

CIBM BANK

Cash Management User Guide

CONTACT INFORMATION

Training and Technical Assistance:

877-216-2440

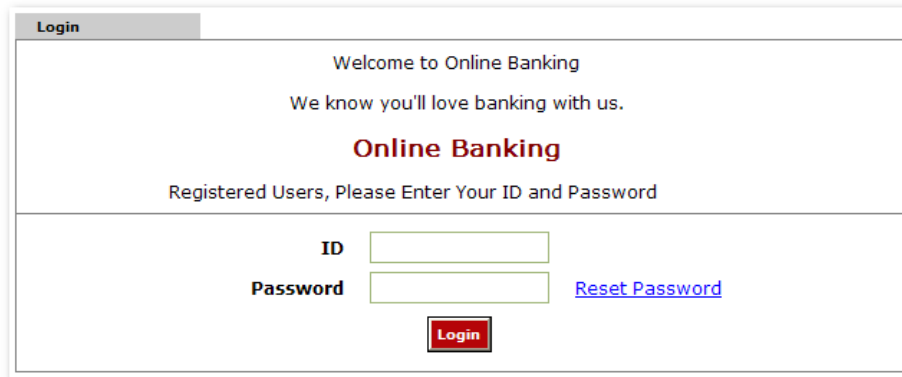
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Logging In

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

Initial Sign On (for Company)



The screenshot shows a web browser window with a tab titled "Login". The page content includes a welcome message: "Welcome to Online Banking" and "We know you'll love banking with us." Below this, the heading "Online Banking" is displayed in red. A sub-header reads "Registered Users, Please Enter Your ID and Password". The login form consists of two input fields: "ID" and "Password". To the right of the "Password" field is a blue hyperlink labeled "Reset Password". At the bottom center of the form is a red "Login" button.

FIELD DESCRIPTIONS

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

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

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

PROCEDURES

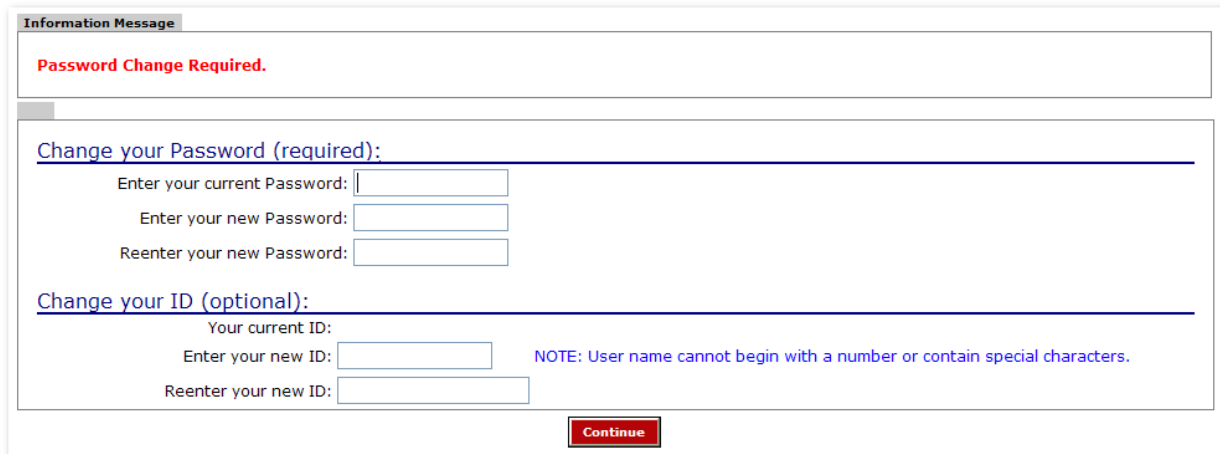
Type the appropriate ID or ID Field, then click in or tab to the Password field.

Type the appropriate Password in the Password field

Click **Submit**.

Changing Your Password

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



The screenshot shows a web form titled "Information Message" with a red header "Password Change Required." Below this, there are two sections. The first section, "Change your Password (required):", contains three input fields: "Enter your current Password:", "Enter your new Password:", and "Reenter your new Password:". The second section, "Change your ID (optional):", contains two input fields: "Your current ID:" and "Enter your new ID:". A note next to the "Enter your new ID:" field states: "NOTE: User name cannot begin with a number or contain special characters." At the bottom right of the form is a red "Continue" button.

FIELD DESCRIPTIONS

Current Password: The password that has just expired or your default password if you are a new user or have had your password reset.

Enter your new Password: The xxx digit password of your choice. This must contain xxx.

Re-enter your new password: Re-type the xxx password from the previous field.

PROCEDURES

Type the appropriate password in the current password field, then click or tab to the next field.

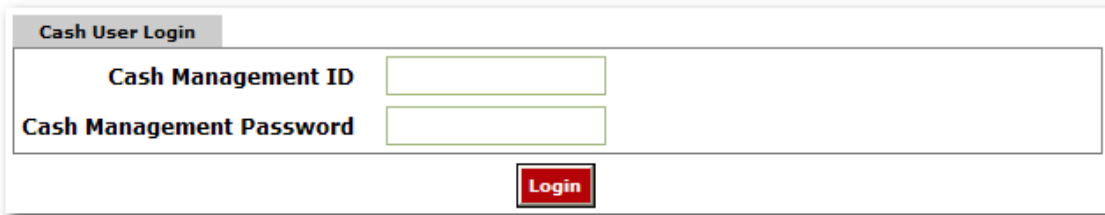
Type the new xxx password of your choice, then click or tab to the next field.

