

# *Cash Management*

## *User Manual*



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## Internet Banking – Beginning User Security Tips

### Protect Access to Your Accounts

Before using Internet Banking:

- Make sure that your computer has up-to-date firewall, antivirus, and anti-spyware software. Have your anti-virus software check for, and update, your anti-virus signatures daily.
- Check for available patches that will fix known flaws and security vulnerabilities to your programs and operating systems. Configure home computers to be notified automatically of new patches as they become available in the future.

\* See below for a more thorough explanation of the above key points.

While Using Online Banking:

- Use a password that is as secure as possible. Avoid the obvious, such as birthdays, children's names, or words you find in a dictionary. Use a password with a variety of letters, numbers, and symbols. Use a different password for every site that mandates a password and change passwords every three to six months at a minimum
- E-mail is frequently unencrypted, so even if you access your financial information from a secured Web page, do not send sensitive information such as account numbers, passwords, and other personal information through e-mail. Make sure that your anti-virus software scans your incoming e-mail as it is received
- Protect personal information. Never respond to an e-mail asking for information such as your date of birth or Social Security number. If it seems suspicious, call the business at a phone number you know is correct
- Know with whom you're doing business. Read the "About Us" section of the site. It should provide information about the company, its history, and how to contact it. Watch out for copycat sites that mimic a legitimate site. Always ensure that you are really logging onto the correct Web site, particularly for banks and other financial institutions
- Always log off properly after you have completed your online business. Follow the secure area exit instructions to ensure the protection of your financial information

## Computer Security Tips

The following are recommended “Best Practices” to help prevent some of the common fraudulent activities that occur on the Internet including phishing, pharming and other scams that can lead to identity theft or unauthorized use of your online banking account.

### Anti-Virus

- Install and/or update antivirus software.
- Update antivirus signatures on a regular basis. Running updates once a day is recommended since new viruses and exploits are released daily.
- Run a virus scan of all of your files on a weekly basis. Most AV vendors use a scanning engine that actively scans files that are being used by you or your operating system. Running a weekly "Full Scan," will help catch any malicious software that may not be actively in use.

### Personal Firewall

- Enable Windows firewall (available in Microsoft Windows XP Service Pack 2 (SP2) or higher). There are other personal firewalls available through various vendors if you choose not to use Microsoft. Although you can disable Windows Firewall for specific internet and network connections, doing this increases the risk that the security of your computer might be compromised.
- A firewall does not detect or disable computer viruses and worms if they are already on your computer or stop you from opening e-mail with dangerous attachments. It will help block computer viruses and worms from reaching your computer and will ask for your permission to block or unblock certain connection requests.

### Anti-Spyware

- Install and/or update anti-spyware software. Anti-spyware software also helps keep unwanted software off your PC and can also detect software that may have been installed without your knowledge.
- Update anti-spyware signatures on a regular basis.
- Run a spyware scan of all of your files on a weekly basis. Most anti-spyware vendors use a scanning engine that actively scans files that are being used by you or your operating system and prevents certain unwanted modifications from occurring. Running a weekly "Full Scan," will help catch any malicious software that may not be actively in use.

### Patch Management

- Keeping your operating system and browser up to date is one of the easiest methods of keeping your computer safe on the internet.

- Periodically check your operating system's vendor for updates. Since the majority of home PC's run a version of Microsoft's Windows operating system it is a good idea to set your system to check and apply updates automatically.

## Browsing Habits

- If you are on a site that asks for personal information (social security number, account number, credit card number, etc.) check for the following on the web page:
  - Make sure the web address starts with https://
  - Look for a closed lock either by the address or down in the bottom frame of your browser. If that lock is missing, the page is not encrypted and your information can be seen as it passes across the internet.
  - Some browsers and the new version of Internet Explorer (version 7) use color coding in the address bar to let you know if the page is properly secured. Web pages use certificates to encrypt your data. Most use red as a page with a bad certificate and green to let you know that the certificate is valid. An address bar that is white in a browser that supports the color coding does not have a certificate. The current versions of Internet Explorer do not use this color coding even if the page is secured properly. Check with your browser vendor to find out the color coding used.
- Another good habit is to type the address of the page you are browsing in the address bar instead of following a link. Links can be spoofed to look valid but may take you to another site without your knowledge. Favorites can also be hijacked and altered to take you to the site that you did not intend to visit.
- Never write down usernames and passwords. If you do, make sure that they can be secured in a locked drawer. The most common place that passwords are found is on monitors, under keyboards and mouse pads, and in desk drawers.
- Make sure that your password is something that is easily remembered by you alone. Using combinations of uppercase and lowercase letters, numbers, and "special characters" is recommended. Special characters are symbols like @, %, \$, and punctuation marks or any other non-alphanumeric symbol. Changing your password will also make it harder for hackers or other people to guess your password. If you feel your user credentials have ever been compromised, immediately change your password.

## Recommended Best Practices and Reminders

- Upon completion of a Cash Management Batch, please send an e-mail to [dp@firstcitizensbank.com](mailto:dp@firstcitizensbank.com). Include in the e-mail the dollar amount of the batch, the number of transactions and the effective date. **Do not** include personal account information such as account numbers.
- Batches should be sent before 1:30 pm, two days prior to the effective date. This will help ensure transactions are received by receiving financial institutions by their effective date.

