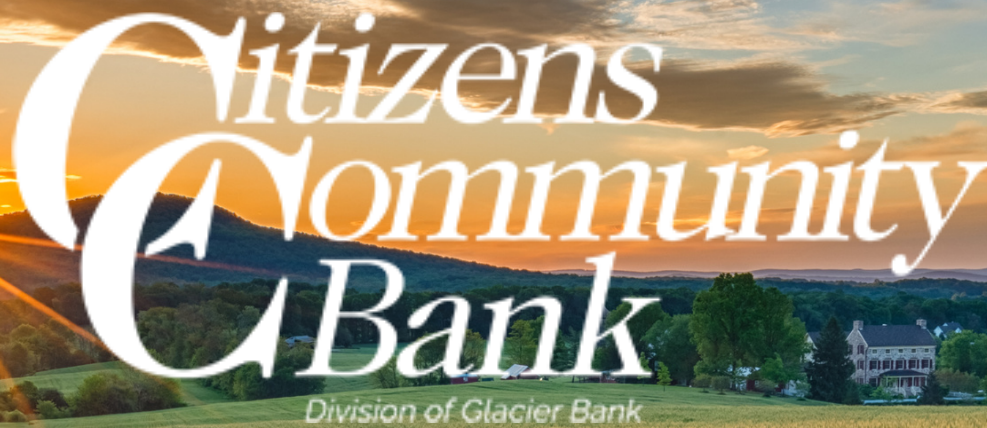




Cash Management, ACH and Wire Transfer User Guide

Welcome to Citizens Community Bank!

Follow the instructions in this guide to get started with Cash Management Online Banking. Some features shown may not be available to you. Please contact your Company Administrator regarding your online access, or contact us if you have other questions.

(208)239-8724

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All available modules are displayed in this guide. Modules enabled for you will depend on your user access assigned by your Company's Online Banking Administrator.

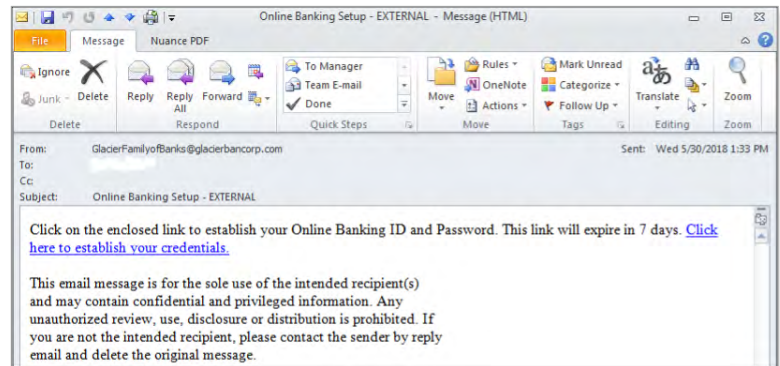
Logging In

The Company Online Banking Administrator will send you an email when your user profile has been established.

Step 1

Select the enrollment link within the bank's setup email.

- The **Activate Account** screen appears.



Step 2

Create your Online Banking ID and password, confirm your password, and then click **Continue**. Review the Terms and Conditions. Click **I agree**, and then click **Accept** to proceed.

A screenshot of a web form titled 'Activate Account'. It has three input fields: 'Online Banking ID', 'Online Banking Password', and 'Confirm Online Banking Password'. A green 'Continue' button is at the bottom right.

Step 3

Select a watermark image, and then click **Submit**.

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

Click **Continue** on the **Security Features** screen.

A screenshot of a web form titled 'Please verify your personal image!'. It shows a 'Current Image' of a tree and a grid of six 'Personal Icon' options. There are navigation buttons: '<<< Prev', 'Next >>>', 'Cancel', and 'Submit'.

Step 4

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

A screenshot of a web form titled 'Verification Questions (required)'. It has three questions with drop-down menus and text input fields. The questions are: 'What is your spouse's middle name?', 'What was the name of your first pet?', and 'Select Question...'. The answers shown are 'Jane', 'Buddy', and a selected question about the first name of the youngest sibling.

Logging In

Step 5

Click **Submit**, and then click **Confirm** on the **Settings Modification** screen.

- If needed, edit the answer before clicking Confirm. Once you click Confirm, you cannot modify questions and answers.

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



Settings Modification (optional)

If you would like to change the verification information you previously selected, please do so. It is not required that you change your information.

Question One: What is your spouse's middle name?
Answer: Jane

Question Two: What was the name of your first pet?
Answer: Buddy

Question Three: In which city did you meet your spouse?
Answer: Anytown

Edit Confirm

Step 6

You may be required to register a Security Token. Indicate if you have received your physical token or downloaded your VIP Access virtual token.



Register your Security:

Have you received your Security Token?

Yes No

Step 7

Enter the **token Serial Number/Credential ID** and six-digit **Token/Credential Code**.

▲ Note: For physical tokens, the serial number is on the back of the token.

Click **Submit**. A Success message appears.



Register your Security:

Secure Token Users: Please enter the alpha-numeric Serial Number located on the back of your Secure Token beginning with AVT. Enter the Token/Credential Code, by pressing the button on the face of the secure token. Virtual Token Users: Please enter the 12-digit alpha-numeric Credential ID located within the VIP Access app. Please do not include any spaces. Enter the Token/Credential Code (Security Code) presented on the VIP Access app.

Serial Number/Credential ID

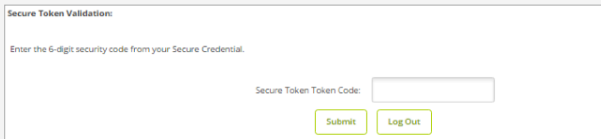
Token/Credential Code

Submit Cancel

Step 8

On the face of the physical token or from the Symantec app, enter the six-digit **code**. Click **Submit**.

- You have now successfully set up your cash management credentials.



Secure Token Validation:

Enter the 6-digit security code from your Secure Credential.

Secure Token Token Code:

Submit Log Out

First Time Login

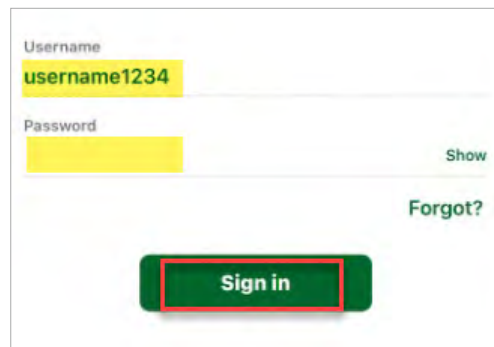
After setting your credentials, [click here to log in to Online Banking](#). You can also access Online Banking from the Login option on our home page.

Step 1

On the Login screen, enter the **Online Banking ID** you created as the Username. Click **Continue**.

Enter the **Online Banking Password** you created in the Password field. Click **Sign in**.

Click **Get started** on the next screen.



Username
username1234

Password
[Redacted] [Show](#)

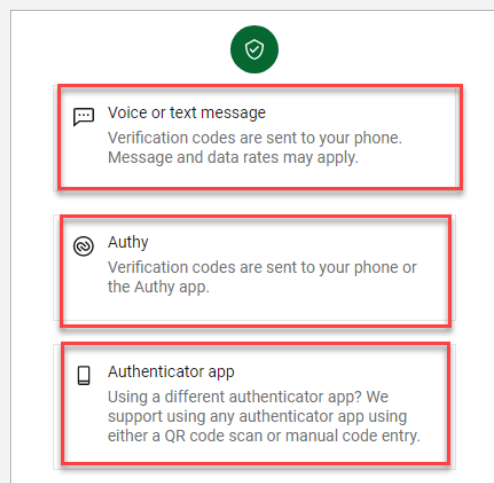
[Forgot?](#)

Sign in

Step 2

Select whether to receive the authentication via **Voice or text message** to the phone number on file, the **Authy** app, or to a different **Authenticator app**.

- If Voice or text message was selected, enter the **phone number** that is on file with the bank. Click **Next**.
- Select whether to receive the code via **Text message/SMS** or **Phone call**. Click **Send code**.



Voice or text message
Verification codes are sent to your phone. Message and data rates may apply.

Authy
Verification codes are sent to your phone or the Authy app.

Authenticator app
Using a different authenticator app? We support using any authenticator app using either a QR code scan or manual code entry.

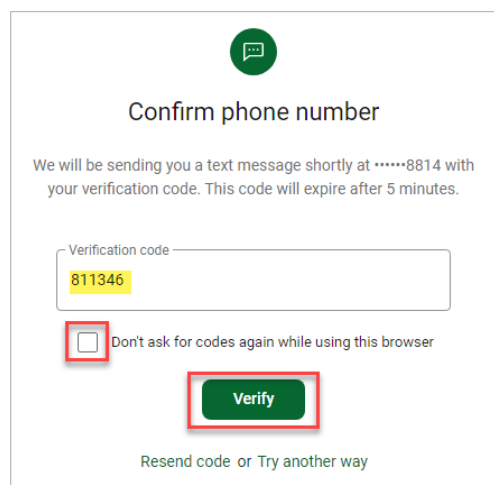
Step 3

Check the email or text and enter the **Verification Code**. Click **Verify**.

- Click **Resend code** or **Try another way** if needed.
- Click **Don't ask for codes again while using this browser** if you are using a trusted device.

Click **Done** to enter Online Banking.

⚠ Note: If you clear your cache and cookies or didn't select the trusted device option, you will have to receive a verification code the next time you log in.



Confirm phone number

We will be sending you a text message shortly at *****8814 with your verification code. This code will expire after 5 minutes.

Verification code
811346

☒ Don't ask for codes again while using this browser

Verify

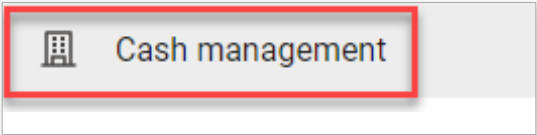
[Resend code](#) or [Try another way](#)

Accessing Cash Management

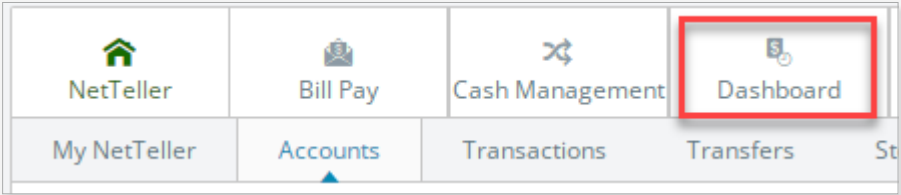
When you log into [Online Banking](#), you will be in our new online banking system. We have a helpful [Online Banking User Guide](#) to help you navigate the new system.

You will complete most of the basic online banking functions in the updated online banking system. These include viewing account and transaction information (balances, statements, stop payments, check order) along with making transfers between your accounts.

