



Cash Manager
User Guide

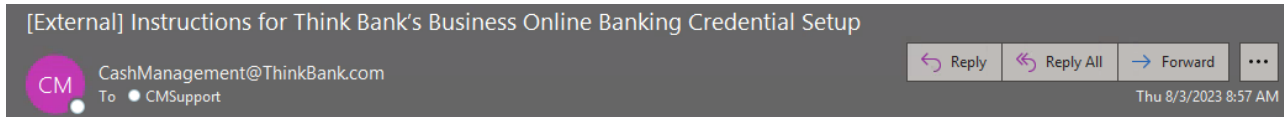
Contents

- Logging In3
- Dashboard.....6
 - Card Descriptions.....6
 - Accounts7
 - Account Activity Options9
 - Enroll in e-Statements9
 - Stop Payments11
 - Payments12
- Side Menu12
 - Approve ACH.....13
 - Approve Wire.....14
 - Cash Manager14
 - ACH15
 - Procedures – Create an ACH Batch15
 - Procedures – Initiate an ACH Batch.....16
 - Uninitiate ACH17
 - Recurring ACH17
 - Initiate Same Day File18
 - Upload ACH File.....18
 - ACH Import.....20
 - Procedures – Create an ACH Batch Retry Payment and Return Fee22
 - Retry Payment.....22
 - Return Fee23
 - Batch List.....23
 - ACH Statuses24
 - Select Option24
- Wires.....26
 - Procedures - Domestic Wire Template Set-Up.....26
 - Recurring Wires28

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.



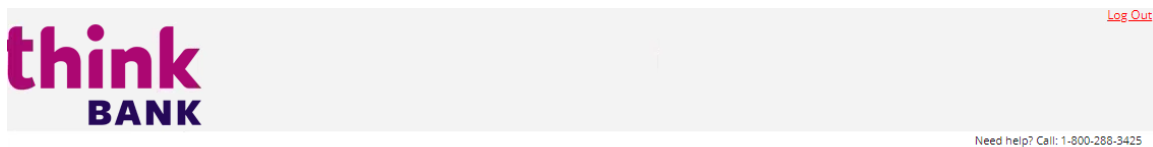
The e-mail below is from an external source. Please use caution when opening attachments or clicking links from an unknown or suspicious sender.

Thank you for enrolling your Think Bank account(s) in Business Online Banking. Please set up your login credentials by clicking the secure link below or copying the hyperlink into your browser.

From there, you will be required to establish your unique Online Banking ID and Password. Additional security features may be prompted for Cash Management users.

Please note that the enrollment link will expire in 7 days or after the credentials are established. If you have questions, please call Think Bank at 800-288-3425.

[Click here to establish your credentials](#).



Activate Account

To access your accounts, please establish your ID and Password

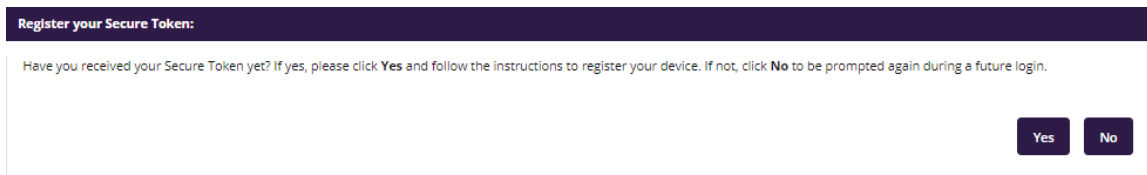
Create your new Online Banking credentials

Online Banking ID

Online Banking Password

Confirm Online Banking 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**.

Register your Secure Token:

Enter the required information to register your Secure Token.

The serial number is engraved on the back of the device.

Please enter the serial ID exactly as it appears on the device.

Serial Number/Credential ID

Token/Credential Code

Submit

Cancel

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.

Register your Secure Token:

You have successfully registered your Secure Token. You will be required to enter the token code each time you access your accounts on this system.

Continue

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 Deposits Support for assistance.

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

Security Image

Whenever you log into Online Banking, we will present a Security Image so you will know it is really us and not a fraudulent website.

If you have not chosen an image, a random image will appear. You will be able to select a new image once you have logged in.

Personal Icon

Current Image

 No Image Selected

Click to Select or Change your Image



<<< Prev

Next >>>

Cancel

Submit

Choose Your Challenge Questions

When you log in, you may be presented with two of the following questions to verify your identity.
Please select a question and enter an answer for each of the following.

Question One:	<input type="text" value="Select Question. . ."/>
Answer:	<input type="text"/>
Question Two:	<input type="text" value="Select Question. . ."/>
Answer:	<input type="text"/>
Question Three:	<input type="text" value="Select Question. . ."/>
Answer:	<input type="text"/>

Confirm your security questions.

Challenge Question Verification

Your challenge questions and answers are listed below. Once you continue, you won't be able to change these again without calling Think Mutual Bank.
If you would like to change your questions or answers, please do so before continuing.

Question One: In which city was your father born?
Answer:
Question Two: What was the name of your first pet?
Answer:
Question Three: What is your spouse's middle name?
Answer:

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.

Your Preferences Have Been Saved

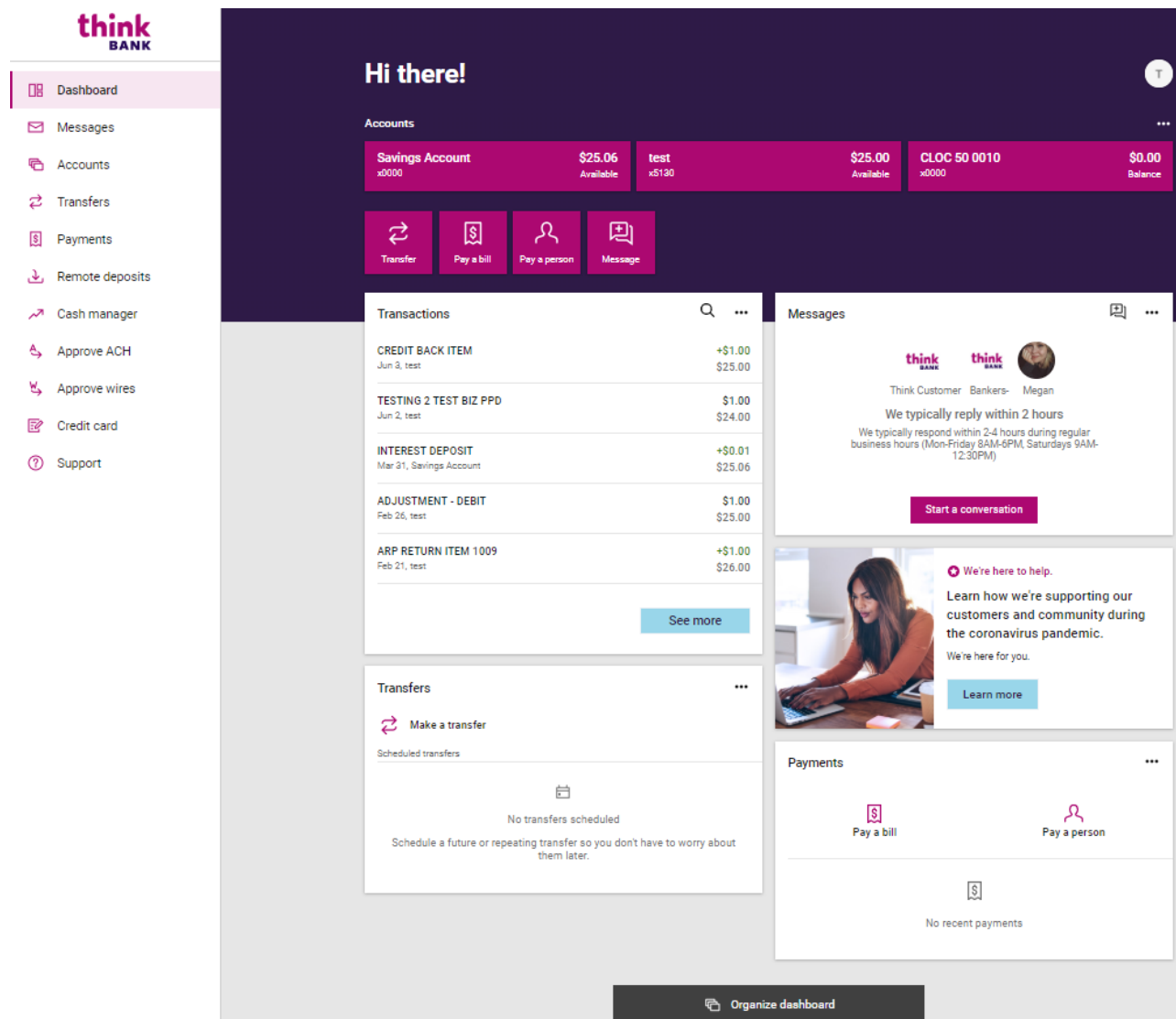
Thank you for providing your security preferences. We may ask you to verify your identity from time to time to protect your account.

