



Treasury Management Guide

Online & Mobile

Tompkins Treasury Management

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Information provided by Jack Henry & Associates

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TREASURY MANAGEMENT

Treasury Management is a cash management solution that is available to Tompkins business customers.

This cash management solution has multiple features:

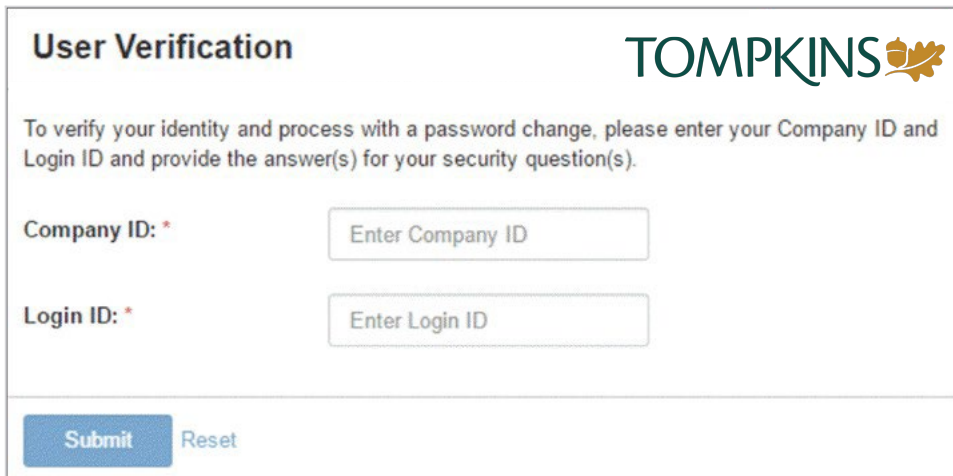
- Dashboard - Access a quick view of key information.
 - View account information in detail views and graph views.
 - Create quick transfers.
 - Create quick loan payments.
 - View favorite reports.
 - View and decision Positive Pay exception items.
 - View, approve, or reject the payments pending approval for ACH, wires, and transfers.
 - View and decision ACH exception items.
 - View news items from the financial institution.
 - Access the resource links commonly used.
- Accounts - Access accounts in this product.
 - View a list of accounts.
 - Search for a specific transaction.
- Payments - Work with transfers, wires, ACH, Positive Pay, and stop payments.
 - Create and search for internal, external, and recurring transfers.
 - Create and search for wires and templates, including one-time and recurring.
 - Create and search for ACH payments, including one-time and recurring.
 - Create, search, and decision Positive Pay items, including checks and ACH.
 - Create stop payments.
- Reporting - View and favorite reports.
 - Current Day Balance
 - Current Day Transaction
 - Date Range Balance
 - Date Range Transaction
 - EDI Report NOTE: The institution must be contracted for the EDI module for this report to appear.
- Prior Day Balance
- Prior Day Transaction

On each page of Treasury Management, where these features are available, you can:

- Sort information by selecting the column names.
- View hover-help by selecting the question mark.
- View last login time in the top-right corner.
- View cut off times in the top-right corner.
- View notifications in the top-right corner.

LOGGING IN TO TREASURY MANAGEMENT

1. Select the Initial Login URL link from your enrollment email. The link directs you to the Treasury Management login page.



The screenshot shows a web form titled "User Verification" with the Tompkins logo in the top right corner. The logo consists of the word "TOMPKINS" in a dark green serif font, followed by a stylized orange and yellow leaf icon. Below the title, a paragraph of instructions reads: "To verify your identity and process with a password change, please enter your Company ID and Login ID and provide the answer(s) for your security question(s)." The form contains two input fields: "Company ID: *" with a text box containing "Enter Company ID", and "Login ID: *" with a text box containing "Enter Login ID". At the bottom left, there are two buttons: a blue "Submit" button and a grey "Reset" button.

TIP: For future logins, bookmark the Subsequent Login URL from the enrollment email.

2. Enter your Company ID. This was sent to you by email, and was sent to your company administrator by mail.
3. Enter your Login ID. This has not changed from our previous system, unless we specifically communicated a change to you.
4. Select Submit.

The following Change Password screen appears, prompting you to change your password.

Change Password

Please enter a new password following the password requirements listed below.

Password Requirements:

- Password maximum length : 20
- Password minimum length : 5
- Allow alphabets in password : Yes
- Allow numbers in password : Yes
- Allow special characters in password : Yes
- Alphabets in password are required : Yes
- Numbers in password are required : Yes
- Special characters in password are required : No
- Number of upper case required in password : 1
- Number of lower case required in password : 0
- Cannot be one of the previously used passwords : 2

Company ID:

Login ID:

New Password: *

Confirm Password: *

[Reset](#)

5. Enter your New Password, and then re-enter the new password for the Confirm Password field. Ensure that your new password complies with the password requirements listed.
6. Select Submit.

The following Security Questions screen appears.

Security Questions

i For additional authentication purposes, please select three security questions and provide an answer for each question. You may be prompted to answer security questions at login or when initiating transactions.

Question 1: *

Answer: *

Question 2: *

Answer: *

Question 3: *

Answer: *

7. Set up your security questions, and then select Submit. When prompted to answer your security questions within Treasury Management, you will be required to answer all three.
8. On the Confirm Security Questions screen, review the entries for accuracy, and then select Confirm.

Confirm Security Questions

Security Question 1: What is the first name of your grandmother (your mother's mother)?
Answer: Jane

Security Question 2: What is the first name of your closest childhood friend?
Answer: Jack

Security Question 3: What was your major during college?
Answer: Business

9. On the Phone Numbers for Authentication screen, add a phone number to receive a Text Message (SMS) and/or an Automated Phone Call.
 - a. You may be prompted for authentication by receiving a text or phone call that requires you to enter a code on the screen.

The prompt may appear when performing the following actions:

- Transfers – Change to Admin functions
 - Create Transfer
 - Transfer Activity
 - Recurring Transfers
- Wire
 - Create a Wire
 - Wire Activity
 - Wire Beneficiaries
- ACH
 - Create ACH Payments
 - ACH Templates
- Positive Pay
- Stop Payment
 - Create Stop Payment

Phone Numbers for Authentication

For additional authentication purposes, please provide phone numbers to receive text messages (SMS) and automated phone calls. You may be prompted to verify your identity by responding to a text message or automated phone call at login or when initiating transactions.

Text Message (SMS)

Get a prompt via text message and reply to verify your identity.

Add Phone Number

Automated Phone Call

Receive a prompt via automated phone call and reply to verify your identity.

Add Phone Number

You can only enter this information one time. You must contact your financial institution to change your security phone numbers.

[Remind Me Later](#) [No Thanks](#)

Add Phone Number

Receive a text message (SMS) and reply to verify your identity.

Phone Number: - -

Use same number for automated phone calls.

Verify Number

Cancel

10. On the Terms & Conditions screen, read and select the "I agree" check box, and then select Accept.

The Dashboard view of Treasury Management opens.

WHAT ADMINISTRATORS NEED TO KNOW

Administrators have access to the user settings, including adding, editing, deleting, and approving company users in the Treasury Management channel.

Super Users have access to all accounts and transactional permissions enabled for the company.

In order for a user to have access to user settings and all transactional functions, the user should be set up as both an “Admin” and a “Super User.”

Use the Admin menu to view the user list, create users, edit user permissions, and assign nicknames to accounts.

Managing Users

Use the User List view to create a new user, see the master list of users, edit their contact information, edit their permissions, reset their passwords, and approve or reject enrollments.

To quickly find a user, start typing the Login ID, User Name, or Enrollment Status in the filter box at the top of the page. The users available narrow down as you type until the matching user remains.

Viewing User Information

1. Go to Admin > User List.
2. Select View User from the Actions drop-down list beside the appropriate user.
3. Scroll through the User Information, Account Access, and Entitlements options to view specific information.
4. Select Show Unsubmitted Edits to view any changes that have been made but not yet saved. You can submit those changes or Discard All Edits, if appropriate. You are also able to select Edit to modify the user information as needed.
5. You may also view user Enrollment Status. The options are as follows:
 - New - The user has been created but not yet submitted for approval. New users can only be Not Enrolled or Inactive.
 - Pending Approval - The user was created and submitted for approval but is not yet approved. Users pending approval cannot be Active, only Inactive.
 - FI Pending Approval - The user was created and submitted for approval but is not yet approved by a Back Office user. Users pending approval cannot be Active, only Inactive.
 - Enrolled - The user setup was completed and approved by all required approvers, if applicable. This user can log on to the application and conduct business if the Active / Inactive toggle is set to Active. An enrolled user can be Active or Inactive.

- Not Enrolled - The user was created, but the entitlement process may not be complete, or the creator is not yet ready to allow this new user to log on. This could be a new user that has not yet started their position. Not enrolled users can only be Inactive.
- Active - The user was created, approved, enrolled, and set to Active. This user can log on to the Treasury application and conduct any business they are entitled to do.
- Inactive - The user may be created, approved, and enrolled, but Inactive status prohibits the user from logging on. Inactive can be used for a user that is temporarily away from their duties.
- Edited - The user's account access or entitlements were edited but not submitted. Edited users can be Active or Inactive.

Actions Drop-Down Menu

The following options are available from the Actions drop-down menu on the Account Lists page:

- View User - If the information has been previously edited, you can select Show Unsubmitted Edits to see the changes made, who made the changes, and at what time those changes were made.
- Reset Password
- Edit User - You can update entitlements and limits for accounts and payment types and delete users.
- Copy User - You can copy an existing user to make a new user with the same access, entitlements, and limits.

Resetting Passwords

1. Go to Admin > User List.
2. Select Reset Password from the Actions drop-down list beside the appropriate user.
3. Select Auto Generate Password or Manually Set Password.
4. Enter a Temporary Password if Manually Set Password is selected.
5. Select Send Password.

Creating a User

Use Create New User to create a user and set their permissions. Required fields are marked with a red asterisk in Treasury Management.

You can copy an existing user to make a new user with the same access, entitlements, and limits.

1. Go to Admin > User List.
2. Select Copy User from the Actions drop-down list beside the appropriate user.
3. Enter the Name of the new user.
4. Enter the Login ID of the new user.

5. Enter the Department the new user belongs to. This field is not required.
6. Enter the Email address of the new user.
7. Enter the Phone number with the area code, and then enter the extension, if needed.
8. Enter the Fax number with the area code. This field is not required.
9. Select whether the new user is a Super User, Admin, or both.
 - a. Super User: A super user has access to all accounts and product feature permissions that are enabled for the company. This includes accounts and product features enabled in the future.
 - b. Admin: An admin can add, edit, delete, and approve company users.

NOTE: By default, the new user has the same permissions as the copy-from user.

10. Select Save Changes.
11. On the following fields, adjust the new user's access as needed:
 - Account Access
 - IP Access
 - Time Access
 - Entitlements
 - User Limits

NOTE: By default, the new user has the same access and entitlements as the copy-from user.

12. Enter your PIN
13. Select Submit for Enrollment.

To create a new user without copying an existing user:

1. Go to Admin > Create a User.
2. Enter the Name of the new user.
3. Enter the Login ID of the new user.
4. Enter the Department the new user belongs to. This field is not required.
5. Enter the Email address of the new user.
6. Enter the Phone number with the area code, and then enter the extension, if needed.
7. Enter the Fax number with the area code. This field is not required.
8. Select whether the new user is a Super User, Admin, or both.
 - a. Super User: A super user has access to all accounts and product feature permissions that are enabled for the company. This includes accounts and product features enabled in the future. Super Users still need to be given limits.
 - b. Admin: An admin can add, edit, delete, and approve company users.
9. Select Save Changes.
10. On the **Account Access** tab, select the User Has Access check box beside the accounts that the user should see on their Account List page, and then select Save Changes.
11. If the user should have access to all accounts listed, select the check box immediately beneath the User Has Access column name. This check box acts as a select all feature.

12. On the **IP Access** tab, determine if the user should have unrestricted IP access, or enter the Available IP Addresses, then select Save Changes. This is not required
13. On the **Time Access** tab, determine the days and hours the user is allowed to access Treasury Management, then select Save Changes. This is not required
14. On the **Entitlements** tabs, select the check box beside the entitlements to grant access to, and then select Save Changes.
 - a. You can set entitlements for ACH, Positive Pay, Reporting, Remote Deposit Capture, Internal Transfer, Stop Payment, Integrated Services, and Wire.
 - b. Select Toggle Row to select all the check boxes that appear in that row. If the user should have access to all items listed in a certain column, select the check box immediately beneath the column name.
15. On the **User Limits** tabs, enter the Product Daily Limit, Daily Initiation Limit/Total Daily Limit, and Approval Limit, and then select Save Changes.
 - a. You can set user limits for ACH, Internal Transfer, and Wire.
16. Click Save
17. Enter PIN
18. Click Submit

Editing User Information

1. Go to Admin > User List.
2. Select Edit User from the Actions drop-down list beside the appropriate user.
3. On the **User Information** tab, change the fields as needed, and then select Save Changes.
You can change these fields:
 - Name
 - Login ID
 - Department
 - Email
 - Phone number
 - Fax number
 - Super User Status
 - Admin Status
4. On the **Account Access** tab, select the User Has Access check box beside the accounts that the user should see on their Account List page, and then select Save Changes.
 - a. If the user should have access to all accounts listed, select the check box immediately beneath the User Has Access column name. This check box acts as a select all feature.
5. On the **IP Access** tab, determine if the user should have unrestricted IP access, or enter the Available IP Addresses, then select Save Changes.
6. On the **Time Access** tab, determine the days and hours the user is allowed to access Treasury Management, then select Save Changes.
7. On the **Entitlements** tabs, select the check box beside the entitlements to grant access to, and then select Save Changes.

