CASH MANAGEMENT
USER GUIDE

Updated February 2018

State Bank

Freeport, IL

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Login Process

First Time Login (New SSO)

1. Select the single sign-on (SSO) enrollment link within the bank's SSO setup email. The **Activate Account** screen appears.
   - If the link has expired due to seven calendar days passing or a subsequent email invalidating the selected link, you will receive the following message on the Activate Account screen: *Your enrollment link has expired. Please contact your financial institution for assistance.*

2. Create your Online Banking ID and password, and then select **Continue**.
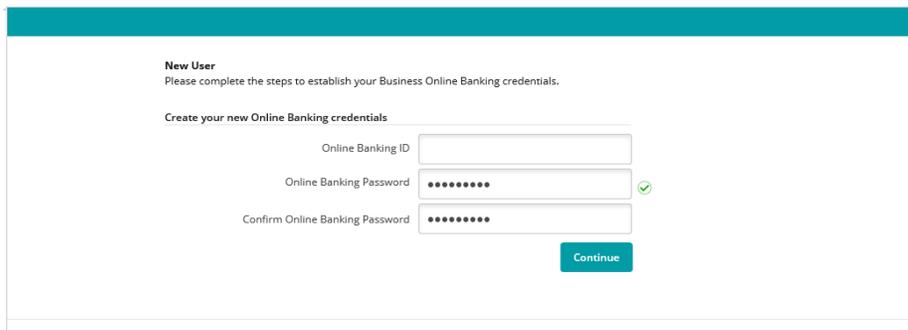
3. Review the terms and conditions.

4. Select **I agree**, and then select **Accept** to proceed.

5. Select a watermark image, and then select **Submit.** This image appears at all future logons and on all pages in Online Banking.
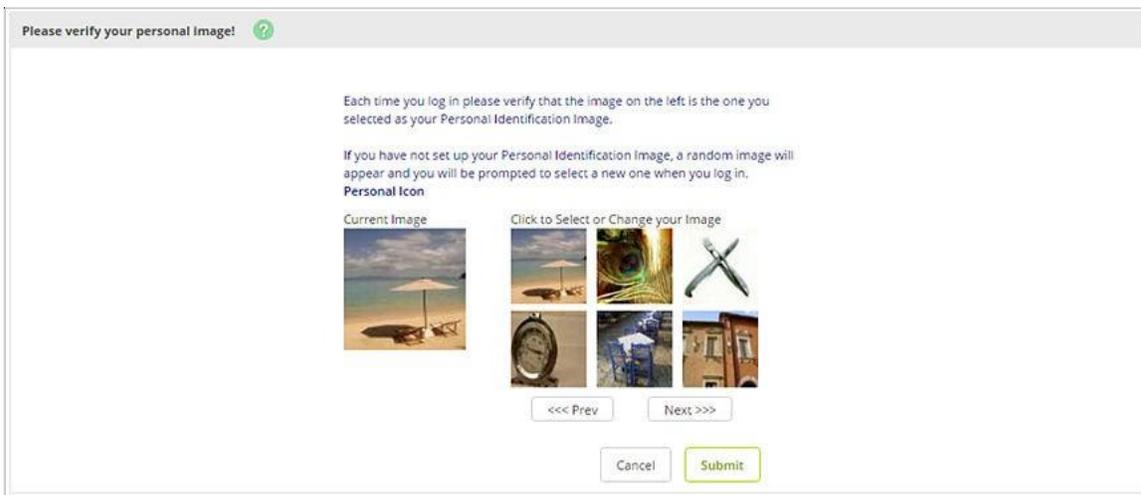
6. Select **Continue** on the **Security Features** screen. Select a question from each drop-down field, and then input an answer. Answers are not case-sensitive.

7. Select **Submit,** and then select **Confirm** on the **Settings Modification** screen. If needed, **Edit** the answer before selecting **Confirm**. Once you select **Confirm**, you cannot modify questions and answers.

8. Enter or verify the email address on file, and then select **Submit**. You have now successfully logged on and set up your cash management credentials. For subsequent logons, access cash management features using the credentials you just established.

Logging On to Cash Management

(You must have created your cash management credentials before you can follow these steps.)

1. Enter the ID, and then select **Submit.**

2. Enter the password, and then select **Submit.** You are now logged on to the Cash Management product.
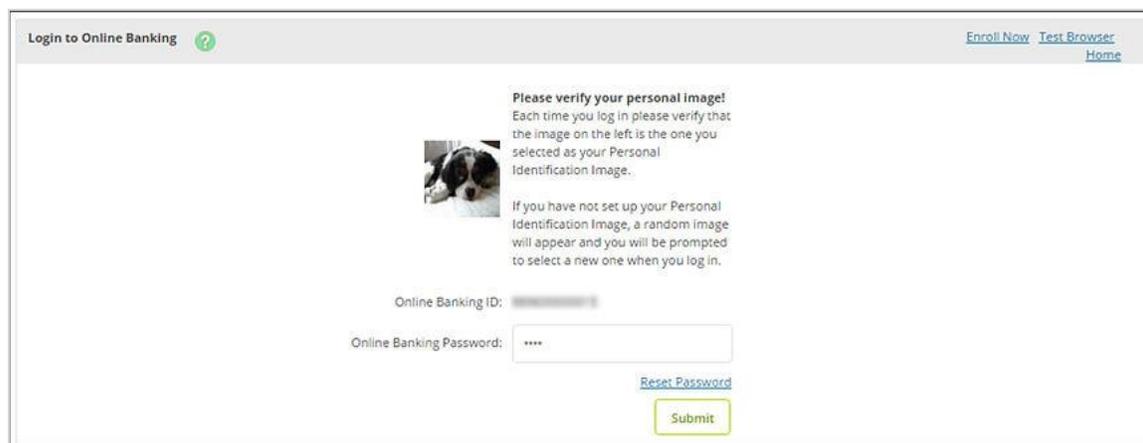
Company Administrator Activities

Users

Use this submenu to add, edit, or delete Cash Management users. Only Cash Management users set up as administrators are able to edit other Cash Management users. **Options available to Cash Management users with administrative rights may include:**

- **Add:** Adds a user's email address so that the system can send the single sign-on (SSO) verification email to the cash user.
- **Send:** Sends the SSO setup email to assist users who no longer have access to the email or the link within the email. Once selected, the status then updates. If the user is pending approval, **Send** does not appear.
- **Resend:** Resends the SSO setup email to assist users who no longer have access to the email or the link within the email. Once selected, the status then updates.
- **User Settings**: From the **Select Option**, cash management administrators can edit Cash Management user information and function availability.
- **Default Settings**: From the **Select Option**, cash management administrators can edit access rights and accounts for which the Cash Management user has access.
- **Account Settings**: From the **Select Option**, cash management administrators can edit the default settings for a specific account.
- **Delete**: From the **Select Option**, cash management administrators can delete Cash Management users.

