



**Bank of American Fork**

BIG CITY BANKING ~ SMALL TOWN SERVICE™

Cash Management  
User Guide

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## Logging In

### First Time Login

#### Overview:

All Online Business Banking users have two sets of login information. The first set will be shared by all Online Banking users. Be sure to safely and appropriately communicate this information between them. The second set of login information is user specific and should not be shared with other users.

The screenshot shows the Bank of American Fork website's login interface. At the top, the bank's logo and tagline are displayed. A search bar is located in the upper right corner. Below the logo is a navigation menu with links for HOME, ONLINE, PERSONAL, BUSINESS, INVESTMENTS, LOCATIONS, RATES, ABOUT, and HELP. On the left side, there is a blue box titled 'ACCOUNT LOGIN' containing an 'Online Banking ID:' label, a text input field with 'YourID' entered, and a 'GO' button. Below this box are several links: 'Credit Card Login | 2008 Update', 'Forgot Your Password?', 'Sign Up | Learn More @ Security', and 'Security'. The main content area features a banner image with the text 'BANKING WITH AN EXTRA HELPING OF SMALL-TOWN SERVICE.' Below the banner is a login form with two input fields: 'Online Banking ID' (containing 'YourID') and 'Online Banking Password'. To the right of the password field is a 'Reset Password' link. Below the password field is a 'Submit' button.

#### Field Descriptions

- **Online Banking 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:** Click on the link and follow the instructions to reset your password if your password becomes locked. This feature must be activated prior to using it. To activate this feature you must have entered an email address, personal question and answer in the "Options" page of Online Banking.

#### Procedures

1. Go to [www.bankaf.com](http://www.bankaf.com)
2. Enter the assigned 12 digit Online Banking ID in the Account Login box, then click **Go**.
3. Enter the assigned password in the "Online Banking Password" field, and then click **Submit**

## Logging In

### Changing Your Password

#### Online Banking Password:

The first time you sign on, or if your password has been reset, 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 browser window with a red header bar that reads "Information Message: Password Change Required." Below this is the "Online Agreement" section, which includes the Bank of American Fork logo and the text "ONLINE BANKING AGREEMENT". The agreement is divided into sections: "I. Introduction" and "II. Eligible Accounts". A checkbox labeled "I Agree" is checked. Below the agreement is an "Accept" button. To the right, the "Security Settings" section is visible, featuring a red header bar that also reads "Information Message: Password Change Required." This section contains three input fields: "Enter your current Password:", "Enter your new Password:", and "Reenter your new Password:". A note states: "NOTE: Password must be 6 - 8 Alpha-Numeric characters." Below these fields is another section for "Change your Online Banking ID (optional)", which includes a text box for the current ID (910400037137) and two input fields for a new ID. A note states: "NOTE: IDs can consist of numbers and letters but must include at least one letter. Cannot start with a number. No special characters or spaces are allowed." A "Continue" button is located at the bottom right of the Security Settings section.

#### Field Descriptions

- **Current Password:** The assigned password (last four digits of your TIN).
- **Enter your new Password:** The 6-8 digit alphanumeric password of your choice. Password fields are case sensitive.
- **Re-enter your new Password:** Re-type the 6-8 digit alphanumeric password of your choice.
- **Current Online Banking ID:** The assigned Online Banking ID (change is optional).
- **New Online Banking ID:** A 6-12 digit Online Banking ID of your choice beginning with at least one letter. ID cannot start with a number.

#### Procedures

1. Accept terms on Online Banking by checking the **I Agree** box and clicking **Accept**.
2. Type the appropriate password (last four digits of the company's TIN) in the **Current** password field.
3. Type the new 6-8 digit alphanumeric password of your choice in the **New** field.
4. Re-enter the exact password that you entered in the previous field in the **New Reenter** field then click **Continue**.

## Logging In

### Cash User Login

#### Online Cash Management ID & Password:

Enter the Cash Management ID and password (second login) assigned by the bank. This ID is unique to each user. The first time logging in each user will be required to change their Cash Management Password and setup personal security questions as an additional layer of security.

**Verification Questions (Required):**

Please select and answer a question from each of the three menus below. In the future we will use these questions to authenticate you.

Challenge Questions (required):

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

**Information Message:** This is your first time login. To safeguard access to your Online Cash Management Account, you are required to select a new Password. We suggest you select a Password that is easy to remember.

**Security Settings**

For your security, we need to collect some information that will help protect your accounts and identity.

Change your Online Cash Management Password (required):

Enter your current Password:

Enter your new Password:  NOTE: Password must be 6 - 8 Alpha-Numeric characters.

Reenter your new Password:

**Cash User Login**

Online Cash Management ID

Online Cash Management Password

#### 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 Management ID. Passwords are also case sensitive.

#### Procedures

1. Enter the assigned ID (second login) and password in the **Online Cash Management ID** and **Online Cash Management Password** fields.
2. Click **Login** to continue.
3. Enter your current Online Cash Management Password and then create a new 6-8 digit, alpha-numeric password.
4. Click **Login** to continue.
5. Select and answer three personal security questions from the drop-down menus and provide answers in the spaces provided. Click **Submit**.

## Navigation

### Overview:

All available services can be found in these Tabs displayed at the top of the screen. ***The specific services for individual users will depend on their access rights.***

Options for each available online service are located within the Tabs. Click the Tabs to access specific services.



### Field Descriptions

- **Account Access:** Access accounts and account activities, view interest rates and transaction history, or make transfers.
- **PowerPay:** Establish payees, schedule and review PowerPay payments, and PowerPay history.
- **Services:** Access ACH, Wires, Positive Pay, User administration, and Reporting services.
- **Options:** Change PIN/Password information, email address, Account settings, default Display options, and establish Alerts.

# Account Access Page

## Overview:

All available accounts are displayed here. Accounts available to the user will depend on that user's access rights.

Accounts are separated into three categories: Deposit, Loan, and Other.

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

Deposit Accounts ?			
Account (click for details)	Balance:	Status:	
<a href="#">MM Sweep</a>	\$101.94		Select option...
<a href="#">Operating</a>	\$10.00		Select option...

Loan Accounts ?			
Account (click for details)	Balance:	Status:	
<a href="#">Overdraft 4983</a>	\$0.00		Select option...
<a href="#">Car Loan</a>	\$1,094.98		Select option...