- a. You can set entitlements for ACH, Positive Pay, Reporting, Remote Deposit Capture, Internal Transfer, Stop Payment, Integrated Services, and Wire.
- b. Select Toggle Row to select all the check boxes that appear in that row. If the user should have access to all items listed in a certain column, select the check box immediately beneath the column name.
8. On the **User Limits** tabs, enter the Product Daily Limit, Daily Initiation Limit/Total Daily Limit, and Approval Limit, and then select Save Changes.
 - a. You can set user limits for ACH, Internal Transfer, and Wire.
9. Click Save
10. Enter PIN
11. Click Submit
12. Ensure that you have saved all changes throughout this page, and select Back to User List.


Account Nicknames

Use the Account Nicknames view to provide a unique nickname for each account. Nicknames are required. *Please note, only Admins can create/edit nicknames and the nicknames are viewed by every user.

To quickly find an account, start typing the Account Number, Account Type, or Account Nickname in the filter box at the top of the page. The accounts available narrow down as you type until the matching account remains.

Editing Account Nicknames:

1. Go to Admin > Account Nicknames.
2. Select a situation and follow the corresponding steps.

| <u>Situation</u> | <u>Steps</u> |
|-----------------------------------|--|
| Editing a single account nickname | <p>Select  beside the appropriate account.</p> <p>Enter the Account Nickname in the available text box</p> <p>Select the check mark beside the text box to save changes</p> |
| Editing all account nicknames | <p>Select Bulk Edit Nicknames.</p> <p>Enter all the Account Nicknames needed.</p> <p>Select Save</p> |

WHAT USERS NEED TO KNOW

Use the User menu to access Profile & Preferences, Notification Setup, and Log Off options.

Profile and Preferences

Use the Profile & Preferences view to set up your personal and security information.

Select Save after making any updates. You then receive a notification to the provided email address detailing the changes made to your profile.

NOTE: The Save button is not available until all the required fields have been populated.

User Information

This information auto-populates when you open this page the first time.

Use this section to update your personal information. The Name and Login ID cannot be edited. Your financial institution configures this information. You are able to change your email address and phone, mobile, and fax numbers.

NOTE: If you enter your phone number, messaging and data rates may apply.

Security Preferences

Use this section to update your password. Also, determine if you want to see account nicknames or account numbers throughout Treasury Management.

Changing Your Password

1. Navigate to the Treasury Management website.
2. From the [User Name] Menu, select Profile & Preferences.
3. Select Change Password in the Security Preferences section.
4. Enter your Current Password.
5. Enter your New Password.
6. Re-enter the new password for the Re-enter New Password field.
7. Select Save.

Notifications

Access Notifications in the top-right corner of Treasury Management.

Notifications also appear in the bottom right corner of Treasury Management while working. These notifications can be filtered by functionality. They can be prioritized, archived, marked as read or unread, and deleted.

Select Archive All to archive, not remove, all notifications. A Confirm Archive dialog box appears stating: Would you like to archive all of the notifications? Select Archive to proceed.

Select View All Notifications for the entire list of notifications to appear, even those notifications archived. From this page, you can filter by type (All Notifications, Unread, Read, and High-Priority).

Select the check mark beside the notification, and then select either Mark Read, Mark Unread, or Delete.

You can filter the notifications by entering functionality type information into the Filter text box. For example, if you enter ACH, any notifications marked as ACH in the Functionality column of the table appear.

Notification Setup

Use the Notification Setup view to set up your notification preferences for each module available in Treasury Management.

Filtering is also available. To find information quickly, start typing the notification name in the filter box at the top of each section.

You can set up notifications in the following modules:

- Accounts
 - Message Read
 - Message Deleted
- ACH
 - ACH Payment Created
 - ACH Reversal Payment Created
 - ACH Payment Pending Approval
 - ACH Payment Approved
 - ACH Payment - Approval Rejected
 - ACH Payment - Edited / Deleted
 - ACH Payment Failed
 - ACH Payment Uninitiated
 - ACH Batch Created
 - ACH Batch Pending Approval

- ACH Batch Approved
- ACH Batch - Approval Rejected
- ACH Batch - Edited / Deleted
- ACH File Upload
- ACH File Transmitted
- Admin
 - User Created
 - User Pending Approval
 - User Approved
 - User Approval Rejected
 - User Information / Entitlements Changed
 - Login
 - User Credentials Locked
 - User Email Address Changed
- Positive Pay
 - Exception Items Ready for Review (ACH)
 - Exception Items Ready for Review (Check)
 - Stop Payment
 - Stop Payment Created
 - Stop Payment Pending Approval
 - Stop Payment Approved
 - Stop Payment - Approval Rejected
- Transfer
 - Transfer Created
 - Transfer Pending Approval
 - Transfer Approved
 - Transfer - Approval Rejected
 - Transfer - Edited / Deleted
 - Transfer Failed
- Wire
 - Wire Payment Created
 - Wire Payment Pending Approval
 - Wire Payment Approved
 - Wires - Approval Rejected
 - Wire - Edited / Deleted
 - Wire Failed
 - Rate Quote Contract Accepted
 - Rate Quote Contract Approval Rejected
 - Wire Beneficiary Created
 - Wire Beneficiary Pending Approval
 - Wire Beneficiary Approved

- Wire Beneficiary - Edited / Deleted
- Wire Beneficiary - Approval Rejected

Configuring Notification Preferences

The preferences configured here determine how your notifications are sent and appear within Treasury Management.

1. From the [User Name] Menu, select Notification Setup.
2. Enter or change your Email address.
3. Enter the phone number to receive text messages on for the Mobile # field. This field is required if you select Text Message (SMS).
4. Select the toggle to enable the notification.
5. If the toggle appears green, you receive a notification. If it is gray, you do not receive a notification.

NOTE: If a notification is required by Tompkins, you cannot change the settings for that notification.

6. Select the Email, Desktop Notification, or Text Message (SMS) check boxes for each enabled (green) item to receive a notification using that method.
7. Repeat this step for every item in all sections.
8. Select Submit.

TIP: To return all fields to their default settings, select Reset.

Cut-off Times

Access Cut-off Times in the top-right corner of Treasury Management.

Cut-off times indicate when a wire, ACH, or internal transfer takes place by. For example, if the cut-off time for Internal Transfers says 8:00 p.m., then all internal transfers should be submitted by 8:00 p.m. for processing that day. A notification reminder is sent as a reminder.

Dashboard

Use the Dashboard menu to view your accounts, news items, favorite reports, payments pending approval, and other available widgets. You can also make transfers and quickly access commonly used resource links.

TIP: Adjust the layout by selecting Configure Dashboard in the top-right corner of the Dashboard. You can add, remove, edit, resize, and drag widgets to customize the Dashboard to the way that works best for you.

Accounts

View multiple accounts simultaneously in this widget.

Customize the groups as well as the accounts within the groups that appear in My Accounts by selecting Manage Groups.

Create a group from the Manage Account Groups page by simply selecting Create New Group and entering a Group Name.

Select Add Accounts to search for and select the accounts to add to the new group. Accounts cannot be added to more than one group. If you would like to view a list of your accounts rather than the groups, click on the "accounts" button in the lower left hand corner of the window.

TIP: Select Details to view current, collected, and available balances and line amounts. You can see a daily balance trend for the last 10 days and view the last 10 days of transactions.

Quick Transfer

Create a simple one-to-one transfer without leaving the Dashboard in this widget.

1. Use the auto-fill search fields or select Search to choose the account number or account name to transfer from and to.
2. Enter the amount and transfer date.
3. Review and confirm the transaction.

TIP: To initiate a bulk one-to-one, one-to-many, or many-to-one transfer, select Advanced Transfer Options to go to the Create a Transfer - Internal Transfer page.

Quick Loan Payment

Create a quick payment on a loan without leaving the Dashboard in this widget.

Favorite Reports

The reports that have been marked as favorite appear in this widget. Selecting a report in this widget takes you directly to that report, where you can view and customize the results, and create a custom report.

TIP: By default, the standard reports are shown, until you select your favorites.

Positive Pay

View, pay, or return the check and ACH exceptions that are pending approval in this widget.

Stop Payment Pending Approval

View, approve, or reject the stop payments that are pending approval in this widget.

Payments Pending Approval

View, approve, or reject the transfer, ACH, or wire payments that are pending approval in this widget.

Accounts

Use the Accounts menu to search for and view a list of accounts categorized by type (deposit, time deposits, and loans) and to search for specific transactions of accounts that you are entitled to view.

The views available are as follows:

- Account List
- Research Transactions

Account List

Use the Account List view to see specific account details.

To find an account, start typing either the account number, account name, status, current balance, collected balance, or available balance in the filter box at the top of the page.

Refresh Balances

Select at any point to ensure that you are viewing the most up-to-date account balance information.

Account Number Link

Select this link to view more information about a particular account. An Account Transactions window appears, and you are able to select Transaction Dates to view transactions for a set time period. From the Account Transactions window, if you select Advanced Transaction Search, you are redirected to the Research Transactions view.

Actions Drop-Down Menu

The following options are available from the Actions drop-down menu on the Account Lists page:

- Transfer To - Redirected to the Create a Transfer page with account prefilled.
- Transfer From - Redirected to the Create a Transfer page with account prefilled.
- Download - Allows you to download account transactions from a specific Date Range and in a specific Download Format.

Downloading Account Transactions

1. Go to Accounts > Account List.

2. From the Actions drop-down list, select Download beside the appropriate account number. A Download Account Transactions dialog box appears.
3. Select a Date Range.
4. Select a Download Format.
5. Select Download.

Research Transactions

Use the Research Transactions view to search for a specific transaction or type of transaction across all accounts that you are entitled to view.

Research Transactions Panel

1. Select the number link found in the Account column to view more details of the transaction, including the Account Name, Account Type, Transaction ID, Transaction Type, and Description.
2. Select the View Check link found in the Check / Reference Number column to view the front and back of check images.

In the Amount column, a negative account balance appears in red and is wrapped in parentheses, and a positive account balance appears in black.

Researching Transactions

1. Go to Accounts > Research Transactions.
2. Complete the fields in the Search Transactions panel, as necessary.
 - a. Transaction Date
 - b. Select the desired date or date range.
 - c. Account Type
 - d. The type of account. Accounts can be Checking, Savings, or Loan.
 - e. Accounts
3. Select the appropriate account numbers, or leave all accounts selected by default.

To search by:

- Check # / Reference #
 - Select Specific # or Range from the drop-down list. Then, enter the check number or reference number used in the transaction.
- Amount
 - Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
- Payment Type
 - Select any combination from the drop-down list. The options are:
 - All Transactions
 - All Credits
 - All Debits

- ACH
 - Wire
 - Transfer
 - Check
- All payment types are selected by default. Then, select Debit, Credit, or Both.
4. Select Search.

The transactions meeting the criteria entered appear in the Research Transactions panel.

Select Reset for the fields to return to their default settings.

Logging Off Treasury Management

From the [User Name] Menu, select Log Off. A Confirm Log Out dialog box appears.

Select Log Out.

ACH

ACH Initiation

- All users with ACH origination capabilities will be required to establish a 4-digit PIN, which will be required to verify each origination via text or phone call. You will establish your PIN the first time you log in.
 - If you choose text: You will receive a text message at origination with a randomly generated code. **Enter this code on the screen to complete your authentication.**
 - If you choose phone call: You will receive a phone call at origination with a randomly generated code. **Enter this code on the screen to complete your authentication.**
 - Email is not an option to receive the code.
- For your protection, dual authorization may be required for ACH transactions. If your business has multiple users with access to ACH origination, and if one or more of your non-admin users requires another user to authorize their ACH transactions, all users will now be subject to dual authorization.
- Please pay careful attention to the Message Center regarding your ACH transactions. If your ACH file fails due to incorrect or incomplete information, you will receive an error on your screen. If for some reason the file fails at the time it is scheduled to be originated, you will receive a notification in the Message Center within Treasury Management at that time. You may also set up an alert to receive this information by email or text.

File Uploads and Effective Dates

- When uploading a file, the Effective Date will default to either the same day or the following business day. This may be changed by editing the Effective Date field. Even if there is a date within the file, it will not carry over when the file is uploaded.
- If an uploaded file contains an error (extra spaces, blank beneficiary name, etc.), it will be rejected and the file will need to be corrected and uploaded again.