Creating New Cash Management Users

1. Go to **Cash Management** > **Users** > **New CM User**.

2. Complete the fields. Selected fields are defined in the following list. Available fields are based on configured permissions
    - **Administration:** Select one of the options to edit administrative functionality.
        - ○ Select **Yes** to give full administrative access and functionality.
        - ○ Select **No** to restrict any administrative access or functionality.
        - ○ Select **Partial** to give partial administrative access and functionality.
        - ○ Select **View** to give view-only administrative access and functionality.

- **Wire PIN:** Enter the PIN used for transmitting outgoing domestic wires.
- **View Position/Activity Report:** Select this check box to allow the cash user to view Cash Management activity.
- **Hold User:** Select this check box to prevent the Cash Management user from having access to Online Banking. In most instances, this check box is cleared, particularly when adding a Cash Management user.
- **ACH Limit:** Enter the maximum amount that this cash user can initiate per calendar day.
- **Wire Limit:** Enter the maximum transfer limit allowed per wire.
- **Transfer Limit:** Enter the maximum transfer limit allowed per fund transfer.
- **Display/Download ACH:** Select this check box to allow the cash user to view ACH batches and download batch information in PDF or NACHA format.
- **Work with ACH:** Select this check box to allow cash users to create and modify ACH batches.
- **Quick Edit ACH Only:** Select this check box to restrict ACH batch edit to quick edit only. **CAUTION**: Only one ACH edit entitlement, either **Work with ACH** or **Quick Edit ACH Only**, can be selected.
- **Import Record**: Select this check box to allow cash users to upload a fixed-position, CSV, or tab-delimited file into a batch. The file can only contain transaction items.
- **Full ACH Control**: Select this check box to allow a cash user to take multiple actions within a batch without requiring action from a second cash user. If this check box is cleared, dual control is enabled so that the cash user cannot take multiple actions within a batch without receiving assistance from a second cash user.
- **Update Record**: Select this check box to allow cash users to modify only the dollar amount of transactions within a batch by uploading a fixed-position, CSV, or tab-delimited file.
- **Initiate ACH**: Select this check box to allow cash users to send an ACH batch to the financial institution for processing.
- **Upload ACH**: Select this check box to allow cash users to upload a NACHA formatted file.
- **Restricted Category Access**: Select this check box to allow cash users to create and view restricted batches/categories.
- **Delete ACH**: Select this check box to allow the cash user to remove an ACH batch.

3. Select **Submit**.

The new cash user is placed in a **Pending Approval** status. Once the financial institution approves the new user, the user is sent the Single Sign-On (SSO) setup email. The user follows the prompts within the email to establish their logon credentials.

Managing Cash Management Users

1. Go to **Cash Management**> **Users** > **CM User List**.

2. Choose a situation and follow the corresponding steps.

Situation	Steps
Editing User Settings	1. Select **User Settings** from the **Select Option** list next to the desired user. 2. Edit the fields, as necessary. Selected fields are defined in the following list. Available fields are based on configured permissions:

- **Administration**: Select one of the options to edit administrative functionality.
  - o Select **Yes** to give full administrative access and functionality.
  - o Select **No** to restrict any administrative access or functionality.
  - o Select **Partial** to give partial administrative access and functionality.
  - o Select **View** to give view-only administrative access and functionality.
- **Wire PIN:** Enter the PIN used for transmitting outgoing domestic wires.
- **View Position/Activity Report:** Select this check box to allow the cash user to view Cash Management activity.
- **Hold User:** Select this check box to prevent the Cash Management user from having access to Online Banking. In most instances, this check box is cleared, particularly when adding a Cash Management user.
- **ACH Limit:** Enter the maximum amount that this cash user can initiate per calendar day.
- **Wire Limit:** Enter the maximum transfer limit allowed per wire.
- **Transfer Limit:** Enter the maximum transfer limit allowed per fund transfer.
- **Display/Download ACH:** Select this check box to allow the cash user to view ACH batches and download batch information in PDF or NACHA format.
- **Work with ACH:** Select this check box to allow cash users to create and modify ACH batches.
- **Quick Edit ACH Only:** Select this check box to restrict ACH batch edit to quick edit only.

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

- **Import Record:** Select this check box to allow cash users to upload a fixed-position, CSV, or tab-delimited file into a batch. The file can only contain transaction items.
- **Full ACH Control**: Select this check box to allow a cash user to take multiple actions within a batch without requiring action from a second cash user. If this check box is cleared, dual control is enabled so that the cash user cannot take multiple actions within a batch without requiring action from a second cash user. If this check box is cleared, dual control is enabled so that the

	cash user cannot take multiple actions within a batch without receiving assistance from a second cash user.
	• **Update Record**: Select this check box to allow cash users to modify only the dollar amount of transactions within a batch by uploading a fixed-position, CSV, or tab-delimited file.
	• **Initiate ACH**: Select this check box to allow cash users to send an ACH batch to the financial institution for processing.
	• **Upload ACH**: Select this check box to allow cash users to upload a NACHA formatted file.
	• **Restricted Category Access**: Select this check box to allow cash users to create and view restricted batches/categories.
	• **Delete ACH**: Select this check box to allow the cash user to remove an ACH batch.
Editing Default Settings	1. Select **Default Settings** from the **Select Option** list next to the desired user.
	2. Edit the fields, as necessary. Selected fields are defined in the following list. Available fields are based on configured permissions.
	• **Transaction Inquiry:** Select this check box to allow inquiry about transactions.
	• **Define Non-Rep Wires:** Select this check box to allow defining of non-repetitive wires.
	• **Edit Non-Rep Wires:** Select this check box to allow editing of non-repetitive wire transactions.
	• **Current Day Balance:** Select this check box to allow the current day balance information to be viewed.
	• **Define Rep Wires:** Select this check box to allow defining of repetitive wires.
	• **Prior Day Balance:** Select this check box to allow the prior day balance information to be viewed.
	• **Edit Rep Wires:** Select this check box to allow editing of repetitive wire transactions.
	• **Stop Inquiry:** Select this check box to allow inquiry about a stop payment.
	• **Stop Additions:** Select this check box to allow the user to add stop payment requests.
	• **Transfers:** Select this check box to allow initiation of funds transfers.
	• **Transmit Wires:** Select this check box to allow transmission of wires.
	• **Bill Pay:** Select this check box to allow the user to pay bills.

