom, there are buttons for 'Select All', 'Delete Selected', and 'Initiate Selected'.

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
Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	None	
Ready	HrlyPyr12016	PPD	Trainer Co.		\$0.00	\$5,400.00	None	
Total					\$1,650.00	\$11,550.00		

**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.

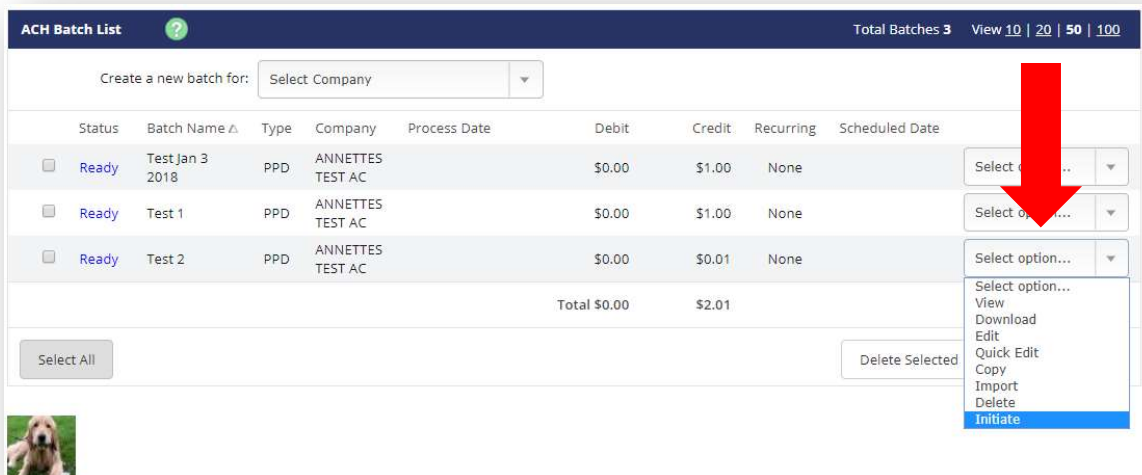


The screenshot shows a 'One-Time Passcode Authentication' dialog box. It has a title bar with a close button. The main text says 'Select 'Send Text' to have a one-time passcode sent to your mobile number:'. Below this is a blue rectangular button labeled 'Send Text'. The text continues: 'When you receive the Passcode on your mobile device, please enter it within the box provided and select 'Submit''. Below this is a text input field labeled 'Enter the passcode:'. To the right of the input field is a blue rectangular button labeled 'Submit'. At the bottom, there is a note: 'If you have not received a text with your One-Time Passcode, please contact F&M Bank at (309)343-7141.'



## Procedures – Initiate an ACH Batch

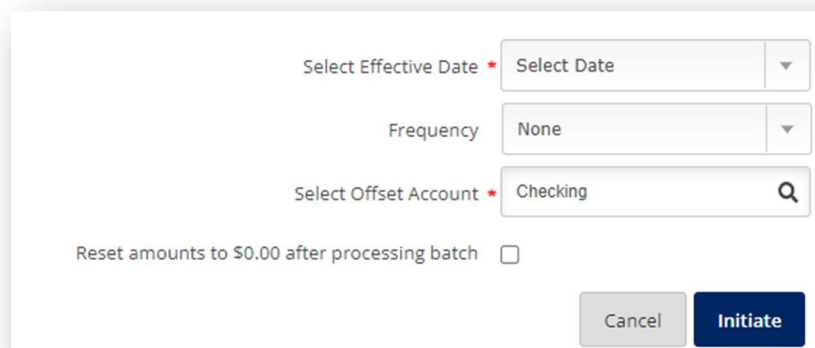
Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch totals are black. **If batch totals are red, you must add an offsetting entry.**



The screenshot shows the 'ACH Batch List' interface. At the top, there's a header with 'ACH Batch List' and a help icon. Below the header, there's a 'Create a new batch for:' section with a 'Select Company' dropdown. The main area is a table with columns: Status, Batch Name, Type, Company, Process Date, Debit, Credit, Recurring, and Scheduled Date. There are three rows of batches, all with status 'Ready'. The first row is 'Test Jan 3 2018', the second is 'Test 1', and the third is 'Test 2'. All are PPD type and for 'ANNETTES TEST AC'. The Debit column shows \$0.00 for all, and the Credit column shows \$1.00 for the first two and \$0.01 for the third. A 'Total' row at the bottom shows \$0.00 debit and \$2.01 credit. To the right of the table, there's a 'Select All' button and a 'Delete Selected' button. A context menu is open over the 'Test 2' row, showing options: 'Select option...', 'View', 'Download', 'Edit', 'Quick Edit', 'Copy', 'Import', 'Delete', and 'Initiate'. A red arrow points to the 'Initiate' option.