- In the event that any contact information (such as phone number, e-mail address, contact person, etc...) should change from the original information listed on your Cash Management contract, please notify the FI at [dp@firstcitizensbank.com](mailto:dp@firstcitizensbank.com) or toll free at 1-800-326-9486.
- ACH batches may be initiated between the hours of 6:00am and 6:00pm 7 days a week. Batches initiated on the weekend or a holiday will be processed on the first business day after. Transfers may be done between the hours of 6:00am and 7:00pm 7 days a week.
- When a batch is initiated and when a batch has been processed an e-mail will be sent to the e-mail address on the Cash Management account. **\*Because of the unpredictability of the internet, we cannot guarantee continuous access or uninterrupted delivery of email alerts. Because spam filters sometimes filter legitimate emails, you may need to enter the First Citizens Domain to your Safe Senders list in your email client.**
- The bank may restrict the use of Cash Management to a specific IP Address limiting access to your Cash Management account to a specific location. This may be done without notice or upon request. Any questions about this function please contact the administrators listed on the front cover of this manual.
- First Citizens Community Bank does not promote the use of the administrator login profile for daily transactional business. The administrator user account is provided to set up and administer the company Cash Management daily users within the system. It is recommended that system users be set up with only those system rights and limits as deemed necessary to perform their job function. Administrative rights should always be set to **NO** for daily users.

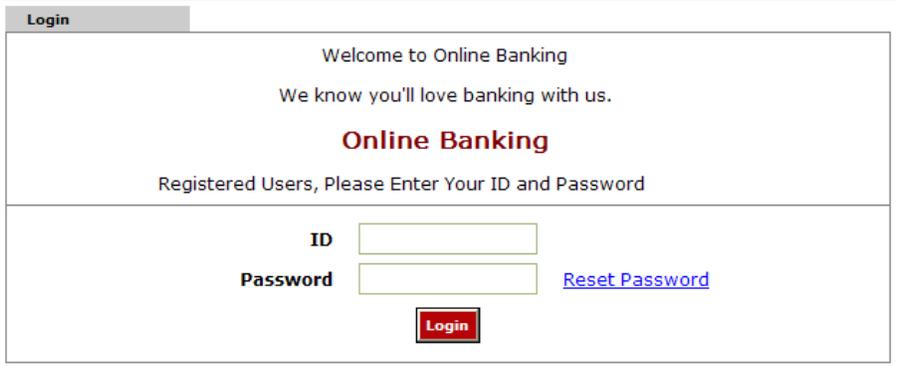
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## Logging In

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

Initial Sign On (for Company)



Login

Welcome to Online Banking  
We know you'll love banking with us.

**Online Banking**

Registered Users, Please Enter Your ID and Password

ID

Password  [Reset Password](#)

Login

### FIELD DESCRIPTIONS

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

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

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

### PROCEDURES

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

Type the appropriate Password in the Password field

Click **Submit**.

## Changing Your Password

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

**Information Message**

**Password Change Required.**

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Change your Password (required):

Enter your current Password:

Enter your new Password:

Reenter your new Password:

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Change your ID (optional):

Your current ID:

Enter your new ID:  NOTE: User name cannot begin with a number or contain special characters.

Reenter your new ID:

### FIELD DESCRIPTIONS

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

**Enter your new Password:** A 4-8 character alphanumeric password of your choice.

**Re-enter your new password:** Re-enter the 4-8 character alphanumeric password from the previous field.

### PROCEDURES

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

Type the new 4-8 character alphanumeric password of your choice, then click or tab to the next field.

Re-enter the exact 4-8 character alphanumeric password that you entered in the previous field.

Click **Submit**.

## Cash Management User Login Screen

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



Cash User Login

Cash Management ID

Cash Management Password

Login

### FIELD DESCRIPTIONS

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**Cash Management ID:** The unique ID establishes for each Cash Management User. IDs are case sensitive.

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

### PROCEDURES

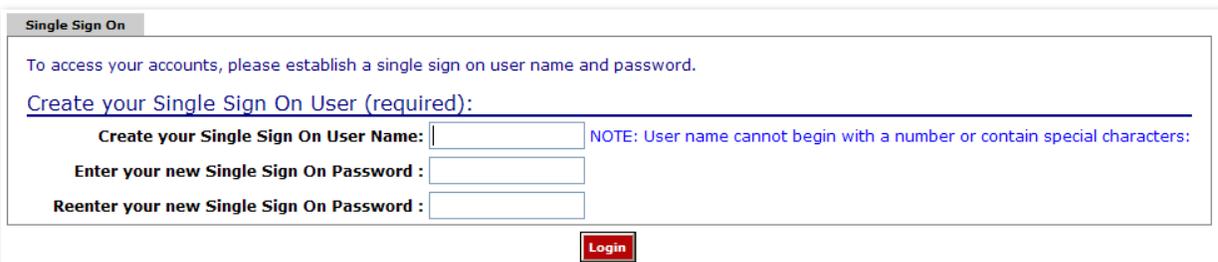
---

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

Type the appropriate Password in the Cash Management Password field.

Click **Login**.

## Cash Management User Single Sign-on (Contact FI to Request this Option)



Single Sign On

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

[Create your Single Sign On User \(required\):](#)

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

Enter your new Single Sign On Password:

Reenter your new Single Sign On Password:

Login

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

## Navigation



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

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

### *FIELD DESCRIPTIONS*

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

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

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

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

## Account Listing Page

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

Deposit Accounts <span>?</span>			
Account (click for details)	Balance:	Status:	
<a href="#">Payroll</a>	655,509.26		Select option... <input type="button" value="v"/>
<a href="#">Operations</a>	488,387.10		Select option... <input type="button" value="v"/>
<a href="#">Accounts Payable</a>	106,065.18		Select option... <input type="button" value="v"/>
<a href="#">Missouri Offices</a>	151,434.78		Select option... <input type="button" value="v"/>
<a href="#">Kansas Offices</a>	1,447,371.86	New	Select option... <input type="button" value="v"/>

Loan Accounts <span>?</span>			
Account (click for details)	Balance:	Status:	
<a href="#">Inventory</a>	35,000.00	Past due	Select option... <input type="button" value="v"/>

Customer Summary Information
5 Deposit accounts with a total balance of 2,848,768.18 1 Loan accounts with a total balance of 35,000.00
You last accessed your NetTeller account on Tuesday April 22, 2008 01:11:19 PM Central Time You have accessed NetTeller 36 times since Apr 17, 2008 01:06:56 PM <a href="#">Reset this counter</a>

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

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

### FIELD DESCRIPTIONS

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**Balance:** This is the account's real-time available balance.

