think
BANK

# Cash Manager User Guide

# Contents


Logging In ..... 3

Dashboard ..... 6

- Card Descriptions ..... 6
- Accounts ..... 7
- Account Activity Options ..... 9
- Enroll in e-Statements ..... 9
- Stop Payments ..... 11
- Payments ..... 12

Side Menu ..... 12

- Approve ACH ..... 13
- Approve Wire ..... 14
- Cash Manager ..... 14
- ACH ..... 15
  - Procedures – Create an ACH Batch ..... 15
  - Procedures – Initiate an ACH Batch ..... 16
  - Uninitiate ACH ..... 17
  - Recurring ACH ..... 17
  - Initiate Same Day File ..... 18
  - Upload ACH File ..... 18
  - ACH Import ..... 20
- Procedures – Create an ACH Batch Retry Payment and Return Fee ..... 22
  - Retry Payment ..... 22
  - Return Fee ..... 23
- Batch List ..... 23
- ACH Statuses ..... 24
- Select Option ..... 24

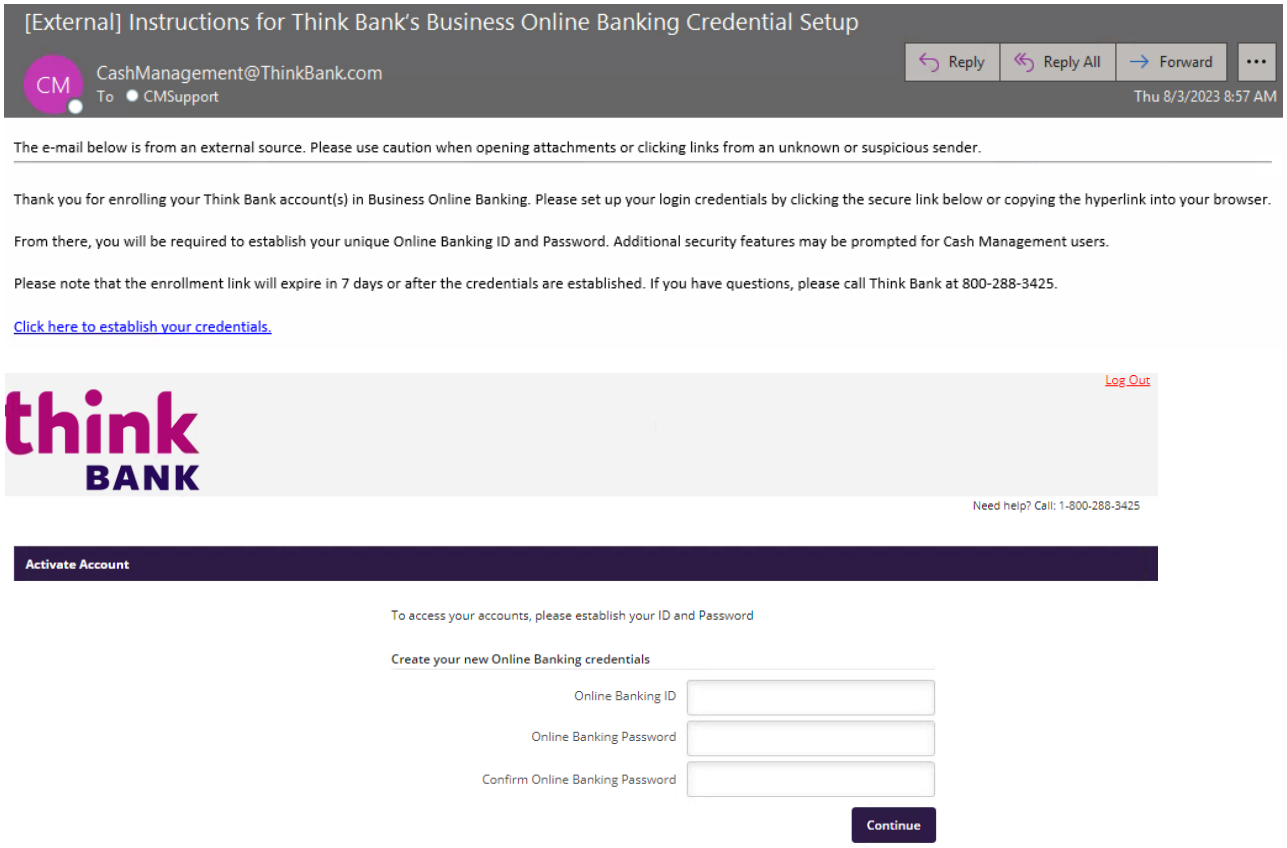
Wires ..... 26

- Procedures - Domestic Wire Template Set-Up ..... 26
- Recurring Wires ..... 28

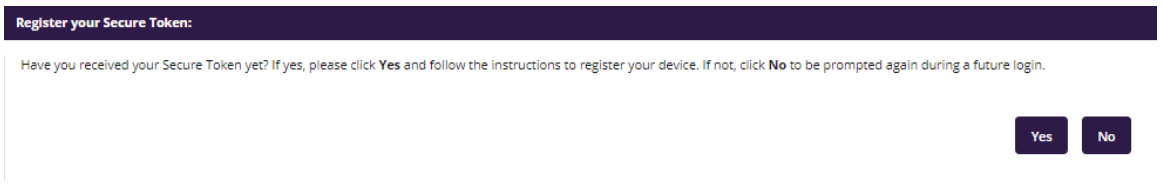
Procedures – Transmit a Domestic Wire Transfer ..... 28
Procedures – Create International Wire Transfer ..... 30
Positive Pay ..... 35
Uploading an ARP file ..... 35
Exception Items ..... 39
Voiding Issued Items ..... 40
Users ..... 41
Procedures– Set up a new Cash User ..... 41
Administration ..... 42
Select Accounts ..... 44
Reporting ..... 46
File Status ..... 48
Options & Tools ..... 48
Mobile App Functions ..... 50
Approve ACH ..... 50
Approve Wire ..... 51
Switch User Function ..... 52

# Logging In

**Step 1 - Company Set Up -**The customer will receive an email from Think@thinkbank.com the subject reads Instructions for Think Bank's Business Online Banking Credential Setup (this link is only valid for 7 days then it will expire). Once expired we will need to send another email. Select the link Click here to establish your credentials. It will open up our online banking. The user will create their Online Banking ID and Password.



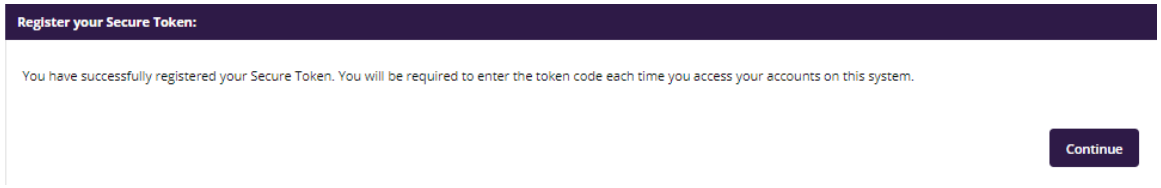

**Step 2 - You will now be prompted to register -** If the user decides not to register their token at this time they have 10 days to do so before it locks them out of online banking. (*If this happens please call 1.800.288.3425 and ask for Business Deposits Support for immediate assistance. Click continue to proceed).* Click Yes to register the secure token.




Follow the instructions sent separately for setting up a virtual token.

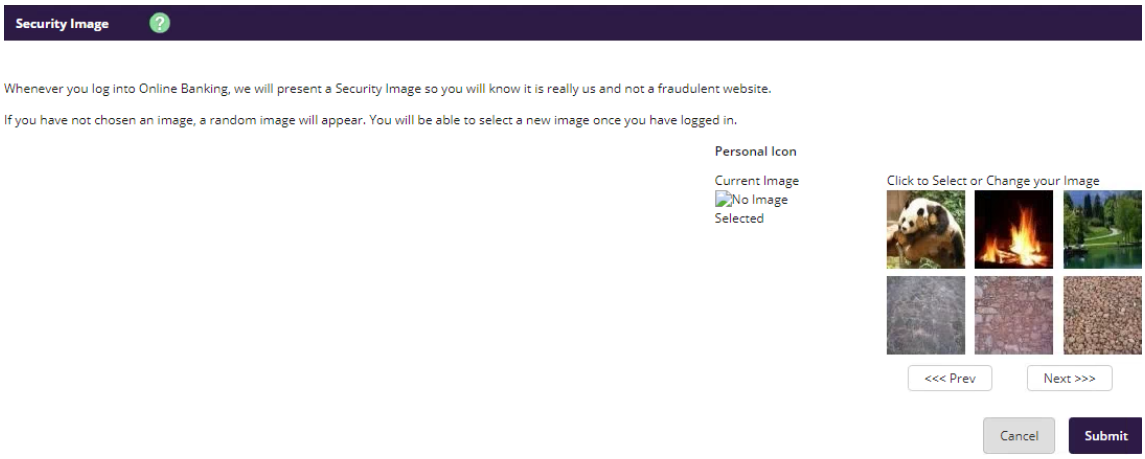
Click **Submit.**

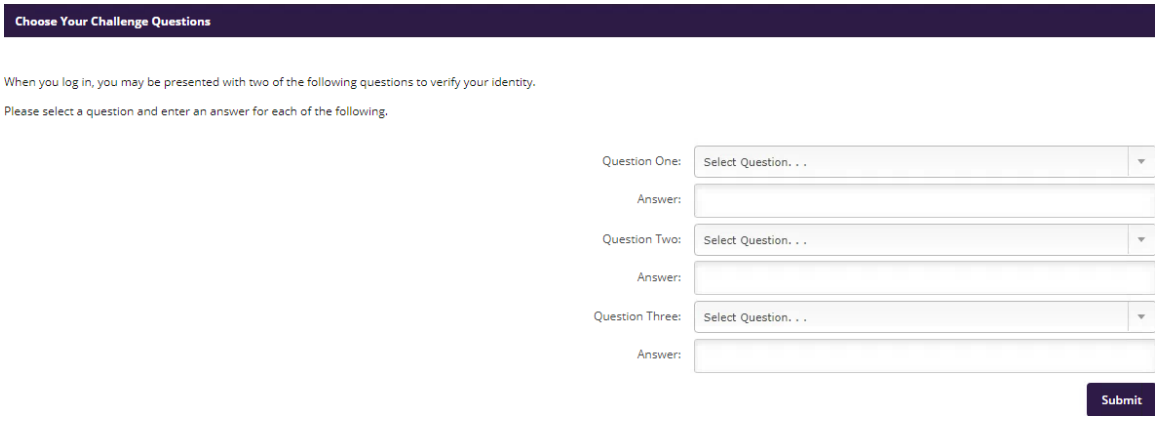
The user should receive a message that they have successfully registered their Secure Token. **The user will be required to enter the token code each time they go to Cash Manager.** Click **Continue** to proceed to the online accounts.



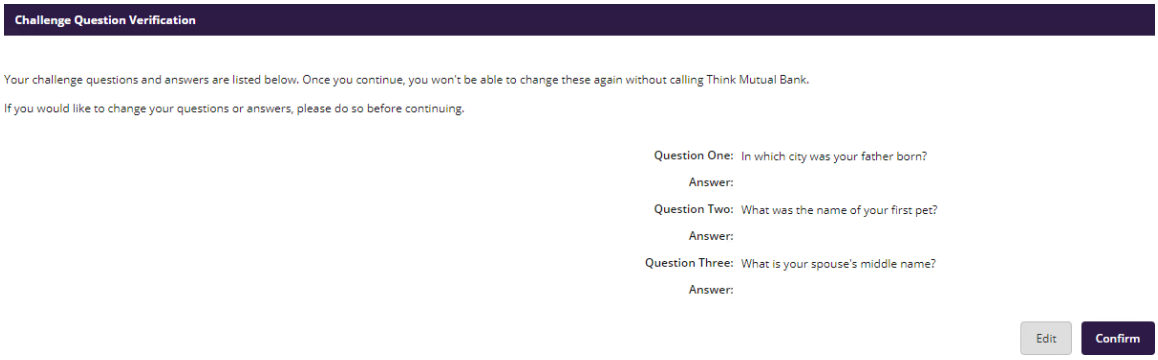

If you receive an error message like the following "*Your Secure Token Registration was not successful*", click **Try Again**. If you are still getting an error message click Log Out and contact 1.800.288.3425 and ask for Business Depoits Support for assistance.

Next it will ask you to select a watermark and 3 challenge questions.






Confirm your security questions.



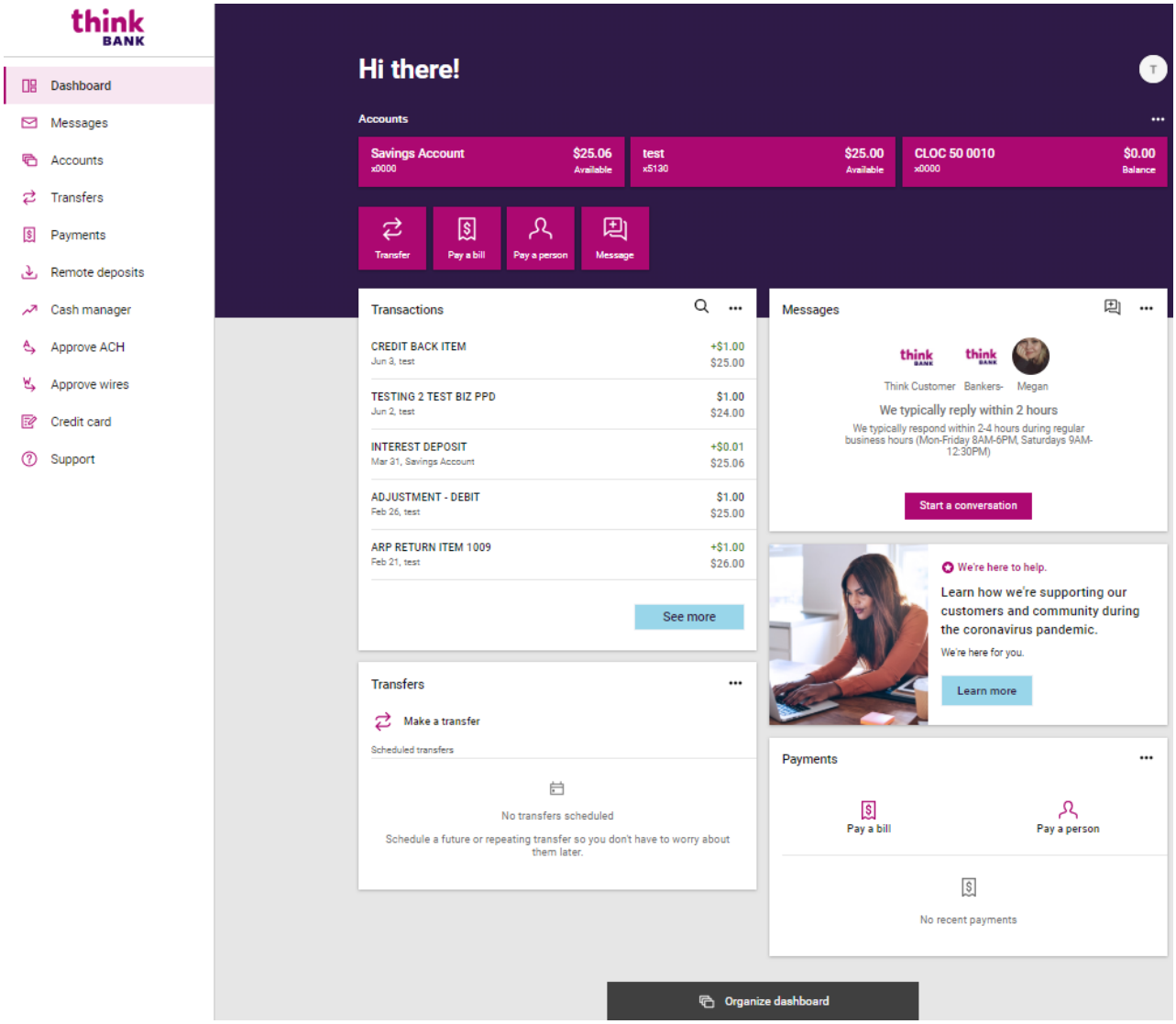

You will get a message stating your challenge questions are set and it may ask you to verify identity from time to time to protect your account.

You will now be logged into your online banking.

The Business Online access has been established! If you are an Administrator, additional instructions have been included to set up Additional Users.

# Dashboard

This is the main page when you log in to online banking. You can view accounts, transactions, view/make transfers, view/make payments in one place.




## Card Descriptions

**Accounts** – View Available account balances

**Transactions** – View transactions for all accounts

**Transfers** – Schedule transfer to another account or loan

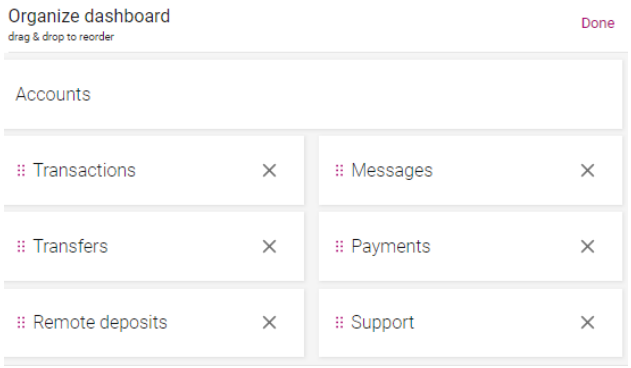
**Messages** – Secure messages you've sent to Think

**Payments** – Scheduled/Processed bill pay payments

**Remote Deposit** – View deposited checks

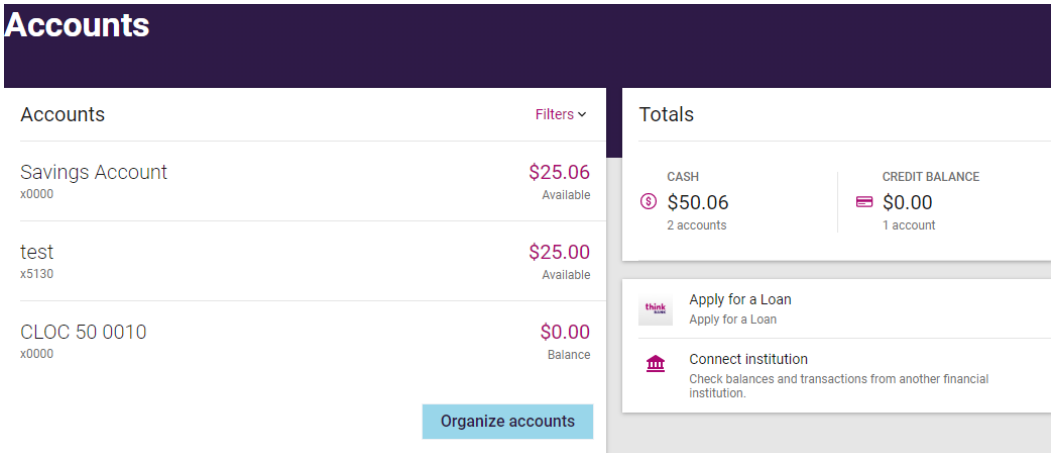
## Organize Dashboard

Chose which cards you'd like to see or hide.
To hide a card, simply click the 'X'.  To add a card, click 'Add a card'.

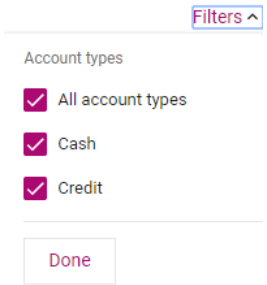



## Accounts

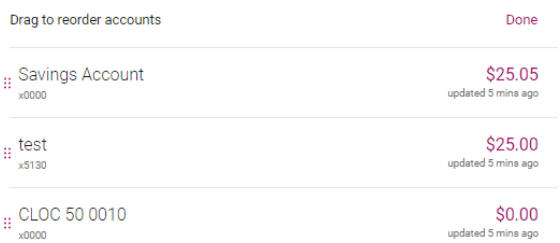
View all of your account balances and credit balances in one spot.



