

APITURE

Digital Business Banking Cash Management User Guide

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Periodic revisions to this manual are issued to reflect technical changes and enhancements to the System, and to ensure that all information contained herein remains current and accurate.

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Chapter 1: Introduction

What's in this Chapter

Cash Management services are a suite of online tools for commercial users, designed to efficiently process the collection of receivables, control disbursements or payments, reconcile accounts, provide balance information, and manage cash flow. Access to each service is assigned individually to authorized users or designated sub-users.

This chapter describes the Cash Management services that may be offered by your financial institution. (Your financial institution may offer only some of these services.)

Services Description

Cash Management services allow commercial business users to efficiently control cash flow and balances. The following table provides a brief summary of each service. Your financial institution may offer all or a subset of these services.

Service	Definition
ACH Credit Origination	ACH Credit batches are a type of ACH origination service that allows users to make direct deposits into other people's accounts. This service is useful for small businesses that want to offer direct paycheck deposits to their employees (Direct Deposit).
ACH Debit Origination	ACH Debit batches are a type of ACH origination service that allows users to make direct withdrawals from other people's accounts, as long as they have permission from the account owners. This service is useful for small businesses that want to offer users the convenience of paying their bills automatically (Auto Debit or Direct Payment).
Balance Reporting	Balance Reporting allows users 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 the prior day. This service also includes a Quick Balance report that provides the latest ledger and available balances.
Book Transfers	Book Transfers allows users to make account-to- account transfers within your financial institution to manage your cash flow.

Service	Definition
Check Reconciliation (Positive Pay)	Check Reconciliation allows users to monitor checks clearing their accounts to prevent check fraud. The system can quickly identify any fraudulent transactions by comparing an issued check/payment file with the processed check/ payment file and notifying the financial institution of any exceptions that need to be handled.
EFTPS	Electronic Federal Tax Payment System (EFTPS) batches are a type of ACH origination service that allows users to pay their federal taxes by direct deposit. This service is especially useful for businesses that need to pay taxes quarterly.
NACHA Import	The NACHA Import feature allows users to import NACHA-formatted files that include both credit and debit items. They are typically received from third party software programs and may contain balanced and unbalanced, mixed batch files including credits, debits and prenotes.
Secure File Transfer	A Secure File Transfer is an encrypted file of sensitive information that a commercial customer can send to their financial institution via encrypted email. Users send files to their financial institution using the Secure File Transfer page. For example, if you create a Payroll file using third party software, you can send the file to your financial institution using the Secure File Transfer option. The file is encrypted and sent via an encrypted email attachment that is opened by your financial institution and processed.
Wire Transfers Requests	Wire transfers are transfers of funds from an account at one financial institution to an account at another financial institution. Users can send wire transfer requests directly to their financial institution, selecting an Online Banking account that will be debited for the transaction. Your financial institution debits the selected account when the wire transfer request is processed.
Other Services	This section provides links to other services including the Commercial Customer Services Enrollment page where the user can sign up for Cash Management services.

Navigating the Cash Management Menu

The Cash Management menu provides an assortment of navigational links and buttons to assist you in carrying out a specific task. The Cash Management menu lists all cash management services offered by your institution. If your users see grayed-out services on the menu, this indicates that they do not have access to these services. Sub-tabs also provide quick access to pending transactions and history.



CANAPI Bank

Welcome Black Bear Biz ▾ Log Out Contact Us 27 Messages ▾ Alerts ▾

Welcome Center - Shows the login nickname you have defined, and provides access to key pages, including Alerts, Messages, Services & Settings, as well as Log Out

Print Help

Request Cash Management Services

Reset Filters

Help icon - Provides context-sensitive help for the page you are on

Print this page- Sends page contents to your printer

Tabs – Allow navigation to other Apiture Online Business Banking services

History Tabs - Allow quick access to transactions in Available services

Product Modules - Allow access to all Cash Management services

Cash Management

PENDING ACH ACH HISTORY PENDING WIRES WIRE HISTORY

Filter Date Range Batch Type Status Same Day

Effective Date SEC Code Batch Name Tracking # Credit Debit Settlement Type Status

3/4/2010 CCD CCD BALANC (search) 8591311 \$101.00 \$101.00 Summary Needs Approval Approve

3/4/2010 PPD PPD CREDIT (search) 8603387 \$5.37 Summary Needs Approval Approve

3/4/2010 CTX CTX NETDR (search) 8603391 \$15.99 \$16.80 Summary Needs Approval Approve

3/23/2010 WEB WEB DEBIT (search) 8591303 \$2.64 Summary Needs Approval Approve

3/23/2010 WEB WEB DEBIT (search) 8603385 \$4.28 Summary Needs Approval Approve

< Prev 1 2 3 4 5 Next > New Batch Bulk Actions 1 - 5 of 25 View All

ACH Learn more >

Consumer Transactions
Payroll Batch
Collect Payment
Credit Batch
Debit Batch

Commercial Transactions
Collect Payment
Credit Batch (CCD/CCD+)
Debit Batch (CCD/CCD+)
Vendor Payments (CTX)
Credit Batch (CTX)
Debit Batch (CTX)

NACHA Import
NACHA File Import

Wire Transfers Learn more >

Pending Wires
History
Single Wire
Repetitive Wire
Incoming Wires

Check Reconciliation Learn more >

Enter Issued Items
View/Modify Issued Items
View Reconciliation Reports
Today's Reconciliation Report

Book Transfers

Pending Transfers
History
Schedule Single Transfer
Schedule Multiple Transfers
Schedule Advanced Transfer
Transfer Templates

Balance Reporting Learn more >

Prior Day Balance Reports
Current Day Balance Reports
Prior/Current Day Balance Reports
Quick Balance Report

Tax Payments Learn more >

Pending EFTPS Transfers
History
Federal Tax Payment (EFTPS)

Administration Learn more >

Sub-User Administration
Sub-User Changes Pending Approval (0)

Other Services

Request Cash Management Services

Each page provides icons for **Help** and (when applicable) **Print this page**. The **Help** icon provides instructions on carrying out a task. The **Print this page** icon appears on pages that display data. It allows you to print the current page that you are viewing in the event you want to keep a paper copy of the transaction. Additional indicators exist to remind you about cut-off times when transactions must be completed for processing that day.

All cash management pages provide similar navigational links and information links or icons for context-sensitive help, printing, and logging out.

Welcome Black Bear Biz Log Out Contact Us 27 Messages Alerts

Cash Management

ACH Wizard

PPD Credit ACH Batch

STEP 1 Batch Header **STEP 2** Batch Items **STEP 3** Review & Submit

Batch Type PPD Credit **i** Batch Name Payroll

Enter Account Information

Company Name Black Bear Biz
Tax ID 123123123
Settlement Account Select a Settlement Account
Settlement Type Summary Settlement Detailed Settlement
+ Discretionary Data

Schedule Batch

Frequency Occasional Payment
One Time
Period Once
Effective Date MM/DD/YYYY **i**
Same Day ACH

Buttons allow you to → **Cancel** **Save & Exit** **Next**

ACH Edit Cut-off Time: 3:00 pm CDT
Next ACH Add Cut-off Time: 11:00 am CDT
Final ACH Add Cut-off Time: 11:28 pm CDT
Next Same Day ACH Add Cut-off Time: 11:00 am CDT
Final Same Day ACH Add Cut-off Time: 11:28 pm CDT

Help or Information icons provide more detail about each item on your screen.

Cut-Off Times Indicate the Deadline to add or edit a transaction.

Some institutions offer a fast and easy way to sign up for Cash Management services by using Learn more links on the Cash Management menu.

<p>ACH</p> <p>Learn more ></p> <p>Consumer Transactions</p> <ul style="list-style-type: none"> > Payroll Batch > Collect Payment > Credit Batch > Debit Batch <p>Commercial Transactions</p> <ul style="list-style-type: none"> > Collect Payment > Credit Batch (CCD/CCD+) > Debit Batch (CCD/CCD+) > Vendor Payments (CTX) > Credit Batch (CTX) > Debit Batch (CTX) <p>NACHA Import</p> <ul style="list-style-type: none"> > NACHA File Import 	<p>Wire Transfers</p> <p>Learn more ></p> <ul style="list-style-type: none"> > Pending Wires > History > Single Wire > Repetitive Wire > Incoming Wires 	<p>Check Reconciliation</p> <p>Learn more ></p> <ul style="list-style-type: none"> > Enter Issued Items > View/Modify Issued Items > View Reconciliation Reports > Today's Reconciliation Report
<p>Book Transfers</p> <hr/> <p>Balance Reporting</p> <p>Learn more ></p> <ul style="list-style-type: none"> > Prior Day Balance Reports > Current Day Balance Reports > Prior/Current Day Balance Reports > Quick Balance Report 		
<p>Tax Payments</p> <p>Learn more ></p> <ul style="list-style-type: none"> > Pending EFTPS Transfers > History > Federal Tax Payment (EFTPS) <p>Administration</p> <p>Learn more ></p> <ul style="list-style-type: none"> > Sub-User Administration > Sub-User Changes Pending Approval (0) <p>Other Services</p> <ul style="list-style-type: none"> > Request Cash Management Services 		

The user can learn more about a service, and sign up for the service, by using the **Learn more** link in the upper right hand corner of the service module.

Clicking the link will open a window that explains the benefits of the service. To sign up for most services, the user clicks the **Request Service** button and the Commercial Customer Services Enrollment page appears.

To sign up for Balance Reporting click the **Learn more** link, reads the disclosure statement and click the **Activate Service** button. When the user returns to the Cash Management menu the service links will be activated and they can begin using the service immediately.

To sign up for Sub-User Administration the user clicks the **Learn more** link and then the **Activate Service** button to access the Add New Sub-User page. Once the sub-user has been added the service is activated. (Complete information on working with sub-users can be found in the product manual *A Guide to Configuring Commercial Services Sub-Users*.)

Additional Features for Commercial Users

Although most of the features that are exclusive to Commercial users are found on the Cash Management menu, others are visible elsewhere in Online Business Banking.

For example, certain alerts appear only for Commercial users. Also, on the **Transfers** tab, the creator of a transfer and the last person to modify it are identified.

Chapter 2: ACH Transfers

What's in this Chapter

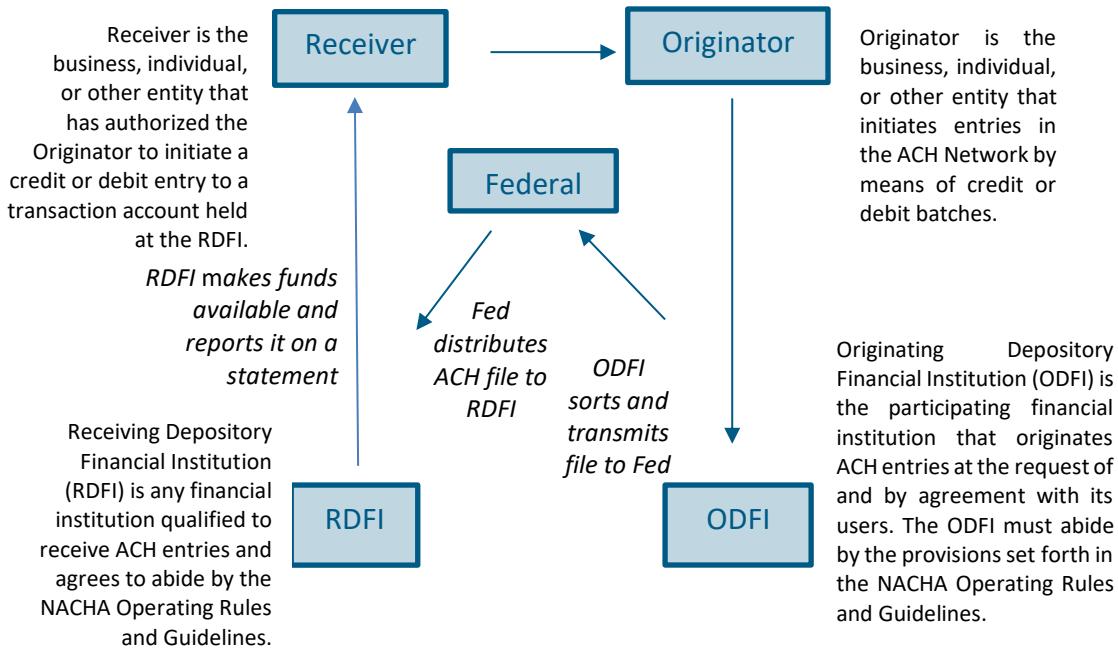
This chapter provides information on Automated Clearinghouse (ACH) origination batches.

Overview

Automated Clearinghouse (ACH) is a secure and efficient batch-oriented network that provides businesses the power to transfer funds electronically between other businesses or individual entities. All ACH transfers use the National Automated Clearing House Association (NACHA) transaction rules format to move funds electronically between financial institutions in the United States Federal Reserve System.

The Federal Reserve Bank plays the role of the primary ACH processor and settlement facilitator between financial institutions. Commercial users create credit or debit batches, which they submit online to their financial institutions. The system submits the ACH transfers to the local Federal Reserve network to distribute the associated transactions to the end-point financial institutions.

The Federal Reserve collects and settles all the funds between the participating financial institutions.



ACH origination provides commercial users the power to manage their cash flows by means of efficient collection of receivables and controlled disbursements of payments.

- Direct Deposit of payroll, tax refunds, social security and other government benefits
- Collection of consumer bills, such as mortgages, loans, utility, cable, and insurance premiums
- Business-to-Business vendor payments
- Re-present NSF Checks
- Cash Concentration Collection
- Federal, state and local tax payments (refer to Chapter 3: EFTPS Transfers)

You work with ACH batches on the Cash Management menu page using options in the **Pending ACH** and **ACH HISTORY** sub-tabs and the **ACH** section.

Note: For a batch to run, it must be approved. [Chapter 5](#) describes batch approval options and processes. However, the ability to approve a batch is dependent on an OLB user's privileges, so different approval options may appear for different users.

Except as noted, illustrations in this chapter show options as seen by users who have approval privileges.

The ACH Wizard

Accessing The ACH Wizard Through Cash Management

PENDING ACH ACH HISTORY PENDING WIRES WIRE HISTORY

Filter ^ Reset Filters

Date Range	to	Tracking#
Batch Type	ALL	Status
	ALL	Same Day

Effective Date SEC Code Batch Name Tracking # Credit Debit Settlement Type Status

3/4/2010 PPD PPD NETCR (search) Checking:*0058	8591307	\$13.53	\$10.42	Summary	Needs Approval	Approve
You have missed the cut-off time. Please re-schedule						
3/4/2010 CTX CTX NETDR (search) Checking:*0058	8591309	\$11.97	\$12.06	Summary	Needs Approval	Approve
You have missed the cut-off time. Please re-schedule						
3/4/2010 CCD CCD BALANC (search) Checking:*0058	8591311	\$101.00	\$101.00	Summary	Needs Approval	Approve
You have missed the cut-off time. Please re-schedule						
3/23/2010 WEB WEB DEBIT (search) Checking:*0058	8591303		\$2.64	Summary	Needs Approval	Approve
You have missed the cut-off time. Please re-schedule						
5/24/2019 PPD PPD NETCR (search) Checking:*0058	8464842	\$13.53	\$10.42	Summary	Needs Approval	Approve
You have missed the cut-off time. Please re-schedule						

< Prev 1 2 3 4 Next >

New Batch Bulk Actions 1 - 5 of 16 View All

ACH [Learn more >](#)

- Consumer Transactions**
 - > Payroll Batch
 - > Collect Payment
 - > Credit Batch
 - > Debit Batch
- Commercial Transactions**
 - > Collect Payment
 - > Credit Batch (CCD/CCD+)
 - > Debit Batch (CCD/CCD+)
 - > Vendor Payments (CTX)
 - > Credit Batch (CTX)
 - > Debit Batch (CTX)
- NACHA Import**
 - > NACHA File Import

Wire Transfers [Learn more >](#)

- > Pending Wires
- > History
- > Single Wire
- > Repetitive Wire
- > Incoming Wires

Check Reconciliation [Learn more >](#)

- > Enter Issued Items
- > View/Modify Issued Items
- > View Reconciliation Reports
- > Today's Reconciliation Report

Book Transfers

- > Pending Transfers
- > History
- > Schedule Single Transfer
- > Schedule Multiple Transfers
- > Schedule Advanced Transfer
- > Transfer Templates

Balance Reporting [Learn more >](#)

- > Prior Day Balance Reports
- > Current Day Balance Reports
- > Prior/Current Day Balance Reports
- > Quick Balance Report

The ACH Wizard enables users to create and modify batches through a guided and intuitive process.

To create a new batch, you must follow a three-step process in the ACH Wizard. Step 1 of the ACH Wizard includes entering an ACH batch header. Step 2 is where all the details of recipient's payment information is input. Step 3 is where all the details of the ACH batch can be reviewed and approved, or approval request can be made. The system only processes batches that have been approved and fall within the appropriate processing window based on a company's risk level and the associated effective date of the transactions.

When accessing the ACH Wizard, the user will land on Step 1 if creating or modifying a batch. Within the ACH Wizard, end users can view the cutoff times, in the top right of the page, associated with ACH batch processing.

To create a new ACH batch, you follow these steps.

- **Step 1 – Batch Header:** For the type of batch you wish to create, enter batch header information, including account information, scheduling and frequency information, the settlement account, and the name of the batch. Refer to the following for procedures specific to each type.
 - [Creating a Payroll Batch](#)
 - [Creating Collect Payment Batches](#)
 - [Creating a Credit Batch](#)
 - [Creating a Debit Batch](#)
 - [Creating a CCD Credit Batch](#)
 - [Creating a CCD Debit Batch](#)
 - [Creating a Vendor Payment CTX Credit Batch](#)
 - [Creating a CTX Credit Batch](#)
 - [Creating a CTX Debit Batch](#)

Note: ARC and BOC batches can only be imported. If an ARC or BOC exists, the batch cannot be edited and will be a view only batch.

- **Step 2 – Batch Items:** Enter or import the transaction items for the batch at any time after entering the batch header information and before the batch is processed.

Note: Creation of a NACHA Import batch is a special case, for which you do not enter header and item information in the same way. [Creating a NACHA Import Transfer Batch](#) describes the procedure.

- **Step 3 – Review & Submit:** Approve the batch after entering or importing items. Approving the batch, or requesting approval, will schedule it for processing. Refer to [Chapter 5: Transaction Approval and Authentication](#).

Note that creating and saving an ACH batch validates the batch for errors that the batch may encounter during approval. For example, the applicable risk limit may be exceeded

because there are batches already scheduled to process during the same processing period of the batch being created.

ACH Wizard Warnings & Errors

Errors on Save

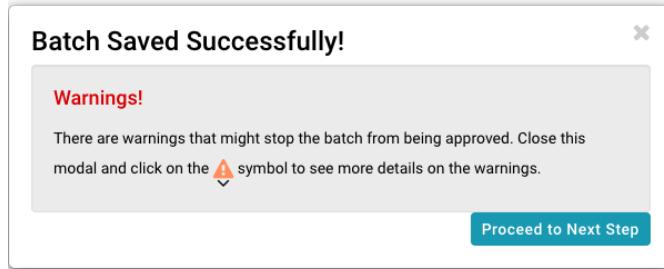
As the user clicks on 'Next' or 'Save and Exit', the batch is validated and saved. If there are errors in the input the batch cannot be saved. User will see the error detail next to the respective input field.

Example: If the user has selected an effective date of today for a batch and they are float risk (User's account should be debited at least 1 business days before the Effective Date), then the batch cannot be saved and the user cannot proceed further until the effective date is updated to a valid effective date for float risk. The error will look like below:

The screenshot shows the 'ARC Import ACH Batch' interface. It consists of three main sections: 'STEP 1 Batch Header', 'STEP 2 Batch Items' (which is active and highlighted in grey), and 'STEP 3 Review & Submit'. Below these are fields for 'Batch Type' (ARC NACHA Import) and 'Batch Name' (ACRECVBL). The 'Enter Account Information' section contains fields for 'Company Name' (Focus), 'Tax ID' (987654321), 'Settlement Account' (Checking: *0716), and 'Settlement Type' (Summary Settlement). The 'Schedule Batch' section includes 'One Time' (YES) and 'Effective Date' (06/25/2019). A red error message is displayed next to the effective date field: 'You have missed the cutoff time to approve this batch with a scheduled date of '06/25/2019'. You need to approve this batch 1 business day before the cutoff time (11:28 pm CDT) of its effective date. The earliest scheduled date now possible is '06/26/2019'. Please reschedule.' At the bottom are buttons for 'Cancel', 'Save & Exit' (highlighted in blue), and 'Next'.

Warnings

The ACH Wizard will automatically populate warnings for information that may prevent the batch from being approved. Warning symbols will be located next to the field of concern and will provide reasoning for the warning.



If any warnings (⚠) exist in the batch, you will be alerted with a Warning Modal. With warnings, you can **Proceed to Next Step**; however, this may affect batch processing as the batch cannot be approved until warnings are fixed.

ACH Wizard

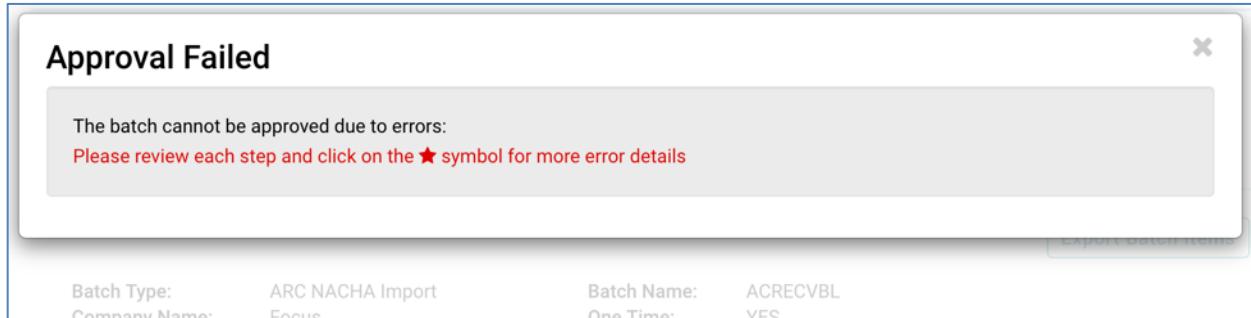
PPD Credit ACH Batch

The screenshot shows the ACH Wizard interface for a "PPD Credit ACH Batch". At the top, there are three tabs: "STEP 1 Batch Header", "STEP 2 Batch Items" (which is selected), and "STEP 3 Review & Submit". Below the tabs, there are buttons for "Look up Routing Number", "Import Items", and "Create Prenote Batch". A message box displays a warning: "⚠ This batch has errors that prevent it from being 'Approved'. [Click Here](#) to sort the items by warnings. Click the warning icons to see more details." At the bottom, a table lists batch items:

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount	Prenote
Item 1 6578829	121000358		Checking	Black Bear Biz		<input type="checkbox"/>	\$	

Errors on Approval

When user clicks on **Approve** or **Request Approval**, the approval fails when there are errors in the batch. Closing the modal will redirect the user to the respective step to review and fix the impacting error(s).



The errors are represented with a red asterisk (*). The items in Step 2 can be **sorted** to view all the items with errors together, at top of page.

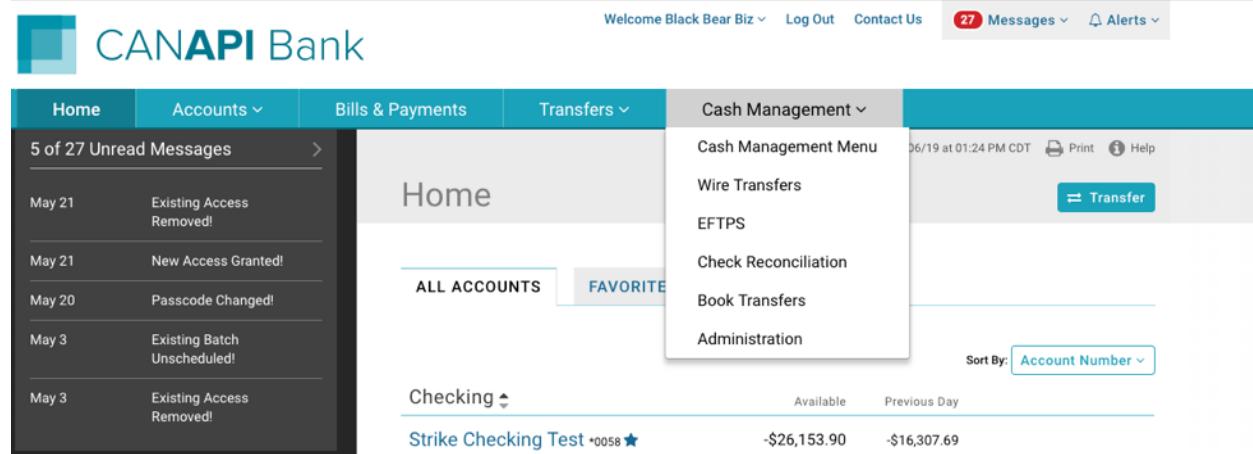
★ This batch has errors that prevent it from being "Approved". [Click Here](#) to sort the items by errors. Click the error icons to see more details.

Click on any of the error icons to view the cause for the error. Once errors are fixed, you will be able to proceed to next step within the ACH Wizard.

ACH Wizard: Creating a New Batch

Navigating to the ACH Wizard

The ACH Wizard is a tool within the Cash Management module.



Welcome Black Bear Biz ▾ Log Out Contact Us 27 Messages ▾ Alerts ▾

Home Accounts ▾ Bills & Payments Transfers ▾ Cash Management ▾

5 of 27 Unread Messages >

May 21 Existing Access Removed!

May 21 New Access Granted!

May 20 Passcode Changed!

May 3 Existing Batch Unscheduled!

May 3 Existing Access Removed!

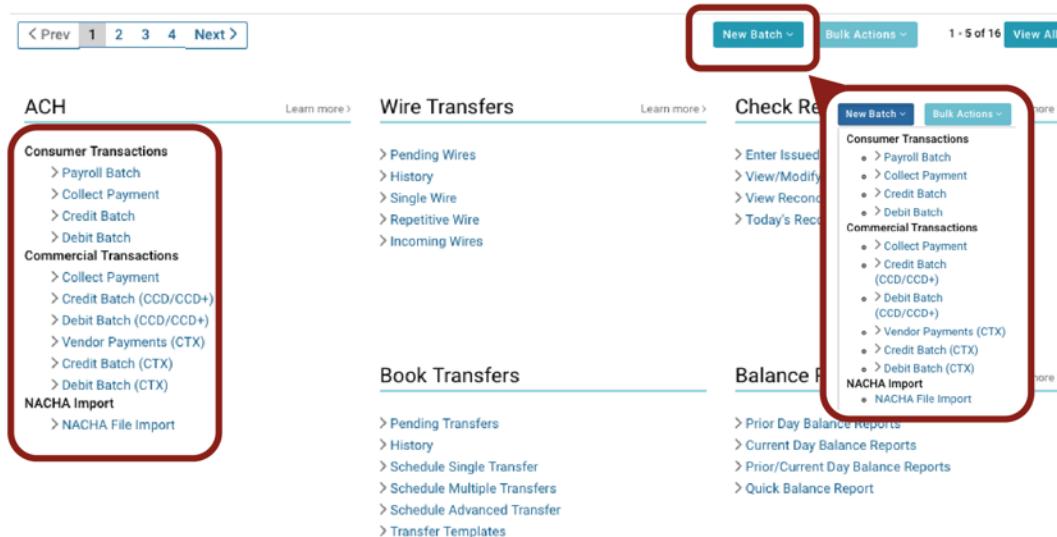
Home ALL ACCOUNTS FAVORITE

Checking ▾ Available Previous Day

Strike Checking Test •0058 ★ -\$26,153.90 -\$16,307.69

On the Cash Management landing page, there are multiple ways to create a new batch:

1. From the **New Batch** drop-down menu.
2. From the ACH menu selection tools on the Cash Management landing page.



ACH Learn more >

Consumer Transactions
Payroll Batch
Collect Payment
Credit Batch
Debit Batch

Commercial Transactions
Collect Payment
Credit Batch (CCD/CCD+)
Debit Batch (CCD/CCD+)
Vendor Payments (CTX)
Credit Batch (CTX)
Debit Batch (CTX)

NACHA Import
NACHA File Import

Wire Transfers Learn more >

Pending Wires
History
Single Wire
Repetitive Wire
Incoming Wires

Check Reconciliation Learn more >

Enter Issued
View/Modify
View Reconciled
Today's Reconciled

Book Transfers

Pending Transfers
History
Schedule Single Transfer
Schedule Multiple Transfers
Schedule Advanced Transfer
Transfer Templates

Balance Reports Learn more >

Prior Day Balance Reports
Current Day Balance Reports
Prior/Current Day Balance Reports
Quick Balance Report

Select your batch type from the options shown to proceed to Step 1 of the ACH Wizard.

Note: Users will only see the batch types for which they have privileges.

Step 1: Batch Header

- In the **Batch Name** box, enter a name for the batch. Some batch types such as Payroll batch default to Payroll but can be modified. The batch name should be descriptive of the batch contents (for example, “Rent pmt”). The batch name has a maximum length of 10 characters.

ACH Wizard

PPD Credit ACH Batch

STEP 1 Batch Header STEP 2 Batch Items STEP 3 Review & Submit

Batch Type: PPD Credit Batch Name: Payroll

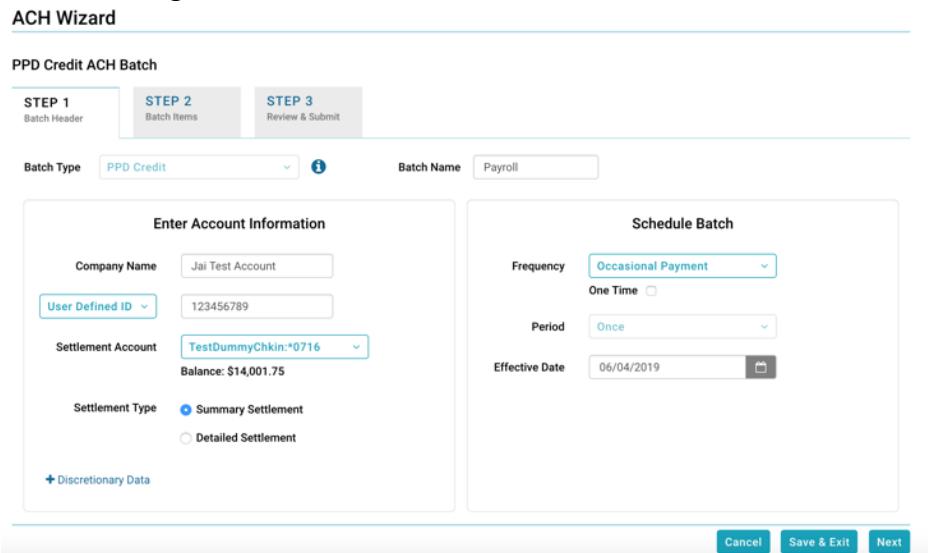
Enter Account Information

Company Name: Jai Test Account
User Defined ID: 123456789
Settlement Account: TestDummyChkin:*0716
Balance: \$14,001.75
Settlement Type: Summary Settlement
 Detailed Settlement
+ Discretionary Data

Schedule Batch

Frequency: Occasional Payment
One Time:
Period: Once
Effective Date: 06/04/2019

Cancel Save & Exit Next



If your batch is a **Collect Payment** batch, you will be able to select the type of payment from a dropdown list (TEL, RCK, WEB, Payroll, etc.). Access to the various Collect Payment options is based on the user's privileges.

Use the tool tips to find out more information about the batch type, or other content of the ACH Wizard as shown below.

ACH Wizard

PPD Credit ACH Batch

STEP 1 Batch Header STEP 2 Batch Items

Batch Type: PPD Credit Batch Name: Payroll

PPD Credit

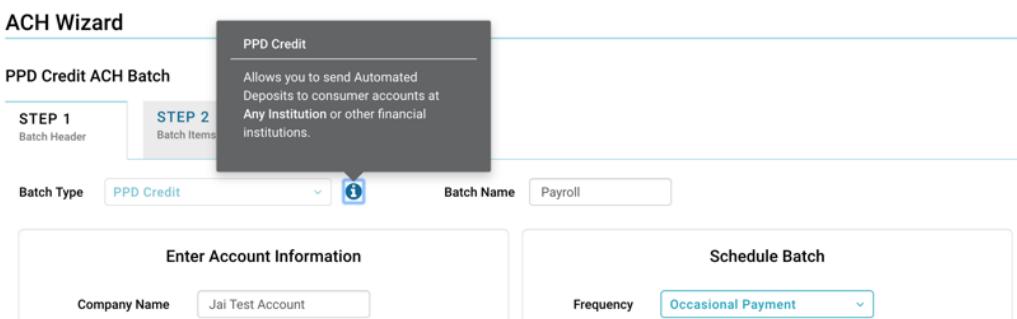
Allows you to send Automated Deposits to consumer accounts at Any Institution or other financial institutions.

Enter Account Information

Company Name: Jai Test Account

Schedule Batch

Frequency: Occasional Payment



Enter Account Information

- Company Name box will default to the name in the system but can be modified. The company name field has a maximum length of 16 characters.

3. In the **Company ID** list, select the type of company identification type, if your financial institution offers more than one option. Enter the number in the box provided. The default Company ID will be what is in the system. This field has a maximum of nine(9) characters.

Possible Company ID type options are as follows:

User ID Types	
Frequency	Description
Tax Identification #	The Tax Identification # is usually your Employer's Identification Number (EIN) or Social Security Number (SSN).
DUNS Number	DUNS stands for Data Universal Numbering System which is used by the government to identify each government contractor and their location(s). The number does not appear on the user's account, but is an audit trail that will follow the batch through the processing cycle.
User Defined Identification	User Defined Identification is chosen if your company uses an inhouse batch control numbering system.

4. From the **Settlement Account** dropdown list, select the account that will be credited or debited for the batch total.
5. In the **Discretionary Data** box you can enter additional text to describe the batch (for example, "Payroll for MAR 03"). This field has a maximum of 20 characters and is optional. Click on the "+" symbol to reveal the discretionary data field.

Schedule Batch

6. On the **Frequency** list, select the frequency of the batch which tells the system if the batch should recur and whether it involves a fixed or variable dollar amount or is an occasional batch to be scheduled as needed. Select the **One Time** check box for one-time-only batches. Leave it unselected for recurring batches.

The possible Frequency options are as follows.

Batch Frequency Options

Frequency	Description
Fixed Recurring	Batches are automatically rescheduled and do not require approval each time the batch recurs. Fixed Recurring with a Period of Daily is the only recurrence option available for Same Day ACH batches.
Variable Recurring	Batches are automatically rescheduled, but require approval each time to process successfully allowing for modifications to the batch items before processing.
Occasional	Batches are not automatically rescheduled, but the transfer remains on the Pending ACH page and can be reused.

7. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch.

*Note: If the **Period** is set for Once and the **One Time** check box is not checked, the batch can be reused and will appear on the Pending ACH tab.*

The possible Period options are as follows.

Batch Period Options

Frequency	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same day of the week you scheduled for the first payment. The second payment will be made 14 days after the first payment date.
Monthly	Every month on the first business day of the month.
Monthly-First Business Day	Every month on the first business day of the month.
Monthly-Last Business Day	Every month on the last business day of the month.

Batch Period Options

Frequency	Description
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the month you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the month you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the month you scheduled the first payment.

8. In the **Effective Date** box, enter the date that the recipient will be credited or debited.

The screenshot shows the 'PPD Credit ACH Batch' interface at 'STEP 2 Batch Items'. The 'Enter Account Information' panel includes fields for Company Name, User Defined ID, Settlement Account, and Settlement Type. The 'Schedule Batch' panel includes Frequency, Period, and Effective Date. A note in the Schedule Batch panel states: 'You have missed the cutoff time to approve this batch with a scheduled date of 05/31/2019. You need to approve this batch 2 business days before the cutoff time (11:28 pm CDT) of its effective date. The earliest scheduled date now possible is 06/03/2019. Please reschedule.'

*Note: You will be notified if the selected **Effective Date** of the batch has missed the cutoff time for the selected date. You will be prompted to fix this date before proceeding.*

9. To specify same-day batch settlement, select the **Same Day ACH** check box. The option appears only if your financial institution offers this service and your company has been configured for Same Day ACH. For the batch to be processed and settled today, you must enter today's date as the effective date, and approve the batch by the time shown in **Same Day ACH Add Cut-off Time**.

10. Once you have finished entering the batch header information, you can proceed to Step 2 of the ACH Wizard. Click **Next** to advance to Step 2 or if you choose to enter batch items at a later time, click **Save & Exit**. You may also **Cancel** the batch. Selecting **Cancel** will direct the user back to the Pending ACH page and will not save any information.

Cancel **Save & Exit** **Next**

If any warnings () are issued for your batch, you will be notified immediately. For more information on warnings and errors see [ACH Wizard Warnings & Errors](#).

Step 2: Batch Items

R&T Number	Account Number	Account Type	Company Name	ID	Amount	Prenote
011000138 6012360	56479807	Checking	comp1	123456789	\$ 1.22	
1	Description/Addenda:	Addenda1				
2	Description/Addenda:	Addenda2				
3	Description/Addenda:	Addenda3				
4	Description/Addenda:					
5	Description/Addenda:					

11. If you have a large number of items, the ability to import them is available . To import, select **Import Items**.
12. The Import Items modal appears. There is information within the modal that guides the user on the format needed for the imported batch items.
- Note: For CTX batches, you will also have the option to **Send Remittance Info Only**. Click **Yes** if you want to send only the remittance information. By selecting **Yes**, the batch item **Amount** field will be blanked out and uneditable. Amount will not be saved. Click **No** to send the batch item **Amount** field along with the remittance information.*
13. In the **R&T Number** box, enter the Routing Transit Number (sometimes called the ABA number) of the receiving financial institution.
14. **Note:** If you do not know the R&T number, click the **Look up Institution Transit/Routing Number** link to be taken to the Federal Reserve E-Payments Routing Directory to search for the number.

15. In the **Account Number** box, enter the recipient's account number with their financial institution.
16. In the **Account Type** list, enter the type of account receiving the credit or debit.
17. In the **Consumer Name** box, enter the name of the account owner. Certain SEC codes will show Company Name instead of Consumer Name.
18. In the **ID** box, enter the unique number you use to identify the account owner (for example, an employee ID number). If you don't have an ID number for the account owner, this can be left blank, or you can enter the owner's name. Please do not include sensitive information as it may appear on an account statement. For RCK batches this field will be replaced by **Check No.**
19. Click on the **Hold** (Hold) checkbox if you want to place all of the existing items in this batch on hold. After clicking **Hold Items**, you can remove the hold from one or more items in the batch by deselecting individual items. The hold is still applied on all of the other items in the batch, unless you click on the **Hold** header to apply the de-selection to all items.
20. In the **Amount** box, enter the amount to credit or debit recipient's account. If the amount is less than one dollar, enter the amount in the format of 0.XX (for example, 0.25).
21. In the **Description/Addenda** box (the box on the second line of the item row), enter a short explanation of the transaction (for example, Jan Pymt). This field is optional.
Note: A Vendor Payment CTX batch will have additional fields for your items to complete, including:
 - **Invoice Date:** date of the invoice being entered into the addenda.
 - **Ref ID Code:** code that identifies the type of invoice. Valid codes are: BM – Bill of Lading, PO – Purchase Order, R7 – Accounts Receivable Item, VV – Voucher.
 - **Adjustment Code:** code that identifies the type of adjustment being made to the invoice amount. Valid codes are: None, 01 – Pricing Error, 03 – Extension Error, 04 – Damaged, 05 – Quality Concern, 06 – Quality Contested, 07 – Wrong Product, 11 – Returns-Damage, 12 – Returns-Quality, 59 – Item Not Received, 81 – Credit as Agreed, CM – Credit Mem.
 - **Invoice #:** number of the invoice being entered in the addenda.
 - **Ref ID #:** reference number of the invoice.
 - **Adj Description:** description of the reason for the adjustment.
 - **Invoice Amount:** amount of the invoice before any adjustment.
 - **Discount Amount:** amount of the discount, if any is being given the user. The discount amount is deducted from the invoice amount.
 - **Adjustment Amount:** amount of the adjustment, if any is being made to the invoice amount. The adjustment amount is deducted from the invoice amount.
 - **Remittance Amount:** the amount, after any discount and/or adjustment, which will be paid to the vendor.

22. Click **Create Prenote Batch** for all entered batch items if you desire for the batch items to be prenoted.

23. Once all batch items have been input, the user can select **Next** to move to Step 3 or **Save and Exit** to save all batch items and go back to Pending ACH.

Note: If your batch has errors, you will be notified with a warning symbol. Learn more about warnings in the [ACH Wizard Warnings](#) section.

Item & Addenda Display

When creating or modifying a batch, more than 25 items can be added in Step 2 of the ACH Wizard. Pagination will display in Step 2 once more than 25 items or addenda exist.

To add more than the defaulted 25 items, click on the **Add Items** button.

The screenshot shows a form for entering batch items. It includes fields for Item Number (23, 24, 25), Account Number, Account Type (set to 'Checking'), Description/Addenda, and a dollar amount field. Below these are three rows. At the bottom is a red box highlighting the 'Add Items' button, which is labeled with a blue icon and the text 'Add Items'.

Cancel Back Save & Exit Next

To add more than the defaulted 25 addenda, clicks on the **Add Addendas** button.

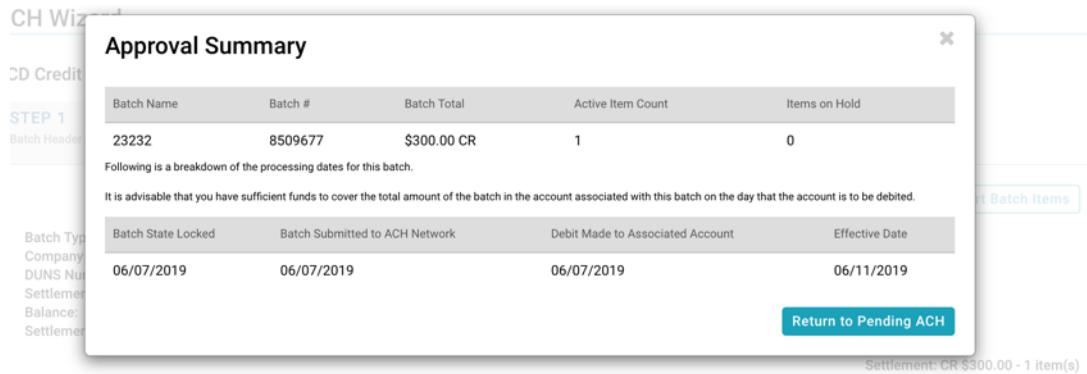
The screenshot shows a form for entering addenda. It includes fields for Item Number (22, 23, 24, 25), Description/Addenda, and a dollar amount field. Below these are four rows. At the bottom is a red box highlighting the 'Add Addendas' button, which is labeled with a blue icon and the text 'Add Addendas'.

Cancel Back Save & Exit Next

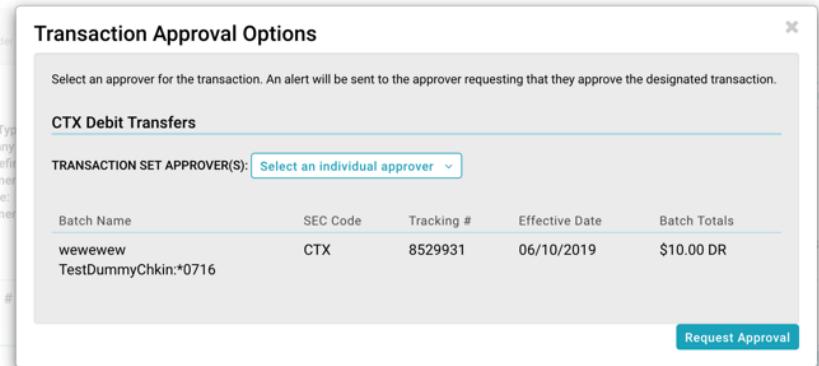
Step 3: Review & Submit

In Step 3, a summary of the batch information is displayed. The user depending on privileges can **Approve** or **Request Approval**. Alternatively, you can **Cancel** taking the user to the Pending ACH tab or go **Back** which directs the user to Step 2.

Once you have clicked **Approve**, the following modal will display if there are no errors:



If you do not have approval privileges, you will **Request Approval** and select an individual approver from a predefined list of approvers (if there are no errors).



Your batch must be approved by the ACH Add Cut-off time displayed in the upper right corner of this page to process it the same day. For a batch designated **Same Day ACH**, it must be approved by the Same Day ACH Add Cut-off Time to process and settle today.

Refer to [Chapter 5: Transaction Approval and Authentication](#) for more information on Approvals.

Editing within the ACH Wizard

To edit/modify an existing batch, you can select a batch directly from the Pending ACH page. If there are a large number of pending ACH batches, the user can use the filtering tool to help locate a batch more quickly.

Click on the **Batch Name** to open the batch.

The screenshot shows the 'PENDING ACH' tab selected in the top navigation bar. A red box highlights the search/filtering area which includes fields for Date Range, Status, and Batch Type (set to ALL). Another red box highlights the list of pending batches, which includes columns for Effective Date, SEC Code, Batch Name, Tracking #, Amount, Debit/Credit indicator, Settlement Type, and Status. Each batch row contains a 'Needs Approval' button with a message about missing cut-off time and a 'Approve' button. At the bottom, there are navigation links (Prev, Next), a 'New Batch' button, a 'Bulk Actions' dropdown, and a status indicator '1 - 5 of 16 View All'.

