CASH MANAGEMENT USER GUIDE

Revision 2011.07a

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LOGIN PROCESS

COMPANY LOGIN

Enter the ID assigned by the bank or company administrator in the ID field and the last four digits of the company's Federal Tax ID number in the Password field. All users in your company share this ID and Password. Be sure to safely and appropriately communicate it between your users.

Initial Sign On (for Company)

PROCEDURES

Type the appropriate ID in the ID field, then click in or tab to the Password field.

Type the appropriate Password in the Password field

Click **Submit**.

Reset Password

To use this feature you must have entered an email address, Personal Question and Personal Question answer in the Options page. Click on the link if your password becomes locked and follow the instructions to reset your password.

The first time you sign on, or when your password has expired, you will be required to change your password for security reasons. All users in your company share this initial ID & Password. Be sure to safely and appropriately communicate it between your users.

Information Message

Password Change Required.

Change your Password (required):
Enter your current Password:
Enter your new Password:
Reenter your new Password:

Change your ID (optional):
Your current ID:
Enter your new ID: NOTE: User name cannot begin with a number or contain special characters.
Reenter your new ID:

Continue

PROCEDURES

Type the appropriate password in the current password field, then click or tab to the next field.
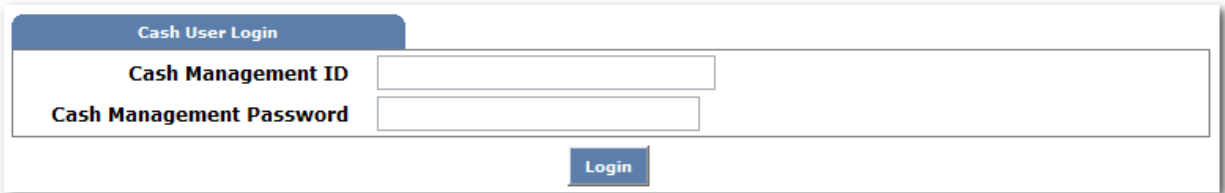
Type the new xxx password of your choice, then click or tab to the next field.

Re-enter the exact xxx password that you entered in the previous field.

Click **Submit**.

CASH USER LOGIN

Enter the Cash User ID and Password assigned by the bank or company administrator. This ID is unique to you.

PROCEDURES

Type the appropriate User Name in the Cash Management ID field, then click in or tab to the Password field.

Type the appropriate Password in the Cash Management Password field.

Click **Login**.

CASH MANAGEMENT USER SINGLE SIGN ON

Upon initial login, and Cash User password change, you will be prompted to enter a new, unique Single Sign On ID and Password. This ID and Password will be used as the signon information on all subsequent logins. Each time you log in you will enter this information in the ID and Password fields versus the login for the company.

PROCEDURES

Type a new ID to use as your Single Sign On ID, then click or tab to the next field.

Type the new xxx password of your choice, then click or tab to the next field.

Re-enter the exact xxx password that you entered in the previous field.

Click **Submit**.

Navigation

| Main | Bill Payment | Cash Manager | Options |

All available modules are displayed here. Modules enabled for you will depend on your user access.

Options for each module are located within the tab for that module. Click the tab to access the available options for each online banking module**.**

MODULE DESCRIPTIONS

Main: Access accounts and account activities, view interest rates, and order checks.

Bill Payment: Establish payees, schedule and review bill payments and bill payment history.

Cash Manager: Access the ACH, Wire, and ARP modules, User administration, and Reporting.

Options: Change PIN/Password information, email address, Account settings, default Display options, and establish Alerts.

ACCOUNT LISTING PAGE

Accounts are separated into three categories: Deposit, Loan, and Other. You will only see categories and accounts to which you have been given access.

FIELD DESCRIPTIONS

Balance: This is the account's <available or ledger> balance.

Status: The status of the account – New, Dormant or Closed.

Customer Summary Information: This summarizes the total dollar amount in your deposit accounts as well as any loan accounts.

Reset Counter: Click the Reset Counter link in the Customer Summary Information section to reset the access counter.

View: Change the number of accounts displayed per page. Select a default display setting under Options > Display Settings.

ACCOUNT ACTIVITY OPTIONS

All available fields are displayed here. Fields enabled for you will depend on your user access.

DROP-DOWN MENU ACTIVITIES

Transactions: View transactions posted to your account, view images, and search for specific transactions.

Download: Download transaction history in different formats (Microsoft Money, Spreadsheet, etc.)

**Statements:** View your account statements. Statement history is available for up to <x> months.

Stop Payments: Add or view stop payments for your account.

Transfers: Add, view, edit or delete account-to-account funds transfers. Transfers that have been set up by the bank cannot be edited or deleted.

Current Day: Displays current day information for the selected account. This information is updated throughout the day.

Prior Day: Displays prior day information for the selected account. This information is updated nightly.

