



Cash Management User Guide

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IMPORTANT CONTACT INFO

Treasury Management Department

- treasurymanagement@bankpeoples.com
- Dept. line: 715.847.4197
- Encrypted upload center: bankpeoples.com/secure
 - SELECT Recipient: *Treasury Management*

eBanking / Wire Department

- ebankingdepartment@bankpeoples.com
- Wire Fax: 715.842.2633
- Encrypted upload center: bankpeoples.com/secure
 - SELECT Recipient: *Wire Transfer*
 - OR-
 - SELECT Recipient: *ACH Files*

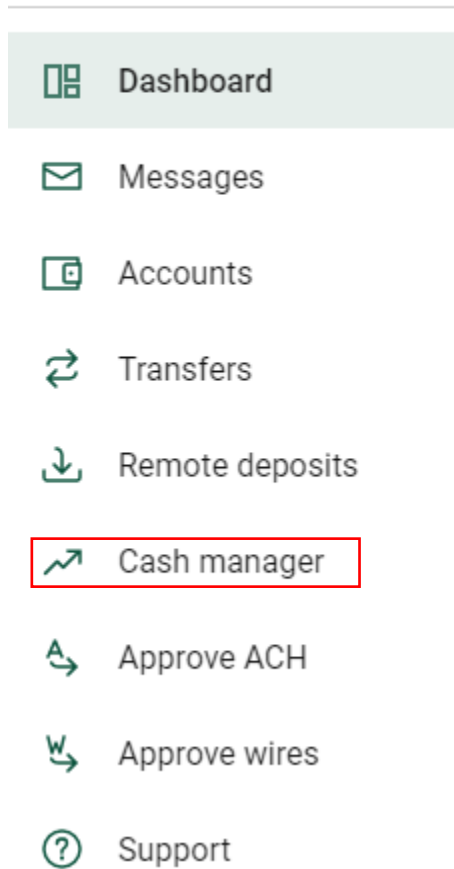
Customer Support & Service Center

- 888.929.9902








To use this guide:

- GO to bankpeoples.com
- NAVIGATE to **Cash Manager**
- LOGIN with your security token



CASH MANAGEMENT

 Cash Management	 Smart Budget	 Dashboard	 Options	 Onsite Deposit	
ACH	ARP	Users	Reporting	File Status	Onsite Deposit
ACH	Upload	Tax Payment	History	Search	

ACH ORIGATION - OVERVIEW

The ACH module allows you to pay out or collect money from individuals and companies. For example, you could send a payroll file; collect monthly dues; pay vendors and taxes; and many other types of accounts payable and receivable. Your ACH capabilities depend on your agreement with the bank.

ACH batches work as templates, so you can send the batch multiple times. After the batch is created, you initiate it. This sends a copy of the batch to the bank, which then originates the file. Next time you need to send the file, you edit, and then initiate it again.

There are multiple ways to create an ACH batch: NACHA files, manual entry, or import. If you can create NACHA-formatted files, then you can upload the batch. If not, then you manually enter the batch information. Or you can import, which uses a combination of upload and manual processes.



FYI: Daily cut-off times are Central Standard Time (CST). The 'electronic gate' closes at 4:30pm CST. **Initiated files must be completed and confirmation number visible on the screen by 4:29pm CST.** If the file is not fully initiated, and the gate closes, the ACH file cannot be initiated until the next business day.

CREATING AN ACH BATCH: NACHA UPLOAD

If you have software that can create a NACHA file formatted ACH batch for you, you can upload the batch into Internet Banking.

Uploaded ACH batch files are validated in their entirety. If validation errors are found within the uploaded ACH batch, up to the first 50 validation errors appear.

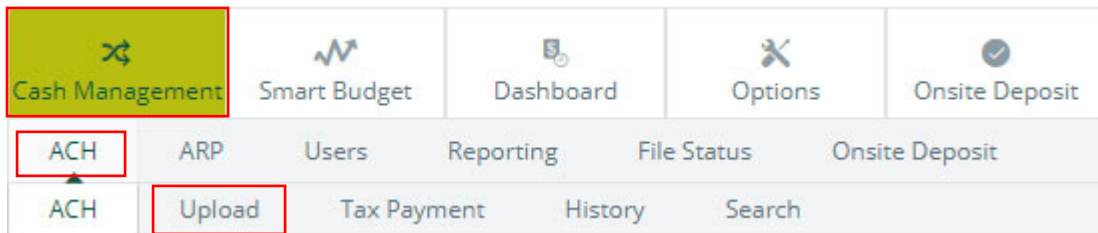
You can view and resolve validation errors in the uploaded ACH batch file, and then reupload the updated file. Selecting **Show More** expands the error details.



NOTE: Uploaded routing numbers are validated as a part of the ACH batch validation process.

UPLOADING AN ACH BATCH

1. GO to **Cash Management > ACH > Upload**.

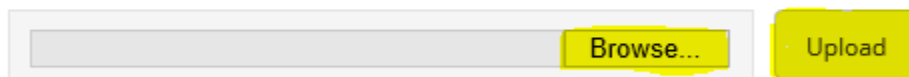


2. CLICK on **Browse** to locate and select your file.



TIP: Recommended: use a file with a .txt file extension.

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



NOTE: Maximum upload file size is 5 MB.

3. CLICK on **Upload** to upload the file. You will then see the **File Upload Status** screen.
4. CLICK on **Refresh List** until your status updates from **Queued** to **Uploaded**.

File Upload Status						View 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date	Status	
BWPAYDDWEI.001	NACHA	ACH	N/A	9/27/2018 2:36:50 PM	Queued	
BWPAYDDWEI.001	NACHA	ACH	N/A	9/27/2018 2:36:08 PM	Uploaded	
BWPAYDDWEI.001	NACHA	ACH	N/A	9/26/2018 2:45:10 PM	Uploaded	

Refresh List

5. CLICK on **ACH** [tab at top] to return to the **Batch List** screen. A generic batch name appears based on a sequence number.

ACH Batch List								Total Batches 9	View 10 20 50 100
Create a new batch for:		Select Company							
Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date		
<input type="checkbox"/> Ready 0031	PPD	TEST PEOPLES ACH		\$0.00	\$0.01	None		Select option...	

6. To Restrict the Batch:

- a. From the **Select Option** drop-down menu, SELECT **Edit**.
- b. CHECK the box to **Restrict Batch** (batches are unrestricted until marked otherwise; see: *Restricting ACH Batches* section in this guide)
- c. CLICK **Submit** to save.

Batch Name * 0031 SEC Code PPD

Company TEST PEOPLES ACH Company Id 1390987942

Discretionary Data Entry Description * Payroll

Restrict Batch

- OPTIONAL:** From the **Select Option** drop-down menu, SELECT **Edit** to customize the uploaded batch name.
- You have successfully created an ACH batch by uploading a NACHA file.

CREATING AN ACH BATCH: MANUALLY

You can manually enter batch information into NetTeller by creating a batch header and then adding necessary transactions.

- GO to **Cash Management > ACH**.
- SELECT the desired company from the **Create a New Batch For** drop-down list.

- COMPLETE the batch header information fields; **Restrict** batch access, as needed; and then SELECT **Submit**.

- Batch Name:** Enter the ACH batch name. This value distinguishes the batch for the Cash Management user's benefit when viewing batches on the *ACH Batch List* screen.
- SEC Code (Standard Entry Class Code):** Select the type of batch you are creating.



TIP: Use **PPD** for a person and **CCD** for a company recipient.

c. Company

The ACH company name for which the ACH batch is being created. This prefills from the bank side of the system.

d. Company ID

The identification number for the ACH company (usually a tax ID). This value prefills from the bank side of the system.

e. Discretionary Data

ENTER the purpose of the ACH batch for the Cash Management user's and the financial institution's benefit.

f. Entry Description

ENTER the description. Per NACHA rules, the entry description is meant to show the receiver the purpose of the transaction. (Ex. Payroll, invoice, HSA, rent)

g. Restrict Batch

SELECT this check box to prevent Cash Management users without restricted batch access from viewing/working with the batch.

4. COMPLETE the per transaction information fields.

Item Information:

Name *	<input type="text"/>	Addenda Type	00-No Addenda Information
ID Number	<input type="text"/>	Addenda	<input type="text"/>
Amount *	<input type="text" value="0"/> . <input type="text" value="00"/>		
Prenote	<input type="checkbox"/>		

Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing *	<input type="text"/>	Search for ABA #	Account Type	Checking
Account Number *	<input type="text"/>		Transaction Type	<input type="radio"/> Debit <input checked="" type="radio"/> Credit
			Status	<input checked="" type="radio"/> Active <input type="radio"/> Hold

Quick Add Add Multiple Import Item Cancel **Submit**

a. **Name**

Enter the recipient of the transaction.

b. **ID Number**

Enter the recipient identification (e.g., employee number). *Optional field.*

c. **Amount**

Enter the dollar amount of the transaction.

d. **Prenote**

Select this check box to create a separate batch that contains a zero dollar, or test, transaction to verify the recipient's account information is correct.

e. **Addenda Type**

Select the type for the additional information to be transmitted with this record.

f. **Addenda**

Enter the additional information to be transmitted with this record.

g. **Routing**

Enter the receiving financial institution's routing number. A search option is also available.

h. **Account Number**

Enter the recipient's account number.

i. **Account Type**

Select the type of receiving account.

j. **Transaction Type**

Select whether the transaction is a *Debit* or *Credit*.

k. **Status**

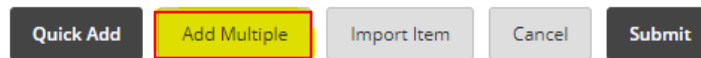
- a. SELECT **Hold** to prevent transaction from being included within batch totals. Holding this transaction allows you to initiate the batch without including the transaction.
- b. SELECT **Active** to include the transaction in the batch.

5. SELECT one of the following:

- a. SELECT **Quick Add** to save this record and enter a new record.
- b. SELECT **Add Multiple** to add up to 15 records to the batch. Complete the fields on this screen.



TIP: The **Add Multiple** Items screen can be used to add a single record. Some online users prefer the streamlined approach to the data entry.

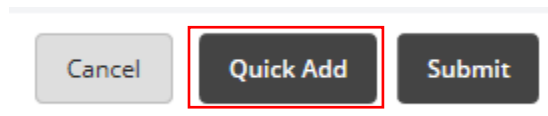


Multi-Item Entry / Bi-weekly Payrol ?

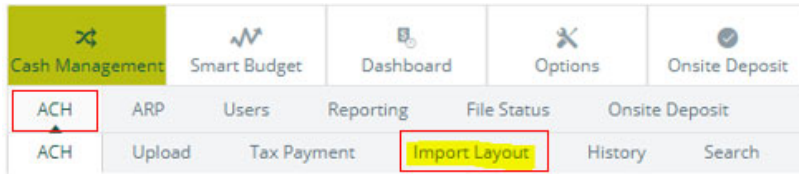
Prenote Creates a separate \$0 record for each entry

Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Addenda <input type="text"/>						
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Addenda <input type="text"/>						
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Addenda <input type="text"/>						
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Addenda <input type="text"/>						

- c. SELECT **Quick Add** to save your entered records and continue to add more items.



- d. SELECT **Import Transaction** to go to the **Import Layout** page to import a transaction file.



IMPORT OPTION

The import feature allows more flexibility when uploading ACH batches by using a combination of upload and manual entry. The batch header information is manually entered, and the transactions are imported from a CSV, fixed position, and tab-delimited file. These files contain transactions but no header or trailer information.

ESTABLISHING THE IMPORT LAYOUT

Unlike NACHA files (which have a standard format), the information in a CSV, fixed position, and tab-delimited file varies. Before importing transactions, define where information is in the file.

1. Go to **Cash Management > ACH > Import Layout**.
2. SELECT the type of file being imported.



3. COMPLETE the necessary fields to define where information is located within the file, and then SELECT **Save**.

If you do not know the **Transaction Code**, then enter how the **Account Type** and **Transaction Type** are defined in the file.

