

Contents

Introduction Navigating Cash Management

1.1	Control Functions	2
1.1.1	Supervisor Functions	2
	Company Info	3
	User Info	5
	Category Info	7
1.1.2	Authorize Transactions	8
2.1	Payments and Collection Functions	9
	ACH Payments	10
	Single ACH Payments	16
	Payroll Payments	17
	Domestic Wire Transfer Requests	24
	International Wire Transfer Requests	27
	ACH Receipts	35
	Single ACH Receipts	36
	ACH Collections	37
	Re-Present Checks	48
2.2	Information Function	49

Introduction

Cash Management is a suite of online services specifically designed to help business members easily and efficiently meet their financial management needs. The tools in this suite can be broken down into three categories: control functions, payments and collection functions and information functions.

Control Functions

Cash Management offers several tools that allow companies to manage the risk and security of their own accounts. These tools include:

- **Dual control** allows one user to draft payments while another authorizes those payments.
- **Supervisor functions** allow companies to configure the system as well as grant specific access rights to different employee groups.

Payments and Collection Functions

The primary advantage to companies who use Cash Management is that they can initiate payments and collections in multiple ways.

- **Pay Bills** - While some Bill Payments occur electronically, others are processed as paper drafts. The advantage of paper draft payments is that they are relatively inexpensive to initiate. However, there are two disadvantages of paper drafts: they can be slow and the originator does not control when the check actually clears.
- **ACH (Automated Clearing House)** - ACH payments combine the cost-effectiveness of writing checks with the timely posting of wire transfers. Like wire transfers, ACH payments move through the Federal Reserve System. Therefore, the originator controls when a payment will post to the receiving account—usually in one or two business days. Unlike wire transfers, ACH is relatively inexpensive.
- **Wire Transfers** - Companies can move funds very rapidly, posting payments to the receiving account on the same day. The recipients can be either domestic or international.

Information Function

In addition to accessing balance and history information, placing stop pays, ordering checks and reconciling accounts, companies can also initiate transactions by sending a secure file to the credit union electronically.

Navigating Cash Management

Once inside the Internet Banking System (IBS), companies will notice is a row of navigation buttons. These buttons are also referred to as the Main Menu buttons. The Main Menu buttons are fixed at the top of each interior page. Each Main Menu button sends you to the relevant portion of Internet Banking except for the "Exit" button, which logs you out of the secure Online Business Banking session and returns you to the credit union's Business Services home page.



Each Main Menu topic also has an associated set of Sub-Menu buttons immediately below the Main bar. The sub-menu buttons below are found under the Main Menu topic "Cash Manager" (the buttons shown here are based upon features activated during implementation). The active button is highlighted.



Note that the first Submenu button is always the default Submenu when a different Main menu button is selected.



1.1 Control Functions

The Supervisor Functions allow companies to control individual user rights and responsibilities. Every company, once given access to Cash Management by the credit union, will have at least one supervisor on its staff. That person is responsible for managing the other Cash Management users within that company.



The Supervisor is responsible for three areas of management:

Company Info

- Adding and maintaining company information, including all subsidiary information specific to that company.

User Info

- Managing users and the accounts and features those users can access.

Category Info

- Managing categories and recipient classifications across payment types.

1.1.1 Supervisor Functions

Action	Additional Information
1.0 Managing	

Company Information.

Company Info

NOTE: This is a very important first step that must be performed by the supervisor before Cash Management transactions can be submitted.

Click on the main company or subsidiary that you wish to edit.

Company Information for Training Company

Main Company
[Training Company](#) (1234 Main Street Austin, TX 78759 IRS-TIN:123456789)

Subsidiaries (If Any)

[Add A Subsidiary](#)

At first, "Main Company" will be the only listing available. Once the supervisor logs in, he or she will be able to set up subsidiaries.

Company Information for Training Company

Main Company
[Training Company](#) (1234 Main Street Austin, TX 78759 IRS-TIN:123456789)

Subsidiaries (If Any)
[Doggy Day Care](#) (1234 S Congress Ave Austin, TX 78704 IRS-TIN:123456789)
[Tony's Pizza](#) (123 Any Street Austin, TX 78759 IRS-TIN:123456789)

[Add A Subsidiary](#)

1.1 Entering and Editing Company Information.

Enter the relevant information and press the "Submit" button when finished.

Edit Company Information

Nickname	<input type="text" value="Main Company"/>
Full Name	<input type="text" value="My Great Enterprise"/>
Address	<input type="text" value="1234 Anystreet"/>
City, ST Zip	<input type="text" value="Any City, ST 12345"/>
ACH Name	<input type="text" value="My Great Enterprise"/>
Federal Tax ID	<input type="text" value="123456789"/>
Federal Tax Region	<input type="radio"/> North <input type="radio"/> South

Nickname - The name used to quick identify a particular company or subsidiary.

Full Name – The official name of the company or subsidiary.

Address – The company or subsidiary business address.

ACH Name - The name that will appear in electronic funds transfer (ACH) files—up to 22 characters in length.

Federal Tax ID - The company or subsidiary's Federal tax ID number.

NOTE: This Tax ID must be accurately filled in for every company and subsidiary. It is used to populate the "Originating Company ID" field in ACH files submitted by the company. It should be 9-digits in length (the Online Business Banking system will automatically prefix a "1" to the Tax ID in the ACH record).

Federal Tax Region - The region (North or South) as defined by the state in which the

User TONY2

Account Rights	
Checking #672	Full
Checking #6712	Deposit-Only
Savings #204818	Full
Savings #424465	Full
Loan #834428575710	Full
Loan #43441857319	Full
#6445056842	Full

Table 1: Account Rights Options

Account Right	Description
Deposit Only	The user can only deposit funds into the account. All other access (balance, history, transfer from and bill pay) is restricted.
View Only	The user can only view the balance and history of the account. All other access is restricted.
View + Deposit	The user can deposit into the account and view the balances and history. All other access is restricted.
Full	The user has full access to every feature with this account.

NOTE: External funding account rights for ACH transactions are not available at this point.

2.2 The second step is to assign rights to the modules.

Select the modules (category rights) to which the user will have access. A definition of each category right is listed in Table 2 below. A company can also add per user daily draft limits.

NOTE: The daily draft limit cannot override the daily company limit which the Credit union may have specified in the Banking Manager.

2.2 continued

Category Rights		Daily Draft Limit
Bill Payer	<input type="checkbox"/> Full Rights	
ACH Payments	<input checked="" type="checkbox"/> Setup <input checked="" type="checkbox"/> Draft <input type="checkbox"/> Authorize	\$5000.00
Payroll	<input checked="" type="checkbox"/> Setup <input checked="" type="checkbox"/> Draft <input type="checkbox"/> Authorize	\$20000.00
Payroll - New Subsidiary Payroll	<input checked="" type="checkbox"/> Access Granted	
ACH Receipts	<input checked="" type="checkbox"/> Setup <input checked="" type="checkbox"/> Draft <input type="checkbox"/> Authorize	\$5000.00
Collections	<input checked="" type="checkbox"/> Setup <input checked="" type="checkbox"/> Draft <input type="checkbox"/> Authorize	\$5000.00
Tax	<input checked="" type="checkbox"/> Setup <input checked="" type="checkbox"/> Draft <input type="checkbox"/> Authorize	\$2500.00
Wire Transfer	<input checked="" type="checkbox"/> Setup <input checked="" type="checkbox"/> Draft <input type="checkbox"/> Authorize <input type="checkbox"/> Authorization Requires Rekey	\$2000.00
International Wires	<input checked="" type="checkbox"/> Setup <input checked="" type="checkbox"/> Draft <input type="checkbox"/> Authorize <input type="checkbox"/> Authorization Requires Rekey	\$10000.00
View FastPays	<input type="checkbox"/> Full Rights	
Send A File	<input type="checkbox"/> Full Rights	
Represent Checks	<input type="checkbox"/> Full Rights	
Currency Order	<input type="checkbox"/> Full Rights	
Positive Pay	<input type="checkbox"/> Send Issued Checks File <input type="checkbox"/> View Positive Pay Exception Report <input type="checkbox"/> Send Exception Decisions	
View LockBox	<input type="checkbox"/> Full Rights	
View EDI	<input type="checkbox"/> Full Rights	
Order Checks	<input type="checkbox"/> Full Rights	
Bonds	<input type="checkbox"/> Full Rights	
View Check Images	<input checked="" type="checkbox"/> Full Rights	
View Statements	<input type="checkbox"/> Full Rights	

Table 2: Category Rights Options

Category Rights	Description
Full Rights	The user has access to the module
Access Granted	The user has access to the category list under the specified module
Setup	The user has the ability to set up an ACH payee/payor
Draft	The user has the ability to draft a credit/debit to an ACH payee/payor
Authorize	The user has the ability to authorize drafted credits/debits to ACH payee/payor
Authorization Requires Rekey	The authorized user must rekey the wire information to complete authorization
Send Issues Checks File	The user has the ability to send an 'Issued Checks' file to the Financial Institution
View Positive Pay Exception Report	The user has the ability to view the Positive Pay Exception Report which has been published by the Financial Institution.
Send Exception	The user has the ability to send an exception decision to the Financial Institution.

Remember to select "Submit" at the bottom of the page when finished making changes. The New User list will reflect the changes.

Cash Management Users for Training Company

Login	Account Rights	Transaction Rights
TONYS	Supervisor Privileges to All Accounts	Supervisor Privileges to All Categories
TONY2	Checking #672 (Full) Checking #6712 (Deposit-Only) Savings #204818 (Full) Savings #424465 (Full) Loan #834428575710 (Full) Loan #43441857319 (Full) #6445056842 (Full)	Bill Payer (Full) ACH Payments (Full) Payroll (Full) Payroll - New Subsidiary Payroll ACH Receipts (Full) Collections (Full) Tax (Full) Wire Transfer (Full) International Wires (Full) View FastPays (Full) Send A File (Full) Represent Checks (Full) Currency Order (Full) Positive Pay (Full) View LockBox (Full) View EDI (Full) Order Checks (Full) Bonds (Full) View Check Images (Full) View Statements (Full)
TONY3	Checking #672 (Deposit-Only) Checking #6712 (View-Only) Savings #204818 (View+Deposit)	ACH Payments (Setup/Draft Only) (\$5000.00 daily limit) Payroll (Setup/Draft Only) (\$20000.00 daily limit) Payroll - New Subsidiary Payroll ACH Receipts (Setup/Draft Only) (\$5000.00 daily limit) Collections (Setup/Draft Only) (\$5000.00 daily limit) Tax (Setup/Draft Only) (\$2500.00 daily limit) Wire Transfer (Setup/Draft Only) (\$2000.00 daily limit) International Wires (Setup/Draft Only) (\$10000.00 daily limit) View Check Images (Full)

3.0 Managing Categories.

Category Info

Categories are defined as the classifications of payment payees/payors for the different payment types: Payroll, ACH Payment, Collections and Receipts; Wire Transfer; and International Wire Transfer. Categories are also used to manage transactions that will be debiting or crediting an external account that the company holds at another financial institution.

The Category List contains the name of each category, as well as the users who have access to those categories.

3.0 continued

Cash Management Categories for Training Company

Category	User Rights
Bill Payer	TONYS (Supervisor)
ACH Payments	TONYS (Supervisor)
Payroll	TONYS (Supervisor)
ACH Receipts	TONYS (Supervisor)
Collections	TONYS (Supervisor)
Tax	TONYS (Supervisor)
Wire Transfer	TONYS (Supervisor)
International Wires	TONYS (Supervisor)
View FastPays	TONYS (Supervisor)
Send A File	TONYS (Supervisor)
Represent Checks	TONYS (Supervisor)
Currency Order	TONYS (Supervisor)
Positive Pay	TONYS (Supervisor)
View LockBox	TONYS (Supervisor)
View EDI	TONYS (Supervisor)
Order Checks	TONYS (Supervisor)
Bonds	TONYS (Supervisor)
View Check Images	TONYS (Supervisor)
View Statements	TONYS (Supervisor)

If you would like to create a payroll entry for a subsidiary company, which involves setting up a list of ACH recipients, you can create a new category under "Payroll." You can also use Categories to create an ACH credit using a DDA or SAV type account at another financial institution.

NOTE: External funding accounts must first be added to the company's Online Banking Profile by the credit union.

Categories can be added by clicking on the "Add a Category" link at the bottom of the Category List page.


Create and enter a Category Name. The name should be easily distinguishable from similar categories in that module.

Select the appropriate Category Type and assign access to the users who will be setting up transactions.


The drop-down list includes the following Category Types:

- ACH (Payments and Receipts)
- Payroll
- Collections
- Wire Transfer
- International Wire Transfer

Select a Default Account from the drop-down list of available accounts. Remember that in order to use an external funding account, the supervisor must first create a category and designate the external account as the default funding account.

Select "Submit" when finished. **NOTE:** The option to remove an entry  is only available when one has been created and there are currently no payees/payors set up for that category.

1.1.2 Authorize Transactions


Action	Additional Information
<p>1.0 Authorizing Transactions.</p> <p></p> <p>NOTE: This is a very important first step that must be</p>	<p>Authorize Transactions is a security feature specially designed to provide dual control for Cash Management services. It allows the supervisor to establish different security levels within a company. For example, a larger company can empower a clerk to create transactions, but may require a manager to approve them before they are processed. In smaller companies, perhaps a mid-level manager would be setup to handle both. It is also possible to grant the sole owner the sole power to create and authorize transactions.</p> <p>When a user without authorization rights has created a transaction, they will see postings similar these:</p>

performed by the supervisor before Cash Management transactions can be submitted.