Re-enter the exact xxx password that you entered in the previous field.

Click **Submit**.

Cash User Login Screen

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

A screenshot of the Cash User Login screen. It features a title bar labeled "Cash User Login". Below the title bar, there are two input fields: "Cash Management ID" and "Cash Management Password". A red "Login" button is positioned below the password field.

Cash User Login	
Cash Management ID	<input type="text"/>
Cash Management Password	<input type="password"/>
<input type="button" value="Login"/>	

FIELD DESCRIPTIONS

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

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

PROCEDURES

Type the appropriate User Name in the Cash Management ID field, then click in or tab to the Password field.

Type the appropriate Password in the Cash Management Password field.

Click **Login**.

Cash Management User Single Sign On

Single Sign On

To access your accounts, please establish a single sign on user name and password.

Create your Single Sign On User (required):

Create your Single Sign On User Name: NOTE: User name cannot begin with a number or contain special characters:

Enter your new Single Sign On Password :

Reenter your new Single Sign On Password :

Login

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

Navigation



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

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

FIELD DESCRIPTIONS

Main: Access accounts and account activities, view interest rates, and order checks.

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

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

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

Account Listing Page

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

Deposit Accounts ?			
Account (click for details)	Balance:	Status:	
Payroll	655,509.26		Select option...
Operations	488,387.10		Select option...
Accounts Payable	106,065.18		Select option...
Missouri Offices	151,434.78		Select option...
Kansas Offices	1,447,371.86	New	Select option...

Loan Accounts ?			
Account (click for details)	Balance:	Status:	
Inventory	35,000.00	Past due	Select option...

Customer Summary Information

5 Deposit accounts with a total balance of 2,848,768.18
1 Loan accounts with a total balance of 35,000.00
You last accessed your NetTeller account on Tuesday April 22, 2008 01:11:19 PM Central Time
You have accessed NetTeller 36 times since Apr 17, 2008 01:06:56 PM [Reset this counter](#)

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

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

FIELD DESCRIPTIONS

Balance: This is the account's <available or ledger> balance.

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

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

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

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

Account Activity Options

Deposit Accounts ?			View: 5 10 20 50 100 ALL accounts per page
Account (click for details)	Balance:	Status:	
Payroll	655,509.26		Select option...
Operations	488,387.10		Select option...
Accounts Payable	106,065.18		Transactions
Missouri Offices	151,434.78		Download
Kansas Offices	1,447,371.86	New	Statements
			Stop Payments
			Transfers
			Current Day
			Prior Day

Drop-Down Menu Activities

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

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

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

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

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

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

Statements: View your account statements. Statement history is available for up to <x> months.

Transactions

Main	Bill Payment	Cash Manager	Options
Accounts	»Transactions	Transfers	Stop Payments
»Current Transactions	Download	Search	Statements

Transactions Sub-Menu Navigation Options

Current Transactions: View recent transactions.

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

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

Current Transactions		View Range: Since Last Statement 7 Days 15 Days 30 Days			
Date: ▲	Ref/Check No.	Description:	Debit:	Credit:	Balance:
10/03/2006		TEL DESCR TRACY'S TURTLES CCD 789456123 123456789	(29.00)		11,676.95
10/03/2006		TEL DESCR TRACY'S TURTLES CCD 789456123 12345678901Q3	(1.00)		11,675.95
10/03/2006		TAXPAYMENT TRACY'S TIES CCD 857459963 187951234	(1.00)		11,674.95
10/04/2006		ACH TRACY'S TIES CCD 857459963 123456789	(4.00)		11,670.95
10/05/2006		ACH TRACY'S TIES PPD 857459963 081504651091635 857459963		5.00	11,675.95
10/10/2006		Stop Payment Charge	(20.00)		11,655.95

Transactions can be sorted by clicking on the column header. Columns available for sorting are Date, Ref/Check No., Debit, and Credit.

FIELD DESCRIPTIONS

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

Transfers

Main	Bill Payment	Cash Manager	Options
Accounts	Transactions	»Transfers	Stop Payments
»New	Pending	History	

Transfers Sub-Menu Navigation Options

New: Schedule new funds transfers.

Pending: View, Edit, and Delete scheduled transfers.

History : View processed transfers.

* Denotes required field

* Transfer funds from: Accounts Payable Available Funds: 106,065.18

* Transfer funds to: Select option...

Payment options: None

* Transfer amount: .

* Frequency: One Time

* Transfer Date: 04/23/2008

Transfer memo:

Submit

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.

Payment Options: Payment options are available if you are transferring to a loan account.

Transfer Amount: The dollar amount of the funds transfer.

Frequency: How often the transfer will occur. Options include One-Time, Weekly, Bi-Weekly, Semi-Monthly and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

Transfer Date: Enter the date that the transfer should happen.

Transfer Memo: Enter any descriptive information for the funds transfer. This information displays with the transaction and on your statement.

PROCEDURES – Review and Confirm Funds Transfer

The screenshot shows a web application window titled "Transfer Confirmation". At the top right, there are three tabs: "Schedule", "Review" (which is active), and "Finish". A red question mark icon is next to the window title. The main content area displays the following transfer details:

- Transfer funds from: **Accounts Payable**
- Transfer funds to: **Operations**
- Payment options: **No payment type applicable.**
- Amount to transfer: **500.00**
- Frequency: **One Time**
- Scheduled Date: **04/23/2008**
- Memo:

At the bottom of the window, there are three red buttons: "Confirm", "Edit", and "Cancel".