4. The import layout for the ACH batch is now established.

Examples of the import layouts:

The CSV and Delimited File Layout

Name	1	Account Number	3
ID Number		Amount	6
Routing Number	2	* Transaction Code	

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

Account Type	4	Checking Equals	checking	Savings Equals	savings
Transaction Type	7	Debit Equals	dr	Credit Equals	cr

Cancel Reset Save

The Fixed Position File Layout

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

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

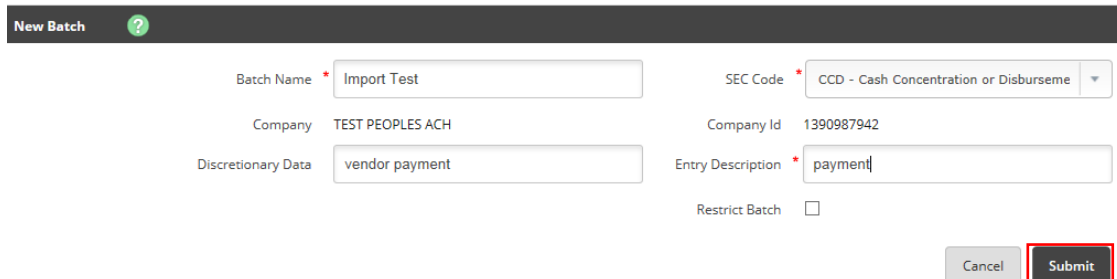
*Note: If your file does not contain Transaction Codes, the following fields are required:

	Begin	End	Checking Equals	c	Savings Equals	s
Account Type	68	68	Debit Equals	DR	Credit Equals	CR
Transaction Type	69	70				

Cancel Reset Save

IMPORTING TRANSACTIONS TO A NEW BATCH

1. GO to **Cash Management > ACH**.
2. SELECT the desired company for **Create a New Batch For**.



3. COMPLETE the fields, and then select **Import Item**.



4. SELECT the **Import File Type**:
 - a. NACHA File
 - b. CSV File
 - c. Fixed Position File
 - d. Delimited File

Import File Type:



5. Use the **Browse** tab to SELECT the desired file, and then SELECT **Import**.

Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type.

Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#).

Import File Type:



- After the file's status changes to **Uploaded**, the batch appears on the **Batch List** page.

Status	Batch Name Δ	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input type="checkbox"/> Ready	Business CCD	CCD	TEST PEOPLES ACH		\$0.00	\$45.00	None	Select option... ∇
<input type="checkbox"/> Ready	Expense Test	CCD	TEST PEOPLES ACH		\$0.00	\$0.01	None	Select option... ∇
<input type="checkbox"/> Ready	Grants	CCD	TEST PEOPLES ACH		\$0.00	\$0.01	None	Select option... ∇

IMPORTING TRANSACTIONS TO AN EXISTING BATCH

- GO to **Cash Management > ACH > Batch List**.
- SELECT the existing batch from the **ACH Batch List** into which you wish to import items.
- SELECT **Import** from the **Select Option** drop-down list.

Status	Batch Name Δ	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input type="checkbox"/> Ready	Business CCD	CCD	TEST PEOPLES ACH		\$0.00	\$45.00	None	Select option... View Download Edit Quick Edit Copy Import Delete Initiate
<input type="checkbox"/> Ready	Expense Test	CCD	TEST PEOPLES ACH		\$0.00	\$0.01	None	
<input type="checkbox"/> Ready	Grants	CCD	TEST PEOPLES ACH		\$0.00	\$0.01	None	
<input type="checkbox"/> Ready	Test Batch	PPD	TEST PEOPLES ACH		\$0.00	\$24.00	None	

- SELECT the **Import File Type**:

Import File Type:

Select Format

NACHA File


CSV File

Fixed Position File

Tab-Delimited File

Import

5. SELECT the file using **Browse**, and then select **Import**.



6. After the file's status changes to **Uploaded**, the items appear in the batch that was selected.

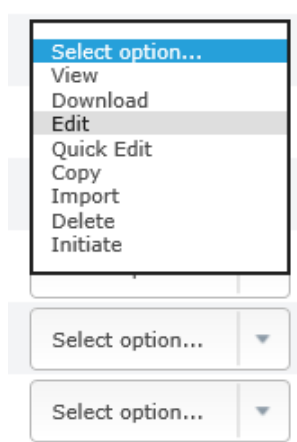
RESTRICTING ACH BATCHES



All ACH-capable online users can see all ACH batches unless batches are restricted. Restricted batches are only visible to those with Restricted Batch access (assigned and requested by online Administrator).

To restrict ACH batches:

1. GO to **Cash Management > ACH > Batch List**.
2. CHOOSE **Edit** from the **Select Option** drop-down menu [to the far right of the batch you wish to restrict].



3. In the ACH file header, ADD a checkmark in the **Restrict Batch** field.



4. Then CLICK **Submit**.

INITIATING AN ACH BATCH: ONE-TIME, MULTIPLE ONE-TIME, AND RECURRING BATCHES

To initiate batches, you must have the cash user **Initiate ACH** entitlement.

1. GO to **Cash Management > ACH > Batch List**.
2. CHOOSE a situation and follow the corresponding steps.

Situation	Steps
Initiating a One-Time Batch	<ol style="list-style-type: none"> 1. Locate and select the desired batch. 2. Select Initiate from the Select Option drop-down list. 3. Complete the Select Effective Date and Select Offset Account fields. 4. Select Initiate.
Initiating Multiple One-Time Batches	<ol style="list-style-type: none"> 1. Locate and select the desired batches. <ul style="list-style-type: none"> NOTE Use the check box to the left of the batch names to select multiple batches. 2. Select Initiate Selected. 3. Complete the Select Effective Date and Select Offset Account fields for each batch. <ul style="list-style-type: none"> NOTE You can set the same effective date and offset account for all the selected batches. 4. Select Initiate.
Initiating a Recurring Batch	<ol style="list-style-type: none"> 1. Locate and select the desired batch. 2. Select Initiate. 3. Complete the necessary fields. <ul style="list-style-type: none"> NOTE Additional fields may appear depending on the Frequency selection. 4. Select Initiate.



NOTE: If you check the boxes and initiate more than one batch at the same time, they are considered 'initiated together'. This can have an impact on deleting files from the electronic warehouse. Talk with your Treasury Management Department at 715.847.4197.

One-Time Batch

Initiate Batch ? Total Transactions 1 View 10 | 20 | 50 | 100 | All | Search

Batch Name Business CCD SEC Code CCD
 Company TEST PEOPLES ACH Company Id 1390987942
 Discretionary Data Entry Description TEST ACH
 Restrict Batch

Name	ID Number	Account	Routing	Amount	CR/DR	Held
Business Test				\$45.00	CR	
				Total Debits \$0.00	Total Credits \$45.00	

Select Effective Date
 Frequency
 Select Offset Account
 Reset amounts to \$0.00 after processing batch

Multiple One-Time Batches

ACH Batch List ? Total Batches 4 View 10 | 20 | 50 | 100

Create a new batch for:

Status	Batch Name Δ	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input checked="" type="checkbox"/>	Ready	Business CCD	CCD TEST PEOPLES ACH		\$0.00	\$45.00	None	
<input checked="" type="checkbox"/>	Ready	Expense Test	CCD TEST PEOPLES ACH		\$0.00	\$0.01	None	
<input type="checkbox"/>	Ready	Grants	CCD TEST PEOPLES ACH		\$0.00	\$0.01	None	
<input type="checkbox"/>	Ready	Test Batch	PPD TEST PEOPLES ACH		\$0.00	\$24.00	None	
					Total \$0.00	\$69.02		

Select option...
 View
 Download
 Edit
 Quick Edit
 Copy
 Import
 Delete
 Initiate

Recurring Batch

Select Effective Date:

Frequency:

Month Day: Initiate on last processing day of the month.

Start Date:

Expiration Date: This payment has no expiration date.

Select Offset Account:

Reset amounts to \$0.00 after processing batch:

BATCH APPROVAL – DUAL CONTROL

The Full ACH Control entitlement determines if dual control is required when creating and initiating a batch. If you have the Full ACH Control entitlement, you can initiate batches you create. If dual control is in place, a second cash user must initiate the batches you create.

1. To send a batch for approval, SELECT the **This Batch is Ready for Approval** check box from the **Edit** or **Quick Edit** screen; and CLICK **Submit**.

View from **Edit** screen:

Edit Batch Total Transactions 5 View 10 | 20 | 50 | 100 | All | Search

Batch Name: SEC Code: PPD

Company: Company Id:

Discretionary Data: Entry Description:

Restrict Batch:

Name	ID Number	Account	Routing	Amount	CR/DR	Held
name	123456	1234567	12345679	\$25.00	CR	Edit Delete
think	123456	1234	1234	\$25.00	CR	Edit Delete
name	123	1234567	12345679	\$25.00	CR	Edit Delete
think	123456	122222	1234	\$25.00	CR	Edit Delete
barb	123456	11111	12345679	\$100.00	DR	Edit Delete

Total Debits \$100.00 Total Credits \$100.00

This batch is ready for approval

View from **Quick Edit** screen:

Quick Edit ? Total Transactions 5 View 10 | 20 | 50 | Search

Batch Name Jen SEC Code PPD
 Company Company Id 1234
 Discretionary Data ACH PAYROLL Entry Description ACH
 Restrict Batch

Name	ID Number <small>△</small>	Amount	Account	Routing	DR CR	Held	Prenote	
name		<input type="text" value="25"/> . <input type="text" value="00"/>	1234567	12345679	<input type="radio"/> <input checked="" type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda
think	123456	<input type="text" value="25"/> . <input type="text" value="00"/>	1234	1234	<input type="radio"/> <input checked="" type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda
name	12312	<input type="text" value="25"/> . <input type="text" value="00"/>	1234567	12345679	<input type="radio"/> <input checked="" type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda
think	123456	<input type="text" value="25"/> . <input type="text" value="00"/>	122222	1234	<input type="radio"/> <input checked="" type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda
barb	123456	<input type="text" value="100"/> . <input type="text" value="00"/>	11111	12345679	<input checked="" type="radio"/> <input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda

Total Debits \$100.00 Total Credits \$100.00

This batch is ready for approval

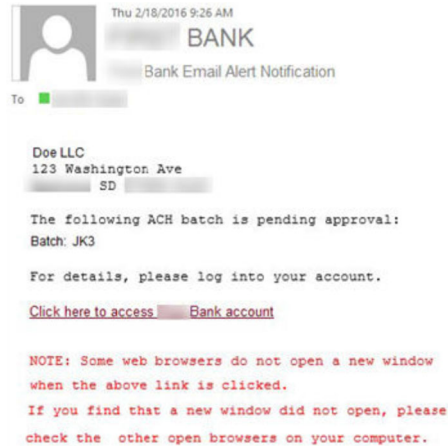
2. Batches waiting for approval appear on the **Batch List** page with a yellow highlight and an **Approval Pending** status.

ACH Batch List ? Total Batches 76 View 10 | 20 | 50 | 100

Create a new batch for:

Status <small>△</small>	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
Approval Pending	patricks	PPD	VACUUMS		\$0.00	\$3.39	None		Select option... <input type="button" value="▼"/>
Approval Pending	dual control tst	PPD	VACUUMS		\$0.00	\$5.55	None		Select option... <input type="button" value="▼"/>
Initiated	corporate	CTX	clinic	04/14/2017	\$0.00	\$9.00	None		Select option... <input type="button" value="▼"/>

3. Once a batch is in the **Approval Pending** status, the system sends an alert to ALL cash users. A user with batch initiation capabilities can logon and initiate the batch.



PRENOTE TRANSACTIONS

Prenote transactions allow you to send a test transaction to verify that the recipient's account information is correct before sending a credit or debit transaction. *These transactions are encoded to illicit a response from the receiving financial institution if there is an error in the prenote test.*

NOTE: Prenote transactions have specific transaction code requirements for NACHA files that allow a zero-dollar transaction to be sent.

1. GO to **Cash Management > ACH > Batch List**.
2. SELECT the desired batch and SELECT **Edit** from the **Select Option** drop-down list.
3. SELECT **Add Transaction**.
4. COMPLETE the transaction information fields.



TIP: Enter 0.01 into the Amount field because the program does NOT allow zero-dollar transactions (even in the file-building stages).

5. SELECT the **Prenote** check box, and then Select **Hold** for the **Status** field. When **Hold** is selected, this transaction is not included in the batch if the batch is initiated. **The Hold remains in place until removed.**

Transaction Information:

Name * S () Addenda Type 00-No Addenda Information ▾

ID Number 78 Addenda

Amount * 0 . 01

Prenote Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing * 1855 Search for ABA # Account Type Checking ▾

Account Number * 123456 Transaction Type Debit Credit

Status Active Hold

Quick Add Add Multiple Import Transaction Cancel Submit

6. SELECT **Submit**.
7. Return to the **Batch List** page.
8. A new batch appears beginning with **PNT**. This label identifies the prenote batch created by NetTeller.
9. Initiate this batch to send the prenote transaction.

