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### Overview

Balance Reporting is a Cash Management service that allows you to create balance reports on individual accounts or any combination of accounts. Reports can be created for the current day, for a prior day or for the current and a prior day.

Balance Reporting helps you to effectively manage your daily cash flow, and enhance your ability to make investment and borrowing decisions. Balance Reporting displays a consolidated and individual account view of ledger, available, collected and float balances. It also displays transaction totals grouped by transaction type codes.

### What You Can Do With Balance Reporting

- View most recent ledger, available, collected and float balance information for your accounts.
- View transaction totals grouped by transaction type codes.
- View consolidated or individual account summary.
- View balance and transaction information including specific transactions, such as checks, ACH, or Wire Transfer items.
- View consolidated summary, individual account summary, and detailed Balance Reports for Prior Day as well as Current Day.
- Select and save those accounts viewed on a regular basis and easily retrieve them for future use.
- Export data to a tab-separated file.
- Print a report in a printer friendly format.
- Save the report to a file (HTML format).
- Display an organized view of your accounts into meaningful groups for updating or reporting.

For more information, contact your Relationship Manager at Liberty Bank.

### Prior Day Balance Report

The Prior Day Balance Report displays available, ledger, collected and float balances for selected customer accounts. The report also displays all transactions and transaction totals grouped by transaction type codes for that date. The default date is the previous business day.

### The Prior Day Balance Report includes the following balance sections:

- Prior Day Account Summary Balance Report - Consolidated

- Prior Day Account Summary Balance Report
- Prior Day Account Detail Balance Report

Each balance section in the report begins with the following header information:

- Report Created The date the report was created.
- Date The prior date for which balance information appears on the report.
- Account #s The accounts you selected to appear in the report.
- Account Name A descriptive name given to the account when the account was started. (This will not appear for the Summary Balance - Consolidated section.)

Definitions of both the various types of Balance Reports and the transaction types included in Balance Reports can be found in the [Glossary](#).

**Note:** The first time you create a Prior Day Balance Report, you will see the Select Accounts page where you must select the accounts to be included in the report. These accounts will always appear on the report until you change the selection. (By default, all accounts are shown as selected.)

### To create a Prior Day Balance Report:

1. From the Cash Management Menu, click the Prior Day Balance Reports link under the Balance Reporting section.  
*The Prior Day Balance Reports page appears.*
2. In the Date box, enter the prior day for which you want to create the report. (If you want to change the accounts that will appear on the report, click Select Accounts in the Actions menu. For instructions on how to select accounts, click [here](#).)
3. Click the Create Report button.  
*The Prior Day Balance Report page appears.*
4. Once you have created the report, you can use the options in the Actions menu to save or print the report:
  - Click Save as HTML File. The report appears in a new browser window or tab. On the File drop-down menu, select Save As to save the report in HTML format.
  - Click Save as Tab-Separated File. On the File Download dialog box, click Save to save the file in text format.
  - Click Printer Friendly Version. The report appears in a new browser window or tab. Use the Print dialog box that appears to print the report.

## Current Day Balance Report

The Current Day Balance Report displays available, ledger, collected and float balances for selected customer accounts. The report also displays all transactions and transaction totals grouped by transaction type codes for the current day.



### The Current Day Balance Report includes the following balance sections:

- Current Day Account Summary Balance Report - Consolidated
- Current Day Account Summary Balance Report
- Current Day Account Detail Balance Report

### Each balance section in the report begins with the following header information:

- Report Created The date the report was created.
- Date The current date for which balance information appears on the report.
- Account #s The accounts you selected to appear in the report.
- Account Name A descriptive name given to the account when the account was started. (This will not appear for the Summary Balance - Consolidated section.)

Definitions of both the various types of Balance Reports and the transaction types included in Balance Reports can be found in the [Glossary](#).

Note: The first time you create a Current Day Balance Report, you will see the Select Accounts page where you must select the accounts to be included in the report. These accounts will always appear on the report until you change the selection. (By default, all accounts are shown as selected.)