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

The screenshot shows the same "Transfer Confirmation" window after the transfer has been confirmed. The "Review" tab is still active. The main content area displays the following information:

Current date: **April 23, 2008** Current time: **11:23:23 AM**

Transfer from account: Accounts Payable
Transfer to account: Operations

Transfer amount: \$500.00
Date: January 29, 2007
Transfer description: Internet banking transfer

Your transfer of funds has been scheduled.

C O N F I R M A T I O N N U M B E R

0126070015

Please retain this number for your reference

At the bottom of the window, there is a red button labeled "Add Another Transfer".

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

Stop Payments

The screenshot shows a software interface with a top navigation bar containing 'Main', 'Bill Payment', 'Cash Manager', and 'Options'. Below this is a sub-menu bar with 'Accounts', 'Transactions', 'Transfers', '» Stop Payments', and 'Statements'. The '» Stop Payments' option is selected. Below the sub-menu bar, there are two tabs: 'New' and '» Current'. The '» Current' tab is active. Below the tabs, there is a section titled 'View Issued Stop Payments for:' with a dropdown menu set to 'Accounts Payable'. Below this is a table titled 'Issued Stop Payments' with a red question mark icon. The table has five columns: 'Account', 'Check Number', 'Amount', 'Payee', and 'Issue Date'. The first row of data shows 'Accounts Payable', '1234', '\$1.00', 'Jerry Smith', and '04/21/08'. There is a 'View' link next to the 'Issue Date'.

Account	Check Number	Amount	Payee	Issue Date
Accounts Payable	1234	\$1.00	Jerry Smith	04/21/08 View

Stop Payment Sub-Menu Navigation Options

Current: View Stop Payment placed on the selected account.

New: Place a new Stop Payment on the select account.

The screenshot shows a 'New Stop Payment' form. At the top, there is a tab labeled 'New Stop Payment' with a red question mark icon. To the right of the tab are three buttons: 'Enter', 'Review', and 'Finish'. Below the tab, there is a note: '* Required Field'. The form has several fields: 'Add Stop Payment for Account:' with a dropdown menu set to 'Accounts Payable'; '* Check Date:' with a date field set to '04/23/2008' and a calendar icon; '* Start Check Number:' with an empty text field; '* Amount:' with a dollar sign, a text field, and a decimal point; '* Payee:' with an empty text field; and 'Remarks:' with a larger empty text area. At the bottom of the form are two buttons: 'Submit' and 'Cancel'.

PROCEDURES – Add a Stop Payment

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

Check Date: Enter the date the check was issued.

Check Number: Enter the number of the check for which you are placing the stop.

Amount: Enter the dollar amount of the check.

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

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

Click **Submit** to review the Stop Payment information.

PROCEDURES – Review and Confirm Stop Payment

New Stop Payment		?	Enter	Review	Finish
Add Stop Payment for Account:	Accounts Payable				
Check Date:	04/23/2008				
Start Check Number:	100234				
End Check Number:	0				
Begin Amount:	\$500.00				
End Amount:	\$0.00				
Payee:	John Q. Public				
Remarks:	Lost Check				
<div>Edit Confirm</div>					

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

New Stop Payment		?	Enter	Review	Finish
Add Stop Payment for Account:	Accounts Payable				
Check Date:	042308				
Start Check Number:	100234				
End Check Number:	0				
Begin Amount:	\$500.00				
End Amount:	\$0.00				
Payee:	John Q. Public				
Remarks:	Lost Check				
Signature:	_____				
<div>Add Another Stop</div>					

Follow your bank's procedures for verifying the Stop Payment. Click **Add Another Stop** to enter another Stop Payment, or click **Current** in the navigation menu to review existing Stop Payments.

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

Statements

View Statements for: Payroll

View Statements ?

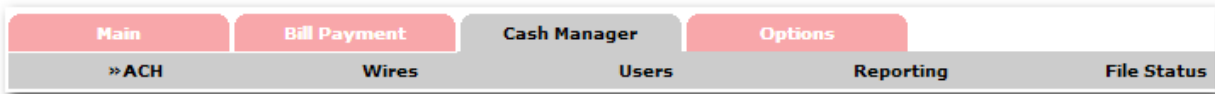
Statement Date:	Description:	Select Format to View:
09/15/2006	This is your statement	Select option...
08/15/2006	This is your statement	Select option...
07/14/2006	This is your statement	Select option...

Statement History is available for <x> days. Statements are available in three formats:

- PDF
- Text
- HTML

Use the drop-down menu next to a statement to choose the viewing format. Select a different account from the **View Statements for** drop-down menu to view a statement for another account.

Cash Manager



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

- ACH
- Wires
- Account Recon/Positive Pay
- User Administration
- Reporting
- File Status (for uploaded files)

ACH

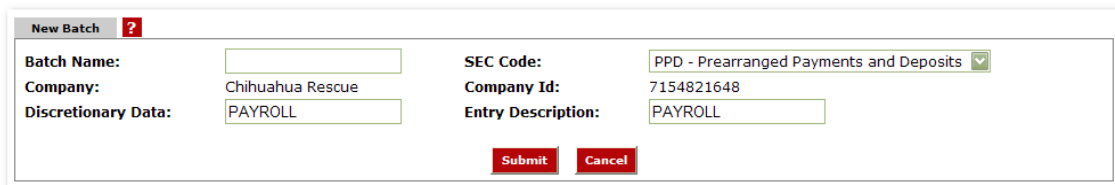
PROCEDURES – Create an ACH Batch

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



The screenshot shows a dropdown menu for selecting a company. The text 'Create new batch for:' is followed by a dropdown box. The dropdown is open, showing a list of companies: 'Select Company' (highlighted), 'COOK4FUN', and 'PUMPERNICKEL CO'.