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'.

Organize dashboard Done
drag & drop to reorder

Accounts	
:: Transactions ×	:: Messages ×
:: Transfers ×	:: Payments ×
:: Remote deposits ×	:: Support ×

Accounts

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

Accounts

Accounts	Filters ▾	Totals
Savings Account <small>x0000</small>	\$25.06 Available	CASH \$50.06 2 accounts
test <small>x5130</small>	\$25.00 Available	CREDIT BALANCE \$0.00 1 account
CLOC 50 0010 <small>x0000</small>	\$0.00 Balance	Apply for a Loan Apply for a Loan
Organize accounts		Connect institution Check balances and transactions from another financial institution.

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

Filters ^

Account types

- All account types
- Cash
- Credit

[Done](#)

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

Drag to reorder accounts Done

Savings Account <small>x0000</small>	\$25.05 <small>updated 5 mins ago</small>
test <small>x5130</small>	\$25.00 <small>updated 5 mins ago</small>
CLOC 50 0010 <small>x0000</small>	\$0.00 <small>updated 5 mins ago</small>

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

Totals

CASH \$50.05 <small>2 accounts</small>	CREDIT BALANCE \$0.00 <small>1 account</small>
--	--

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

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

[Apply for a Loan](#)
Apply for a Loan

[Connect institution](#)
Check balances and transactions from another financial institution.

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

Savings Account \$25.06
x0000 Available ⓘ

Date	Description	Amount
MAR 31	INTEREST DEPOSIT	+\$0.01 \$25.06
JAN 30	TRANSFER FROM X0000 TO X5130 TESTING	\$1.00 \$25.05
JAN 30	TRANSFER FROM X5130 TO X0000	+\$1.00 \$26.05
DEC 31 2019	INTEREST DEPOSIT	+\$0.02 \$25.05

[See more](#)

Transfer

Documents

Reorder checks

Stop payments

Alert preferences

Settings

Ask about this account

Details

Account Numbers

Account number ⓘ

Routing number 291975465

Account information

Owner Test A Business

Date opened 05/14/2001

Activity

Last statement balance \$25.06

Date of last statement 05/31/2020

Date of last deposit 01/30/2020

Interest

Rate 0.149916%

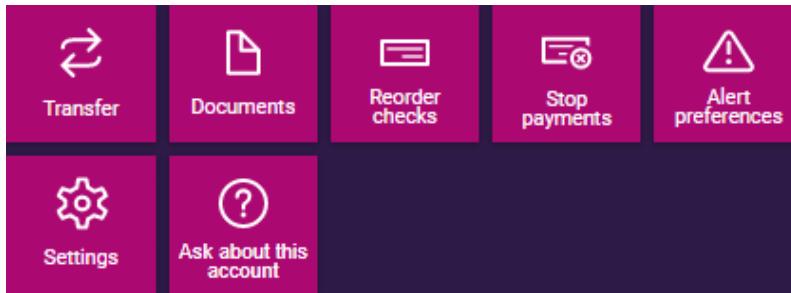
Accrued \$0.01

Paid YTD \$0.01

Paid last year \$0.06

Account Activity Options

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

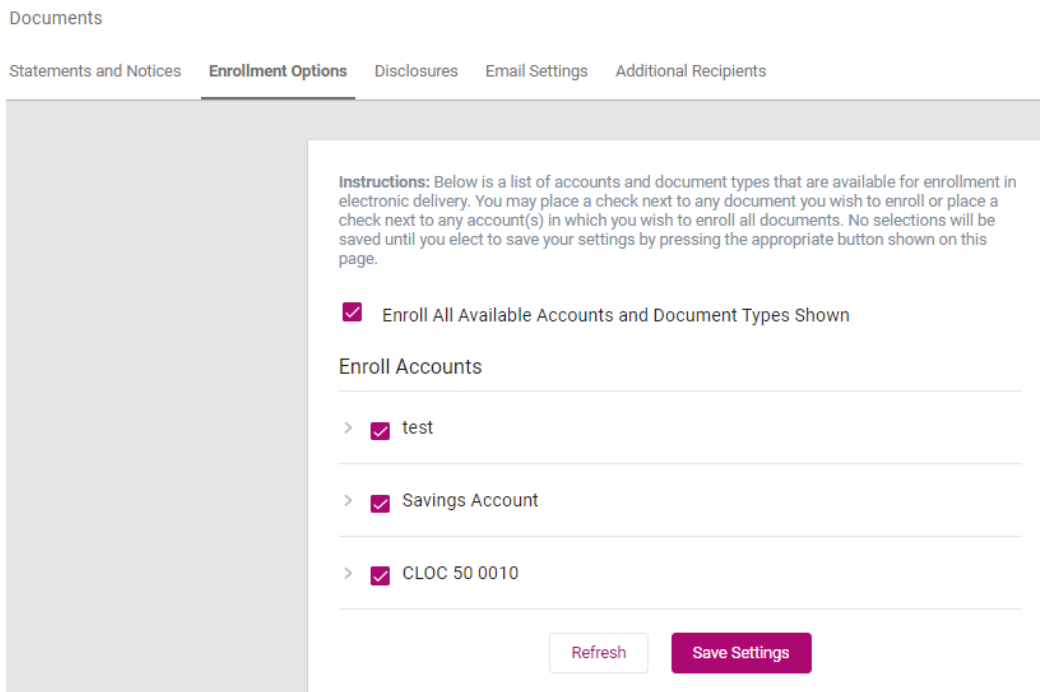


Enroll in e-Statements

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.

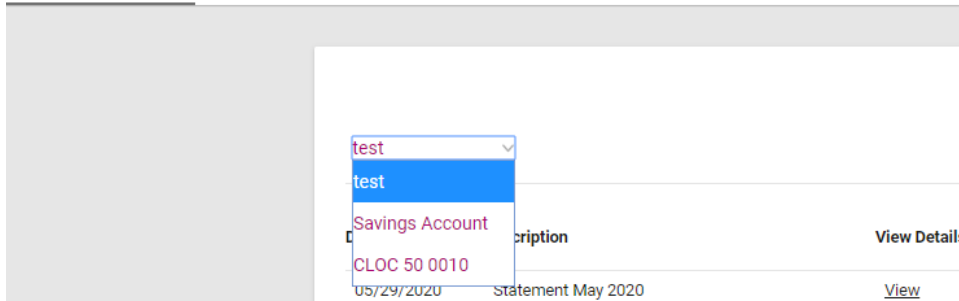
You can either select **Enroll All Available Accounts and Document Types Shown** or individually check the accounts you want e-statements for. Click **Save Settings**. You will need to agree to the **Terms and Conditions**.



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.

Documents

Statements and Notices Enrollment Options Disclosures Email Settings Additional Recipients



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

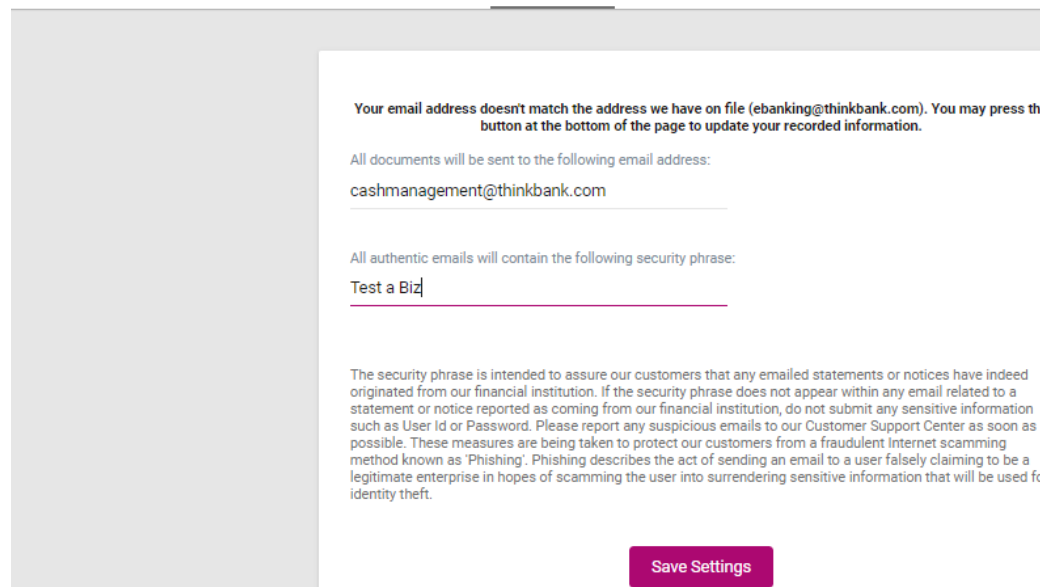
Documents

Statements and Notices Enrollment Options **Disclosures** Email Settings Additional Recipients

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.

