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This manual is provided for use with the iCore360[®] System developed by Data Center, Inc. (DCI), Hutchinson, KS.

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Cash Management Education

This manual was last revised on 05/30/19 (BAS)

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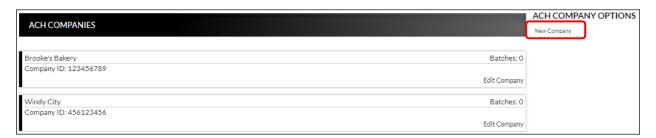
Cash Management User

Cash Management Setup

ACH Companies

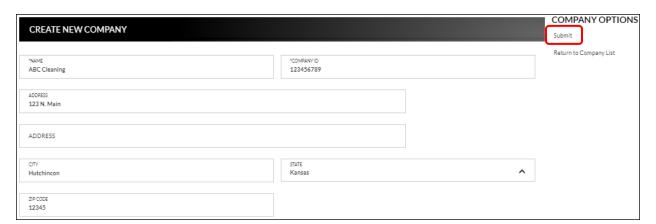
Cash Management → **Setup** → **Company List**

The ACH Companies screen is used to set up and maintain companies for ACH transactions. **NOTE:** An ACH Company must be established prior to completing a transaction within the Cash Management system.



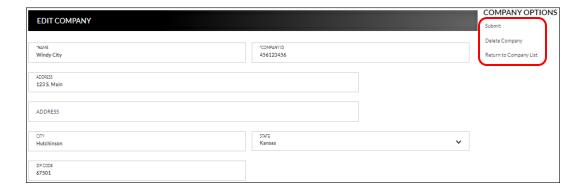
To create an ACH company:

- 1. Click New Company.
- 2. Enter the Name and Tax ID.
- 3. Enter the Address information, if desired.
- 4. Click Submit.
- 5. Repeat steps 1-4 as many times as needed to enter additional ACH companies.



To edit or delete an ACH company:

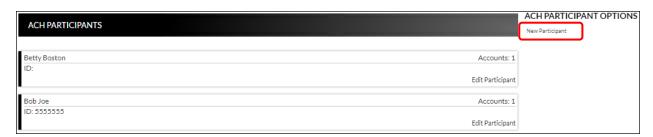
- 1. Select the company to edit by clicking *Edit Company*.
- 2. To maintain, update the information as needed, and then click *Submit*.
- 3. To delete, click *Delete Company*.



ACH Participants

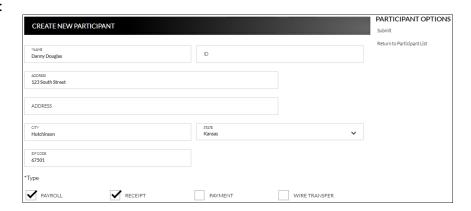
Cash Management → **Setup** → **Participant List**

The ACH Participants screen is used to set up participants that frequently receive ACH transactions for payroll, payments, receipts, or wire transfers.



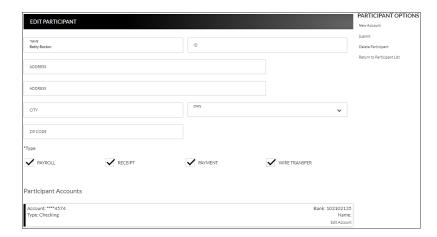
To create a new participant record:

- 1. Select New Participant.
- 2. Enter the Name of the participant.
- 3. Enter the ID and Address information, if desired.
- 4. Select all applicable participant types.
- 5. Click Submit.



To edit or delete a participant record:

- 1. Select the participant by clicking *Edit Participant*.
- 2. To maintain, update the information as needed, and then click *Submit*.
- 3. To delete, click *Delete Participant*.



PARTICIPANT OPTIONS

New Account

Delete Participant

Return to Participant List

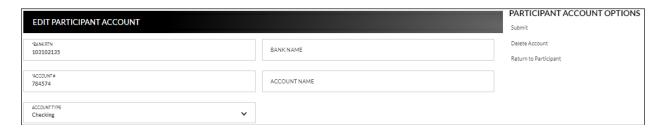
Submit

Adding Participant Accounts

Once a Participant has been created, additional options display.

To add an account:

- 1. Click New Account.
- 2. Enter the account information for the displayed participant.
- 3. Click Submit.
- 4. Repeat steps 1-3 as many times as needed until all participant accounts have been added.



To edit or delete a participant account:

- 1. Select *Edit Account* on the account that needs maintained.
- 2. To maintain, update the information as needed, and then click *Submit*.
- 3. To delete, click Delete Account.

Wire Transfer Templates

Cash Management → **Setup** → **Wire Template List**

The Wire Transfer Templates screen is used to view, edit, or create templates for wire transfers.

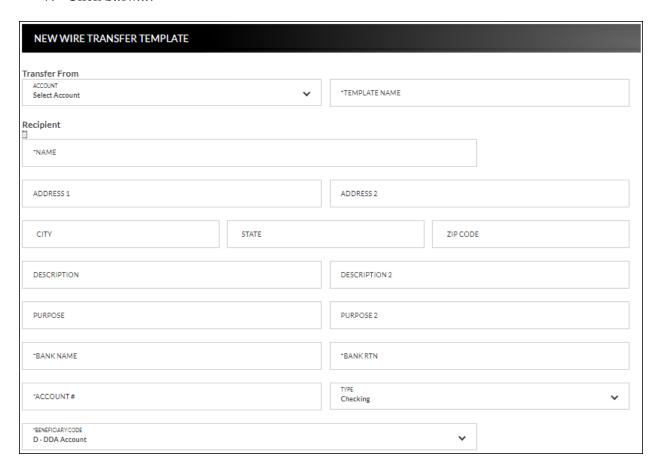


To create a new wire transfer template:

- 1. Click New Template.
- 2. Use the Account drop-down to select the transfer from account.
- 3. Enter a template name.
- 4. Click to select the recipient from the Participant List, or enter a new recipient.
- 5. Enter the bank name, routing number, account number, and type.
- 6. Complete the Address fields, Intermediary Bank, and Beneficiary Bank sections if necessary.

NOTE: Based on the financial institution settings, some fields may not display.