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	
Ready	Test 1	PPD	ANNETTES TEST AC		\$0.00	\$1.00	None	
Ready	Test 2	PPD	ANNETTES TEST AC		\$0.00	\$0.01	None	
Total					\$0.00	\$2.01		

- Select the **effective date** from the drop down menu (only dates available for selection will display.)
- The **Select Offset Account** field will initially show the default account number. If you select a different account number, it will remain until you make a change. To change the account number for your batch, start typing the nickname/pseudo name of the account you would like to use.  
*To change the names on your accounts, click on My Settings, then Rename Accounts.*
- Select **Initiate**.

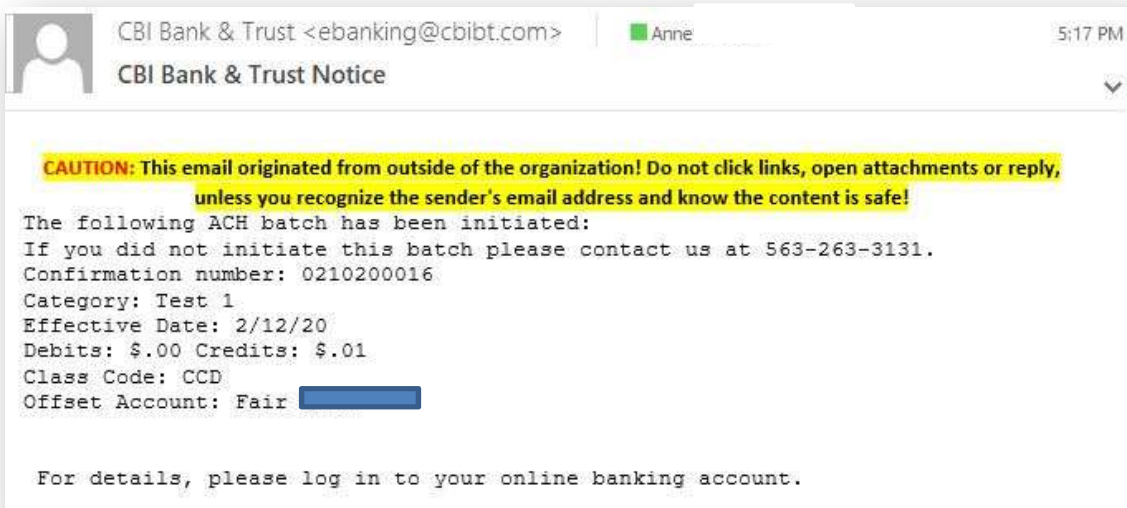


The screenshot shows the 'Initiate' dialog box. It has three main fields: 'Select Effective Date' with a dropdown menu showing 'Select Date', 'Frequency' with a dropdown menu showing 'None', and 'Select Offset Account' with a search field showing 'Checking'. Below these fields is a checkbox labeled 'Reset amounts to \$0.00 after processing batch'. At the bottom right, there are two buttons: 'Cancel' and '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



## Uninitiate ACH

You can uninitiate a batch, up until the bank pulls your file in, at which time the status of the file will change from Initiated to Processed. To do so, in the Select option box choose **Uninitiate** and confirm.

The screenshot shows the 'ACH Batch List' interface. At the top, there's a header with 'ACH Batch List' and a help icon. Below the header, there's a section to 'Create a new batch for:' with a 'Select Company' dropdown. The main part of the interface is a table with columns: Status, Batch Name, Type, Company, Process Date, Debit, Credit, Recurring, and Scheduled Date. There are three rows of batch data. The first two rows have a status of 'Ready' and a scheduled date of 'Test Jan 3 2018'. The third row has a status of 'Initiated' and a scheduled date of 'Test 2'. A 'Total' row at the bottom shows a total debit of \$0.00 and a total credit of \$2.01. On the right side of the table, there's a 'Select option...' dropdown menu. The dropdown menu is open, showing options: 'View', 'Download', 'Delete', and 'Uninitiate'. The 'Uninitiate' option is highlighted in blue. There are also 'Select All' and 'Delete Selected' buttons at the bottom of the table.