TRANSACTIONS

Main	Bill Payment	Cash Manager	Options	
Accounts	»Transactions	Transfers	Stop Payments	Statements
»Current Transactions	Download	Search		
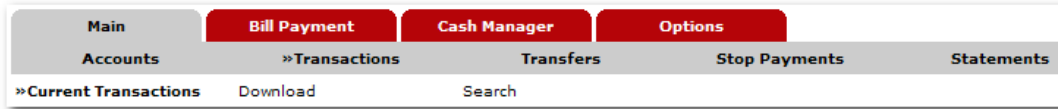
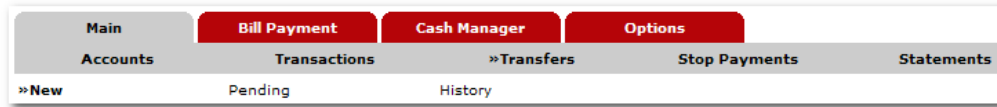## TRANSACTIONS SUB-MENU NAVIGATION OPTIONS

Current Transactions: View recent transactions.

Download: Download transactions in to Personal or Commercial Financial Management software, or as a text file or spreadsheet.

Search: Search for specific transactions that have posted to your account.

Current Transactions	?		View Range: Since Last Statement	7 Days	15 Days	30 Days

Date:	Ref/Check No.	Description:	Debit:	Credit:	Balance:
10/03/2006		TEL DESCR TRACY'S TURTLES CCD 789456123 123456789	(29.00)		11,676.95
10/03/2006		TEL DESCR TRACY'S TURTLES CCD 789456123 12345678901Q3	(1.00)		11,675.95
10/03/2006		TAXPAYMENT TRACY'S TIES CCD 857459963 187951234	(1.00)		11,674.95
10/04/2006		ACH TRACY'S TIES CCD 857459963 123456789	(4.00)		11,670.95
10/05/2006		ACH TRACY'S TIES PPD 857459963 081504651091635 857459963		5.00	11,675.95
10/10/2006		Stop Payment Charge	(20.00)		11,655.95

Transactions can be sorted by clicking on the column header. Columns available for sorting are Date, Ref/Check No., Debit, and Credit.

TRANSFERS

TRANSFERS SUB-MENU NAVIGATION OPTIONS

New: Schedule new funds transfers.

Pending: View, Edit, and Delete scheduled transfers.

History: View processed transfers.

PROCEDURES – ADD FUNDS TRANSFER

Enter transfer information.

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

Transfer funds to: The account that will be credited.

Payment Options: Payment options are available if you are transferring to a loan account.

Transfer Amount: The dollar amount of the funds transfer.

Frequency: How often the transfer will occur. Options include One-Time, Weekly, Bi-Weekly, Semi-Monthly and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

Transfer Date: Enter the date that the transfer should happen.

Transfer Memo: Enter any descriptive information for the funds transfer. This information displays with the transaction and on your statement.

Review the Funds Transfer information and click **Edit** to change the information, or click **Confirm** to complete the transfer.

After confirmation a transfer summary and confirmation number display. Retain this information for your records. Click **Add Another Transfer** to enter another transfer of funds, or click **Pending** in the navigation menu to review any scheduled transfers.

STOP PAYMENTS

STOP PAYMENT SUB-MENU NAVIGATION OPTIONS

New: Place a new Stop Payment on the select account

Current: View Stop Payment placed on the selected account.

PROCEDURES – ADD A STOP PAYMENT

Enter Stop Payment information

>   **Add Stop Payment for Account:** Select the account to which the Stop Payment is for.
>
>   **Check Date:** Enter the date the check was issued.
>
>   **Check Number:** Enter the number of the check for which you are placing the stop.
>
>   **Amount:** Enter the dollar amount of the check.
>
>   **Payee:** Enter the name of the person or company to which you issued the check.

Remarks: Enter any remarks about the item or stop payment (e.g. lost check, duplicate).

Click **Submit** to review the Stop Payment information.

Review the Stop Payment information. Click **Edit** to change the information, or **Confirm** to complete the setup of the Stop Payment.

Follow your bank's procedures for verifying the Stop Payment. Click **Add Another Stop** to enter another Stop Payment, or click **Current** in the navigation menu to review existing Stop Payments.

You must contact your bank to revoke any Stop Payments.

Statement History is available for <x> days. Statements are available in three formats:

- PDF
- Text
- HTML

Use the drop-down menu next to a statement to choose the viewing format. Select a different account from the **View Statements for** drop-down menu to view a statement for another account.

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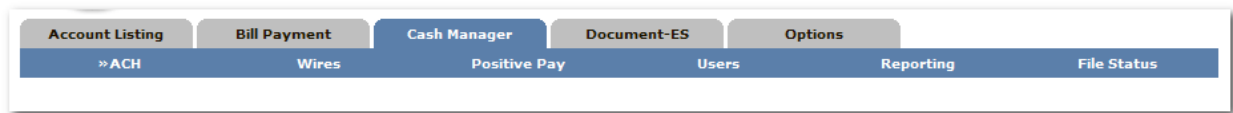
The Cash Manager tab contains all of the Cash Management functionality, including:

- o ACH

- o Wires

- o Positive Pay

- o User Administration

- o Reporting

- o File Status (for uploaded files)

ACH

CREATE AN ACH BATCH

PROCEDURES – MANUALLY CREATE AN ACH BATCH

Step 1: Create New Batch. From the main ACH page, select the company for which the batch is being created from the **Create a new batch for** drop-down menu.

Step 2: Batch Header. Enter batch header information.

Batch Name: Distinguishes batch for benefit of customer.

SEC Code: Type of ACH batch.