Cash Management Postings			
Date	ID	Today's Pending Transactions	Amount
ACH Credit Postings			
2/16/07	7047-871	Mr & Mrs Cruise (<i>drafted but not authorized</i>) Cancel Item	\$100.00 Credit
2/16/07	7047-603	Miss Corlione (<i>drafted but not authorized</i>) Cancel Item	\$100.00 Credit

NOTE: A drafted payment *must* be authorized by post time on the day it was initiated. For example, if a user without authorization rights drafts an ACH payment today at 11:00 AM, the payment must be authorized by post time today. Failure to do so will result in the payment not being processed. The payment will still appear in "View Postings," but will not be listed as a transaction requiring authorization. Future-dated transactions are the only exceptions to this rule. In such a case, supervisor approval can wait until post time on the day the payment is scheduled to process.

TIP: An authorizing user should login and go to "Authorize Transactions" every day before post time.

By post time, a user with authorization rights needs to login and go to "Authorize Transactions"  and take the appropriate action. It is important to remember that Online Banking *will not* send an alert to the authorizing user when transactions are pending authorization. Therefore, it is imperative for the user to make it a part of his or her daily procedure.

Transactions Requiring Authorization			
Date	ID	Today's Pending Transactions	Amount
ACH Credit Postings			
2/16/07	7047-871	<input type="checkbox"/> Mr & Mrs Cruise (posted by TONY2)	\$100.00 Credit
2/16/07	7047-603	<input type="checkbox"/> Miss Corlione (posted by TONY2)	\$100.00 Credit
ACH Credit Total			\$200.00

Select the items to be authorized by placing a check next to the Posting ID and select "Submit" to receive confirmation and continue.

Authorized item 7047-603
Authorized item 7047-871

2.1 Payments and Collection Functions

The Payments and Collection Functions allow companies to initiate and send ACH transactions, both credits and debits. Every company will be granted access to some or all of the following payments and collection functions, depending on the online banking agreement with the credit union. Access to each of the modules is specified in the Commercial Charge Plans of the Banking Manager.

The following are the various payments and collection functions:

 ACH Payments	 Payroll	 Pay Bills
 Wire Transfer Requests	 International Wire Requests	 Re-Present Check
 ACH Receipts	 Collections	

NOTES: Pay Bills is covered under IBS Basic Features as the functionality does not differ between Retail and Cash Management suites.

Action	Additional Information
--------	------------------------

1.0 Initiating ACH Payments



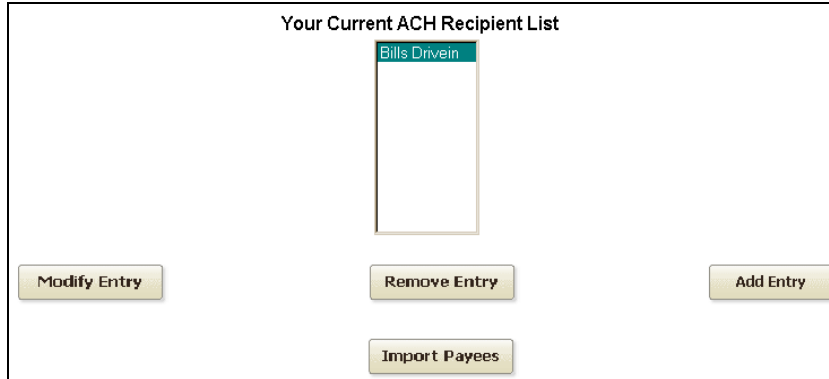
main menu



sub menu

ACH Payments allow users to transfer funds to accounts at other financial institutions. Payments are made through the ACH network. As such, users can capitalize on the control benefits of sending money via ACH, such as specifying when recipients receive funds, and subsequently can minimize the float period

When logging in for the first time, the default “ACH Payment” sub-menu will be “Set Up ACH.”



In order to begin sending payments, the user must first add a payee to the company's online profile. To do this, either select “Add Entry” or “Import Payees.” Once payment recipients have been set up, the user may modify or remove them.

To create a payee, select “Add Entry.”

NOTE: The “Category” field will have options available in the drop-down list only if the supervisor has created them.

*Recipient's Name:	John Recipient
Recipient's Address:	7463 This Street
City, State ZIP:	This City, US 99011
Category:	(Uncategorized) ▾
<small>(New categories can be created by a supervisor in the Supervisor Functions menu)</small>	
Usual Payment Amount:	2000.00
*Recipient's Bank Routing Number:	111322994
*Recipient's Account Number:	4001278011 <input checked="" type="radio"/> Checking <input type="radio"/> Savings
E-Mail Confirmation To:	jrecipient@email.com
<small>Entries indicated by a * must be filled in</small>	

Enter the required information.

- **Recipient's Name (required)** is the name of the person or company to which the funds will be sent – 80 characters max length.
- **Recipient's Address, City, State and ZIP** is the address at which the person or company resides – 80 characters max length. **NOTE** that there is *not* a comma between state and ZIP.
- **Category** is by default “Uncategorized,” meaning the payee will be added to the general list of payees in the company's online banking profile. Categories must be created by the supervisor in order for them to appear in the drop-down list. **NOTE:** If the recipient's payment must be funded with an external account, then you must specify the category to which the appropriate funding account was added.
- A **Usual Payment Amount** can be added to the recipient. Remember that if left blank, then it will have to be filled-in when a payment is scheduled – 80 characters max length.
- **Recipient's Bank Routing Number (required)** is the 9-digit ABA number

1.0 continued

- of the financial institution to receive the credit – 11 characters max length.
- **Recipient's Account Number (required)** is the number of the account at the financial institution into which the funds will be credited – 30 characters max length.
- **Email Confirmation To** is the email address to which Online Banking will send a message explaining that an ACH Credit has been generated – 80 characters max length.

NOTE: The IBS will check the ABA for errors at the time of submission.

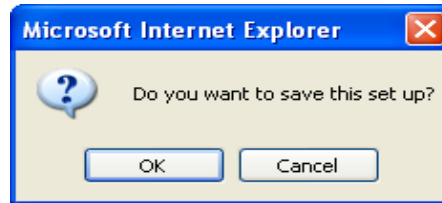
Sample Email

To: Tony Lynch
 Training Company has sent a request to The Demo Bank on 7/10/07 to transfer \$100.00 to your account.
 The confirmation ID for this request is #12568
 Please do not respond to this confirmation. Your response will be sent to The Demo Bank, not to Training Company

Follow the instructions on the screen and press the "Add This Account" button



Add This Acct to create and add the Payee to the company's online banking profile. Click "OK" to save the setup.



NOTE: If you want to use an external funding account, change your category layout here. If you only want to pay one, it is best to use the Single Payment sub-menu. However, you will not have access to change layout.

A confirmation message will alert the user to the status and/or errors of the setup.

Beneficiary John Recipient has been added

The entry now appears as a payee on the ACH screen and the user can begin making payments.

TIP: To "prenote" a payee, simply click the payee's checkbox and enter in an amount of \$0.00.
1.0 Continued

ACH Payments

From: Training Company

Send Payment To:
 John Recipient
Total.... 1 Items

Credit recipients in 1 day
 Credit recipients in 2 days

Via CCD (CCD+ if you have an addendum)
 Via PPD (PPD+ if you have an addendum)

From Account: Relationship | Chk #872

Send Payment On:
 1/24/2007
(Effective Date)
 1/26/2007

Amount: ACH Addendum
 \$ 2000.00
 \$ 2000.00

Submit

NOTE: 1 day credit is a configuration item that can be turned ON or OFF. If OFF, the default of 2 days is forced.

- **Send Payment On** is the date on which these payments will be sent to the financial institution for processing. Payments can be future-dated with no limit as to how far in advance.
- **Effective Date** is the date recipients will receive their individual credits. This field is dynamically altered as the 1 or 2 day credit radio buttons are selected.
- Make sure the check box is checked for those you wish to pay. All payees in the template are checked by default. There is not an option to

NOTE:
External funding accounts are category dependent.

View Postings
sub menu

NOTE: In this particular example, the user drafting the payment also has authorization rights, otherwise the posting would state that the transaction has been "Drafted but not yet authorized."

Set Up ACH
sub menu

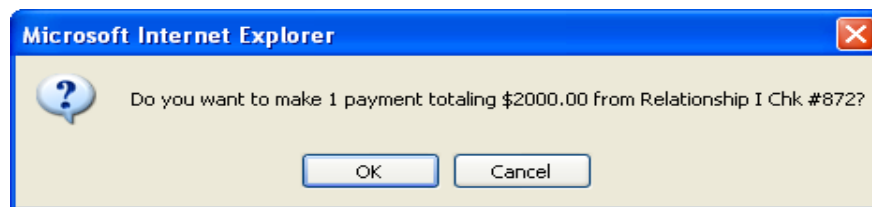
Modify Entry

1.0 continued

Set Up ACH
sub menu

"Uncheck All" – to create individual payments, use the "Single Payment" sub menu option.

- The **Amount** field defaults to the "Usual Payment Amount," if it was specified in the Payee set up. The user can override this amount in the field provided. The "Total" amount will dynamically update as each field is populated – 20 characters max length.
- Input the information to be added to the **Addenda** record (7 record) – 80 characters max length.
- Select the **From** entity. This is the company or subsidiary name that will appear as the originating company in the ACH file.
- Verify the **Total Items** and the **Total Amount** fields.
- Select to **Credit Recipient** in 1 or 2 days (optional).
NOTE: This always defaults to 2 days per NACHA guidelines. You should always confirm the effective date if you change this option.
- Select to send **Via CCD or PPD**. This option is determined by the receiving entity's type: consumer recipients must receive PPD items and commercial recipients must receive CCD (Cash Concentration or Disbursement) items.
- Select the **From Account** to fund the outgoing payment(s).
- Select the "Submit" button. A confirmation window will be presented. Press the "OK" button after confirming the account and payment amount.

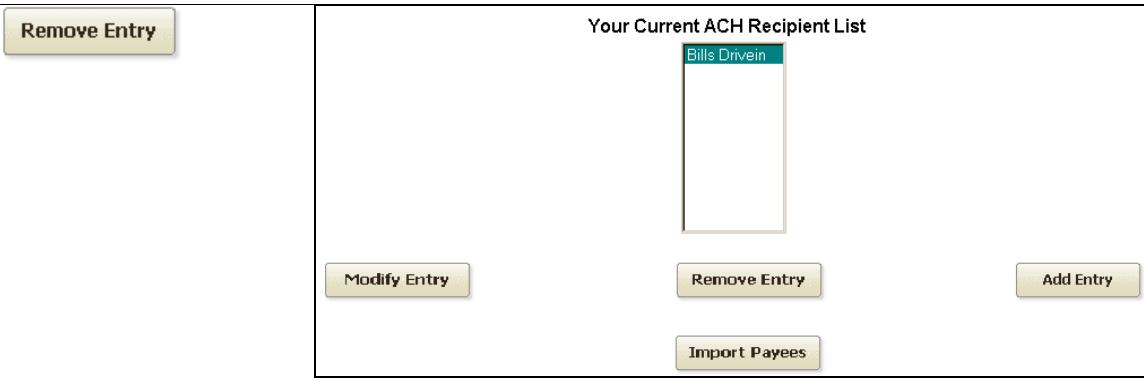


The item is written to the transaction file for the processing date specified as "Send On" and is now visible in the "View Postings" area of the application.

Cash Management Postings			
Date	ID	Future Transactions	Amount
ACH Postings			
1/29/07	7029-1	John Recipient Cancel Item	\$2000.00
<small>Note: to process a future payment or transfer, funds must be available on the date of the transaction, or the transaction may not be processed</small>			

NOTE: A drafted payment *must* be authorized by post time on the day it was initiated. For example, if a user without authorization rights drafts an ACH payment today at 11:00 AM, the payment must be authorized by post time today. Failure to do so will result in the payment not being processed. The payment will still appear in "View Postings," but will not be listed as a transaction requiring authorization. Future-dated transactions are the only exceptions to this rule. In such a case, supervisor approval can wait until post time on the day the payment is scheduled to process.

To modify a payee, select a recipient from the list, then select the "Modify This Entry" button to begin this process.

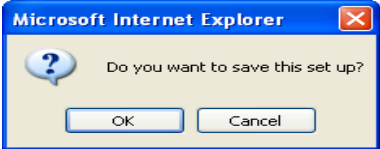


The form is identical to the screen that was used to setup the payee. Complete the form with any additions and remember that fields marked with an asterisk are required information.

*Recipient's Name:	John Recipient
Recipient's Address:	7463 This Street
City, State ZIP:	This City, US 99011
Category:	(Uncategorized) ▾
<small>(New categories can be created by a supervisor in the Supervisor Functions menu)</small>	
Usual Payment Amount:	2000.00
*Recipient's Bank Routing Number:	111322994
*Recipient's Account Number:	4001278011 <input checked="" type="radio"/> Checking <input type="radio"/> Savings
E-Mail Confirmation To:	jrecipient@email.com
<small>Entries indicated by a * must be filled in</small>	

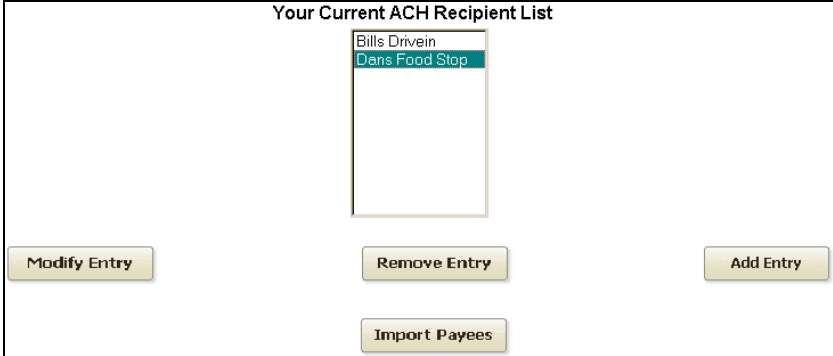
Select "Submit" to save the changes, "Remove This Entry" to remove the payee from your recipients list or "Go Back" to return to the previous screen. If changes were made, select "OK" at the confirmation dialog box to be taken back to the recipients list.

sub menu



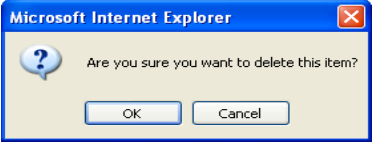
To remove a payee, select the recipient from the list, then select "Remove This Entry."