### To create a Current Day Balance Report:

1. From the Cash Management Menu, click the Current Day Balance Reports link under the Balance Reporting section.  
*The Current Day Balance Report page appears.*
2. If you want to change the accounts that will appear on the report, click Select Accounts in the Actions menu. For instructions on how to select accounts, click [here](#).)
3. Once you have created the report, you can use the options in the Actions menu to save or print the report:
  - Click Save as HTML File. The report appears in a new browser window or tab. On the File drop-down menu, select Save As to save the report file in HTML format.
  - Click Save as Tab-Separated File. On the File Download dialog box, click Save to save the report file in text format.
  - Click Printer Friendly Version. The report appears in a new browser window or tab. Use the Print dialog box that appears to print the report.

## Prior and Current Day Balance Report

The Prior and Current Day Balance Report displays available, ledger, collected and float balances for selected customer accounts for the current and a prior day. The report also displays all transactions and transaction totals grouped by transaction type codes for the current and prior day selected.

**Note:** You cannot use this page to select the accounts that will appear in the report. All accounts that have been selected for current day and prior day will appear in this report.

**The Prior and Current Day Balance Report includes the following balance sections:**

- Prior Day Account Summary Balance Report - Consolidated
- Prior Day Account Summary Balance Report
- Prior Day Account Detail Balance Report
- Current Day Account Summary Balance Report - Consolidated
- Current Day Account Summary Balance Report
- Current Day Account Detail Balance Report

**Each balance section in the report begins with the following header information:**

- Report Created The date the report was created.
  - Date The prior business day for which balance information appears on the report.
  - Account #s The accounts you selected to appear in the report.
  - Account Name A descriptive name given to the account when the account was started. (This will not appear for the Summary Balance - Consolidated section.)
- Definitions of both the various types of Balance Reports and the transaction types included in Balance Reports can be found in the [Glossary](#).

**To create a Prior and Current Day Balance Report:**

1. From the Cash Management Menu, click the Prior/Current Day Balance Reports link under the Balance Reporting section.  
*The Prior & Current Day Balance Report page appears.*
2. Once you have created the report, you can use the options in the Actions menu to save or print the report:
  - Click Save as HTML File. The report appears in a new browser window or tab. On the File drop-down menu, select Save As to save the report in HTML format.
  - Click Save as Tab-Separated File. On the File Download dialog box, click Save to save the file in text format.
  - Click Printer Friendly Version. The report appears in a new browser window or tab. Use the Print dialog box that appears to print the report.

## Quick Balance Report

The Quick Balance Report displays the last available Ledger Balance and Available Balance for each of your accounts and the total Ledger Balance and total Available Balance for all accounts for the current day.

### The Quick Balance Report displays the following header information:

- Date. The date for which balance information appears on the report.
- Report Created. The date and time the report was created.  
Definitions of all the balance fields displayed on the report can be found in the [Glossary](#)  
Note: The first time you create a Quick Balance Report, you will see the Select Accounts page where you must select the accounts to be included in the report. These accounts will always appear on the report until you change the selection. (By default, all accounts are shown as selected.)

### To view information about a specific account using the drop-down lists:

1. In the Select Account list, select the account you want to view.
2. In the list next to the selected account, select the type of information you want to view or action you want to take.
  - Detail/Recent Transactions
  - Statement
  - History/Download
  - Transfer To This Account
  - Transfer From This Account
  - Future View
3. Click Go.  
*The appropriate page appears.*

### To create a Quick Balance Report:

1. From the Cash Management Menu, click the Quick Balance Report link under the Balance Reporting section.  
*The Quick Balance Report page appears.*
2. If you want to change the accounts that will appear on the report, click Select Accounts in the Actions menu. For instructions on how to select accounts, click [here](#).)
3. Once you have created the report, you can use the options in the Actions menu to save or print the report:
  - Click Save as HTML File. The report appears in a new browser window or tab. On the File drop-down menu, select Save As to save the report file in HTML format.
  - Click Save as Tab-Separated File. On the File Download dialog box, click Save to save the report file in text format.
  - Click Printer Friendly Version. The report appears in a new browser window or tab. Use the Print dialog box that appears to print the report.

### Selecting Prior Day Balance Report Accounts

The first time you access a Prior Day Balance Report, the Select Accounts for Prior Day Balance Reports page appears. You must select the accounts to be included in the report. These accounts will always appear on the report until you change the selection.

Definitions of the various types of Balance Report can be found in the [Glossary](#).