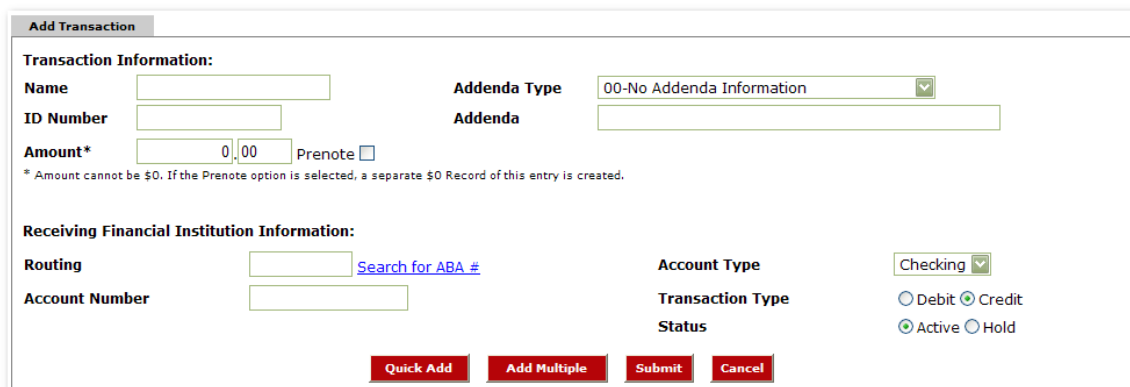
Step 2: Batch Header. Enter batch header information.



The screenshot shows the 'New Batch' form. It has a title bar 'New Batch' with a question mark icon. The form contains the following fields: 'Batch Name:' (text box), 'Company:' (text box with 'Chihuahua Rescue'), 'Discretionary Data:' (text box with 'PAYROLL'), 'SEC Code:' (text box with 'PPD - Prearranged Payments and Deposits'), 'Company Id:' (text box with '7154821648'), and 'Entry Description:' (text box with 'PAYROLL'). There are 'Submit' and 'Cancel' buttons at the bottom right.

Step 3: Create Transactions. There are three ways to add transactions; individually, by entering multiple records and by using Import Records (not commonly used.)

When adding a transaction individually the user may enter addenda information (if applicable) and search for an ABA number.



The screenshot shows the 'Add Transaction' form. It has a title bar 'Add Transaction'. The form is divided into two main sections: 'Transaction Information:' and 'Receiving Financial Institution Information:'.
Transaction Information:
- 'Name' (text box)
- 'ID Number' (text box)
- 'Amount*' (text box with '0.00') and 'Prenote' (checkbox)
- 'Addenda Type' (dropdown with '00-No Addenda Information')
- 'Addenda' (text box)
* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.
Receiving Financial Institution Information:
- 'Routing' (text box) and 'Search for ABA #' (link)
- 'Account Number' (text box)
- 'Account Type' (dropdown with 'Checking')
- 'Transaction Type' (radio buttons: 'Debit', 'Credit' (selected))
- 'Status' (radio buttons: 'Active' (selected), 'Hold')
At the bottom, there are four buttons: 'Quick Add', 'Add Multiple', 'Submit', and 'Cancel'.

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

Add Transaction

Transaction Information:

Name Addenda Type

ID Number Addenda

Amount* Prenote ☐

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

Receiving Financial Institution Information:

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

Account Number Transaction Type ☐ Debit ☒ Credit

Status ☒ Active ☐ Hold

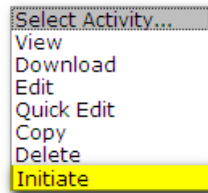
Data is limited to Credit/Debit Account, ABA, ID Number, Name, Amount and Checking or Savings designation.

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

Multi-Transaction Entry / Test ? ☐ Prenote *

	Name:	ID #:	Routing #:	Account #:	Chk Sav	* Amount:	DR CR
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>

Step 4: Initiate Batch. Select **Initiate** from the drop down menu. Initiate is only available if the batch is in balance.



Select the effective date from the drop down box (only dates available for selection will display.)

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

Batch Name:	Test Batch	SEC Code:	PPD
Company:	Gabby's Treats	Company Id:	7164946464
Discretionary Data:	PAYROLL	Entry Description:	PAYROLL

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
Debbie Wood	3213210231	0321051231		\$700.00	CR	
Pete Hopkins	320321023	654321231		\$500.00	CR	Y
Offset	321230231	3		\$700.00	DR	

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

Select Effective Date: Wednesday, April 30, 2008 ▼

Reset amounts to \$0.00 after processing batch: ☐

Initiate Cancel

Batch List: Batches already created/uploaded in NetTeller. Batches will remain on the system to be used as templates.

ACH Statuses:

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

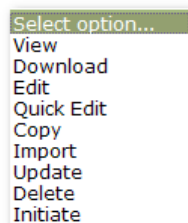
Uploaded: Batch has been uploaded or transactions imported.

Initiated: Batch has been sent to Financial Institution.

Processed: Financial institution has moved batch to ACH warehouse.