1.0 Continued



NOTE: When importing an NACHA formatted ACH file, the options are to import the record with the payee name in

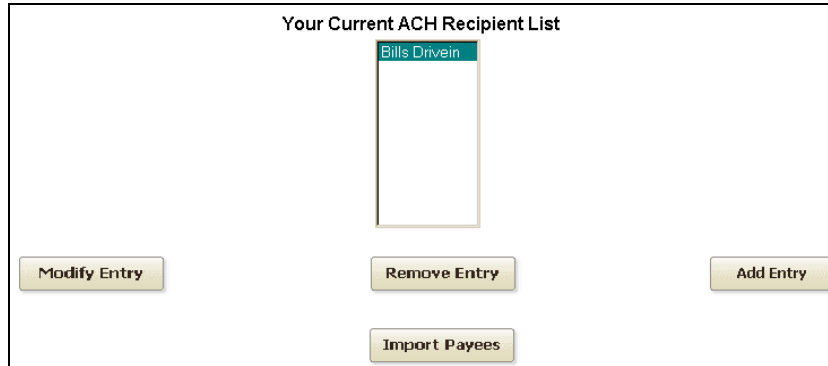
Select "OK" at the confirmation dialog box to be taken back to the recipients list.



“Batch Detail” (ACH 6 Record) or with the payee name in “Batch Header” (ACH 5 Record). The user will need to know how their ACH software exports this data in order to make the correct selection. An incorrect selection will more than likely result in a rejected TOFED file.

Companies with a large list of ACH payment recipients may not want to add or modify those recipients one at a time but rather batch import their list of recipients into the ACH payment database. If these companies can provide a sample file containing the correct payment recipient’s routing information, either as an ACH formatted file or as a comma delimited file, then the recipients can be imported into the ACH payment database.

From “Your Current ACH Recipient List,” select the “Import Payees” button.



Follow the instructions on creating a file to import ACH recipients, or if a file has been created already, go to Step 2.

Step 1: Using your accounting or database software, either create an NACHA formatted ACH file or convert your data to a comma delimited file with the following fields:

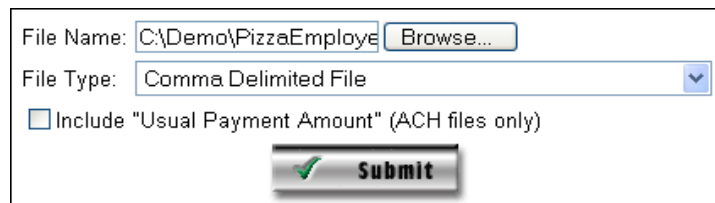
- Payee Name** = full name (e.g., John Doe) - **required**
- Payee Bank Routing Number** = 8 or 9 digit number (e.g., 123456789) - **required**
- Payee Bank Account** = 5-15 digit number (e.g., 333444555) - **required**
- Payee Bank Account Type** = empty, or 1 if checking or 2 if savings
- Usual Payment Amount** = empty or an amount (e.g. 700.00)
- Payee Address** = empty or the payee’s street address
- Payee City** = empty or the payee’s city
- Payee State** = empty or the state abbreviation
- Payee ZIP** = empty or the ZIP code
- Payee Email** = payee’s inbound email address

Examples:

```
John Doe,123456789,333444555,1,700.00,123 Elm,Anytown,IL,60000,jdoe@zzz.com
John Doe,123456789,333444555,,700.00,,,,,
"John Doe","123456789","333444555","","","","","","",""
```

Step 2: Once the file has been created in the above format, type in the file name or browse to the file location in the dialog box as shown below. Select from the drop-down list whether your file is comma delimited or NACHA formatted ACH. Select the “Submit” button when ready to import.

1.0 Continued



Set Up ACH
sub menu

If importing an ACH file that includes the payment amount, then check “Include Usual Payment Amount (ACH files only).”

NOTE: The import function will validate routing numbers – if they are incorrect then those entries will be rejected.

If your accounting software could not create the required file, there are a couple of other options to explore.

- First, create an Excel spreadsheet with 10 column headings for the file format listed above. Input and maintain payee details in this spreadsheet, and when ready to import, simply save the file in CSV (comma delimited) format. You can then follow the instructions for step 2 to import the data.
- The second option is to skip to Step 3 and input the data, in comma delimited format, directly into the Internet Banking application.

Step 3 (comma-delimited files only): If you could not enter the file name using Step 2 above, manually enter or open your comma delimited file into a text editor (like Notepad or another word processor). Select all the text (usually via an Edit/Select All menu choice) and then copy it into the clipboard (usually Edit/Copy). Finally, paste the information (usually Edit/Paste) into the box below (remember to use the format listed in Step 1 above).

ACH
Sub-menu

NOTE: If you want to use an external funding account, change your category layout here. If you only want to pay one, it is best to use the Single Payment sub-menu. However, you will not have access to change layout.

ACE Restaurant Supply,211371222,0001279563,1,1000.00,7438 Any St, Austin, TX, 78759, accounting@ace.com
Commercial Cleaning,073909992,168621933,1,1000.00,4561 Congress Ave, Austin, TX, 78701, acctreceivable@commclean.com
Local Lumber,073916480,41400127895,1,2000.00,490 Lavaca St, Austin, TX, 78702, accounts@lumberpeeps.com
Mr Fixit,071101310,489134789,1,2000.00,3838 Cedar Pkwy, Cedar

Import Into Category: (Uncategorized)

If the supervisor has created Categories, then they would be available from the drop-down list. (Categories will be covered in more detail later.) By leaving the default (uncategorized), the import will add the recipients to the company's general ACH recipient template (example below).

Before the import can be submitted, the handling instructions must be selected. The handling instructions determine how the data is imported into the payment database. There are 3 choices for handling instructions:

- **Amend Current List** adds entries found in the import file to the payment database as long as those entries are *not* duplicates. Duplicates are entries in which both the import file and the existing payment database share matching names, account numbers, routing numbers and categories.
- **Append Current List** adds entries found in the import file to the existing payment database without checking for duplication.
- **Replace List Completely** replaces a current category of payment database recipients with the recipients found in the import file.

It is important to note that if the "Uncategorized" option is left as the default, then amending, appending or replacing will affect only those recipients that have not already been categorized.

Select "Submit" when ready to import.

1.0 Continued

Did not add "ACE Restaurant Supply" as it had an invalid bank ABAT number
Added "Commercial Cleaning"
Added "Local Lumber"
Added "Mr Fixit"

Your Current ACH Recipient List

- Commercial Cleaning
- John Recipient
- Local Lumber
- Mr Fixit

Modify This Entry Remove This Entry Add Entry

Import Payees

If errors are noted, then the import process can be done again once the error is corrected. This time, however, select "Replace List Completely" so as not to duplicate entries.

From the ACH Payments screen, the user can now begin making payments using the data that has been imported.

The screenshot shows the "ACH Payments" interface. At the top left, the title "ACH Payments" is displayed. Below it, the "From:" field is set to "Training Company". To the right, the "Send Payment On:" field is set to "1/24/2007" and the "(Effective Date)" is "1/26/2007".

Under "Send Payment To:", there is a list of recipients with checkboxes: "Commercial Cleaning", "John Recipient", "Local Lumber", and "Mr Fixit". Below this list, "Total...." is shown as "4 Items".

To the right of the recipient list, there is a table for payment amounts:

Amount	ACH Addendum
\$ 1000.00	
\$ 1500.00	
\$ 2000.00	
\$ 2000.00	
\$ 6500.00	

Below the table, there are radio buttons for "Credit recipients in 1 day" and "Credit recipients in 2 days", and another set for "Via CCD (CCD+ if you have an addendum)" and "Via PPD (PPD+ if you have an addendum)".

At the bottom, the "From Account:" field is set to "Relationship I Chk #872". A "Submit" button is located at the bottom right.

For creating an ACH Payment, see the beginning of Figure 1.0 above.

1.1 Drafting Single ACH Payments

Single Payment

There is also the option to set up and pay ACH payments one at a time. The template allows the user to select a recipient from the drop-down list or enter payment information with the assumption that it is a one-time payment and the user does not want to add the payee details into the company's online profile for future use.

The screenshot shows the "ACH Payments" interface for a single payment. The "From:" field is set to "MACU Test". The "Send Payment On:" field is set to "2/4/2008" and the "(Effective Date)" is "2/6/2008".

Under "Send Payment To:", there is a dropdown menu with the text "Choose from list, or complete fields below". To the right, there is a "\$" field.

Below this, there are several fields for recipient information:

- *Recipient Name: One Time Recipient
- *Financial Institution Routing Number: 324079555
- *Financial Institution Account Number: 1234567899
- Is this a DDA (Share Draft Account) Acct?
- Memo/ACH Addendum: Invoice # 216516
- E-Mail Confirmation To: business@macu.com

Below these fields, there is a red note: "Entries indicated by a * must be filled in".

There are radio buttons for "Credit recipient in 1 day" and "Credit recipient in 2 days", and another set for "Via CCD (CCD+ if you have an addendum)" and "Via PPD (PPD+ if you have an addendum)".

At the bottom, the "From Account:" field is set to "Business Checking #50100764". A "Submit" button is located at the bottom right.

This option is to create one ACH Payment at a time.

- Select the **From** entity. This is the company or subsidiary name that appears as the originating company in the ACH file created.
- Select to **Send Payment To** the ACH Payment recipient from the drop down

list or fill in the following information (80 characters max length):

- Recipient Name – **required**
- Bank Routing Number – **required**
- Bank Account Number – **required**

1.1 Continued

NOTE: You cannot use external funding accounts under the Single Payment layout.

- Enter the **Send Payment On** date for which these payments are to be processed.
- Review the **Effective Date**. This is the date that recipients receive their individual credits.
- Enter the **Payment Amount** – 20 characters max length.
- Then check the box marked **Is this a DDA (Checking) Acct?** If left unchecked, no account type will be specified in the ACH file.
- Enter a **Memo/ACH Addendum** to describe the payment – 130 characters max length.
- Enter recipient's **Email Confirmation** address. Online Banking will send an email explaining that an ACH Credit has been generated.
- **Credit Recipient** in 1 Day or 2 Days. This option will dynamically affect the “Effective Date” and specifies if the effective date will be 1 or 2 business days after the send date. **Note:** This always defaults to 2 days per NACHA guidelines. You should always confirm the effective date if you change this option.
- **Via CCD or PPD**. The option is determined by the recipient’s entity type: CCD for a commercial recipient and PPD for a consumer recipient.
- Select the **From Account** to fund the outgoing payments.
- Select the “Submit” button. A Confirmation window will be presented. Select the “OK” button after confirming ACH payment amount and account.

NOTE: A drafted payment *must* be authorized by post time on the day it was initiated. For example, if a user without authorization rights drafts an ACH payment today at 11:00 AM, the payment must be authorized by post time today. Failure to do so will result in the payment not being processed. The payment will still appear in “View Postings,” but will not be listed as a transaction requiring authorization. Future-dated transactions are the only exceptions to this rule. In such a case, supervisor approval can wait until post time on the day the payment is scheduled to process.

2.0 Initiating Payroll Payments



main menu




sub menu



NOTE: The “Category” field will have options available in the drop-down list only if the supervisor has created them. This includes the use of

Payroll allows users to send ACH credits to recipient accounts at other financial institutions. This feature is most commonly used to pay employees.

When logging in for the first time, the default sub-menu option under Payroll function will be “Set Up Payroll.” 

Your Current Payroll Recipient List

Modify Entry Remove Entry Add Entry

Import Payees

In order to begin sending payments, the user must first add a payee to the company's online profile. To do this, either select “Add Entry” or “Import Payees.” Once payment recipients have been set up, the user may modify or remove them.

external funding accounts.

To create a payee, select "Add Entry."

Enter in the requested information. If you regularly pay a certain amount, indicate that amount in the space provided.

*Recipient's Name:

Recipient's Address:

City, State ZIP:

Category:

(New categories can be created by a supervisor in the Supervisor Functions menu)

**Usual Payment Amount:

2.0 Continued

NOTE: The number of additional recipient account fields available depends on how many the FI chooses to make available.

The top section is designed to collect the the recipient's personal information. Note that only the recipient's name is required personal informaiton (80 characters max length for these fields). If you plan on adding multiple recipient accounts in the next section, then the Usual Payment Amount field must be populated, otherwise it can be left blank.

The next piece of required information is the recipient's primary account information (11 characters max for routing and 35 characteres max for account number).

Primary Account

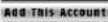
*Recipient's Financial Institution Routing Number:

*Recipient's Account Number: Checking Savings

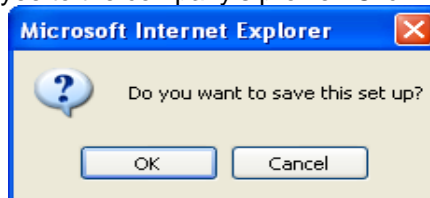
If you have entered a "Usual Payment Amount," and would like to send portions of that amount to other recipient accounts, use the next section (12 characters max length for Deposit Amount, 9 characters max for Routing Number and 34 max for Account Number).

NOTE: The IBS will check the ABA for errors at the time of submission.