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	
Ready	Test 1	PPD	ANNETTES TEST AC		\$0.00	\$1.00	None	
Initiated	Test 2	PPD	ANNETTES TEST AC		\$0.00	\$0.01	None	
Total					\$0.00	\$2.01		

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

The screenshot shows an 'Information Message' box. It has a green header with the text 'Information Message:' and a white body with the text 'Batch Test 2 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**.

Select Effective Date

Frequency

Week Day

Start Date \*  

Expiration Date \*   ☐ This payment has no expiration date.

Select Offset Account

## Upload ACH File

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

ACH	Wire	Positive Pay	User Management	Reporting	File Status
ACH	Upload a File	Import Layout	History	Search	

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](#).

No file chosen

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 List** button will update the status of the upload process.

File Upload Status <span>?</span>						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	
<div></div>	NACHA	ACH	N/A	2/3/2020 11:33:32 AM	Uploaded	
						Refresh List

File Upload Status <span>?</span>						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	
<div></div>	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
<input type="checkbox"/> Ready	Test Jan 3 2018	PPD	ANNETTES TEST AC		\$0.00	\$1.00	None	<div>Select option...</div>
<input type="checkbox"/> Ready	Test 1	PPD	ANNETTES TEST AC		\$0.00	\$1.00	None	<div><div>Select option...</div><div>View</div><div>Download</div><div>Edit</div><div>Quick Edit</div><div>Copy</div><div>Import</div><div>Delete</div><div>Initiate</div></div>
<input type="checkbox"/> Ready	Test 2	PPD	ANNETTES TEST AC		\$0.00	\$0.01	None	
Total					\$0.00	\$2.01		

Select All

Delete Selected

Initiate Selected

To initiate this file, select an **Effective 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.

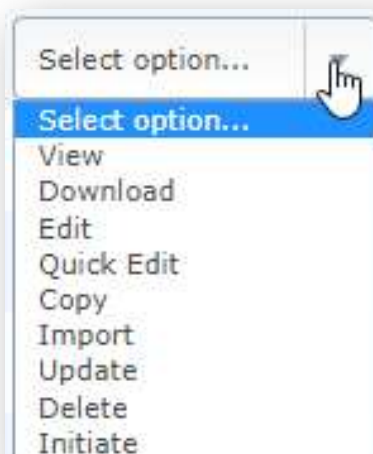
**Uploaded:** Batch has been uploaded or transactions imported.

**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.

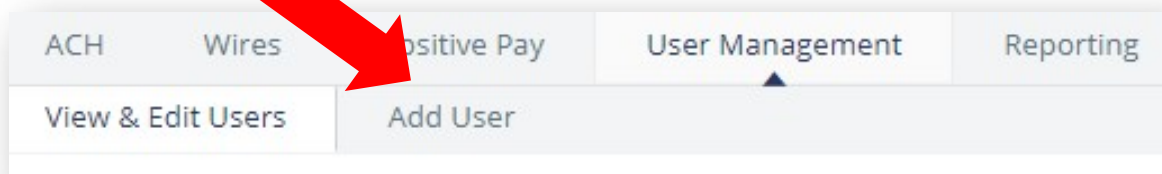
**Search:** Search and display any transactions within all batches that match the search criteria. Cash User can then edit/delete the transactions if needed.