Company: Company for which batch is being created for. Pre-fills based on previous step.

Company ID: Tax ID for company.

Discretionary Data: Purpose of ACH batch for benefit of customer and financial institution.

Entry Description: Purpose of ACH batch that will display to recipient.

Restrict Batch: Prevents cash users without Restricted Batch Access from viewing/working with batch.

Step 3: Complete transaction information. Click **Quick Add** to enter next transaction, **Add Multiple** to key in several transactions or **Submit** to return to list of current transactions.

When adding a transaction individually the user may enter addenda information (if applicable) and search for an ABA number.

Name: Recipient of transaction.

ID Number: Identification of recipient (employee number, etc.).

Amount: Dollar amount of transaction.

Prenote: Click this box to have system generate a separate prenote batch. Prenote batch will contain all transactions in the batch marked as prenote.

Addenda Type: If adding addenda to transaction, select correct type.

Addenda: Key in addenda information if needed.

Routing: Key in receiving financial institution's routing number. Search option is available.

Account Number: Key in recipient's account number.

Account Type: Select type of receiving account.

Transaction Type: Select whether transaction is a credit or debit.

Status: Select Active to include transaction in batch or Hold to omit it from processing.

Step 3 (alternate): Add Multiple Records is a quick way to create transactions. It allows up to 15 records to be added at a time.

Enter Credit/Debit Account, ABA, ID Number, Name, Amount and Checking or Savings designation.

To add addenda information or use ABA lookup, first add the record here then use the **Edit** Transaction feature.

PROCEDURES – UPLOADING A NACHA FILE

Step 1: Select **Upload**.

Step 2: Click **Browse** to locate the file. Using files with .txt file extension is recommended.

Step 3: Click **Upload**.

Step 4: You are directed to the **File Status** tab. The status of the file upload displays. Once in an **Uploaded** status the batch appears on the batch listing page.

IMPORT TRANSACTIONS

The import feature allows you to upload a transaction file. CSV, Fixed Position, and Tab Delimited file types can be imported into NetTeller.

Unlike NACHA files which have a required format, a CSV, Fixed Position, and Tab Delimited file type does not have a required format. Therefore, you can put the transaction information in any order you wish. You must indicate the file layout for the type of file being imported.

PROCEDURES – ESTABLISHING IMPORT LAYOUT

Step 1: Select **Import Layout**.

Step 2: Select the type of file being imported.

Step 3: Define where the fields are located at within the file. If you do not know the **Transaction Code** you can enter the **Account Type** and **Transaction Type**. Enter how the **Account Type** and **Transaction Type** are defined in the file.

CSV / Tab Delimited

Fixed Position

Step 1: Select **Import** from the drop-down menu.
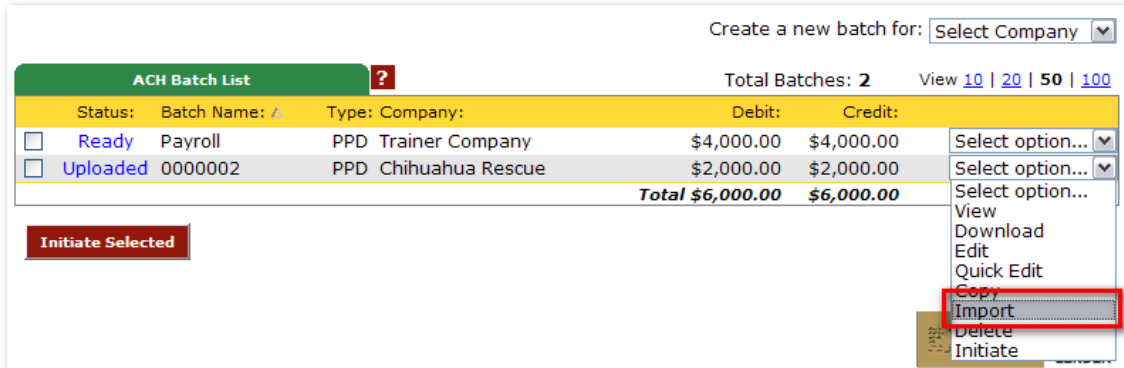
Step 2: Select the type of file from the **Import File Type** drop-down menu**.**
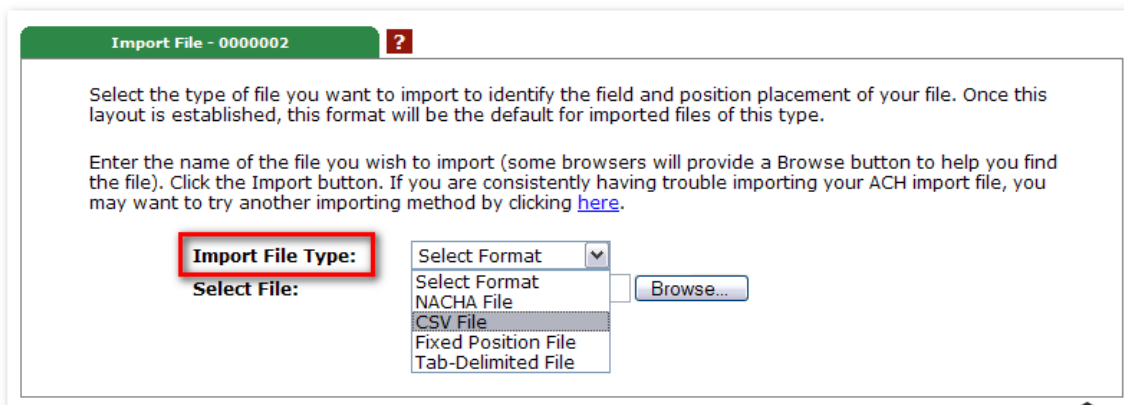
Step 3: **Browse** for file.
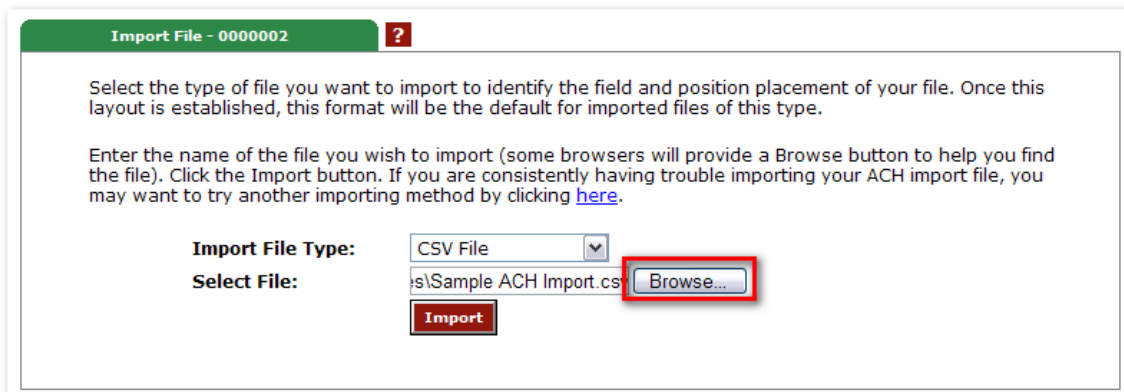
Step 4: Click **Import**.