Effective Date	SEC Code	Batch Name	Tracking #	Credit/Debit	Amount	Settlement Type	Status	Action
3/4/2010	PPD	PPP NETCR (search) Checking*0058	8591307	\$13.53	\$10.42	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
3/4/2010	CTX	CTX NETDR (search) Checking*0058	8591309	\$11.97	\$12.06	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
3/4/2010	CCD	CCD BALANC (search) Checking*0058	8591311	\$101.00	\$101.00	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
3/23/2010	WEB	WEB DEBIT (search) Checking*0058	8591303		\$2.64	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
5/24/2019	PPD	PPP NETCR (search) Checking*0058	8464842	\$13.53	\$10.42	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve

ACH Learn more >

- Consumer Transactions
 - > Payroll Batch
 - > Collect Payment
 - > Credit Batch
 - > Debit Batch
- Commercial Transactions
 - > Collect Payment
 - > Credit Batch (CCD/CCD+)
 - > Debit Batch (CCD/CCD+)
 - > Vendor Payments (CTX)
 - > Credit Batch (CTX)
 - > Debit Batch (CTX)
- NACHA Import
 - > NACHA File Import

Wire Transfers Learn more >

- > Pending Wires
- > History
- > Single Wire
- > Repetitive Wire
- > Incoming Wires

Check Reconciliation Learn more >

- > Enter Issued Items
- > View/Modify Issued Items
- > View Reconciliation Reports
- > Today's Reconciliation Report

Book Transfers

- > Pending Transfers
- > History
- > Schedule Single Transfer
- > Schedule Multiple Transfers
- > Schedule Advanced Transfer
- > Transfer Templates

Balance Reporting Learn more >

- > Prior Day Balance Reports
- > Current Day Balance Reports
- > Prior/Current Day Balance Reports
- > Quick Balance Report

Selecting a batch from Pending ACH will open it in Step 1 of the ACH Wizard. When you open an pending batch, the user may have to update the **Effective Date if the batch is stale dated**.

Proceed through each step making modifications as needed. In Step 3, the user can **Approve** or **Request Approval** based on privileges.

View Only in the ACH Wizard

Users with **View Only** privileges can view pending batches but cannot modify anything.

Step 1 - View Only

Vendor Payments CTX Credit ACH Batch

STEP 1
Batch Header STEP 2
Payment Details STEP 3
Review & Submit

Batch Type CTX Credit Batch Name qqqwqw

Enter Account Information		Schedule Batch	
Company Name	Jai Test Account	Frequency	Occasional Payment
Tax ID	123456789	One Time :	NO
Settlement Account	Checking:*0716 Balance: \$14,001.75	Period	N/A
Settlement Type	Summary Settlement	Effective Date	06/27/2019

Cancel Next

Step 2 – View Only

Vendor Payments CTX Credit ACH Batch

STEP 1
Batch Header STEP 2
Payment Details STEP 3
Review & Submit

Send Remittance Info Only: NO

R&T Number	Account Number	Account Type	Company Name	ID	Amount	Prenote
Addenda # 6659911	121000358	56479807	Checking	Jai Test Account	12356	\$30.00

Cancel Back Next

Step 3 - View Only

Vendor Payments CTX Credit ACH Batch

STEP 1
Batch Header STEP 2
Payment Details STEP 3
Review & Submit

Export Batch Items

Batch Type:	CTX Credit	Batch Name:	qqqwqw
Company Name:	Jai Test Account	Frequency:	Occasional Payment
Tax ID:	123456789	Period:	Once
Settlement Account:	Checking:*0716	Effective Date:	06/27/2019
Balance:	\$14,001.75		
Settlement Type:	Summary Settlement		

Settlement: CR \$30.00 - 1 item(s)

R&T Number	Account Number	Account Type	Company Name	ID	Amount	Prenote
Addenda # 6659911	121000358	56479807	Checking	Jai Test Account	12356	\$30.00

Cancel Back

Deleting Items in the ACH Wizard

A user can delete items/addenda records in Step 2. This can be done by clicking the delete icon next to each item.

CCD Credit ACH Batch

STEP 1
Batch Header STEP 2
Batch Items STEP 3
Review & Submit

Look up Routing Number Import Items Create Prenote Batch

Send Remittance Info Only: YES NO

Trace #	R&T Number	Account Number	Account Type	Name	ID	Hold	Amount	Prenote
Item 1 6217154	026009593	56479807	Checking	w2e	12356	<input type="checkbox"/>	\$ 2	
Description/Addenda:								

Delete Batch Item

You are about to delete the batch Item 6217154. Are you sure?

NO **YES**

Note: If the batch is already scheduled and/or you do not have appropriate batch privileges, you may not be able to delete items.

ACH Batch Types

Payroll Batch

Direct Deposit is the electronic transfer of a payment from a company or organization into an individual's checking or savings account. Many businesses use ACH as a safe, confidential, convenient, and cost-effective way to send payroll payments to their employees. It is done via a PPD Credit batch.

To create a PPD Credit batch

From the Cash Management Menu in the ACH section, click the **Payroll Batch** link under Consumer Transactions or, on the Pending ACH page, select the **New Batch** button and select **Payroll Batch** from the drop down menu.

The ACH Wizard appears for the selected PPD Credit Batch.

In Step 1 of the ACH Wizard, enter the batch header information which includes setting the schedule/recurrence. In Step 2, you will enter or import batch items. Step 3 is the batch is approved and set for processing or where you request approval. The system only processes batches that have been approved for transmission.

Collect Payment Batches

Businesses can use ACH batches to collect monthly payments from their users, such as rent, mortgage, cable, health club membership dues, and others. Collecting payments is safe, efficient, reliable, and saves money for you and your users. They are also known as PPD Debit batches.

Six types of Collect Payment options are available, depending on the nature of the payment type and the authorization received from the consumer to collect the payment. All six are accessible under **Consumer Transactions**.

Note: *ARC and BOC batches can only be imported. If an ARC or BOC exists, the batch cannot be edited and will be a view only batch.*

Collect Payments-Written Authorization (PPD) allows you to debit a consumer's account for one-time or recurring payments from whom you've obtained **written** authorization from the consumer to debit their account. This transaction is also known as a "PPD Debit" and can be used to collect monthly mortgage, cable, or rent payments for example.

Note: *Batches with a frequency of **Fixed Recurring Payment** need to be approved only once, when the batch is created.*

Collect Payment Batch Types

Field	Description
Re-present NSF Check Batch	The Re-present NSF Check (RCK) batch allows you to submit a batch to collect funds in the event the consumer has written a check to your business that has been returned for insufficient/uncollected funds.
Written Authorization Entries	The Written Authorization (PPD) batch allows you to submit a batch to collect either a one-time or recurring payment from the consumer's account provided the consumer has provided your company written authorization to collect funds.
Telephone Authorization	The Telephone Authorization (TEL) batch allows you to submit a batch to collect either a one-time payment from the consumer's account provided the consumer has provided your company authorization by phone to collect funds from their accounts.
Internet Authorization Entries	The Internet Authorization (WEB) batch allows you to submit a batch to collect either a one-time or recurring payment from the consumer's account provided the consumer has provided your company authorization on a Web page accessed through the Internet to collect funds from their accounts.
<u>VIEW ONLY</u> Accounts Receivable Entries	<i>The Accounts Receivable (ARC) batch enables originators to convert a consumer check, received via the US mail or at a drop-box location for the payment of goods or services, into a single-entry ACH debit transaction. The consumer's check is used to collect the consumer's routing number, account number, check serial number, and dollar amount for the transaction.</i>
<u>VIEW ONLY</u> Back Office Conversion	<i>The Back Office Conversion (BOC) batch is for checks that are written at a payment location for goods or services, and converted from paper to electronic debit transactions later at a centralized location. Checks converted under BOC are securely stored by the merchant until destroyed.</i>

Written Authorization Batch

Collect Payment-Written Authorization allows you to debit a consumer's account for one-time or recurring payments after you have received written authorization to debit their account. This transaction is also known as a "PPD Debit" and can be used to collect monthly mortgage, cable, or rent payments for example.

All debits to consumer accounts via the ACH network must be authorized by the consumer in writing and signed by the consumer. This authorization may be sent in by email or fax. The consumer should be advised to retain a paper copy of this authorization for their records. Your company must be able to provide a hard copy of the authorization upon request.

- **Minimum Information Requirements:** The authorization must be readily identifiable as an ACH debit authorization and must clearly and conspicuously state its terms, and must specify that the consumer may revoke the authorization in the manner specified on the authorization form.

- **Retention of Authorization:** The signed authorization must be retained by your company for a period of two years following the termination or revocation of the authorization. Your company must retain either the original or micro-film equivalent copy of the signed authorization.
- **Multiple, Non-Recurring Debits:** For multiple but non-recurring debits, where the amount and time frame for the initiation of debits may vary (for example, occasional purchases from a stock broker), you do not need to obtain a written authorization for each debit entry, provided you have obtained a written authorization up-front, which establishes a relationship between your company and the consumer for this type of activity.
- **Notice of Change in Amount/Change in Debiting Date for Recurring Debits:** For recurring debits, when the debit amount varies, you must send the consumer written notification of the amount and scheduled date of the transfer at least ten (10) calendar days before the scheduled transfer date. In an application where you change the date on or after which a recurring debit entry is scheduled to be debited to the consumer's account, you must send the consumer written notification of the new date on which the entry will be debited at least seven (7) calendar days before the first entry to be affected by the change is scheduled to be debited to the consumer's account.

To Create a PPD Debit (written authorization) batch

On the Cash Management tab under Consumer Transactions in the ACH section, click the **Collect Payment** link, or on the Pending ACH sub-tab, select **Collect Payment** under Consumer Transactions in the **New Batch** drop-down menu. The ACH Wizard appears

In **Step 1: Batch Header:** Collect Payment Options, select **PPD Debit**.

Collect Payment - Written Authorization - PPD appears.

Re-present NSF Check Batch

A re-presented check entry (also known as PPD Debit RCK) is an alternative method of collecting on checks that have been returned due to insufficient or uncollected funds. This method of collection via the ACH network, when compared to the check collection process, provides you a way to improve the processing efficiency by controlling the timing of the re-presentation and reducing costs.

Eligible Items

- To be eligible for ACH re-presentation, the item must fit the following criteria.
- Must be a negotiable draft drawn on or payable through a participating financial institution in the United States.
- Must contain a pre-printed serial number (cannot be a temporary check).
- Must be in an amount less than \$2500.00.
- Must indicate on the face of the check that it was returned for insufficient or uncollected funds.
- Must be dated less than 180 days from the date the entry is submitted to the ACH network.
- Must be drawn on a consumer account.
- Must have been previously presented (a) no more than twice in paper form, or (b) no more than once as a subsequent RCK entry.

Ineligible Items

- Items that are ineligible for ACH re-presentation include the following.
- Drafts drawn on the Treasury of the U.S., a Federal Reserve Bank or a Federal Home Loan Bank.
- Drafts drawn on a state or local government, or that are not payable through or at a U.S. financial institution.
- US Postal Service money orders.
- Items payable in a medium other than U.S. currency.
- Items that are third party items (for example, the payee endorses the check over to a third party who also endorses the check).
- Demand drafts and 3rd party drafts that do not contain the signature of the receiver.

You must provide the consumer with a notice that clearly and conspicuously states that the receipt of the check will authorize an ACH debit to the consumer's account in accordance with the normal terms of the check.

Prior to the origination of each represented check entry, you must provide the consumer with a notice that clearly and conspicuously states the term of the represented check policy in advance of receiving the check from the consumer.

Notification Requirements

You must provide notice to the check writer, prior to receiving the item relating to the re-presented check entry, informing the check writer that his returned check may be collected electronically if the check is returned for insufficient or uncollected funds.

The notice must clearly and conspicuously state the terms of your company's represented check policy. It is recommended that notice provided at the point-of-sale be clearly displayed on a sign at the point-of-sale, and that notice provided by a billing firm (for example, Utility company) be clearly displayed on or with the monthly billing statement.

You should be aware that the consumer can sign a written statement under penalty of perjury, and be re-credited with the amount of the item if the required notification is not provided.

Collection Fees

Re-presented check entries may be originated only for the face amount of the check. No collection fees may be added to the amount of the item when it is transmitted as an ACH entry.

If your company desires to collect a service fee, you must originate a separate entry for the amount of the service fee. It is suggested that you place an authorization stamp on the check in order to collect a return check fee in the event the check is returned for insufficient or uncollected funds. To do this, the following requirements must be met.

- The authorization placed on the check must be signed (not initialed), and must clearly relate to the authorization language itself. If stamped on the back of the check, it must be in the endorsement space provided.
- The authorization must clearly and conspicuously state the terms of the ACH debit authorization.
- The authorization on the check must contain information that explains how the consumer may revoke the authorization.
- You must provide the consumer with an electronic or hard copy of the authorization.
- You must retain the original or copy of the authorization for two years from the termination or revocation of the authorization.

Number of Presentments

You may transmit a re-presented check entry no more than twice after the first return of a paper item, and no more than once after the second return of a paper item.

Retention of Copy of Item

You must retain a copy of the front and back of the item to which the ACH RCK entry relates for seven years from the settlement date of the ACH RCK entry.

Creating a Represent NSF Check Batch

Collect Payment-Represent NSF Check allows you to re-present NSF checks electronically as ACH debit items when a consumer has written a paper check to your company that has been returned for insufficient/uncollected funds.

Since the NSF check is electronic, your company can control the date the consumer's account will be debited (for example, the first of the month).

Only checks that indicate on the face of the check that it was returned due to Non-Sufficient Funds (NSF), Uncollected Funds, or comparable language can be re-presented. This batch is one-time only, and cannot be set as recurring.

Be sure the payee name on the check is accurately reflected below. Each RCK entry has a time limit of 180 days from the date of the check.

To create a Re-present NSF Check (RCK) batch

On the Cash Management tab under Consumer Transactions in the ACH section, click the **Collect Payment** link, or on the Pending ACH sub-tab, select **Collect Payment** under Consumer Transactions in the **New Batch** drop-down menu.

The Collect Payment Options ACH Wizard appears. In **Step 1: Batch Header**, in Batch Type, select **RCK Debit**.

Collect Payment - Represent NSF Check - RCK appears.

*Note: In the **Enter Account Information** of Step 1, will have a field for **Payee Name**. Modify the name of your company if needed. Be sure the payee name accurately reflects the payee name on the check. This field has a maximum length of 16 characters.*

Telephone Authorization Batch

Collect Payment-Telephone Authorization allows you to create a new Collect Payments batch to debit a consumer's account for one-time payments after you have obtained verbal authorization by telephone to debit their account. ACH rules disallow recurring Telephone Authorization batches.

You may originate a single ACH debit entry (PPD Debit TEL) to a consumer's account by obtaining the consumer's authorization for that debit entry, including banking information, orally via the telephone (also known as TEL entries). As single debit entries, you must obtain a separate oral authorization from the consumer for each entry to the consumer's account.

A TEL entry is an entry-initiated response to a consumer's oral authorization, which includes their banking information, captured via telephone, to transmit a single entry ACH debit to his account to collect payment for goods and/or services. A TEL entry should not be initiated in situations where the consumer has provided a standing authorization for multiple but non-recurring ACH debit entries to his account (for example, stock purchases), and makes those non-recurring requests by telephone.

A TEL entry may be transmitted only in circumstances where:

- there is an existing relationship between your company and the consumer;
- there is not an existing relationship, but the consumer has initiated the telephone call. The consumer is considered to have an existing relationship with your company if there is a written agreement in place between your company and the consumer, or the consumer has purchased goods and/or services from your company within the past two years.

Authorization Requirements

As with the consumer ACH payments, you must obtain explicit authorization prior to initiating a debit ACH entry to the consumer's account. You may obtain this authorization orally via the telephone, and are obligated to either tape record the consumer's oral authorization or to provide, in advance of the settlement date of the payment transaction, written notice to the consumer that confirms the oral authorization.

The following specific information must be included in the authorization.

- The date on or after which the consumer's account will be debited.
- The amount of the payment (debit entry).
- The consumer's name.
- A telephone number that is available to the consumer and answered during normal business hours for user inquiries.
- The date of the consumer's oral authorization.
- A statement by your company that the authorization obtained from the consumer will be used to originate an ACH debit entry to the consumer's account.

For an oral authorization obtained over the telephone to be valid, you must clearly state during the telephone conversation that the consumer is authorizing an ACH debit entry to their

account and express the terms of the authorization in a clear manner. You must retain either the original or a copy of the tape recording of the consumer's oral authorization or a copy of the written notice confirming the consumer's oral authorization for two years from the date of the origination. If you choose the written notification option, you must disclose to the consumer during the telephone call the method by which such notice will be provided. If choosing the tape-recording method, please note that logging key strokes into a voice response unit does **not** qualify as oral authorization.

Risk Management

In an effort to minimize the risk related to the telephone-initiated entries in which the identity of the consumer and the consumer's assent to authorization cannot be assured by written authorization, the following risk management procedures must be implemented.

- **Verification of Identity.** You will need to establish a commercially reasonable method to verify the consumer's name, address, and telephone number. You are also advised to further verify the consumer's identity by verifying pertinent information with the consumer (for example, mother's maiden name, past transaction history, caller ID information, etc.).
- **Verification of Routing Numbers.** You are required to verify routing and transit numbers entered by the consumer are valid. This can be accomplished by calling the financial institution represented by the routing and transit number for verification

Creating a Telephone Authorization PPD Debit Batch

On the Cash Management tab under Consumer Transactions in the ACH section, click the **Collect Payment** link, or on the Pending ACH sub-tab, select **Collect Payment** under Consumer Transactions in the **New Batch** drop-down menu.

The Collect Payment Options ACH Wizard appears. In **Step 1: ACH Batch Header** in the **Enter Account information** select **TEL Debit** as the **Batch Type**

Collect Payment - Telephone Authorized Transactions - TEL appears.

In the **Batch Name** box, enter a name for the batch. "Tel Pmt" appears as a default. The batch name should be descriptive of the batch contents (for example, "Rent pmt"). The batch name appears on the user's account statement and has a maximum length of 10 characters.

Internet Authorization Entries

Collect Payment-Internet Authorization allows you to create a new Collect Payments batch to debit a consumer's account for one-time or recurring payments for consumers who have submitted the authorization on a web page accessed through the Internet.

Internet-initiated entries (also known as PPD Debit WEB) are used for originating debit entries to consumer accounts with an authorization that is obtained from the consumer via the Internet.

Single Entry vs. Recurring

A single entry payment means a one-time transfer of funds in accordance with the consumer's authorization for a single ACH debit to their user's account (for example, an online book purchase).

A recurring payment is one of the following.

- An entry that has been set up to occur, based on the consumer's authorization obtained via the Internet, at regular intervals without any additional intervention of the consumer (for example, a monthly debit to the consumer's account for a mortgage payment); or
- Multiple entries, based on authorization provided by the consumer establishing a relationship with your company, that are originated each time upon the specific instructions of the consumer (for example, online stock purchases). You are required to provide the method by which the consumer can revoke his authorization for the recurring transaction as part of the authorization for the recurring payments.

Authorization Requirements

You must obtain the consumer's authorization prior to initiating a debit entry to their account. This authorization must be in writing (for example, displayed fully on the page), and should recommend that the consumer print the authorization and retain a copy. You must be able to provide the consumer with a hard copy of the authorization if requested to do so. The authorization must also be properly authenticated. The authentication method chosen must not only identify the consumer, but also must demonstrate the consumer's assent to the authorization.

Risk Management

To help mitigate the added risks associated with Internet-based payments, you are obligated to comply with the following requirements when originated Internet-initiated ACH WEB entries.

- **Fraudulent Transaction Detection System.** The best way to minimize fraudulent transactions is to properly identify and authenticate the consumer before accepting an ACH debit authorization. Existing users can usually be authenticated by shared secrets between the user and your company, such as a designated password, or previous transaction history. However, there is no standard authentication process being used online to identify and authenticate unknown individuals on the Internet (for example, new users). Therefore, you must choose an appropriate solution that will minimize the potential for fraudulent transactions.

- **Verification of Routing Numbers.** You are required to verify that routing and transit numbers entered by the consumer are valid. This can be accomplished either by employing such validation within your fraudulent transaction detection system, or by calling the financial institution represented by the routing and transit number for verification.
- **Security of Internet Session.** You must employ online security technology that provides a level of security that, at a minimum, is equivalent to 128-bit SSL encryption technology, which is the current standard for financial transactions, and must begin, at minimum, at the first point of key entry of the consumer's financial information.
- **Web Site Security.** You are required to ensure that the consumers' financial information is protected by security practices and procedures, including adequate levels of the following.
 - Physical security to protect against theft, tampering, or damage.
 - Personnel and access controls to protect against unauthorized access and use.
 - Network security to ensure secure capture, storage and distribution of financial information.

Creating an Internet Authorization Debit Batch

On the Cash Management menu page, click **Collect Payment** under Consumer Transactions. Or, on the Pending ACH sub-tab, select **Collect Payment** under Consumer Transactions in the **New Batch** drop-down menu. The Collect Payment Options ACH Wizard appears.

In **Step 1: Batch Header** select **Web Debit** as your batch type.

Collect Payment - Internet Authorized Transactions – WEB appears.

In the **Batch Name** box, enter a name for the batch. “Online Pmt” appears as a default. The batch name should be descriptive of the batch contents (for example, “Rent pmt”). The batch name appears on the user’s account statement and has a maximum length of 10 characters.

Accounts Receivable Conversion

The ARC standard entry class code enables originators to convert a consumer check, received via the US mail or at a drop-box location for the payment of goods or services, into a single-entry ACH debit transaction. The consumer's check is used to collect the consumer's routing number, account number, check serial number, and dollar amount for the transaction.

Source Documents

For an ARC entry, a check or share draft provided to the originator by the receiver via the U.S mail or at a dropbox location must be used by the originator as the source document for the receiver's routing number, account number, check serial number, and dollar amount.

To be used as the source document for an ARC entry, a check or share draft must fit the following criteria.

- Contains a pre-printed serial number
- Does not contain an Auxiliary On-Us field in the MICR line
- Is an amount of \$25,000 or less
- Is completed and signed by the Receiver

The following may not be used as the source document for ARC entries.

- Checks or sharedrafts that contain an Auxiliary On-Us field in the MICR line
- Checks or sharedrafts in an amount greater than \$25,000
- Third-party checks or sharedrafts
- Remotely created checks, as defined by Regulation CC, and third-party drafts that do not contain the signature of the Receiver
- Checks provided by a credit card issuer for purposes of accessing a credit account or checks drawn on home equity lines of credit
- Checks drawn on an investment company as defined in the Investment Company Act of 1940
- Obligations of a financial institution (e.g., traveler's checks, cashier's checks, official checks, money orders, etc.)
- Checks drawn on the Treasury of the United States, a Federal Reserve Bank, or a Federal Home Loan Bank
- Checks drawn on a state or local government that are not payable through or at a participating DFI
- Checks or sharedrafts payable in a medium other than United States currency

Capture of MICR Information

During initial processing of an ARC entry, the Originator must use a reading device to capture the Receiver's routing number, account number, and check serial number from the MICR line of the Receiver's source document. Such information may not be key entered by the Originator. An Originator may, however, key-enter such information to correct errors relating to MICR misreads, mis-encoding, or processing rejects.

Source Document May Not be Presented for Payment

The source document to which the ARC entry relates may not be presented or returned such that any person will be required to make payment based on the source document unless the ARC entry is returned by the RDFI. In addition to each RDFI, ACH operator, and Association, this warranty runs to any other party that may be liable on the source document.

Secure Storage of Payment Information

The Originator must employ commercially reasonable methods to securely store the following.

- All source documents until destruction
- All banking information relating to ARC entries

Accounts Receivable Entries can only be imported. Any existing ARC batches will be view only.

Back Office Conversion

Back Office Conversion (BOC) is the standard entry class code for checks that are written at a payment location for goods or services, and converted from paper to electronic debit transactions later at a centralized location. Checks converted under BOC are securely stored by the merchant until destroyed.

Source Documents

For a BOC entry, a check or share draft provided by the Receiver at the point of purchase must be used by the Originator as a source document for the Receiver's routing number, account number, check serial number, and dollar amount. Only a check or share draft that fits all the following criteria may be used as a source document for a BOC entry.

- Contains a pre-printed serial number
- Does not contain an Auxiliary On-Us field in the MICR line
- Is an amount of \$25,000 or less
- Is completed and signed by the Receiver

The following may not be used as the source document for BOC entries.

- Checks or sharedrafts that have not been encoded in magnetic ink
- Checks or sharedrafts that contain an Auxiliary On-Us field in the MICR line
- Checks or sharedrafts in an amount greater than \$25,000
- Third-party checks or sharedrafts
- Remotely created checks, as defined by Regulation CC, and third-party drafts that do not contain the signature of the Receiver
- Checks provided by a credit card issuer for purposes of accessing a credit account or checks drawn on home equity lines of credit
- Checks drawn on an investment company as defined in the Investment Company Act of 1940
- Obligations of a financial institution (e.g., traveler's checks, cashier's checks, official checks, money orders, etc.) Capture of MICR Information

- Checks drawn on the Treasury of the United States, a Federal Reserve Bank, or a Federal Home Loan Bank
- Checks drawn on a state or local government that are not payable through or at a participating DFI
- Checks or sharedrafts payable in a medium other than United States currency

During initial processing of a BOC entry, the Originator must use a reading device to capture the Receiver's routing number, account number, and check serial number from the MICR line of the Receiver's source document. Such information may not be key entered by the Originator. An Originator may, however, key-enter such information to correct errors relating to MICR misreads, mis-encoding, or processing rejects.

Source Document may not be Presented for Payment

The source document to which the BOC entry relates may not be presented or returned such that any person will be required to make payment based on the source document unless the BOC entry is returned by the RDFI. In addition to each RDFI, ACH operator, and Association, this warranty runs to any other party that may be liable on the source document.

Secure Storage of Payment Information

The Originator employs commercially reasonable methods to securely store the following.

- All source documents until destruction
- All banking information relating to BOC entries

Creating a Credit Batch

A Prearranged Payment and Deposit (PPD) Credit is a business-to-individual payment, in which the total batch amount is debited from the originator's settlement account and the amounts are credited to each recipient's account. Examples of PPD Credit transactions are Direct Deposit of paychecks or social security, expense reimbursements (pensions, dividends, bonuses), funding branches (franchises or agents), annuity payments, and others.

To create a PPD Credit batch

From the Cash Management Menu in the ACH section, click the **Credit Batch** link under Consumer Transactions, or on the Pending ACH page, select the **New Batch** button and select **Credit Batch** from the drop down menu.

The ACH Wizard appears for the selected PPD Credit Batch.

In Step 1 of the ACH Wizard, enter the batch header information which includes setting the schedule/recurrence. In Step 2, you will enter or import batch items. Step 3 is the batch is

approved and set for processing or where you request approval. The system only processes batches that have been approved for transmission.

Creating a Debit Batch

A Prearranged Payment and Deposit (PPD) Debit transfer is a business-to-individual payment, in which the batch amount is credited to the originator's settlement account and the batch item amounts are debited from each payor's account. Examples of PPD Debit batches are insurance premiums, gym memberships, loan payments, monthly bills (cable, utility, phone) and others.

To create a PPD Debit batch.

On the Cash Management tab under Consumer Transactions in the ACH section, click the **Debit Batch** link, or on the Pending ACH sub-tab, select **Debit Batch** under Consumer Transactions in the New Batch drop-down menu.

The ACH Wizard appears for the selected PPD Debit Credit Batch.

In Step 1 of the ACH Wizard, enter the batch header information which includes setting the schedule/recurrence. In Step 2, you will enter or import batch items. Step 3 is the batch is approved and set for processing or where you request approval. The system only processes batches that have been approved for transmission.

Creating a CCD Credit Batch

Cash Concentration and Disbursement (CCD) Credit is a business-to-business ACH batch, in which the batch amount is debited from the originator's settlement account and the batch item amounts are credited to each recipient's account. Examples of CCD Credit batches are corporate accounts payable, payments to branch offices and payments to trading partners.

To create a CCD Credit batch

On the Cash Management tab under Commercial Transactions in the ACH section, click the **Credit Batch (CCD/CCD+)** link, or on the Pending ACH sub-tab, select Credit Batch (CCD/CCD+) under Commercial Transactions in the New Batch drop-down menu.

The ACH Wizard appears for the selected CCD/CCD+ Credit Batch.

In Step 1 of the ACH Wizard, enter the batch header information which includes setting the schedule/recurrence. In Step 2, you will enter or import batch items. Step 3 is the batch is approved and set for processing or where you request approval. The system only processes batches that have been approved for transmission

Creating a CCD Debit Batch

Cash Concentration and Disbursement (CCD) is a means to pool funds from multiple sources into one centralized location to maximize the use of available cash for investments. The CCD Debit Batch allows you to transfers funds from another account at another institution into your account. CCD+ contains the same basic information plus limited addenda records.

To create a CCD Debit batch

On the Cash Management tab under Commercial Transactions in the ACH section, click the **Debit Batch (CCD/CCD+)** link, or on the Pending ACH sub-tab, select Debit Batch (CCD/CCD+) under Commercial Transactions in the New Batch drop-down menu.

The ACH Wizard appears for the selected CCD/CCD+ Debit Batch.

In Step 1 of the ACH Wizard, enter the batch header information which includes setting the schedule/recurrence. In Step 2, you will enter or import batch items. Step 3 is the batch is approved and set for processing or where you request approval. The system only processes batches that have been approved for transmission

Creating a Vendor Payment CTX Credit Batch

The Vendor Payment Corporate Trade Exchange (CTX) template is designed to allow commercial users to make vendor payments through the Automated Clearing House (ACH) system. The CTX payment format combines payment information and a variable length record (called an addendum record) with related information, such as invoice numbers, allowing multiple payments to trade creditors in a single transfer of funds. The batch amount is debited from the originator's settlement account, and the batch item amounts are credited to each recipient's account.

To create a Vendor Payment (CTX Credit) Batch

On the Cash Management menu page, click **Vendor Payments (CTX)** under Commercial Transactions. Or, on the Pending ACH sub-tab, select **Vendor Payments (CTX)** under Commercial Transactions in the **New Batch** drop-down menu.

The ACH Wizard appears for the selected CTX Credit Batch.

In Step 1 of the ACH Wizard, enter the batch header information which includes setting the schedule/recurrence. In Step 2, you will enter or import batch items. Step 3 is the batch is approved and set for processing or where you request approval. The system only processes batches that have been approved for transmission.

Creating a CTX Debit Batch

A Corporate Trade Exchange (CTX) Debit transfer is a business-to-business ACH batch, in which the batch amount is credited to the originator's settlement account and the batch item amounts are debited from each payer's account. Examples of CTX Debit batches are payments for supplies and loan payments.

To create a CTX Debit batch

On the Cash Management tab under Commercial Transactions in the ACH section, click the **Debit Batch CTX** link, or on the Pending ACH sub-tab, select **Debit Batch CTX** under Commercial Transactions in the New Batch drop-down menu.

The ACH Wizard appears for the selected CTX Debit Batch.

In Step 1 of the ACH Wizard, enter the batch header information which includes setting the schedule/recurrence. In Step 2, you will enter or import batch items. Step 3 is the batch is approved and set for processing or where you request approval. The system only processes batches that have been approved for transmission.

Creating a NACHA Import Batch

NACHA Import enables ACH batches to be uploaded into the system and may contain balanced and unbalanced totals, credits and debits, and prenotes.

You can create raw data files, also called NACHA Import files, from other third party applications that properly format the information using the National Automated Clearing House Association (NACHA) format. The NACHA Import batches may contain both debit and credit items mixed together and may contain several batches at a time. The SEC (Standard Entry Class) codes supported by NACHA Import Origination are as follows.

NACHA Import SEC Codes

SEC Code	Description
ARC	Accounts Receivable Conversion
BOC	Back-Office Conversion
CCD	Cash Concentration and Disbursement
CIE	Customer-Initiated Entry
CTX	Corporate Trade Exchange
POP	Point-Of-Purchase

PPD	Prearranged Payment and Deposit
RCK	Re-presented Check Entry
TEL	Telephone-Initiated Entry
WEB	Internet-Initiated Entry

You create a new NACHA Import batch(es) by uploading a NACHA- formatted file from your computer to the system. Once the upload is successful, the batch(es) will appear in the listing on the Pending ACH sub-tab.

Once a NACHA-formatted batch is imported, the following details appear:

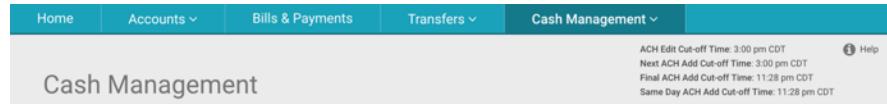
NACHA Batch Details

Detail	Description
Batch #	The number assigned to the batch for tracking purposes.
Company Name	The name of your company.
# Credits	The total number of credit items in the batch.
# Debits	The total number of debit items in the batch.
# Prenotes	The total number of prenote items in the batch.
Amount Credits	The total dollar amount of the credit items in the batch.
Amount Debits	The total dollar amount of the debit items in the batch.

Warning! *NACHA Imports should not include offsetting entries. For example, the debit amount included with a Payroll credit batch should match. If your imported file includes offsetting entries, you must place the offsetting entries on hold before you approve the batch.*

Importing a NACHA File

You can select to import one or more NACHA batches via ACH services section on the **Cash Management** landing Page or the **New Batch** drop-down menu. The flow through the ACH Wizard will be slightly different for manually created batches – starting with the NACHA File upload tool as a prerequisite to the imported NACHA File existing in the ACH Wizard.



NACHA File Import

* This page is used to import a NACHA formatted file. Please do not include the offsetting entry to your account. The system will do that when the batch is approved. For more help, click the "Help" link on this screen.

File: <input type="button" value="Choose File"/> No file chosen Settlement Account: <input type="text" value="Strike Checking Test-*0058"/> <small>Balance: -\$26,153.90</small> Settlement Type: <input checked="" type="radio"/> Detailed Settlement <input type="radio"/> Summary Settlement	<input type="button" value="Import NACHA File"/>
---	--

Editing NACHA File Batch

The NACHA Imported batch(es) will load into the ACH Wizard and user will be directed to Pending ACH page.

User will need to select each batch to navigate through the ACH Wizard. Unlike a manually created batch, the user cannot edit certain information within the imported batch.

In Step 1, a user can modify the header information with the exception of the Company ID, Batch Name, Frequency and Period (all imported batches are ONE TIME batches).

PPD Import ACH Batch

STEP 1 Batch Header STEP 2 Batch Items STEP 3 Review & Submit

Batch Type PPD NACHA Import Batch Name PPD CREDIT

Enter Account Information <p>Company Name <input type="text" value="KARTHIKEYAN"/></p> <p>Tax ID <input type="text" value="123456789"/></p> <p>Settlement Account <input type="text" value="Checking-*0716"/> <small>Balance: \$14,001.75</small></p> <p>Settlement Type <input checked="" type="radio"/> Summary Settlement <input type="radio"/> Detailed Settlement</p>	Schedule Batch <p>One Time YES</p> <p>Effective Date <input type="text" value="06/21/2019"/> <input type="button" value="Calendar"/></p> <p>Same Day ACH <input type="checkbox"/></p>
--	--

In Step 2, Items cannot be modified or additional items imported. They can only be put on Hold or subsequently released.

Note: The import process for large NACHA files can be time-consuming. In the case of a large file, the system displays a message that the import is in progress, and that an Import Summary Report will be delivered to your Messages inbox when the import is finished.

Approving the NACHA Import Batch

The final step to originate a NACHA Import batch is to approve the batch.

Refer to [Chapter 5: Transaction Approval and Authentication](#).

Viewing NACHA Import Batch Details

On the Cash Management menu page, click the **Pending ACH** sub-tab. Pending ACH batches are listed below the search filter section.

Locate the batch in the list and then click its link in the Batch Name column.

Step 1 of the ACH Wizard displaying the batch information. To proceed to Step 2, click **Next**.

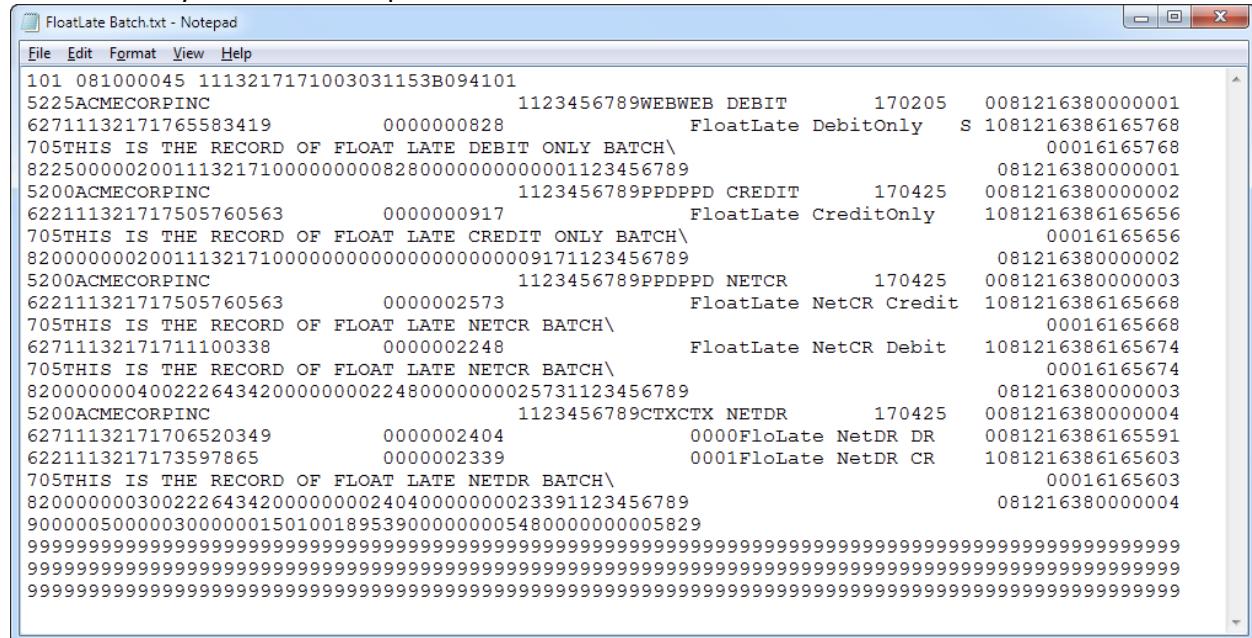
Step 2 of the ACH Wizard will appear displaying all batch items. The system automatically displays the first 25 batch items. You can paginate through the batch items if there are more than 25 items.

NACHA Import Errors

After you have clicked the **Import NACHA File** button, the system automatically parses your NACHA import file to obtain the correct data. If your NACHA file has an error, the system displays an error message.

To troubleshoot any errors in your NACHA Import File, do the following.

1. View the NACHA File Import page. All import errors are displayed in red.
 2. Open your NACHA Import file in Notepad. Locate the error, correct it, and save the file. Then retry the NACHA Import.



Viewing Pending ACH Batches

Pending ACH batches are ACH batches that have been created but not yet processed. ACH transfers cannot be processed until they have been approved.

*Note: Batches with a **Frequency** of Fixed Recurring need to be approved only once, when the batch is created.*

To view all Pending ACH batches, scheduled or unscheduled, on the Cash Management menu page, click the **Pending ACH** sub-tab. This sub-tab is selected by default when you go to the Cash Management menu page.

The screenshot shows the Cash Management menu with the **Pending ACH** sub-tab selected. At the top, there are four tabs: **PENDING ACH**, **ACH HISTORY**, **PENDING WIRES**, and **WIRE HISTORY**. Below the tabs is a search/filter section with fields for **Date Range**, **Batch Type** (set to **ALL**), **Status** (set to **ALL**), and **Tracking#**. There is also a **Same Day** checkbox. A red box highlights this entire search/filter area and the list of pending batches below it.

Date	Type	Status	Amount	Settlement Type	Action
2/2/2010	PTD	PTD NETCR (search) Checking:*0058	\$0.00	\$0.00	Summary
3/4/2010	CTX	CTX NETDR (search) Checking:*0058	\$11.97	\$12.06	Summary
3/4/2010	CCD	CCD BALANC (search) Checking:*0058	\$101.00	\$101.00	Summary
3/23/2010	WEB	WEB DEBIT (search) Checking:*0058	\$2.64	Summary	Needs Approval You have missed the cut-off time. Please re-schedule
5/24/2019	PPD	PPD NETCR (search) Checking:*0058	\$13.53	\$10.42	Summary

At the bottom of the list, there are buttons for **< Prev**, **1 2 3 4 Next >**, **New Batch**, **Bulk Actions**, and **1 - 5 of 16 View All**.

Below the main content, there are several navigation links:

- ACH**: Consumer Transactions (Payroll Batch, Collect Payment, Credit Batch, Debit Batch) and Commercial Transactions (Collect Payment, Credit Batch, Debit Batch).
- Wire Transfers**: Pending Wires, History, Single Wire, Repetitive Wire, Incoming Wires.
- Check Reconciliation**: Enter Issued Items, View/Modify Issued Items, View Reconciliation Reports, Today's Reconciliation Report.
- Book Transfers**: Pending Transfers, History, Schedule Single Transfer, Schedule Multiple Transfers, Schedule Advanced Transfer, Transfer Templates.
- Balance Reporting**: Prior Day Balance Reports, Current Day Balance Reports, Prior/Current Day Balance Reports, Quick Balance Report.

Pending ACH batches are displayed in table format below the Filter section of the sub-tab. If there is nothing pending, the message “No Pending Batches matching your search” appears below the Filter section.

You can use the Filter criteria to limit the list in various ways:

- To limit display to batches that have effective dates within a specific period, use the **Date Range** fields to enter start and end dates.
- To show only a single type of batch (CCD Credit, CTX Credit, PPD Credit, CCD Debit, CTX Debit, PPD Debit, RCK Debit, TEL Debit, WEB Debit, or NACHA Import) use the **Batch Type** drop-down.
- To show batches in only a particular status, use the **Status** drop-down.
- To show only batches set for Same Day processing, select the **Same Day** check box.
- To find a specific batch, enter its tracking number in the **Tracking #** field. The list of pending batches updates immediately as you change Filter criteria.

The list shows all ACH batches matching your Filter criteria that are waiting for the processing date, for approval, or for scheduling. The list also shows ACH batches that are In Process, Processed, Reversal Request Submitted, or Reversed on today's date only. Once today's date rolls to the next day, these batches can only be viewed in ACH History. The following information is displayed for each pending batch.

Pending ACH Transfers Information

Field	Description
Effective Date	For credit batches, the date the payment will be deposited into the recipient accounts. For debit batches, the date the payment will be withdrawn from the accounts listed in the batch items. NACHA Import batches include both types of batches. Shows “not set” for batches in Not Scheduled status.
SEC Code	Standard Entry Class (SEC) code of the pending batch.
Batch Name (with Settlement Account)	The name given to the batch when it was created, with the selected settlement account for the batch. For credit batches, the settlement account is the account selected to be debited for the funds. For debit batches, the settlement account is the account selected to receive the funds. NACHA Imports include both. Use the search link next to the name to search for transactions within a batch.
Tracking #	A pre-assigned batch number for tracking purposes. If you ever have a question or a problem with a batch, please include this ID number when making inquiries.

Pending ACH Transfers Information

Field	Description
Credit	The total dollar amount of a Credit batch.
Debit	The total dollar amount of a Debit batch.
Status	The batch's status, which is one of the following. <ul style="list-style-type: none">▪ Approved: The batch is waiting for the scheduled processing date.▪ Needs Approval: Although it has been scheduled, the batch can't be processed yet. It needs approval or other payment information.▪ Not Scheduled: The batch needs to be scheduled. It might need other payment information as well.▪ Additional information, such as a relevant upcoming date, may appear.▪ To the right of the status indicator, the buttons Schedule, Approve, or Request Approval may appear, depending on the status of the batch and your privileges.

Below the list are two drop-down menus, **New Batch** and **Bulk Actions**. The **New Batch** menu contains the same list of available batch types as found under the ACH heading on the page below, such as Payroll Batch and Debit Batch (CTX). The **Bulk Actions** menu, which becomes active when at least one pending batch has been selected, has the options **Create Report**, **Export Selected**, **Delete Selected**, **Copy Selected**, **Approve Selected** (appearing for users with Approve privileges over at least one batch type), and **Request Approval**.

Viewing ACH Transfer History

Use the ACH HISTORY sub-tab to review ACH batches that have already started or completed processing and can no longer be changed. You can view the batch information and the transaction items associated with the batch, but cannot edit any of the information.

To view a history of ACH transactions, do the following.

1. On the Cash Management menu page, click the **ACH HISTORY** sub-tab.

The ACH HISTORY sub-tab appears, listing any batches started or completed processing within the default date range, which extends 30 days before today to one week from today.