Other Accounts ?			
Account (click for details)	Balance:	Status:	
24MvIRA 0003	\$134.37		Select option...
<a href="#">CD</a>	\$0.00	Redeemed	Select option...
<a href="#">18MvIRA 0003</a>	\$0.00	Redeemed	Select option...

## Field Descriptions

- **Balance:** This is the account's available balance.
- **Status:** The status of the account – New, Dormant, Closed, and Redeemed (CDs only).
- **View:** Change the number of accounts displayed per page. Select a default display setting under Options > Display Settings.

## Account Activity Options

### Overview:

Specific services can be accessed from the “Select Option...” drop down menu found at the right of every account.

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

Deposit Accounts	?		
Account (click for details)	Balance:	Status:	
<a href="#">MM Sweep</a>	\$101.94		Select option...
<a href="#">Operating</a>	\$10.00		Select option...

- Select option...
- Transactions
- Download
- Statements
- Stop Payments
- Transfers
- Current Day
- Prior Day

### Field Descriptions

- **Transactions:** View real time transactions going through your account, check images, and search for specific transactions up to two years from today's date.
- **Download:** Download transaction history in different formats (Quickbooks, Spreadsheet, etc.)
- **Statements:** View your account statements. Statement history is available for up to 3 months.
- **Stop Payments:** Add or view stop payments for your account.
- **Transfers:** Add, view, edit or delete transfers between your accounts here at the Bank. Transfers that have been set up at a branch can be viewed here but cannot be edited or deleted.
- **Current Day:** Displays current day information. This information is updated throughout the day.
- **Prior Day:** Displays prior day information. This information is updated nightly.



# Transactions

## Overview:

The default settings for the Transactions page shows the past seven, fifteen, or thirty days of transaction history. To search the transaction history for older transactions, select the **Search** option under the **Transactions** submenu.

<b>Account Access</b>	<b>PowerPay</b>	<b>Services</b>	<b>eStatements</b>	<b>Options</b>
<b>Accounts</b>	<b>»Transactions</b>	<b>Transfers</b>	<b>Stop Payments</b>	<b>Statements</b>
<b>»Current Transactions</b>	Download	Search		

## Field Descriptions

- **Current Transactions:** View recent transactions.
- **Download:** Download transaction into Commercial Financial Management software, or as a text file or spreadsheet.
- **Search:** Search for specific transactions that have posted to your account within the last two years.

Transactions from 11/01/2008 to 1/30/2009 ? View Range: [Since Last Statement](#)  [7 Days](#)  [15 Days](#)  [30 Days](#)

Date: ▾	Ref/Check No.	Description:	Debit:	Credit:	Balance:
01/26/2009	126091021	Trsf from MM Sweep Client Lunch Confirmation number 126091021		\$23.00	\$33.00
11/18/2008		Sweep to DDA Acct No. @XXXXXXXXXX@983-D	-\$3.06		\$10.00
11/18/2008	1118080199	Trsf from vacation hh Confirmation number 1118080199		\$1.05	\$13.06
11/18/2008	1118080200	Trsf from Reg DDA 0002 To cover my house payment Confirmation number 1118080200		\$1.01	\$12.01
11/18/2008	1118080202	Trsf from Reg DDA 0002 Confirmation number 1118080202		\$1.00	\$11.00
11/12/2008	1112080865	Transf to Reg DDA 0002 Important Funds Confirmation number 1112080865	-\$200.00		\$10.00
11/12/2008		Sweep from DDA Acct No. @XXXXXXXXXX@983-D		\$200.00	\$210.00
11/06/2008		Sweep to DDA Acct No. @XXXXXXXXXX@983-D	-\$1,057.04		\$10.00
11/06/2008		Closing entry - Deposited Acct No. @XXXXXXXXXX@501		\$1,018.91	\$1,067.04
11/06/2008		Closing entry - Deposited Acct No. @XXXXXXXXXX@763		\$38.13	\$48.13
<b>Totals (this page): Transactions: 10</b>			<b>Debits: -\$1,260.10</b>	<b>Credits: \$1,283.10</b>	

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

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

## Download

### Overview:

The Download option allows users to download transaction history for a specific account into Commercial Financial Management software, or as a text file or spreadsheet.

**Download Transaction** ?

**Note:** \* Required Field

**Download Transactions for Account:**

\* **Select Download Range:**

\* **Select Download Format:**

### Procedures

1. Select the Account to download for.
2. Select the desired Transaction Range.
3. Select the desired Download Format.
4. Click **Submit**.

# Statements

## Overview:

Statements are saved on the Online Banking for 90 days, and can be accessed through the Statements option from the Select Option drop-down menu. Statements can be viewed in one of three available formats: PDF, Text, and HTML.

**Account Access**   **PowerPay**   **Services**   **eStatements**   **Options**

**Accounts**   **Transactions**   **Transfers**   **Stop Payments**   **>>Statements**

**View Statements for:** MM Sweep

**View Statements** ?

Statement Date:	Description:	Select Format to View:
01/16/2009	This is your statement	Select option...
12/15/2008	This is your statement	Select option...
12/05/2008	This is your statement	Select option...
11/18/2008	This is your statement	Select option...
10/31/2008	This is your detailed analysis statement	Select option...
10/16/2008	This is your statement	Select option...
09/30/2008	This is your detailed analysis statement	Select option...
09/16/2008	This is your statement	Select option...
08/31/2008	This is your detailed analysis statement	Select option...

## Field Descriptions

- **View Statements for:** Select a different account from the drop-down menu to view statements for that account.
- **Select Format to View:** Use the Select option drop-down menu to select PDF, Text, or HTML viewing format.