7. Click Submit.



To edit or delete a wire transfer template:

- 1. Select *Edit Wire Transfer Template* for the associated template.
- 2. To maintain, update the information as needed, and then click *Submit*.
- 3. To delete, click *Delete Wire Template*. Click **Delete** on the confirmation message, and then click **OK**.

ACH Template List

Cash Management → **Setup** → **ACH Template List**

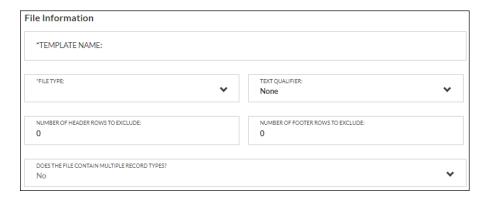
The ACH Templates screen is used to create templates that will be available when uploading a batch created outside of the Online Banking system.

NOTE: By default, a NACHA-formatted template is available within the ACH File Upload screen. It is not necessary to create that type of template.



To create a new ACH template:

- 1. Click New Template.
- 2. Enter the Template Name, File Type, Record Length (Fixed Length file only), and Delimiting Character (Delimited file only).



NOTES:

- Record Length will only display if <u>Fixed Length</u> is selected in the File Type field.
- Delimiting Character will only display if <u>Delimited</u> is selected in the File Type field.
- 3. Complete the remaining fields as needed.
- 4. If the field 'Does the file contain multiple record types?' is set to Yes, additional fields display. If No, skip to step 10.

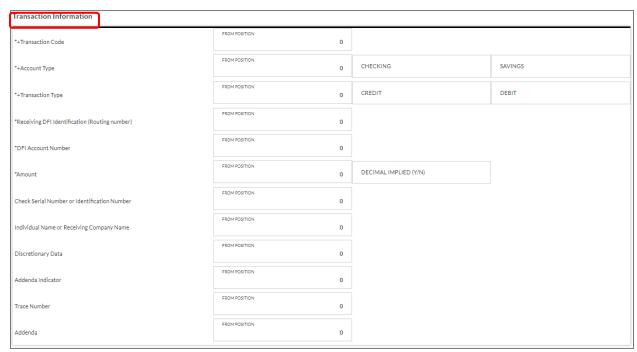


- 5. Complete the required fields indicated with an asterisk *. Ex: Record Type Start and/or End, Batch Header value, and Transaction value fields.
- 6. Complete the remaining fields as needed.
- 7. Complete the required fields in the Batch Information section indicated with an asterisk *. Ex: Company Name, Company Identification, Standard Entry Class Code, and Effective Entry Date fields.



8. Complete the remaining fields as needed

9. Complete the required fields in the Transaction Information section indicated with an asterisk *. Ex: Transaction Code, Account Type, Transaction Type, Receiving DFI Identification, DFI Account Number, and Amount fields.



- 10. Complete the remaining fields as needed.
- 11. Click Save Changes.

Cash Management Transactions

ACH Batches

Cash Management → **Transactions** → **ACH Batches**

The ACH Batches screen is used to create new batches, upload batches, or maintain inactive batches.



Delete Indicates the associated batch will be deleted once *Delete Selected*

is clicked.

Name User defined name of the batch.

Debits/Credits Amount of the batch.

Confirmation # Confirmation number of the batch.

Effective Date the batch becomes effective.

Previous Effective Indicates the previous effective date for the batch.

NOTE: The date displays automatically updates once the batch is

processed by the financial institution.

Status Indicates the status of the batch.

• Active – The batch is active and awaiting bank approval.

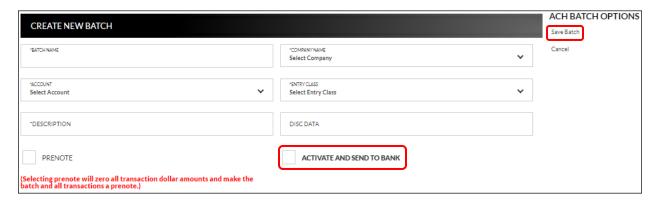
• Inactive – The batch is not active.

NOTE: Once the bank has processed the batch, the status will go from Active back to Inactive.

- Over Limits The user is over bank definded limits for the batch. The bank will need to approve the batch before it can be sumbitted for processing.
- Denied The batch was denied by a bank user.
- 0-1 Inidicates the numbe of approvals that have been completed along with the number of approvals required. **NOTE:** *This number will change based on number of approvals completed and required. Ex: 1-2.*

Create New Batch

Cash Management → Transactions → ACH Batches → New Batch



Batch Name

Name of the batch for user reference.

Company Name

Select the name of the company for which the batch was created. Company names display once they are created on the ACH Companies screen.

Account

Drop-down field that displays deposit accounts for the user.

Entry Class

Code that identifies that entry class. *Options include*:

- ARC Single debits based on a check received through U.S. mail or dropbox.
- **CTX** Corporate Trade Exchange.
- **PPD** Prearranged payments and deposits (payroll, bill payments).
- **RCK** Single debits used to represent a check that was processed and returned due to lack of funds.
- **TEL** Single debits authorized via telephone.
- WEB Single or recurring debits authorized via Internet.
- **CCD** Transactions to businesses or organizations through cash concentration and disbursement accounts.

Description

Description for the ACH batch. Limited to 10 characters.

Disc Data

Optional field that can be used to enter additional text that will be sent with this transaction. Limited to 20 characters.

Prenote

If checked, a zero dollar transaction will be sent to all accounts to validate the account information.

Activate and send to bank If checked, the ACH batch is active and awaiting approval from the bank.

NOTE: Once the ACH has been activated, it is recommended that no edits be made to the batch within 2 business days of processing. If edits are needed 1-2 business days prior to processing, it is reccomended that the the user un-checks the Active check box, save the changes, and then continue with any edits that are needed. After edits are completed, select the Active check box and save the changes.



Batch Submission Schedule

Use this field to set up the schedule for the batch. *Options are*:

- Submit non-recurring batch and save data The batch is submitted on the effective date and the batch is saved.
- Submit non-recurring batch and delete data The batch is submitted on the effective date. Once the batch is processed, the batch is deleted.
- Schedule recurring batch to repeat every X day(s), week(s), months(s), year(s) – The batch is set up on a recurring schedule.

Effective Date

Effective date for the batch.

End Date

If a schedule recurring batch, date the batch ends. If the batch has no end date, this field can be left blank.