The screenshot shows the ACH History page with the following details:

- Pending ACH**, **ACH HISTORY** (selected), **PENDING WIRES**, **WIRE HISTORY**
- Request Cash Management Services**
- Filter**: Date Range (05/11/2000 to 06/18/2025), Batch Type (ALL), Status (ALL), Hide Prenote (unchecked)
- Table Headers**: Effective Date, SEC Code, Batch Name, Tracking #, Credit, Debit, Settlement Type, Status
- Data Rows** (5 rows):
 - 6/18/2018, PPD, Payroll (search) Checking:0058, 8398303 Pre-note, \$0.00, Summary, Processed
 - 8/24/2018, PPD, Payroll (search) Checking:0058, 8411325 Pre-note, \$0.00, Summary, Processed
 - 8/24/2018, PPD, Payroll (search) Checking:0058, 8411329 Pre-note, \$0.00, Summary, Processed
 - 10/19/2018, PPD, Payroll (search) Checking:0058, 8440091 Pre-note, \$0.00, Summary, Processed
 - 10/30/2018, PPD, Payroll (search) Checking:0058, 8444526 Pre-note, \$0.00, Summary, Processed
- Page Navigation**: < Prev, 1, 2, 3, 4, 5, Next >, Bulk Actions, 1 - 5 of 22, View All
- Bulk Actions** (dropdown menu):
 - Create Report
 - Export Selected
 - Copy Selected
 - Reverse Selected

If there is nothing within that range, the message “No History Batches matching your search” appears below the Filter section.

2. In the **Date Range** fields, enter the date range you wish to view in the format MM/DD/YYYY, or use the calendar icons to select dates.
3. To limit the listing to only one type of batch, select from the **Batch Type** list:
 - ALL (default)
 - CCD Credit
 - CTX Credit
 - PPD Credit
 - CCD Debit
 - CTX Debit
 - PPD Debit
 - RCK Debit
 - TEL Debit
 - WEB Debit
 - NACHA Import
4. To limit the listing to batches of a particular status, select from the **Status** list:
 - ALL (default)
 - In Process
 - Processed
 - Reversal Request Submitted
 - Reversed
 - Canceled
5. To show prenote batches, clear the **Hide Prenote** check box.

The list of historical batches updates immediately as you change Filter criteria.

When batches are listed in the history, the **Bulk Actions** drop-down menu appears below the list. Its options **Create Report**, **Export Selected**, **Copy Selected**, and **Reverse Selected** become available when one or more batches are selected.

Creating a Prenote for a Batch

Prenotes are zero-dollar batches that are used to test the account number and the receiving institution's ability to process the items. Prenote transactions have the same information as the real transactions except that the amount field (AMT) is left blank and is automatically filled with zeros. Creating a prenote batch does not affect your original batch, except that prenoted batch items are marked with "Prenote Submitted." Many institutions ignore prenotes and wait until the first actual transaction is received before sending a Notification Of Change (NOC) to correct any errors. NACHA Rules no longer require prenotes, but your financial institution may require it.

To create a prenote batch, do the following.

You can create a prenote on Step 2 of the ACH Wizard. Selecting the **Create Prenote Batch** button after all items are entered.

ACH Wizard

CCD Import ACH Batch

STEP 1 Batch Header STEP 2 Batch Items STEP 3 Review & Submit

Trace #	R&T Number	Account Number	Account Type	Name	ID	Hold	Debits/Credits	Amount	Prenote
Item 1 6591847	111321717	06520349	Checking	FloatNorm Balan Debit1	<input type="checkbox"/>	D		\$50.00	
Item 2 6591849	111321717	65583419	Checking	FloatNorm Balan Debit2	<input type="checkbox"/>	D		\$51.00	
Description/Addenda: THIS IS THE RECORD OF FLOAT NORM BALANCED BATCH									
Item 3 6591851	111321717	67890134	Checking	FloatNorm Balan Credit	<input type="checkbox"/>	C		\$101.00	

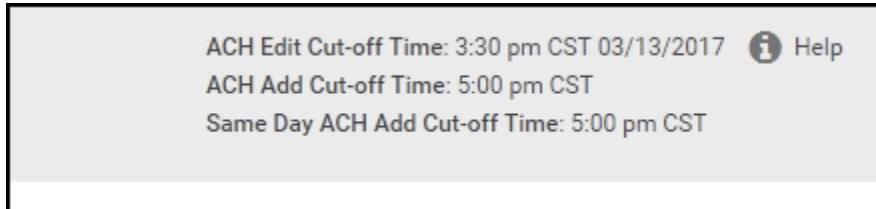
Create Prenote Batch (button highlighted with a red box)

Cancel Back Save & Exit Next

Note: You will not be able to Prenote items that are on hold or if there are no items in your batch.

Modifying an ACH Batch

When you require last minute changes to an existing batch, you can modify the batch as long as the system has not begun processing it. Make sure to check the applicable ACH Cut-off time to complete your modification in time for processing.



To edit an existing batch, you can select a batch directly from the Cash Management landing page, or search for a batch using the landing page sort and filter elements.

Click on the **Batch Name** to open the batch.

Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Settlement Type	Status	
3/4/2010	PPD	PPD NETCR (search) Checking-*0058	8591307	\$13.53	\$10.42	Summary	Pending	Needs Approval You have missed the cut-off time. Please re-schedule Approve
3/4/2010	CTX	CTX NETDR (search) Checking-*0058	8591309	\$11.97	\$12.06	Summary	Pending	Needs Approval You have missed the cut-off time. Please re-schedule Approve
3/4/2010	CCD	CCD BALANC (search) Checking-*0058	8591311	\$101.00	\$101.00	Summary	Pending	Needs Approval You have missed the cut-off time. Please re-schedule Approve
3/23/2010	WEB	WEB DEBIT (search) Checking-*0058	8591303		\$2.64	Summary	Pending	Needs Approval You have missed the cut-off time. Please re-schedule Approve
5/24/2019	PPD	PPD NETCR (search) Checking-*0058	8464842	\$13.53	\$10.42	Summary	Pending	Needs Approval You have missed the cut-off time. Please re-schedule Approve

ACH [Learn more >](#)

- Consumer Transactions
 - > Payroll Batch
 - > Collect Payment
 - > Credit Batch
 - > Debit Batch
- Commercial Transactions
 - > Collect Payment
 - > Credit Batch (CCD/CCD+)
 - > Debit Batch (CCD/CCD+)
 - > Vendor Payments (CTX)
 - > Credit Batch (CTX)
 - > Debit Batch (CTX)
- NACHA Import
 - > NACHA File Import

Wire Transfers [Learn more >](#)

- > Pending Wires
- > History
- > Single Wire
- > Repetitive Wire
- > Incoming Wires

Check Reconciliation [Learn more >](#)

- > Enter Issued Items
- > View/Modify Issued Items
- > View Reconciliation Reports
- > Today's Reconciliation Report

Book Transfers

- > Pending Transfers
- > History
- > Schedule Single Transfer
- > Schedule Multiple Transfers
- > Schedule Advanced Transfer
- > Transfer Templates

Balance Reporting [Learn more >](#)

- > Prior Day Balance Reports
- > Current Day Balance Reports
- > Prior/Current Day Balance Reports
- > Quick Balance Report

All Pending ACH Batch will open in Step 1 of the ACH Wizard. When you open an existing batch, you may have to update the **Effective Date**, as any changes made to the batch may impact the previously selected date.

Proceed through the steps as needed to approval or approval request.

Approving the Batch

The final step after modifying a batch is to approve the batch.

Refer to [Chapter 5: Transaction Approval and Authentication](#).

You have successfully completed the batch modification process.

Importing ACH Batch Items

If you have a large number of batch items to enter, you can save time by importing the batch items from a file, rather than manually entering each item individually.

You can create a batch item file using a standard spreadsheet program, such as Microsoft® Excel. Save the data you enter as the file type Text (Tab delimited) (*.txt). Make sure the information is in the following order from left to right. Do not include a header row with these names, however.

- Name (account owner)
- ID (assigned by you)
- Account Number
- Account Type
- Routing and Transit Number
- Amount
- Item Description

	A	B	C	D	E	F	G	H	I
1	Jane Doe	1212	123456	Checking	123456789	2000	May Payroll		
2	Tim Smith	2131	6500432	Checking	987654321	1950	May Payroll		
3	Mary Jones	3998	222333	Checking	321456789	2100.78	May Payroll		
4									
5									

Note You can also use Notepad to create an import file. Separate each batch item field with a tab. After each line, press **Enter** to go to the next line. When you are finished, save the file as a .txt file to your computer.

To import items for a batch you are creating or modifying, do the following.

1. In the Step 2 of the ACH Wizard - Batch Items section of the page, select **Import Items**.

ACH Wizard

PPD Credit ACH Batch

STEP 1
Batch Header STEP 2
Batch Items STEP 3
Review & Submit

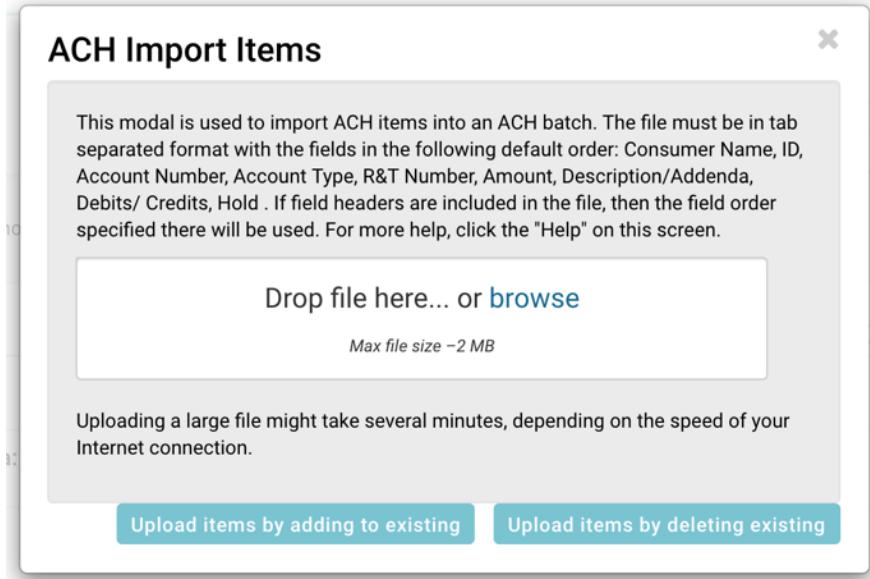
Look up Routing Number

Import Items **Create Pnore Batch**

⚠ This batch (id [8653921]) has no batch items.

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount	Pnore
Item 1			Checking			<input type="checkbox"/>	\$	
Addenda:								
Item 2			Checking			<input type="checkbox"/>	\$	
Addenda:								

- The ACH Import Items page appears.



- Click **Browse** to locate and select the appropriate file.
- Do one of the following on the ACH Import Items page.
 - Click **Upload Items by Adding Existing Items** to add your imported items to those you have previously entered. The items in your file are added to the end of your existing list of items.
 - Click **Upload Items by Deleting Existing Items** to replace any items you have already entered with the ones you are importing.

Either button has the same effect if you have not entered any batch items yet.

The file is uploaded and the items are added to the batch.

If the file could not be imported, the Import Failed page appears, describing why it failed.

5. When you have finished importing items:
 - You will automatically be returned to **Step 2 Batch Items** on the ACH Wizard.
 - Items will populate in the Batch Items list.
 - To return to the Cash Management menu page, click **Save & Exit**.
 - To continue to batch review and approve , click **Next**.

You have successfully imported your batch items. The batch must be approved for transmission.

Note: Multiple batches can be imported in a file and will each display in the pending ACH list.

Requesting ACH Batch Reversals

You can request the reversal of selected ACH batches within five business days from the effective date of the original batch.

To request a reversal of selected ACH batches, do the following.

1. Click the **ACH HISTORY** sub-tab.

The ACH HISTORY sub-tab appears, listing any batches completed within the default date range.

2. Change any batch search criteria in the Filter section as necessary.

The resulting list of historical transfers appears below the Filter section and updates immediately according to any criteria you change.

3. Select the batch(es) you want to reverse by selecting the check box to the left of the batch.

Note: If you are selecting multiple batches, they must all be of the same type (PPD Debit, PPD Credit, etc.) or you see an error.

4. Select **Reverse Selected** from the **Bulk Actions** drop-down menu.

The Reversal Confirmation page appears.

Note *Batches that are highlighted in red cannot be reversed for the reasons given in the Warnings/Errors column. Batches in black can be reversed.*

5. Click Send Reversal File to FI.

The Cash Management menu page, ACH History sub-tab, appears, showing Reversal Request Submitted. Once the FI receives the batch, the status will be updated to Reversed.

Copying ACH Batches

Commercial users with at least the Create privilege are able to make a copy of a batch. The ability to copy a batch is available on the Pending ACH and ACH HISTORY sub-tabs.

Copying Pending ACH Batches

To copy selected ACH batches from the list of pending ACH batches:

1. On the Cash Management menu page, click the Pending ACH sub-tab. The pending ACH batches are listed.
2. Select the batch(es) you want to copy by selecting the check box to the left of the batch.

Note If you are selecting multiple batches, they must all be of the same type (PPD Debit, PPD Credit, etc.) or you see an error. Reversal batches cannot be copied.

3. Select **Copy Selected** from the **Bulk Actions** drop-down menu.
The Copy Summary page appears, listing ACH batch(es) selected for copying.'

Note If a batch was selected for copying, but it is a reversal batch and cannot be copied, it is highlighted in red.

4. Click **Copy Batch(es)** to create a copy of each batch that is eligible to be copied.
5. After a brief confirmation page, the **Cash Management** menu page appears with a duplicate of each copied batch listed on the **Pending ACH** sub-tab.

The name of each duplicate has "Copy" appended to the Batch Name, and under Tracking #, a new tracking number for the duplicate is given, annotated as "Copy of <original tracking number>". This batch is in a "Not Scheduled" status; the Effective Date shown for it is "not set". You will have to edit the batch to add the date.

Copying ACH Batches from History

To copy selected ACH batches from the ACH history:

1. Click the **ACH HISTORY** sub-tab.

The ACH HISTORY sub-tab appears, listing any batches completed within the default date range.

2. Change any batch search criteria in the Filter section as necessary.

The resulting list of historical transfers appears below the Filter section and updates immediately according to any criteria you change.

3. Select the batch(es) you want to copy by selecting the check box to the left of the batch.

Note If you are selecting multiple batches, they must all be of the same type (PPD Debit, PPD Credit, etc.) or you see an error. Reversal batches cannot be copied.

4. Select **Copy Selected** from the **Bulk Actions** drop-down menu.
The Copy Summary page appears, listing ACH batch(es) selected for copying.

Note If a batch was selected for copying, but it is a reversal batch and cannot be copied, it is highlighted in red.

5. Click **Copy Batch(es)** to create a copy of each batch that is eligible to be copied.
After a brief warning page, the Cash Management menu page appears again, with the ACH HISTORY sub-tab showing the copied batches.

The name of each duplicate has "Copy" appended to the Batch Name, and under Tracking #, a new tracking number for the duplicate is given, annotated as "Copy of <original tracking number>". This batch is in a "Not Scheduled" status; the Effective Date for it shows as "not set". You will have to edit the batch to add the date.

Clearing Amounts in Copied and Recurring ACH Batches

With this feature, amounts can be cleared when a new ACH batch is created by copying another batch, or when for certain batches that are variable recurring or occasional recurring instances. The first occurrence of the recurring batch will not have this functionality.

ACH Wizard

RCK Debit ACH Batch

The screenshot shows the 'RCK Debit ACH Batch' interface at Step 2: 'Batch Items'. It includes tabs for 'STEP 1 Batch Header' and 'STEP 3 Review & Submit'. Below the tabs are search fields for 'Look up Routing Number' and buttons for 'Import Items', 'Create Prenote Batch', and 'Clear Amounts'. The main area displays two items:

Trace #	R&T Number	Account Number	Account Type	Consumer Name	Check No.	Amount	Prenote
Item 1 6763215		56479807	Checking			\$	
Item 2			Checking			\$	

The **Clear Amounts** button is available in Step 2 of the ACH Wizard if one of the following conditions occurs:

- The batch is a copy of a standard batch (PPD, RCK, TEL, WEB, and CCD).

Note: *RCK or TEL batch can only have clear amounts is when it is a copy batch.*

To clear ACH batch amounts:

1. In the Batch Name column on the Pending ACH sub-tab, click the batch link of the batch you want.
Step 1 of the ACH wizard appears.
2. Navigate to Step 2 by clicking Next.
3. Within Step 2 where batch items are supported, click Clear Amounts.
Note that all of the amounts have been cleared.
4. Click **Save and Exit** to save the changes to the batch or Next to proceed to proceed to Step 3 of the ACH Wizard.

Creating ACH Batch Summary and Detail Reports

The Batch Summary and Detail Report shows information describing a batch. The following information is displayed in the ACH Summary Report for each batch. An ACH Detail section for each batch displays more in-depth information.

Pending ACH Transfers Information

Field	Description
User Name	The account holder's name.
Generated	The date and time you created this report.
Batch Name	The name given to the batch when it was created.
Tracking #	The number assigned to the batch for tracking purposes.
SEC Code	The SEC code of the transactions in the batch.
Focus Customer	The name of the focus customer.
Effective Date	The date when the batch is scheduled.
Count	The number of debit items in the batch
Debit Amount	The total amount to be debited from the user's account for the batch.
Count	The number of credit items in the batch.
Credit Amount	The total amount to be credited to the user's account for the batch.

To create a batch summary and detail report, do the following.

1. From the Pending ACH sub-tab or the ACH HISTORY sub-tab, select the batch(es) you want to include by clicking the check box next to it.
2. Select **Create Report** in the **Bulk Actions** drop-down menu.

The screenshot shows the CANAPI Bank Cash Management interface. At the top, there are navigation links: Home, Accounts, Bills & Payments, Transfers, Cash Management, Welcome Black Bear Biz, Log Out, Contact Us, 27 Messages, and Alerts. Below the navigation bar, there are two main sections: "Cash Management" and "ACH Summary Report".

ACH Summary Report:

Batch Name	Tracking #	SEC Code	Focus Customer	Effective Date	Count	Debit Amount	Count	Credit Amount
WEB DEBIT	8603385	WEB	Black Bear Biz	03/23/2010	1	\$4.28	0	\$0.00
				Totals:	1	\$4.28	0	\$0.00

ACH Detail Report:

Batch Name:	WEB DEBIT	Created By:	Black Bear Biz				
Tracking #:	8603385	Created Date:	06/11/2019 03:42 pm CDT				
Focus Customer:	Black Bear Biz	Approved By:					
Effective Date:	03/23/2010	Approved Date:					
Settlement Account:	D 1000058	Settlement Amount:	\$4.28 Dr, \$0.00 Cr				
SEC Code:	WEB	Count:	1 Debits, 0 Credits				
Settlement Type:	Summary						
Consumer Name	I.D.	R/T#	Acc Type	Account #	Prenote	Debit	Credit
Normal Debit/Only		111321717	Checking	65583419	N	\$4.28	\$0.00
Addenda/Description:	THIS IS THE RECORD OF NORMAL DEBIT ONLY BATCH!						
Total						\$4.28	\$0.00
Count						1	0

The report page appears, with the ACH Summary Report section at the top.

3. To print the report, click the **Print this page** icon in the upper right corner of the page.
4. To download the report to your computer in HTML format, click the **Save to Disk** icon.
5. In the resulting dialog box, choose to save the file. You will then be able to specify where you want the report stored.

When you open the HTML file, it will look similar to the following.

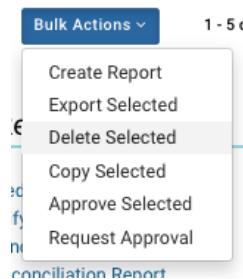
When multiple batches with different SEC codes are selected for creating an ACH Detail Report, they are sorted by effective date (ascending order) and then by the create date (ascending order).

Deleting an ACH Batch

Once a batch has been created, it appears on the Pending ACH sub-tab listing. You can delete the batch at any time prior to processing. Once you delete a batch, you cannot retrieve it from the system.

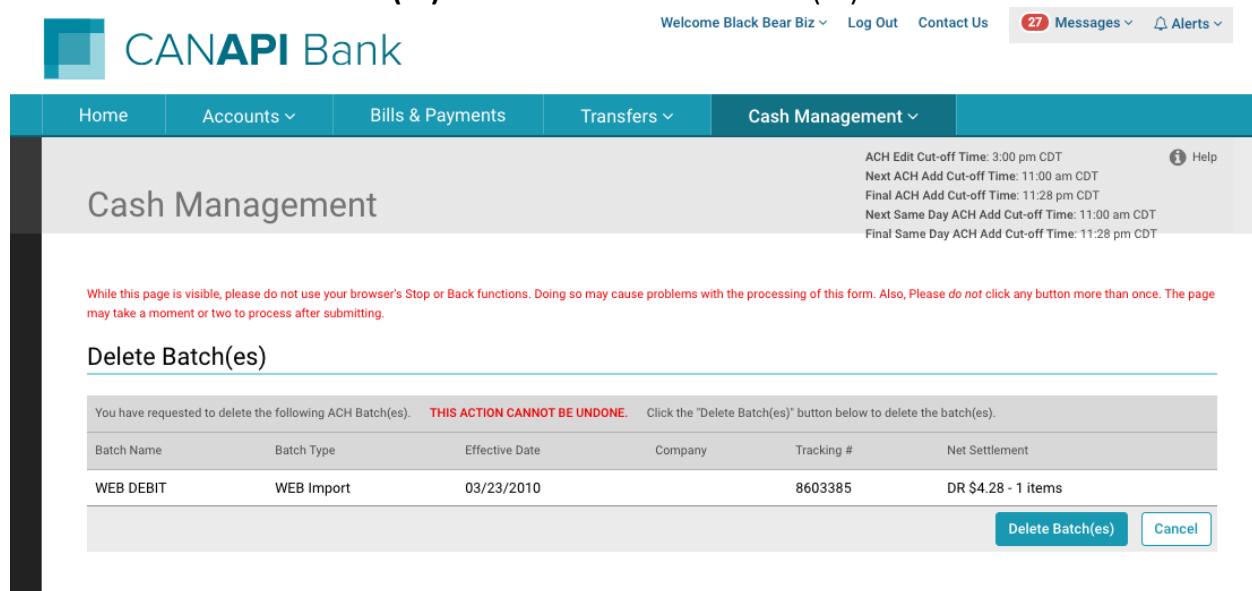
To delete a pending ACH batch:

1. On the Cash Management menu page, click the **Pending ACH** sub-tab. Pending ACH batches are listed below the search filter section.
2. In the pending batch list, find the batch(es) that you want to delete.
Note: If you are selecting multiple batches, they must all be of the same type (PPD Debit, PPD Credit, etc.) or you see an error.
3. Select the check box next to each batch you want to delete and then select **Delete Selected** in the **Bulk Actions** drop-down menu.



The Delete Batch(es) page appears

4. Click **Delete Batch(es)** to delete the selected batch(es).



The screenshot shows the CANAPI Bank website's Cash Management section. At the top, there's a navigation bar with Home, Accounts, Bills & Payments, Transfers, and Cash Management. Below the navigation is a sub-menu for Cash Management with links for ACH Edit Cut-off Time, Next ACH Add Cut-off Time, Final ACH Add Cut-off Time, Next Same Day ACH Add Cut-off Time, and Final Same Day ACH Add Cut-off Time. The main content area is titled "Delete Batch(es)". It contains a message: "You have requested to delete the following ACH Batch(es). **THIS ACTION CANNOT BE UNDONE.** Click the 'Delete Batch(es)' button below to delete the batch(es)." Below this is a table with one row showing a batch named "WEB DEBIT" with a Type of "WEB Import" and an Effective Date of "03/23/2010". The table also includes columns for Company, Tracking #, and Net Settlement. At the bottom right of the "Delete Batch(es)" form are two buttons: "Delete Batch(es)" and "Cancel".

You briefly see a confirmation page (**Batch(es) Deleted**), then you are returned to the Cash Management menu page.

Failed ACH Batches

When a batch transmission has failed, a failed batch alert will be sent to the Focus Customer. The alert will indicate the agent/sub-user who set the batch and the agent/sub-user who approved the batch (assuming the user is different from the Focus Customer and the agent who set the account).

Exporting ACH Batches

The Export Batch Item page allows commercial users to download transaction items from ACH batches to files on their computers in either the NACHA or .tsv format. The batches can be both standard (created) and imported. When exporting to a .tsv file, the user can include the column header in the file.

On the Pending ACH and ACH HISTORY sub-tabs, there is an export option in the **Bulk Actions** drop-down menu.

The Export Batch Item page allows you to download transaction items from the ACH batch to a file on your computer in either the NACHA or .tsv format.

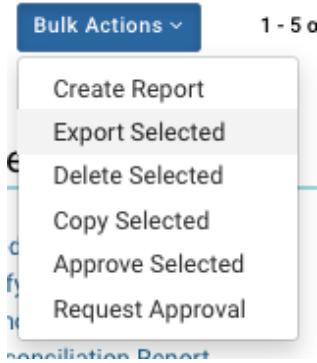
1. On the Cash Management menu page, click the **Pending ACH** sub-tab or the **ACH HISTORY** sub-tab.

ACH batches matching the default Filter criteria are listed below the search filter section.

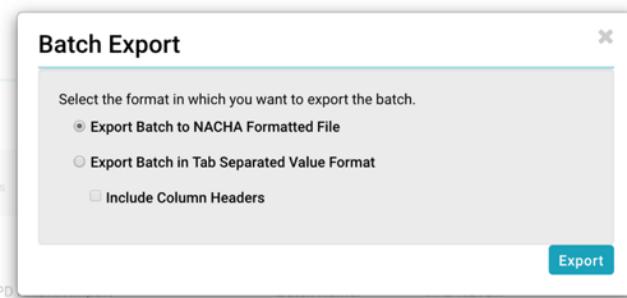
2. Adjust Filter criteria if necessary to locate the desired batch(es).
3. Select the check box next to each batch you want to export.

Note: If you select multiple batches, they will be exported in a NACHA-formatted .txt file. Selecting only one batch provides the option of exporting as either a NACHA-formatted .txt file or a Tab Separated Values (.tsv) file.

4. Select **Export Selected** in the **Bulk Actions** drop-down menu.



If you selected multiple files, the browser download dialog box appears—skip to step 10. If you selected a single batch, the Batch Export page appears.

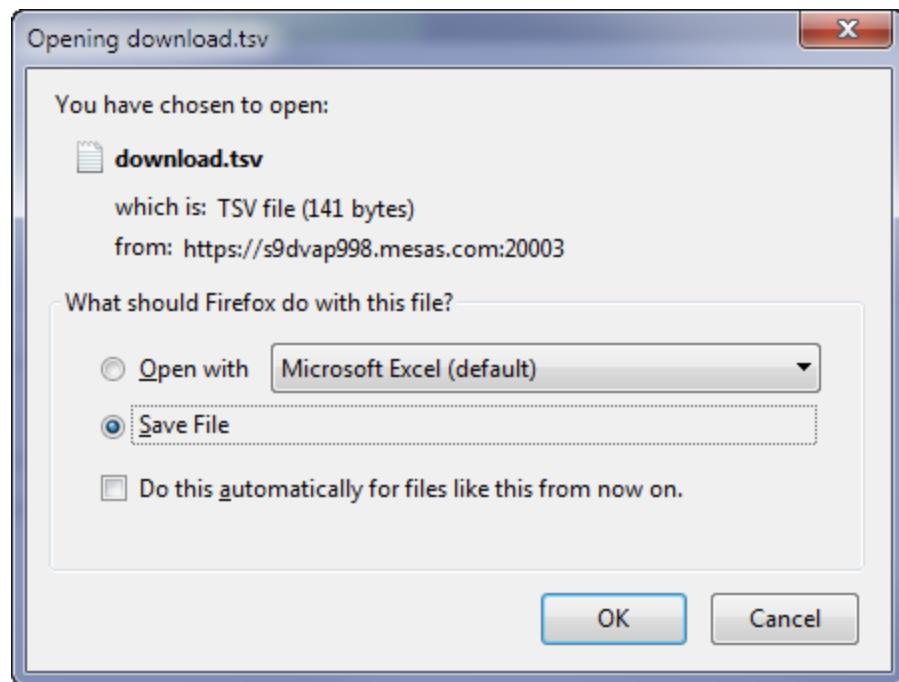


5. Select the format in which you want to export the batch.
 - NACHA formatted File – The batch(es) will be exported as a text (.txt) file in NACHA format. You can choose to include items on Hold in the exported file.
 - Tab Separated Value Format – The batch items will be exported in Tab Separated Value (.tsv) format. You can choose to include items on Hold in the exported file. In addition to this, you can also specify if you want column headers.

6. Click **Export**.

The File Download pop-up appears.

7. Select to Save the file and click **OK**.



8. Select the location where you want this file saved, and name the file.
9. Click **Save**.

The file is downloaded to your computer.

Chapter 3: EFTPS Transfers

What's in this Chapter

This chapter presents procedures to create Electronic Federal Tax Payment Systems (EFTPS) batches.

Overview

Electronic Federal Tax Payment System (EFTPS) batches are a type of ACH origination used primarily by businesses to pay their federal taxes by direct deposit. Like all ACH transfers, they use the National Automated Clearing House Association (NACHA) transaction format. Funds are moved electronically to a tax processing center.

To create an EFTPS batch, users first create the batch header with the settlement, scheduling, and tax type information. They then enter the transaction items that make up the tax payment, and then finally approve the batch. The Cash Management system stores the batch information until the scheduled date and then automatically forwards the transactions to the financial institution to process.

You work with EFTPS batches using options in the **Tax Payments** section of the Cash Management Menu page.

Request Cash Management Services

PENDING ACH	ACH HISTORY	PENDING WIRES	WIRE HISTORY
<div style="display: flex; justify-content: space-between;"> Filter ▾ Date Range <input type="text"/> <input type="button" value="▼"/> to <input type="text"/> <input type="button" value="▼"/> Tracking# <input type="text"/> </div> <div style="display: flex; justify-content: space-between;"> Batch Type <input type="button" value="ALL"/> Status <input type="button" value="ALL"/> Same Day <input type="checkbox"/> </div>			
ACH Learn more > <ul style="list-style-type: none"> Consumer Transactions <ul style="list-style-type: none"> > Payroll Batch > Collect Payment > Credit Batch > Debit Batch Commercial Transactions <ul style="list-style-type: none"> > Collect Payment > Credit Batch (CCD/CCD+) > Debit Batch (CCD/CCD+) > Vendor Payments (CTX) > Credit Batch (CTX) > Debit Batch (CTX) NACHA Import <ul style="list-style-type: none"> > NACHA File Import 	Wire Transfers Learn more > <ul style="list-style-type: none"> > Pending Wires > History > Single Wire > Repetitive Wire > Incoming Wires 	Check Reconciliation Learn more > <ul style="list-style-type: none"> > Enter Issued Items > View/Modify Issued Items > View Reconciliation Reports > Today's Reconciliation Report 	
Tax Payments Learn more > <ul style="list-style-type: none"> > Pending EFTPS Transfers > History > Federal Tax Payment (EFTPS) 	Book Transfers <ul style="list-style-type: none"> > Pending Transfers > History > Schedule Single Transfer > Schedule Multiple Transfers > Schedule Advanced Transfer > Transfer Templates 	Balance Reporting Learn more > <ul style="list-style-type: none"> > Prior Day Balance Reports > Current Day Balance Reports > Prior/Current Day Balance Reports > Quick Balance Report 	
Administration Learn more > <ul style="list-style-type: none"> > Sub-User Administration > Sub-User Changes Pending Approval (1) 	Other Services <ul style="list-style-type: none"> > Request Cash Management Services > View Statement > Business Bill Payment 		

Note For a batch to run, it must be approved. Chapter 5 describes batch approval options and processes. However, the ability to approve a batch is dependent on an OLB user's privileges, so different approval options may appear for different users.

Except as noted, illustrations in this chapter show options as seen by users who have approval privileges.

Creating an EFTPS Batch

The Electronic Federal Tax Payment System (EFTPS) allows the user to make federal tax payments using ACH batch origination.

To create an EFTPS batch, do the following.

1. In the Tax Payments section of the Cash Management Menu page, click **Federal Tax Payment (EFTPS)**. The EFTPS Payment page appears.
2. In the **Batch Name** box, enter a short descriptive label for the batch. For example, "1Q Tax pmt". The field has a maximum length of 20 characters.
3. Under **Recurrence Type**, specify whether the batch should recur.

For a one-time only batch, select the **One Time** check box. One-time payments are not automatically rescheduled and appear only on the Transfer History page, not the Pending Tax Payments page.

For a recurring batch, leave One Time cleared, and from the **Recurrence Type** list, select how the batch should recur. This option tells the system if the batch should be rescheduled, and whether it involves a fixed or variable dollar amount. Possible recurrence options are as follows.

Batch Recurrence Options

Frequency	Description
Variable Recurring	Payments are automatically rescheduled, but you must enter a new dollar amount each time.
Fixed Recurring	Payments are automatically rescheduled for the same dollar amount each time.
Occasional	Payments are not automatically rescheduled, but the batch remains on the Pending Tax Payments table.

Note You cannot use an amount of zero dollars as an item amount in recurring batches.

1. In the **Period** list, select the period of the batch. The period tells the system how often to reschedule the batch. If this is a one-time batch, leave Period set to Once and make sure **One Time** is selected.

The possible Period options are as follows.

Batch Period Options

Frequency	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same day of the week you scheduled for the first payment. The second payment will be made 14 days after the first payment date.
Monthly	Every month on the first business day of the month.
Monthly-First Business Day	Every month on the first business day of the month.
Monthly-Last Business Day	Every month on the last business day of the month.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the month you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the month you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the month you scheduled the first payment.

Batch Period Options

Frequency	Description
Once	Use this period if you checked the One Time box or if you selected Occasional as the Frequency.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.

Batch Period Options

Frequency	Description
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same day of the week you scheduled for the first payment. The second payment will be made 14 days after the first payment date.
Monthly	Every month on the first business day of the month.
Monthly-First Business Day	Every month on the first business day of the month.
Monthly-Last Business Day	Every month on the last business day of the month.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the month you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the month you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the month you scheduled the first payment.

2. In the **Tax Due Date** box, enter the date the taxes are due.
3. In the **Effective Date** box, enter the date the government's account is to be credited, which is also the date the settlement account is debited for the total amount of the batch.
Note If you enter a date that is not a business day, the first business day before the entered date will be used.
4. In the **Company Name** box, modify your institution's name if necessary. The system will default to the Focus Customer's name on the account.
5. In the E.I.N. (Employer Identification Number) box, confirm that your institution's identification number is correct. The system will default to the Focus Customer's identification number on the account.
Note The Employer Identification Number field will pre-fill with the Focus Customer's TIN for EFTPS batches.
6. In the **Settlement Account** list, select the account from which the tax payment will be made.

7. In the **Tax Type** list, select the type of tax payment you are making. For questions, please contact your tax consultant. Options are as follows. (Section references are to the Internal Revenue Code unless otherwise noted.)

Tax Payment Types	
Tax Type	Description
1041 Fiduciary Income Tax Return	The fiduciary of a domestic decedent's estate, trust, or bankruptcy estate uses Form 1041 to report the following. <ul style="list-style-type: none"> · The income, deductions, gains, losses of the estate or trust. · The income that is either accumulated or held for future distribution or distributed currently to the beneficiaries. · Any income tax liability of the estate or trust. · Employment taxes on wages paid to household employees.
1041A US Information Return - Trust Accumulation of Charitable Amounts	Use Form 1041-A to report the charitable information required by section 6034 and the related regulations.
1042 Annual Withholding Tax for Income of Foreign Persons Federal Tax Deposit	Use Form 1042 to report tax withheld on certain income of foreign persons, including nonresident aliens, foreign partnerships, foreign corporations, foreign estates, and foreign trusts.
1065 Partnership Return of Income	Partnerships (including syndicates, groups, pools, joint ventures, etc.) use Form 1065 to report the income, deductions, gains, losses, etc., from their operations.
1066 Real Estate Mortgage Investment Conduit Income Tax	Real estate mortgage investment conduits (REMICs) use Form 1066 to report their income, deductions, and gains and losses from operation, as well as taxes on prohibited transactions, foreclosures, and contributions after the startup day.
11-C Special Tax Return and Application for Registry-Wagering	Form 11-C is used to register certain information with the IRS and to pay the occupational tax on wagering. You must pay the occupational tax if you accept taxable wagers for yourself or another person. There are two amounts of occupational tax (\$50 or \$500). One or the other applies depending on whether the wagers you accept are authorized by the laws of the state in which you accept the wager. See the instructions for Line 2 to determine your occupational tax. Your cancelled check is proof of registration and payment.
1120 Corporation Income Tax Federal Tax Deposit	Corporations use Form 1120 to report the income, gains, losses, deductions, and credits, and to figure income tax liability.

Tax Payment Types	
Tax Type	Description
1120DISC Domestic International Sales Corporation Return	Qualified corporations who elect to be interest charge domestic international sales corporations (IC-DISCs) file Form 1120-IC-DISC, an information return.
2438 Regulated Investment Company - Undistributed Capitol Gains	Form 2438 is used by RICs or REITs to figure income tax on undistributed capital gains designated under section 852(b)(3)(D) or section 857(b)(3)(D).
3520 Information Return - Creation/Transfer to Foreign Trusts	A foreign trust with a U.S. owner files Form 3520-A annually to provide information about the trust, its U.S. beneficiaries, and any U.S. person who is treated as an owner of any portion of the foreign trust.
4720 Certain Excise Tax on Charities	Private foundations, foundation managers, self-dealers, and disqualified persons use Form 4720 to figure and pay certain excise taxes.
5227 Split-Interest Trust Information Return	Certain charitable remainder trusts, pooled income funds, and charitable lead trusts use Form 5227 to report financial activities of a split interest trust and to determine whether the trust is treated as a private foundation subject to excise taxes.
6069 Excess Tax on Excise Contribution to Black Lung Trust	Form 6069 is primarily a worksheet (Schedule A) used to determine the maximum allowable income tax deduction (under section 192) for contributions made by coal mine operators to tax-exempt black lung benefit trusts. The form is also used to determine the amount of excise tax imposed under section 4953 for contributions that are more than the maximum allowable deduction (see Schedule B).
706GS(D) Generation-Skipping Transfer Tax for Distribution	Skip person distributes use Form 706-GS(D) to calculate and report the tax due on distributions from a trust that are subject to the generation skipping transfer (GST) tax.
706GS(T) Generation-Skipping Transfer for Terminations	Trustees use Form 706-GS(T) to figure and report the tax due from certain trust terminations that are subject to the generation skipping transfer (GST) tax.
720 Quarterly Excise Tax	Taxpayers use Form 720 and attachments to report liability by IRS number and to pay the excise taxes listed on the form. It is filed quarterly.
730 Tax on Wagering	You must file Form 730 and pay the tax on wagers under Internal Revenue Code section 4401(a) if you: <ul style="list-style-type: none"> · Are in the business of accepting wagers, · Conduct a wagering pool or lottery, or · Are required to be registered and you received wagers for or on

Tax Payment Types	
Tax Type	Description
	behalf of another person but did not report that person's name and address.
8404 Interest Charge on DISCrelated Deferred Tax Liability	Shareholders of Interest Charge Domestic International Sales Corporations (IC-DISCs) use form 8404 to figure and report their interest owned on DISC-related deferred tax liability.
8613 Return of Excise Tax on Undistributed Income of Regulated Investment Companies	Use Form 8613 to figure and pay the excise tax on undistributed income under section 4982. The tax is 4% of the excess, if any, of the required distribution over the distributed amount.
8697 Interest Under the Look- Back Method for Completed Long-Term Contracts	Persons who complete long-term contracts that were accounted for using the percentage of completion or completion-capitalized cost methods use Form 8697 to figure the interest due or to be refunded under the look-back method.
8725 Excise Tax on Greenmail	Use Form 8725 to report and pay the 50% excise tax imposed under section 5881 on the gain or other income realized on the receipt of greenmail (defined below). Greenmail is considered received when the gain or other income is realized under your method of accounting regardless of whether the gain or other income is recognized.
8752 Required Payment or Refund Under Section 7519	Partnerships and S corporations use Form 8752 to figure and report the payment required under section 7519 or to obtain a refund of net prior year payments.
8804 Annual Partnership Withholding Tax Payment	Partnerships use Form 8804 to report the total liability under section 1446 for the partnership's tax year. Form 8804 is also a transmittal form for Form 8805.
8813 Partnership Withholding Tax Payment	Partnerships use Form 8813 to pay the withholding tax under section 1446 to the United States Treasury.
8831 Excise Tax on Excess Inclusion of REMC Residual Interest	Use Form 8831 to report and pay the following. <ul style="list-style-type: none"> · The excise tax due under section 860E(e)(1) on any transfer of a residual interest in a REMIC to a disqualified organization, · The amount due under Regulations section 1.860E-2(a)(7)(ii) if the tax under section 860E(e)(1) is to be waived, or · The excise tax due under section 860E(e)(6) on pass-through

Tax Payment Types	
Tax Type	Description
	entities with interests held by disqualified organizations. All interests in an electing large partnership are treated as held by disqualified organizations (see section 774(e) for details).
926 Return by Transferrer of Property to Foreign Corporation, Estate, Trust, or Partnership	Use Form 926 to report certain transfers of tangible or intangible property to a foreign corporation required by section 6038B.
8752 Required Payment or Refund Under Section 7519	Partnerships and S corporations use Form 8752 to figure and report the payment required under section 7519 or to obtain a refund of net prior year payments.
8804 Annual Partnership Withholding Tax Payment	Partnerships use Form 8804 to report the total liability under section 1446 for the partnership's tax year. Form 8804 is also a transmittal form for Form 8805.
8813 Partnership Withholding Tax Payment	Partnerships use Form 8813 to pay the withholding tax under section 1446 to the United States Treasury.
8831 Excise Tax on Excess Inclusion of REMC Residual Interest	Use Form 8831 to report and pay the following. <ul style="list-style-type: none"> · The excise tax due under section 860E(e)(1) on any transfer of a residual interest in a REMIC to a disqualified organization, · The amount due under Regulations section 1.860E-2(a)(7)(ii) if the tax under section 860E(e)(1) is to be waived, or · The excise tax due under section 860E(e)(6) on pass-through entities with interests held by disqualified organizations. All interests in an electing large partnership are treated as held by disqualified organizations (see section 774(e) for details).
926 Return by Transferrer of Property to Foreign Corporation, Estate, Trust, or Partnership	Use Form 926 to report certain transfers of tangible or intangible property to a foreign corporation required by section 6038B.
940 Employer's Annual Unemployment Tax Return Federal Tax Deposit	Form 940-V is a transmittal form for your check or money order. Using Form 940-V allows the Fed to process your payment more accurately and efficiently. If you have any balance due of \$500 or less on your 2006 Form 940, fill out Form 940-V and send it with your check or money order.

Tax Payment Types	
Tax Type	Description
941 Employer's Quarterly Tax Return (all form 941 series) Federal Tax Deposit	Employers who withhold income taxes from wages or who must pay social security or Medicare tax, use Form 941 to report those taxes.
945 Withheld Federal Income Federal Tax Deposit	Complete Form 945-V if you are making a payment with Form 945, Annual Return of Withheld Federal Income Tax. We will use Form 945-V to credit your payment more promptly and accurately, and to improve our service to you.
990 Return of Organization Exempt From Income Tax	Form 990 and Form 990-EZ are used by tax exempt organizations, nonexempt charitable trusts, and section 527 political organizations to provide the IRS with information required by section 6033.
990BL Information and Initial Excise Return for Black Lung Benefit Trust	Tax-exempt black lung benefit trusts use Form 990-BL to meet their reporting requirements. If initial taxes are imposed, they must also use Schedule A (Form 990-BL).
990C Farmers Cooperative Association Income Tax Federal Tax Deposit	Farmers' cooperative associations use Form 990-C to report income, gains, losses, deductions, and credits, and to figure income tax liability.
990PF Return of Private Foundation Tax Federal Tax Deposit	Tax-exempt private foundations and organizations treated as private foundations use Form 990-PF to figure tax based on investment income and report charitable distributions and activities.
990T Exempt Organization Income Tax Federal Tax Deposit	Organizations exempt from tax use Form 990-T to report unrelated business income and the tax thereon, proxy tax liability, and to claim a refund of income tax paid by a RIC or a REIT on undistributed long-term capital gain.
CT-1 Railroad Retirement Tax and Unemployment Return	Employers who paid one or more employees compensation subject to the Railroad Retirement Tax Act (RRTA) use Form CT-1 to report taxes imposed by RRTA. Form CT-1(V), used if there is a balance due, is included with this form.
CT-2 Employee Representatives Railroad Retirement	Use this form to report railroad retirement taxes imposed on compensation received by employee representatives.

8. In the **Tax Sub-Type** list, select the sub-type of your tax payment. Options are:
- Amended

- Extension
- Designated Payment for Fees or Collection Costs
- Advanced Payment of Determined Deficiency
- Deposit
- Estimated
- Subsequent/With Return
- Designated Payment of Interest
- Designated Payment of Penalty

9. In the I want to menu, select Enter/View Item.

The screenshot shows the 'Create EFTPS Payment' screen under 'EFTPS Payment'. The 'I want to' dropdown is set to 'Enter/View Item'. The form includes fields for Batch Name (TAX PMT), Recurrence Type (Occasional Payment, One Time), Period (Once), Tax Due Date (06/30/2017, 06/27/2017), Company Name (My Test Company), E.I.N. (123456789), Settlement Account (My Checking-*0058, Balance: \$18,901.55), Tax Type (941 Employer's Quarterly Tax Return (all form 941 series) Federal Tax Deposit), and Tax Sub Type (Deposit). At the bottom are 'Save', 'Approve', and 'Cancel Changes' buttons.

The EFTPS Payment page appears. Depending on the Tax Type and Sub- Type, one or more fields to enter payment amounts may appear.

10. Enter the appropriate dollar amount(s) to pay in this batch using the field(s) provided.

In this illustration for an employee quarterly tax payment, **Amount** boxes for FICA, Medicare and Withholding are present.