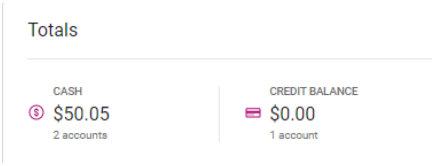

**Filters** option you can chose to view only Cash accounts or Credit accounts.




**Organize accounts** lets you re-order accounts and chose which accounts you'd like to see first.

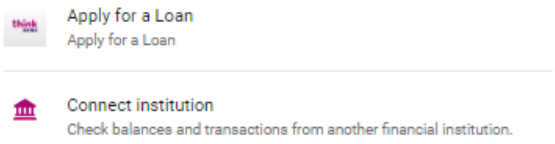



**Totals** gives a quick glance of totals between all Cash accounts and all Credit accounts.

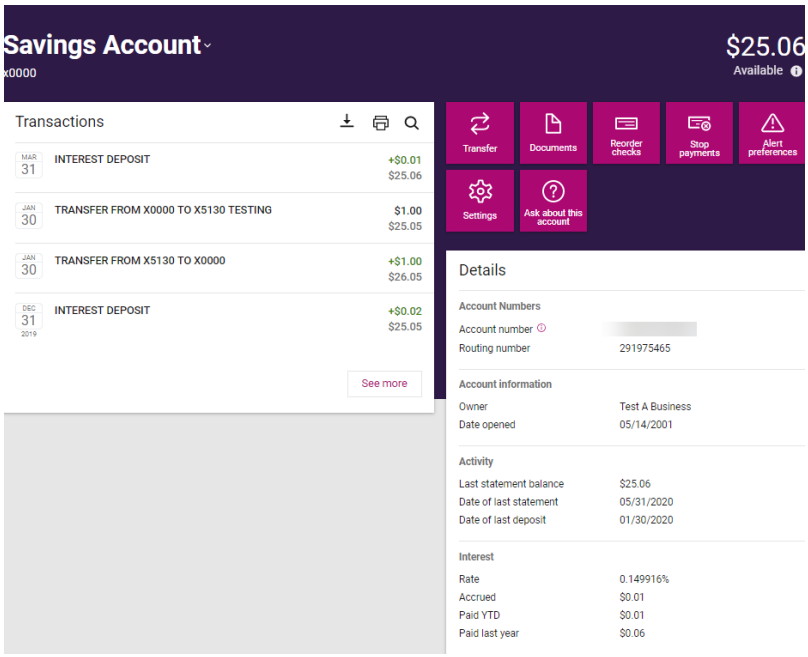



**Apply for a Loan** – Apply online for a loan at Think

**Connect Institution** – Add accounts from other FI's to view balances or transactions

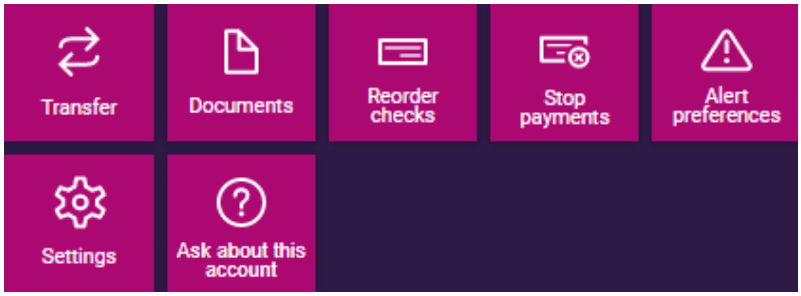



To View transaction activity for a specific account or account details, simply click an account.



## Account Activity Options

Schedule transfers, view e-statements/docs, reorder checks, place stop payments, manage account alerts and account settings.

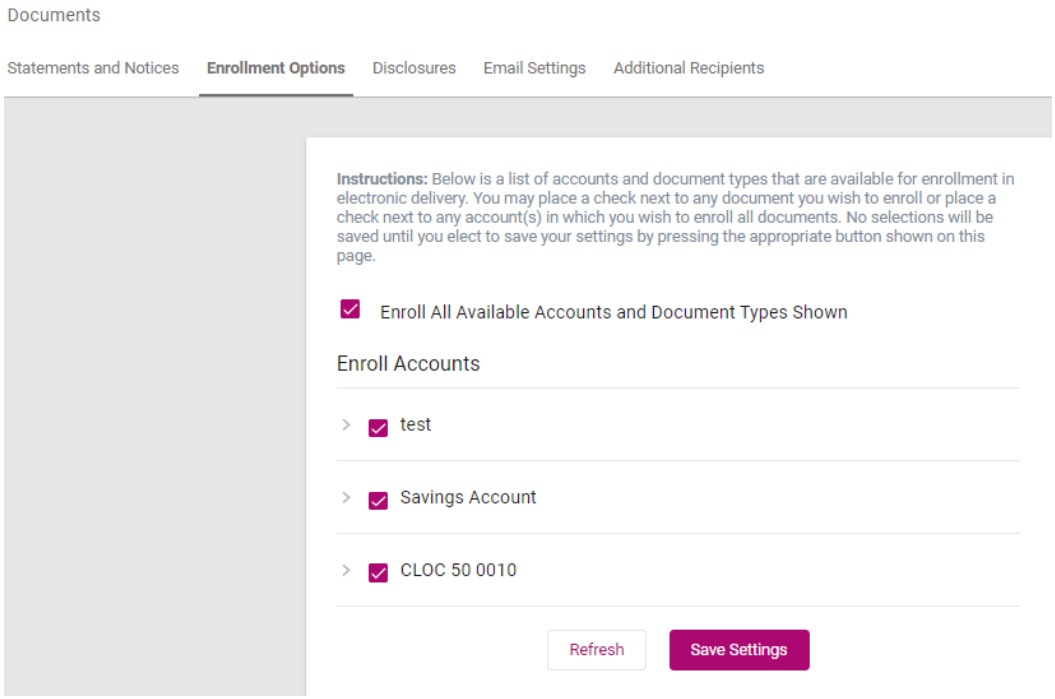



## Enroll in e-Statements

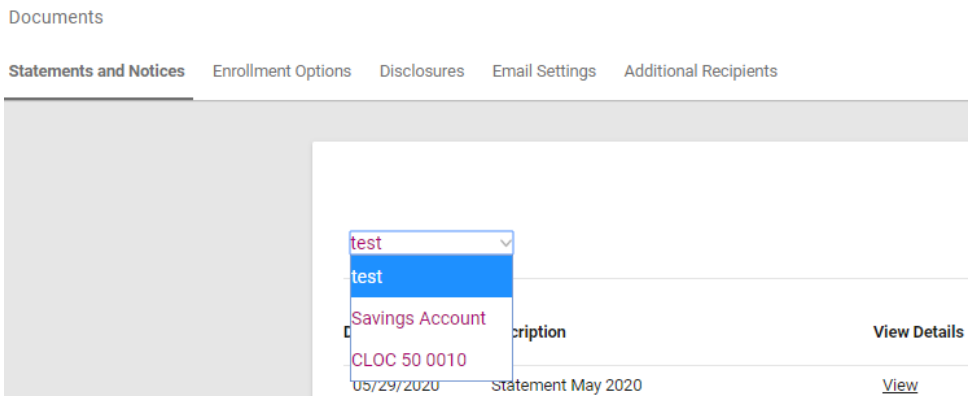
Statement History is available for 18 months. You must first enroll in e-Statements. You will need to select what accounts you would like to enroll. Once enrolled, you will receive your first e-Statement at the next statement cut.

Select **Documents** from the menu.

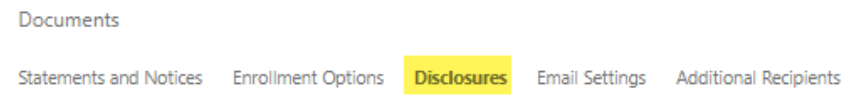
You can either select **Enroll All Available Accounts and Document Types Shown** or individually check the accounts you want e-statements for. Click **Save Settings**. You will need to agree to the **Terms and Conditions**.



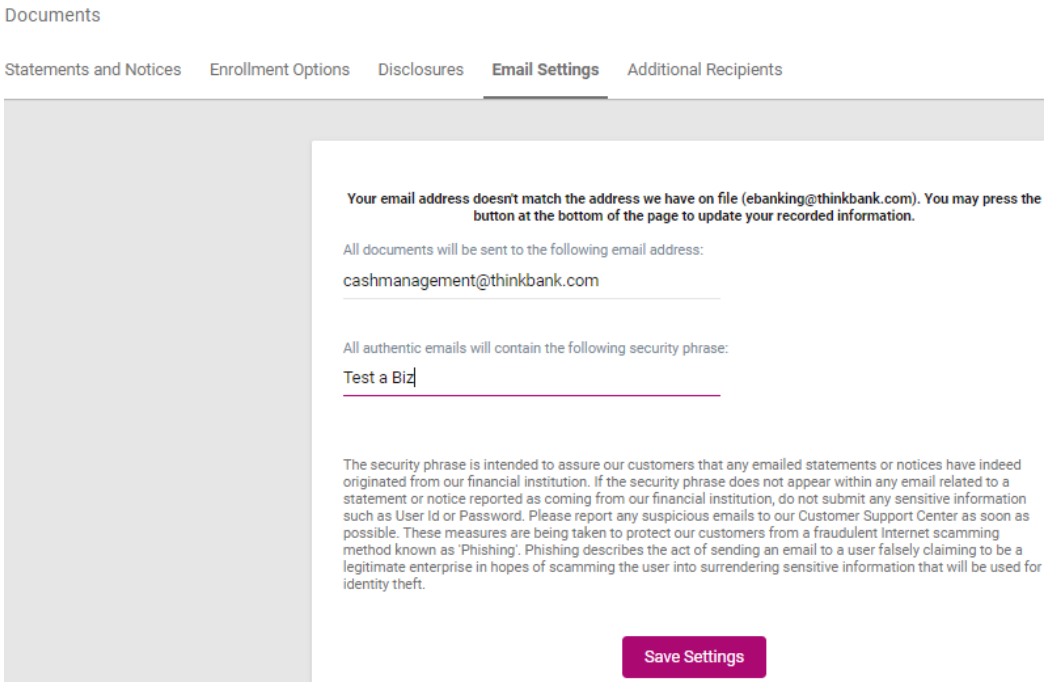

Once enrolled you can select a different account from the **View Statements for** drop-down menu to view an e-Statement / e-Notice for other accounts.




View the Terms and Conditions at any time in the Disclosures section.

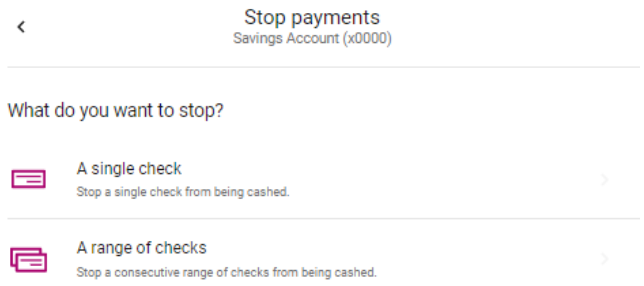


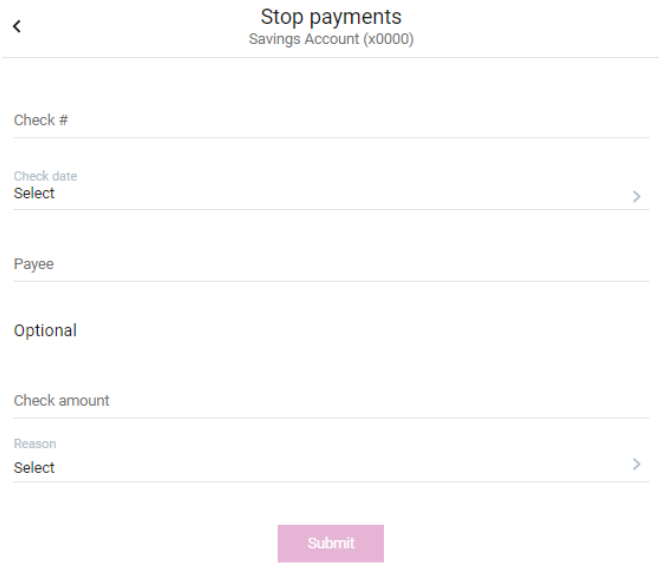

**Email Settings -** This is where you can change the email address where your notifications go to. This notification lets you know when your statement is ready.



## Stop Payments

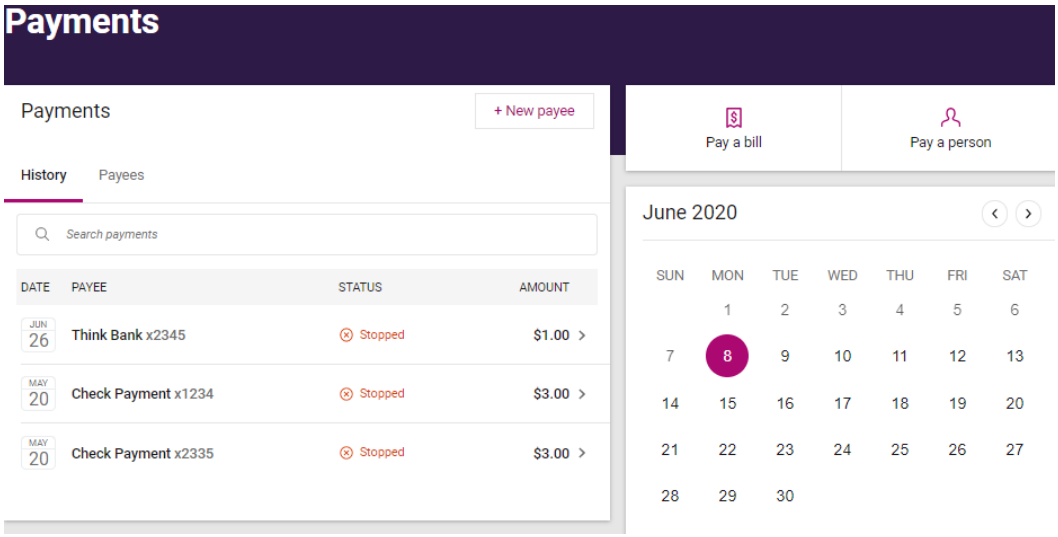
You can add stop payments on **checks only**. Stop Payments can be on a single check or range of checks. You must be a full administrator in order for this functionality to work. Simply select stop payment, fill out form and click submit. ***Please note there is fee for a stop payment. See Current Business Fee Schedule.***



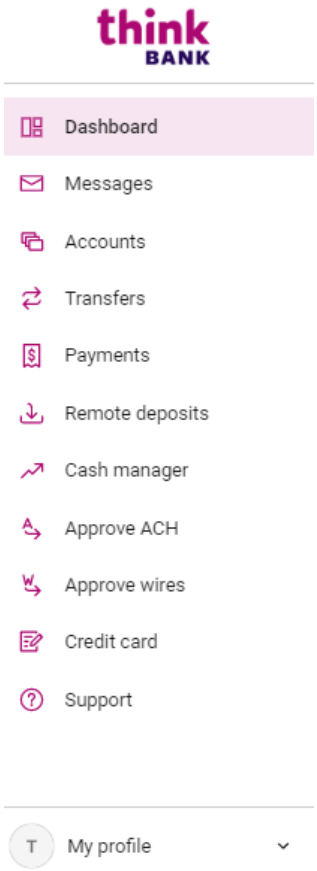



## Payments

Schedule or view pending Bill Pay payments.

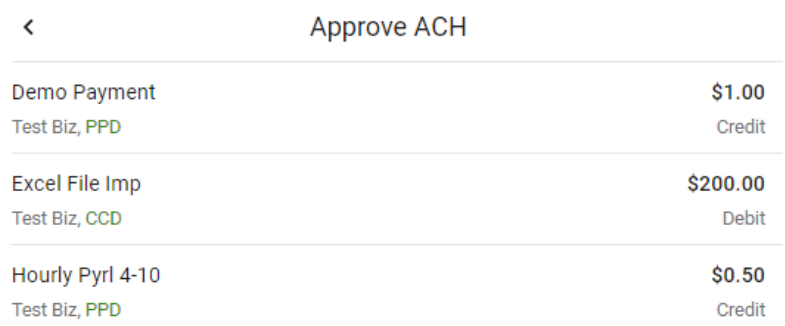



## Side Menu

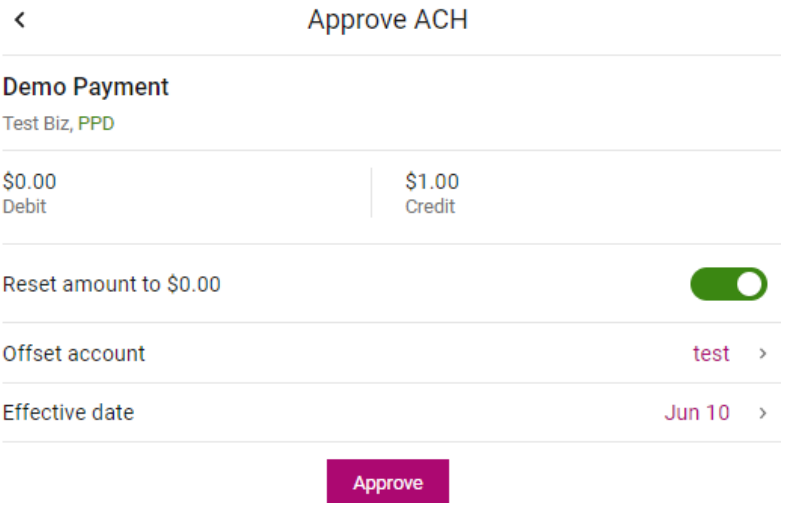


## Approve ACH

Approve an ACH without going to Cash Manager. Simply select which ACH file needs to be approved.




Pick **offset account, effective date** and **approve**.

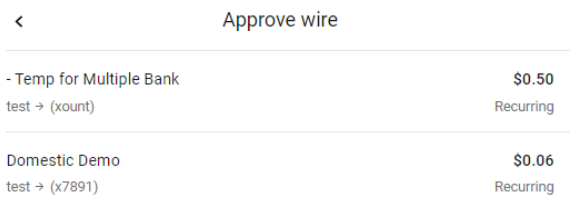



***Note: Edits of ACH files cannot be done here. Any changes need to be made in Cash Manager.***

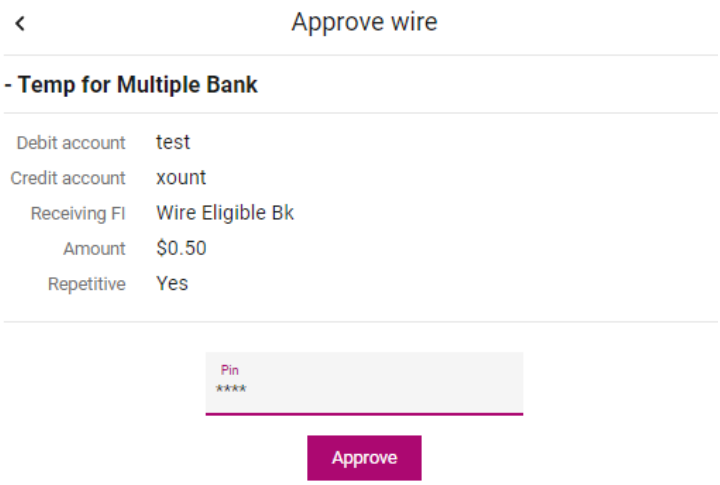
***Note: Same-Day ACH cannot be initiated in this option. To initiate a Same-Day you'll need to go to Cash Manager.***

## Approve Wire

Select Wire to approve.




Review information, **enter 4 digit wire pin** and **approve**.




***Note: Edits to Wire templates cannot be done here. Any changes need to be made in Cash Manager.***

## Cash Manager

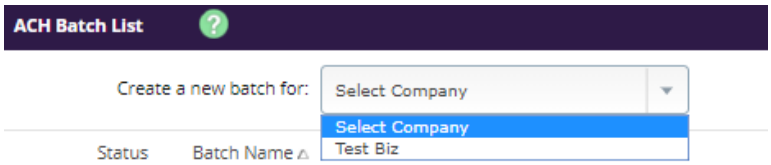
The Cash Manager option contains all of the Cash Management functionality, including:

- ACH
- Wires
- ARP (Positive Pay)
- Bill Pay
- User Administration
- File Status (for uploaded files)
- Reporting
- Remote Deposit

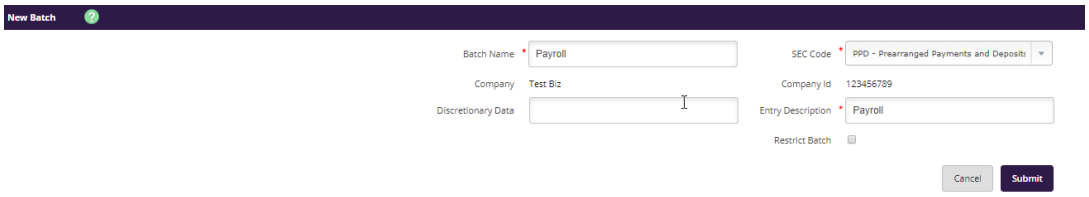
# ACH

## Procedures – Create an ACH Batch

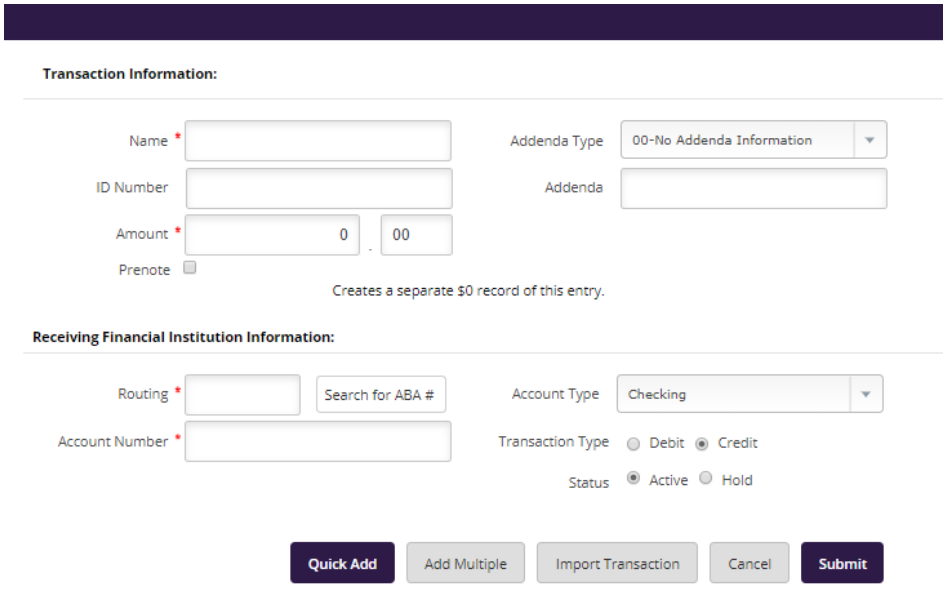
**Create New Batch.** From the main ACH Batch List page, select the company for which the batch is being created.