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

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

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

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

## Account Activity Options

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

### Drop-Down Menu Activities

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

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

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

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

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

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

**Statements:** View your account statements. Statement history is available for up to 90 days.

## Transactions

NetTeller Bill Payment Cash Management Options  
Accounts **»Transactions** Transfers Stop Payments Statements  
»Current Transactions Download Search

### Transactions Sub-Menu Navigation Options

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**Current Transactions:** View recent transactions.

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

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

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

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

### FIELD DESCRIPTIONS

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

## Transfers



### Transfers Sub-Menu Navigation Options

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**New:** Schedule new funds transfers.

**Pending:** View, Edit, and Delete scheduled transfers.

**History:** View processed transfers.

A screenshot of the 'Transfer Funds' form. The form has a title bar with 'Transfer Funds' and a red question mark icon. On the right side of the title bar are three tabs: 'Schedule' (selected), 'Review', and 'Finish'. Below the title bar is a note: '\* Denotes required field'. The form contains several fields: '\* Transfer funds from:' with a dropdown menu showing 'Accounts Payable' and a link to 'Available Funds: 106,065.18'; '\* Transfer funds to:' with a dropdown menu showing 'Select option...'; 'Payment options:' with a dropdown menu showing 'None'; '\* Transfer amount:' with two input boxes separated by a decimal point; '\* Frequency:' with a dropdown menu showing 'One Time'; '\* Transfer Date:' with a date input box showing '04/23/2008' and a calendar icon; and 'Transfer memo:' with a text input box. At the bottom right of the form is a red 'Submit' button.

### PROCEDURES – Add Funds Transfer

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

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

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

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

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

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

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

*PROCEDURES – Review and Confirm Funds Transfer*

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The screenshot shows a window titled "Transfer Confirmation" with a navigation menu at the top containing "Schedule", "Review" (which is highlighted), and "Finish". A red question mark icon is visible in the top left corner of the window. The main content area displays the following information:

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

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

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

The screenshot shows the same "Transfer Confirmation" window, but now the "Review" tab is active. The content area displays the following information:

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

Transfer from account: Accounts Payable  
Transfer to account: Operations  
-----  
Transfer amount: \$500.00  
Date: January 29, 2007  
Transfer description: Internet banking transfer

Your transfer of funds has been scheduled.

\*\*\*\*\*  
CONFIRMATION NUMBER  
-----  
0126070015  
-----  
Please retain this number for your reference  
\*\*\*\*\*

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

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

## Stop Payments

NetTeller	Bill Payment	Cash Management	Options	
Accounts	Transactions	Transfers	» Stop Payments	Statements
» New	Current			

### Stop Payment Sub-Menu Navigation Options

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**Current:** View Stop Payment placed on the selected account.

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

### PROCEDURES – Add a Stop Payment

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

**Check Date:** Enter the date the check was issued.

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

**Amount:** Enter the dollar amount of the check.

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

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

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

*PROCEDURES – Review and Confirm Stop Payment*

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The screenshot shows a web interface for adding a stop payment. At the top, there is a tab labeled "New Stop Payment" with a red question mark icon. To the right, there are three navigation tabs: "Enter", "Review" (which is highlighted with a dark underline), and "Finish". The main content area contains the following text:

Add Stop Payment for Account: **Accounts Payable**  
Check Date: **04/23/2008**  
Start Check Number: **100234**  
End Check Number: **0**  
Begin Amount: **\$500.00**  
End Amount: **\$0.00**  
Payee: **John Q. Public**  
Remarks: **Lost Check**

At the bottom of the form, there are two red buttons: "Edit" and "Confirm".

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

This screenshot is similar to the previous one, showing the "New Stop Payment" form in the "Review" stage. The navigation tabs "Enter", "Review", and "Finish" are present at the top right. The main content area contains the following text:

Add Stop Payment for Account: **Accounts Payable**  
Check Date: **042308**  
Start Check Number: **100234**  
End Check Number: **0**  
Begin Amount: **\$500.00**  
End Amount: **\$0.00**  
Payee: **John Q. Public**  
Remarks: **Lost Check**

Below the remarks, there is a "Signature:" label followed by a horizontal line for input.

At the bottom of the form, there is a single red button labeled "Add Another Stop".

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

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

## Statements



View Statements for:  ▾

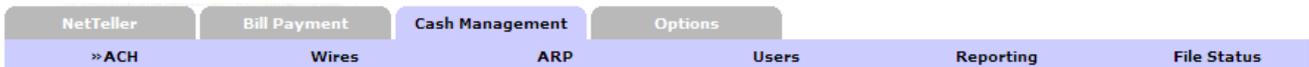
View Statements <span>?</span>	
Statement Date:	Description:
09/15/2008	This is your statement
08/15/2008	This is your statement
07/15/2008	This is your statement

Statement History is available for 90 days. Statements are available in three formats:

- PDF
- Text
- HTML

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

## Cash Management



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

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

## ACH

### PROCEDURES – Create an ACH Batch

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



Create new batch for: Select Company

- Select Company
- COOK4FUN
- PUMPERNICKEL CO

**Step 2: Batch Header.** Enter batch header information.

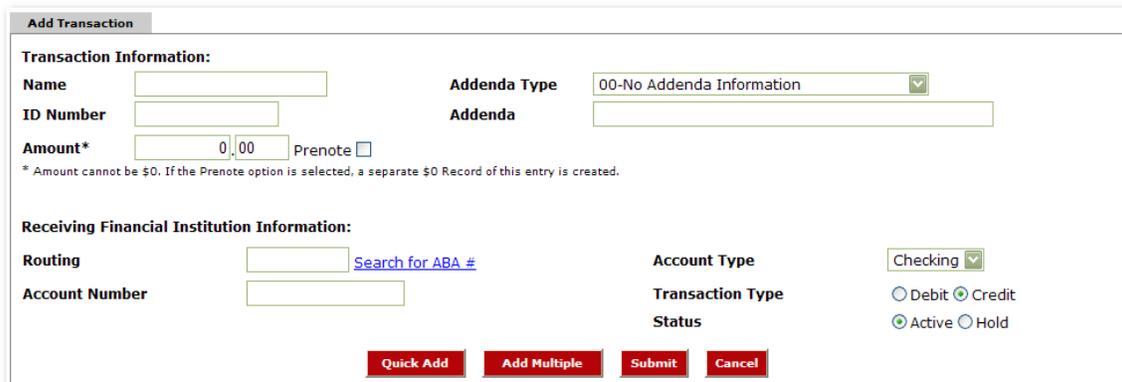


**New Batch** ?

<b>Batch Name:</b>	<input type="text"/>	<b>SEC Code:</b>	PPD - Prearranged Payments and Deposits
<b>Company:</b>	Chihuahua Rescue	<b>Company Id:</b>	7154821648
<b>Discretionary Data:</b>	PAYROLL	<b>Entry Description:</b>	PAYROLL

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

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



**Add Transaction**

**Transaction Information:**

<b>Name</b>	<input type="text"/>	<b>Addenda Type</b>	00-No Addenda Information
<b>ID Number</b>	<input type="text"/>	<b>Addenda</b>	<input type="text"/>
<b>Amount*</b>	<input type="text" value="0,00"/> Prenote <input type="checkbox"/>		

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

**Receiving Financial Institution Information:**

<b>Routing</b>	<input type="text"/> <a href="#">Search for ABA #</a>	<b>Account Type</b>	Checking
<b>Account Number</b>	<input type="text"/>	<b>Transaction Type</b>	<input type="radio"/> Debit <input checked="" type="radio"/> Credit
		<b>Status</b>	<input checked="" type="radio"/> Active <input type="radio"/> Hold

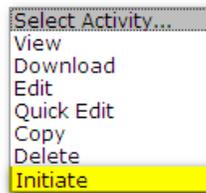


## PROCEDURES – Initiate an ACH Batch

### Single Batch

#### ACH Companies that require a balanced batch

Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch is in balance.



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

Initiate Batch		View <a href="#">10</a>   <a href="#">20</a>   <a href="#">50</a>   <a href="#">100</a>   <a href="#">All</a>   <a href="#">Search</a>				
<b>Batch Name:</b>	Test Batch	<b>SEC Code:</b>	PPD			
<b>Company:</b>	Gabby's Treats	<b>Company Id:</b>	7164946464			
<b>Discretionary Data:</b>	PAYROLL	<b>Entry Description:</b>	PAYROLL			
Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
Debbie Wood	3213210231	0321051231	101102315	\$700.00	CR	
Pete Hopkins	320321023	654321231	101102315	\$500.00	CR	Y
Offset	321230231	3	101002716	\$700.00	DR	
				<b>Total Debits: \$700.00</b>	<b>Total Credits: \$700.00</b>	
<b>Select Effective Date:</b> <input type="text" value="Wednesday, April 30, 2008"/>						
<b>Reset amounts to \$0.00 after processing batch:</b> <input type="checkbox"/>						
<input type="button" value="Initiate"/> <input type="button" value="Cancel"/>						

Please note the following ACH Processing Deadlines:

**Credit Entries:** Transmission of a File: until 1:30 PM two (2) business days prior to effective date.

**Debit Entries:** Transmission of a File: until 1:30 PM two (2) business days prior to effective date.

**“Business Day”** is a day First Citizens Community Bank is open to the public for conducting substantially all of its business (other than Saturday, Sunday, or holidays).

**“Effective Date”** must be a business day, or the record will be processed on the first business day following the effective date.

### ACH Companies that require offset account (alternate)

Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch has debits only or credits only.

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

Select the offset account number.

**Initiate Batch** ? Total Transactions: 2 View [10](#) | [20](#) | [50](#) | [100](#) | [All](#) | [Search](#)

<b>Batch Name:</b>	March Payroll	<b>SEC Code:</b>	PPD
<b>Company:</b>	Training Inc.	<b>Company Id:</b>	7141414141
<b>Discretionary Data:</b>	PAYROLL	<b>Entry Description:</b>	PAYROLL
		<b>Restrict Batch:</b>	<input type="checkbox"/>

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
John Smith	S7474	1545658	082901855	\$1,000.00	CR	
Paul Jones	J6589	6548415	082901855	\$1,000.00	CR	

**Total Debits: \$0.00**    **Total Credits: \$2,000.00**

Select Effective Date:

Select Offset Account:

Reset amounts to \$0.00 after processing batch:

## ACH Companies that require offset account for net difference

Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch has debits and credits whose amounts do not balance.

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

**Initiate Batch** ? Total Transactions: 3 View [10](#) | [20](#) | [50](#) | [100](#) | [All](#) | [Search](#)

<b>Batch Name:</b>	Mar Payroll	<b>SEC Code:</b>	PPD
<b>Company:</b>	Trainer Co.	<b>Company Id:</b>	7151515151
<b>Discretionary Data:</b>	PAYROLL	<b>Entry Description:</b>	PAYROLL
		<b>Restrict Batch:</b>	<input type="checkbox"/>

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
John Smith	S4587	6581458	082901855	\$1,000.00	CR	
Paul Jones	J6545	1548451	082901855	\$800.00	CR	
Train & Associates	T2658	5465841	082901855	\$1,100.00	DR	

**Total Debits: \$1,100.00**    **Total Credits: \$1,800.00**

**Select Effective Date:**

**Select Offset Account:**

**Reset amounts to \$0.00 after processing batch:**

## Quick Initiate

This allows multiple batches to be initiated at the same time.