ACH Batch List						View 10 20 50 All	
	Status:	Batch Name:	Type:	Company:	Debit:	Credit:	
<input type="checkbox"/>	Ready	Payroll 5-1	PPD	Chihuahua Rescue	\$600.00	\$600.00	Select option...
<input type="checkbox"/>	Initiated	PNT-Test Batch	PPD	Gabby's Treats	\$0.00	\$0.00	Select option...
<input type="checkbox"/>	Ready	Tax FD April	CCD	Gabby's Treats	\$150.00	\$150.00	Select option...
<input type="checkbox"/>	Ready	Test Batch	PPD	Gabby's Treats	\$700.00	\$700.00	Select option...
	Uploaded	0000004	PPD	DELUXE CHECK	\$655.87	\$0.00	Select option...
					Total \$2,105.87	\$1,450.00	
<div>Initiate Selected</div>							

Quick Initiate: Select the checkbox for balanced batches and click **Initiate Selected**.



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 Financial Institution.

Initiate: Send batch information to financial institution for processing. Initiate only displays as an option if the batch is in balance.

Upload: Allows Cash User to upload a NACHA file into NetTeller. File must have .ach extension.

Upload ACH File ?

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

File Name:

Tax Payments: Send federal and/or state taxes (if enabled by FI) via ACH. User must already be registered with the EFTPS to use this option.

Add Tax Payment

Batch

Tax

Pay to

Company Name

Tax Code [Lookup](#)

Taxpayer ID

Amount Type Code [Lookup](#)

Payment Amount

Pay from Account

Receiving Institution [Lookup](#)

Tax Period

[Lookup](#)

History: Displays ACH batches that have been initiated by the customer and processed by the Financial institution. Clicking **View** displays the transactions within the batch.

ACH History

View [7 Days](#) | [15 Days](#) | [30 Days](#) | [Search](#)

Initiated:	Effective:	Batch:	Type:	Company:	Debits:	Credits:	Details:
<div><input type="button" value="Return"/></div>							

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

Search Records

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

ACH Import (Optional)

Step 1: Establish Import Layout: If the Import Transactions option is activated, the user must populate the format layout here. In the example below a translation table is established for a CSV file. The user “tells” NetTeller which of the spreadsheet columns contain the Name, ID Number, etc.

The screenshot shows a window titled "CSV ACH File Format". At the top, there is a tab labeled "CSV ACH File Format". Below the tab, the text "Select Upload Format to Create/Edit:" is followed by a dropdown menu showing "CSV File Layout".

Below this, there are two columns of dropdown menus. The left column contains "Name:", "ID Number:", and "Routing Number:". The right column contains "Account Number:", "Amount:", and "*Transaction Code:". Each dropdown menu has a green arrow icon.

Below these, there is a note: "*NOTE: If your file does not contain Transaction Codes, provide the following:". Below the note, there are two rows of dropdown menus. The first row contains "Account Type:" and "Checking Equals". The second row contains "Transaction Type:" and "Debit Equals". To the right of these, there are two more dropdown menus labeled "Saving Equals" and "Credit Equals".

At the bottom of the window, there are two red buttons: "Save" and "Reset".

Step 2: Select **Import** from the Select Option drop down box.

Step 3: Select **Import File Type**.

Step 4: **Browse** for file.

Step 5: Click **Import**.

The screenshot shows a window titled "Import File - Payroll 5-1". Below the title bar, there is a text area with the following text: "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." Below this, there is another text area with the following text: "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](#)."

Below the text areas, there are two dropdown menus. The first is labeled "Import File Type:" and the second is labeled "Select File:". The first dropdown menu shows "Select Format". Below the second dropdown menu, there is a red button labeled "Import".

Wires

Main	Bill Payment	Cash Manager	Options	
ACH	» Wires	Users	Reporting	File Status
Transmit Wires	» Edit/Add	Transmit Templates	History	

PROCEDURES – Add a Wire Transfer

Step 1: Edit/Add. Choose the account for which you are adding the wire in the **Create a new wire from** drop-down menu.

The screenshot shows the 'Define New Wire' form with the following sections:

- General Wire Information:** Wire Name: [text box]
- Credit Account Information:** Credit Account Number: [text box], Credit Account Name: [text box], Credit Account Address: [text box]
- Receiving Bank Information:** Receiving Bank ABA Number: [text box] [Search for ABA Number](#), Receiving Bank Name: [text box], Receiving Bank Address: [text box]
- Wire Information:** Remarks: [text box]
- Repetitive Wire/Code:** [checkbox]
- Amount:** [text box] - [text box]

At the bottom are 'Submit' and 'Cancel' buttons.

The 'ABA Lookup - Wires' dialog box is open, showing a search for ABA Number. It includes fields for ABA Number, Bank Name, Short Name, City, and State, each with a dropdown arrow. Below the fields are 'Submit' and 'Close' buttons. A note at the bottom states: 'the data entered finds partial match ("Ring" will find "The Springfield Bank")' and 'the data entered must match exactly with entry in database.'

Step 2: Fill in the fields for the new wire:

- **Wire Name:** A descriptive name for the wire.
- **Credit Account Number:** The account that will receive the wired funds.
- **Credit Account Name:** The name on the account receiving the wired funds.
- **Credit Account Address:** The address of the Credit Account.

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

PROCEDURES – Transmit a Wire Transfer

To transmit a wire marked as Repetitive, use the **Transmit Templates** option.

To transmit a non-repetitive (single) wire, use the **Transmit Wires** option.

