CBI Bank & Trust®

Commercial Cash Management Customer Experience

Online Banking Training Guide

Login Process

Logging On for the First Time

Cash users that have never logged on to access NetTeller's cash management features must take the following steps to create their cash management credentials and log on.

1. Select the single sign-on (SSO) enrollment link within the bank's SSO setup email.

⚠️ If the link has expired, due to seven calendar days passing or a subsequent email invalidating the selected link, you receive the following message on the *Activate Account* screen: *Your enrollment link has expired. Please contact your financial institution for assistance.*

The *Activate Account* screen appears.

2. Create your NetTeller ID and password, and then select **Continue**.

3. Review the terms and conditions.
4. Select **I agree**, and then select **Accept** to proceed.
5. Select a watermark image, and then select **Submit**.

This image appears at all future logons and on all pages in Online Banking.

6. Select **Continue** on the *Security Features* screen.

7. Select a question from each drop-down field, and then input an answer.

> 💡 Answers are not case-sensitive.

8. Select **Submit**, and then select **Confirm** on the *Settings Modification (Optional)* screen.

If needed, **Edit** the answer before selecting **Confirm**. Once you select **Confirm**, you cannot modify questions and answers.

9. Enter or verify the email address on file, and then click **Submit**.

> ⚠️ This is the company email address listed at the Company level. Only cash users with Full Admin rights will see this step.

10. Subsequent Logins
1. Enter the Single Sign-On ID you created at first login.

Login to Online Banking ?   Enroll Now   Test Browser
                                                                                  Home

Welcome to Online Banking

Click the links below for helpful information*

Supported Browsers | Tips for Preventing Fraud

Online Banking ID: jdoecm

Submit

2. Enter your Single Sign-On password.

Login to Online Banking ?   Enroll Now   Test Browser
                                                                                  Home

Please verify your personal image!
Each time you log in please verify that
the image on the left is the one you
selected as your Personal
Identification Image.

If you have not set up your Personal
Identification Image, a random image
will appear and you will be prompted
to select a new one when you log in.

Online Banking ID: jdoecm

Online Banking Password: ••••••

Reset Password

Submit

Company Administrator Activities

Creating New Cash Users

1. Navigate to **Cash Management > Users,** and then select **New CM User**.
2. Complete user information, limits, and ACH permissions.

User Name: Name of cash user.

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

Administration

> **No**: Cannot create or edit cash users. Cannot change NetTeller settings.

> **Yes**: Full administrative rights. Can create/edit cash users, change Company email address, account pseudo names, and enroll in ESI and mobile banking.

> **Partial**: Change Company email address, change account pseudo names and enroll in mobile banking. Cannot create/edit cash users or enroll in ESI.

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

Wire Password: *LEAVE BLANK – Not used*

View Position/Activity Report: Allow user to view and print prior day activity.

Hold User: If selected, user will not be able to log into NetTeller.

Access Times: Time of day when cash user can log into NetTeller. Access times control login only; this will not end an established session.

Please note: Not all services shown are available.

Daily ACH Limit	$50,000.00		Per Wire Limit	$1,000	.00
Transfer Limit	$999,999,999.99		Daily Wire Limit	$10,000	.00
Dual Wire Control	☐		Dual Wire Control Limit		.00

☑ Display / Download ACH	☑ Work with ACH	☑ Import Transaction
☑ Full ACH Control	☐ Quick Edit ACH Only	☐ Update Transaction
☑ Initiate ACH	☐ Edit Recurring ACH	☑ Upload ACH
☐ Initiate Same Day ACH	☑ Delete ACH	☑ Restricted Batch Access

Cancel   **Submit**

Daily ACH Limit: Maximum amount user can initiate per day.

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

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

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

Initiate ACH: Send batch to financial institution for processing.

Initiate Same Day ACH: Allows users to initiate same day ACH batches through NetTeller.

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

Edit Recurring ACH: Able to set up a batch to initiate based on a selected frequency and modify that frequency.

Upload ACH: Upload NACHA files into NetTeller.

Delete ACH: Remove ACH batch from NetTeller.

Quick Edit ACH Only: Access to change amount and addenda information for batch transactions.

Update Transaction: Upload transaction file into NetTeller to change dollar amount only for matching transactions. Update will not create new transactions.

Restricted Batch Access: Allows cash user to flag a batch as restricted and view/work with restricted batches. Any additional cash user with restricted batch access would have access to all restricted batches.

The new cash user is placed in a **Pending Approval** status.

Once the Bank approves the new user, the user is sent the single sign-on (SSO) setup email. The user follows the prompts within the email to establish their logon credentials.

3. Complete additional settings and account selection.

Transaction Inquiry: View list of transactions.

Statement Inquiry: View available NetTeller statements.

Current Day Balance: View current balance and activity totals.

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

Stop Inquiry: View information on existing stop payments.

Stop Additions: Enter new stop payments.

Bill Pay: Access bill pay module.

ES: Enroll/un-enroll accounts in ES product.

Transfers: Move money between accounts.

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

Transaction Reports – Activity, Summary, Saved: Select which transactional reports the user can access.