Documents

Statements and Notices Enrollment Options Disclosures **Email Settings** Additional Recipients





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.**

< Stop payments
Savings Account (x0000)

What do you want to stop?

 A single check
Stop a single check from being cashed. >

 A range of checks
Stop a consecutive range of checks from being cashed. >

< Stop payments
Savings Account (x0000)

Check #

Check date
Select >

Payee

Optional

Check amount

Reason
Select >

Submit

Payments

Schedule or view pending Bill Pay payments.

Payments

Payments + New payee

History Payees

DATE	PAYEE	STATUS	AMOUNT
JUN 26	Think Bank x2345	Stopped	\$1.00 >
MAY 20	Check Payment x1234	Stopped	\$3.00 >
MAY 20	Check Payment x2335	Stopped	\$3.00 >

June 2020

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Side Menu



Dashboard

Messages

Accounts

Transfers

Payments

Remote deposits

Cash manager

Approve ACH

Approve wires

Credit card

Support

T My profile

Approve ACH

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

<		Approve ACH	
Demo Payment		\$1.00	
Test Biz, PPD		Credit	
<hr/>			
Excel File Imp		\$200.00	
Test Biz, CCD		Debit	
<hr/>			
Hourly Pyrl 4-10		\$0.50	
Test Biz, PPD		Credit	

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

<		Approve ACH	
<hr/>			
Demo Payment			
Test Biz, PPD			
<hr/>			
\$0.00 Debit		\$1.00 Credit	
<hr/>			
Reset amount to \$0.00			<input checked="" type="checkbox"/>
<hr/>			
Offset account		test	>
<hr/>			
Effective date		Jun 10	>
<hr/>			
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.

< Approve wire	
- Temp for Multiple Bank test → (xount)	\$0.50 Recurring
Domestic Demo test → (x7891)	\$0.06 Recurring

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

< Approve wire	
- Temp for Multiple Bank	
Debit account	test
Credit account	xount
Receiving FI	Wire Eligible Bk
Amount	\$0.50
Repetitive	Yes

Pin ****

Approve

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

Cash Manager

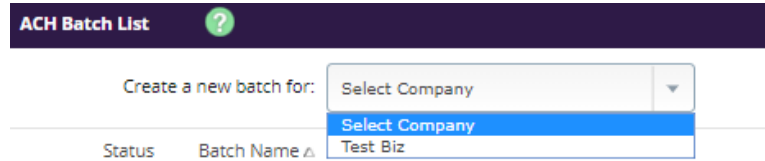
The Cash Manager option contains all of the Cash Management functionality, including:

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

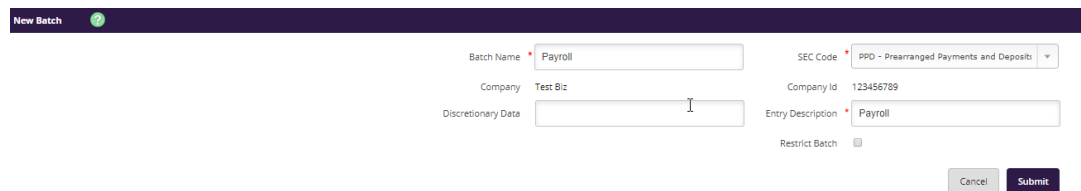
ACH

Procedures – Create an ACH Batch

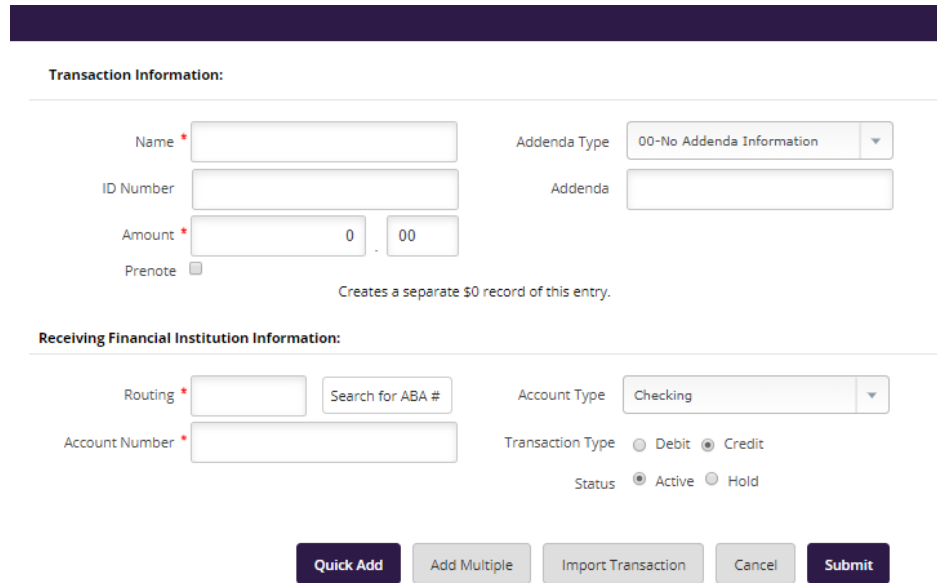
Create New Batch. From the main ACH Batch List page, select the company for which the batch is being created.



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.

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
Ready	upload test	PPD	Test Biz		\$0.00	\$1.00	None	
Ready	ACH Filter Test	PPD	Test Biz	05/15/2019	\$0.10	\$0.00	None	
Ready	ACH Filter Test	PPD	Test Biz	04/18/2019	\$0.00	\$1.00	None	
Ready	Demo Payment	PPD	Test Biz	04/03/2019	\$0.00	\$1.00	None	
Unloaded	Excel File Impo	CCD	Test Biz		\$200.00	\$0.00	None	

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

Select the **offset account number**.

Select **Initiate**.

Name	ID Number	Account	Routing	Amount	CR/DR	Held
test		123456789	114900685	\$1.00	CR	

Total Debits \$0.00 Total Credits \$1.00

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

Information Message: Batch upload test initiated. Confirmation: 0131200005

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.

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
Initiated	upload test	PPD	Test Biz		\$0.00	\$1.00	None	
Ready	ACH Filter Test	PPD	Test Biz	05/16/2019	\$0.10	\$0.00	None	
Ready	ACH Filter Test	PPD	Test Biz	04/18/2019	\$0.00	\$1.00	None	

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**.

Batch Name: upload test SEC Code: PPD
Company: Test Biz Company Id: 123456789
Discretionary Data: Entry Description: testing 2
Restrict Batch:

Name	ID Number	Account	Routing
test		123456789	114900685

Select Effective Date: Select Date
Frequency: Monthly
Month Day: 1 Initiate on last processing day of the month.
Start Date:
Expiration Date: This payment has no expiration date.
Select Offset Account: test
Reset amounts to \$0.00 after processing batch:

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.

Name	ID Number	Account	Routing	Amount	CR/DR	Held
test		123456789	114900685	\$1.00	CR	

Total Debits \$0.00 Total Credits \$1.00

Select Effective Date: SAME DAY ACH
Frequency: None
Select Offset Account: test
Reset amounts to \$0.00 after processing batch:

Cancel **Initiate**

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.

ACH Batch List **Upload ACH File** Tax Payments Import Layout ACH Activity Search Need help? Call: 1-800-288-3425

Upload ACH File

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

Choose File DirectDeposit 12-19-18.txt Upload

NOTE: Maximum upload file size is 5 MB.

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.

File Name	Format	Type	Related Account	Upload Date	Status
DirectDeposit 12-19-18.txt	NACHA	ACH	N/A	1/31/2020 9:43:22 AM	Queued

Refresh List

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

File Name	Format	Type	Related Account	Upload Date	Status
DirectDeposit 12-19-18.txt	NACHA	ACH	N/A	1/31/2020 9:43:22 AM	Uploaded

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.

<input type="checkbox"/>	Status	File Name	Batch Type	Company	Effective Date	Amount	Offset	Frequency	Actions
<input type="checkbox"/>	Uploaded	Excel File Imp	CCD	Test Biz		\$200.00	\$0.00	None	Select option... Select option... View Download Edit Quick Edit Copy Import Update Delete Initiate
<input type="checkbox"/>	Ready	Filter Test - MK	PPD	Test Biz	05/15/2019	\$0.50	\$0.00	None	
<input type="checkbox"/>	Ready	Hourly Pyri 4-10	PPD	Test Biz		\$0.00	\$0.50	None	
<input type="checkbox"/>	Ready	NT Report Test	CCD	Test Biz	12/04/2019	\$1.00	\$0.00	None	
<input type="checkbox"/>	Ready	PNT-Member Dues	PPD	Test Biz		\$0.00	\$0.00	None	

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.)