Holiday

Determines when the transaction is processed if the effective date falls on a holiday. Options are:

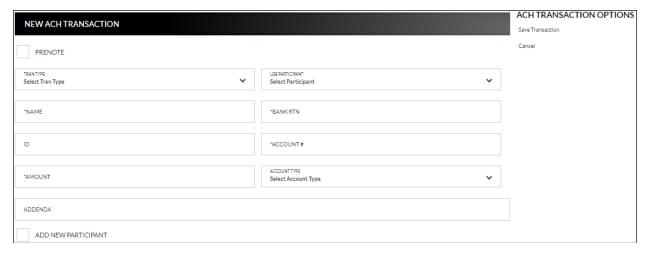
- Before The transaction is completed the processing day before the holiday.
- After The transaction is completed the processing day after the holiday.

To create a new ACH batch:

- 1. Click New Batch.
- 2. Enter the batch name.
- 3. Select the company.
- 4. Select the account.
- 5. Select the entry class.
- 6. Enter the batch description.
- 7. Enter the disc data, if applicable.
- 8. Check the prenote check box, if applicable.
- 9. Complete the batch submission, date and holiday fields.
- 10. Click Save Batch.

Once a batch is saved, an additional section, Transactions, displays. Click **New Transaction** to enter the participant.





Prenote

Indicates if a zero dollar transaction will be sent to verify the account. If selected, the amount field will be set to zero and cannot be maintenance.

Tran Type

Type of ACH transaction being created. Options are:

- Payroll (Debit)
- Payment (Debit)
- Receipt (Credit)

Use Participant Drop-down field that contains participants that were entered on the

ACH Participants screen.

Name of the individual or company associated with the account.

Bank RTN Financial institution routing number.

ID Optional field for extra information regarding the name associated

with the account. For example, if a company name is used in the Name field, this field can be used to indicate the name of the individual associated with the company. *Limited to 15 characters*.

Account # Account number for the transaction.

Amount Amount of the transaction.

Acct Type Type of account the funds are being deposited into or withdrawn

from. *Options are*:

• Checking

• Savings

Addenda Description or additional information regarding the transaction.

Limited to 80 characters.

Add New Participant If selected, indicates the participant should be added to the

participant list screen.

NOTE: If the participant should be available for multiple transaction types, edit the participant on the Participant List

screen

To create a new ACH transaction:

1. Click *New Transaction* from the Create New Batch screen.

- 2. If applicable, click the prenote checkbox if this transaction should be a prenote.
- 3. Select the transaction type from the Tran Type drop-down.
- 4. If applicable, select the participant from the Use Participant drop-down. (*If used, skip to step 6.*)
- 5. Enter the individual or company in the name field.
- 6. Complete the bank routing and account numbers.
- 7. Enter the transaction amount.
- 8. Select the account type.
- 9. Complete the ID and Addenda fields, if needed.
- 10. Click Save Transaction.
- 11. Repeat steps for as many transactions as needed.
- 12. Once the ACH batch is complete, click the **Activate and send to bank** check box. **NOTE:** Once the ACH has been activated, it is recommended that no edits be made to the batch within 2 business days of processing. If edits are needed 1-2 business days prior to processing, it is recommended that the user un-checks the Active check box,

save the changes, and then continue with any edits that are needed. After edits are completed, select the Active check box and save the changes.

To edit an ACH transaction:



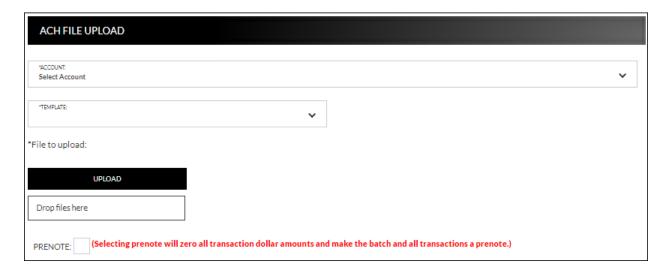
- 1. Click the $\stackrel{?}{=}$ to open the transaction detail or click $\stackrel{\times}{\times}$ to remove the transaction.
- 2. Make changes as needed.
- 3. Click Save Changes.

ACH File Upload

Cash Management → **Transactions** → **ACH Batches** → *Upload File*

The ACH File Upload screen is used to upload a batch created outside of the Online Banking system. *Formats include:*

- NACHA
- Delimited
- Fixed



To upload a file from a template:

- 1. Select the account.
- 2. From the Template drop down, select the existing template.
- 3. Click **Upload** to search for the file to upload or drag and drop the file on **Drop files** here.
- 4. A new section, File Data, then displays. This section displays the data included in the uploaded file.
- 5. Check the Prenote check box, if needed.
- 6. The File, Batch, and Transaction information tabs display. These tabs will prefill with information entered when creating the template.

NOTES:

- If you are using the NACHA format template, the fields will prefill and cannot be maintained.
- Based on the type of file that is being used, additional information may be required that was not displayed while creating the template. It is recommended that you view each tab to make sure all information is completed as needed. If the required information is not completed and the batch is submitted, a message displays indicating that required fields are not completed.
- 7. Click Submit.
- 8. Open the uploaded batch.
- 9. Check the Active check box.

10. Click Save Changes.

To upload a new template file:

- 1. Select the account.
- 2. From the Template drop down, select *New template*.
- 3. Check the Prenote check box, if needed.
- 4. A new section, File Data, then displays. This section displays the data included in the uploaded file.
- 5. Enter the Template Name, File Type, Record Length (Fixed Length file only), and Delimiting Character (Delimited file only).

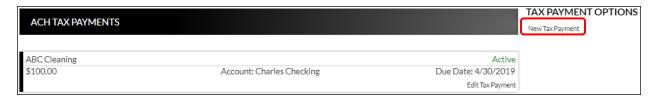
NOTES:

- Record Length will only display if <u>Fixed Length</u> is selected in the File Type field.
- Delimiting Character will only display if <u>Delimited</u> is selected in the File Type field.
- 6. Complete the remaining fields as needed.
- 7. Complete the Record Type Start and End, Batch Header value, and Transaction value fields.
- 8. Complete the remaining fields as needed.
- 9. Select the Batch Information tab.
- 10. Complete the required fields indicated with an asterisk *.
- 11. Complete the remaining fields as needed.
- 12. Select the Transaction Information tab.
- 13. Complete the required fields indicated with an asterisk *.
- 14. Complete the remaining fields as needed.
- 15. Click Save Changes.

