



Cash Manager User Guide

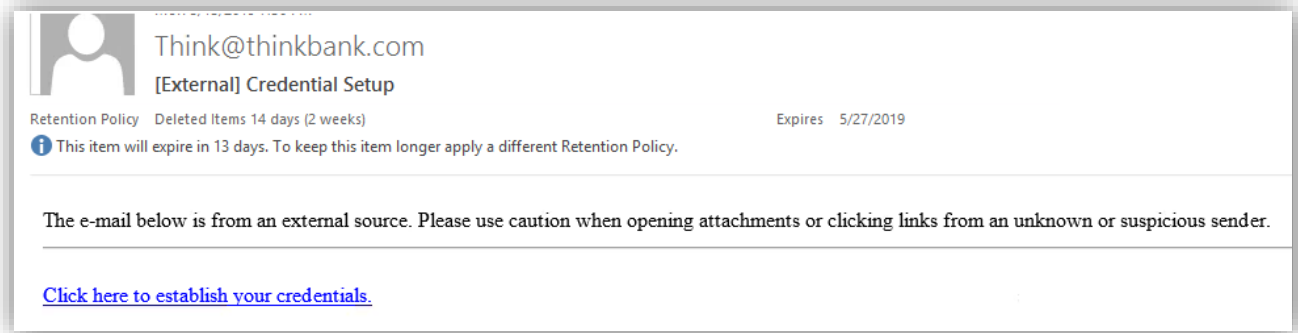
Contents

- Logging In 3
- Dashboard..... 7
 - Card Descriptions..... 8
 - Accounts 9
 - Account Activity Options 11
 - Transfers 11
 - Procedures – Add Funds Transfer..... 11
 - Enroll in e-Statements 13
 - Stop Payments 15
 - Move Money..... 16
- Business 17
 - Approve ACH..... 18
 - Approve Wire..... 19
- Cash Manager 19
 - ACH 20
 - Procedures – Create an ACH Batch..... 20
 - Procedures – Initiate an ACH Batch..... 22
 - Uninitiate ACH 22
 - Recurring ACH 23
 - Initiate Same Day File 23
 - Upload ACH File..... 24
 - ACH Import..... 27
 - Procedures – Create an ACH Batch Retry Payment and Return Fee 30
 - Retry Payment..... 30
 - Return Fee 31
 - Batch List 31
 - ACH Statuses 31
 - Select Option..... 33
- Wires..... 35
 - Procedures - Domestic Wire Template Set-Up..... 35
 - Recurring Wires..... 37
 - PROCEDURES – Transmit a Domestic Wire Transfer..... 37

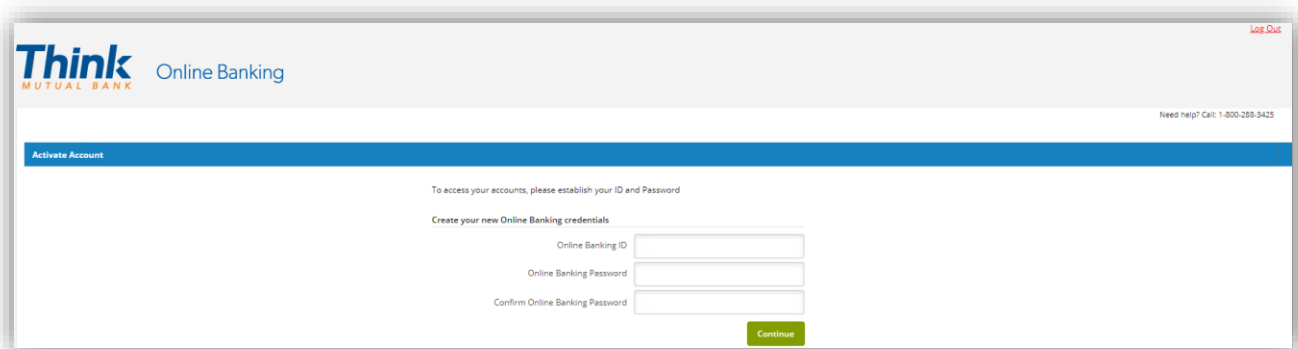
Procedures – Create International Wire Transfer	39
Positive Pay	46
Uploading an ARP file	46
Exception Items	51
Voiding Issued Items	52
Users	54
Procedures– Set up a new Cash User	54
Administration.....	55
Select Accounts	57
Reporting.....	59
File Status	61
Options.....	61
Mobile App Functions.....	63
Approve ACH	63
Approve Wire	66
Switch User Function.....	68

Logging In

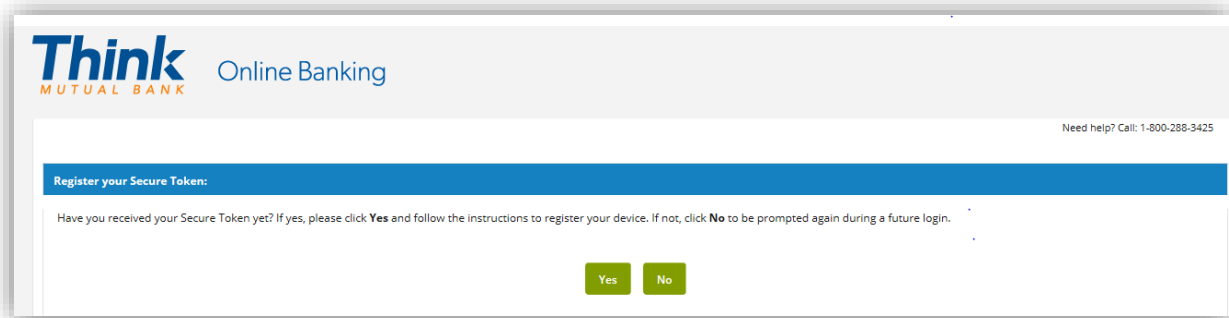
Step 1 - Company Set Up -The customer will receive an email from Think@thinkbank.com the subject reads Credential Setup (this link is only valid for 7 days then it will expire. Once expired we will need to send another email



Select the link [Click here to establish your credentials](#). It will open up our online banking. The user will create their Online Banking ID and Password.



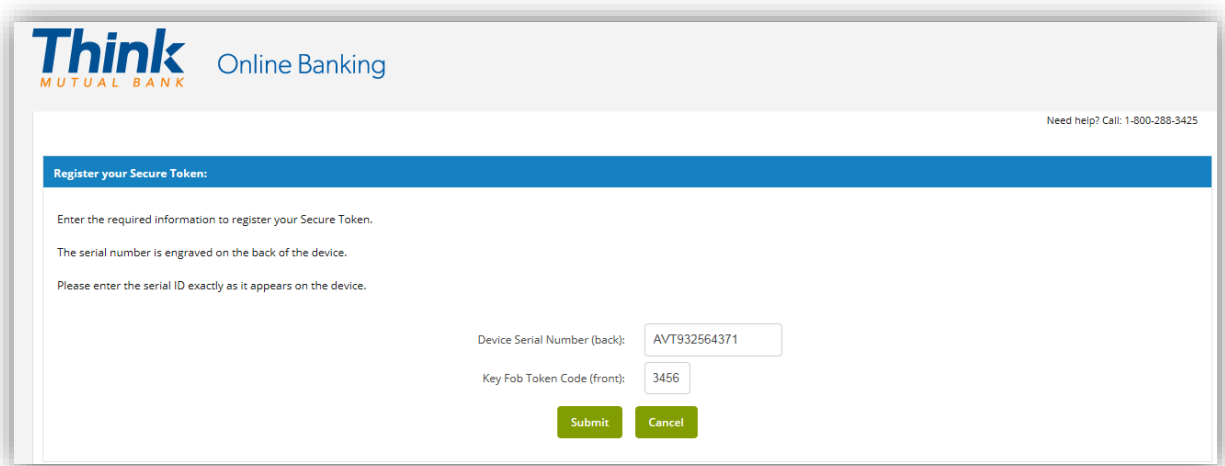
Step 2 - You will now be prompted to register - If the user decides not to register their token at this time they have 10 days to do so before it locks them out of online banking. *(If this happens please call 1.800.288.3425 and ask for EBanking Business Support for immediate assistance. Click continue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



Enter in the Secure Token Serial Number (*on the back of Secure Token*).

Enter the Secure Token Code (*press the button on **front** of Secure Token*).

Click **Submit**.



Think MUTUAL BANK Online Banking

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

Register your Secure Token:

Enter the required information to register your Secure Token.

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

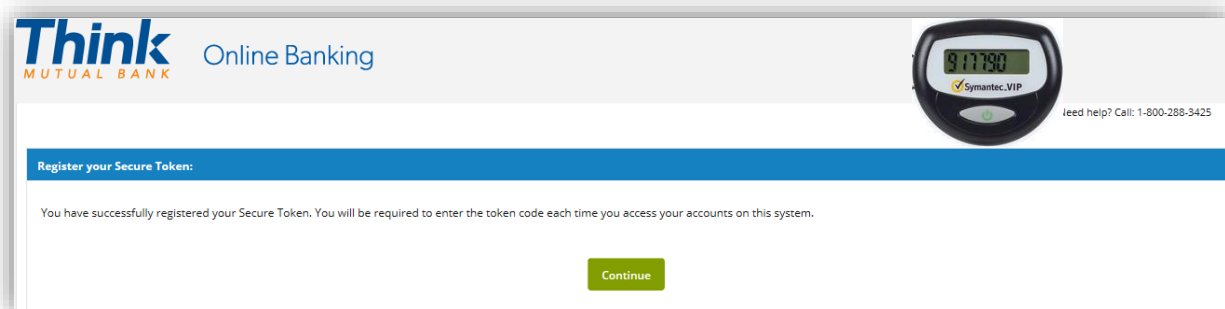
Please enter the serial ID exactly as it appears on the device.

Device Serial Number (back): AVT932564371

Key Fob Token Code (front): 3456

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.



Think MUTUAL BANK Online Banking

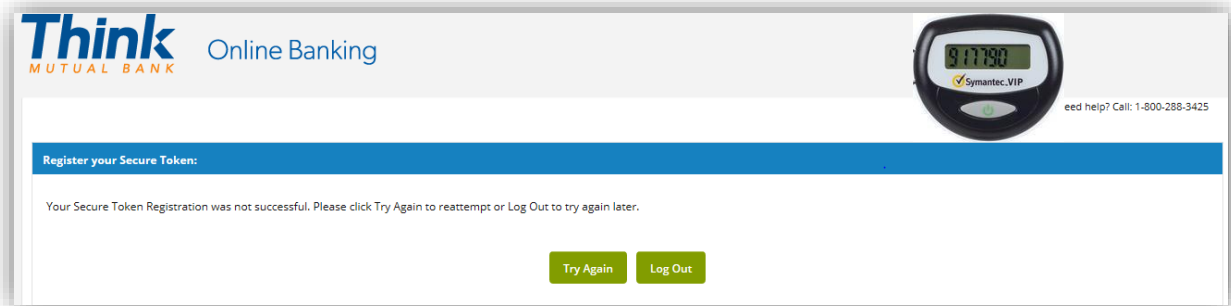
Need help? Call: 1-800-288-3425

Register your Secure Token:

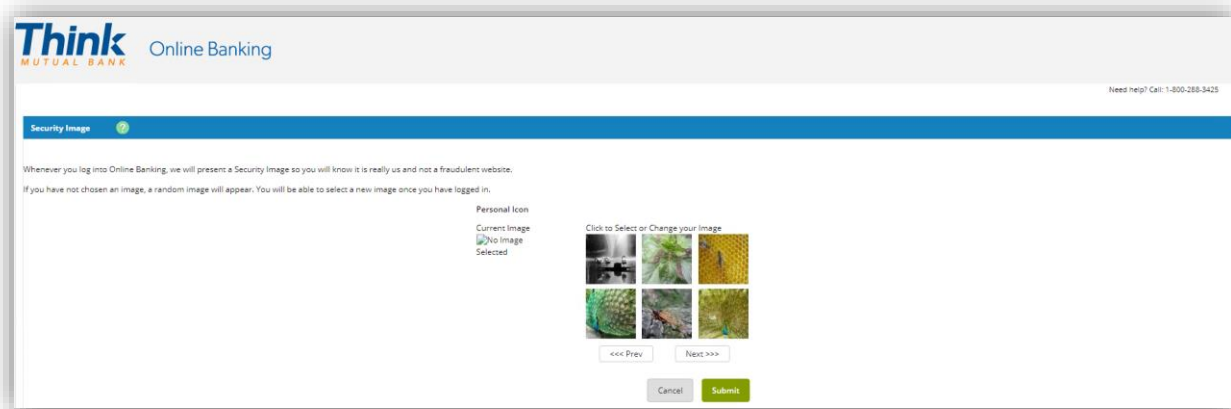
You have successfully registered your Secure Token. You will be required to enter the token code each time you access your accounts on this system.

Continue

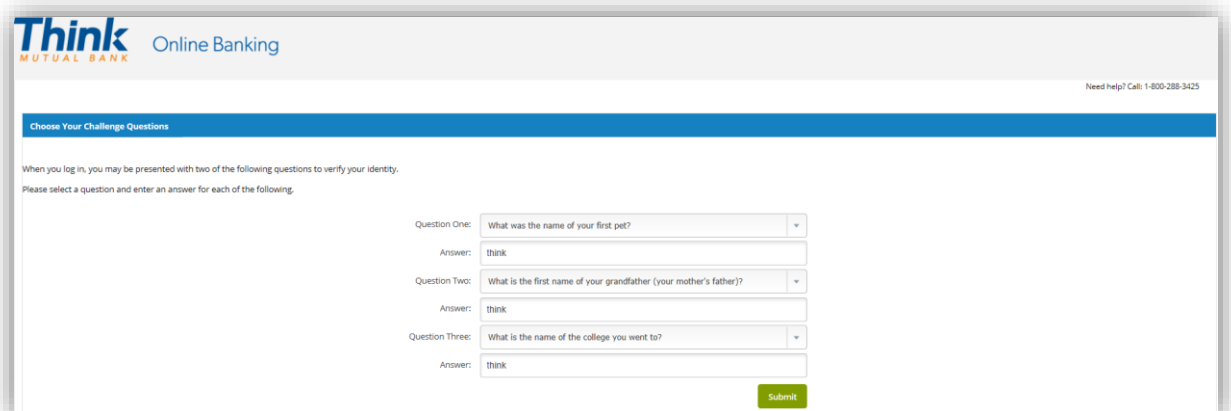
If you receive an error message like the following *“Your Secure Token Registration was not successful”*, click **Try Again**. If you are still getting an error message click Log Out and contact 1.800.288.3425 and ask for E-Banking Business Support for assistance.



Select your Image.



Next it will ask you to set up your 3 challenge questions, select continue to set up your questions.



Confirm your security questions.

Think MUTUAL BANK Online Banking

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

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: What was the name of your first pet?
Answer: think

Question Two: What is the first name of your grandfather (your mother's father)?
Answer: think

Question Three: What is the name of the college you went to?
Answer: think

Edit Confirm

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.

Think MUTUAL BANK Online Banking

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

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.

Continue

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.

The screenshot shows the Think Mutual Bank online banking dashboard. The top navigation bar includes the bank's logo and menu items: Dashboard, Accounts, Move money, and Business. On the right of the navigation bar are icons for messages and a user profile.

The dashboard is divided into several sections:

- Accounts:** Lists three accounts: Savings (x0000) with a balance of \$25.00, test (x5120) with a balance of \$42.17, and CLOC 50 0010 (x0000) with a balance of \$0.00. All balances are noted as updated 15 mins ago. A "View all" button is at the bottom right.
- Activity:** A list of recent transactions with search and filter icons. Transactions include:
 - MAY 17: TRANSFER TO DDA test, \$0.01
 - MAY 16: FILTERTEST TEST BIZ PPD test, +\$0.50
 - MAY 14: TRANSFER TO DDA test, +\$20.00
 - MAY 10: FILTERTEST TEST BIZ PPD test, \$0.50
 - APR 23: FILTERTEST TEST BIZ PPD test, \$0.10A "View all" button is at the bottom right.
- Transfers:** Features a "Make a transfer" button and a section for "Scheduled transfers" which currently shows "No transfers scheduled" and a prompt to schedule future transfers.
- Move money:** Contains three buttons: "Make a transfer", "Pay a bill", and "Pay a person".
- Messages:** Shows "No recent messages" with an envelope icon.
- Payments:** Lists recent payments with "Pay a bill" and "Pay a person" buttons above. Payments include:
 - MAY 31: RPU x3456, \$1.00, Stopped
 - MAY 24: Check Payment x2335, \$1.00, Stopped
 - MAY 20: RPU x3456, \$1.00, Stopped
 - APR 26: Test Account x6789, \$1.25, Paid
 - APR 18: Test123 x6789, \$1.00, PaidA "View all" button is at the bottom right.