**Batch Header.** Enter batch header information.




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

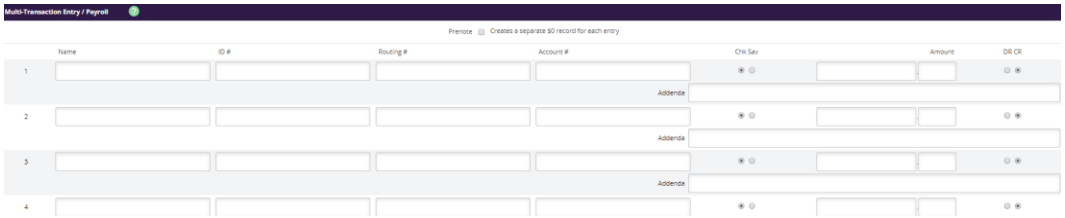



When adding a transaction individually the user may enter addenda information (if applicable) and search for an ABA number. Data is limited to Credit/Debit Account, ABA, ID Number, Name, Amount and Checking or Savings designation.

To add addenda information or use ABA lookup, first add the record here then use the **Edit** Transaction feature. *(The system will not recognize you typing in this section. It is recommended that you type five records and click Quick Add. The page will refresh and give you 15 more lines. Do this as many times as*

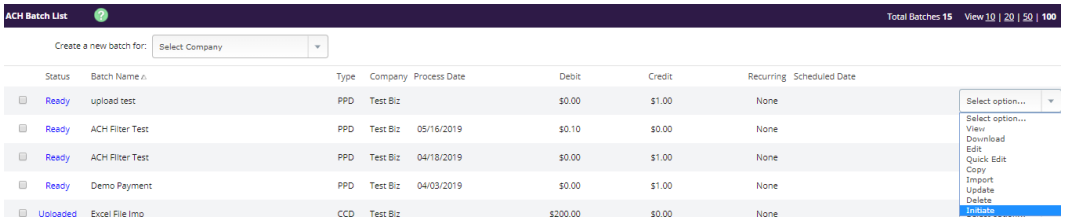
*needed to add all you're records.)*When you are done choose Submit.

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




## Procedures – Initiate an ACH Batch

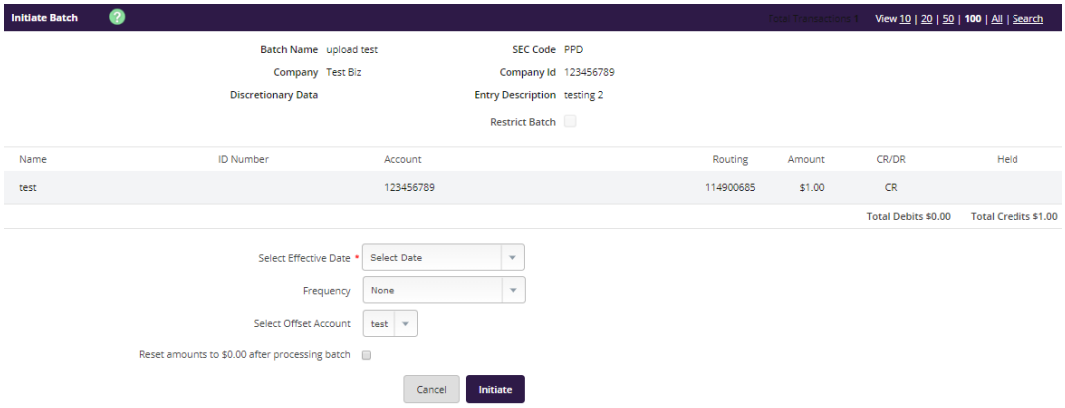
Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch has debits only or credits only.



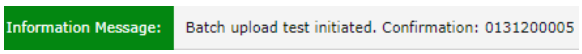

Select the **effective date** from the drop down menu (only dates available for selection will display.)

Select the **offset account number**.

Select **Initiate**.

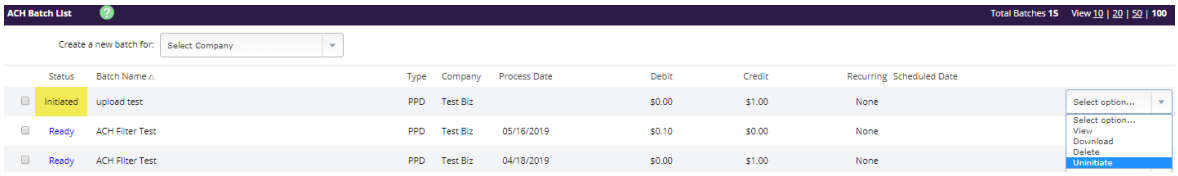



You will receive a confirmation number when an ACH batch has been initiated successfully.



## Uninitiate ACH

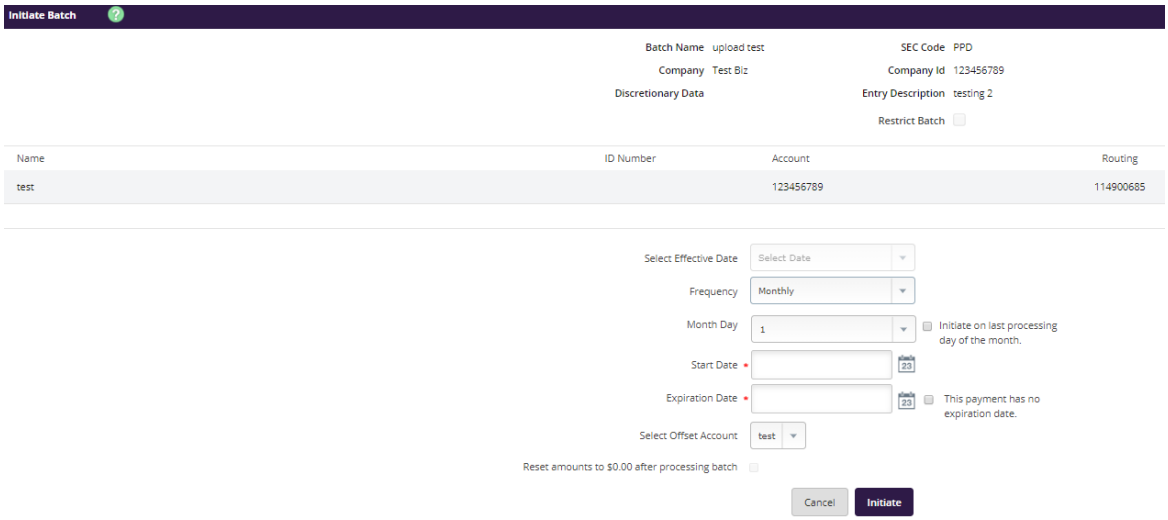
You can **uninitiate** a batch up until the bank pulls your file in. To do so, in the Select option box choose uninitiate and confirm.




## Recurring ACH

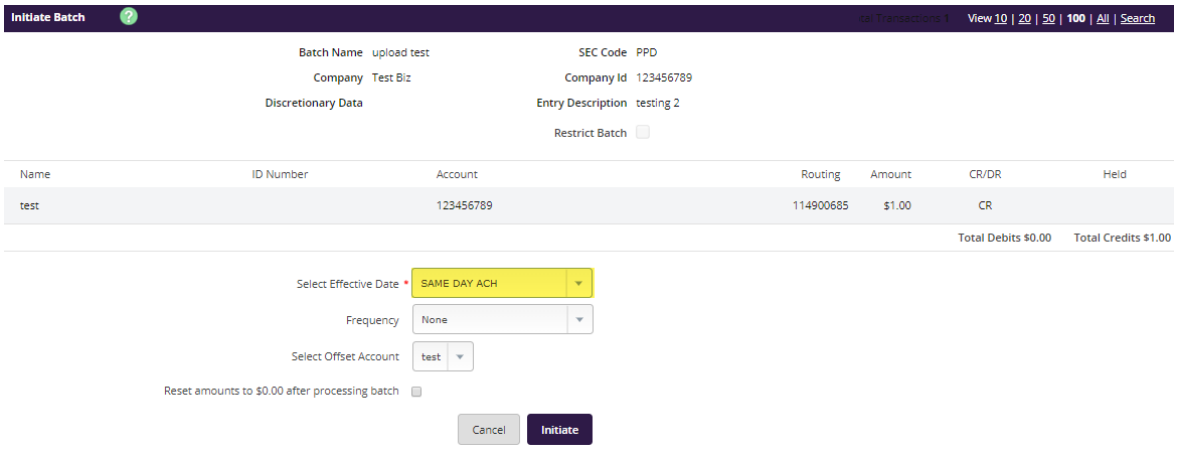
You can also set-up a recurring ACH. To set an ACH as recurring, on the Initiate Batch page click the 'Frequency' drop down. Recurring options available are: **weekly**, **bi-weekly**, **monthly**, **semi-monthly** **quarterly**, **annually** or **semi-annually**. Choose the **Frequency**, **Month Day** (if applicable), **Start Date** and **Expiration Date***. (If the recurring ACH will not expire, simply check the box "This payment has no expiration date.")

Click **Initiate**.



## Initiate Same Day File

Select **Initiate** from the drop down menu on the batch listing page. Select **SAME DAY ACH** from the drop down menu. *Same Day must be **initiated prior to 12:30 PM** and a Same Day Agreement must be on file.*



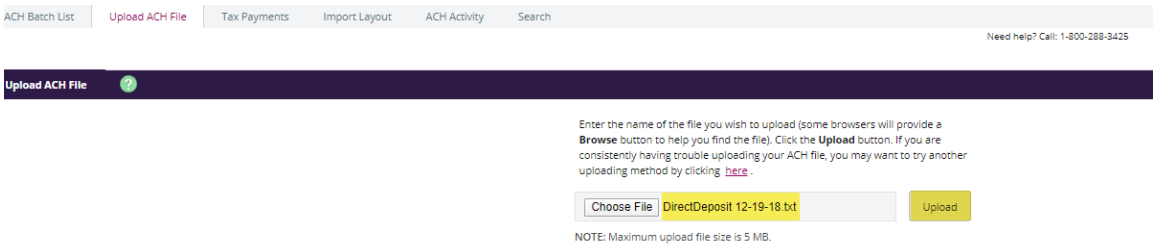

Select the **offset account number**.

Select **Initiate**.

## Upload ACH File

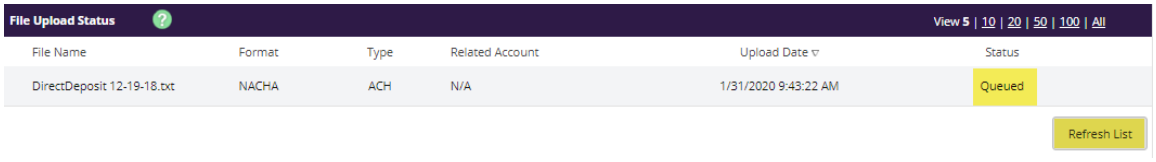
Allows Cash User to upload a NACHA formatted file.

Click **Upload ACH File.** Click **Choose File**. Browse out to where the software saved your ACH file.

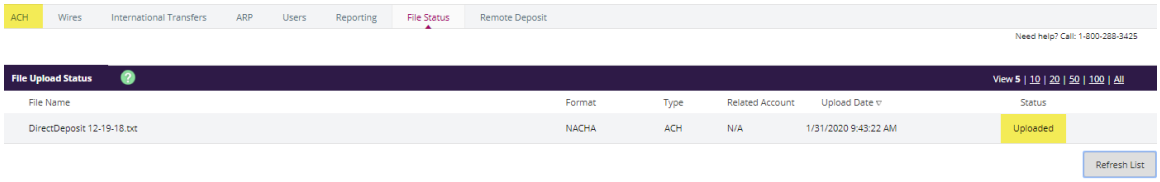



Click **Upload**.

The file will go into a queued status depending on how large the file is. Once it's fully uploaded the status will change to Uploaded. Clicking the refresh button will update the status of the upload process.



Once its in an uploaded status click on the ACH tab again.

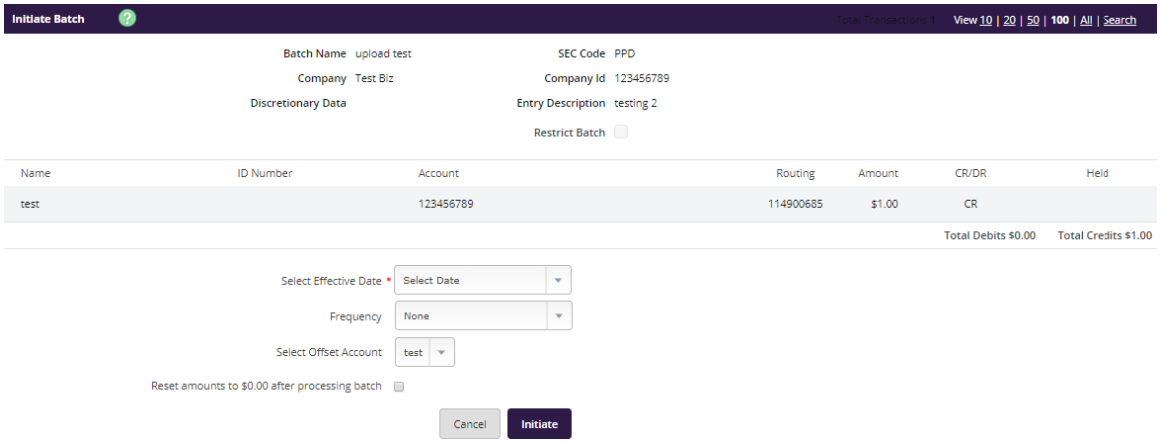



This will take the Cash User back to the ACH Batch listing. Find the file that was uploaded. It will be in an Upload status.

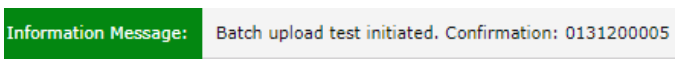
The Cash User can review the file here before initiating it. If any changes need to be made they will need to click on the ACH tab, and instead of choosing initiate they would choose either **Edit** or **Quick Edit** depending on what needs to be changed.

If no changes need to be made, under the **Select Option** on the left-hand side choose **Initiate**.

To initiate this file , Select an **Effect Date** and an **Offset Account**.(If the Cash User only has one account set up to ACH that one will be the default.)

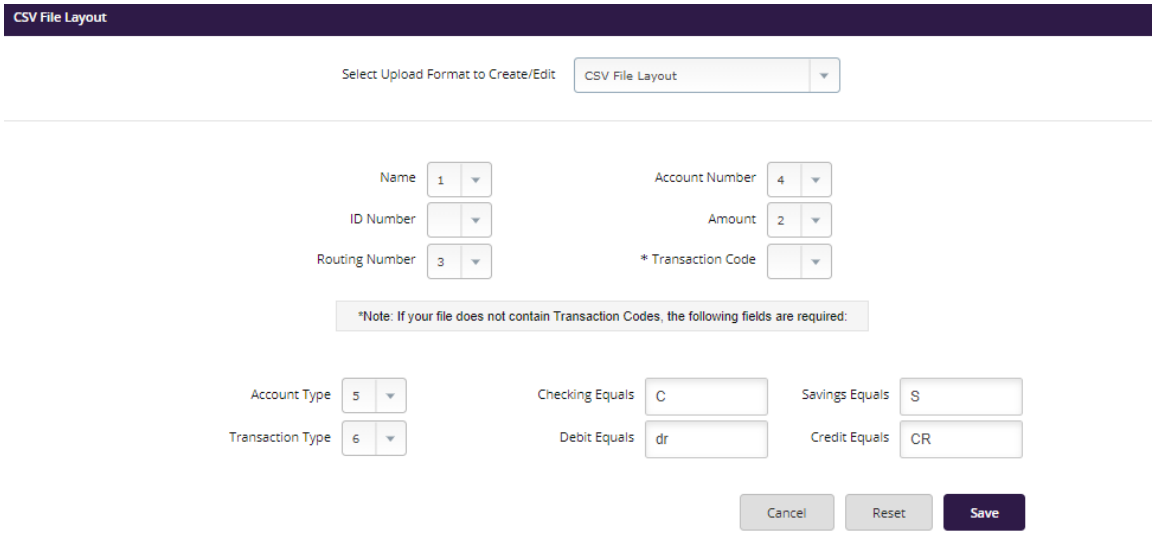



Choose **Initiate.** The Cash User will be taken back to the ACH Batch listing page where a confirmation number will show if initiated successfully.

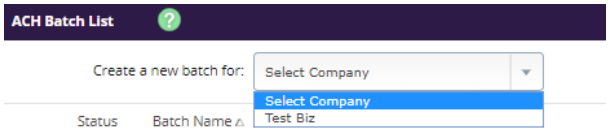


## ACH Import

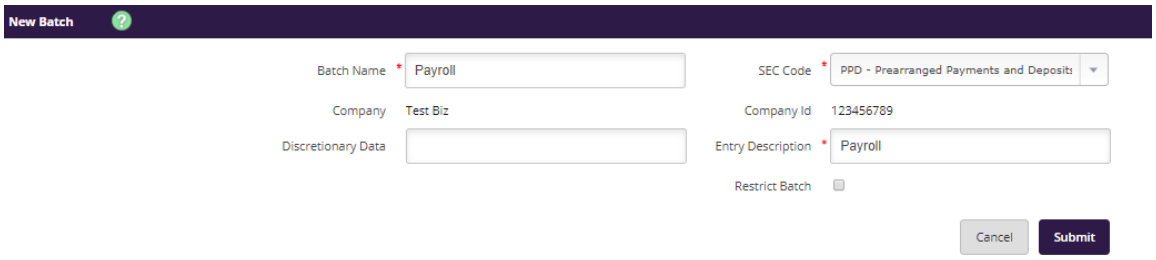
**Establish Import Layout:** If the Import Transactions option is activated, the user must populate the format layout here. In the example below a translation table is established for a CSV file. The user "tells" Net Teller which of the spreadsheet columns contain the Name, ID Number, etc.



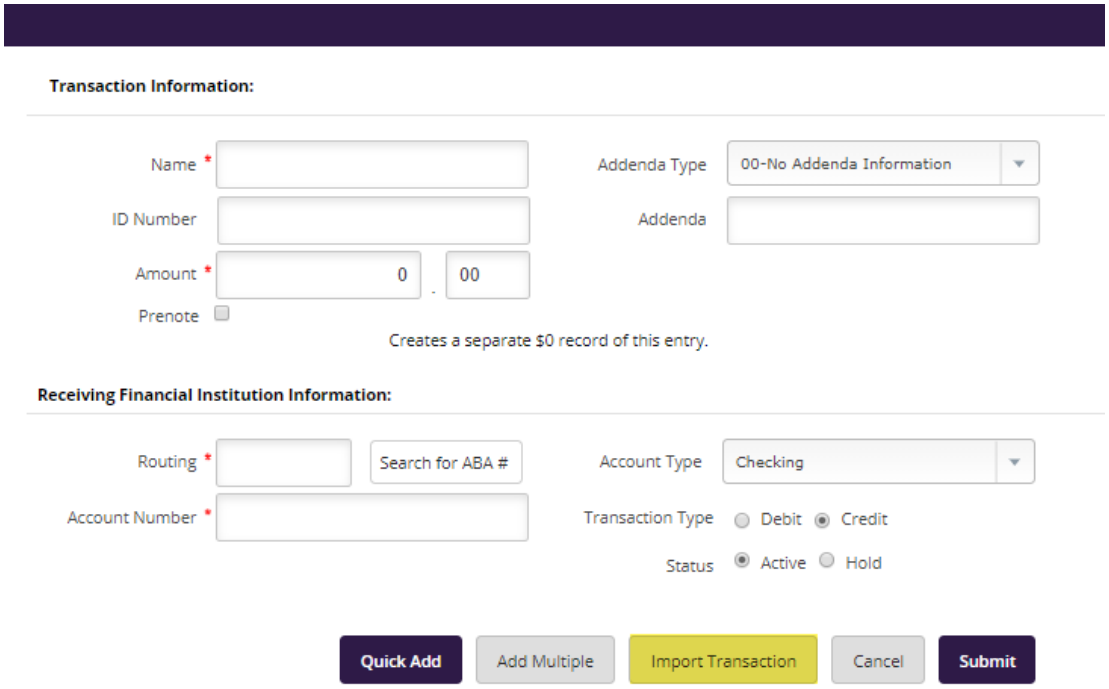

**Create a new batch.**



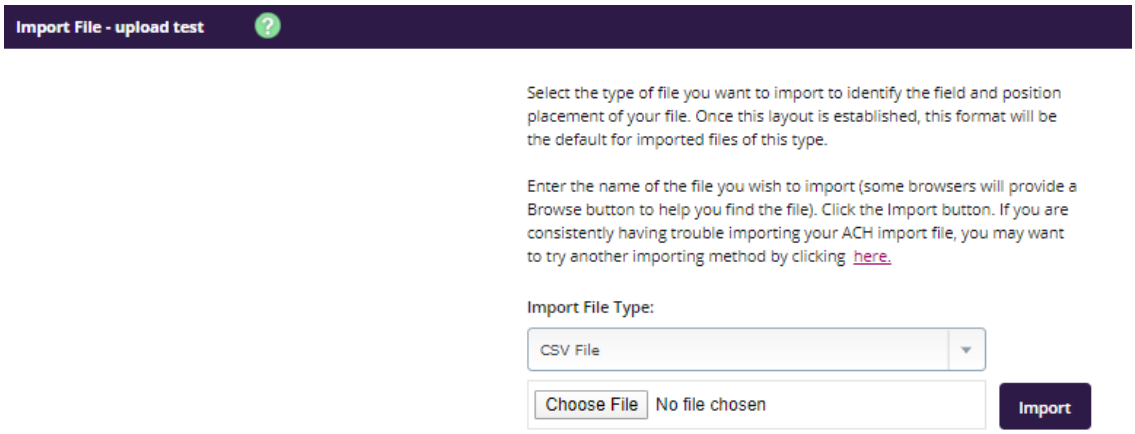

Enter in the **Batch Name, SEC Code,** and **Entry Description**, and then **Submit**.