	• **No Balance View:** Select this check box to restrict cash users' view of any accounts' balance information while viewing transactions on the *Dashboard*, *Account Listings*, and *Account Transactions* screens. This check box must be selected if **No Balance View** is selected on any account in the **Account Settings.** 3. Select **Submit**.

Editing Account Level Settings	1. Select **Account Settings** from the **Select Option** list next to the desired user.
	2. Edit the fields, as necessary. Selected fields are defined in the following list. Available fields are based on configured permissions. Fields in Account Settings mirror those in Default Settings, with the following exceptions:
	    • **Transfer To:** Select this check box to allow the transfer of funds to an account.
	    • **Transfer From:** Select this check box to allow the transfer of funds from an account.
	    • **View Transfers:** Select this check box to allow viewing of transfers.
	    • **No Balance View:** Select this check box to restrict cash users view of any accounts' balance information while viewing transactions on the *Dashboard*, *Accounts Listing*, and *Account Transactions* screens. If this check box is selected, **No Balance View** must also be selected in the **Default Settings**.
	3. Select **Submit**.

Deleting Cash Users	1. Select **Delete** from the **Select Option** list next to the desired user

Resetting a Cash Management User Password

If you are a cash user that has access to the **Cash Management** > **Users** tab, then you can reset cash users' passwords. If you do not have access to this tab, contact your financial institution to reset cash users' passwords.

1. Go to **Cash Management** > **Users**.

2. Select **User Settings** from the **Select Option** list next to the desired user.

3. Enter a new password, and then select **Submit**. The cash user's password has been reset.

4. Inform the cash user of the temporary password. The cash user is then prompted to change this password upon their next logon*.

ACH (Automated Clearing House)

The ACH option allows you to:

• Create ACH batches

- Edit Batch Information
- Initiate ACH
- Send prenote transactions
- Send tax payments
- View ACH history

To access ACH, select the **Cash Manager** tab and click **ACH.**

The ACH module allows you to pay or collect money from individuals or companies. For example, you could send a payroll file or collect monthly dues from individuals using ACH. ACH capabilities depend on your agreement with the financial institution.

Getting Started with ACH

To get started, you must create a batch for a specific ACH company. A batch serves as a template that you can use on multiple occasions.

If you or another cash user in your company has previously created an ACH batch, the following status codes may appear on the **ACH Batch List** screen under the **Status** column next to each category.

- **Ready**: The batch has been created and is ready to be updated, changed, initiated, or deleted.
- **Initiated:** The batch has been sent to the financial institution and is waiting to be transmitted to the ACH processor terminal. During this status, a batch cannot be edited or deleted until it has been processed and returned to a *Ready* status.
  - **CAUTION** - Do not delete an ACH batch that is in Initiated status because this causes the financial institution not to receive the ACH batch. In addition, do not delete the batch until the status has returned to Ready.
- **Processed**: The financial institution has processed the ACH batch and it can no longer be updated until end-of-day processing is complete. The batch returns to a *Ready* status after end-of-day processing.
- **Uploaded**: The ACH batch information was uploaded directly from another accounting software system using the ACH upload feature.

Creating an ACH Batch: Manually

If you are unable to import or upload a batch, you can manually enter the batch information.

1. Go to **Cash Management** > **ACH.**

2. Select the desired company for **Create a New Batch For**.
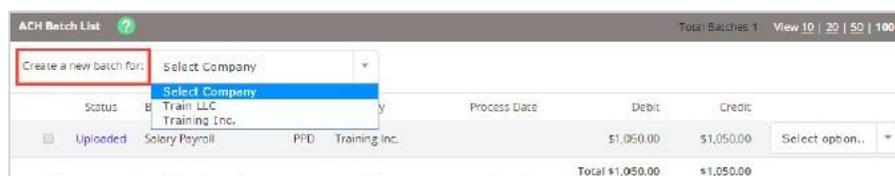
3. Complete the following fields.

- **Batch Name:** Enter the ACH batch name. This value distinguishes the batch for the Cash Management user's benefit when viewing batches on the *ACH Batch List* screen.
- **SEC Code:** Select the type of batch you are creating.
- **Category:** Select the ACH SEC code associated with the ACH batch.
- **Company:** The ACH company for which the ACH batch is being created. This value prefills based on the associated value indicated in the core.
- **Company ID:** Enter the identification number for the ACH company, which is usually a tax ID.
- **Discretionary Data:** Enter the purpose of the ACH batch for the Cash Management user's and the financial institution's benefit.
- **Entry Description:** Enter the purpose of the ACH batch, which appears to the recipient.
- **Restrict Batch:** Select this check box to prevent Cash Management users without restricted batch access from viewing/working with the batch.

4. Select **Submit.**

5. Complete transaction information

- **Name:** Enter the recipient of the transaction.
- **Addenda Type:** Select the type for the additional information to be transmitted with this record.
- **ID Number:** Enter the recipient identification (e.g., employee number).
- **Addenda:** Enter the additional information to be transmitted with this record.
- **Amount:** Enter the dollar amount of the transaction.
- **Prenote: Select** this check box to create a separate batch that contains a zero dollar, or test, transaction to verify the recipient's account information is correct.
- **Routing:** Enter the receiving financial institution's routing number. A search option is also available.

- **Account Type:** Select the type of receiving account.
- **Account Number:** Enter the recipient's account number.
- **Transaction Type:** Select whether the transaction is a *Debit* or *Credit*.
- **Status:**
  - Select *Hold* to prevent the transaction from being included within the batch totals.
  - Holding this transaction allows you to initiate the batch without including the transaction, if needed.
  - Select *Active* to include the transaction in the batch.

6. Choose one of the following options:
   - Select **Quick Add** to save this record and enter a new record.
   - Select **Add Multiple** to add up to 15 records to the batch. When in this view, select **Quick Add** to save your entered records and continue to add more.

7. Select **Submit**. If dual control is enabled, you cannot initiate an ACH batch you have created, except when another user has since edited the batch. Only after the edit occurs can you initiate the created batch.

   You have successfully created an ACH batch.

Creating an ACH Batch: NACHA Upload

If you have software that can create a NACHA file formatted ACH batch for you, you can upload the batch into Internet Banking.