When you are ready to conduct your Bill Pay or other Cash Management transactions, click the **Cash management** option in the left pane of the new online banking system. This will take you into the prior system. All the functionality is the same as it was before.



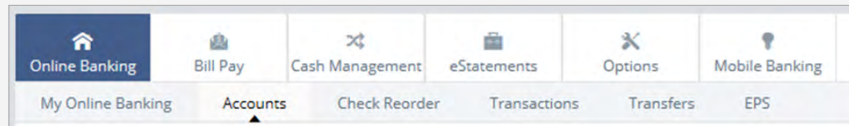
When you are ready to switch back to the new online banking system, click the **Dashboard** button in the top row.



Dashboard/Home Page

All available modules are discussed in this section. Modules enabled for you will depend on your user access assigned by your Company's Online Banking Administrator. Click the tab to access the available options for each online banking module.

- **Online Banking** – Access accounts, transactions, transfers, order checks and account activities.
- **Bill Pay** – Establish payees, schedule and review bill payments and bill payment history.
- **Cash Management** – Access the ACH, Wire, and Tax Payment modules, User administration, and Reporting.
- **eStatements** – Access bank statements with check images, select notices, create additional recipients to view statements.
- **Options** – Change PIN/Password information, email address, account settings, default display options, and establish email/text/login alerts.
- **Mobile Banking** – Select accounts to show on mobile banking, change cell phone number/provider.



Accounts

All available Account fields are discussed in this section. Fields enabled for you will depend on your user access.

Accounts are separated into three categories: Deposit, Loan, and Other. You will only see categories and accounts to which you have been given access.

- **Balance** – Account's available balance.
- **Status** – Status of the account – New, Dormant or Closed.
- **Customer Summary Information** – Summarizes the total dollar amount in all deposit accounts as well as any loan accounts that you have access to.
- **View** – Change the number of accounts displayed per page.
 - o Select a default display setting under **Options > Display Settings**.

A screenshot of the Online Banking Accounts page. The navigation bar at the top is identical to the one in the previous image. Below the navigation bar, the page displays a welcome message: "Welcome DEMO - ONLINE BANKING!". The main content area is divided into three sections. The first section is "Deposit Accounts", which includes a table with columns: Account (Click for Details), Balance, Status, and Options. The table lists two accounts: "DEMO CHECKING" with a balance of 2.00 and "DEMO SAVINGS" with a balance of 2.00. The second section is "Other Accounts", which includes a table with columns: Account, Balance, Status, and Options. The table lists one account: "5X9 101 0001". The third section is "Customer Summary Information", which displays two summary lines: "2 Deposit accounts with a total balance of 4.00" and "1 Other accounts with a total balance of 0.00". At the bottom of the page, there is a footer with the text: "You last accessed your Online Banking account on Wednesday, July 25, 2018 12:02:57 PM Mountain Time" and "You have accessed Online Banking 6900 time(s) since Tuesday, October 26, 2004 12:09:26 PM Mountain Time" with a link to "Reset this counter".

Dashboard/Home Page

Account Activity Options

All available Account Activity Options are discussed in this section. Options enabled will depend on your user access. Click **Select Options** to view available Options in the drop-down list.

- **Transactions** – View transactions posted to the account, view images, and search for specific transactions.
- **Download** – Download transaction history in different formats (Microsoft Money, Spreadsheet, QuickBooks, etc.)
- **Statements** – View account statements. Statement history is available for up to 12 months.
- **Stop Payments** – Add or view stop payments for the account.
- **Transfers** – Add, view, edit or delete account-to-account funds transfers. Transfers that have been set up by the bank cannot be edited or deleted.
- **Prior Day** – Displays prior day information for the selected account. This information is updated nightly.
- **Current Day** – Displays current day information for the selected account. This information is updated throughout the day.

Deposit Accounts				View 5 10 20 50 100 All
Account (Click for Details)	Balance	Status	Options	
DEMO CHECKING	2.00		Select Option Transactions Download Statements Stop Payments Transfers Prior Day Current Day	
DEMO SAVINGS	2.00			

Transactions

Transactions can be sorted by clicking on the column header. Columns available for sorting are Date, Ref/Check No., Debit, and Credit.

- **Current Transactions** – View, download and search most recent 90 days of transactions.
- **Download** – Download transactions into Personal or Commercial Financial Management software, or as a text file or spreadsheet.
- **Search** – Search for specific transactions that have posted to your account.
- **View Range** – Change the number of transactions displayed. Select a default display setting under **Options > Display Settings**.

Online Banking

Bill Pay

Cash Management

eStatements

Options

Mobile Banking

My Online Banking

Accounts

Check Reorder

Transactions

Transfers

Stop Payments

Statements

EPS

Current Transactions

Download

Search

GLACIER FAMILY OF BANKS · 49 Commons Loop Kalispell, MT 59901 · (844) 892-2982

The available balance shown below may include your savings account, overdraft line of credit and/or HELOC balance. By clicking the available balance link you will see individual balance information for each.

Transactions from 06/25/2018 to 07/25/2018

View Range: [Since Last Statement](#) | [7 Days](#) | [15 Days](#) | [30 Days](#) | [All](#)

View Transactions for:

DEMO CHECKING

Current Balance: 2.00

[Available Balance: 2.00](#)

Date ▾	Ref/Check No	Description	Debit	Credit	Balance
07/06/2018		ACH TEST REFUND		1.00	2.00
06/29/2018		Int Bnking ACH batch	(1.00)		1.00
Totals:		Transactions: 2	Debits: (1.00)	Credits: 1.00	

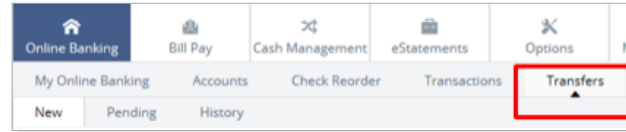
Print

Dashboard/Home Page

Transfers

Click on the tab to see available options for:

- **New** – Schedule new funds transfers.
- **Pending** – View, Edit, and Delete scheduled transfers.
- **History** – View processed transfers.



Add New Funds Transfer

- **Transfers funds from** – The account that will be debited for the funds transfer.
 - **Transfer funds to** – The account that will be credited.
 - **Payment Options** – Payment options are available if you are transferring to a loan account.
 - **Transfer Amount** – The dollar amount of the funds transfer.
 - **Frequency** – How often the transfer will occur. Options include One-Time, Weekly, Bi-Weekly, Semi-monthly and Monthly.
 - o Depending on the frequency selected, additional fields will display on the page – e.g., expiration date, day of month, etc.
 - **Transfer Date** – Enter the date that the transfer is effective.
 - **Transfer Memo** – Enter a description for the funds transfer. This information displays with the transaction and on your statement.
- Click **Submit**.

Review the Funds Transfer information. Click **Edit** to change the information or click **Confirm** to schedule the transfer.

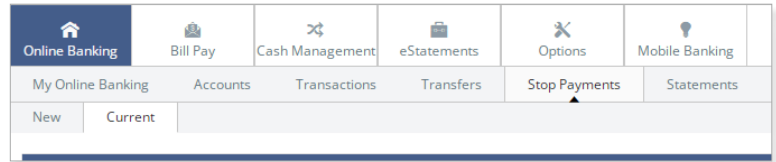
A Transfer Summary and Confirmation Number is displayed. Retain this information for your records. Click **Add Another Transfer** to enter another transfer of funds or click **Pending** in the navigation menu to review any scheduled transfers.

Dashboard/Home Page

Stop Payments

Click on the tab to see available options for:

- **New** – Place a new Stop Payment on the selected account.
- **Current** – View Stop Payment placed on the selected account.



Add a New Stop Payment

Enter the following information, if known. For blank checks, enter today's date, \$0.00 and "Blank" for the Payee.

- **Add Stop Payment for Account** – Select the account to which you want to add the Stop Payment.
- **Check Date** – Enter the date the check was issued.
- **Check Number** – Enter the number of the check for which you are placing the stop.
- **Amount** – Enter the dollar amount of the check.
- **Payee** – Enter the name of the person or company to which you issued the check.
- **Remark** – Enter any remarks about the item or Stop Payment (e.g., lost check, duplicate).

Click **Submit** to review the Stop Payment information.

* Indicates Required Field

Add Stop Payments for Account: DEMO CHECKING

* Check Date: 07/25/2018

* Start Check Number:

End Check Number: (optional)

* Amount:

* Payee:

Remarks: (optional)

Remarks2: (optional)

Remarks3: (optional)

Remarks4: (optional)

Remarks5: (optional)

Submit Cancel

Review the Stop Payment information. Click **Edit** to change the information or **Confirm** to complete the setup of the Stop Payment.

Add Stop Payment for Account: DEMO CHECKING

Check Date: 07/25/2018

Check Number: 1000

Amount: 1.00

Payee: Test

Edit Confirm

Click **Add Another Stop** to enter another Stop Payment or click **Current** in the navigation menu to review existing Stop Payments.

Note: You must contact the bank to revoke any Stop Payments.

07/25/2018 12:52 PM Mountain Time

Name: DEMO - ONLINE BANKING

Online Banking ID: 764500106732

Cash Management ID: jrogers

Account Name: DEMO CHECKING

Account Number: 0000001000015106

Check Date: 07/25/2018

Check Number: 1000

Amount: 1.00

Payee: Test

Signature: _____

Add Another Stop

Dashboard/Home Page

Statements

Statement History is available for 12 months. Statements are available in three formats:

- PDF
- Text
- HTML

Use the **Select Format to View** drop-down next to the statement to choose the viewing format. Select a different account from the **View Statements** drop-down menu to view a statement for another account.

View Statements for: DEMO CHECKING ▼		
View Statements ?		
Statement Date:	Description:	Select Format to View:
06/30/2018	This is your detailed analysis statement	Select option... ▼
06/29/2018	This is your statement	Select option... ▼
05/31/2018	This is your statement	Select option... ▼

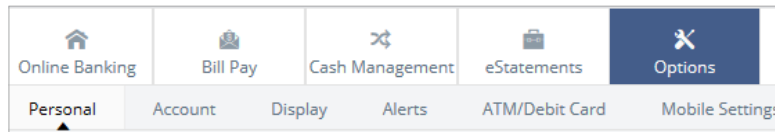
EPS – Remote Deposit

Users with access to process Remote Deposits can click **EPS** to launch the Remote Deposit application.

Online Banking	Bill Pay	Cash Management	eStatements	Options	Mobile Banking
My Online Banking	Accounts	Check Reorder	Transactions	Transfers	EPS

Options – Manage User Profile Settings

All available Profile Settings modules are discussed in this section. Modules enabled for you will depend on your user access assigned by your Company's Online Banking Administrator. Click the tab to access the available options for each online banking module.