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

4. Complete cash user permissions and limits at the account level.

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

Edit Wire Controls: Modify default wires settings for the account.

Edit Access Rights: Modify default access rights for the account.

Resetting Cash User Password

1. Navigate to **Cash Management > Users**.
2. Select **User Settings** from the **Select** drop-down menu.
3. Enter the new password, and then select **Submit**.

Modifying Cash User Permissions

1. Navigate to **Cash Management > Users**.
2. From the **Select** drop-down menu, choose the option that correlates with the change needed.

   User Settings: Controls password, limits, and ACH permissions.

   Default Settings: Controls account activity permissions and account access.

   Account Settings: If enabled, controls account activity permissions and limits at the account level.

3. Modify the needed field, and then click **Submit**.
4. Depending on the change made, the cash user may show in a Pending Approval status. Contact the bank to approve the user.

Deleting a Cash User

1. Navigate to **Cash Management > Users**.
2. Select **Delete** from the **Select** drop-down menu.
3. Click **Delete**.

ACH

The ACH module allows you to pay or collect money from individuals or companies. You may need ACH capabilities to send a payroll file or collect monthly dues from your customers. ACH abilities depend on your agreement with the bank.

ACH batches serve as a template, allowing you to use the batch on multiple occasions. Once the batch has been created, you initiate the batch to send the information to the bank. The bank then originates the file.

Creating a Batch

There are a few ways a batch can be created. If you have software able to create NACHA formatted files, you can simply upload the batch. If not, you may use the manual feature and enter the information. You can also import, a file which uses a combination of upload and manual.

NACHA File Upload

Various accounting software programs are able to create a NACHA formatted file. If you possess this software, you can upload those files to NetTeller. Before uploading to NetTeller, the file must be saved to your computer.

1. Select **Upload**.
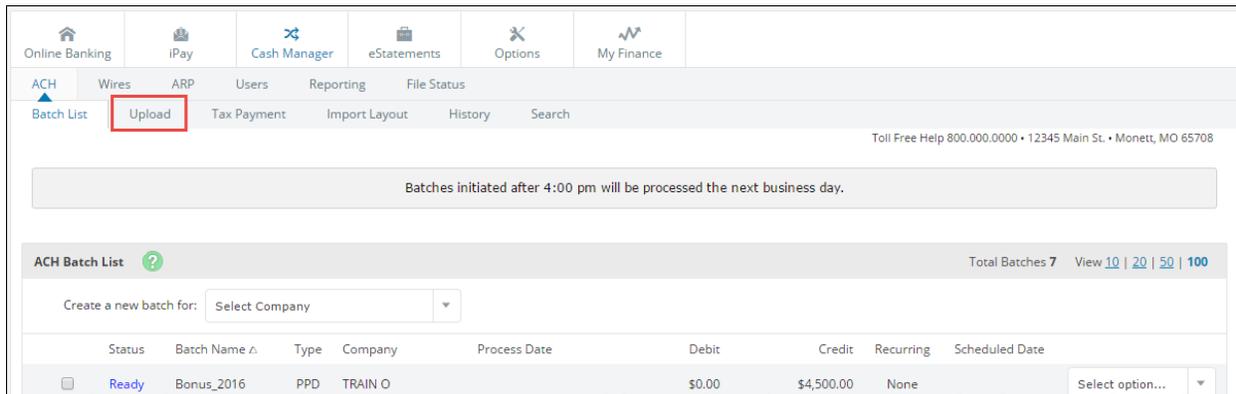
2. Click **Browse** to locate the file.

💡 Using files with .txt file extension is recommended.

3. Click **Upload**.

Upload ACH File ❓

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

[Choose File] CR Payroll.ach   [Upload]

NOTE: Maximum upload file size is 5 MB.

4. Once uploaded, the batch appears on the batch listing page.
    A generic batch name generates based on a sequence number.

5. Modify the batch name by selecting **Edit** from the drop-down menu.

ACH Batch List ❓   Total Batches **8**   View 10 | 20 | 50 | **100**

Create a new batch for: [Select Company ▾]

	Status	Batch Name ▽	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date		
☐	Uploaded	0000052	PPD	Chihuahua Rescue		$1,650.00	$1,650.00	None		Select option...	▾
☐	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	$0.00	$4,500.00	None		Select option...	▾
☐	Ready	May Payroll	PPD	Chihuahua Rescue	09/16/2014	$1,650.00	$1,650.00	None		Select option...	▾

Manual Creation

Batch information can be entered directly into NetTeller. You will first create a batch header and then add any needed transactions.

1. From the main ACH page, select the company for which the batch is being created from the **Create a New Batch for** drop-down menu.
2. Enter batch header information.

Batch Name: Distinguishes batch for benefit of customer.

SEC Code: Type of ACH batch.

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

Company ID: Identification number for ACH company. Usually Tax ID number of company.

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

Entry Description: Purpose of ACH batch that displays to recipient.

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

3. Complete transaction information.

Name: Recipient of transaction.

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

Amount: Dollar amount of transaction.

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

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

Addenda: Enter addenda information if needed.

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

Account Number: Enter recipient's account number.

Account Type: Select type of receiving account.