Step 1: Select the checkbox to the left of the wire and choose **Transmit Selected**, or choose the **Transmit** link to the right.

Wire Name:	Sequence:	Status:	Amount:	Rep:	Account Number:	Receiving FI:	
<input type="checkbox"/> RENT	1	Ready	\$1,500.00	Y	897809	BUS BK	Transmit
Transmit Selected							

Step 2: Enter your Wire Password and click **Transmit**.

Quick Transmit							
Wire Name:	Sequence:	Amount:	Rep:	Account Number:	Receiving FI:		
RENT	1	\$1,500.00	Y	897809	BUS BK		

Wire Password

Transmit **Cancel**

Transmitted wires display on the Transmit Wires page in an Initiated Status.

Wire Statuses: A NetTeller wire will be in one of the following statuses.

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

Initiated: Cash User has sent the wire to Financial Institution.

Processed: Financial Institution has taken the option to process wire.

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

Next Day: Wire has been initiated after Financial Institution's cutoff time.

History: View processed wires.

View Wire History for: Payroll

Wire History for 03/23/2008 to 04/22/2008

?

View [7 Days](#) | [15 Days](#) | 30 | [Search](#)

Wire Name:	Transmitted:	Amount:	Rep Code:	Receiving Account Number:	Receiving FI:
------------	--------------	---------	-----------	---------------------------	---------------

ARP

Upload issued items file to Financial Institution and work exception items.

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

View items for: Money Mk 0002 ▼

View/Work ARP Items				
Check Number	Amount	Pay	Protected	View
0	500.00	<input checked="" type="checkbox"/>		View

[Submit](#)

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

View Positive Pay Item

Account Name: Jessica
Check Number: 1114
Amount: \$352.00
Source Of Entry: EIP
Exception Reason: Item not issued
Updated By: admin
When Updated: 9:52:16 am
Updated From Workstation: NetTeller

[Return](#)

Download:

The Cash User can download output files that are created by the Financial Institution.

View Download for: Full Recon ▼

ARP Download	
FileName	Description
PDCK431102	Paid Items from previous business day Download

```
#431102 DAILY CLEARED ITEMS
0000431102 01116 00005400 00005400 alan 081307
0000431102 01117 00001200 00012000 bob 081307
0000431102 01118 00003500 00035000 dave 081307
0000431102 01119 00000700 00000700 doug 081307
0000431102 01120 00000800 00000800 carl 081307
0005 0000053900 CLEARED ITEMS
```

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

Upload Positive Pay Files

?

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

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

Upload file for:

Full Recon PosPay

Upload File Type:

Select option...

Select File:

Browse...

Upload

Manual Entry

Enter in issued items information directly into NetTeller without uploading a file. On Upload screen select Manual Entry from the Type drop down menu. Enter in the check number, issued date, check amount and payee.

Upload ARP File

?

Enter items for: Full Recon PosPay

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

	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1				Debit	
2				Debit	
3				Debit	
4				Debit	
5				Debit	
6				Debit	
7				Debit	
8				Debit	
9				Debit	
10				Debit	
11				Debit	

Upload

Reset

Cancel

1 2 3 4 5 6 7 8 >

Edit Upload Format: If Cash User is uploading a Fixed Position or CSV file they will need to establish where within their file various fields of information are contained. *Note: Item number and item amount are required fields.

Fixed Position:

Edit File Format
?

	Begin	End				
Account Number:						
Account Type:			Chk		Sav	
Debit / Credit:			Debit Indicator		Credit Indicator	
Item Number:						
Item Amount:						
Issue Date:			Date Format			
Void Date:			Date Format			
Payee:						
Payee Address 1:						
Payee Address 2:						
Payee Address 3:						
Payee Address 4:						
Void Indicator:			Yes Indicator			
Stop Indicator:			Yes Indicator			

Save
Reset
Cancel

CSV:

Edit File Format
?

Account Number:	Select Option...					
Account Type:	Select Option...	Chk		Sav		
Debit / Credit:	Select Option...	Debit Indicator		Credit Indicator		
Item Number:	2					
Item Amount:	4					
Issue Date:	1	Date Format	mmddyy			
Void Date:	Select Option...	Date Format				
Payee:	3					
Payee Address 1:	Select Option...					
Payee Address 2:	Select Option...					
Payee Address 3:	Select Option...					
Payee Address 4:	Select Option...					
Void Indicator:	Select Option...	Yes Indicator				
Stop Indicator:	Select Option...	Yes Indicator				

Save
Reset
Cancel

Steps for Uploading an ARP file

Step 1: Select type of file.

Step 2: Browse for file. Click **Upload**.

Upload Positive Pay Files ?

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

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

Upload file for: Full Recon PosPay

Upload File Type: CSV File

Select File: \\Kcserver\\user directories

Step 3: Click on **View Details** link to review items.

Uploaded Files ?

File Name:	Format:	Type:	Related Account:	Upload Date: ▾	Status:
Sample CSV.csv	Comma	ARP	Full Recon PosPay	04/23/2008	View Details

Step 4: Verify the item information is correct. Select **Approval**. A file must be approved prior to uploading another issued items file.

Upload Results ?

Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	00000008000	04/20/08	Mary Smith And Bros Inc	\$2.50
Successful	00000008001	04/20/08	Joe Jones	\$3.01
Successful	00000008002	04/20/08	Al Allen	\$8.74
Successful	00000008003	04/20/08	Sue Park	\$6.78
				Total: 4 Checks \$21.03

Users

PROCEDURES – Set up a new Cash User

Step 1: Select **Users** from the **Cash Manager** tab. Click **New CM User**.