Personal

Modify Personal Settings

- Change the company Email Address (only accessible to Full or Partial Administrators). Only Company Administrators can change the cash user's email addresses.
- Change Mobile Phone Number to receive text alerts.
- Change Personal Watermark image to select a new image.

Click **Submit**.

Address Change

Changes for the company address or phone number can be submitted here. Generally, these requests are processed within 2 business days.

⚠ Note: *This only updates the main company record attached to this online banking ID. Contact your local branch directly to update multiple company or individual records.*

Modify Login Information

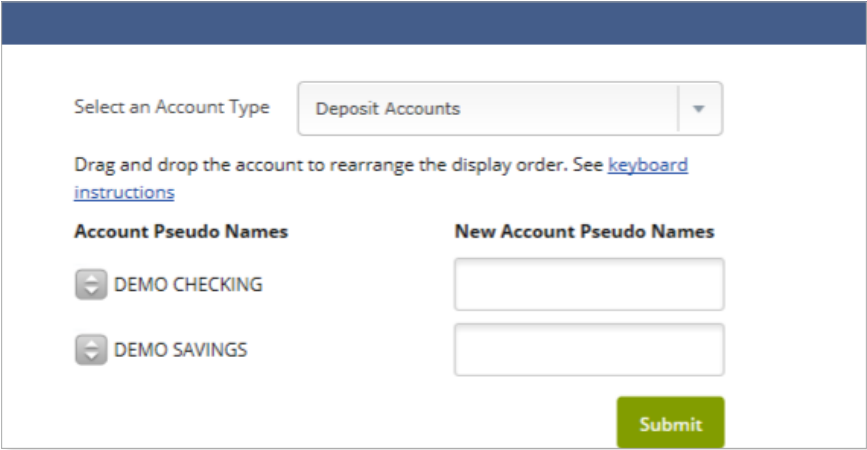
- **Online Banking Wire Password** – Four-digit Personal ID Number for initiating wire transfers.
- **Online Banking ID** – Enter new online banking login ID.
- **Online Banking Password** – Enter new password.

Click **Submit**.

Options – Manage User Profile Settings

Account

Users with the Full or Partial Administrator permissions can change account names and the appearance order of the accounts.



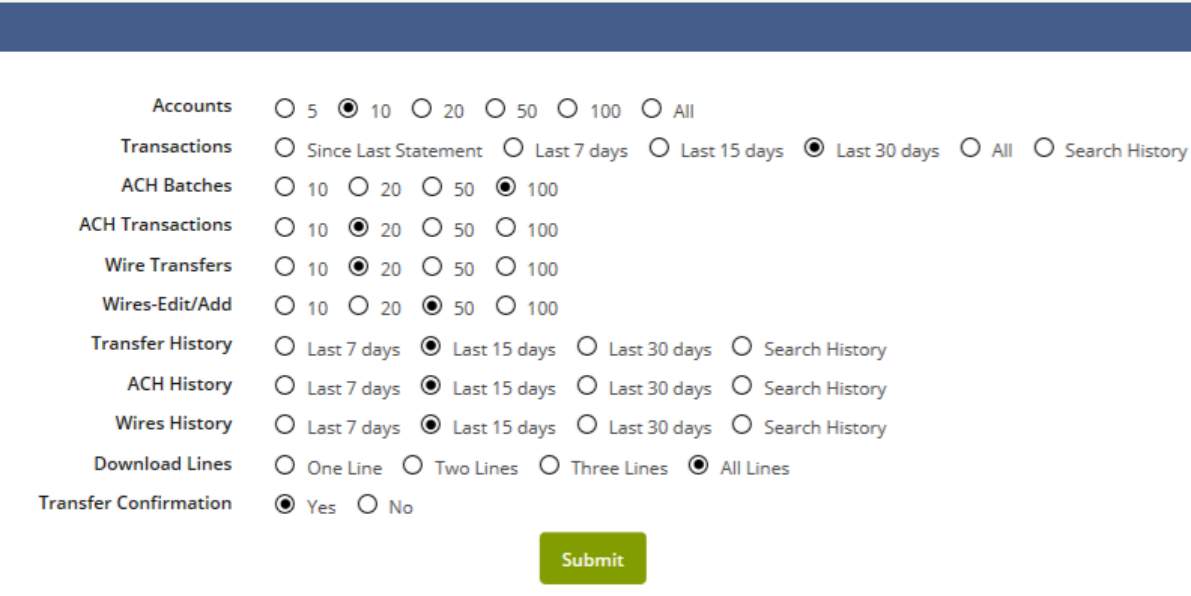
Select an Account Type

Drag and drop the account to rearrange the display order. See [keyboard instructions](#)

Account Pseudo Names	New Account Pseudo Names
DEMO CHECKING	
DEMO SAVINGS	

Display Defaults

Use the Display tab to establish permissions and set the amount of data that appears.



Accounts	☐ 5 ☒ 10 ☐ 20 ☐ 50 ☐ 100 ☐ All
Transactions	☐ Since Last Statement ☐ Last 7 days ☐ Last 15 days ☒ Last 30 days ☐ All ☐ Search History
ACH Batches	☐ 10 ☐ 20 ☐ 50 ☒ 100
ACH Transactions	☐ 10 ☒ 20 ☐ 50 ☐ 100
Wire Transfers	☐ 10 ☒ 20 ☐ 50 ☐ 100
Wires-Edit/Add	☐ 10 ☐ 20 ☒ 50 ☐ 100
Transfer History	☐ Last 7 days ☒ Last 15 days ☐ Last 30 days ☐ Search History
ACH History	☐ Last 7 days ☒ Last 15 days ☐ Last 30 days ☐ Search History
Wires History	☐ Last 7 days ☒ Last 15 days ☐ Last 30 days ☐ Search History
Download Lines	☐ One Line ☐ Two Lines ☐ Three Lines ☒ All Lines
Transfer Confirmation	☒ Yes ☐ No

Options – Manage User Profile Settings

Alerts

Current Event Alerts – Set up the items or watches that trigger alerts. Select event alerts to be sent to Cash Management and other online users when specific transactions, such as wire transmissions, ACH EDI transactions, and ACH batches are initiated through online banking.

Current Event Alerts ?		Edit Event Alerts
When the following Occurs:	Alert Me:	
Positive Pay Exceptions	With an Email	
Transfers Expired	With an Email	
ACH Batches Initiated	With an Email	
Wires Transmitted	With an Email	
Expiring Transfers	With an Email	
ACH Batches Uninitiated	With an Email	

Current Balance Alerts – Set up an alert to be notified when a balance is above or below a set amount.

Current Balance Alerts ?				Add Balance Alerts
When Balance In:	Goes:	Amount:	Alert Me:	
DEMO CHECKING	Below	\$0.01	With an Email	Edit Delete

Current Item Alerts – Set up an alert to be notified when a specific item number clears.

Current Item Alerts ?
When An Item clears: Account:
There are currently no Item Alerts set up.

Current Personal Alerts – Set up an alert for a specific date or create a personalized alert message.

Current Personal Alerts ?
On the Following date: Remind me of:
There are currently no Personal Alerts set up.

Options – Manage User Profile Settings

ATM/Debit Card

Business Debit Cards are listed on this page. Debit Cards can be activated or reported lost/stolen. Check the appropriate box. Click **Submit**.

Items per page: 10 20 50 100 All		
Current Status	Activate	Lost/Stolen
Active	☐	☐
Active	☐	☐

Cash Management Reporting

The Cash Management system offers various reporting options that will help you to manage your accounts. Click the **Reporting** tab to view the reports that best fit your needs.

Online Banking	Bill Pay	Cash Management	eStatements
ACH	Wires	ARP	Users
Prior Day	Current Day	Position	Activity

Prior Day

Click the **Prior Day** tab and the account to view prior day balance information and activity totals.

Prior Day Information ?			
View Prior Day Information for: DEMO CHECKING ▼			
Prior Account Information			
DEMO CHECKING / DEMO - ONLINE BANKING			
Close of Business.....	October 26, 2022	Prior Day Activity	
		Debits	Credits
Available Balance....	2.00		ACH Items
Collected Balance....	2.00	0.00	0.00
Ledger Balance.....	2.00		
Interest Rate.....	0.000000%		Inclearing
Hold Amount.....	0.00	0.00	0.00
One-day Float.....	0.00	Over-the-counter	
Two-day Float.....	0.00	0.00	0.00
Three-day Float.....	0.00		
Over 3-day Float....	0.00	Wires	
		0.00	0.00
		Transfers	
		0.00	0.00
		Total	
		0.00	0.00

Cash Management Reporting

Current Day

Click the **Current Day** tab and the account to view current day account information and activity totals.

The screenshot shows a web application window titled "Current Day Information" with a help icon. Below the title bar, there's a label "View Current Day Information for:" followed by a dropdown menu set to "DEMO CHECKING". The main content area is titled "Current Account Information" and displays "DEMO CHECKING / DEMO - ONLINE BANKING". It shows the "As of Date" as "October 26, 2022". A table lists various account balances and activity totals.

		Current Day Activity	
		Debits	Credits
Available Balance....	2.00	ACH Items	
Collected Balance....	2.00	0.00	0.00
Ledger Balance.....	2.00		
Interest Rate.....	0.000000%	Inclearing	
Hold Amount.....	0.00	0.00	0.00
Current Available....	2.00	Over-the-counter	
		0.00	0.00
		Wires	
		0.00	0.00
		Transfers	
		0.00	0.00
		Total	
		0.00	0.00

Position

Click the **Position** tab and the link to view the Cash Management data for prior day balance and transaction totals. The Position report displays all accounts tied to the Online Banking ID, regardless of user permissions.

The screenshot shows a Notepad window titled "7ad290d8-efb9-4aae-9099-757f6b051754 - Notepad". The text inside is a report for a "CHECKING" account. It includes sections for "PRIOR DAY BALANCE INFORMATION", "TRANSACTIONS TOTALS SINCE LAST STATEMENT", "PRIOR DAY TRANSACTIONS", and "CURRENT DAY BALANCE INFORMATION".

ACCOUNT NUMBER: [REDACTED] CHECKING
ACCOUNT NAME: [REDACTED]
PRIOR DAY BALANCE INFORMATION
PRIOR DAY DATE: 01/31/16
TRANSACTIONS TOTALS SINCE LAST STATEMENT
ACH DEBITS: 0.00
ACH CREDITS: 0.00
ATM DEBITS: 0.00
ATM CREDITS: 0.00
CHECKS/OTH DEBITS: 0.00
DEPOSITS/OTH CREDITS: 1.00
PRIOR DAY DEBITS: 0.00
PRIOR DAY CREDITS: 1.00
OPENING LEDGER BAL: 75.33
CLOSING LEDGER BAL: 76.33
CLOSING AVAILABLE BAL: 75.33
CLOSING COLLECTED BAL: 75.33
HOLD AMOUNT: 0.00
ONE_DAY FLOAT: 0.00
TWO_DAY FLOAT: 0.00
THREE_DAY FLOAT: 0.00
OVER 3_DAY FLOAT: 0.00
PRIOR DAY TRANSACTIONS
DATE CHECK # AMOUNT DR/CR DESCRIPTION
02/01/16 1.00 CREDIT 02224083228686 test
TOTAL DEBITS: 0 TOTAL CREDITS: 100
CURRENT DAY BALANCE INFORMATION
CURRENT DATE: 03/09/16
CURRENT AVAILABLE BAL: 77.33
CURRENT COLLECTED BAL: 76.33

Cash Management Reporting

Activity

Click the **Activity** tab to view up to 90 days of activity. Users that have access to run reports on multiple accounts will have all the accounts listed.