At the bottom center, there is a button labeled "Organize dashboard".

Card Descriptions

Accounts – View Available account balances

Activity – View transactions for all accounts

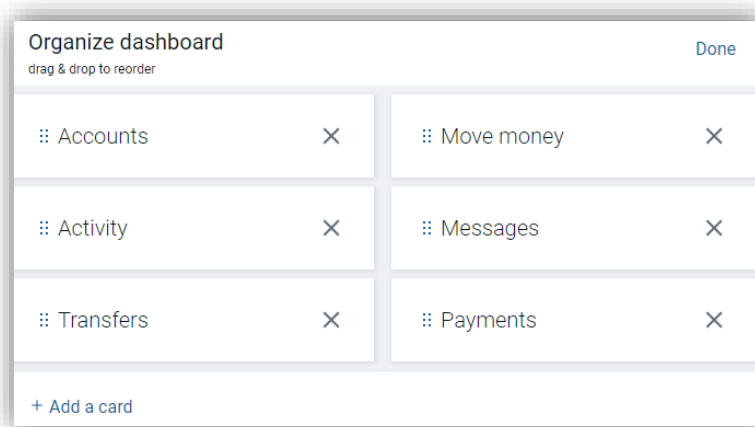
Transfers – Schedule transfer to another account or loan

Move Money – Transfer funds, schedule bill payment to company or individual

Messages – Secure messages you've sent to Think

Payments – Scheduled/Processed bill pay payments

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



Accounts

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

The screenshot displays the 'Accounts' page of the Think Mutual Bank. The navigation bar includes 'Dashboard', 'Accounts', 'Move money', and 'Business'. The main content area is divided into two columns. The left column, titled 'Accounts', lists three accounts: 'Savings' (x0000) with a balance of \$25.00 (Available), 'test' (x5130) with a balance of \$42.17 (Available), and 'CLOC 50 0010' (x0000) with a balance of \$0.00 (Balance). A 'Filters' dropdown menu is located above the accounts list, and an 'Organize accounts' button is at the bottom right of this list. The right column, titled 'Totals', shows a summary of 'CASH' (\$67.17, 2 accounts) and 'CREDIT BALANCE' (\$0.00, 1 account). Below the Totals section, there are two options: 'Connect institution' (Check balances and transactions from another financial institution.) and 'Visa credit' (View or make payments to your Think Visa credit card).

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

The screenshot shows the 'Filters' dropdown menu. The menu is titled 'Filters' and has a 'Done' button at the bottom. Under the heading 'Account types', there are three options, each with a checked checkbox: 'All account types', 'Cash', and 'Credit'.

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

The screenshot shows the 'Organize accounts' dialog. The dialog is titled 'Drag to reorder accounts' and has a 'Done' button at the top right. It displays a list of accounts with drag handles on the left: 'Savings' (x0000) with a balance of \$25.00 (Available), 'test' (x5130) with a balance of \$42.17 (Available), and 'CLOC 50 0010' (x0000) with a balance of \$0.00 (Balance).

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

Totals

CASH \$67.17 2 accounts	CREDIT BALANCE \$0.00 1 account
--------------------------------------	--

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

Visa Credit – To view Think credit card information, select Cash Manager from the Business tab.

Connect institution
Check balances and transactions from another financial institution.

Visa credit
View or make payments to your Think Visa credit card

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

Savings x0000 \$25.00 Available

Activity [Download] [Print] [Search]

APR 17	TRANSFER TO DDA ACCT NO. XXXX5130	\$0.01 \$25.00
MAR 31	INTEREST DEPOSIT	+\$0.01 \$25.01

[View more](#)

- Transfer
- Documents
- Reorder checks
- Stop payments
- Manage alerts
- Settings

Details

Account information

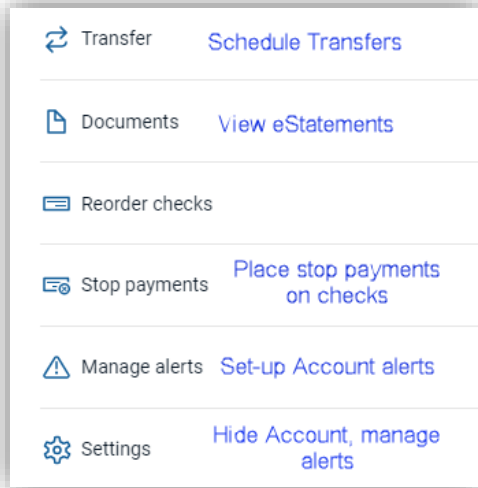
Owner	Test A Business
Date opened	05/14/2001

Activity

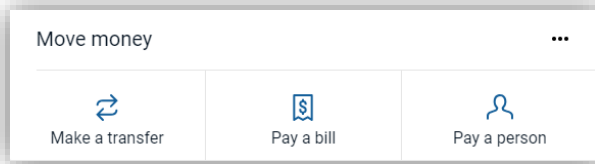
Last statement balance	\$25.00
Date of last statement	06/02/2019
Date of last deposit	12/27/2018

Account Activity Options

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



Transfers



Make a transfer: Schedule new funds transfers.

Pay a bill: View, Edit, and Delete scheduled payments in Bill Pay.

Pay a person: Schedule a payment to an individual in Bill Pay.

Procedures – Add Funds Transfer

Transfers funds from: The account that will be debited for the funds transfer.

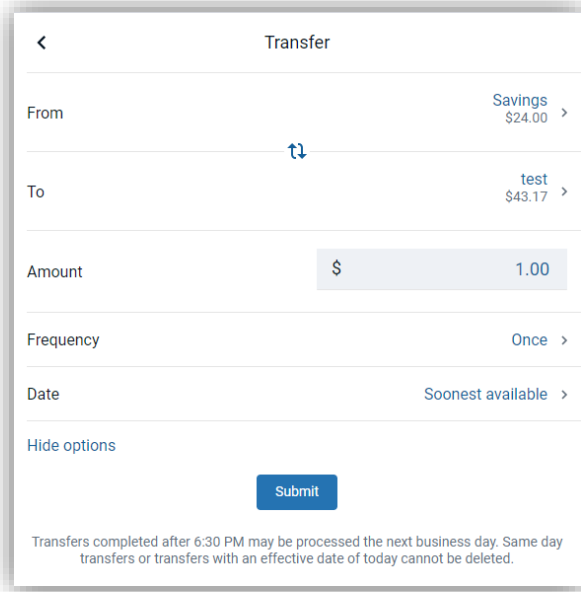
Transfer funds to: The account that will be credited.

Transfer Amount: The dollar amount of the funds transfer.

Type: Regular payment or principal only (loans only)

Frequency: How often the transfer will occur. Options include Once, Weekly, Every two weeks, Twice a month and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

Date: Chose date the transfer should happen. (default Soonest available)



Transfer

From Savings \$24.00 >

To test \$43.17 >

Amount \$ 1.00

Frequency Once >

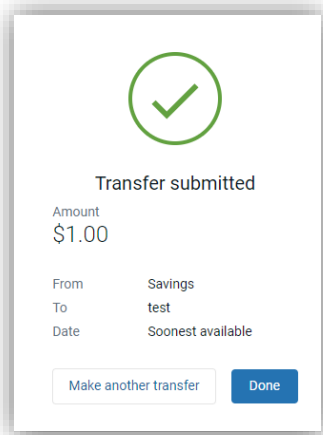
Date Soonest available >

Hide options

Submit

Transfers completed after 6:30 PM may be processed the next business day. Same day transfers or transfers with an effective date of today cannot be deleted.

Click Submit. Will receive confirmation transfer was submitted.



Transfer submitted

Amount \$1.00

From Savings

To test

Date Soonest available

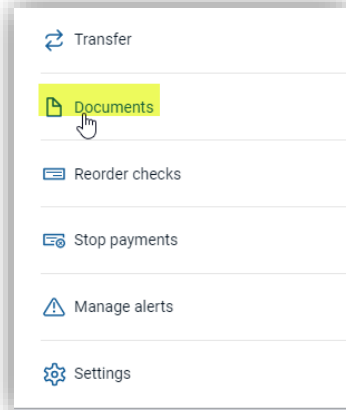
Make another transfer Done

Click **Make another transfer** to enter another transfer of funds, or click **Done** to be brought back to the Dashboard.

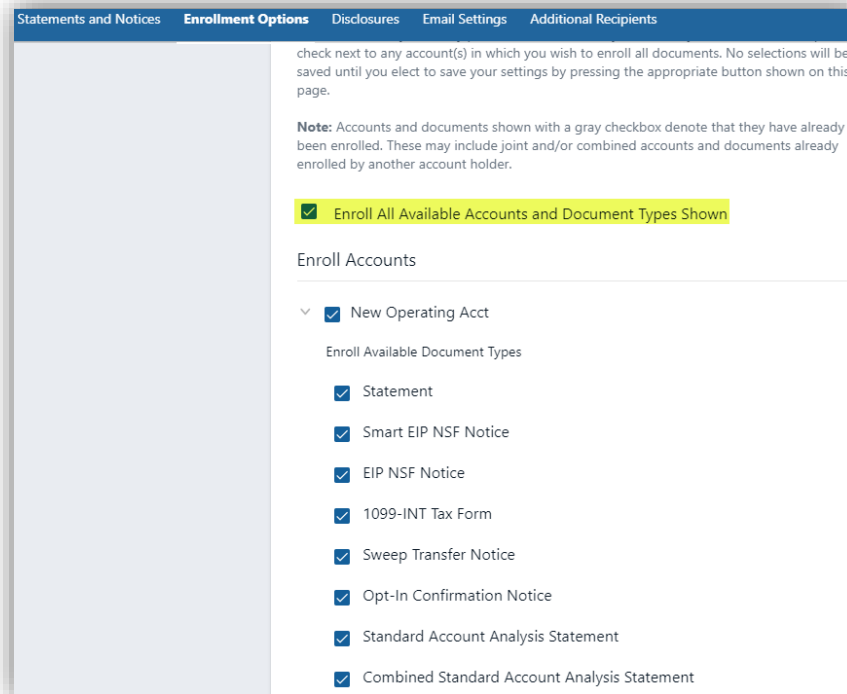
Enroll in e-Statements

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.

In Think Online, select an account. Select **Documents** from the menu.

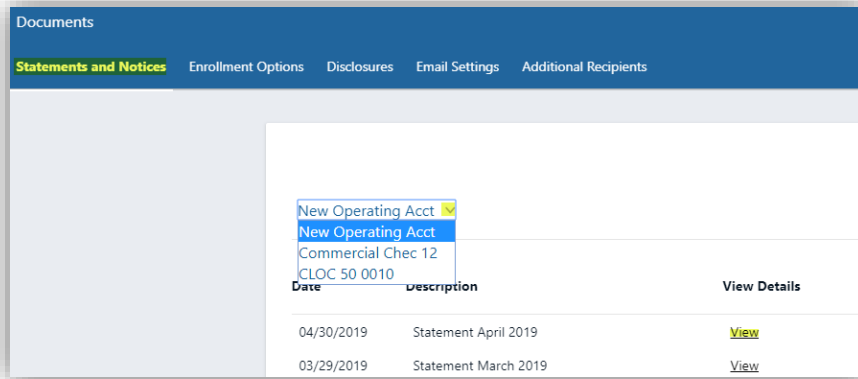


You can either select **Enroll All Available Accounts and Document Types Shown** or individually check the accounts you want e-statements for.

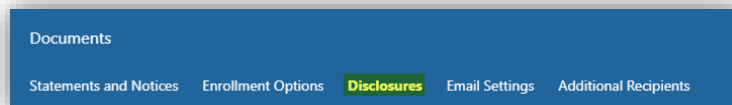


Click **Save Settings**. You will need to agree to the **Terms and Conditions**.

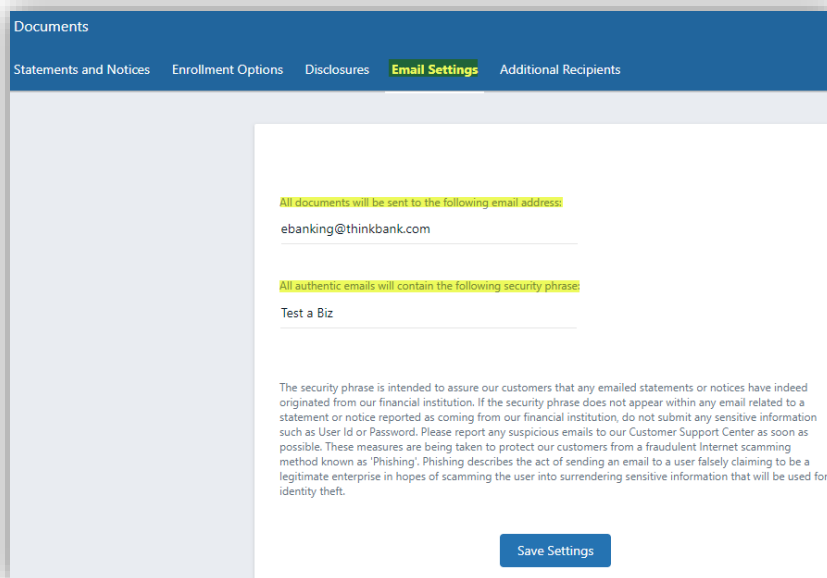
Once enrolled you can select a different account from the **View Statements for** drop-down menu to view an e-Statement / e-Notice for other accounts



You can always view the Terms and Conditions in the Disclosures section.

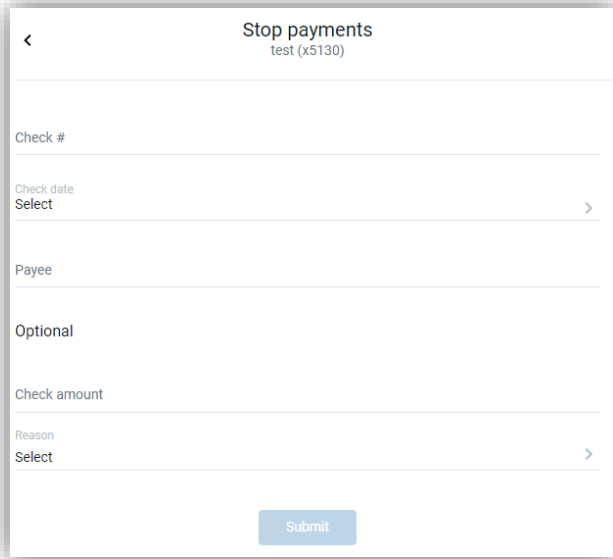
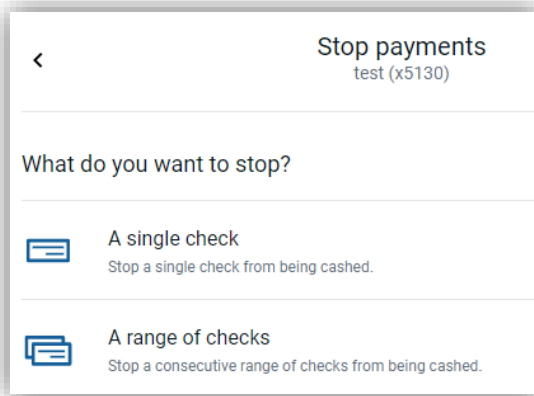
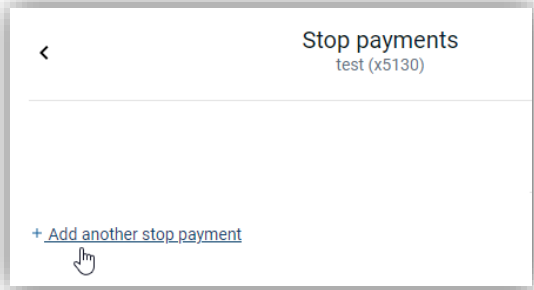


Email Settings - This is where you can change the email address where your notifications go to. This notification lets you know when your statement is ready.



Stop Payments

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



Move Money

Schedule or view pending transfers.

The screenshot shows the 'Move Money' section of the Think Mutual Bank website. The navigation bar includes 'Dashboard', 'Accounts', 'Move money', and 'Business'. The 'Transfers' section is currently empty, displaying the message: "No transfers scheduled. Schedule a future or repeating transfer so you don't have to worry about them later." To the right, there is a "Make a transfer" button and a calendar for June 2019. The calendar shows the 11th of June highlighted. Below the calendar, a note states: "Only the next scheduled transaction is shown for your recurring transfers."

Schedule or view pending Bill Pay payments.