# Stop Payments

## Overview:

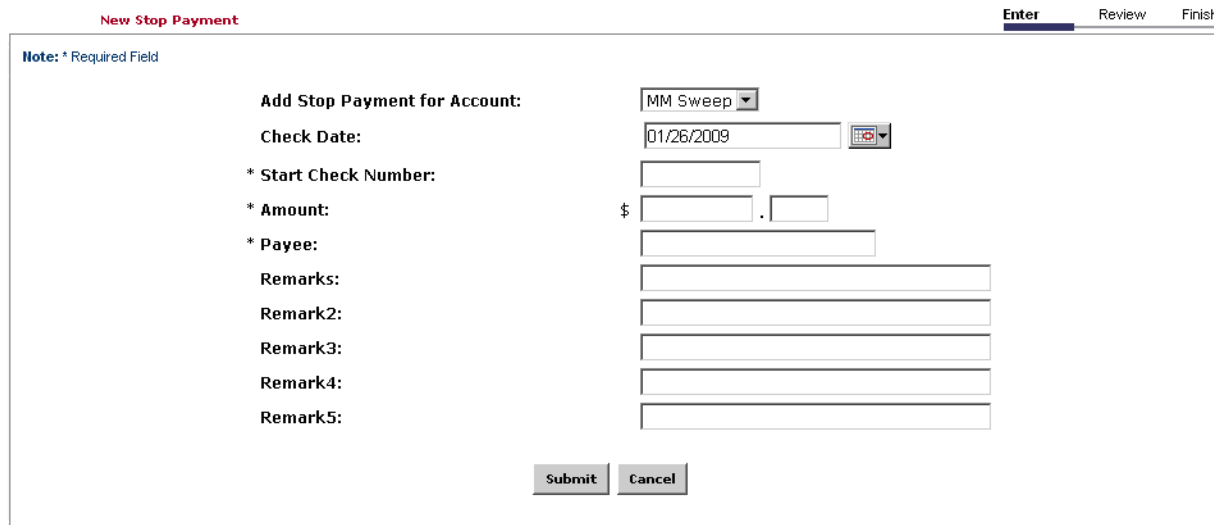
Stop Payments can be placed online or by going into a branch. Payments that can be stopped are ACH (electronic) payments and checks. Debit card transactions cannot be stopped using a Stop Payment.



A navigation menu with five tabs: Account Access, PowerPay, Services, eStatements, and Options. Below the tabs are five buttons: Accounts, Transactions, Transfers, » Stop Payments, and Statements. The » Stop Payments button is highlighted in red. Below the Accounts button is a link »New, and below the Transactions button is the text Current.

## Field Descriptions

- **New:** Place a new Stop Payment on the selected account.
- **Current:** View Stop Payment already placed on the selected account.



**New Stop Payment** Enter Review Finish

**Note:** \* Required Field

**Add Stop Payment for Account:**

**Check Date:**

\* **Start Check Number:**

\* **Amount:** \$  .

\* **Payee:**

**Remarks:**

**Remark2:**

**Remark3:**

**Remark4:**

**Remark5:**

- **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. In the case of an ACH payment, put all 0's for the check number.
- **Amount:** Enter the dollar amount of the check. Cents field must be filled.
- **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, etc.)

# Stop Payments

## Review and Confirm Stop Payment

### Overview:

Verify that all the information is correct. From the Review screen you can either edit or confirm the entered information. You must contact the Bank in order to revoke any Stop Payments that you place.

**New Stop Payment** Enter **Review** Finish

Add Stop Payment for Account:	<b>Operating</b>
Check Date:	<b>01/30/2009</b>
Start Check Number:	<b>4458</b>
End Check Number:	<b>0</b>
Begin Amount:	<b>\$1,250.00</b>
Payee:	<b>Hollow Grove</b>
Remarks:	
Remark2:	
Remark3:	
Remark4:	
Remark5:	

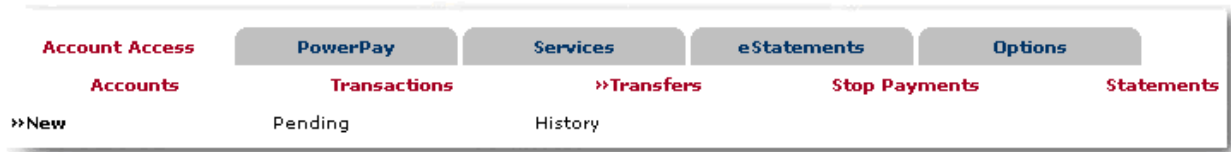
### Field Descriptions

- **Edit:** Click here to go back and change the Stop Payment information entered.
- **Confirm:** Click here to complete the setup of the Stop Payment.

# Transfers

## Overview:

After new transfers are made, they can be accessed through the Pending option until they are processed. Processed transfers can be seen under the History option.



## Field Descriptions

- **New:** Schedule a new funds transfer.
- **Pending:** View, Edit, and Delete scheduled transfers.
- **History:** View processed transfers.

A screenshot of a web form titled 'Transfer Funds'. The form has a navigation bar with 'Schedule', 'Review', and 'Finish' tabs. A note at the top left states '\* Denotes required field'. The form contains several fields: '\* Transfer funds from:' with a dropdown menu showing 'Operating'; '\* Transfer funds to:' with a dropdown menu showing 'Select option...'; 'Payment options:' with a dropdown menu showing 'None'; '\* Transfer amount:' with two input boxes for dollars and cents; '\* Frequency:' with a dropdown menu showing 'One Time'; '\* Transfer Date:' with a date input field showing '02/03/2009' and a calendar icon; and 'Transfer memo:' with a text input field. A 'Submit' button is located at the bottom right of the form.

- **Transfers funds from:** The account that will be debited.
- **Transfer funds to:** The account that will be credited.
- **Payment Options:** Payment options are available if transferring to a loan account.
- **Transfer Amount:** The dollar amount of the funds transfer. Cents field is required.
- **Frequency:** How often the transfer will occur. Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, 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.

## Transfers

### Review and Confirm Funds Transfer

#### Overview:

Verify all information is correct before confirming the funds transfer.

**Transfer Confirmation** ? Schedule **Review** Finish

Transfer funds from: **MM Sweep**  
Transfer funds to: **Operating**  
Payment options: **No payment type applicable.**  
Amount to transfer: **23.00**  
Frequency: **One Time**  
Scheduled Date: **01/26/2009**  
Memo: **Client Lunch**

#### Field Descriptions

- **Edit:** Click here to change the Transfer information.
- **Confirm:** Click here to complete the Transfer.
- **Add Another Transfer:** Click to add an additional transfer

**Transfer Confirmation** ? Schedule Review **Finish**

Current date: **January 26, 2009** Current time: **04:32:24 PM**

Transfer from account: **MM Sweep**  
Transfer to account: **Operating**  
-----  
Transfer amount: **\$23.00**  
Date: **January 26, 2009**  
Transfer description: **Client Lunch**

\*\*\*\*\*  
**C O N F I R M A T I O N   N U M B E R**  
-----  
**0126091021**  
-----  
Please retain this number for your reference  
\*\*\*\*\*

## Current and Prior Day

### Overview:

The Current and Prior Day options will show a snapshot of the current or the prior business day's account summary.