ACH Tax Payments

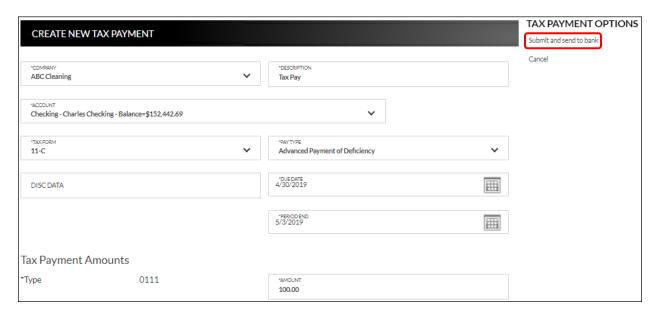
Cash Management → **Transactions** → **ACH Tax Payments**

The ACH Tax Payments screen displays a list of tax payment items including the company, account, amount to debit, and the date the taxes are due.



Create New Tax Payment

Cash Management → Transactions → ACH Tax Payments → New Tax Payment



Company Company the transaction is associated with.

Description Description regarding the transaction.

Account Account or share used for the transaction.

Tax Form Tax form to which the tax payment applies.

Pay Type Type of tax payment. *Options are*:

• Payment Due on a Return or an IRS Notice

• Estimated Payment

• Payment Due on an extension

• Federal Tax Deposit

• Advanced Payment of Deficiency

Deficiency Assessed by IRS

• Designated Payment of Interest

• Designated Payment of Penalty

• Designated Payment of Fees

• Cash Bond Payment

Disc Data Optional field that can be used to enter additional text that will be

sent with this transaction. Limited to 20 characters.

Due Date Date the tax payment is due.

Period End Date the tax payment is paid through.

Amount Tax payment amount.

To create a new tax payment:

1. Click New Tax Payment.

2. Select a company, account or share, tax form, and pay type.

3. Enter a description.

4. Enter the disc data, if applicable.

5. Enter the due date.

6. Enter the period end date.

7. Enter the amount.

8. Click Submit and sent to bank.

To edit or delete a tax payment:

- 1. Click Edit Tax Payment.
- 2. Make updates as needed.
- 3. Click Submit and send to bank.
- 4. To delete, click *Delete Tax Payment*.

Wire Transfers

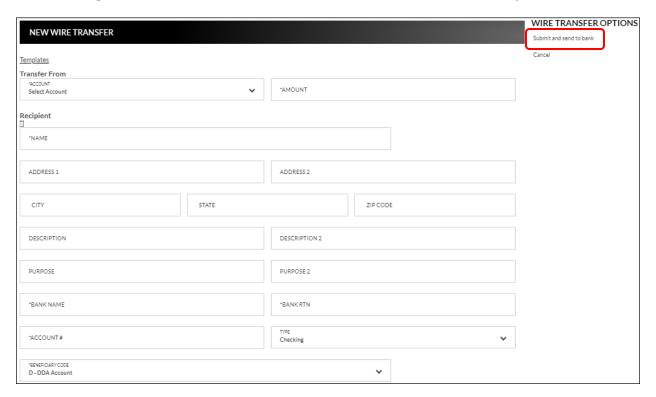
Cash Management → **Transactions** → **Wire Transfers**

The Wire Transfers screen is used to view previously created wire transfers, create new wire transfers, or create new wire transfer templates.



Create New Wire Transfer

Cash Management → **Transactions** → **Wire Transfers** → *New Wire Transfer*



<u>Templates</u>

Click to display a list of wire templates that were created on the Wire Templates screen.

Transfer from

Account From account for the wire transfer.

Amount Amount of the wire transfer.

Recipient

Click to display a list of participants created on the ACH

Participant screen.

Name of the recipient.

Description Description of the wire, if needed.

Bank Name Name of the financial institution.

Bank RTN Financial institution routing number.

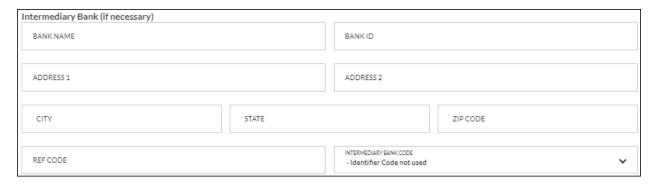
Account # Recipient's account number.

Type Type of account. *Options are*:

CheckingSavings

Beneficiary Code Identifies the beneficiary.

Intermediary Bank (if necessary)



Bank Name Name of the intermediary financial institution.

Bank ID Additional information regarding the financial institution.

Ref Code Optional field used for information that is applicable to the

originator.

Intermediary Bank Code Identifies the intermediary bank's code.

Beneficiary Bank (if necessary)

Beneficiary Bank (if necessary)			
BANK NAME		BANKID	
ADDRESS 1		ADDRESS 2	
CITY	STATE		ZIP CODE
BENEFICIARY BANK CODE - Identifier Code not used			~

Bank Name Name of the intermediary financial institution.

Bank ID Additional information regarding the financial institution.

Ref Code Optional field used for information that is applicable to the

originator.

Beneficiary Bank Code Identifies the beneficiary bank's code.

To create a new wire transfer:

1. Click New Wire Transfer from the Wire Transfers screen.

- 2. Select the from account.
- 3. Enter the amount.
- 4. Click to select from a list of participants, or enter the name of the recipient.
- 5. Enter the address and description fields as needed.
- 6. Enter the name of the bank.
- 7. Enter the bank routing number.
- 8. Enter the account number.
- 9. Select the type of account.
- 10. Complete the Intermediary and Beneficiary Bank information, if necessary.
- 11. Click Submit and send to bank.

To create a new wire transfer using a template:

- 1. Click New Wire Transfer OR Wire Transfer Templates.
- 2. Click the *Templates* link.
- 3. Select the wire template.
- 4. Enter the amount.
- 5. Enter the address and description fields as needed.
- 6. Select the type of account.
- 7. Complete the Intermediary and Beneficiary Bank information, if necessary.
- 8. Click Submit and send to bank.