Wire Transfers

Wire Initiation

- All users with Wire origination capabilities will be required to establish a 4-digit PIN, which will be required to verify each origination via text or phone call. You will establish your PIN the first time you log in.
 - If you choose text: You will receive a text message at origination with a randomly generated code. **Enter this code on the screen to complete your authentication.**
 - If you choose phone call: You will receive a phone call at origination. **Enter this code on the screen to complete your authentication.**
 - Email is not an option to receive this PIN.
- For your protection, dual authorization may be required for Wire transactions. If your business has multiple users with access to Wire origination, and if one or more of your non-admin users requires another user to authorize their Wire transactions, all users will now be subject to dual authorization.

Message Center

Use the Message Center to send secured messages and receive messages from our Customer Care Center.

Click the Message Center button to access your inbox. You can also view your Sent or Archived messages. When new messages are received, a notification is sent to your email address on record.

Select the column headings to sort the messages in each of the available folders. You can also enter information from one of the column headings in the Filter text box to search for a specific message.

Composing a Message

1. Select the Message Center button.
2. Select Compose.
3. Select a Subject from the drop-down list.
 - a. Transaction Inquiry
 - b. Checks
 - c. Stop Payment
 - d. Security
 - e. Reports
 - f. Electronic Documents
 - g. Notifications
 - h. Transfer
 - i. Wire
 - j. ACH
 - k. Positive Pay

For the Attach File field, select Select File, and then choose the appropriate file if needed. Accepted file type extensions are .csv, .doc, .docx, .gif, .jpeg, .jpg, .pdf, .png, and .txt. The message center has a 3mb limit for attachments.

4. Enter the Message to send to the financial institution.
5. Select Send.

Archiving a Message

1. Select the Message Center button.
2. Select a message to archive from the Inbox. The message appears in a pop-up window.
3. Select Archive.
4. An Archive Message dialog box opens.
5. Select Archive.

You can view archived messages by selecting Archived.

Performing an Advanced Search in Message Center

1. Select the Message Center icon.
2. Select Advanced Search beside the Filter text box.
3. Enter the Message ID, if known.
4. Select the Subject of the email from the drop-down list.
 - a. Transaction Inquiry
 - b. Checks
 - c. Stop Payment
 - d. Security
 - e. Reports
 - f. Electronic Documents
 - g. Notifications
 - h. Transfer
 - i. Wire
 - j. ACH
 - k. Positive Pay
5. Select a Date from the drop-down calendar when the email could have been sent, received, or archived.
6. Select the Type of email you are looking for.
 - a. All
 - b. Inbox
 - c. Sent
 - d. Archived
7. Select Search.

Information Center

View news items and instructions, added by Tompkins, in this widget. Select the drop-down arrows to expand or collapse these messages. Different icons may appear in this widget. A blue icon indicates information. A yellow icon indicates a warning. A black bell icon indicates an alert.

Contact us by phone at 888-273-3210

Resources

Access links to helpful and commonly used sites by your financial institution in this widget.


PAYMENTS


Use the Payments menu to work with various payments. Access Transfer, Wire, ACH, Positive Pay, and Stop Payment options from this menu.

Transfer

Within Payments > Transfer, you can create various internal transfers, view the transfer list, search transfers, and approve or reject transfers.

Three icons appear throughout the Transfer view. Hover over or select these icons to view an informational message.

 When this icon appears beside a transfer, it means that there is an information message available for this transfer.

 When this icon appears beside a transfer, it means that the transfer has been changed.

 When this icon appears beside a transfer, it means that the transfer has an error.

A negative account balance appears in red, and a positive account balance appears in black beneath the account numbers.



Create Transfer

Use the Create Transfer view to create a one-to-one transfer, one-to-many transfer, or many-to-one transfer.

On the Search Accounts screen that opens when entering the Transfer From and Transfer To account information, you can narrow the search results by filtering on the Account Number or Account Name.

Creating a One-to-One Internal Transfer


Use this option to submit a one-time or future-dated transfer from one account to another account.

1. Go to Payments > Transfer > Create Transfer.
2. On the Create a Transfer tab, select One-to-One Transfers.
3. Complete the fields.
 - a. Transfer From: Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the Search Accounts screen using the  search feature. The available balance appears in the Balance column.
 - b. Transfer To: Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the Search Accounts screen using the  search feature. The available balance appears in the Balance column.

- c. Amount: Enter the amount of the transfer. The field auto-formats to add a dollar sign, commas, and cents.
- d. Frequency*: Select one of the following options:
 - i. One Time
 - ii. Weekly
 - iii. Every Two Weeks
 - iv. Twice a Month
 - v. Monthly
 - vi. Quarterly
 - vii. Every Six Months
 - viii. Yearly

*If any option except One Time is selected, you are not able to select Add Another Transfer from this page.

Depending on your selection, you may be prompted to enter data in the following field options:

- Effective Date
 - Repeat On Day or Repeat On Days
 - Repeat On
 - Start On
 - End On Transfer Date
- e. Date: Select the date of the funds transfer using the  calendar feature.
 - f. Memo: Enter information related to the funds transfer.
4. Select Add Another Transfer, if necessary. This option allows you to initiate multiple one-to-one transfers at one time.
 5. Select Review.

You proceed to the Review tab.

6. Review the transfer information entered to ensure that it is accurate.
7. Select Confirm.

The Internal Transfer Confirmation screen appears.




From the Internal Transfer Confirmation screen, you can take the following actions:

- Create Another Transfer
- View Transfer Activity

Creating a One-to-Many Internal Transfer

Use this option to submit a one-time or future-dated transfer from one account to multiple accounts.

1. Go to Payments > Transfer > Create Transfer.

2. On the Create a Transfer tab, select One-to-Many Transfers.
3. Complete the fields.
 - a. Transfer From: Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the Search Accounts screen using the  search feature. The available balance appears in the Balance column.
 - b. Transfer Date: Select the date of the funds transfer using the  calendar feature.
 - c. Transfer To: Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the Search Accounts screen using the  search feature. The available balance appears in the Balance column.
 - d. Amount: Enter the amount of the transfer. The field auto-formats to add a dollar sign, commas, and cents.
 - e. Memo: Enter information related to the funds transfer.

*A minimum of two Transfer To accounts are required.

Select Add to add an additional Transfer To row.

Repeat this step as many times as necessary to establish additional transfer details.

4. Select Review.

You proceed to the Review tab.

5. Review the transfer information entered to ensure that it is accurate.
6. Select Confirm



The Internal Transfer Confirmation screen appears.


From the Internal Transfer Confirmation screen, you can take the following actions:

- Create Another Transfer
- View Transfer Activity

Creating a Many-to-One Internal Transfer

Use this option to submit a one-time or future-dated transfer from multiple accounts into one account.

1. Go to Payments > Transfer > Create Transfer.
2. On the Create a Transfer tab, select Many-to-One Transfers.
3. Complete the fields.
 - a. Transfer To: Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the Search Accounts screen using the  search feature. The available balance appears in the Balance column.
 - b. Transfer Date: Select the date of the funds transfer using the  calendar feature.

- c. Transfer From: Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the Search Accounts screen using the  search feature. The available balance appears in the Balance column.
- d. Amount: Enter the amount of the transfer. The field auto-formats to add a dollar sign, commas, and cents.
- e. Memo: Enter information related to the funds transfer.

*A minimum of two Transfer From accounts are required.

Select Add to add an additional Transfer From row.

Repeat this step as many times as necessary to establish additional transfer details.

4. Select Review.

You proceed to the Review tab.

5. Review the transfer information entered to ensure that it is accurate.
6. Select Confirm.

The Internal Transfer Confirmation screen appears.

From the Internal Transfer Confirmation screen, you can take the following actions:

- Create Another Transfer
- View Transfer Activity

Create Transfer from Template

Use the Create Transfer from Template view to work with transfer templates. Select templates with a Ready status to initiate a transfer.

From this view, you can also work with templates to perform the following options, based on status:

- Approve or reject transfers
- View templates
- Initiate transfers
- Delete templates
- Edit templates
- Search templates
- Create templates

Transfer Activity

Use the Transfer Activity view to look at a list of transfers with various statuses and also view transaction history.



You can search for a specific transfer, or approve, reject, and cancel transfers from this view.

Transaction ID

Select to expand details about the payment ID. You can also select Edit Transfer from this expanded view.

*You can only select Edit Transfer when the payment status is Pending Approval, Approval Rejected, Scheduled, Canceled, or Failed.

Searching Transfers

1. Go to Payments > Transfer > Transfer Activity.
2. Complete the fields in the Search Transfers panel, as necessary.
 - a. Transfer Date: Select either Date Range or Specific Date from this drop-down list, and then enter the date of the funds transfer using the  calendar feature.
 - b. Status: Select any combination of the following options for the transfer status:
 - Select All
 - Pending Approval
 - Scheduled
 - Submitted
 - Approval Rejected
 - Cancelled
 - Failed
 - *All statuses are selected by default.
 - c. Account: Select Both, From, or To, and then select the appropriate From or To account numbers from the drop-down lists available.
 - d. Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
 - e. Transaction ID: Enter the transaction ID that generated when the transfer was submitted.
 - f. Created Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
3. Select Search.
4. The Transfer Activity screen updates with transactions matching the criteria entered, and the number of results appears at the bottom. The Transfer Activity allows you to view and work with transfers that are in the following statuses: Pending Approval, Approval Rejected, Scheduled, Cancelled, or Failed.

*Select Reset for the fields to return to their default settings.

Editing a Scheduled Transfer

The Transfer Activity list allows you to view and work with transfers that are in the following statuses: Pending Approval, Approval Rejected, Scheduled, Cancelled, or Failed.

1. Go to Payments > Transfer > Transfer Activity.
2. Select the Transaction ID of the transfer to change.
3. Select Edit Transfer.
4. Edit the fields, as necessary.
5. Select Confirm.
6. The Confirm Resubmission dialog box appears.
7. Enter a comment in the field, and then select Resubmit Transfer. Your transfer has been resubmitted.

Approving or Rejecting a Transfer

1. Go to Payments > Transfer > Transfer Activity.
2. Select the check box beside the Transaction ID to approve or reject.
3. Select either Approve or Reject.
4. A Confirm Approval or Confirm Rejection dialog box appears.
5. Enter Comments for the approval or rejection, if necessary.
6. Select either Approve Transfer or Reject Transfer

Canceling a Transfer

The Transfer Activity list allows you to view and work with transfers that are in the following statuses: Pending Approval, Approval Rejected, Scheduled, Cancelled, or Failed.

1. Go to Payments > Transfer > Transfer Activity.
2. Select Cancel Transfer beside the transaction to cancel. The Confirm Cancellation dialog box appears.
3. Enter a comment in the field, and then select Cancel Transfer.
4. You receive a confirmation message that your transfer has been successfully canceled.

Recurring Transfers

Use the Recurring Transfers view to locate, approve, reject, and cancel a recurring transfer series.



You can view and work with recurring transfers that are in the following statuses: Pending Approval, Approval Rejected, Scheduled, Cancelled, or Failed.

In the Recurring Transfers panel, select the Transaction ID to view the frequency of the transaction, extra notes, and audit information.

Searching Recurring Transfers

1. Go to Payments > Transfer > Recurring Transfers.
2. Complete the fields in the Search Recurring Transfers panel, as necessary.
 - a. Status: Select any combination of the following options for the transfer status:
 - Select All
 - Pending Approval
 - Scheduled
 - Submitted
 - Approval Rejected
 - Cancelled
 - Failed

*All statuses are selected by default.
 - b. Account: Select Both, From, or To, and then select the appropriate From or To account numbers from the drop-down lists available.
 - c. Transaction ID: Enter the transaction ID that generated when the transfer was submitted.
 - d. Frequency: Select any combination of the following options:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every Six Months
 - Yearly

*All options are selected by default.
 - e. Transfer Amount: Select either Specific Amount or Amount Range from the drop-down list, and then enter the amount of the recurring transfer.
 - f. Next Transfer Date: Select either Date Range or Specific Date from the drop-down list. Then, enter the dates of the transfer in the text boxes available using the  calendar feature.
 - g. Created Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
3. Select Search

4. Recurring Transfers updates with transactions matching the criteria entered. The Recurring Transfers view allows you to view and work with transfers that are in the following statuses: Pending Approval, Approval Rejected, Scheduled, Cancelled, or Failed.

*Select Reset for the fields to return to their default settings.

Approving or Rejecting a Recurring Transfer

1. Go to Payments > Transfer > Recurring Transfers.
2. In the Recurring Transfer List panel, select the check box beside the Transaction ID to approve or reject.
3. Select either Approve or Reject.
4. An Approve Transfers or Reject Transfers dialog box appears.
5. Enter Comments appropriate for the approval or rejection.
6. Select either Approve Transfers or Reject Transfers.

Canceling a Recurring Transfer Series

1. Go to Payments > Transfer > Recurring Transfers.
2. Select Cancel Series beside the recurring transfer to cancel. A Confirm Cancellation confirmation dialog box appears.
3. Enter Comments appropriate for the cancellation.
4. Select Cancel Recurring Series. The series is successfully canceled.

Transfer Templates

Use the Transfer Templates view to work with transfer templates.



You can sort the information in ascending or descending order by selecting individual column headers. Select templates with a Ready status to initiate a payment.