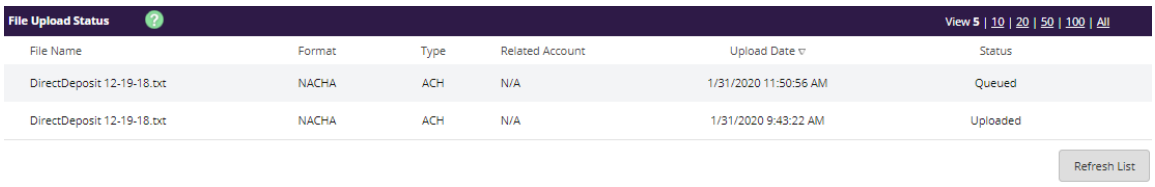
Choose the **Import Transaction.**




Choose the **Import File type** (that the Cash User already set up) and then **Choose File** to find the saved file.

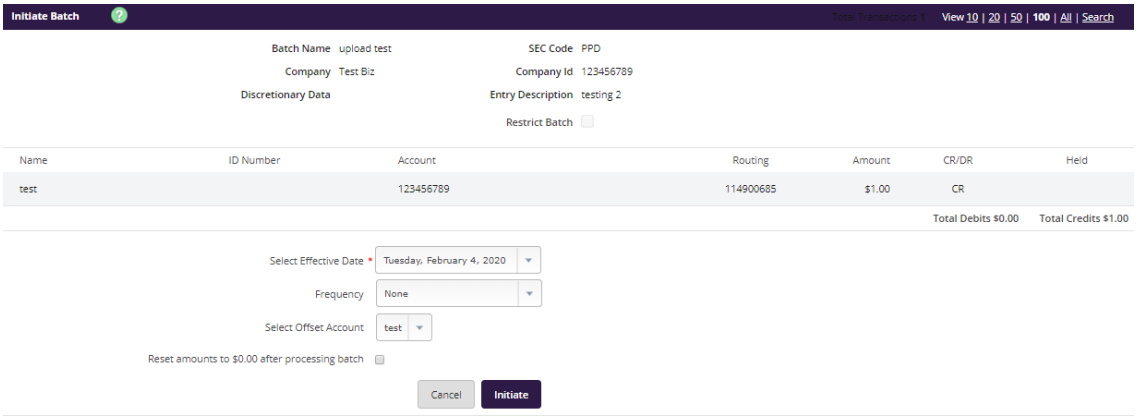



The system will import the file. By clicking Refresh List will tell the Cash User where it's at in the upload process. It will give a Status of Uploaded once it’s complete.

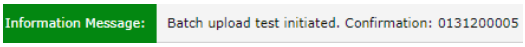


From the ACH Batch listing screen the Cash User will need to initiate the imported file. From the **Select Options** area choose **initiate**.

On the next screen choose the **effective date** and **offset account** and **initiate**.




The Cash User will receive a confirmation number once the file has been successfully initiated.




## Procedures – Create an ACH Batch Retry Payment and Return Fee

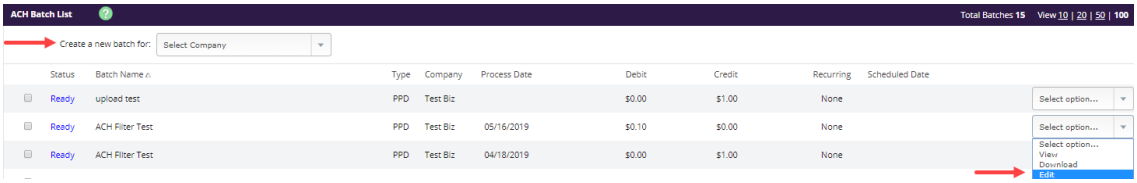
This process would be used if you received an NSF return from your customer

### Retry Payment

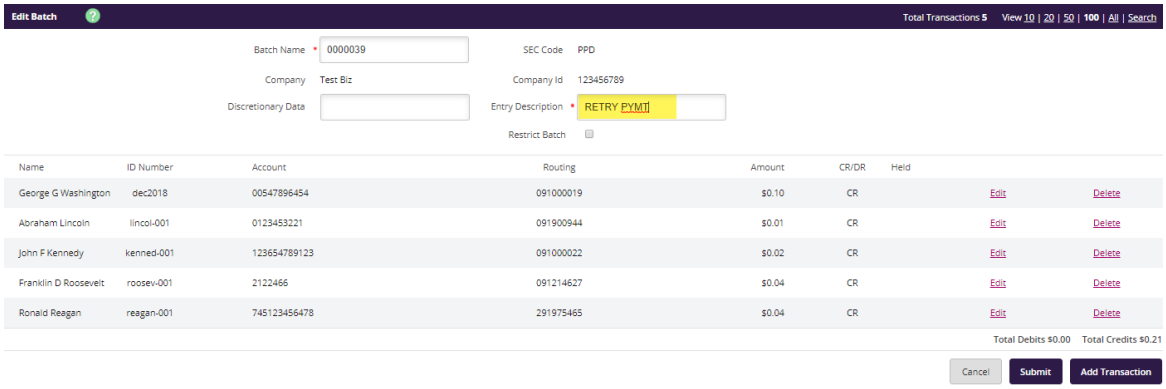
You may manually enter your retry payment by creating a new batch or by selecting edit from a current batch template that has been saved.

**Create a new batch**: Select '**Create new batch for**' drop down and select your company. Create the new batch like it's done on a regular file. The entry description must read "**RETRY PYMT**". Enter in your customer information and initiate the batch like normal.

**Edit an Existing Batch:** To select from a saved template find your template, on the right hand side select **edit** from the drop down.



**Entry Description:** The entry description must read "**RETRY PYMT**".

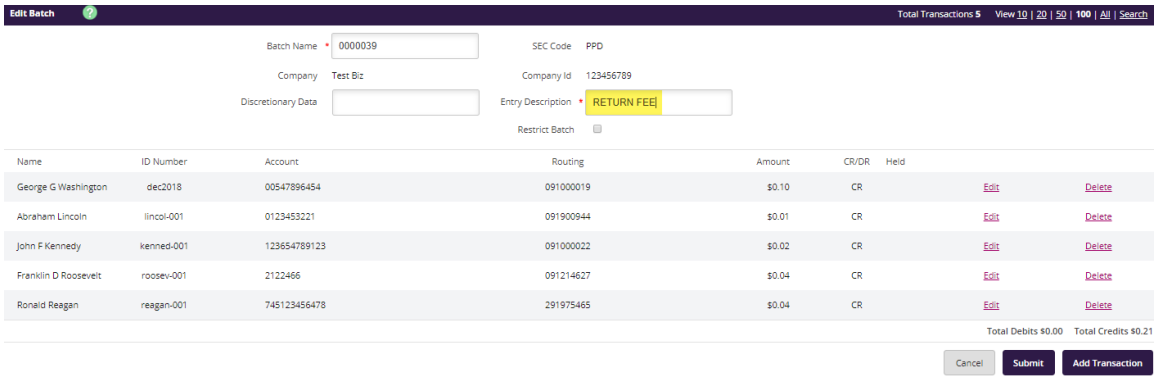



***Note:*** *If using an existing batch, you must edit the Entry description to reflect the correct language. You cannot just reinitiate the old file with no changes.*

## Return Fee

**Return fee:** Is done the exact same way as the Retry Payment. In the entry description it must read **"RETURN FEE".**

***Note:*** *Return Fee's must be done separate to reflect the correct language. The bank charges a fee for returned items. You are entitled to charge what is on your customer agreement/authorization.*




# Batch List

Batches already created/uploaded in Net Teller. Batches will remain on the system to be used as templates. The Cash User will need to manage this. It is suggested that the user deletes any unused templates.

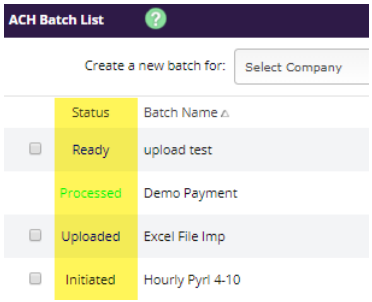
## ACH Statuses

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

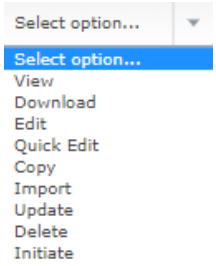
**Uploaded:** Batch has been uploaded or transactions imported.

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

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




## Select Option




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

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

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

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

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

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

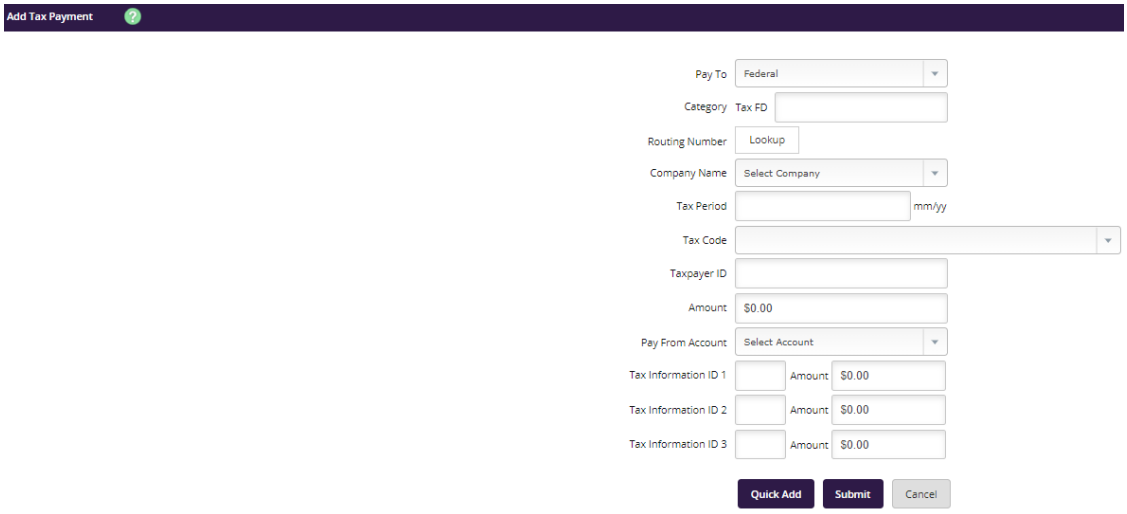
**Update (optional):** Upload new dollar amount using Employee ID as matching field; will not create new transactions.

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

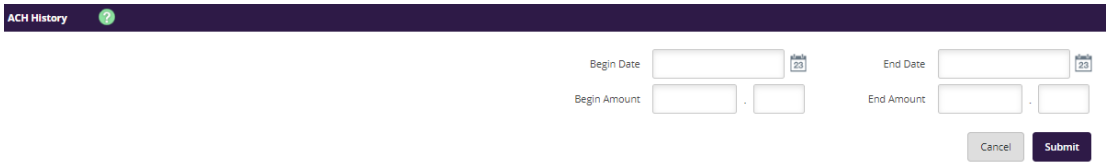
**Initiate:** Send batch information to financial institution for processing. Initiate only displays as an option if the batch is in balance.

**Upload ACH File**: Allows Cash User to upload a NACHA file into Net Teller. File must have .ach extension.

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




**ACH Activity:** Displays ACH batches that have been initiated by the customer and processed by the Financial institution. Enter a time frame you would like to see the history on. Clicking **Submit** displays the transactions within the batch.



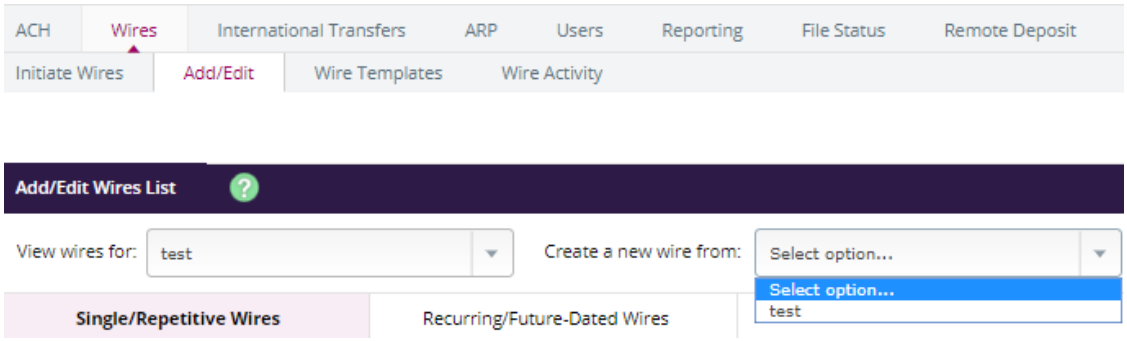

**Search**: Search and display any transactions within all batches that match the search criteria. Cash User can then edit/delete the transactions if needed.

# Wires

## Procedures - Domestic Wire Template Set-Up

Under Cash Manager click '**Wires**' then **Add/Edit**.

Next choose the account the wire will be sent from using the '**Create a new wire from**' drop down.




Fill in the fields for the new wire:

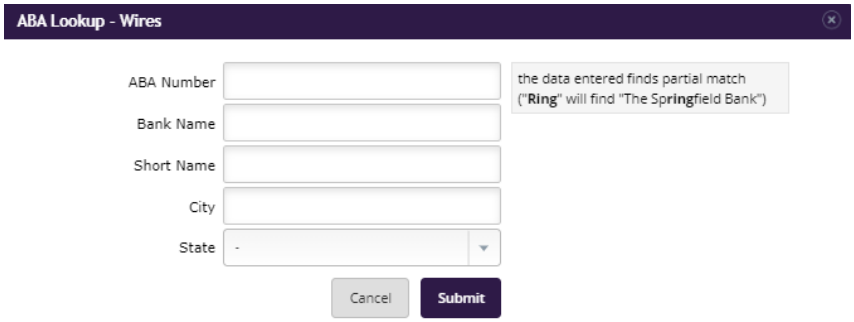
**Wire Name:** A descriptive name for the wire.

**Credit Account Number:** The account that will receive the wired funds.

**Credit Account Name:** The name on the account receiving the wired funds.

**Credit Account Address:** The address of the Credit Account.

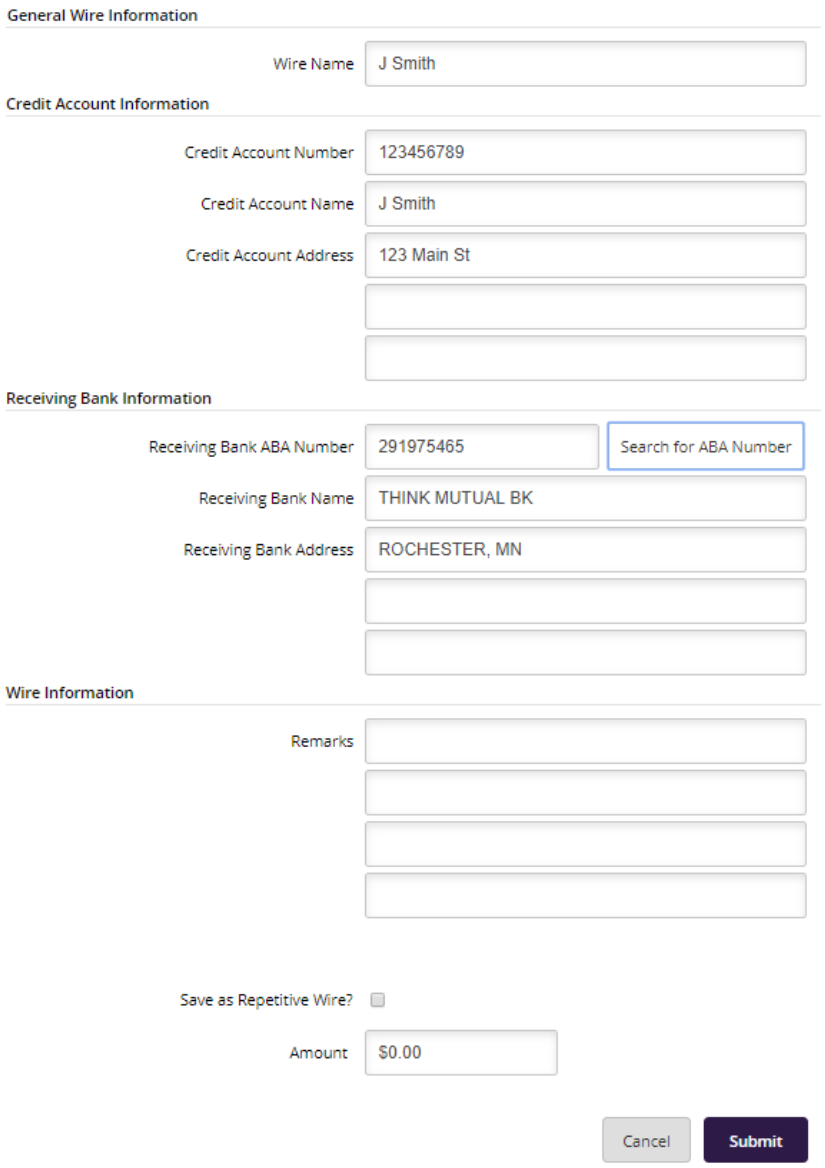
**Receiving Bank Information:** Enter the ABA number of the Financial Institution where the Credit Account is held. Use the Search for ABA Number feature to search for the Credit FI.



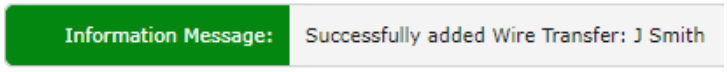

**Wire Information/Remarks:** Enter any information regarding the Wire Transfer. Comments can include processing instructions, invoice numbers, or any other text/numeric data.

**Repetitive Wire/Code:** If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire. Repetitive wires can be initiated multiple times throughout the day, based on user limits and funds availability. Wires that are not designated as Repetitive will automatically be removed from the system once transmitted and processed.

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

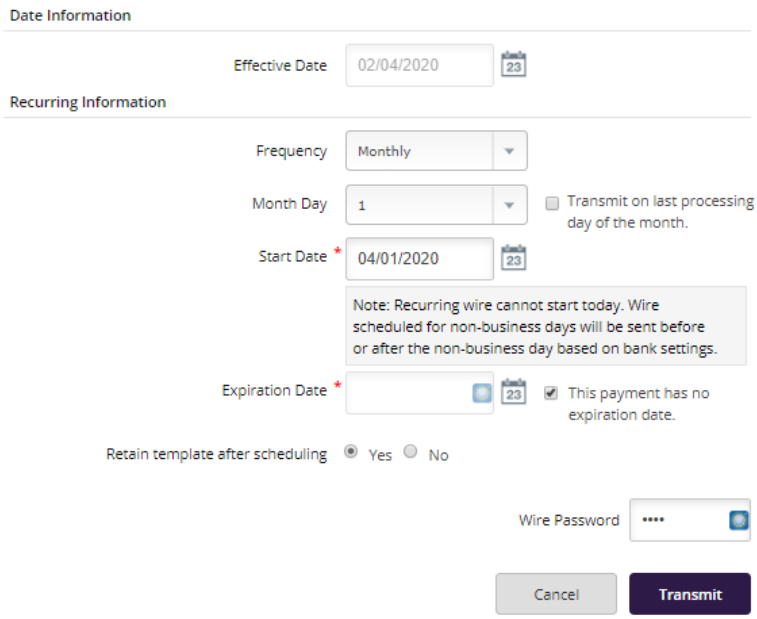



**Submit**.



## Recurring Wires

To set-up a recurring wire, on the transmit page under Date Information there's a Recurring Information section. *Note – Recurring wires on not available for International Wire Transfers.*




Recurring options available are: weekly, bi-weekly, monthly, semi-monthly quarterly, annually or semi-annually. Choose the **Frequency**, **Month Day** (if applicable), **Start Date** and **Expiration Date***. If the recurring wire will not expire, simply check the box "**This payment has no expiration date**."