ACH Batch List Total Batches 4 View 10 | 20 | 50 | 100

Create a new batch for: Select Company ▾

Status	Batch Name	Type	Company	Process Date	Debit	Credit	
<input checked="" type="checkbox"/> Ready	PNT-Payroll_2016	PPD	TRAIN O		\$0.00	\$0.00	Select option... ▾
<input checked="" type="checkbox"/> Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$4,500.00	Select option... ▾
<input checked="" type="checkbox"/> Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	Select option... ▾
<input checked="" type="checkbox"/> Ready	HrlyPyr12016	PPD	Trainer Co.		\$0.00	\$5,400.00	Select option... ▾
					Total \$1,650.00	\$11,550.00	

Select All Delete Selected Initiate Selected

10. The day after the PNT Prenote file has been initiated, the PNT batch can be deleted.
 - a. SELECT **Delete** from the **Select Option** drop-down list for the prenote batch.
 - b. CONFIRM this is correct batch to delete – **once a batch is deleted it cannot be retrieved.**
 - c. SELECT **Delete** to confirm file removal.
 - d. SELECT **Save**

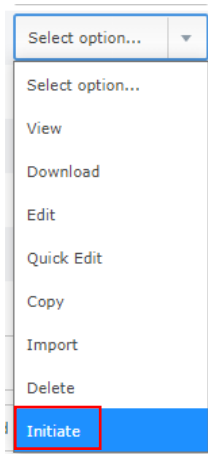
SAME DAY ACH

This ACH Origination add-on feature can be used daily, or in the event of an emergency, for additional cost. *Contact the Treasury Management Department for details.*



*The 'electronic gate' for Same Day ACH closes at 11:30am CST. **Initiated files must be completed and confirmation number visible on the screen by 11:29am CST.** If the file is not fully initiated, and the gate closes, Same Day ACH file is not available until the next business day.*

1. PREPARE your ACH batch and have it ready for initiation, referring to previous pages for directions.
2. SELECT **Initiate** from the **Select Option** drop-down list



3. SELECT **SAME DAY ACH** as the effective date.
4. Then SELECT **Initiate**.

The screenshot shows a digital banking interface with a 'Select Date' dropdown menu open. The menu lists various days of the week, with 'SAME DAY ACH' highlighted in blue and outlined in red. Below the dropdown, there are fields for 'Batch Name', 'Company', 'Discretionary Data', and 'ID Number'. The 'Batch Name' is 'Same Day', 'Company' is 'TEST PEO...', and 'Discretionary Data' is 'same day'. There is also a 'Select Effective Date' dropdown, a 'Select Offset Account' search field, and a checkbox for 'Reset amounts to \$0.00 after processing batch'. At the bottom, there are 'Cancel' and 'Initiate' buttons, with 'Initiate' highlighted in a red box.

5. Agree to the **Same Day ACH Confirmation** in order to initiate the batch.

Batch Name S
Company T
Discretionary Data se
ID Number
Routing
Select Effective Date SAME DAY ACH
Select Offset Account
Reset amounts to \$0.00 after processing batch
Cancel Initiate

6. Confirmation email will include reference to the **Same Day ACH** file.

```
The following ACH batch has been initiated:  
Confirmation number:  
Category: Same Day ACH  
Effective Date:  
Debits: Credits:  
Class Code:  
Offset Account:
```

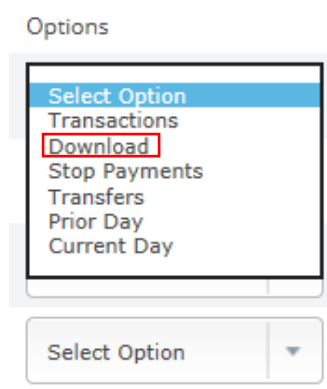
```
The following ACH batch has been processed:  
Confirmation number:  
Category: Same Day ACH  
Effective Date:  
Debits: Credits:  
Class Code: :  
Offset Account:
```

DOWNLOAD, COPY, OR DELETE A BATCH

Download a Batch

The download feature allows you to copy batch information into a PDF or a NACHA file. Download the batch in PDF format to maintain a printed or electronic record of initiated batches.

1. SELECT **Download** from the **Select Option** menu.



2. SELECT a **Download Format**.

Select a download format

Select a field to sort by

Select sorting order Ascending Descending

3. CLICK on the **ACH Record Download** hyperlink.

To download:

1. Click on the link below and the PDF will open in a new window.

NOTE: You must have Adobe Acrobat Reader 6 or greater installed before downloading the PDF document. Click [here](#) for a free copy of Adobe Acrobat Reader.

[ACH Record Download](#)

4. A new window opens containing the report.

ACH Transaction List

Company Name: TEST PEOPLES ACH

Batch: 0000016

Company Entry Description: TEST ACH

Effective Date: 01/01/0001

Standard Entry Class Code: CCD

Seq	Customer	Account	Routing	Amount	C/D	TC	H	Individual ID
0000001	Business Test			45.00	C	22		

Total Credits: \$45.00

Total Debits: \$0.00

Downloading batch information as a NACHA file is useful if the batch was manually created. **If a manually entered batch is deleted, the batch information must be manually re-entered (Deleted batches cannot be recovered)**. However, if the batch was saved as a NACHA file, that NACHA file can be uploaded into the Digital Banking portal again.



Select a download format

Submit

Return

To download:

- 1. Click the link below.
- 2. Select **Save** from the dialog box.

To view:

- 1. Click on the link below.
- 2. Select **Open** from the dialog box.

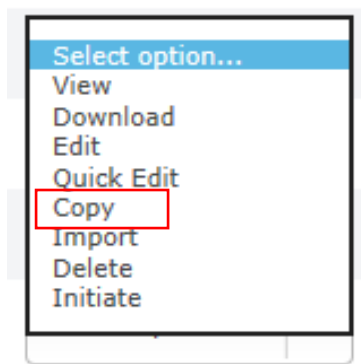
[ACH Record Download](#)

101 061000146 1112228871602041402A094101FRB			
5200	PAYROLL	371360664 PDPAYROLL	0000000001022309350000012
		0000100000D1234	0022309354092401
		0000100000S7890	0022309354092402
		0000100000J6543	0022309354092403
		0000100000A8642	0022309354092404
		0000100000T8769	0022309354092405
		0000100000C8653	0022309354092406
		0000100000D8642	0022309354092407
		0000100000M7309	0022309354092408
		0000100000R8764	0022309354092409
		0000100000H7367	0022309354092410
		0000100000N7298	0022309354092411
		0000100000P3876	0022309354092412
		0000100000M7377	0022309354092413
		0000100000H3000	0022309354092414
		0000100000P2300	0022309354092415
		0001500000offset	0022309354092616
8200000016013656337600000150000000001500000371360664			022309350000012
900000100000200000016013656337600000150000000001500000			

COPY A BATCH

The copy feature allows you to copy an existing batch information into a new batch. Copying a batch is useful if you are creating a batch and most of the batch information is in an existing batch. For example, if you were to give your employees a bonus, your employees are already set up in your payroll batch.

1. SELECT **Copy**.



2. Give the copied batch a new name. (It cannot have the same name as any other ACH batch on the **Batch List**.)

New batch name *

3. New, copied batch is now on the **Batch List**.

ACH Batch List ? Total Batches 5 View 10 | 20 | 50 | 100

Create a new batch for:

Status	Batch Name <small>△</small>	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
<input type="checkbox"/>	Ready	Business CCD	CCD	TEST PEOPLES ACH	\$0.00	\$45.00	None		<input type="button" value="Select option..."/>
<input type="checkbox"/>	Ready	Expense Test	CCD	TEST PEOPLES ACH	\$0.00	\$0.01	None		<input type="button" value="Select option..."/>
<input type="checkbox"/>	Ready	Grants	CCD	TEST PEOPLES ACH	\$0.00	\$0.01	None		<input type="button" value="Select option..."/>
<input type="checkbox"/>	Ready	Test Batch	PPD	TEST PEOPLES ACH	\$0.00	\$24.00	None		<input type="button" value="Select option..."/>
<input type="checkbox"/>	Ready	Test Copy 2	CCD	TEST PEOPLES ACH	\$0.00	\$45.00	None		<input type="button" value="Select option..."/>
					Total \$0.00	\$114.02			

DELETE A BATCH

For additional security, delete batches that are no longer used.



IMPORTANT: Deleted batches cannot be recovered. If a batch is accidentally deleted, you will need to re-upload or manually re-enter all details/information for the batch.



TIP: Recommended for security: Limit online users' ability to delete a batch.

There are two ways to delete a batch:

- SELECT **Delete** from the **Select Option** drop-down list, and then CLICK **Delete** on the next screen.

The screenshot shows the 'ACH Batch List' interface. At the top, there is a header with 'ACH Batch List' on the left and 'Total Batches 5 View 10 | 20 | 50 | 100' on the right. Below the header is a form to 'Create a new batch for:' with a 'Select Company' dropdown. The main area is a table with columns: Status, Batch Name, Type, Company, Process Date, Debit, Credit, Recurring, and Scheduled Date. There are five rows of data, all with a status of 'Ready'. A context menu is open over the first row, listing options: View, Download, Edit, Quick Edit, Copy, Import, Delete (highlighted with a red box), and Initiate. Below the table, there is a 'Select All' button on the left, and 'Delete Selected' and 'Initiate Selected' buttons on the right. A total row at the bottom shows 'Total \$0.00' for Debit and '\$114.02' for Credit.

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date
<input type="checkbox"/>	Ready	Business CCD	CCD	TEST PEOPLES ACH	\$0.00	\$45.00	None	
<input type="checkbox"/>	Ready	Expense Test	CCD	TEST PEOPLES ACH	\$0.00	\$0.01	None	
<input type="checkbox"/>	Ready	Grants	CCD	TEST PEOPLES ACH	\$0.00	\$0.01	None	
<input type="checkbox"/>	Ready	Test Batch	PPD	TEST PEOPLES ACH	\$0.00	\$24.00	None	
<input type="checkbox"/>	Ready	Test Copy 2	CCD	TEST PEOPLES ACH	\$0.00	\$45.00	None	
					Total \$0.00	\$114.02		

A close-up of the context menu from the screenshot. The menu items are: Select option..., View, Download, Edit, Quick Edit, Copy, Import, Delete (highlighted with a red box), and Initiate.

- OR -

b. SELECT multiple batches; CLICK **Delete Selected**; and then CLICK **Delete** on the next screen.

ACH Batch List Total Batches 5 View 10 | 20 | 50 | 100

Create a new batch for:

Status	Batch Name ▲	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
<input type="checkbox"/>	Ready	Business CCD	CCD	TEST PEOPLES ACH	\$0.00	\$45.00	None		Select option... ▼
<input type="checkbox"/>	Ready	Expense Test	CCD	TEST PEOPLES ACH	\$0.00	\$0.01	None		Select option... ▼
<input checked="" type="checkbox"/>	Ready	Grants	CCD	TEST PEOPLES ACH	\$0.00	\$0.01	None		Select option... ▼
<input type="checkbox"/>	Ready	Test Batch	PPD	TEST PEOPLES ACH	\$0.00	\$24.00	None		Select option... ▼
<input checked="" type="checkbox"/>	Ready	Test Copy 2	CCD	TEST PEOPLES ACH	\$0.00	\$45.00	None		Select option... ▼
					Total \$0.00	\$114.02			

Select All Delete Selected Initiate Selected

MAKING TAX PAYMENTS

Your company must be registered with the government's Electronic Federal Tax Payment System (EFTPS) to use this option.

1. GO to **Cash Management > ACH > Tax Payment**.

The screenshot shows a navigation menu for 'Cash Management'. The 'Cash Management' menu item is highlighted in green. Below it, the 'ACH' sub-menu item is highlighted with a green arrow. Within the 'ACH' sub-menu, the 'Tax Payment' option is highlighted with a red box.

2. COMPLETE the tax payment fields, and then CLICK **Submit**.

Federal or State

The form contains the following fields and controls:

- Pay To:** A dropdown menu with the text "Select Tax Authority".
- Category:** A text input field with the value "Tax".
- Routing Number:** A text input field with a "Lookup" button to its right.
- Company Name:** A dropdown menu with the text "Select Company".
- Tax Period:** A date picker field showing "23" and the format "mm/dd/yyyy".
- Tax Code:** A text input field with a "Lookup" button to its right.
- Taxpayer ID:** A text input field.
- Amount Type Code:** A text input field with a "Lookup" button to its right.
- Amount:** A text input field with the value "\$0.00".
- Pay From Account:** A dropdown menu with the text "Select Account".

At the bottom of the form are three buttons: "Quick Add", "Submit" (highlighted with a red border), and "Cancel".

Pay To

Select Federal or the desired state if making a state tax payment.

Batch

Enter a name to distinguish the tax payment batch for the customer's benefit.

Routing Number

Select Lookup to select the routing number associated with the financial institution that receives the tax payment.

Company Name

Select the ACH company name.

Tax Period

Select the month and year for the tax period.

Tax Code

Enter the code to indicate the tax payment type.

Taxpayer ID

Enter the company's Employer Identification Number (EIN).

Amount

Enter the dollar amount of the transaction.

Amount Type Code

Enter the associated amount type. Select **Lookup** to see available amount type code options.

NOTE: *This field only appears for state tax payments.*

Pay From Account

- a. Select the account to debit for the offset transaction.
- b. If the ACH company is set up to initiate balanced batches only, select from the accessible NetTeller accounts.
- c. If the ACH company is set up to initiate batches by selecting an offset account, select from the available offset accounts.