Account	Description	Type	Account	Balance
☐	5X9 101 0001	SafeDepositBox	*0159	0.00
☐	DEMO CHECKING	Checking	*5106	2.00
☐	DEMO SAVINGS	Saving	*2093	2.00

Date Range

☒ Between Dates ☐ Specific Date ☐ Previous # of Days ☐ Previous Business Day

From: 09/01/2022

To: 09/30/2022

Transaction Type All Transactions

By Amount \$ \$

By Check #

Subtotal per Account ☒

Save Report Criteria ☐

You can choose to **Save Report Criteria** which can be accessed under **Saved Reports** and quickly run the report.

Save Report Criteria ☒

Report Name

The Activity report can be saved in multiple formats:

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 0000	04/27		163	PAYROLL JHA Air -CO ID#- 0000000000-ID #- 0000000000000000		17,209.00	1,240,471.24
ANALY BC 0000	04/25		163	PAYROLL JHA Air -CO ID#- 0000000000-ID #- 0000000000000000		15,567.00	1,223,262.24
ANALY BC 0000	04/24	1038	90	Check 1038	(46.10)		1,207,695.24
ANALY BC 0000	04/24	1037	90	Check 1037	(55.53)		1,207,741.34
ANALY BC 0000	04/24		20	Regular Deposit		28.67	1,207,796.87
ANALY BC 0000	04/21		163	PAYROLL JHA Air -CO ID#- 0000000000-ID #- 0000000000000000		14,789.00	1,207,768.20
ANALY BC 0000	04/20		163	PAYROLL JHA Air -CO ID#- 0000000000-ID #- 0000000000000000		18,382.00	1,192,979.20
ANALY BC 0000	04/18		163	PAYROLL JHA Air -CO ID#- 0000000000-ID #- 0000000000000000		11,506.00	1,174,597.20
ANALY BC 0000	04/13		227	ATM CARD# 0000	(40.00)		1,163,091.20
ANALY BC 0000	04/13		163	PAYROLL JHA Air -CO ID#- 0000000000-ID #- 0000000000000000		13,925.00	1,163,131.20

Word
Excel
PowerPoint
PDF
TIFF file
MHTML (web archive)
CSV (comma delimited)
Data Feed

Page 1 of 1

Cash Management Reporting

Summary

Click the **Summary** tab to view up to 90 days of activity.

Account	Description	Type	Account	Balance
☐	5X9 101 0001	SafeDepositBox	*0159	0.00
☐	DEMO CHECKING	Checking	*5106	2.00
☐	DEMO SAVINGS	Saving	*2093	2.00

Date Range

☒ Between Dates
 ☐ Specific Date
 ☐ Previous # of Days
 ☐ Previous Business Day

From: 09/01/2022

To: 09/30/2022

Save Report Criteria ☐

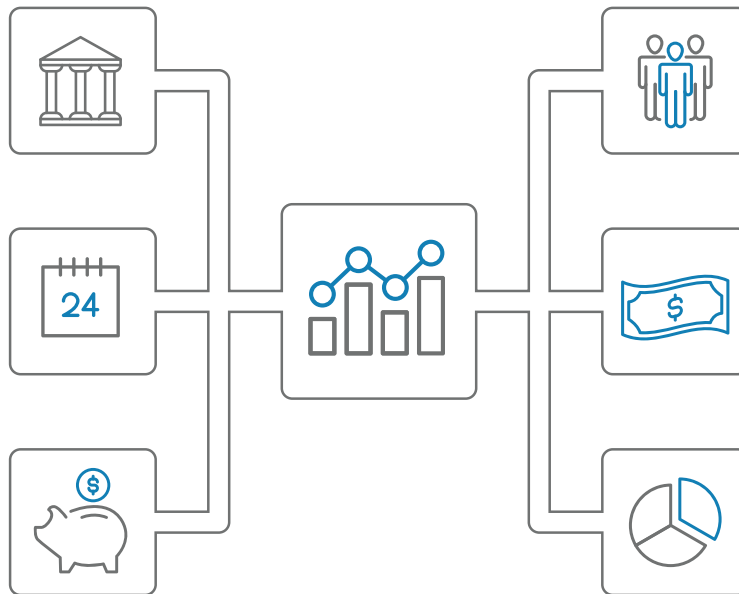
ANALY BC	0000	Checking	* 0000							
Date	Total Credits	Total Debits	One Day Float	Two Day Float	Current Balance	Available Balance	Collected Balance	# of Credits	# of Debits	
04-01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	
04-02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	
04-03	25.00	0.00	0.00	0.00	1,085,162.42	1,085,162.42	1,085,162.42	1	0	
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	
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	
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	
04-07	0.00	400.00	0.00	0.00	1,120,391.61	1,120,391.61	1,120,391.61	0	1	
04-08	0.00	0.00	0.00	0.00	1,120,391.61	1,120,391.61	1,120,391.61	0	0	
04-09	0.00	0.00	0.00	0.00	1,120,391.61	1,120,391.61	1,120,391.61	0	0	
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	
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	
04-12	0.00	0.00	0.00	0.00	1,149,206.20	1,149,206.20	1,149,206.20	0	0	
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	
04-14	0.00	0.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	0	0	
04-15	0.00	0.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	0	0	
04-16	0.00	0.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	0	0	
04-17	0.00	0.00	0.00	0.00	1,163,091.20	1,163,091.20	1,163,091.20	0	0	
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	
04-19	0.00	0.00	0.00	0.00	1,174,597.20	1,174,597.20	1,174,597.20	0	0	
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	
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	
04-22	0.00	0.00	0.00	0.00	1,207,768.20	1,207,768.20	1,207,768.20	0	0	

Saved

Click the **Saved** reports tab to view all saved reports. Click **Run Report** and it will automatically load. Options to **Rename** or **Delete** are available.

Saved		
Saved Report Name:	Report Type:	
Arthur Test	Activity	Run Report Rename Delete
Daily Custom Report	Activity	Run Report Rename Delete
daily report	Activity	Run Report Rename Delete
Daily Report 2	Activity	Run Report Rename Delete
Daily Report2	Activity	Run Report Rename Delete
Dalton	Activity	Run Report Rename Delete
FCB Test	Activity	Run Report Rename Delete
Monthly Report	Activity	Run Report Rename Delete
Monthly Review	Activity	Run Report Rename Delete
Monthly Transactions	Activity	Run Report Rename Delete
Weekly Report	Activity	Run Report Rename Delete
Weekly	Summary	Run Report Rename Delete

ACH



The ACH module allows you to pay or collect money from individuals or companies. For example, you could send a payroll file or collect monthly dues from individuals using ACH. There are two ways to originate an ACH transaction: ACH Batch or NACHA File Upload.

The following terms are used for Cash Management ACH transactions:

- **ACH Batch** – A “template” that contains one or more account information records for the Recipient for a specific purpose (i.e., payroll or collections). Using a batch allows for quick entry of the transaction amounts since the account information is already entered.
- **Company** – A Company that you are authorized to initiate ACH transactions for. The Company Name will display in the ACH transaction.
- **Credit** – A transaction that is paying/sending money to a Recipient.
- **Debit** – A transaction that is collecting/receiving money from a Recipient.
- **Effective Date** – The date the entry will be posted.
- **Entitlement** – Access rights granted to cash users.
- **Full ACH Control** – Full ACH Control allows you to create/upload and initiate an ACH batch without requiring dual control.
- **NACHA File** – A file that is produced from your accounting software and contains the Recipient's account information and the amount of the transaction. This file is formatted to the NACHA standards and allows for quick upload to our Cash Management system.
- **Prenote** – A zero-dollar test transaction sent to validate bank account information.
- **Recipient** – The individual or business whom you are sending money to (crediting) or receiving money from (debiting).
- **Record** – The account information for the Recipient including account number, routing/ABA number, type of transaction, etc.
- **Single Entry Transaction** – A single Recipient's account information is entered and originated.
- **Transaction** – The credit or debit entry that will post to the Recipient's account.

ACH

Create an ACH Batch

You create an ACH batch by entering the Recipient's account information into the batch. Once the batch is created, you can click on the batch, enter the transaction amounts, and submit the batch, saving time by not having to enter the account information again.

Step 1

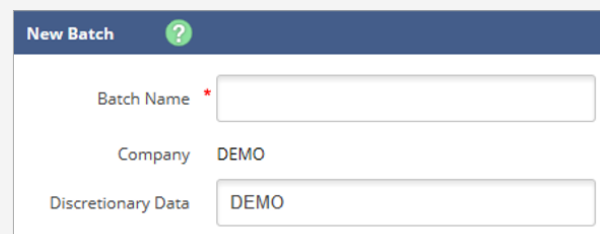
Click **Cash Management > ACH** tab > **ACH** tab again.
Select the Company to originate from in the drop-down **Create a new batch for** field.



Step 2

Complete the following fields:

- **Batch Name** – Enter the ACH batch name. This value distinguishes the batch the Cash Management user's benefit when viewing batches on the ACH Batch List screen.
- **Company** – The ACH Company for which the ACH batch is being created. This value prefills based on the Company selected on the first screen.
- **Discretionary Data** – Enter the purpose of the ACH batch.

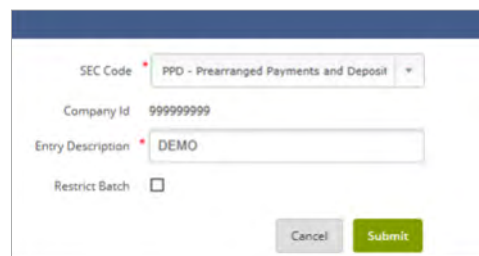


Step 3

Complete the following fields:

- **SEC Code** – Available options are listed in the drop-down.
 - ▲ **Note:** Each batch can only contain one type of SEC Code.
 - o **PPD** – Use for individuals such as payroll or dues
 - o **CCD** – Use for businesses such as making/collecting payments
- **Company ID** – This value prefills based on the associated value indicated in the bank's system.
- **Entry Description** – Enter the purpose of the ACH batch which appears to the recipient. (i.e., Payroll or Collections)
- **Restrict Batch** – Check this box to prevent Cash Management users without restricted batch access from viewing/working with the batch.