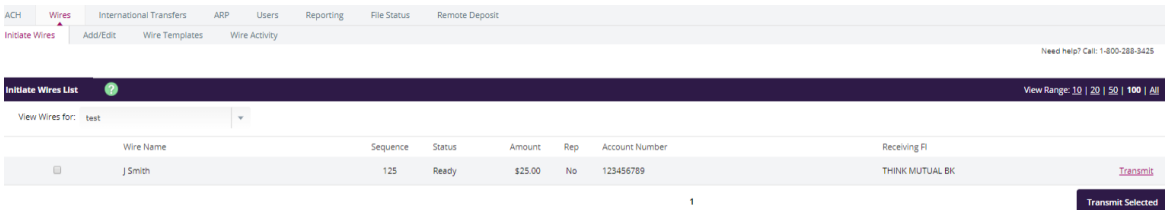
Click **Transmit**.

## Procedures – Transmit a Domestic Wire Transfer

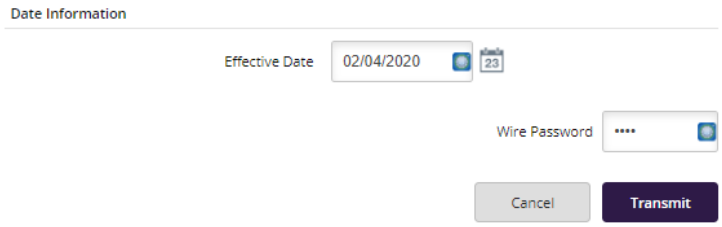
To transmit a wire marked as Repetitive, use the **Wire Templates** option. To transmit a non-repetitive (single) wire, use the **Initiate Wires** option.

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

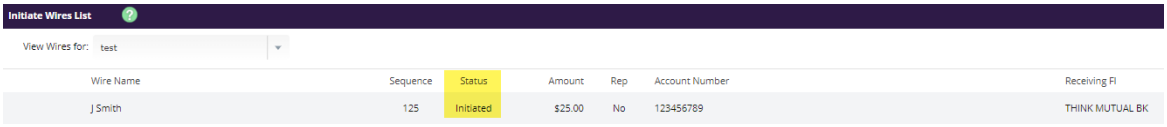
**Transmit** link to the right. *(Note: click on Transmit will allow you to review all wire information whereas click on the check box and Transmit Selected will not)*



**Step 2:** Select an **Effective Date**, enter **Wire Password** and click **Transmit.**




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




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

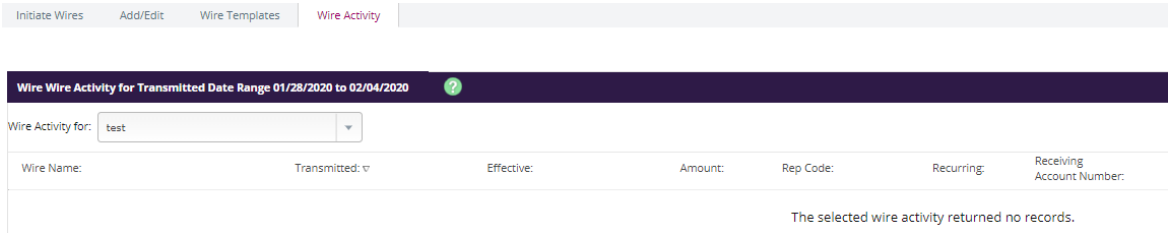
**Ready**: The wire can be edited, deleted or initiated.

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

**Processed**: Financial Institution has taken the option to process wire. **Approval**: Wire needs second Cash User to take the option to initiate.

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

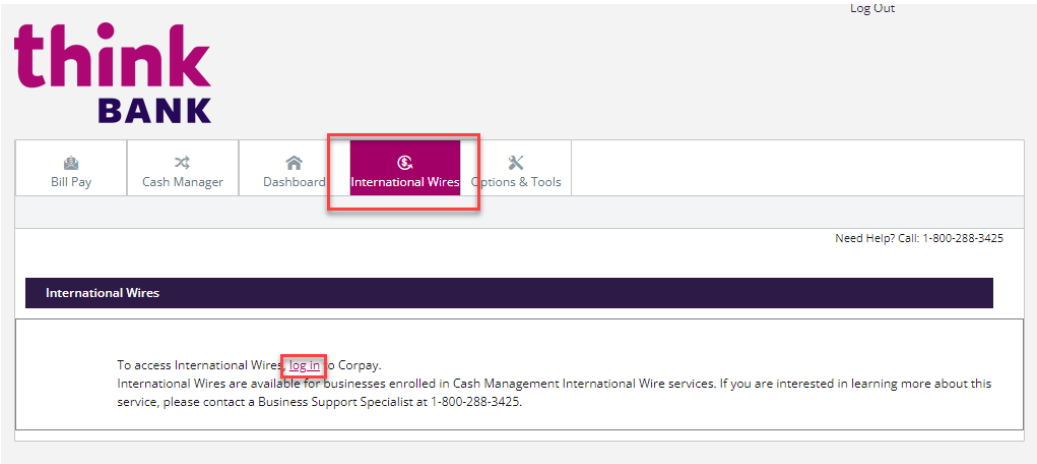
**Wire Activity**: View processed wires



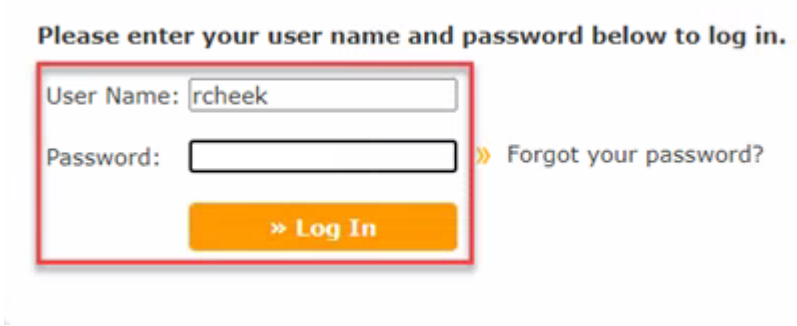

The user can click on the Search function on the right hand side and look for a specific date range as well.

## Procedures – Create International Wire Transfer

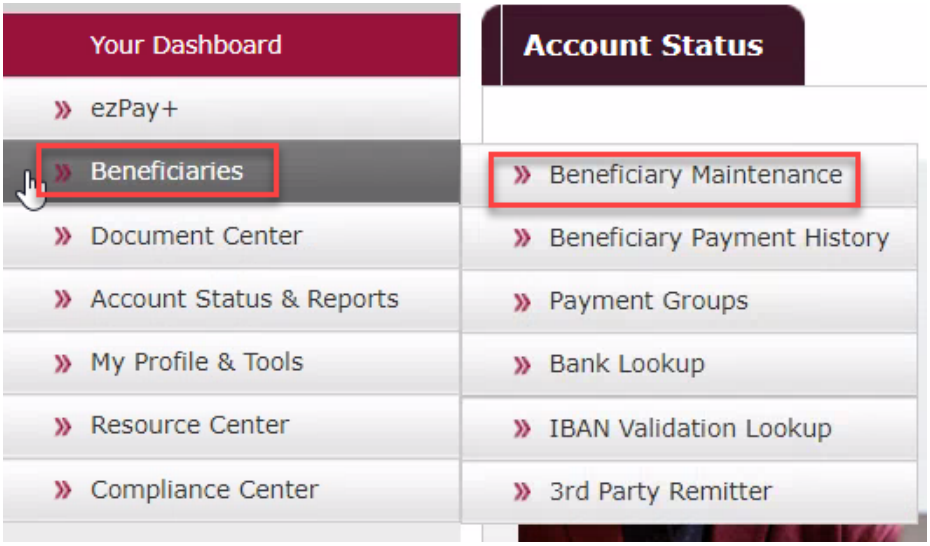
**Step 1.** Click on the **International Wires** tile at the top and then click on the link provided.



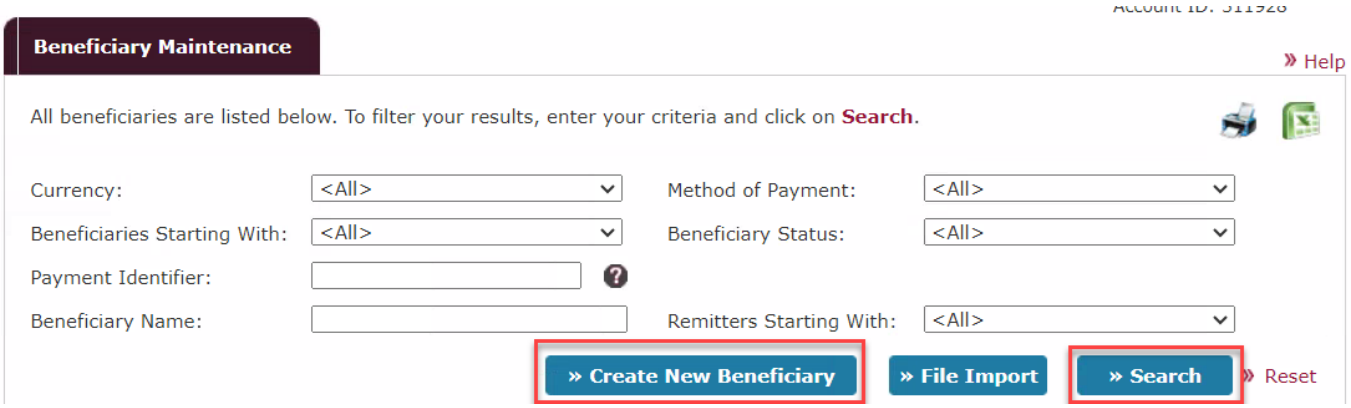

**Step 2.** You will be taken to the Corpay login site. Enter your username and password and click Log In.



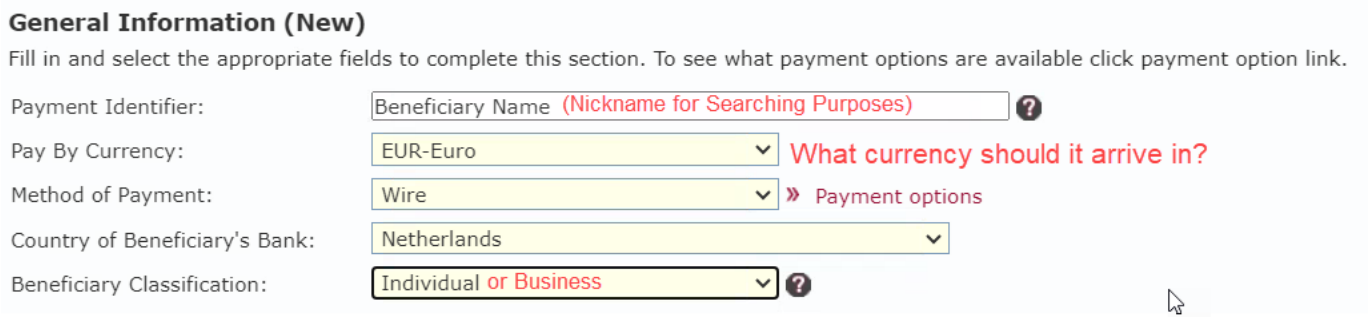

**Step 3.** Under Your Dashboard, hover over Beneficiaries and click on Beneficiary Maintenance



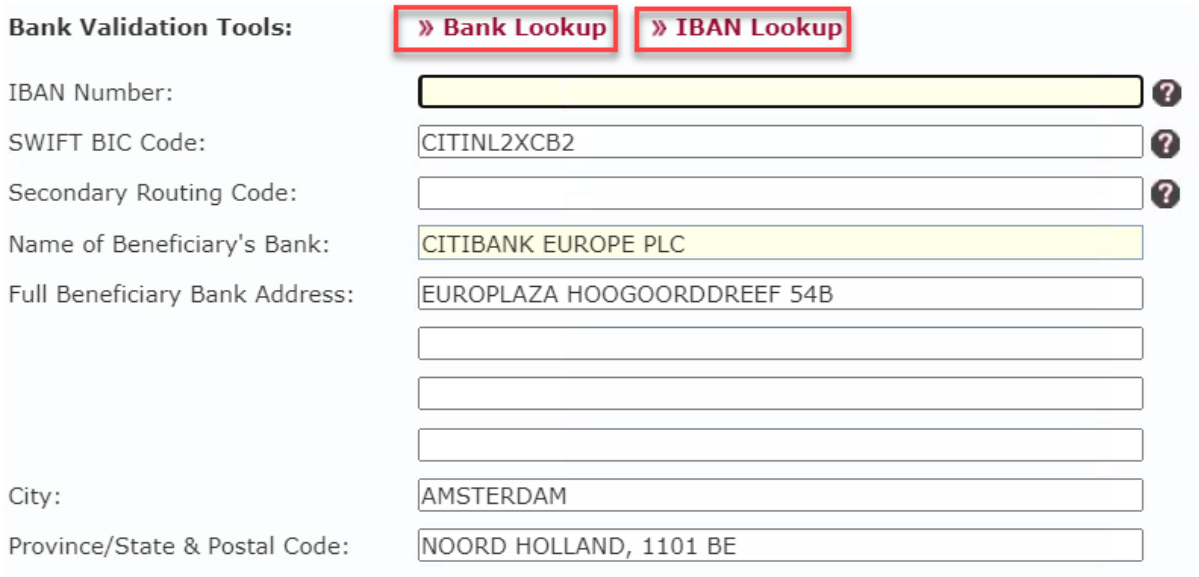
**Step 4.** Utilize the search fields to see if a Beneficiary has been saved or sent to previously. If not, you will create a new one.



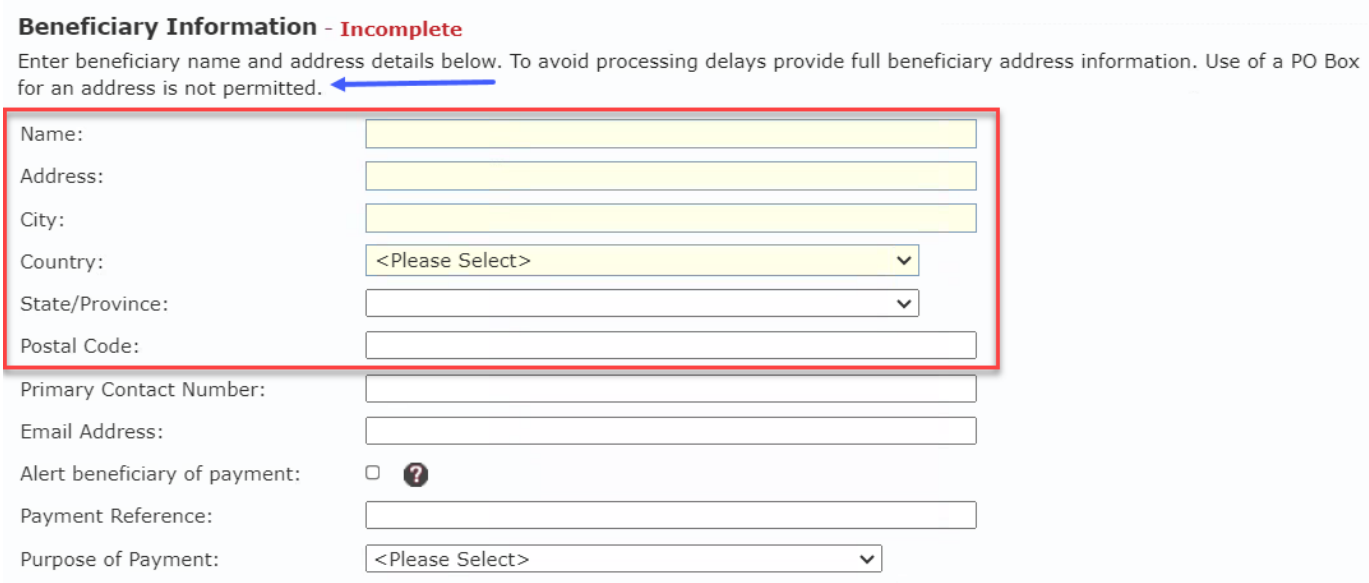

**Step 5.** Enter in Beneficiary Information



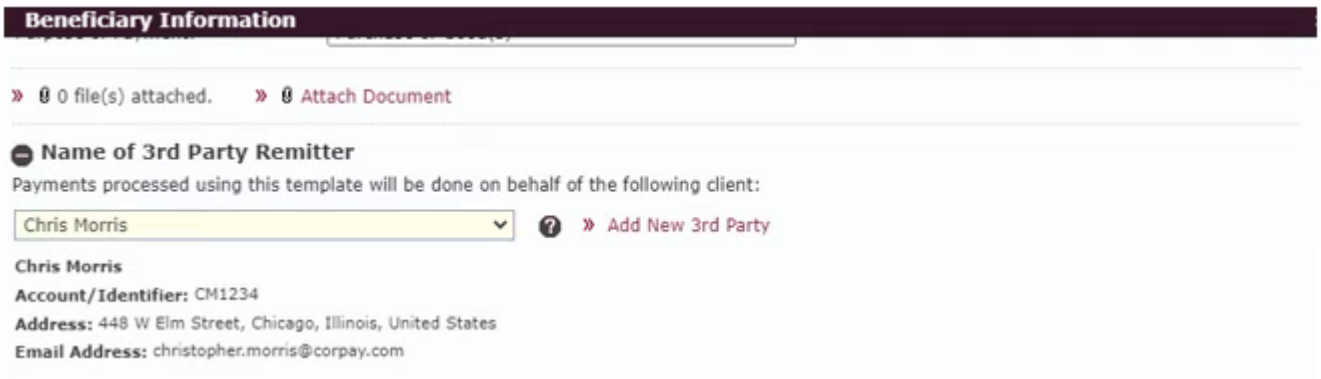

**Step 6.** Use the Bank Lookup or IBAN Lookup function to prefill Beneficiary Bank Account Details section



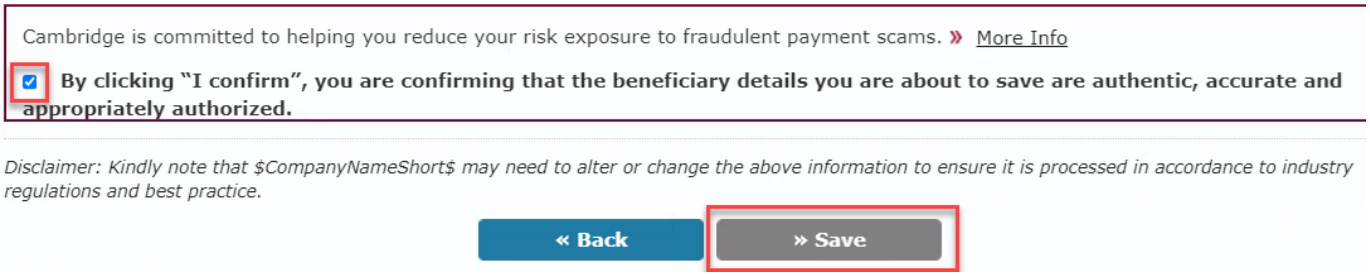
**Step 7.** Lines in yellow are required in the Beneficiary Information section