11. Click **Save**.

The screenshot shows the 'EFTPS Payment' confirmation screen. It displays fields for FICA Amount (\$120), Medicare Amount (\$18), and Withholding Amount (\$0). At the bottom are 'Goto Batch Header', 'Save', 'Approve', and 'Cancel Changes' buttons.

A confirmation page briefly appears, and you are returned to the Cash Management page.

The Tax Payment batch has been created. The batch must be approved before it can be processed.

Approving an EFTPS Batch

The final step to originate an EFTPS transaction is to approve it. Verify that the information is correct and the batch is ready for processing. Only a batch with a batch item can be approved. Refer to [Chapter 5: Transaction Approval and Authentication](#) for information on approval.

Requesting EFTPS Batch Reversals

You can request the reversal of selected EFTPS batches within five business days from the effective date of the original batch.

To request a reversal of selected EFTPS batches, do the following.

1. In the Tax Payments section of the Cash Management Menu page, click **History**.
The EFTPS History page appears.

EFTPS History

From:

To:

Sort By:

2. Enter the batch search criteria, and click **View History**.
The Historical Tax Payments page appears.
3. Select the batch(es) you want to reverse by selecting the check box to the left of the batch.
4. Click Reverse Selected.

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Cash Management

Historical EFTPS Batches

Select the checkbox to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the "Create Report" button and the reports will be displayed for viewing or printing. Click the "Back" button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers.

Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkbox to the left of the batch and click the "Delete Selected" button.

[Create Report for All Selected Batches](#) [Export Selected Batches](#)

Historical Tax Payments

I want to [View](#) [Print](#) [Email](#)

Effective Date ▾	Batch Name	Tracking #	Net Settlement	Status
<input checked="" type="checkbox"/> 09/04/2014	TAX PMT Checking*:0058	3967853	CR \$20.00	Processed.

[Check All](#) [Uncheck All](#) [Create Report](#) [Export Selected](#) [Reverse Selected](#) [Copy Selected](#)

Historical Tax Reversals

No historical EFTPS Tax reversals found for the date range specified.

The Reverse Summary page appears.

Note Batches that are highlighted in red cannot be reversed for the reasons given in the Warnings/Errors column. Batches in black can be reversed.

5. Confirm that this is the batch you want to reverse, and click **Send Reversal File to FI**.

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Cash Management

The table below shows the batches for which reversals have been requested. Batches that are highlighted in red cannot be reversed. All \$0 amount batch items will be skipped in the reversal batches. Other batches can be reversed. Click on 'Send Reversal File to FI' to request reversals for these batches.

Reversal Confirmation

Effective Date	Batch Name	Batch Type	Tracking #	Net Settlement	Settlement Type	Warnings/Errors
09/04/2014	TAX PMT	EFTPS	3967853	\$20.00	Summary	

[Send Reversal File to FI](#) [Back to History](#)

The Historical Transfers page appears, showing that the batch has been reversed.

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Cash Management

Historical EFTPS Batches

Select the checkbox to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the "Create Report" button and the reports will be displayed for viewing or printing. Click the "Back" button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers.

Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkbox to the left of the batch and click the "Delete Selected" button.

[Create Report for All Selected Batches](#) [Export Selected Batches](#)

Historical Tax Payments

[I want to ▾](#)

Effective Date ▾	Batch Name	Tracking #	Net Settlement	Status
<input checked="" type="checkbox"/> 09/04/2014	TAX PMT Checking*:0058	3967853	CR \$20.00	Reversed.

[Check All](#) [Uncheck All](#) [Create Report](#) [Export Selected](#) [Reverse Selected](#) [Copy Selected](#)

Historical Tax Reversals

No historical EFTPS Tax reversals found for the date range specified.

Copying EFTPS Batches

Commercial users with at least the Create privilege are able to make a copy of a batch. The ability to copy a batch is available on the Pending ACH Batches, Pending EFTPS Batches, ACH History, and EFTPS History screens.

Copying from Pending EFTPS Batches

To request a copy of selected EFTPS batches from Pending EFTPS Batches, do the following.

1. In the Tax Payments section of the Cash Management Menu page, click **Pending EFTPS Transfers**.

The Pending Tax Payments page appears.

2. Select the batch(es) you want to copy by selecting the check box to the left of the batch.

Note: Reversal Batches cannot be copied.

3. Click **Copy Selected**.

Pending EFTPS Batches

Select the checkbox to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the "Create Report" button and the reports will be displayed for viewing or printing. Click the "Back" button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers.

Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkbox to the left of the batch and click the "Delete Selected" button.

[Create Report for All Selected Batches](#)

Pending Tax Payments

I want to ▾

Effective Date	Batch Name	Tracking #	Net Settlement	Status
<input type="checkbox"/> 04/11/2016	TAX PMT Checking:*0058	6852488	CR \$123.55	Scheduled, awaiting approval
<input type="checkbox"/> 04/11/2016	TAX PMT Checking:*0058	6852489	CR \$66.77	Approved, awaiting processing
<input checked="" type="checkbox"/> 04/11/2016	TAX PMT Checking:*0058	6852490	CR \$26.52	Approved, awaiting processing

[Check All](#) [Uncheck All](#) [Create Report](#) [Export Selected](#) [Delete Selected](#) [Approve Selected](#) [Copy Selected](#)

The Copy Summary page appears, listing ACH batch(es) selected for copying.

Note: If a batch was selected for copying but cannot be copied, it is highlighted in red.

4. Click **Copy Batch(es)** to create a copy of each batch that is listed as copyable.

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Cash Management

The table below shows the batches for which copies have been requested. Batches highlighted in red cannot be copied. Other batches can be copied. Click on 'Copy Batch(es)' to copy the batches.

Copy Summary

Effective Date	Batch Name	Batch Type	Tracking #	Net Settlement	Settlement Type	Warnings/Errors
04/11/2016	TAX PMT	EFTPS	6852490	\$26.52	Summary	

[Copy Batch\(es\)](#) [Back to Pending EFTPS Batches](#)

After a brief confirmation page, a page appears with a duplicate of each copied batch listed under the appropriate heading.

The name of each duplicate has "Copy" appended to the Batch Name, and under Tracking No., a new tracking number for the duplicate is given, annotated as "Copy of <original tracking number>". There is no Effective Date shown for this batch. You will have to edit it to add the date.

Copying from History

To request a copy of selected EFTPS batches from History, do the following.

1. In the Tax Payments section of the Cash Management Menu page, click **History**.
The EFTPS History page appears.
2. Enter the batch search criteria, and click **View History**.
The Historical Tax Payments page appears.
3. Select the batch(es) you want to copy by selecting the check box to the left of the batch.

Note: Reversal Batches cannot be copied.

4. Click **Copy Selected**.

The screenshot shows the 'Cash Management' interface with the 'Historical EFTPS Batches' section active. At the top right, there are links for 'ACH Add Cut-off Time: 3:30 pm CST', 'Print this page', and 'Help'. Below the header, a note says: 'Select the checkbox to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the "Create Report" button and the reports will be displayed for viewing or printing. Click the "Back" button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers.' Another note below it says: 'Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkbox to the left of the batch and click the "Delete Selected" button.' There are two green buttons at the top: 'Create Report for All Selected Batches' and 'Export Selected Batches'. A dropdown menu 'I want to ▾' is visible. The main table lists a single batch:

Effective Date ▾	Batch Name	Tracking #	Net Settlement	Status
<input checked="" type="checkbox"/> 09/04/2014	TAX PMT Checking:*0058	3967853	CR \$20.00	Processed.

At the bottom of the table are several green buttons: 'Check All', 'Uncheck All', 'Create Report', 'Export Selected', 'Reverse Selected', and 'Copy Selected'.

Below the table, under 'Historical Tax Reversals', it says: 'No historical EFTPS Tax reversals found for the date range specified.'

The Copy Summary page appears, listing ACH batch(es) selected for copying.

Note: If a batch was selected for copying but cannot be copied, it is highlighted in red.

5. Click **Copy Batch(es)** to create a copy of each batch that is listed as copyable.

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Cash Management

The table below shows the batches for which copies have been requested. Batches highlighted in red cannot be copied. Other batches can be copied. Click on 'Copy Batch(es)' to copy the batches.

Copy Summary

Effective Date	Batch Name	Batch Type	Tracking #	Net Settlement	Settlement Type	Warnings/Errors
09/04/2014	TAX PMT	EFTPS	3967853	\$20.00	Summary	

[Copy Batch\(es\)](#) [Back to History](#)

After a brief confirmation page, a page appears with a duplicate of each copied batch listed under the appropriate heading.

The name of each duplicate has “Copy” appended to the Batch Name, and under Tracking No., a new tracking number for the duplicate is given, annotated as “Copy of <original tracking number>”. There is no Effective Date shown for this batch. You will have to edit it to add the date.

Viewing EFTPS Transfer History

The EFTPS History page displays all of your EFTPS transfers that have started or completed processing. You can view EFTPS batch field information. You can also view batch item payment information.

To view EFTPS transfer history, do the following.

1. In the Tax Payments section of the Cash Management Menu page, click History.

The EFTPS History page appears.

2. In the **Date Range** fields, enter the beginning and end dates of the range you wish to view, in the format MM/DD/YYYY.
3. In the **Sort By** field select the sort order.
 - Tracking No.
 - Batch Name
 - Effective Date
4. Click View History.

The screenshot shows a search form titled "EFTPS History". It includes three date input fields: "From" (09/01/2014) and "To" (10/01/2014), both with calendar icons; a "Sort By" dropdown menu set to "Effective Date"; and two buttons at the bottom right: "View History" and "Cancel".

The Historical Tax Payments page appears.

Creating EFTPS Batch Summary and Detail Reports

The Batch Summary and Detail Report shows information describing a batch. The following information is displayed in the EFTPS Report.

EFTPS Report Fields

Field	Description
Taxpayer ID #	The Social Security or Employer Identification Number of the person associated with the company name.
Tax Type Code	The IRS code for the type of tax the batch is paying.
Tax Period End	The end of the tax period in which the tax payment is due.
Tax1 Amt Type	The first payment category (e.g., FICA, Medicare, Withholding), if there is a special payment type.
Tax1 Amt	The amount applied to the payment, or to the first payment category when there are multiple amounts.
Tax2 Amt Type	The second payment category, if applicable.
Tax2 Amt	The amount applied to the second payment category, if applicable.
Tax3 Amt Type	The third payment category, if applicable.
Tax3 Amt	The amount applied to the third payment category, if applicable.

To create batch summary and detail reports, do the following.

1. In the Tax Payments section of the Cash Management Menu page, click Pending EFTPS Transfers.
The Pending Tax Payments page appears.
2. Select the batches you want to include by clicking the check box next to the batch on the Pending Transfers page.
3. Click either Create Report for All Selected Batches or Create Report.

Pending EFTPS Batches

Select the checkbox to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the "Create Report" button and the reports will be displayed for viewing or printing. Click the "Back" button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers.

Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkbox to the left of the batch and click the "Delete Selected" button.

[Create Report for All Selected Batches](#)

Pending Tax Payments

I want to ▾

Effective Date	Batch Name	Tracking #	Net Settlement	Status
<input type="checkbox"/> 04/11/2016	TAX PMT Checking:*0058	6852488	CR \$123.55	Scheduled, awaiting approval
<input checked="" type="checkbox"/> 04/11/2016	TAX PMT Checking:*0058	6852489	CR \$66.77	Approved, awaiting processing
<input checked="" type="checkbox"/> 04/11/2016	TAX PMT Checking:*0058	6852490	CR \$26.52	Approved, awaiting processing

[Check All](#) [Uncheck All](#) [Create Report](#) [Export Selected](#) [Delete Selected](#) [Approve Selected](#) [Copy Selected](#)

The Batch Report appears.

- To print the report, click the **Print this page** icon in the upper right corner of the screen, or select **File | Print** in your browser.

Cash Management

[Back to Pending EFTPS Batches](#)

ACH Summary Report

User Name: My Test Company		Generated: 02/24/2017 04:21 pm CST						
Batch Name	Tracking #	SEC Code	Focus Customer	Effective Date	Count	Debit Amount	Count	Credit Amount
TAX PMT	6852489	CCD	My Test Company	04/11/2016	0	\$0.00	1	\$66.77
TAX PMT	6852490	CCD	My Test Company	04/11/2016	0	\$0.00	1	\$26.52
Totals:					0	\$0.00	2	\$93.29

ACH Detail Report

Batch Name:	TAX PMT	Created By:	My Test Company					
Tracking #:	6852489	Created Date:	04/06/2016 06:01 pm CDT					
Focus Customer:	My Test Company	Approved By:	mytestco					
Effective Date:	04/11/2016	Approved Date:	04/06/2016 06:02 pm CDT					
Settlement Account:	D 1000058	Settlement Amount:	\$0.00 Dr, \$66.77 Cr					
SEC Code:	CCD	Count:	0 Debits, 1 Credits					
Settlement Type:	Summary							
Taxpayer ID#	Tax Type Code	Tax Period End	Tax1 Amt Type	Tax1 Amt	Tax2 Amt Type	Tax2 Amt	Tax3 Amt Type	Tax3 Amt
123456789	1065	04/15/2016		\$66.77		\$0.00		\$66.77
Total						\$0.00		
Count						0		1

ACH Detail Report

Batch Name:	TAX PMT	Created By:	My Test Company					
Tracking #:	6852490	Created Date:	04/06/2016 06:04 pm CDT					
Focus Customer:	My Test Company	Approved By:	mytestco					
Effective Date:	04/11/2016	Approved Date:	04/06/2016 06:04 pm CDT					
Settlement Account:	D 1000058	Settlement Amount:	\$0.00 Dr, \$26.52 Cr					
SEC Code:	CCD	Count:	0 Debits, 1 Credits					
Settlement Type:	Summary							
Taxpayer ID#	Tax Type Code	Tax Period End	Tax1 Amt Type	Tax1 Amt	Tax2 Amt Type	Tax2 Amt	Tax3 Amt Type	Tax3 Amt
123456789	8804c	04/15/2016		\$26.52		\$0.00		\$26.52
Total						\$0.00		
Count						0		1

Chapter 4: Wire Transfers

What's in this Chapter

This chapter presents information on creating and viewing wire transfers.

Overview

Users can send a wire transfer request directly to their financial institution, selecting an Online Banking enabled account that will be debited for the transaction. The system does not debit this account directly; the selected account is debited by someone at the financial institution when the wire transfer request is processed.

Because the system does not process the wire transfer directly, the process time varies between financial institutions, as with faxed wire transfer requests. You should contact your financial institution if you have questions regarding the processing time for a specific wire transfer.

To send a wire transfer on the same day, enter the request into the system and approve the request by the wire cut-off time. The **Wire Add Cut-off Time** appears in the upper left corner of all pages in the Wire Transfers section. If your institution supports international wire transfers, an **International Wire Add Cut-off Time** (which can differ from the domestic cut-off time) also appears. Wire transfer requests can be processed only on a business day. Requests for wire transfers with a Submit Date that falls on a non-business day will be scheduled for the prior business day.

Acknowledgment details (IMAD/OMAD) of the outgoing wires are available via wire history.

Financial institutions that offer the Incoming Wire Transfers service can make it possible for users to be notified of wire transfers that have been received and posted to their accounts. Users with access to this service can see details of incoming wire transfer postings.

You work with wire transfers using options in the **Wire Transfers** section of the Cash Management Menu page.

If you have ACH services as well as wire transfers, the sub-tabs Pending WIRES and WIRE HISTORY also appear on the Cash Management Menu page along with ACH sub-tabs. They perform the same function as the **Pending Wires** and **History** links in the **Wire Transfers** section.

The screenshot shows the 'Pending Wires' tab highlighted with a red box. The interface includes a navigation bar with tabs: PENDING ACH, ACH HISTORY, PENDING WIRES (highlighted), and WIRE HISTORY. Below the navigation bar are search and filter fields for Date Range, to, Tracking#, Batch Type (set to ALL), Status (set to ALL), and Same Day. The main content area is divided into several sections: ACH (Consumer Transactions like Payroll Batch, Collect Payment, Credit Batch, Debit Batch; Commercial Transactions like Collect Payment, Credit Batch, Debit Batch; NACHA Import); Wire Transfers (Pending Wires, History, Single Wire, Repetitive Wire, Incoming Wires); Check Reconciliation (Enter Issued Items, View/Modify Issued Items, View Reconciliation Reports, Today's Reconciliation Report); Book Transfers (Pending Transfers, History, Schedule Single Transfer, Schedule Multiple Transfers, Schedule Advanced Transfer, Transfer Templates); Balance Reporting (Prior Day Balance Reports, Current Day Balance Reports, Prior/Current Day Balance Reports, Quick Balance Report); Tax Payments (Pending EFTPS Transfers, History, Federal Tax Payment); Administration (Sub-User Administration, Sub-User Changes Pending Approval (1)); and Other Services (Request Cash Management Services, View Statement, Business Bill Payment). A 'Learn more >' link is present in each section.

Note: For a wire transfer to run, it must be approved. Chapter 5 describes wire transfer approval options and processes. However, the ability to approve a wire transfer is dependent on an OLB user's privileges, so different approval options may appear for different users.

Except as noted, illustrations in this chapter show options as seen by users who have approval privileges.

Pending Wire Transfers Table

All wire transfer requests appear in the Pending Wire Transfers table. Before a wire transfer request can be sent, it must be scheduled and approved.

Wire transfer requests are sent to your financial institution on the Submit Date unless that date falls on a non-business day. In that case the wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution if you have questions regarding the processing time for a specific wire transfer.

Until they are submitted, wire transfer requests can be approved, unapproved, edited or deleted by using the links provided in the Pending Wire Transfers table.

The Pending Wire Transfers table can be sorted by the following columns. Click the up or down arrow under a column title to sort the table in ascending or descending order.

1. In the Wire Transfers section of the Cash Management Menu page, click **Pending Wires**, or click the **Pending WIRES** sub-tab, if available. The Pending Wire Transfers page appears.

The screenshot shows the 'Pending Wire Transfers' table within the 'Cash Management' menu. The table has a header row with various columns: Ref #, Sender Account, Beneficiary, Institution, International, Wire Type, Submit Date, Amount, Created By, and Status. Below the header, there are two rows of data. Each row contains a checkbox, a reference number, the sender account name and type, the beneficiary details, the institution information, the international status, the wire type, the submit date, the amount, the created by user, and the status (Scheduled). At the bottom of the table, there are buttons for 'Check All', 'Uncheck All', 'Approve', and 'Delete'.

Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status
<input type="checkbox"/> 1332452	My Checking:*0058	The Pencil Store 8888888888	R/T#075912835 The Second Bank	No	Single	04/08/2017 (Processing date: 04/07/2017)	\$510.00	My Test Company 04/08/2016 11:07 am CDT	Scheduled
<input type="checkbox"/> 1332453	My Checking:*0058	The Scone Store 3333333333	R/T#987654321 Middle Bank of Thornridge	Yes	Single	04/11/2017	\$125.00	My Test Company 04/08/2016 11:57 am CDT	Scheduled

The Pending Wire Transfers table contains the following information.

Pending Wire Transfers Table

Information	Description
Ref #	System-assigned reference number for tracking purposes.
Sender Account	Senders account type and number.
Beneficiary	Beneficiary's financial institution and routing and transit number.
Institution	Whether the wire transfer is to a financial institution outside the US.
International	Designates if the transfer is a single wire transfer or repetitive. If repetitive, the frequency is occasional or recurring.
Wire Type	The second payment category, if applicable.
Submit Date	Date the transfer has been requested to be sent to your financial institution. The Processing Date will also appear if the Submit Date falls on a non- business day. The Processing Date is the date the request is actually sent to your financial institution.
Amount	Amount of the wire transfer (US Dollars only).
Created By	Name of the user who created the transfer request and the date/time that the request was created.
Status	Indicates if the transfer request has been scheduled, approved or is unapproved.

Creating a Domestic Single Wire Transfer

A single wire transfer request is a one-time request for transfer of funds to another financial institution. It will be sent to your financial institution on the Submit Date. If the Submit date falls on a non-business day, the wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution if you have questions regarding the processing time for a specific wire transfer.

1. In the Wire Transfers section of the Cash Management Menu page, click **Single Wire**.
2. On the **Create Single Wire Transfer** page, verify that your address and telephone number information is correct. Make changes if necessary.
3. On the **Account to Debit** list, select the account to debit for the wire transfer amount. This is a required field.
4. In the **Amount** box, enter the amount (xxxx.xx, US Dollars only) of the wire transfer. This is a required field.
5. In the **Submit date** box, enter the date (mm/dd/yyyy) to send the wire transfer request to your financial institution. Or, you can select the date by clicking the calendar icon to the right. This field is not required to save the wire transfer, but a Submit date must be entered before the transfer can be approved.

The screenshot shows the 'Create Single Wire Transfer - Domestic' form within a 'Cash Management' interface. At the top, there are two informational messages: 'Wire Add Cut-off Time: 2:00 am CST' and 'International Wire Add Cut-off Time: 8:00 pm CST'. Below these, a 'Help' link is visible. The main title 'Cash Management' is displayed in green. The form itself has a light gray background and is divided into sections. The 'SENDER' section contains fields for 'Name' (My Test Company), 'Tax ID #' (123456789), and 'Address' (100 Main St). There is also a 'Switch to Non US Address' button. To the right of the address fields are 'Account to Debit' (My Checking Checking *0058) and 'Amount' (\$ 510.00). Further down, 'City' (Austin), 'State' (Texas), 'ZIP/Postal Code' (78750), and 'Phone Number' (512-888-8888) are listed. A 'Submit date' field (04/06/2017) includes a calendar icon. A small 'I want to' dropdown menu is located in the top right corner of the form area.

6. Enter the Beneficiary's information.

- **Beneficiary's Full Name.** Enter the full name of the wire transfer recipient. This is a required field.
- **Beneficiary's Address 1.** Enter the first line of the recipient's address. This is a required field.
- **Beneficiary's City.** Enter the recipient's city. This is a required field.
- **Beneficiary's State.** Select the recipient's state in the list. If you selected the **Switch to Non US Address** option, this field is **Beneficiary's Region/State**. This is a required field.
- If you selected the **Switch to Non US Address** option, the **Beneficiary's Country** field appears. Select the beneficiary's country in the list. This is a required field.
- **ZIP/Postal Code.** Enter the recipient's ZIP or Postal Code. This is a required field.
- **Beneficiary's Account Number.** Enter the beneficiary account's account number. This is a required field.
- **Purpose.** If your financial institution subscribes to this feature, this field appears. Enter the reason for the wire transfer.
- **Special Instructions for the Beneficiary.** Enter any brief information you would like to add for the beneficiary. This information is optional.

Some institutions may require an intermediary institution to process your wire transfer. If your institution requires an intermediary institution, enter all the following information.

- **Code Type.** Select the type of routing information that is being used (Routing Transit # or Account #) in the list.
- **Routing Code** (to the right of **Code Type**, but not labeled on screen).
- Enter the number (transit routing number or account number).
- **Institution Name.** Enter the intermediary institution's name.
- **Institution Address.** Enter the intermediary institution's address. This is an optional field.
- **Institution City.** Enter the intermediary institution's city.
- **Institution State.** Select the intermediary institution's state in the list.

Note: If data is entered in a single field in this section, all fields in this section become required.

BENEFICIARY

INTERMEDIARY INSTITUTION(*optional*)
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name:	<input type="text" value="The Pencil Store"/> *	Code Type:	Transit/Routing # <input type="text" value="304171839"/>
Look up Transit/Routing #			
Switch to Non US Address			
Beneficiary's Address 1:	<input type="text" value="999 Front St."/> *	Institution Name:	<input type="text" value="The First Bank"/>
(must be physical address)			
Beneficiary's City:	<input type="text" value="Anywhere"/> *	Institution Address:	<input type="text" value="12 Main St."/>
Beneficiary's State:	<input type="text" value="New Hampshire"/> *	Institution City:	<input type="text" value="Anywhere"/>
ZIP/Postal Code:	<input type="text" value="55555"/> *	Institution State:	<input type="text" value="New Hampshire"/>
Beneficiary's Account Number:	<input type="text" value="888888888888"/> *		
Purpose:	<input type="text" value="buy pencils"/> (140 characters maximum)		
*			
Special Instructions for the Beneficiary:	<input type="text"/> (140 characters maximum)		

7. Enter the Beneficiary Institution's information.

- **Routing Number.** Enter the routing and transit number of the beneficiary's receiving institution. You can obtain this number by clicking on the **Look up Institution Transit/Routing Number** link.
- **Institution Name.** Enter the name of the recipient's financial institution. This is a required field.
- **Institution Address.** Enter the address of the recipient's financial institution. This is a required field.
- **Institution City.** Enter the recipient's financial institution city. This is a required field.
- **Institution State.** Select the recipient's financial institution state in the list. This is a required field.
- **ZIP/Postal Code.** Enter the recipient's financial institution ZIP or Postal Code. This is a required field.

8. In the **Special Instructions for the Beneficiary Institution box, enter any brief information you would like to add. You can use up to 195 characters. This information is optional.**

9. Once you have completed entering wire information, click **Save Wire to save wire transfer information.**

BENEFICIARY INSTITUTION

Routing Number:	075912835	* Look up Transit/Routing #
Institution Name:	The Second Bank *	
Institution Address:	87 South St. *	
Institution City:	Anywhere *	
Institution State:	New Hampshire	*
ZIP/Postal Code:	55555 *	
Special Instructions for the Beneficiary Institution: (195 characters maximum)		
Save Wire Approve Wire Cancel Reset Form		

The Single Wire Transfer Confirmation Page Appears

10. Review wire information to ensure it is correct, and then click **Yes** to create the wire transfer.

Cash Management

Single Wire Transfer Confirmation

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

Do you wish to create this Wire Transfer?

Wire Information

SENDER

Name: My Test Company

Tax ID #: 123456789

Address: 100 Main St

Account to Debit: My Checking:*0058

Amount: \$ \$510.00

City: Austin

Submit date: 04/06/2017

State: Texas

ZIP/Postal Code: 78750

Phone Number: 512-888-8888

INTERMEDIARY INSTITUTION(optional)

If data is entered in a single field in this section all fields in this section become required.

BENEFICIARY

Beneficiary's Full Name: The Pencil Store

Code Type: Transit/Routing # 304171839

Beneficiary's Address 1: 999 Front St.

Institution Name: The First Bank

Beneficiary's City: Anywhere

Institution Address: 12 Main St.

Beneficiary's State: New Hampshire

Institution City: Anywhere

ZIP/Postal Code: 55555

Institution State: New Hampshire

Beneficiary's Account Number: 88888888888

Purpose: buy pencils

Special Instructions for the
Beneficiary:

BENEFICIARY INSTITUTION

Routing Number: 075912835

Institution Name: The Second Bank

Institution Address: 87 South St.

Institution City: Anywhere

Institution State: New Hampshire

ZIP/Postal Code: 55555

Special Instructions for the Beneficiary Institution:

The Create Wire Transfer page appears, showing that the single wire transfer request has been successfully created. The wire must be approved to schedule it for processing. Refer to [Approving a Wire Transfer](#).

The **Print Wire** option in the **I want to** menu can be used print a copy of the wire information

Creating an International Single Wire Transfer

A single international wire transfer request is a one-time request for transfer of funds to an overseas financial institution.

Note: *Funds sent via international wire transfer are in US Dollars only. Other currencies are not currently available.*

It will be sent to your financial institution on the Submit Date. If the Submit date falls on a non-business day, the international wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution if you have questions regarding the processing time for a specific international wire transfer.

To create a single international wire transfer request, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click Single Wire. The Create Single Wire Transfer - Domestic page appears.
2. In the I want to menu, select International Wire Transfer.

The screenshot shows the 'Create Single Wire Transfer - Domestic' page. At the top right, there is a dropdown menu labeled 'I want to' with a dropdown arrow. Inside the dropdown, the option 'International Wire Transfer' is highlighted with a green background and a hand cursor icon. Below the dropdown, there are two input fields: 'Name' containing 'My Test Company' and 'Tax ID #' containing '123456789'. A green button labeled 'Switch to Non US Address' is located at the bottom of the page.

The Create Single Wire Transfer - International page appears.

3. Verify that your address and telephone number information is correct. Make changes if necessary.
4. In the **Account to Debit** list, select the account to debit for the wire transfer amount. This is a required field.
5. In the **Amount** box, enter the amount (xxxx.xx, US Dollars only) of the wire transfer. This is a required field.
6. In the **Submit date** box, enter the date (mm/dd/yyyy) to send the wire transfer request to your financial institution. This field is not required to save the wire transfer, but a Submit date must be entered before the transfer can be approved.

7. Enter the Beneficiary's name and address.

- **Beneficiary's Full Name.** Enter the full name of the wire transfer recipient. This is a required field.
- **Beneficiary's Address 1.** Enter the first line of the recipient's address. This is a required field.
- **Beneficiary's City.** Enter the recipient's city. This is a required field.
- **Beneficiary's Region/State.** Enter the recipient's region or state. This is a required field.
- **Beneficiary's Country.** Select the recipient's country in the list. This is a required field.
- **ZIP/Postal Code.** Enter the recipient's ZIP or Postal Code. This is a required field.
- **Beneficiary's Account Number.** Enter the beneficiary account's account number. This is a required field.
- **Purpose.** If your financial institution subscribes to this feature, this field appears. Enter the reason for the wire transfer.
- **Special Instructions for the Beneficiary.** Enter any brief information you would like to add for the beneficiary. This information is optional.

Some institutions may require an intermediary institution to process your wire transfer. If your institution requires an intermediary institution, enter the following information.

Note If data is entered in a single field in this section, all fields in this section become required.

- **Code Type.** Select the type of routing information that is being used (Transit or BIC/SWIFT) in the list.
- **Routing Code** (to the right of **Code Type**, but not labeled on screen). Enter the routing number (transit routing number or BIC/SWIFT code).

Note If the Code Type selected is BIC/SWIFT, then the value entered into the Routing Code field must be a valid BIC/SWIFT code.

- **Local Clearing Code.** Enter the intermediary institution's local clearing code. Validation for this field is as follows.
 - A UK wire transfer requires a 6-digit sort code.
 - A Canada wire transfer requires a transit code up to 12 digits in length.
 - A Mexico wire transfer requires an 18-digit CLABE standardized bank code.
 - This field is optional for all other countries.
- **Institution Name.** Enter the intermediary institution's name.
- **Institution Address.** Enter the intermediary institution's address. This is an optional field.
- **Institution City.** Enter the intermediary institution's city.
- **Institution Region/State.** Enter the intermediary institution's region or state.
- **Institution Country.** Select the name of the foreign financial institution country in the list.

BENEFICIARY		INTERMEDIARY INSTITUTION(optional) If data is entered in a single field in this section all fields in this section become required.	
Beneficiary's Full Name:	The Scone Store *	Code Type:	Select one Look up BIC/SWIFT Code Look up Transit/Routing #
Beneficiary's Address 1:	692 East St. *	Local Clearing Code:	
(must be physical address)			
Beneficiary's City:	Thornridge *	Institution Name:	
Beneficiary's Region/State:		Institution Address:	
Beneficiary's Country:	UNITED KINGDOM *	Institution City:	
ZIP/Postal Code:		Institution Region/State:	
Beneficiary's Account:	Account # * 3333333333	Institution Country:	Select one
Purpose: (140 characters maximum)	buy scones *		
Special Instructions for the Beneficiary: (140 characters maximum)			

8. Enter the Beneficiary's Institution information.
 - **Code Type.** Select the type of routing information that is being used (Account, Transit, or BIC/SWIFT) in the list.
 - **Routing Code** (to the right of Code Type, but not labeled on screen). Enter the routing number (account number, transit routing number, or BIC/SWIFT code).

You can obtain this number by using the **Look up BIC/SWIFT Code** or **Look up Transit/Routing #** links. This is a required field.

- **Local Clearing Code.** Enter the beneficiary institution's local clearing code. Validation for this field is as follows.
 - A UK wire transfer requires a 6-digit sort code.
 - A Canada wire transfer requires a transit code up to 12 digits in length.
 - This field is optional for all other countries.
- **Institution Name.** Enter the name of the beneficiary's financial institution. This is a required field.
- **Institution Address.** Enter the address of the beneficiary's financial institution. This is a required field.
- **Institution City.** Enter the beneficiary's financial institution's city. This is a required field.
- **Institution Region/State.** Enter the beneficiary's financial institution's region or state. This is an optional field.
- **Institution Country.** Select the country of the beneficiary's financial institution in the list. This is a required field.
- **ZIP/Postal Code.** Enter the beneficiary's financial institution Postal Code. This is an optional field.

The screenshot shows a form titled "BENEFICIARY INSTITUTION". It contains the following fields:

- Code Type: Account # * [Look up BIC/SWIFT Code](#) [Look up Transit/Routing #](#)
- Local Clearing Code:
- Institution Name: *
- Institution Address: *
- Institution City: *
- Institution Region/State:
- Institution Country: *
- ZIP/Postal Code:

9. If your financial institution has chosen to display it, enter the Receiving Institution information.
 - **Routing Number.** Enter the transit/routing number of the receiving financial institution. You can obtain this number by using the **Look up Transit/Routing #** link. This is a required field.
 - **Institution Name.** Enter the receiving financial institution's name.
 - **Special Instructions for the Receiving Institution.** Enter any brief information you would like to add. You can use up to 195 characters.
10. Once you have completed entering wire information, click **Save Wire** to save wire transfer information.

RECEIVING INSTITUTION

Routing Number: *Look up Transit/Routing #

Institution Name: *

Special Instructions for the Receiving Institution:
(195 characters maximum)

The Single Wire Transfer Confirmation page appears.

11. Review wire information to ensure it is correct, and then click **Yes** to create the international wire transfer.

Wire Add Cut-off Time: 2:00 am CST [Help](#)
International Wire Add Cut-off Time: 8:00 pm CST

Cash Management

Single Wire Transfer Confirmation

Do you wish to create this Wire Transfer?

Wire Information

SENDER	
Name:	My Test Company
Tax ID #:	123456789
Address:	100 Main St
	Account to Debit: My Checking:*0058
	Amount: \$ \$125.00
City:	Austin
State:	Texas
ZIP/Postal Code:	78750
Phone Number:	512-888-8888
INTERMEDIARY INSTITUTION(optional) <small>If data is entered in a single field in this section all fields in this section become required.</small>	
BENEFICIARY	
Beneficiary's Full Name:	The Scone Store
Beneficiary's Address 1:	692 East St.
	Code Type:
	Local Clearing Code:
	Institution Name:
Beneficiary's City:	Thornridge
	Institution Address:
Beneficiary's Region/State:	Institution City:
Beneficiary's Country:	UNITED KINGDOM
	Institution Region/State:
ZIP/Postal Code:	Institution Country:
Beneficiary's Account:	Account # 333333333
Purpose:	buy scones
Special Instructions for the Beneficiary:	
BENEFICIARY INSTITUTION	
Code Type:	Account # 987654321
Local Clearing Code:	777777
Institution Name:	Middle Bank of Thornridge
Institution Address:	852 Last St.
Institution City:	Thornridge
Institution Region/State:	
Institution Country	UNITED KINGDOM
ZIP/Postal Code:	
RECEIVING INSTITUTION	
Routing Number:	304171839
Institution Name:	Bank of Money
Special Instructions for the Receiving Institution:	

The Create Wire Transfer page appears stating that the single wire transfer request has been successfully created. The wire must be approved to schedule it for processing. Refer to Approving a Wire Transfer.

The **Print Wire** option in the **I want to** menu can be used print a copy of the wire information.

Cash Management

Create Wire Transfer

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

The following Wire Transfer was successfully created.

Wire Transfer

Ref #	Amount	Submit Date	From	Beneficiary	Institution	Actions
1332590	\$125.00	04/11/2017	My Test Company	The Scone Store 3333333333	R/T:987654321 Middle Bank of Thornridge	<input type="checkbox"/> I want to <input data-bbox="1204 692 1383 724" type="button" value="Print Wire"/>

[Back](#) [Return to Pending Wires](#)

You have successfully scheduled an international wire transfer. You can unapprove, edit, or delete the transaction like any other wire transfer.

Updating a Single Wire Transfer

After a single wire transfer request is created, it is placed on the Pending Wire Transfers table. The transfer request can only be updated before the Submit Date and before it has been approved. If a transfer request is in approved status, it must be unapproved before it can be updated. A request can be unapproved by clicking the check box next to the wire in the Pending Wire Transfers table, and then clicking **Unapprove**.

To update a single wire transfer request, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Pending Wires**, or click the **Pending WIRES** sub-tab, if available.

The Pending Wire Transfers page appears.

2. On the Pending Wire Transfers table, locate the single wire transfer request you want to update.
3. If the wire transfer has been approved, you must unapprove it to edit it. Select the transfer using its check box, then click **Unapprove**.

Cash Management

Wire Add Cut-off Time: 2:00 am CST Print this page Help
International Wire Add Cut-off Time: 8:00 pm CST

Pending Wire Transfers

- To edit a pending wire transfer, use the hyperlink under the Ref #.
- To request a history of wire transfers, choose "View History" from the Actions menu.
- Please contact your financial institution for any other questions you may have concerning a wire transfer.

Pending Wire Transfers

I want to ▾

Ref #	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status
Sender Account	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼
1332452 My Checking:*0058	The Pencil Store 8888888888	R/T#:075912835 The Second Bank	No	Single	04/08/2017 (Processing date: 04/07/2017)	\$510.00	My Test Company 04/08/2016 11:07 am CDT	Scheduled
1332589 My Checking:*0058	The Pencil Store 8888888888	R/T#:075912835 The Second Bank	No	Single	04/06/2017	\$510.00	My Test Company 02/23/2017 03:48 pm CST	Scheduled
1332590 My Checking:*0058	The Scone Store 3333333333	R/T#:987654321 Middle Bank of Thornridge	Yes	Single	04/11/2017	\$125.00	My Test Company 02/23/2017 04:27 pm CST	Approved My Test Company 02/24/2017 11:06 am CST

[Check All](#) [Uncheck All](#) [Approve](#) [Unapprove](#) [Delete](#)

4. On the Unapprove Wire Transfer page, click **Continue**.

Unapprove Wire Transfer

You have requested to unapprove the following wire.

Wire Transfer

Ref #	Amount	Submit Date	From	Beneficiary	Institution
1332590	\$125.00	04/11/2017	My Test Company	The Scone Store 3333333333	R/T#:987654321 Middle Bank of Thornridge

[Continue](#) [Cancel](#)

A confirmation page appears.

5. Click Return to Pending Wires.

Unapprove Wire Transfer

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

The following Wire Transfer was successfully unapproved.

Wire Transfer

Ref #	Amount	Submit Date	From	Beneficiary	Institution	Actions
1332590	\$125.00	04/11/2017	My Test Company	The Scone Store 3333333333	R/T#:987654321 Middle Bank of Thornridge	I want to ▾

[Return to Pending Wires](#)

6. Click the link under **Ref #** to open your wire transfer.

Cash Management

Pending Wire Transfers

- To edit a pending wire transfer, use the hyperlink under the Ref #.
- To request a history of wire transfers, choose "View History" from the Actions menu.
- Please contact your financial institution for any other questions you may have concerning a wire transfer.

Pending Wire Transfers

I want to 

Ref #	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status
Sender Account	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼
1332452 My Checking:*0058	The Pencil Store 8888888888	R/T#:075912835 The Second Bank	No	Single	04/08/2017 (Processing date: 04/07/2017)	\$510.00	My Test Company 04/08/2016 11:07 am CDT	Scheduled
1332589 My Checking:*0058	The Pencil Store 8888888888	R/T#:075912835 The Second Bank	No	Single	04/06/2017	\$510.00	My Test Company 02/23/2017 03:48 pm CST	Scheduled
1332590  My Checking:*0058	The Scone Store 3333333333	R/T#:987654321 Middle Bank of Thornridge	Yes	Single	04/11/2017	\$125.00	My Test Company 02/23/2017 04:27 pm CST	Scheduled

[Check All](#) [Uncheck All](#) [Approve](#) [Delete](#)

7. On the Update Single Wire Transfer page, update any of the fields.

8. Click **Save Wire** to save the wire information.

Update Single Wire Transfer - International

Ref #: 1332590
Created by: My Test Company - 02/23/2017 04:27 pm CST

SENDER

Name: *

Tax ID #: *

Switch to Non US Address

Address: * Account to Debit: *

Amount: \$ *

City: * Submit date:

State: *

ZIP/Postal Code: *

Phone Number: *

BENEFICIARY

Beneficiary's Full Name: * Code Type:
Look up BIC/SWIFT Code
Look up Institution

Institution: KINGDOM

ZIP/Postal Code:

RECEIVING INSTITUTION

Routing Number: * Look up Transit/Routing #

Institution Name: *

Special Instructions for the Receiving Institution:
(195 characters maximum)

Actions:

The Single Wire Transfer Confirmation page appears.

9. Click **Yes** to update your wire transfer.

Single Wire Transfer Confirmation

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

Do you wish to update this Wire Transfer?

Wire Information

Ref #: 1332590
Created by: My Test Company - 02/23/2017 04:27 pm CST

SENDER

Name: My Test Company
Tax ID #: 123456789
Address: 100 Main St
City: Austin

Account to Debit: My Checking:*0058
Amount: \$ 250.00
Submit date: 04/11/2017

The Update Wire Transfer page appears stating that the single wire transfer request has been successfully updated. The wire must be approved to schedule it for processing. Refer to [Approving a Wire Transfer](#).

10. Click **Return to Pending Wires** to return to the Pending Wire Transfers page.
You have successfully updated your wire transfer.

Approving a Wire Transfer

The final step to sending a wire transfer transaction is to approve it. Verify that the information is correct and the wire is ready for processing. Refer to Chapter 5: Transaction Approval and Authentication for information on approval.

Deleting a Pending Wire Transfer

Until they are submitted, wire transfer requests can be deleted by using the links provided in the Pending Wire Transfers table.

To delete a pending wire transfer, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Pending Wires**, or click the **Pending WIRES** sub-tab, if available.

The Pending Wire Transfers page appears.

2. Select the check box next to each transfer that you want to delete, and then click **Delete**.

Cash Management

Wire Add Cut-off Time: 2:00 am CST [Print this page](#) [Help](#)
 International Wire Add Cut-off Time: 8:00 pm CST

Pending Wire Transfers

- To edit a pending wire transfer, use the hyperlink under the Ref #.
- To request a history of wire transfers, choose "View History" from the Actions menu.
- Please contact your financial institution for any other questions you may have concerning a wire transfer.

Pending Wire Transfers

I want to

Ref #	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status
Sender Account	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼	▲▼
<input checked="" type="checkbox"/> 1332452 My Checking:*0058	The Pencil Store 8888888888	R/T#:075912835 The Second Bank	No	Single	04/08/2017 (Processing date: 04/07/2017)	\$510.00	My Test Company 04/08/2016 11:07 am CDT	Scheduled
<input type="checkbox"/> 1332589 My Checking:*0058	The Pencil Store 8888888888	R/T#:075912835 The Second Bank	No	Single	04/06/2017	\$510.00	My Test Company 02/23/2017 03:48 pm CST	Scheduled
<input type="checkbox"/> 1332590 My Checking:*0058	The Scone Store 3333333333	R/T#:987654321 Middle Bank of Thornridge	Yes	Single	04/11/2017	\$250.00	My Test Company 02/23/2017 04:27 pm CST	Scheduled

[Check All](#) [Uncheck All](#) [Approve](#) [Delete](#)

3. Review your transfer, and then click **Continue** to delete it.

Delete Wire Transfer

You have requested to delete the following wire.

Wire Transfer

Ref #	Amount	Submit Date	From	Beneficiary	Institution
1332452	\$510.00	04/08/2017 (Processing date: 04/07/2017)	Good Fortune Inc.	The Pencil Store 8888888888	R/T:075912835 The Second Bank

[Continue](#) [Cancel](#)

A confirmation page appears.

4. Click Return to Pending Wires.

Delete Wire Transfer

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

The following Wire Transfer was successfully deleted.

Wire Transfer

Ref #	Amount	Submit Date	From	Beneficiary	Institution
1332452	\$510.00	04/08/2017 (Processing date: 04/07/2017)	Good Fortune Inc.	The Pencil Store 8888888888	R/T:075912835 The Second Bank

[Return to Pending Wires](#)

You have successfully deleted your wire transfer.

Creating a Domestic Wire Transfer Template

A repetitive wire transfer template is used to create recurring or occasional wire transfer requests. A wire transfer template is created and then stored on the Wire Transfer Template table for future use.

When you create a new template, you can designate whether or not you want the user of the template to be able to edit some of the information fields. On the Repetitive Wire Transfer - New Template page, use the **Editable?** check boxes next to the fields to set whether the user can edit that item of information when they create a new repetitive wire transfer request using the template. Fields that can be designated editable or not editable are as follows.

- Sender's Name
- Sender's Tax ID
- Sender's Address
- Sender's City
- Sender's State
- Sender's ZIP/Postal Code
- Sender's Phone Number
- Account to Debit From
- Amount

To create a repetitive wire transfer template, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Template page appears.

2. In the I want to menu, select Create New Template.

The screenshot shows the 'Repetitive Wire Transfer Templates' page under the 'Transfer Templates' section of the 'Cash Management' menu. The page displays a table of existing templates, with one row selected for 'Monthly ACME Linen Supplies Payment'. To the right of the table is a vertical menu labeled 'I want to' with two options: 'Create New Template' (which is highlighted) and 'Create Single Wire Transfer'.

Template Name ▾	Sender Account	Institution ▾	Beneficiary ▾	International ▾	Amount ▾	Created By	Date / Time ▾
Monthly ACME Linen Supplies Payment	My Checking:*0058	R/T#: 654321987 Old Bank	ACME Linen Supplies 987654321	Yes	\$2,000.00	My Test Comp	04/07/2016 1

The Repetitive Wire Transfer - New Template - Domestic page appears.