Click **Submit**.



ACH

Step 4

Complete the following fields on the **Record Information** screen to add a single record to the batch. Fields with an asterisk (*) are required.

▲ Note: *If you don't have the designated offset accounts in your company setup with the Bank, you may need to add a record in the batch with your company bank account to balance the debits and credits in the batch.*

- **Name*** – Enter the recipient of the transaction.
- **Addenda Type** – Additional information (Addenda) can be sent with the transaction. If you are sending addenda information with the transaction, select the type for the additional addenda information to be transmitted with this transaction. This field is used only for PPD, CCD, or CTX SEC codes as indicated when the batch was created.
- **ID Number** – Enter the recipient identification number (alphanumeric), if applicable (i.e., employee number).
- **Addenda** – Enter the additional information (Addenda) to be transmitted with this transaction. Only to be used for PPD, CCD, or CTX SEC codes.
- **Amount*** – Enter the dollar amount of the transaction.
- **Prenote** – Click 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.
- **Routing*** – Enter the receiving financial institution's routing/ABA number. Click **Search for ABA #** to search or verify the routing number.
- **Account Type** – Select the type of receiving account.
- **Account Number*** – Enter the recipient's account number.
- **Transaction Type** – Click whether the transaction is a Debit or Credit.
- **Status** – Choose one of the following:
 - o Click **Hold** to prevent the transaction from being included within the batch totals. Holding this transaction allows you to initiate the batch without including the transaction, if needed.
 - o Click **Active** to include the transaction in the batch.

Add Record ?

Record Information:

Name *

ID Number

Amount *

0

.

00

Addenda Type

00-No Addenda Information ▼

Addenda

Prenote

☐

Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing *

Search for ABA #

Account Number *

Account Type

Checking ▼

Transaction Type

☐ Debit ☒ Credit

Status

☒ Active ☐ Hold

Quick Add

Add Multiple

Import Record

Cancel

Submit

ACH

Step 5

Choose one of the following options:

- Click **Quick Add** to save this record and enter a new record.
- Click **Add Multiple** to add up to 15 records to the batch. When in this view, click **Quick Add** to save your records and enter additional records.

Click **Submit** when all records are entered.

⚠ Note: Clicking *Submit* only creates the batch. You must initiate the batch (if you have the *Initiate Entitlement*) or have an authorized user in your Company initiate the batch.

Quick Add screen:

Multi-Record Entry / Demo Payroll

Prenote ☐ Creates a separate \$0 record for each entry

	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1					☒ ☐		☐ ☒
	Addenda						
2					☒ ☐		☐ ☒
	Addenda						
3					☒ ☐		☐ ☒
	Addenda						
4					☒ ☐		☐ ☒
	Addenda						
5					☒ ☐		☐ ☒
	Addenda						
15					☒ ☐		☐ ☒
	Addenda						

Cancel Quick Add Submit



Important: Users who do not have Full ACH Control cannot initiate payments they have created or modified. These users are presented with the **This batch is ready for approval** check box. By checking the box, an Approval Pending email and text (if mobile numbers were entered) are sent to alert another user in the Company that the ACH batch is ready to be Initiated. Click **Submit**.

⚠ Note: In order to receive the email notification, users with ACH access must turn on the [Event Alert](#) **ACH Batch is pending approval** under **Options > Alerts > Events**.

Total Debits \$0.01 Total Credits \$0.01

This batch is ready for approval ☒

Cancel Submit Add Record

Sample Email:

From: Glacier Family <glacierfamilyofbanks@glacierbancorp.com>
Sent: Thursday, October 27, 2022 1:07 PM
Subject: Glacier Family of Banks Email/Text Alert

DEMO - ONLINE BANKING
The following ACH batch is pending approval:
Category: Dual Control

For details, please log in to your Glacier Family of Banks account.

PLEASE DO NOT RESPOND TO THIS EMAIL. THIS COMES FROM AN AUTOMATED MAILBOX THAT IS NOT MONITORED.

ACH

ACH Batch List

The **ACH Batch List** is a listing of batches already created/uploaded in Online Banking. This is the main page from which you will conduct tasks related to ACH transactions. You can [Initiate](#), [Download](#), [Copy](#) or [Delete](#) a Batch from this page. Batches will remain in this list to be used as templates unless they are Deleted.

The following ACH **Statuses** are used:

- **Ready** – Batch can be edited. If the batch is in balance, it may also be initiated.
- **Uploaded** – Batch has been uploaded or imported from another software.
- **Initiated** – Batch has been sent to the bank for processing.
- **Processed** – Batch has been processed by the bank.

⚠ **Note:** *Batch cannot be edited once it is Processed.*

ACH Batch List ?				
Create a new batch for:		Select Company ▼		
Status	Batch Name △	Type	Company	
☐ Ready	payroll	PPD	DEMO	
☐ Uploaded	test	PPD	DEMO	
☐ Initiated	Demo Test	CCD	DEMO	

Initiate ACH Batch

Step 1

Click **Cash Management**. All existing batches are listed in the **ACH Batch List**.

⚠ **Note:** *To initiate batches, you must have the Initiate ACH entitlement. Contact your Company Online Banking Administrator to modify your entitlements or initiate a batch.*

ACH Batch List ?				
Create a new batch for:		Select Company ▼		
Status	Batch Name △	Type	Company	
☐ Ready	payroll	PPD	DEMO	
☐ Uploaded	test	PPD	DEMO	
☐ Ready	CCD Test	CCD	DEMO	
☐ Approval Pending	Dual Control	PPD	DEMO	

ACH

Step 2

Locate and select the batch from the **ACH Batch List**.

Select **Initiate** from the **Select Option** drop-down list.

Debit	Credit	Recurring	Scheduled Date	
\$0.00	\$0.01	None		Select option... ▼
\$0.00	\$341,438.66	None		Select option... ▼
\$0.01	\$0.01	Monthly	10/31/2022	Select option... ▼
\$0.01	\$0.01	None		Select option... ▼

Select Activity...
View
Download
Edit
Quick Edit
Copy
Delete
Initiate

There are two ways to set the date the transaction will post to the account:

- **One-time Transaction** – Set an Effective Date in the **Select Effective Date** field.
- **Recurring Transaction** – Change the **Frequency** drop-down to set up the batch as Recurring. Complete applicable fields:
 - o **Week Day** – Day of the week the transaction will post.
 - o **Start Date** – First date the transaction will post to the account.
 - o **Expiration Date** – Date the recurring transaction will expire. Check the **This payment has no expiration date** box if applicable.

Select Effective Date * Select Date ▼

Frequency None ▼

Reset amounts to \$0.00 after processing batch ☐

Cancel Initiate

Select Effective Date Select Date ▼

Frequency Weekly ▼

Week Day Thursday ▼

Start Date * 11/03/2022 

Expiration Date * 02/16/2023  ☐ This payment has no expiration date.

Reset amounts to \$0.00 after processing batch ☐

Cancel Initiate

ACH

Step 3

Select **Offset Account** fields for each batch, if applicable.

Click **Initiate**.

Select Effective Date *

Frequency

Select Offset Account *

Reset amounts to \$0.00 after processing batch ☐

Step 4

The **ACH Batch List** will show the status is changed to **Initiated**.

ACH Batch List ?				
Create a new batch for:		Select Company		
Status	Batch Name	Type	Company	
☐ Ready	payroll	PPD	DEMO	
☐ Uploaded	test	PPD	DEMO	
☐ Initiated	Demo Test	CCD	DEMO	

Step 5

You will receive a confirmation email that the ACH batch has been initiated.

From: Glacier Family <glacierfamilyofbanks@glacierbancorp.com>

Subject: Glacier Family of Banks Email/Text Alert

DEMO - ONLINE BANKING
The following ACH batch has been initiated:
Confirmation number: 1027220681
Category: TESTING
Effective Date: 10/28/22
Debits: \$.01 Credits: \$.00
Class Code: CTX
Offset Account: DEMO CHECKING

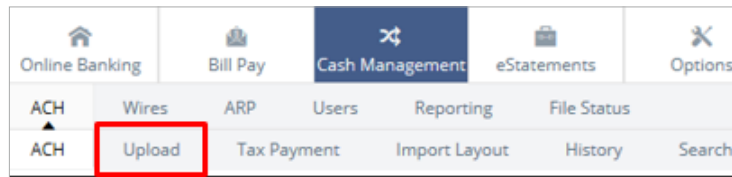
For details, please log in to your Glacier Family of Banks account.

PLEASE DO NOT RESPOND TO THIS EMAIL. THIS COMES FROM AN AUTOMATED MAILBOX THAT IS NOT MONITORED.

ACH

Upload a NACHA File

Most accounting software can create a NACHA formatted file for upload into Cash Management. The software is Uploaded into Cash Management and sent without manual entry.

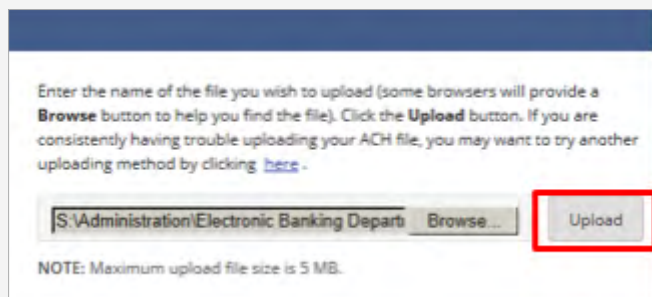


Step 1

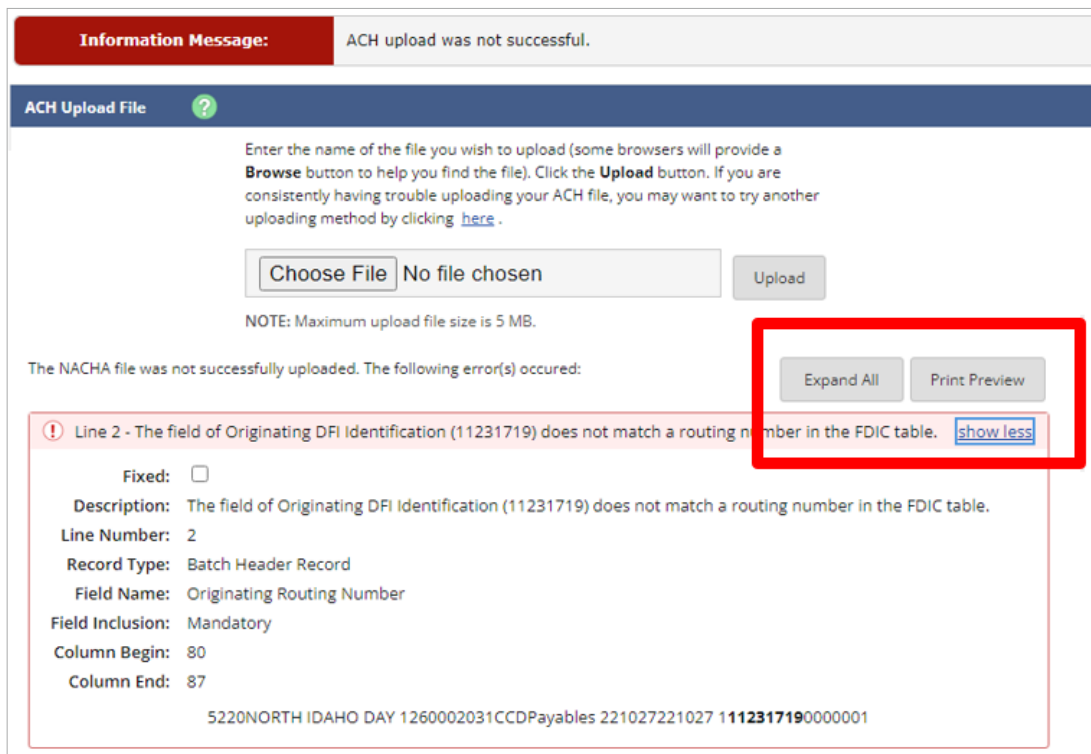
Click **Cash Management > ACH > Upload**.