Additional Recipient Accounts				
Number	Deposit Amount	Routing Number	Account Number	Account Type
1	<input type="text" value="100.00"/>	<input type="text" value="071101310"/>	<input type="text" value="100654321"/>	<input checked="" type="radio"/> Checking <input type="radio"/> Savings
2	<input type="text" value="100.00"/>	<input type="text" value="111322994"/>	<input type="text" value="40654321"/>	<input type="radio"/> Checking <input checked="" type="radio"/> Savings
3	<input type="text" value="100.00"/>	<input type="text" value="071101310"/>	<input type="text" value="200987654"/>	<input type="radio"/> Checking <input checked="" type="radio"/> Savings
4	<input type="text" value="100.00"/>	<input type="text" value="111322994"/>	<input type="text" value="4100123"/>	<input checked="" type="radio"/> Checking <input type="radio"/> Savings
5	<input type="text" value="100.00"/>	<input type="text" value="111322994"/>	<input type="text" value="40123"/>	<input type="radio"/> Checking <input checked="" type="radio"/> Savings

Follow the instructions on the screen and press the "Add This Account" button  to create and add the Payee to the company's profile. Click "OK" to save the setup.


sub menu



A confirmation message will alert the user to the status and/or errors of the setup.

Beneficiary Joe Employee has been added

The entry now appears as a payee on the Payroll screen and the user can begin making payments.

TIP: Enter \$0.00 to "prenote" a payee.

NOTE:
Effective date is 2 day by default.
2.0 Continued

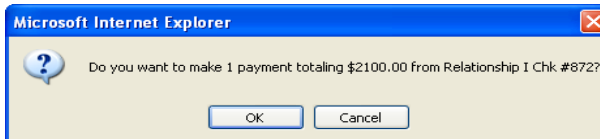
NOTE: For external funding accounts, you must first select the Category and change the layout.

[View Postings](#)
sub menu

[Set Up Payroll](#)
sub menu

[Modify Entry](#)

- Select a **Category** of recipients – each time a category is chosen, remember to select “Change Layout” to load the list of recipients for the selected category.
- Enter the **Send Payment On** date. This is the date that the financial institution will begin to process the payroll items.
- Review the **Effective Date**. This is the date that recipients receive their individual payroll credits.
- Be certain the check box is checked for those who you wish to pay.
- **Amount** field defaults to *Usual Payment Amount* that was specified in the Payroll set up, but you can override this amount in the field provided.
- Select the **From** entity. This would be the company or subsidiary name that appears as the originating company in the ACH file created.
- Verify the **Total Items** and the **Total Amount** fields.
- **Credit Recipient** in 1 Day/2 Days specifies if the payroll effective date will be 1 or 2 business days after the send on date. **Note:** Always defaults to 2 days, per NACHA guidelines. You should always confirm the effective date if you change this option.
- Select the **Account** from which payroll is to be funded.
- Select the “Submit” button. A Confirmation window will be presented.
- Select the “OK” button after confirming payroll amount and account.



The item is written to the transaction file for the processing date specified as “Send On” and will be visible in the “View Postings” area of the application.

Cash Management Postings			
Date	ID	Today's Pending Transactions	Amount
Payroll Postings			
7/11/07	12559	Joe Employee (posted by TONY'S) Cancel Item	\$2500.00

NOTE: A drafted payment *must* be authorized by post time on the day it was initiated. For example, if a user without authorization rights drafts an ACH payment today at 11:00 AM, the payment must be authorized by post time today. Failure to do so will result in the payment not being processed. The payment will still appear in “View Postings,” but will not be listed as a transaction requiring authorization. Future-dated transactions are the only exceptions to this rule. In such a case, supervisor approval can wait until post time on the day the payment is scheduled to process.

To modify a payee, select a recipient from the list, then select the “Modify This Entry”

button to begin this process.



2.0 continued

The form is identical to the screen that was used to setup the payee. Complete the form with any additions and remember that fields marked with an asterick are required information.

Set Up Payroll
sub menu



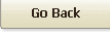
Remove Entry

The screenshot shows a form for setting up a payroll recipient. The fields are as follows:

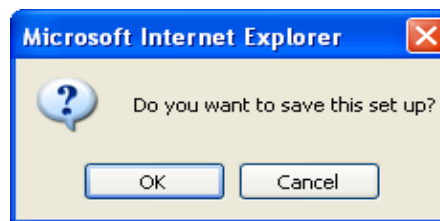
- *Recipient's Name: Joe Employee
- Recipient's Address: 8372 Joe's Street
- City, State ZIP: Joe City, US 88123
- Category: (Uncategorized)
- (New categories can be created by a supervisor in the Supervisor Functions menu)
- Usual Payment Amount: 2100.00
- Primary Account**
- *Recipient's Bank Routing Number: 111322994
- *Recipient's Account Number: 100987654 Checking Savings
- Secondary Account**
- Recipient's Bank Routing Number: 111322994
- Recipient's Account Number: 200123456 Checking Savings
- Amount to put into this Account: 100.00 *Required if using secondary account

Entries indicated by a * must be filled in

Set Up Payroll
sub menu

Select "Submit"  to save the changes, select "Remove This Entry"  to remove the payee from your recipients list or select "Go Back"  to return to the previous screen. If changes were made, select "OK" at the confirmation dialog box to be taken back to the recipients list.

Import Payees



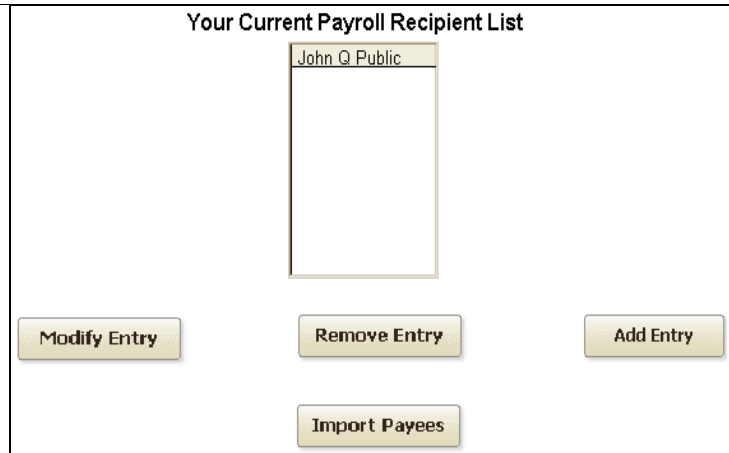
NOTE: If using comma-delimited format, additional accounts must be added manually from the "Set Up Payroll" sub-menu.

To remove a payee, select the recipient from the list, then select "Remove This Entry."

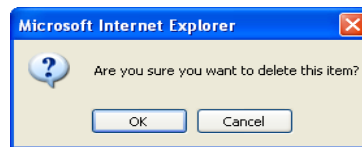
NOTE: When

importing an NACHA formatted ACH file, the options are to import the record with the payee name in "Batch Detail" (ACH 6 Record) or with the payee name in "Batch Header" (ACH 5 Record). The user will need to know how their ACH software exports this data in order to make the correct selection. An incorrect selection more than likely will result in a rejected ACH file.

2.0 continued



Select "OK" at the confirmation dialog box to be taken back to the recipients list.



Companies with a large list of ACH payment recipients may not want to add or modify those recipients one at a time but rather batch import their list of recipients into the ACH payment database. If these companies can provide a sample file containing the correct payment recipient's routing information, either as an ACH formatted file or as a comma delimited file, then the recipients can be imported into the ACH payment database.

From "Your Current ACH Recipient List," select the "Import Payees" button.



Follow the instructions on creating a file to import ACH recipients, or if a file has been created already, go to Step 2.

Step 1: Using your accounting or database software, either create an NACHA formatted ACH file or convert your data to a comma delimited file with the following fields:

- Payee Name** = full name (e.g., John Doe) - **required**
- Payee Bank Routing Number** = 8 or 9 digit number (e.g., 123456789) - **required**
- Payee Bank Account** = 5-15 digit number (e.g., 333444555) - **required**
- Payee Bank Account Type** = empty, or 1 if checking or 2 if savings
- Usual Payment Amount** = empty or an amount (e.g. 700.00)
- Payee Address** = empty or the payee's street address
- Payee City** = empty or the payee's city

Set Up Payroll

sub menu

NOTE: The import function will validate routing numbers – if they are incorrect then those entries will be rejected.

2.0 continued

Payroll

sub menu

TIP: Manage who you pay by using categories. If you do not have categories from which to choose, use the "Clear Form" button to uncheck all payees and then select only those that you want included in your payroll payment.

Payroll

sub menu

Payee State = empty or the state abbreviation
Payee ZIP = empty or the ZIP code
Payee Email = payee's inbound email address

Examples:

John Doe,123456789,333444555,1,700.00,9821 Elm St,Chicago,IL,60000,jdoe@zzz.com

John Doe,123456789,333444555,,700.00,,,,,,,,,,,,,

"John Doe","123456789","333444555",,,,,,,,,,,,,,,,,,,,,,

Step 2: Once the file has been created in the above format, type in the file name or browse to the file location in the dialog box as shown below. Select from the drop-down list whether your file is Comma Delimited or NACHA formatted ACH. Select the *Submit* button when ready to import.

If selecting to import an ACH file and it does includes the payment amount then please check *Include "Usual Payment Amount" (ACH files only)* check box.

If your accounting software could not create the required file, there are a couple of other options to explore.

- First create an Excel spreadsheet with 10 column headings for the file format listed above. Input and maintain payee details in this spreadsheet, and when ready to import, simply save the file in CSV (comma delimited) format. You can then follow the instructions for step 2 to import the data.
- The second option is to skip to Step 3 and input the data, in comma delimited, format directly into the Internet Banking application.

Step 3 (comma-delimited files only): If you could not enter the file name using Step 2 above, manually enter or open your comma delimited file into a text editor (like Notepad or another word processor). Select all the text (usually via an Edit/Select All menu choice) and then copy it into the clipboard (usually Edit/Copy). Finally, paste the information (usually Edit/Paste) into the box below (remember to use the format listed in Step 1 above).

If the supervisor has created Categories, then they would be available from the drop-down list. (Categories will be covered in more detail later.) By leaving the default (uncategorized), the import will add the recipients to the company's general ACH recipient template (example below).

Before the import can be submitted, the handling instructions must be selected. The handling instructions determine how the data is imported into the payment database. There are 3 choices for handling instructions:

- **Amend Current List** adds entries found in the import file to the payment database as long as those entries are *not* duplicates. Duplicates are entries in which both the import file and the existing payment database share matching names, account numbers, routing numbers and categories.

- **Append Current List** adds entries found in the import file to the existing payment database without checking for duplication.
- **Replace List Completely** replaces a current category of payment database recipients with the recipients found in the import file.

It is important to note that if the “Uncategorized” option is left as the default, then amending, appending or replacing will affect only those recipients that have not already been categorized.

Import Amount

Select “Submit” when ready to import.

2.0 continued

Added "Sean Collier"
Added "Brandon Alford"
Added "Chris Tranchina"
Did not add "Billy Roberts" as it had an invalid bank ABAT number

Your Current Payroll Recipient List

Brandon Alford
 Chris Tranchina
 Joe Employee
 Sean Collier

If errors are noted, then the import process can be done again once the error is corrected. This time, however, select “Replace List Completely” so as not to duplicate entries.

From the ACH Payments screen, the user can now begin making payments using the data that has been imported.

Payroll

sub menu

Payroll

From:

Send Payment To:

[Carl Carlson](#)

[Hans Moleman](#)

[Kent Brockman](#)

[Kirk Van Houten](#)

[Ralph Wiggum](#)

Total..... **Items**

Credit recipients in 1 day

Credit recipients in 2 days

From Account:

Send Payment On:

(Effective Date)

Amount:

Notice on the Payroll Recipient list above that the category currently displayed is “All.”

Payees were just added for the subsidiary company, but in the current template (ALL), those payees are listed among all the other payees who have been added to the company's online profile. You may select a different group of payees by choosing one of the other categories from the drop-down list and then selecting the "Change Layout" button. By doing so, you can display only the payees who have been added under a particular category. Remember that in order to use external funding accounts, you must change your layout to the category that is related to those account types.

The screenshot shows a web interface for payroll management. At the top, there is a "Category:" dropdown menu set to "New Subsidiary Payroll" and a "Change Layout" button. The main area is titled "Payroll" and contains several sections:

- From:** Training Company (dropdown menu)
- Send Payment To:** A list of three payees with checkboxes:
 - Brandon Alford
 - Chris Tranchina
 - Sean Collier
- Amount:** Corresponding payment amounts for each payee:
 - \$ 2000.00
 - \$ 2000.00
 - \$ 1000.00
 - Total....** 3 Items **\$ 5000.00**
- Send Payment On:** Two date fields:
 - 1/25/2007
 - (Effective Date) 1/29/2007
- From Account:** Relationship I Chk #872 (dropdown menu)
- Options:** Radio buttons for "Credit recipients in 1 day" and "Credit recipients in 2 days" (the second is selected).
- Submit:** A button with a green checkmark.

Notice in the list above that we have now stripped out 4 of the 7 payroll payees and can send an ACH batch credit file under the "New Subsidiary" company.

If you find that the amounts have all changed, you can simply import a new list of recipients with updated dollar values (remember to "Replace" the current list) or you can select the "Import Amount" button from the bottom of the Payroll screen.

Step 1: Using your accounting or database software, convert your data to a comma-delimited file with the following fields:

- **Payee Name** = a full name (e.g., John Doe)
- **Payment Amount** = an amount (e.g., 700.00)

Examples:

John Doe,700.00
"Jane Smith",356.00"

Step 2

Type in the complete file name or use the "Browse" button to locate the file. Pressing the "Submit" button will provide a preview form where you may view the file contents and import the amounts.

The screenshot shows a form for importing a file. It includes a "File Name:" label, a text input field containing "C:\Business Services\Payroll.xls", a "Browse..." button, and a "Submit" button with a green checkmark.