The following fields only apply to Federal tax payments:**Tax Information ID 1**

Enter the amount designated for Social Security. This field is optional.

Tax Information ID 2

Enter the amount designated for Medicare. This field is optional.

Tax Information ID 3

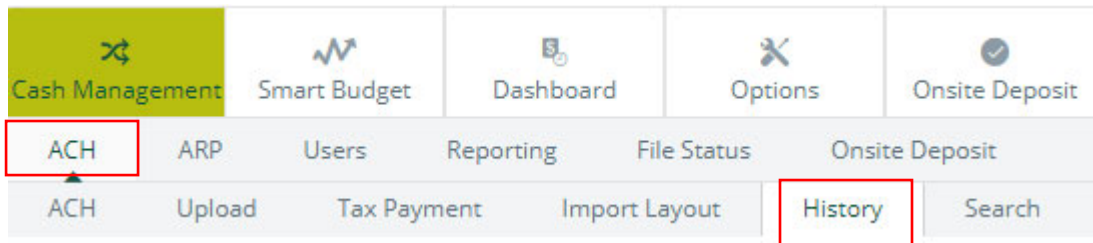
Enter the amount designated for withholding. This field is optional.

3. After submitting, the tax payment appears on the **Batch List** page as **TAX FD** or **Tax [state abbreviation]**.
4. RETURN to the **Batch List** page, and then SELECT **Initiate** from the **Select Option** drop-down list for the tax payment batch.

ACH HISTORY

Batch information is viewable after the batch is originated.

1. Go to **Cash Management > ACH > History**.



2. REVIEW the columns.

ACH History										View Range: 7 Days 15 Days 30 Days Search	
Initiated	Effective	Batch	Type	Company	Debits	Credits	Offset Account	Recurring	Confirmation Number	Return	

Initiated

The date the batch was initiated.

Effective

The effective date for the batch.

Batch

The name given to the batch.

Type

The SEC associated with the batch.

Company

The ACH company name.

Debits

The total batch debits.

Credits

The total batch credits.

Offset Account

The offset account for the batch.

Recurring

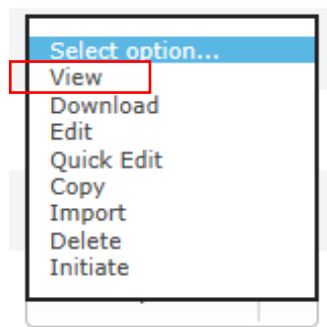
The frequency scheduled for processed recurring ACH batches; or *None* if the batch was not recurring.

Confirmation Number

The designated confirmation number for the batch.



TIP: SELECT **View** from the **Select option** menu to see the list of transactions within the batch – including the **Initiated Date**, **Confirmation Number**, **Effective Date**, and **Frequency**.



ACH Transaction List ?

Batch: Payroll_2016 Batch Code: PPD Total Transactions: 3 View [10](#) | [20](#) | [50](#) | [100](#) | [All](#) | [Search](#)

Company: TRAIN O Entry Description: PAYROLL

Initiated By: JEN Restrict Batch:

Initiated Date: 03/01/2016 Confirmation Number: 0004

Effective Date: 03/21/2016

Name	ID Number	Account	Amount	CR/DR	Held
John Doe	34	12345678	\$1,500.00	CR	
Jane Doe	76	54321	\$1,500.00	CR	
Mary Smith	56	4567890	\$1,500.00	CR	
			Total Debits \$0.00	Total Credits \$4,500.00	Offset Account xxxxxxxxxxxx4567 D

[Return](#)

3. SELECT **Search** to filter your search results.

View Range: [7 Days](#) | [15 Days](#) | [30 Days](#) | [Search](#)

Recurring Confirmation Number

[Return](#)

THE SEARCH OPTION

Use the **Search** option to locate a specific type of transaction or a specific user. Use this option at **Cash Management > ACH** in the **Search Records** section. Enter the necessary search criteria, and then SELECT **Search**. (For security purposes, a rolling 90 days of data is what you will find online.)

Search Records ?

Name

ID Number

Batch

Amount .

Prenote

Held

Search

Once the search is complete, an information message telling how many results were found and the search results appear. You can modify or delete batches from this screen.

Information Message: 4 record(s) found

Search Results ? Total Transactions 4 View 10 | 20 | 50 | 100

Name	ID Number	Batch	Account	Amount	CR/DR	Held	
Adam Smith	45	January Payroll	123456	\$500.00	CR		Edit Delete
Mary Smith	56	Payroll_2016	4567890	\$1,500.00	CR		Edit Delete
A Smith	76	HrlyPyr12016	654321	\$1,200.00	CR		Edit Delete
Mary Smith	56	Bonus_2016	4567890	\$1,500.00	CR		Edit Delete

[Return](#)

ACH BATCH CORRECTIONS/CHANGES – AND REMINDERS



Reminder

Per ACH Operating Rules, ACH Debit Files (i.e. Payroll) must be processed two business days in advance of the effective date.



Transactions in a batch with an Initiated or Processed status cannot be modified or deleted until the batch returns to the Ready status.

On the same day a batch is initiated

A batch can be Un-initiated; a transaction changed (ex. to correct a pay amount); and then the batch is [re-]initiated the same day.



The daily cut-off times are Central Standard Time (CST). The 'electronic gate' closes at 4:30pm CST. **Initiated files must be completed and confirmation number visible on the screen by 4:29pm CST.** If the file is not fully initiated, and the gate closes, the file may not be initiated.

Day after batch is initiated

You must contact the Treasury Management Department at Peoples State Bank (715.847.4197) to coordinate an electronic warehouse file deletion.

NOTIFICATION OF CHANGES – ACH

If you initiate an ACH file and part of a line item is not correct, the receiving financial institution (FI) may* respond to Peoples State Bank's eBanking dept. with a **Notification of Change Report (NOC)**.



All prenote files require a response from the other financial institution. Some FIs will also send an NOC report in response to an 'everyday' ACH transaction.

NOCs are beneficial to insure ACH transactions reach their intended recipient account.

As a reminder: Each ACH return generates a fee from the Federal Reserve that is assessed to your company account. Repeat unauthorized returns will generate additional scrutiny as well.



As agreed upon in the ACH program contract with Peoples State Bank: "Customer shall ensure that changes requested by the NOC [Notification of Change] or Corrected NOC are made within six (6) Business Days of Customer's receipt of the NOC information from Financial Institution or prior to initiating another Entry to the Receiver's account, whichever is later."



Notification of Change Report(s) will be sent directly to you, the customer, from the Peoples State Bank eBanking department via a secured email.

SAMPLE EMAIL – NOTIFICATION OF CHANGE

EXAMPLE

Janessa Plank

From: Janessa Plank
Sent:
To:
Subject: Secure: Notification of Change Report
Attachments:

Hello,
Please review the attached Notification of Change Report and update your records accordingly.

SAMPLE NOTIFICATION OF CHANGE REPORT

NOTE the original and corrected information. This will require your attention and update(s) to your file.

Peoples State Bank
E Banking

NOTIFICATION OF CHANGE REPORT

EXAMPLE

This is to notify you that information for the recipient in a previously sent item has become outdated or is erroneous. Corrected information is provided below, update your files accordingly.

ORIGINATOR OF ITEM

Company Name:
Company Discretionary Data:
Company ID:
Company Descriptive Date:
Company Entry Description:
Originating FI RTN:

ORIGINAL ITEM INFORMATION

Original RDFI ID:
Receiver Account Number:
Individual / ID Number:
Individual / Rcv Co Name*:
Original Trace Number:
Effective Entry Date:

CORRECTED INFORMATION

Change Code:	C02
Change Code Description:	INCORRECT ROUTING NUMBER
Correct Routing Number:	

The above data is translated according to NACHA standards. If it does not appear accurate, please contact the financial institution that originated this notification of change. *If the original transaction was a CTX, ENR, or TRX, then the first four characters displayed represent the number of addenda records of the original transaction.

For your information, shown below is the data in its original format as it appeared in the addenda record.
ADDENDA RECORD:

SAMPLE EMAIL – RETURN ITEM REPORT



When an ACH item is returned, a Return Item Report is sent directly to you, the customer, from the Peoples State Bank eBanking department via an encrypted email.

EXAMPLE

Janessa Plank

From: Janessa Plank
Sent:
To:
Subject: Secure: Return Item Report
Attachments:

Hello,
Please review the attached Return Item Report and update your records accordingly.

SAMPLE RETURN ITEM REPORT

Peoples State Bank
E Banking

RETURN ITEM REPORT

EXAMPLE

This is to notify you that an ACH item has been returned. Further action should occur within the NACHA rule guidelines.

ORIGINATOR OF ORIGINAL ITEM

Company Name:
Company Discretionary Data:
Company ID:
Company Descriptive Date:
Company Entry Description:
Originating DFI RTN:

ORIGINAL ITEM INFORMATION

Original RDFI ID:
Receiver Account Number:
Individual ID Number:
Receiving Company Name:
Standard Entry Class Code:
Amount:
Effective Entry Date:

TRACE NUMBERS

Return:
Original:

RETURN INFORMATION

Return Reason Code:	R01
Return Reason Code Description:	INSUFFICIENT FUNDS
Return Settlement Date:	
Transaction Code:	
Transaction Description:	Demand Debit - Auto Return or NOC

The above data is translated according to NACHA standards. If it does not appear accurate, please contact the financial institution that originated this return item.

WIRES



NOTE: A Wire Transfer Agreement is required for online wire capabilities. Please contact the Treasury Management Department at Peoples State Bank at 715.847.4197 for further assistance.

The online wire module allows you to send money to an individual or company. Your ability to use wires depends on your agreement with Peoples State Bank.

Gather wire instructions before sending wires. These instructions serve as a template that can be used once or multiple times. After creating a wire, you transmit the wire to the bank, which then sends out the wire.

IMPORTANT: Due to the increase in cyber fraud, we strongly recommend you call the intended recipient after you receive any wire instructions. Call a phone number you already know and NOT found within the instructions to verbally confirm all wire instructions.



Wires are highly regulated in our industry and the receipt of a wire must come directly from the customer to our wire dept. Daily wire cut-off times (including the security verification procedures are: 12:30 PM CST for international wires and 2:30 PM CST for domestic wires.



The online wire module is for sending domestic wires only. International wires must be submitted in writing on our Wire Transfer Form. Contact the Treasury Management department for fillable copies of the wire form. (treasurymanagement@bankpeoples.com or 715.847.4197)




QUICK OVERVIEW: To send a wire: you will first need to create/add or edit a wire template. Then, transmit the wire. Lastly, confirm the wire through additional bank security procedures.

DOMESTIC WIRES

Cash Management		Smart Budget	Dashboard	Options	Onsite Deposit	
ACH	Wires	ARP	Users	Reporting	File Status	Onsite Deposit
Transmit Wires		Edit/Add	Transmit Templates		History	

1. Go to **Cash Management > Wires > Edit/Add**.
2. From the **Create a New Wire From** drop-down list, SELECT the account

Edit/Add Wires List 

View wires for:

Create a new wire from:

3. COMPLETE the following fields, then SELECT **Submit**

General Wire Information

Wire Name

Credit Account Information

Credit Account Number

Credit Account Name

Credit Account Address

Receiving Bank Information

Receiving Bank ABA Number

Receiving Bank Name

Receiving Bank Address

Wire Information

Remarks

Save as Repetitive Wire?

Amount

Wire Name

ENTER a descriptive name for the wire. This value appears on the various wire listing screens.

Credit Account Number

ENTER the account to receive the wired funds.

Credit Account Name

ENTER the name on the account receiving the wired funds.

Credit Account Address

ENTER the address of the recipient for the wired funds.

Receiving Bank ABA Number

ENTER the routing number of the financial institution where the wire is sent. SELECT **Search for ABA Number** to search for a financial institution. Selecting an ABA from the search option populates all remaining *Receiving Bank Information* fields.

Receiving FI Name

ENTER the name of the financial institution where the wire is being sent.

Receiving FI Address

ENTER the address of the financial institution where the wire is being sent, including the city, state, and ZIP.

Remarks

ENTER special instructions for the wire. These remarks appear to the wire recipient.

Repetitive Wire

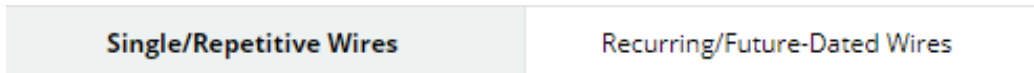
SELECT this option if the wire being created is used as a repetitive or template wire. Repetitive or template wires can be used repeatedly.

Amount

ENTER the dollar amount of the wire.