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

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

Quick Add
Saves transaction information and screen refreshes to allow for entry of another transaction.

Add Multiple
Directs to screen allowing user to enter up to 15 transactions at one time. See Add Multiple Transactions

Import Transaction
Directs to new screen allowing user to upload a transaction file. See Importing Transactions

Add Multiple Transactions is a quick way to create transactions. It allows up to 15 records to be added at a time.

Enter name, ID number, ABA, account number, checking or savings designation, amount, and debit or credit designation. If needed, add addenda information.

	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
					Prenote ☐ Creates a separate $0 record for each entry		
1	A Smith	S9876	082901855	654321	◉ ○	1200 . 00	○ ◉
	Addenda:						
2	B Jones	J5678	082901855	9876543	◉ ○	1700 . 00	○ ◉
	Addenda:						
3					◉ ○	.	○ ◉
	Addenda:						
4					◉ ○	.	○ ◉
	Addenda:						

Import Option

The import feature gives you more flexibility with upload. Import uses a combination of upload and manual entry. The batch header information is manually entered and then transactions are imported from a file. CSV, fixed position, and tab-delimited file types can be imported into NetTeller. The file only contains transactions – no header or trailer information.

Establishing Import Layout

Unlike NACHA formatted files, which have a standard format, information within CSV, fixed position, and tab-delimited files can vary. Before importing transactions, define where information is located within your file.

1. Select **Import Layout**.
2. Select the type of file being imported (CSV, fixed position, tab-delimited).
3. Define where information is located within the file.

If the **Transaction Code** is not known, use **Account Type** and **Transaction Type**. Enter how the **Account Type** and **Transaction Type** are defined in the file.
CSV / Delimited (example)

CSV File Layout		
	Select Upload Format to Create/Edit:	CSV File Layout ▼

Name:	1 ▼		Account Number:	4 ▼
ID Number:	2 ▼		Amount:	5 ▼
Routing Number:	3 ▼		* Transaction Code:	▼

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

Account Type:	6 ▼	Checking Equals:	C	Savings Equals:	S
Transaction Type:	7 ▼	Debit Equals:	DR	Credit Equals:	CR

Save   Reset   Cancel

Fixed Position (example)

Fixed Position File Layout

Select Upload Format to Create/Edit:　Fixed Position File Layout ▼

	Begin	End		Begin	End
Name:	1	30	Account Number:	37	47
ID Number:	31	36	Amount:	57	67
Routing Number:	48	56	* Transaction Code:		

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

	Begin	End				
Account Type:	68	68	Checking Equals:	C	Savings Equals:	S
Transaction Type:	69	70	Debit Equals:	DR	Credit Equals:	CR

Save　Reset　Cancel

Importing Transactions to a New Batch

1. From the main ACH page, select the company for which the batch is being created from the **Create a New Batch for** drop-down menu.
2. Enter batch header information.
3. Select **Import Record**.

4. Select the file type and browse for the file.
5. Click **Import**.

6. Once in an **Uploaded** status, the batch appears on the batch listing page.

Importing Transactions to an Existing Batch

1. Select **Import** from the **Select Option** drop-down menu.

2. Select the file type and browse for the file.
3. Click **Import**.

4. Once in an **Uploaded** status, the transactions appear in the batch.

Initiating a Batch

One-Time Batch

A single one-time batch can be initiated using the drop-down menu.

1. Select **Initiate** from the drop-down menu on the batch listing page.
2. Select the effective date (only available dates display).
3. If necessary, select the account to use as the offset transaction.
4. Click **Initiate**.

Initiate Batch ?					Total Transactions 4	View 10	20	**50**	100	All	Search

Batch Name:	HrlyPyrl2016			SEC Code:	PPD	
Company:	Trainer Co.			Company Id:	7151515151	
Discretionary Data:	PAYROLL			Entry Description:	PAYROLL	
				Restrict Batch	☐	

Name	ID Number △	Account	Routing	Amount	CR/DR	Held
C Adams	C7890	45678	082901855	$1,000.00	CR	
John Doe	D1234	12345678	011400178	$1,500.00	CR	
B Jones	J5678	9876543	082901855	$1,700.00	CR	
A Smith	S9876	654321	082901855	$1,200.00	CR	
				Total Debits: $0.00	Total Credits: $5,400.00	

Select Effective Date: [Thursday, May 26, 2016 ▼]

Select Offset Account: [CK 1102 ▼]

Reset amounts to $0.00 after processing batch: ☐

[Cancel] [Initiate]

Multiple one-time batches can be initiated at the same time.

5. From the batch list page, select multiple batches, and then click **Initiate Selected**.

ACH Batch List ?						Total Batches 3	View 10	20	50	**100**

Create a new batch for: [Select Company ▼]

	Status	Batch Name △	Type	Company	Process Date	Debit	Credit	
☑	Ready	HrlyPyrl2016	PPD	Trainer Co.		$0.00	$5,400.00	Select option... ▼
☐	Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	$1,650.00	$1,650.00	Select option... ▼
☑	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	$0.00	$4,500.00	Select option... ▼
					Total	$1,650.00	$11,550.00	

[Select All]   [Delete Selected] [Initiate Selected]

6. Select the desired effective date and offset account (if necessary) for each batch.

   If desired, the same effective date can be applied to all batches.

