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

Table of Contents

⚠ ***Note:*** *Dual control wires require two users to Approve and Transmit the wire.*

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.

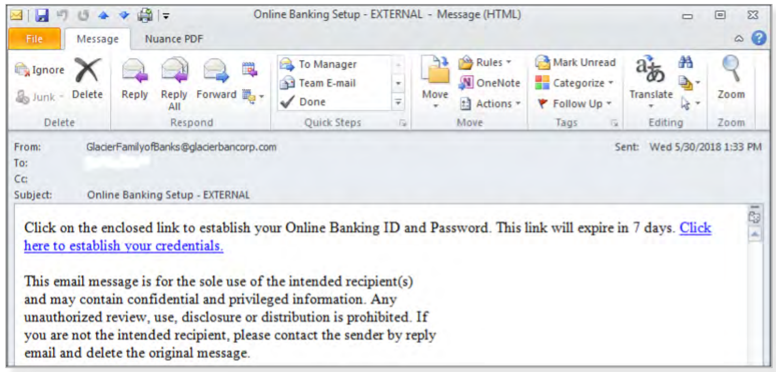
Logging In

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.

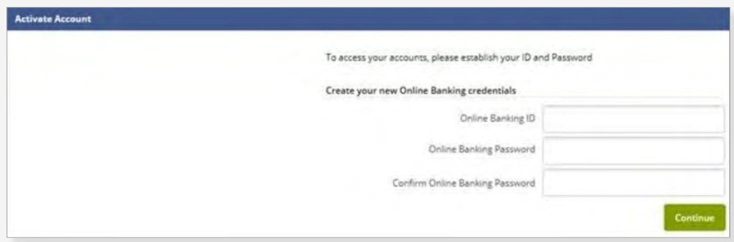


Step 2

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.



Step 3

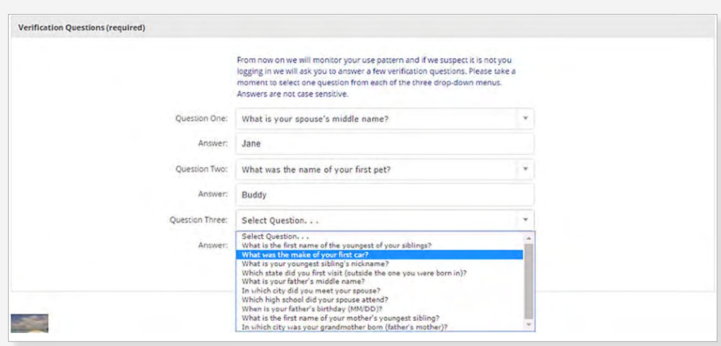
Select a watermark image, and then click **Submit**.

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

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

Step 4

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

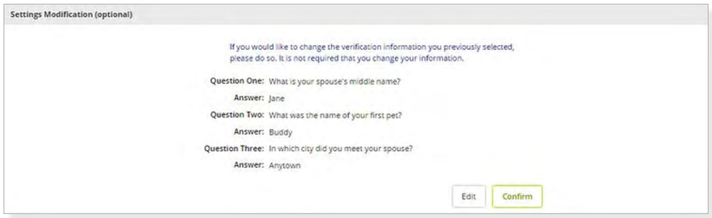


Step 5

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**.



Step 6

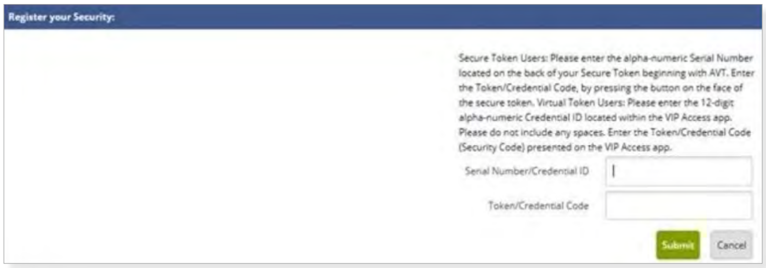
You may be required to register a Security Token. Indicate if you have received your physical token or downloaded your VIP Access virtual token.

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.*

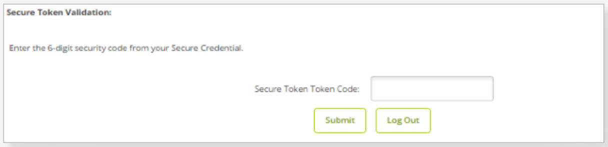
Click **Submit**. A Success message appears.