## User Management

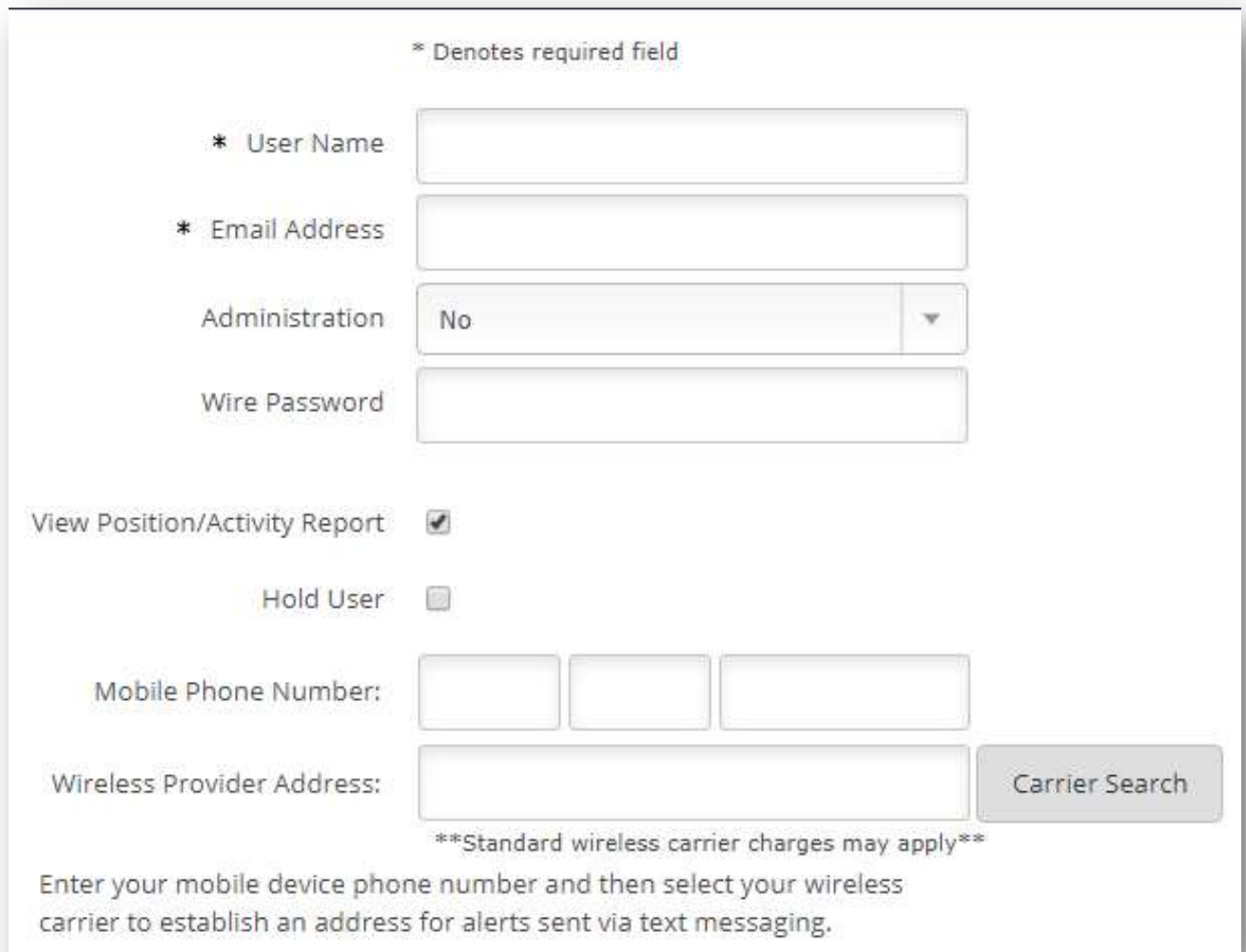
### Procedures– Set up a new Cash Management User

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



The screenshot shows a navigation bar with tabs: ACH, Wires, Positive Pay, User Management, and Reporting. Below the 'User Management' tab, there are two buttons: 'View & Edit Users' and 'Add User'. A red arrow points to the 'Add User' button.

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



The screenshot shows a form for adding a new user. At the top, it says '\* Denotes required field'. The form contains the following fields and options:

- \* User Name: [Text input field]
- \* Email Address: [Text input field]
- Administration: [Dropdown menu with 'No' selected]
- Wire Password: [Text input field]
- View Position/Activity Report: ☒
- Hold User: ☐
- Mobile Phone Number: [Three text input fields]
- Wireless Provider Address: [Text input field]
- Carrier Search: [Button]

Below the form, there is a note: '\*\*Standard wireless carrier charges may apply\*\*'. At the bottom, there is a paragraph: 'Enter your mobile device phone number and then select your wireless carrier to establish an address for alerts sent via text messaging.'