7. Click **Initiate**.

Quick Initiate ?								
						☐ Apply Effective Date to all Batch records?	Select Date ▾	
Batch	Type	CompanyName	Reset Records*	Debit	Credit	Effective Date		Offset Account
HrlyPyrl2016	PPD	Trainer Co.	☐	$0.00	$5,400.00	Thursday, May 26, 2016 ▾		CK 1102 ▾
Payroll_2016	PPD	TRAIN O	☐	$0.00	$4,500.00	Monday, June 6, 2016 ▾		xxxxxxxxxxx4567 ▾
*Reset amounts to $0.00 after processing batch				Total $0.00	$9,900.00			
								Initiate Cancel

Recurring Batch

An ACH batch can be set to initiate and process based on a selected frequency. Frequency options include weekly, bi-weekly, monthly, semi-monthly, quarterly, annually, and semi-annually.

1. From the batch list page, select **Initiate** from the drop-down menu for the desired batch.
2. Select frequency, start date, expiration date, and offset account (if necessary).
3. Click **Initiate**.

Initiate Batch					Total Transactions 4	View 10 | 20 | 50 | 100 | All | Search		

Batch Name: Payroll_2016 **SEC Code:** PPD
Company: TRAIN O **Company Id:** 123456789
Discretionary Data: PAYROLL **Entry Description:** PAYROLL
Restrict Batch ☐

Name	ID Number △	Account	Routing	Amount	CR/DR	Held
S Cane	C9878	123456	082901855	$1,750.00	CR	
John Doe	D1234	12345678	082901855	$1,500.00	CR	
Jane Doe	D9876	54321	082901855	$1,500.00	CR	
Mary Smith	S3456	4567890	082901855	$1,500.00	CR	

Total Debits: $0.00   Total Credits: $6,250.00

Select Effective Date: Select Date
Frequency: Monthly
Month Day: 15 ☐ Initiate on last processing day of the month.
Start Date: * 06/15/2016 📅
Expiration Date: * 02/15/2017 📅 ☐ This payment has no expiration date.
Select Offset Account: xxxxxxxxxxxx4567 D
Reset amounts to $0.00 after processing batch: ☐

Cancel   Initiate

Batch Approval

The ACH entitlement Full ACH Control determines whether dual control is required when creating and initiating a batch. If you have the Full ACH Control option, you are able to initiate a batch that you created. If you do not have Full ACH Control, a second user must initiate batches you uploaded/entered.

To send a batch for approval, simply select **This batch is ready for approval**. This field is found on both the **Edit** and **Quick Edit** screens.

Batches awaiting approval appear in the batch list with a yellow highlight and an **Approval Pending** status.

	Status	Batch Name △	Type	Company	Process Date	Debit	Credit	
☐	Approval Pending	HrlyPyrl2016	PPD	Trainer Co.		$0.00	$5,400.00	Select option... ▾
☐	Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	$1,650.00	$1,650.00	Select option... ▾
☐	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	$0.00	$4,500.00	Select option... ▾
					Total	$1,650.00	$11,550.00	

Once the batch has been selected for Pending Approval, an alert generates and is sent to all users that have opted to receive the ACH Batch Pending Approval alert.

A user with initiate capabilities can log in to NetTeller and initiate the batch.

Thu 2/18/2016 9:26 AM

Email Alert Notification

To ■ Jennifer Kesler

Doe LLC
123 Washington Ave
Madison SD 57686-0123

The following ACH batch is pending approval:
Batch: JK3

For details, please log into your account.

Click here to access First Bank account

NOTE: Some web browsers do not open a new window
when the above link is clicked.
If you find that a new window did not open, please
check the other open browsers on your computer.

Prenote Transactions

A prenote transaction allows you to send a test transaction to verify that the recipient's account information is correct before sending the actual credit or debit transaction. With NACHA, prenote transactions have specific transaction code requirements. Therefore, a normal zero-dollar amount transaction cannot be sent.

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

To create a prenote transaction:

1. Select **Edit** from the drop-down menu for the batch that contains the transaction.
2. Select **Add Transaction**.
3. Complete the transaction information.

> ⚠️ *Recommended*: Enter $0.01. NetTeller does not allow zero dollar transactions. A dollar amount must always be entered.

4. Select **Prenote** and then select **Hold** for the **Status** field. When **Hold** is selected, this transaction is not included in the batch if it is initiated.

5. Click **Submit**.

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

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

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

6. Select **Quick Edit** for the batch containing the original transaction from the drop-down menu.
7. Change the dollar amount and deselect the **Held** field.

8. Modify the dollar amount of the offset transaction if a balanced batch is required.

Downloading a Batch

The download option in the drop-down menu allows you to copy batch information into a PDF file or NACHA formatted file.

Download the batch into a PDF to maintain a printed or electronic record of initiated batches.