From this view, you can also work with templates to perform the following options, based on status:

- Approve or reject payments
- View templates
- Initiate payments
- Delete templates
- Edit templates
- Search templates
- Create templates

Creating a Transfer Template

1. Go to Payments > Transfer > Transfer Templates.
2. Select Create New Template.
3. Select the type of transfer:

- One-to-One Transfers
 - One-to-Many Transfers
 - Many-to-One Transfers
4. Complete the following fields on the Transfer Template Details tab.
 - a. Template Name: Enter the name of the template.
 - b. Transfer From: Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the Search Accounts screen using the  search feature. The available balance appears in the Balance column.
 - c. Transfer To: Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the Search Accounts screen using the  search feature. The available balance appears in the Balance column.
 - d. Amount: Enter the amount of the transfer. The field auto-formats to add a dollar sign, commas, and cents.
 - e. Memo: Enter information related to the funds transfer.
 5. Select Review.

You proceed to the Review tab.

6. Review the information entered to ensure that it is accurate.
7. Select Confirm.

You proceed to the Confirmation tab, confirming that the transfer template is ready.

From this screen, you can create another Transfer Template or View Transfer Templates.

Searching for a Transfer Template

1. Go to Payments > Transfer > Transfer Templates.
2. Complete the fields in the Search Transfers Templates panel.
 - * Select Reset for the fields to return to their default settings.
3. Select Search
 - *The Transfer Templates view allows you to view and work with templates that are in the following statuses: Pending Approval, Approval Rejected, or Ready.

You can select check boxes for templates that are ready. Use the Actions drop-down menu to Initiate, View, Edit, or Delete a transfer template. Select the Template Name link to view, edit, or delete its details.

Create Loan Payment

Use the Create Loan Payment view to make a loan payment.

1. Go to Payments > Transfer > Create Loan Payment.
2. Enter the From Account.
3. Enter the To Loan Account.
*If the loan is past-due but the company allows payments submitted anyway, a notification appears which states that the amount due may not reflect additional fees. If the company does not allow payments on loans past-due, a message appears, stating that you must contact your financial institution.
4. Select the Payment Option

You can choose to pay to Principal + Interest or Principal Only.

5. Enter the Amount.
6. Enter the Payment Date.
7. Enter a Memo, if desired.
8. Select Review.
9. Confirm that the payment looks accurate.
10. Select Confirm.

Loan Payment Activity

Use the Loan Payment Activity view to look at a list of loan payments with various statuses and also view payment history.

You can search for a specific payment, or approve, reject, and cancel payments from this view.

*You can only select Edit Payment when the payment status is Pending Approval, Approval Rejected, Scheduled, Canceled, or Failed.

WIRE TRANSFERS

Within Payments > Wire, you can create recurring, future-dated, and one-time domestic and/or international wires. You can also create domestic and/or international beneficiaries, view wire activity, search wires, download or print a PDF or .csv file for a payment in detail or summary view, and approve or reject wires.

All users with Wire origination capabilities will be required to establish a 4-digit PIN, which will be required to verify each origination via text or phone call. You will establish your PIN the first time you log in.



- If you choose text: You will receive a text message at origination with a randomly generated code. **You will enter the code on the screen to complete your authentication.**
- If you choose phone call: You will receive a phone call at origination. **You will enter the code on the screen to complete your authentication.**
- Email is not an option to receive this PIN.

For your protection, dual authorization may be required for Wire transactions. If your business has multiple users with access to Wire origination, and if one or more of your non-admin users requires another user to authorize their Wire transactions, all users will now be subject to dual authorization.



Create USD Wire

Use the Create USD Wire view to create domestic or multiple USD wires.

Domestic wires can be sent to individuals or companies banking within the United States.

1. Go to Payments > Wire > Create USD Wire.
2. On the Payment and Beneficiary Information tab, select Domestic.
3. Complete the fields.
 - Wire Company: Select the wire company that will be used to originate the wire. All are selected by default.
 - Debit Account: Start typing the account number in this field, and the matching entry auto-completes. Select  Search to select which account to debit.
 - Beneficiary: The Beneficiary name field populates from the check boxes selected on the Wire Beneficiaries view. To adjust, start typing the name in this field, and the matching entry auto-completes. Select  Search to select an existing beneficiary. Once selected, the beneficiary's information appears to the right of the field.

*** If your beneficiary is not available, you can select Enter Beneficiary. The Beneficiary Information section opens for you to add the beneficiary before continuing with your wire creation. The entered beneficiary does not appear in the Wire Beneficiary view for future use.**

- Wire Amount: The amount of the wire transaction.
 - Frequency: Select the frequency.
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every Six Months
 - Yearly
 - Depending on your selection, you may be prompted to enter wire data in the following field options:
 - Effective Date
 - Repeat On Days
 - Repeat On
 - Start On
 - End On
 - Effective Date: The effective date the wire transaction will occur.
 - Purpose: Enter a short description of what the wire is used for. Alpha, numeric, and special characters are allowed.
 - Additional Information
 - Enter a specific memo that the beneficiary can view when they receive the wire. Select  Add to add another additional information line, or select  Delete to remove an additional information line.
- *Select Reset for the fields to return to their default settings.**

4. Select Review.

You proceed to the Review tab.

5. Review the information entered to ensure that it is accurate.
6. Select Confirm.

You proceed to the Confirmation tab, confirming that you have created a domestic wire.

From this screen, you can select Create Another Wire, Save as Template, or View Wire Activity.





To save the beneficiary and bank details to reuse later, select Save as Template. Enter a unique Template Name and select Create Template. Templates may be subject to approval.

Creating Multiple USD Wires

To create multiple USD wires, select the Wire Company, amount, debit account, and purpose. Domestic payments can be recurring and future-dated.

1. Go to Payments > Wire > Create USD Wire.
2. On the Payment and Beneficiary Information tab, select Multiple. You are transferred to the Wire Beneficiaries page.
3. Select one or more check boxes beside the appropriate Beneficiary Name.
4. Select Initiate Payments.

The Create Multiple Wires page appears.

5. Complete the required fields for each Beneficiary Name selected. The fields available depend on if the wire is domestic or international.
 - a. Beneficiary: The Beneficiary name field populates from the check boxes selected on the Wire Beneficiaries view. To adjust, start typing the name in this field, and the matching entry auto-completes. Select  Search to select an existing beneficiary. Once selected, the beneficiary's information appears to the right of the field.
 - b. Wire Company: Select the wire company that will be used to originate the wire. All are selected by default.
 - c. Debit Account: Start typing the account number in this field, and the matching entry auto-completes. Select  Search to select which account to debit.
 - d. Wire Amount: The amount of the wire transaction.
 - e. Frequency: Select one of the following options:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every Six Months
 - Yearly
 - f. Effective Date: The effective date the wire transaction will occur.
 - g. Purpose: Enter a short description of what the wire is used for. Alpha, numeric, and special characters are allowed.
 - h. Additional Information: Enter a specific memo that the beneficiary can view when they receive the wire. Select  Add to add another additional information line, or select  Delete to remove an additional information line.
6. Select Review.

You proceed to the Review tab.

7. Review the information entered to ensure that it is accurate.
8. Select Confirm.

You proceed to the Confirmation tab, confirming that you have created multiple wires.

Create USD Wire from Template

Use the Create USD Wire from Template view to work with wire templates. Select templates with a Ready status to initiate a payment.

From this view, you can also work with templates to perform the following options, based on status:

- Approve or reject payments
- View templates
- Initiate payments
- Delete templates
- Edit templates
- Search templates
- Create templates

Creating Multiple USD Wires from a Template

1. Go to Payments > Wire > Create USD Wire from Template. The list of wire templates appears.
2. Select the check box next to the wire templates to initiate.
*You cannot select a check box for templates not in a Ready status.
3. Select Initiate Payments.

The Create Multiple Wires from Templates page appears.

4. Complete the required fields for each template selected.
 - a. Wire Amount: The amount of the wire transaction.
 - b. Frequency. Select one of the following options:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every Six Months
 - Yearly
 - c. Effective date: The effective date the wire transaction will occur.
5. Select Review.

You proceed to the Review tab.

6. Review the information entered to ensure that it is accurate.
7. Select Confirm.

You proceed to the Confirmation tab, confirming that you have created multiple wires.

Create FX (Foreign) Wire

Use the Create FX Wire view to work with foreign currency wires.

Obtaining a Quote

1. Go to Payments > Wire > Create FX Wire.
2. Obtain a quote by completing the required fields.
 - a. Destination Currency: Select the currency that wire funds are converting to.
 - b. Wire Amount: Enter the amount of the wire. Use the slide bar to indicate if the entered amount is a USD value or a destination currency value. For example, indicate if you are sending \$1000.00 in USD or 1000 in Euros.
3. Select Get Quote.

Quote information appears, which includes the exchange rate, USD amount, foreign currency amount, fees, and total cost. * Select Get New Quote to change quote options.

Creating Foreign Currency Wires




Go to Payments > Wire > Create FX Wire.

1. Obtain a quote by completing the required fields.
 - a. Destination Currency: Select the currency that wire funds are converting to.
 - b. Wire Amount: Enter the amount of the wire. Use the slide bar to indicate if the entered amount is a USD value or a destination currency value. For example, indicate if you are sending \$1000.00 in USD or 1000 in Euros.
 - c. Get Quote: Displays the quote information, which includes the exchange rate, USD amount, foreign currency amount, fees, and total cost.

*Select Get New Quote to change quote options.

*If you select United States Dollar - USD as the Destination Currency, the USD and Get Quote options do not appear, and a message stating Fees may be assessed for sending a wire payment. Please check your fee schedule for current fees appears on the Review page.

*USD to USD transactions cannot be created during holidays, non-processing days, and weekends.

2. Enter the payment information by completing the fields.
 - a. Wire Company: Select the wire company that will be used to originate the wire. All are selected by default.
 - b. Debit Account: Start typing the account number in this field, and the matching entry auto-completes. Select  Search to select which account to debit.
 - c. Beneficiary: Select Search to select an existing beneficiary. Once selected, the beneficiary's information appears to the right of the field.
 - d. Purpose: Enter a short description of what the wire is used for. Alpha, numeric, and special characters are allowed.
 - e. Additional Information: Enter a specific memo that the beneficiary can view when they receive the wire. Select  Add to add another additional information line, or select  Delete to remove an additional information line.
3. Select Review.

You proceed to the Review tab.

4. Review the information entered to ensure that it is accurate.
5. Select Confirm & Accept Quote.
6. Review and agree to quote terms by selecting Accept.
7. Select Confirm to accept the quote contract.

Changes cannot be made once the quote contract is accepted and confirmed.

You proceed to the Confirmation tab, confirming that you have created a foreign currency wire.

From this screen, you can select Create FX Wire, Create USD Wire, or View Wire Activity.

Wire Activity

Use the Wire Activity view to work with wires.

You can work with wires that are in the following statuses:

- Pending Approval
- Approval Rejected
- Failed
- Expired
- Scheduled

Three icons appear throughout the Wire Activity view.



When this icon appears beside a wire, it means that there is an information message available for this wire transaction.



When this icon appears beside a wire, it means that the wire transaction has been changed.



When this icon appears beside a wire, it means that the wire transaction has an error.



Select the Transaction ID, and the Wire Detail: [Wire Transaction ID] window appears and displays both wire payment and beneficiary information.

Searching for a Wire Payment

1. Go to Payments > Wire > Wire Activity.
2. In the Search Wire Payment panel on the left, complete the fields, as necessary.
 - a. Wire Company Name: Select the wire company or companies to search for from this drop-down list.
 - b. Wire Type: Select Both, Domestic, or International to specify the wire search type.
 - c. Status: Select any combination of the following options:
 - Select All
 - Pending Approval
 - Approval Rejected
 - Ready for Quote

- Transmitted
- Cancelled
- Posted
- Failed
- Expired
- Scheduled

All options are selected by default. You can select one or multiple options.

- d. Debit Account: Select the affected debited wire accounts.
 - e. Beneficiary Name: Enter the beneficiary's full name.
 - f. Transaction ID: The transaction ID that generated when the wire was submitted.
 - g. OMAD: Stands for Output Messaging Accountability Data. This entry represents a combination of a date, destination identifier, and sequence number assigned to a FedWire message when it is processed by the Federal Reserve Bank Funds Transfer application.
 - h. Currency: Select a currency from the drop-down list that the financial institution supports.
 - i. Wire Amount: Select Specific Amount or Amount Range from this drop-down list, and then enter the wire amount, if applicable.
 - j. Effective Date: Enter the wire's Specific Date or Date Range, if applicable, and then enter the date using the  calendar feature.
 - k. Created Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
3. Select Search.
 - *Select Reset for the fields to return to their default settings.

Editing a Wire

You can only edit USD (domestic) wires. You cannot edit foreign currency wires.

1. Go to Payments > Wire > Wire Activity.
2. Select the Transaction ID.
3. Select Edit.

You can only edit if the wire transaction has a status of:

- a. Pending Approval
 - b. Approval Rejected
 - c. Failed
 - d. Expired
 - e. Scheduled
4. Edit the fields, as necessary.
 5. Select Review.
 6. Select Confirm.

Approving or Rejecting a Wire

1. Go to Payments > Wire > Wire Activity.
2. Select the check box beside the Transaction ID.
3. Select Approve or Reject.

The Approve this Wire or Reject this Wire dialog box appears.