**User Name:** Please enter the full name of the Cash User. This is not their User ID.

**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 NetTeller settings (alias, password, email and account settings) but cannot create/edit Cash Users. *This access level is needed to view eStatements with images.*
- **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.

Access Times	Begin Time (hh:mm AM/PM)			End Time (hh:mm AM/PM)				
Monday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Tuesday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Wednesday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Thursday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Friday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Saturday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Sunday	12	01	AM	11	59	PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day

All times are Central Time

Daily ACH Limit	<input type="text"/>	Per Wire Limit	<input type="text"/>	.00
Transfer Limit	<input type="text"/>	Daily Wire Limit	<input type="text"/>	.00
Dual Wire Control	<input type="checkbox"/>	Dual Wire Control Limit	<input type="text"/>	.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)*

<input type="checkbox"/> Display / Download ACH	<input type="checkbox"/> Work with ACH	<input type="checkbox"/> Import Record
<input type="checkbox"/> Full ACH Control	<input type="checkbox"/> Quick Edit ACH Only	<input type="checkbox"/> Update Record
<input type="checkbox"/> Initiate ACH	<input type="checkbox"/> Edit Recurring ACH	<input type="checkbox"/> Upload ACH
<input type="checkbox"/> Initiate Same Day ACH	<input type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access
<input type="button" value="Cancel"/> <input type="button" value="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.

User: DAVIDP

☒ Transaction Inquiry

☒ Statement Inquiry

☒ Current Day Balance

☒ Prior Day Balance

☒ Stop Inquiry

☒ Stop Additions

☐ Wo

☐ Define Non-Rep Wires

☐ Edit Non-Rep Wires

☐ Define Rep Wires

☐ Edit Rep Wires

☐ Define Recurring Wires

☐ Edit Recurring Wires

☐ Transmit Wires

☒ Upload Positive Pay

☒ Work Positive Pay Items

☐ Download ARP File

☒ Upload ARP

☒ Work ARP Items

☒ Transfers

☒ Order Checks

☒ Bill Payment

Rates

Select Accounts

☐ Select All

☒ Checking Account2826

☐ Insurance Money

☐ WORK/555-000-0000

☒ Savings

☐ Loan 1492

Cancel

Submit

### 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: Checking Account2826

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

Cancel Submit

**Step 5: IMPORTANT:** A Full Access Admin for your company should call the Treasury Management Business Resource Center at (309) 344-2562 (Illinois) or (563) 262-3880 (Iowa) 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.

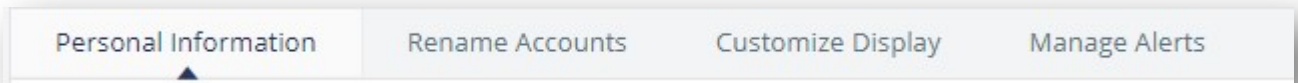
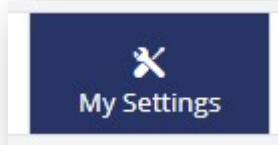
## File Status

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	
<div></div>	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.

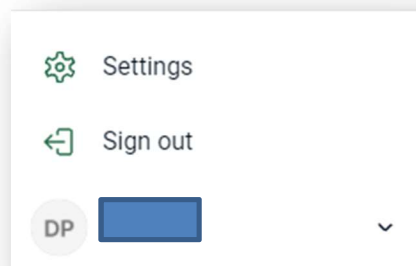
**Manage Alerts:** Set up email notifications for events, such as incoming wires, maturing loans or ACH batches, balance alerts, item alerts or even personal alerts (great for birthday or anniversary reminders!)

## Enroll in eStatements

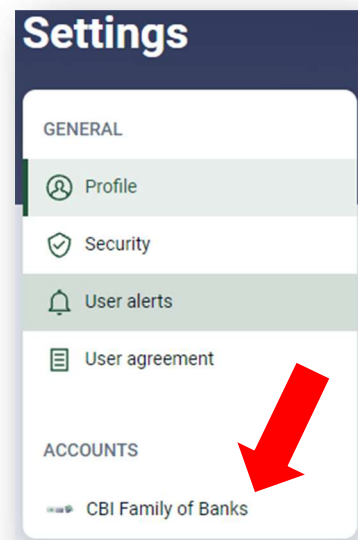
Statement History is available for 25 months. You must first enroll in eStatements. You will need to select what accounts you would like to enroll. Once enrolled, you will receive your first eStatement at the next statement cycle.