Download Batch - Payroll_2016 ❓		
Select a download format	List(PDF) ▼	
Select a field to sort by	Customer Name ▼	
Select sorting order	⦿ Ascending ◯ Descending	
	Submit	Return

ACH Transaction List

Company Name: Tyson Computers

Company Entry Description: PAYROLL

Standard Entry Class Code: PPD

Batch: 0000012

Effective Date: 01/01/0001

Seq	Customer	Account	Routing	Amount	C/D	TC	H	Individual ID
0000005	A. Thomas	3838	082901855	1000.00	C	22		T8769
0000003	B. Jones	34567	082901855	1000.00	C	22		J6543
0000008	B. McAdams	28465	082901855	1000.00	C	22		M7309
0000004	C. Adams	76876	082901855	1000.00	C	22		A8642
0000007	G. Davis	23456	082901855	1000.00	C	22		D8642
0000001	J. Doe	98765	082901855	1000.00	C	22		D1234
0000009	J. Roberts	29826	082901855	1000.00	C	22		R8764
0000013	L. Morris	29891	082901855	1000.00	C	22		M7377
0000012	M. Peak	29387	082901855	1000.00	C	22		P3876
0000002	M. Smith	76543	082901855	1000.00	C	22		S7890
0000011	N. Norris	38229	082901855	1000.00	C	22		N7298
0000010	R. Hamms	39286	082901855	1000.00	C	22		H7367
0000016	Tyson	777806	122106015	15000.00	D	27		Offset
0000014	V. Harris	88845	082901855	1000.00	C	22		H3000
0000015	W. Parker	29663	082901855	1000.00	C	22		P2300
0000006	Z. Collins	89786	082901855	1000.00	C	22		C8653

Total Credits: $15,000.00

Total Debits: $15,000.00

Downloading batch information into a NACHA formatted file can also be beneficial, especially if you manually created a batch.

If a user accidentally deletes a batch, there is not a way to recover the file. The batch information would have to be re-entered; however, if you have the file saved in NACHA format, you can upload that NACHA file back into NetTeller.

Download Batch - Payroll_2016 ⦿

Select a download format   NACHA ▼

[Submit] [Return]

```
101 061000146 1112228871602041402A094101FRB ATLANTA          OVATION BANK
5200Tyson Computers PAYROLL          371360664 PPDPAYROLL          000000000102230935000000012
62208290185598765          0000100000D1234     J. Doe          0022309354092401
62208290185576543          0000100000S7890     M. Smith        0022309354092402
62208290185534567          0000100000J6543     B. Jones        0022309354092403
62208290185576876          0000100000A8642     C. Adams        0022309354092404
622082901855383838         0000100000T8769     A. Thomas       0022309354092405
62208290185589786          0000100000C8653     Z. Collins      0022309354092406
62208290185523456          0000100000D8642     G. Davis        0022309354092407
62208290185528465          0000100000M7309     B. McAdams      0022309354092408
62208290185529826          0000100000R8764     J. Roberts      0022309354092409
62208290185539286          0000100000H7367     R. Hamms        0022309354092410
62208290185538229          0000100000N7298     N. Norris       0022309354092411
62208290185529387          0000100000P3876     M. Peak         0022309354092412
62208290185529891          0000100000M7377     L. Morris       0022309354092413
62208290185588845          0000100000H3000     V. Harris       0022309354092414
62208290185529663          0000100000P2300     W. Parker       0022309354092415
627122106015777806         00015000000ffset    Tyson           0022309354092616
8200000001601365633760000015000000000001500000371360664          022309350000012
9000001000002000000160136563376000001500000000001500000
```

Commercial Cash Management Customer Experience

Copying a Batch

It may occasionally be necessary to create a batch when most of the information needed is already contained in another batch. For example, you may want to give your employees a bonus. Everyone getting the bonus is already set up within your payroll batch.

The copy feature gives you the ability to duplicate batch information into a new batch. This way, you would not have to change the amount information in your payroll file.

Copy Batch - Payroll_2016 ❓	
New batch name *	Bonus_2016
	Submit Cancel

ACH Batch List ❓						Total Batches **4** View 10 | 20 | 50 | **100**		
Create a new batch for:	Select Company ▼							
	Status	Batch Name	Type	Company ▽	Process Date	Debit	Credit	
☐	Ready	Bonus_2016	PPD	TRAIN O	03/01/2016	$0.00	$6,250.00	Select option... ▼
☐	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	$0.00	$6,250.00	Select option... ▼
☐	Ready	HrlyPyrl2016	PPD	Trainer Co.		$0.00	$5,400.00	Select option... ▼
☐	Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	$1,650.00	$1,650.00	Select option... ▼
					Total $1,650.00		$19,550.00	
Select All						Delete Selected	Initiate Selected	

Deleting a Batch

An ACH batch serves as a template. If you have created a payroll batch, instead of having to create a batch every two weeks, you can simply modify the template and initiate when needed. Regularly used batches are not automatically purged from NetTeller. If a batch is no longer needed, you must delete it.

Use caution when deleting files. Once a file is deleted, it cannot be recovered. If a batch is deleted by accident, it must be re-uploaded or re-entered manually.

Recommended: Limit the delete entitlement to users.

To delete a batch:

Select **Delete** from the **Select Option** drop-down menu, and then confirm on the second screen.