Initiate Batch Total Transactions: | View 10 | 20 | 50 | 100 | All | Search

Batch Name: upload test SEC Code: PPD
 Company: Test Biz Company Id: 123456789
 Discretionary Data: Entry Description: testing 2
 Restrict Batch:

Name	ID Number	Account	Routing	Amount	CR/DR	Field
test		123456789	114900685	\$1.00	CR	

Total Debits \$0.00 Total Credits \$1.00

Select Effective Date:
 Frequency:
 Select Offset Account:
 Reset amounts to \$0.00 after processing batch:

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

Information Message: Batch upload test initiated. Confirmation: 0131200005

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.

CSV File Layout

Select Upload Format to Create/Edit:

Name Account Number
ID Number Amount
Routing Number * Transaction Code

*Note: If your file does not contain Transaction Codes, the following fields are required:

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

Create a new batch.

ACH Batch List ?

Create a new batch for:

Status	Batch Name
	<input type="text" value="Test Biz"/>

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

New Batch ?

Batch Name SEC Code

Company Company Id

Discretionary Data Entry Description

Restrict Batch

Choose the **Import Transaction**.

Import Transaction

Transaction Information:

Name * Addenda Type

ID Number Addenda

Amount * .

Prenote Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing * Account Type

Account Number * Transaction Type Debit Credit

Status Active Hold

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

Import File - upload test ?

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

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

Import File Type:

No file chosen Import

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.

File Upload Status ? View 5 | 10 | 20 | 50 | 100 | All

File Name	Format	Type	Related Account	Upload Date ▾	Status
DirectDeposit 12-19-18.txt	NACHA	ACH	N/A	1/31/2020 11:50:56 AM	Queued
DirectDeposit 12-19-18.txt	NACHA	ACH	N/A	1/31/2020 9:43:22 AM	Uploaded

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

<input type="checkbox"/>	Uploaded	Excel File Imp	CCD	Test Biz		\$200.00	\$0.00	None	Select option...
<input type="checkbox"/>	Ready	Filter Test - MK	PPD	Test Biz	05/15/2019	\$0.50	\$0.00	None	Select option... View Download Edit Quick Edit Copy Import Update Delete Initiate
<input type="checkbox"/>	Ready	Hourly Pymt 4-10	PPD	Test Biz		\$0.00	\$0.50	None	
<input type="checkbox"/>	Ready	NT Report Test	CCD	Test Biz	12/04/2019	\$1.00	\$0.00	None	
<input type="checkbox"/>	Ready	PNT-Member Dues	PPD	Test Biz		\$0.00	\$0.00	None	

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

Initiate Batch Total Transactions 1 View 10 | 20 | 50 | 100 | All | Search

Batch Name: upload test SEC Code: PPD
 Company: Test Biz Company Id: 123456789
 Discretionary Data: Entry Description: testing 2
 Restrict Batch:

Name	ID Number	Account	Routing	Amount	CR/DR	Held
test		123456789	114900685	\$1.00	CR	

Total Debits \$0.00 Total Credits \$1.00

Select Effective Date:

Frequency:

Select Offset Account:

Reset amounts to \$0.00 after processing batch:

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

Information Message: Batch upload test initiated. Confirmation: 0131200005

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.

ACH Batch List Total Batches 15 View 10 | 20 | 50 | 100

→ Create a new batch for:

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input type="checkbox"/>	Ready	upload test	PPD	Test Biz	\$0.00	\$1.00	None	
<input type="checkbox"/>	Ready	ACH Filter Test	PPD	Test Biz	05/16/2019	\$0.10	\$0.00	None
<input type="checkbox"/>	Ready	ACH Filter Test	PPD	Test Biz	04/18/2019	\$0.00	\$1.00	None

→

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

Edit Batch Total Transactions: 5 | View: 10 | 20 | 50 | 100 | All | Search

Batch Name: 0000039 SEC Code: PPD

Company: Test BIZ Company Id: 123456789

Discretionary Data: Entry Description: **RETRY PYMT**

Restrict Batch:

Name	ID Number	Account	Routing	Amount	CR/DR	Held		
George G Washington	dec2018	00547896454	091000019	\$0.10	CR		Edit	Delete
Abraham Lincoln	lincol-001	0123453221	091900944	\$0.01	CR		Edit	Delete
John F Kennedy	kenned-001	123654789123	091000022	\$0.02	CR		Edit	Delete
Franklin D Roosevelt	roosev-001	2122466	091214627	\$0.04	CR		Edit	Delete
Ronald Reagan	reagan-001	745123456478	291975465	\$0.04	CR		Edit	Delete

Total Debits \$0.00 Total Credits \$0.21

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.

Edit Batch Total Transactions: 5 | View: 10 | 20 | 50 | 100 | All | Search

Batch Name: 0000039 SEC Code: PPD

Company: Test BIZ Company Id: 123456789

Discretionary Data: Entry Description: **RETURN FEE**

Restrict Batch:

Name	ID Number	Account	Routing	Amount	CR/DR	Held		
George G Washington	dec2018	00547896454	091000019	\$0.10	CR		Edit	Delete
Abraham Lincoln	lincol-001	0123453221	091900944	\$0.01	CR		Edit	Delete
John F Kennedy	kenned-001	123654789123	091000022	\$0.02	CR		Edit	Delete
Franklin D Roosevelt	roosev-001	2122466	091214627	\$0.04	CR		Edit	Delete
Ronald Reagan	reagan-001	745123456478	291975465	\$0.04	CR		Edit	Delete

Total Debits \$0.00 Total Credits \$0.21

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.

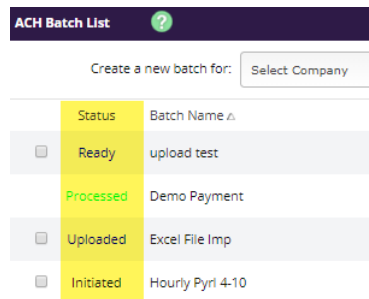
ACH Statuses

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



Status	Batch Name
<input type="checkbox"/> Ready	upload test
<input type="checkbox"/> Processed	Demo Payment
<input type="checkbox"/> Uploaded	Excel File Imp
<input type="checkbox"/> Initiated	Hourly Pysl 4-10

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

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.

Upload ACH File ?

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

No file chosen

NOTE: Maximum upload file size is 5 MB.

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

Add Tax Payment ?

Pay To: Federal

Category: Tax FD

Routing Number:

Company Name:

Tax Period: mm/yy

Tax Code:

Taxpayer ID:

Amount: \$0.00

Pay From Account:

Tax Information ID 1: Amount: \$0.00

Tax Information ID 2: Amount: \$0.00

Tax Information ID 3: Amount: \$0.00

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.

ACH History ?

Begin Date: MM/DD End Date: MM/DD

Begin Amount: . End Amount: .

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

Search Records ?

Name:

ID Number:

Batch:

Amount: .

Prenote:

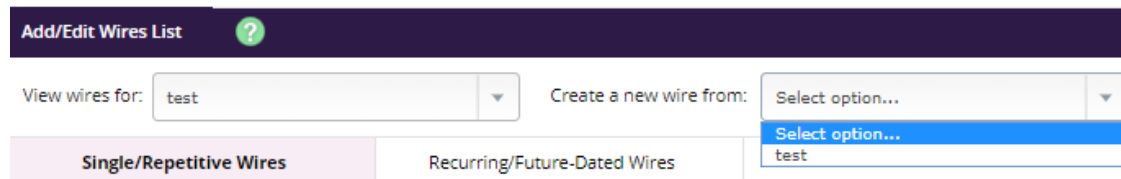
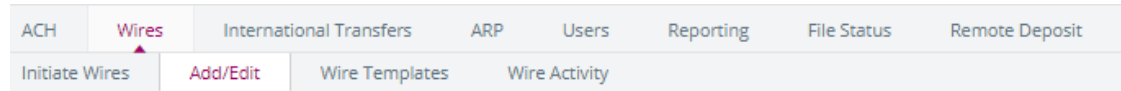
Held:

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:

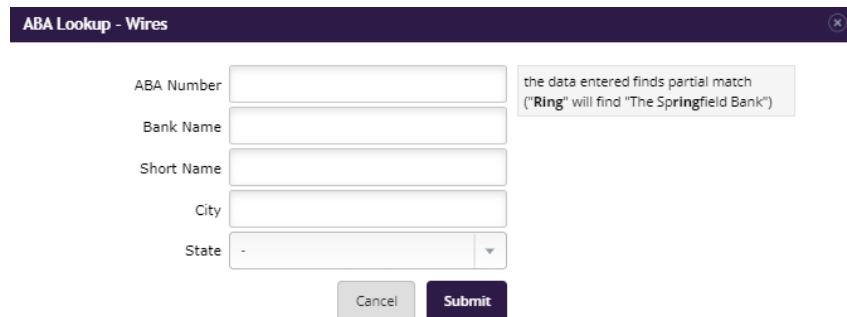
Wire Name: A descriptive name for the wire.