Step 5: You are directed to the **File Status** tab. The status of the file upload displays. Once in an **Uploaded** status the transactions appear in the batch.

PROCEDURES – INITIATE A SINGLE ACH BATCH

ACH Companies that require a balanced batch

Select **Initiate** from the drop-down menu on the batch listing page. Initiate is only available if the batch is in balance.

	Status:	Batch Name: /	Type:	Company:	Debit:	Credit:	
ACH Batch List		?			**Total Batches: 3**	View 10 | 20 | 50 | 100	
☐	Ready	Dec Payroll	PPD	Chihuahua Rescue	$3,500.00	$3,500.00	Select option... ▾
	Ready	Payroll	PPD	Chihuahua Rescue	$1,000.00	$2,000.00	Select option...
☐	Ready	Spring Bonus	PPD	Chihuahua Rescue	$2,000.00	$2,000.00	View / Download / Edit
					Total $6,500.00	**$7,500.00**	Quick Edit / Copy / Import / Update / Delete / Initiate

Initiate Selected

FDIC — EQUAL HOUSING LENDER

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

Initiate Batch	?			**Total Transactions: 9**	View 10 | 20 | 50 | 100 | All | Search

Batch Name:	Dec Payroll	**SEC Code:**	PPD
Company:	Chihuahua Rescue	**Company Id:**	7123456789
Discretionary Data:	payroll	**Entry Description:**	payroll
		Restrict Batch:	☐

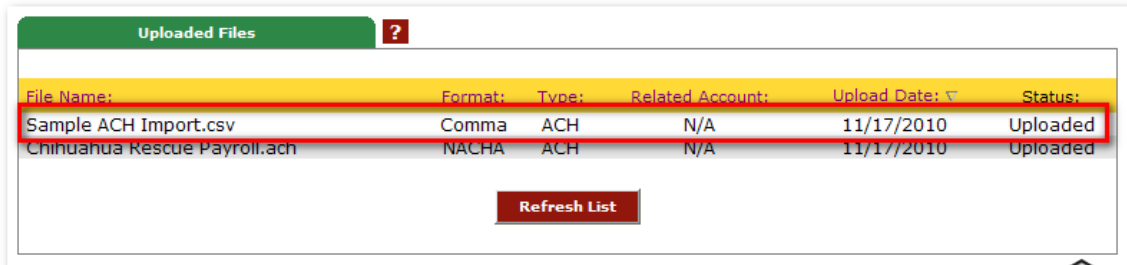| Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:
Joe Smith	S123456	456123	082901855	$500.00	CR	
Mary Allen	A64654	156465	082901855	$500.00	CR	
Chihuahua Rescue	offset	646541	082901855	$1,500.00	DR	
Rhonda Reed	R132132	2303213	082901855	$500.00	CR	
John Jones	4321	222333	101000187	$500.00	CR	
Susan Sanders	2345	333444	101000187	$500.00	CR	
Alex Andrews	5432	444555	101000187	$500.00	CR	
Bobby Bateman	6543	555666	101000187	$500.00	CR	
Train LLC	3456	1234	999999992	$2,000.00	DR	

Total Debits: $3,500.00   **Total Credits: $3,500.00**

Select Effective Date: Wednesday, April 13, 2011 ▾

Reset amounts to $0.00 after processing batch: ☐

Initiate   **Cancel**

ACH Companies that require offset account

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 display.)