Wire Transfer Templates

Cash Management → **Transactions** → **Wire Transfers** → **Wire Transfer Template**

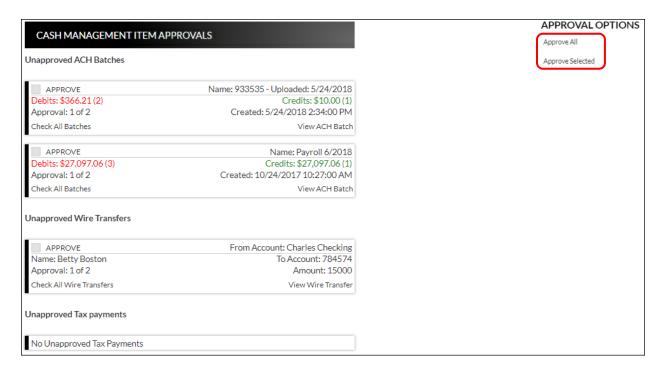
The Wire Transfer Templates screen is used to view, edit, or create new wire templates. **NOTE**: For information regarding the Wire Transfer Templates screen, please refer to the Wire Transfer List section previously discussed in the manual.

WIRE TRANSFER TEMPLATES		TEMPLATE OPTIONS New Template
Template Name: 5/23 To Name: Betty Boston	From Account: Charles Checking To Account: ****4574 Edit Wire Transfer Template	·

Item Authorization

Cash Management → **Transactions** → **Item Authorization**

The Cash Management Item Authorization screen allows users with the proper permissions to authorize unauthorized ACH items.



To approve:

- All displayed ACH items, click *Approve All*.
- Only selected items, select the check box associated with the transaction(s), then click *Approve Selected*.
- To approve all items in the ACH Bathes, Wire Transfers or Tax Payments section, select Check All Batches. This will check mark all transactions in that secion. Then select Approve Selected.

Once items have been approved, a screen will display indicating which items were approved.

The following wire transfers have been approved:

Amount: 15000 to Name: Betty Boston [To Account: 784574] (Requires Bank approval)

The following ach batches have been approved:

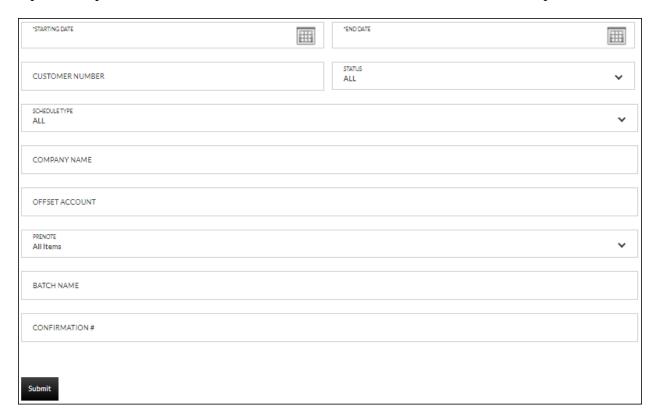
Name: July Payroll

Cash Management Reports

Cash Management → **Reports**

Multiple Cash Management reports are available to help analyze transactions or to view users that have authority to create cash management transactions within Online Banking.

Upon selecting a report from the menu, you will be prompted with search criteria unique to that report. Complete the search criteria as needed and then click **Submit** to see the report.



Batch History

The Batch History report displays batches that were submitted during the selected date range.

Batch I	History F	Report	1/1	1/2019 - 4/	24/2019
Customer	100001		Confirmation	n# 9888988	
Batch Name	Payroll		Company Na	me Bank 579	
Description	payroll		Offset Accoun	nt 1	
Disc. Data			Status	Deleted	
Entry Class	PPD		Submit	Once and Sav	e
Participant N	Name		Participant ID	Type	
Account Nur	mber		FIRTN	Amou	nt
Betty Boston				Payrol	I
784574			103102135		\$15,000.00
Offset Debit			100001	Offset	Debit
1			812435559		\$15,000.00
Total Debits	/ Total Credits			\$15,000.00	\$15,000.00
File Referen	ce Code	Submit Date	/Time	Batch Status	
8A41490		1/31/2019 12	:42:04 PM	Batch Sent	
Monday, April	129, 2019				Page 1 of 9

Company

The Company report displays all companies available for use in cash management.

Compa	4/29/2019			
Customer	Company Name	Tax ID	Tax Region	# Batches
100001	ABC Cleaning	123456789	North	1
100001	Brooke's Bakery	123456789	South	0
100001	Windy City	456123456	North	0
Monday, April	29, 2019			Page 1 of 2

Participant

The Participant report displays cash management participants and the parameters associated with the search.

Participant F	Report	4/2	9/2019
Customer	100001	Participant Ty	/pe
Participant Name	Betty Boston	Payroll	YES
Participant ID		Payment	YES
Address		Receipt	YES
		Wire Transfer	YES
City			
State			
Zip			
Name	FI	Account Number Ty	/pe
	103102135	784574 CI	hecking

Scheduled Batch

The Scheduled Batch report displays current batches with an effective date within the specified date range.

Schedu	led Batch	Report	A/29	/2019 _	8/1/2019
Customer	100001		firmation #		0/1/2010
Batch Name	Payroll 6/2018	Con	npany Name	ABC GRILL	
Description	PAYMENT	Offs	et Account	1	
Disc. Data		Prei	note	Do not send	as prenote
Entry Class	CCD	Stat	us	Active	
Submit	Once and Save	Effe	ctive Date	4/29/2019	
Participant Na	ame	Participa	ant ID	Тур	e
Account Num	ber	FI RTN		Amo	ount
0001DOUGLA	S SMITH	25293		Payı	ment
4910684		2919742	04		\$5.00
Offset Debit		100001		Offs	et Debit
4910684		8124355	59		\$15.00
00012769 MA	RY SMITH	29191		Payı	ment
4910684		0759005	75		\$5.00
0001777 JANE	DOE	29193		Payı	ment
4910684		0759005	75		\$5.00
0000JOHN DO)E	41-60059	906	Rec	eipt
4910684		0912070	87		\$154.00
Offset Credit		100001		Offs	et Credit
4910684		8124355	59		\$154.00
Total Debits /	Total Credits			\$169.00	\$169.00
Monday, April 2	29, 2019				Page 1 of 2

Scheduled Tax Payment

The Scheduled Tax Payment report displays tax payments that are scheduled to be processed during the selected date range.