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.

General Wire Information

Wire Name

Credit Account Information

Credit Account Number

Credit Account Name

Credit Account Address

Receiving Bank Information

Receiving Bank ABA Number

Receiving Bank Name

Receiving Bank Address

Wire Information

Remarks

Save as Repetitive Wire?

Amount


Submit.

Information Message: Successfully added Wire Transfer: J Smith


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.*


Date Information

Effective Date 


Recurring Information

Frequency 


Month Day  Transmit on last processing day of the month.

Start Date * 

Note: Recurring wire cannot start today. Wire scheduled for non-business days will be sent before or after the non-business day based on bank settings.

Expiration Date *  This payment has no expiration date.

Retain template after scheduling Yes No

Wire Password 

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)*

ACH **Wires** International Transfers ARP Users Reporting File Status Remote Deposit

Initiate Wires Add/Edit Wire Templates Wire Activity Need help? Call: 1-800-288-9425

Initiate Wires List  View Range: 10 | 20 | 50 | 100 | All


View Wires for: test


	Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/>	J Smith	125	Ready	\$25.00	No	123456789	THINK MUTUAL BK	Transmit

1

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

Date Information

Effective Date 

Wire Password 

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

Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI
J Smith	125	Initiated	\$25.00	No	123456789	THINK MUTUAL BK

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

Initiate Wires Add/Edit Wire Templates **Wire Activity**

Wire Wire Activity for Transmitted Date Range 01/28/2020 to 02/04/2020


Wire Activity for:


Wire Name:	Transmitted:	Effective:	Amount:	Rep Code:	Recurring:	Receiving Account Number:
The selected wire activity returned no records.						

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

Search Wires Wire Activity

Search By: Transmitted Date Effective Date

From Date: 

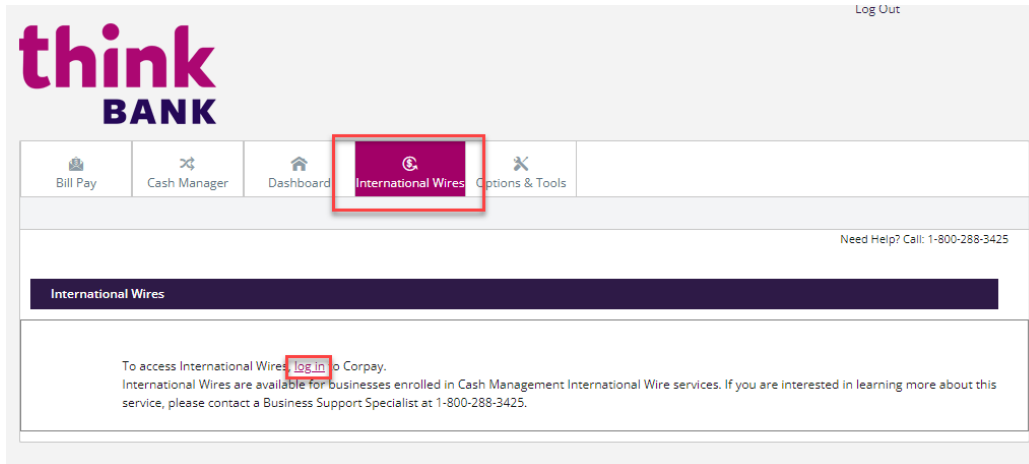
To Date: 

Begin Amount:

End Amount:


Procedures – Create International Wire Transfer

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



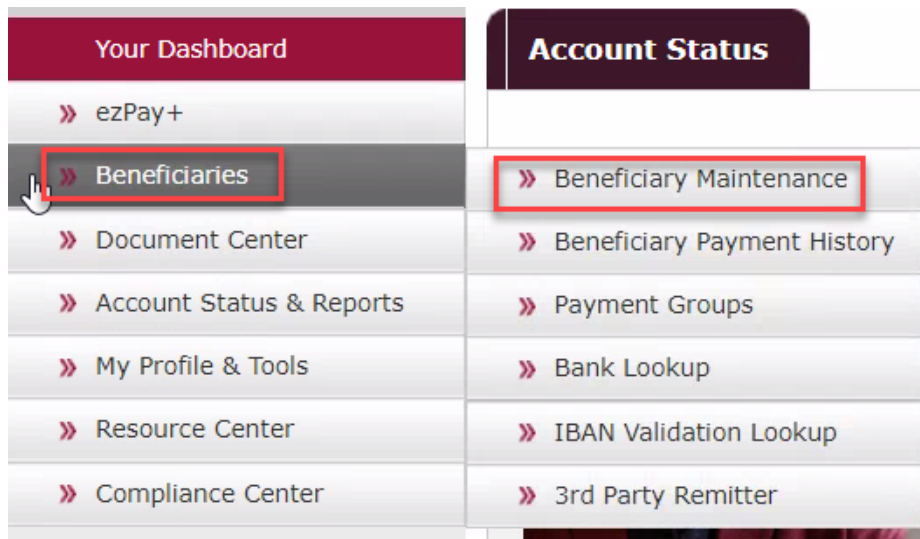
Step 2. You will be taken to the Corpay login site. Enter your username and password and click Log In.

Please enter your user name and password below to log in.



The screenshot shows a login form with the following elements: "User Name:" followed by a text input field containing "rcheek"; "Password:" followed by a password input field; a "» Forgot your password?" link; and a yellow "» Log In" button. The entire form area is enclosed in a red rectangular box.

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.

ACCOUNT ID: 311520

Beneficiary Maintenance

» Help

All beneficiaries are listed below. To filter your results, enter your criteria and click on **Search**.

Currency: Method of Payment:

Beneficiaries Starting With: Beneficiary Status:

Payment Identifier: ?

Beneficiary Name: Remitters Starting With:

» Reset

Step 5. Enter in Beneficiary Information

General Information (New)

Fill in and select the appropriate fields to complete this section. To see what payment options are available click payment option link.

Payment Identifier: ?

Pay By Currency: **What currency should it arrive in?**

Method of Payment: » Payment options

Country of Beneficiary's Bank:

Beneficiary Classification: ?

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

Bank Validation Tools:

IBAN Number:

SWIFT BIC Code: ?

Secondary Routing Code: ?

Name of Beneficiary's Bank:

Full Beneficiary Bank Address:

City:

Province/State & Postal Code:

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

Beneficiary Information - Incomplete

Enter beneficiary name and address details below. To avoid processing delays provide full beneficiary address information. Use of a PO Box for an address is not permitted. ←

Name:	<input type="text"/>
Address:	<input type="text"/>
City:	<input type="text"/>
Country:	<Please Select> ▼
State/Province:	▼
Postal Code:	<input type="text"/>
Primary Contact Number:	<input type="text"/>
Email Address:	<input type="text"/>
Alert beneficiary of payment:	<input type="checkbox"/> ?
Payment Reference:	<input type="text"/>
Purpose of Payment:	<Please Select> ▼

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

Beneficiary Information

» 0 file(s) attached. » Attach Document

Name of 3rd Party Remitter
Payments processed using this template will be done on behalf of the following client:

? » Add New 3rd Party

Chris Morris
Account/Identifier: CM1234
Address: 448 W Elm Street, Chicago, Illinois, United States
Email Address: christopher.morris@corpay.com

Step 9. Check the confirmation box and click Save

Cambridge is committed to helping you reduce your risk exposure to fraudulent payment scams. » [More Info](#)

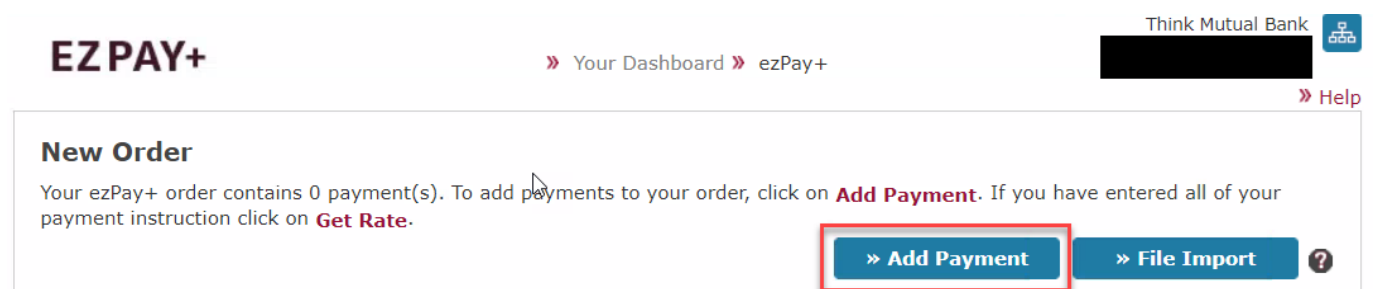
By clicking "I confirm", you are confirming that the beneficiary details you are about to save are authentic, accurate and appropriately authorized.