Select the offset account number.

ACH Companies that require offset account for net difference

Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch has debits and credits whose amounts do not balance.

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

Select the offset account number.

PROCEDURES – QUICK INITIATE

Allows for multiple batches to be initiated at the same time.

ACH Companies that require a balanced batch

Click the box for each batch to be initiated on the batch listing page. Click **Initiate Selected**.

Select effective date for each batch. Click **Initiate**.

ACH Companies that require offset account

Click the box for each batch to be initiated on the batch listing page. Click **Initiate Selected**.

Select effective date and offset account for each batch. Click **Initiate**.

ACH Companies that require offset account for net difference

Click the box for each batch to be initiated on the batch listing page. Click **Initiate Selected**.

ACH Batch List	?				Total Batches: 5	View 10 | 20 | **50** | 100

	Status:	Batch Name: /	Type:	Company:	Debit:	Credit:	
☑	Ready	April Bonus	PPD	Trainer Co.	$300.00	$1,000.00	Select option... ▾
☐	Ready	Bonus	PPD	Training Inc.	$0.00	$1,000.00	Select option... ▾
☑	Ready	Mar Payroll	PPD	Trainer Co.	$1,100.00	$1,800.00	Select option... ▾
☐	Ready	March Payroll	PPD	Training Inc.	$0.00	$2,000.00	Select option... ▾
☐	Ready	Payroll	PPD	Chihuahua Rescue	$2,000.00	$2,000.00	Select option... ▾
				Total	**$3,400.00**	**$7,800.00**	

Initiate Selected

Select effective date and offset account for each batch. Click **Initiate**.

Quick Initiate	?		☐ Apply Effective Date to all Batch records?	Select Date ▾

Batch	Type	Company Name	Reset Records*	Debit	Credit	Effective Date	Offset Account
April Bonus	PPD	Trainer Co.	☐	$300.00	$1,000.00	Select Date ▾	xxxxxxxxxxxx1102 D ▾
Mar Payroll	PPD	Trainer Co.	☐	$1,100.00	$1,800.00	Select Date ▾	xxxxxxxxxxxx1102 D ▾
			Total	**$1,400.00**	**$2,800.00**		

Reset amounts to $0.00 after processing batch

Initiate   **Cancel**

A prenote transaction allows you to send a zero dollar test transaction to verify that the recipients account information is correct before sending the actual credit or debit transaction. With NACHA, prenote transactions have specific trancode requirements. Therefore, you cannot send a normal zero dollar transaction.

In NetTeller, a prenote is created by adding the transaction to the batch that will ultimately include the transaction. That transaction is then flagged for prenote and in turn, NetTeller will create a separate batch containing the actual prenote transaction.

PROCEDURES – CREATING PRENOTE TRANSACTIONS

Step 1: Select **Edit** from the drop down menu for the batch that will ultimately contain the transaction.

Status:	Batch Name:	Type:	Company:	Debit:	Credit:	
Ready	Payroll	PPD	Trainer Company	$4,000.00	$4,000.00	Select option...
				Total $4,000.00	$4,000.00	

Create a new batch for: Select Company

ACH Batch List   Total Batches: **1**   View 10 | 20 | **50** | 100

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

Initiate Selected

Step 2: Select **Add Transaction**.

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

Batch Name:	Payroll	SEC Code:	PPD
Company:	Trainer Company	Company Id:	7123456789
Discretionary Data:	Payroll	Entry Description:	Payroll
		Restrict Batch:	☐

Name:	ID Number:	Account:	Routing:	Amount:	CR/DR:	Held:		
John Doe	D1234	123654	082901855	$1,000.00	CR		Edit	Delete
Mary Smith	S1234	654321	082901855	$1,000.00	CR		Edit	Delete
Mike Michaels	M6543	456987	082901855	$1,000.00	CR		Edit	Delete
Joe Jones	J1548	458415	082901855	$1,000.00	CR		Edit	Delete
Trainer Company	Offset	156548	082901855	$4,000.00	DR		Edit	Delete

Total Debits: $4,000.00   Total Credits: $4,000.00

Submit   **Cancel**   **Add Transaction**

Step 3: Complete the transaction information.

Note: NetTeller does not allow zero dollar transactions. An amount must be entered. If the amount of the transaction is not known you can enter $0.01 or $1.00.

Step 4: Select **Prenote**.

Step 5: Select **Hold** for the Status field.

By selecting Hold, this transaction will not be included in the batch if it is initiated.

Step 6: Select **Submit**.

The transaction is added to the batch but not included in the totals.

Step 7: Select **Submit**.

On the batch list, a new batch will display that begins with **PNT**. This is the prenote batch that was created by NetTeller. Initiate this batch to send the actual prenote transaction.

Once you are ready to send the actual transaction, you will need to release the hold status and edit the dollar amount.

Step 1: Select **Quick Edit** from the drop down menu.

Step 2: Change the dollar amount and uncheck the held option.

Step 3: Modify the dollar amount of the offset transaction if a balanced batch is required.

Batches already created/uploaded in NetTeller. Batches will remain on the system to be used as 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 processed the batch.

ACH MENU OPTIONS

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 ID Number as matching field; will not create new transactions.