Schedule	ed Tax Payment Rep	ort	3/4/2019 - 4/30/2	019
Customer Offset Account	100001 1	Due Date Period End	5/3/2019	
Payment Details	S			
Company:	ABC Cleaning	Total Payment	Amount §	100.00
Tax Form:	11-C			
Pay Type:	Advanced Payment of Deficiency			
Description: Disc Data:	Tax Pay			

Tax Payment History

The Tax Payment History report displays tax payments that were processed during the selected date range.

Tax Payn	nent History Report	4	4/29/2019 - 5	5/3/2019
Customer Offset Account Due Date	100001 1 4/29/2019	Date Processed Status Period End	4/29/2019 8:45:53 AM Processed 5/3/2019	
Payment Details	3			
Company: Tax Form: Pay Type: Description: Disc Data:	ABC Cleaning 11-C Advanced Payment of Deficiency Tax Pay	Total Payment A	Amount	\$100.00

Transaction History

The Transaction History report displays transactions that were submitted during the selected date range.

Transaction History Rep	ort 1/2	8/2019	- 4/29/	2019
Customer 100001	Submit Date	1/31/2019		
Reference Code B9167907	Submit Time	11:45 AM		
Participant Name	Participant ID		Type	
Account Number	FI RTN		Amount	
Bank 319	123456		Payroll	
55511122	812435559			\$500.00
Offset Debit	100001		Offset Debit	
1	812435559			51,100.00
Betty Boston			Payroll	
784574	103102135			\$600.00
Bank 319	123456		Payroll	
55511122	812435559			\$0.00
Betty Boston			Payroll	
784574	103102135		\$	15,000.00
Offset Debit	100001		Offset Debit	
1	812435559		\$	15,000.00

Wire Transfer History

The Wire Transfer History report displays wire transfers that were created during the selected date range.

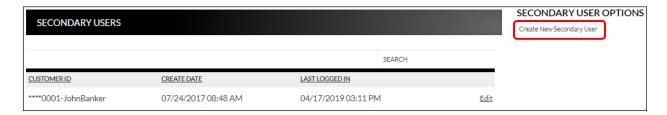
Wire Transfer History Report		2/25/20	19 - 4/29/2019
Date & Time	From Customer	From Account	Amount
To FI	Recipient	To Account	
4/9/2019 10:49:11 AM	100001	1	\$50,000.00
812435559	Bank 319	55511122	
4/9/2019 10:46:26 AM	100001	1	\$500.00
812435559	Bank 319	55511122	
4/9/2019 10:45:07 AM	100001	1	\$500.00
812435559	Bank 319	55511122	

Secondary Users

Secondary Users

Preferences → Internet Banking Options → Secondary Users

The Secondary Users screen gives account owners the ability to grant non-account owners individualized access to the Internet Banking/Cash Management system. This screen is also used to view, edit, or remove secondary users from the system.



Creating a New Secondary User

Preferences \rightarrow Internet Banking Options \rightarrow Secondary Users \rightarrow Create New Secondary User



Customer Number Customer number for the primary account owner.

User Name User name for the secondary user.

Password Password for the secondary user.

NOTE: Based on Secondary User Rights, the secondary user may

be forced to change their password upon login.

Confirm Password Confirm password for the secondary user.

EDIT SECONDARY USER		
Customer Number 100001	USER NAME John Banker	
Status Enabled	Last Login 4/17/20	19 3:11:54 PM
Secondary User Rights		
✓ CAN CHANGE PASSWORD	FORCE PASSWORD CHANGE	✓ ALLOW MESSAGING
✓ ALLOW BILLPAY	USE PRIMARY USER'S ACCOUNT FRIENDLY NAMES	
EXTERNAL ACCOUNT SETUP		
Cash Management Rights		
✓ EDIT ACH COMPANY	✓ VIEW ACH REPORTS	✓ EDIT ACH PARTICIPANTS

Customer Number

Customer number for the primary account owner.

User Name

User name for the secondary user.

Status

Indicates the status of the secondary user.

Last Login

Displays the last time the secondary user logged in.

Secondary User Rights

Indicates which rights the secondary user has within Online Banking. *Options are*:

- Can Change Password Secondary user is able to change their password.
- Force Password Change Secondary user will be forced to change their password upon login.
- Allow Messaging Secondary user has access to messaging.
- Allow Billpay Secondary user has access to billpay.
- Allow Remote Deposit Capture Secondary user has access to submit deposits via remote deposit capture.
- User primary user's account friendly names Indicates the accounts display the user friendly name established by the primary user.
- Allow mobile banking Secondary user has acess to mobile banking.
- External Account Setup Secondary user has the capability to create external transfer accounts.
 NOTE: Secondary user rights available vary by financial institution.

Cash Management Rights Indicates which rights the secondary user has within cash management. Options are:

- Edit ACH Company
- View ACH Reports
- Edit ACH Participants

	lick the account link ne account limits.	to display				
COUNT	7/	VIEW XFER XFER IN OUT	EXTER EXTER APPR APPR IN OUT SELF	R ACH ACH \$\$ DB CR ONLY	PART TAX WIRE TM ONLY PAY TRAN SE	IPL TMPL APPR AF TUP USE SE
Charles Checking		~ ~ ~	~ ~ ~ ~			/ / / ·
Account Limits	External Funds Transfer In	External Funds Transfer Out	ACH Debit Batch	ACH Credit Batch	ACH Tax Payment	Wire Transfer
Daily Amount Approval 1	\$	\$	\$	\$	\$	\$
	1000.00	1000.00	100.00	100.00	100.00	100.00
	\$	\$	\$	\$	\$	\$
Transaction Amount Approval	500.00	500.00	100.00	100.00	100.00	100.00

View Indicates if the secondary user is able to view the account.

Xfer In Indicates if the secondary user is able to transfer funds into the

account.

Xfer Out Indicates if the seconday user is able to transfer funds out of the

account.

Exter In Indicates if the secondary user is able to create external transfers

in.

Exter Out Indicates if the secondary user is able to create external tranfers

out.

Indicates if the secondary user is able to approve external transfers Appr

for another user that fall under the account limits.

Inidcates if the secondary user is able to approve their own **Appr Self**

external transfers under the account limits.

View Stmt Indicates if the secondary user is able to view the statement for the

account.