**Current Account Information**

mmsweep / JOHN L DOE

Other names on this account:

Current balance	80.94
Available balance	80.94
Last stat balance	80.94
Last statement date	2/19/09
Accrued interest	0.00
Year to date Int	0.00
Previous year Int	0.00

**Prior Account Information**

View Prior Day Information for: mmsweep

mmsweep / JOHN L DOE

Other names on this account:

Current balance	80.94	Open date	5/27/99
Available balance	80.94	Last deposit date	2/13/09
Last stat balance	80.94	Last deposit	1.00
Last statement date	2/17/09	Last overdraft date	9/16/01
Accrued interest	0.00		
Year to date Int	0.00		
Previous year Int	0.00		

### Field Descriptions

- **View Information for:** Select the account you would like to see the snapshot for.
- **Current Balance:** Collected funds will reflect in the Current Balance field. Checks that have been deposited but funds have not been received from the other Financial Institution may be Available for use, but not reflected in the Current Balance.
- **Available Balance:** Funds that are available for use, even if they haven't been collected yet.



# PowerPay

## Overview:

PowerPay allows you to pay your bills online. Setup the account you want to make payments from, add the payees that you will be paying, and schedule the payment dates and amounts.

Payments can go out in one of two different ways: electronically or by check. When establishing a new Payee, the PowerPay service will search for an electronic relationship with that Payee. If none is found, the payment will go out via check. Payments to Individuals can only be made via check.

Electronic payments should arrive to the Payee in 2 – 5 business days. Because check payments are mailed and the check has to be processed by the Payee upon arrival, allow 5 -10 business days for payment to be made.

Bank of American Fork  
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Account Access PowerPay Services eStatements Options

» Scheduled Payments New Payment Payees Add Payee

» Scheduled Payments History

Notice: Bank of American Fork has recently migrated to a new PowerPay electronic payee provider. Although the upgrade has been very successful, we recommend that you verify the payee information on all of your electronic scheduled payments.

PowerPay - Pending Payments ? View: 7 Days 15 Days 30 Days

There are no scheduled payments.

Member FDIC EQUAL HOUSING LENDER

## Field Descriptions

- **Scheduled Payments:** View payments that are scheduled to go out or payments that have been processed under the **History** submenu
- **New Payment:** Schedule new one-time or recurring payments
- **Payees:** View, Edit, or Delete current Payees
- **Add Payee:** Create a new Payee. Payees can be businesses or Individuals.

## Adding a New Payee

### Online Banking Password:

Users can choose whether they will be paying a company or an individual under the **Add Payee** submenu. If Individual is chosen, the PowerPay system will default to a check payment.

Adding a new payee is not the same as scheduling a payment. Payments are scheduled in an additional step.

Added Payees can be viewed from the **Payee** submenu.

The image displays two screenshots of the PowerPay 'Add Payee' form. The left screenshot is for 'Pay a Company' and includes fields for Payee Name, Payee Account Number, Address Line 1, Address Line 2, City, State, and Payee Zip Code. A note states: 'Please enter your account number exactly as shown on your last billing statement. Include any dashes, spaces or special characters. Example: 16-12043 99403'. The right screenshot is for 'Pay an Individual' and includes fields for Payee Name, Payee Type (with a 'Check' link), Payee Alias, Account Number, Address Line 1, Address Line 2, City, State, Zip Code, and Phone Number. Both forms have 'Search' and 'Submit' buttons.

### Field Descriptions

- **Payee Name:** The name of the company or individual to be paid
- **Payee Alias:** A pseudo name that will used on the **Quick Payment** screen.
- **Account Number:** Your account with the payee, not your Bank of American Fork account number.

PowerPay - View Payee List

Payee:	Account Number:	Type:	Status:	
Mortgage	123456	C	Active	Select option...
Car Loan	789012	C	Active	Select option...
Electric Bill	345678	C	Active	Select option...
Gas Bill	901234	C	Active	Select option...
Cell Phone	567890	C	Active	Select option...
Business Loan	123456	C		Select option...

## Scheduling a New Payment

### Overview:

There are two ways to schedule a payment: Add Payment and Quick Payment. If the new payment should be recurring, or if memos should be included, select the **Add Payment** submenu. With Quick Payment, up to 10 payees can be selected at once, saving valuable time.

The screenshot displays two overlapping windows from the PowerPay system. The background window is titled 'PowerPay - Quick Payment Select Payee (s)' and features a green header with an 'Information Message: Please select at least one payee for Quick Payment.' Below this, there are four columns of checkboxes for selecting payees: Mortgage, Car Loan, Electric Bill, Cell Phone, Business Loan, and Gas Bill. A red instruction reads 'Please select up to 10 payees.' and a 'Submit' button is at the bottom right. The foreground window is titled 'Create Payment' and contains the following fields: 'Pay from account:' with a dropdown menu showing 'mmsweep'; 'Payee:' with a dropdown menu showing 'Select option...'; 'Amount:' with a numeric input field; 'Memo:' with a text input field; 'Alert when payment is processed:' with an unchecked checkbox; 'Frequency:' with a dropdown menu showing 'One-Time'; 'Payment Date:' with a date input field showing '03/04/2009' and a calendar icon; and 'Payment Description:' with a text input field. 'Submit' and 'Cancel' buttons are at the bottom right of this window.

### Field Descriptions

- **Pay From Account:** If multiple accounts are set up for PowerPay, ensure that the correct account is selected for the payment to come out of.
- **Payee:** Choose the payee that the payment should be made to.
- **Frequency:** Decide whether payment is One-Time, or if it should be made every week, month, etc.
- **Payment Date:** The date the payment will be processed. Please allow sufficient time from this date in order for payment to be completed.

After a payment has been scheduled, it will show up in the **Scheduled Payments** submenu. Payments in this category are still waiting to be processed, and can be edited or deleted. After a payment has been processed, it will be in the **History** submenu.

## Services

### Overview:

The Services tab contains additional features available through Online Business Banking. Users will only have access to these features if their company requested them on the Online Business Banking Agreement and if they are granted access rights to them. Possible functionality is listed below.