Delete: Remove batch from the system. If the batch is in initiated status, it also deletes batch from financial institution.

Initiate: Send batch information to financial institution for processing.

TAX PAYMENTS

Send federal and/or state taxes (if enabled) via ACH. Company must already be registered with the EFTPS to use this option.

PROCEDURES – FEDERAL TAXES

Pay to: Select Federal.

Batch: Name to distinguish batch for customer's benefit.

Receiving Institution: Click **Lookup** to select financial institution that will receive payment.

Company Name: ACH Company tax payment is for.

Tax Period: Month and year payment is for.

Tax Code: Type of tax payment.

Taxpayer ID: Company's EIN number.

Payment Amount: Dollar amount of transaction.

Pay from Account: Select the account to debit for the offset transaction.
- o If the ACH company is set up to initiate balanced batches only, select from the accounts you have access to in NetTeller.
- o If the ACH company is set up to initiate batches by selecting an offset account, select from available offset accounts.

Tax Information ID 1: Amount designated for Social Security. This is an optional field.

Tax Information ID 2: Amount designated for MediCare. This is an optional field.

Tax Information ID 3: Amount designated for Withholding. This is an optional field.

Pay to: Select state payment is for.

Batch: Name to distinguish batch for customer's benefit.

Receiving Institution: Click on **Lookup** to select financial institution that will receive payment.

Company Name: ACH Company tax payment is for.

Tax Period: Month and year payment is for.

Tax Code: Click **Lookup** to select the type of tax payment.

Taxpayer ID: Company's EIN number.

Amount Type Code: Click **Lookup** to select the type of amount.

Payment Amount: Dollar amount of transaction.

Pay from Account: Select the account to debit for the offset transaction.

- o   If the ACH company is set up to initiate balanced batches only, select from the accounts you have access to in NetTeller.

- o   If the ACH company is set up to initiate batches by selecting an offset account, select from available offset accounts.

Displays ACH batches that have been initiated and processed.

ACH History	?				View 7 Days | 15 Days | 30 Days | **Search**		
Initiated:	Effective:	Batch:	Type:	Company:	Debits:	Credits:	Details:
02/11/2009	02/27/2009	EDI	CTX	Chihuahua Rescue	$100.00	$100.00	View
06/10/2009	07/07/2009	Country Bank	PPD	Chihuahua Rescue	$2,000.00	$2,000.00	View

Return

Clicking **View** displays the transactions within the batch.

ACH Transaction List	?		View 10 | **20** | 50 | 100 | All | Search
Batch:	EDI	**Batch Code:**	CTX
Company:	Chihuahua Rescue	**Company Id:**	
Discretionary Data:		**Entry Description:**	EDI
Initiated By:	ADMIN	**Restrict Batch:**	☐

Name:	ID Number:	Account:	Amount:	CR/DR:	Held:
Chihuahua Rescue	123456	431102	$100.00	CR	
Chihuahua Rescue	1234563	951951	$100.00	DR	

Total Debits: $100.00   **Total Credits: $100.00**

Return

Search and display any transactions within all batches that match the search criteria.

You can edit/delete the transactions if needed.

WIRES

CREATING A WIRE

PROCEDURES – ADD A WIRE TRANSFER

Step 1: Select the **Edit/Add** tab.
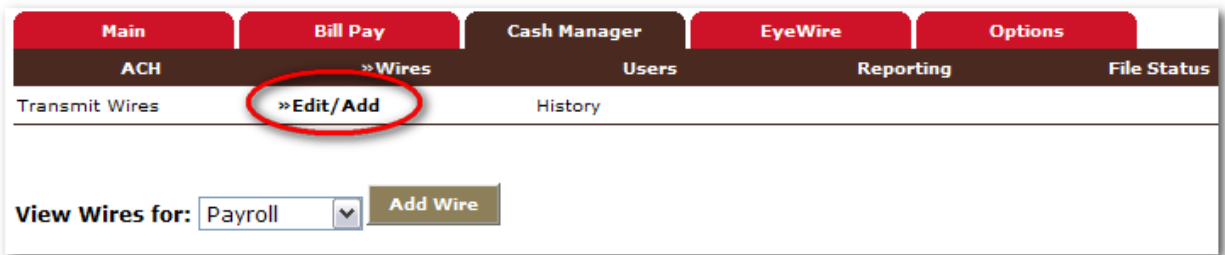
Step 2: Choose the account for which you are adding the wire for and select **Add Wire.**
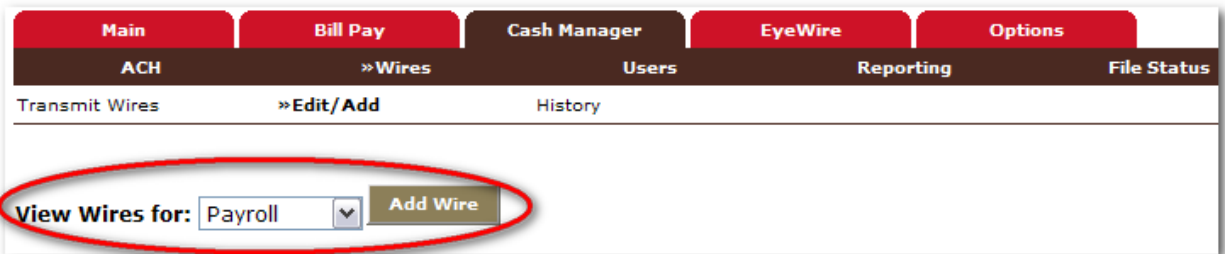
Step 3: Fill in the fields for the new wire:

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.*

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 and assign a repetitive wire code (up to 6 characters). Wires that are not designated as Repetitive will automatically be removed from the system once transmitted and processed.