MANAGING WIRES

1. Go to **Cash Management > Wires > Edit/Add**.
2. SELECT one of the following:
 - a. **Single/Repetitive** - edit a single wire or template
 - b. **Recurring/Future-Dated** - edit recurring or future-dated wires



3. SELECT the desired account from the **View Wires For** drop-down list.
4. CHOOSE a situation and complete the corresponding steps:

Situation	Steps
Editing a Wire	<ol style="list-style-type: none">1. Select Edit.2. Modify the wire instructions.3. Select Submit.
Deleting a Wire	<ol style="list-style-type: none">1. Select Delete.2. Select Submit.

TRANSMIT WIRES

Transmitting an Immediate Single Wire

1. Go to **Cash Management > Wires**.
2. SELECT **Transmit Wires**.
3. SELECT the account from the **View Wires For** drop-down list.

4. SELECT the wire and then SELECT **Transmit**.

Transmit Templates List ? View Range: 10 | 20 | 50 | 100 | All

View Wires for: 7 Mobi DDA 7738

Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI

Transmit

Transmit Selected

5. SET the **Effective Date** field to the current date.

6. ENTER the **Wire Password**, and then SELECT **Transmit**.

Transmit Wire Transfer From ?

General Wire Information

Wire Name
Debit Account

Credit Account Information

Account #/Type
Name
Address

Receiving Bank Information

ABA Number
Name
Address

Wire Information

Repetitive Code
Amount
Remarks:

Wire Password

Cancel Transmit

7. COMPLETE additional security steps. (Speak with Treasury Management Dept. for specific details.)

TRANSMITTING DUAL CONTROL WIRES



NOTE: Dual control wires require two cash users. The second cash user cannot approve future-dated or recurring wires until the day the wire is scheduled to process.

1. Go to **Cash Management > Wires.**
2. CHOOSE a situation and follow the corresponding steps:

Situation	Steps
First Cash User	<ol style="list-style-type: none">1. Select Transmit Wires for a single wire or Transmit Templates for repetitive wires.2. Select the desired account from the View Wires For drop-down list.3. Locate and select the desired wire, and then select Transmit.4. Enter the Wire Password, and then select Approve. <p>A message appears indicating the wire requires dual control. The wire appears in the <i>Approval</i> status until the second cash user transmits the wire.</p>
Second Cash User	<ol style="list-style-type: none">1. Select Transmit Wires.2. Locate and select the wire in <i>Approval</i> status, and then select Transmit. <p>NOTE Future-dated and recurring wires do not appear in the <i>Approval</i> status and cannot be approved until the date they are scheduled to process.</p> <ol style="list-style-type: none">3. Enter the Wire Password, and then select Transmit.

Dual Control Message for Initial/First Cash User

Date Information

Effective Date: 05/20/2016 

This wire requires two-person authorization before it can be transmitted.
Enter your Wire Password and select Approve to begin this process.

Wire Password

Approve

Cancel

Approval Status for Second Cash User

Transmit Wires List View Range: 10 20 50 100 All						
Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI
<input type="checkbox"/> SampleWire	880	Approval	\$500.00	No	123456	BANK Transmit
1						

Wire History


Use the **Wire History** option to view processed single, repetitive, and recurring NetTeller wires.

Wire History for Transmitted Date Range 04/06/2014 to 05/20/2016 View Range: 7 Days 15 Days 30 Days Search									
Wire Name:	Transmitted: ▾	Effective:	Amount:	Rep Code:	Recurring:	Receiving Account Number:	Beneficiary Name:	Receiving FI:	OMAD:
Smith	09/16/2014	09/16/2014	\$100.00	0001	None	123456	Mary Smith		
Smith	09/16/2014	09/16/2014	\$100.00	0001	None	123456	Mary Smith		
Edwardsville	09/16/2014	09/16/2014	\$100.00	0003	None	112233	Mary Smith		

ARP

Use this section of Peoples State Bank online banking to:

- Review exception items
- Download reconciliation files
- Edit the file upload format
- Upload PositivePay files
- View and modify ACH exceptions and filters

 **IMPORTANT:** All Fraud Program exceptions must be worked daily before 12:59Pm CST. Any items not worked will be returned to safeguard the account.

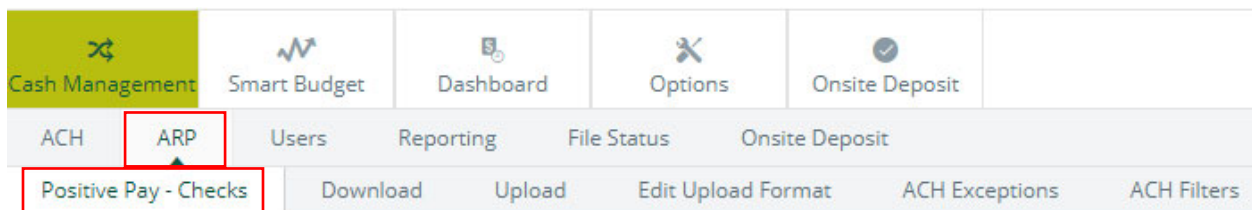
POSITIVE PAY – FRAUD PROTECTION PROGRAM

Exception Items

Exception items are checks that attempt to clear but do not match your list of issued checks.

REVIEW these items and MARK them for **pay** or **return**.

1. GO to **Cash Management > ARP > Positive Pay-Checks**



- USE the **View Items For** drop-down list to view all accounts or a specific account.

Account:	Check Number	Amount	Amount
CK 654	5000	\$250.00	\$25.00
CK 654	15001		\$1,000.00

- Use the available additional information to determine whether to pay or return an exception.
 - SELECT the check number (if available) to view images of the front and back of the check
- From the **View/Work Items** list, SELECT **Pay** or **Return** to work individual ACH exceptions.

-OR-

SELECT **Pay All** or **Return All** to work every item shown on the current page.

- SELECT **Submit**.



TIP: If you are performing the same action to every item on the screen, then select **Pay All** or **Return All**. During the start/stop time for working check and ACH exceptions (item is not in protected status), SELECT **Reset** to revert the selections to what was previously established.

Outside of the start/stop time for working check exceptions (item is in protected status), **Pay All**, **Return All**, and **Reset** are disabled and **Submit** does not appear.



IMPORTANT: All Positive Pay exceptions must be worked daily before 12:59Pm CST. Any items not worked will be returned to safeguard the account.



All exception items will remain on the screen until end-of-day processing has completed.

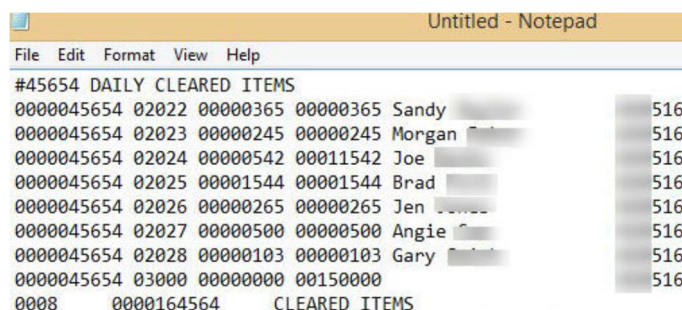
DOWNLOADING RECONCILIATION FILES

View and download reconciliation files created by your financial institution in NetTeller. These files may contain information such as cleared and outstanding items.

1. OPEN the **Download Files** screen.



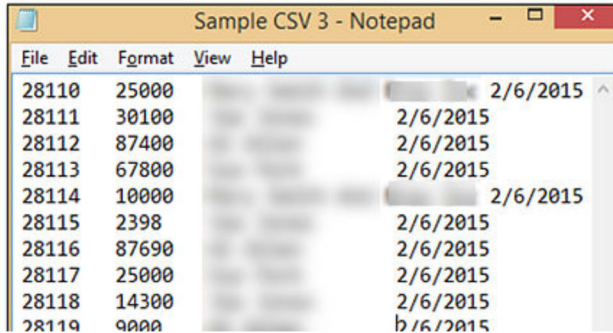
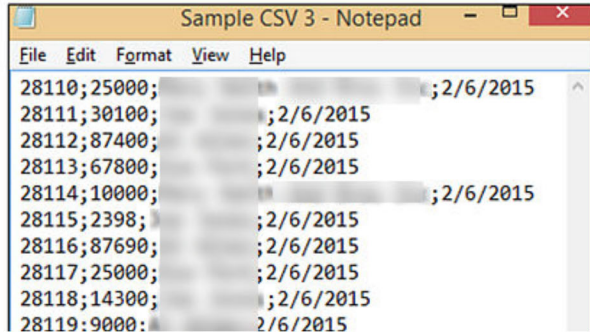
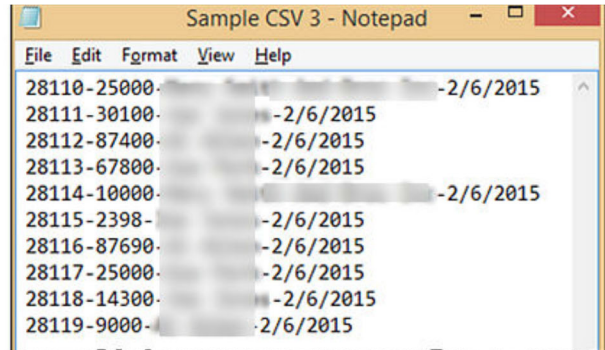
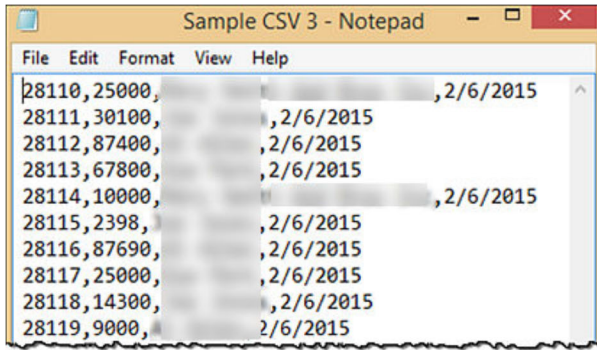
2. USE the **View Downloads For** drop-down list to select the account to view files for.
3. SELECT the desired file, select **Download**, and then follow the instructions to view or save the information.



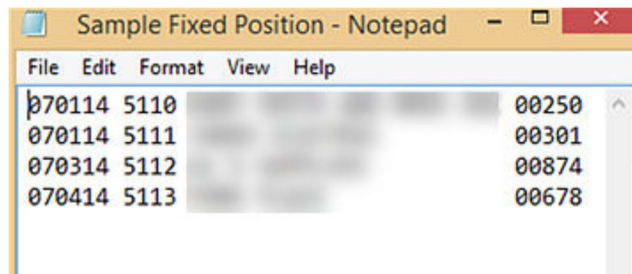
POSITIVEPAY FILE UPLOAD FORMAT

Before uploading a file to Peoples' Digital Banking, you must establish an upload format. Upload formats tell the system where information is contained within the file fields.

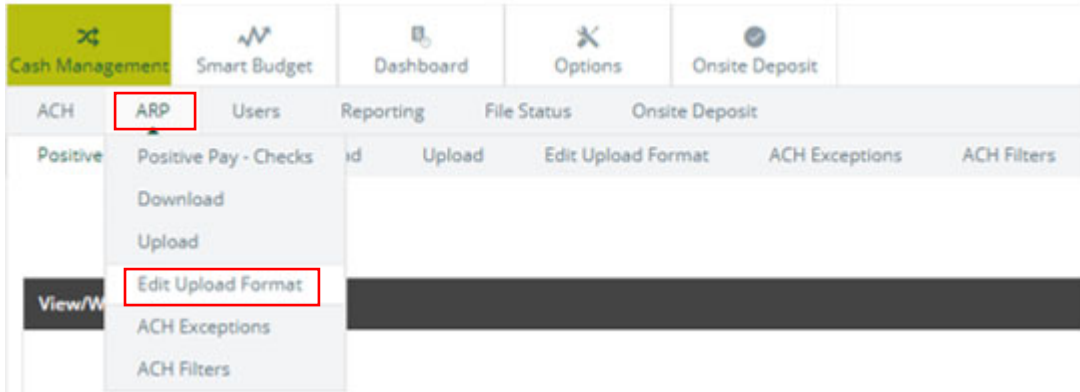
There are two ways to create a delimited file. You can separate the fields with a comma (,), dash (-), semicolon (;), or tab indent. You can also create delimited files in Microsoft® Excel® by saving the file with a .CSV extension.



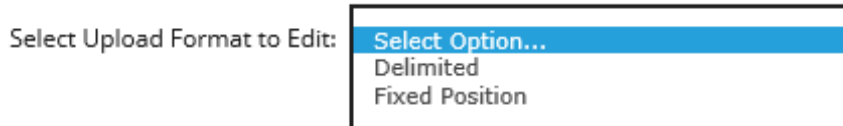
Information in a fixed position file is in a specific position of a line. In this example, the issue date begins at position 1 and ends at position 6, and the item number begins at position 8 and ends at position 11.