**Step 8.** Name of 3rd Party Remitter – This should be defaulted to display your business information.

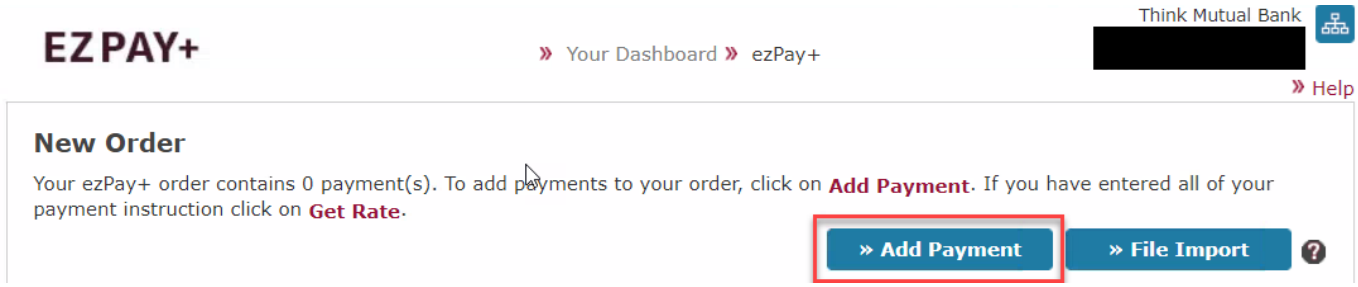



**Step 9.** Check the confirmation box and click Save

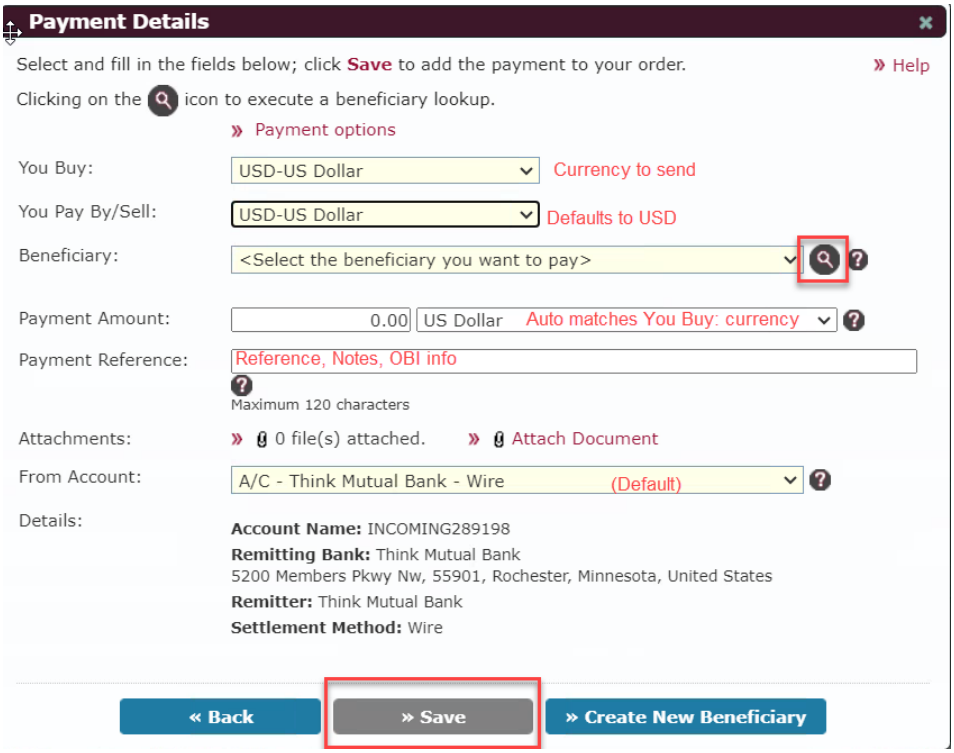


**Step 10.** Navigate back to Your Dashboard and click ezPay+

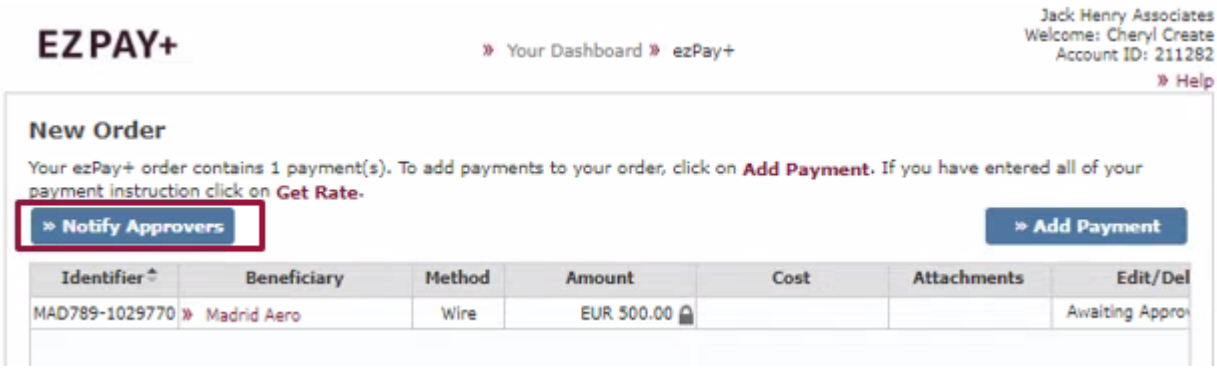
**Step 11.** Click Add Payment.



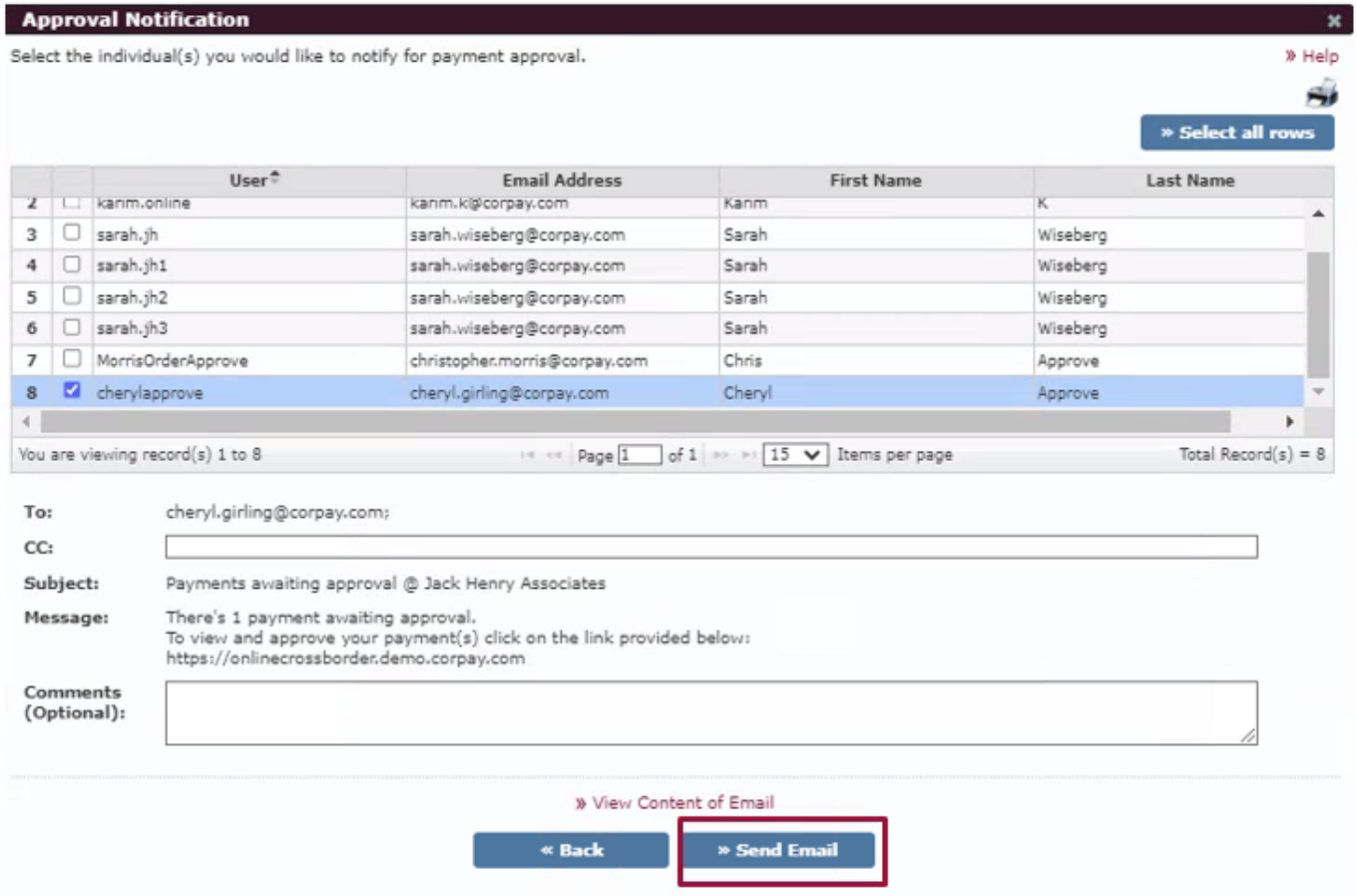

**Step 12.** Fill out Payment Details and click Save.



**Step 13.** Click on Notify Approvers.




**Step 14.** Click on the user for wires@thinkbank.com and click Send Email.



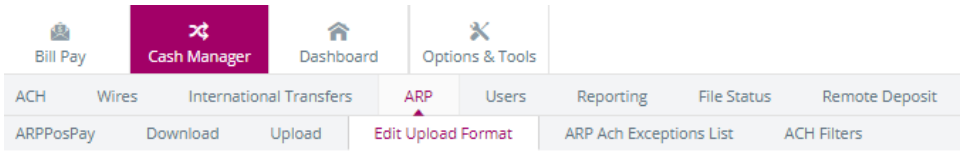

**Step 15.** You will receive a call from Think Bank to verify the wire information. Once verified, they will complete the wire.

***Cut off time for International Wires is 2:00pm CST***

# Positive Pay

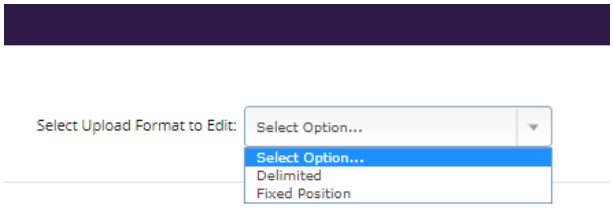
## Uploading an ARP file

Enter the Issued Items in the Online Banking system as soon as possible after the business has written them or created the checks to ensure that they are properly approved.

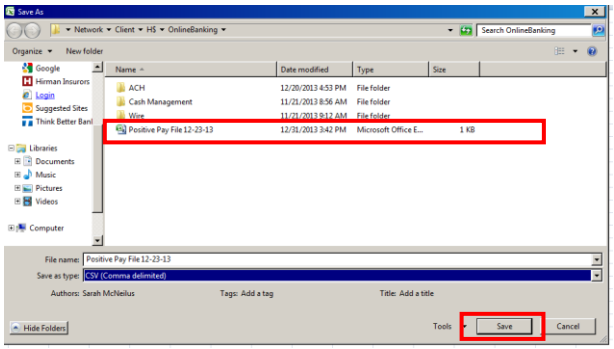


There are two ways to enter issued items: Upload a file or manually enter them. **The Cash User will need to establish the file format before they can upload the file into the online banking system.

Choose the **Edit Upload Format** * Two types of files may be uploaded into the online banking system. CSV (Excel Spreadsheet), and Fixed Position (Note Pad).



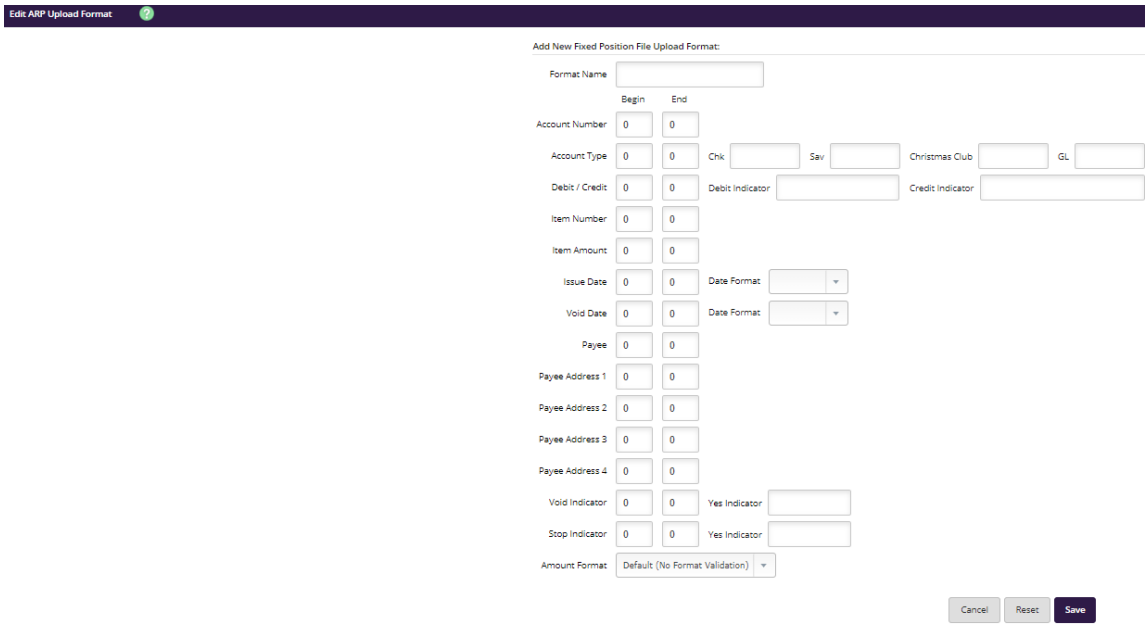

A CSV file is created within Excel (When the user go's to save the excel file make sure to "Save As Type" CSV (Comma delimited) The online banking system will not successfully upload an .xls file.



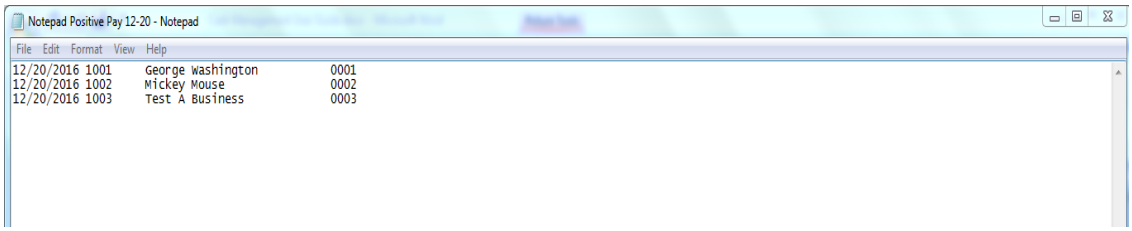

Information is located within specific columns. In this example, the item number is found in the second column while the item amount is found in the fourth column.

| | A | B | C | D | E |
|---|---|---|---|---|---|
| 1 | 12/20/2016 | 1001 | Mickey Mouse | 0.01 | |
| 2 | 12/20/2016 | 1002 | Test A Biz | 0.02 | |
| 3 | 12/20/2016 | 1003 | George Washington | 0.03 | |
| 4 | 12/20/2016 | 1004 | Test A Biz | 0.04 | |
| 5 | | | | | |

For a CSV file, select the column the information the information is located in. Item number, item amount and issue date are required fields but the user can list other items such as payee. ** The bank will not verify payee**



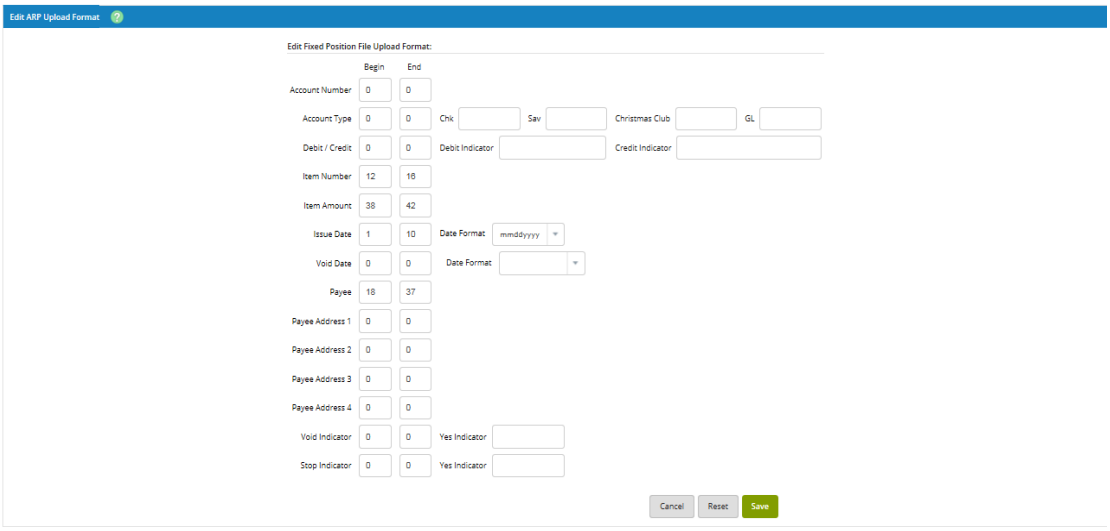

A fixed position file is created within Notepad. Information is located within a specific position of the line. In this example, the issue date begins in position 1 and ends in position 10 while the item number begins in position 12 and ends in position 16.



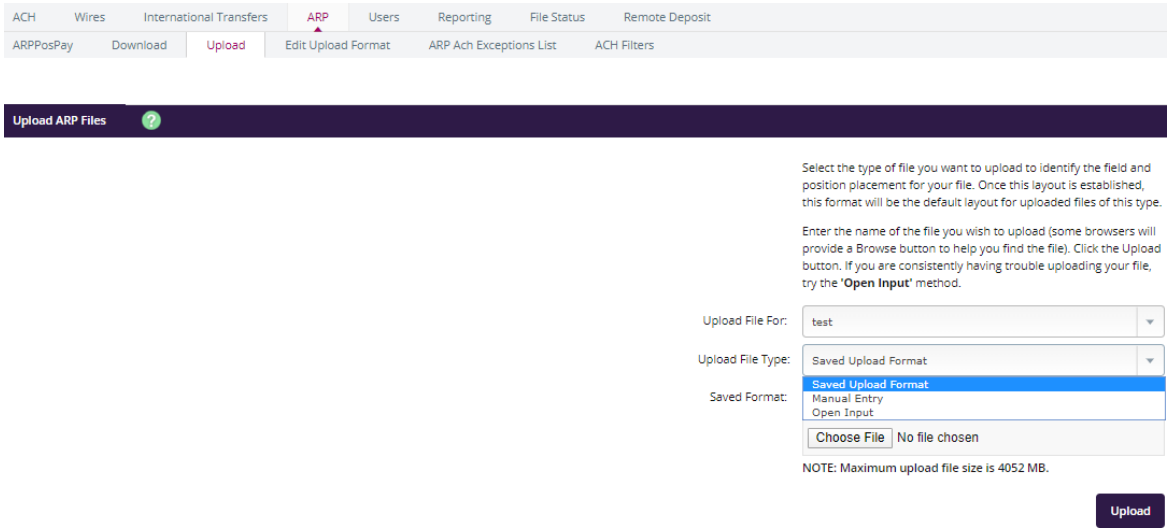

For a fixed position file, enter the beginning and ending position of the information. Item number, item amount and issued date are required fields.

Choose **Save**.

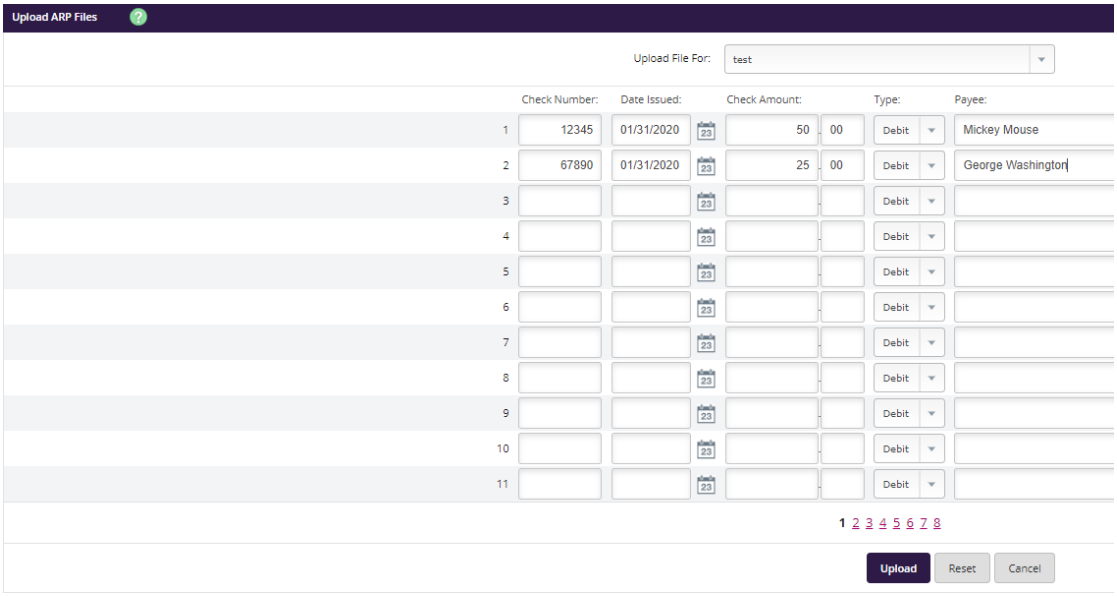
** The upload format will not need to be worked with again unless the file layout changes.



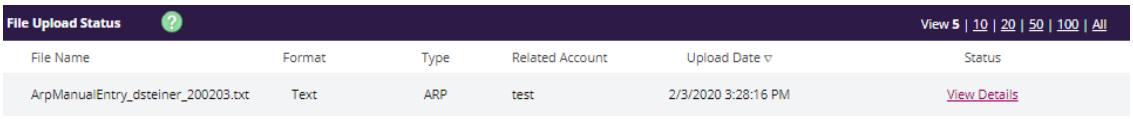

The Cash User can also **manually enter** in the items into the cash management system: Choose **ARP-Upload**. In the **Upload File Type** choose **Manual Entry**.



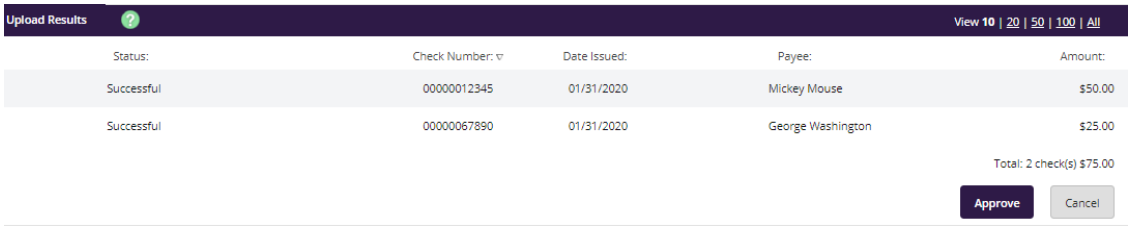

Enter the check information: **Check Number**, **Date Issued**, **Check Amount**, **it will be a debit**, and **Payee**. When completed, choose **Upload**.