OR:

Select multiple batches, and then click **Delete Selected**. Confirm on the second screen.

ACH History

Batch information displays on the **History** tab once it has been initiated and processed. To view a list of transactions included within the batch, click the **View** link.

ACH History table:

Initiated	Effective	Batch	Type	Company	Debits	Credits	Offset Account	Confirmation Number	
03/01/2016	03/21/2016	Payroll_2016	PPD	TRAIN O	$0.00	$4,500.00	xxxxxxxxxxxx4567 D	View	0301160004

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

Return

ACH Transaction List

Batch	Payroll_2016	Batch Code	PPD
Company	TRAIN O	Entry Description	PAYROLL
Initiated By	JEN	Restrict Batch	
Initiated Date	03/01/2016	Confirmation Number	0301160004
Effective Date	03/21/2016		

Total Transactions 3   View 10 | 20 | 50 | 100 | All | Search

Name	ID Number	Account	Amount	CR/DR	Held
John Doe	D1234	12345678	$1,500.00	CR	
Jane Doe	D9876	54321	$1,500.00	CR	
Mary Smith	S3456	4567890	$1,500.00	CR	

Total Debits $0.00   Total Credits $4,500.00   Offset Account xxxxxxxxxxxx4567 D

Return

Search

To change a specific type of transaction or for a specific person, use the search option on the main ACH tab to locate and change the transaction.

Enter the desired criteria, and then click **Search**.

Transactions can be modified or deleted from this screen. Transactions within a batch currently in an Initiated or Processed status cannot be modified until the batch returns to a Ready status.

Reporting

Prior Day Summary

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

Current Day Summary

Displays balance information and activity totals for current business day.

Current Day Information

View Current Day Information for: `CK 073`

Current Account Information

CK 073 / Chihuahua Rescue

```
As of Date........ May 23, 2016              Current Day Activity
                                               Debits        Credits
    Available Balance...     19,554.77            ACH Items
    Collected Balance...     44,791.42          0.00            0.00
    Ledger Balance......     44,791.42
    Hold Amount........          0.00            Inclearing
                                               0.00            0.00

                                              Over-the-counter
                                               0.00            0.00

                                                  Wires
                                            25,236.65           0.00

                                                Transfers
                                               0.00            0.00

                                                  Total
                                            25,236.65           0.00
                               Current Day Activity     5,681.88-
```

Prior Day Detail

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

```
                    PRIOR DAY BALANCE INFORMATION
ACCOUNT NUMBER...:        5140 DEMAND    CLOSE OF BUSINESS.:   2/04/16
ACCOUNT NAME.....:  TYSON COMPUTERS LTD
                                          TOTAL ACH ITEMS
AVAILABLE BALANCE...:     1,632,760.23     DEBITS          CREDITS
COLLECTED BALANCE...:     1,632,760.23        .00        19,153.00
CURRENT BALANCE.....:     1,632,760.23    TOTAL INCLEARING
HOLD AMOUNT.........:             .00     DEBITS          CREDITS
                                             .00             .00
ONE DAY FLOAT.......:             .00     TOTAL OVER COUNTER
TWO DAY FLOAT.......:             .00     DEBITS          CREDITS
THREE DAY FLOAT.....:             .00        .00             .00
OVER 3 DAY FLOAT....:             .00      TOTAL WIRES
                                          DEBITS          CREDITS
                                             .00             .00
                                          TOTAL TRANSFERS
                                          DEBITS          CREDITS
                                             .00             .00
                                       TOTAL OF PRIOR DAY ACTIVITY
                                          DEBITS          CREDITS
                                             .00        19,153.00
                    PRIOR DAY TRANSACTION
ACCOUNT NUMBER:          5140
TYSON COMPUTERS LTD
  POSTED     CHECK #        AMOUNT  D/C  DESCRIPTION
  2/04/16                19,153.00   C   PAYROLL    Tyson Computers
                                         CO ID#- 371360664
                                         TOTAL DEBITS..:        .00
                                         TOTAL CREDITS.:   19,153.00
                    CURRENT DAY BALANCE INFORMATION
ACCOUNT NUMBER...:        5140 DEMAND     CURRENT DAY ACTIVITY
ACCOUNT NAME.....:  TYSON COMPUTERS LTD
                                          TOTAL ACH ITEMS
```

Activity Report

View transactions for a specific account or several accounts at one time. Results may be shown by date range, a specific date, previous number of days, or previous business day. Report may be narrowed down further by type of transaction, amounts, and check numbers. **Save Report Criteria** allows you to retain this information to be pulled again at a future date.

The transaction drop-down within the selection criteria allows for **All Transactions**, **Groups**, and **Specific Transactions**.

If selecting **Group**, determine which groups to view.

If selecting **Specific Transactions**, determine which transaction codes to view. Use your **Control** or **Shift** key to select multiple transaction codes.

Transaction Type:	Specific Transactions ▼

640
759 - Single NetTeller Wire
760 NetTeller Repetitive Wire
825
826
Account Analysis Bill Fee
Account Analysis Charge
Account Recon Credit
Account Service Fee
Accounts Payable Payment
Accrued Interest Credit
Accrued Interest Debit
ACH Credit
ACH Debit
Add Int to Bal.-Raise YTD
Adds to YTD Interest
AFT Credit
AFT Debit
ATM - Withdrawal - DDA
ATM Credit Reversal
ATM Debit Reversal

Activity previous 90 days ?

