Overview

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

The Cash Management menu lists all cash management services offered by Liberty Bank. If you see "grayed out" services on the menu, this indicates that you do not have access to the service.

To learn more about a Cash Management service, and sign up for the service, use the Learn more link in the upper right hand corner of the service module. Clicking the link will open a page that explains the benefits of the service. To sign up for most services, a Focus Customer can click the Request Service button and the Commercial Customer Services Enrollment page appears. If you wish to sign up for Sub-User Administration services click the Learn more link, click the Activate Service button and then fill out the Add New Sub-User form. Once the sub-user(s) has been added the service is activated.

ACH

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

> Pending Wires
> History
> Single Wire
> Repetitive Wire

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 (EFTPS)

Administration

> Sub-User Administration
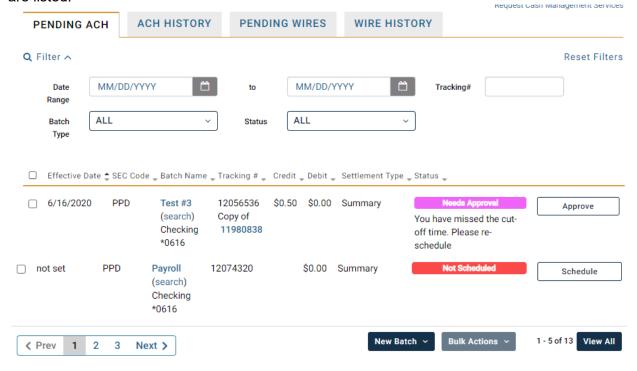> Sub-User Changes Pending Approval (2)

Other Services

> Request Cash Management Services
> Business Bill Payment
> Remote Deposit Capture

Pending and History Sub-tabs

For commercial users who have both ACH and Wire Transfer services, relevant sub-tabs appear at the top of the Cash Management menu page to give quick access to all transactions for the services. If user has Wire Transfer services only, sub-tabs do not appear. Wire Transfer services can always be accessed from the Wire Transfer section of the Cash Management menu page.

The PENDING ACH and ACH HISTORY sub-tabs list current and past ACH batches, respectively, and provide criteria to filter the lists to display only the desired items.
The PENDING WIRES and WIRE HISTORY sub-tabs are shortcuts to the Pending Wire Transfers and Wire Transfer History pages, respectively, where current and past wire transfers are listed.

Request Cash Management Services

PENDING ACH	ACH HISTORY	PENDING WIRES	WIRE HISTORY

Q Filter ⌄   Reset Filters

Date Range	MM/DD/YYYY 📅	to	MM/DD/YYYY 📅	Tracking#	
Batch Type	ALL ⌄	Status	ALL ⌄		

☐	Effective Date ⇕	SEC Code ⌄	Batch Name ⌄	Tracking # ⌄	Credit ⌄	Debit ⌄	Settlement Type ⌄	Status ⌄	
☐	6/16/2020	PPD	Test #3 (search) Checking *0616	12056536 Copy of 11980838	$0.50	$0.00	Summary	**Needs Approval** You have missed the cut-off time. Please re-schedule	Approve
☐	not set	PPD	Payroll (search) Checking *0616	12074320		$0.00	Summary	**Not Scheduled**	Schedule

| ‹ Prev | 1 | 2 | 3 | Next › | New Batch ⌄ Bulk Actions ⌄ 1 - 5 of 13 View All

ACH

ACH batch originations are transactions initiated by an organization to either transfer funds out of the originator's account and into another account (credit), or out of another account and into the originator's account (debit). These transactions settle the same day or within one to three business days depending on originations risk level.

Available Functions	Description
Consumer Transactions	Used by businesses that require money movement between their accounts and consumer accounts. These batches can be debits or credits initiated by an organization for a recurring or single entry transaction authorized by its customers or employees. Common examples of consumer transactions are direct deposit or monthly consumer payments, such as insurance or mortgage payments. • **Payroll Batch**. Create a new payroll credit batch for direct deposit. • **Collect Payment**. Create a new debit batch of consumer payment transactions. • **Credit Batch**. Create a new ACH credit batch. • **Debit Batch**. Create a new ACH debit batch.
Commercial Transactions	Used by businesses that require money movement between their accounts and other commercial accounts. These batches can be debits or credits initiated by an organization to pay another organization (trading partner, vendor, etc.) or to consolidate funds (for example, transferring money from one business account to another). • **Credit Batch (CCD/CCD+)**. Create a new CCD ACH credit batch. • **Debit Batch (CCD/CCD+)**. Create a new CCD ACH debit batch. • **Vendor Payments (CTX)**. Create a new ACH vendor payments credit batch using the Corporate Trade Exchange format. • **Credit Batch (CTX)**. Create a new ACH credit batch using the Corporate Trade Exchange format. • **Debit Batch (CTX)**. Create a new ACH debit batch using the Corporate Trade Exchange format.
NACHA Import	**NACHA File Import**. Import a NACHA file that contains both debits and credits in the same file.

Tax Payments

The Electronic Federal Tax Payments System (EFTPS) enables tax payments to be made to the federal government.

Available Functions	Description
Pending EFTPS Transfers	View, edit, or delete pending EFTPS transfers.
History	View past EFTPS transfer histories.

Balance Reporting

Balance Reporting allows a commercial customer to create the Account Summary Balance Report - Consolidated, the Account Summary Balance Report and the Account Summary Detail Report. These reports can be created for the current and/or prior day, and for one or more accounts.

Available Functions	Description
Prior Day Balance Reports	Create an Account Summary Balance Report - Consolidated, an Account Summary Balance Report or an Account Detail Balance Report for any prior business day.
Current Day Balance Reports	Create an Account Summary Balance Report - Consolidated, an Account Summary Balance Report or an Account Detail Balance Report for the current day.
Prior/Current Day Balance Reports	Create a balance report containing account balances for a previous business day and the current day.
Quick Balance Report	Create a balance report containing individual and consolidated ledger and available balances for some or all accounts.

Book Transfers

Book (Account) Transfers are transfers of funds between Liberty Bank accounts to which you have access.

Available Functions	Description
Pending Transfers	View, edit, or delete pending transfers.
History	View past transfer histories.
Schedule Single Transfer	Schedule a single transfer.
Schedule Multiple Transfers	Schedule from two to four transfers.

Wire Transfers

Wire Transfers are transfers of funds from an account at Liberty Bank to an account at a different financial institution. Wire transfers typically settle the same day they are originated.

Available Functions	Description
Pending Wires	View, edit, or delete pending wire transactions.
History	View past wire transfer histories.
Single Wire	Schedule a single wire transfer.
Repetitive Wire	Schedule a recurring wire transfer.

Administration

Sub-users are company employees who are limited to those accounts, services, and access privileges that were assigned to the business owner (also known as the *Focus Customer*).

Available Functions	Description
Sub-User Administration	Allows commercial customers to set up their own sub-users, assign basic services and access to each service per sub-user.
Sub-User Changes Pending Approval (*n*)	Sub-user administrators can approve or reject pending changes listed. The link shows the number of sub-users that have changes pending.

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.