3. In the **Template Name** box, enter a descriptive name for the template. This is a required field.
4. By default, your business's name, address and account information are already populated, and are marked as editable. If you do not want to allow someone else to update any of these fields at a later date, clear the **Editable?** check box next to the

field(s). Verify that your address and telephone number information is correct. Make changes if necessary.

- **Name.** Your business's name. This is a required field.
- **Tax ID #.** Your business's tax identification number. This is a required field.
- **Address.** Your business's address. Use the second line for P.O. Box, Floor or Suite number information.
- **City.** Your business's city.
- **ZIP/Postal Code.** Your business's ZIP code. This is a required field.
- **Phone Number.** Your business's phone number.
- **Account to Debit From.** Select the account to debit the wire transfer funds from.
- **Amount.** Enter a default amount (US Dollars only). This is a required field.

The screenshot shows a web-based application window titled "Cash Management". At the top right, there are status messages: "Wire Add Cut-off Time: 2:00 am CST" and "International Wire Add Cut-off Time: 8:00 pm CST". Below the title, the page header reads "Repetitive Wire Transfer - New Template - Domestic". A button labeled "I want to ▾" is visible on the right. The main content area is divided into sections: "SENDER" and "RECIPIENT". Under "SENDER", fields include "Name" (John Doe), "Tax ID #" (111223333), "Address" (100 Main St), "City" (Anywhere), "State" (Delaware), "ZIP/Postal Code" (19809), and "Phone Number" (302-565-7890). Each field has an "Editable?" checkbox checked. Under "RECIPIENT", fields include "Account to Debit" (My Checking Checking *005), "Amount" (\$ 10000), and another "Editable?" checkbox. There is also a "Switch to Non US Address" button.

5. Enter the Beneficiary's name and address.

- **Beneficiary's Full Name.** Enter the full name of the wire transfer recipient. This is a required field.
- **Beneficiary's Address 1.** Enter the first line of the recipient's address. This is a required field.
- **Beneficiary's City.** Enter the recipient's city. This is a required field.
- **Beneficiary's State.** Select the recipient's state in the list. This is a required field.
- **ZIP/Postal Code.** Enter the recipient's ZIP or Postal Code. This is a required field. This is a required field.
- **Beneficiary's Account Number.** Enter the account number for the receiving account. This is a required field.
- **Purpose.** Enter the reason for the wire transfer. The financial institution must choose to display this field. When displayed, it is an optional field.

- **Special Instructions for the Beneficiary.** Enter any brief information you would like to add for the beneficiary. This information is optional.
6. Some institutions may require an intermediary institution to process your wire transfer. If your institution requires an intermediary institution, enter the following information.

Note If data is entered in a single field in this section, all fields in this section become required.

- **=Code Type.** Select the type of routing information that is being used (transit routing number or account number) in the list.
- **Routing Code** (to the right of **Code Type**, but not labeled on screen). Enter the routing number (transit routing number or account number).
- **Institution Name.** Enter the intermediary institution's name.
- **Institution Address.** Enter the intermediary institution's address.
- **Institution City.** Enter the intermediary institution's city.
- **Institution State.** Select the intermediary institution's state in the list.

BENEFICIARY

INTERMEDIARY INSTITUTION (*optional*)
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: *

Code Type: [Look up Transit/Routing #](#)

Switch to Non US Address

Beneficiary's Address 1: *

Institution Name:

(must be physical address)

Institution Address:

Beneficiary's City: *

Institution City:

Beneficiary's State: *

Institution State:

ZIP/Postal Code: *

Beneficiary's Account Number: *

Purpose:
(140 characters maximum)

Special Instructions for the Beneficiary:
(140 characters maximum)

7. Enter the Beneficiary's institution information.
- **Transit Routing Number.** Enter the routing and transit number of the beneficiary's receiving institution. You can obtain this number by clicking on the [Look up Institution Transit/Routing #](#) link. This is a required field.
 - **Institution Name.** Enter the name of the beneficiary's financial institution. This is a required field.
 - **Institution Address.** Enter the beneficiary's financial institution's address. This is a required field.
 - **Institution City.** Enter the beneficiary's financial institution city. This is a required field.

- **Institution State.** Select the beneficiary's financial institution state in the list. This is a required field.
 - **ZIP/Postal Code.** Enter the beneficiary's financial institution ZIP or Postal Code.
8. In the **Special Instructions for the Beneficiary Institution** box, enter any brief information you would like to add. You can use up to 140 characters. This information is optional.

9. Click **Save Template**.

BENEFICIARY INSTITUTION

Routing Number: 031100102 * Look up Transit/Routing #

Institution Name: Large Bank *

Institution Address: 125 State St. *

Institution City: Anywhere *

Institution State: Wisconsin *

ZIP/Postal Code: 55555 *

Special Instructions for the Beneficiary Institution:
(195 characters maximum)

Save Template Cancel Reset Form

The Repetitive Wire Transfer confirmation page appears.

10. Review template information to ensure it is correct, and click **Yes** to confirm the information.

Cash Management

Repetitive Wire Transfer

You have requested to create this Domestic Repetitive Wire template.

Is this correct?

Wire Information

Template Name: ABC Box

SENDER

Name: John Doe 
Tax ID #: 111223333 
Address: 100 Main St  Account to Debit: My Checking:#0058 
Amount: \$ 10000.00 
City: Anywhere 
State: Delaware 
ZIP/Postal Code: 19809 
Phone Number: 302-565-7890 

BENEFICIARY

INTERMEDIARY INSTITUTION(*optional*)

If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: Mary White Code Type:
Beneficiary's Address 1: 52 North St. Institution Name:
Institution Address:
Beneficiary's City: Anywhere Institution City:
Beneficiary's State: Alabama Institution State:
ZIP/Postal Code: 22222
Beneficiary's Account Number: 654321
Purpose:
Special Instructions for the
Beneficiary:

BENEFICIARY INSTITUTION

Routing Number: 031100102
Institution Name: Large Bank
Institution Address: 125 State St.
Institution City: Anywhere
Institution State: Wisconsin
ZIP/Postal Code: 55555

Special Instructions for the Beneficiary Institution:

The Wire Transfer Template Created page appears stating that the new repetitive wire transfer template has been created.

- 11.** Click **Return to Repetitive Wires** to return to the Repetitive Wire Transfer Templates page.

Wire Add Cut-off Time: 2:00 am CST
International Wire Add Cut-off Time: 8:00 pm CST
[Help](#)

Cash Management

Wire Transfer template created.

Wire Information

Template Name: ABC Box

SENDER			
Name:	John Doe		
Tax ID #:	111223333		
Address:	100 Main St	Account to Debit:	My Checking:*0058
		Amount:	\$ 10000.00
City:	Anywhere		
State:	Delaware		
ZIP/Postal Code:	19809		
Phone Number:	302-565-7890		

INTERMEDIARY INSTITUTION(*optional*)
If data is entered in a single field in this section all fields in this section become required.

BENEFICIARY		
Beneficiary's Full Name:	Mary White	Code Type:
Beneficiary's Address 1:	52 North St.	Institution Name:
		Institution Address:
Beneficiary's City:	Anywhere	Institution City:
Beneficiary's State:	Alabama	Institution State:
ZIP/Postal Code:	22222	
Beneficiary's Account Number:	654321	
Purpose:		
Special Instructions for the Beneficiary:		

BENEFICIARY INSTITUTION	
Routing Number:	031100102
Institution Name:	Large Bank
Institution Address:	125 State St.
Institution City:	Anywhere
Institution State:	Wisconsin
ZIP/Postal Code:	55555
Special Instructions for the Beneficiary Institution:	

[Return to Repetitive Wires](#)

Creating an International Wire Transfer Template

A repetitive international wire transfer template is used to create recurring or occasional international wire transfer requests. An international wire transfer template is created and then stored on the Wire Transfer Template table for future use.

When you create a new template, you can designate whether or not you want the user of the template to be able to edit some of the information fields. On the Repetitive Wire Transfer - New Template - International page, use the **Editable?** check boxes next to the fields to set whether the user can edit that item of information when they create a new repetitive international wire transfer request using the template.

Fields that can be designated editable or not editable are:

- Sender's Name
- Sender's Tax ID
- Sender's Address
- Sender's City
- Sender's State
- Sender's ZIP/Postal Code
- Sender's Phone Number
- Account to Debit From
- Amount

To create a repetitive international wire transfer template, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Templates page appears.

2. In the I want to menu, select Create New Template.

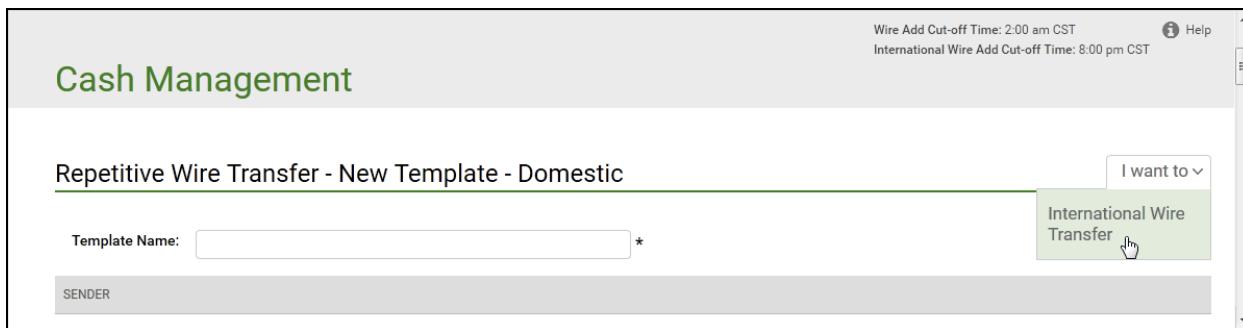
The screenshot shows the 'Transfer Templates' section of the Repetitive Wire Transfer Templates page. At the top right, there are two status messages: 'Wire Add Cut-off Time: 2:00 am CST' and 'International Wire Add Cut-off Time: 8:00 pm CST'. Below these, a 'Help' link is visible. The main area has a title 'Cash Management' and a sub-section 'Repetitive Wire Transfer Templates'. A note says: 'To create a new wire using a template, click on the Template Name and the wire information will be displayed.' A 'Transfer Templates' table lists one template entry:

Template Name ▾	Sender Account	Institution ▾	Beneficiary ▾	International ▾	Amount ▾	Date / Time ▾	Created By
Monthly ACME Linen Supplies Payment	My Checking:*0058	R/T#: 654321987 Old Bank	ACME Linen Supplies 987654321	Yes	\$2,000.00	My Test Comp 04/07/2016 1	

On the right side of the table, there are two buttons: 'Create New Template' (highlighted with a green background) and 'Create Single Wire Transfer'.

The Repetitive Wire Transfer - New Template - Domestic page appears.

3. In the I want to menu, select International Wire Transfer.



The Repetitive Wire Transfer - New Template - International page appears.

4. In the **Template Name** box, enter a descriptive name for the template. This is a required field.
5. By default, your business's name, address and account information are already populated, and are marked as editable. If you do not want to allow someone else to update any of these fields at a later date, clear the **Editable?** check box next to the field(s). Verify that your address and telephone number information is correct. Make changes if necessary.
 - **Name.** Your business's name. This is a required field.
 - **Tax ID #.** Your business's tax identification number. This is a required field.
 - **Address.** Your business's address. Use the second line for P.O. Box, Floor or Suite number information.
 - **City.** Your business's city.
 - **ZIP/Postal Code.** Your business's ZIP code. This is a required field.
 - **Phone Number.** Your business's phone number.
 - **Account to Debit From.** Select the account to debit the wire transfer funds from.
 - **Amount.** Enter a default amount (US Dollars only). This is a required field.

The screenshot shows the 'Cash Management' software interface. At the top right, there are system status messages: 'Wire Add Cut-off Time: 2:00 am CST' and 'International Wire Add Cut-off Time: 8:00 pm CST'. Below the status bar, the title 'Cash Management' is displayed. Underneath the title, the section 'Repetitive Wire Transfer - New Template - International' is selected. On the right side of this section, there is a button labeled 'I want to ▾'. The main form area contains several input fields. A 'Template Name' field is set to 'Roofing Materials - weekly pymt'. The 'SENDER' section includes fields for 'Name' (set to 'The Roof Store') and 'Tax ID #'. The 'RECIPIENT' section includes fields for 'Address' (set to '999 Main St'), 'City' (set to 'Anywhere'), 'State' (set to 'Delaware'), 'ZIP/Postal Code' (set to '19810'), and 'Phone Number'. There are also dropdown menus for 'Account to Debit' (set to 'My Checking Checking *005') and 'Amount' (set to '\$ 2000'). Each field has a 'Editable?' checkbox checked.

6. Enter the Beneficiary's name and address.

- **Beneficiary's Full Name.** Enter the full name of the wire transfer recipient. This is a required field.
- **Beneficiary's Address 1.** Enter the first line of the recipient's address. This is a required field.
- **Beneficiary's City.** Enter the recipient's city. This is a required field.
- **Beneficiary's State.** Select the recipient's state in the list. This is a required field.
- **ZIP/Postal Code.** Enter the recipient's ZIP or Postal Code. This is a required field. This is a required field.
- **Beneficiary's Account Number.** Enter the account number for the receiving account. This is a required field.
- **Purpose.** Enter the reason for the wire transfer. The financial institution must choose to display this field. When displayed, it is an optional field.
- **Special Instructions for the Beneficiary.** Enter any brief information you would like to add for the beneficiary. This information is optional.

7. Some institutions may require an intermediary institution to process your wire transfer. If your institution requires an intermediary institution, enter the following information.

Note: If data is entered in a single field in this section, all fields in this section become required.

- **Code Type.** Select the type of routing information that is being used (transit routing number or account number) in the list.

- **Routing Code** (to the right of **Code Type**, but not labeled on screen). Enter the routing number (transit routing number or account number).
- **Institution Name**. Enter the intermediary institution's name.
- **Institution Address**. Enter the intermediary institution's address.
- **Institution City**. Enter the intermediary institution's city.
- **Institution State**. Select the intermediary institution's state in the list.

BENEFICIARY

INTERMEDIARY INSTITUTION(optional)
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name:	<input type="text" value="The Shingle Barn"/> *	Code Type:	<input type="button" value="Select one"/> <input type="button" value="Look up BIC/SWIFT Code"/> <input type="button" value="Look up Transit/Routing #"/>
Beneficiary's Address 1:	<input type="text" value="150 Woods Way"/> *	Local Clearing Code:	<input type="text"/>
(must be physical address)			
Beneficiary's City:	<input type="text" value="Anywhere"/> *	Institution Name:	<input type="text"/>
Beneficiary's Region/State:	<input type="text"/>	Institution Address:	<input type="text"/>
Beneficiary's Country:	<input type="button" value="IRELAND"/> *	Institution City:	<input type="text"/>
ZIP/Postal Code:	<input type="text" value="111-2222"/>	Institution Region/State:	<input type="text"/>
Beneficiary's Account:	<input type="button" value="Account #"/> * <input type="text" value="987654321"/> *	Institution Country:	<input type="button" value="Select one"/>
Purpose:	<input type="text"/>		
(140 characters maximum)			
Special Instructions for the Beneficiary:	<input type="text"/>		
(140 characters maximum)			

8. Enter the Beneficiary's institution information.

- **Code Type**. Select the type of routing information that is being used (Account #, BIC/SWIFT Code, or Transit/Routing #) in the list.
- **Routing Code** (next to **Code Type**, but not labeled on screen). Enter the beneficiary's financial institution routing number (Account #, BIC/ SWIFT Code, or Transit Routing #). You can obtain a BIC/SWIFT code using the **Look up BIC/SWIFT Code** link under the Beneficiary Institution section.
- **Local Clearing Code**. Enter the beneficiary's financial institution local clearing code. The financial institution code is the local clearing code in some countries.
 - A UK wire transfer requires a 6-digit sort code.
 - A Canada wire transfer requires a transit code up to 12 digits in length.
 - A Mexico wire transfer requires an 18-digit CLABE standardized bank code.
 - This field is optional for all other countries.
- **Institution Name**. Enter the name of the beneficiary's financial institution. This is a required field.
- **Institution Address**. Enter the beneficiary's financial institution address. This is a required field.

- **Institution City.** Enter the beneficiary's financial institution city. This is a required field. This is a required field.
 - **Institution Region/State.** Enter the beneficiary's financial institution region or state. This is an optional field.
 - **Institution Country.** Select the beneficiary's financial institution's country in the list. This is a required field.
 - **ZIP/Postal Code.** Enter the beneficiary's financial institution's Postal Code. This is an optional field.
9. Enter the receiving institution's information. This section will only display if your financial institution chooses to display it.
- Routing Number. Enter the appropriate Transit/Routing number for the receiving financial institution. You can also click the link to look up the code.
 - Institution Name. Enter the name of the receiving financial institution.
 - **Special Instructions for the Receiving Institution.** Enter any brief information you would like to add for the receiving financial institution. You can use up to 195 characters. This information is optional.

10. Click Save Template.

The screenshot shows a 'Save Template' dialog box with two main sections: 'BENEFICIARY INSTITUTION' and 'RECEIVING INSTITUTION'.

BENEFICIARY INSTITUTION:

- Code Type: Account # * Look up BIC/SWIFT Code
Look up Transit/Routing #
- Local Clearing Code:
- Institution Name: *
- Institution Address:
- Institution City: *
- Institution Region/State:
- Institution Country: *
- ZIP/Postal Code:

RECEIVING INSTITUTION:

- Routing Number: * Look up Transit/Routing #
- Institution Name: *
- Special Instructions for the Receiving Institution:
(195 characters maximum)

Buttons at the bottom: **Save Template**, **Cancel**, **Reset Form**.

The Repetitive Wire Transfer confirmation page appears.

11. Review template information to ensure it is correct, and click **Yes** to confirm the information.

Cash Management

Repetitive Wire Transfer

You have requested to create this International Repetitive Wire template.

Is this correct?

Wire Information

Template Name: Roofing Materials - weekly pymt

SENDER

Name: The Roof Store 
Tax ID #: 123456789 
Address: 999 Main St  Account to Debit: My Checking:*0058 
Amount: \$ 2000.00 
City: Anywhere 
State: Delaware 
ZIP/Postal Code: 19810 
Phone Number: 302-565-1234 

INTERMEDIARY INSTITUTION(optional)

If data is entered in a single field in this section all fields in this section become required.

BENEFICIARY

Beneficiary's Full Name: The Shingle Barn Code Type:
Beneficiary's Address 1: 150 Woods Way Local Clearing Code:
Institution Name:
Beneficiary's City: Anywhere Institution Address:
Beneficiary's Region/State: Institution City:
Beneficiary's Country: IRELAND Institution Region/State:
ZIP/Postal Code: 111-2222 Institution Country:
Beneficiary's Account: Account # 987654321

Purpose:

Special Instructions for the Beneficiary:

BENEFICIARY INSTITUTION

Code Type: Account # 654321987
Local Clearing Code: 852147
Institution Name: Old Bank
Institution Address: 200 Shamrock Rd.
Institution City: Anywhere
Institution Region/State:
Institution Country: IRELAND
ZIP/Postal Code: 111-2222

RECEIVING INSTITUTION

Routing Number: 031100102
Institution Name: Large Bank
Special Instructions for the Receiving Institution:

The Wire Transfer Template Created page appears stating that the new repetitive wire transfer template has been created.

12. Click **Return to Repetitive Wires** to return to the Repetitive Wire Transfer Templates page.

Cash Management

Wire Transfer template created.

Wire Information

Template Name: Roofing Materials - weekly pymt

SENDER

Name: The Roof Store 
Tax ID #: 123456789 
Address: 999 Main St  Account to Debit: My Checking:*0058 
Amount: \$ 2000.00 
City: Anywhere 
State: Delaware 
ZIP/Postal Code: 19810 
Phone Number: 302-565-1234 

INTERMEDIARY INSTITUTION(optional)

If data is entered in a single field in this section all fields in this section become required.

BENEFICIARY

Beneficiary's Full Name: The Shingle Barn Code Type:
Beneficiary's Address 1: 150 Woods Way Local Clearing Code:
Institution Name:
Beneficiary's City: Anywhere Institution Address:
Beneficiary's Region/State: Institution City:
Beneficiary's Country: IRELAND Institution Region/State:
ZIP/Postal Code: 111-2222 Institution Country:
Beneficiary's Account: Account # 987654321
Purpose:
Special Instructions for the Beneficiary:

BENEFICIARY INSTITUTION

Code Type: Account # 654321987
Local Clearing Code: 852147
Institution Name: Old Bank
Institution Address: 200 Shamrock Rd.
Institution City: Anywhere
Institution Region/State:
Institution Country: IRELAND
ZIP/Postal Code: 111-2222

RECEIVING INSTITUTION

Routing Number: 031100102
Institution Name: Large Bank
Special Instructions for the Receiving Institution:

[Return to Repetitive Wires](#)

Editing a Wire Transfer Template

Wire transfer templates can be edited to change information field values and to indicate fields that can be edited by the user at the time they create a new recurring or occasional repetitive wire transfer request.

To edit a Wire Transfer Template, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Templates page appears.

2. Locate the template you want to edit in the Transfer Templates table, and select **View/Edit Template** from its **I want to** menu in the Actions column.

The screenshot shows the 'Cash Management' menu with the 'Repetitive Wire Transfer Templates' section selected. A table lists three transfer templates:

Template Name	Sender Account	Institution	Beneficiary	International	Amount	Created By	Date / Time	Actions
ABC Box	My Checking:*0058	R/T#: 031100102 Large Bank	Mary White 654321		\$10,000.00	My Test Company 02/24/2017 12:00:00		I want to
Monthly ACME Linen Supplies Payment	My Checking:*0058	R/T#: 654321987 Old Bank	ACME Linen Supplies 987654321	Yes	\$2,000.00	My Test Company 04/07/2016 18:00:00		I want to
Roofing Materials - weekly pymt	My Checking:*0058	R/T#: 654321987 Old Bank	The Shingle Barn 987654321	Yes	\$2,000.00	My Test Company 02/24/2017 12:38:35		I want to

A context menu is open over the second row, specifically over the 'Actions' column. The menu items are 'View/Edit Template' (highlighted with a green background and a hand cursor icon) and 'Delete Template'.

The Repetitive Wire Transfer - Editing Template page appears.

3. Change any fields as required. You can specify whether any Sender field can be edited by another user using the **Editable?** check boxes.
4. Click **Save Template**.

BENEFICIARY INSTITUTION

Routing Number: * [Look up Transit/Routing #](#)

Institution Name: *

Institution Address: *

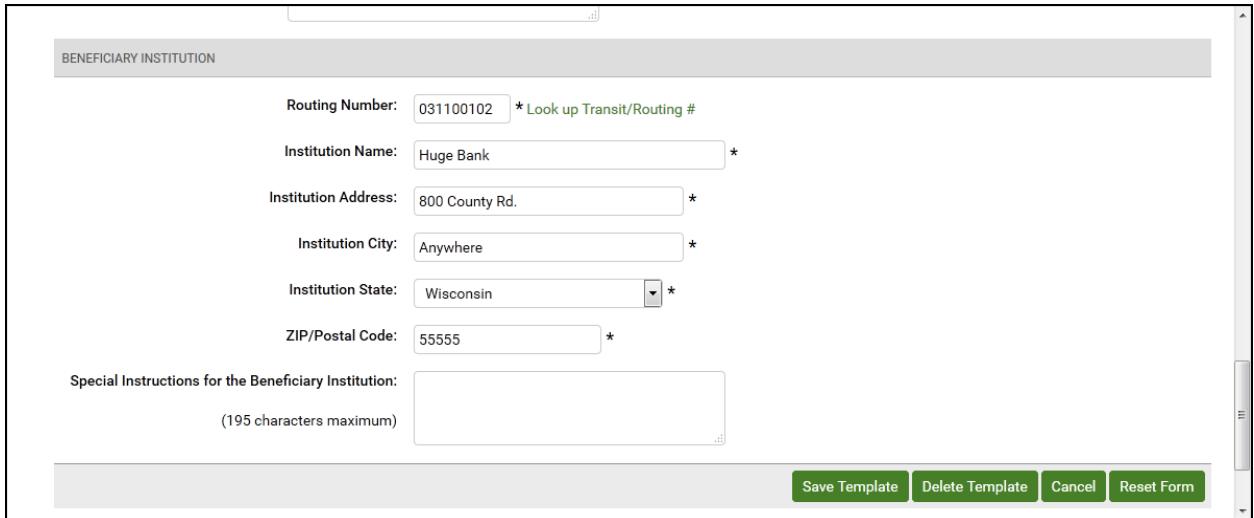
Institution City: *

Institution State: *

ZIP/Postal Code:

Special Instructions for the Beneficiary Institution:
(195 characters maximum)

[Save Template](#) [Delete Template](#) [Cancel](#) [Reset Form](#)



The Repetitive Wire Transfer confirmation page appears.

5. Review template information to ensure it is correct, and then click **Yes** to confirm the information.

Cash Management

Repetitive Wire Transfer

You have requested to update this Domestic Repetitive Wire template.

Is this correct?

Wire Information

Template Name: ABC Box

SENDER

Name: John Doe 
Tax ID #: 111223333 
Address: 100 Main St  Account to Debit: My Checking:#0058 
Amount: \$ 10000.00 
City: Anywhere 
State: Delaware 
ZIP/Postal Code: 19809 
Phone Number: 302-565-7890 

BENEFICIARY

INTERMEDIARY INSTITUTION(*optional*)
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: Mary White Code Type:
Beneficiary's Address 1: 52 North St. Institution Name:
Institution Address:
Beneficiary's City: Anywhere Institution City:
Beneficiary's State: Alabama Institution State:
ZIP/Postal Code: 22222
Beneficiary's Account Number: 654321
Purpose:
Special Instructions for the
Beneficiary:

BENEFICIARY INSTITUTION

Routing Number: 031100102
Institution Name: Huge Bank
Institution Address: 800 County Rd.
Institution City: Anywhere
Institution State: Wisconsin
ZIP/Postal Code: 55555

Special Instructions for the Beneficiary Institution:

The Wire Transfer Template Updated page appears.

6. Click **Return to Repetitive Wires** to return to the Repetitive Wire Transfer Templates page.

Cash Management

Wire Transfer template updated.

Wire Information

Template Name: ABC Box

SENDER

Name: John Doe 
Tax ID #: 111223333 
Address: 100 Main St  Account to Debit: My Checking:^{*}0058 
Amount: \$ 10000.00 
City: Anywhere 
State: Delaware 
ZIP/Postal Code: 19809 
Phone Number: 302-565-7890 

BENEFICIARY

INTERMEDIARY INSTITUTION(optional)
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name: Mary White Code Type:
Beneficiary's Address 1: 52 North St. Institution Name:
Institution Address:
Beneficiary's City: Anywhere Institution City:
Beneficiary's State: Alabama Institution State:
ZIP/Postal Code: 22222
Beneficiary's Account Number: 654321
Purpose:
Special Instructions for the
Beneficiary:

BENEFICIARY INSTITUTION

Routing Number: 031100102
Institution Name: Huge Bank
Institution Address: 800 County Rd.
Institution City: Anywhere
Institution State: Wisconsin
ZIP/Postal Code: 55555

Special Instructions for the Beneficiary Institution:

[Return to Repetitive Wires](#)

You have successfully edited your wire transfer template.

Deleting a Wire Transfer Template

Repetitive Wire Transfer Templates remain on the system for as long as you like. You can remove a template at any time. Once you remove a template, you cannot retrieve it from the system.

To delete a template, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Templates page appears.

2. Locate the template you want to remove in the Repetitive Wire Transfer Templates table and then choose **Delete Template** from its **I want to** menu in the Actions column.

Template Name ▾	Sender Account	Institution ▾	Beneficiary ▾	International ▾	Amount ▾	Created By Date / Time ▾	Actions
ABC Box	My Checking:*0058	R/T#: 031100102 Huge Bank	Mary White 654321		\$10,000.00	My Test Company 02/24/2017 12:08:07	I want to
Monthly ACME Linen Supplies Payment	My Checking:*0058	R/T#: 654321987 Old Bank	ACME Linen Supplies 987654321	Yes	\$2,000.00	My Test Company 04/07/2016 18:00:00	I want to View/Edit Template
Roofing Materials - weekly pymt	My Checking:*0058	R/T#: 654321987 Old Bank	The Shingle Barn 987654321	Yes	\$2,000.00	My Test Company 02/24/2017 12:08:07	I want to View/Edit Template Delete Template

3. On the Confirmation page, click **Yes**.

You have requested to delete this International Repetitive Wire template.

Is this correct?

[Yes](#) [No](#)

Template Name: Monthly ACME Linen Supplies Payment

SENDER

Name: The Linen Store

Tax ID #: 123456789

Address: 999 Main Street

Account to Debit: My Checking:*0058

Amount: \$ 2000.00

4. Click Return to Repetitive Wires.

Wire Add Cut-off Time: 2:00 am CST
International Wire Add Cut-off Time: 8:00 pm CST
[Help](#)

Cash Management

Wire Transfer template deleted.

Wire Information

Template Name: Monthly ACME Linen Supplies Payment

SENDER	
Name:	The Linen Store *
Tax ID #:	123456789 *
Address:	999 Main Street *
	Account to Debit: My Checking-*0058 *
	Amount: \$ 2000.00 *
City:	Anywhere *
State:	Delaware *
ZIP/Postal Code:	19809 *
Phone Number:	302-565-1234 *

INTERMEDIARY INSTITUTION(optional)
If data is entered in a single field in this section all fields in this section become required.

Beneficiary's Full Name:	ACME Linen Supplies	Code Type:	
Beneficiary's Address 1:	150 Woods Way	Local Clearing Code:	
		Institution Name:	
Beneficiary's City:	Anywhere	Institution Address:	
Beneficiary's Region/State:		Institution City:	
Beneficiary's Country:	IRELAND	Institution Region/State:	
ZIP/Postal Code:	111-2222	Institution Country:	
Beneficiary's Account:	Account # 987654321	Purpose:	
Special Instructions for the Beneficiary:			

BENEFICIARY INSTITUTION

Code Type:	Account # 654321987	Institution Name:	Old Bank
Local Clearing Code:	852147	Institution Address:	200 Paved Road
		Institution City:	Anywhere
Institution Region/State:		Institution Country:	IRELAND
ZIP/Postal Code:	111-2222		

RECEIVING INSTITUTION

Routing Number:	075912835	Institution Name:	Large Bank
Special Instructions for the Receiving Institution:			

Return to Repetitive Wires

You have successfully deleted the Repetitive Wire Transfer template.

Scheduling a Repetitive Wire Transfer

You create a repetitive wire transfer request by using a wire transfer template. A template contains fixed information that will be used each time you create a new repetitive wire transfer request. Repetitive wire transfer requests are of two types: recurring and occasional. Wire transfer requests are sent to your financial institution on the Submit Date unless that date falls on a non-business day. In that case the wire transfer request will be sent on the prior business day. As processing times may vary, you should contact your financial institution directly if you have questions regarding the processing time for a specific wire transfer.

To schedule a repetitive wire transfer request, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Repetitive Wire**.

The Repetitive Wire Transfer Templates page appears.

2. Locate the template you want to use on the Repetitive Wire Transfer Templates table, and then click the template's name.

The screenshot shows the 'Repetitive Wire Transfer Templates' page under the 'Transfer Templates' section of the 'Cash Management' menu. The page includes a header with system cut-off times (Wire Add Cut-off Time: 2:00 am CST, International Wire Add Cut-off Time: 8:00 pm CST) and a help link. Below the header is a table with the following data:

Template Name ▾	Sender Account	Institution ▾	Beneficiary ▾	International ▾	Amount ▾	Created By	Date / Time ▾	Actions
ABC Box	My Checking:*0058	R/T#: 031100102 Huge Bank	Mary White 654321		\$10,000.00	My Test Company 02/24/2017 12:08:07	I want to	
Roofing Materials - weekly pymt	My Checking:*0058	R/T#: 654321987 Old Bank	The Shingle Barn 987654321	Yes	\$2,000.00	My Test Company 02/24/2017 12:38:35	I want to	

The Create Repetitive Wire Transfer page appears.

3. Verify the **Template Name** and SENDER information. If any of the information in non-editable fields is incorrect, click the **Edit Template** link and correct the information. Save the edited template and begin again.
4. In the **Account to Debit** list, select the account to debit for the wire transfer amount.
5. In the **Amount** box, edit the amount of the wire transfer (US Dollars only) if necessary.

6. In the **Submit Date** box, enter the date (mm/dd/yyyy) when the first wire transfer request of the repetitive schedule will be sent to your financial institution. You can use the icon to select the date from a calendar.
7. In the **Frequency** list, select the frequency of the wire transfer request. The frequency can be one of the following.

Wire Transfer Frequency Options

Frequency	Description
Recurring	Wire transfers are automatically rescheduled. Something other than Once must be selected for Period.
Occasional	Wire transfers are not rescheduled, but the transfer request remains in the Pending Wire Transfers table.

8. In the **Period** list, select the period that tells the system how often to reschedule a recurring wire transfer request. The possible period options are as follows.

Wire Transfer Period Options

Frequency	Description
Once	A single wire transfer. Use this period if you selected Occasional for Frequency.
Daily	Every business day, including the day you scheduled the first wire transfer.
Weekly	Every other week on (or near) the same day of the week you scheduled the first wire transfer.
Bi-Weekly	Every month on (or near) the same day of the month you scheduled the first payment. The second payment will be made 15 days after the first payment date.
Semi-Monthly	Every month on (or near) the same day of the month you scheduled for the first wire transfer. The second wire transfer will be made 15 days after the first wire transfer date.
Monthly	Every month on (or near) the same day of the month you scheduled the first wire transfer.
Monthly-First Business Day	Every month on the last business day of the month.
Bi-Monthly	Every other month on (or near) the same day of the month you scheduled the first wire transfer.
Quarterly	Every three months on (or near) the same day of the month you scheduled the first wire transfer.

Semi-Yearly	Every six months on (or near) the same day of the month you scheduled the first wire transfer.
Yearly	Every 12 months on (or near) the same day of the month you scheduled the first wire transfer.

9. In the **Additional Information** box, enter any brief information you would like to add. You can use up to 140 characters. This information is optional.
10. Once you have completed entering wire information, click **Save Wire**. The Repetitive Wire Transfer Confirmation page appears.
11. Review wire information to ensure it is correct, and then click **Yes**.

Wire Add Cut-off Time: 2:00 am CST
International Wire Add Cut-off Time: 8:00 pm CST

Cash Management

Repetitive Wire Transfer Confirmation

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

Do you wish to create this Wire Transfer?

Wire Information

Template Name: ABC Box Edit Template

SENDER	
Name:	John Doe
Tax ID #:	111223333
Address:	100 Main St
City:	Anywhere
State:	Delaware
ZIP/Postal Code:	19809
Phone Number:	302-565-7890
Frequency:	Occasional

BENEFICIARY	
Beneficiary's Full Name:	Mary White
Code Type:	

INTERMEDIARY INSTITUTION(*optional*)
If data is entered in a single field in this section all fields in this section become required.

The Create Wire Transfer page appears, stating that the repetitive wire transfer request has been successfully created.

12. Click **Return to Pending Wires** to return to the Pending Wire Transfers page.

Cash Management

Update Wire Transfer

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

Problems were encountered while processing the following wire, which was not updated.

Wire Transfers

Ref #	Amount	Submit Date	From	Beneficiary	Institution	Problem encountered
1332591	\$10,000.00	03/10/2017	John Doe	Mary White	R/T:031100102 Huge Bank 654321	Wire Transfer Risk Limit for My Test Company (mytestco) is not sufficient to cover reservation from 03/10/2017 to 03/10/2017. Total=\$1000, Free=\$1000.00, amount to reserve=\$1000.00

If you have any questions about this error, please contact Any Institution at 800-421-1105, and use error reference number GM7992ULHKK

[Send a Secure Message to Any Institution](#)

[Back](#)

[Return to Pending Wires](#)

The wire must be approved to schedule it for processing. If any possible errors exist, they are displayed in red, as illustrated above. The errors will need to be corrected before the wire can be approved. Refer to [Approving a Wire Transfer](#).

Updating a Repetitive Wire Transfer

After a repetitive wire transfer request is created, it is placed in the Pending Wire Transfers table. The transfer request can be updated before the Submit Date and before it has been approved. If a transfer request is in approved status, it must be unapproved before it can be updated.

Not all fields on the repetitive wire transfer request form may be editable. If an information field is not editable but contains incorrect information, click the **View/Edit Template** option in the **I want to** menu to make necessary corrections.

To update a repetitive wire transfer request, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Pending Wires**, or click the **Pending WIRES** sub-tab, if available.
The Pending Wire Transfers page appears.
2. On the Pending Wire Transfers table, locate the wire transfer request you want to update.
3. If the wire transfer has been approved, you must unapprove it before you can edit it.
 - Select the check box next to the transaction and then click **Unapprove**.

The screenshot shows the 'Pending Wire Transfers' page within the 'Cash Management' module. At the top right, there are links for 'Print this page', 'Help', and 'International Wire Add Cut-off Time: 8:00 pm CST'. Below the header, a sub-header reads 'Pending Wire Transfers'. A list of instructions follows:

- To edit a pending wire transfer, use the hyperlink under the Ref #.
- To request a history of wire transfers, choose 'View History' from the Actions menu.
- Please contact your financial institution for any other questions you may have concerning a wire transfer.

The main area displays a table of pending wire transfers with the following columns: Ref #, Sender Account, Beneficiary, Institution, International, Wire Type, Submit Date, Amount, Created By, and Status. The table contains three rows of data:

Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status
1332589	My Checking:*0058	The Pencil Store 888888888888	R/T#:075912835 The Second Bank	No	Single	04/06/2017	\$510.00	My Test Company 02/23/2017 03:48 pm CST	Scheduled
1332590	My Checking:*0058	The Scone Store 3333333333	R/T#:987654321 Middle Bank of Thornridge	Yes	Single	04/11/2017	\$250.00	My Test Company 02/23/2017 04:27 pm CST	Scheduled
1332591	My Checking:*0058	Mary White 654321	R/T#:031100102 Huge Bank	No	Occasional	03/10/2017	\$1,000.00	My Test Company 02/24/2017 02:07 pm CST	Approved My Test Company 02/24/2017 03:18 pm CST

At the bottom right of the table are buttons for 'Check All', 'Uncheck All', 'Approve', 'Unapprove', and 'Delete'.

- On the Unapprove Wire Transfer page, click **Continue**.

Unapprove Wire Transfer

You have requested to unapprove the following wire.

Wire Transfer

Ref #	Amount	Submit Date	From	Beneficiary	Institution
1332591	\$1,000.00	03/10/2017	John Doe	Mary White 654321	R/T:031100102 Huge Bank

Continue **Cancel**

The Confirmation page appears.

- Click Return to Pending Wires.

Unapprove Wire Transfer

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

The following Wire Transfer was successfully unapproved.

Wire Transfer

Ref #	Amount	Submit Date	From	Beneficiary	Institution	Actions
1332591	\$1,000.00	03/10/2017	John Doe	Mary White 654321	R/T:031100102 Huge Bank	I want to ▾

Return to Pending Wires

- Click the transfer's link under **Ref #** to open your wire transfer.

Cash Management

Wire Add Cut-off Time: 2:00 am CST Print this page Help
International Wire Add Cut-off Time: 8:00 pm CST

Pending Wire Transfers

- To edit a pending wire transfer, use the hyperlink under the Ref #.
- To request a history of wire transfers, choose "View History" from the Actions menu.
- Please contact your financial institution for any other questions you may have concerning a wire transfer.

Pending Wire Transfers

I want to ▾

Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status
1332589	My Checking:*0058	The Pencil Store 888888888888	R/T:#075912835 The Second Bank	No	Single	04/06/2017	\$510.00	My Test Company 02/23/2017 03:48 pm CST	Scheduled
1332590	My Checking:*0058	The Scone Store 3333333333	R/T:#987654321 Middle Bank of Thornridge	Yes	Single	04/11/2017	\$250.00	My Test Company 02/23/2017 04:27 pm CST	Scheduled
1332591	My Checking:*0058	Mary White 654321	R/T:#031100102 Huge Bank	No	Occasional	03/10/2017	\$1,000.00	My Test Company 02/24/2017 02:07 pm CST	Scheduled

Check All **Uncheck All** **Approve** **Delete**

- On the Update Repetitive Wire Transfer page, update any of the fields.

- Click **Save Wire** to save the wire information.

BENEFICIARY INSTITUTION

Routing Number: 031100102
 Institution Name: Huge Bank
 Institution Address: 800 County Rd.
 Institution City: Anywhere
 Institution State: Wisconsin
 ZIP/Postal Code: 55555
 Special Instructions for the Beneficiary Institution:
 (195 characters maximum)

Save Wire **Approve Wire** **Delete** **Cancel** **Reset Form**

The Repetitive Wire Transfer Confirmation page appears.

- Click **Yes** to update your wire transfer.

Cash Management

Wire Add Cut-off Time: 2:00 am CST International Wire Add Cut-off Time: 8:00 pm CST

Help

Repetitive Wire Transfer Confirmation

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

Do you wish to update this Wire Transfer?

Yes **No**

Wire Information

Template Name: ABC Box Edit Template
 Ref #: 1332591
 Created by: My Test Company - 02/24/2017 02:07 pm CST

SENDER

Name: John Doe
 Tax ID #: 111223333
 Address: 100 Main St
 City: Anywhere

Account to Debit: My Checking:*0058
 Amount: \$ 1,000.00
 Submit date: 03/10/2017

The Update Wire Transfer page appears stating that the repetitive wire transfer request has been successfully updated. The wire must be approved to schedule it for processing. Refer to [Approving a Wire Transfer](#).

- Click **Return to Pending Wires** to return to the Pending Wire Transfers page.

Wire Add Cut-off Time: 2:00 am CST
International Wire Add Cut-off Time: 8:00 pm CST
 Help

Cash Management

Update Wire Transfer

WIRE SUBMISSIONS NOTE: Domestic wire transfers are not allowed after the cut-off time.

The following Wire Transfer was successfully updated.

Ref #	Amount	Submit Date	From	Beneficiary	Institution	Actions
1332591	\$1,000.00	03/10/2017	John Doe	Mary White 654321	R/T:031100102 Huge Bank	<input type="button" value="I want to >"/>

You have successfully updated your repetitive wire transfer.

Viewing a Wire Transfer History

The Wire Transfer History page displays all wire transfers sent and confirmations of wire transfers that started or completed processing during the time period you select. For institutions that subscribe to the Outgoing Wire Transfer Confirmation service, transfers that have completed processing show IMAD and OMAD processing details.

You can select up to twenty-four months of wire transfer transaction history. Once you have selected the history you want to view, you can click the **Ref #** link of a wire transfer to view the transfer details.

Wire transfer requests that are deleted after they have been approved will appear in the History table. Requests that are deleted before they have been approved will not appear in the History table.

To view wire transfer history, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **History**, or click the **WIRE HISTORY** sub-tab, if available. The Wire Transfer History page appears.
2. In the **From** box, enter the beginning of the date range.
3. In the **To** box, enter the end of the date range.
4. In the **Sort By** list, select the field on which the history should be sorted.
 - Ref # (reference number)
 - Beneficiary
 - Institution R/T Number
 - Wire Type
 - Submit date

- Processing date
- Amount

5. Click View History.

Wire Transfer History

From: 04/01/2016 To: 04/30/2016

Sort By: Ref #

The Wire Transfer History Results page appears.

Wire Transfer History

Results

Ref #▲▼	Sender Account	Beneficiary▲▼	Institution▲▼	International	Wire Type▲▼	Submit Date▲▼	Amount▲▼
1332455 Canceled	My Checking:*0058	Mary White	031100102 Large Bank	No	Single	04/12/2016	\$123.00
1335553 Submitted	My Checking:*0058	Joe' Tire Shop	123123123 Big Bank	No	Single	04/16/2016	\$10.00

You have successfully opened your wire transfer history.

Viewing Incoming Wire Transfers

Incoming wire transfers are wire transfers that have been sent to you by a third party and posted to one of your accounts. To allow you to monitor this important funding source, financial institutions may offer the Incoming Wire Transfers service. If you have this service, the **Incoming Wires** link is available under the Wire Transfers heading of the Cash Management Menu, as shown in the illustrations throughout this manual.

The Incoming Wire Transfers feature provides a history of wire transfers that have been received and posted to your accounts. You can search and view this history, much the same as you can with your outgoing wire transfers. The history provides all available data about each wire transfer that has posted, including complete details on the sender, institutions involved, amount and processing information. This history data can be downloaded to your computer as a .tsv file that can be viewed in a spreadsheet program such as Microsoft® Excel®.

In addition, this service gives you in-session notification via a secure message of wire transfers that have been received during the day.

Searching for Incoming Wires

To search for incoming wire transfers, do the following.

1. In the Wire Transfers section of the Cash Management Menu page, click **Incoming Wires**.
The Incoming Wire Transfer History page appears.
2. In the **Account #** list, select a specific account to search for incoming wire transfers, or leave at All Accounts.
3. In the **Originator Name** box, enter a name to limit the search to wires from a particular sender.
4. In the **From** box, enter the beginning of the date range.
5. In the **To** box, enter the end of the date range.
6. In the **Lowest Amount** and **Largest Amount** boxes, enter dollar amounts to limit the search to wires with Amounts within that range.
7. Click **View History**.