Click **Browse** and locate the NACHA formatted file produced from your software.

Click **Upload**.



Uploaded ACH batch files are validated. Validation errors found within the uploaded ACH batch are displayed. Click **Show More** to expand the error details. Contact the bank for assistance with Upload errors.



ACH

Step 2

The **File Upload Status** screen is displayed. Click **Refresh List** after a minute or so and the status will change from **Queued** to **Uploaded** showing the Upload is completed successfully.

- If the status does not change to **Uploaded**, contact the bank for assistance.

File Upload Status					View 5 10 20 50 100 All	
File Name	Format	Type	Related Account	Upload Date ▾	Status	
Casino Test File 2.txt	NACHA	ACH	N/A	7/23/2018 12:07:03 PM	Queued	
Refresh List						

Step 3

The batch appears on the [ACH Batch List](#) screen when the status is **Uploaded**.

ACH Batch List 12							Total Batches 6
Create a new batch for: Select Company ▼							
Status	Batch Name <i>n</i>	Type	Company	Process Date	Debit	Credit	
☐ Uploaded	0000122	PPD	XYZ		\$1.00	\$1.00	
☐ Uploaded	0000125	PPD	Tribe		\$8,903.36	\$8,903.36	

Create a Prenote Transaction

A prenote transaction will send a zero-dollar test transaction to verify that the Recipient's account information is correct before sending the actual credit or debit transaction. The prenote is created by adding the transaction to the ACH batch that includes the main transaction. That transaction is flagged for a Prenote and the Cash Management system will create a separate batch containing the actual prenote record.

Note: Cash Management does not allow zero-dollar transactions in a batch. It is recommended to list .01 in the amount field.

Step 1

Follow the steps outlined in the [Create a Batch](#) section if you do not have an existing batch.

On the **ACH Batch List**, find the ACH batch that contains the transaction from which you are initiating a prenote.

From the **Select Option** drop-down menu next to the batch, select **Edit**.

Scheduled Date	
	Select option... ▼
	Select option... ▼
	Select option... ▼
	Select option... ▼ Select option... View Download Edit Quick Edit Copy Import Delete Initiate Select option... ▼

Step 2

Click **Add Record** at the bottom of the batch.

Amount	CR/DR	Held
\$1.00	DR	Edit Delete
\$1.00	CR	Edit Delete
Total Debits \$1.00		Total Credits \$1.00

ACH

Step 3

Complete the transaction information.

TIP: Since Cash Management does not allow zero-dollar transactions, enter a **dollar amount**. If the transaction amount is unknown, enter \$0.01.

Check the **Prenote** box.

Check the **Hold** box. When Hold is selected, the prenote transaction is not included in the batch and sent as a separate batch.

Select **Submit**.

Record Information:

Name *

Addenda Type

ID Number

Addenda

Amount *

Prenote ☒

Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing *

Account Type

Account Number *

Transaction Type ☐ Debit ☒ Credit

Status ☐ Active ☒ Hold

The prenote transaction is added to the batch but is not included in the batch totals because the Hold Status box was checked. Cash Management will create a separate prenote batch with PNT in the batch name. This prenote batch is listed on the ACH Batch List screen.

⚠ Note: The PNT Prenote batch must be Initiated.

ACH Batch List								Total Batches 5	View 10 20 50 100
Create a new batch for:		Select Company							
Status	Batch Name	Type	Company	Process Date	Debit	Credit			
☐ Uploaded	0000122	PPD	XYZ Inc dba Gem		\$1.00	\$1.00	Select option...		
☐ Ready	CTX TESTING	CTX	DEMO		\$0.01	\$0.01	Select option...		
☐ Ready	Payroll	PPD	DEMO	06/13/2018	\$0.01	\$0.01	Select option...		
☐ Ready	PNT-Test	CCD	DEMO		\$0.00	\$0.00	Select option...		

Initiate the prenote batch to send the prenote transaction to your financial institution. Once the prenote batch is successfully originated, you can update the transaction amount and remove the Hold status. That transaction is then a part of the regular batch, and the originated PNT batch can be deleted.

ACH

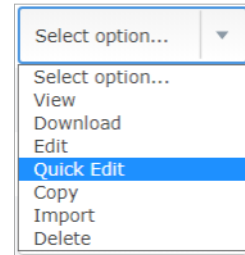
Quick Edit a Batch

Once a batch is established in the **ACH Batch List**, **Quick Edit** can be used to update the amounts for the full list of transactions within the batch. You can also mark transaction(s) to be **Held** if that recipient should not receive funds and be excluded from a particular processing period.

Step 1

From the **ACH Batch List**, locate the batch that needs amounts updated.

Select **Quick Edit** from the **Select Option** drop-down menu next to the batch.



Step 2

Update amounts as needed.

If any recipients should be excluded from receiving funds for the batch, select **Held**.

Click **Save**.

When the batch is ready, follow the [Initiate ACH Batch](#) steps.

Quick Edit ? Total Transactions 3 View 10 | 20 | 50 | Search

Batch Name Payroll Example

SEC Code PPD

Company

Company Id

Discretionary Data

Entry Description PAYROLL

Restrict Batch ☐

Name	ID Number	Amount	Account	Routing	DR CR	Held ☐	Prenote	
EMPLOYEE NAME 1		0 03	1234567	092001512	☐ ☒	☐	☐	Show Addenda
EMPLOYEE NAME 2		0 02	1234567	092001512	☐ ☒	☐	☐	Show Addenda
BUSINESS NAME		0 04	1234567	092001512	☒ ☐	☐	☐	Show Addenda

Total Debits \$0.04

Total Credits \$0.05

Show All Addenda

Save

Return

ACH

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.

From the **ACH Batch List**, locate the batch to download.

Select **Download** from the **Select Option** drop-down menu next to the batch.

Choose the appropriate options, then click **Submit**:

- **Select a download format** – List (PDF) or NACHA.
- **Select a field to sort by** – The PDF file will be sorted using this field.
- **Select a sorting order** – How the PDF will be sorted.

Click the **ACH Record Download** link to open the report.

Download Batch - Payroll Example

Select a download format: List(PDF)

Select a field to sort by: Customer Name

Select sorting order: ☒ Ascending ☐ Descending

Return Submit

Download Batch - Payroll Example

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](#)

Sample PDF Report

ACH Transaction List

Company Name: [REDACTED]Batch: 0000012

Company Entry Description: PAYROLLEffective Date: 12/01/2022

Standard Entry Class Code: PPD

Seq	Customer	Account	Routing	Amount	C/D	TC	H	Individual ID
0000003	BUSINESS NAME	12 [REDACTED] 7	092001512	0.04	D	27		
0000001	EMPLOYEE NAME 1	12 [REDACTED] 7	092001512	0.03	C	22		
0000002	EMPLOYEE NAME 2	12 [REDACTED] 7	092001512	0.02	C	22		

Total Credits: \$0.05

Total Debits: \$0.04

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 to use it again.

⚠ Note: Deleted batches cannot be recovered. However, if the batch was saved as a NACHA file, that NACHA file can be uploaded back into Cash Management.

Sample NACHA file

```
101 061000146 1112228871602041402A094101FRB [REDACTED] [REDACTED]
5200 [REDACTED] PAYROLL 371360664 PPDPAYROLL 000000001022309350000012
[REDACTED] 0000100000D1234 0022309354092401
[REDACTED] 0000100000S7890 0022309354092402
[REDACTED] 0000100000J6543 0022309354092403
[REDACTED] 0000100000A8642 0022309354092404
[REDACTED] 0000100000T8769 0022309354092405
[REDACTED] 0000100000C8653 0022309354092406
[REDACTED] 0000100000D8642 0022309354092407
[REDACTED] 0000100000M7309 0022309354092408
[REDACTED] 0000100000R8764 0022309354092409
[REDACTED] 0000100000H7367 0022309354092410
[REDACTED] 0000100000N7298 0022309354092411
[REDACTED] 0000100000P3876 0022309354092412
[REDACTED] 0000100000M7377 0022309354092413
[REDACTED] 0000100000H3000 0022309354092414
[REDACTED] 0000100000P2300 0022309354092415
[REDACTED] 0001500000Offset 0022309354092616
8200000016013656337600000150000000001500000371360664 0022309350000012
90000010000020000016013656337600000150000000001500000
```

ACH

Copy a Batch

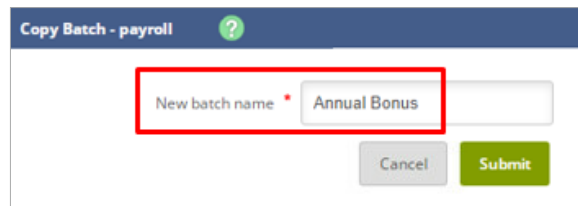
The copy feature allows you to copy existing batch information into a new batch. Copying a batch is useful if you are creating a batch and most of the batch information is in an existing batch. For example, if you were to give your employees a bonus, your employees are already set up in your payroll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

From the **ACH Batch List**, locate the batch to copy.

Select **Copy** from the **Select Option** drop-down menu next to the batch.

Enter a **New batch name**.

Click **Submit**. The new batch is now in the **ACH Batch List** to edit and then initiate.



Copy Batch - payroll ?