#### **To select the accounts to be included in the Prior Day Balance Report:**

1. On the Prior Day Balance Report page, click Select Accounts in the Actions menu.  
*The Select Accounts for Prior Day Balance Reports page appears.*
2. Select the date of the report to be created. The default date is the prior business day.
3. To create the report listing the previously selected accounts, click the Create Report button.  
*The Prior Day Balance Report page appears.*
4. To change the accounts that will appear in the report, in the table that lists your accounts, click the checkboxes to indicate which accounts you want to include in each report section. The report sections are:
  - Account Summary Balance Report - Consolidated
  - Account Summary Balance Report
  - Account Summary Detail Report
5. Once you have finished your selection, you can do one of the following:
  - Click Save Accounts Selected.  
*This saves your account selections.*
  - Click Save Accounts Selected & Create Report.  
*The Prior Day Balance Report page appears.*
  - Click Reset.  
*Any changes you have made are reversed.*
  - Click Cancel.

*Any changes you have made are cancelled and the Prior Day Balance Report page appears.*

### Selecting Current Day Balance Report Accounts

The first time you access a Current Day Balance Report, the Select Accounts for Current Day Balance Reports page appears. You must select the accounts to be included in the report. These accounts will always appear on the report until you change the selection.

Definitions of the various types of Balance Reports can be found in the [Glossary](#).



### To select the accounts to be included in the Current Day Balance Report:

1. On the Current Day Balance Report page, click Select Accounts in the Actions menu.  
*The Select Accounts for Current Day Balance Reports page appears.*
2. In the table that lists your accounts, click the checkboxes to indicate which accounts you want to include in each report section. The report sections are:
  - Account Summary Balance Report - Consolidated
  - Account Summary Balance Report
  - Account Summary Detail Report
3. Once you have finished your selection, you can do one of the following:
  - Click Save Accounts Selected.  
*This saves your account selections.*
  - Click Save Accounts Selected & Create Report.  
*The Current Day Balance Report page appears.*
  - Click Reset.  
*Any changes you have made are reversed.*
  - Click Cancel.  
*Any changes you have made are cancelled and the Current Day Balance Report page appears.*

## Selecting Quick Balance Report Accounts

Use the Select Accounts for Quick Balance Reports page to select the accounts you want to appear in your report. The first time you access a Quick Balance Report, this page will appear. You must select the accounts to be included in the report. These accounts will always appear on the report until you change the selection.

### To select the accounts to be included in the Quick Balance Report:

1. On the Quick Balance Report page, click Select Accounts in the Actions menu.  
*The Select Accounts for Quick Balance Reports page appears.*
2. In the Account Order list, select the order in which you want the Quick Balance report to sort. You can sort by:
  - Account Available Balance
  - Account Balance
  - Account Number
  - Account Type
3. In the table that lists your accounts, click the checkboxes to indicate which accounts you want to include in the report.
  - To save time, you can click on the Check All button on the bottom of the screen to select all accounts, and then click on the individual check boxes for the accounts you don't want.

- You can also click on the Uncheck All button to clear any selections, and then select the individual accounts you want.
4. Once you have finished your selection, you can do one of the following:
- Click Save Accounts Selected.  
*This saves your account selections.*
  - Click Save Accounts Selected & Create Report.  
*The Quick Balance Report page appears.*
  - Click Cancel This Page's Changes and Quit.  
*Any changes you have made are cancelled and the Quick Balance Report page appears.*

## Glossary

### **Account Summary Detail Balance Report**

The Account Summary Detail Balance Report provides the commercial customer with individual transactions and totals grouped by transaction type codes for the accounts that the customer has selected to appear in the report.

#### **The report includes the following transaction details:**

- Posting Sequence #
- Descriptions
- Float (where applicable)
- Check # (where applicable)
- Amount

This report can be created for a prior day or the current day by using the Prior Day Balance Reports or Current Day Balance Reports link from the Cash Management Menu.

### **Account Summary Balance Report**

The Account Summary Balance Report provides the commercial customer with ledger, available, collected and float balance information for the accounts that the customer has selected to appear in the report. The report also contains transaction totals grouped by transaction type codes for the individual accounts. The report includes the following summary totals:

- Total Deposits
- Total ACH Credits
- Total Wire Credits
- Total Other Credits
- Total Checks
- Total ACH Debits
- Total Wire Debits
- Total Other Debits

This report can be created for a prior day or the current day by using the Prior Day Balance Reports or Current Day Balance Reports link from the Cash Management Menu.