*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 Settings and officially enroll in eStatements under Documents > Advanced settings.*

Click on your Company's name in the lower left hand corner of the screen. Click on **Settings**.

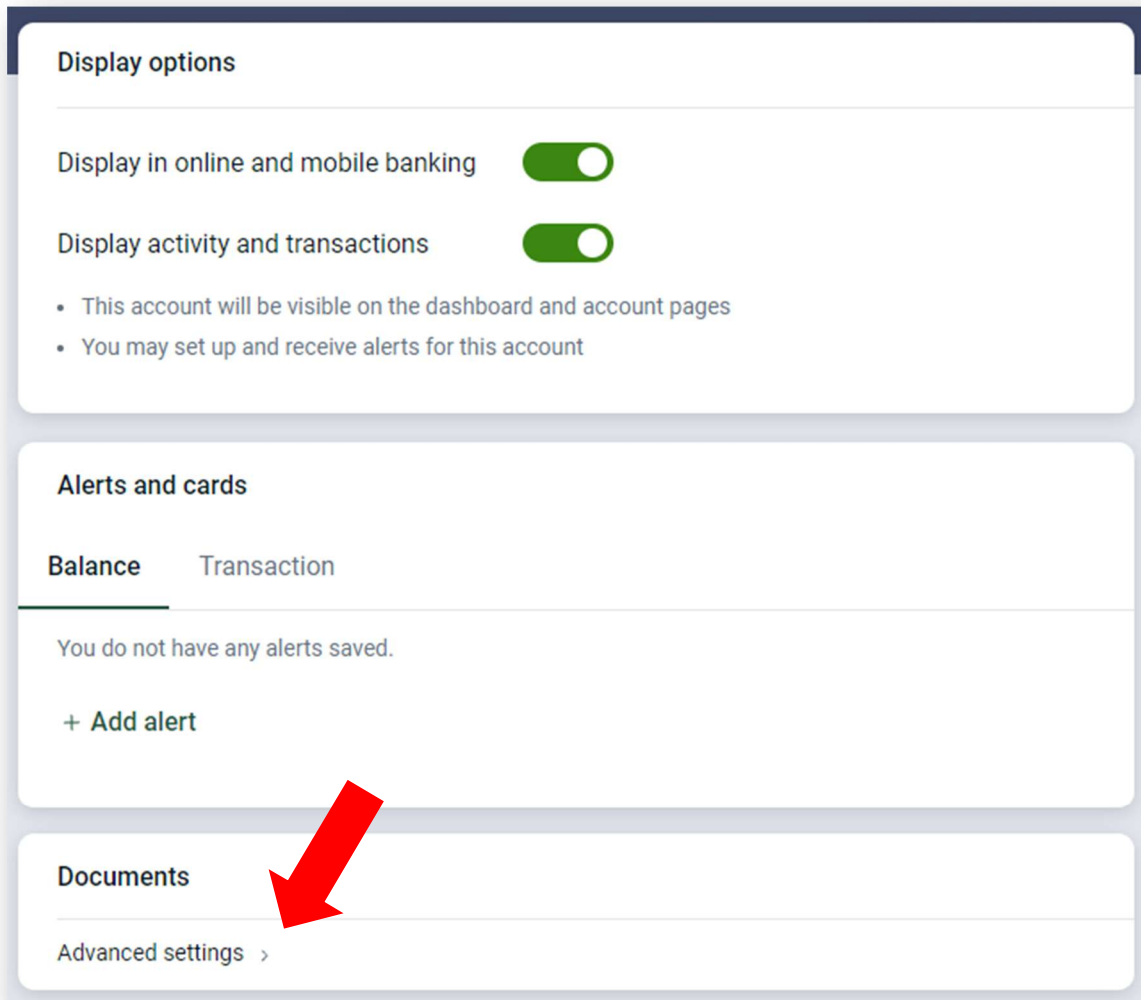


Click on **CBI Family of Banks** under ACCOUNTS.