The screenshot shows the 'Cash Manager' tab selected in the top navigation bar. Below it, the 'Users' sub-tab is active. In the 'Users' section, the 'New CM User' button is circled in red. The 'Cash User Listing' table below shows two users: Jennifer Kesler (admin) and Gretchen (gretchen), both with a status of 'OK'. The email address 'NetTellerSupport@EducationBank.com' is visible in the bottom right corner.

Step 2: Complete the User Settings.

The screenshot shows the 'Cash User Settings' form. It contains fields for User Name, User ID, Administration (a dropdown menu set to 'No'), Password, and Wire Password. There are checkboxes for 'Allow User Download' (checked), 'Hold User' (unchecked), and 'E-mail Address'. Below these are limit settings: Daily ACH Limit, Transfer Limit, Dual Wire Control, Per Wire Limit, Daily Wire Limit, and Dual Wire Control Limit. At the bottom, there are checkboxes for various permissions: Display/Download ACH, Full ACH Control, Initiate ACH, Edit ACH, Upload ACH, Delete ACH, Import Transaction, Update Transaction, and Restricted Batch Access. 'Submit' and 'Cancel' buttons are at the bottom left.

User Name: Name of Cash User.

User ID: Sign on for Cash User.

Administration:

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

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

Partial: Can change NetTeller 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.

Allow User Download: Download and print prior day activity.

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

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

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

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

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

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

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

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

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

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

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

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

Upload ACH: Upload NACHA files into ACH.

Initiate ACH: Send batch to Financial Institution for processing.

Delete ACH: Remove ACH batch from system.

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

Update Transaction: Upload transaction file into ACH. Will change dollar amount only for matching transactions. Will not create new transactions.

Step 4: Complete the Default Settings.

The image shows two overlapping windows from a software application. The top window is titled "Cash User Setting" and has a red question mark icon. It displays settings for a user named "admin". The settings are organized into three columns of checkboxes. The first column includes Transaction Inquiry, Statement Inquiry, Current Day Balance, Prior Day Balance, Stop Inquiry, Stop Additions, and Work ACH Exceptions. The second column includes Define Non-Rep Wires, Edit Non-Rep Wires, Define Rep Wires, Edit Rep Wires, Transmit Wires, PowerPay, and View Rates. The third column includes Upload Positive Pay, Work Positive Pay Items, Download ARP File, Upload ARP, Work ARP Items, Transfers, and Order Checks. The bottom window is titled "Select Accounts" and also has a red question mark icon. It displays a list of accounts with checkboxes: Select All, Inventory, Accounts Payable, Payroll, Missouri Offices, Operations, and Kansas Offices. At the bottom of this window are "Submit" and "Cancel" buttons.

Cash User Setting		
User: admin		
<input checked="" type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Transmit Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> PowerPay	<input checked="" type="checkbox"/> Transfers
<input type="checkbox"/> Work ACH Exceptions	<input type="checkbox"/> View Rates	<input checked="" type="checkbox"/> Order Checks

Select Accounts		
<input type="checkbox"/> Select All	<input checked="" type="checkbox"/> Payroll	<input checked="" type="checkbox"/> Operations
<input checked="" type="checkbox"/> Inventory	<input checked="" type="checkbox"/> Missouri Offices	<input checked="" type="checkbox"/> Kansas Offices
<input checked="" type="checkbox"/> Accounts Payable		

Submit Cancel

Transaction Inquiry: View list of transactions

Statement Inquiry: View available NetTeller statements.

Current Day Balance: View current balance and activity totals.

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

Stop Inquiry: View information on existing stop payments.

Stop Additions: Enter new stop payments.

PowerPay: Access bill pay module.

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

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

Define Rep Wires: Create wire templates.

Edit Rep Wires: Modify/delete wire templates.

Transmit Wires: Initiate wire to Financial Institution for processing.

Full Wire Control: Dual control for wires. Allows Cash User to take multiple actions within a wire without requiring action from a second Cash User.

View Rates: View Financial institution's interest rates if turned on.

ES: Enroll/Un-enroll accounts in ES or ESI product.

Upload Positive Pay: Send issued items file to Financial Institution.

Work Positive Pay Items: Make decisions to pay/return exception items.

ARP Options: Does not apply to 20/20.

Transfers: Move money between accounts.

Order Checks: Reorder checks if Financial Institution has functionality turned on.

Work ACH Exceptions: Make decisions to pay/return ACH exception items.

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

Step 5: Complete Account Settings (option must be turned on for Financial Institution).

The screenshot shows the 'Cash User Settings' window for user 'admin'. The 'View Access for Account' dropdown is set to 'Payroll'. The 'Per Wire Limit' is 150000.00 and the 'Daily Wire Limit' is 5000000.00. The 'Dual Wire Control' checkbox is unchecked, and the 'Dual Wire Control Limit' is 0.00. The 'Access Rights' section contains three columns of checkboxes. The first column has 'Transaction Inquiry', 'Statement Inquiry', 'Current Day Balance', 'Prior Day Balance', 'Stop Inquiry', 'Stop Additions', and 'Order Checks' all unchecked. The second column has 'Define Non-Rep Wires', 'Edit Non-Rep Wires', 'Define Rep Wires', 'Edit Rep Wires', 'Transmit Wires', and 'View Transfers' with the first four checked and the last two unchecked. The third column has 'Upload ARP File', 'Work ARP Items', 'Download ARP File', 'Transfer To', 'Transfer From', 'PowerPay', and 'Work ACH Exceptions' all unchecked. At the bottom are 'Submit' and 'Cancel' buttons.