4. Enter a comment in the field, and then select Approve or Reject.

A confirmation message appears.

Canceling a Wire Transfer

You can only cancel USD (domestic) wires. You cannot cancel foreign currency wires.

1. Go to Payments > Wire > Wire Activity.
2. Select Cancel Wire.

The Cancel Wire dialog box appears.

3. Enter Comments about the cancellation, and then select Cancel Wire.

Recurring Wires

Use the Recurring Wires view you to work with recurring wires.

Only wires that were created with a recurring Frequency appear on this list.



Select the Transaction ID, and the Recurring Wire Detail: [Wire Transaction ID] appears and displays both wire payment and beneficiary information.

Searching for a Recurring Wire

1. Go to Payments > Wire > Recurring Wires.
2. In the Search Recurring Wire panel, complete the fields, as necessary.
 - a. Status. Select any combination of the following options:
 - Select All
 - Pending Approval
 - Approval Rejected
 - Cancelled
 - Scheduled
 - Completed
 - Failed

All options are selected by default. You can select one or multiple options.

- b. Debit Account: Select the affected debited wire accounts.
 - c. Beneficiary Name: Enter the beneficiary's full name.
 - d. Transaction ID: The transaction ID that generated when the wire was submitted.
 - e. Frequency: Select any combination of the following options:
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every Six Months
 - Yearly

*All are selected by default.
 - f. Wire Amount: Select Specific Amount or Amount Range from this drop-down list, and then enter the wire amount, if applicable.
 - g. Next Payment Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature. Select Specific Date to search for when a scheduled wire is going to be transmitted next on a specific date. Select Date Range to search for when a scheduled wire is going to be transmitted next within a date range.
 - h. Created Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
3. Select Search.
- *Select Reset for the fields to return to their default settings.

Editing a Recurring Wire

1. Go to Payments > Wire > Recurring Wires.
2. Select the Transaction ID.
3. Select Edit.

You cannot edit a recurring wire in a Pending Approval status.

4. Edit the fields, as necessary.
5. Select Review.
6. Select Confirm.

Canceling a Recurring Wire Series

1. Go to Payments > Wire > Recurring Wires.
2. Select Cancel Series beside the recurring wire. The Cancel Wire dialog box appears.
3. Enter Comments about the cancellation, and then select Cancel Wire.

Wire Templates




Use the Wire Templates view to work with wire templates.

You can sort the information in ascending or descending order by selecting individual column headers. Select templates with a Ready status to initiate a payment.

From this view, you can also work with templates to perform the following options, based on status:

- Approve or reject payments
- View templates
- Initiate payments
- Delete templates
- Edit templates
- Search templates
- Create templates

Creating a Wire Template

1. Go to Payments > Wire > Wire Templates.
2. Select Create New Template.
3. Select whether the wire template is Domestic or International.
4. Complete the following fields on the Payment and Beneficiary Information tab.
 - a. Template Name: Enter the name of the template.
 - b. Wire Company: Select the wire company that will be used to originate the wire. All are selected by default.
 - c. Debit Account: Select the affected debited wire accounts.
 - d. Beneficiary: The Beneficiary name field populates from the check boxes selected on the Wire Beneficiaries view. To adjust, start typing the name in this field, and the matching entry auto-completes. Select  Search to select an existing beneficiary. Once selected, the beneficiary's information appears to the right of the field.
 - e. Purpose: Enter a short description of what the wire is used for. Alpha, numeric, and special characters are allowed.
 - f. Additional Information: Enter a specific memo that the beneficiary can view when they receive the wire. Select  Add to add another additional information line, or select  Delete to remove an additional information line.
5. Select Review

You proceed to the Review tab.

6. Review the information entered to ensure that it is accurate.

7. Select Confirm.


You proceed to the Confirmation tab, confirming that the wire template is ready.

From this screen, you can Create Another Wire Template or View Wire Templates.

Searching for a Wire Template

1. Go to Payments > Wire > Wire Templates.
2. Complete the fields in the Search Templates panel.

*Select Reset for the fields to return to their default settings.

- a. Template Name: Enter the name of the template.
- b. Wire Company: Select the wire company that will be used to originate the wire. All are selected by default.
- c. Wire Type: Select Both, Domestic, or International to specify the wire search type.
- d. Status: Select All (default), Pending Approval, Approval Rejected, or Ready to narrow the search results.
- e. Debit Account: Select the affected debited wire accounts.
- f. Beneficiary Name: Enter the beneficiary's full name.
- g. Created Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.

3. Select Search.

The Wire Templates view allows you to view and work with templates that are in the following statuses: Pending Approval, Approval Rejected, or Ready.

You can select check boxes for certain templates or select all that are ready. Use the Actions drop-down menu to Initiate, View, Edit, or Delete a wire template. Select the Template Name link to view, edit, or delete its details.

Wire Beneficiaries

Use the Wire Beneficiaries view to work with beneficiaries.

You can work with beneficiaries that are in Pending Approval, Approval Rejected, or Approved status. The ability to edit or delete a beneficiary is limited if the beneficiary is linked to a wire template.

Beneficiary Name: Select to see the Beneficiary Detail window. From this window, depending on the status of the beneficiary, you can edit the details, and approve or reject this person as a beneficiary.

Actions Drop-Down Menu

The following options are available from the Actions drop-down menu:



- View
- Initiate
- Delete

Initiating Wire Payments

You can only initiate USD (domestic) wires using these steps.



1. Go to Payments > Wire > Wire Beneficiaries.
2. Select one or more check boxes beside the appropriate Beneficiary Name.
3. Select Initiate Payments.

The Wire Details page appears.

4. Complete the required fields for each Beneficiary Name selected.
 - a. Beneficiary: The Beneficiary name field populates from the check boxes selected on the Wire Beneficiaries view. To adjust, start typing the name in this field, and the matching entry auto-completes. Select  Search to select an existing beneficiary. Once selected, the beneficiary's information appears to the right of the field.
 - b. Wire Company: Select the wire company that will be used to originate the wire. All are selected by default.
 - c. Debit Account: Start typing the account number in this field, and the matching entry auto-completes. Select  Search to select which account to debit.
 - d. Wire Amount: The amount of the wire transaction.
 - e. Frequency

Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

- f. Effective Date: The effective date the wire transaction will occur.
- g. Purpose: Enter a short description of what the wire is used for. Alpha, numeric, and special characters are allowed.
- h. Additional Information: Enter a specific memo that the beneficiary can view when they receive the wire. Select  Add to add another additional information line, or select  Delete to remove an additional information line.


5. Select Review.

You proceed to the Review tab.

6. Review the information entered to ensure that it is accurate.
7. Select Confirm.

You proceed to the Confirmation tab, confirming that you have created multiple wires.

Searching Beneficiaries

1. Go to Payments > Wire > Wire Beneficiaries.
2. In the Search Beneficiaries panel on the left, complete the fields as necessary.
 - a. Type: Select Both, Domestic, or International to specify the beneficiary search type.
 - b. Status: Select All (default), Pending Approval, Rejected, or Ready to narrow the search results based on the beneficiary's status.
 - c. Name: Enter the beneficiary's full name.
 - d. Account Number: The account number tied to the beneficiary.
 - e. Bank ID: Enter the beneficiary's routing number.
 - f. Bank Name: Enter the beneficiary's bank name.
 - g. Country: Select the country in which the beneficiary lives from the drop-down list.
 - h. Created Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
3. Select Search.

*Select Reset for the fields to return to their default settings.

Editing a Beneficiary

1. Go to Payments > Wire > Wire Beneficiaries.
2. Select the Beneficiary Name.

A Beneficiary Detail window appears.

3. Select Edit.

Edit the fields, as necessary.

4. Select Review.

“Success! This Beneficiary is ready for use” appears.

Approving or Rejecting a Beneficiary

1. Go to Payments > Wire > Wire Beneficiaries.
2. Select the check box next to the Beneficiary Name.
3. Select Approve or Reject.

The Comments For Status Change dialog box appears.

4. Enter a comment in the field, if necessary, and then select Approve or Reject.

You can also approve or reject a beneficiary while editing a beneficiary on the Beneficiary Detail window. From this window:

1. Select Approve or Reject.

The Comments For Status Change dialog box appears.

2. Enter a comment in the field, if necessary, and then select Approve or Reject.

Deleting a Beneficiary

1. Go to Payments > Wire > Wire Beneficiaries.
2. Select Delete Beneficiary.

The Confirm Deletion dialog box appears.

3. Enter a comment in the field, and then select Delete Beneficiary. This beneficiary is removed and no longer exists in the system.

Creating a Domestic Beneficiary

Domestic beneficiaries can receive single, future-dated, or recurring domestic wires.

1. Go to Payments > Wire > Wire Beneficiaries.
2. Select Create New Beneficiary.
3. On the Beneficiary Information tab, select Domestic.
4. Complete the fields.

*Select Reset for the fields to return to their default settings.

- a. Bank ID: Enter the beneficiary's routing number.
- b. Bank Name; Enter the beneficiary's bank name.
- c. Bank City: Enter the city where the bank that the beneficiary uses is located.
- d. Bank State: Enter the state where the bank that the beneficiary uses is located.
- e. Account Number: Enter the beneficiary's account number that receives the wire credit.
- f. Re-enter Account Number: Re-enter the beneficiary's account number that receives the wire credit.
- g. Name: Enter the beneficiary's full name.
- h. Address: Enter the beneficiary's receiving location's address.
- i. City: Enter the city where the bank that the beneficiary uses is located.
- j. State: Enter the state where the bank that the beneficiary uses is located.
- k. ZIP Code: Enter the ZIP code of the bank that the beneficiary uses.
- l. Notes: Enter any additional information about this beneficiary.

5. Select Review.

You proceed to the Review tab.

6. Review the information entered to ensure that it is accurate.
7. Select Confirm.

You proceed to the Confirmation tab, confirming that you have successfully created a domestic beneficiary. Depending on your settings, you may not be able to send a domestic wire to this beneficiary until they are in an Approved status.

From this screen, you can select Send a Wire to this Beneficiary, Create Another Beneficiary, or Wire Beneficiaries.

Creating an International Beneficiary

International beneficiaries can receive immediate domestic intermediary or foreign bank wires.

1. Go to Payments > Wire > Wire Beneficiaries.
2. Select Create New Beneficiary.
3. On the Beneficiary Information tab, select International.
4. Complete the fields.

*Select Reset for the fields to return to their default settings.

- a. Account Number: Enter the beneficiary's account number that receives the wire credit.
- b. Re-enter Account Number: Re-enter the beneficiary's account number that receives the wire credit.
- c. Name: Enter the beneficiary's full name.
- d. Country: Enter the beneficiary's country.
- e. Address: Enter the beneficiary's receiving location's address.
- f. City: Enter the beneficiary's city.
- g. State/Province/Territory: Enter the beneficiary's state, province, or territory information.
- h. Postal Code: Enter the beneficiary's ZIP code.
- i. Notes: Enter any additional information about this beneficiary.
- j. Bank ID: Enter the beneficiary's routing number. Select the drop-down menu to choose the applicable field of Swift Code, IBAN Number, or Sort Code.
- k. Bank Name: Enter the name of the bank that the beneficiary uses.
- l. Country: Enter the country where the bank that the beneficiary uses is located.
- m. Bank Address: Enter the bank's address that the beneficiary uses.
- n. City: Enter the city where the bank that the beneficiary uses is located.
- o. State/Province/Territory: Enter the state, province, or territory where the bank that the beneficiary uses is located.
- p. Postal Code: Enter the ZIP code of the bank that the beneficiary uses.

5. Select a situation and complete the corresponding steps.

Your choice depends on your financial institution's requirements.

| Situation | Steps |
|--|---|
| Adding a domestic intermediary bank. | <ol style="list-style-type: none"> 1. Select Search, and then select the correct bank from the Bank Lookup screen. The system auto-fills the required fields. 2. Enter the Bank ID (Routing Number), Account Number, Notes, Bank Name, City, and State. Bank ID (Routing Number) and Bank Name are required fields. *If the Wire configuration for International (USD) is set to Inactive and the Foreign Currency Wire configuration for International (USD) is Active, this option does not appear available. |
| Adding an international intermediary bank. | <ol style="list-style-type: none"> 1. Enter the Bank ID (Routing Number), and then select if the ID is a Swift Code, IBAN Number, or Sort Code from the drop-down list. 2. Enter the Bank City, Notes, Bank Name, and Bank Country. Bank ID (Routing Number), Bank Name, and Bank Country are required fields. |

6. Select Review

You proceed to the Review tab.

7. Review the information entered to ensure that it is accurate.
8. Select Confirm.

You proceed to the Confirmation tab, confirming that you have successfully created an international beneficiary. Depending on your settings, you may not be able to send an international wire to this beneficiary until they are in an Approved status.

From this screen, you can select Send a Wire to this Beneficiary, Create Another Beneficiary, or Wire Beneficiaries.

Within Payments > ACH, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients.

All users with ACH origination capabilities will be required to establish a 4-digit PIN, which will be required to verify each origination via text or phone call. You will establish your PIN the first time you log in.

- If you choose text: You will receive a text message at origination with a randomly generated code. **You will enter the code on the screen to complete your authentication.**
- If you choose phone call: You will receive a phone call at origination. **You will enter the code on the screen to complete your authentication.**
- Email is not an option to receive the code.