### Field Descriptions

- **ACH:** (Automated Clearing House) This service is used for electronically crediting or debiting bank accounts for payroll, monthly membership fees, etc.
- **Wires:** Transmit wires using your Online Banking instead of coming into a branch.
- **Positive Pay:** Track checks that go through your account by uploading files of checks written.
- **User Administration:** Add new or manage existing users of your Online Banking.
- **Reporting:** View a brief summary of the prior day's activities.
- **File Status:** Files being uploaded can be seen here.

## Create a Batch

### Overview:

ACH is a form of electronic transfer that enables you to move money from one financial institution to another. The ACH service is typically used for things such as direct deposit payroll. ACH deals with Batches and Records. A Record is an individual transaction, such as an employee's payroll information. A Batch is a collection of Records being processed as a single group.

### Procedures

1. **Select Company.** From the main ACH Batch List page, select the company for which the batch is being created.

Create a new batch name for:

2. **Batch Header.** Enter batch header information (e.g. Batch Name, Description, etc.)

**New Batch Name** ?

Batch Name Name:	<input type="text"/>	SEC code:	<input type="text" value="PPD - Prearranged Payments and Deposits"/>
Company:	<input type="text" value="John L Doe"/>	Company Id:	<input type="text" value="1500619000"/>
Discretionary Data:	<input type="text" value="JOHN L DOE"/>	Entry Description:	<input type="text" value="TEST"/>
		Restrict Batch:	<input type="checkbox"/>

3. **Create Records.** Enter the requested information in the fields provided. The system will verify the Routing number entered, or you can use the Search feature to look it up. **Quick Add** will save the entered information and clear the screen to add another record. An offsetting record must be included in the batch in the amount of all other records. (e.g. a payroll batch crediting employee accounts will have an offsetting record that debits the company's account the amount of the payroll batch)

**Add Record** ?

<b>Record Information:</b>		<b>Addenda Type</b>	
Name	<input type="text"/>	<input type="text" value="00-No Addenda Information"/>	
ID Number	<input type="text"/>	Addenda	<input type="text"/>
Amount*	<input type="text" value="0.00"/> Prenote <input type="checkbox"/>		
<small>* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.</small>			
<b>Receiving Financial Institution Information:</b>			
Routing	<input type="text"/> <a href="#">Search for ABA #</a>	Account Type	<input type="text" value="Checking"/>
Account Number	<input type="text"/>	Transaction Type	<input type="radio"/> Debit <input checked="" type="radio"/> Credit
		Status	<input checked="" type="radio"/> Active <input type="radio"/> Hold

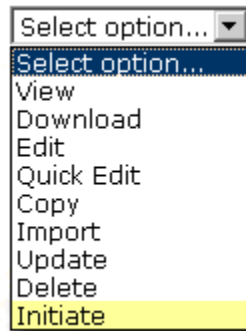
## Initiating a Batch

### Overview:

Batches can only be initiated if the debit and credit amounts are in balance. If they aren't, the option won't be available and the amounts will be listed in red. In that case, select Quick Edit from the Select option menu and alter the offsetting transaction so that the amounts are in balance.

### Procedures

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



2. **Choose Effective Date.** Select the effective date from the drop down box (only available dates will display.) The effective date is the day that the transaction occurs.

**Initiate Batch Name** ? View [10](#) | [20](#) | [50](#) | [100](#) | [All](#) | [Search](#)

<b>Batch Name Name:</b>	Reimbursement	<b>SEC code:</b>	PPD
<b>Company:</b>	John L Doe	<b>Company Id:</b>	1500619000
<b>Discretionary Data:</b>		<b>Entry Description:</b>	REIMB
		<b>Restrict Batch:</b>	<input type="checkbox"/>

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
John L. Doe	123	123456	123456789	\$1.00	CR	
Jane Doe	456	987654	987654321	\$1.00	DR	

**Total Debits: \$1.00    Total Credits: \$1.00**

Select Effective Date:

Reset amounts to \$0.00 after processing batch:

## Select Option Drop-Down Menu

ACH Batch Name List View [10](#) | [20](#) | [50](#) | [All](#)

Status:	Batch Name Name: A	Type:	Company:	Debit:	Credit:	
Ready	- Company ID	PPD	John L Doe	\$99,999.00	\$99,999.00	Select option...
Ready	- Company Name	PPD	ERRORERROR	\$1.00	\$1.00	Select option...
Ready	- Daily	PPD	John L Doe	\$1.00	\$1.00	Select option...
Ready	- Daily 2	PPD	John L Doe	\$2.00	\$2.00	Select option...
Ready	- Monthly Limit	PPD	John L Doe	\$3.00	\$3.00	Select option...
Ready	- 50 at BAE	PPD	John L Doe	\$1.00	\$1.00	Select option...

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

### Field Descriptions

- **Batch List:** Batches that have already been created. 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 processed batch.
  - **Quick Initiate:** Select the checkbox next to the balanced batches and click **Initiate Selected**.
- 
- **View:** List of transactions within batch.
  - **Download:** Export batch in PDF or NACHA file format.
  - **Edit:** Modify existing records or add a new one to the batch.
  - **Quick Edit:** Change transaction dollar amounts or place holds 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. This service must be turned on by the Bank.
  - **Update (optional):** Upload new dollar amount using Employee ID as matching field; will not create new transactions. This service must be turned on by the Bank.
  - **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.

# ACH

## Additional Features

### Overview:

The following is a brief explanation of some of the additional features offered through the ACH service on Online Business Banking.

**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:

**Upload:** Allows Users to upload a NACHA file into their Online Banking instead of manually entering the Batch information. File must have .ach extension. This service must be turned on by the Bank.

**Add Tax Payment** ?

Batch Name	Tax <input type="text"/>	Receiving Institution	<a href="#">Lookup</a>
Pay to	Select Tax Authority ▼		
Company Name	Select Company ▼	Tax Period	<input type="text"/> <input type="button" value="mm/dd/yyyy"/>
Tax Code	<input type="text"/> <a href="#">Lookup</a>		
Taxpayer ID	<input type="text"/>		<a href="#">Lookup</a>
Amount Type Code	<input type="text"/>		
Payment Amount	<input type="text"/> 0.00		
Pay from Account	Select Account ▼		

**Tax Payments:** Send federal and/or state taxes via ACH. User must already be registered with the EFTPS to use this option.

**ACH History** ? View [7 Days](#) | [15 Days](#) | [30 Days](#) | [Search](#)

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

**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.

**Search Records** ?

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

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



## Upload

### Overview:

The Upload feature allows Users to upload Batch information instead of manually entering it. Appropriate software is required in order to use this feature, and the Bank needs to be notified in order to activate this service for your company.