The screenshot shows the 'Payments' section of the Think Mutual Bank website. The navigation bar is the same as in the previous screenshot. The 'Payments' section has a "+ New payee" button and a "History" tab. Below the tab is a table of payment history:

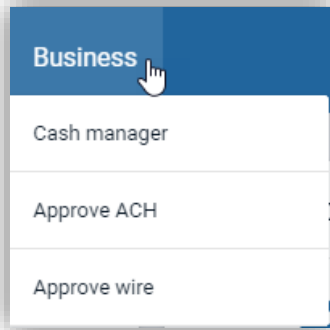
DATE	PAYEE	STATUS	AMOUNT	
MAY 31	RPU x3456	Stopped	\$1.00	>
MAY 24	Check Payment x2335	Stopped	\$1.00	>
MAY 20	RPU x3456	Stopped	\$1.00	>
APR 26	Test Account x6789	Paid	\$1.25	>
APR 18	Test123 x6789	Paid	\$1.00	>
JAN 22	First Security x6789	Stopped	\$10.00	>

To the right of the table, there are buttons for "Pay a bill" and "Pay a person", and a calendar for June 2019 with the 11th highlighted. A note at the bottom of the calendar area states: "Only the next scheduled transaction is shown for your recurring transfers."

Business

Under the Business tab you can access Cash Manager, Approve ACH or Approve wires.

Note: All options shown. Options may differ based on products signed up for.

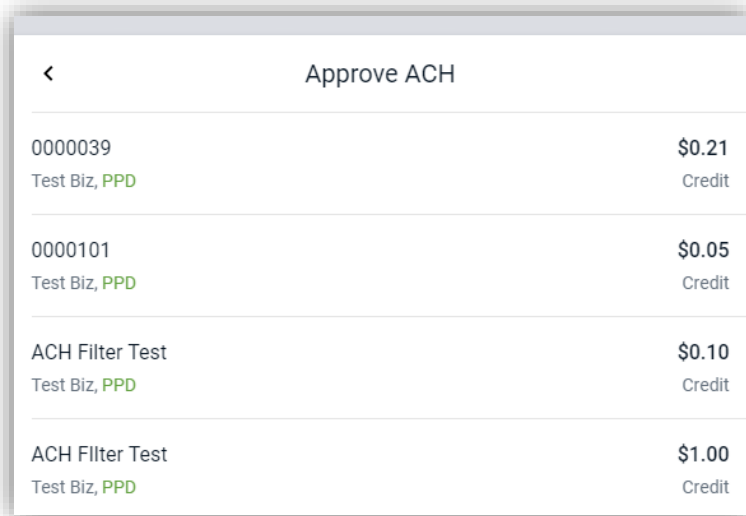


The **Cash Manager** tab contains all of the Cash Management functionality, including:

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

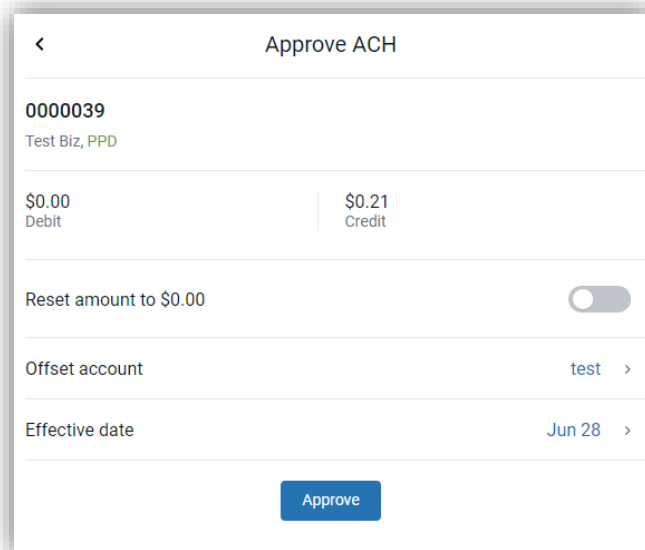
Approve ACH

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



ACH ID	Amount	Type
0000039 Test Biz, PPD	\$0.21	Credit
0000101 Test Biz, PPD	\$0.05	Credit
ACH Filter Test Test Biz, PPD	\$0.10	Credit
ACH Filter Test Test Biz, PPD	\$1.00	Credit

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



0000039
Test Biz, PPD

\$0.00 Debit | \$0.21 Credit

Reset amount to \$0.00

Offset account [test >](#)

Effective date [Jun 28 >](#)

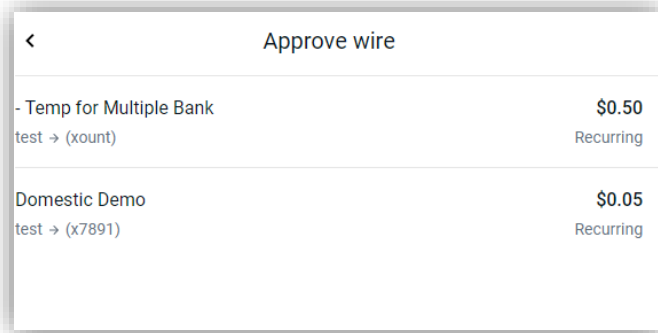
[Approve](#)

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

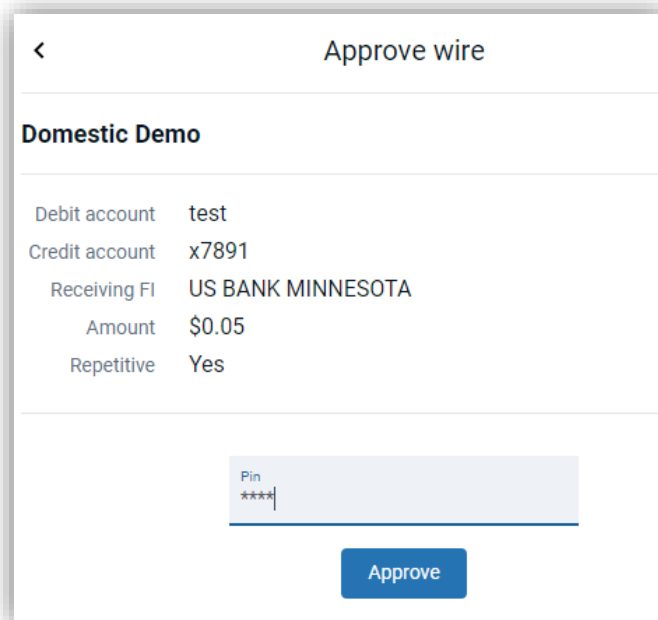
Select Wire to approve.



The screenshot shows a mobile application interface titled "Approve wire". It features a list of two wire entries. The first entry is "- Temp for Multiple Bank" with a debit account of "test → (xount)", a credit account of "x7891", an amount of "\$0.50", and is marked as "Recurring". The second entry is "Domestic Demo" with a debit account of "test → (x7891)", a credit account of "x7891", an amount of "\$0.05", and is also marked as "Recurring".

Wire Description	Debit Account	Credit Account	Amount	Frequency
- Temp for Multiple Bank	test → (xount)	x7891	\$0.50	Recurring
Domestic Demo	test → (x7891)	x7891	\$0.05	Recurring

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



The screenshot shows the "Approve wire" screen with detailed information for the "Domestic Demo" wire. The details include: Debit account: test; Credit account: x7891; Receiving FI: US BANK MINNESOTA; Amount: \$0.05; Repetitive: Yes. Below the details is a pin entry field labeled "Pin" with a masked input "****" and a blue "Approve" button.

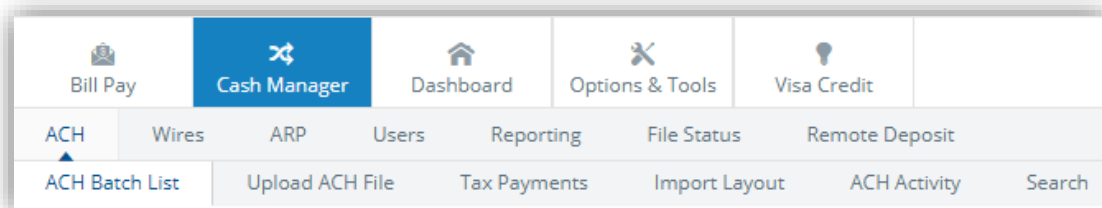
Field	Value
Debit account	test
Credit account	x7891
Receiving FI	US BANK MINNESOTA
Amount	\$0.05
Repetitive	Yes

Pin: ****

Approve

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

Cash Manager



The screenshot shows the "Cash Manager" navigation menu. The "Cash Manager" tab is selected and highlighted in blue. The menu includes the following options: Bill Pay, Cash Manager, Dashboard, Options & Tools, and Visa Credit. Below these are sub-menus: ACH (with a dropdown arrow), Wires, ARP, Users, Reporting, File Status, and Remote Deposit. The bottom row of the menu contains: ACH Batch List, Upload ACH File, Tax Payments, Import Layout, ACH Activity, and Search.

Navigation Item
Bill Pay
Cash Manager
Dashboard
Options & Tools
Visa Credit

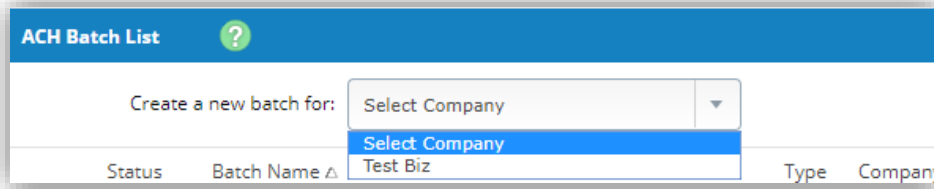
Sub-menu Item
ACH
Wires
ARP
Users
Reporting
File Status
Remote Deposit

Bottom Row Item
ACH Batch List
Upload ACH File
Tax Payments
Import Layout
ACH Activity
Search

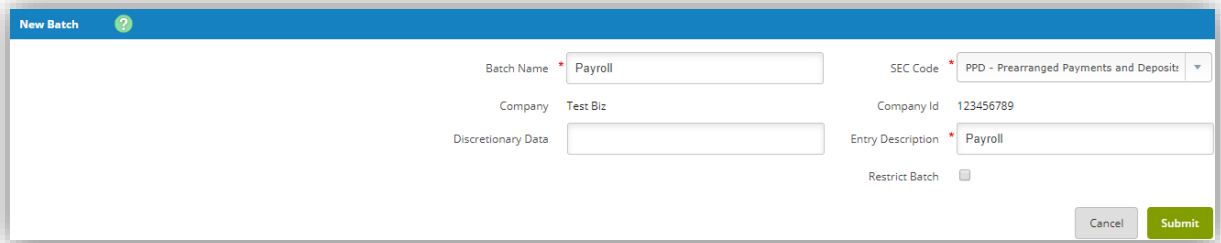
ACH

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.)

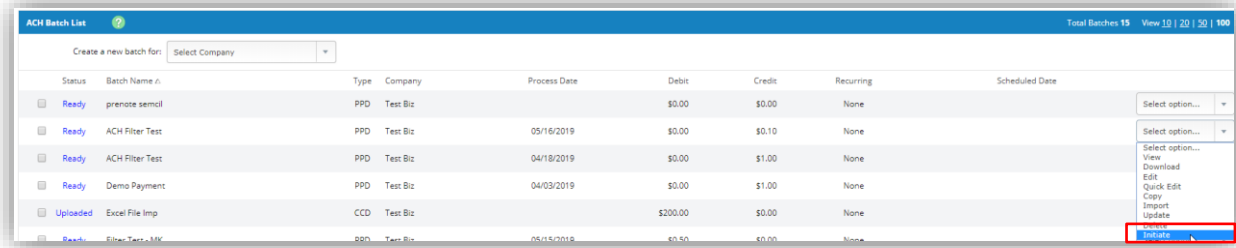
When adding a transaction individually the user may enter addenda information (if applicable) and search for an ABA number. Data is limited to Credit/Debit Account, ABA, ID Number, Name, Amount and Checking or Savings designation.

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

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 your records.)* When you are done choose Submit.

Procedures – Initiate an ACH Batch

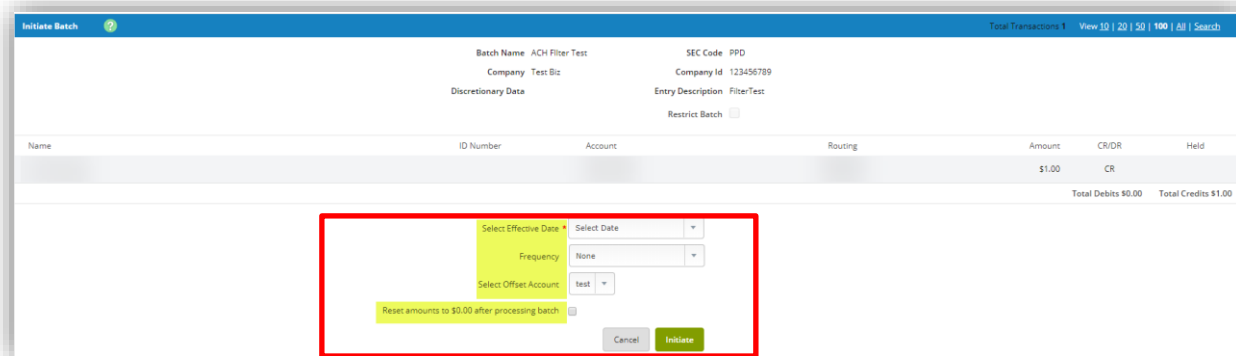
Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch has debits only or credits only.



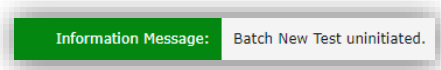
Select the **effective date** from the drop down menu (only dates available for selection will display.)

Select the **offset account number**.

Select **Initiate**.



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



Uninitiate ACH

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



Recurring ACH

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

Click **Initiate**.

Name	ID Number	Account	Routing	Amount	CR/DR	Held
Sylvester Cat		123456789	123000220	\$1.00	CR	
				Total Debits \$0.00	Total Credits \$1.00	

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
Jim Smith		123456789	021101108	\$0.50	CR	
				Total Debits \$0.00	Total Credits \$0.50	

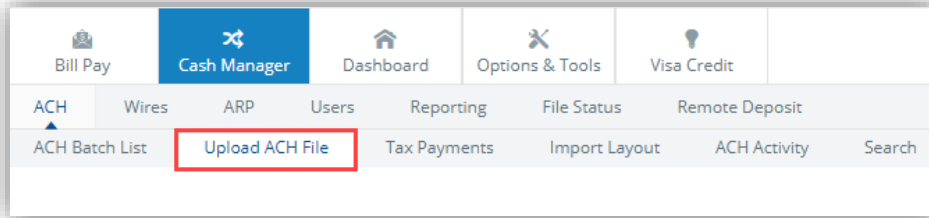
Select the **offset account number**.

Select **Initiate**.

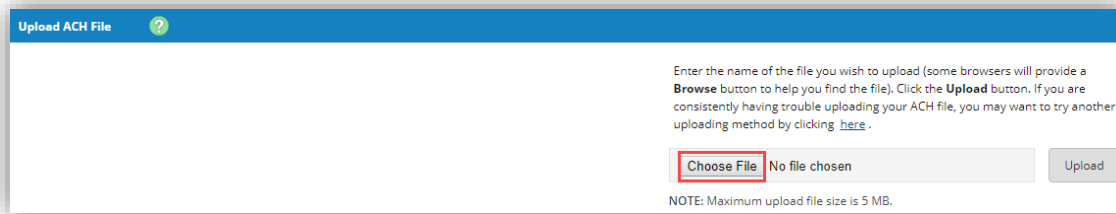
Upload ACH File

Allows Cash User to upload a NACHA formatted file.

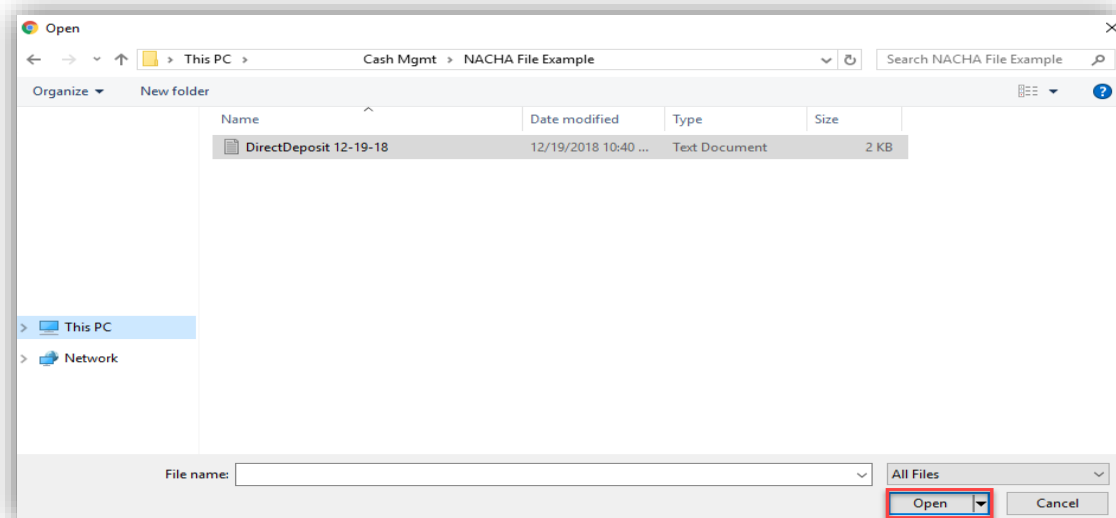
Click on **Upload ACH File**.