Disclaimer: Kindly note that \$CompanyNameShort\$ may need to alter or change the above information to ensure it is processed in accordance to industry regulations and best practice.

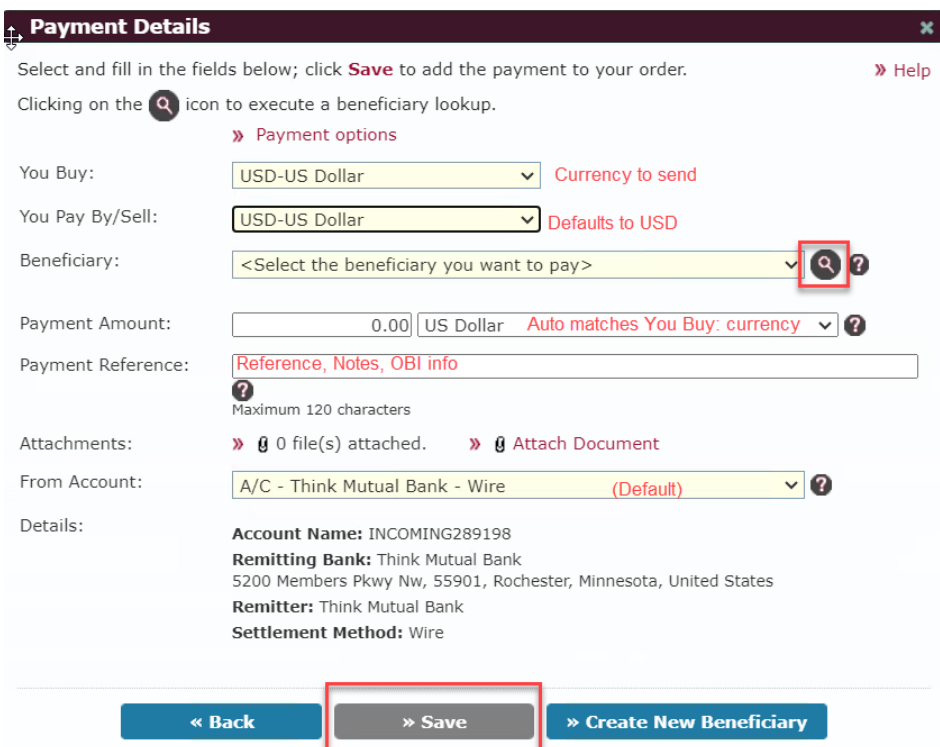
Step 10. Navigate back to Your Dashboard and click ezPay+



Step 11. Click Add Payment.



Step 12. Fill out Payment Details and click Save.



Step 13. Click on Notify Approvers.

Jack Henry Associates
Welcome: Cheryl Create
Account ID: 211282
» Help

EZPAY+ » Your Dashboard » ezPay+

New Order

Your ezPay+ order contains 1 payment(s). To add payments to your order, click on **Add Payment**. If you have entered all of your payment instruction click on **Get Rate**.

» **Notify Approvers** » **Add Payment**

Identifier	Beneficiary	Method	Amount	Cost	Attachments	Edit/Del
MAD789-1029770	» Madrid Aero	Wire	EUR 500.00			Awaiting Appro

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

Approval Notification

Select the individual(s) you would like to notify for payment approval. » Help

» **Select all rows**

	User	Email Address	First Name	Last Name
2	<input type="checkbox"/> kanm.online	kanm.ki@corpays.com	Kanm	K
3	<input type="checkbox"/> sarah.jh	sarah.wiseberg@corpays.com	Sarah	Wiseberg
4	<input type="checkbox"/> sarah.jh1	sarah.wiseberg@corpays.com	Sarah	Wiseberg
5	<input type="checkbox"/> sarah.jh2	sarah.wiseberg@corpays.com	Sarah	Wiseberg
6	<input type="checkbox"/> sarah.jh3	sarah.wiseberg@corpays.com	Sarah	Wiseberg
7	<input type="checkbox"/> MorrisOrderApprove	christopher.morris@corpays.com	Chris	Approve
8	<input checked="" type="checkbox"/> cherylaprove	cheryl.girling@corpays.com	Cheryl	Approve

You are viewing record(s) 1 to 8 Page 1 of 1 15 Items per page Total Record(s) = 8

To: cheryl.girling@corpays.com;
CC:
Subject: Payments awaiting approval @ Jack Henry Associates
Message: There's 1 payment awaiting approval. To view and approve your payment(s) click on the link provided below: https://onlinecrossborder.demo.corpay.com
Comments (Optional):

» View Content of Email

« **Back** » **Send Email**

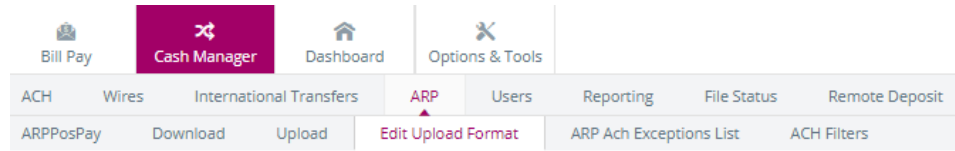
Step 15. You will receive a call from Think Bank to verify the wire information. Once verified, they will complete the wire.

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

Positive Pay

Uploading an ARP file

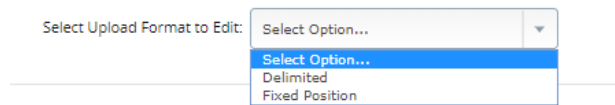
Enter the Issued Items in the Online Banking system as soon as possible after the business has written them or created the checks to ensure that they are properly approved.



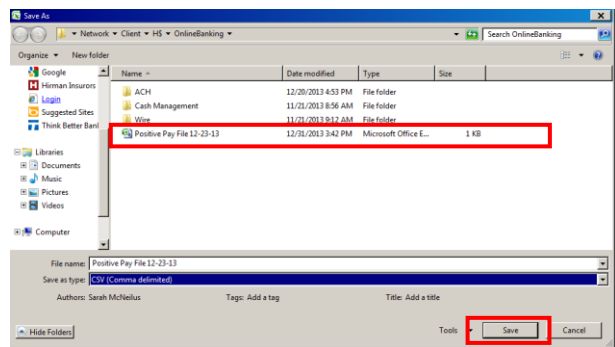
Edit ARP Upload Format

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**

Add New Fixed Position File Upload Format:

Format Name:

Begin End

Account Number:

Account Type: Chk: Sav: Christmas Club: GL:

Debit / Credit: Debit Indicator: Credit Indicator:

Item Number:

Item Amount:

Issue Date: Date Format:

Void Date: Date Format:

Payee:

Payee Address 1:

Payee Address 2:

Payee Address 3:

Payee Address 4:

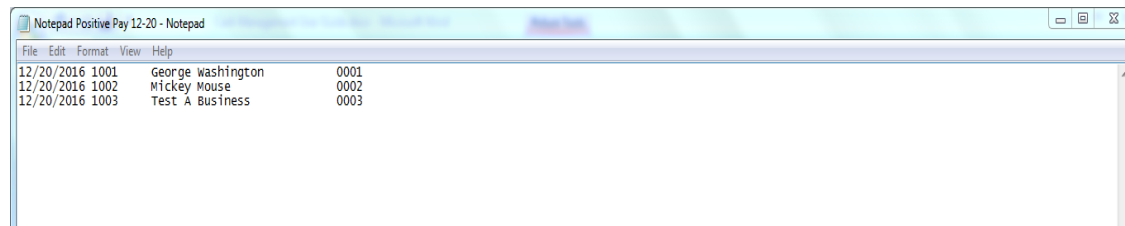
Void Indicator: Yes Indicator:

Stop Indicator: Yes Indicator:

Amount Format:

Cancel Reset Save

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.

Edit ARP Upload Format

Edit Fixed Position File Upload Format:

	Begin	End				
Account Number	0	0				
Account Type	0	0	Chk	Save	Christmas Club	GL
Debit / Credit	0	0	Debit Indicator		Credit Indicator	
Item Number	12	16				
Item Amount	38	42				
Issue Date	1	10	Date Format	mmddyyyy		
Void Date	0	0	Date Format			
Payee	18	37				
Payee Address 1	0	0				
Payee Address 2	0	0				
Payee Address 3	0	0				
Payee Address 4	0	0				
Void Indicator	0	0	Yes Indicator			
Stop Indicator	0	0	Yes Indicator			

Cancel Reset Save

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**.

ACH	Wires	International Transfers	ARP	Users	Reporting	File Status	Remote Deposit
ARPPosPay	Download	Upload	Edit Upload Format	ARP Ach Exceptions List	ACH Filters		

Upload ARP Files

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

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: test

Upload File Type: Saved Upload Format

Saved Format:

- Saved Upload Format
- Manual Entry
- Open Input

 Choose File No file chosen

NOTE: Maximum upload file size is 4052 MB.