**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:

### Procedures

1. **Establish Import Layout:** Select the **Import Layout** to setup the upload file format for the specific file type that will be uploaded. The CSV layout in the example below lets the system know where to find specific fields in the uploaded file.

**CSV ACH File Format**

Select Upload Format to Create/Edit:

Name:  Account Number:   
ID Number:  Amount:   
Routing Number:  \*Transaction Code:

\*NOTE: If your file does not contain Transaction Codes, provide the following:

Account Type:  Checking Equals  Savings Equals   
Transaction Type:  Debit Equals  Credit Equals

2. Select the **Upload** submenu.
3. **Browse** for the file to be imported.
4. Click **Upload**.

# Wires

## Overview:

New wires that are created through Online Banking can be found in one of two places:

If they are set up as Repetitive wires they will be saved as templates and can be transmitted from the Transmit Templates menu. Wires that aren't set up as Repetitive can only be transmitted once before they fall off of the system and are found in the Transmit menu.

<b>Account Access</b>	<b>PowerPay</b>	<b>Services</b>	<b>eStatements</b>	<b>Options</b>	
<b>ACH</b>	<b>» Wires</b>	<b>Positive Pay</b>	<b>Users</b>	<b>Reporting</b>	<b>File Status</b>
Transmit	<b>» Edit/Add</b>	Transmit Templates	Activity		

## Procedures

1. **Edit/Add.** Choose the account for which you are adding the wire in the **Create a new wire from** drop-down menu.
2. **Enter Wire Info.** Although address is requested, it is not necessary for sending a wire. If the address isn't available, place an "X" in the address fields.

Wire Activity for 01/30/2006 to 01/30/2009 ? View [7 Days](#)  [15 Days](#)  [30 Days](#)  [Search](#)

Wire Name:	Transmitted:	Amount:	Rep Code:	Receiving Account Number:	Receiving FI:
test	09/14/2007	\$1.00	N	700401	Bank of AF

Selecting a Routing Number from the Search for ABA Number option will populate all remaining Receiving Bank Information fields.

3. **Submit New Wire.** Depending on whether or not the Repetitive option was selected, the new wire will either be found in the Transmit or the Transmit Templates menu.

## New Wire

**Define New Wire** ?

**General Wire Information**  
Wire Name:

**Credit Account Information**  
Credit Account Number:   
Credit Account Name:   
Credit Account Address:

**Receiving Bank Information**  
Receiving Bank ABA Number:  [Search for ABA Number](#)  
Receiving Bank Name:   
Receiving Bank Address:

**Wire Information**  
Remarks:

Repetitive Wire/Code:

Amount:  .

### Field Descriptions

- **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 Routing number of the Financial Institution where the Credit Account is held.
- **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, 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.

# Wires

## Transmitting a Wire

### Overview:

Wires will either be found under the Transmit Templates or the Transmit menu. After selecting the wire to be transmitted, a wire password will be required before transmission can be completed.

Transmit Templates View 10  20  50  100

Wire Name:	Sequence:	Status:	Amount:	Rep:	Account Number:	Receiving FI:	
<input type="checkbox"/> test0310	1	Ready	\$0.01	Y	5138	Bank of American F	<a href="#">Transmit</a>
<input type="checkbox"/> testing	2	Ready	\$0.01	Y	9266214	bank of american f	<a href="#">Transmit</a>
<input type="checkbox"/> testing	3	Ready	\$0.01	Y	9266214	Bank of American f	<a href="#">Transmit</a>
<input type="checkbox"/> Test Wire	4	Ready	\$3.00	Y	5138	Bank of American F	<a href="#">Transmit</a>

### Procedures

1. To transmit a wire marked as Repetitive, use the **Transmit Templates** option. To transmit a non-repetitive (single) wire, use the **Transmit** option.
2. Select the checkbox to the left of the wire and choose **Transmit Selected**, or choose the **Transmit** link to the right.
3. Enter your Wire Password and click **Transmit**.

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

Quick Transmit ?

Wire Name:	Sequence:	Amount:	Rep:	Account Number:	Receiving FI:
test0310	1	\$0.01	Y	5138	Bank of American F

Wire Password

### Field Descriptions

- **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.

## Positive Pay

### Overview:

Positive Pay allows users to upload files containing a list of issued checks. Any checks that come through the account that were not uploaded in a Positive Pay file will be displayed online as Exceptions, and the user will have to decide whether or not those checks are to be paid.

### Field Descriptions

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

**View/Work Positive Pay Items** ?

Check Number:	Amount:	Pay:	Protected:	Details:
<a href="#">602</a>	\$20.00	<input checked="" type="checkbox"/>		<a href="#">Details</a>
<a href="#">606</a>	\$91.00	<input checked="" type="checkbox"/>		<a href="#">Details</a>
<a href="#">607</a>	\$59.76	<input checked="" type="checkbox"/>		<a href="#">Details</a>
<a href="#">610</a>	\$100.00	<input checked="" type="checkbox"/>		<a href="#">Details</a>

**View:** Allows User to view more information about the item, not an image of the check.

**Item Details** ?

**Account Name:** Checking  
**Check Number:** 602  
**Amount:** \$20.00  
**Source Of Entry:** P.O.D.  
**Exception Reason:** Invalid Amount  
**Updated By:**  
**When Updated:** 0:00:00 am  
**Updated From Workstation:**  
**Protected(Y/N):** N  
**DDA Batch Number:** 0260  
**DDA Sequence Number:** 0440006300

**Download:** User can download output files that are created by the Financial Institution.

# Positive Pay

## Upload / Manual Entry

### Upload:

Browse for the issued items file to be uploaded to their Online Banking. File formats can be either Fixed Position or CSV.

**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: MM Sweep

Upload File Type: Select option...

Select File:  Browse...

Upload

### Manual Entry:

Enter in issued item information directly into the system 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 Positive Pay File** ?

Enter items for: MM Sweep

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

	Check Number:	Date Issued:		Check Amount:		Type:	Payee:
1	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
2	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
3	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
4	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
5	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
6	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
7	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
8	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
9	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
10	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>
11	<input type="text"/>	<input type="text"/>		<input type="text"/>	.	Debit	<input type="text"/>

Upload Reset Cancel

1 2 3 4 5 6 7 8 >

# Positive Pay

## Upload Format

### Edit Upload Format:

If User is uploading a Fixed Position or CSV file, they will need to establish where within their file various fields of information are contained. Item number and item amount are required fields.