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

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

Edit Wire Controls: Modify Default Wires Settings for account.

Edit Access Rights: Modify Default Access Rights for account.

Reporting

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.

Current Day Information

?

Current Account Information

Operations / Chihuahua Rescue

As of Date..... January 26, 2007

Current Day Activity

Debits Credits

ACH Items

Available Balance.... 488,387.10

Collected Balance.... 3,497.44- 0.00 0.00

Ledger Balance..... 488,387.10

Hold Amount..... 0.00

Inc Clearing

0.00 0.00

Over-the-counter

8,715.46 500,600.00

Wires

0.00 0.00

Transfers

0.00 0.00


Total

8,715.46 500,600.00

Current Day Activity 938,987.10

Position: Displays balance information and transactions that posted to the account on the previous business day. All accounts will display.

Download Cash User



To download:

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

To view:

1. Left-click on the link below.

[Cash Management data](#)

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.

Uploaded Files ?					
File Name:	Format:	Type:	Related Account:	Upload Date: ▼	Status:
kenny.ach	NACHA	ACH	N/A	04/22/2008	Uploaded
Refresh List					

Options

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

Main	Bill Payment	Cash Manager	Options
»Personal	Account	Display	Alerts

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

Modify Personal Settings		?
Current Email Address:	jkesler@jackhenry.com	
Change Email Address:	<input type="text"/>	
Reenter New Email Address:	<input type="text"/>	
Password Reset Question:	college town	
Password Reset Answer:	fayetteville	
Modify Login Information		
NetTeller ID	jen cm	
Enter New	<input type="text"/>	NOTE: IDs must include at least one letter. Can not start with a number.
Enter New Again	<input type="text"/>	
NetTeller Password	Enter Current	<input type="text"/>
	Enter New	<input type="text"/>
	Enter New Again	<input type="text"/>
Cash Management Password:	Enter Current	<input type="text"/>
	Enter New	<input type="text"/>
	Enter New Again	<input type="text"/>
Cash Management Wire Password:	Enter Current	<input type="text"/>
	Enter New	<input type="text"/>
	Enter New Again	<input type="text"/>

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

Modify Account Settings ?		
Order:	Current Pseudo Name:	New Pseudo Name:
Move	Inventory	<input type="text"/>
Move	Payroll	<input type="text"/>
Move	Operations	<input type="text"/>
Move	Accounts Payable	<input type="text"/>
Move	Missouri Offices	<input type="text"/>
Move	Kansas Offices	<input type="text"/>

[Submit](#)

Display: Edit default view settings.

Establish Display Defaults ?	
Accounts	<input type="radio"/> 5 <input checked="" type="radio"/> 10 <input type="radio"/> 20 <input type="radio"/> 50 <input type="radio"/> 100 <input type="radio"/> All
Transactions:	<input type="radio"/> Since Last Statement <input type="radio"/> Last 7 Days <input type="radio"/> Last 15 Days <input checked="" type="radio"/> Last 30 Days <input type="radio"/> Search History
Bill Pay History:	<input type="radio"/> All History <input type="radio"/> Last 7 Days <input type="radio"/> Last 15 Days <input checked="" type="radio"/> Last 30 Days <input type="radio"/> Search History
ACH Batches:	<input type="radio"/> 10 <input type="radio"/> 20 <input checked="" type="radio"/> 50 <input type="radio"/> 100
ACH Transactions:	<input type="radio"/> 10 <input type="radio"/> 20 <input checked="" type="radio"/> 50 <input type="radio"/> 100
Wires - Transmit:	<input type="radio"/> 10 <input type="radio"/> 20 <input checked="" type="radio"/> 50 <input type="radio"/> 100
Wires - Edit/Add	<input type="radio"/> 10 <input type="radio"/> 20 <input checked="" type="radio"/> 50 <input type="radio"/> 100
Transfer History:	<input type="radio"/> Last 7 Days <input type="radio"/> Last 15 Days <input checked="" type="radio"/> Last 30 Days <input type="radio"/> Search History
ACH History:	<input type="radio"/> Last 7 Days <input type="radio"/> Last 15 Days <input checked="" type="radio"/> Last 30 Days <input type="radio"/> Search History
Wire History:	<input type="radio"/> Last 7 Days <input type="radio"/> Last 15 Days <input checked="" type="radio"/> Last 30 Days <input type="radio"/> Search History
Download Lines:	<input type="radio"/> One Line <input type="radio"/> Two Lines <input type="radio"/> Three Lines <input checked="" type="radio"/> All Lines
Transfer Confirmation:	<input type="radio"/> Yes <input checked="" type="radio"/> No

[Submit](#)

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

Current Event Alerts ?		Edit Event Alerts
When the following Occurs:		Alert me:
There are currently no Event Alerts set up.		

Current Balance Alerts ?		Add Balance Alerts
When Balance In:	Goes:	Amount:
Alert Me:		
There are currently no Balance Alerts set up.		

Current Item Alerts ?		Add Item Alert
When Item number clears:	Account:	Alert Me:
There are currently no Item Alerts set up.		

Current Personal Alerts ?		Add Personal Alert
On the following date:	Remind me of:	Alert me:
There are currently no Personal Alerts set up.		