Depending on your financial institution's settings, uploaded ACH batch files are validated in their entirety. If validation errors are found within the uploaded ACH batch, up to the first 50 validation errors appear. You can view and resolve validation errors in the uploaded ACH batch file, and then re-upload the updated file. Selecting **Show More** expands the error details.

1. Go to **Cash Management** > **ACH** > **Upload**.

2. Search for the file. Files with a .txt file extension are recommended.

3. Select **Upload**. The uploaded file status appears. Once in an Uploaded status, the batch appears on the **Batch Listing** screen.

4. Go to the **Batch Listing** screen. A generic batch name is generated based on a sequence number.

5. From the **Select Option** drop-down menu, select **Edit** to customize the uploaded batch name. You have successfully created an ACH batch by uploading a NACHA file.

Creating an ACH Batch: Import

Import allows a cash user to import a record file in either CSV, fixed position, or tab-delimited file types. You can import transactions into a new or existing batch.

Before you can import your first ACH batch file, you must establish the **Import Layout** submenu's fields. For more information on how to work with this submenu, review the *Editing the Import Layout Settings* topic.

1. Go to **Cash Management** > **ACH**.

2. Select the desired company for **Create a New Batch For**

3. Complete the fields, and then select Import Transaction.

4. Select the **Import File Type**:
   - NACHA File
   - CSV File
   - Fixed Position File

- Tab-Delimited File

5. Select the desired file, and then select **Import**. You have now successfully imported an ACH batch. You can also import files into an existing batch by selecting **Import** from the **Select Option** drop- down menu, and then following steps 4 and 5.

Editing the Import Layout Settings

Use the **Import Layout** submenu to import an ACH transaction format.

1. Go to **Cash Management** > **ACH** > **Import Layout**.

2. Select the upload format.

- Fixed Position File Layout Example:

- CSV File Layout Example:

3. Complete the fields.

4. Select **Save**.

Initiating ACH Batches

To initiate batches, you must have the cash user **Initiate ACH** entitlement.

1. Go to **Cash Management** > **ACH**.

2. Choose a situation and follow the corresponding steps. You can only initiate batches containing records, and the batch must be in a Ready status.

Situation	Steps
Initiating a Single Offset Batch	1. From the **Select Option** drop-down menu, next to the desired batch, select **Initiate.** 2. Complete the fields. Selected fields are defined in the following list. • **Select Effective Date:** Select the desired effective date, which must be a business day. • **Select Offset Account:** Select an offset account. This field appears if the selected ACH batch is for an ACH company set up to require the use of an offset account. An ACH offset does not apply to prenote ACH batches initiated because the totals within these batches are always zero debits/zero credits. • **Reset Amounts to $0.00 After Processing Batch**: Select this check box to reset the amounts of the ACH records contained in the initiated batch back to zero dollars after the batch has been initiated. 3. Select **Initiate**.

Initiating Multiple Offset Batches	1. Select check boxes next to several boxes, and then select **Initiate Selected**.
	2. Complete the fields. Selected fields are defined in the following list.
	   • **Apply Effective Date to All Batch/Category Records:** Select this check box, and then select the desired effective date to apply to all records selected for quick initiate.
	   • **Effective Date:** Select the desired effective date, which must be a business day.
	   • **Select Offset Account:** Select an offset account. This field appears if the selected ACH batch is for an ACH company set up to require the use of an offset account. An ACH offset does not apply to prenote ACH batches because the totals within these batches are always zero debits/zero credits.
	   • **Reset Amounts to $0.00 After Processing Batch**: Select this check box to reset the amounts of the ACH records contained in the initiated batch back to zero dollars after the batch has been initiated.

- One Time Batch Example

- Multiple One-Time Batches Example

- Multiple One-Time Batches - Quick Initiate

Prenote Transactions

A prenote transaction allows you to send a zero dollar test transaction to verify that the recipient's account information is correct before sending the actual credit or debit transaction. With NACHA, prenote transactions have specific transaction code requirements which restrict a zero dollar transaction amount from being sent.

A prenote is created by adding the transaction to the batch that ultimately includes the transaction. That transaction is flagged for prenote, and then Cash Management creates a separate batch containing the actual prenote record.

Creating a Prenote Transaction

Create a regular batch that you will work with in the future. From there, you can create prenote transactions within your affected batch.

1. Go to **Cash Management** > **ACH**.

2. From the **Select Option** drop-down menu, next to the desired batch, select **Edit**.

3. Select **Add Transaction**.

4. Complete the transaction information. Since Cash Management does not allow zero dollar transactions, enter a dollar amount. If the transaction amount is unknown, enter $0.01.

5. Select **Prenote**.

6. Select **Hold**. When Hold is selected, the transaction is not included in the batch.

7. Select **Submit.**

8. The prenote transaction is added to the batch but is not included in the batch totals because of the **Hold** status. Cash Management creates a separate prenote batch with PNT in the batch name. This prenote batch is listed on the batch list screen and can be initiated from here.

- **Initiate** the prenote batch to send the prenote transaction to your financial institution. Once the prenote batch is successfully originated, you can update the transaction amount and remove the **Hold status.** That transaction is then a part of the regular batch, and the originated PNT batch can be deleted.

Managing ACH Batches

1. Go to **Cash Management** > **ACH**.

2. Choose a situation and follow the corresponding steps.

Situation	Steps
Viewing Batches	1. From the **Select Option** drop-down menu, next to the desired batch, select **View.** A selected column that appears is defined in the following list. • **Held**: This column displays whether the transaction is active or in hold status.

Downloading Batch Information into a Format	1. From the **Select Option** drop-down menu, next to the desired batch, select **Download**.
	2. Select a download format:
	   • List (PDF) - Select a field to sort by and the desired sorting order.
	   • NACHA formatted file
	   • You can also download pending ACH EDI transactions in a pending ACH EDI file in both raw data and reports and view detailed or summary information.
	3. Select **Submit.**
	4. Select the download link.

Editing Batches	1. From the **Select Option** drop-down menu, next to the desired batch, select **Edit**. 2. Edit the fields, as necessary. 3. Select **Save**.

Adding Records	1. From the **Select Option** drop-down menu, next to the desired batch, select **Edit.**
	2. Select **Add Record**.
	3. Complete the fields.
	4. Choose one of the following options:
	
	   • Select **Quick Add** to add this record and enter a new record.
	   • Select **Add Multiple** to add multiple records to the batch.
	   • Select **Submit**.