### Fixed Position:

**Edit File Format** ?

Account Number:	Select Option...	Chk	<input type="checkbox"/>	Sav	<input type="checkbox"/>	Christmas Club	<input type="checkbox"/>	GL	<input type="checkbox"/>
Account Type:	Select Option...	Debit Indicator	<input type="text"/>	Credit Indicator	<input type="text"/>				
Debit / Credit:	Select Option...								
Item Number:	1								
Item Amount:	4								
Issue Date:	2	Date Format:	mmddyyyy						
Void Date:	Select Option...	Date Format:	<input type="text"/>						
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	<input type="text"/>						
Stop Indicator:	Select Option...	Yes Indicator	<input type="text"/>						

Save Reset Cancel

### CSV:

**Edit File Format** ?

	Begin	End								
Account Number:	5	13								
Account Type:	1	1	Chk	0	Sav	<input type="checkbox"/>	Christmas Club	<input type="checkbox"/>	GL	<input type="checkbox"/>
Debit / Credit:	0	0	Debit Indicator	<input type="text"/>	Credit Indicator	<input type="text"/>				
Item Number:	15	24								
Item Amount:	25	37								
Issue Date:	38	45	Date Format:	yyyymmdd						
Void Date:	0	0	Date Format:	<input type="text"/>						
Payee:	76	95								
Payee Address 1:	0	0								
Payee Address 2:	0	0								
Payee Address 3:	0	0								
Payee Address 4:	0	0								
Void Indicator:	156	156	Yes Indicator	V						
Stop Indicator:	0	0	Yes Indicator	<input type="text"/>						

Save Reset Cancel

# Positive Pay

## File Upload

### Procedures

1. Select type of file.
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:

Upload File Type:

Select File:

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

**Uploaded Files** ?

File Name:	Format:	Type:	Related Account:	Upload Date:	Status:
hvaccheck_modified2.csv	Comma	ARP	MM Sweep	02/02/2009	<a href="#">View Details</a>
012709.csv	Comma	ARP	MM Sweep	01/28/2009	Unapproved

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	0000064533	05/12/08	CHAMPION COOLER CORPORATION	\$5,261.56
Successful	0000064534	05/12/08		\$0.00
				<i>Total: 2 Checks \$5,261.56</i>



# Users

## Overview:

Each employee who will be accessing the Online Banking should have their own Cash Management ID and password (second login). All Users will still share the Online Banking ID and password (first login). Access rights can be restricted for specific Users as needed (e.g. transfer limits, limited access to specific accounts, etc.).

## Procedures

1. Select **Users** from the **Services** tab. Click **New User**.



2. Complete the User Settings.

### Cash User Listing



User Name:	User ID:	Status:	
John Doe	John	OK	Select option... ▼
Matt Smith	Matt	OK	Select option... ▼
Jane Doe	Jane	OK	Select option... ▼
Cougar River	Cougar	OK	Select option... ▼
Jill Austin	Jill	OK	Select option... ▼
Bob Tom	Bob	OK	Select option... ▼

User access rights can be edited at anytime from the User List. Select **User Settings** or **Default Settings** from the “Select Option...” drop-down menu to access the various settings.

## User Settings

### Overview:

The system will take you through a few screens in order to set up a new User. These screens can be accessed in the future from the drop-down menu on the User's List if changes need to be made.

**Cash User Settings** ?

\* Denotes required field

\* **User Name:** [Text Input]

\* **User ID:** [Text Input]

\* **Administration:** [Dropdown Menu: No]

\* **Password:** [Text Input]

\* **Wire Password:** [Text Input]

**Allow User Download:**

**Hold User:**

**E-mail Address:** [Text Input]

### Field Descriptions

- **User Name:** Name of the User. This field is used to label the specific User.
- **User ID:** Cash Management ID (second login). This is the ID the User will need in order to login.
- **Administration:** There are four different administrative levels that can be assigned to a User.
  - **No:** Cannot create, edit, or view User or general settings.
  - **Yes:** Full administrative rights. Can view, edit, and create new Users and change general settings (alias, password, email and account settings.)
  - **Partial:** Can change general settings (alias, password, email and account settings) but cannot create, edit, or view User settings.
  - **View:** View-only authority. Cannot change any settings or Users.
- **Password:** Establish a generic 6-8 digit alphanumeric password for the 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 used with the Wires service)
- **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.

## User Settings

Daily ACH Limit:	<input type="text" value="0"/> <input type="text" value="00"/>	Per Wire Limit:	<input type="text" value="0"/> <input type="text" value="00"/>
Transfer Limit:	<input type="text" value="0"/> <input type="text" value="00"/>	Daily Wire Limit:	<input type="text" value="0"/> <input type="text" value="00"/>
Dual Wire Control:	<input type="checkbox"/>	Dual Wire Control Limit:	<input type="text" value="0"/> <input type="text" value="00"/>
<input type="checkbox"/> Display/Download ACH	<input type="checkbox"/> Edit ACH	<input type="checkbox"/> Import Record	
<input type="checkbox"/> Full ACH Control	<input type="checkbox"/> Upload ACH	<input type="checkbox"/> Update Record	
<input type="checkbox"/> Initiate ACH	<input type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Name Access	
<input type="button" value="Submit"/>	<input type="button" value="Cancel"/>		

### Field Descriptions

- **Daily ACH Limit:** Maximum amount user can initiate per day.
- **Transfer Limit:** Maximum amount 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:** Wires over the user's limit will go into a pending status until a user with a sufficiently high limit transmits the wire.
- **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 user to take multiple actions within a batch without requiring action from a second user.
- **Restricted Batch Access:** User can view and work with restricted batches.
- **Work with ACH:** Create and edit ACH batches and transactions.
- **Upload ACH:** Upload NACHA files into ACH. Service must be activated by Financial Institution first.
- **Initiate ACH:** Send batch to Financial Institution for processing.
- **Delete ACH:** Remove ACH batch from system.
- **Import Transaction:** Upload individual Records into existing Batches.
- **Update Transaction:** Upload updated information into existing Batches. Will not add new records.

## Default Settings

Cash User Setting ?