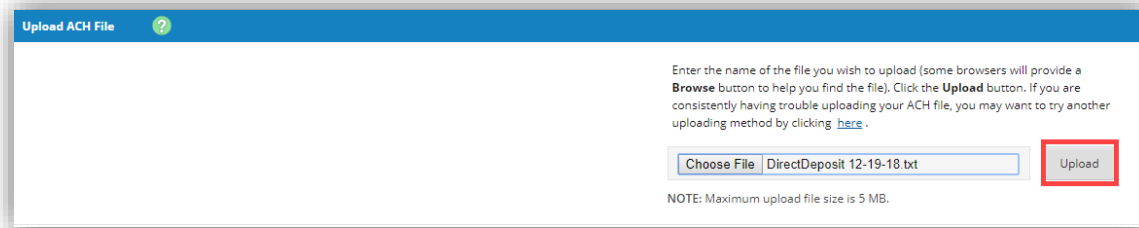
Click on **Choose File**. Browse out to where the software saved your ACH file.



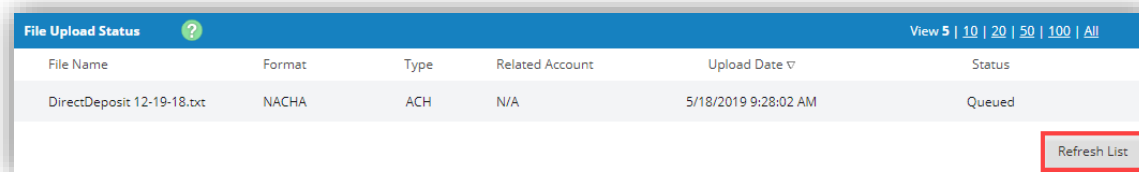
Browse out to where the software saved the ACH file. Click on the file and choose **Open**.



Click **Upload**.

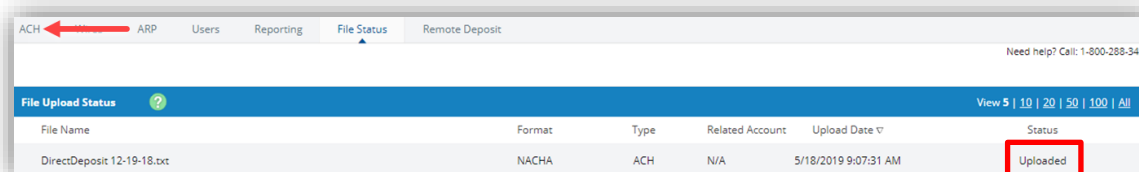


The file will go into a queued status depending on how large the file is. Once it's fully uploaded the status will change to Uploaded. Clicking the refresh button will update the status of the upload process.



File Name	Format	Type	Related Account	Upload Date	Status
DirectDeposit 12-19-18.txt	NACHA	ACH	N/A	5/18/2019 9:28:02 AM	Queued

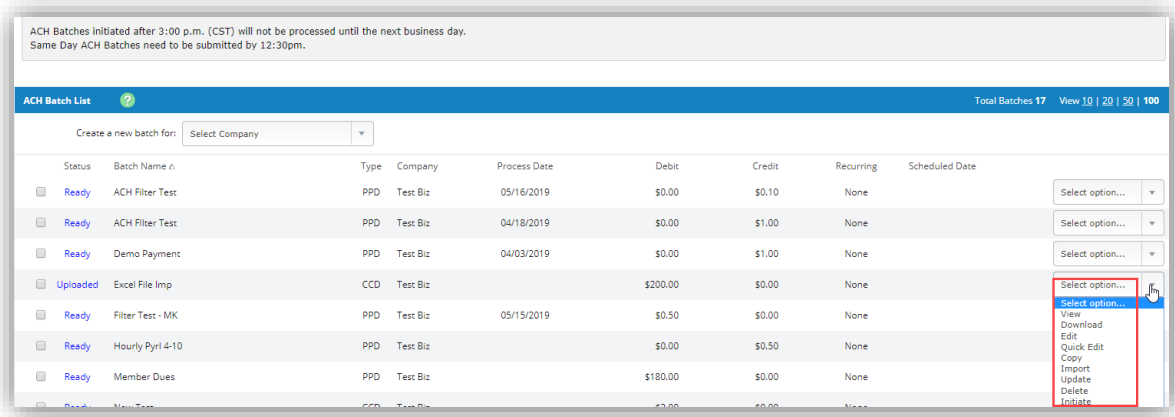
Once its in an uploaded status click on the ACH tab again.



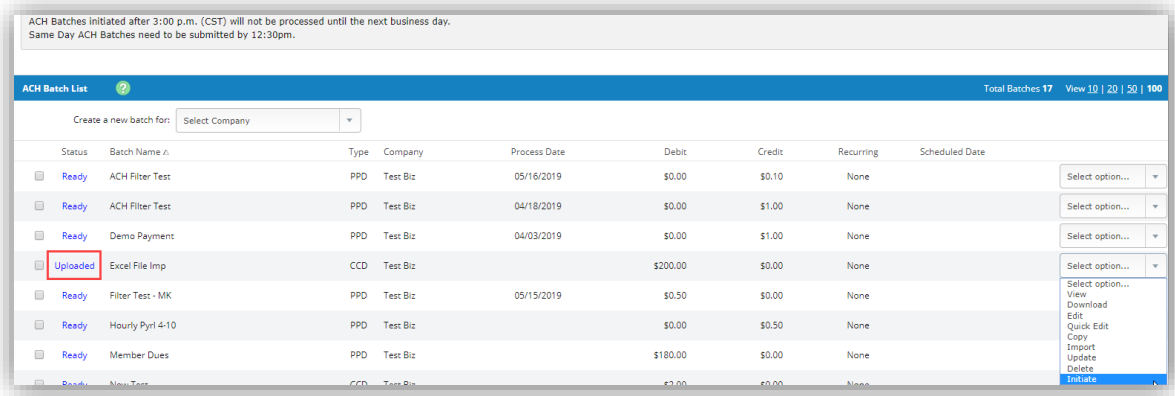
File Name	Format	Type	Related Account	Upload Date	Status
DirectDeposit 12-19-18.txt	NACHA	ACH	N/A	5/18/2019 9:07:31 AM	Uploaded

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.



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



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

Choose **Initiate**.

Initiate Batch Total Transactions 2 View 10 | 20 | 50 | 100 | All | Search

Batch Name: New Test SEC Code: CCD
 Company: Test Biz Company Id: 123456789
 Discretionary Data Entry Description: Payment
 Restrict Batch:

Name	ID Number	Account	Routing	Amount	CR/DR	Held
Jane Doe Inc		45455211	091000019	\$1.00	DR	
John Doe LLC		564474785841	091000019	\$1.00	DR	
				Total Debits \$2.00	Total Credits \$0.00	

Select Effective Date: Select Date
 Frequency:
 Select Offset Account:

Reset amounts to \$0.00 after processing batch

The Cash User will be taking back to the ACH Batch listing page. The Cash User will get a confirmation number if the batch was initiated successfully.

Information Message: Batch New Test initiated. Confirmation: 0520190002

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

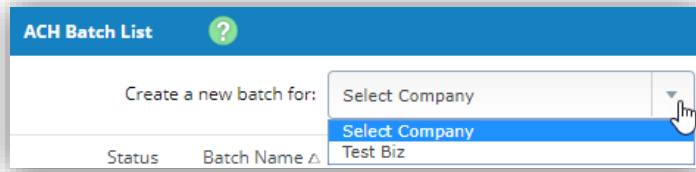
Select Upload Format to Create/Edit:

Name	<input type="text" value="1"/> <input type="button" value="v"/>	Account Number	<input type="text" value="4"/> <input type="button" value="v"/>
ID Number	<input type="text" value=""/> <input type="button" value="v"/>	Amount	<input type="text" value="2"/> <input type="button" value="v"/>
Routing Number	<input type="text" value="3"/> <input type="button" value="v"/>	* Transaction Code	<input type="text" value=""/> <input type="button" value="v"/>

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

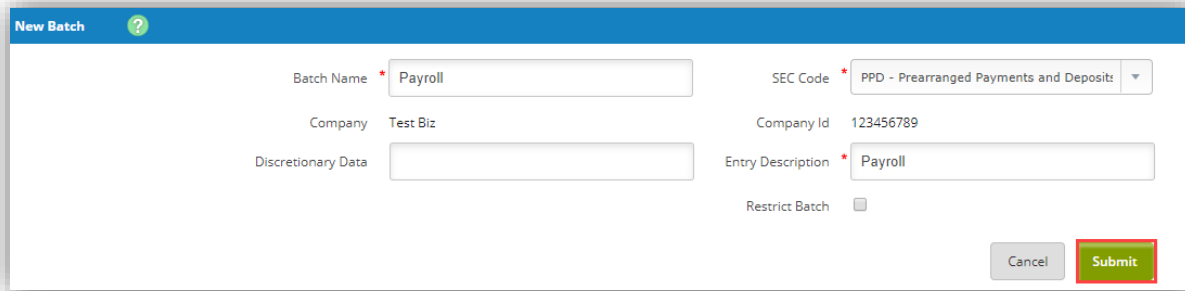
Account Type	<input type="text" value="5"/> <input type="button" value="v"/>	Checking Equals	<input type="text" value="C"/>	Savings Equals	<input type="text" value="S"/>
Transaction Type	<input type="text" value="6"/> <input type="button" value="v"/>	Debit Equals	<input type="text" value="dr"/>	Credit Equals	<input type="text" value="CR"/>

Create a new batch



The screenshot shows the 'ACH Batch List' header. Below it, there is a form with the text 'Create a new batch for:' followed by a dropdown menu. The dropdown menu is open, showing two options: 'Select Company' (highlighted in blue) and 'Test Biz'. Below the dropdown, there is a table with columns 'Status' and 'Batch Name'. The 'Batch Name' column contains the text 'Test Biz'.

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

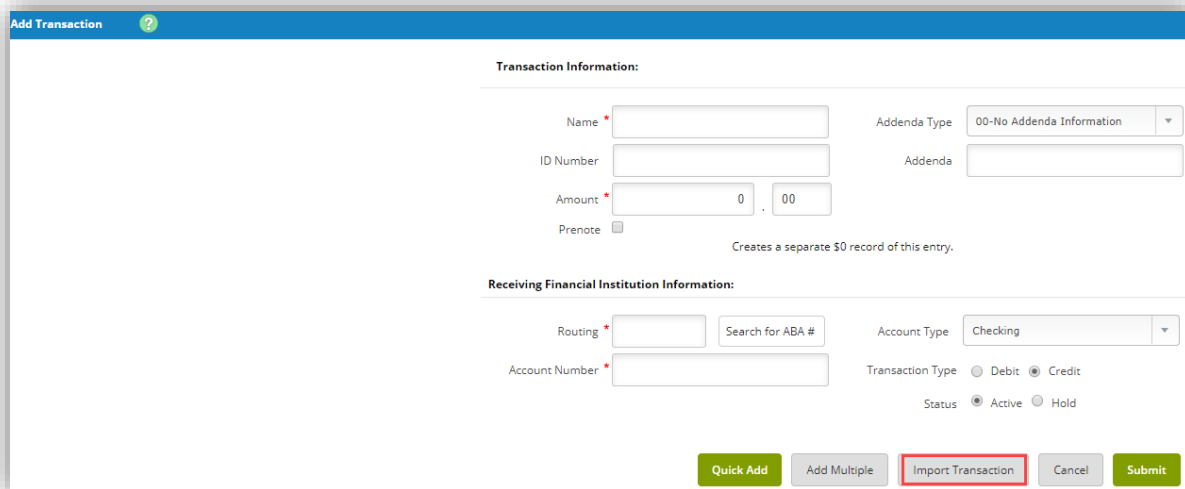


The screenshot shows the 'New Batch' form. It contains the following fields and values:

- Batch Name: Payroll
- SEC Code: PPD - Prearranged Payments and Deposit
- Company: Test Biz
- Company Id: 123456789
- Discretionary Data: (empty)
- Entry Description: Payroll
- Restrict Batch:

At the bottom right, there are two buttons: 'Cancel' and 'Submit' (highlighted with a red border).

Choose the **Import Transaction**.



The screenshot shows the 'Add Transaction' form. It is divided into two main sections:

Transaction Information:

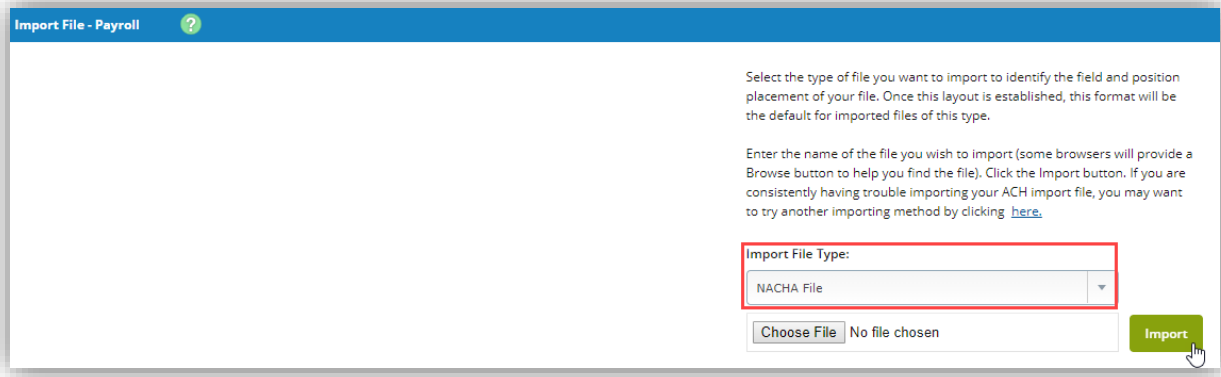
- Name: (empty)
- ID Number: (empty)
- Amount: 0 . 00
- Prenote:
- Addenda Type: 00-No Addenda Information
- Addenda: (empty)
- Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

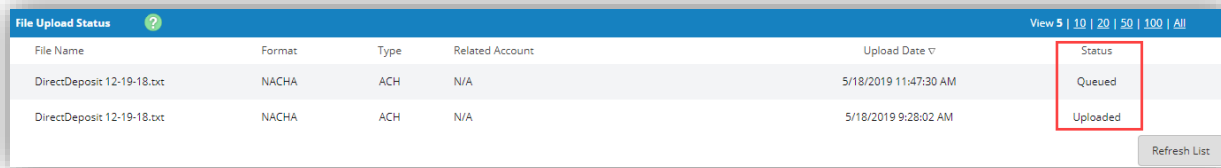
- Routing: (empty)
- Search for ABA #: (empty)
- Account Number: (empty)
- Account Type: Checking
- Transaction Type: Debit Credit
- Status: Active Hold

At the bottom, there are five buttons: 'Quick Add', 'Add Multiple', 'Import Transaction' (highlighted with a red border), 'Cancel', and 'Submit'.

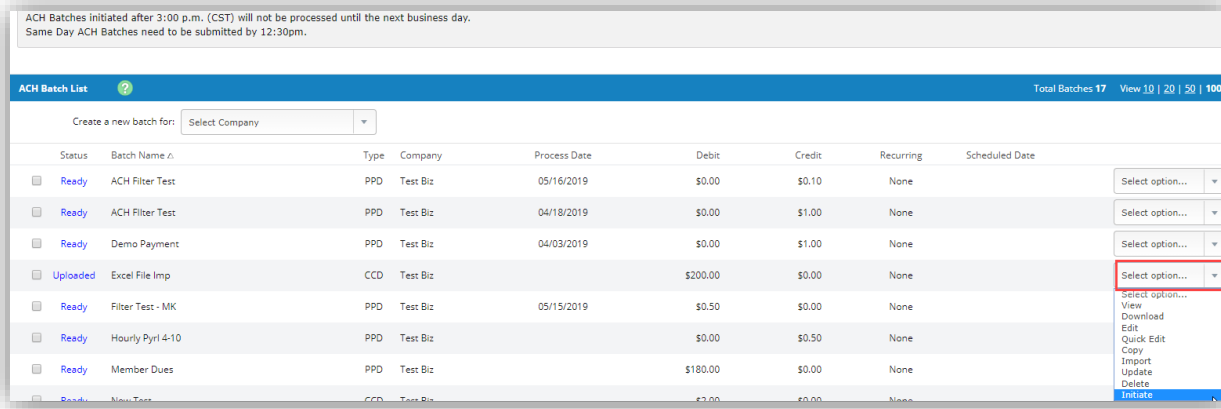
Choose the **Import File type** (that the Cash User already set up) and then **Choose File** to find the saved file.