Editing Records	1. From the **Select Option** drop-down menu, next to the desired batch, select **Edit.** 2. Select **Edit** next to the desired record. 3. Edit the fields, as necessary. 4. Select **Submit**.
Deleting Records	1. From the **Select Option** drop-down menu, next to the desired batch, select **Edit.** 2. Select **Delete** next to the desired record. 3. Select **Delete**.
Completing Quick Edits	1. From the **Select Option** drop-down menu, next to the desired batch, select **Quick Edit.** 2. Edit the fields, as necessary. 3. Select **Save**.

Copying Batches	1. From the **Select Option** drop-down menu, next to the desired batch, select **Copy**. 2. Enter a new batch name. 3. Select **Submit**.
Importing Batch Transactions into an Existing Batch *NOTE*- *CashManagement usersmust have the ImportRecord Cash Management user level entitlement enabled to import records into an ACH batch.*	1. From the **Select Option** drop-down menu, next to the desired batch, select **Import.** 2. Select the **Import File Type**: • NACHA File • CSV File • Fixed Position File • Tab-Delimited File 3. Select the file, and then select **Import.**
Deleting Batches	From the **Select Option** drop-down menu, next to the desired batch, select **Delete,** and then select **Delete** again. You can also select the check boxes next to the desired batches, and then select **Delete Selected**. Select **Select All** to select all check boxes.
Updating Batch Transactions *NOTE* – *Cash Management usersmust have the UpdateRecord Cash Management user level entitlement enabled to update batch transaction records for an ACH batch.*	1. In the **Options** column, next to the desired batch, select **Update**. 2. Select the file type: • Fixed Position File • Comma-Delimited File • Tab-Delimited File • Space-Delimited File 3. Select the file, and then select **Upload**

Managing Tax Payments

Use the **Tax Payment** submenu to create an electronic tax payment record. The tax payment record created is included in the ACH batch listing. The treasury accepts Treasury Tax and Loan (TT&L) payments electronically from users who are enrolled with the Treasury Department.

1. Go to **Cash Management** > **ACH** > **Tax Payment**

2. Choose a situation and follow the corresponding steps.

Situation	Steps
Adding Tax Payments	1. Complete the fields. • **Pay To:** Select *Federal* or the desired state if making a state tax payment. • **Batch:** Enter a name to distinguish the tax payment batch for the customer's benefit. • **Routing Number:** Select **Lookup** to select the routing number associated with the financial institution that receives the tax payment. • **Company Name:** Select the ACH company name.

	• **Tax Period:** Select the month and year for the tax period. • **Tax Code:** Enter the code to indicate the tax payment type. • **Taxpayer ID:** Enter the company's Employer Identification Number (EIN). • **Amount Type Code:** Enter the associated amount type. Select **Lookup** to see available amount type code options. This field only appears for state tax payments. • **Amount:** Enter the dollar amount of the transaction. • **Pay From Account:** Select the account to debit for the offset transaction. • **Tax Information ID 1**: Enter the amount designated for Social Security. This field is optional. This field only appears for Federal tax payments. • **Tax Information ID 2**: Enter the amount designated for Medicare. This field is optional. This field only appears for Federal tax payments. • **Tax Information ID 3**: Enter the amount designated for withholding. This field is optional. This field only appears for Federal tax payments. 2. Select **Quick Add** to add the tax payment and enter a new record. 3. Enter the tax payments. 4. Select **Submit**.
Viewing Tax Payments	1. In the **Options** column, next to the desired tax payment, select **View.**
Editing Tax Payments	1. In the **Options** column, next to the desired tax payment, select **Edit.** 2. Edit the fields, as necessary. 3. Select **Submit**.
Deleting Tax Payments	1. In the **Options** column, next to the desired tax payment, select **Delete.** 2. Select **Delete**.

Downloading Tax Payments	1. In the **Options** column, next to the desired tax payment, select **Download**.
	2. Select a download format:
	   • List (PDF) - Select a field to sort by and the desired sorting order.
	   • NACHA formatted file
	3. Select **Submit**.
	4. Select the download link.

Copying Tax Payments	1. In the **Options** column, next to the desired tax payment, select **Copy**. 2. Enter a new name for the copied tax payment. 3. Select **Submit.**

- Add a Federal Tax Payment

- Add a State Tax Payment

Viewing ACH History

Batch information is viewable after the batch is originated.

1. Go to **Cash Management** > **ACH** > **History**.

2. Review the columns. Select **View** to view a list of transactions included within the batch

- **Initiated:** The date the batch was initiated.
- **Effective:** The effective date for the batch.
- **Batch:** The name given to the batch.
- **Type:** The SEC associated with the batch.
- **Company:** The ACH company name.
- **Debits:** The total batch debits.
- **Credits:** The total batch credits.
- **Offset Account:** The offset account for the batch.

3. Select **Search** to filter your search results, and then select **Submit**.

Searching for and Managing Records

You can also manage records by editing ACH categories.

1. Go to **Cash Management** > **ACH** > **Search**.

2. Complete the fields to filter your results.

- **Name:** Enter the batch record name to search by the name.
- **ID Number:** Enter the batch record number to search by batch ID.
- **Category:** Enter the batch category name to search by category.
- **Amount:** Enter the batch record amount to search by amount.
- **Prenote:** Select this check box to create a separate batch that contains a zero dollar, or test, transaction to verify the recipient's account information is correct
- **Held:** Select this check box to put the record in a hold status.

3. Select **Search**.

4. Choose a situation and follow the corresponding steps.

Situation	Steps

Editing Records	1. Select **Edit** next to the record.
	
	2. Edit the fields, as necessary. Selected fields are defined in the following list.
	   • **Name:** Enter the recipient of the transaction.
	   • **Addenda Type:** Select the type for the additional information to be transmitted with this record
	   • **ID Number:** Enter the recipient identification (e.g., employee number).
	   • **Addenda:** Enter the additional information to be transmitted with this record.
	   • **Amount:** Enter the dollar amount of the transaction.
	   • **Routing:** Enter the receiving financial institution's routing number. A search option is also available.
	   • **Account Type:** Select the type of receiving account.
	   • **Account Number:** Enter the recipient's account number.
	   • **Transaction Type:** Select whether the transaction is a **Debit** or **Credit.**
	   • **Status**
	     a. Select **Hold** to prevent the transaction from being included within the batch totals. Holding this transaction allows you to initiate the batch without including the transaction, if needed.
	     b. Select **Active** to include the transaction in the batch.
	
	3. Select **Submit**.

Deleting Records	1. Select **Delete** next to the desired record. 2. Select **Delete.**

Wires

Use this submenu to view, transmit, create, edit, and delete wires based on both the user and account-level wire authorities assigned.