User: blaine

<input checked="" type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input checked="" type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input checked="" type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	<input checked="" type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> PowerPay	<input checked="" type="checkbox"/> Transfers
<input type="checkbox"/> No Balance View	<input checked="" type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
<input checked="" type="checkbox"/> Work ACH Exceptions	<input type="checkbox"/> ES	

Select Accounts ?

<input type="checkbox"/> Select All	<input checked="" type="checkbox"/> Operating	<input checked="" type="checkbox"/> 18MvIRA 0006
<input checked="" type="checkbox"/> 18MvIRA 0003	<input checked="" type="checkbox"/> CD	<input checked="" type="checkbox"/> 24MvIRA 0003
<input checked="" type="checkbox"/> 6 M CD 0001	<input checked="" type="checkbox"/> 18MvIRA 0004	<input checked="" type="checkbox"/> 18MvIRA 0002
<input checked="" type="checkbox"/> 18MvIRA 0001	<input checked="" type="checkbox"/> 18MvIRA 0015	<input checked="" type="checkbox"/> 3M IRA 0002
<input checked="" type="checkbox"/> 18MvIRA 0005	<input type="checkbox"/> 18MvIRA 0018	<input checked="" type="checkbox"/> MM Sweep
<input checked="" type="checkbox"/> 3M IRA 0001	<input checked="" type="checkbox"/> Savings	<input checked="" type="checkbox"/> Car Loan
<input checked="" type="checkbox"/> Overdraft 4983		

### Field Descriptions

- **Transaction Inquiry:** View list of transactions
- **Statement Inquiry:** View available account 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.
- **No Balance View:** User can see the accounts, but not their balances.
- **Define Non-Rep Wires:** Create new single wire transfers.
- **Edit Non-Rep Wires:** Modify or delete single wire transfers.
- **Define Rep Wires:** Create wire templates.
- **Edit Rep Wires:** Modify or delete wire templates.
- **Transmit Wires:** Initiate wire to Financial Institution for processing.
- **PowerPay:** Access the PowerPay service.
- **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.

# Users

## Account Settings

### Overview:

Choose the specific accounts that the User should see. If settings for a specific account should be different than the general settings, the **Account Settings** option can be selected from the drop-down box on the User List.

**Cash User Settings** ?

User: **blaine**  
View Access for Account: 24MvIRA 0003

<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 checked="" 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"/> Transmit Wires	<input checked="" type="checkbox"/> Transfer From
<input checked="" type="checkbox"/> Stop Additions		<input checked="" type="checkbox"/> PowerPay
<input type="checkbox"/> Order Checks	<input checked="" type="checkbox"/> View Transfers	<input type="checkbox"/> No Balance View
<input type="checkbox"/> Work ACH Exceptions		

### Field Descriptions

**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

### Overview:

The Reporting option shows a brief summary of the account information for either the current day or the prior business day.

### Field Descriptions

- **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

MM Sweep / JOHN L DOE

Other names on this account:

Current balance	79.94	Open date	5/27/99
Available balance	79.94	Last deposit date	1/30/09
Last stmt balance	101.94	Last deposit	1.00
Last statement date	1/19/09	Last overdrawn date	9/10/01
Accrued interest	0.00		
Year to date Int	0.00		
Previous year Int	0.00		

- **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.

[Online Cash Management data](#)

## File Status

### Overview:

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 Positive Pay files. The files drop off this list after 7 days.

**Uploaded Files** ?

File Name:	Format:	Type:	Related Account:	Upload Date: ▾	Status:
hvaccheck modified2.csv	Comma	ARP	MM Sweep	02/02/2009	<a href="#">View Details</a>
012709.csv	Comma	ARP	MM Sweep	01/28/2009	Unapproved

# Options

## Overview:

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

Account Access    PowerPay    Services    eStatements    **Options**

Login    Account Names    Display    » Alerts

## Field Descriptions

- **Login Screen:** Edit Online Banking ID, passwords, company email address and Personal Question and Answer (used for Password Self Reset).

**Modify Personal Settings** ?


Current Email Address: james.smyth@bankaf.com

Change Email Address:

Reenter New Email Address:

Password Reset Question: This is my question

Password Reset Answer: Answer

Personal Watermark:  **NOTE:** Click on Watermark to change.

**Modify Login Information**

Online Banking ID: testing

Enter New

Enter New Again

**NOTE:** IDs must include at least one letter. Cannot start with a number.

Online Banking Password

Enter Current

Enter New

Enter New Again

**NOTE:** Password must be Alpha-Numeric 6 - 8 characters.

Online Cash Management Password:

Enter Current

Enter New

Enter New Again

**NOTE:** Password must be Alpha-Numeric 6 - 8 characters.

Online Cash Management Wire Password:

Enter Current

Enter New

Enter New Again



# Options

## Field Descriptions

**Account:** Edit account pseudo names

**Display:** Edit default view settings.

Establish Display Defaults

?

- Accounts:**  5  10  20  50  100  All
- Transactions:**  Since Last Statement  Last 7 Days  Last 15 Days  Last 30 Days  Search History
- PowerPay History:**  All History  Last 7 Days  Last 15 Days  Last 30 Days  Search History
- ACH Batches:**  10  20  50  100
- ACH Transactions:**  10  20  50  100
- Wire Transfers:**  10  20  50  100
- Wires - Edit/Add:**  10  20  50  100
- Transfer History:**  Last 7 Days  Last 15 Days  Last 30 Days  Search History
- ACH History:**  Last 7 Days  Last 15 Days  Last 30 Days  Search History
- Wire History:**  Last 7 Days  Last 15 Days  Last 30 Days  Search History
- Download Lines:**  One Line  Two Lines  Three Lines  All Lines
- Transfer Confirmation:**  Yes  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:
Positive Pay Exceptions	With an Email
Power Pay Expiring Payments	With an Email
Expiring Transfers	With an Email

### Current Balance Alerts

?

[Add Balance Alerts](#)

When Balance In:	Goes:	Amount:	Alert Me:
<b>There are currently no Balance Alerts set up.</b>			

### Current Item Alerts

?

[Add Item Alert](#)

When Item number clears:	Account:	Alert Me:
123	MM Sweep	With an Email

[Edit](#) [Delete](#)

### Current Personal Alerts

?

[Add Personal Alert](#)

On the following date:	Remind me of:	Alert me:
<b>There are currently no Personal Alerts set up.</b>		