Upload

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

Upload ARP Files ?

Upload File For: test

	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	12345	01/31/2020	50.00	Debit	Mickey Mouse
2	67890	01/31/2020	25.00	Debit	George Washington
3				Debit	
4				Debit	
5				Debit	
6				Debit	
7				Debit	
8				Debit	
9				Debit	
10				Debit	
11				Debit	

1 2 3 4 5 6 7 8

Upload Reset Cancel

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**.

File Upload Status ? View 5 | 10 | 20 | 50 | 100 | All

File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_dsteiner_200203.txt	Text	ARP	test	2/3/2020 3:28:16 PM	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.

Upload Results ? View 10 | 20 | 50 | 100 | All

Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	0000012345	01/31/2020	Mickey Mouse	\$50.00
Successful	0000067890	01/31/2020	George Washington	\$25.00

Total: 2 check(s) \$75.00

Approve Cancel

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.

[Bill Pay](#)
[Cash Manager](#)
[Dashboard](#)
[Options & Tools](#)

[ACH](#)
[Wires](#)
[International Transfers](#)
[ARP](#)
[Users](#)
[Reporting](#)
[File Status](#)

[ARPPosPay](#)
[Download](#)
[Upload](#)
[Edit Upload Format](#)
[ARP Ach Exceptions List](#)

Information Message: ARP file was uploaded successfully.

Upload ARP Files

File Upload Status View 5 | 10 | 20 | 50 | 100 | All

File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_dsteiner_200203.txt	Text	ARP	test	2/3/2020 3:28:16 PM	Uploaded

Exception Items

Review exception items and determine to pay/return items.

[ACH](#)
[Wires](#)
[International Transfers](#)
[ARP](#)
[Users](#)
[Reporting](#)
[File Status](#)
[Remote Deposit](#)

[ARPPosPay](#)
[Download](#)
[Upload](#)
[Edit Upload Format](#)
[ARP Ach Exceptions List](#)
[ACH Filters](#)

Need help? Call: 1-800-288-3425

View/Work ARP Items

View items for: Reset Pay All Return All

Account	Check	Issued Amount	Paid Amount	Issued Date	Payee	Reason	Pay	Return	Protected
test	1009	\$3.00	\$1.00	02/20/2020	Test A Business	Invalid Amount	<input type="radio"/>	<input type="radio"/>	Details

Submit

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.

Information Message: Check 1009 update successful to: Return.

View/Work ARP Items

View items for: Reset Pay All Return All

Account	Check	Issued Amount	Paid Amount	Issued Date	Payee	Reason	Pay	Return	Protected
test	1009	\$3.00	\$1.00	02/20/2020	Test A Business	Invalid Amount	<input type="radio"/>	<input checked="" type="radio"/>	Details

Submit

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

View/Work ARP Items										
Account	Check	Issued Amount	Paid Amount	Issued Date	Payee	Reason	Pay	Return	Protected	
test	1009	\$3.00	\$1.00	02/20/2020	Test A Business	Invalid Amount				Details

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

View/Work ARP Items										
Account	Check	Issued Amount	Paid Amount	Issued Date	Payee	Reason	Pay	Return	Protected	
test	1009	\$3.00	\$1.00	02/20/2020	Test A Business	Invalid Amount				Details

Details of 1009

Account Name: test

Check Number: 1009

Amount: \$1.00

Payee: Test A Business

Source Of Entry: P.O.D.

Exception Reason: Invalid Amount

Updated By: dsteiner

When Updated: 8:43:48 AM

Updated From Workstation: NetTeller

Protected(Y/N): N

DDA Batch Number: 0004

DDA Sequence Number: 0006009410

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.

Upload ARP Files

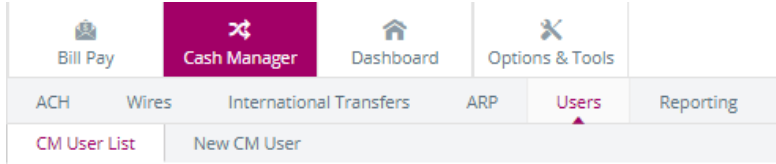
Upload File For: test

	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	12345	01/31/2020	50.00	Void	Mickey Mouse

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.

A screenshot of the 'Cash User Settings' form. The form is titled 'Cash User Settings' with a question mark icon. It contains several fields and checkboxes. The 'User Name' field is filled with 'George Washington'. The 'Email Address' field is filled with 'cashmanagement@thinkbank.com' and has a green checkmark. The 'Administration' dropdown is set to 'View'. The 'Wire Password' field is empty. There are checkboxes for 'View Position/Activity Report' (checked) and 'Hold User' (unchecked). Below this is a section for 'Access Times' with a table for days of the week (Monday through Sunday). Each day has dropdowns for 'Begin Time (hh:mm AM/PM)' and 'End Time (hh:mm AM/PM)', and checkboxes for 'Never on this day' and 'All Day'. The 'All times are' dropdown is set to 'Central Time'. Below the access times is a checkbox for 'Enable Remote Deposit Access for this User'. There are four input fields for limits: 'Daily ACH Limit', 'Transfer Limit', 'Per Wire Limit', and 'Daily Wire Limit', all with '.00' as a suffix. There is also a 'Dual Wire Control' checkbox and a 'Dual Wire Control Limit' input field. At the bottom, there are three columns of checkboxes for various permissions: 'Display / Download ACH', 'Full ACH Control', 'Initiate ACH', 'Initiate Same Day ACH', 'Work with ACH', 'Quick Edit ACH Only', 'Edit Recurring ACH', 'Delete ACH', 'Import Transaction', 'Update Transaction', 'Upload ACH', and 'Restricted Batch Access'. At the very bottom are 'Cancel' and 'Submit' buttons.

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)

Select Accounts

- Select All
- CLOC 50 0010
- Money Market
- BizChk0005
- Commercial Chec 12

Cancel Submit

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**.

User Test000001

View Access For Account ▼

<input checked="" type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload ARP File
<input type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Transfer To
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Define Recurring Wires	<input checked="" type="checkbox"/> Transfer From
<input checked="" type="checkbox"/> Stop Additions	<input type="checkbox"/> Edit Recurring Wires	<input checked="" type="checkbox"/> View Electronic Documents
<input type="checkbox"/> Bill Pay	<input type="checkbox"/> Enter Future-Dated Wires	<input checked="" type="checkbox"/> View Transfers
<input type="checkbox"/> Work ACH Exceptions	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Order Checks
		<input type="checkbox"/> No Balance View

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 granted 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.

Prior Day Information 


View Prior Day Information for: 

Prior Account Information

[test / Test A Business](#)

	January 31, 2020	Prior Day Activity	
		Debits	Credits
Close of Business.....			
Available Balance....	25.00	ACH Items	0.00
Collected Balance....	25.00	0.00	0.00
Ledger Balance.....	25.00		
Hold Amount.....	0.00	Inclearing	0.00
		0.00	0.00
One-day Float.....	0.00	Over-the-counter	
Two-day Float.....	0.00	0.00	0.00
Three-day Float.....	0.00		
Over 3-day Float.....	0.00	Wires	
		0.00	0.00
		Transfers	
		0.00	0.00
		Total	
		0.00	0.00

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

Current Day Information 

View Current Day Information for:


Current Account Information

test / Test A Business

As of Date.....	January 31, 2020	Current Day Activity	
		Debits	Credits
Available Balance....	25.00	ACH Items	0.00
Collected Balance....	25.00	0.00	0.00
Ledger Balance.....	25.00		
Hold Amount.....	0.00	Inclearing	0.00
		0.00	0.00
Current Available....	25.00	Over-the-counter	0.00
		0.00	0.00
		Wires	0.00
		0.00	0.00
		Transfers	0.00
		0.00	0.00
		Total	0.00
		0.00	0.00

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.

Prior Day Current Day **Position**

Download Cash User 

To download:
 1. Click the link below.
 2. Select Save from the dialog box.

To view:
 1. Click on the link below.
 2. Select Open from the dialog box.

[Cash Management data](#)


File Status


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


File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_dsteiner_200203.txt	Text	ARP	test	2/3/2020 3:36:46 PM	Uploaded
ArpManualEntry_dsteiner_200203.txt	Text	ARP	test	2/3/2020 3:28:16 PM	Uploaded
DirectDeposit 12-19-18.txt	NACHA	ACH	N/A	1/31/2020 11:50:56 AM	Uploaded
DirectDeposit 12-19-18.txt	NACHA	ACH	N/A	1/31/2020 9:43:22 AM	Uploaded


Options & Tools

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


 Bill Pay


 Cash Manager


 Dashboard


Options & Tools

Settings

Account Names

Display Options

Alerts

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

Modify Personal Settings
?