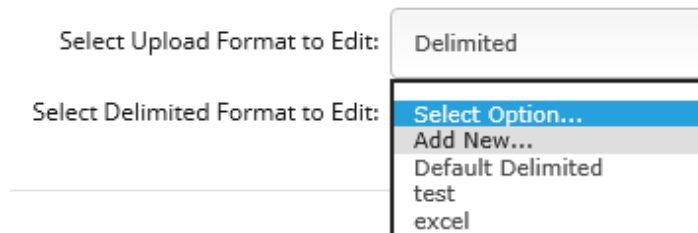
1. OPEN the **Edit Upload Format** screen.



2. SELECT the desired format from the **Select Upload Format to Edit** drop-down list.



3. SELECT whether you are creating a format or editing an existing one from the **Select [format type] Format to Edit** drop-down list.



4. COMPLETE the necessary fields for your selected upload format, and then SELECT **Save**.

UPLOAD FORMAT FIELDS

Complete the following fields based on the type of upload format you are editing.

Delimited Format

Based on the file you are uploading, select the location of and complete the following fields.



NOTE: Not all fields that appear on the **Add New Delimited File Upload Format** screen are required.

Add New Delimited File Upload Format:

Format Name	<input type="text"/>
Account Number	<input type="text" value="Select Option..."/>
Account Type	<input type="text" value="Select Option..."/>
Chk	<input type="text"/>
Sav	<input type="text"/>
Christmas Club	<input type="text"/>
GL	<input type="text"/>
Debit / Credit	<input type="text" value="Select Option..."/>
Debit Indicator	<input type="text"/>
Credit Indicator	<input type="text"/>
Item Number	<input type="text" value="Select Option..."/>
Item Amount	<input type="text" value="Select Option..."/>
Issue Date	<input type="text" value="Select Option..."/>
Date Format	<input type="text"/>
Void Date	<input type="text" value="Select Option..."/>
Date Format	<input type="text"/>
Payee	<input type="text" value="Select Option..."/>
Payee Address 1	<input type="text" value="Select Option..."/>
Payee Address 2	<input type="text" value="Select Option..."/>
Payee Address 3	<input type="text" value="Select Option..."/>
Payee Address 4	<input type="text" value="Select Option..."/>
Void Indicator	<input type="text" value="Select Option..."/>
Yes Indicator	<input type="text"/>
Stop Indicator	<input type="text" value="Select Option..."/>
Yes Indicator	<input type="text"/>
Amount Format	<input type="text" value="Default (No Format Validation)"/>
Field Delimiter	<input type="text" value="Comma (,)"/>
Text Qualifier	<input type="text" value="None"/>

Format Name

ENTER the name of the format. You can have multiple formats; CREATE a unique format name for each one.

Format Name

Date Format

If your file contains a date, then select how the date appears.

Issue Date	<input type="text" value="3"/>	Date Format	<div style="border: 1px solid black; padding: 2px;"><ul style="list-style-type: none">yymmddyyddmmmmddyymmyyddddmmyyddyymmyyddddddyyyyyyddddddyyyyyyymmddyyyddmmmmddyyyyddmmyyyy</div>
Void Date	<input type="text" value="Select Option..."/>	Date Format	
Payee	<input type="text" value="Select Option..."/>		
Payee Address 1	<input type="text" value="Select Option..."/>		
Payee Address 2	<input type="text" value="Select Option..."/>		
Payee Address 3	<input type="text" value="Select Option..."/>		

Void Indicator

If your file contains voided items, then enter an indicator for those items. For example, enter V or Void to indicate void items.

Void Indicator Yes Indicator

Field Delimiter

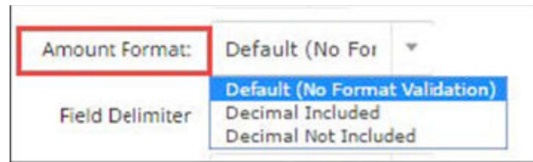
Determine how fields in the file are delimited. The available options are:

- Comma (,)
- Dash (-)
- Semicolon (;)
- Tab

Field Delimiter Text Qualifier

Amount Format

Determine whether decimals are used for dollar amounts in your file.

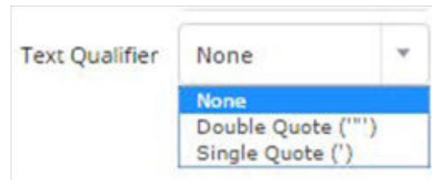


A screenshot of a dropdown menu for 'Amount Format'. The menu is open, showing three options: 'Default (No For' (partially visible), 'Default (No Format Validation)', and 'Decimal Not Included'. The 'Default (No Format Validation)' option is highlighted in blue. The 'Amount Format:' label is highlighted with a red box.

Text Qualifier

Indicate how the file's text is distinguished. The available options are:

- None
- Double Quote (")
- Single Quote (')



A screenshot of a dropdown menu for 'Text Qualifier'. The menu is open, showing three options: 'None', 'Double Quote (")', and 'Single Quote (')'. The 'None' option is highlighted in blue.

Fixed Position Format

Based on the file you are uploading, SELECT the location of and COMPLETE the following fields.



NOTE: Not all fields that appear on the *Add New Fixed Position File Upload Format* screen are required.

Add New Fixed Position File Upload Format:

Format Name	<input type="text"/>	
	Begin	End
Account Number	<input type="text" value="0"/>	<input type="text" value="0"/>
Account Type	<input type="text" value="0"/>	<input type="text" value="0"/>
	Chk <input type="text"/>	Sav <input type="text"/>
	Christmas Club <input type="text"/>	GL <input type="text"/>
Debit / Credit	<input type="text" value="0"/>	<input type="text" value="0"/>
	Debit Indicator <input type="text"/>	Credit Indicator <input type="text"/>
Item Number	<input type="text" value="0"/>	<input type="text" value="0"/>
Item Amount	<input type="text" value="0"/>	<input type="text" value="0"/>
Issue Date	<input type="text" value="0"/>	<input type="text" value="0"/>
	Date Format	<input type="text"/>
Void Date	<input type="text" value="0"/>	<input type="text" value="0"/>
	Date Format	<input type="text"/>
Payee	<input type="text" value="0"/>	<input type="text" value="0"/>
Payee Address 1	<input type="text" value="0"/>	<input type="text" value="0"/>
Payee Address 2	<input type="text" value="0"/>	<input type="text" value="0"/>
Payee Address 3	<input type="text" value="0"/>	<input type="text" value="0"/>
Payee Address 4	<input type="text" value="0"/>	<input type="text" value="0"/>
Void Indicator	<input type="text" value="0"/>	<input type="text" value="0"/>
	Yes Indicator	<input type="text"/>
Stop Indicator	<input type="text" value="0"/>	<input type="text" value="0"/>
	Yes Indicator	<input type="text"/>
Amount Format	<input type="text" value="Default (No Format Validation)"/>	

Format Name

ENTER the name of the format. You can have multiple formats; CREATE a unique format name for each one.

Format Name

Date Format

If your file contains a date, then SELECT how the date appears.

Issue Date	<input type="text" value="3"/>	Date Format	<ul style="list-style-type: none">yymmddyyddmmmmddyymmyyddddmmyyddyymmyyddddddyyyyyddddddyyyyyyymmddyyyddmmmmddyyyyddmmyyyy
Void Date	<input type="text" value="Select Option..."/>	Date Format	
Payee	<input type="text" value="Select Option..."/>		
Payee Address 1	<input type="text" value="Select Option..."/>		
Payee Address 2	<input type="text" value="Select Option..."/>		
Payee Address 3	<input type="text" value="Select Option..."/>		

Void Indicator

If your file contains voided items, then ENTER an indicator for those items. For example, enter V or Void to indicate void items.

Void Indicator Yes Indicator

Amount Format

Establish whether decimals are used for dollar amounts in your file.

Amount Format:

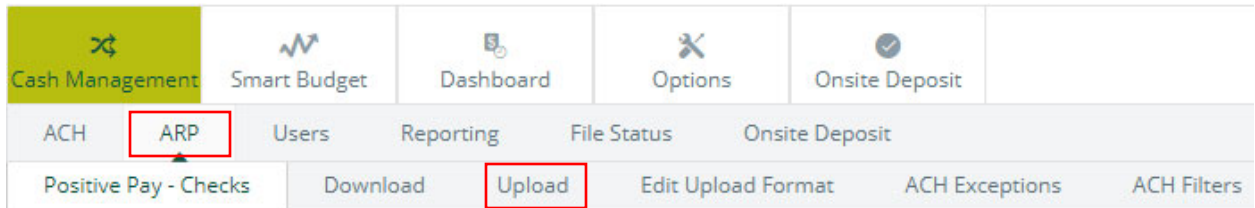
- Default (No Format Validation)
- Decimal Included
- Decimal Not Included

POSITIVE PAY FILE UPLOAD

Use the **Upload** option to upload ARP files. You can also use the open input option to upload ARP files manually.

Uploading an ARP File

1. OPEN the **Upload** option.



2. COMPLETE the **Upload File** fields:

- a. SELECT the account from the **Upload File For** field.
- b. SELECT **Saved Upload Format** from the **Upload File Type** field.
- c. SELECT the format from the **Saved Format** field.

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For:

Upload File Type:

Saved Format:

NOTE: Maximum upload file size is 4052 MB.

- d. SELECT **Browse** and locate the desired ARP file.
- e. SELECT **Upload**.
- f. **CLICK Refresh List until the status changes to View Details.**



3. SELECT **View Details**.

File Upload Status ?						View 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date	Status	
Sample4 CSV.csv	Delim	ARP	CK 500	5/23/2016 10:16:31 AM	View Details	
CR Payroll.ach	NACHA	ACH	N/A	5/20/2016 8:43:17 AM	Uploaded	

[Refresh List](#)

4. REVIEW the items uploaded and verify the information is correct.

5. SELECT **Approve**.



IMPORTANT: If this final step is not completed, the PositivePay file will not be fully uploaded into our fraud detection system.

Upload Results ?						View 10 20 50 100 All
Status:	Check Number:	Date Issued:	Payee:	Amount:		
Successful	00000014000	04/26/2016	And Bros Inc	\$2,140.00		
Successful	00000014001	04/26/2016	Jones	\$301.00		
Successful	00000014002	04/26/2016	AI	\$8,714.00		
Successful	00000014003	04/26/2016	Sue	\$678.00		
Successful	00000014004	04/26/2016	And Bros Inc	\$100.00		
Successful	00000014005	04/26/2016	Jones	\$23.98		
Successful	00000014006	04/26/2016	AI	\$876.90		
Successful	00000014007	04/26/2016	Sue	\$2,140.00		
Successful	00000014008	04/26/2016	Jones	\$153.00		
Successful	00000014009	04/26/2016	AI	\$90.00		

Total: 10 check(s) \$15,216.88

[Approve](#) [Cancel](#)



NOTE: Approve the file before uploading another issued item file. You cannot return to this screen without repeating your file upload.

USING THE OPEN INPUT OPTION

If you experience problems while uploading your delimited or fixed position files, then use the open input method to upload files.

1. OPEN the **Upload** option.
2. SELECT **Open Input** from the **Upload File Type** field.

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: CK 500

Upload File Type: Saved Upload Format

Saved Format:

- Saved Upload Format
- Manual Entry
- Open Input**

Choose File No file chosen

NOTE: Maximum upload file size is 4052 MB.

Upload

3. SELECT the account you are uploading to from the **Upload File For** field and SELECT the format from the **Saved Format** field.
4. OPEN the file you want to upload in a plaintext editor. For example, *Notepad*.
5. COPY the contents of the file, and then PASTE them into the empty text field.

Open the file you wish to upload in a text editor (such as Notepad in Windows). Select the entire contents of the file. Copy the file using the appropriate method for your computer (Ctrl-C in Windows). Paste the contents of the file in the entry field below (Ctrl-V in Windows). Click the **Upload** button.

Upload File For: CK 500

Saved Format: Default Delimited

74340	25000	SMITH	3/9/2016
74341	30100	S CORP.	3/9/2016
74342	87400	SUPPLIES	3/9/2016
74343	67400	AND CO.	3/9/2016
74344	10000	ELECTRIC	3/9/2016
74345	2398	PLUMBING	3/9/2016
74346	87690	INDUSTRIES	3/9/2016

Upload Cancel

6. SELECT **Upload**.
7. **CLICK Refresh List until the status changes to View Details.**
8. SELECT **View Details**.

File Upload Status ?						View 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date ▾	Status	
Sample4 CSV.csv	Delim	ARP	CK 500	5/23/2016 10:16:31 AM	View Details	
CR Payroll.ach	NACHA	ACH	N/A	5/20/2016 8:43:17 AM	Uploaded	

9. REVIEW the items and verify that the information is correct, and then SELECT **Approve**.



IMPORTANT: If this final step is not completed, the PositivePay file will not be fully uploaded into our fraud detection system.