The Cash User will need to approve the file before entering any other files (ex: other accounts, missed items). Choose **File Status**, and then choose **View Details**.



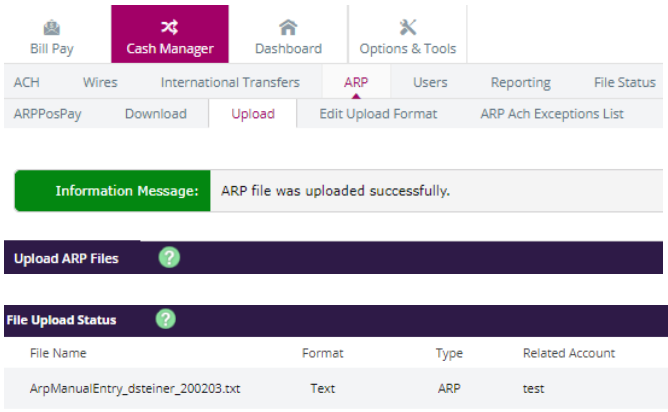

View the items and file status. If everything is correct then choose **Approval**, if not choose **cancel** and **re-enter** items and upload the file again.




The user should receive a message that file was uploaded successfully.

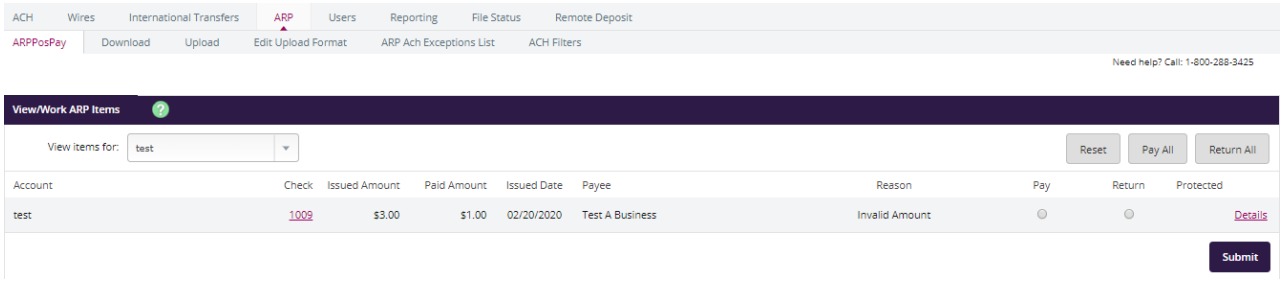
The Cash User can also go back to **File Status** and see that it's been uploaded (At this point any changes to the file would have to be done by the bank)

***A file must be approved prior to uploading another issued items file.***




## Exception Items

Review exception items and determine to pay/return items.




**Pay**- Click circle to pay item. If left unchecked, the item will be returned.

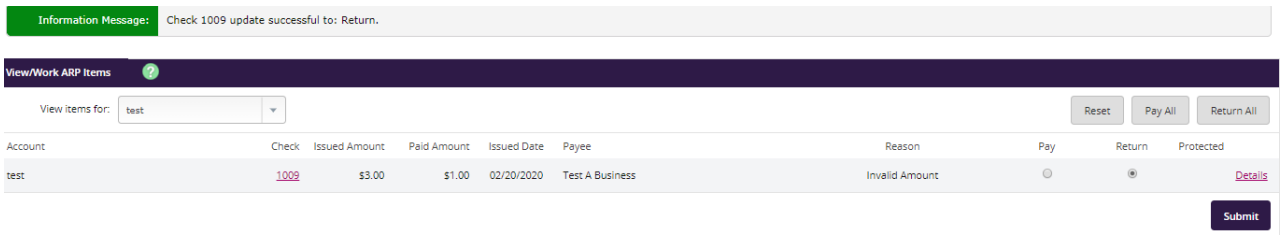
**Return** – Click circle to return item.

**Details** – Additional information about the exception item.

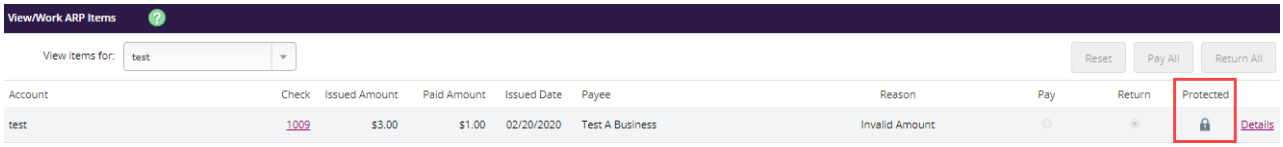
**Check Number** – Click number of check (should be a hyperlink) to view image of check.

Choose **Submit** once decisions have been made even if no changes were made. This notifies the bank that the Cash User has worked the exception items.

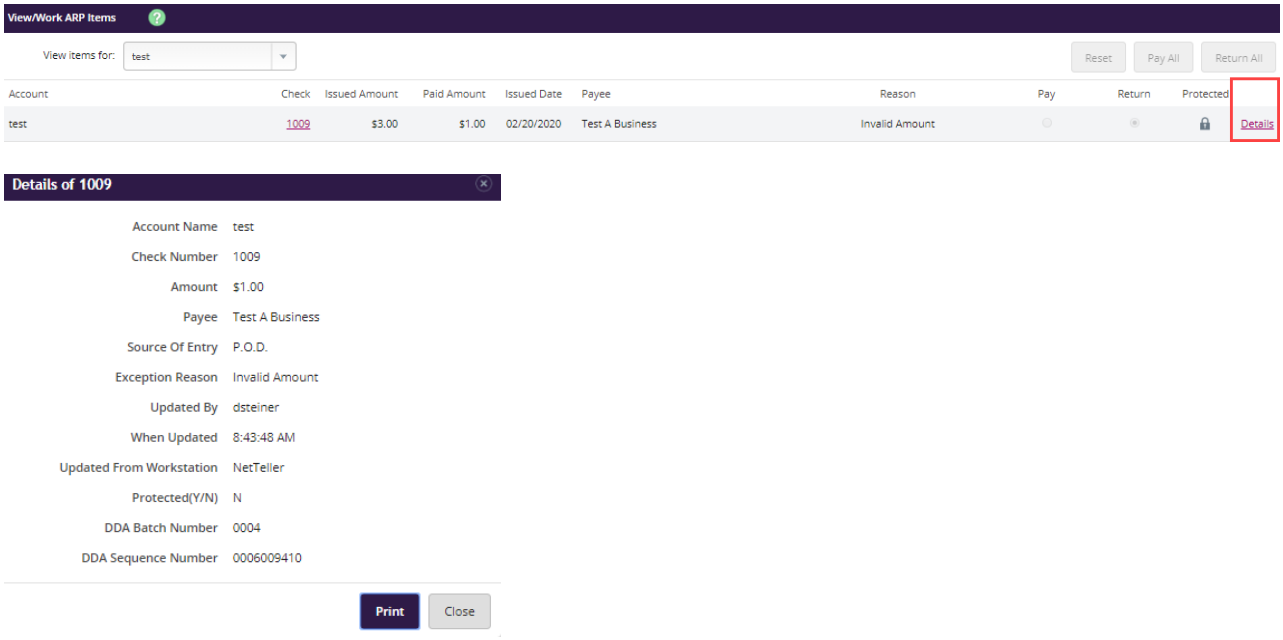
**Confirmation** that exception was worked.




**Protected**- If padlock is displaying, the item cannot be worked. Displays if outside of allowed timeframe for working exception items.




**Details**- Displays additional information about the item including exception reason and when item was worked and by whom.

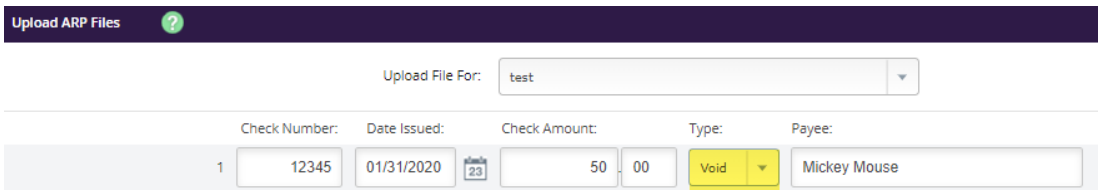



***Note: Close button within display view directs back to previous screen. It will not flag the item to be returned.***

## Voiding Issued Items

Items may be submitted as void at initial upload or after to change the status of a previously uploaded item. If including the voided item within a CSV or Fixed Position file, the user must include a void date and customer defined void indicator.

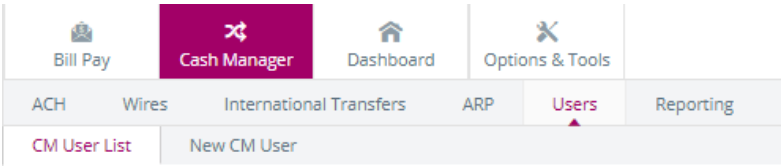
If manually entering the voided item, make sure to change the type to Void. Upload the file and complete the same steps as a normal file.



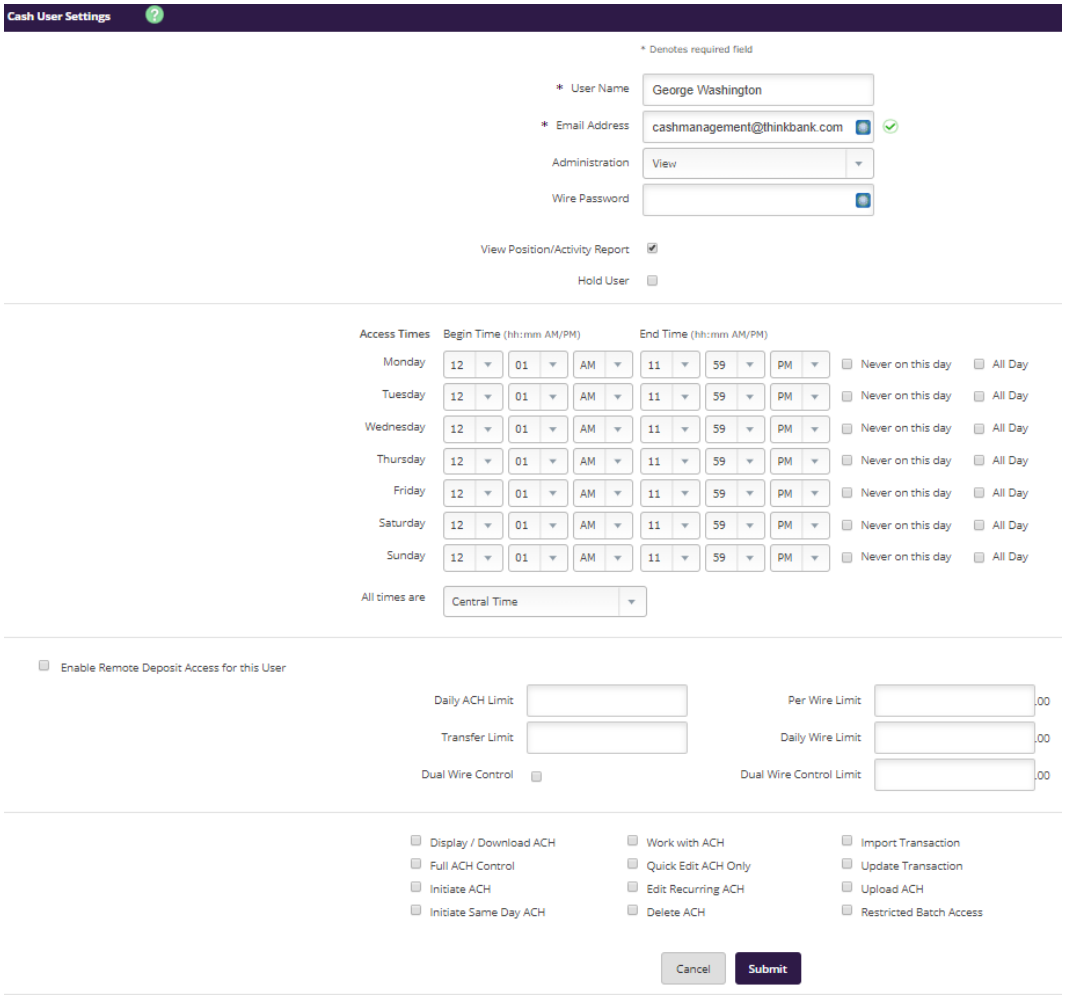
# Users

## Procedures– Set up a new Cash User

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




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




**User Name**: First and last name of Cash User.

**Email Address**: Must have a valid email to send out the link for online banking credentials.

## Administration

- **No**: Cannot create or edit cash users or change NetTeller settings.
- **Yes**: Can create and edit cash users, change company email address and account nicknames, and register the company for Electronic Statements.
- **Partial**: Can change the company email address and account pseudo names. Cannot create or edit cash users or enroll the company in Electronic Statements.
- **View**: The user can view existing cash user settings as well as change cash user names, NetTeller ID names or NetTeller PINs. However, the user cannot create or edit cash users or change other NetTeller settings.

*** Wire Password**: 4-digit number needed to transmit NetTeller outgoing domestic wires. *(Only needed if using wire services)*

***Hold User**: We place an automatic hold on all new users

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

**Access Times**: Adjust accordingly. Take advantage of the ability to limit the Users access to account information when they do not need it for greater security.

***Daily ACH Limit**: Maximum amount user can initiate per day. *(Only needed if using ACH services)*

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

***Per Wire Limit**: Maximum amount user can transmit per wire. *(Only needed if using wire services)*

***Daily Wire Limit**: Maximum amount user can transmit per day. *(Only needed if using wire services)*

***Dual Wire Control**: User requires a second Cash User to approve transmitted wires. *(Only needed if using wire services)*

***Dual Wire Control Limit**: Wires over this amount require a second level of approval. *(Only needed if using wire services)*

***Display/Download ACH**: View batch details and download batch in PDF or NACHA format. *(Only needed if using ACH services)*

***Full ACH Control**: Dual control setting for ACH. Allows Cash User to take multiple actions within a batch without requiring action from a second Cash User. *(Only needed if using ACH services)*

***Initiate ACH**: Send batch to Financial Institution for processing. *(Only needed if using ACH services)*

***Initiate Same Day ACH:** Send ACH batch same day. Cut-off for Same Day ACH is 12:30pm CST. Must select **Initiate ACH** if selecting **Initiate Same Day ACH** because marking a batch as same day ACH is done at batch initiation.*(Only needed if using ACH services)*

***Work with ACH**: Create/edit ACH batches and transactions. *(Only needed if using ACH services)*

***Quick Edit ACH only:** Restrict ACH batch edit to quick edit only. *(Only needed if using ACH services)*

**Only one ACH edit entitlement, **either Work with ACH or Quick Edit ACH Only,** can be selected.**

***Edit Recurring ACH*:** Allow editing of a recurring ACH batch during batch edit.

***Delete ACH**: Remove ACH batch from system. *(Only needed if using ACH services)*

***Import Transaction**: Upload transaction file into system (CSV, Fixed Position, tab delimited and NACHA. *Only needed if using ACH services)*

***Update Transaction**: Upload transaction file into ACH. Will change dollar amount only for matching transactions. Will not create new transactions. *(Only needed if using ACH services)*

***Upload ACH**: Upload NACHA files into ACH. *(Only needed if using ACH services)*

***Restricted Batch Access**: Cash User can view and work with restricted batches. *(Only needed if using ACH services)*

**Step 3**: Complete the Default Settings.

**Transaction Inquiry**: View list of transactions

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

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

**Stop Inquiry:** Inquire about a stop payment.

**Stop Additions:** Add a stop payment.*Check only*

**No Balance View:** Cannot see balances on accounts

**Work ACH Exceptions:** Needed for ACH Positive Pay exception items.

***Define Non-Rep Wires**: Create new single wire transfers. *(Only needed if using wire services)*

***Edit Non-Rep Wires:** Modify/delete single wire transfers. *(Only needed if using wire services)*

***Define Rep Wires**: Create repetitive wires. *(Only needed if using wire services)*

***Edit Rep Wires**: Modify/delete repetitive wire templates. *(Only needed if using wire services)*

***Define Recurring Wires:** Set up recurring wires at wire transmit. *(Only needed if using wire services)*

***Edit Recurring Wires:** Ability to edit recurring wires. *(Only needed if using wire services)*

***Enter Future-Dated Wires:** Transmit or quick transmit future-dated wires (single or repetitive). *(Only needed if using wire services)*

***Transmit Wires**: Initiate wire to Financial Institution for processing. *(Only needed if using wire services)*

***Upload Positive Pay:** Ability to upload positive pay files. *(Only needed if using positive pay services)*

***Work Positive Pay Items:** Ability to work positive pay exception items. *(Only needed if using wire services)*

***Download ARP File:** Ability to download ARP file sent by the bank. *(Only needed if using wire services)*

***Upload ARP Files:** Ability to upload issued positive pay items. *(Only needed if using wire services)*

***Work ARP Items:** The ability to work/edit positive pay upload items or exception items. *(Only needed if using wire services)*

**Transfers**: Move money between accounts.

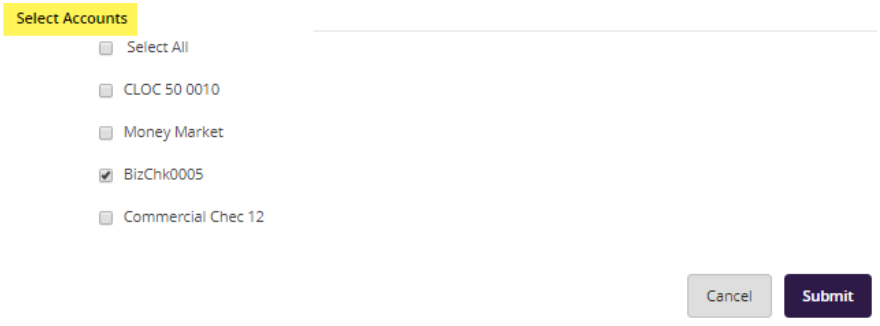
**Order Checks:** Allow check ordering.

**Bill Pay**: Access bill pay.

**ES**: View available e-statements. You will still need to go into the account and click on View Electronic Documents

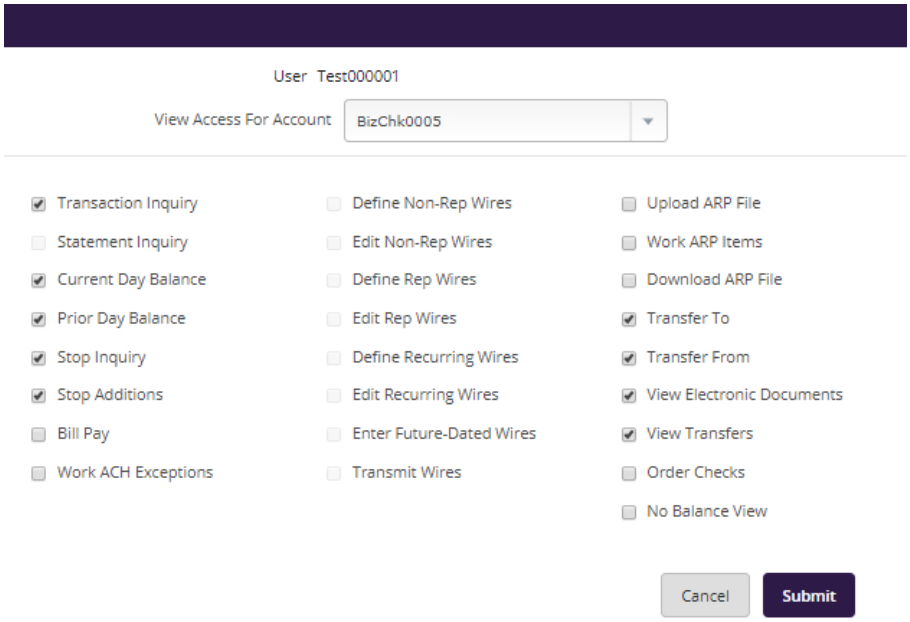
## Select Accounts

Choose accounts that Cash User will have access to. (You can customize these setting on an account level in the next step)




Choose **Submit.**

If the user wants to customize the settings per account level. Choose the select option, and from that drop down choose **Account Settings.**




**Step 4**: Complete Account Settings (If you choose to customize it per account)

Choose **submit** to save the settings for the account that the user has selected.