(The following items are specific to Cash Management.)

ACH DB Inidicates if the secondary user is able to create and edit ACH debit

transactions.

NOTE: This check box is not available if the '\$\$ Only' check box

is selected.

ACH CR Indicates if the secondary user is able to create and edit ACH credit

transactions.

NOTE: This check box is not available if the '\$\$ Only' check box

is selected.

\$\$ only Indicates if the secondary user is able to edit transaction amounts

only for batches.

Part Only Indicates the secondary user can only use partipants that have been

previously created.

NOTE: The user can not have BOTH Edit ACH Participants and

Part Only selected.

Tax Pay Indicates if the secondary user is able to create tax payments.

Wire Tran Indicates if the secondary user is able to create wire transfers for

the account.

Tmpl Setup Indicates if the secondary user is able to set up wire transfer

templates.

Tmpl Use Indicates if the secondary user is able use wire transfer templates.

Appr Indicates if the secondary user is able to approve transactions for

another user that fall under the account limits.

Appr Self Inidcates if the secondary user is able to approve their own

transactions under the account limits.

Account Limits

Daily Amount Indicates the daily amount the secondary user can approve or self approval approve for External funds transfer in/out, ACH debit/credit

approve for External funds transfer in/out, ACH debit/credit transaction batches, ACH Tax payments, and wire transfers.

Transaction Amount

Approval

Indicates the per batch transaction amount the secondary user can approve for External funds transfer in/out, ACH debit/credit

transaction batches, ACH tax payments, and wire transactions.

NOTES:

- Approval rights are based on the Appr and Appr Self check box.
- If these fields are left blank and the Appr or Appr Self check box is selected, the user will have infinite approval limits.

To create a new secondary user:

- 1. On the Seconday Users screen, select Create New Secondary User.
- 2. Enter a user name.
- 3. Enter a password.
- 4. Confirm the entered password.
- 5. Click Continue.
- 6. Select the Secondary User Rights as needed.
- 7. Select the Cash Management Rights as needed.
- 8. Check the account rights needed for each checking and/or savings account.
- 9. Click the checking and/or savings account number to enter approval amounts.
- 10. Click Save Changes.
- 11. The user will then need to login and complete the authentication process designated by your financial institution.

To edit or delete a secondary user:

- 1. On the Secondary Users screen, select *Options* for the appropriate customer ID.
- 2. To edit, click Edit Secondary User. To delete, click Delete Secondary User.
- 3. If editing, make changes as needed and click Save Changes.
- 4. If deleting, click **Continue** to delete the secondary user.

NOTE: To restore a secondary user that has been deleted, click Options \rightarrow Restore Secondary User.

ACH File Upload Field Definitions

File Information

Template Name

Customer defined template name.

File Type

Indicates the type of template. Based on selection, different batch information displays. *Options are*:

- Delimited
- Fixed Length

Text Qualifier

Indicates the type of characters that enclose values within the text file. *Options are*:

- None
- Double Quote, Ex: "text"
- Quote, Ex: 'text'

Delimiting Character

Indicates the delimiter used within the ACH file to separate data. This field only displays if Delimited is selected in the File Type field. Options are:

Comma Tilde Space Pipe Ampersand Tab At sign Semicolon Colon Pound sign Period Percent Less than Caret Exclamation Asterisk

Record Length

Length of the row. This field only displays if Fixed Length is selected in the File Type field.

Number of Header Rows to Exclude If the file contains header row(s) that need to be removed, indicate the number or rows to exclude.

Number of Footer Rows to Exclude

If the file contains footer row(s) that need to be removed, indicate the number or rows to exclude.

Does the file contain multiple record types Indicates if the file contains multiple ACH entry classes. Options are:

- No
- Yes

NOTE: *If this field is set to Yes, additional fields display.*

Record Type Position

101 09120708700000Hutch1601191254C094101State Bank of Hutch STATE BANK OF HUTCH 9
5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,000000000000
6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

File Header value Value indicating the file header row.

Batch Header value Value indicating a batch heading row.

101 09120708700000Hutch1601191254C094101State Bank of Hutch STATE BANK OF HUTCH 9
5 200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,000000000000
6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

Transaction value Value indicating a transaction row.

101 09120708700000Hutch1601191254C094101State Bank of Hutch STATE BANK OF HUTCH 9
5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,00000000000
6 222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

Addenda value Value indicating the addenda row.

7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH 8,233712,0,0,0,0,0,0,0,0,0 2,1038160,0,0,0,0,0,0,0,0,0 9,000,0010,00002,000000,140024,22827,80000,000,62136,0000,00000000

Batch Total value Value indicating the batch total row.

7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH 8,233712,0,0,0,0,0,0,0,0,0 2,1038160,0,0,0,0,0,0,0,0,0 9,000,0010,00002,0000000,140024,22827,80000,000,62136,0000,00000000

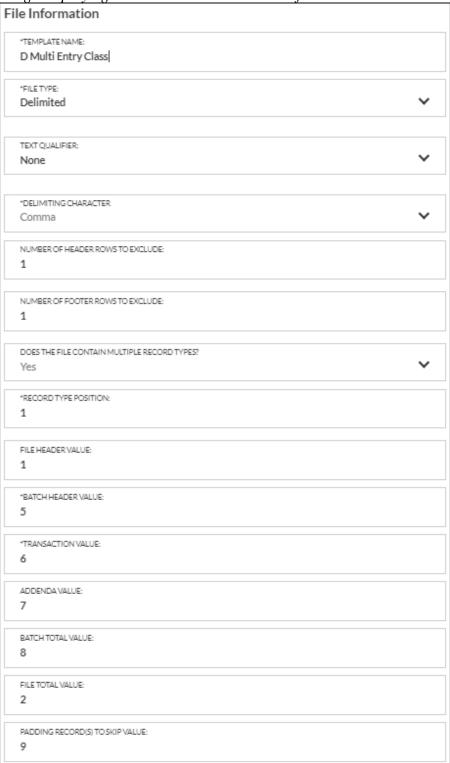
File Total value Value indicating the file total row.