### **Account Summary Balance Report - Consolidated**

The Account Summary Balance Report - Consolidated provides the commercial customer with consolidated ledger, available, collected and float balance information for the accounts that the customer has selected to appear in the report. The report also contains transaction totals grouped by transaction type codes for the individual accounts. The report includes the following summary totals:

- Total Deposits
- Total ACH Credits
- Total Wire Credits
- Total Other Credits
- Total Checks
- Total ACH Debits
- Total Wire Debits
- Total Other Debits

This report can be created for a prior day or the current day by using the Prior Day Balance Reports or Current Day Balance Reports link from the Cash Management Menu.

### **ACH Originations, Debit CCD**

Cash Concentration or Disbursement (CCD) refers to a type of ACH batch. CCD Debit transactions are debits initiated by an originator (commercial customer) to consolidate funds. CCD formatted transactions are not to be used for consumer payments. This service is useful for cash concentration and distributor payments.

### **ACH Originations, Debit PPD**

Debit Prearranged Payment or Deposit (PPD) originations are a type of ACH transfer. This service lets authorized users build transactions in batches to transfer funds out of other people's accounts, from any financial institution. The customer must have permission from the account's owner. Debit batches are very useful for small businesses that want to offer their customers the option of making direct payments. Internet Banking customers with the appropriate access to focus customers can reach debit PPD originations under the Cash Management tab.

### **ACH Originations, Credit CCD**

Cash Concentration or Disbursement (CCD) refers to a type of ACH batch. CCD transactions are for the use of identifying credits initiated by an originator (commercial customer) to consolidate funds or for credit payments with a trading partner.

### **ACH Originations, Credit PPD**

Credit Prearranged Payment or Deposit (PPD) originations are a type of ACH transfer. This service lets authorized users build transactions in batches to transfer funds to other people's accounts, in any financial institution. Credit batches are very useful for small businesses that want to offer direct deposit to their employees.

### **Available Balance**

The amount of funds that is available for you to withdraw from your account.

### **Balance Reporting**

Balance Reporting is a cash management service offered by Liberty Bank to deliver accurate and timely account balance information to their customers.

**Check**

A financial instrument representing funds drawn on a Demand Deposit Account (DDA)

**Collected Balance**

The balance in your account after the close of the previous Business Day, consisting of deposits, minus all withdrawals and other debits in the account.

**Credit**

A transaction that moves funds from the originator's account into another account.

**Current Day Balance**

The account balance that includes all transactions for the current day's activity.

**Debit**

A transaction that moves funds into the originator's account from another account.

**Deposit**

Cash or a check credited to a customer's savings or checking account.

**Float**

- Zero Day - Same day collection of a deposited check from the bank the check is drawn on.
- One Day - It takes a financial institution one day to collect a deposited check from the bank the check is drawn on.
- Two Day - It takes a financial institution two days to collect a deposited check from the bank the check is drawn on.
- Over Two Day Float - It takes a financial institution over two days to collect a deposited check from the bank the check is drawn on.

**FX Available Balance**

The FundsXpress (FX) Balance adjusted by any minimum account balance the institution requires in the account. This is the amount available for Internet Banking transactions.

**Ledger Balance**

The balance in your account that consists of all deposits, plus interest credited to the account, minus all withdrawals and other debits to the account at the close of the Business Day.

**Other Credits**

Transactions that do not categorize under any of the supported Credit transaction type codes (ACH, wires, deposits) are rolled under Other Credits.

**Other Debits**

Transactions that do not categorize under any of the supported Debit transaction type codes (ACH, wires, checks) are rolled under Other Debits.

**Prior Day Balance**

The account balance that includes all account transactions for a prior date.

**Quick Balance Report**

This report provides the commercial customer with a listing of balances for selected accounts. It includes individual ledger and available balances for each account and total ledger and available balances for all selected accounts.

**Transaction Type Codes**

Common transaction codes developed by the Bank Administration Institute for exchanging data.

**Wire Credit**

A transaction sent by wire that moves funds from the originator's account into another account.

**Wire Debit**

A transaction sent by wire that moves funds into the originator's account from another account.