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



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



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

Initiate Batch Total Transactions 2 View 10 | 20 | 50 | 100 | All | Search

Batch Name: New Test SEC Code: CCD
 Company: Test Biz Company Id: 123456789
 Discretionary Data Entry Description: Payment
 Restrict Batch:

Name	ID Number	Account	Routing	Amount	CR/DR	Held
Jane Doe Inc		45455211	091000019	\$1.00	DR	
John Doe LLC		564474785941	091000019	\$1.00	DR	
				Total Debits \$2.00	Total Credits \$0.00	

Select Effective Date: Select Date
 Frequency: None
 Select Offset Account: test

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 New Test initiated. Confirmation: 0520190002

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.

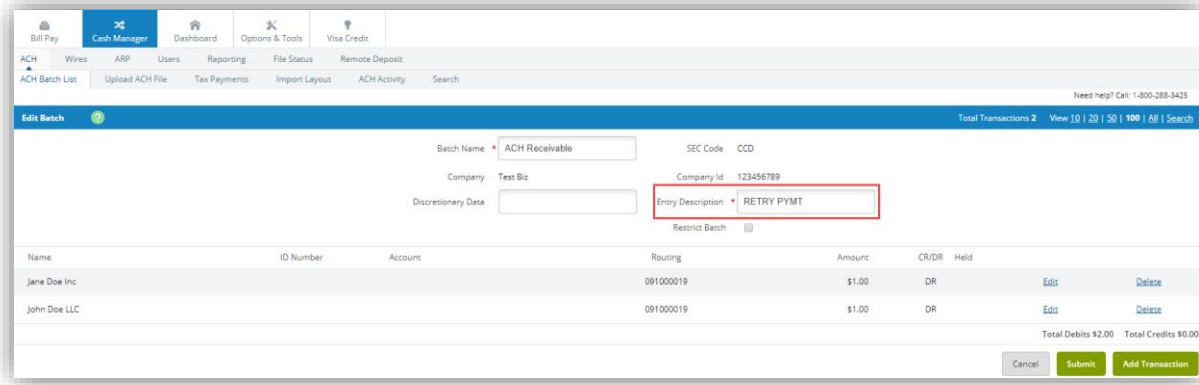
Edit an Existing Batch: To select from a saved template find your template, on the right hand side select **edit** from the drop down.

ACH Batch List Total Batches 13 View 10 | 20 | 50 | 100

→ Create a new batch for: Select Company

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input type="checkbox"/> Ready	ACH Filter Test	PPD	Test Biz	05/16/2019	\$0.00	\$0.10	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**".

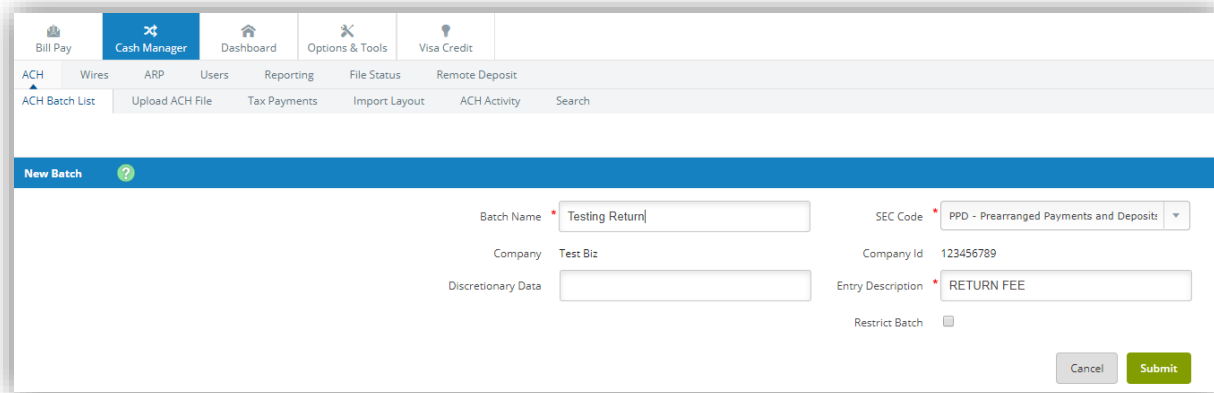


Note: If using an existing batch, you must edit the Entry description to reflect the correct language. You cannot just reinitiate the old file with no changes.

Return Fee

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

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



Batch List

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

ACH Statuses

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

Uploaded: Batch has been uploaded or transactions imported.

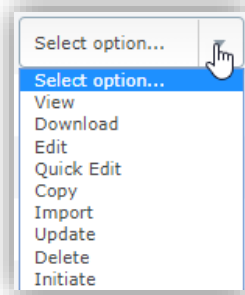
Initiated: Batch has been sent to Financial Institution.

Processed: Financial institution has moved batch to ACH warehouse

The screenshot shows an 'ACH Batch List' interface. At the top, there is a header with 'ACH Batch List' and a help icon. Below the header, there is a search bar labeled 'Create a new batch for:' with a dropdown menu 'Select Company'. The main area contains a table with the following columns: Status, Batch Name, Type, Company, Process Date, Debit, Credit, Recurring, and Scheduled Date. The table lists six batches. The 'Status' column is highlighted with a red box. At the bottom of the table, there is a summary row showing 'Total \$382.50' and '\$3.87'. Below the table, there are three buttons: 'Select All', 'Delete Selected', and 'Initiate Selected'.

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
Ready	ACH Filter Test	PPD	Test Biz	05/16/2019	\$0.00	\$0.10	None	
Ready	ACH Filter Test	PPD	Test Biz	04/18/2019	\$0.00	\$1.00	None	
Initiated	Demo Payment	PPD	Test Biz	04/03/2019	\$0.00	\$1.00	None	
Uploaded	Excel File Imp	CCD	Test Biz		\$200.00	\$0.00	None	
Ready	0000039	PPD	Test Biz	05/07/2019	\$0.00	\$0.21	None	
Ready	0000101	PPD	Test Biz	05/16/2019	\$0.00	\$0.05	None	
					Total \$382.50	\$3.87		

Select Option



View: List of transactions within batch.

Download: Export batch to PDF or NACHA file format.

Edit: Change or add transactions to the batch.

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

Copy: Creates an exact duplicate of the selected batch.

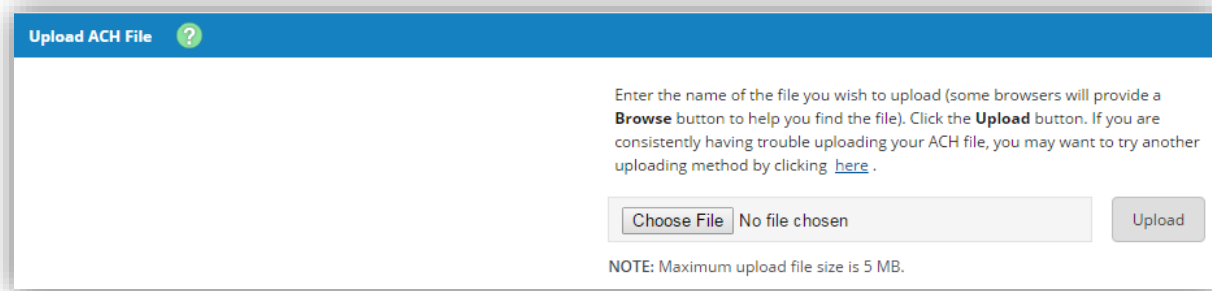
Import (optional): Upload transactions from CSV, Tab-Delimited, Fixed Position or NACHA files.

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

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

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

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



Tax Payments: Send federal and/or state taxes (if enabled by FI) via ACH. User must already be registered

with the EFTPS to use this option

Add Tax Payment ?

Pay To: Federal

Category: Tax FD

Routing Number: Lookup

Company Name: Select Company

Tax Period: mm/yy

Tax Code:

Taxpayer ID:

Amount: \$0.00

Pay From Account: Select Account

Tax Information ID 1: Amount \$0.00

Tax Information ID 2: Amount \$0.00

Tax Information ID 3: Amount \$0.00

Buttons: Quick Add, Submit, Cancel

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 ? View Range: 7 Days | 15 Days | 30 Days | Search

Begin Date: [] [23]

End Date: [] [23]

Begin Amount: [] . []

End Amount: [] . []

Buttons: Cancel, Submit

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:

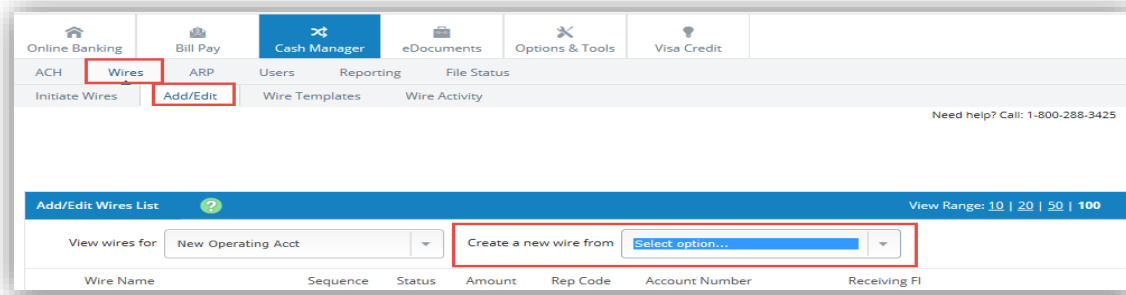
Search

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:

The form is titled 'Click here for International wire input screen'. It contains the following sections and fields:

- General Wire Information:** Wire Name (text input)
- Credit Account Information:** Credit Account Number, Credit Account Name, Credit Account Address (text inputs)
- Receiving Bank Information:** Receiving Bank ABA Number (text input), Search for ABA Number (button), Receiving Bank Name, Receiving Bank Address (text inputs)
- Wire Information:** Remarks (text input)
- Save as Repetitive Wire?** (checkbox)
- Amount:** \$0.00 (text input)
- Buttons:** Cancel, Submit

Wire Name: A descriptive name for the wire.

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

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

Credit Account Address: The address of the Credit Account.

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

Selecting an ABA from the Search for ABA Number option will populate all remaining Receiving Bank Information fields.

ABA Lookup - Wires

ABA Number | the data entered finds partial match ("Ring" will find "The Springfield Bank")

Bank Name

Short Name

City

State -

Cancel Submit

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.

Information Message: Successfully added Wire Transfer: Test

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.*

The screenshot shows the 'Recurring Information' section of a wire transfer form. It includes the following fields and options:

- Effective Date:** 06/01/2016
- Frequency:** Monthly
- Month Day:** 15
- Start Date:** 06/15/2016
- Expiration Date:** 06/15/2017
- Retain Template After Scheduling as Recurring:** Yes (selected), No
- Wire Password:** [Empty field]
- Buttons:** INITIATE, LATER

Additional text in the form includes: 'The wire is due on the 15th of the month.', 'Wire scheduled for non-business days will be sent before or after the non-business day based on bank settings.', 'Note: Recurring wire cannot start today.', and 'This payment has no expiration date.' (checked).

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 **Initiate**.

PROCEDURES – Transmit a Domestic Wire Transfer

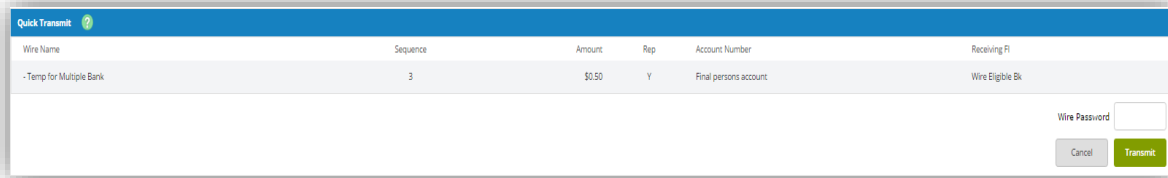
To transmit a wire marked as Repetitive, use the **Wire Templates** option. To transmit a non-repetitive (single) wire, use the **Initiate Wires** option.

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)*

The screenshot shows the 'Add/Edit Wires List' interface. It includes a table with the following data:

Wire Name	Sequence	Status	Amount	Rep Code	Account Number	Receiving FI	
<input checked="" type="checkbox"/> - Temp for Multiple Bank	3	Ready	\$0.50	0820140002	Final persons account	Wire Eligible Bk	Edit Delete
<input type="checkbox"/> Domestic Demo	6	Ready	\$0.02	0426160004	1234567891	US BANK MINNESOTA	Edit Delete

Step 2: The user will need to enter their Wire Password and click Transmit



Transmitted wires display on the Wire Activity page in an **Initiated Status**.

Wire Statuses: A Net Teller wire will be in one of the following statuses.

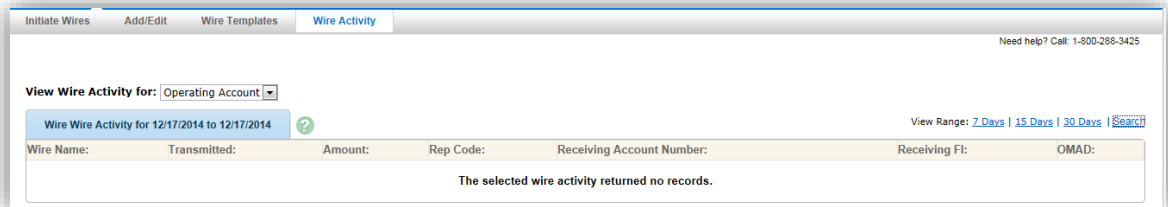
Ready: The wire can be edited, deleted or initiated.

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

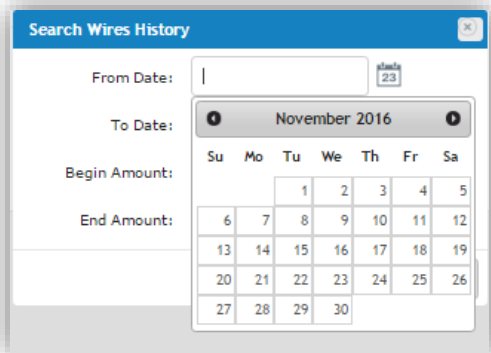
Processed: Financial Institution has taken the option to process wire. **Approval:** Wire needs second Cash User to take the option to initiate.

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

History: View processed wires

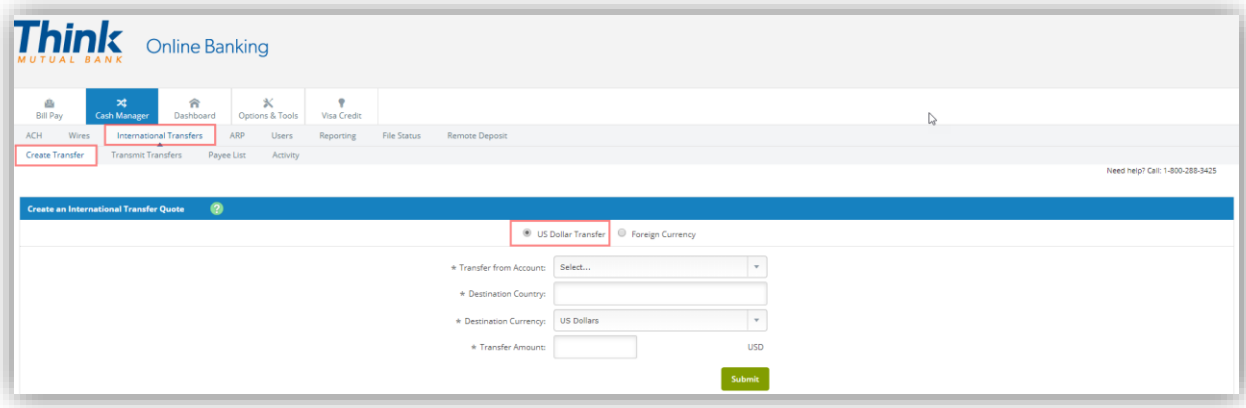


The user can click on the Search function on the right hand side and look for a specific date range as well.