### ACH Companies that require a balanced batch

Click the box for each batch to be initiated on the batch listing page. Click **Initiate Selected**.

The screenshot shows the 'ACH Batch List' interface. At the top right, it says 'View 10 | 20 | 50 | 100'. The table has columns: Status, Batch Name, Type, Company, Debit, Credit, and an action menu. Four rows are visible, all with 'Ready' status. The first row has a checked checkbox. Below the table is a blue button labeled 'Initiate Selected'.

Status	Batch Name	Type	Company	Debit	Credit	
<input checked="" type="checkbox"/>	Ready alert	PPD	Chihuahua Rescue	\$5.00	\$5.00	Select option...
<input type="checkbox"/>	Ready special name	PPD	Chihuahua Rescue	\$900.00	\$900.00	Select option...
<input type="checkbox"/>	Ready July Payroll	PPD	Chihuahua Rescue	\$100.00	\$200.00	Select option...
<input checked="" type="checkbox"/>	Ready Payroll	PPD	Chihuahua Rescue	\$10.00	\$10.00	Select option...
				<b>Total \$1,015.00</b>	<b>\$1,115.00</b>	

Select effective date for each batch. Click **Initiate**.

The screenshot shows the 'Quick Initiate' dialog box. It has a checkbox for 'Apply Effective Date to all Batch records?' and a 'Select Date' dropdown. The table has columns: Batch, Type, CompanyName, Reset Records\*, Debit, Credit, Effective Date. Two rows are visible: 'alert' and 'Payroll'. Below the table is a note 'Reset amounts to \$0.00 after processing batch' and two buttons: 'Initiate' and 'Cancel'.

Batch	Type	CompanyName	Reset Records*	Debit	Credit	Effective Date
alert	PPD	Chihuahua Rescue	<input type="checkbox"/>	\$5.00	\$5.00	Select Date
Payroll	PPD	Chihuahua Rescue	<input type="checkbox"/>	\$10.00	\$10.00	Select Date
				<b>Total \$15.00</b>	<b>\$15.00</b>	

### ACH Companies that require offset account

Click the box for each batch to be initiated on the batch listing page. Click **Initiate Selected**.

The screenshot shows the 'ACH Batch List' interface. At the top right, it says 'Total Batches: 5' and 'View 10 | 20 | 50 | 100'. The table has columns: Status, Batch Name, Type, Company, Debit, Credit, and an action menu. Five rows are visible, all with 'Ready' status. The second, third, and fourth rows have checked checkboxes. Below the table is a blue button labeled 'Initiate Selected'.

Status	Batch Name	Type	Company	Debit	Credit	
<input type="checkbox"/>	Ready April Bonus	PPD	Trainer Co.	\$300.00	\$1,000.00	Select option...
<input checked="" type="checkbox"/>	Ready Bonus	PPD	Training Inc.	\$0.00	\$1,000.00	Select option...
<input checked="" type="checkbox"/>	Ready Mar Payroll	PPD	Trainer Co.	\$1,100.00	\$1,800.00	Select option...
<input checked="" type="checkbox"/>	Ready March Payroll	PPD	Training Inc.	\$0.00	\$2,000.00	Select option...
<input type="checkbox"/>	Ready Payroll	PPD	Chihuahua Rescue	\$2,000.00	\$2,000.00	Select option...
				<b>Total \$3,400.00</b>	<b>\$7,800.00</b>	

Select effective date and offset account for each batch. Click **Initiate**.

The screenshot shows the 'Quick Initiate' dialog box. It has a checkbox for 'Apply Effective Date to all Batch records?' and a 'Select Date' dropdown. The table has columns: Batch, Type, CompanyName, Reset Records\*, Debit, Credit, Effective Date, and Offset Account. Two rows are visible: 'Bonus' and 'March Payroll'. Below the table is a note 'Reset amounts to \$0.00 after processing batch' and two buttons: 'Initiate' and 'Cancel'.

Batch	Type	CompanyName	Reset Records*	Debit	Credit	Effective Date	Offset Account
Bonus	PPD	Training Inc.	<input type="checkbox"/>	\$0.00	\$1,000.00	Select Date	xxxxxxxxxxxx1102 D
March Payroll	PPD	Training Inc.	<input type="checkbox"/>	\$0.00	\$2,000.00	Select Date	xxxxxxxxxxxx1102 D
				<b>Total \$0.00</b>	<b>\$3,000.00</b>		

**ACH Companies that require offset account for net difference**

Click the box for each batch to be initiated on the batch listing page. Click **Initiate Selected**.

ACH Batch List				Total Batches: 5		View <a href="#">10</a>   <a href="#">20</a>   <a href="#">50</a>   <a href="#">100</a>
Status:	Batch Name: /	Type: Company:	Debit:	Credit:		
<input checked="" type="checkbox"/>	Ready April Bonus	PPD Trainer Co.	\$300.00	\$1,000.00	Select option... ▼	
<input type="checkbox"/>	Ready Bonus	PPD Training Inc.	\$0.00	\$1,000.00	Select option... ▼	
<input checked="" type="checkbox"/>	Ready Mar Payroll	PPD Trainer Co.	\$1,100.00	\$1,800.00	Select option... ▼	
<input type="checkbox"/>	Ready March Payroll	PPD Training Inc.	\$0.00	\$2,000.00	Select option... ▼	
<input type="checkbox"/>	Ready Payroll	PPD Chihuahua Rescue	\$2,000.00	\$2,000.00	Select option... ▼	
			<b>Total \$3,400.00</b>	<b>\$7,800.00</b>		

**Initiate Selected**

Select effective date and offset account for each batch. Click **Initiate**.