NOTE: Approve the file before uploading another issued item file. You cannot return to this screen without repeating your file upload.

NOTE: Approve the file before uploading another issued item file.

MANUALLY ENTERING A POSITIVEPAY FILE

1. OPEN the **Upload** option.
2. SELECT the account from the **Upload File For** field.
3. SELECT **Manual Entry** from the **Upload File Type** field.

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: 7 Mobi DDA7738

Upload File Type:

- Saved Upload Format
- Manual Entry**
- Open Input

Saved Format:

Browse...

NOTE: Maximum upload file size is 4052 MB.

Upload

4. ENTER info into the table [11 items per table page].

Upload File For: 7 Mobi DDA7738

	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	1234	12/34/5678	999.55	Debit	Jane A Doe
2				Debit	
3				Debit	
4				Debit	
5				Debit	
6				Debit	
7				Debit	
8				Debit	
9				Debit	
10				Debit	
11				Debit	

1 2 3 4 5 6 7 8

Upload Reset Cancel

5. SELECT **Upload**.

a. After the file uploads, the status changes to **View Details**.

6. SELECT **View Details**.

File Upload Status ?						View 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date	Status	
Sample4 CSV.csv	Delim	ARP	CK 500	5/23/2016 10:16:31 AM	View Details	
CR Payroll.ach	NACHA	ACH	N/A	5/20/2016 8:43:17 AM	Uploaded	


7. REVIEW the items and verify the information is correct.

8. SELECT **Approve**.

Upload Results ?						View 10 20 50 100 All
Status:	Check Number:	Date Issued:	Payee:	Amount:		
Successful	00000014000	04/26/2016	And Bros Inc	\$2,140.00		
Successful	00000014001	04/26/2016	Jones	\$301.00		
Successful	00000014002	04/26/2016	Al	\$8,714.00		
Successful	00000014003	04/26/2016	Sue	\$678.00		
Successful	00000014004	04/26/2016	And Bros Inc	\$100.00		
Successful	00000014005	04/26/2016	Jones	\$23.98		
Successful	00000014006	04/26/2016	Al	\$876.90		
Successful	00000014007	04/26/2016	Sue	\$2,140.00		
Successful	00000014008	04/26/2016	Jones	\$153.00		
Successful	00000014009	04/26/2016	Al	\$90.00		

Total: 10 check(s) \$15,216.88

 ***IMPORTANT: If this final step is not completed, the PositivePay file will not be fully uploaded into our fraud detection system.***

 ***NOTE: Approve the file before uploading another issued item file. You cannot return to this screen without repeating your file upload.***

NOTE: Approve the file before uploading another issued item file.

VOID ISSUED ITEMS

You can submit *voided* items during or after the initial upload.

If you include a voided item in an uploaded file, include the void date and the void indicator. Void indicator should match the established upload format.

Add New Delimited File Upload Format:

Format Name: Operational Format

Account Number: Select

Account Type: Select Chk: Sav: Christmas Club: GL:

Debit / Credit: Select Debit Indicator: Credit Indicator:

Item Number: 1

Item Amount: 2

Issue Date: 3 Date Format:

Void Date: Select Date Format:

Payee: 4

Payee Address 1: Select

Payee Address 2: Select

Payee Address 3: Select

Payee Address 4: Select

Void Indicator: Select Yes Indicator:

Stop Indicator: Select Yes Indicator:

Amount Format: Default (No For)

Field Delimiter: Comma (,)

Text Qualifier: None

Save Reset Cancel

If you manually enter a void item, change the items **Type** to **Void**.

Upload ARP Files ?

Upload File For: CK 500

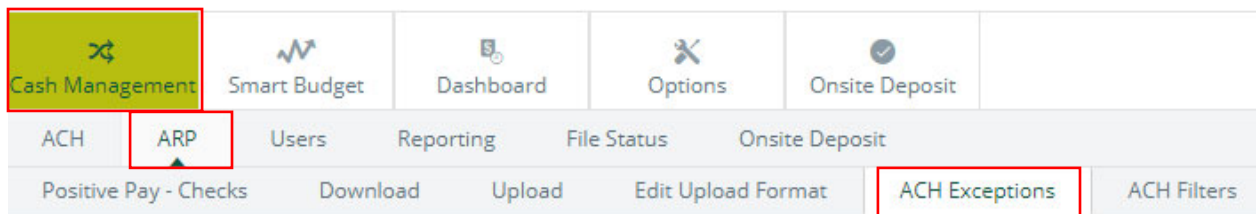
	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	1233	05/23/2016	100.00	Void	Aller B
2				Debit	
3				Debit	
4				Debit	

ACH BLOCKS & FILTERS - FRAUD PROTECTION PROGRAM

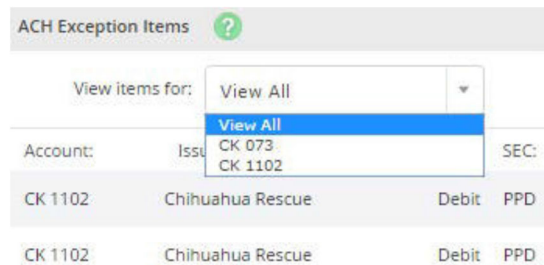
Exception Items

ACH exceptions are electronic transactions that attempt to clear an account and do not meet the ACH filters established by the customer with the bank. All ACH exceptions must be worked daily by the customer with a pay or return decision. *Items not worked will be returned to safeguard the account.*

1. GO to **Cash Management > ARP > ACH Exceptions**



2. USE the **View Items For** drop-down list to view exceptions on all accounts or for a specific account:



3. After reviewing the available information, SELECT **Pay** or **Return** to work individual ACH exceptions.

OR

4. SELECT **Pay All** or **Return All** to work every item shown on the current page.
5. SELECT **Submit**.

ACH Exception Items							Pay All	Return All	
Account:	Issuing Company:	Type:	SEC:	Amount:	Description:	Exception Reason:	Pay:	Return:	Protected:
CK 1102	Chihuahua Rescue	Debit	PPD	\$500.00	SAMPLE Chihuahua Rescue	Debits not allowed	<input type="radio"/>	<input type="radio"/>	
CK 1102	Chihuahua Rescue	Debit	PPD	\$1.00	SAMPLE Chihuahua Rescue	Debits not allowed	<input type="radio"/>	<input type="radio"/>	

★ IMPORTANT: All ACH exceptions must be worked daily before 12:59pm CST. Any items not worked will be returned to safeguard the account.

★ All exception items will remain on the screen until end-of-day processing has completed.

ACH FILTERS

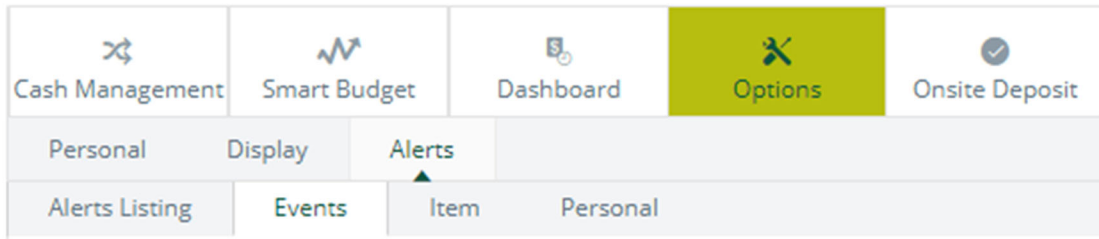
OPEN the **ACH Filters** tab to view the ACH filters established with your financial institution. Use this information when determining why an ACH item became an exception.

★ NOTE: ACH Filter information is view-only. Contact the Treasury Management Department at 715.847.4197 to update.

ACH Filters											
View filters for: View All											
Account	Allow All Debits	Allow All Credits	Exception Criteria								
			Company Name	Company ID	SEC	Amount From	Amount To	ABA Number	DR CR	Allow/Disallow	Expires
CK 1102	No	Yes	ABC Company	198765432	PPD					Credit	Disallow
CK 258	No	No									

ADDING TEXT ALERTS

To insure they are decisioning any ACH and/or PositivePay exceptions in a timely manner, many customers like to add text alerts to their daily notification/action process. To set up those type of alerts:



1. First, add mobile phone:
 - a. SELECT **Cash Manager**
 - b. ENTER token, if applicable
 - c. SELECT **Options**, then **Personal**
 - d. ADD **Mobile Phone Number**
 - e. SELECT **Submit** to save
2. Then, activate the text alert:
 - a. SELECT **Options**, then **Alerts**, then **Events**
 - b. CHECK the box on all notifications you wish to receive
FYI: Fraud program exceptions are labeled:
Receiving ACH Exception Items and Positive Pay Exceptions
 - c. SELECT **Submit** to save

ONLINE REPORTS

USE the **Reporting** option to view several different online reports.

Prior Day Summary

This report contains balance information, float information, and activity totals for the previous business day.

Prior Day Information				
View Prior Day Information for: CK 073				
Prior Account Information				
CK 073 / Chihuahua Rescue				
Close of Business.....	May 20, 2016	Prior Day Activity		
		Debits	Credits	
Available Balance....	19,554.77	ACH Items	0.00	
Collected Balance....	44,791.42		0.00	
Ledger Balance.....	44,791.42		0.00	
Hold Amount.....	0.00	Inclearing	0.00	
			0.00	
One-day Float.....	0.00	Over-the-counter	0.00	
Two-day Float.....	0.00		0.00	
Three-day Float.....	0.00		0.00	
Over 3-day Float.....	0.00	Wires	0.00	
			0.00	
		Transfers	0.00	
			0.00	
		Total	0.00	
			0.00	

Current Day Summary

This report contains balance information and activity totals for the current business day.

Current Day Information				
View Current Day Information for: CK 073				
Current Account Information				
CK 073 / Chihuahua Rescue				
As of Date.....	May 23, 2016	Current Day Activity		
		Debits	Credits	
Available Balance...	19,554.77	ACH Items	0.00	
Collected Balance...	44,791.42		0.00	
Ledger Balance.....	44,791.42		0.00	
Hold Amount.....	0.00	Inclearing	0.00	
			0.00	
		Over-the-counter	0.00	
			0.00	
		Wires	0.00	
			25,236.65	
		Transfers	0.00	
			0.00	
		Total	0.00	
			25,236.65	
		Current Day Activity	5,681.88	

Prior Day Detail

This report contains prior day balance information and transactions posted to the account on the previous business day. This report shows information for all accounts.

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

Activity Report

This report allows you to view transactions for a specific account or multiple accounts at once.

View results by date range, a specific date, the previous number of days, or the previous business day. You can further narrow down search results by the type of transaction, amounts, and check numbers.



NOTE: Selecting the **Save Report Criteria** check box saves your search criteria to be used again.

Activity from 4/1/2017 to 4/30/2017 ?

Account	Description △	Type	Account	Balance
<input type="checkbox"/>	ANALY BC 0002	Checking	*5140	1,245,147.54
<input type="checkbox"/>	ANALY BC 0003	Checking	*2236	1,671,125.15
<input type="checkbox"/>	ANALY BS 0001	Checking	*2733	41,626.45

Date Range
 Between Dates
 Specific Date
 Previous # of Days
 Previous Business Day

From

To

Transaction Type ▾

By Amount \$ Begin End

By Check # Start End

Subtotal per Account

Save Report Criteria

USE the **Transaction Type** drop-down list to determine what transactions this report covers. The options are **All Transactions**, **Groups**, and **Specific Transactions**. If you select **Groups**, then determine which groups to view.

Transaction Type: ▾

- All Debits
- All Credits
- All Checks
- All ACH Debits
- All ACH Credits
- All Wire Debits
- All Wire Credits

If you select *Specific Transactions*, then determine which transaction types to view.



TIP: Use the **Ctrl** or **Shift** keys to select multiple transaction types.