Wire Add Cut-off Time: 2:00 am CST [Print this page](#) [Help](#)

International Wire Add Cut-off Time: 8:00 pm CST

Cash Management

Information
No incoming wire transfers match the search criteria.

Incoming Wire Transfer History

Account #:	All Accounts	Originator Name:	
From:	09/01/2014 <input type="button" value="Calendar (MM/DD/YYYY)"/>	Lowest Amount:	\$ <input type="text"/>
To:	12/01/2014 <input type="button" value="Calendar (MM/DD/YYYY)"/>	Largest Amount:	\$ <input type="text"/>

[View History](#) [Download](#) [Cancel](#)

The Incoming Wire Transfer History Results page appears.

The Incoming Wire Transfer History page displays summary information on all wire transfers that were received and posted during the time period you selected. You can select up to twenty-four months of incoming wire transfer transaction history.

8. To view the details of a particular transfer, click its link in the **Receipt Date - Time** column.

Wire Add Cut-off Time: 2:00 am CST [Print this page](#) [Help](#)

International Wire Add Cut-off Time: 8:00 pm CST

Cash Management

Incoming Wire Transfer History Results

Results

Sender FI								
Receipt Date - Time	Account	ABA#	Short Name	Sender Ref#	Originator Name	IMAD	OMAD	Amount
09/08 08:31	Checking:*0125 021001033	FOOCO AMERICAS NYC	908272746005215	GLOBOCHEM LTD	20140908B1Q8383C005821	20140908QMGFNP6800010509090831FT03	\$12.00	

[Done](#) [Download](#)

The View Incoming Wire Transfer page appears.

9. Click **Back** to return to the results page.

Cash Management

Wire Add Cut-off Time: 2:00 am CST [Print this page](#) [Help](#)
International Wire Add Cut-off Time: 8:00 pm CST

View Incoming Wire Transfer

Receipt Date + Time: 09/08 08:31

IMAD: 20140908B1Q8383C005821

OMAD: 20140908QMGFNP6800010509090831FT03

Amount

Amount: \$12.00

Exchange Rate:

Sender FI

Intermediary FI

ABA#: 021001033

ABA#:

Short Name: FOO CO AMERICAS NYC

Name:

Sender Ref#: 908272746005215

Originator Information

Originator FI

Originator Account#: 95712630038

Originator ID Code: D

Originator Name: GLOBOCHEM LTD

Institution Name: CORPORATE BANK LTD.

Originator Address: 1200 BANK AVE. ANYWHERE USA 98765

Other Information

Originator to Beneficiary Information:

Beneficiary Information:

[Back](#)

You have successfully viewed your incoming wire transfer history.

Downloading Incoming Wire Transfer History

In addition to viewing it online, you can download incoming wire transfer information for your accounts to your local computer. The incoming wire transfer information is in a report format, downloaded as a tab-separated text file. For each transfer, the download file contains all fields shown in the View Incoming Wire Transfer page illustrated above.

To download incoming wire transfer information, do the following.

1. Search for incoming wire transfer information as described in the preceding series of steps.
2. On the Incoming Wire Transfer History Results page, click **Download**.

Wire Add Cut-off Time: 2:00 am CST Print this page Help
International Wire Add Cut-off Time: 8:00 pm CST

Cash Management

Incoming Wire Transfer History Results

Results

Sender FI									
Receipt Date - Time	Account	ABA#	Short Name	Sender Ref#	Originator Name	IMAD	OMAD	Amount	
09/08 08:31	Checking:*0125 021001033	FOOCO AMERICAS NYC		908272746005215	GLOBOCHEM LTD	20140908B1Q8383C005821	20140908QMGFNP6800010509090831FT03	\$12.00	

Done **Download**

Your browser's file download dialog appears.

3. Select the option to Save the file.
 4. If your browser does not automatically save to a default folder, navigate to a folder on your computer where you want to save the file and click **Save**.
- The file is downloaded to the location you specified. It is given a default filename “<date+time>_Incoming_Wires.tsv”.

You have successfully downloaded and viewed an incoming wire transfer history file.

Viewed in a spreadsheet program, the first rows provide the Access ID of the user who generated the file, the search date range and account parameters, and the field names as column headings. Each following row contains the details of one wire transfer that was received. A total amount and the number of wires in the report are given.

In Microsoft Excel, the downloaded file would look similar to the following.

20150422100422_Incoming_Wires.tsv - Microsoft Excel									
A	B	C	D	E	F	G	H	I	J
1 Generated by:	Test Company (mytestco)								
2 Accounts:	All Accounts								
3 From Date:	03/22/2015								
4 To Date:	04/22/2015								
5 Receipt Date + Time	Amount	Instructed Amount	Currency Code	Exchange Rate	Sender FI ABA#	Sender FI Short Name	Sender Ref#	Originator Acc	Acc
6 9/8/2015 8:31	\$10.99				123456789	TESTCO	9.08273E+14	9876	
7 Total Amount:	\$10.99								
8 Total # Wires:	1								
9									

Chapter 5: Transaction Approval and Authentication

What's in this Chapter

The final step in creation of certain types of transactions—ACH batches, EFTPS batches, and wire transfers—is to approve the transaction. The person who creates the transaction may be able to approve the transaction directly. Or if the transaction creator lacks approval privileges, the creator can request approval, which must be completed by a user with approval privileges.

This chapter describes the approval and approval request processes in general, and provides procedures that are equally applicable for ACH batches, EFTPS batches, and wire transfers. Screenshots in this chapter primarily show ACH pages, but the corresponding pages for EFTPS and Wires are similar.

Approval Authorization

Transactions can be approved only by individuals who are authorized to do so. Being authorized consists of having approval privileges for a given transaction (PPD Debit batch or wire transfer, for example) and having appropriate access to the designated settlement account.

An Online Banking user who has approval privileges for a given type of transaction can create such transactions and also approve them directly. An **Approve** button appears on the applicable page of any transaction for which the user has privileges. On the Pending ACH sub-tab, an **Approve** button also appears for any ACH batch over which the user has privileges, and an **Approve Selected** option appears in the **Bulk Actions** drop-down menu for a user with approval privileges over any ACH batch type.

Approval Requests

A user who does not have approval privileges may still be able to create a given type of transaction. However, that user must request that an authorized user approve such transactions before they can be processed.

A user who does not have approval privileges for a given batch type has **Request Approval** (rather than **Approve**) buttons on the transaction pages and on the Pending ACH sub-tab. When the user clicks a **Request Approval** button, he must then select an approver from a list of users who do have approval privileges for that transaction. On the Pending ACH sub-tab, a **Request Approval** option appears in the **Bulk Actions** drop-down menu for all users.

The selected approver receives a notification that an item requires approval. The approver can then access and approve the requested items.

Note that because approval privileges can be granted per transaction type, a given user could have approval privileges for certain types and not others. In such cases, the user would simultaneously see **Approve** buttons for certain transaction types and **Request Approval** buttons for other transaction types.

Transaction Approval Options

Select an approver for the transaction. An alert will be sent to the approver requesting that they approve the designated transaction.

CCD Credit Transfers

TRANSACTION SET APPROVER(S): Black Bear Biz (Primary E... ▾

Batch Name	SEC Code	Tracking #	Effective Date	Batch Totals
test1 Checking:*0058	CCD	8644015	07/23/2019	\$10.00 CR

Request Approval

Approval Request Summary

An alert has been sent as designated below requesting the user to approve the transaction(s).

Pending Approvals - Approver Login Required

CCD Credit Transfers

Batch Name	SEC Code	Tracking #	Effective Date	Batch Totals	Approval Request
test1 Checking:*0058	CCD	8644015	07/23/2019	\$10.00 CR	Black Bear Biz - (Primary Email @apiture.com) on 7/18/2019 3:50:23 am CDT

[Return to Pending ACH](#)

Transaction Sets and Multiple Approvers

When multiple transactions have been selected for approval, it is possible that different items could require different approvers. (Not all approvers have the same privileges overall settlement accounts, or over all ACH batch types, for example.) Therefore, items selected for approval may be listed in different “transaction sets”, each of which has a different list of potential approvers.

When an approval request results in multiple transaction sets, and at least one user has privileges to approve all the transactions, the **ALL TRANSACTIONS APPROVER(S)** list allows you to select a single approver for all transaction sets. A separate **TRANSACTION SET APPROVER(S)** list is available per transaction set, allowing you to select different approvers for different types of transactions as necessary.

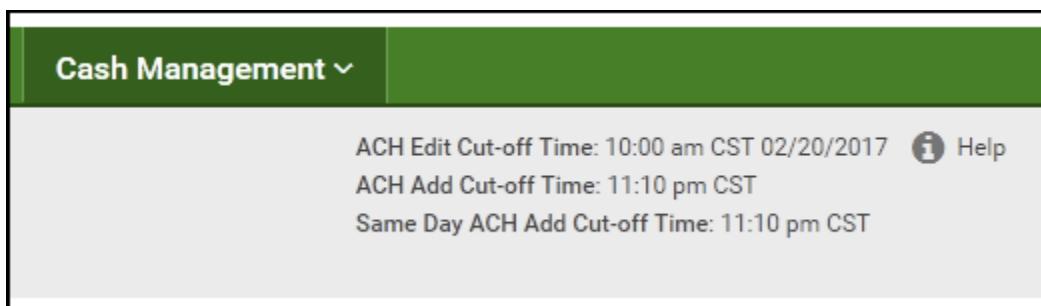
Approval via 2-way Text Alert

Institutions that offer SMS text messaging and use Transaction Approval Authentication can opt to offer 2-way text alert approval. This feature allows Online Banking users to respond immediately to text alerts requesting approval of transactions.

Refer to [Text Alert Approval](#) for more details on 2-way text alert approval.

Cut-off Times

In order to be processed that day, ACH batches and wires must be approved before the appropriate Add Cut-off time displayed in the top right corner.



Institutions that offer Same Day ACH settlement have a Same Day ACH Add Cut-off Time in addition to the normal ACH Add Cut-off Time. This time is specific to ACH batches designated as Same Day ACH.

Note

For ACH batches, some financial institutions may also display an ACH Edit Cut-off in addition to the ACH Add Cut-off time. The ACH Edit Cut-off time has been established so that priority ACH batches can be processed earlier in the day before the standard ACH Add Cut-off time. An FI may configure additional cut-off times, shown as Next and Final times, to provide additional opportunities during the day for batches to be processed.

- Batches approved prior to the ACH Edit Cut-off time will be sent for processing at the Edit Cut-off time.
- Batches created after the ACH Edit Cut-off time and before the Add Cut-off time will be processed at the Add Cut-off time.
- Transactions of any type created and approved after the Add Cut-off time will be processed the following business day.

Approving a Transaction

When you have approval privileges for a given transaction type (PPD Credit, wire transfer, etc.) and also have appropriate access to the settlement account designated for a transaction batch, you see an **Approve** button on the applicable transaction page. On the Pending ACH sub-tab, there is an **Approve or Request Approval** button next to each batch in Needs Approval status in the list; **Approve Selected** and **Request Approval** options appear in the **Bulk Actions** drop-down.

Approvals can be made from the Cash Management menu page, by navigating to the appropriate sub-tab or link for the type of pending transaction: **Pending ACH**, **Pending Wires**, or **Pending EFTPS Transfers**.

The Cash Management landing page automatically displays Pending ACH. Pending Wires are a sub-tab and can found below in the sub-tab menu.

Approving a Pending ACH batch

To approve a Pending ACH transaction:

1. On the Cash Management menu page, click the **Pending ACH**.
The list of pending ACH batches will appear.

PENDING ACH	ACH HISTORY	PENDING WIRES	WIRE HISTORY	Pending ACH History					
				Pending ACH History					
				Pending ACH History					
<input type="button" value="Filter ▾"/> <input type="button" value="Reset Filters"/>									
Date Range	<input type="text"/>	<input type="button" value="Calendar"/>	to	<input type="text"/>	<input type="button" value="Calendar"/>	Tracking#	<input type="text"/>		
Batch Type	<input type="button" value="ALL"/>		Status	<input type="button" value="ALL"/>		Same Day	<input type="checkbox"/>		
<input type="checkbox"/> Effective Date ▲ SEC Code ▼ Batch Name ▼				Tracking # ▼ Credit ▼ Debit ▼ Settlement Type ▼ Status ▼					
3/4/2010	PPD	PPD NETCR (search) Checking:*0058	8591307	\$13.53	\$10.42	Summary	Needs Approval	Approve	
3/4/2010	CTX	CTX NETDR (search) Checking:*0058	8591309	\$11.97	\$12.06	Summary	Needs Approval	Approve	
3/4/2010	CCD	CCD BALANC (search) Checking:*0058	8591311	\$101.00	\$101.00	Summary	Needs Approval	Approve	
3/23/2010	WEB	WEB DEBIT (search) Checking:*0058	8591303	\$2.64		Summary	Needs Approval	Approve	
5/24/2019	PPD	PPD NETCR (search) Checking:*0058	8464842	\$13.53	\$10.42	Summary	Needs Approval	Approve	
◀ Prev 1 2 3 4 Next ▶				New Batch Bulk Actions 1 - 5 of 16 View All					

ACH	Learn more >	Wire Transfers	Learn more >	Check Reconciliation	Learn more >
Consumer Transactions <ul style="list-style-type: none"> > Payroll Batch > Collect Payment > Credit Batch > Debit Batch Commercial Transactions <ul style="list-style-type: none"> > Collect Payment > Credit Batch (CCD/CCD+) > Debit Batch (CCD/CCD+) > Vendor Payments (CTX) > Credit Batch (CTX) > Debit Batch (CTX) NACHA Import <ul style="list-style-type: none"> > NACHA File Import 	Pending Wires <ul style="list-style-type: none"> > History > Single Wire > Repetitive Wire > Incoming Wires 	Enter Issued Items <ul style="list-style-type: none"> > View/Modify Issued Items > View Reconciliation Reports > Today's Reconciliation Report 			
Book Transfers	Learn more >	Balance Reporting	Learn more >		
<ul style="list-style-type: none"> > Pending Transfers > History > Schedule Single Transfer > Schedule Multiple Transfers > Schedule Advanced Transfer > Transfer Templates 		<ul style="list-style-type: none"> > Prior Day Balance Reports > Current Day Balance Reports > Prior/Current Day Balance Reports > Quick Balance Report 			

2. You can directly Approve by selecting the **Approve** button, or by clicking the link in the **Batch Name** column.

*Note: It must be approved by the ACH Add Cut-off time displayed in the upper right corner of this page to process it the same day. For a batch designated **Same Day ACH**, it must be approved by the Same Day ACH Add Cut-off Time to process and settle today.*

Effective Date		SEC Code	Batch Name	Tracking #	Credit	Debit	Settlement Type	Status
3/4/2010	PPD	PPD CREDIT (search) Checking:*0058		8650437	\$1.59		Summary	Needs Approval You have missed the cut-off time. Please re-schedule

The edit page for the transaction appears.

3. If you have selected the **Batch Name**, the ACH Wizard will appear in Step 1. Verify all steps to reach the **Step 3: Review & Submit** to Approve.

4. Click **Approve**.

PPD Import ACH Batch

STEP 1
STEP 2
STEP 3

Batch Header

Batch Type: PPD NACHA Import Batch Name: PPD NETCR

Company Name: KARTHIKEYAN One Time: YES

Tax ID: 123456789 Effective Date: 08/24/2019

Settlement Account: Checking:*0058

Balance: \$16,953.60

Settlement Type: Summary Settlement

[Export Batch Items](#)

Settlement: CR \$13.53 - 1 item(s) DR \$10.42 - 1 item(s)

Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Debits/Credits	Amount	Prenote
Item 1 6175117	111321717	505760563	Checking	FloatNorm NetCR Credit		Active	C	\$13.53	
Addenda: THIS IS THE RECORD OF FLOAT NORM NETCR BATCH\									
Item 2 6175118	111321717	11100338	Checking	FloatNorm NetCR Debit		Active	D	\$10.42	
Addenda: THIS IS THE RECORD OF FLOAT NORM NETCR BATCH\									

[Cancel](#) [Back](#) [Approve](#)

A confirmation pop-up appears.

Note: *Batches with a Frequency of Fixed Recurring need to be approved only once, when the batch is created*

Approval Summary

Batch Name	Batch #	Batch Total	Active Item Count	Items on Hold
PPD NETCR	8464842	\$13.53 CR \$10.42 DR	2	0

Following is a breakdown of the processing dates for this batch.

It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.

Effective date changed from 08/24/2019 due to holiday/weekend

Batch State Locked	Batch Submitted to ACH Network	Debit Made to Associated Account	Effective Date
08/21/2019	08/21/2019	08/23/2019	08/23/2019

[Return to Pending ACH](#)

For ACH batches, four dates are listed on the Batch Summary popup modal.

- **Batch State Locked.** This is the date after which no more items can be added to or deleted from the batch.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in your financial institution's ACH file.
- **Debit Made to Associated Account (or Credit Made to Associated Account).** This is the date when (depending on the type of transaction) the funds are debited from or credited to the settlement account.
- **Effective date.** This is the date when the batch will be processed through the Federal Reserve Electronic Payment Network.

You will have the option to [Return to Pending ACH](#) page.

If there are any errors with your batch, it will not approve. You will receive a message and notice to review items preventing the batch from approving successfully.

Approval Failed

The batch cannot be approved due to errors:
[Please review each step and click on the ★ symbol for more error details](#)

Approving a Pending Wire

To approve a Pending Wire:

1. On the Cash Management menu page, click the **Pending Wires** or select **Pending Wires** from the sub-tab menu.

The screenshot shows the Cash Management menu page with several tabs at the top: PENDING ACH, ACH HISTORY, PENDING WIRES (which is circled in red), and WIRE HISTORY. Below the tabs are filter options for Date Range, Batch Type, Status, and Tracking# (with a 'Same Day' checkbox). There are also dropdowns for Effective Date, SEC Code, Batch Name, Tracking #, Credit, Debit, Settlement Type, and Status. Below the filters is a pagination bar with links for < Prev, 1, 2, 3, 4, 5, ..., 8, Next>, and buttons for New Batch, Bulk Actions, and View All. The main content area has sections for ACH (Consumer Transactions: Payroll Batch, Collect Payment, Credit Batch, Debit Batch), Wire Transfers (Pending Wires, History, Single Wire, Repetitive Wire, Incoming Wires), and Check Reconciliation (Enter Issued Items, View/Modify Issued Items, View Reconciliation Reports, Today's Reconciliation Report). A status bar at the bottom indicates 1 - 5 of 40 results.

The pending list for Pending ACH transaction type appears, showing pending batches.

The screenshot shows the Pending Wire Transfers list under the Cash Management section. It includes a header with columns: Ref #, Sender Account, Beneficiary, Institution, International, Wire Type, Submit Date, Amount, Created By, and Status. An 'I want to' dropdown is on the right. Below the header is a table with one row of data: Ref # 1831653, Sender Account Strike Checking Test*0058, Beneficiary Test Limits, Institution R/T#026005092 Test Bank, International No, Wire Type Single, Submit Date 07/16/2019, Amount \$1,000.00, Created By Black Bear Biz 03/21/2019 06:20 am CDT, and Status Approved Black Bear Biz 07/16/2019 10:24 am CDT. At the bottom are buttons for Check All, Uncheck All, Unapprove, and Delete.

- Select the hyperlink in the Ref # column.

Pending Wire Transfers										I want to ↗
Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status	
1831653	Strike Checking Test:*0058 1234890	Test Limits Test Bank	R/T#:026005092 No	No	Single	07/16/2019	\$1,000.00	Black Bear Biz 03/21/2019 06:20 am CDT	Scheduled	
										Check All Uncheck All Delete

The edit page for the transaction appears.

- Review all wire information presented on the Update Single Wire Transfer page.

- Select Approve Wire.

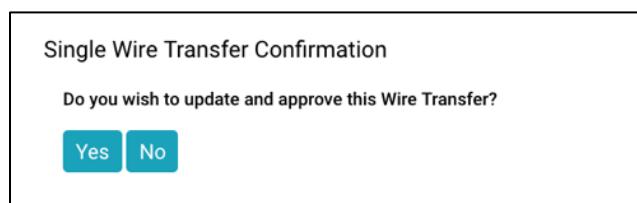
BENEFICIARY INSTITUTION

Routing Number:	026005092 * Look up Transit/Routing #
Institution Name:	Test Bank *
Institution Address:	34 A Street *
Institution City:	Charlotte *
Institution State:	North Carolina *
ZIP/Postal Code:	27601 *
Special Instructions for the Beneficiary Institution:	(195 characters maximum)

[Save Wire](#) [Approve Wire](#) [Delete](#) [Cancel](#) [Reset Form](#)

A confirmation pop-up appears.

Note: If your approval is unable to be processed, you a pop-up error message will appear with information on the errors keeping the wire from successful approval.



- Select Yes.

Approval Summary

The following Wire Transfer was successfully approved.

Successful Approvals

Ref #	Amount	Submit Date	From	Beneficiary	Institution	Actions
1831653	\$1,000.00	07/29/2019	Black Bear Biz	Test Limits 1234890	R/T:026005092 Test Bank	<input type="button" value="I want to"/>

[Return to Pending Wires](#)

You have successfully approved your batch.

A successful approval page appears.

6. Click **Return to Pending Wires**.

Approving a Pending EFTPS Transfer

To approve an EFTPS Transfer, do the following.

1. On the Cash Management menu page, click select **Pending Transfers** from the sub-tab menu.

Request Cash Management Services

PENDING ACH ACH HISTORY PENDING WIRES **PENDING WIRES** WIRE HISTORY

Q Filter to **Tracking#**

ALL **ALL** **Same Day**

Effective Date SEC Code Batch Name Tracking # Credit Debit Settlement Type Status

> Vendor Payments (CTX)
> Credit Batch (CTX)
> Debit Batch (CTX)
NACHA Import
> NACHA File Import

Book Transfers **Balance Reporting**

> Pending Transfers
> History
> Schedule Single Transfer
> Schedule Multiple Transfers
> Schedule Advanced Transfer
> Transfer Templates

Tax Payments **Administration** **Other Services**

> Pending EFTPS Transfers
> History
> Federal Tax Payment (EFTPS)

> Sub-User Administration
> Sub-User Changes Pending Approval (0)

> Request Cash Management Services

The Pending EFTPS Batches page appears, showing pending Tax Payments.

Pending EFTPS Batches

Select the checkbox to the left of the batch if you want the batch included in the ACH Summary and Detail Report. Click the "Create Report" button and the reports will be displayed for viewing or printing. Click the "Back" button in your browser once you have finished viewing or printing the reports to return to the pending list of transfers.

Click the batch name to edit and/or approve the batch. To delete one or more batches from your pending list, select the checkbox to the left of the batch and click the "Delete Selected" button.

[Create Report for All Selected Batches](#)

Pending Tax Payments I want to ↗

Effective Date	Batch Name	Tracking #	Net Settlement	Status
12/31/2018	TAX PMT Checking-*0058	8445747	CR \$6,200.00	Scheduled, awaiting approval
12/31/2018	TAX PMT Checking-*0058	8451610	CR \$0.00	Scheduled, awaiting approval

[Check All](#) [Uncheck All](#) [Create Report](#) [Export Selected](#) [Delete Selected](#) [Approve Selected](#) [Copy Selected](#)

2. Select the **Batch Name** of the EFTPS Transfer you want to approve.

EFTPS Payment I want to ↗

Batch Name *	Recurrence Type	Period	Tax Due Date *	Effective Date *
TAX PMT	Fixed Recurring Payment	Quarterly	12/31/2018	12/31/2018
One Time: <input type="checkbox"/>				
Company Name *	E.I.N. (Employer Identification Number)	Settlement Account		
Black Bear Biz	123123123	Strike Checking Test-*0058	Balance: \$16,953.60	
Tax Type: 941 Employer's Quarterly Tax Return (all form 941 series) Federal Tax Deposit				
Tax Sub Type: Deposit				
Net Settlement: \$6,200.00				

[Save](#) [Approve](#) [Cancel Changes](#)

The EFTPS Payment page appears.

Note: While the EFTPS Payment page is visible, please do not use your browser's Stop or Back functions; doing so may cause problems with the processing of this form. Also, Please do not click any button more than once. The page may take a moment or two to process after submitting.

3. Click **Approve**.

A confirmation pop-up appears.

Note: If your approval is unable to be processed, you a pop-up error message will appear with information on the errors keeping the wire from successful approval.

4. Click **Return to Pending Tax Payments**.

Approving Multiple Transactions

Users who have the appropriate privileges are able to approve multiple transactions at one time. The system approves the transactions that pass the validation process, and unapproves any that fail. In the case of ACH batch multi-approval, the batches you approve together must all belong to the same type (same SEC code).

Approving Multiple Pending ACH

1. On the Cash Management menu page, click **Pending ACH**.

Note: This is the default Cash Management landing view.

The screenshot shows the 'Pending ACH' tab selected in the navigation bar. The page includes filters for Date Range, Batch Type, Status, and Settlement Type. Below the filters is a table listing five pending ACH batches. Each row contains details like date, type, tracking number, amount, and status. A 'Needs Approval' button is present in each row, with a note indicating a missed cut-off time and a 'Please re-schedule' message. At the bottom, there are navigation links for page numbers (1-8), a 'New Batch' button, a 'Bulk Actions' dropdown, and a 'View All' link.

Date	Type	Tracking #	Amount	Status	Action		
3/4/2010	CTX	CTX NETDR (search)	\$11.97	\$12.06	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
3/4/2010	CCD	CCD BALANC (search)	\$101.00	\$101.00	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
3/23/2010	WEB	WEB DEBIT (search)	\$2.64	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve	
6/28/2019	CCD	Collection (search)	\$0.00	\$1,100.00	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
7/3/2019	CCD	testCCD (search)	\$1,010.00	\$0.00	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve

The pending ACH list appears.

2. Select the check box next to one or more batches you want to approve.

<input type="checkbox"/> Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Settlement Type	Status	
<input type="checkbox"/> 3/4/2010	CTX	CTX NETDR (search) Checking:*0058	8650441	\$11.97	\$12.06	Summary	Needs Approval	<input type="button" value="Approve"/>
<input checked="" type="checkbox"/> 3/4/2010	CCD	CCD BALANC (search) Checking:*0058	8650443	\$101.00	\$101.00	Summary	Needs Approval	<input type="button" value="Approve"/>
<input type="checkbox"/> 3/23/2010	WEB	WEB DEBIT (search) Checking:*0058	8650435		\$2.64	Summary	Needs Approval	<input type="button" value="Approve"/>
<input checked="" type="checkbox"/> 6/28/2019	CCD	Collection (search) Checking:*0058	8402189	\$0.00	\$1,100.00	Summary	Needs Approval	<input type="button" value="Approve"/>

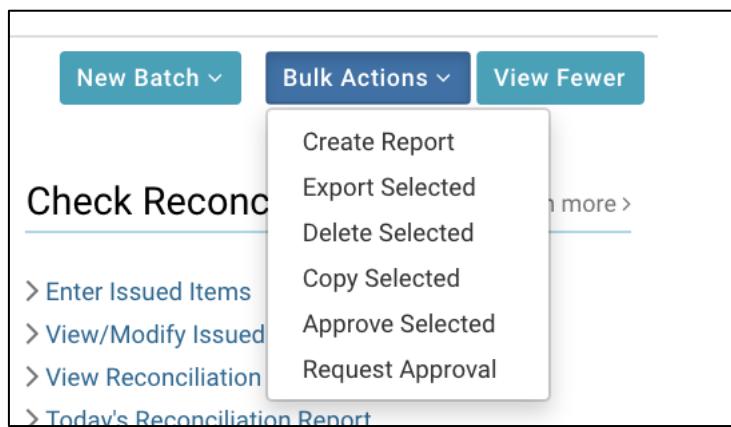
3. If you want to select all pending batch, select the header checkbox to select every pending batch.

Clicking the checkbox applies to every pending batch, not just those listed on the page.

<input checked="" type="checkbox"/> Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Settlement Type	Status	
<input checked="" type="checkbox"/> 3/4/2010	CTX	CTX NETDR (search) Checking:*0058	8650441	\$11.97	\$12.06	Summary	Needs Approval	<input type="button" value="Approve"/>
<input checked="" type="checkbox"/> 3/4/2010	CCD	CCD BALANC (search) Checking:*0058	8650443	\$101.00	\$101.00	Summary	Needs Approval	<input type="button" value="Approve"/>
<input checked="" type="checkbox"/> 3/23/2010	WEB	WEB DEBIT (search) Checking:*0058	8650435		\$2.64	Summary	Needs Approval	<input type="button" value="Approve"/>
<input checked="" type="checkbox"/> 6/28/2019	CCD	Collection (search) Checking:*0058	8402189	\$0.00	\$1,100.00	Summary	Needs Approval	<input type="button" value="Approve"/>
<input checked="" type="checkbox"/> 7/3/2019	CCD	testCCD (search) Savings:*6381	8493879	\$1,010.00	\$0.00	Summary	Needs Approval	<input type="button" value="Approve"/>

4. Once all desired batches are selected. Scroll to the bottom of the Pending ACH Wizard and click the **Bulk Actions** menu.

5. Select **Approve Selected or **Request Approval**.**



The Approval Summary page appears, displaying both the successful approvals and the failed approvals with error descriptions.

On successful approval, a page appears with scheduling information and transaction totals.

Approving Multiple Wire Transfers

- On the Cash Management menu page, click **Wire Transfers** or select **Pending Wires** from the sub-tab menu.

The screenshot shows the 'Request Cash Management Services' interface. At the top, there are tabs: PENDING ACH, ACH HISTORY, PENDING WIRES (which is circled in red), and WIRE HISTORY. Below the tabs are search filters for Date Range, Batch (set to ALL), Status (set to ALL), and Tracking# (checkbox). There is also a 'Reset Filters' button. The main content area shows a list of pending batches with columns: ACH, Wire Transfers, and Check Reconciliation. Under 'Consumer Transactions', there is a link 'Pending Wires' (circled in red) which leads to a sub-menu with options: Enter Issued Items, View/Modify Issued Items, View Reconciliation Reports, and Today's Reconciliation Report. At the bottom of the page are navigation links (Prev, Next), a 'New Batch' button, a 'Bulk Actions' dropdown, and a status indicator '1 - 5 of 40 View All'.

The pending list for Pending ACH transaction type appears, showing pending batches.

- Select the check box next to one or more Wire Transfers you want to approve.

Pending Wire Transfers										I want to v
Ref #	Sender Account	Beneficiary	Institution	International	Wire Type	Submit Date	Amount	Created By	Status	
<input checked="" type="checkbox"/> 1831653	Strike Checking Test:*0058	Test Limits 1234890	R/T#:026005092 Test Bank	No	Single	07/29/2019 03/21/2019 06:20 am CDT	\$1,000.00 Black Bear Biz 07/26/2019 07:28 am CDT	Black Bear Biz Approved Black Bear Biz 07/26/2019 07:28 am CDT	Approved	

- If you want to select all pending batch, click **Check All** at the bottom of the Pending Wire Transfers list.



Clicking **Check All** applies to every pending batch, not just those listed on the page.

- Once all desired Pending Wire Transfers are selected, click **Approve**.

The Approval Summary page appears, displaying both the successful approvals and the failed approvals with error descriptions.

On successful approval, a page appears with scheduling information and transaction totals.

Approving Multiple EFTPS Transfers

- On the Cash Management menu page, click select **Pending Transfers** from the sub-tab menu.

The screenshot shows the 'Request Cash Management Services' interface. At the top, there are four tabs: PENDING ACH (highlighted with a red circle), ACH HISTORY, PENDING WIRES, and WIRE HISTORY. Below the tabs is a 'Filter' section with fields for Date Range, Batch (set to ALL), Status (set to ALL), and Tracking# (checkbox). There are also checkboxes for Effective Date, SEC Code, Batch Name, Tracking #, Credit, Debit, Settlement Type, and Status. To the right of the filter is a 'Reset Filters' button. Below the filter are several links: 'Vendor Payments (CTX)', 'Credit Batch (CTX)', 'Debit Batch (CTX)', 'NACHA Import', and 'NACHA File Import'. On the left, under 'Tax Payments', there is a link to 'Pending EFTPS Transfers' which is circled in red. In the center, there are sections for 'Book Transfers' (with links to Pending Transfers, History, Schedule Single Transfer, Schedule Multiple Transfers, Schedule Advanced Transfer, and Transfer Templates) and 'Balance Reporting' (with links to Prior Day Balance Reports and Quick Balance Report). On the right, there is a 'Learn more >' link. At the bottom of the page, there are sections for 'Administration' (Sub-User Administration, Sub-User Changes Pending Approval (0)) and 'Other Services' (Request Cash Management Services).

The **Pending Tax Payments** page appears, showing pending Tax Payments.

- Select the check box next to one or more Pending Tax Payments you want to approve.

Pending Tax Payments					I want to ↴
Effective Date	Batch Name	Tracking #	Net Settlement	Status	
<input type="checkbox"/> 12/31/2019	TAX PMT Checking:*0058	8445747	CR \$370.00	Scheduled, awaiting approval	
<input type="checkbox"/> 12/31/2018	TAX PMT Checking:*0058	8451610	CR \$0.00	Scheduled, awaiting approval	
<input checked="" type="checkbox"/> 09/27/2019	TAX PMT Checking:*0058	8653179 Copy of 8445747	CR \$350.00	Scheduled, awaiting approval	
<input checked="" type="checkbox"/> 09/27/2019	TAX PMT Checking:*0058	8653181 Copy of 8451610	CR \$175.00	Scheduled, awaiting approval	

- If you want to select all pending batch, click **Check All** at the bottom of the Pending Wire Transfers list.

Check All **Uncheck All** **Create Report** **Export Selected** **Delete Selected** **Approve Selected** **Copy Selected**

Clicking **Check All** applies to every pending batch, not just those listed on the page.

- Once all desired Pending EFTPS are selected, click **Approve Selected**.

The Approval Summary page appears, displaying both the successful approvals and the failed approvals with error descriptions.

On successful approval, a page appears with scheduling information and transaction totals.

Requesting Approval of a Transaction

When you do not have approval privileges for a given transaction type or appropriate access to the settlement account designated for a given transaction, you see a **Request Approval** button on the transaction pages. On the pending tables for ACH and EFTPS batches, the button is **Request Approval** or **Request Approval - Selected**.

To request approval for a transaction, do the following.

1. On the Cash Management menu page, click the appropriate sub-tab or link for the type of pending transaction: **Pending ACH**, **Pending Wires**, or **Pending EFTPS Transfers**.

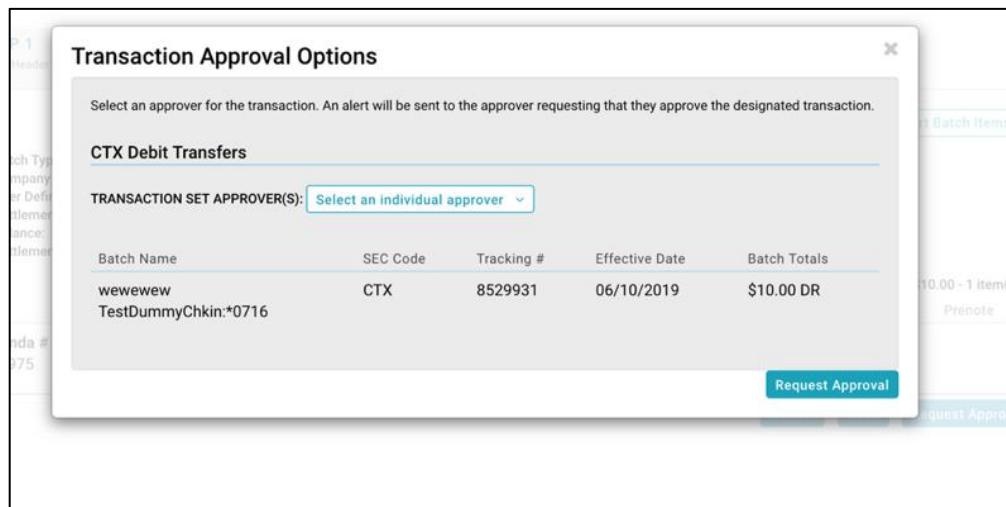
The pending list for that transaction type appears, showing pending batches or wires.

2. Click the link in the **Batch Name** or **Ref #** column.

The edit page for the transaction appears.

3. Click **Request Approval**.

4. A user without approvals privileges can request approval of ACH Batches, Wire Transfers and EFTPS Transfers. If you do not have approval privileges, you will **Request Approval** and select an individual approver from a predefined list of approvers (if there are no errors).



5. Your batch must be approved by the ACH Add Cut-off time displayed in the upper right corner of this page to process it the same day. For a batch designated **Same Day ACH**, it must be approved by the Same Day ACH Add Cut-off Time to process and settle today

The Transaction Approval Options pop-up modal appears

6. In the **TRANSACTION SET APPROVER(S)** list, select an approver for the transaction.

Users who are authorized to approve the transactions in the transaction set are listed by name along with the message delivery destination email or mobile number. (For security purposes, the email address or mobile number shown is partially masked.)

7. If multiple transaction sets are listed, select an approver for each transaction set from the **TRANSACTION SET APPROVER(S)** lists. Or you can select a single approver for all transaction sets, if an **ALL TRANSACTIONS APPROVER(S)** list is available.

8. Click **Request Approval(s)**.

The Approval Request Summary dialogue box shows a confirmation message indicating the approval request(s) sent to the approver(s).

The transaction Status on the Pending page shows the transaction as “Needs Approval”, with approver details shown. A **Request Approval** button will continue to show but you see details of who the initial request went to. This gives the user the opportunity to request approval of another user.

	Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Settlement Type	Status	
<input type="checkbox"/>	7/31/2019	CTX	iyiyy (search) Checking:*0716	8650429			Summary	Needs Approval	Request Approval
								To be approved by 07/30/2019 11:28 pm CDT	
<input type="checkbox"/>	7/31/2019	PPD	Payroll (search) Checking:*0716	8650419	\$10.00	\$0.00	Summary	Needs Approval	Request Approval
								Approval last requested of Jai Test Account Commercial on 7/26/2019 5:21:21 am CDT by Jai2	
<input type="checkbox"/>	7/30/2019	CTX	ewwww (search) Checking:*0716	8650431		\$0.00	Summary	Needs Approval	Request Approval
								To be approved by 07/29/2019 11:28 pm CDT	
<input type="checkbox"/>	7/30/2019	PPD	Payroll (search) Checking:*0716	8651299		\$0.00	Summary	Needs Approval	Request Approval
								To be approved by 07/29/2019 11:28 pm CDT	

This completes the request process. For the transaction to be approved, the designated approver(s) must receive the request notifications and respond with their approval.

- The approver can log in to Online Banking and approve the requested “awaiting approval” transaction from the Pending page, as described above in [Approving a Transaction](#).
- If the institution offers 2-way text alert approval, the approver can respond to the text alert request immediately, as described below in [Text Alert Approval](#). (The approver could alternatively use the usual [Approving a Transaction](#) method.)

Text Alert Approval

Institutions may choose to offer 2-way text alert approval. This optional feature allows an Online Banking user to respond immediately to a text alert that requests approval of a transaction. (In cases where the institution does not offer this option, or when a selected approver is not set up for text alerts or is not available to respond, requested approvals can still be completed via other methods.)

Note: Institutions that enable 2-way text alert approval require their users to have a mobile phone number on file and enrolled for transaction approval text alerts. (Enrollment for text messaging alerts is handled separately.) Users who have not yet enrolled a mobile phone number see reminders about this requirement at login.

Requesting Text Alert Approval for Transactions

The process of requesting approval when 2-way text alert approval is in effect is essentially the same from the requester's perspective as described previously in [Requesting Approval of a Transaction](#). The requester sees only a few differences.

- On the Transaction Approval Options pop-up modal, the list of approvers shows a phone number rather than an email address.

An alert has been sent as designated below requesting the user to approve the transaction(s).

Pending Approvals - Text Alert Authentication Required

PPD Credit Transfers

Batch Name	SEC Code	Tracking #	Effective Date	Batch Totals	Approval Request
Payroll onetwothree:*2333	PPD	5022281	06/07/2019	\$100.00 CR	master_foo - XXX-XXX-7897 (Mobile Phone) on 6/3/2019 11:24:48 am CDT

Return to Pending ACH

- Transactions requested for approval appear on the pending list with a Status of "Needs Approval", with the note "Pending Text Alert Authentication by <name of approver requested> at <mobile number>".

PENDING ACH	ACH HISTORY	PENDING WIRES	WIRE HISTORY
Q Filter ▾			
<input type="checkbox"/> Effective Date ▾ SEC Code ▾ Batch Name ▾ Tracking # ▾ Credit ▾ Debit ▾ Status ▾			
■ 4/14/2018	PPD	Debitbatch (search) Checking:*0058	5019760 \$0.00 \$12.34 Needs Approval Request Approval
Pending Text Alert Authentication by My Test Company at XXX-XXX-1234			
New Batch ▾		Bulk Actions ▾	

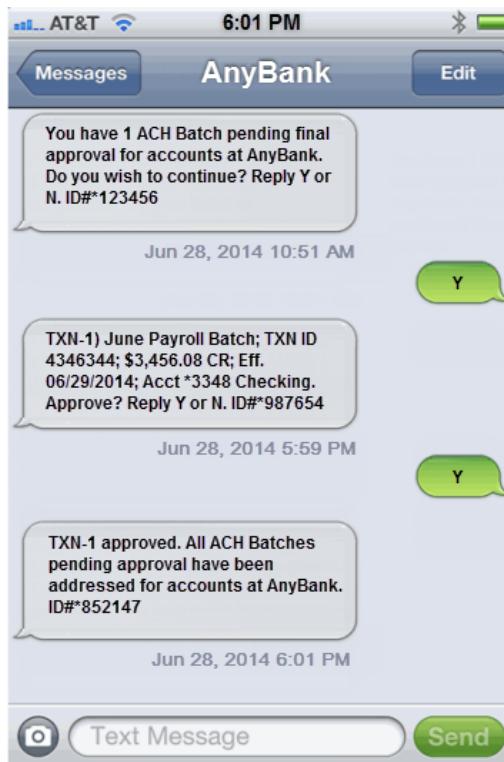
Approving Transactions via Text Message

When an institution has implemented 2-way text alert approval for a transaction type, submitting an approval request for that type of transaction causes a series of text messages with basic transaction information to be sent to the transaction approver's mobile phone number.

An initial "Are You Ready" text alert notifies the approver of the pending transactions. If the approver texts Y to proceed, subsequent texts provide the details of the individual transaction(s). A response must be received within 10 minutes of the alert. If no response is received within that time frame, the request expires.

The approver responds to an individual transaction approval request by texting a response of either Y to approve or N to decline. The response must be received within 5 minutes of the request. If no response is received within that time frame, the request expires.

1. Initial Are you ready? Text message from system



2. Approvers reply.

3. Transaction information for approval

5. Transaction approval confirmation.

4. Approver's reply

When the request includes multiple transactions, an approval request text message for each ("TXN-2", "TXN-3", etc.) is sent, and must be responded to before the request expires.

Approved transactions are scheduled for processing. Declined transactions remain on the Pending list as unscheduled, where they can be edited if necessary and resubmitted for approval. Transactions that are not approved via text message within the valid time frame remain on the pending transfers list in "Pending, awaiting input/approval" status.

An authorized approver can also approve a transaction from the pending list using the normal [Approving a Transaction](#) process, rather than by responding to the text message request.

Chapter 6: Balance Reporting

What's in this Chapter

Balance Reporting is a 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 the prior day. This service also includes a Quick Balance report that provides the latest ledger and available balances.

Overview

This service 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.

- 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 a prior day as well as the 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.

You work with balance reports using options in the **Balance Reporting** section of the Cash Management Menu page.

PENDING ACH	ACH HISTORY	PENDING WIRES	WIRE HISTORY						
Q Filter ▾			Reset Filters						
Date Range	<input type="text"/>	to	<input type="text"/>						
Batch Type	ALL	Status	ALL						
Same Day	<input type="checkbox"/>								
Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Settlement Type	Status		
3/4/2010	PPD	PPD NETCR (search) Checking:*0058	8591307	\$13.53	\$10.42	Summary	Needs Approval		
							You have missed the cut-off time. Please re-schedule		
Approve									
3/4/2010	CTX	CTX NETDR (search) Checking:*0058	8591309	\$11.97	\$12.06	Summary	Needs Approval		
							You have missed the cut-off time. Please re-schedule		
Approve									
3/4/2010	CCD	CCD BALANC (search) Checking:*0058	8591311	\$101.00	\$101.00	Summary	Needs Approval		
							You have missed the cut-off time. Please re-schedule		
Approve									
3/23/2010	WEB	WEB DEBIT (search) Checking-*0058	8591303		\$2.64	Summary	Needs Approval		
							You have missed the cut-off time. Please re-schedule		
Approve									
5/24/2019	PPD	PPD NETCR (search) Checking.*0058	8464842	\$13.53	\$10.42	Summary	Needs Approval		
							You have missed the cut-off time. Please re-schedule		
Approve									
◀ Prev	1	2	3	4	Next ▶	New Batch	Bulk Actions	1 - 5 of 16	View All

ACH [Learn more >](#)

- Consumer Transactions**
 - > Payroll Batch
 - > Collect Payment
 - > Credit Batch
 - > Debit Batch
- Commercial Transactions**
 - > Collect Payment
 - > Credit Batch (CCD/CCD+)
 - > Debit Batch (CCD/CCD+)
 - > Vendor Payments (CTX)
 - > Credit Batch (CTX)
 - > Debit Batch (CTX)
- NACHA Import**
 - > NACHA File Import

Wire Transfers [Learn more >](#)

- > Pending Wires
- > History
- > Single Wire
- > Repetitive Wire
- > Incoming Wires

Check Reconciliation [Learn more >](#)

- > Enter Issued Items
- > View/Modify Issued Items
- > View Reconciliation Reports
- > Today's Reconciliation Report

Book Transfers

- > Pending Transfers
- > History
- > Schedule Single Transfer
- > Schedule Multiple Transfers
- > Schedule Advanced Transfer
- > Transfer Templates

Balance Reporting [Learn more >](#)

- > Prior Day Balance Reports
- > Current Day Balance Reports
- > Prior/Current Day Balance Reports
- > Quick Balance Report

Prior Day Balance Report

The Prior Day Balance Report displays all transactions and transaction totals grouped by transaction type codes for selected user accounts for a prior date. The default date is the previous business day.