Step 3

Verify the accuracy of your data in the preview screen and then select "Import Amount" to apply the changes.

Sean Collier, 2349.00 Brandon Alford, 2984.00 Chris Tranchina, 2999.99
<input type="button" value="Import Amount"/>

The Payroll Recipient list now reflects the new payment amounts from the imported file.

Category: <input type="text" value="New Subsidiary Payroll"/> <input type="button" value="Change Layout"/>
<h1>Payroll</h1>
From: <input type="text" value="Training Company"/>
Send Payment To: <input checked="" type="checkbox"/> Brandon Alford <input checked="" type="checkbox"/> Chris Tranchina <input checked="" type="checkbox"/> Sean Collier Total..... <input type="text" value="3"/> Items
Send Payment On: <input type="text" value="1/25/2007"/> (Effective Date) <input type="text" value="1/29/2007"/>
Amount: <input type="text" value="\$ 2984.00"/> <input type="text" value="\$ 2999.99"/> <input type="text" value="\$ 2349.00"/> <input type="text" value="\$ 8332.99"/>
<input type="radio"/> Credit recipients in 1 day <input checked="" type="radio"/> Credit recipients in 2 days
From Account: <input type="text" value="Relationship I Chk #872"/> <input type="button" value="Submit"/>

3.0 Initiating Domestic Wire Transfer Requests



main menu

3.0 continued



sub menu

Wire Transfer Requests allow you to place wire transfers over the Internet. The recipient will receive the credit that same day as long as the wire transfer request was placed within valid wire posting hours as disclosed on the Wire Transfer screen.

TIP: If sending credits to a recipient on a regular basis, enter the payee information under “Set Up Wire” sub-menu and select to “Add Entry.” This will add the payee to the “Beneficiary Information” drop-down list.

To create a wire request, perform the following:

- Select the **From** entity. This is the company or subsidiary name that appears as the originating company in the ACH file(s).
- **Send Transfer On** date (**required**) – If requested before post time, the default date will be that of the current business day. If requested after post time, the default date will be that of the next business day.
- **\$** – Enter the wire dollar amount – 15 characters max. length.
- Select the **Beneficiary Information** from the drop-down list if a recipient has been added to the company’s online profile.
- Input the **Beneficiary Name** (**required**) – 35 characters max length.
- Input the **Beneficiary Address**, including city/state/zip (**required**) – 35 characters max length.
- Enter a **Memo** for data to be included in the addenda record – 140 characters max length.
- To send an **Email Confirmation To** the recipient (example below), input the address – 80 characters max length.

NOTE: External funding accounts are not available for funding wires.

Training Company has sent a request to The Demo Bank on 7/11/07 to transfer \$100.00 to your account.

The confirmation ID for this request is #12563

Please do not respond to this confirmation. Your response will be sent to The Demo Bank, not to Training Company

View Postings

sub menu

3.0 continued

Set Up Wire

sub menu

- Enter the **Beneficiary’s Account Number** (**required**) – 20 characters max length.
- Enter the beneficiary’s **Bank Routing Number** (**required**) – 20 characters max length.
- Enter the beneficiary’s **Bank Name** – 35 characters max. length.
- Enter the beneficiary’s **Bank Address** (1 and/or 2 and city/st/ZIP) – 35 characters max length.
- Enter any **Intermediary Bank Information** under the guidelines specified for the primary institution.
- Select the **Funding Account** that will be debited for this transaction.
- Select the “Submit” button.

NOTE: A drafted payment must be authorized by post time on the day it was initiated.

Add Entry

Failure to do so will result in the wire not being processed. The transaction will appear in "View Postings," but will not be listed as a transaction requiring authorization. Future dated transactions are the only exceptions to this rule. In such a case, supervisor approval can wait until post time on the day the payment is set to post.

A confirmation window will appear. Select the "OK" button if you wish to continue.

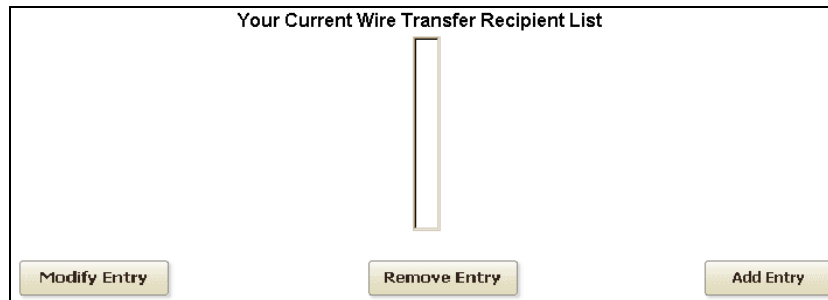


The item is written to the transaction file for the processing date specified as "Send On" and will be visible in the "View Postings" area of the application.

Cash Management Postings			
Date	ID	Today's Pending Transactions	Amount
Wire Transfer Postings			
2/8/07	7039-1	John D. Wire	\$1000.00

To add a wire recipient or to modify/remove an existing entry, select the "Set Up Wire" sub menu button.

Set Up Wire



Add Entry – Select the "Add Entry" button to begin the process.

Add Entry

Set Up Wire
sub menu

3.0 continued

Modify Entry

Please enter the requested information.

Beneficiary Name: *

Beneficiary Address Line: *

Beneficiary City, ST Zip: *

Category: (Uncategorized)

Memo:

E-Mail Confirmation To:

Beneficiary Account Information:

Beneficiary's Account Number: * Is this a Checking Account?

Bank Routing Number:

Bank Name:

Bank Address 1:

Bank Address 2:

City, State ZIP:

Intermediary Bank Information:

Bank Routing Number:

Bank Name:

Bank Address 1:

Bank Address 2:


City, State ZIP:

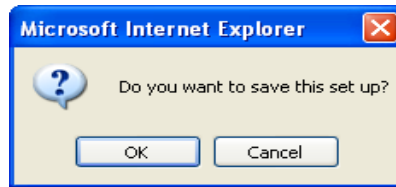
Intermediary Bank required fields only apply if using an Intermediary Bank.
An asterisk indicates a required field.

Funding Account:

Relationship I Chk: #872

Add This Acct **Go Back**

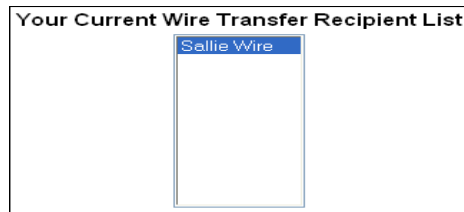
Follow the instructions on the screen, while adhering to the guidelines specified on the previous page and press the “Add This Account”  button to create the Payee. Select “OK” at the confirmation dialog to finish the setup.




Wait for the confirmation to verify that the Beneficiary has been added to the template.

Beneficiary Sallie Wire has been added

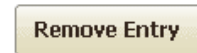
Modify Payee – To modify an existing wire recipient, select them from the list.





Select the “Modify Entry” button to begin the process.





Please enter the requested information.

Beneficiary Name: *

Beneficiary Address Line: *

Beneficiary City, ST Zip: *

Category: ▼

Memo:

E-Mail Confirmation To:

Beneficiary Account Information:

Beneficiary's Account Number: * Is this a Checking Account?

Bank Routing Number:

Bank Name:

Bank Address 1:

Bank Address 2:

City, State ZIP:

Intermediary Bank Information:

Bank Routing Number:

Bank Name:

Bank Address 1:

Bank Address 2:

City, State ZIP:

Intermediary Bank required fields only apply if using an Intermediary Bank.
An asterisk indicates a required field.

Funding Account:

Relationship | Chk #872

3.0 continued

Follow the instructions on the screen to modify any fields and press the “Submit”



button to save any changes or select “Remove Entry”



to remove the recipient all together. If saving changes, select “OK” at the confirmation dialog to finish the setup.

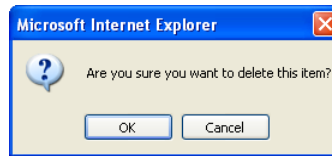
Remove Payee – Select a recipient from the list, then select the



button.



At the confirmation dialog, select “OK” to remove this Payee.



Verify that the recipient has been removed from “Your Current Wire Transfer Recipient List.” You will receive no further confirmation that the entry was removed.

4.0 Initiating International Wire Transfer Requests



main menu



sub menu

International Wire Transfer Requests allow you to place wire transfers to foreign recipients over the Internet. The recipient will receive the credit that same day as long as the international wire transfer request was placed within valid international wire posting hours as disclosed on the International Wire Transfer screen.

TIP: If sending credits to a recipient on a regular basis, enter the payee information under “Set Up Wire” sub-menu and select to “Add Entry.” This will add the

To create an International wire request, perform the following:

- Select the **From** entity. This is the company or subsidiary name that appears as the originating company in the ACH file(s).
- **Send Transfer On** date (**required**) – If requested before post time, the default date will be that of the current business day. If requested after post time, the default date will be that of the next business day.
- **\$** – Enter the wire dollar amount – 15 characters max. length.
- Select the **Currency** type from the drop-down list (**required**) only if they FI has

payee to the "Beneficiary Information" drop-down list.

chosen to allow this field) – default currency is USD.

- Select the **Beneficiary Information** from the drop-down list if a recipient has been added to the company's online profile.
- Enter the **Address Line 1 (required)** – 35 characters max length.
- Enter the **Address Line 2 (required)** – 35 characters max length.
- Enter a **Memo** for data to be included in the addenda record – 140 characters max length.
- To send an **Email Confirmation To** the recipient (example below), input the address – 80 characters max length.

```
Training Company has sent a request to The Demo Bank on 7/11/07 to transfer $100.00 to your account.

The confirmation ID for this request is #12563

Please do not respond to this confirmation. Your response will be sent to The Demo Bank, not to Training Company
```

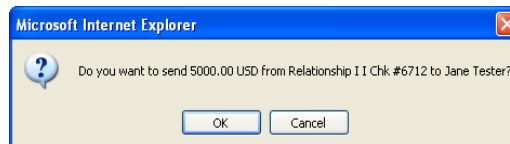
4.0 continued

NOTE: External funding accounts are not available for funding international wires.

- Input **Beneficiary's Account Number (required)** – 34 characters max length
- Input the recipient **FI ID or SWIFT** (Society for Worldwide Interbank Financial Telecommunication) code (**required**). 20 characters max length, although this is generally an 8-11 digit number (for more info see www.swift.com). For example, if sending to Deutsche Bank, the code is DEUTDEFF:
 - DEUT = Deutsche Bank identifier
 - DE = Country code for Germany
 - FF = Location code for Frankfurt (Deutsche Bank's home office)
- Input the recipient **BIC** (Branch Identifier Code) – 20 characters max length
- Enter the recipient's **Bank Name** – 35 characters max length
- Enter the recipient's **Bank Address** (lines 1, 2, and/or 3) – 35 characters max length.
- Enter any information pertaining to an Intermediary Financial Institution.
- Select the **Funding Account** that will be debited for this transaction.
- Select the "Submit" button.

A confirmation window will appear. Select the "OK" button if you wish to continue.

View Postings
sub menu



The item is written to the transaction file for the processing date specified as "Send On" and will be visible in the "View Postings" area of the application.

Set Up Wire
sub menu

Cash Management Postings			
Date	ID	Today's Pending Transactions	Amount
International Wire Postings			
2/8/07	2029-502	Jane Tester	5000.00 USD

Add Entry

NOTE: A drafted payment *must* be authorized by post time on the day it was initiated. For example, if a user without authorization rights drafts an ACH payment today at 11:00 AM, the payment must be authorized by post time today. Failure to do so will result in the payment not being processed. The payment will still appear in "View Postings," but will not be listed as a transaction requiring authorization. Future-dated transactions are the only exceptions to this rule. In such a case, supervisor approval can wait until post time on the day the payment is scheduled to process.

To add an International wire recipient or to modify/remove an existing entry, select the

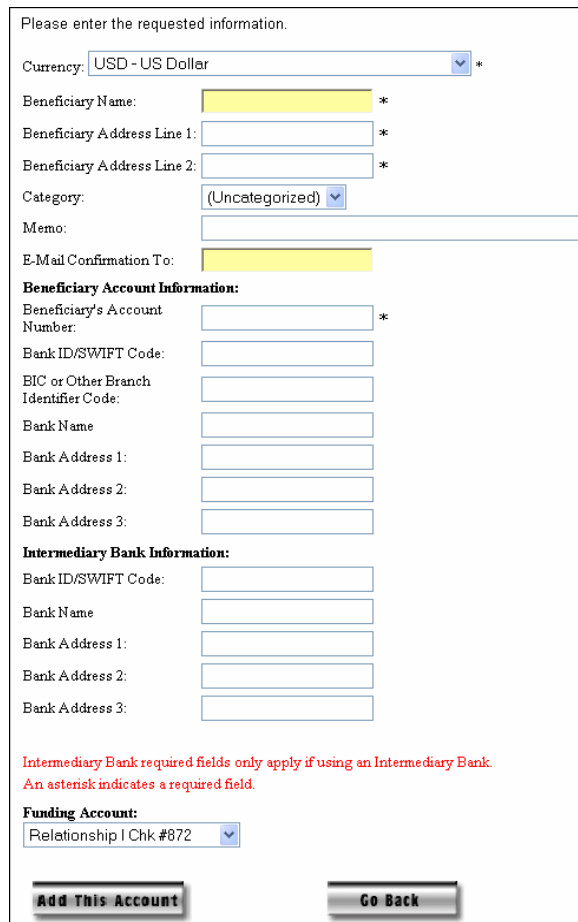
“Set Up Wire” **Set Up Wire** sub menu button.



4.0 continued

Add Entry – Select the “Add Entry” button **Add Entry** to begin the process. This screen is designed to collect all the information needed to create an International Wire Recipient.