The following statuses may appear on the **Wires List** screen in the **Status** column.

- **Ready:** Wire is ready to be transmitted.
- **Initiated:** Wire has been initiated.
  - This status also appears if the initiated outgoing wire (single or repetitive) containsOffice of Foreign Assets Control (OFAC) information. There is no visual indicator to the Cash Management user to show that the wire has been flagged for OFAC.
  - When a wire is initiated, the physical address is used if one is available for the originator address associated with that wire. If a physical address is not available, the CIF address is used.
- **Processed:** Wire was processed.
- **Next Day:** Wire was initiated after the cut-off time set for outgoing wires.

Creating Wire Instructions: Domestic Wires

These wire instructions can serve as a template that you use on multiple occasions, or you may use it only once. Once the wire is created, you transmit the wire which sends the information to the bank. The bank then sends out the wire.

1. Go to **Cash Management** > **Wires** > **Edit/Add**.

2. Select an account from the **View Wires** For drop-down, and then select **Add Wire**.

3. Complete the selected fields

- **Wire Name:** Enter a descriptive name for the wire. This value appears on the various wire listing screens.
- **Credit Account Number:** Enter the account to receive the wired funds.
- **Credit Account Name:** Enter the name on the account receiving the wired funds.
- **Credit Account Address:** Enter the address of the recipient for the wired funds.
- **Receiving Bank ABA Number:** Enter the routing number of the financial institution where the wire is sent. Select **Search for ABA Number** to search for a financial institution. Selecting an ABA from the search option populates all remaining *Receiving Bank Information* fields.
- **Receiving FI Name:** Enter the name of the financial institution where the wire is being sent.
- **Receiving FI Address:** Enter the address of the financial institution where the wire is being sent, including the city, state, and ZIP.
- **Remarks:** Enter special instructions for the wire. These remarks appear to the wire recipient.
- **Save As Repetitive Wire:** Select this check box if the wire has particular instructions/remarks that are going to be used multiple times. For example, a cash user can send a wire to this person/company once a month. By indicating this wire is a repetitive wire, you do not have to recreate the wire each time. Enter a wire code to distinguish the wire. The code can be six alpha or numeric characters. Leave this check box cleared for one-time (single) wires.
- **Amount:** Enter the dollar amount of the wire.

4. Select **Submit**. You have successfully created a domestic wire instruction. To transmit this wire, review information about transmitting wires.

Creating Wire Instructions: International Wires

These wire instructions can serve as a template that you use on multiple occasions, or you may use it only once. The fields associated with international wires can be used for international wires or for sending wires through a correspondent bank. Once the wire is created, you transmit the wire which sends the information to the bank. The bank then sends out the wire.

1. Go to **Cash Management** > **Wires** > **Edit/Add**.
2. Select an account from the View Wires For drop-down menu, and then select **Add Wire**.

3. Select **Click Here for International Wire Input Screen**.

4. Complete the selected fields.

Define New Wire For Operations ⓘ

Credit Account Information

Credit Account Number:	123456
Credit Account Name:	John Doe
Credit Account Address:	123 Main
	Paris, France

Receiving Bank Information

Receiving Bank ABA Number:	[redacted]	Search for ABA Number
Receiving Bank Name:	[redacted]
Receiving Bank Address:	[redacted]

Wire Information

Remarks:	
Repetitive Wire/Code:	☐
Amount:	$1,000.00

Receiving FI Information

Intermediary FI..IBK/4000:		Select Option... ▾
Intermediary FI name..IBK/4000:		
Intermediary FI address1..IBK/4000:		
Intermediary FI address2..IBK/4000:		
Intermediary FI address3..IBK/4000:		
Beneficiary FI..BBK/4100:	FR123456	B-Bank id code/SWII ▾
Beneficiary FI name..BBK/4100:	[redacted]	
Beneficiary FI address1..BBK/4100:	[redacted]	
Beneficiary FI address2..BBK/4100:	Paris, France	
Beneficiary FI address3..BBK/4100:		
Reference Beneficiary..RFB/4320:		

- **Wire Name:** Enter a descriptive name for the wire. This value appears on the various wire listing screens.
- **Credit Account Number:** Enter the account to receive the wired funds.
- **Credit Account Name:** Enter the name on the account receiving the wired funds.
- **Credit Account Address:** Enter the address of the recipient for the wired funds.

- **Receiving Bank ABA Number:** Enter the routing number of the financial institution where the wire is sent. Select **Search for ABA Number** to search for a financial institution. Selecting an ABA from the search option populates all remaining *Receiving Bank Information* fields.
- **Receiving FI Name:** Enter the name of the financial institution where the wire is being sent.
- **Receiving FI Address:** Enter the address of the financial institution where the wire is being sent, including the city, state, and ZIP.
- **Remarks:** Enter special instructions for the wire. These remarks appear to the wire recipient.
- **Save As Repetitive Wire:** Select this check box if the wire has particular instructions/remarks that are going to be used multiple times. For example, a cash user can send a wire to this person/company once a month. By indicating this wire is a repetitive wire, you do not have to recreate the wire each time. Enter a wire code to distinguish the wire. The code can be six alpha or numeric characters. Leave this check box cleared for one-time (single) wires.
- **Amount:** Enter the dollar amount of the wire.
- **Beneficiary FI...BBK/4100:** Enter the bank code of the beneficiary bank and select the code type. This is the international bank receiving the wire funds.
- **Beneficiary FI Name..BBK/4100:** Enter the name of the international bank that is receiving the wire.
- **Beneficiary FI Address (1-3)...BBK/4100:** Enter the international bank's address that is receiving the wire.

5. Select **Submit**. You have successfully created an international wire instruction. To transmit this wire, review information about transmitting wires.

Transmitting Wires

1. Go to **Cash Management** > **Wires**.

2. Select **Transmit** next to the desired wire.

3. Enter the Wire PIN, and then select **Transmit**. Cash users without **Full Wire Control** cannot transmit a wire that was last created or edited by them.

Managing Wire Templates

1. Go to **Cash Management** > **Wires** > **Edit/Add**.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
Editing Wires *NOTE - Any wire with a Ready status can be edited.*	1. Select the desired account for **View Wires For**. 2. Select **Edit** next to the desired wire. 3. Edit the fields, as necessary. 4. Select **Submit**.

Deleting Wires
 	
NOTE- Any wire with a Ready status can be deleted.
	1. Select the desired account for **View Wires For**.
	2. Choose one of the following options:
	   • Select **Delete** next to the desired wire.
	   • Select the check boxes next to the desired wires, and then select **Delete Selected.**
	3. Select **Delete**.