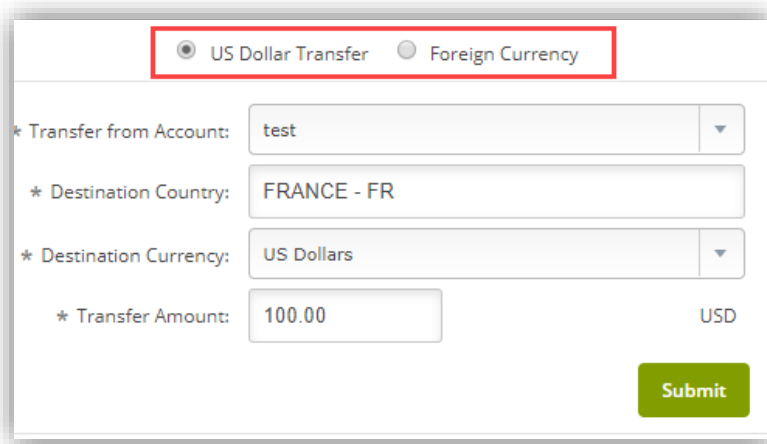
Procedures – Create International Wire Transfer

Step 1. Under Cash Manager click 'International Wires' then **Create Transfer**.



The screenshot shows the Think Mutual Bank Online Banking interface. The 'International Transfers' menu item is highlighted in red. Below it, the 'Create Transfer' option is also highlighted in red. The main form area is titled 'Create an International Transfer Quote' and features two radio buttons: 'US Dollar Transfer' (selected) and 'Foreign Currency'. Below these are four input fields: 'Transfer from Account' (a dropdown menu with 'test' selected), 'Destination Country' (a text input with 'FRANCE - FR'), 'Destination Currency' (a dropdown menu with 'US Dollars' selected), and 'Transfer Amount' (a text input with '100.00'). A 'Submit' button is located at the bottom right of the form.

Step 2. Chose if sending funds in **US Dollars** or **Foreign Currency**.



This close-up screenshot focuses on the radio button selection area. The 'US Dollar Transfer' radio button is selected and highlighted with a red box. The 'Foreign Currency' radio button is unselected. Below the radio buttons are the same input fields as in the previous screenshot: 'Transfer from Account' (test), 'Destination Country' (FRANCE - FR), 'Destination Currency' (US Dollars), and 'Transfer Amount' (100.00). The 'Submit' button is also visible at the bottom right.

Step 3. Fill in the fields for the new wire:

Transfer from Account: Select account to send wire from.

Destination Country: Type in first two letters of destination country. Find country in list and select.

Destination Currency: Only need to select if sending wire in Foreign Currency.

Transfer Amount: Amount to transfer.

Submit.

International Transfer USD Quote Summary will appear. If sending in US funds, quote will state 'USD'.

US Dollar Transfer Foreign Currency

International Transfer USD Quote Summary

Quote ID: 94919752
 Value Date: 2019-07-01
 USD Amount: 50.00 USD
 Wire Fee: 65.00
Total Cost of Transfer: 115.00

The deadline to transmit an international transfer is 4:45 PM ET. Transfers that have not been transmitted by this time will be deleted.

Continue.

International USD Transfer Created

USD Wire has been created.

Please proceed with your International transfer by selecting a Payee on the next page.

Continue.

If sending funds in Foreign Currency, additional field ‘**Show Transfer Amount in**’ will appear. Select if you want to see transfer amount in **US Dollars** or **Destination Currency**.

US Dollar Transfer Foreign Currency

* Transfer from Account:

* Destination Country:

* Destination Currency:

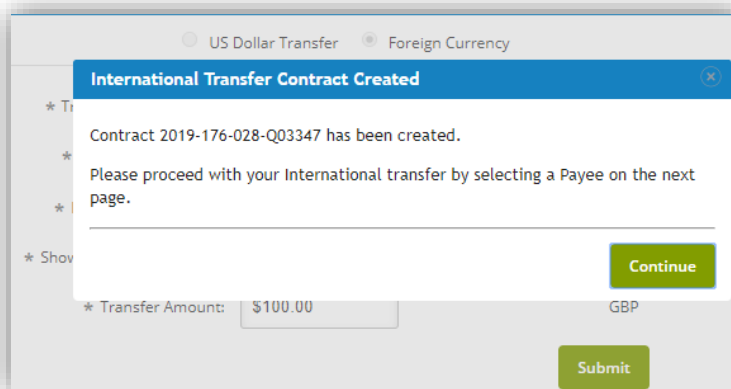
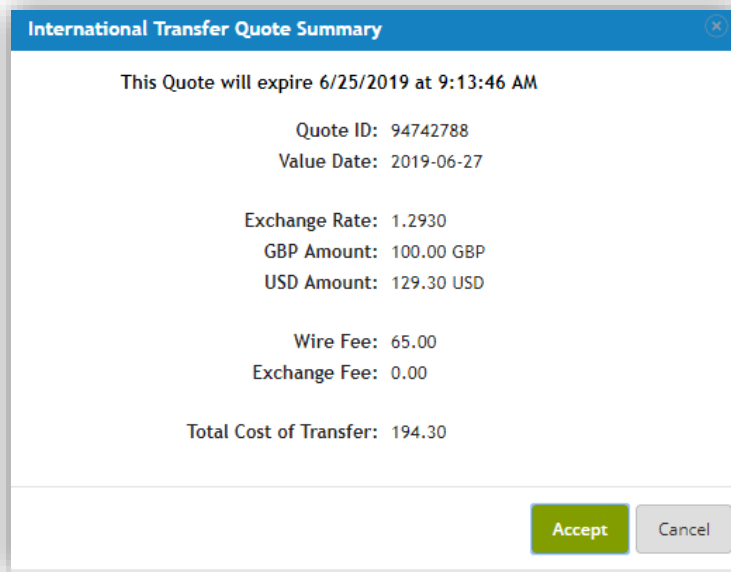
Show Transfer Amount in:

* Transfer Amount:

If sending in Foreign Currency, quote will have **expiration date and time**. Because the wire is being sent directly to the Federal Reserve, the current exchange rates needs to be calculated. Quote will show what current exchange rate is, how much you're sending in Foreign Currency and what that calculates to in USD.

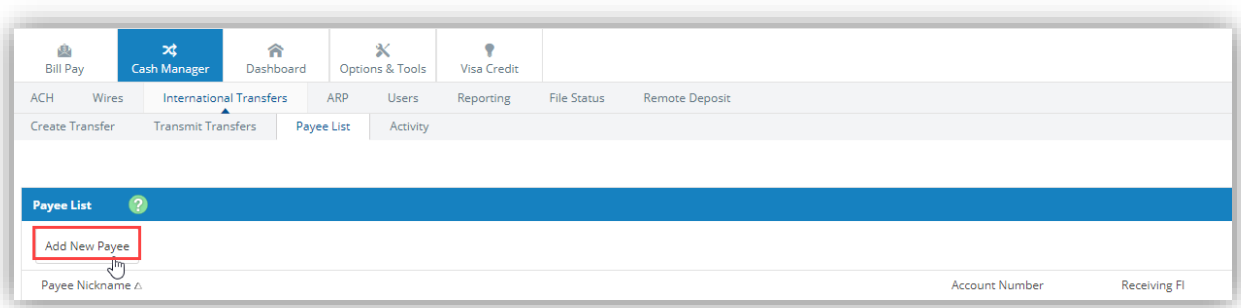
Total cost of Transfer is what will be debited from your account.

Click **Accept** to continue or **Cancel**.



Continue.

Step 4. Next, you need to **add a Payee**. This is who you are sending funds to.



Payee Information (Required Fields shown):

Country – country person receiving funds lives in.

Account/IBAN Number – need to include both separated by '/'

Nickname – for your records. This will show as the name for this payee.

Name – First and Last name of whom you're sending funds to.

Mailing Address 1 – person's/companies address

City – city individual lives in.

Payee FI Information (Required Fields shown):

Country – this prefills from info provided when you created transaction.

Routing Number or Swift/BIC code – 9 digit Routing number if US Bank, select Swift Code for international bank.

Name – Name of receiving financial institution.

Address 1 – Street Address of receiving financial.

City – City and zip code of financial institution.

Payee Information:

* Country: FRANCE - FR

* Account/IBAN Number: /

* Nickname: International Wire Test

* Name: J A Chidwick

* Mailing Address 1: 5Ayreshire Dr

Mailing Address 2:

* City: Paris, BT28 2YA

State:

Zip/Postal Code:

Email 1:

Email 2:

Email 3:

Payee FI Information:

* Country: FRANCE - FR

* SWITFT/BIC: HLFXGB21046

* Name: Halifax

* Address 1: 2-4 Bow St

Address 2:

* City: Paris BT28 1RE

State:

Zip/Postal Code:

Use an Intermediary FI

Clear Submit

If an intermediary Financial Institution is required (should be stated on wire instructions you received from individual or company), check **'Use Intermediary FI'** box and fill in intermediary bank info.

Use an Intermediary FI

Intermediary FI Information

* Country:

* SWIFT/BIC

* Name:

* Address 1:

Address 2:

* City:

State:

Zip/Postal Code:

Cancel Submit

Submit.

Step 5. Select Transmit Transfers.

Find wire you wish to send and select **Transmit**.

Bill Pay Cash Manager Dashboard Options & Tools Visa Credit

ACH Wires International Transfers ARP Users Reporting File Status Remote Deposit

Create Transfer **Transmit Transfers** Payee List Activity

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

Transmit International Transfers View Range: 10 | 20 | 50 | 100 | All

View Transfers for Account: test

Payee Nickname	Amount	Quote ID	Receiving Account Number	Receiving FI	Status	Details
International Wire Test	\$50.00 USD	94919752	12718165 / GB27HLFX11051012718165	Halifax	Ready	Transmit

Step 6. Verify Payee information, enter any Payment Notes or For Further Credit info, 4 digit Wire PIN and Transmit.

Transmit International Transfer ?

Quote ID: 94742788
Contract ID: 2019-176-028-Q03347

General Transfer Information:

Transfer From Account: test
Destination Country: IRELAND - IE
Destination Currency: UNITED KINGDOM POUND - GBP
Show Transfer Amount in: Destination Currency
Value Date (YYY-MM-DD): 2019-06-27
Transfer Amount: 100.00 GBP

Payment Notes:
For Further Credit:

Payee Information:

Account/IBAN Number:
Payee Nickname:
Payee Name: A Chidwick
Payee Mailing Address 1: 5 Ayreshire Dr
Payee Mailing Address 2:
City: Lisburn, BT28 2YA
State: Antrim
Zip/Postal Code:
Country: IRELAND - IE
Payee Email Address 1:

Zip/Postal Code:
Country: IRELAND - IE
* Wire PIN:
Cancel Transmit

Confirmation.

Quote ID: 0000000000094742788
Contract ID: 2019-176-028-Q03347

General Transfer Information:

Transfer From Account: test
Destination Country: IRELAND -

Successful Transmission ✕

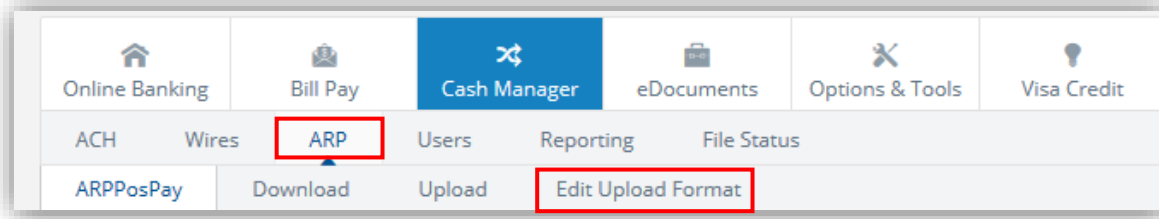
Your Transfer has been initiated for processing.

Close

Positive Pay

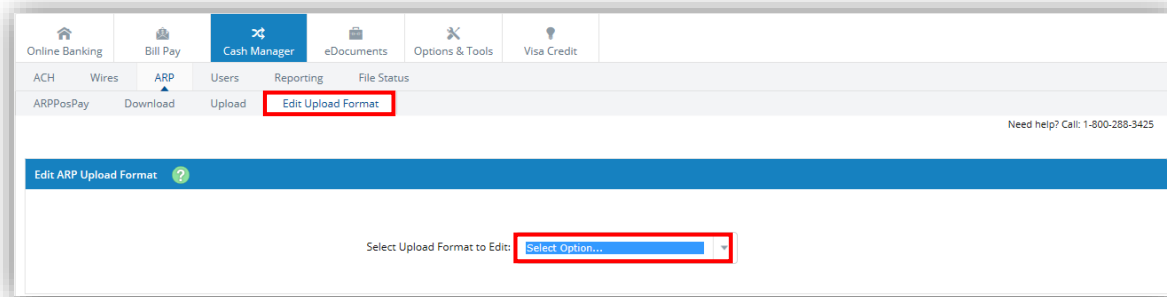
Uploading an ARP file

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

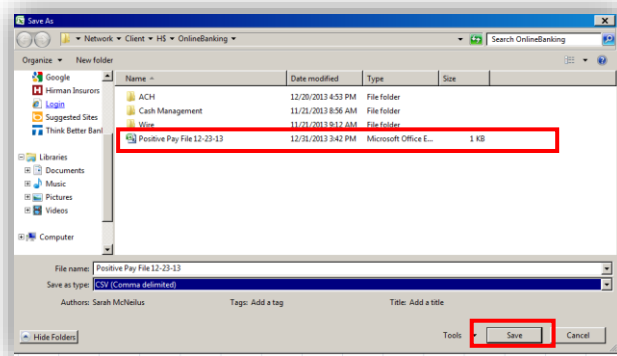


There are two ways to enter issued items: Upload a file or manually enter them. **The Cash User will need to establish the file format before they can upload the file into the online banking system.

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



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



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

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

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

Edit CSV File Upload Format:

Account Number: Select

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

Debit / Credit: Select Debit Indicator: Credit Indicator:

Item Number: 2

Item Amount: 4

Issue Date: 1 Date Format: mmdsyyyy

Void Date: Select Date Format:

Payee: 3

Payee Address 1: Select

Payee Address 2: Select

Payee Address 3: Select

Payee Address 4: Select

Void Indicator: Select Yes Indicator:

Stop Indicator: Select Yes Indicator:

Buttons: 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.

```

File Edit Format View Help
12/20/2016 1001 George washington 0001
12/20/2016 1002 Mickey Mouse 0002
12/20/2016 1003 Test A Business 0003
  
```

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

Choose **Save**.

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

The screenshot shows the 'Edit ARP Upload Format' window. It contains the following fields:

	Begin	End				
Account Number	0	0				
Account Type	0	0	Chk		Sav	Christmas Club
Debit / Credit	0	0	Debit Indicator		Credit Indicator	
Item Number	12	18				
Item Amount	38	42				
Issue Date	1	10	Date Format	mmd/yyyy		
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			

Buttons: 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**.

The screenshot shows the 'Upload ARP Files' window. The 'Upload File Type' dropdown menu is open, showing the following options:

- Fixed Position File
- Manual Entry
- Open Input

The 'Manual Entry' option is selected. A red box highlights the dropdown menu and the 'Upload' button.

NOTE: Maximum upload file size is 4052 MB.

Buttons: Upload

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

Upload File For: New Operating Acct

	Check Number	Date Issued	Check Amount	Type	Payee
1	123456	12/21/2016	1.00	Debit	Mickey Mouse
2	45678	12/21/2016	50	Debit	George Washington
3	56098	12/21/2016	75	Debit	Test A Business
4				Debit	
5				Debit	
6				Debit	
7				Debit	
8				Debit	
9				Debit	
10				Debit	
11				Debit	

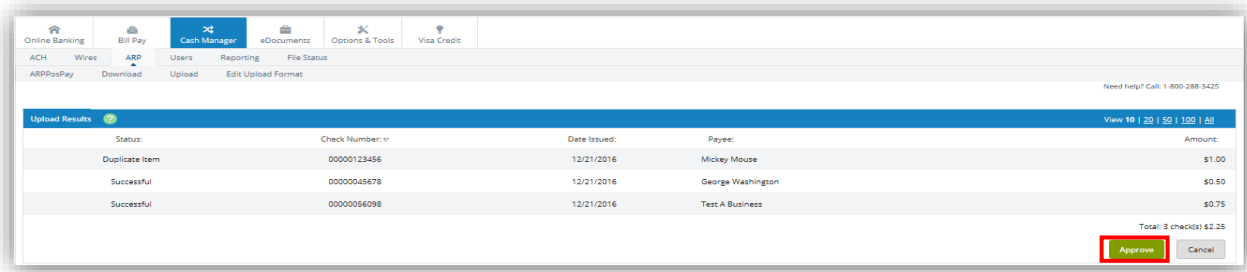
The Cash User will need to approve the file before entering any other files (ex: other accounts, missed items). Choose **File Status**, and then choose **View Details**.