The Prior Day Balance Report includes the following 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.

Prior Day Balance Report Header Fields

Frequency	Description
Report Created	The date the report was generated.
Date	The date appearing on the report.
Account #s	The account you selected to appear in the report.
Account Name	Descriptive name given to the account when the account was started. This does not appear in the Summary Balance Consolidated section.

Definitions of 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 see the Select Accounts page, where you 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 initially selected.)

Creating a Prior Day Balance Report

To create a Prior Day Balance Report, do the following.

9. In the Balance Reporting section of the Cash Management Menu page, click **Prior Day Balance Reports**.

The Prior Day Balance Report page appears, showing the report information for the previous business day. Scroll down to see detail account information.

If Consolidated, Summary and Detail reports were specified for the selected accounts (refer to step 6 for information on selecting accounts), then all three reports appear on one page. The following examples show each individual report.

- The Prior Day Consolidated report looks like this.

Help

Cash Management

Prior Day Balance Report

Date: 02/22/2017

Prior Day Balance Report

Prior Day Account Summary Balance Report - Consolidated

Any Institution

Date: 02/22/2017 Report Created: 02/23/2017 10:01:54 AM CST

Account #: *4389, *0058, *7650, *0653, *0056, *8817

	Amount
Ledger Balance	223,903.86
Available Balance	55,059.55
Collected Balance	Not Avail

	Amount	Item Count
Deposits	0.00	0
ACH Credits	0.00	0
Wire Credits	0.00	0
Other Credits	0.00	0
Checks	0.00	0
ACH Debits	0.00	0
Wire Debits	0.00	0
Other Debits	0.00	0

	Amount	Item Count
Total Credits	0.00	0
Total Debits	0.00	0

- The Prior Day Summary Report looks like this.

Prior Day Account Summary Balance Report

Any Institution

Date: 02/22/2017

Report Created: 02/23/2017 10:01:54 AM CST

Account #: *4389

Account Name: John Doe

	Amount
Ledger Balance	-3,210.92
Available Balance	-3,210.92
Collected Balance	Not Avail

	Amount	Item Count
Deposits	0.00	0
ACH Credits	0.00	0
Wire Credits	0.00	0
Other Credits	0.00	0
Checks	0.00	0
ACH Debits	0.00	0
Wire Debits	0.00	0
Other Debits	0.00	0

	Amount	Item Count
Total Credits	0.00	0
Total Debits	0.00	0

Account #: *0058

Account Name: John Doe

- The Prior Day Detail report looks like this.

Prior Day Account Detail Balance Report

Any Institution

Date: 02/22/2017

Report Created: 02/23/2017 10:01:54 AM CST

Account #: *4389

Account Name: John Doe

Credit Transactions:

Amount Description

Deposits

Total Deposits 0.00

ACH Credits

Total ACH Credits 0.00

Wire Credits

Total Wire Credits 0.00

Other Credits

Total Other Credits 0.00

TOTAL CREDITS

0.00

Debit Transactions:

Amount Description

Check #

Checks

Total Checks 0.00

1. If you want to create a report for a different prior date, enter that date in the **Date** box.
2. If the account numbers selected are correct, click **Create Report**. Proceed to step 8.
3. If you want to change the accounts that appear on the report, choose **Select Accounts** in the **I want to** menu.

The screenshot shows the 'Cash Management' application interface. At the top, there's a header bar with a 'Help' link and a menu icon. Below the header, the title 'Cash Management' is displayed. Underneath the title, a section for a 'Prior Day Balance Report' is shown, with a date field set to '02/22/2017' and a 'Create Report' button. The main content area displays a table titled 'Prior Day Account Summary Balance Report - Consolidated'. The table includes columns for 'Any Institution', 'Date' (set to '02/22/2017'), 'Report Created' (set to '02/23/2017'), 'Account #'s' (*4389, *0058, *7650, *0653, *0056, *8817), and 'Amount'. To the right of the table, a context menu is open, listing options: 'I want to ▾', 'Save As HTML File', 'Save As Tab-Separated File', 'Printer Friendly Version', and 'Select Accounts'. The 'Select Accounts' option is highlighted with a green background and a hand cursor icon.

The Select Accounts for Prior Day Balance Reports page appears.

4. Enter the prior date in the **Date** field.
5. Clear or select the check boxes to indicate which accounts you want in the report.
For each of your accounts, you can select any of the following.
 - Account Summary Balance Report Consolidated
 - Account Summary Balance Report
 - Account Summary Detail Report
6. Click Save Accounts Selected & Create Report.

Cash Management

Select Accounts for Prior Day Balance Reports

Date:  (MM/DD/YYYY)

Select Accounts for Prior Day Balance Reports

Account #	Account Summary Balance Report Consolidated	Account Summary Balance Report	Account Summary Detail Report
My Checking:*0058	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
My Savings:*0056	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
My IRA:*7650	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
My CD:*8817	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
My Loan:*0653	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Credit Card:*4389	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The Prior Day Balance Report page appears, showing the report information for the selected accounts and date.

*Note: You can click **Create Report** to create a report using previously selected accounts or you can click **Save Accounts Selected** to save a new selection of accounts without creating the report.*

7. Once you have created a report, you can use the links in the **I want to** menu on the Prior Day Balance Report page to save or print the report.
 - Click **Save as HTML File**. The report appears in a browser window. In the **File** menu, select **Save As** to save the report in HTML format.
 - Click **Save as Tab-Separated File**. In the **File Download** dialog box, click **Save** to save the file in text format.
 - Click **Printer Friendly Version**. A print-formatted version of the report appears in a separate window, along with the browser Print dialog. Use the Print dialog to print the report.

The screenshot shows the Cash Management interface. At the top, there is a header bar with a "Help" link and a menu icon. Below the header, the title "Cash Management" is displayed in green. A sub-header "Prior Day Balance Report" is shown, along with a date input field set to "02/22/2017" and a "Create Report" button. The main content area is titled "Prior Day Balance Report" and contains a section for "Prior Day Account Summary Balance Report - Consolidated". It includes filters for "Any Institution" and "Date: 02/22/2017", and a note that "Report Created: 02/23/2017". Below this, a table lists account numbers (*4389, *0058, *7650, *0653, *0056, *8817) and their amounts. The total ledger balance is listed as 223.903.86. To the right of the report area, a context menu is open under the heading "I want to ▾". The menu options are: "Save As HTML File", "Save As Tab-Separated File", "Printer Friendly Version" (which is highlighted with a mouse cursor), and "Select Accounts".

You have successfully generated your Prior Day Balance Reports.

Current Day Balance Report

The Current Day Balance Report displays all transactions and transaction totals grouped by transaction type codes for selected user accounts for the current day. The Current Day Balance Report includes the following sections.

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

The first time you create a Current Day Balance Report, you see the Select Accounts page, where you 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 initially selected.)

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

Current Day Balance Report Header Fields

Frequency	Description
Report Created	The date the report was generated.
Date	The date appearing on the report.
Account #s	The account you selected to appear in the report.
Account Name	Descriptive name given to the account when the account was started. This does not appear in the Summary Balance Consolidated section.

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

Note: Not all financial institutions offer Current Day Balance Reports.

Creating a Current Day Balance Report

To create a Current Day Balance Report, do the following.

1. In the Balance Reporting section of the Cash Management Menu page, click **Current Day Balance Reports**.

The Current Day Balance Report page appears, showing the report information for the current business day. Scroll down to see detail account information.

If Consolidated, Summary and Detail reports were selected, then all three reports appear on one page. The following examples show each individual report.

- The Current Day Consolidated report looks like this.

The screenshot shows the 'Current Day Balance Report' page under the 'Current Day Account Summary Balance Report - Consolidated' section. The report is for Any Institution on 02/23/2017, created at 02/23/2017 10:35:49 AM CST. It displays account details and transaction history.

Account #s:	Amount
Ledger Balance	64,288.14
Available Balance	66,100.67
Collected Balance	Not Avail

	Amount	Item Count
Deposits	0.00	0
ACH Credits	0.00	0
Wire Credits	0.00	0
Other Credits	0.00	0
Checks	0.00	0
ACH Debits	0.00	0
Wire Debits	0.00	0
Other Debits	0.00	0

	Amount	Item Count
Total Credits	0.00	0
Total Debits	0.00	0

Float Availability	Amount
0 Day Float	0.85
1 Day Float	-0.73
2 Days Float	-0.07
Over 2 Days Float	-0.06

- The Current Day Summary Report looks like this.

Current Day Account Summary Balance Report		
Any Institution		
Date: 02/23/2017		Report Created: 02/23/2017 10:35:49 AM CST
Account #:	*0058	
Account Name:	John Doe	
Amount		
Ledger Balance	58,270.47	
Available Balance	18,901.55	
Collected Balance	Not Avail	
Amount		
Deposits	0.00	0
ACH Credits	0.00	0
Wire Credits	0.00	0
Other Credits	0.00	0
Checks	0.00	0
ACH Debits	0.00	0
Wire Debits	0.00	0
Other Debits	0.00	0
Amount		
Total Credits	0.00	0
Total Debits	0.00	0
Account #:	*0056	
Account Name:	John Doe	

- The Current Day Detail report looks like this.

Current Day Account Detail Balance Report		
Any Institution		Report Created: 02/23/2017 10:35:49 AM CST
Date:	02/23/2017	
Account #:	*0058	
Account Name:	John Doe	
Credit Transactions:		
	Amount	Description
Deposits		
Total Deposits	0.00	
ACH Credits		
Total ACH Credits	0.00	
Wire Credits		
Total Wire Credits	0.00	
Other Credits		
Total Other Credits	0.00	
TOTAL CREDITS	0.00	
Debit Transactions:		
	Amount	Description
		Check #
Checks		
Total Checks	0.00	
ACH Debits		

2. If you want to change the accounts that appear on the report, choose **Select Accounts** in the **I want to** menu.

The screenshot shows the 'Cash Management' application interface. In the center, there is a 'Current Day Balance Report' table. The table has two columns: 'Account #'s' and 'Amount'. It contains three rows: 'Ledger Balance' (64,288.14), 'Available Balance' (66,100.67), and a summary row. To the right of the table, a context menu is displayed, listing options like 'Save As HTML File', 'Save As Tab-Separated File', 'Printer Friendly Version', and 'Select Accounts'. The 'Select Accounts' option is highlighted with a green background and a cursor icon pointing at it.

Account #'s	Amount
Ledger Balance	64,288.14
Available Balance	66,100.67

The Select Accounts for Current Day Balance Reports page appears.

3. Clear or select the check boxes to indicate which accounts you want in the report.
For each of your accounts, you can select any of the following.
- Account Summary Balance Report Consolidated
 - Account Summary Balance Report
 - Account Summary Detail Report

4. Click Save Accounts Selected & Create Report.

[Help](#)

Cash Management

Select Accounts for Current Day Balance Reports

Select Accounts for Current Day Balance Reports

Account #	Account Summary Balance Report		
	Consolidated	Account Summary Balance Report	Account Summary Detail Report
My Checking:*0058	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
My Savings:*0056	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
My IRA:*7650	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My CD:*8817	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My Loan:*0653	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card:*4389	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Save Accounts Selected](#) [Save Accounts Selected & Create Report](#) [Reset](#) [Cancel](#)

The Current Day Balance Report page appears showing the report information for the selected accounts.

- Once you have created a report, you can use the links in the I want to menu on the Current Day Balance Report page to save or print the report.
 - Click **Save as HTML File**. The report appears in a browser window. In the **File** menu, select **Save As** to save the report in HTML format.
 - Click **Save as Tab-Separated File**. In the **File Download** dialog box, click **Save** to save the file in text format.
 - Click **Printer Friendly Version**. A print-formatted version of the report appears in a separate window, along with the browser Print dialog. Use the Print dialog to print the report.

The screenshot shows the 'Cash Management' application interface. At the top, there's a header bar with a 'Help' icon and a three-line menu icon. Below the header, the title 'Current Day Balance Report' is displayed. On the left, there's a sidebar with the same title. The main content area contains a table with account details and a 'Report Created' timestamp. To the right of the table, a context menu is open, titled 'I want to'. The menu includes options: 'Save As HTML File' (with a cursor pointing at it), 'Save As Tab-Separated File', 'Printer Friendly Version', and 'Select Accounts'.

Account #s:	Amount
Ledger Balance	64,288.14
Available Balance	66,100.67

Report Created: 02/23/2017

You have successfully generated your Current Day Balance Reports.

Prior and Current Day Balance Report

The Prior and Current Day Balance Report displays all transactions and transaction totals grouped by transaction type codes for selected user accounts for the current day and the previous business day.

The Prior and Current Day Balance Report includes the following 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

The first time you create a Prior and Current Day Balance Report, you see balance information for all your accounts. These accounts will always appear on the report until you change the selection.

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

Prior and Current Day Balance Report Header Fields

Frequency	Description
Report Created	The date the report was generated.
Date	The date appearing on the report.
Account #s	The account you selected to appear in the report.
Account Name	Descriptive name given to the account when the account was started. This does not appear in the Summary Balance Consolidated section.

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

Note: Not all financial institutions offer Prior and Current Day Balance Reports.

Creating a Prior and Current Day Balance Report

To create a Prior and Current Day Balance Report, do the following.

1. In the Balance Reporting section of the Cash Management Menu page, click **Prior/Current Day Balance Reports**.

The Prior & Current Day Balance Report page appears, showing the report information for the previous business day and the current day. The accounts selected for Prior Day and Current Day reports appear in the report.

2. Once you have created the report, you can use the links in the **I want to** menu on the Prior & Current Day Balance Report page to save or print the report.
 - Click **Save as HTML File**. The report appears in a browser window. In the **File** menu, select **Save As** to save the report in HTML format.
 - Click **Save as Tab-Separated File**. In the **File Download** dialog box, click **Save** to save the file in text format.
 - Click **Printer Friendly Version**. A print-formatted version of the report appears in a separate window, along with the browser Print dialog. Use the Print dialog to print the report.

The screenshot shows the Cash Management application interface. The main title bar says "Cash Management". Below it, a sub-section titled "Prior & Current Day Balance Report" is displayed. Underneath this, there's a header for "Prior Day Account Summary Balance Report - Consolidated" with fields for "Any Institution", "Date: 02/22/2017", and "Report Created: 02/23/2017". Below the header, it lists "Account #s: *4389, *0058, *7650, *0653, *0056, *8817" and "Amount". At the bottom, it shows "Ledger Balance" and "223,903.86". A context menu is open on the right side of the report area, with a dropdown arrow pointing to the right. The menu items are: "I want to", "Save As HTML File" (with a hand cursor icon), "Save As Tab-Separated File", and "Printer Friendly Version".

You have successfully generated the Prior and Current Day 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.

Quick Balance Report Header Fields

Frequency	Description
Report Created	The date the report was generated.
Date	The date appearing on the report.

Creating a Quick Balance Report

To create a Quick Balance Report, do the following.

1. In the Balance Reporting section of the Cash Management Menu page, click **Quick Balance Report**.

The screenshot shows the 'Cash Management' menu with the 'Quick Balance Report' option highlighted. Below the menu, a report table displays account details and balances.

Total Accounts	Total Ledger Balance	Total Available Balance
2	64,288.14	66,100.67
Account # ▾	Account Type ▾	Ledger Balance ▾
My Checking: *0058	Checking	58,270.47
My Savings: *0056	Savings	6,017.67
		18,901.55
		47,199.12

The Quick Balance Report page appears.

2. If you want to view details of a specific account, whether it is in the report or not, choose the account in the **Select Account** list.

The screenshot shows the 'Cash Management' page. On the left, there is a dropdown menu labeled 'Select Account' containing several account options: 'My Checking Checking *0058', 'My Savings Savings *0056', 'My IRA IRA *7650' (which is highlighted with a blue background), 'My CD CD *8817', 'My Loan Consumer Loan *0653', and 'Credit Card *4389'. To the right of this menu is a search bar with the placeholder 'Detail / Recent Transactions' and a green 'Go' button. Further right is a dropdown menu labeled 'I want to' with a dropdown arrow. Below these controls is a message 'Report Created: 02/23/2017 11:05:20 AM CST'. The main content area displays a table with four columns: 'Total Accounts', 'Total Ledger Balance', and 'Total Available Balance'. Underneath this table is another table with columns for 'Account # ▲▼', 'Account Type ▲▼', 'Ledger Balance ▲▼', and 'Available Balance ▲▼'. The data for both tables is identical to the one above it.

Total Accounts	Total Ledger Balance	Total Available Balance
2	64,288.14	66,100.67

Account # ▲▼	Account Type ▲▼	Ledger Balance ▲▼	Available Balance ▲▼
My Checking: *0058	Checking	58,270.47	18,901.55
My Savings: *0056	Savings	6,017.67	47,199.12

The appropriate page for the account on the Account tab appears.

3. If you want to change the accounts that appear on the report, choose **Select Accounts** in the **I want to** menu.

The screenshot shows the 'Quick Balance Report' page under the 'Cash Management' section. At the top, there are two dropdown menus: 'Select Account' and 'Detail / Recent Transactions', followed by a green 'Go' button. To the right is a dropdown menu labeled 'I want to' with several options: 'Save As HTML File', 'Save As Tab-Separated File', 'Printer Friendly Version', and 'Select Accounts' (which is highlighted with a green background). Below these controls is a message 'Report Created: 02/23/2017 11:05:20 AM CST'. The main content area displays a table with four columns: 'Total Accounts', 'Total Ledger Balance', and 'Total Available Balance'. Underneath this table is another table with columns for 'Account # ▲▼', 'Account Type ▲▼', 'Ledger Balance ▲▼', and 'Available Balance ▲▼'. The data for both tables is identical to the one above it.

Total Accounts	Total Ledger Balance	Total Available Balance
2	64,288.14	66,100.67

Account # ▲▼	Account Type ▲▼	Ledger Balance ▲▼	Available Balance ▲▼
My Checking: *0058	Checking	58,270.47	18,901.55
My Savings: *0056	Savings	6,017.67	47,199.12

The Select Accounts for Quick Balance Reports page appears.

1. Clear or select the check boxes to indicate which accounts you want in the report.

You can also click **Check All** or **Uncheck All** at the bottom of the screen to aid in your selection.

4. If you want to change the order in which accounts appear in the Quick Balance Report, select an account field in the **Account Order** list.

- Account Available Balance
- Account Balance
- Account Number
- Account Type

Accounts in the report are sorted based on the values of the selected field. You can re-sort the account list in the report itself using the up/down arrows in the column headings.

5. Click Save Accounts Selected & Create Report.

The screenshot shows a software application window titled "Cash Management". Below the title, a section is titled "Select Accounts for Quick Balance Reports". On the left, there is a table with account information. A dropdown menu is open over the first row of the table, showing options: "Account Number", "Account Available Balance", and "Account Balance". The "Account Number" option is highlighted with a blue background. To the right of the table, there is a column labeled "Quick Balance Report" with checkboxes next to each account. The checkboxes for "My Checking" and "My Savings" are checked, while others are unchecked. At the bottom of the screen, there is a green horizontal bar containing five buttons: "Check All", "Uncheck All", "Save Accounts Selected", "Save Accounts Selected & Create Report" (which is highlighted in white text), and "Cancel This Page's Changes and Quit".

The Quick Balance Report page appears showing the report information for the selected accounts.

- Once you have created the report, you can use the options in the **I want to** menu of the Quick Balance Report page to save or print the report.
 - Click **Save as HTML File**. The report appears in a browser window. In the **File** menu, select **Save As** to save the report in HTML format.
 - Click **Save as Tab-Separated File**. In the **File Download** dialog box, click **Save** to save the file in text format.
 - Click **Printer Friendly Version**. A print-formatted version of the report appears in a separate window, along with the browser Print dialog. Use the Print dialog to print the report.

The screenshot shows the 'Quick Balance Report' page within a 'Cash Management' application. At the top, there are dropdown menus for 'Select Account' and 'Detail / Recent Transactions', followed by a green 'Go' button. Below this, the title 'Quick Balance Report' is displayed. On the left, it says 'Any Institution' and shows the date '02/23/2017'. On the right, it says 'Report Created: 02/23'. The main area displays a table of account balances:

Total Accounts	Total Ledger Balance		
2	64,288.14		
Account # ▾	Account Type ▾	Ledger Balance ▾	Available Balance ▾
My Checking: *0058	Checking	58,270.47	18,901.55
My Savings: *0056	Savings	6,017.67	47,199.12

A context menu is open on the right side of the report table, with the 'I want to' option highlighted. The menu includes:

- Save As HTML File
- Save As Tab-Separated File
- Printer Friendly Version
- Select Accounts

Chapter 7: Check Reconciliation

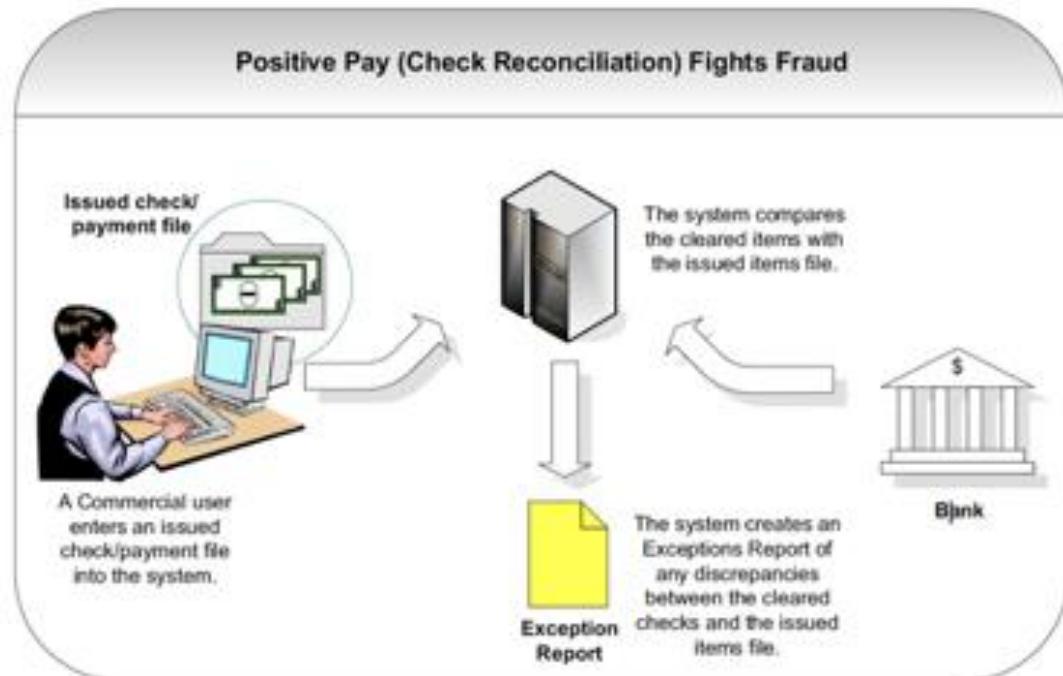
What's in this Chapter

This chapter provides information on Check Reconciliation.

Overview

The Check Reconciliation process provides commercial users a simple way to monitor all checks clearing their accounts to avoid any fraudulent check activity. A commercial user maintains a list of issued check item information, such as check number, amount, and status, that will be compared to their daily processed and cleared items. The system compares an issued check/payment file with the processed check/payment file and generates an exception report with any discrepancies between the two. The commercial user can review the exception items identified in a daily report and make a determination whether to pay the check or instruct their institution to return it to the depositor.

Check Reconciliation (also known as Positive Pay)



Benefits

The main benefits to you are the following.

- **Check Reconciliation protects commercial users from fraud.** Billions are lost yearly due to check fraud as criminal organizations primarily target commercial businesses. National statistics cite check fraud losses from counterfeiting and alteration, forgery, paperhanging (ordering checks on closed accounts), check kiting (opening accounts at multiple institutions and using the float time of available balances to create fraudulent balances). Check Reconciliation prevents this by comparing cleared checks with an issued check/payments file. Any exceptions will be flagged by the system.
- **Check Reconciliation is cost-effective.** Check Reconciliation was designed by large corporations to guard against check fraud but such systems were prohibitively too expensive for many smaller institutions. The Online Banking system provides a cost-effective Check Reconciliation tool for your commercial users.
- **Check Reconciliation is simple to use.** Commercial users can manually enter their issued items or import a file. The system reports any exceptions on the next business day. Commercial users can view the exceptions and then enter an Item Decision for each check number and submit those decisions to their financial institution for proper exception handling.

Accessing Check Reconciliation

Your commercial users work with Check Reconciliation functions using options in the **Check Reconciliation** section of the Cash Management Menu page.

The screenshot shows a table of pending ACH transactions. Each row contains details like date, type, tracking number, amount, and status. A 'Needs Approval' button is present in each row, with a note indicating missed cut-off times. Buttons for 'Approve' and 'Reject' are also visible. The top navigation bar includes tabs for PENDING ACH, ACH HISTORY, PENDING WIRES, and WIRE HISTORY. A filter section at the top allows for date range, batch type, status, and tracking number filtering. Pagination controls (1-5 of 16) and bulk actions buttons are at the bottom.

Date	Type	Tracking #	Credit	Debit	Status	Action	
3/4/2010	PPD	PPD NETCR (search) Checking.*0058	\$13.53	\$10.42	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
3/4/2010	CTX	CTX NETDR (search) Checking.*0058	\$11.97	\$12.06	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
3/4/2010	CCD	CCD BALANC (search) Checking.*0058	\$101.00	\$101.00	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
3/23/2010	WEB	WEB DEBIT (search) Checking.*0058		\$2.64	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve
5/24/2019	PPD	PPD NETCR (search) Checking.*0058	\$13.53	\$10.42	Summary	Needs Approval You have missed the cut-off time. Please re-schedule	Approve

The screenshot shows the Cash Management Menu page with several sections: ACH, Wire Transfers, Book Transfers, and Balance Reporting. The 'Check Reconciliation' section is highlighted with a red box. It contains links for Enter Issued Items, View/Modify Issued Items, View Reconciliation Reports, and Today's Reconciliation Report. Other sections include Consumer Transactions, Commercial Transactions, NACHA Import, Pending Wires, History, Single Wire, Repetitive Wire, Incoming Wires, and Transfer Templates under Wire Transfers; and Pending Transfers, History, Schedule Single Transfer, Schedule Multiple Transfers, Schedule Advanced Transfer, and Transfer Templates under Book Transfers.

Depending on their privileges, some links that users see for Check Reconciliation in this section are unavailable. Commercial users given the **Check Reconciliation Full-service** class will be able to enter, modify, and view issued items. They will also be able to view reconciliation reports as well as enter item decisions on the day's reconciliation report.

Check Reconciliation for users with Full privileges

Check Reconciliation

[Learn more »](#)

- › [Enter Issued Items](#)
- › [View/Modify Issued Items](#)
- › [View Reconciliation Reports](#)
- › [Today's Reconciliation Report](#)

Commercial users given the **Check Reconciliation View** service class will be able only to view issued items and reconciliation reports. They will not be able to enter or modify issued items; the corresponding link is grayed out and not available to them.

Check Reconciliation for users with View privileges

Check Reconciliation

[Learn more »](#)

- › [Enter Issued Items](#)
- › [View/Modify Issued Items](#)
- › [View Reconciliation Reports](#)
- › [Today's Reconciliation Report](#)

Entering Issued Items

The Check Reconciliation feature (also known as Positive Pay) allows a commercial user to maintain a list of issued item details, such as check number, amount, and status, that will be compared to their daily processed and cleared items (for example, checks) for purposes of fraud control.

The first step in this reconciliation process begins with the commercial user manually entering their issued item information (for example, check #, date, amount, etc.) into the system. If they have a large number of checks, they have the option to import a file with their issued items. Refer to [Importing an Issued Check/Payment File](#) for more information.

To enter issued items, do the following.

1. In the Check Reconciliation section of the Cash Management Menu page, click **Enter Issued Items**.
2. The Check Reconciliation - Enter Issued Items page appears.
3. In the **Account** list, select the account you want to work with.
4. If you have a large number of checks to reconcile, you may wish to upload a check file instead of or in addition to entering items individually. Refer to [Importing an Issued Check/Payment File](#) for more information.
5. In the **Date** box, today's date is pre-filled, or click the calendar icon to select a date. This is a required field.
6. In the **Check #** box, enter the check number. This is a required field. If you accidentally enter a duplicate check number, the system will treat it as a field entry error and presents to the user an option to delete or revise the check number.
7. In the **Payee** box, enter the payee's name as it appears on the check.
8. In the **Amount** box, enter the check amount. This is a required field, except if the check status is Stopped or Voided.
9. In the **Status** list, select the status of the check. Options are:
 - Issued (default)
 - Voided
 - Stopped (depending on your FI configuration, this status may not be an option)
10. If you have more than 20 items to enter, click **Next Page** to proceed. The system saves each page's entries when you click **Next Page**.
11. Click **Save Entered Items**.

A confirmation page indicating the number of saved items is flashed on the page for five seconds.

You have successfully entered your issued items.

Creating an Issued Check/Payment File

Commercial users can save time by importing their issued items in a check/ payment file if they have a large number of items. The simplest way to create a check/payment file is to use a spreadsheet program, such as Microsoft® Excel®, or a text editor, such as Notepad.

Check numbers cannot be modified once entered. Check numbers can only be deleted and re-entered.

To create an issued check/payment file using Excel, do the following.

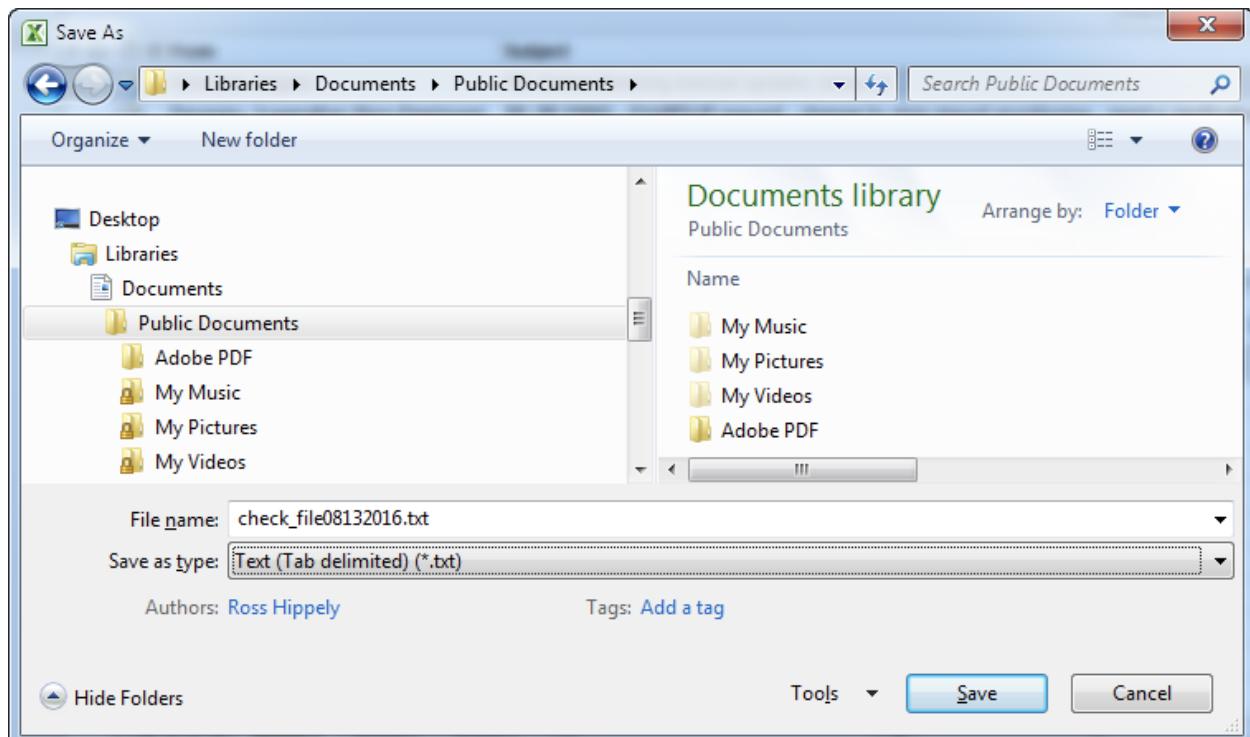
1. Open Microsoft Excel.
2. Create your check file by entering the following check data items in successive cells, one check per row.
 - **date** (mm/dd/yyyy)
 - **check #**
 - **payee name/description**
 - **amount** (whole dollars or dollars and cents; do not use \$ sign)
 - **item status code** (optional; if code is not included, item is assumed to be Issued)
If included, the status code must be one of the following.

- I = Issued
- V = Voided
- S = Stopped (accepted only for FIs configured to recognize this status)

For example:

	A	B	C	D	E	F	G	H	I
1	7/22/2016	5042	ABC Inc.	100					
2	7/23/2016	5043	Tek Inc	200.55	V				
3	7/24/2016	5045	Cogs Co	5001.99	I				
4	7/25/2016	5046	Widget LLC	256	I				
5									
6									

3. On the File menu, click **Save As**. In the Save As dialog, enter the file name with a **.txt** extension (for example, check_file08132016.txt) in the **File name** box.
4. In the **Save as type** list, select **Text (Tab delimited) (*.txt)**, and then click **Save**.

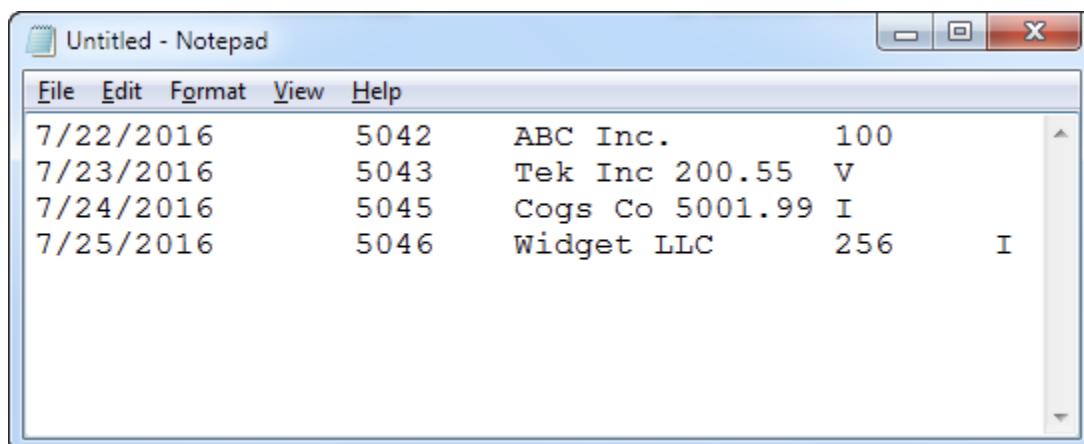


Excel issues a warning. Click **Yes**. You have successfully created a check/ payment file using Excel.

To create a check/payment file using Notepad, do the following.

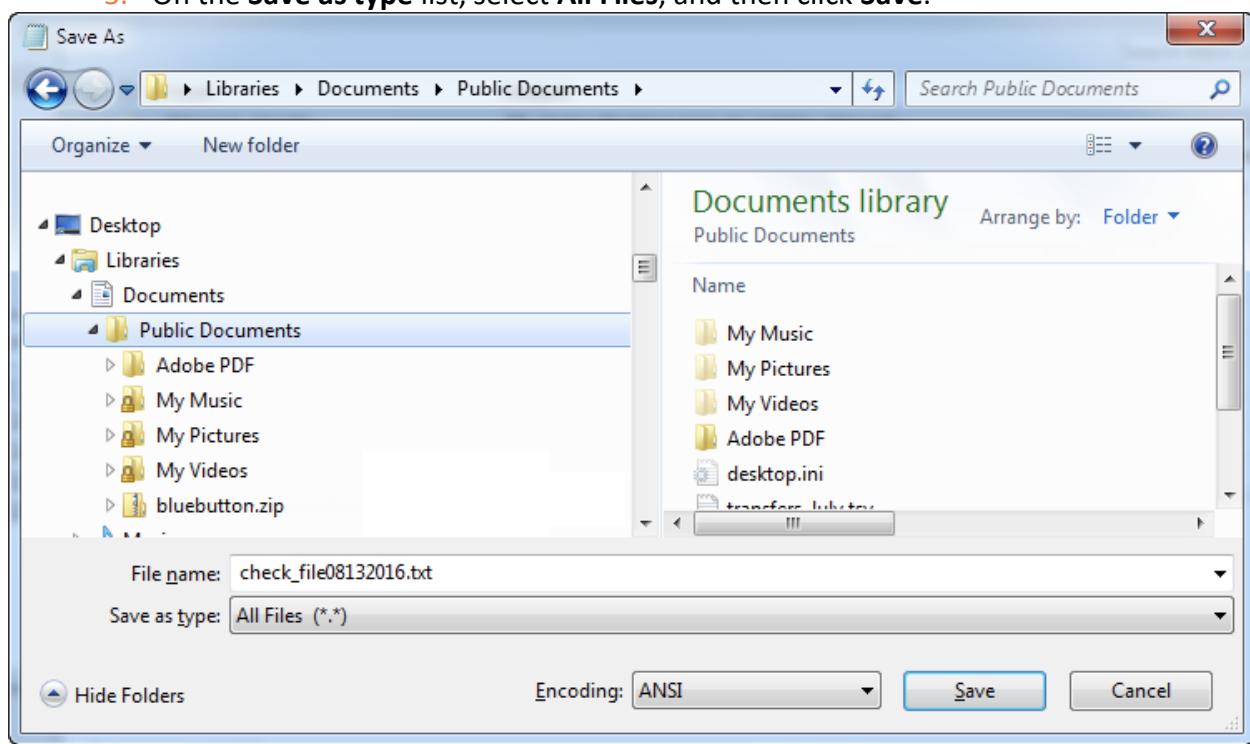
1. Open Notepad.
2. Create your check file by entering the check data items listed on the preceding page, one check per line. Make sure you press the TAB key between the data items. In the check amount, do not enter the dollar (\$) sign.

For Example:



3. On the File menu, click **Save As**. The Save As dialog box appears.
4. On the Save As dialog, enter the file name with a **.txt** extension (for example, check_file08132016.txt) in the **File name** box.

5. On the **Save as type** list, select **All Files**, and then click **Save**.



You have successfully created a check/payment file using Notepad.

Importing an Issued Check/Payment File

Commercial users who have a large number of checks to reconcile can save time by importing a check/payments file from their computer. The Import feature allows commercial users to add the items in the check file to the end of their existing list of issued items, or replace their existing list with the items in the check file.

If users have a large file and a slow Internet connection, the file import may take a little extra time. Please remember to click the **Upload Items** button only once.

To import an issued check file, do the following.

1. Create a check file. Refer to [Creating an Issued Check/Payment File](#) for more information.
 2. On the Check Reconciliation - Enter Issued Items page, click **Import Issued Items** in the **I want to** menu.
- The Check Reconciliation - Import Issued Items page appears.
3. Select an account from the **Account** list.
 4. Click **Browse** to open a file dialog and locate your file.
 5. When you have selected a file in the file dialog, do one of the following.
 - Click **Upload Items by Adding to Existing Items** if you want the checks in your
 - Click **Upload Items by Replacing Existing Items** if you want the checks in your check file to replace your existing list.

Check Reconciliation Cut-off Time: 12:00 pm CST [Help](#)

Cash Management

Check Reconciliation - Import Issued Items

This page is used to import issued items into the selected account's issued items list.

- The import file must be in tab separated format with the fields in the following order: date, check #, payee name/description, amount and status(optional). For more help, click the "Help" icon on this screen.
- Select the account into which you wish to import items, browse to the file location and click an "Upload Items" option.

Account: My Checking:*0058

Account(s) Specified in the file

File: check_file12162016.txt

Uploading a large file might take several minutes, depending on the speed of your Internet connection. Please click the "Upload Items" button only once to avoid errors.

* Duplicate check #'s imported will be ignored.
** Duplicate check #'s imported will be updated.

6. If any problems occur with file upload, error messages are displayed in red at the top of the page. Correct the file and re-submit it.

Upon success, the Search for Issued Items page appears, with a confirmation message at the top. The message lists the total number of items imported and the total dollar amount of those items (excluding duplicate items).

Check Reconciliation Cut-off Time: 12:00 pm CST Help

Cash Management

All items imported successfully

Total items imported: 4
Total amount of items imported: \$2,061.02

Check Reconciliation - Search for Issued Items

Select the account and enter either the date range or check number range of issued items you wish to view and/or modify. Complete only the "From" field to search for a specific date or check number. Only outstanding items will be returned unless the "Include cleared/exception items" box is checked.

Account:

Date Range: to

Check Range: to

Include cleared/exception items?

View/Modify Items Cancel

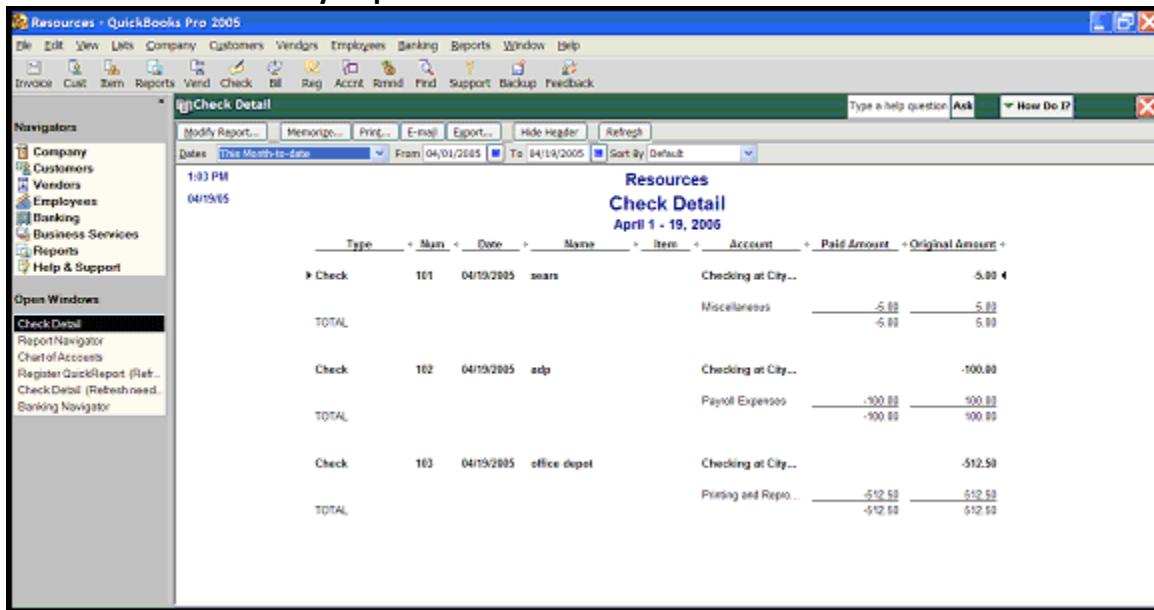
You have successfully imported your check file.

Importing a File from QuickBooks

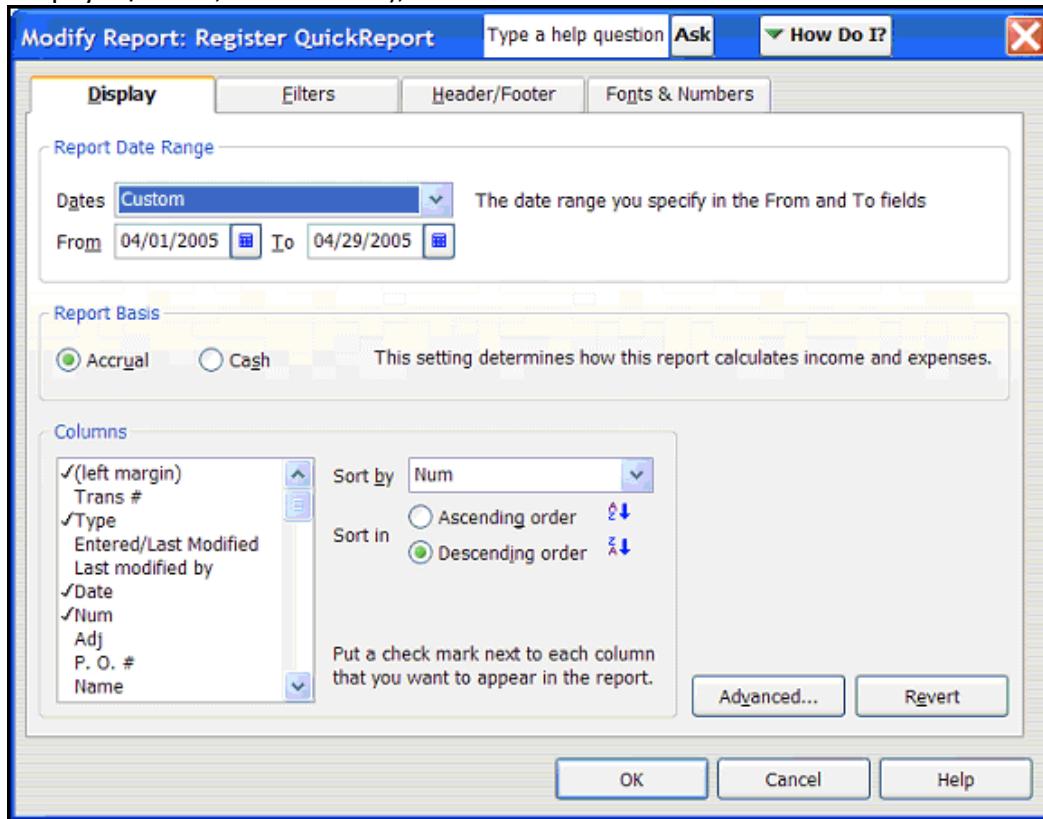
Business users who work with Intuit QuickBooks can create an issued check file by downloading check register information into a spreadsheet program, such as Microsoft Excel, and then import the file into the Check Reconciliation system.