For your protection, dual authorization may be required for ACH transactions. If your business has multiple users with access to ACH origination, and if one or more of your non-admin users requires another user to authorize their ACH transactions, all users will now be subject to dual authorization.

Please pay careful attention to the Message Center regarding your ACH transactions. If your ACH file fails due to incorrect or incomplete information, you will receive an error on your screen. If for some reason the file fails at the time it is scheduled to be originated, you will receive a notification in the Message Center within Treasury Management at that time. You may also set up an alert to receive this information by email or text.



Create ACH Payment

Use the Create ACH Payment view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

Creating an ACH Payment Manually

1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select Manual Entry.
3. Enter a Payment Name.
4. Enter the ACH Company Name, ACH Company ID, SEC Code, Entry Description, and Discretionary Data fields.
5. Select the Restrict Payment check box, if appropriate.
6. Select an option from the Frequency drop-down list. Options are:
 - One Time
 - Weekly
 - Every Two Weeks

- Twice a Month
- Monthly
- Quarterly
- Every 6 Months
- Annually

7. Select the Effective Date of this ACH payment using the  calendar feature.
8. Select Add Recipients to proceed to the Manage Recipients tab.
 - a) Enter the Recipient Name.
 - b) Enter the recipient's ID Number.
 - c) Enter the recipient's Account Number.
 - d) Select Checking, Savings, or Loans from the Account Type drop-down list.
 - e) Enter the Routing Number for the previously entered Account Number.
 - f) Select DR or CR from the Credit/Debit drop-down list to determine the type of ACH payment.
 - g) Enter the Amount of this ACH payment.
 - h) Select the Prenote check box, if appropriate.
 - i) Select Addenda, enter the information, and then select Save, if appropriate.
 - j) Select  to add a new recipient row, if necessary, and then complete the information.
9. Select the Offset Account, if applicable.
10. Select Review.

You proceed to the Review tab.

11. Review the information entered to ensure that it is accurate.
12. Select Confirm.

You proceed to the Confirmation tab, confirming that you created an ACH payment.



Creating an ACH Payment from a Template

Select the template, confirm or update the recipient list, and then enter the effective date within this task.

1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select From Template.
3. Select the check box beside the appropriate template name, and then select Initiate Selected Templates.

The ACH Payments Detail screen appears.

4. Change the Entry Description, and Discretionary Data fields, as needed.

5. Select the Restrict Payment check box, if appropriate.
6. Select an option from the Frequency drop-down list. Options are:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every 6 Months
 - Annually
7. Select the Effective Date of this ACH payment using the  calendar feature.
8. Select Add Recipients to proceed to the Manage Recipients tab.
 - a) Enter the Recipient Name.
 - b) Enter the recipient's ID Number.
 - c) Enter the recipient's Account Number.
 - d) Select Checking, Savings, or Loans from the Account Type drop-down list.
 - e) Enter the Routing Number for the previously entered Account Number.
 - f) Select DR or CR from the Credit/Debit drop-down list to determine the type of ACH payment.
 - g) Enter the Amount of this ACH payment.
 - h) Select the Prenote check box, if appropriate.
 - i) Select Addenda, enter the information, and then select Save, if appropriate.
 - j) Select  Add to add a recipient row, if necessary, and then complete the information.
9. Selecting the Offset Account is required.
10. Select Review.

You proceed to the Review tab.

11. Review the information entered to ensure that it is accurate.
12. Select the Apply Updates to the Template check box, if appropriate.

This updates the template saved on the ACH Templates page.

13. Select Confirm.

You proceed to the Confirmation tab, confirming that you created an ACH payment from a template.

From this screen, you can Create Another Payment or view ACH Payment Activity.

[Creating an ACH Payment from Multiple Templates](#)

Select the templates, confirm or update the recipient list, and then enter the effective date within this task.


1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select From Template.
3. Select the check boxes beside the appropriate template names, and then select Initiate Selected Templates.

The ACH Payments Detail screen appears.


4. Select the One Effective Date for all Templates check box, if appropriate. When selecting multiple templates, if they do not select one effective date for both, use the arrow to drop down the template and change the information.


a) Select an option from the Frequency drop-down list. Options are:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every 6 Months
- Annually

b. Select the Effective Date of this ACH payment using the  calendar feature.

5. Select Edit Batch within each section of the ACH Payments Detail screen, as needed. From this subsection details screen, you can change the ACH Company ID, SEC Code,

Entry Description, and Discretionary Data. Select  to remove a specific recipient. You can also add recipients by performing the following steps.


- a. Select  Add Recipient.
- b. Enter the Recipient Name.
- c. Enter the recipient's ID Number, if applicable.
- d. Enter the recipient's Account Number.
- e. Select Checking, Savings, or Loans from the Account Type drop-down list.
- f. Enter the Routing Number for the previously entered Account Number.
- g. Select DR or CR from the Credit/Debit drop-down list to determine the type of ACH payment.
- h. Enter the Amount of this ACH payment.
- i. Select the Prenote and Hold check boxes, if appropriate.

- j. Select Addenda, enter the information, and then select Save, if appropriate.
- k. Select Save after changing the information to proceed.
6. Review the information entered on the ACH Payments Detail screen to ensure that it is accurate.
7. Select Review
8. Select Confirm.

Uploading a NACHA Formatted File

1. Go to Payments > ACH > Create ACH Payment
2. Within the Create Payment tab, select Upload NACHA Formatted File
3. Select Browse beside Select File, and browse to select the appropriate file.

Your file must be formatted to NACHA specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.

4. Select Upload
5. Select an option from the Frequency drop-down list. Options are:
 - One Time
 - Weekly
 - Every Two Weeks
 - Twice a month
 - Monthly
 - Quarterly
 - Every 6 Months
 - Annually
6. Select Effective Date of this ACH payment using the  calendar feature.
7. Select Review
8. Select Confirm

ACH File Activity

Use the ACH File Activity view to see all files and respective details, which have either been uploaded by entitled users or transmitted machine to machine.

Select the column header to change the priority of the information that appears.

ACH Payment Activity

Use the ACH Payment Activity view to work with ACH payments.

You can select to Approve and Reject from the ACH Payment Activity panel.

You can also select UnInitiate or Cancel to stop a payment that is already in an Initiated status. Selecting Create New Payment redirects you to the Create ACH Payment view.

Select the Transaction ID link to access the Payment Detail screen, which displays the details of the payment and recipients. Users are also able to Download or Print PDF or NACHA files from this screen. Select Close to return to the ACH Payment Activity view.

Searching ACH Payments



1. Go to Payments > ACH > ACH Payment Activity.
2. Select either the All or Reversal radio button.
3. Complete the fields in the Search ACH Payment Activity panel.

*Select Reset for the fields to return to their default settings.

- a. Status. Select one of the following from the drop-down list:

- All
- Pending Approval
- Approval Rejected
- Initiated
- Uninitiated
- Cancelled
- Failed
- Expired
- Scheduled

The default is All.

- b. ACH Company Name: Select the ACH company or companies to search for from this drop-down list.
 - c. Batch Name: Enter the name of the batch.
 - d. Transaction ID: Enter the transaction ID number if searching for a specific payment that originated in Treasury Management.
 - e. SEC Code: Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.
 - f. Debit Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
 - g. Credit Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
 - h. Initiated Date: Select either Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
 - i. Effective Date: Select either Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
4. Select Search.

The ACH Payment Activity panel updates with ACH payments matching the criteria entered, and the number of results appears at the bottom. The ACH Payment Activity panel allows you to view and work with payments that are in the following statuses:

- Pending Approval
- Approval Rejected
- Initiated
- Uninitiated
- Cancelled
- Failed
- Expired
- Scheduled

Select the Transaction ID link to access the Payment Detail page. This is where you can see audit, description, and discretionary data.

Editing an ACH Payment

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the Transaction ID.
3. Select Edit Payment.

You can only edit if the ACH payment has a status of:

- Pending Approval
- Approval Rejected
- Failed
- Expired
- Scheduled

4. Edit the fields, as necessary.
5. Select Review.
6. Select Confirm.

Approving or Rejecting an ACH Payment

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the check box beside the Transaction ID.
3. Select Approve or Reject.

The Comments For Status Change dialog box appears.

4. Enter a comment in the field, and then select Approve or Reject.

A confirmation message appears.

Canceling an ACH Payment Activity

1. Go to Payments > ACH > ACH Payment Activity.
2. Select Cancel.

The Confirm Cancel Payment dialog box appears.

3. Enter Comments about the cancellation, and then select Cancel Payment.

Uninitiating an ACH Payment Activity

1. Go to Payments > ACH > ACH Payment Activity.
2. Select Uninitiate.

The Confirm Uninitiate dialog box appears.

3. Enter Comments, and then select Uninitiate Payment.

Recurring ACH Payments

Use the Recurring ACH Payments view to work with ACH payments that are recurring. Selecting Create New Payment redirects you to the Create ACH Payment view.

Select the Transaction ID link to access the Payment Detail screen, which displays the details of the payment and recipients. Users are also able to Download or Print PDF or NACHA files from this screen.

Select Close to return to the Recurring ACH Payments view.

Searching Recurring ACH Payments

1. Go to Payments > ACH > Recurring ACH Payments.
2. Complete the fields in the Search Recurring ACH Payments panel.

*Select Reset for the fields to return to their default settings.



- a. Status. Select one of the following from the drop-down list:

- All
- Pending Approval
- Approval Rejected
- Cancelled
- Scheduled
- Completed

The default is All.

- b. ACH Company Name: Select the ACH company or companies to search for from this drop-down list.
- c. Batch Name: Enter the name of the batch.
- d. Transaction ID: Enter the transaction ID number if searching for a specific payment that originated in Treasury Management.
- e. SEC Code: Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.

Debit Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.

- f. Credit Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
- g. Created Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
- h. Frequency. Select any combination of the following options:
 - Weekly
 - Every Two Weeks
 - Twice a Month
 - Monthly
 - Quarterly
 - Every Six Months
 - YearlyAll are selected by default.
- i. Next Payment Date: Select either Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.

3. Select Search.

The Recurring ACH Payments screen updates with the recurring ACH payments matching the criteria entered and the number of results appears at the bottom. Select the Transaction ID link to access the Details page.

Editing a Recurring ACH Payment

1. Go to Payments > ACH > Recurring ACH Payments.
2. Select the Transaction ID.
3. Select Edit Payment.

You cannot edit a recurring ACH payment in a Pending Approval status.

4. Edit the fields, as necessary.
5. Select Review.
6. Select Confirm.

Canceling a Recurring ACH Payment

1. Go to Payments > ACH > Recurring ACH Payments.
2. Select Cancel beside the recurring ACH payment.

The Confirm Cancel Payment dialog box appears.

3. Enter Comments about the cancellation, and then select Cancel Payment.

ACH Templates

Use the ACH Templates view to work with templates.

You can select Create New Template to proceed to the Create Template view.

You can select to Clone, Delete, or Initiate a batch from the Actions drop-down list. You can also select Edit to change the template name, payment, recipient information, and other details.


Select the Template Name link to access the Template Detail screen, which displays the details of the recipients, including description, audit, and discretionary data. Users are also able to Download or Print PDF or NACHA files from this screen. Select Close to return to the ACH Templates view.

Searching Templates

1. Go to Payments > ACH > ACH Templates.
2. Complete the fields in the Search Templates panel.

*Select Reset for the fields to return to their default settings.

- a. Status: Select All (default), Pending Approval, Approval Rejected, or Ready to narrow the search results.
- b. ACH Company Name: Select the ACH company or companies to search for from this drop-down list.
- c. Template Name: Enter the name of the template.

- d. SEC Code: Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.
 - e. Debit Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
 - f. Credit Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
 - g. Last Updated: Select either Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
3. Select Search.

The ACH Templates view updates with templates matching the criteria entered and the number of results appears at the bottom. The ACH Templates view allows you to view and work with templates that are in the following statuses: Pending Approval, Approval Rejected, or Ready.

You can select check boxes for certain templates, or select all that are ready. Use the Actions drop-down menu to Delete, Clone, or Initiate a batch. Select the Template Name link to view, edit, or delete its details.

Create New Template

Use the Create New Template view to create templates and upload the NACHA formatted file.


Upload NACHA File

If you have a template that is already prepared and formatted to NACHA specifications, use this option to upload it for immediate use. The template is validated for proper NACHA formatting and all ABA numbers must be valid.

This process is the same process as described for the Create ACH Payment view. Creating an ACH Template Manually:

1. Go to Payments > ACH > ACH Templates.
2. Select Create New Template.

The Create ACH Template screen appears.

3. On the Create Template tab, select Manual Entry.
4. Complete the fields on the Create Template tab.
 - a. Template Name: Enter the name of the template.
 - b. ACH Company Name: Either enter the name of the ACH Company or select  Search, and then choose Select beside the appropriate Company Name. The ACH Company Name selection populates the ACH Company ID and SEC Code fields automatically, and also enables the remaining fields.

- c. ACH Company ID: The identification number of the ACH Company.
- d. SEC Code: Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.
- e. Entry Description: Enter a description.
- f. Discretionary Data: Enter any other necessary information.
- g. Effective Date: this field will automatically populate with either today's or tomorrow's date. Be sure to update this accordingly, as the date in the file will not transfer to the system.