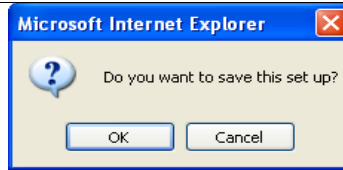
TIP: When setting up a recipient, leave the “Memo” field blank. You will be able to add a memo later when you initiate a transfer.



Set Up Wire
sub menu

Modify Entry

Follow the instructions on the screen while adhering to the guidelines specified on the previous page for entering data for a new wire recipient and press the “Add This Account” button **Add This Account** to create the recipient. Select “OK” at the confirmation dialog to finish the setup.



Wait for the confirmation to verify that the Beneficiary has been added to the template.

Beneficiary Jane Tester has been added

Modify Payee – To modify an existing wire recipient, select them from the list.

4.0 continued

Your Current International Wire Recipient List

Jane Tester Test Remove

Modify This Entry **Remove This Entry** **Add Entry**

Select the “Modify Entry” button  to begin the process.

Set Up Wire
sub menu

Remove Entry

Please enter the requested information.

Currency: USD - US Dollar

Beneficiary Name: **Test Remove** *

Beneficiary Address Line 1: 2 Waterfront Plaza #560 *

Beneficiary Address Line 2: Tokyo, Japan 732804 *

Category: (Uncategorized)

Memo:

E-Mail Confirmation To:

Beneficiary Account Information:

Beneficiary's Account Number: 12345678 *

Bank ID/SWIFT Code: 600128

BIC or Other Branch Identifier Code: 128-4

Bank Name: Bank of Tokyo

Bank Address 1: Financial Market Square

Bank Address 2: 100 BOT House Road

Bank Address 3: Tokyo, Japan 743289

Intermediary Bank Information:

Bank ID/SWIFT Code:

Bank Name:

Bank Address 1:

Bank Address 2:

Bank Address 3:



Intermediary Bank required fields only apply if using an Intermediary Bank.
An asterisk indicates a required field.

Funding Account:

Relationship | Chk #872

Submit **Remove This Entry**

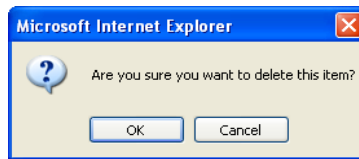
Follow the instructions on the screen to modify any fields and press the “Submit”

 button to save any changes or select “Remove Entry”  to remove the recipient all together. If saving changes, select “OK” at the confirmation dialog to finish the setup.

Remove Payee – Select a recipient from the list, then select the “Remove Entry” button.



At the confirmation dialog, select “OK” to remove this Payee.



Verify that the recipient has been removed from “Your Current Wire Transfer Recipient List.” You will receive no further confirmation that the entry was removed.

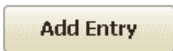
5.0 Initiating ACH Receipts

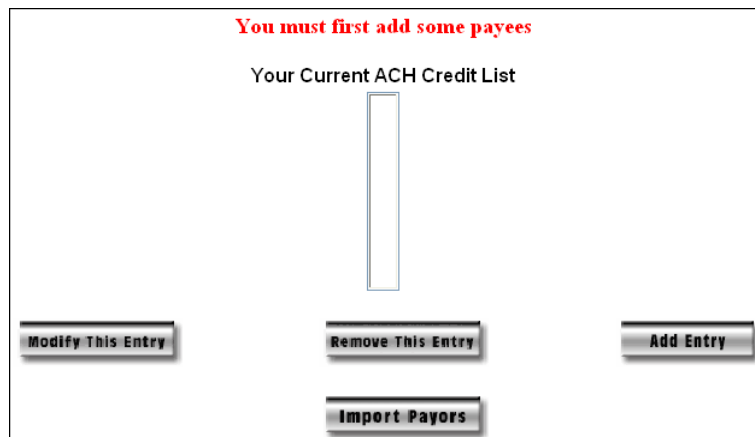

main menu


sub menu

ACH Receipts is the opposite of ACH Payments. This feature is used to collect funds owed by account holders at other financial institutions.

When logging in for the first time, the default sub-menu option will be “Set Up ACH.” However, if you have already set up ACH Payment recipients, they will be listed here under ACH Receipts.





NOTE: The “Category” field will have options available in the

In order to begin sending debits, the user must first add a payor to the company profile. Select either “Add Entry” or “Import Payors.” You may also modify or remove payors.

Select “Add Entry” to begin the process.

drop-down list only if the supervisor has created them.

*Payor's Name:	<input type="text" value="Mr. & Mrs. Smith"/>
Payor's Address:	<input type="text" value="24 Condo Court"/>
City, State ZIP:	<input type="text" value="City, ST 60611"/>
Category:	<input type="text" value="(Uncategorized)"/>
(New categories can be created by a supervisor in the Supervisor Functions menu)	
*Payor's Bank Routing Number:	<input type="text" value="111322994"/>
*Payor's Account Number:	<input type="text" value="12345678"/> <input checked="" type="radio"/> Checking <input type="radio"/> Savings
E-Mail Confirmation To:	<input type="text" value="smith@email.com"/>
Entries indicated by a * must be filled in	
<input type="button" value="Add This Account"/> <input type="button" value="Go Back"/>	

- **Payor's Name (required)** is the name of the person or company to which the debit will be sent – 80 characters max length.
- **Payor's Address, City, State and ZIP** is the address at which the person or company resides – 80 characters max length. **NOTE** that there is *not* a comma between state and ZIP.
- **Category** is by default "Uncategorized", meaning that the payee will be added to the general list of payees in the company's online banking profile. Categories must be created by the Supervisor in order for them to appear in the drop-down. **NOTE:** If this receipt is to fund an external account, then you must specify the category to which the appropriate external account was added.
- **Payor's Bank Routing Number (required)** is the 9-digit ABA number of the financial institution to receive the debit – 11 characters max length
- **Payor's Account Number (required)** is the number of the account at the financial institution from which the funds will be debited – 30 characters max length.
- **Email Confirmation To** is the email address of the payor to which Online Banking will send an email (example below) explaining that an ACH debit has been generated – 80 characters max length.

NOTE: The IBS will check the ABA for errors at the time of submission.
5.0 continued

Sample email

Training Company has sent a request to The Demo Bank on 7/10/07 to transfer \$100.00 FROM your account.

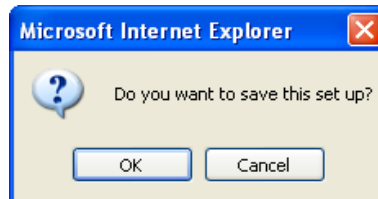
The confirmation ID for this request is #12571

Please do not respond to this confirmation. Your response will be sent to The Demo Bank, not to Training Company

ACH
sub menu

Select "Add This Account" button to create and add the Payor to the company's profile. Click "OK" to save the setup.

NOTE: If you want to use an external funding account, change your category layout here. If you only want to pay one, it is best to use the Single Payment sub-menu. However, you will not have



A confirmation message will alert the user to the status and/or errors of the setup.

Beneficiary Mr. & Mrs. Smith has been added

The entry now appears as a payee on the ACH screen and the user can begin sending ACH Receipts.

access to change layout.

NOTE: To "prenote" a payor, simply select the checkbox and enter in an amount of \$0.00.

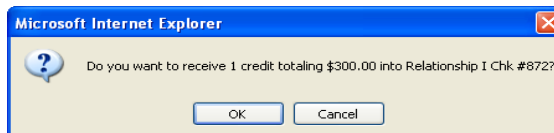
NOTE: External accounts are category dependent.

[View Postings](#)
sub menu

- Select a **Category** of receipt payors.
- Enter the **Send Request On** date for those receipts. This is the date that the credit union will begin to process the receipt items.
- Review the **Effective Date**. This is the date the payor account(s) receives their individual debits. The default setting is 1 business day and cannot be altered.
- Select the **To** entity. This is the company or subsidiary name that appears as the originating company in the ACH file.
- Make sure the check box is checked for those payors you wish to debit.
- Input the **Amount** to debit (**required**) – 20 characters max length.
- Input additional information you would like included in the **ACH Addenda** (7 Record) – 80 characters max length.
- Verify the **Total** items and the total amount fields.
- Select to send Via CCD or PPD. The selection is determined by the payor's entity type: consumer recipients must receive PPD items and commercial recipients must receive CCD items.
- Select the **Into Account** to be credited with the incoming receipt(s). Remember that in order to credit an external account, you must first switch to the category tied to the external account.
- Select the "Submit" button. A confirmation window will be presented. Press the "OK" button after confirming receipt amount and account.

5.0 continued

[Set Up ACH](#)
sub menu



The item is written to the transaction file for the processing date specified as "Send On" and will be visible in the "View Postings" area of the application.

[Modify Entry](#)

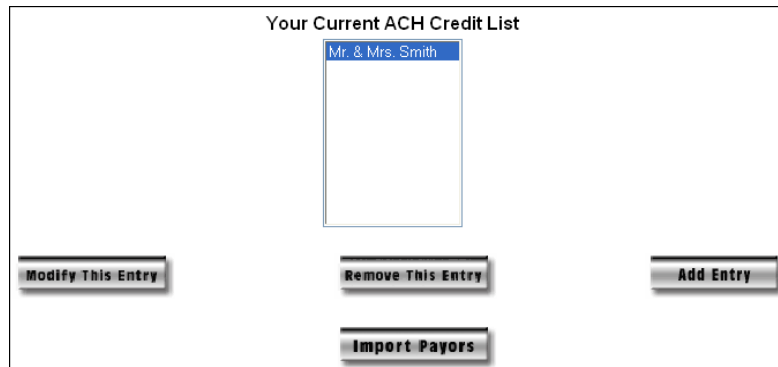
Cash Management Postings			
Date	ID	Today's Pending Transactions	Amount
ACH Credit Postings			
2/9/07	7040-1	Mr. & Mrs. Smith (Addendum: HOA Dues - June) Cancel Item	\$300.00 Credit

NOTE: A drafted payment *must* be authorized by post time on the day it was initiated. For example, if a user without authorization rights drafts an ACH payment today at 11:00 AM, the payment must be authorized by post time today. Failure to do so will result in the payment not being processed. The payment will still appear in "View Postings," but will not be listed as a transaction requiring authorization. Future-dated transactions are the only exceptions to this rule. In such a case, supervisor approval can wait until post time on the day the payment is scheduled to process.

To modify a payor, select the "Modify This Entry" button.

5.0 continued


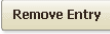
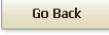
Set Up ACH
sub menu



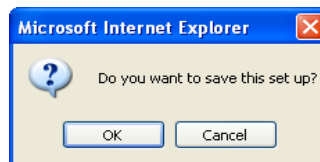
The form is identical to the screen that was used to setup the payor. Complete the form with any additions and remember that a field marked with an asterisk is required information.

Remove Entry

*Payor's Name:	Mr. & Mrs. Smith
Payor's Address:	24 Condo Court
City, State ZIP:	City, ST 60611
Category:	(Uncategorized) v
<small>(New categories can be created by a supervisor in the Supervisor Functions menu)</small>	
*Payor's Bank Routing Number:	111322994
*Payor's Account Number:	12345678 <input checked="" type="radio"/> Checking <input type="radio"/> Savings
E-Mail Confirmation To:	smith@email.com

Select "Submit"  to save the changes, "Remove This Entry"  to remove the payor from your receipts list or "Go Back"  to return to the previous screen. If changes were made, select "OK" at the confirmation dialog box to be taken back to the recipients list.

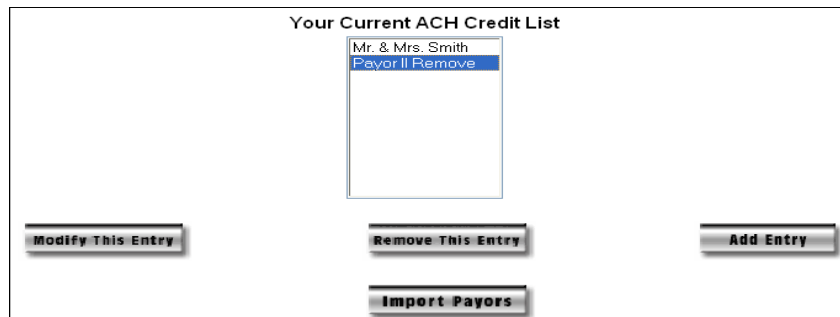
Set Up ACH
sub menu



Import Payees

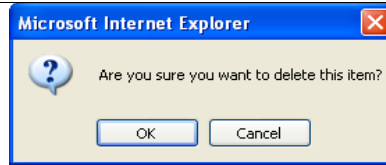
To remove a payee, select a recipient from the list, then select the "Remove This Entry" button to begin this process.

NOTE: When importing an NACHA formatted ACH file, the options are to import the record with the payor name in "Batch Detail" (ACH 6 Record) or with the payor name in "Batch Header"



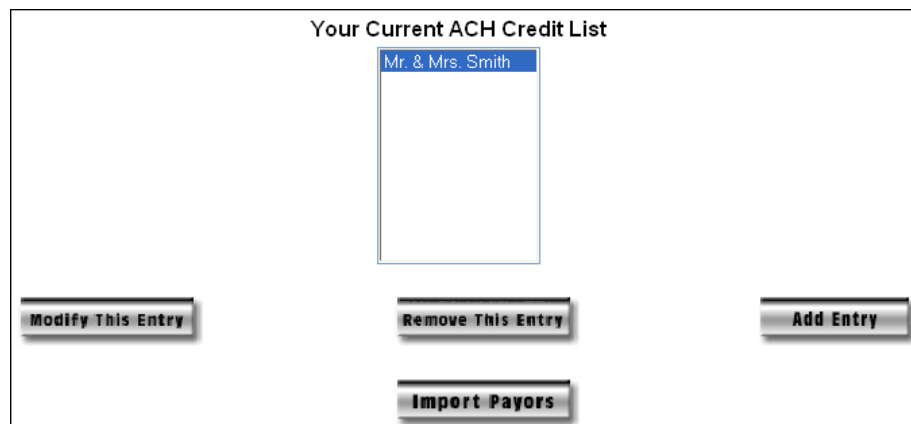
Select "OK" at the confirmation dialog box to be taken back to the recipients list.