7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH 8,233712,0,0,0,0,0,0,0,0,0 2,1038160,0,0,0,0,0,0,0,0,0 9,000,0010,00002,0000000,140024,22827,80000,000,62136,0000,00000000

Padding record(s) to Value indicating the padding row. **skip value**

7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH 8,233712,0,0,0,0,0,0,0,0,0 2,1038160,0,0,0,0,0,0,0,0,0 9,000,0010,00002,0000000,140024,22827,80000,000,62136,0000,00000000

Image displaying values entered on the File Information section:



Batch Information

Use the following fields to enter the <u>position</u> the information displays in the file.

NOTE: This tab will only display if the field 'Does the file contain multiple record types?' is set to Yes.

Service Class Code

5 200 WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,00000000000000

Company Name Name of the ACH Company.

5,200 WILLIE'S GRILL 1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,0000000000000

Company Discretionary Purpose of the ACH batch.

Data

5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,0000000000000

Company Identification ID of the company.

5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,0000000000000

Standard Entry Class Entry class for the batch. *Ex: PPD, CCD, etc.*

Code

5,200,WILLIE'S GRILL,1416005906,CCD PAYMENT,170310,170331,109120708,0000001,117001,0000000000000

Company Entry Type of transaction. Ex: Payroll, Tax Payment

Description

5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT 170310,170331,109120708,0000001,117001,00000000000000

Company Descriptive

Date

Effective Entry Date

5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT 170310 170331,109120708,0000001,117001,000000000000

Settlement Date (*Julian*) Completed by the bank that receives the ACH file.

5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001 117001,000000000000

Originator Status Code

5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,000000000000

Originating DFI

Identification

5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708 0000001,117001,000000000000

Batch Number Unique number assigned to each batch header record.

5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708 0000001 117001,00000000000000

Image displaying the values entered on the Batch Information section:

Batch Information			
Service Class Code	FROM POSITION	2	
*Company Name	FROM POSITION	3	
Company Discretionary Data	FROM POSITION	0	
*Company Identification	FROM POSITION	4	
*Standard Entry Class Code	FROM POSITION	5	
Company Entry Description	FROM POSITION	6	
Company Descriptive Date	FROMPOSITION	8	DATE FORMAT YYMMDD
*Effective Entry Date	FROM POSITION	7	DATE FORMAT YYMMDD
Settlement Date (Julian)	FROM POSITION	11	
Originator Status Code	FROM POSITION	0	
Originating DFI Identification (Routing number)	FROM POSITION	9	
Batch Number	FROM POSITION	10	

Transaction Information

Use the following fields to enter the position the information displays in the file.

Transaction Code

6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

Account Type

6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0

Checking/Savings

Inidicates how the account is recognized in the file. *Ex:* CK for Checking or SV for Saving displays in a batch indicating the account is a checking or savings account. This field is case sensative.

Transaction Type

6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

Credit/Debit

Indicates how the transaction is recognized in the file.

NOTE: If the file does not contain an ACH transaction code, the Account type and Transaction type are required fields.

Receiving DFI Identification

6,222919742048,7452,000134170425293,TRUCKIN 101100223,27,0,0,0,0,0

DFI Account Number

6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

Amount

6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

Is decimal implied? (Y/N)

- Yes No decimal is used. Ex: 7452 (It is implied that the decimal is used)
- No A decimal displays in the amount field. Ex: 74.52

Check Serial Number or Identification Number

6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

Individual Name or Receiving Company Name

6,222919742048,7452,000134170425293 TRUCKIN 101100223,27,0,0,0,0,0

Discretionary Data

6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0

Addenda Indicator Trace Number

0 = No Addenda, 1= Addenda is available

6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0

Addenda

7,051,U,00401,000022890,0 P >~GS HUTCH,RA,6369261035,KS,HUTCH

Image displaying the values entered on the Transaction Information section:

Transaction Information				
*+Transaction Code	FROM POSITION	7		
*+Account Type	FROM POSITION	0	CHECKING	SAVINGS
*+Transaction Type	FROM POSITION	0	CREDIT	DEBIT
*Receiving DFI Identification (Routing number)	FROM POSITION	6		
*DFI Account Number	FROM POSITION	2		
*Amount	FROM POSITION	3	DECIMAL IMPLIED (Y/N) y	
Check Serial Number or Identification Number	FROM POSITION	0		
Individual Name or Receiving Company Name	FROM POSITION	5		
Discretionary Data	FROM POSITION	8		
Addenda Indicator	FROM POSITION	1		
Trace Number	FROM POSITION	0		
Addenda	FROM POSITION	7		

Full image of the Delimited file with multiple ACH entry classes used in the examples above:

```
101 09120708700000Hutch1601191254C094101State Bank of Hutch
                                                              STATE BANK OF HUTCH
5,200,WILLIE'S GRILL,1416005906,CCD,PAYMENT,170310,170331,109120708,0000001,117001,000000000000
6,222919742048,7452,000134170425293,TRUCKIN,101100223,27,0,0,0,0,0
7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH
6,220759005758,235453,000000018429191,SMITH GAS,101100223,27,0,0,0,0
7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH
6,320759005757,561543,000136781829193,SUPPLY STORE,101100223,27,0,0,0,0,0
7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH
8,804448,0,0,0,0,0,0,0,0,0,0,0
5,200,WILLIE'S GRILL,1416005906,PPD,PAYROLL,170310,170331,109120708,0000001,117001,000000000000
6,220919040508,79547,000004922010634,CRYSTAL SMITH,101100223,22,0,0,0,0,0
7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH
6,220919019722,67534,000002162125182,SNYDER Smith,101100223,32,0,0,0,0,0
7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH
6,270912070877,86631,0000070841416005906,Carl Smith,101100223,22,0,0,0,0
7,051,U,00401,000022890,0,P,>~GS HUTCH,RA,6369261035,KS,HUTCH
8,233712,0,0,0,0,0,0,0,0,0,0
2,1038160,0,0,0,0,0,0,0,0,0,0
9,000,0010,00002,000000,140024,22827,80000,000,62136,0000,00000000
```

Transaction Codes

ACH Transaction Codes

- 22 Checking Deposit (Credit)
- 32 Savings Deposit (Credit)
- 27 Checking Withdrawal (Debit)
- 37 Savings Withdrawal (Debit)
- 23 Pre-Note: Checking Deposit (Credit)
- 33 Pre-Note: Savings Deposit (Credit)
- 28 Pre-Note: Checking Withdrawal (Debit)
- 38 Pre-Note: Savings Withdrawal (Debit)