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

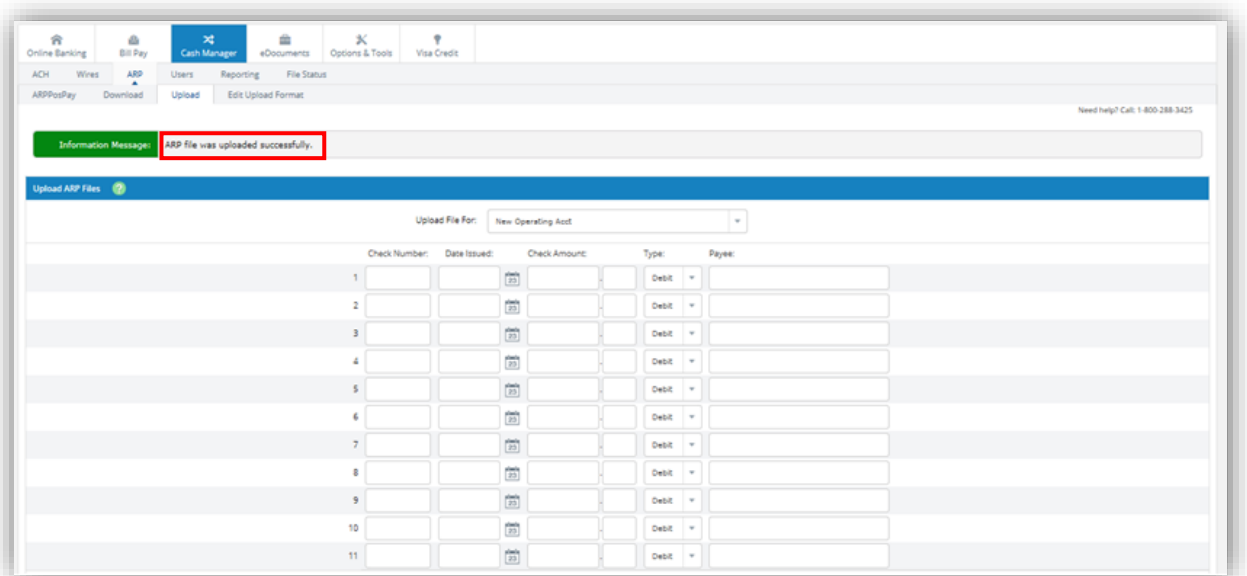
File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_jenm_161221.txt	Text	ARP	New Operating Acct	12/21/2016 7:04:38 PM	View Details
ArpManualEntry_jenm_161220.txt	Text	ARP	New Operating Acct	12/20/2016 12:09:44 PM	Uploaded

Refresh List

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

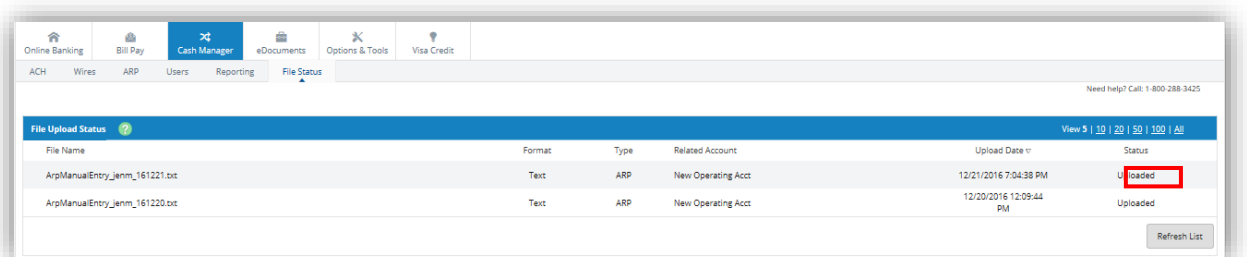


The user should receive a message that file was uploaded successfully.



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

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



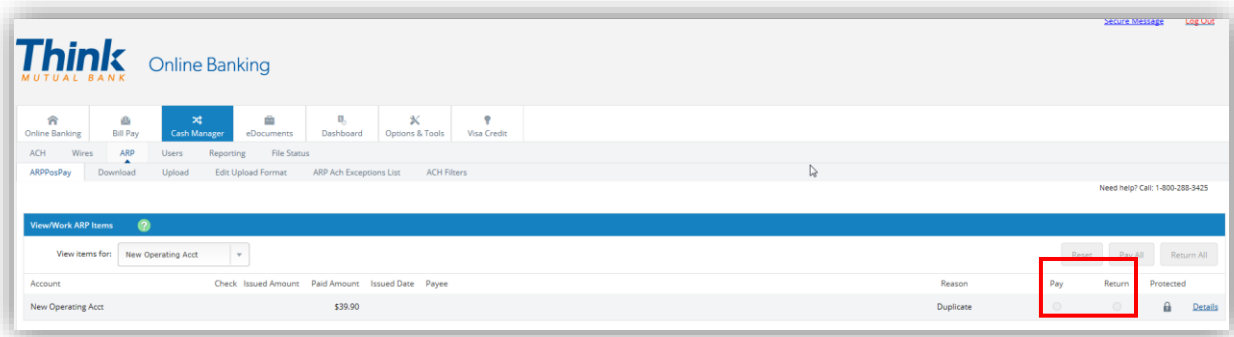
Exception Items

Review exception items and determine to pay/return items.

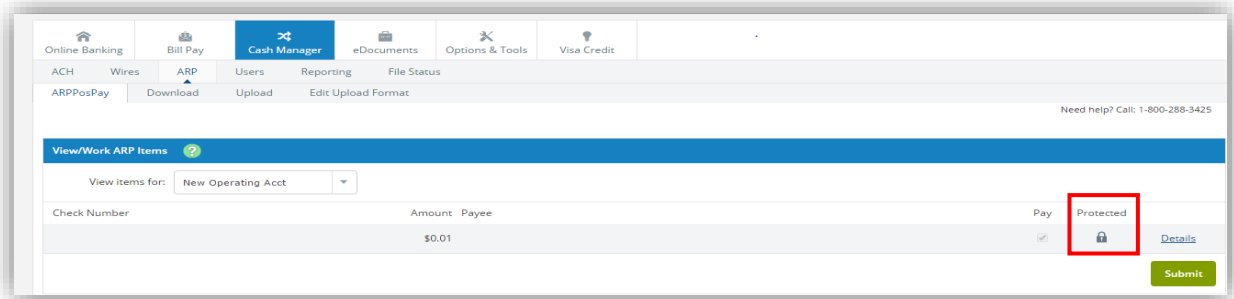
Choose **Submit** once decisions have been made even if no changes were made. This notifies the bank that the Cash User has worked the exception items.

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

Return – Click circle to return item.



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



Details- Displays additional information about the item including exception reason



The screenshot shows a window titled "Details of" with a close button in the top right corner. The window displays the following information:

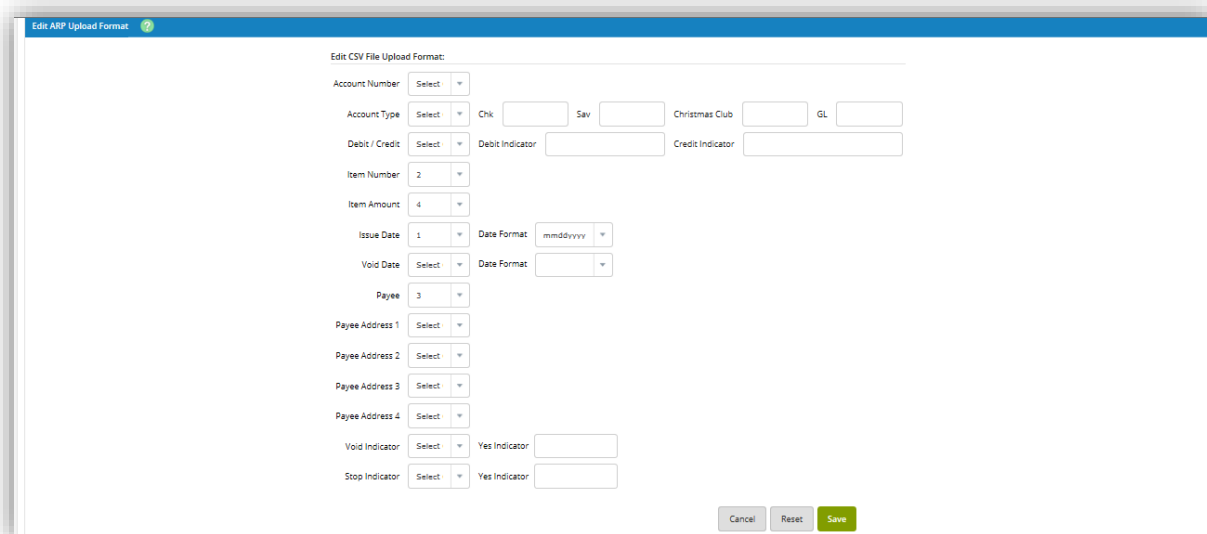
Account Name	New Operating Acct
Check Number	
Amount	\$0.01
Payee	
Source Of Entry	Other
Exception Reason	Duplicate
Updated By	
When Updated	12:00:00 AM
Updated From Workstation	
Protected(Y/N)	Y
DDA Batch Number	0001
DDA Sequence Number	0000079710

At the bottom of the window, there are two buttons: "Print" (green) and "Close" (grey).

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.



The screenshot shows a window titled "Edit ARP Upload Format" with a help icon in the top left corner. The window displays the following information:

Edit CSV File Upload Format:

Account Number	Select	Chk		Sav		Christmas Club		GL	
Account Type	Select	Debit / Credit	Select	Debit Indicator		Credit Indicator			
Item Number	2								
Item Amount	4								
Issue Date	1	Date Format	mmdyyvv						
Void Date	Select	Date Format							
Payee	3								
Payee Address 1	Select								
Payee Address 2	Select								
Payee Address 3	Select								
Payee Address 4	Select								
Void Indicator	Select	Yes Indicator							
Stop Indicator	Select	Yes Indicator							

At the bottom of the window, there are three buttons: "Cancel" (grey), "Reset" (grey), and "Save" (green).

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.

The screenshot shows a web interface titled "Upload ARP Files" with a dropdown menu set to "New Operating Acct". Below is a table with columns: Check Number, Date issued, Check Amount, Type, and Payee. The second row is highlighted, and its "Type" dropdown is set to "VOID".

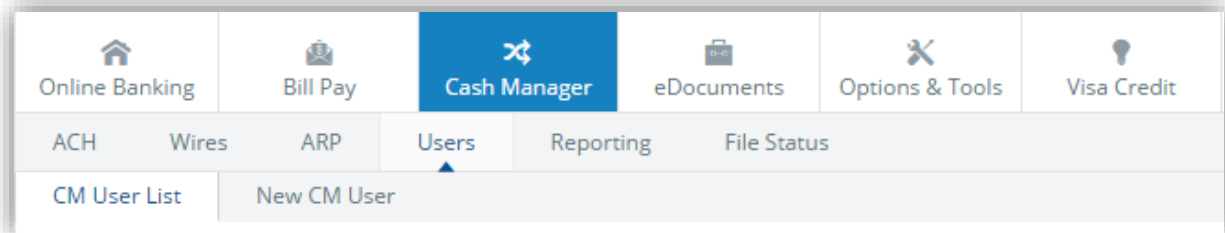
Check Number	Date issued	Check Amount	Type	Payee
1	12/21/2016	1.00	Void	Mickey Mouse
2	12/21/2016	50	VOID	George Washington
3			Debit	
4			Debit	
5			Debit	
6			Debit	
7			Debit	
8			Debit	
9			Debit	
10			Debit	
11			Debit	

At the bottom of the table, there are pagination controls (1-8) and three buttons: "Upload" (highlighted in green), "Reset", and "Cancel".

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 includes fields for 'User Name', 'Email Address', 'Administration' (set to 'No'), and 'Wire Password'. There is a checkbox for 'View Position/Activity Report' which is checked, and a 'Hold User' checkbox which is unchecked. Below this is an 'Access Times' section with a table for days of the week, each with dropdowns for month, day, AM/PM, and hour, and checkboxes for 'Never on this day' and 'All Day'. At the bottom, there are input fields for 'Daily ACH Limit', 'Transfer Limit', 'Dual Wire Control', 'Per Wire Limit', 'Daily Wire Limit', and 'Dual Wire Control Limits'. There are also several checkboxes for various ACH and transaction options. 'Cancel' and 'Submit' buttons are at the bottom.

User Name: Name of Cash User.

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

Administration

- **No:** Cannot create/edit Cash Users. Cannot change settings.
- **Yes:** Full administrative rights. Can create/edit Cash Users and change settings (alias, password, email and account settings.)
- **Partial:** Can change Net Teller settings (alias, password, email and account settings) but cannot create/edit Cash Users.
- **View:** View-only authority. Cannot change any settings or Users

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

* **Wire Password:** 4-digit number needed to transmit a wire transfer to bank. *(Only needed if using wire services)*

Allow User Download: Download and print prior day activity.

***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 to .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)*

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

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

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

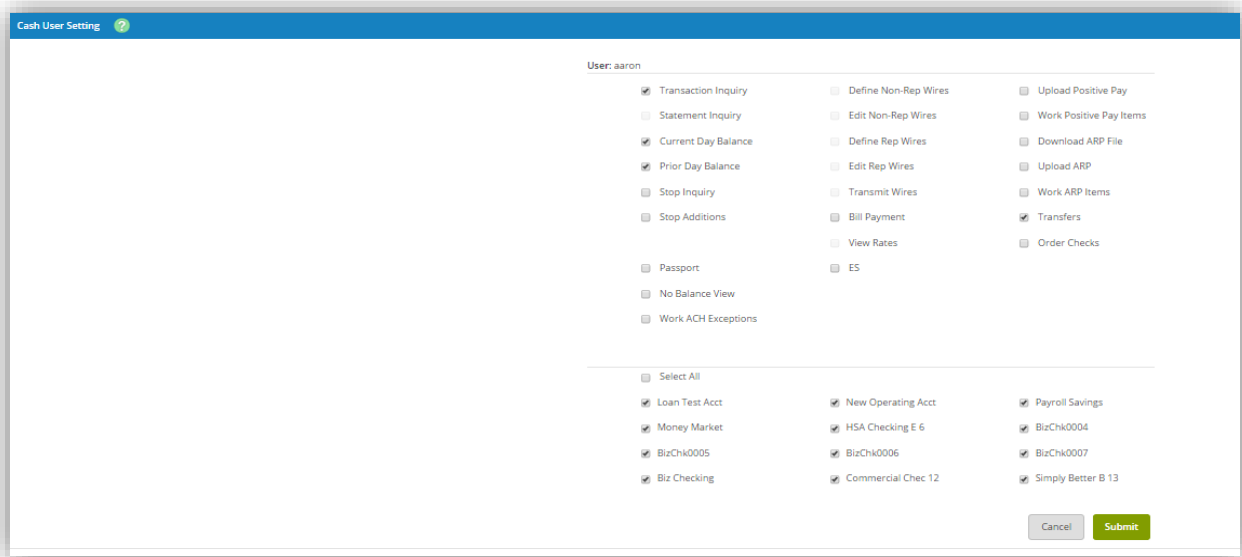
***Initiate ACH:** Send batch to Financial Institution for processing. *(Only needed if using ACH services)*

***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)*

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.

No Balance View: Cannot see balances on accounts

Work ACH Exceptions: Needed for Positive Pay ACH transactions

***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 wire templates. *(Only needed if using wire services)*

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

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

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

***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

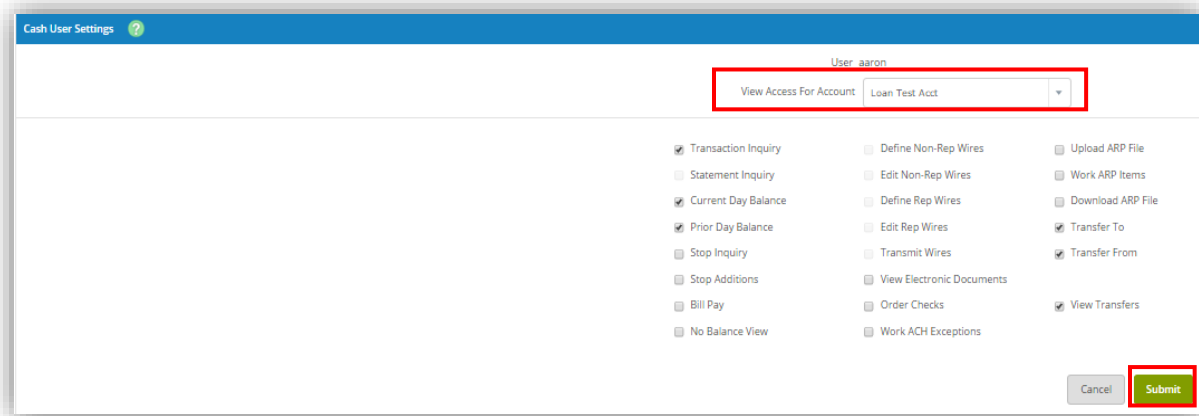
Select Accounts

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

Choose **Submit**.