Amount: Dollar amount of wire.

PROCEDURES – TRANSMITING A WIRE TRANSFER

Step 1: Select **Transmit Wires**.

Step 2: Locate the desired wire and select the **Transmit** link.

Step 3: Review wire information.

Step 4: Enter **Wire PIN** and select **Transmit**.

WIRE STATUSES

Ready: Repetitive wire that has a zero dollar amount.

Pending: Wire can be edited, deleted or initiated.

Initiated: Wire sent to the financial institution.

Processed: Financial institution has taken the option to process wire.

Omitted: Financial institution has removed the wire from processing.

View wires submitted through NetTeller that have been processed.

Wire History for 01/23/2010 to 11/23/2010		?			View 7 Days	15 Days	30 Days	Search
Transmitted:	Amount:	Rep Code:	Receiving Account Number:		Receiving FI:
05/12/2010	$1.00		4648644		Simmons First Bank
05/18/2010	$1,000.00		12345		PREMIER BK LENEXA
05/18/2010	$10.00	PCB	123123		PHELPS BK ROLLA MO
05/27/2010	$100.00	ABC123	45645646		ALTERRA BK

PROCEDURES – SET UP A NEW CASH USER

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

Step 2: Complete the User Settings.

User Name: Name of cash user.

User ID: Sign on for cash user.

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 NetTeller settings (alias, password, email and account settings) but cannot create/edit cash users.

> **View**: View-only authority. Cannot change any settings or cash 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.

Allow User Download: Download and print prior day activity.

Hold User: If selected, user will not be able to log in. If user exceeds maximum login attempts, this box becomes checked. Uncheck the box and click Submit to unlock the user.

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

Access Times: Establish specific time frames cash user can sign in.

ACH Limit: Maximum amount user can initiate per day.

Wire Limit: Maximum amount user can transmit per wire.

Transfer Limit: Maximum amount cash user can transfer between accounts per transfer

Display/Download ACH: View batch details and download batch to .PDF or NACHA format.

Full ACH Control: If selected, allows cash user to take multiple actions within a batch without requiring action from a second cash user. If deselected, dual control is required.

Restricted Batch Access: Cash user can view and work with restricted batches.

Work with ACH: Create/edit ACH batches and transactions.

Upload ACH: Upload NACHA files into ACH.

Initiate ACH: Send batch to financial institution for processing.

Delete ACH: Remove ACH batch from system.

Import Transaction: Upload transaction file into system (CSV, Fixed Position, tab delimited and NACHA).

Update Transaction: Upload transaction file into ACH. Will change dollar amount only for matching transactions. Will not create new transactions.

Step 3: Complete the Default Settings.

Cash User Setting ?

User: admin
- ☑ Transaction Inquiry
- ☑ Statement Inquiry
- ☑ Current Day Balance
- ☑ Prior Day Balance
- ☑ Stop Inquiry
- ☑ Stop Additions
- ☑ NetTeller Bill Pay

- ☑ Define Non-Rep Wires
- ☑ Edit Non-Rep Wires
- ☑ Define Rep Wires
- ☑ Edit Rep Wires
- ☑ Transmit Wires
- ☑ Full Wire Control
- ☑ View Rates
- ☐ ES

- ☐ Upload Positive Pay
- ☐ Work Positive Pay Items
- ☑ Transfers
- ☑ Order Checks

Select Accounts ?
- ☐ Select All
- ☑ Accounts Payable
- ☑ Operations

- ☑ Petty Cash
- ☑ Inventory

- ☑ Payroll

Submit   Cancel

Transaction Inquiry: View list of transactions

Statement Inquiry: View available NetTeller statements.

Current Day Balance: View current balance and activity totals.

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

Stop Inquiry: View information on existing stop payments.

Stop Additions: Enter new stop payments.

NetTeller Bill Pay: Access bill pay module.

Define Non-Rep Wires: Create new single wire transfers.

Edit Non-Rep Wires: Modify/delete single wire transfers.

Define Rep Wires: Create wire templates.

Edit Rep Wires: Modify/delete wire templates.

Transmit Wires: Initiate wire to financial institution for processing.

Full Wire Control: If selected, allows cash user to take multiple actions within a wire without requiring action from a second cash user. If deselected, dual control is required.

View Rates: View financial institution's interest rates if enabled.

ES: Enroll/unenroll in Electronic Statement product.

Upload Positive Pay: Send issued items file to financial institution.

Work Positive Pay Items: Make decisions to pay/return exception items.

Transfers: Move money between accounts.

Order Checks: Reorder checks if financial institution has functionality enabled.

Select Accounts: Choose accounts that cash user will have access to.

Step 4: Complete Account Settings (if enabled).

View Access for Account: Select the account to work with.