Transaction Type:

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

Ovation Bank 004/OVB
 663 Highway 60
 Monett, MO. 67508

Activity

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

Account	Date	Ref Num	Tran Code	Statement Description	Debit	Credit	Balance
ANALY BC 0002	04/27/2017		163	PAYROLL Tyson Computers-CO ID#- 371360664 ID #- 123456000000001 PPD-TRACE #-		17,209.00	1,240,471.24
ANALY BC 0002	04/25/2017		163	PAYROLL Tyson Computers CO ID#- 371360664 ID #- 123456000000001 PPD TRACE #-		15,567.00	1,223,262.24
ANALY BC 0002	04/24/2017	1038	90	Check 1038	(46.10)		1,207,695.24
ANALY BC 0002	04/24/2017	1037	90	Check 1037	(55.53)		1,207,741.34
ANALY BC 0002	04/24/2017		20	Regular Deposit		28.67	1,207,796.87
ANALY BC 0002	04/21/2017		163	PAYROLL Tyson Computers CO ID#- 371360664 ID #- 123456000000001 PPD TRACE #-		14,789.00	1,207,768.20
ANALY BC 0002	04/20/2017		163	PAYROLL Tyson Computers CO ID#- 371360664 ID #- 123456000000001 PPD TRACE #-		18,382.00	1,192,979.20
ANALY BC 0002	04/18/2017		163	PAYROLL Tyson Computers CO ID#- 371360664 ID #- 123456000000001 PPD TRACE #-		11,506.00	1,174,597.20
ANALY BC 0002	04/13/2017		227	ATM ANGOLA IN CARD# 6147	(40.00)		1,163,091.20
ANALY BC 0002	04/13/2017		163	PAYROLL Tyson Computers CO ID#- 371360664 ID #- 123456000000001 PPD TRACE #-		13,925.00	1,163,131.20
ANALY BC 0002	04/11/2017		228	POS DEBIT BROOKSHIRE BROTHERS SEATTLE WA CARD# 1490	(49.77)		1,149,206.20
ANALY BC 0002	04/11/2017		644	Transfer to DDA Acct No. @XXXXXXXXXX@4282-D	(947.00)		1,149,255.97
ANALY BC 0002	04/11/2017		644	Transfer to DDA Acct No. @XXXXXXXXXX@4233-D	(817.21)		1,150,202.97
ANALY BC 0002	04/11/2017		644	Transfer to DDA Acct No. @XXXXXXXXXX@4225-D	(758.28)		1,151,020.18
ANALY BC 0002	04/11/2017		644	Transfer to DDA Acct No. @XXXXXXXXXX@4266-D	(614.42)		1,151,778.46
ANALY BC 0002	04/11/2017		644	Transfer to DDA Acct No. @XXXXXXXXXX@4860-D	(459.73)		1,152,392.88
ANALY BC 0002	04/11/2017		163	PAYROLL Tyson Computers CO ID#- 371360664 ID #- 123456000000001 PPD TRACE #-		14,002.00	1,152,852.61
ANALY BC 0002	04/10/2017		163	PAYROLL Tyson Computers CO ID#- 371360664 ID #- 123456000000001 PPD TRACE #-		18,459.00	1,138,850.61
ANALY BC 0002	04/07/2017		227	ATM SIOUX FALLS SD CARD# 6170	(400.00)		1,120,391.61
ANALY BC 0002	04/06/2017		163	PAYROLL Tyson Computers CO ID#- 371360664 ID #- 123456000000001 PPD TRACE #-		18,459.00	1,120,791.61
ANALY BC 0002	04/05/2017	1036	90	Check 1036	(46.75)		1,102,332.61

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Refine Search New Search



TIP: SELECT **Refine Search** to return to the previous screen with the previously entered search criteria still populated. You can then modify the previously entered search criteria. SELECT **New Search** to return to the previous screen with only *Between Dates* selected and the date range of the previous full month entered.

Summary Report

View totals for a specific account or multiple accounts at once. View results by date range, a specific date, the previous number of days, or the previous business day.



NOTE: Selecting the **Save Report Criteria** check box saves your search criteria to be used again.

Account	Description	Type	Account	Balance
<input type="checkbox"/>	ANALY BC 0002	Checking	*5140	1,245,147.54
<input type="checkbox"/>	ANALY BC 0003	Checking	*2236	1,671,125.15
<input type="checkbox"/>	ANALY BS 0001	Checking	*2733	41,626.45

Date Range

Between Dates
 Specific Date
 Previous # of Days
 Previous Business Day

From:

To:

Save Report Criteria

Summary from 04/01/2017 to 04/30/2017

1 of 2 Find | Next

Ovation Bank 004/OVB
663 Highway 60
Monett, MO. 67508

Summary

ANALY BC 0002 Checking *5140

Date	Total Credits	Total Debits	One Day Float	Two Day Float	Current Balance	Available Balance	Collected Balance	# of Credits	# of Debits
2017-04-01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
2017-04-02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
2017-04-03	25.00	0.00	0.00	0.00	1,085,162.42	1,085,162.42	1,085,162.42	1	0
2017-04-04	18,847.00	0.00	0.00	0.00	1,104,009.42	1,104,009.42	1,104,009.42	1	0
2017-04-05	0.00	1,676.81	0.00	0.00	1,102,332.61	1,102,332.61	1,102,332.61	0	3
2017-04-06	18,459.00	0.00	0.00	0.00	1,120,791.61	1,120,791.61	1,120,791.61	1	0
2017-04-07	0.00	400.00	0.00	0.00	1,120,391.61	1,120,391.61	1,120,391.61	0	1
2017-04-08	0.00	0.00	0.00	0.00	1,120,391.61	1,120,391.61	1,120,391.61	0	0
2017-04-09	0.00	0.00	0.00	0.00	1,120,391.61	1,120,391.61	1,120,391.61	0	0
2017-04-10	18,459.00	0.00	0.00	0.00	1,138,850.61	1,138,850.61	1,138,850.61	1	0
2017-04-11	14,002.00	3,646.41	0.00	0.00	1,149,206.20	1,149,206.20	1,149,206.20	1	6
2017-04-12	0.00	0.00	0.00	0.00	1,149,206.20	1,149,206.20	1,149,206.20	0	0
2017-04-13	13,925.00	40.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	1	1
2017-04-14	0.00	0.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	0	0
2017-04-15	0.00	0.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	0	0
2017-04-16	0.00	0.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	0	0
2017-04-17	0.00	0.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	0	0
2017-04-18	11,506.00	0.00	0.00	0.00	1,174,597.20	1,174,597.20	1,174,597.20	1	0
2017-04-19	0.00	0.00	0.00	0.00	1,174,597.20	1,174,597.20	1,174,597.20	0	0
2017-04-20	18,382.00	0.00	0.00	0.00	1,192,979.20	1,192,979.20	1,192,979.20	1	0
2017-04-21	14,789.00	0.00	0.00	0.00	1,207,768.20	1,207,768.20	1,207,768.20	1	0
2017-04-22	0.00	0.00	0.00	0.00	1,207,768.20	1,207,768.20	1,207,768.20	0	0
2017-04-23	0.00	0.00	0.00	0.00	1,207,768.20	1,207,768.20	1,207,768.20	0	0
2017-04-24	28.67	101.63	0.00	0.00	1,207,695.24	1,207,695.24	1,207,695.24	1	2
2017-04-25	15,567.00	0.00	0.00	0.00	1,223,262.24	1,223,262.24	1,223,262.24	1	0
2017-04-26	0.00	0.00	0.00	0.00	1,223,262.24	1,223,262.24	1,223,262.24	0	0
2017-04-27	17,209.00	0.00	0.00	0.00	1,240,471.24	1,240,471.24	1,240,471.24	1	0
2017-04-28	0.00	0.00	0.00	0.00	1,240,471.24	1,240,471.24	1,240,471.24	0	0
2017-04-29	0.00	0.00	0.00	0.00	1,240,471.24	1,240,471.24	1,240,471.24	0	0
2017-04-30	0.00	0.00	0.00	0.00	1,240,471.24	1,240,471.24	1,240,471.24	0	0

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Refine Search New Search



TIP: SELECT **Refine Search** to return to the previous screen with the previously entered search criteria still populated. You can then modify the previously entered search criteria. SELECT **New Search** to return to the previous screen with only Between Dates selected and the date range of the previous full month entered.

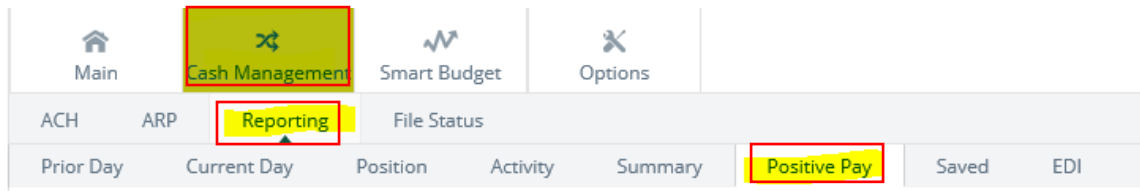
Saved Report

Use this report to access activity and summary reports flagged as a saved report. Rename, delete, or view the report. SELECT **Run Report** to run the report.

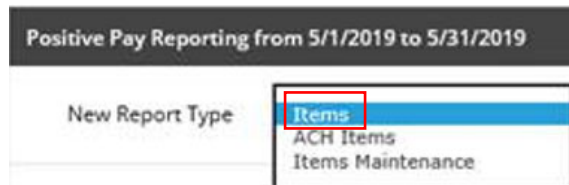
Saved Reports			
Saved Report Name:	Report Type:		
All Summary	Summary Report	Run Report	Rename Delete

To modify the search criteria, SELECT **New Search**.

POSITIVEPAY EXCEPTION REPORTS



1. NAVIGATE **Cash Management > Reporting > PositivePay**
2. SELECT **Items**



3. USE *Account*, *Date Range*, *Exception reasons*, and other parameters to narrow down search.

Account Description Type Account Balance

Date Range Between Dates Specific Date Previous # of Days Previous Business Day

From

To

Status

Exception Reason
Stop Payment
Voided Item
Dormant Item
Stale Date
Zero Serial
Maximum Amount
Invalid Amount
Duplicate
Not Issued
Payee Mismatch

By Amount \$ \$

By Check #

Save Report Criteria

4. CLICK **Submit**.

- Exception Items report shows cleared and returned status. Returned status will also include Exception Reason.

Peoples State Bank
1905 Stewart Ave
Wausau WI 54401

Exception Items

Account Number	Check Number	Entered Date	Issued Date	Posted Date	Payee	Issued Amount	Posted Amount	Status	Exception Reason
Int Acct 0573	1246357	4/22/2019 12:00:00 AM	4/22/2019	5/8/2019		\$161.11	\$161.11	Cleared	
Int Acct 0573	1246917	5/8/2019 12:00:00 AM		5/8/2019		\$0.00	\$267.66	Returned	Invalid Amount
Int Acct 0573	1246744	5/13/2019 12:00:00 AM	5/13/2019	5/17/2019		\$1,680.00	\$1,680.00	Cleared	
Int Acct 0573	1246745	5/13/2019 12:00:00 AM	5/13/2019	5/21/2019		\$375.00	\$375.00	Cleared	
Int Acct 0573	1246752	5/13/2019 12:00:00 AM	5/13/2019	5/20/2019		\$3.00	\$3.00	Cleared	
Int Acct 0573	1247538	5/30/2019 12:00:00 AM		5/30/2019		\$0.00	\$2,745.00	Returned	Not Issued
Int Acct 0573	1247541	5/30/2019 12:00:00 AM		5/30/2019		\$0.00	\$2,745.00	Returned	Not Issued
Int Acct 0573	1246753	5/13/2019 12:00:00 AM	5/13/2019	5/17/2019		\$225.38	\$225.38	Cleared	
Int Acct 0573	1246754	5/13/2019 12:00:00 AM	5/13/2019	5/15/2019		\$211.07	\$211.07	Cleared	
Int Acct 0573	1246755	5/13/2019 12:00:00 AM	5/13/2019	5/14/2019		\$1,500.00	\$1,500.00	Cleared	
Int Acct 0573	1246756	5/13/2019 12:00:00 AM	5/13/2019	5/15/2019		\$6,016.80	\$6,016.80	Cleared	
Int Acct 0573	1247624	5/30/2019 12:00:00 AM		5/30/2019		\$0.00	\$2,745.00	Returned	Not Issued

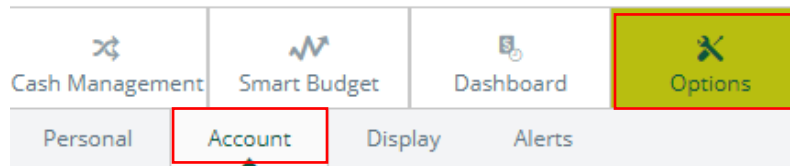
6/6/2019 10:13:39 AM Page 1 of 34

MISCELLANEOUS TIPS & TRICKS

Online Account Pseudo Names

The ability to give online accounts “nicknames” is a function only available to Full Online Administrators. These pseudo names help easily distinguish between accounts for all users who have access.

- SELECT **Cash Manager**
- ENTER token, if applicable
- SELECT **Options**
- SELECT **Account**
- ENTER your **New Account Pseudo Name** in each field
 - NOTE: Keeping the last four (4) digits of the account number in the pseudo name is recommended. It helps during any subsequent inquiry calls.
- SELECT **Submit**



Account Pseudo Names

- Bus Premier 1255
- Bus Sav 1256
- Bus Base 1257
- Bus Base 1258

New Account Pseudo Names

- main checking 1255
- savings 1256
- payroll acct 1257
- incoming wires & ACH 1258

Submit