The user that the Cash User has created will be in a pending approval status. If the user wants to customize the settings per account level. Choose the select option, and from that drop down choose **Account Settings**.

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



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

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

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

Step 5: Contact Think Mutual 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 it will send a link to set up online banking credentials. Phone: 1-800-288-3425 X2504 option 6.

Reporting

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

The screenshot shows a web application interface for financial reporting. At the top, there are three tabs: 'Prior Day', 'Current Day', and 'Position'. Below the tabs is a blue header bar with the text 'Prior Day Information' and a help icon. Underneath the header, there is a dropdown menu labeled 'View Prior Day Information for:' with 'Biz Checking' selected. The main content area is titled 'Prior Account Information' and displays a table for 'Biz Checking / Test a Business 2'.

Close of Business.....		December 15, 2016	Prior 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
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
			Transfers	0.00
				0.00
			Total	0.00
		0.00		0.00

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

Prior Day Current Day Position

Current Day Information ?

View Current Day Information for: Biz Checking

Current Account Information

Biz Checking / Test a Business 2

As of Date..... December 15, 2016

Available Balance....	0.00	Current Day Activity	
Collected Balance....	25.00	Debits	Credits
Ledger Balance.....	25.00	ACH Items	0.00
Hold Amount.....	0.00	Inclearing	0.00
Current Available....	0.00	Over-the-counter	25.00
		Notes	0.00
		Transfers	0.00
		Total	25.00

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.

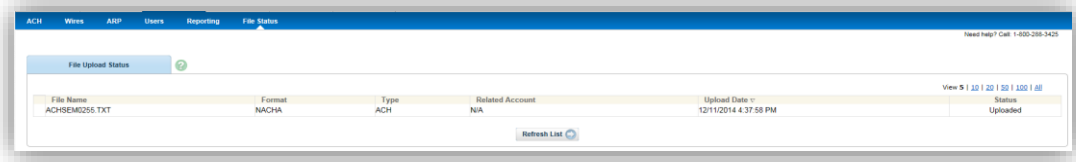
To view:

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

[Cash Management data](#)

File Status

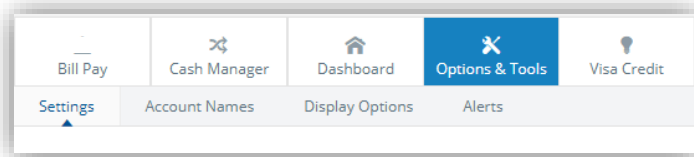
File status tab displays all files that have been uploaded into the system and the status of the upload. This option shows both ACH and ARP files. The files drop off this list after 7 days.



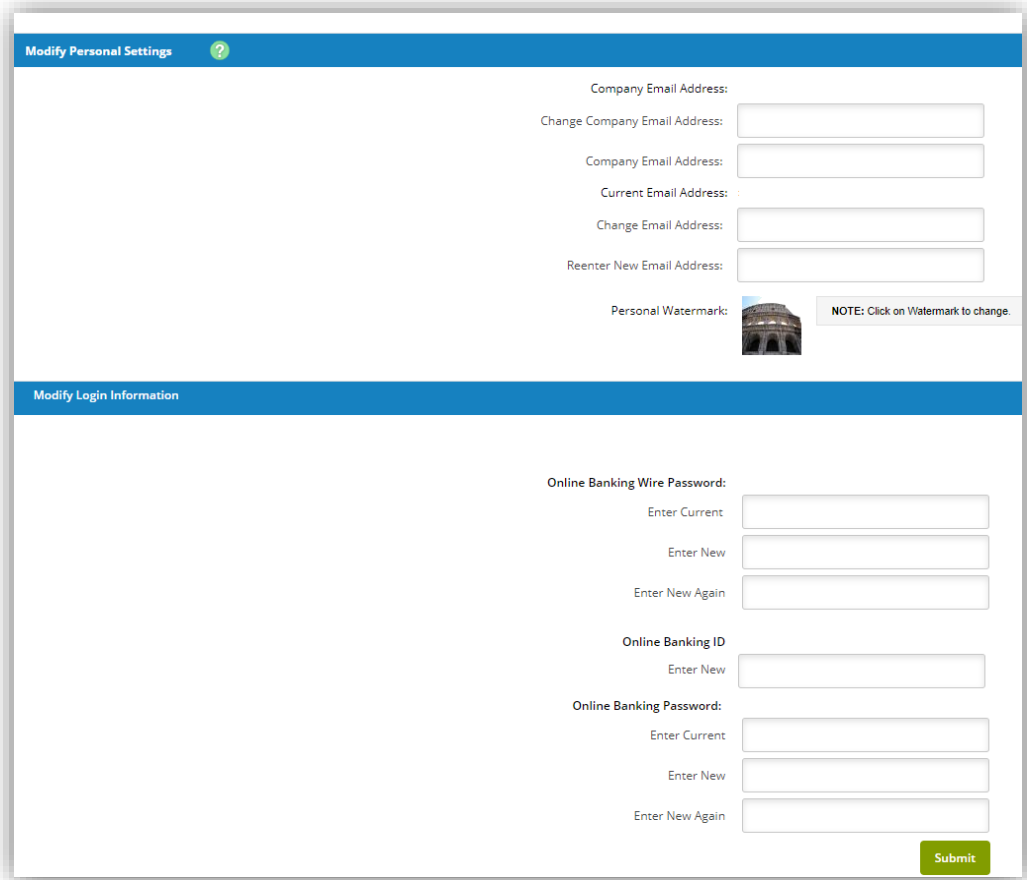
File Name	Format	Type	Related Account	Upload Date	Status
ACHSEM0255.TXT	NACHA	ACH	N/A	12/11/2014 4:37:58 PM	Uploaded

Options & Tools

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




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



Modify Personal Settings

Company Email Address:
Change Company Email Address:
Company Email Address:
Current Email Address:
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
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.

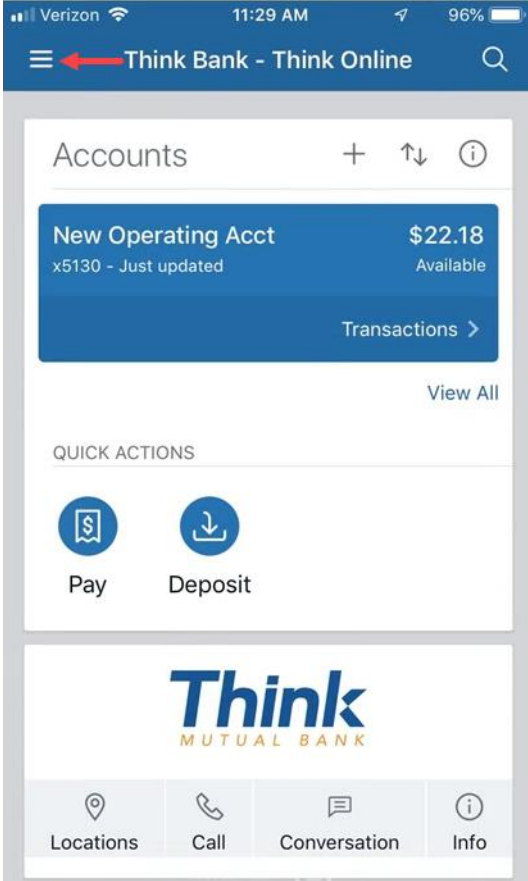
Display Options: Edit default view settings.

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

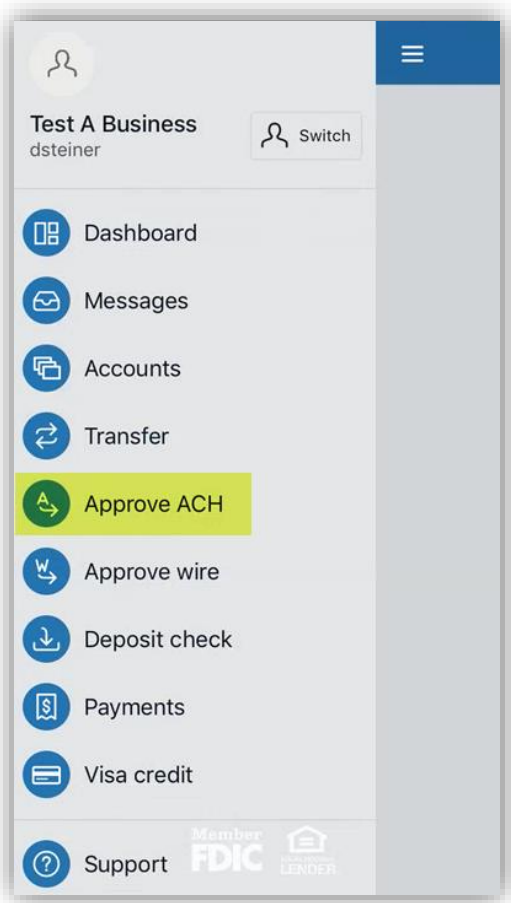
Mobile App Functions

Approve ACH

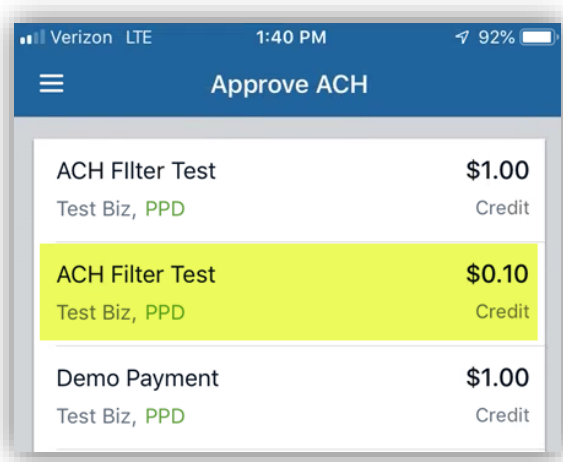
Open side menu.



Select **Approve ACH**.

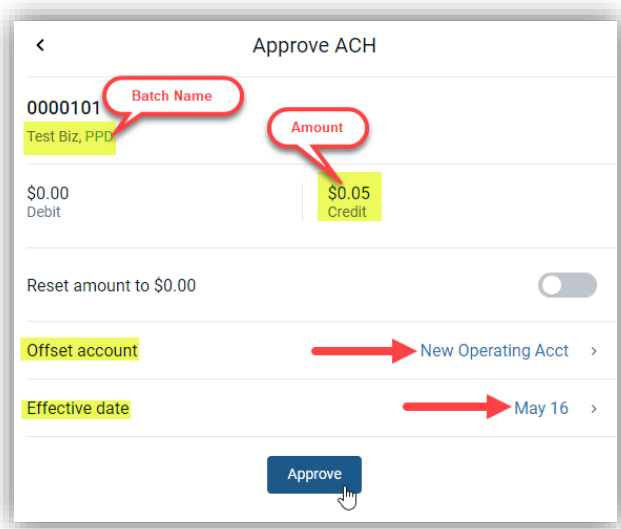


List of available ACH batches will show. Select the one you need to send.



Batch details* will show. Select if you'd like to **Reset amount to \$0.00** after batch is sent, the **Offset Account**

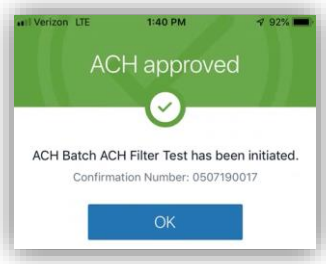
and **Effective Date****.



****If any information needs to be updated, you need to go to our website to make those.****

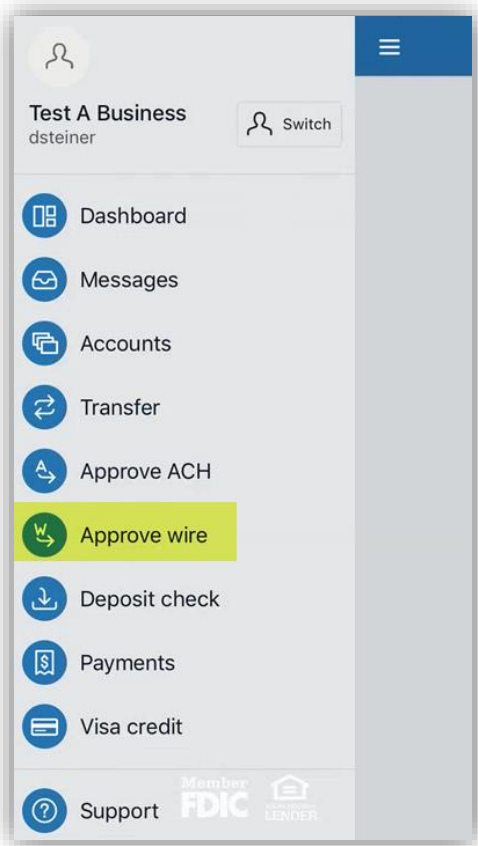
*****Same Day ACH cannot be initiated in the app. Needs to be done on our website.*****

Confirmation ACH was sent.

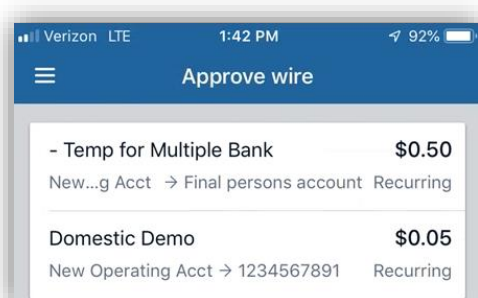


Approve Wire

Open side menu and select **Approve Wire**.

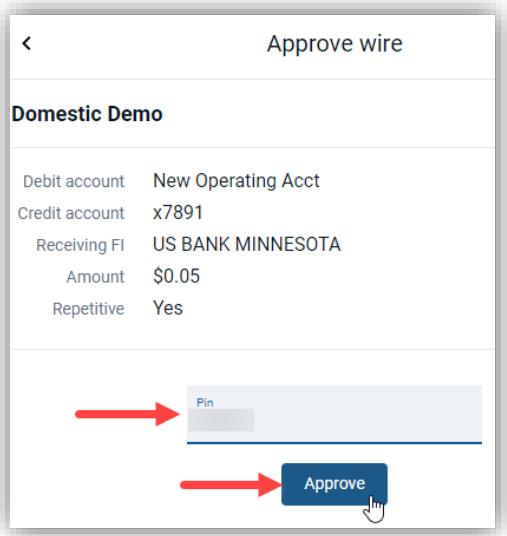


Select Wire to send.



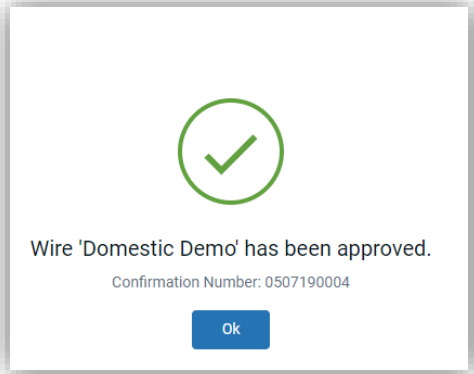
Wire details will show*.

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



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

Confirmation.



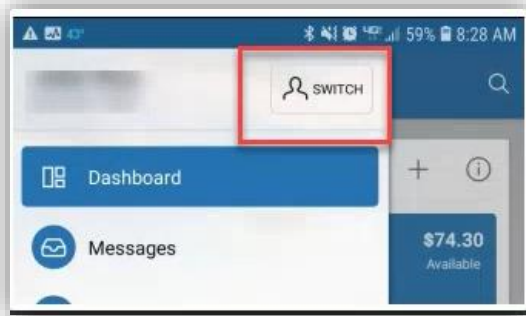
Note – International Wires need to be initiated under Cash Manager.

Switch User Function

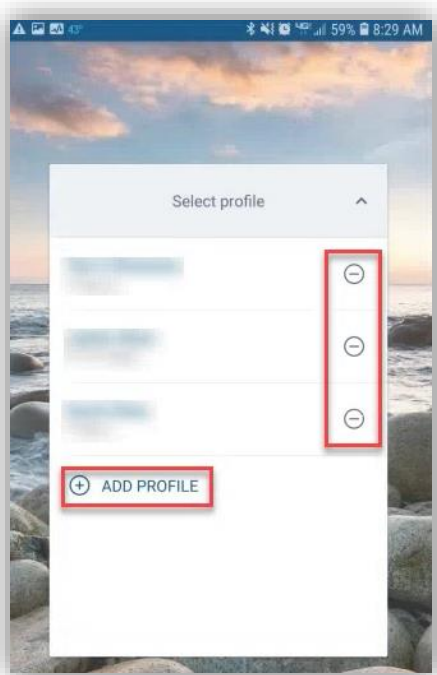
The Switch User functionality allows users to access more than one online banking profile from the same device. This is accomplished by having the users log in to activate their own profile within the mobile app. Some instances where this could be a handy feature could include:

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

To get started with this feature click the side menu and select **Switch**.



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.