Edit Access Rights: Modify default access rights for account.

Step 5: Contact <Bank Name> at <phone number> to activate new user.

Prior Day

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

```
Prior Day Information        ?

                        Prior Account Information


       Payroll / Chihuahua Rescue

       Close of Business.....    February 16, 2011        Prior Day Activity
                                                          Debits        Credits
         Available Balance....      11,183.00                  ACH Items
         Collected Balance....      11,183.00         0.00           0.00
         Ledger Balance.......      11,183.00
         Hold Amount..........           0.00                  Inclearing
                                                      0.00           0.00

         One-day Float........           0.00              Over-the-counter
         Two-day Float........           0.00         0.00           0.00
         Three-day Float......           0.00
         Over 3-day Float.....           0.00                    Wires
                                                    174.00           0.00

                                                              Transfers
                                                      0.00       1,310.00

                                                                Total
                                                    174.         1,310.00
```

Current Day

Displays balance information and activity totals for current business day.

```
 Current Day Information      ?

                          Current Account Information


    Payroll / Chihuahua Rescue

    As of Date........ February 17, 2011        Current Day Activity
                                                 Debits        Credits
     Available Balance....     11,132.00            ACH Items
     Collected Balance....     11,183.00          0.00            0.00
     Ledger Balance.......         0.00
     Hold Amount..........         0.00            Inclearing
                                                  0.00            0.00

                                                Over-the-counter
                                                  0.00            0.00

                                                    Wires
                                                 51.00            0.00

                                                  Transfers
                                                  0.00            0.00

                                                    Total
                                                 51.00            0.00
                              Current Day Activity        11,132.00
```

Position

Displays balance information and transactions that posted to the account on the previous business day. All accounts will display.

```
┌──────────────────────────────────────────────────────────────────────────────────┐
│  Download Cash User          [?]                                                   │
├──────────────────────────────────────────────────────────────────────────────────┤
│                                                                                    │
│       To download:                                                                 │
│         1. Right-click the link below.                                             │
│         2. Select Save Target As... from the menu.                                 │
│         3. Use the dialog box to save the file in the folder you wish.             │
│                                                                                    │
│       To view:                                                                     │
│         1. Left-click on the link below.                                           │
│                                                                                    │
│                              Cash Management data                                  │
│                                                                                    │
└──────────────────────────────────────────────────────────────────────────────────┘
```

```
                         PRIOR DAY BALANCE INFORMATION
ACCOUNT  NUMBER...:           1073 DEMAND    CLOSE OF BUSINESS.:   2/16/11
ACCOUNT  NAME.....:  CHIHUAHUA RESCUE
                                                  TOTAL ACH ITEMS
AVAILABLE BALANCE...:         48,309.52      DEBITS           CREDITS
COLLECTED BALANCE...:         48,911.52         .00            900.00
CURRENT  BALANCE.....:        48,911.52      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          .00              .00
OVER 3 DAY FLOAT....:              .00       TOTAL WIRES
                                             DEBITS           CREDITS
                                               501.00            .00
                                             TOTAL TRANSFERS
                                             DEBITS           CREDITS
                                             1,300.00        1,000.00
                                             TOTAL OF PRIOR DAY ACTIVITY
                                             DEBITS           CREDITS
                                             1,801.00        1,900.00
                         PRIOR DAY TRANSACTION
ACCOUNT  NUMBER:          1073
CHIHUAHUA RESCUE
  POSTED       CHECK #        AMOUNT  D/C  DESCRIPTION
  2/16/11                     800.00   C   FITRANSFER ANYTOWN BANK
                                          PPD          123456
  2/16/11                     100.00   C   FITRANSFER ANYTOWN BANK
                                          PPD          123456
  2/16/11  903100020          500.00   C   Trsf from Bus DDA 6D

  2/16/11  903100021          500.00   C   Trsf from Bus DDA 6D

  2/16/11  903100027             .00   C

  2/16/11  903100028             .00   C

  2/16/11  903100036             .00   C

  2/16/11                        1.00   D   Wire Transfer Fee

  2/16/11                      500.00   D   Wire Transfer Debit
                                          Mary Smith
  2/16/11  903100019         1,000.00   D   Transf to Payroll Account
```

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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. Files drop off this list after 7 days.

File Name:	Format:	Type:	Related Account:	Upload Date: ▽	Status:
kenny.ach	NACHA	ACH	N/A	04/22/2008	Uploaded

Uploaded Files ?

Refresh List

OPTIONS

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

Personal

Edit alias, passwords, company email address and Personal Question and Answer (used for Password Self Reset).

Account

Edit account pseudo names and change the order in which accounts display in NetTeller.

Display

Edit default view settings.

Alerts

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

Current Event Alerts	?		Edit Event Alerts
When the following Occurs:		Alert me:	
There are currently no Event Alerts set up.			

Current Balance Alerts	?			Add Balance Alerts
When Balance In:	Goes:	Amount:	Alert Me:	
There are currently no Balance Alerts set up.				

Current Item Alerts	?		Add Item Alert
When Item number clears:	Account:	Alert Me:	
There are currently no Item Alerts set up.			

Current Personal Alerts	?		Add Personal Alert
On the following date:	Remind me of:	Alert me:	
There are currently no Personal Alerts set up.			