New batch name * Annual Bonus

Cancel Submit

Information Message: Batch payroll copied to Annual Bonus.							
ACH Batch List ?							
Create a new batch for:		Select Company ▼					
Status	Batch Name ▲	Type	Company	Process Date	Debit	Credit	
☐ Ready	payroll	PPD	DEMO		\$0.00	\$0.01	
☐ Uploaded	test	PPD	DEMO		\$0.00	\$341,438.66	
☐ Ready	Annual Bonus	PPD	DEMO		\$0.00	\$0.01	

Delete a Batch

Keep the ACH Batch List clean by deleting batches that are no longer used.

▲ Note: Deleted batches cannot be recovered. If a batch is accidentally deleted, re-upload the NACHA file or manually re-enter the batch information.

From the **ACH Batch List**, locate the batch to copy.

To delete a single batch, select **Delete** from the **Select Option** drop-down menu next to the batch.

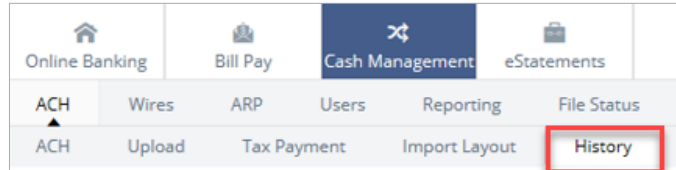
To delete multiple batches, check the box next to the batches and click **Delete Selected**.

ACH Batch List ?									
Create a new batch for:		Select Company ▼							
Status	Batch Name ▲	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
☐ Ready	payroll	PPD	DEMO		\$0.00	\$0.01	None		Select option... ▼
☐ Uploaded	test	PPD	DEMO		\$0.00	\$341,438.66	None		Select option...
☐ Ready	Annual Bonus	PPD	DEMO		\$0.00	\$0.01	None		View
☐ Ready	Demo Test	CCD	DEMO	08/30/2021	\$0.01	\$0.01	None		Download

ACH

View ACH History

Batch information is viewable after the batch is originated.



Click the **Cash Management > History** tab.

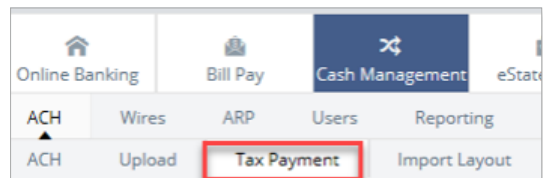
Click **View** to view a list of transactions included within the batch.

ACH History ?									View Range: 7 Days 15 Days 30 Days Search
Initiated	Effective	Batch	Type	Company	Debits	Credits	Offset Account	Confirmation Number	
03/01/2016	03/21/2016	Payroll_2016	PPD	TRAIN O	\$0.00	\$4,500.00	XXXXXXXXXXXX4567 D	View	0004

Return

Manage Tax Payments

Use the Tax Payment tab to create an electronic tax payment record. The tax payment record is included in the ACH Batch List for initiation. The Treasury accepts Treasury Tax and Loan (TT&L) payments electronically from users who are enrolled with the Treasury Department. Visit the EFTPS (Electronic Federal Tax Payment System) website eftps.gov to enroll.



Click the **Cash Management > Tax Payment** tab.

Complete the fields for the TT&L.

Click **Quick Add** to add another Tax Payment record.

Click **Submit** and [Initiate](#) the batch.

Add Tax Payment ?

Pay To: Federal

Category: Tax FD First Quarter

Routing Number: [Redacted] [Lookup](#)

Company Name: [Redacted]

Tax Period: 03/16 mm/yy

Tax Code: 94105 - Employer's Quarterly Tax Return Federal Tax Deposit

Taxpayer ID: [Redacted]

Amount: \$3,000.00

Pay From Account: Payroll

Tax Information ID 1: 1 Amount: \$1,500.00

Tax Information ID 2: 2 Amount: \$1,000.00

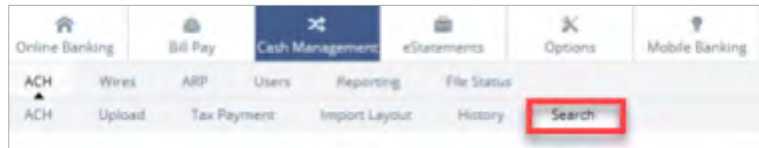
Tax Information ID 3: 3 Amount: \$500.00

[Quick Add](#) [Submit](#) [Cancel](#)

ACH

ACH Search Option

Use the Search tab to locate a transaction. Enter the necessary search criteria, and then select **Search**.



Step 1

Click the **Cash Management > Search** tab.
Enter the applicable fields on the **Search Records** screen.
Click **Search**.

Search Records ?

Name

ID Number

Batch

Amount

\$

Prenote

☐

Held

☐

Search

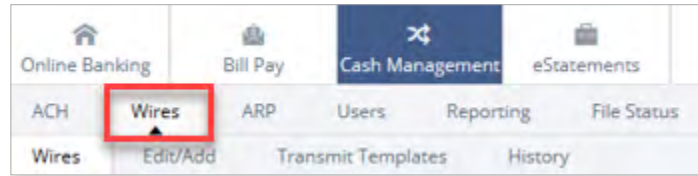
Step 2

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

Information Message: 3 record(s) found						
Search Results ?						
Total Transactions: 3 View 10 20 50 100						
Name	ID Number	Batch	Account	Amount	CR/DR	Held
John Doe	111111111111	Payroll 8/17/22	1000015106	\$0.01	CR	Edit Delete
John Doe	111111111111	PNT-Payroll 8/17/22	1000015106	\$0.00	CR	Delete
John Doe		Dual Control	1000015106	\$0.01	CR	Edit Delete
Return						

Wire Transfers

The Wire module allows you to View, Transmit, Create, Edit, and Delete Wire Transfers. Available options are based on both your user entitlements and account-level wire permissions assigned.



Create 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 your financial institution, which then sends out the wire. Wires can be sent out as single or repetitive wires.

- Single wires are only transmitted once. These wires can be transmitted on the current date or a future date.
- Recurring and/or repetitive wires are based on wire instructions that are used multiple times. A repetitive wire can be sent on the current date, a future date, or be set to transmit automatically at a specified frequency.

Wires List

The **Wires List** is a listing of wires already created in Online Banking. This is the main page from which you will conduct tasks related to Wire Transfers. Wire templates will remain in the list unless they are Deleted.

Wire Transfers are Submitted and then Transmitted to the bank for Processing. The following Wire Transfer Status are displayed on the **Wires List** screen.

Display Wires for: FREE BUS 0001							
Wire Name	Sequence	Status	Amount	Rep	Creditor Account Number	Creditor Agent Name	
BR Test 7	E918179B	Initiated	\$0.02	No	08251996	GLACIER KALISPELL	
LANDMARK TITLE ASSURANCE AGENC	572F8E38	Initiated	\$0.04	No	8010496605	WESTERN ALLIANCE	
BR Test 3	FFFA04D9	Initiated	\$0.04	No	07012019	GLACIER KALISPELL	
EW TEST 1	38872885	Initiated	\$0.05	No	123456	GLACIER BK	
☐ BR Test 2	45FC61FE	Approval	\$0.06	No	06231994	GLACIER KALISPELL	

- **Ready** – Wire is ready to be Transmitted to the bank for processing.
- **Initiated** – Wire has been Transmitted and is awaiting processing by the bank.
- **Processed** – Wire was processed by the bank.
- **Approval** – The wire was Approved by the first user and needs to be Transmitted by the second user. This may be due to the wire amount and dual control settings set for the first approver.
- **Next Day** – Wire was Transmitted after the cut-off time set for outgoing wires.

Wire Transfers

Add Wire Instructions

Wire Instructions are a template that contain account information for the wires Recipient. Recipients are the individual or business who will receive the wired funds. Wire Instructions can be used once or saved so that you are able to quickly Transmit the same wire again.

Step 1

Click the **Cash Management > Wires > Edit/Add** tab.

Select an account from the **View Wires For** drop-down. This is the account in which the money will be sent from.

Click **Create a new wire from**. Select an account to create a wire from.

Step 2

Complete the appropriate fields for the Recipient (individual or business receiving the wire):

- **Wire Name** – Descriptive name for the wire. This value appears on the Wire List screen.
- **Creditor Account Number** – Recipient's account #.
- **Creditor Account Name** – Recipient's name.
- **Creditor Account Address** – Recipient's address.
- **Creditor Agent ID** – Routing number or ABA number of the Receiving financial institution. Click **Search for ABA Number** to search for a financial institution. Selecting an ABA from the search option populates all remaining **Creditor Agent Information** fields.
 - **Creditor Agent ID** – Name of the receiving financial institution.
 - **Creditor Agent Address Information** – Address of the receiving financial institution, including the city, state, and ZIP.
- **Remittance Information** – Special instructions for the wire. These remarks appear to the wire recipient.
- **Save As Repetitive Wire** – Check this box if the wire has instructions that may be used again. This box must be checked for Recurring wires. Leave this box un-checked for one-time (single) wires.
 - For example, if you send a wire to this individual/company once a month, you can use the template to quickly send the wire to the same Recipient and account number.
- **Amount** – US dollar amount of the wire.
- **End-to-End ID** – Unique identifier to help link the payment. If not used, enter 'Not provided'.

Click **Submit**.

▲ Note: Clicking Submit only creates the wire instructions. To transmit this wire to the bank, refer to the [Transmit Wire](#) section.

Wire Transfers

Transmit Wire Transfer

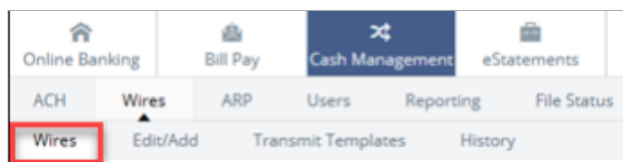
Wire Transfer instructions can be set up as:

- **One-Time Single Wire** – Wire sent one-time to a Recipient.
- **Repetitive Wire** – Template used to send a wire multiple times to the same Recipient.
- **Recurring Wire** – Template used to send the same wire amount to the same Recipient.

Transmit One-Time Single Wire

Step 1

After creating the [Wire Instructions](#), click **Cash Management > Wires > Wires**.



Step 2

Select the account in which the Wire Instructions were set up from the **Display Wires For** drop-down list.

Locate the wire in the **Wires List**.

Click **Transmit** to send the one-time single wire.

- To send multiple wires at once, check the box next to each wire and click **Transmit Selected**.

A screenshot of a table titled 'Transmit Templates List'. At the top, there is a 'View Wires for:' dropdown menu set to 'FREE BUS 0001'. The table has columns: Wire Name, Sequence, Status, Amount, Rep, Creditor Account Number, and Creditor Agent Name. One row is visible with the following data: Wire Name 'Test Template', Sequence 'AD07350C', Status 'Ready', Amount '\$0.34', Rep 'Y', Creditor Account Number '2200005734912', and Creditor Agent Name 'GLACIER SAN JUAN'. A 'Transmit' link is at the end of the row. A small 'item per page' selector is in the top right corner.