Select the Restrict Template check box, if appropriate.

- 5. Select Add Recipients.

You proceed to the Manage Recipients tab.

- 6. Select Import Recipients From File, if appropriate.
 - a. Select whether the file is Delimited or Fixed Position.
If selected, the button appears gray.
 - b. Choose Select File, and then navigate to the file to import.
 - c. Select Upload.

- 7. Select Add Recipient, if appropriate.

- a. Enter the Recipient Name.
- b. Enter the recipient's Account Number.
- c. Select Checking, Savings, or Loans from the Account Type drop-down list.
- d. Enter the Routing Number for the previously entered Account Number.
- e. Select DR or CR from the Credit/Debit drop-down list to determine the type of batch.
- f. Enter the Amount of this payment.
- g. Select the Prenote and Hold check boxes, if appropriate.
- h. Select Addenda, enter the information, and then select Save, if appropriate.

- 8. Select Review.

You proceed to the Review tab.

- 9. Review the information entered to ensure that it is accurate.
- 10. Select Confirm.

You proceed to the Confirmation tab, receiving a Success! This template is pending approval message in green at the top of the tab.

*From this screen, you can Create New Template, Initiate Payment, and view ACH Payment Activity.

ACH Recipients

Use the ACH Recipients and ACH Recipient Activity pages to work with the recipients of ACH payments.

The ACH Recipients page displays all saved recipients, and offers the ability to select recipients to create payments from. Users can also print or download the list of recipients. Exports are available as PDF or CSV downloads.

Users with proper entitlements can edit, delete, approve, or reject recipients.

Searching ACH Recipient Activity

1. Go to Payments > ACH > ACH Recipients > ACH Recipient Activity.
2. Complete the fields in the Search Recipients panel.
 - *Select Reset for the fields to return to their default settings.
 - a. Record Type: Select if the recipient receives a Batch or a single Payment, or select Both.
 - b. Recipient Name: Enter the name of the recipient of the single and/or batch payment.
 - c. Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
3. Select the Pre Note, Hold, and Reversal check boxes, if applicable.
4. Select Search.

The ACH Recipient Activity screen updates with the recipients matching the criteria entered, and the number of results appears at the bottom.

Searching for an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Complete the fields in the Search Recipients panel.
 - *Select Reset for the fields to return to their default settings.
 - a. Status: Select All (default), Pending Approval, Approval Rejected, or Ready to narrow the search results.
 - b. Recipient Name: Enter the name of the recipient of the single and/or batch payment.
 - c. Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
3. Select the Pre Note, Hold, and Reversal check boxes, if applicable.
4. Select Search.

The ACH Recipients screen updates with the recipients matching the criteria entered, and the number of results appears at the bottom.

Adding an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select Add Recipient.
3. Complete the fields in the Add Recipients panel.
*If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.
4. Select Save.

Editing an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select Edit from the Actions menu for the recipient.
3. Modify the fields as desired.
*If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.
4. Select Save.

If approvals are required, the Status of the recipient changes to Pending Approval.

ACH Recipient Import Layout

Use the ACH Recipient Import Layout view to define the format for uploading a file of recipient records.

There are two Upload Format options available. If you select Delimited, indicate the order of the fields in your file. If you select Fixed Position, indicate the starting and ending positions of the fields in your file.

Determining the Import Layout

1. Go to Payments > ACH > ACH Recipient Import Layout.
2. Select a situation and follow the corresponding steps.

| Situation | Steps |
|--------------------------------------|--|
| The upload format is delimited. | <ol style="list-style-type: none">1. Select Delimited for the Upload Format field.2. Enter the field location in the text box available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. *If your file does not use Transaction Code, delete the number from that field to display the Account Type and Transaction Type fields, and use those entries instead. *All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it. |
| The upload format is fixed position. | <ol style="list-style-type: none">1. Select Fixed Position for the Upload Format field.2. Enter a Begin and End field location in the text boxes available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. Enter a Begin and End field location for Account Type and Transaction Type, if the file does not contain transaction codes. |

| | |
|--|--|
| | *The End value must be greater than the Begin value. If the values match, the End value appears in red with a warning. |
|--|--|

3. Complete the Account Type fields for Checking Equals and Savings Equals if the file does not contain transaction codes.
4. Complete the Transaction Type fields for Debit Equals and Credit Equals if the file does not contain transaction codes.
5. Select Save.

ACH Reversals

You can reverse full ACH payments or individual transactions, provided the payment included both credits and debits.

You can create an ACH reversal only during a specific window. Reversals are allowed:

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.

Reversing an ACH Payment

1. Go to Payments > ACH > ACH Payment Activity.
2. Select a transaction to reverse.
3. Select an option:
 - Reverse Full Payment
 - Reverse Transaction(s)
*The Reverse Full Payment and Reverse Transaction(s) options only appear if the transaction is eligible for reversal based on the business day effective date and cutoff criteria.

If you select Reverse Transaction(s), a Reverse check box appears next to each listed transaction.

4. Select individual transactions to reverse, if necessary.

Held and prenote transactions cannot be reversed. Use the Reversals Only check box above the list of transactions to view only those transactions you have selected.

5. Select Create Reversal.

The Reverse ACH Payment screen appears.

6. Review your reversal selections, and then select Confirm.

POSITIVE PAY

Within Payments > Positive Pay, you can create Positive Pay items, work with Positive Pay and ACH exceptions, and work with Positive Pay output files and formats.

Check Exceptions


Use the Check Exceptions view to search for a specific Positive Pay exception and to view the available list of Positive Pay exceptions.

To find an exception, start typing either the Account number, Check Number, Issued Amount, Paid Amount, or Issued Date in the filter box at the top of the page. The exceptions available narrow down as you type until the matching exception is left.

Select the View Check link in the Check Number column to view the front and back sides of the check used in the exception.

Select Details to view additional information including who updated the exception, the DDA Batch Number, and DDA Sequence Number.

Searching Check Exceptions

1. Go to Payments > Positive Pay > Check Exceptions.
2. Expand the Search Check Exceptions panel.
3. Select Open Items or Decision History.
4. Complete the fields.
 - *Select Reset for the fields to return to their default settings.
 - a. Accounts: Select the appropriate account numbers, or leave all accounts selected by default.
 - b. Check Number: Enter the number of the check used in the exception.
 - c. Issued Amount: Select either Amount Range or Specific Amount from the drop-down list, and then enter the amount in the text boxes.
 - d. Paid Amount: Select either Amount Range or Specific Amount from the drop-down list, and then enter the amount in the text boxes.
 - e. Issued Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
 - f. Payee: Enter the payee information.
5. Select Search.

Working with Check Exceptions

1. Go to Payments > Positive Pay > Check Exceptions.

2. Change the Pay or Return options as needed for each exception item. Or, you can select the column name check box for all exceptions to be marked the same way. (For example, if the Pay column check box is selected, all exceptions are marked as Pay.)
3. Select Review.

A Review Decisions dialog box appears.

4. Ensure that the changes from the Prior Decision to New Decision are accurate.
5. Select Save.

The following confirmation message appears: Check Exception Decisions Saved Successfully!

ACH Exceptions

Use the ACH Exceptions view to locate a specific exception item, mark an exception as pay or return, and review any decisions made.

To find an exception, start typing either the Account number, Issuing Company name, the Type of exception, SEC code, Amount, or Description in the filter box at the top of the page. The exceptions available narrow down as you type until the matching exception is left.

Searching ACH Exceptions

1. Go to Payments > Positive Pay > ACH Exceptions.
2. Expand the Search ACH Exceptions panel.
3. Complete the fields.
 - *Select Reset for the fields to return to their default settings.
 - a. Accounts: Select the appropriate account numbers, or leave all accounts selected by default.
 - b. SEC Code: Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.
 - c. Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
4. Select Search.

Working with ACH Exceptions

1. Go to Payments > Positive Pay > ACH Exceptions.
2. Change the Pay or Return options, as needed for each exception item. Or, you can select the column name check box for all exceptions to be marked the same way. (For example, if the Pay column check box is selected, all exceptions are marked as Pay.)
3. Select Review to ensure that the changes from the Prior Decision to New Decision are accurate.
4. Select Save.

The following confirmation message appears: ACH Exception Decisions Saved Successfully!

Create/Import Check Issues

Use the Create/Import Check Issues view to upload or create issued items.

CAUTION

You can successfully enter or upload a voided issued item with a zero dollar amount as well as a voided issued item that has already been issued. However, that transaction is not submitted to our core system. Your financial institution must manually input that item as they see fit.

Enter Checks

Use this option to enter individual or multiple checks manually that have been issued into Treasury Management.

Upload File

Use this option to upload a file of issued check items.


Creating Issued Checks

CAUTION

You can successfully enter or upload a voided issued item with a zero dollar amount as well as a voided issued item that has already been issued. However, that transaction is not submitted to core. Your financial institution must manually input that item as they see fit.

1. Go to Payments > Positive Pay > Create / Import Check Issues.
2. On the Manage Issued Items tab, select Enter Checks.
3. Enter the account number for the Account field, and then select Search.
4. On the Search Accounts dialog that opens, click Select beside the correct Account Number.
5. Select Add Row.

Repeat these steps for each issued item.

- a. Enter the Check Number.
 - b. Enter the Date Issued of the check, or select date using the  calendar feature. Use mm/dd/yyyy format.
 - c. Enter the Check Amount.
 - d. Select whether the transaction Type is Credit, Debit, or Void.
 - e. Enter the name of the Payee.
-
6. Select Review.

You proceed to the Review tab.

7. Review the information entered to ensure that it is accurate.
8. Select Confirm.

You proceed to the Confirmation tab, confirming that you successfully processed the issued items.

Uploading Issued Items

CAUTION

You can successfully enter or upload a voided issued item with a zero dollar amount as well as a voided issued item that has already been issued. However, that transaction is not submitted to core. Your financial institution must manually input that item as they see fit.

1. Go to Payments > Positive Pay > Create / Import Check Issues.
2. On the Upload ARP File tab, select Upload File.
3. Enter the account number for the Account field.
4. Select the format of the file that you are uploading from the Saved Format drop-down list.
5. Choose Select File, browse to and select the file to upload, and then select Open.
6. Select Upload.

You proceed to the Managed Issued Items tab.

7. Review the information entered to ensure that it is accurate.

Select Add Row or the plus sign at the end of the row to add an issued item. You can also select the delete icon to remove an issued item.

8. Select Review.

You proceed to the Review tab.

9. Review the information entered to ensure that it is accurate.
10. Select Confirm.

You proceed to the Confirmation tab, confirming that you successfully processed the ARP items. You can now upload or enter additional ARP checks.

Check Upload Formats

Use the Check Upload Formats view to build an individual format for check uploads and to view the list of current upload formats.

*If you select Delimited, indicate the order of the columns in your file. If you select Fixed Position, indicate the starting and ending positions of the columns in your file.

Creating a Check Upload Format

1. Go to Payments > Positive Pay > Check Upload Formats.
2. Select Create New Format.

The ARP Create Upload Format page appears.

3. Select Delimited or Fixed Position for the Upload Format field.

If Fixed Position is selected, the values entered in the following steps must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.

4. Enter a Template Name.
5. Enter the Item Number position.
6. Enter the Item Amount position.
7. Select either Decimal Not Included or Decimal Included from the Amount Format drop-down list.
8. Select either Whole Dollar or Implied Decimal, if this option is available.

If Whole Dollar is selected, and you enter 789, the output is 789.00. If Implied Decimal is selected, and you enter 789, the output is 7.89.

9. Enter the Issue Date position.
10. Select a Date Format from the drop-down list.

Options are:

- mmddyyyy
- mm/dd/yyyy

11. Enter the Payee position.
12. Select Show Optional Fields, if needed, and then add the position information for the remaining fields.

The optional fields include:

- Account Number
- Account Type
 - Checking Equals
 - Savings Equals
- Debit / Credit
 - Debit Indicator
 - Credit Indicator
- Void Date
 - Date Format
- Void Indicator
 - Yes Indicator

- Stop Indicator
 - Yes Indicator
- Text Qualifier
- Field Delimiter

13. Select Save.

Editing the ARP Upload Format

1. Go to Payments > Positive Pay > Check Upload Formats.
2. Select the Template Name link of the format to modify. The ARP Edit Upload Format page appears.
3. Select Delimited or Fixed Position for the Upload Format field.
 - If you select Delimited, indicate the order of the columns in your file.
 - If you select Fixed Position, indicate the starting and ending positions of the columns in your file.

*If Fixed Position is selected, the values entered must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.

4. Change the available fields, as needed.
5. Select Save.


ACH Filters

Use the ACH Exception Filter List to view the available filters.

Searching the ACH Exception Filters

1. Go to Payments > Positive Pay > ACH Filters.
2. Expand the Search ACH Exception Filters panel.
3. Complete the fields.

*Select Reset for the fields to return to their default settings.

- a. Accounts: Select the appropriate account numbers, or leave all accounts selected by default.
- b. ACH Company Name: Select the ACH company or companies to search for from this drop-down list.
- c. ACH Company ID: The identification number of the ACH company.
- d. SEC Code: Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.
- e. Amount: Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
- f. Expiration Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.