Quick Initiate		<input type="checkbox"/> Apply Effective Date to all Batch records?		Select Date		
Batch	TypeCompanyName	Reset Records*	Debit	Credit	Effective Date	Offset Account
April Bonus	PPD Trainer Co.	<input type="checkbox"/>	\$300.00	\$1,000.00	Select Date	xxxxxxxxxxxx1102 D
Mar Payroll	PPD Trainer Co.	<input type="checkbox"/>	\$1,100.00	\$1,800.00	Select Date	xxxxxxxxxxxx1102 D
			<b>Total \$1,400.00</b>	<b>\$2,800.00</b>		

Reset amounts to \$0.00 after processing batch

**Initiate** **Cancel**

## Batch List

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

### ACH Statuses:

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

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

**Initiated:** Batch has been sent to Financial Institution.

**Processed:** Financial institution has moved batch to ACH warehouse.

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

**Initiate Selected**

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



**View:** List of transactions within batch.

**Download:** Export batch to PDF or NACHA file format.

**Edit:** Change or add transactions to the batch.

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

**Copy:** Creates an exact duplicate of the selected batch.

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

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

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

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

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

**Upload ACH File** ?

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

File Name:

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

**Add Tax Payment**

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

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

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

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

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

**Search Records**

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

## ACH Import (Optional)

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

The screenshot shows a web form titled "CSV ACH File Format". At the top, there is a dropdown menu labeled "Select Upload Format to Create/Edit:" with "CSV File Layout" selected. Below this, there are several fields with dropdown menus: "Name:", "ID Number:", "Routing Number:", "Account Number:", "Amount:", and "\*Transaction Code:". A note below these fields states: "\*NOTE: If your file does not contain Transaction Codes, provide the following:". Underneath the note, there are four input fields: "Account Type:" (with a dropdown), "Checking Equals" (with a text input), "Saving Equals" (with a text input), "Transaction Type:" (with a dropdown), "Debit Equals" (with a text input), and "Credit Equals" (with a text input). At the bottom of the form, there are two buttons: "Save" and "Reset".

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

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

**Step 4:** Browse for file.

**Step 5:** Click **Import**.

The screenshot shows a web form titled "Import File - Payroll 5-1". The form contains two paragraphs of instructional text. The first paragraph says: "Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type." The second paragraph says: "Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#)." Below the text, there are two fields: "Import File Type:" with a dropdown menu labeled "Select Format", and "Select File:" with a text input field and a "Browse..." button. At the bottom of the form, there is a red "Import" button.

# Wires

NetTeller	Bill Payment	Cash Management	Options		
ACH	» Wires	ARP	Users	Reporting	File Status
Transmit	» Edit/Add	Transmit Templates			

## PROCEDURES – Add a Wire Transfer

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

The image shows a screenshot of a web application interface for defining a new wire. The main window is titled "Define New Wire" and contains several sections of input fields:

- General Wire Information:** Wire Name: [text input]
- Credit Account Information:** Credit Account Number: [text input], Credit Account Name: [text input], Credit Account Address: [text input]
- Receiving Bank Information:** Receiving Bank ABA Number: [text input] with a "Search for ABA Number" link, Receiving Bank Name: [text input], Receiving Bank Address: [text input]
- Wire Information:** Remarks: [text input]
- Repetitive Wire/Code:** [checkbox]
- Amount:** [text input] . [text input]

At the bottom of the main form are "Submit" and "Cancel" buttons. An "ABA Lookup - Wires" pop-up window is overlaid on the right side, showing a search interface with fields for ABA Number, Bank Name, Short Name, City, and State. It includes "Submit" and "Close" buttons and a legend explaining the search criteria: a green checkmark indicates a partial match (e.g., "Ring" finds "The Springfield Bank"), and a blue checkmark indicates an exact match.

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

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

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

### *PROCEDURES – Transmit a Wire Transfer*

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

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

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

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

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

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

Wire Password

**Transmit** **Cancel**

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

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

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

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

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

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

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

**History:** View processed wires.

View Wire History for:  

Wire History for 03/23/2008 to 04/22/2008  View [7 Days](#) | [15 Days](#) | 30 | [Search](#)

Wire Name:	Transmitted:	Amount:	Rep Code:	Receiving Account Number:	Receiving FI:
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## ARP

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

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

View items for: Money Mk 0002				
View/Work ARP Items				
Check Number	Amount	Pay	Protected	View
0	500.00	<input checked="" type="checkbox"/>		<a href="#">View</a>
<input type="button" value="Submit"/>				

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

**View Positive Pay Item**

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

## Download:

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

View Download for: Full Recon		
<b>ARP Download</b>		
FileName	Description	
PDCK431102	Paid Items from previous business day	<a href="#">Download</a>

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

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

**Upload Positive Pay Files** ?

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

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

**Upload file for:**

**Upload File Type:**

**Select File:**

### Manual Entry

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

**Upload ARP File** ?

**Enter items for:**

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"/>

1 2 3 4 5 6 7 8 >

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

**Fixed Position:**

Edit File Format
?

	Begin		End				
Account Number:	<input type="text"/>		<input type="text"/>				
Account Type:	<input type="text"/>		<input type="text"/>	Chk <input type="text"/>	Sav <input type="text"/>	Christmas Club <input type="text"/>	GL <input type="text"/>
Debit / Credit:	<input type="text"/>		<input type="text"/>	Debit Indicator <input type="text"/>	Credit Indicator <input type="text"/>		
Item Number:	<input type="text"/>		<input type="text"/>				
Item Amount:	<input type="text"/>		<input type="text"/>				
Issue Date:	<input type="text"/>		<input type="text"/>	Date Format	<input type="text" value=""/>		
Void Date:	<input type="text"/>		<input type="text"/>	Date Format	<input type="text" value=""/>		
Payee:	<input type="text"/>		<input type="text"/>				
Payee Address 1:	<input type="text"/>		<input type="text"/>				
Payee Address 2:	<input type="text"/>		<input type="text"/>				
Payee Address 3:	<input type="text"/>		<input type="text"/>				
Payee Address 4:	<input type="text"/>		<input type="text"/>				
Void Indicator:	<input type="text"/>		<input type="text"/>	Yes Indicator	<input type="text" value=""/>		
Stop Indicator:	<input type="text"/>		<input type="text"/>	Yes Indicator	<input type="text" value=""/>		

Save
Reset
Cancel

**CSV:**

Edit File Format
?