Wire Name	Sequence	Status	Amount	Rep	Creditor Account Number	Creditor Agent Name	
☐ Test Template	AD07350C	Ready	\$0.34	Y	2200005734912	GLACIER SAN JUAN	Transmit

Step 3

Choose the **Effective Date** that the wire will post to the account. Future dated wires can be set up 14 days in advance of the Effective Date.

Enter your **Wire Password**.

Click **Transmit**.

A screenshot of a 'Date Information' form. It has a field for 'Effective Date' with the value '10/27/2022' and a calendar icon. Below it is a 'Wire Password' field. At the bottom are 'Cancel' and 'Transmit' buttons.

Date Information	
Effective Date	10/27/2022
Wire Password	
Cancel	Transmit

Wire Transfers

Transmit Repetitive Wire

Step 1

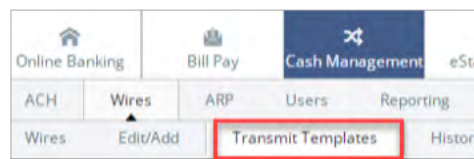
After creating the [Wire Instructions](#), click **Cash Management > Wires > Transmit Templates**.

Select the account in which the Wire Instructions were set up from the **View Wires For** drop-down list.

Locate the wire in the **Transmit Templates List**.

Click **Transmit**.

- Check the box next to multiple wires and click **Transmit Selected** to send multiple wires at once.

A screenshot of the 'Transmit Templates List' table. It shows a single row for a 'Test Template' with a 'Ready' status, an amount of '\$0.34', and a 'Rep' flag set to 'Y'. The 'Transmit' button at the end of the row is highlighted with a blue link.

Step 2

Choose the **Effective Date** that the wire will post to the account. Future dated wires can be set up 14 days in advance of the Effective Date.

Enter your **Wire Password**.

Click **Transmit**.

A screenshot of the 'Date Information' form. The 'Effective Date' is set to '10/27/2022'. There is a 'Wire Password' field and two buttons: 'Cancel' and 'Transmit'.

Transmit Recurring Wire

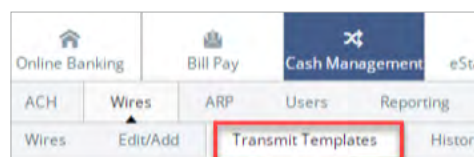
⚠ *The Repetitive (Rep) flag must be set to "Y" in the [Wire Instructions](#) in order for the wire to be set up as a Recurring Wire.*

Step 1

After creating the [Wire Instructions](#), click **Cash Management > Wires > Transmit Templates**.

Locate the wire in the **Wires List**.

Click **Transmit**.

A screenshot of a table row showing 'Amount' as '\$1.00' and 'Rep' as 'Y'. The 'Rep' column is highlighted with a red rectangle.A screenshot of the 'Transmit Templates List' table, identical to the one in Step 1, showing the 'Test Template' with 'Rep' set to 'Y'.

Step 2

Complete the **Recurring Information** section including:

- Effective Date
- Start Date
- Frequency
- Expiration Date

Check **Yes** for the **Retain template after scheduling**.

Enter your **Wire Password**.

Click **Transmit** or **Approve**.

A screenshot of the 'Wire Information' form. It includes sections for 'Date Information' (Effective Date: 07/01/2025), 'Recurring Information' (Frequency: Monthly, Start Date: 07/01/2025), and 'Retain template after scheduling' (Yes). It also has a 'Wire Password' field and 'Cancel'/'Transmit' buttons.

Wire Transfers

Transmit Dual Control Wire

▲ Note: Dual control wires require two users to Approve and Transmit the wire

The wire may be **Approved** by the first user on any date prior to the Effective Date.

The wire **must** be **Transmitted** by the second user **on** the Effective Date, otherwise **the wire will not be transmitted to the bank for processing**.

- If the wire is a Recurring Wire, the second approver cannot Transmit the recurring wire until the day the wire is scheduled to process (Effective Date).

User1

Click **Cash Management > Wires**.

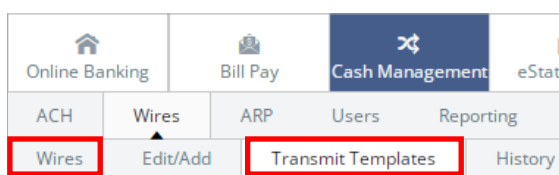
Select **Wires** for the **Wires List** for a single wire or **Transmit Templates** for repetitive wires.

Select the desired account from the **View Wires For** drop-down list.

Locate and select the desired wire, and then select **Transmit**.

Enter your **Wire Password**.

Click **Approve**.



*A message appears indicating the wire requires dual control. The wire will show the status as **Approval** until the second user transmits the wire.*

A dialog box with a light gray border. At the top, a text box contains the message: 'This wire requires two-person authorization before it can be transmitted. Enter your Wire Password and select Approve to begin this process.' Below the text box is a label 'Wire Password' followed by a white input field. At the bottom, there are two buttons: a gray 'Cancel' button and a green 'Approve' button.

User2

Click **Cash Management > Wires > Wires**.

Locate the Wire in the **Wires List**. The status will show as **Approval**.

Click **Transmit** or check the box next to the wire and click **Transmit Selected**.

A screenshot of a table titled 'Transmit Templates List'. It has a search bar at the top with 'FIRE BUS 0001' entered. The table has columns: Wire Name, Sequence, Status, Amount, Rep, Creditor Account Number, and Creditor Agent Name. There is one row with a checkbox in the first column, 'Text Template' in the second, 'AD07350C' in the third, 'Ready' in the fourth, '\$0.34' in the fifth, 'Y' in the sixth, and '2200005734912' in the seventh. The 'Creditor Agent Name' column shows 'GLACIER SAN JUAN' and a 'Transmit' link.

Review the details of the wire and enter your **Wire Password**.

Click **Transmit**.

▲ Note: Recurring wires do not appear in the Approval status and cannot be approved until the Effective Date they are scheduled to process.

A dialog box with a light gray border. It has a label 'Wire Password' followed by a white input field. At the bottom, there are two buttons: a gray 'Cancel' button and a green 'Transmit' button.

Manage Wires

You can **Edit** or **Delete** your Wire Instructions/Templates if they are in a **Ready** or **Active** status.

Edit Wire

Note: Any wire with a **Ready** or **Active** status can be edited.

Click **Cash Management > Wires > Edit/Add**.

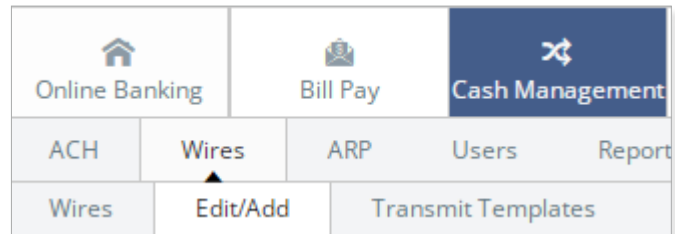
Select the account in which the Wire Instructions were set up from the **Display Wires For** drop-down list.

Click the **Single/Repetitive Wires** tab or the **Recurring/Future Dated Wires** tab, depending on how the Wire Instructions were set up.

Click **Edit** next to the wire.

Edit the Wire Instruction fields.

Click **Submit**.



Single/Repetitive

Edit/Add Wires List

Items per page: 10 | 20 | 50 | 100

Display wires for:

FREE BUS 0001

Create a new wire from:

Select option...

Single/Repetitive Wires		Recurring/Future-Dated Wires						
	Wire Name	Sequence	Status	Amount	Rep	Creditor Account Number	Creditor Agent Name	
☐	BR Test 2	45FC61FE	Approval	\$0.06	N	06231994	GLACIER KALISPELL	Edit Delete

Recurring/Future-Dated

Edit/Add Wires List							Items per page: 10 20 50 100		
Display wires for: FREE BUS 0001									
Single/Repetitive Wires			Recurring/Future-Dated Wires						
Wire Name	Sequence	Status	Amount	Recurring	Effective Date	Creditor Account Number	Creditor Agent Name		
The selected recurring wire activity returned no records.									

Delete Wire

Note: Any wire with a **Ready** or **Active** status can be deleted.

Click **Cash Management > Wires > Edit/Add**.

Select the account in which the Wire Instructions were set up from the **Display Wires For** drop-down list.

Click the **Single/Repetitive Wires** tab or the **Recurring/Future Dated Wires** tab, depending on how the Wire Instructions were set up.

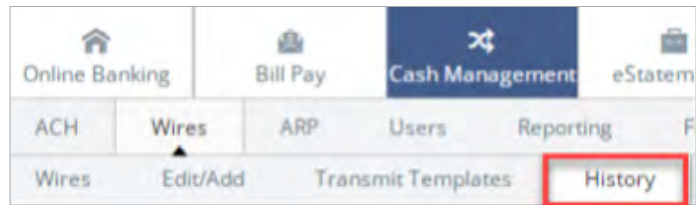
Choose one of the following options:

- To delete a single wire, click **Delete** next to the wire.
- To delete multiple wires, check the boxes next to the wires. Click **Delete Selected**.

Manage Wires

View Wire History

Use the Wire History to research wires.



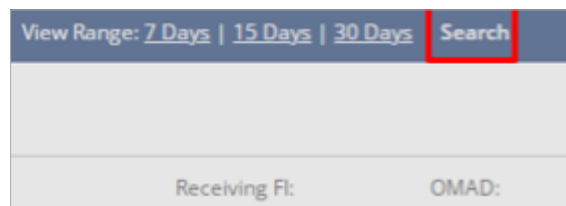
Step 1

Click **Cash Management > Wires > History** tab.

Select the account in which the Wire Instructions were set up from the **View Wire Activity For** drop-down list.

Step 2

Click **Search**.



Step 3

Enter the **Search** criteria.
Click **Submit**.

A screenshot of a 'Search Wires History' dialog box. It has a title bar with a close button. Inside, there are search criteria fields: 'Search By:' with radio buttons for 'Transmitted Date' (selected) and 'Effective Date'; 'From Date:' and 'To Date:' with date pickers showing '23'; 'Begin Amount:' and 'End Amount:' with text input fields. At the bottom right, there are 'Submit' and 'Cancel' buttons.

Wire History for Transmitted Date Range 01/01/2021 to 10/27/2022							View Range: 7 Days 15 Days 30 Days Search		
Wire Activity for: DEMO CHECKING									
Wire Name:	Transmitted:	Effective:	Amount:	Rep Code:	Recurring:	Receiving Account Number:	Beneficiary Name:	Receiving FI:	OMAD:
TEST1	10/29/2021	10/29/2021	\$0.01	1011190016	None	106	TEST	GLACIER MTN WEST	20211029MMQFMPBM00052810291401FT03