New Search

|◄ ◄ 1 of 4 ► ►| Find | Next

S/L R2016 NT Education Bank   **Activity**   5/23/2016
PO Box 8897
Lenexa, KS 66214

The balance column indicates the account's balance as of that transaction's posting date and time.

Account ⇕	Date ⇕	Ref Num ⇕	Tran Code ⇕	Statement Description ⇕	Debit ⇕	Credit ⇕	Balance
Business	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$48,811.01
Business	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$48,812.01
Business	04/21/2016	301160003	144	Bank to Bank transfer Fee included 2.99 Confirmation number 301160003	-$102.99		$48,813.01
Business	04/21/2016	301160001	144	Bank to Bank transfer Confirmation number 301160001	-$200.00		$48,916.00
Business	02/29/2016	916140025	144	Transf to My Vacation Account Confirmation number 916140025	-$100.00		$49,116.00
Business	02/29/2016	916140023	144	Transf to My Vacation Account Confirmation number 916140023	-$100.00		$49,216.00
		Account Total			**6**	**-$504.99**	**$0.00**
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$19,554.77
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$987.65		$19,555.77
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$20,543.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$30.00		$20,544.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$20,574.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$1,000.00		$20,575.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$21,575.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$1,000.00		$21,576.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$22,576.42

Summary Report

View totals for a specific account or several accounts at one time. Results may be shown by date range, a specific date, previous number of days, or previous business day. **Save Report Criteria** allows you to retain these criteria to be pulled again at a future date.

Summary from 4/1/2016 to 4/30/2016 ❓

Account Selection:

☑	Description △	Type	Account	Balance
☑	Business	Checking	*7602	$48,811.01
☑	CK 073	Checking	*1073	$19,554.77
☑	CK 1102	Checking	*1102	$82,219.25
☑	CK 258	Checking	*5258	$479,481.06
☑	CK 352	Checking	*6352	$546,042.27
☑	CK 500	Checking	*2500	$1,086,606.08
☑	CK 654	Checking	*5654	$645,339.33
☑	Payroll	Checking	*1185	$389.00

Date Range Selection: ● Between Dates   ○ Specific Date   ○ Previous # of Days   ○ Previous Business Day

From: 04/01/2016 📅   05/22/2016 📅   Display the most recent [ ] days

To: 04/30/2016 📅

☐ Save Report Criteria

[Submit]

CCM Daily Summary from 04/01/2016 to 04/30/2016 ❓

New Search

|◁ ◁ [1] of 9 ▷ ▷| [   ] Find | Next 💾▾ ⟳

NT 2016 Bk738 9475 NT CCM Only
P O Box 807
Monett Mo 65708

CCM Daily Summary

15678 Reporting   **Checking**   ***5678**

Date	Total Credits	Total Debits	One Day Float	Two Day Float	Current Balance	Available Balance	Collected Balance	# of Credits	# of Debits
2016-04-01	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	0	0
2016-04-02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	0	0
2016-04-03	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	0	0
2016-04-04	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	0	0
2016-04-05	$0.00	$2.00	$0.00	$0.00	$5,826.26	-$442.43	$5,826.26	0	1
2016-04-06	$2.00	$0.00	$0.00	$0.00	$5,828.26	-$531.71	$5,828.26	1	0
2016-04-07	$0.00	$0.00	$0.00	$0.00	$5,828.26	-$531.71	$5,828.26	0	0
2016-04-08	$0.00	$0.00	$0.00	$0.00	$5,828.26	-$531.71	$5,828.26	0	0
2016-04-09	$0.00	$0.00	$0.00	$0.00	$5,828.26	-$531.71	$5,828.26	0	0
2016-04-10	$0.00	$0.00	$0.00	$0.00	$5,828.26	-$531.71	$5,828.26	0	0
2016-04-11	$20,001.00	$0.00	$0.00	$0.00	$25,829.26	$17,194.76	$25,829.26	3	0
2016-04-12	$20,000.00	$2.00	$0.00	$0.00	$45,827.26	$36,170.20	$45,827.26	2	1

Saved Report

Access any Activity or Summary reports flagged as a saved report. From here, the report can be renamed, deleted, or viewed. **Run Report** runs the report.

Saved ?				
Saved Report Name:	Report Type:			
Operations Activity	Activity	Run Report	Rename	Delete
All Summary	Summary	Run Report	Rename	Delete

To modify the criteria information, click **New Search**.

New Search

| ◄◄ ◄ 1 of 3 ► ►I | | Find | Next |

S/L R2016 NT Education Bank   **Activity**   5/23/2016
PO Box 8897
Lenexa, KS 66214

The balance column indicates the account's balance as of that transaction's posting date and time.