Account Number:	<input type="text" value="Select Option..."/>						
Account Type:	<input type="text" value="Select Option..."/>	Chk <input type="text"/>	Sav <input type="text"/>	Christmas Club <input type="text"/>	GL <input type="text"/>		
Debit / Credit:	<input type="text" value="Select Option..."/>	Debit Indicator <input type="text"/>	Credit Indicator <input type="text"/>				
Item Number:	<input type="text" value="2"/>						
Item Amount:	<input type="text" value="4"/>						
Issue Date:	<input type="text" value="1"/>	Date Format	<input type="text" value="mmddyy"/>				
Void Date:	<input type="text" value="Select Option..."/>	Date Format	<input type="text" value=""/>				
Payee:	<input type="text" value="3"/>						
Payee Address 1:	<input type="text" value="Select Option..."/>						
Payee Address 2:	<input type="text" value="Select Option..."/>						
Payee Address 3:	<input type="text" value="Select Option..."/>						
Payee Address 4:	<input type="text" value="Select Option..."/>						
Void Indicator:	<input type="text" value="Select Option..."/>	Yes Indicator	<input type="text" value=""/>				
Stop Indicator:	<input type="text" value="Select Option..."/>	Yes Indicator	<input type="text" value=""/>				

Save
Reset
Cancel

## Steps for Uploading an ARP file

**Step 1:** Select type of file.

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

**Upload Positive Pay Files** ?

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

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

**Upload file for:** Full Recon PosPay

**Upload File Type:** CSV File

**Select File:** \\Kcserver\user directories

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

**Uploaded Files** ?

File Name:	Format:	Type:	Related Account:	Upload Date:	Status:
Sample CSV.csv	Comma	ARP	Full Recon PosPay	04/23/2008	<a href="#">View Details</a>

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

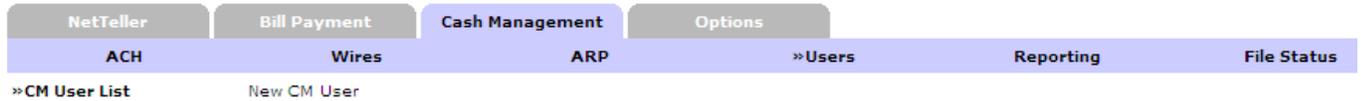
**Upload Results** ?

Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	0000008000	04/20/08	Mary Smith And Bros Inc	\$2.50
Successful	0000008001	04/20/08	Joe Jones	\$3.01
Successful	0000008002	04/20/08	Al Allen	\$8.74
Successful	0000008003	04/20/08	Sue Park	\$6.78
<b>Total:</b>				<b>4 Checks \$21.03</b>

# Users

## PROCEDURES – Set up a new Cash Management User

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



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

**Cash User Settings** ?

\* Denotes required field

\* **User Name:**

\* **User ID:**

\* **Administration:**  ▼

\* **Password:**

\* **Wire Password:**

**Allow User Download:**

**Hold User:**

**E-mail Address:**

Access Times	Begin Time (hh:mm AM/PM)			End Time (hh:mm AM/PM)		
Monday	12	01	AM	11	59	PM
Tuesday	12	01	AM	11	59	PM
Wednesday	12	01	AM	11	59	PM
Thursday	12	01	AM	11	59	PM
Friday	12	01	AM	11	59	PM
Saturday	12	01	AM	11	59	PM
Sunday	12	01	AM	11	59	PM

**Daily ACH Limit:**

**Transfer Limit:**

**Dual Wire Control:**

**Per Wire Limit:**

**Daily Wire Limit:**

**Dual Wire Control Limit:**

**Display/Download ACH**     
  **Edit ACH**     
  **Import Transaction**  
 **Full ACH Control**     
  **Upload ACH**     
  **Update Transaction**  
 **Initiate ACH**     
  **Delete ACH**     
  **Restricted Batch Access**

**User Name:** Name of Cash Management User.

**User ID:** Sign on for Cash Management User.

**Administration:**

**No:** User cannot create/edit Cash Management Users. User cannot change settings.

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

**Partial:** Can change NetTeller settings (alias, password, email and account settings) but cannot create/edit Cash Management Users.

**View:** View-only authority. User cannot change any settings or Users.

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

**Wire Password:** 4-digit number needed to transmit a wire transfer to bank.

**Allow User Download:** Download and print prior day activity.

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

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

**Access Times:** Establish specific time frames Cash Management User can sign in.

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

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

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

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

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

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

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

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

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

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

**Upload ACH:** Upload NACHA files into ACH.

**Initiate ACH:** Send batch to Financial Institution for processing.

**Delete ACH:** Remove ACH batch from system.

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

**Update Transaction:** Upload transaction file into ACH. This will change dollar amount only for matching transactions, not create new transactions.