(ACH 5 Record). The user will need to know how their ACH software exports this data in order to make the correct selection. An incorrect selection will more than likely result in a rejected ACH file.



Companies with a large list of ACH payors may not want to add or modify those credits one at a time, but rather batch import their list of payors into the ACH payment database. If the company can provide a sample file containing the correct payor's routing information, either as an ACH formatted file or as a comma delimited file, then the payors can be imported into the ACH payment database.

From Your Current ACH Credit List, select the "Import Payees" button



5.0 continued

Follow the instructions on creating a file to import ACH recipients, or if a file has already been created, then jump to Step 2.

Step 1: Using your accounting or database software, either create an NACHA formatted ACH file, or convert your data to a comma-delimited file with the following fields:

- Payor Name** = Full Name (e.g., John Doe)
- Payor Bank Routing Number** = 8 or 9 digit number (e.g., 123456789)
- Payor Bank Account** = 5-15 digit number (e.g., 333444555)
- Payor Bank Account Type** = empty, 1 if checking or 2 if savings
- Reserved** (leave blank)
- Payor Address** = empty or payor's street address
- Payor City** = empty or a city where payor resides
- Payor State** = empty or a state abbreviation
- Payor ZIP** = empty or a ZIP code
- Payor Email** = payor's inbound email address



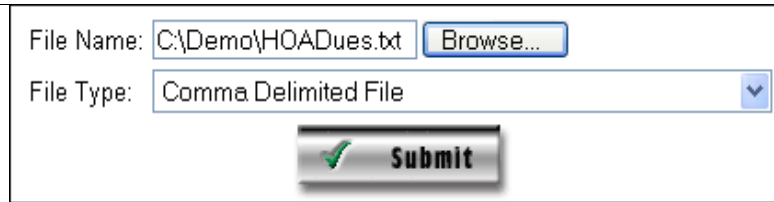
NOTE: This import function will validate routing numbers – incorrect entries will be rejected. One

Examples:

```
John Doe,123456789,333444555,1,,123 Elm,Anytown,IL,60000,jdoe@zzz.com
John Doe,123456789,333444555,,,,,,,,,
"John Doe","123456789","333444555","","","","","",""
```

Step 2: Once the file has been created in the above format, type in the file name or browse to the file location in the dialog box as shown below. Select from the drop-down list whether your file is comma delimited or NACHA formatted ACH. Select the "Submit" button when ready to import.

duplicate was removed as we "replaced" the current list.



If selecting to import an ACH file and it does include the payment amount then please check Include "Usual Payment Amount" (ACH files only) check box.

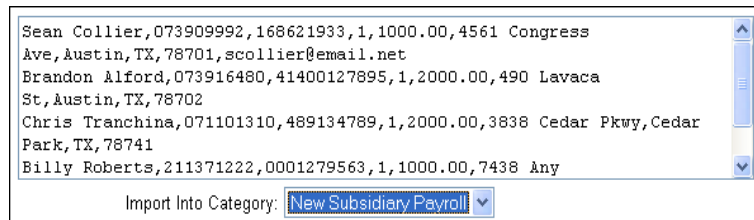
If your accounting software could not create the required file, there are a couple of other options to explore.

ACH
sub-menu

NOTE: If you want to use an external funding account, change your category layout here. If you only want to pay one, it is best to use the Single Payment sub-menu. However, you will not have access to change layout.

- First create an Excel spreadsheet with 10 column headings for the file format listed above. Input and maintain payee details in this spreadsheet, and when ready to import, simply save the file in CSV (comma delimited) format. You can then follow the instructions for step 2 to import the data.
- The second option is to skip to Step 3 and input the data, in comma delimited, format directly into the Internet Banking application.

Step 3 (comma-delimited files only): If you could not enter the file name using Step 2 above, manually enter or open your comma delimited file into a text editor (like Notepad or another word processor). Select all the text (usually via an Edit/Select All menu choice) and then copy it into the clipboard (usually Edit/Copy). Finally, paste the information (usually Edit/Paste) into the box below (remember to use the format listed in Step 1 above).



```
Sean Collier,073909992,168621933,1,1000.00,4561 Congress Ave,Austin,TX,78701,scollier@email.net
Brandon Alford,073916480,41400127895,1,2000.00,490 Lavaca St,Austin,TX,78702
Chris Tranchina,071101310,489134789,1,2000.00,3838 Cedar Pkwy,Cedar Park,TX,78741
Billy Roberts,211371222,0001279563,1,1000.00,7438 Any
```

If the supervisor has created Categories, then they would be available from the drop-down list. By leaving the default (uncategorized), the import will add the recipients to the company's general ACH recipient template (example below).

Before the import can be submitted, the handling instructions must be selected. The handling instructions determine how the data is imported into the payment database. There are 3 choices for handling instructions:

- **Amend Current List** adds entries found in the import file to the payment database as long as those entries are *not* duplicates. Duplicates are entries in which both the import file and the existing payment database share matching names, account numbers, routing numbers and categories.
- **Append Current List** adds entries found in the import file to the existing payment database without checking for duplication.
- **Replace List Completely** replaces a current category of payment database recipients with the recipients found in the import file.

It is important to note that if the "Uncategorized" option is left as the default, then amending, appending or replacing will affect only those recipients that have not already been categorized.

Select "Submit" when ready to import.

Added "Mr & Mrs Philbin"
Removed 1 entries

Your Current ACH Credit List

Miss Corlione
 Mr & Mrs Cruise
 Mr & Mrs Ewing
 Mr & Mrs Gianelli
 Mr & Mrs Jolie-Pitt
 Mr & Mrs Kent
 Mr & Mrs Philbin
 Mr & Mrs Smith
 Mr & Mrs Wells
 Mr Biter

Modify This Entry

Remove This Entry

Add Entry

Import Payors

If errors are noted then the import process can be done again once the error is corrected, only this time select to "Replace List Completely" so as not to duplicate entries.

From the ACH Receipts screen the user can now begin sending ACH debits using the data that has been imported.

ACH Receipts

To: Training Company

Collect Funds From:

- [Miss Corlione](#)
- [Mr & Mrs Cruise](#)
- [Mr & Mrs Ewing](#)
- [Mr & Mrs Gianelli](#)
- [Mr & Mrs Jolie-Pitt](#)
- [Ms Carter](#)
- [Ms Morgentsem](#)
- [Ms Sommers](#)

Total.... 25 Items

Via CCD (CCD+ if you have an addendum)

Via PPD (PPD+ if you have an addendum)

Into Account: Relationship I Chk #872

Send Request On:

2/15/2007

(Effective Date)

2/16/2007

Amount:	ACH Addendum
\$100.00	<input type="text"/>
\$100.00	<input type="text"/>
\$100.00	<input type="text"/>
\$100.00	<input type="text"/>
\$100.00	<input type="text"/>
\$100.00	<input type="text"/>
\$100.00	<input type="text"/>
\$100.00	<input type="text"/>
\$2500.00	<input type="text"/>

5.1 Drafting Single ACH Receipts
Single Payment sub-menu

There is also the option to set up ACH receipts one at a time. The template allows the user to select a payor from the drop-down list or to enter payment information with the assumption that it is a one-time receipt and the user does not want to add the payor's details to the company's online profile for future use.

5.1 continued

NOTE: You cannot use external accounts under the Single Payment layout.

[View Postings](#)
sub menu

ACH Receipts

Send Request On:

(Effective Date)

To:

Collect Funds From:
 \$

*Payor Name:

*Bank Routing Number:

*Bank Account Number:

Is this a DDA (Checking) Acct?

Memo/ACH Addendum:

E-Mail Confirmation To:

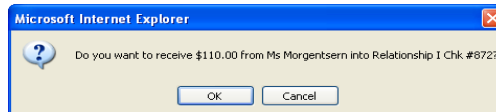
Entries indicated by a * must be filled in

Via CCD (CCD+ if you have an addendum)
 Via PPD (PPD+ if you have an addendum)

Into Account:

This screen is designed to create one ACH Receipt at a time.

- Select the **To** entity. This is the company or subsidiary name that appears as the originating company in the ACH file created.
- Select to **Collect Funds From** the ACH Payor from the drop-down list or fill in the following information (80 characters max length):
 - Payor Name – **required**
 - Bank Routing Number – **required**
 - Bank Account Number – **required**
- Enter the **Send Request On** date for those receipts. This is the date that the credit union will begin to process the receipt items.
- Review the **Effective Date**. This is the date that recipients receive their individual credits.
- Enter the **Amount** – 20 characters max length.
- Then check the box marked **Is this a DDA (Checking) Acct?** If left unchecked, no account type will be specified in the ACH file.
- Enter a **Memo/ACH Addendum** to describe the payment – 80 characters max length.
- Enter payor's **Email Confirmation** address to which Online Banking will send an email explaining that an ACH debit has been generated, the details for which the recipient can contact their financial institution.
- **Via CCD or PPD**. The option is determined by the entity type of the recipient: select CCD for a commercial recipient and PPD for a consumer recipient.
- Select the **Into Account** to receive the incoming payment.
- Select the "Submit" button. A Confirmation window will be presented. Select the "OK" button after confirming ACH payment amount and account.



Cash Management Postings			
Date	ID	Today's Pending Transactions	Amount
ACH Credit Postings			
2/15/07	7046-1	Ms Morgentsem <small>(Addendum: Missing dues) Cancel Item</small>	\$110.00 Credit

NOTE: A drafted payment must be authorized by post time on the day it was initiated.

6.0 Initiating ACH Collections



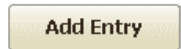
main menu

Collections allows users to send ACH debits to payor accounts at other financial institutions. This feature is a useful tool for collecting recurring dues or fees from members or clients. While ACH Receipts debit one account at a time, Collections allows you to debit multiple accounts at the same time and credit your account for the sum total of those debits.

When logging in for the first time, the default sub-menu option under Collections function will be “Set Up Collections” 



sub menu

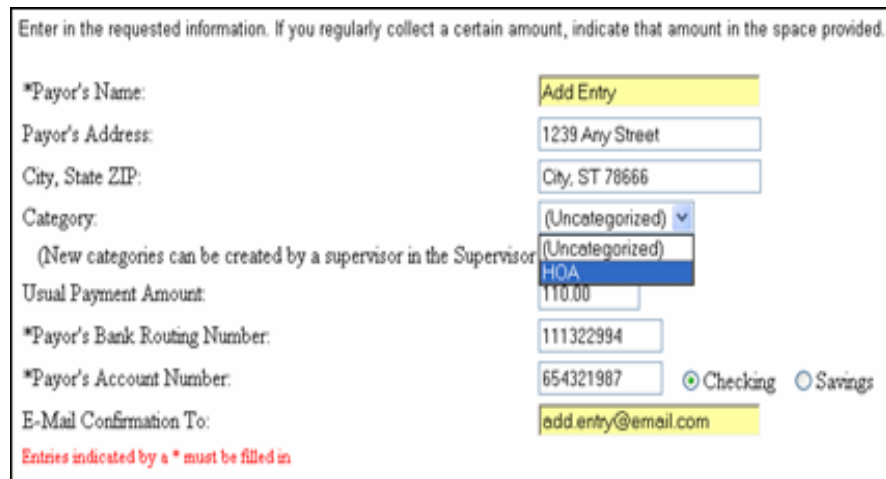




In order to begin sending receipts, the user must first add a payor to the company profile. Select either “Add Entry” or “Import Payees.” The user may also modify or remove payors.

Select “Add Entry” to begin the process.

NOTE: The IBS will check the ABA for errors at the time of submission.



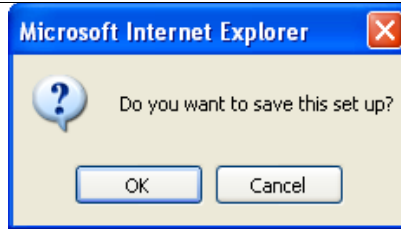
This screen is designed to collect all the information needed to create a Payor. Each field has a max characterlength of 80, with the exceptions of Payment Amount (30), Bank Routing # (11) and Bank Account # (30). The usual payment amount field is optional – remember that if left blank, it will have to be filled in when a receipt is scheduled. Follow the instructions on the screen and press the *Add This Account*

button  to create and add the Payor to the company’s profile. Click “OK” to save the setup.

6.0 Continued

Collections

Sub-menu



A confirmation message will alert the user to the status and/or errors of the setup.

Beneficiary Add Entry has been added

The entry now appears as a payor on the Collections screen and the user can begin sending collections.

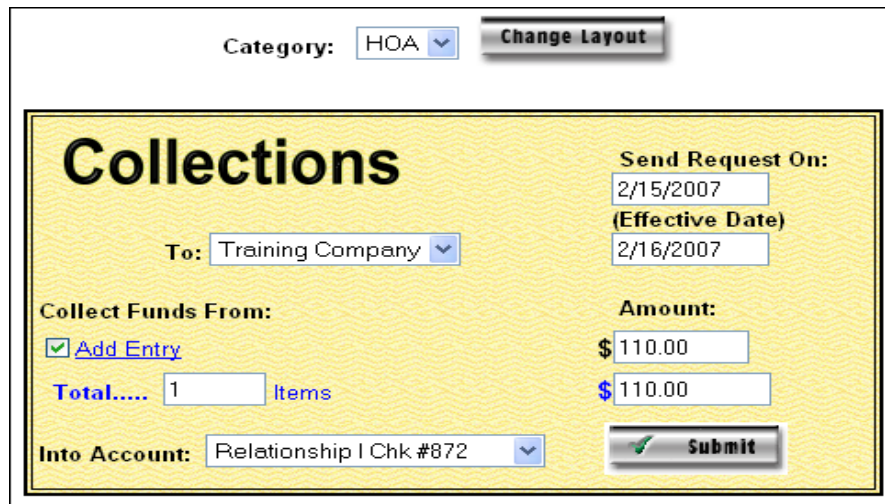
NOTE: The Effective Date is 1 day by default.