4. Select Allow or Disallow to determine the availability of the Expiration Filter.
5. Select Search.

STOP PAYMENT

Within Payments > Stop Payment, you can view and create stop payments.

*There may be a charge assessed with processing a stop payment. Review our fee schedule for details.

Creating a Stop Payment

1. Go to Payments > Stop Payment > Create Stop Payments.
2. Enter the account number, nickname, or balance for the Account field, or select  Search to find the account number.

From the Search Accounts dialog box, you can find the account by typing the account number, nickname, or balance.

3. Select Single Check or Range of Checks, and then enter the check information in the text boxes available.

If Single Check is selected, enter the Check Date and Check Amount information. If Range of Checks is selected, enter the check numbers in the text boxes available.

4. Enter the Payee, if applicable.
5. Enter Remarks about the stop payment.

There can be up to four remarks made per stop payment.

6. Select Review.

You proceed to the Review tab.

7. Review the information entered to ensure that it is accurate.
8. Select Confirm. *If you receive an error, please verify that the check has not already cleared

You proceed to the Confirm tab. When the stop payment is processed, the following confirmation message appears with details: Stop Payment successfully scheduled.

Alternatively, the following message appears depending on permissions: Your request has been submitted for approval.

From this page, you can select Add Another Stop Payment or Go to Stop Payment Activity.

Stop Payment Activity

Use Stop Payment Activity to search active stop requests, filter the stop payments, view the details about stop payments, and approve, reject, or cancel stop payments.

All stop payments are listed in order of check date, with pending approvals shown at the top.

To find a stop payment, start typing either the account number, check number, amount of the stop payment, the status of the stop payment, or the payee number in the filter box at the top of the page.

Select Details to view the table information and, additionally, who entered the stop payment in the Entered By field, the Remarks about the stop payment, and the Sequence ID of the stop payment. Select Close to return to the table view.

Approving, Rejecting, and Canceling a Stop Payment

You can only approve, reject, and cancel a stop payment that is in a Pending Approval status.

1. Go to Payments > Stop Payment > Stop Payment Activity.
2. Select a situation and follow the corresponding steps.

| Situation | Steps |
|---------------------------|---|
| Canceling a stop payment. | 1. Select Cancel beside the stop payment to remove. A Cancel Stop Payment confirmation window appears stating: Are you sure you want to cancel this stop payment? |
| Approving a stop payment. | 1. Select the check mark of the stop payment to approve. 2. Select Approve. An Approve Stop Payments confirmation window appears stating: Are you sure you want to approve these stop payments? |
| Rejecting a stop payment. | 1. Select the check mark of the stop payment to reject. 2. Select Reject. A Reject Stop Payments confirmation window appears stating: Are you sure you want to reject these stop payments? |

3. Enter Comments as to why you are canceling, approving, or rejecting this stop payment.
4. Select Confirm, Approve, or Reject.

Searching Active Stop Payments

1. Go to Payments > Stop Payment > Stop Payment Activity.
2. Expand the Search Active Stop Requests panel.
3. Complete the fields in the Search Active Stop Requests panel, as necessary.



*Select Reset for the fields to return to their default settings.

- a. Accounts: Select the appropriate account numbers, or leave all accounts selected by default.
- b. Status: Select any combination of the following options:

- Select All
- Pending Approval
- Approval Rejected
- Transmitted

- Cancelled
- Posted
- Failed
- Expired
- Scheduled

All options are selected by default. You can select one or multiple options.

- Check Number: Select All, Specific Check Number, or Check Range from the drop-down list. Then, enter the check number information in the text boxes available.
 - Check Amount: Select Specific Amount or Amount Range from the drop-down list. Then, enter the check amount information in the text boxes available.
 - Check Date: Select Specific Date or Date Range from the drop-down list. Then, enter the dates of the check in the text boxes available using the  calendar feature.
 - Created Date: Select either Date Range or Specific Date from the drop-down list, and then enter the date using the  calendar feature.
 - Payee: Enter the payee information.
- Select Search.

Stop Payment Activity updates with stop payments matching the criteria entered. Stop Payment Activity allows you to view stop payments that are in the following statuses: Pending Approval, Approval Rejected, Approved, Cancelled, or Failed.

Receivables

Use the Receivables menu to work with remote deposit capture

Selecting Remote Deposit Capture and then Launch from the Receivables page launches the RDC dashboard. From the RDC Dashboard, users have access to their assigned remote deposit product.

Reporting

Use the Reporting menu to view various reports.

The default view is All Reports and it contains a combination of the Favorite Reports, Custom Reports, and Standard Reports views.

To find a report, start typing the report name in the Filter Reports box at the top of the page.

To view a report, select Run Report within the report name box, and then enter the search criteria.


To add a report to the Favorite Reports view, select Favorite within the report name box. A Favorites saved successfully! message appears, the star is filled in, and a color bar appears on the left side of the report name box. To remove the report from the Favorite Reports view, select Favorite again and the report is removed.

Sort the report's data using the table's column headers. After running a report:

- You can Download the reports after selecting a format.
- You can Print the report.

RUNNING REPORTS

Steps [9](#) through [13](#) do not apply to all reports.

1. Go to Reporting > All Reports or choose a report type.
2. Select Run Report of the report to generate.
3. Expand the Run Reports search panel.
4. You can change the report selection using the Select a Report drop-down list, if necessary. The Report Type field defaults to the acceptable type of report that is selected. You cannot change the selection.
5. Select either Date Range, Specific Date, or # of Prior Days from the Date drop-down list, and then enter the dates using the  calendar feature.

This field is only available for certain reports. For date-specific reports (e.g., Current Day Balance, Prior Day Balance, Current Day Transaction, and Prior Day Transaction), the Date field defaults to the correct selection and you cannot change it.

6. Select Checking or Loan from the Account Type drop-down list.
7. Select one or multiple account numbers, or choose Select All from the Account drop-down list.
8. Determine how you want the report sorted from the Sort By drop-down list.
9. Select Ascending or Descending.
10. Select an option from the Payment ID drop-down list, if necessary.
 - Select Specific Payment ID, and then enter the ID in the Specific Payment ID field.
 - Select Payment ID Range, and then enter the dates in the Payment ID Range fields.
11. Select an option from the Amount drop-down list, if necessary.
 - Select Specific Amount, and then enter it in the space available.
 - Select Between, and then enter the numbers the amount falls between in the spaces available.
 - Select Less Than, and then enter the number you know that the amount is beneath in the space available.
 - Select Greater Than, and then enter the number you know that the amount is above in the space available.
12. Select an option from the Payment Type drop-down list, if necessary.
13. Select Inbound, Outbound, or Both from the Transaction Type drop-down list, if necessary.
14. Select Debit, Credit, or Both, if necessary.
15. Select Run Report.

The information matching the criteria selected appears in the main panel.

Deleting Reports

You cannot delete any reports available as Standard Reports.

1. Select the Reporting menu.
2. Select Favorite Reports or Custom Reports.
3. Find the report to remove, and then select Delete inside the report box.

A Confirm Deletion dialog box appears.

4. Select Delete Report.

Standard Reports

Select the report to view and/or configure that specific report's data. The Standard Reports view has several default reports:

- Current Day Balance
- Current Day Transaction
- Date Range Balance
- Date Range Transaction
- EDI
- Prior Day Balance
- Prior Day Transaction

You can download all reports in PDF and CSV formats. The Current Day Balance, Current Day Transaction, Prior Day Balance, and Prior Day Transaction reports can also be downloaded in BAI2 format. BAI2 is a file format used to perform electronic cash management balance and activity reporting. To have this option enabled, the financial institution must submit a completed BAI2/Tran Code mapping document.

Current Day Balance Report

Run the Current Day Balance Report to view the current day's balance information for all entitled accounts.

Field Definitions: Current Day Balance Report

The following fields are found on the Current Day Balance Report. They are in alphabetical order for quick reference.

- a. Account Name: The account name for each account on the report. This is the account name assigned by the end user.
- b. Account Number: The account number for each account that is on the report.

- c. Account Type: Lists the account type for the account on the row. Accounts can be Checking, Savings, or Loan.
- d. Available Balance: The available balance for the account.
- e. Collected Balance: The collected balance for the account.
- f. Credits: Displays two pieces of information: the credit amount and the number of credits. The credit amount is the total amount of all credit transactions on the account for the data criteria selected.
- g. Current Balance: The current balance of the account.
- h. Debits: Displays two pieces of information: the debit amount and the number of debits. The debit amount is the total amount of all debit transactions on the account for the data criteria selected.

Current Day Transaction Report

Run the Current Day Transaction Report to view the day's transaction information for all entitled accounts.

Field Definitions: Current Day Transaction Report

The following fields are found on the Current Day Transaction Report. They are in alphabetical order for quick reference.

- a. Account Name: The account name for each account on the report. This is the account name assigned by the end user.
- b. Account Number: The account number for each account that is on the report.
- c. Account Type: Lists the account type for the account on the row. Accounts can be Checking, Savings, or Loan.
- d. Check # / Reference # : Select Specific # or Range from the drop-down list. Then, enter the check number or reference number used in the transaction.
- e. Credit: The total credit amount for the transaction.
- f. Debit: The total debit amount for the transaction.
- g. Description: The details about the transaction.

Date Range Balance Report

Run the Date Range Balance Report to view a specific date range of balance information for all entitled accounts.

Enter the date range and other details into the Run Reports panel to generate this report.

Field Definitions: Date Range Balance Report

The following fields are found on the Date Range Balance Report. They are in alphabetical order for quick reference.

- a. Collected Balance: The collected balance for the account.
- b. Date: Dates that were included in the Date filter.
- c. Debits: Displays two pieces of information: the debit amount and the number of debits. The debit amount is the total amount of all debit transactions on the account for the data criteria selected.
- d. Credits: Displays two pieces of information: the credit amount and the number of credits. The credit amount is the total amount of all credit transactions on the account for the data criteria selected.
- e. Opening Balance: The balance of the account number at the beginning of that day.

Date Range Transaction Report

Run the Date Range Transaction Report to view a specific date range of transactions for all entitled accounts.

Enter the date range and other details into the Run Reports panel to generate this report.

Field Definitions: Date Range Transaction Report

The following fields are found on the Date Range Transaction Report. They are in alphabetical order for quick reference.

- a. Account Type: Lists the account type for the account on the row. Accounts can be Checking, Savings, or Loan.
- b. Balance: The balance of the account after the transaction. The Balance column disappears if the data is sorted in a way where the running balance is not applicable.
- c. Check # / Reference # : Select Specific # or Range from the drop-down list. Then, enter the check number or reference number used in the transaction.
- d. Credit: The total credit amount for the transaction.
- e. Date: Dates that were included in the Date filter.
- f. Debit: The total debit amount for the transaction.
- g. Description: The details about the transaction.

Prior Day Balance Report

Run the Prior Day Balance Report to view the prior day's balance information for all entitled accounts.

Field Definitions: Prior Day Balance Report

The following fields are found on the Prior Day Balance Report. They are in alphabetical order for quick reference.

- a. Account Name: The account name for each account on the report. This is the account name assigned by the end user.
- b. Account Number: The account number for each account that is on the report.

- c. Account Type: Lists the account type for the account on the row. Accounts can be Checking, Savings, or Loan.
- d. Available Balance: The available balance for the account.
- e. Collected Balance: The collected balance for the account.
- f. Credits: Displays two pieces of information: the credit amount and the number of credits. The credit amount is the total amount of all credit transactions on the account for the data criteria selected.
- g. Debits: Displays two pieces of information: the debit amount and the number of debits. The debit amount is the total amount of all debit transactions on the account for the data criteria selected.

Prior Day Transaction Report

Run the Prior Day Transaction Report to view the prior day's transaction information for all entitled accounts.

Field Definitions: Prior Day Transaction Report

The following fields are found on the Prior Day Transaction Report. They are in alphabetical order for quick reference.

- a. Account Name: The account name for each account on the report. This is the account name assigned by the end user.
- b. Account Number: The account number for each account that is on the report.
- c. Account Type: Lists the account type for the account on the row. Accounts can be Checking, Savings, or Loan.
- d. Check # / Reference # : Select Specific # or Range from the drop-down list. Then, enter the check number or reference number used in the transaction.
- e. Credit: The total credit amount for the transaction.
- f. Debit: The total debit amount for the transaction.
- g. Description: The details about the transaction.

EDI Report

Run the EDI Report to view the day's EDI information for all entitled accounts.

Field Definitions: EDI Report

The following fields are found on the EDI Report. They are in alphabetical order for quick reference.

- a. Date: Dates that were included in the Date filter.
- b. Description: The details about the transaction.
- c. Value: The value for the matching field.
- d. Amount: The amount of the transfer.

Electronic Documents

When enabled, Electronic Documents allow users to view and manage statements and other documents in an interactive HTML format.

Electronic Documents is available from the Reporting menu.

Within Electronic Documents, you can access the following tabs to view documents and configure electronic document preferences:

- Statements and Notices
- Documents and Settings
- Disclosures
- Email Settings
- Additional Recipients

*This tab only appears if your FI has enabled it