Viewing Wires

1. Go to **Cash Management** > **Wires**.

2. Select the desired account for **View Wires For**.

Viewing Wire Activity

Use the **Activity** submenu to view a list of all initiated wire activity (the default display setting is 15 days).

1. Go to **Cash Management** > **Wires** > **Activity**.

2. Select the desired account for **View Wire Activity For**.

3. Review the columns.

- **Wire Name:** The name indicated for the wire.
- **Transmitted:** The date the wire was transmitted.
- **Amount:** The wire amount.
- **Rep Code:** The rep code for the wire if the wire was set up as a repetitive/template.
- **Receiving Account Number:** The beneficiary's/receiver's account number.
- **Receiving FI:** The financial institution receiving the wire.

4. Select **Search** to filter your search results, and then select **Submit**.

Reporting

Use this submenu to view Cash Management reports.

Select the **Prior Day** submenu and the desired account to view prior day account information for the selected account.

Select the **Current Day** submenu and the desired account to view current day account information for the selected account.

Current Day Information ?

View Current Day Information for: Operations ▾

Current Account Information

Operations / Chihuahua Rescue

```
As of Date........ February 29, 2016          Current Day Activity
                                               Debits        Credits
        Available Balance....   3,447.00          ACH Items
        Collected Balance....   3,597.00        0.00          0.00
        Ledger Balance.......   3,597.00
        Hold Amount..........       0.00          Inclearing
                                               0.00          0.00

        Current Available       3,447.00       Over-the-Counter
                                               0.00          0.00

                                                  Wires
                                               150.00         0.00

                                                 Transfers
                                               0.00          0.00

                                                   Total
                                               150.00         0.00

        Chihuahua Rescue


        Lenexa KS  66214
```

Select the **Position** submenu and the link to view the Cash Management data for prior day balance and transaction totals.


```
File   Edit   Format   View   Help
                      PRIOR DAY BALANCE INFORMATION
   ACCOUNT NUMBER...:        1234 DEMAND        CLOSE OF BUSINESS.:   2/29/16
   ACCOUNT NAME.....:   POSPAY
                                                   TOTAL ACH ITEMS
   AVAILABLE BALANCE...:        300,177.88      DEBITS          CREDITS
   COLLECTED BALANCE...:        300,177.88         .00              .00
   CURRENT BALANCE.....:        300,177.88       TOTAL INCLEARING
   HOLD AMOUNT.........:              .00       DEBITS          CREDITS
                                                   .00              .00
   ONE DAY FLOAT.......:              .00       TOTAL OVER COUNTER
   TWO DAY FLOAT.......:              .00       DEBITS          CREDITS
   THREE DAY FLOAT.....:              .00     50,000.00            .00
   OVER 3 DAY FLOAT....:              .00        TOTAL WIRES
                                                DEBITS          CREDITS
                                                   .00              .00
                                               TOTAL TRANSFERS
                                                DEBITS          CREDITS
                                                   .00              .00
                                             TOTAL OF PRIOR DAY ACTIVITY
                                                DEBITS          CREDITS
                                              50,000.00            .00
                      PRIOR DAY TRANSACTION
   ACCOUNT NUMBER:        1234
   POSPAY
     POSTED      CHECK #          AMOUNT  D/C  DESCRIPTION
     2/29/16                    5,000.00   D   INTERNAL TRANSFER
                                                1234D-
     2/29/16                   45,000.00   D   INTERNAL TRANSFER
                                                1234D-
                                              TOTAL DEBITS..:    50,000.00
                                              TOTAL CREDITS.:          .00
                                                                    Ln 1, Col 1
```

Settings

Personal

If necessary, change the logon information in **Options** > **Personal**.

Modify Personal Settings
- Change the company email address (only accessible to Full or Partial Administrators). Only company administrators can change the cash user's email addresses.
- Change company mobile phone number for text alerts.
- Change watermark image to select a new image.

Modify Login Information
- Change the user name, password, and wire PIN.

Account

Cash users with the **Full** or **Partial** administrator permissions can change account names and the appearance order of the accounts.
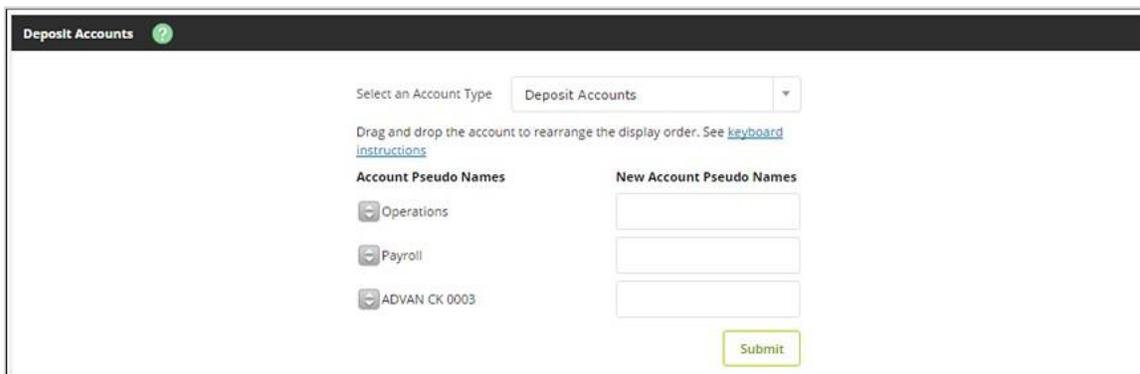
Establishing Display Defaults

Use the **Display** submenu to establish permissions for what cash users can do with wires and set the amount of data that appears.