**Step 4:** Complete the Default Settings.

The image shows two screenshots of a web application interface. The top screenshot is titled "Cash User Setting" and shows a configuration page for a "New User". It contains three columns of checkboxes. The first column includes "Transaction Inquiry" (unchecked), "Statement Inquiry" (checked), "Current Day Balance" (unchecked), "Prior Day Balance" (unchecked), "Stop Inquiry" (checked), "Stop Additions" (checked), and "Work ACH Exceptions" (unchecked). The second column includes "Define Non-Rep Wires" (checked), "Edit Non-Rep Wires" (checked), "Define Rep Wires" (checked), "Edit Rep Wires" (checked), "Transmit Wires" (checked), "NetTeller Bill Pay" (unchecked), and "View Rates" (checked). The third column includes "Upload Positive Pay" (unchecked), "Work Positive Pay Items" (unchecked), "Download ARP File" (unchecked), "Upload ARP" (unchecked), "Work ARP Items" (unchecked), "Transfers" (checked), and "Order Checks" (unchecked). The bottom screenshot is titled "Select Accounts" and shows a configuration page with three columns of checkboxes. The first column includes "Select All" (unchecked), "Inventory" (checked), "Petty Cash" (checked), and "Savings" (unchecked). The second column includes "Operations" (checked) and "Personal" (checked). The third column includes "Payroll" (checked) and "Business" (checked). At the bottom of this screen are "Submit" and "Cancel" buttons.

**Transaction Inquiry:** View list of transactions

**Statement Inquiry:** View available NetTeller statements.

**Current Day Balance:** View current balance and activity totals.

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

**Stop Inquiry:** View information on existing stop payments.

**Stop Additions:** Enter new stop payments.

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

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

**Define Rep Wires:** Create wire templates.

**Edit Rep Wires:** Modify/delete wire templates.

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

**NetTeller Bill Pay:** Access bill pay module.

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

**Positive Pay Options:** Does not apply to SilverLake.

**Download ARP File:** View/Print reconciliation files.

**Upload ARP:** Send issued items file to Financial Institution.

**Work ARP Items:** Determine to pay or return items that do not match issued items file.

**Transfers:** Move money between accounts.

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

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

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

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

**Cash User Settings** ?

User: admin  
View Access for Account: Payroll

Per Wire Limit: 999999999.00  
Daily Wire Limit: 999999999.00  
Dual Wire Control:   
Dual Wire Control Limit: 0.00

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

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

**Edit Wire Controls:** Modify Default Wires Settings for account.

**Edit Access Rights:** Modify Default Access Rights for account.

**Step 6:** New User will be held Pending Approval

Financial Institution will contact Administrator at the Phone Number provided to activate the new Cash Management User.

Cash User Listing		
User Name:	User ID:	Status:
Company Admin	admin	OK
Sample User	user	Pending Approval

From: [Redacted] Sent: Tue 3/16/2010 8:19 AM  
 To: [Redacted]  
 Cc:  
 Subject: New/Modified Cash User Notification

Notice: Be aware of fraud!

The user, user, has been created or modified by admin. For security reasons, this user's access has been suspended pending our approval.

Please contact the Yellow Brick Bank to activate this user. If you did not create this user, please contact immediately at 913-555-1234.

Thank you for your business.

## Reporting

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

Prior Day Information		
Prior Account Information		
<b>Payroll / Chihuahua Rescue</b>		
Close of Business.....	June 19, 2009	
Available Balance....	50,436.80	Prior Day Activity
Collected Balance....	50,436.80	Debits Credits
Ledger Balance.....	50,436.80	ACH Items
Hold Amount.....	0.00	0.00 0.00
		Inclearing
		10.00 0.00
One-day Float.....	0.00	Over-the-counter
Two-day Float.....	0.00	0.00 700.00
Three-day Float.....	0.00	
Over 3-day Float.....	0.00	Wires
		0.00 0.00
		Transfers
		0.00 0.00
		Total
		10. 700.00

**Current Day:** Displays balance information and activity totals for current business day.

Current Day Information		Current Account Information	
<b>Operations / Chihuahua Rescue</b>			
As of Date..... January 26, 2007		Current Day Activity	
		Debits	Credits
Available Balance....	488,387.10		ACH Items
Collected Balance....	3,497.44-	0.00	0.00
Ledger Balance.....	488,387.10		
Hold Amount.....	0.00		Inclearing
		0.00	0.00
			Over-the-counter
		8,715.46	500,600.00
			Wires
		0.00	0.00
			Transfers
		0.00	0.00
			Total
		8,715.46	500,600.00
	<b>Current Day Activity</b>	<b>938,987.10</b>	

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

**Download Cash User** ?

To download:

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

To view:

1. Left-click on the link below.

[Cash Management data](#)

## File Status

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

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

**Refresh List**

## Options

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

NetTeller	Bill Payment	Cash Management	<b>Options</b>
» Personal	Account	Display	Alerts

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

**Modify Personal Settings** ?

**Current Email Address:** jkesler@jackhenry.com

**Change Email Address:**

**Reenter New Email Address:**

**Password Reset Question:** college town

**Password Reset Answer:** fayetteville

**Modify Login Information**

**NetTeller ID** jen cm

Enter New

Enter New Again

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

**NetTeller Password**

Enter Current

Enter New

Enter New Again

**NOTE:** Password must be AlphaNumeric 4 - 8 characters.

**Cash Management Password:** Enter Current

Enter New

Enter New Again

**NOTE:** Password must be AlphaNumeric 4 - 8 characters.

**Cash Management Wire Password:**

Enter Current

Enter New

Enter New Again

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

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

**Display:** Edit default view settings.

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

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

<b>Current Event Alerts</b> ?		<a href="#">Edit Event Alerts</a>
When the following Occurs:		Alert me:
<b>There are currently no Event Alerts set up.</b>		
<b>Current Balance Alerts</b> ?		<a href="#">Add Balance Alerts</a>
When Balance In:	Goes:	Amount:
		Alert Me:
<b>There are currently no Balance Alerts set up.</b>		
<b>Current Item Alerts</b> ?		<a href="#">Add Item Alert</a>
When Item number clears:	Account:	Alert Me:
<b>There are currently no Item Alerts set up.</b>		
<b>Current Personal Alerts</b> ?		<a href="#">Add Personal Alert</a>
On the following date:	Remind me of:	Alert me:
<b>There are currently no Personal Alerts set up.</b>		