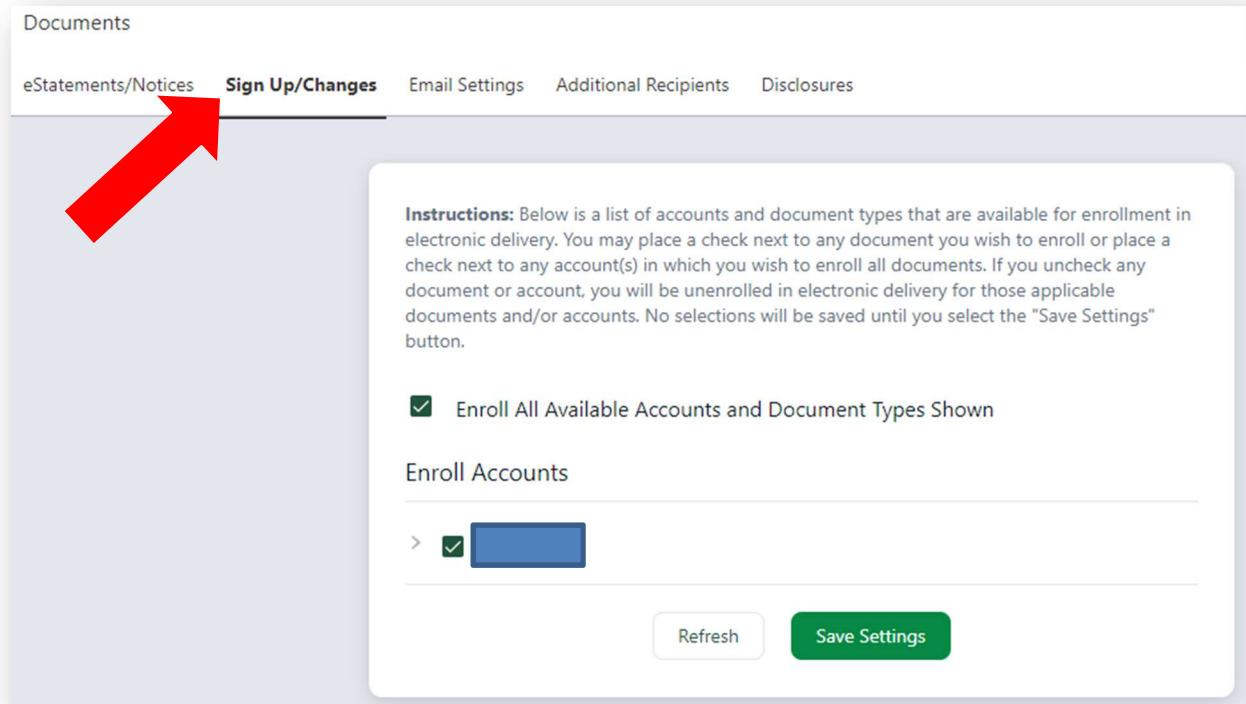


Click on one of your deposit accounts.

Click on **Advanced settings** > under Documents.



Click on **Sign Up/Changes**.



The screenshot shows a web interface titled "Documents". At the top, there is a navigation bar with five tabs: "eStatements/Notices", "Sign Up/Changes", "Email Settings", "Additional Recipients", and "Disclosures". A large red arrow points to the "Sign Up/Changes" tab. The "Sign Up/Changes" tab is active, displaying a white content area. At the top of this area is an "Instructions" block: "Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the 'Save Settings' button." Below the instructions is a checkbox labeled "Enroll All Available Accounts and Document Types Shown", which is checked. Underneath is a section titled "Enroll Accounts". It contains a list of accounts, each preceded by a chevron ">" and a checkbox. The first account is checked, and its name is obscured by a blue rectangular box. At the bottom right of the "Enroll Accounts" section are two buttons: "Refresh" and "Save Settings".

Select the accounts you wish to convert to electronic statements.

Click **Save Settings**.

Your eStatements will begin effective with your next statement cycle and will continue to build until there is a rolling 25 months of statements.

Each time a new statement is generated, you will receive an email notice that an eStatement is now available.