Company Email Address: ebanking@thinkbank.com


Change Company Email Address:

Company Email Address:

Current Email Address: dsteiner@thinkbank.com

Change Email Address:

Reenter New Email Address:

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

Modify Login Information
?

Online Banking Wire Password:

Enter Current:

Enter New:

Enter New Again:

Online Banking ID: dsteiner

Enter New:

Online Banking Password:

Enter Current:

Enter New:

Enter New Again:

Submit

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

Settings Account Names Display Options Alerts

Deposit Accounts ?

Select an Account Type

Drag and drop the account to rearrange the display order. See [keyboard instructions](#)

Account Pseudo Names	New Account Pseudo Names
<input type="text" value="test"/>	<input type="text"/>
<input type="text" value="Savings Account"/>	<input type="text"/>

Display Options: Edit default view settings.

Settings Account Names Display Options Alerts

Establish Display Defaults ?

ACH Batches	<input type="radio"/> 10 <input type="radio"/> 20 <input type="radio"/> 50 <input checked="" type="radio"/> 100
ACH Transactions	<input type="radio"/> 10 <input type="radio"/> 20 <input type="radio"/> 50 <input checked="" type="radio"/> 100
Wire Transfers	<input type="radio"/> 10 <input type="radio"/> 20 <input type="radio"/> 50 <input checked="" type="radio"/> 100
Wires-Edit/Add	<input type="radio"/> 10 <input type="radio"/> 20 <input type="radio"/> 50 <input checked="" type="radio"/> 100
ACH History	<input type="radio"/> Last 7 days <input type="radio"/> Last 15 days <input type="radio"/> Last 30 days <input checked="" type="radio"/> Search History
Wires History	<input type="radio"/> Last 7 days <input type="radio"/> Last 15 days <input type="radio"/> Last 30 days <input checked="" type="radio"/> Search History

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

Settings Account Names Display Options Alerts

Alerts Listing Events Item Personal

Need help? Call: 1-800-288-3425

Please note: All Bill Payment Event Alerts are not applicable for Think Mutual Bank.

Current Event Alerts ? [Edit Event Alerts](#)

When the following Occurs:	Alert Me:
Receiving Incoming ACH Credit	
Receiving Incoming ACH Debits	
ACH Batches Initiated	With an Email
ACH Batches Uninitiated	With an Email

Current Item Alerts ? [Add Item Alert](#)

When An Item clears:	Account:	Alert Me:
There are currently no Item Alerts set up.		

Current Personal Alerts ? [Add Personal Alert](#)

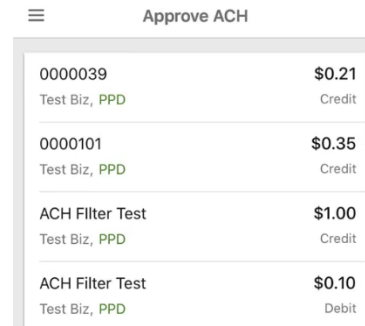
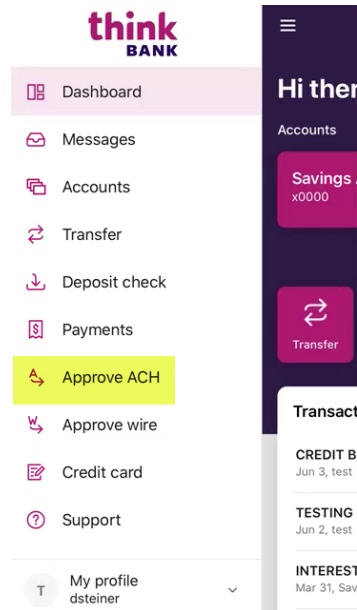
On the Following date:	Remind me of:	Alert Me:
There are currently no Personal Alerts set up.		

Mobile App Functions

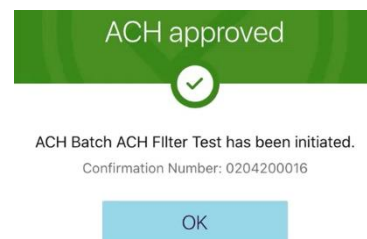
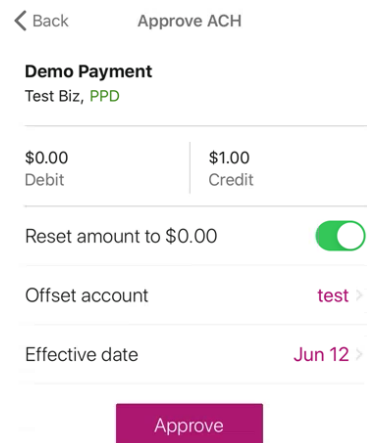
Approve ACH

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

2) List of available ACH batches will show.



3) Select Batch. Verify details and Approve.

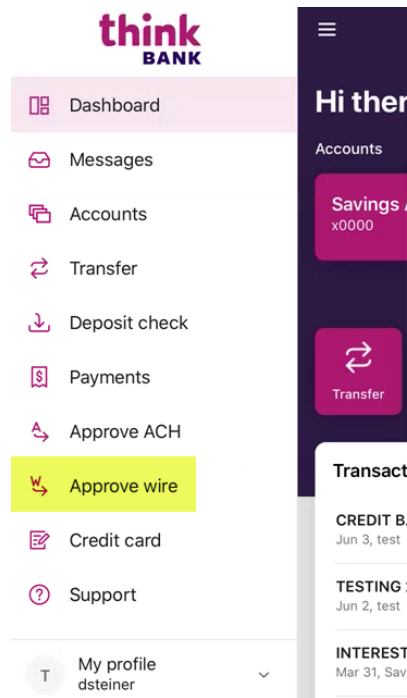


Editing of batch information needs to be done on the desktop site

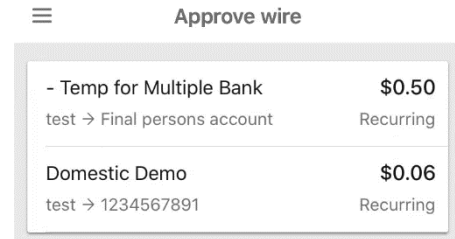
****Same Day ACH cannot be initiated in the app. Needs to be done on the desktop site.***

Approve Wire

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

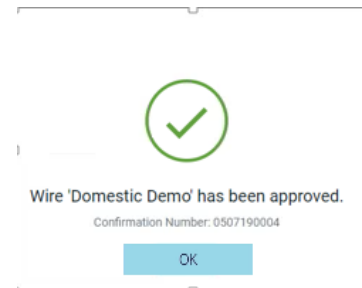
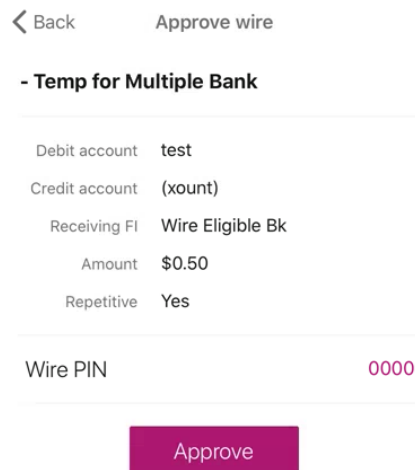


2) Select Wire to send.*



3) Wire details will show**.

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



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

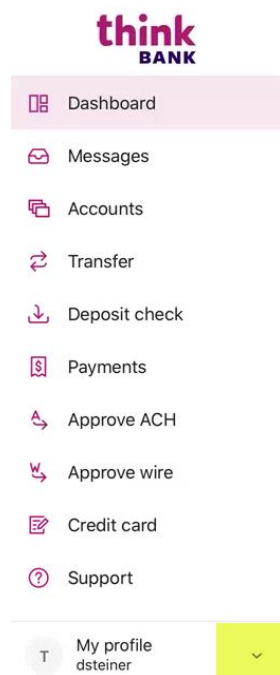
****If any changes need to be made, they need to be made on our website.**

Switch User Function

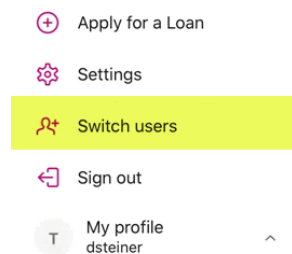
The Switch User functionality allows users to access more than one online banking profile from the same device. This is accomplished by having the users log in to activate their own profile within the mobile app. Some instances where this could be a handy feature could include:

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

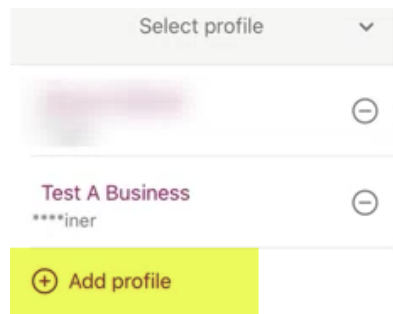
To get started with this feature click the drop down arrow next to 'My Profile'.



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.