To import an issued/check file using QuickBooks, do the following.

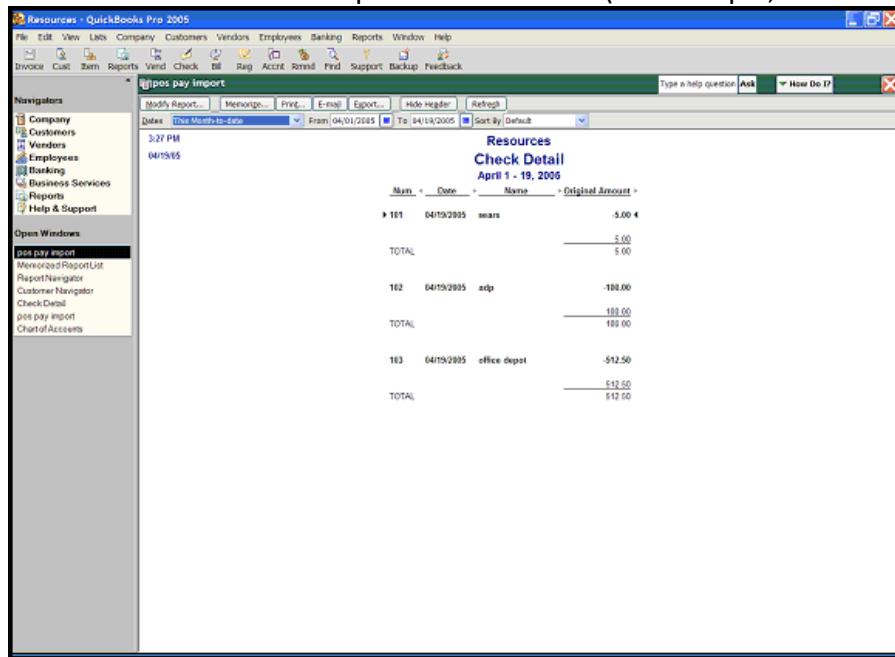
1. Open QuickBooks, open the check detail page with your specific date range, and then click **Modify Report**.



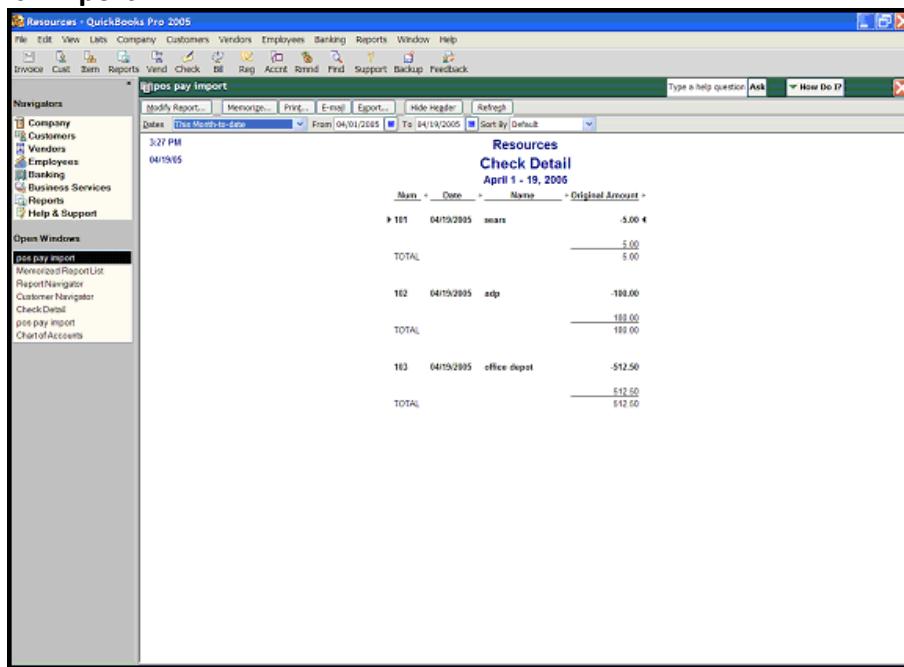
2. On the Modify Report: Register QuickReport dialog box, modify the default check listing report to include only the data needed for the import (date, check#, payee/name, and amount), and then click **OK**.



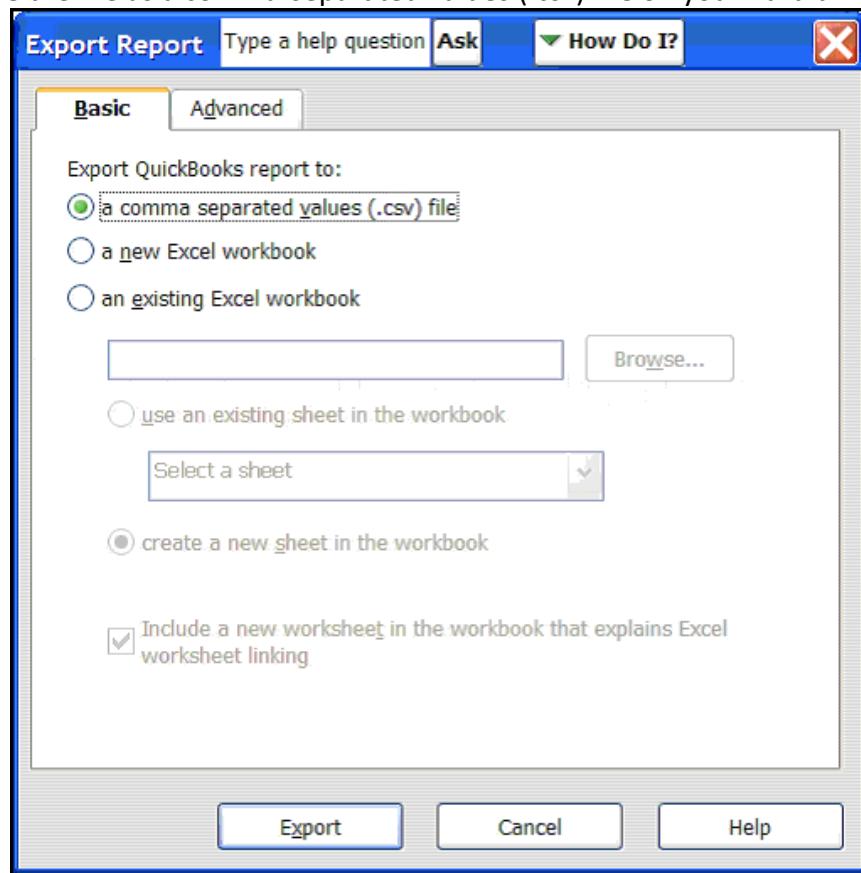
3. Click **Memorize** to use this report for future use (for example, Ck Recon Import).



4. Click **Export**.



5. Save the file as a comma-separated values (.csv) file on your hard drive or network.



6. Import the file into Excel.

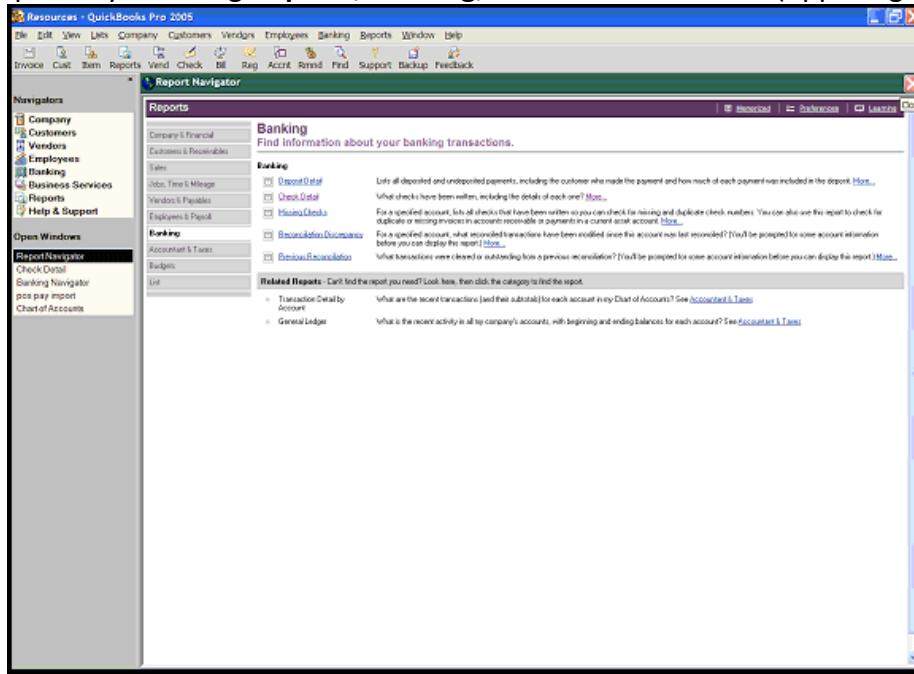
The screenshot shows a Microsoft Excel spreadsheet titled 'Microsoft Excel - pos pay register.CSV'. The data consists of several rows of transactions:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	Num	Date	Name	Original Amount											
2															
3	101	4/19/2005	sears	-5											
4															
5															
6	TOTAL			5											
7															
8	102	4/19/2005	adp	-100											
9															
10															
11	TOTAL			100											
12															
13	103	4/19/2005	office depot	-512.5											
14															
15															
16	TOTAL			512.5											
17															
18															
19															
20															
21															
22															
23															
24															
25															
26															
27															
28															
29															
30															
31															
32															
33															
34															
35															
36															
37															

7. Remove the column headings and totals. Each row should list a check number and corresponding payee and amount information. Save the file (in csv format). This is the file you will import into the Enter Issued Items page in Check Reconciliation.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	101	4/19/2005	sears		-5											
2	102	4/19/2005	adp		-100											
3	103	4/19/2005	office depot		-512.5											
4																
5																
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8. The next time you need to create a new issued item file, you can access memorized reports by selecting **Reports**, **Banking**, and then **Memorized** (upper right corner).



You have successfully imported an issued check item file from QuickBooks.

Searching for Items

The Check Reconciliation feature provides a search engine to help your customers or members locate an issued item. Only outstanding items are returned unless the **Include cleared/exception items?** option is selected. Authorized users can modify any outstanding issued item if necessary.

To search for an issued item, do the following.

1. In the Check Reconciliation section of the Cash Management Menu page, click **View/Modify Issued Items**.
The Check Reconciliation - Search for Issued Items page appears.
2. In the **Account** list, select the account you want to work with.
3. For **Date Range**, enter a starting date in the first box. (By default, the date 30 days previous to today's date appears in the box.) If you are searching for a specific date, enter a date in this field only. To search a date range, enter an ending date in the second box.
4. For **Check Range**, enter a starting check number in the first box. If you are searching for a specific check number, enter a number in this field only. To search for a range of checks, enter an ending check number in the second box.
5. To include all possible items in your search, select the **Include cleared/ exception items?** check box.
6. Click **View/Modify Items**.

The screenshot shows the 'Check Reconciliation - Search for Issued Items' page within the 'Cash Management' section. At the top right, there is a note about the 'Check Reconciliation Cut-off Time: 12:00 pm CST' and a 'Help' link. Below the title, there is a descriptive text: 'Select the account and enter either the date range or check number range of issued items you wish to view and/or modify. Complete only the "From" field to search for a specific date or check number. Only outstanding items will be returned unless the "Include cleared/exception items" box is checked.' There are four input fields: 'Account' dropdown set to 'My Checking:*0058', 'Date Range' with 'From' field '07/12/2016' and 'To' field '08/12/2016', 'Check Range' with two empty input fields, and a checked 'Include cleared/exception items?' checkbox. At the bottom right are 'View/Modify Items' and 'Cancel' buttons.

The Issued Items for Account# page appears with your search results.

7. Regarding deleting items on the Issued Items for Account# page, do the following.
 - If you want to delete all items on the page, click **Check All**.
 - If you change your mind about deleting all items on the page, click **Uncheck All**.
 - You can also unselect an individual item by clearing the **Delete** check box to the left of the item.
8. Click **Save Changes** to delete the items.

Check Reconciliation Cut-off Time: 12:00 pm CST Print this page Help

Cash Management

To modify the items listed below, enter your changes and click "Save Changes". You may also choose "Export Items" from the Actions menu to export data into a tab separated file.

From: 07/12/2016 **To:** 08/12/2016

	Delete?	Check #	Date*	Payee	Amount*	Status
	<input type="checkbox"/>	5042	07/22/2016 	ABC Inc.	\$ 100.00	Issued
	<input type="checkbox"/>	5043	07/23/2016 	Tek Inc	\$ 200.55	Voided
	<input checked="" type="checkbox"/>	5045	07/24/2016 	Cogs Co	\$ 5001.99	Issued
	<input checked="" type="checkbox"/>	5046	07/25/2016 	Widget LLC	\$ 256.00	Issued

[I want to ▾](#)

[Check All](#) [Uncheck All](#) [Save Changes](#) [Cancel](#)

Modifying Items

The Check Reconciliation feature allows authorized users to modify any previously issued items that are not in “cleared” or “exception” status.

For security reasons, check numbers cannot be modified once entered. Check numbers can only be deleted and re-entered.

To modify an issued item, do the following.

1. In the Check Reconciliation section of the Cash Management Menu page, click **View/Modify Issued Items**.

The Check Reconciliation - Search for Issued Items page appears.

2. Perform a search to locate the issued items you want to modify. (Refer to [Searching for Items](#), above.) Then continue as follows on the Issued Items for Account# page.
3. If you want to change a check number, select its **Delete** check box. You will need to re-enter all the check information.
4. Change any of the following fields for each check.
 - Date
 - Payee
 - Amount
 - Status
5. If you want to save the file or print it out, click **Export Items** on the **I want to** menu. On the next page, click **Download Items**. Your browser begins to download a tab-separated value (.tsv) file. You can open the file in a spreadsheet program or save it to your computer.
6. Click **Save Changes** to exit with your modifications.

Cash Management

To modify the items listed below, enter your changes and click "Save Changes". You may also choose "Export Items" from the Actions menu to export data into a tab separated file.

From: 07/12/2016

To: 08/12/2016

Issued Items for Account# 1000058

I want to

Delete?	Check #	Date*	Payee	Amount*	Status
<input type="checkbox"/>	5042	07/22/2016 	ABC Inc.	\$ 100.00	Issued
<input type="checkbox"/>	5043	07/23/2016 	Tek Inc	\$ 200.55	Voided
<input checked="" type="checkbox"/>	5045	07/24/2016 	Cogs Co	\$ 5001.99	Issued
<input checked="" type="checkbox"/>	5046	07/25/2016 	Widget LLC	\$ 256.00	Issued

You have successfully modified your issued items.

Generating the Reconciliation Report

When the system receives your daily transaction import file (or at a predesignated cutoff time, whichever comes first), the system pulls a list of all checks that cleared against a Check Reconciliation account.

The system compares the cleared item information against the issued item information entered (or imported) by the commercial user. Any discrepancies identified between the issued and cleared/processed item information are listed on Today's Reconciliation Report as exceptions.

Reconciliation Report Exception Types

Status	Description
Amount	Check cleared for a different amount than listed in the issued items file
Status	Check cleared but status is Stopped or Void in the issued items file.
Not Found	Check number was not found in the issued items file.
Duplicate	Check number is identical to a previously processed check.

Upon completion of the Reconciliation Report process, the system does the following.

1. Updates the status of the issued item to either “cleared” or “exception” (if item was identified as an exception in the reconciliation report process).
2. Adds any item found in the processed items but not present in the issued items to the issued items register (in “exception” status).
3. Generates an in-session transaction alert to all users with Check Reconciliation privileges, indicating that the daily Reconciliation Exception report is available.

Viewing Today's Reconciliation Report

The Reconciliation Exception report lists all discrepancies between the issued check/payment file and the cleared items file and their item decisions.

If the system finds no exceptions between the issued check/payment file and the cleared items, the Reconciliation Exception report displays zeros for all totals (i.e., Total Items Cleared and Total Exception Items). If another authorized user has decisioned an account, those items are displayed with the decision summaries submitted to your financial institution.

The commercial user with Check Reconciliation privileges should review today's reconciliation report each morning, research exception items listed, and submit pay/no pay decisions on those exception items before the exception process cutoff time defined by your institution.

If the user submits decisions after the exception cut-off time, the following message is displayed to the user in red text.

"You have submitted your exception decisions after the designated cutoff time. While <FINANCIAL INSTITUTION NAME> will make every attempt to honor your exception decisions, we have no obligation to do so after the designated cutoff time."

For today's reconciliation report, the following information is displayed.

Today's Reconciliation Report Fields

Field	Description
Account #	The account number of the account in this report section.
Total #	The total number of checks cleared.
Total \$	The total dollar amount of the checks cleared.
Issued Date	The date the check was issued.
Issued Check #	The check number.
Issued Amount	The issued amount of the check.
Exception Reason	The exception reason. Typically, this would be the check amount.
Item Decision	The user is required to enter a decision on the exception. Options are: <ul style="list-style-type: none">• Pay. Pay the cleared amount. This situation may occur if the user entered an incorrect issued amount, even though the correct amount was paid.• Pay issue amount. Pay the issued amount. This situation may occur if the user entered an incorrect issued amount and the financial institution pays the issued amount after the original check was cleared. In this case, the financial institution will be required to retrieve funds.• Ret-Prior Stopped. Enter a stop payment and return the check.• Ret-Void Ck. Return the check and void it.• Ret-Fraud. Return the check and list it as a fraud.• Suspect-Item review req'd. More research is required.
Cleared Date	The date the check was cleared.
Cleared Check #	The cleared check number.
Cleared Amount	The cleared check amount.
View Check	A link that displays a scanned image of the check.
Comments	A text entry box in which you can enter a remark of up to 60 characters.

You will receive an email alert that your reconciliation report is available.

To view today's reconciliation report, do the following.

1. In the Check Reconciliation section of the Cash Management Menu page, click **Today's Reconciliation Report**.

The Reconciliation Report for <date> page appears.

2. On the reconciliation report, review each exception item, and then in the **Item Decision** list, select an action for the check item.

View Check links are available for FIs that request the check image feature.

3. In the **Comments** box, enter a brief comment (60 characters maximum) related to the item decision or exception.

Check Reconciliation Cut-off Time: 12:00 pm CST [Print this page](#) [Help](#)

Cash Management

Reconciliation Report for 04/29/2016

The items listed below have been identified as exception items for the date listed above. Select the appropriate decision for each item and click "Submit" to send your item decisions to Any Institution for handling.

You must submit your exception decisions no later than 02:00 PM CDT in order to be processed.

Reconciliation Report for 04/29/2016				
Account #	Total #	Total \$		
*533	0	0.00		
Account #	Total #	Total \$		
*538	1	162.38	Exception Reason	Item Decision
			Issued Date	Issued Check #
			15109	\$0.00
				Duplicate
			Cleared Date	Cleared Check #
			04/29/2016	15109
				Cleared Amount
				\$162.38
			Comments:	<input type="text"/>
Account #	Total #	Total \$		
*539	0	0.00		

Select One
Pay
Ret - Prior Stopped
Ret - Void Ck
Ret - Fraud
Suspect - Item review req'd

4. Click **Submit** to enter your exception decisions.

Check Reconciliation Cut-off Time: 12:00 pm CST [Print this page](#) [Help](#)

Cash Management

Reconciliation Report for 04/29/2016

The items listed below have been identified as exception items for the date listed above. Select the appropriate decision for each item and click "Submit" to send your item decisions to Any Institution for handling.

You must submit your exception decisions no later than 02:00 PM CDT in order to be processed.

Reconciliation Report for 04/29/2016				
Account #	Total #	Total \$		
*533	0	0.00		
Account #	Total #	Total \$		
*538	1	162.38		
Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision
04/29/2016	15109	\$0.00	Duplicate	<input type="button" value="Ret - Void Ck"/>
Cleared Date	Cleared Check #	Cleared Amount		
04/29/2016	15109	\$162.38	View Check	
Comments:	duplicate check - voided			
Account #	Total #	Total \$		
*539	0	0.00		
Account #	Total #	Total \$		
*538	1	162.38		
Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision
04/29/2016	15109	\$0.00	Duplicate	<input type="button" value="Ret - Void Ck"/>
Cleared Date	Cleared Check #	Cleared Amount		
04/29/2016	15109	\$162.38	View Check	
Comments:	duplicate check - voided			
Account #	Total #	Total \$		
*539	0	0.00		
Account #	Total #	Total \$		
*547	0	0.00		
Account #	Total #	Total \$		
*837	1	13149.38		
Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision
04/29/2016	15107	\$0.00	Duplicate	<input type="button" value="Select One"/>
Cleared Date	Cleared Check #	Cleared Amount		
04/29/2016	15107	\$13149.38	View Check	
Comments:				

A confirmation message (Reconciliation Exception Report has been submitted) appears. The system saves the report and generates an Exception Response File for your financial institution to review and take action.

Viewing Other Reconciliation Reports

Prior day reconciliation reports are available to the user for 180 days. The reports include all exception items for that day, the decisions submitted to the financial institution, cleared and exception totals, and also lists the user and the date/time the exception report was submitted to the financial institution.

For each account, the following exception information is displayed.

Prior Day Reconciliation Report Exception Types

Status	Description
Account #	The account number of the account in this report section.
Account Name	The nickname of the account owner.
Issued Date	The date the check was issued.
Issued Check #	The check number.
Issued Amount	The issued amount of the check.
Exception Reason	<p>The exception reason. Options are:</p> <ul style="list-style-type: none">• Amount. The processed check did not clear for the amount listed in the issued check/ payment file.• Status. The processed check cleared but the status is Stopped or Void.• Not Found. The processed check was listed in the processed file but not included in the issued check/payment file.• Duplicate. The check has the same check number as a previously processed check.
Item Decision	<p>The user is required to enter a decision on the exception. Options are:</p> <ul style="list-style-type: none">• Pay. Pay the cleared amount. This situation may occur if the user entered an incorrect issued amount, even though the correct amount was paid.• Pay issue amount. Pay the issued amount. This situation may occur if the user entered an incorrect issued amount and the financial institution pays the issued amount after the original check was cleared. In this case, the financial institution will be required to retrieve funds.• Ret-Prior Stopped. Enter a stop payment and return the check.• Ret-Void Ck. Return the check and void it.• Ret-Fraud. Return the check and list it as a fraud.• Suspect-Item review req'd. More research is required.
Cleared Date	The date the check was cleared.
Cleared Check #	The cleared check number.

Cleared Amount	The cleared check amount.
Comments	Any comment entered for the check.
Cleared Amount	The cleared check amount
Submitted	The date the report was submitted.
Submitted By	The name of the user who submitted the report.
Total Cleared Items	The total number and amount of checks cleared.
Total Exception Items	The total number and dollar amount of the exception.
Total Return Items	The total number and dollar amount of returned items.
Total Paid Items	The total number and dollar amount of paid exception items.
Total Suspect Items	The total number and dollar amount of exception items that require further research.

To view a reconciliation report, do the following.

1. In the Check Reconciliation section of the Cash Management Menu page, click **View Reconciliation Reports**.

The View Reconciliation Reports page appears.

2. In the **Date** box, enter the date (mm/dd/yyyy) of the reconciliation report you want to view. By default, the report for the prior two business days is shown.

3. Click **View Reports**. The report appears below the date field.

Check Reconciliation Cut-off Time: 12:00 pm CST Print this page Help

Cash Management

View Reconciliation Reports

Reconciliation Report for 04/29/2016

Date: 04/29/2016 (MM/DD/YYYY)

View Reports

Reconciliation Report for 04/29/2016

Account# *533
Account Name Test Customer

Total Items Cleared: 0 \$0.00
Total Exception Items: 0 \$0.00

Account# *538
Account Name Test Customer

Issued Date	Issued Check #	Issued Amount	Exception Reason	Item Decision
	15109	\$0.00	Duplicate	Not Submitted

Cleared Date	Cleared Check #	Cleared Amount
04/29/2016	15109	\$162.38

Comments:

Submitted: Not Submitted
Submitted By: Not Submitted

Total Items Cleared: 1 \$0.00
Total Exception Items: 1 \$162.38

Total Return Items: 0 \$0.00
Total Paid Items: 1 \$162.38
Total Suspect Items: 0 \$0.00

Done

To print out the report, click the **Print this page** icon next to the **Help** icon at the top of the page. You have successfully opened a reconciliation report.

Chapter 8: Secure File Transfers

What's in this Chapter

This chapter describes how to send files to your financial institution using the Secure File Transfer page.

Overview

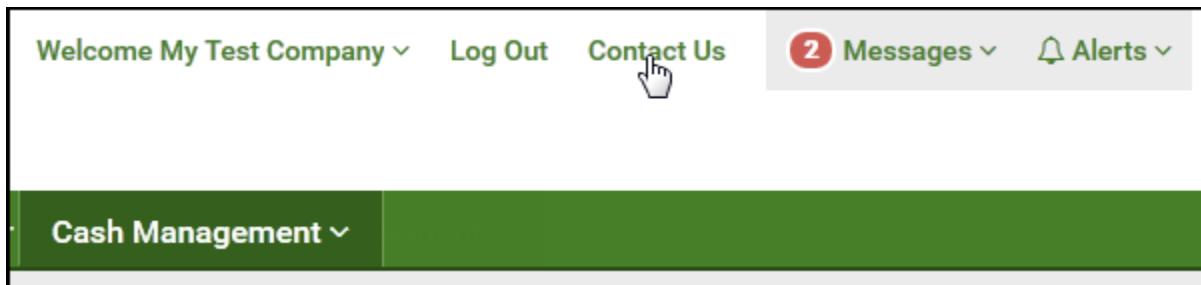
You can send files to your financial institution using the Secure File Transfer page. You can send any type of file via the Secure File Transfer option including payroll, financial information, confidential legal documents, etc. The file is encrypted and sent via an encrypted email attachment that is opened by your financial institution and processed.

Sending a Secure File Transfer

The Secure File Transfer action takes place on the Messages page. Simply create a new message and attach your file to it, then send it to your financial institution. It is secure and efficient!

To send a secure file transfer, do the following.

1. Click **Contact Us** in the Welcome Center.



The Services & Settings page appears.

2. Click **Send a Secure File** in the Contact Us section.

The Services & Settings page is displayed. The top navigation bar includes Home, Accounts, Bills & Payments, Transfers, Cash Management, Help, and a menu icon. Below the navigation is a green header bar with the title "Services & Settings". A "Quick Links" section on the left lists options like Change passcode, Stop check payment, Change phone, email or address, View statements & documents, Reorder checks, and Contact Us. The "Contact Us" section on the right provides phone numbers (800-421-1105, 512-493-2500), email links (Send a Secure Message, Send a Secure File), and a "Help" link.

The Send A Message page appears.

3. In the **Regarding** list, select the account that you are inquiring about, or select "Other" if it concerns some other issue. This field is required.
4. In the **Category** list, select the message type. This field is required and helps the system transmit the message to the responsible online banking support service representative at the financial institution.
5. In the **Subject** box, type a few words to identify your message. This field is required and has a maximum length of 40 characters.
6. In the **Message** box, type your message. Do not include your passcode in the message; the Online Banking Support service representative does not need it to help you.
7. To attach a file to the message, drag it from another window to the Drop file here area, or click **browse** to locate the file through a dialog box. File types with .exe, .bat, .com, and .sys are not allowed. If the user has secure file transfer privileges, the maximum file size will be 20 MB with no file type restrictions (i.e., any file type is allowed). A successfully attached file is listed in the **Attachment** section at the bottom of the page.
8. Click **Send Message**.

Messages

Send A Message

Regarding: My Checking Checking *0058

Category: Secure File Transfer

Subject: Wire transfer didn't go through

Message:

I made a wire transfer from this acct on 3/17 and it apparently didn't go through. Can you please tell me what happened?
A text file with details of the transfer is attached.

Drop file here... or [browse](#)
Max file size – 20 MB

Attachment:

wire_details.txt (0 kB) 

[Cancel](#) [Send Message](#)

Chapter 9: Other Services

Overview

This section provides links to other services within Online Banking and also externally to services from other providers.

Other Services

This section provides links to other services including the Commercial Customer Services Enrollment page where the user can sign up for Cash Management services.

To access other services, do the following.

1. In the Other Services section of the Cash Management Menu page, click **Request Cash Management Services**.

The Commercial Customer Services Enrollment page appears.

2. On this page, applicable services are listed for you to request. Various services may be available, including the following.
 - **Depository Transfer Service.** Allows you to transfer funds between deposit accounts at different institutions for cash management. Refer to the [Creating a CCD Credit Batch](#) or the [Creating a CCD Debit Batch](#) sections in [Chapter 2: ACH Transfers](#) for more information.
 - **Direct Deposit of Employee Payroll.** Allows you to direct deposit your employees' paychecks into their personal accounts. Refer to the [Creating a Payroll Batch](#) section in [Chapter 2: ACH Transfers](#) for more information.
 - **Direct Electronic Payments.** Allows you to use Direct Electronic Payment instead of invoicing your customers for recurring monthly billings. Refer to the [Creating Collect Payment Batches](#) section in [Chapter 2: ACH Transfers](#)
 - **NSF Check Representation.** If your online banking support service representative subscribes to this service, it provides an electronic way to collect non-sufficient funds (NSF) checks, and to increase collections. Refer to the [Re-present NSF Check Batch](#) section in [Chapter 2: ACH Transfers](#) for more information.
 - **EFTPS: Electronic Federal Tax Payment System.** Allows you to originate your federal tax payments online. Refer to [Chapter 3: EFTPS Transfers](#) for more information.
 - **Check Reconciliation.** Allows you to submit your pay/no pay decisions for exception items electronically and securely. Refer to [Chapter 7: Check Reconciliation](#) for more information.

- **Wire Transfer.** Allows you to set up repetitive wire transfer instructions and submit wire transfer requests securely online. Refer to [Chapter 4: Wire Transfers](#) for more information.
- **Request Business Bill Payment.** Allows access to a third party online bill payment solution via single sign-on.

Help

Services & Settings

Commercial Customer Services Enrollment

Take advantage of the electronic payment services and cash management tools available online by checking the corresponding boxes:

□ **Depository Transfer Service** - You can easily transfer funds between deposit accounts at different institutions for cash management.

□ **Direct Deposit of Employee Payroll** - Direct Deposit for your employees has never been easier!

□ **Direct Electronic Payments** - Use Direct Electronic Payment instead of invoicing your customers for recurring monthly billings.

□ **NSF Check Representation** - New banking rules provide for an electronic way to collect those NSF checks and increase collections by up to 60%!

□ **EFTPS: Electronic Federal Tax Payment System** - Whether you're mandated to file electronically by the IRS, or you just want to take the paperwork out of making your monthly tax payments, you can originate your federal tax payments online.

□ **Check Reconciliation** - Prevent fraud and automate daily check reconciliation on your checking accounts. A daily exception report will be generated listing any items that have cleared your account that are not in your online check register or that cleared for a different dollar amount. Submit your pay/no pay decisions for exception items electronically and securely.

□ **Wire Transfer** - Set up repetitive wire transfer instructions and submit wire transfer requests securely online.

□ **Request Business Bill Payment** - Take advantage of Business Bill Payment in order to receive greater organization, cash flow visibility/control and time savings for your business

Requested By:

 Phone #:

 Email:

Chapter 10: Additional Features for Commercial Users

Commercial users see certain things in Online Business Banking outside the Cash Management menu that are not visible to Retail users.

Commercial Alerts

On the **Notify Me Alerts** page, the following alerts can be configured by commercial users who use the applicable Cash Management services.

Account Activity Alerts

- Incoming Wire Transfer
- Outgoing Wire Transfer Confirmation

Security Alerts

- Online transaction approval is requested
- ACH batch is approved
- ACH receiver information is updated/created
- Wire transfer is approved
- Wire transfer beneficiary information is updated/created
- Sub user is added
- Sub-User IP address restriction is changed

Viewable Transfers

On the **Transfers** tab, the Pending Transfers, Recent Transfers, and Transfer History tables show information about who has made or modified transfers. This allows the Focus Customer to keep track of transfers being made by sub-users and to control the visibility of transfers among sub-users.

For each transfer listed, the Transfer Description column in the Pending and Recent tables includes a **Created By** field, and possibly a **Last Modified By** field, as shown in this illustration.

Schedule Single Transfer

From: My Checking Checking *0058 *
Balance: \$4,954.06

To: My Checking Checking *0058 *
Balance: \$4,954.06

Transfer

Description:

Amount: \$ *

Frequency: One-Time

Period: Once

Scheduled Date: 02/17/2017

Create transfer template after this transfer is submitted

Cut-off Time: 3:30 pm CST

Pending Transfers

Transfer Description	Amount	Date	Actions
need cash From: My Savings Savi... To: My Checking Check... Created By: Self Last Modified By: Self	\$2,500.00	04/14/2016	<input type="button" value="I want to"/>

Recent Transfers

Transfer Description	Amount	Date
Save up From: My Savings Savi... To: My Checking Check... Created By: Test User	\$500.00	04/12/2016

[View Transfer History >](#)

On the Historical Transfers page, this information appears in **Created By** and **Modified By** columns.

Transfers

Historical Transfers

Transfer/Loan Payments - from 03/11/2016 to 04/29/2016

Date	Transfer From	Transfer To	Amount	Type	Transfer ID	Created By	Modified By	Status
04/12/2016	Save up My Checking Checking *0058	My Savings Savings *0056	\$500.00	One-Time	144552401	Self		Processed

These fields show the name of the user who created the transfer and, if it has been edited, the name of the user who most recently edited the transfer. If the user viewing the page is the person who created or modified the transfer, the field reads “Self”.

Any user who has appropriate privileges over both the From and To accounts of a transfer can see that transfer listed, along with information about who is responsible for it. If the user viewing transfers does not have at least View privileges over a transfer's From and To accounts, that transfer is not visible to that user.

Chapter 11: Glossary

2

2-Way Text Alerts

An optional service for transaction authentication and approval that institutions can opt to offer. 2-way text alerts provide a means of allowing out-of-band approvals of pending batches and wire transfers, or authentication of external transfer requests, via the exchange of SMS text messages, without the need for the approver to use the Online Banking site.

A

Account Summary Balance Report

A report that provides the commercial user with ledger, available, collected and float balance information for the accounts that the user has selected to appear in the report. The report also contains transaction totals grouped by transaction type codes for the individual accounts. This report can be created for a prior day or the current day.

Account Summary Balance Report - Consolidated

A report that provides the commercial user with consolidated ledger, available, collected and float balance information for the accounts that the user has selected to appear in the report. The report also contains transaction totals grouped by transaction type codes for the individual accounts. This report can be created for a prior day or the current day.

Account Summary Detail Balance Report

A report that provides the commercial user with individual transactions and totals grouped by transaction type codes for the accounts the user selected to appear in the report. This report can be created for a prior day or the current day.

ACH

Automated Clearing House. The network via which automated electronic financial transactions are routed and settled in the United States.

ACH Credit

A Cash Management service that allows a business to make direct deposits into other people's accounts. This service is useful for small businesses that want to offer direct deposit to their employees.

ACH Debit

A Cash Management service that allows a business to make direct withdrawals from other people's accounts, as long as they have permission from the account owners. This service is useful for small businesses that want to offer their users the convenience of paying their monthly or yearly bills automatically.

ACH Transfer History

A listing, available through Cash Management, of past ACH Credit/ACH Debit/EFTPS transfers.

Agent

A commercial user who has been given access to multiple Focus Customers and their accounts (for example, a bookkeeper). Agents also can have access levels and services that the Focus Customer does not have. For example, an agent with EFTPS privileges could handle all such transactions for a number of businesses, even though each Focus Customer has no EFTPS privileges.

Amount

The transaction amount to deposit into or debit from the recipient's account. Amounts of less than one dollar should use the format 0.XX.

ARC

The SEC Code for Accounts Receivable Conversion ACH transactions, which enable originators to convert a consumer check, received via the US mail or at a drop-box location for the payment of goods or services, into a single-entry ACH debit transaction. The consumer's check is used to collect the consumer's routing number, account number, check serial number, and dollar amount for the transaction.

Available Balance

The balance adjusted by any minimum account balance the institution requires in the account. This is the amount available for commercial transactions.

B

Balance Reporting

A Cash Management service offered by a financial institution to deliver accurate and timely account balance information to their users.

Batch Name

The name given to the batch when it was created.

BOC

The SEC Code for Back Office Conversion ACH transactions, which enable originators to convert checks that are written at a payment location for goods or services from paper to electronic debit transactions later at a centralized location. Checks converted under BOC are securely stored by the merchant until destroyed.

C

CCD

The SEC Code for Cash Concentration or Disbursement credit and debit ACH transactions. CCD Debit transactions identify debits initiated by an originator (commercial user) to consolidate funds. CCD Credit transactions identify credits initiated by an originator (commercial user) to consolidate funds or for credit payments with a trading partner.

Channel

A method of interacting with the Online Banking system that has its own authentication factors. For example, the Online Banking web site is one channel; mobile banking/text messaging are another channel.

Check

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

Collected Balance

The balance in an 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.

CTX

The SEC Code for Corporate Trade Exchange (CTX) credit and debit ACH transactions, which enable originators to make payments or collect payments as part of a trading partner relationship through the Automated Clearing House (ACH) system. The CTX payment format combines payment information and remittance information. The format supports up to 9999 optional addenda records per batch item. These addenda records can be used to capture the remittance information.

Current Day Balance

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

D**Debit**

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

Deposit

The cash or check credited to a user's savings or checking account.

Dual Control

An approval system that requires an authorized user to approve any changes to information made by another user.

DUNS

Data Universal Numbering System, a system used by the government to identify each government contractor and their location(s).

E**Effective Date**

The date that payment(s) specified in a batch will be deposited into the recipient's account or withdrawn from the accounts listed in the batch items.

EFTPS

A Cash Management service that allows a business to pay its taxes by direct deposit via the Electronic Federal Tax Payment System. This service is especially useful for businesses that need to pay taxes quarterly.

F**Float**

The number of days it takes a financial institution to collect a deposited check from the financial institution the check is drawn on.

Focus Customer

The person or company on behalf of which Cash Management services are used. This is usually the owner of the accounts used with the service. A Focus Customer who is also a Sub-User Administrator has the Customer Type 'Sub-User Admin-Focus'.

I

IP Address

A unique numerical address, such as '123.45.1.234', that identifies a computer connection to the Internet. The IP address is assigned by the Internet Service Provider (ISP) providing the Internet connection. IP addresses can be dynamic (subject to change without notice) or static (permanent).

L

Ledger Balance

The balance in an 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.

N

NACHA

National Automated Clearing House Association.

Net Settlement

The total dollar amount of the batch. This is calculated from the batch items and cannot be changed directly.

O

Occasional Wire Transfer Request

A request where all the beneficiary information in the template is fixed except for the amount and the submit date.

Octet

One of the four 1-, 2-, or 3-digit numbers from 0 to 255 that make up an IP address.

Other Credits

A balance report categorization for credit transactions that do not fit under any of the supported Credit transaction type codes (ACH, wires, deposits).

Other Debits

A balance report categorization for debit transactions that do not fit under any of the supported Debit transaction type codes (ACH, wires, checks).

Out-of-band

A type of authentication which includes any technique that allows the identity of the individual originating a transaction to be verified through a Channel different from the one the user employed to initiate the transaction.

P

Pending ACH Credit Transfers Table

A table that shows all scheduled and unscheduled ACH transfers.

Pending Wire Transfers Table

A table that shows all scheduled and unscheduled wire transfer requests. Wire transfer requests can be approved, unapproved, edited or deleted by using the links provided in the Pending Wire Transfers table.

PPD

The SEC Code for Prearranged Payment and Deposit Entry credit and debit ACH transactions, which enable originators to identify credit or debit entries initiated by an Originator (usually a business entity) for a standing or single entry authorized from its user or employee. In this case, user and employee are considered individual consumers.

Prenote Batch

An option available in batch creation that sends a prenote transaction for each batch item. These transactions have the same information as the real transactions, but replace the amount with "\$0." They are used to test the account number and the receiving financial institution's ability to process the items.

Prior Day Balance

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

Q

Quick Balance Report

A report that provides the commercial user 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.

R

R&T Number

The Routing and Transit number (sometimes called the ABA number) of the receiving financial institution. This can be found on a check drawn on the account to receive or to be debited for the transaction amount. On personal checks, it is the left-most nine digits on the bottom of the check. On commercial checks, it sometimes appears after the check number.

RCK

The SEC Code for re-presented NSF Check ACH transactions, which enable originators to submit a batch to collect funds in the event the consumer has written a check to your business that has been returned for insufficient/uncollected funds.

Recurring Wire Transfer Request

A request in which all the information in the template, including the amount and submit date, is defaulted but can be changed.

Repetitive Wire Transfer Request

A request that is created from a template to be sent more than one time.

Repetitive Wire Transfer Template

A form used to create recurring or occasional wire transfer requests.

Risk Level Limit

The limit on the amount of credit risk the financial institution is willing to extend to the customer. A risk level limit amount is assigned only to the Focus Customer. It sets the maximum dollar amount of credit transactions the customer or anyone with access to the customer may have in process at one time.

S

Same Day ACH

An optional feature of Online Business Banking that allows ACH batches to be processed and settled on the day that they are submitted.

SEC Code

The three-letter Standard Entry Class code (ARC, BOC, CCD, CIE, CTX, POP, PPD, RCK, TEL, or WEB) designating a type of batch transaction available through the ACH network.

Settlement Account

The account selected to be debited for the funds or to receive the funds.

Single Wire Transfer Request

A one-time request for transfer of funds to another financial institution.

Status

A pending item's status:

- **Approved.** Batch or wire is waiting for the scheduled processing date.

- **Pending.** Batch or wire needs to be scheduled. Might need other payment information as well.
 - **Pending Text Alert Authentication.** Approval or authentication has been requested but not yet received for the external transfer, batch or wire.
 - **Scheduled.** Although it has been scheduled, the transfer, batch or wire can't be processed yet. Needs approval or other payment information.
 - **Unscheduled.** Although it was scheduled, the transfer, batch or wire has not been approved within the required time frame, or approval has been declined. Needs approval.
- § The historical batch's status:
- **Processing.** Batch or wire has started processing, but isn't complete. (For example, the funds might have been withdrawn from your account, but not yet deposited into the receiving account.)
 - **Processed.** The transfer has been completed.

Sub-User

A commercial user who is created and managed by a Sub-User Administrator on the system. The sub-user is limited to a subset of privileges, access levels, risk level limits, and services of the Focus Customer. For example, if a Focus Customer has the ACH Credit (for example, payroll batch) service, a Sub-User Administrator could create a sub-user that is responsible for all ACH Credit (Payroll Batch) transactions for the business's accounts.

Sub-User Administrator

A sub-user who has been granted privileges to carry out the following tasks.

- Create new sub-users or sub-user administrators.
- Assign access to accounts and basic privileges on the accounts to the sub-user.
- Assign commercial privileges and access levels to the sub-users.
- Modify a sub-user's information, services, or access levels.
- Approve changes to a sub-user made by another sub-user administrator.
- Disable or delete a sub-user's access ID.

T

TEL

The SEC Code for telephone-authorized ACH transactions, which enable originators to submit a batch to collect a one-time payment from the consumer's account, provided the consumer has provided your company authorization by phone to collect funds from their accounts.

Tracking Number

An identifying number assigned to a batch for tracking purposes. If you ever have a question or a problem with a batch, include this number to identify the batch when making inquiries.

Transaction Set

A set of one or more ACH, EFTPS, or wire transfer transactions that can be approved by a given authorized user. A single approval request could result in multiple transaction sets if the request included transaction types or multiple settlement accounts, for which no single approver had the necessary privileges to approve all of them.

Transaction Type Codes

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

V

Vendor CTX

A type of CTX batch designed to allow commercial users to make vendor payments through the Automated Clearing House (ACH) system. The CTX payment format combines payment information and a variable length record (called an addendum record) with related information, such as invoice numbers, allowing multiple payments to trade creditors in a single transfer of funds.

W

WEB

The SEC Code for Internet-authorized ACH transactions, which enable originators to submit a batch to collect either a one-time or recurring payment from consumer accounts, provided the consumers have provided your company authorization on a Web page accessed through the Internet to collect funds from their accounts.

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.

Written Authorization

A type of PPD Credit batch. The Written Authorization allows you to submit a batch to collect either a one-time or recurring payment from the consumer's account provided the consumer has provided your company written authorization to collect funds from their accounts.

Chapter 12: Revision Guide

1.27.19 Revisions

<u>ACH Wizard</u>	Added section to detail the new ACH Wizard format and updated all batch type processes to reflect the Wizard change.
<u>Creating A Prenote For A Batch</u>	Updated Creating a Prenote For A Batch to reflect the new simplified process within the ACH Wizard