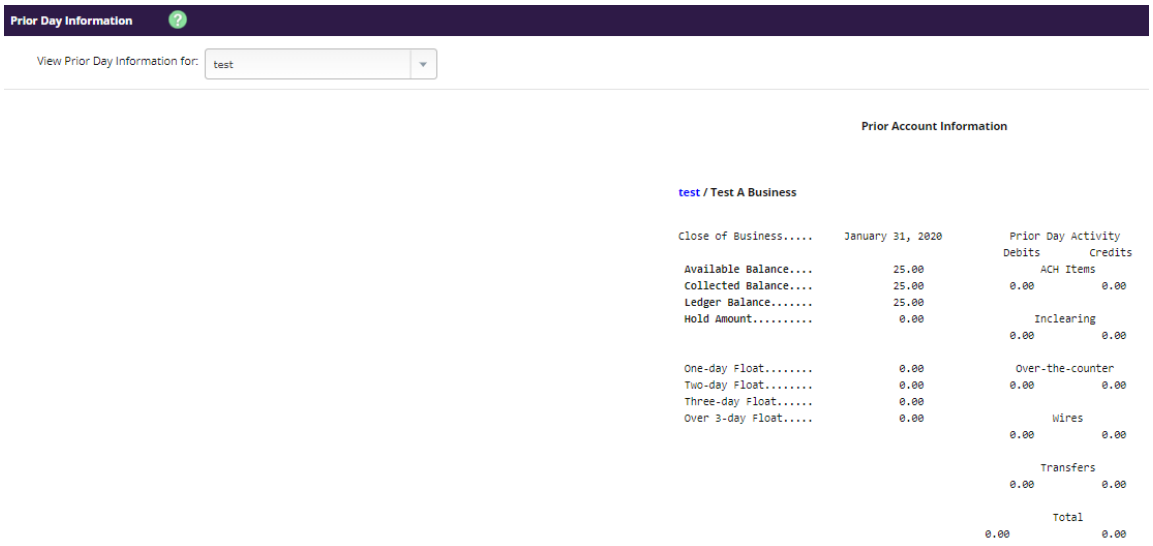
The Cash User can then choose another account to work with from the **View Access For Account**. Make the selections for this new account and choose submit again.

Repeat these steps until all accounts have been grated the access the user chooses. When the user is done click on the CM User List.

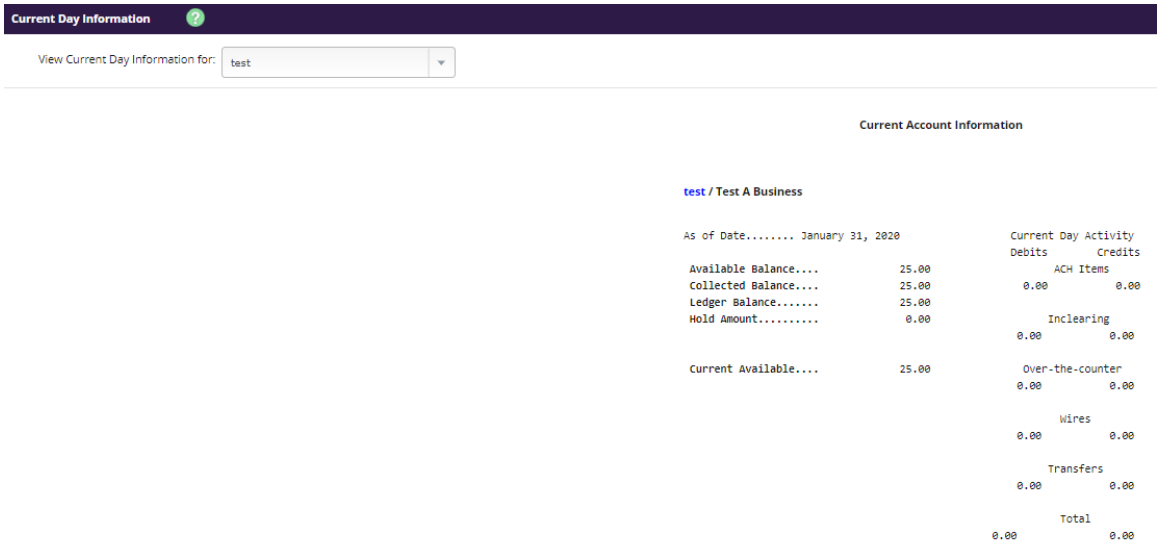
**Step 5**: Contact Think Bank Cash Management Support in the E-Banking Department to activate new user. Once the bank has received the call we will release the hold and will send a link to set up online banking credentials. Phone: 1-800-288-3425 X2504 option 3. The user that the Cash User has created will be in a pending approval status.

# Reporting

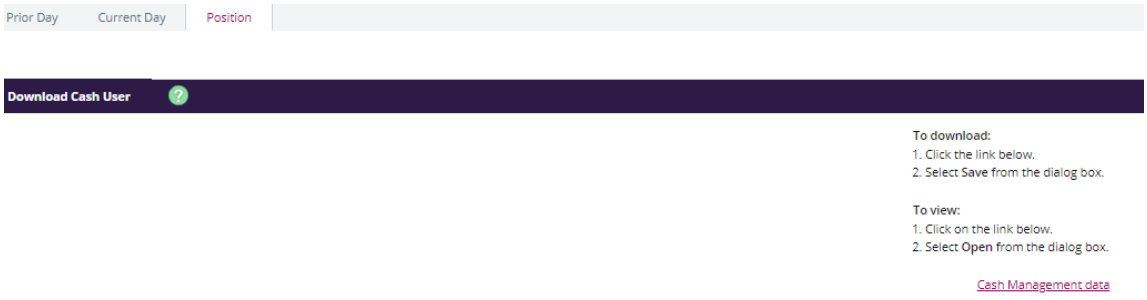
**Prior Day**: Displays balance information, float information and activity totals for previous business day.



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

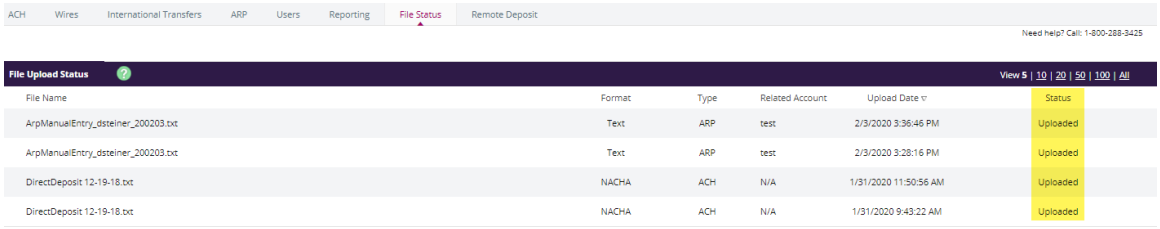



**Position:** Displays balance information and transactions that posted to the account on the previous business day. All accounts will display. The user can open this in a txt. format.



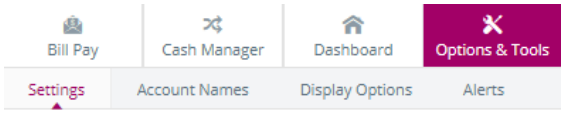
## File Status

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

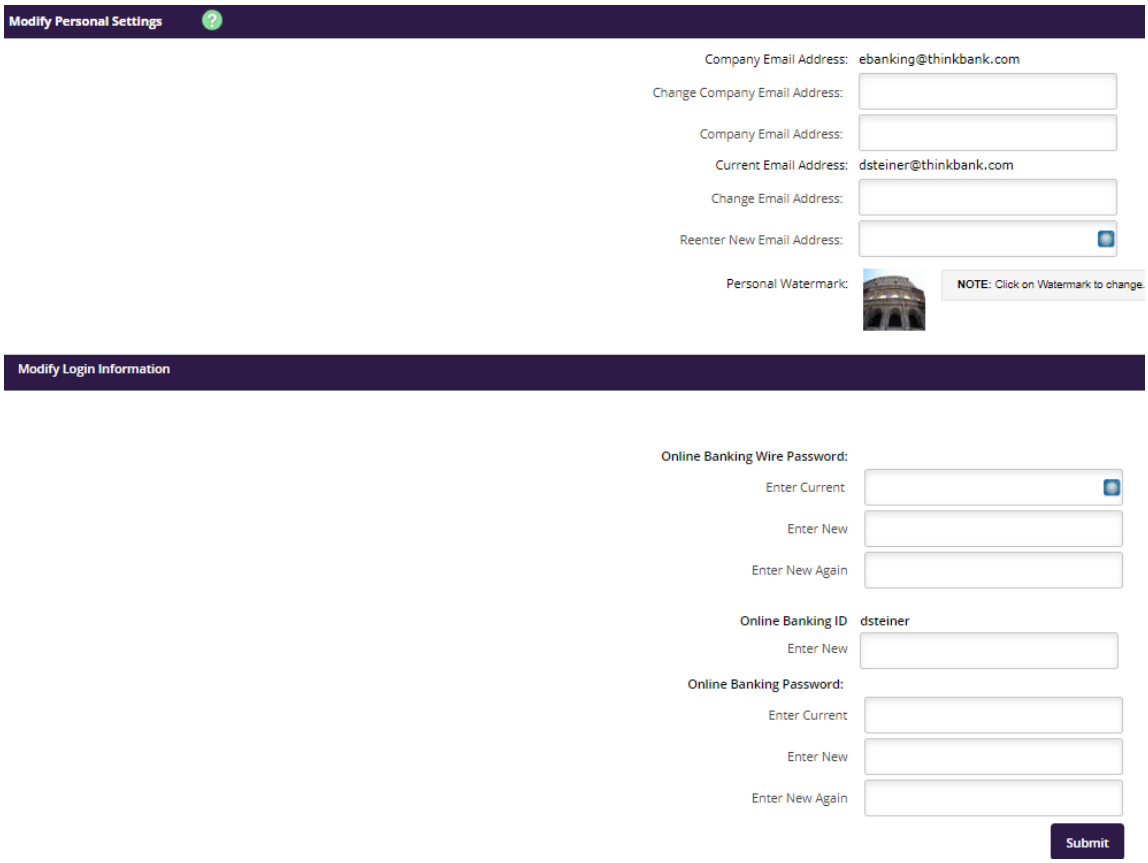



## Options & Tools

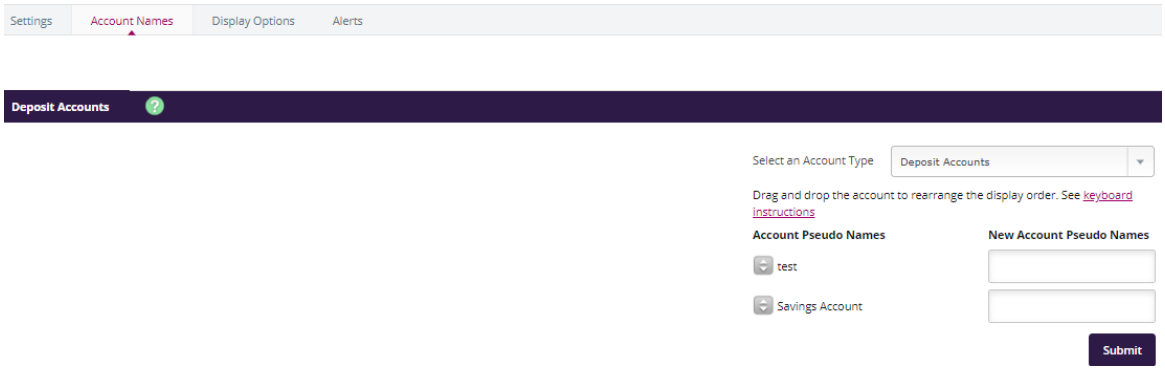
Manage email addresses and passwords, account settings, display settings, and alerts.



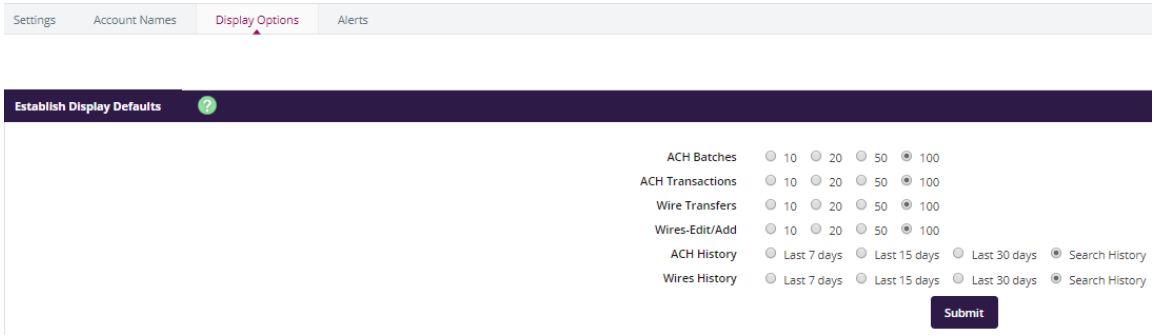

**Settings**: Edit email, watermark, wire password, Single Sign On-ID, and password.



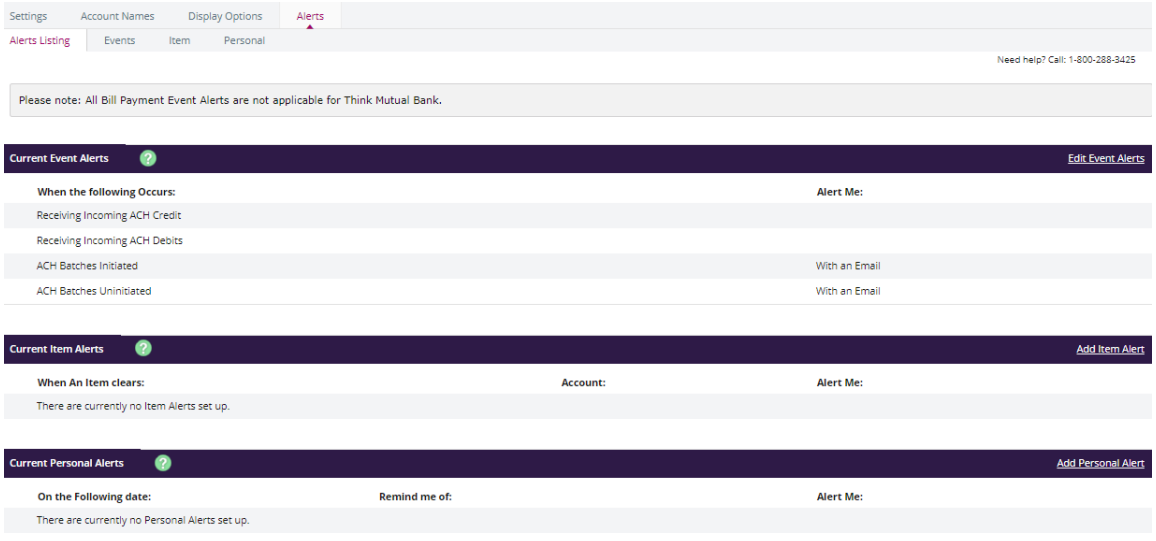
**Account Names**: Edit account pseudo names and change the order in which accounts display on account listing page.




**Display Options**: Edit default view settings.



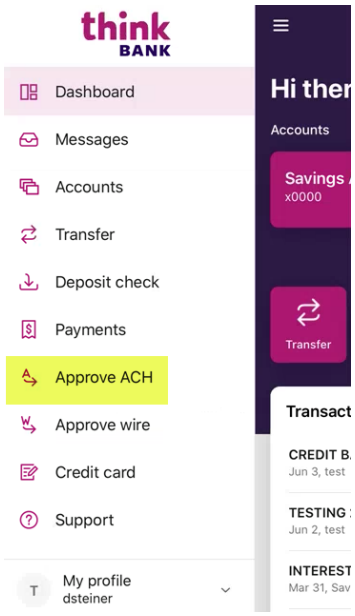

**Alerts**: Set up Event Alerts, Item Alerts and Personal Alerts.



# Mobile App Functions

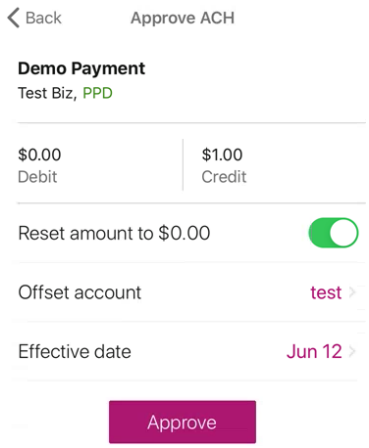
## Approve ACH

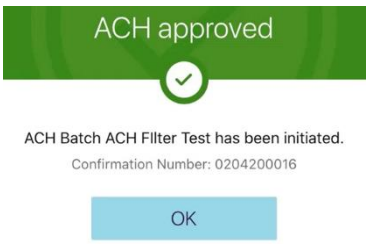
**1)** Open side menu and select **Approve ACH**.




**2)** List of available ACH batches will show.

**3)** Select Batch. Verify details and Approve.



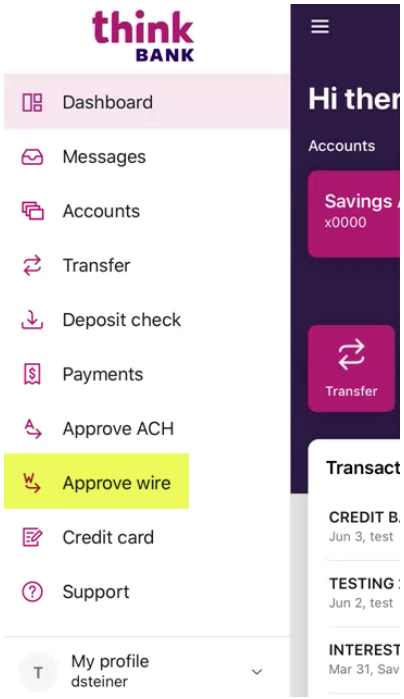




***Editing of batch information needs to be done on the desktop site***

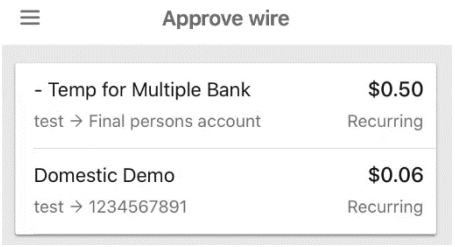
****Same Day ACH cannot be initiated in the app. Needs to be done on the desktop site.***

## Approve Wire

**1)** Open side menu. Select **Approve Wire**.

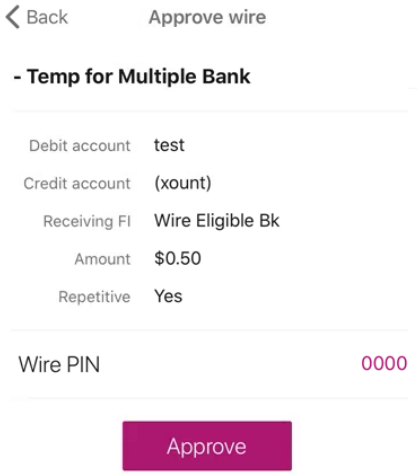


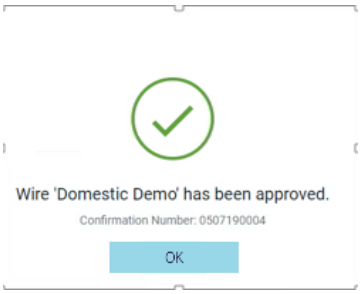

**2)** Select Wire to send.*




**3)** Wire details will show**.

Enter **4 digit wire Pin** and **Approve**.




**** International Wires need to be initiated under Cash Manager.***

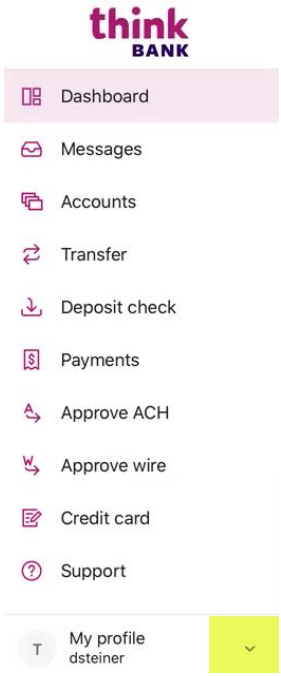
*****If any changes need to be made, they need to be made on our website.***

## Switch User Function

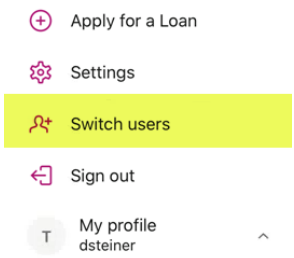
The Switch User functionality allows users to access more than one online banking profile from the same device. This is accomplished by having the users log in to activate their own profile within the mobile app. Some instances where this could be a handy feature could include:

- Customer who have separate personal and business logins
- Customers who may share a device like a tablet

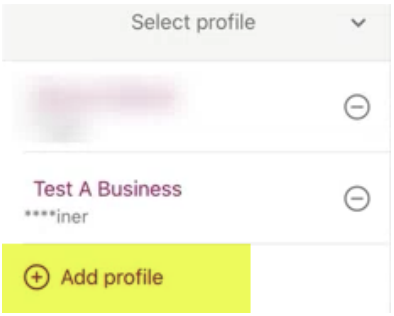
To get started with this feature click the drop down arrow next to 'My Profile'.




Select **Switch Users**



To add another profile simply click **Add Profile**.




If you have already set up profiles you will still see the option to add a new profile. You will also see minus signs next to your existing profiles which will allow you to remove them.

- **Add a Profile** - starts the first time log on process. The user will be asked to enter user name and password and create a passcode. If the users first time logging in they may also be asked to accept terms and conditions.
- **Remove a profile** - erases the profile and associated data from your device.
- **Switch between profiles** - this will prompt you for whatever form of authentication that profile has set to accept. This could be biometrics or the passcode. Multiple profiles on the same device can use different authentication methods.