Account ⇕	Date ⇕	Ref Num ⇕	Tran Code	Statement Description ⇕	Debit ⇕	Credit ⇕	Balance
Business	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$48,811.01
Business	05/20/2016		980	Pending_Debit_Transaction	-$1.00		$48,812.01
Business	04/21/2016	301160003	144	Bank to Bank transfer Fee included 2.99 Confirmation number 301160003	-$102.99		$48,813.01
Business	04/21/2016	301160001	144	Bank to Bank transfer Confirmation number 301160001	-$200.00		$48,916.00

Settings

Personal

Change login information.

Modify Personal Settings

- Change company email address (Full or Partial Administrators only). *Cash user's email address must be changed by the company administrator.*

- Change company mobile phone number for text alerts.

- Click watermark image to select new picture.

Modify Login Information: Change Single Sign-on ID, Single Sign-on Password, and Wire Password.

Account

Change account names and the order in which accounts appear (Full or Partial Administrators only).

Display

Establish default settings for various pages within Online Banking.

Alerts

Four types of alerts exist: Event, Balance, Item, and Personal.

Alerts can be received multiple ways:

Log In: Link displays on the *My View* page indicating a new alert exists. Click the link to view the details of the alert.

Email: Receive an email containing alert information.

Text: Receive a text message containing alert information.

Event Alerts

Watch for account activities. Event Alerts remain active until deleted.

With business accounts, it is always good to be alerted of certain transaction activity. To assist with this, JHA recommends that you enable specific event alerts.

ACH Alerts	Misc. Alerts
The following ACH batch has been initiated	One of your entitlements has changed
The following ACH batch has been processed	Your email address has changed
The following ACH batch has been uninitiated	Your mobile number has changed
The following recurring ACH batch has failed initiation	Company email address has been changed
Your recurring ACH batch is about to expire	Company mobile number has been changed
Your recurring ACH batch has now expired	
The following ACH batch is pending approval	
ACH batch has been updated	
The following recurring ACH batch is scheduled for initiation	

Balance Alerts

Watch for when an account falls above or below a specified balance. Select the **Account Name** from the drop-down box, choose **Above/Below**, and enter an **Amount** to watch for. Balance Alerts remain active until deleted.

Item Alerts

Watch for a specified item number to clear your account. Enter the **Item Number** and select the **Account Name** from the drop-down box. Item Alerts delete once the alert has been generated and viewed.

Personal Alerts

To be reminded of a self-defined message on a specific date. Enter the **Date** the alert is to be active and the **Message** to include in the alert. Item Alerts delete once the alert has been generated and viewed.

Message Center

Send and receive secure messages to your bank.

Sending New Message

1. Select **Message Center** in top right corner.
2. Click **New**.
3. Fill out message information, and then click **Submit.**

From: Your Online Banking ID.
E-mail: E-mail address as entered in Settings. E-mail address is used to send an automated email notifying you when the bank responds to your message.
Name: Full name.
Subject: Enter a subject for the message.
Urgency: The level selected flags the message accordingly.
Message: Enter the message.

.

Security Question Challenge Process

You may be challenged if additional authentication is needed.

1. Two of the three questions are presented.
2. Answer questions, and then select **Submit**.

Blocked User

If unable to correctly pass the challenge after three attempts, you will be blocked from the authentication method which caused the failure. Contact your bank to be unblocked.

Frequently Asked Questions

Q I don't have the ACH tab.

A Any of the following could cause the ACH tab from not appearing to the cash user.
- Check the NetTeller ID and Cash Management ID to make sure access to ACH functionality has been granted.
- Check the NetTeller ID to make sure an ACH company is linked to the NetTeller ID.
- Verify an ACH company has been set up in ACPAR.

Q I created an ACH batch but now I can't initiate.

A There are a number of things that can prevent the user from being able to initiate.
- Make sure the batch is meeting the balanced/offset requirements established in ACPAR. If the batch is tied to an ACH Company that has a NetTeller offset flag of Balanced, then the batch must have credit and debit totals that equal. If the NetTeller offset flag is Offset, then the batch must have either 100% credits or 100% debits.
- Check the Cash User ID to make sure access to Initiate ACH has been granted.
- Check the Cash User ID to identify whether Full ACH Control is set to "Y". If Full ACH Control is set to "N", then dual control is in place and another cash user with access to Initiate ACH must finish the transaction.
- Verify the status of the batch from the Batch List page online. The batch must be in a Ready or Uploaded status in order to initiate.
- If the batch status displays as Processed, the batch has been processed by the FI. The cash user must wait until tomorrow to initiate again, or they can contact the FI to see if the ACH transaction can be stopped.

Q I don't have any SEC codes to choose from.

A Make sure SEC codes have been activated for the ACH company in NETPAR > ACH Company SEC Code File Maintenance. You must take the Change option to activate SEC codes.

Q I need to add a record to my batch but don't know where to go.

A From the Batch List under the ACH tab, choose Edit from the Select Activity drop-down box. Click Add Record.

Q I tried to initiate a batch but it told me I've exceeded the limit.

A Limits for ACH are established in a couple of places. Verify these limits and raise if you feel an increase is warranted. Otherwise, user will have to wait until another day to initiate.
- Check Cash User settings to identify what their ACH limit is.
- Check ACH Company to view the ACH company's limits.