1. Go to **Options** > **Display**.
2. Edit the display defaults. Selected fields are defined in the following list. The fields that appear depend on your core system.
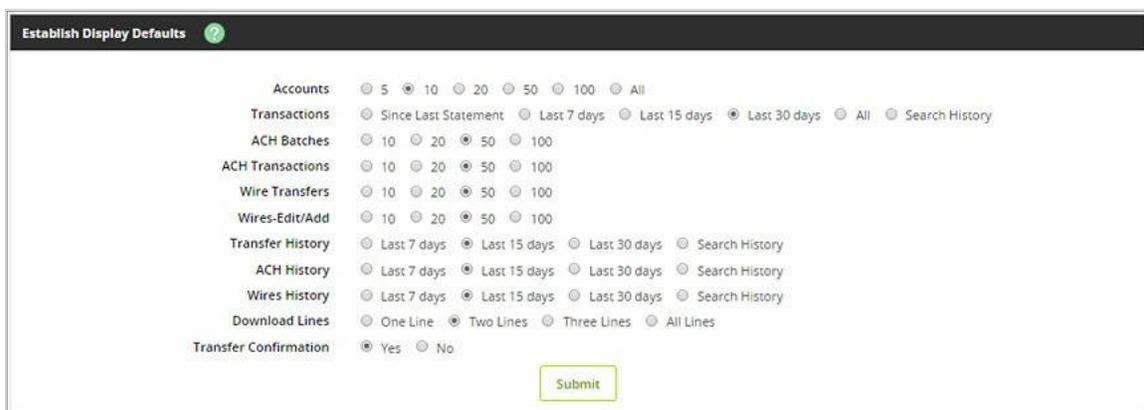
- **Download Lines:** Determine the number of transaction description lines that should be included when downloading transactions via **Transactions** > **Download**:
  - One Line
  - Two Lines
  - Three Lines
  - All Lines
- **Transfer Confirmation**
  - Select **Yes** to enable the transfer confirmation that appears after you enter and submit transfer information. Confirm the transfer before receiving a confirmation number.
  - Select **No** to disable the transfer confirmation. After you enter and submit the transfer information, the confirmation number appears instead of asking for a transfer confirmation.

3. Select **Submit**.

Alerts

Use this submenu to view all established alerts for your profile.

Available alerts on the **Alerts Listing** submenu include:
- **Current Event Alerts**: Set up the items or watches that trigger alerts. Select event alerts to be sent to Cash Management and other online users when specific transactions, such as wire transmissions, ACH EDI transactions, and ACH batches are initiated.
  - When you log on, an event alert indicator appears on the Online Banking > **Accounts** screen. Event alert messages for wire transmissions or ACH batches initiated before the alert was set up do not appear.
- **Current Balance Alerts**: Set up an alert to be notified when a balance is above or below a set amount.
- **Current Item Alerts**: Set up an alert to be notified when a specific item number clears.
- **Current Personal Alerts**: Set up an alert for a specific date or create a personalized alert message.

Available Alerts

Managing Event Alerts

1. Go to **Options** > **Alerts** > **Alerts Listing**, and then select **Edit Event Alerts**. You can also edit event alerts on the **Options** > **Alerts** > **Events** screen

2. Select or clear the check boxes in the **Alert Type** column to determine how and when you receive event alerts. Available alerts depend on permissions. Selected alerts are defined in the following list.
   - **ACH Batches Initiated:** This alert contains the same information that appears on the ACH batch initiation confirmation screen and is prefaced with the following message: *The following batch has been initiated.*
   - **ACH Batches Processed:** This alert contains the original confirmation number and summary details assigned to the initiated ACH batch and is prefaced with the following message: *The following batch has been processed.*
   - **Wires Transmitted**: This alert contains the same information that appears on the wire initiation confirmation screen and is prefaced with the following message: *The following wire has been transmitted.*

3. Select **Submit**.

4. Confirm or edit the email or text address indicated if Email and/or Text check boxes were selected for Alert Type.

5. Select **Accept**.

Managing Balance Alerts

1. Go to **Options** > **Alerts** > **Alerts Listing**.

2. Choose a situation and follow the corresponding steps.

Situation	Steps

Adding Balance Alerts	1. Select **Add Balance Alerts**. You can also go to **Options** > **Alerts** > **Balance** to add balance alerts.
	2. Complete the fields. Selected fields are defined in the following list:
	  • **Alert Type:** Select the desired notification methods for the alert.
	  • **If the Balance In:** Select the desired account for the alert.
	  • **Goes:** Select either **Above** or **Below** to establish the alert settings.
	3. Select **Submit**.
	4. Confirm or edit the email or text address indicated if **Email** and/or **Text** check boxes were selected for **Alert Type**.
	5. Select **Accept**.

Editing Balance Alerts	1. Select **Edit** next to the balance alert. 2. Edit the fields, as necessary. 3. Select **Submit**. 4. Confirm or edit the email or text address indicated if **Email** and/or **Text** check boxes were selected for **Alert Type**. 5. Select **Accept**.
Deleting Balance Alerts	1. Select **Delete** next to the balance alert.

Managing Item Alerts

1. Go to **Options** > **Alerts** > **Alerts Listing**.

2. Choose a situation and follow the corresponding steps.

Situation	Steps
Adding Item Alerts	1. Select **Add Item Alert**. You can also go to **Options** > **Alerts** > **Item** to add item alerts. 2. Complete the fields. Selected fields are defined in the following list: • **Alert Type:** Select the desired notification methods for the alert. • **If Item Number:** Enter the desired item number for the alert. • **Clears:** Select the desired account for the alert. 3. Select **Submit**. 4. Confirm or edit the email or text address indicated if **Email** and/or **Text** check boxes were selected for **Alert Type**. 5. Select **Accept**.
Editing Item Alerts	1. Select **Edit** next to the item alert. 2. Edit the fields, as necessary. 3. Select **Submit**. 4. Confirm or edit the email or text address indicated if **Email** and/or **Text** check boxes were selected for **Alert Type**. 5. Select **Accept**.
Deleting Item Alerts	1. Select **Delete** next to the item alert.

Managing Personal Alerts

1. Go to **Options** > **Alerts** > **Alerts Listing**.

2. Choose a situation and follow the corresponding steps.

Situation	Steps
Adding Personal Alerts	1. Select **Add Personal Alert**. You can also go to **Options** > **Alerts** > **Personal** to add item alerts. 2. Complete the fields. Selected fields are defined in the following list: • **Alert Type:** Select the desired notification methods for the alert. • **On Date:** Select the desired date for the alert. 3. Select **Submit**. 4. Confirm or edit the email or text address indicated if **Email** and/or **Text** check boxes were selected for **Alert Type**. 5. Select **Accept**.
Editing Personal Alerts	1. Select **Edit** next to the item alert. 2. Edit the fields, as necessary. 3. Select **Submit**.

	4. Confirm or edit the email or text address indicated if **Email** and/or **Text** check boxes were selected for **Alert Type**. 5. Select **Accept**.
Deleting Personal Alerts	1. Select **Delete** next to the item alert.

QUESTIONS?

Should you have any questions concerning the information in this guide, we encourage you to

speak with one of our knowledgeable bank representatives.

State Bank

1718 S. Dirck Dr.

Freeport, IL 61032

815-297-0900