TIP: Enter \$0.00 to "prenote" a payee.

NOTE: For external funding accounts, you must first select the Category and change the layout.

View Postings

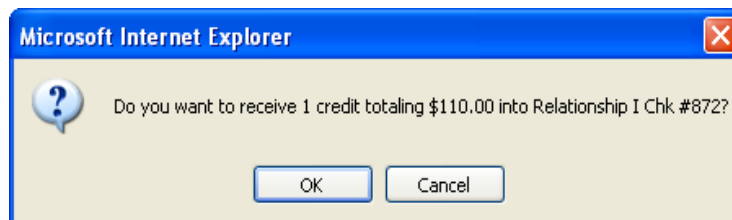
sub menu



- Select a **Category** of collections – each time a category is chosen, remember to select “Change Layout” to load the list of payors for the selected category.
- Enter the **Send Request On** date for which these debits are to be processed.
- Review the **Effective Date**. This is the date that recipients receive their individual credits.
- Check the box for whom you wish to debit. Use the “Clear Form” button **Clear Form** to uncheck all the boxes.
- **Amount** field defaults to the “Usual Collection Amount” as specified in the Collections set up. However, you can override this amount in the field provided.
- Select the **To** entity. This is the company or subsidiary name that appears as the originating company in the ACH file created.
- Verify the **Total** items and the total amount fields.
- Select **Into Account** to enter the account into which the amount will be credited.
- Select the “Submit” button. A Confirmation window will be presented.
- Select the “OK” button after confirming payroll amount and account.

Set Up Collections

sub menu



Modify Entry

The item is written to the transaction file for the processing date specified as "Send On" and will be visible in the "View Postings" area of the application.

6.0 Continued

Cash Management Postings			
Date	ID	Today's Pending Transactions	Amount
Collections Postings			
2/15/07	7046-246	Add Entry Cancel Item	\$110.00 Credit

NOTE: A drafted collection *must* be authorized by post time on the day it was initiated. Future-dated transactions are the only exceptions to this rule. In such a case, supervisor approval can wait until post time on the day the collection is set to post.

To modify a payor, select a recipient from the list, then select the "Modify This Entry" button to begin this process.

Your Current Collections List

Add Entry

Modify This Entry

Remove This Entry

Add Entry

Import Payors

Set Up Collections sub menu

The form is identical to the screen that was used to setup the payee. Complete the form with any additions and remember that a field marked with asterisk is required information.

Remove Entry

*Payor's Name: Add Entry

Payor's Address: 2389 B Street

City, State ZIP: City, ST 78666

Category: HOA ▼

(New categories can be created by a supervisor in the Supervisor Functions menu)

Usual Payment Amount: 210.00

*Payor's Bank Routing Number: 111322994

*Payor's Account Number: 654321987 Checking Savings

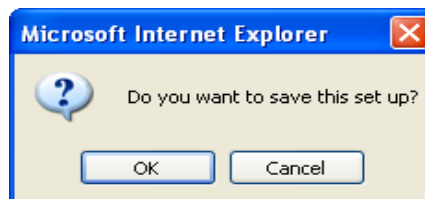
E-Mail Confirmation To: add.entry@email.com

Entries indicated by a * must be filled in

Set Up Collections sub menu

Select "Submit" Submit to save the changes, "Remove This Entry" Remove Entry to remove the payor from your receipts list or "Go Back" Go Back to return to the previous screen. If changes were made, select "OK" at the confirmation dialog box to be taken back to the recipients list.

Import Payees

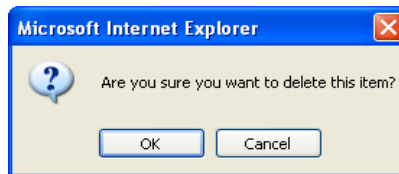


To remove a payee, select a recipient from the list, then select the “Remove This Entry” button to begin this process.

6.0 Continued



Select “OK” at the confirmation dialog box to be taken back to the recipients list.



NOTE: When importing an NACHA formatted ACH file, the options are to import the records with the payee name in “Batch Detail” (ACH 6 Record) or with the payee name in “Batch Header” (ACH 5 Record). The user will need to know how their ACH software exports this data in order to make the correct selection. An incorrect selection will more than likely result in a rejected ACH file.

Companies with a large list of payors may not want to add or modify them all one at a time, but rather batch import their list of payors into the collections database. If the companies can provide a sample file containing the correct payor recipient’s routing information, either as an ACH formatted file or as a comma delimited file, then the payors can be imported into the collections database.

From Your Current Collections List, select the “Import Payors” button





Follow the instructions on creating a file to import Collection payors, or if a file is already created containing those entries, jump to Step 2.

Step 1: Using your accounting or database software, either create an NACHA formatted ACH file, or convert your data to a comma-delimited file with the following fields:

- Payor Name** = Full Name (e.g., John Doe)
- Payor Bank Routing Number** = 8 or 9 digit number (e.g., 123456789)
- Payor Bank Account** = 5-15 digit number (e.g., 333444555)
- Payor Bank Account Type** = empty, 1 if checking or 2 if savings
- Reserved** (leave blank)
- Usual Payment Amount** = empty or an amount (e.g. 700.00)
- Payor Address** = empty or payor’s street address
- Payor City** = empty or a city where payor resides

payment database without checking for duplication.

- **Replace List Completely** replaces a current category of payment database recipients with the recipients found in the import file.

It is important to note that if the “Uncategorized” option is left as the default, then amending, appending or replacing will affect only those recipients that have not already been categorized.

6.0 Continued

Collections
sub menu

Select “Submit” when ready to import.

Added "Mr & Mrs Philbin"
Removed 1 entries

Your Current ACH Credit List

- Miss Corlione
- Mr & Mrs Cruise
- Mr & Mrs Ewing
- Mr & Mrs Gianelli
- Mr & Mrs Jolie-Pitt
- Mr & Mrs Kent
- Mr & Mrs Philbin
- Mr & Mrs Smith
- Mr & Mrs Wells
- Mr Biter

Modify This Entry Remove This Entry Add Entry

Import Payors

If errors are noted then the import process can be done again once the error is corrected, only this time select to “Replace List Completely” so as not to duplicate entries.

From the Collections screen the user can now begin sending collection items using the data that has been imported.

Category: HOA Change Layout

Collections

To: Training Company

Send Request On: 2/15/2007
(Effective Date)
2/16/2007


Collect Funds From:

<input checked="" type="checkbox"/> Miss Corlione	\$ 100.00
<input checked="" type="checkbox"/> Mr & Mrs Cruise	\$ 100.00
<input checked="" type="checkbox"/> Mr & Mrs Ewing	\$ 100.00
<input checked="" type="checkbox"/> Ms Sommers	\$ 100.00

Total..... 25 Items \$ 2500.00

Into Account: Relationship I Chk #872

Submit

If you find that the amounts have all changed, you can simply import a new list with updated dollar values (remember to “Replace” the current list) or you can select the “Import Amount” button  from the bottom of the Collections screen.

Step 1: Using your accounting or database software, convert your data to a comma-delimited file with the following fields:

Payor Name = a full name (e.g., John Doe)

Payment Amount = an amount (e.g., 700.00)

Examples:

John Doe,700.00

"Jane Smith",356.00"

Step 2

Type in the complete file name or use the "Browse" button to locate the file. Pressing the "Submit" button will provide a preview form where you may view the file contents and import the amounts.

File Name:

Step 3

Verify the accuracy of your data in the box below, and then select "Import Amount" to apply the changes.

Mr & Mrs Smith,100.00	▲
Mr Jones,100.00	
Mrs Crites,100.00	
Ms Sommers,100.00	
Mr Rider,100.00	
Mr Depp,100.00	▼

The Collections list now reflects the new amounts from the imported file.

Collections

To:

Send Request On:
(Effective Date)

Collect Funds From:

<input checked="" type="checkbox"/> Miss Corlione	<input type="text" value="\$ 110.00"/>
<input checked="" type="checkbox"/> Mr & Mrs Cruise	<input type="text" value="\$ 110.00"/>
<input checked="" type="checkbox"/> Mr & Mrs Ewing	<input type="text" value="\$ 110.00"/>
<input checked="" type="checkbox"/> Ms Sommers	<input type="text" value="\$ 110.00"/>

Total..... Items

Into Account:

7.0 Re-presenting Checks



main menu

Re-present Checks allows a merchant to re-submit any check that was returned due to insufficient funds. Using this option, the NSF item is converted into an electronic debit for the purposes of re-presentation. A merchant may only re-present a check electronically twice; also, it must have been presented in paper form first and returned NSF.

NOTE: To collect an additional fee (e.g., a returned check fee), the merchant *must* have written authorization from the consumer.

[View Postings](#)

sub menu

NOTE: You cannot credit external accounts.

7.0 continued

NOTE: May or may not be available.

7.0 continued

Re-Present Check

To:

*From:

*Bank Account #

*Bank Routing #

Entries indicated by a * must be filled in

Into Account:

Additional Fee \$

*Check #

*Original Date

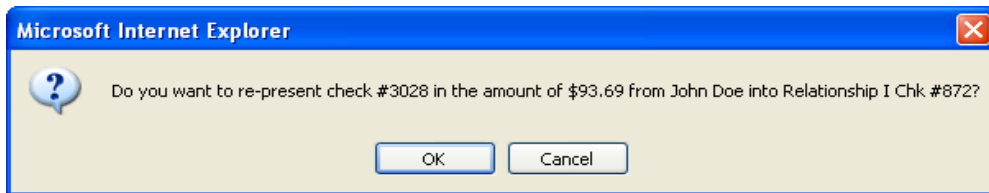
*Amount \$

Re-Present On:

(Effective Date)

To electronically re-present a paper check, perform the following steps (**required**):

- Input the original paper **Check #** – 12 characters max length.
- Input the **Original Date** of the paper check – MM/DD/YYYY.
- Input the original **Amount** of the paper check – 12 characters max length.
- Select the **TO** entity. This is the company or subsidiary name that appears as the originating company in the created ACH file.
- Input the **From** name as the original check writer's name – 80 characters max length.
- Input the **Bank Account #** from the original paper check – 80 characters max length.
- Input the **Bank Routing #** from the original paper check – 80 characters max length.
- Select **Into Account** to enter the account into which the amount will be credited.
- **Re-Present On** – The date that the debit is to be processed by the credit union.
- The **Effective Date** is when the payor will be debited for the transaction. The default for receipt items is 1 day and cannot be altered.
- Input an **Additional Fee** amount – 20 characters max length. The additional fee is written as a separate item in the corresponding ACH file as an RCK FEE.
- Select the "Submit" button. A Confirmation window will be presented.
- Select the "OK" button after confirming payment amount and account.

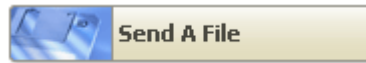


Cash Management Postings			
Date	ID	Today's Pending Transactions	Amount
Re-presented Checks Postings			
2/15/07	7046-962	John Doe (Add'l Fee for Check #3028) Cancel Item	\$25.00 Credit
2/15/07	7046-750	John Doe (Check #3028) Cancel Item	\$93.69 Credit

2.2 Information Function

The Information Function allows companies to initiate transactions by sending a file securely to the credit union. Every company, depending on their online banking agreement created by the credit union, will be granted access to the Send A File function.

The following is the Send A File function.



Action	Additional Information
--------	------------------------

1.0 Send A File.



A company can send an ACH or text file to the credit union via secure SSL technology. For example, if the company's human resources team wishes to process payroll for a list of employees with all information saved in a particular file, but they don't want to input the payroll information into the IBS, they may want to use the Send a File feature. This ensures that the file gets sent securely to the Credit union for processing. Think of it as sending a secure attachment, which the Credit union can retrieve through the Banking Manager.

NOTE: File size limitations can be specified per institution from within the configuration control file(s).

You may send an ACH or text file to The Demo Bank via secure SSL technology, simply by typing in the complete file name or, using the "Browse" button to locate the file. Please make a file type election from the drop down list. Optionally, you may add a comment. Pressing the "Submit" button will provide a preview form where you may view the file contents and transmit the file.

File Type:

Comments:

File Name:

To send a file, do the following:

- Identify the file type – choose between text (.txt) and NACHA formatted.
- Identify the file name and location by entering the fully qualified path and file name, or use the "Browse" button.
- Comments can be included to inform the credit union of the purpose and/or intended use of the file.
- Select the "Submit" button to load the file into the IBS. You will get a preview screen to verify the information was loaded correctly.

Please verify the file content in the box below, and then press the "Submit" button to send this file to The Demo Bank.

Comments: Please process payroll for 2/15/07
File Name: C:\Demo\PizzaEmployees.txt

```
John Dough,211371222,0001279563,1,1000.00,7438 Any St,Austin,TX,78759
Lucia Zuccero,073909992,168621933,1,1000.00,4561 Congress Ave,Austin,TX,78701
Mike Heinz,073916480,41400127895,1,2000.00,490 Lavaca St,Austin,TX,78702
Steve Capicola,071101310,489134789,1,2000.00,3838 Cedar Pkwy,Cedar Park,TX,78741
```

Select "Submit" again to continue and receive a confirmation ID.

Your file has been received by the bank and has been assigned the number UF216 (Confirmation ID #7047-1)