Step 8

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

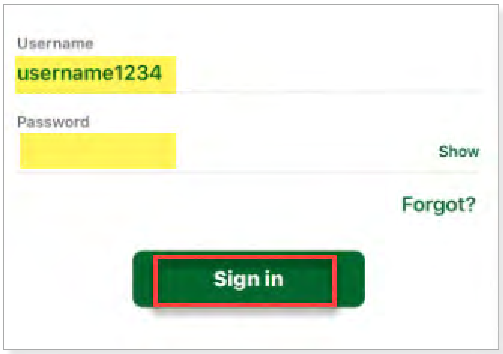
- You have now successfully set up your cash management credentials.



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

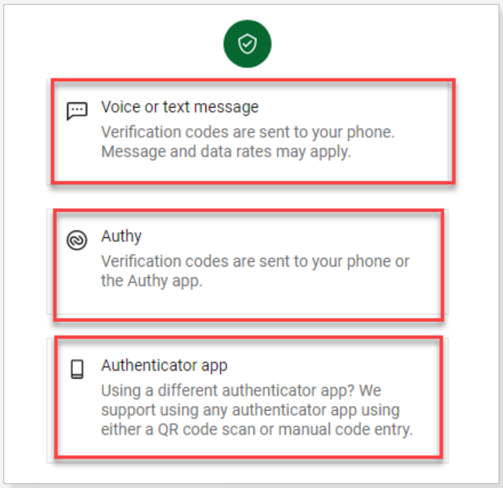


On the Login screen, enter the **Online Banking ID** you created as the Username. Click **Continue**.

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

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

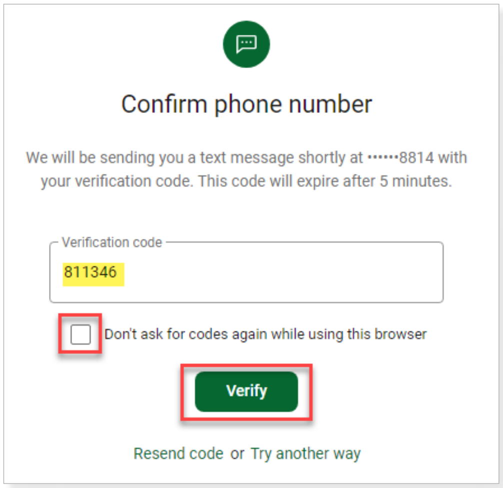
Step 2



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**.

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.

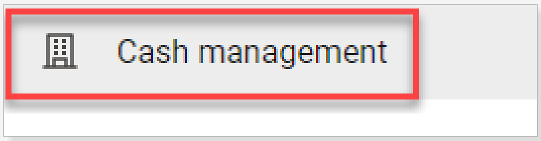
⚠ ***Note**: If you clear your cache and cookies or didn't select the trusted device option, you will have to receive a verification code the next time you log in.*

Accessing **Cash Management**

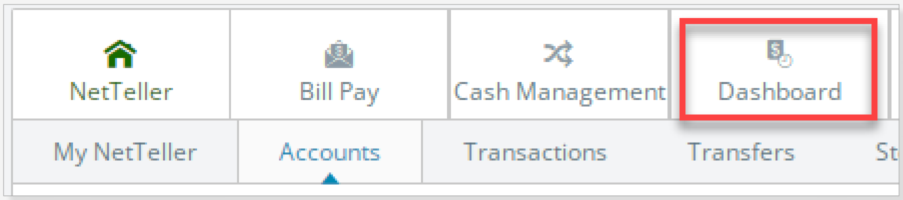
When you log into Online Banking, you will be in our new online banking system. We have a helpful Online Banking User Guide to help you navigate the new system.

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.



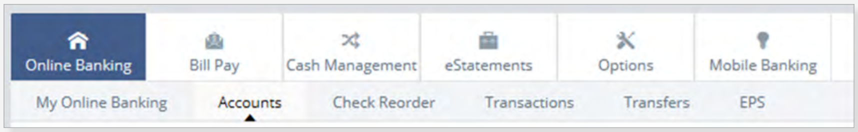
When you are ready to switch back to the new online banking system, click the **Dashboard** button in the top row.



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.

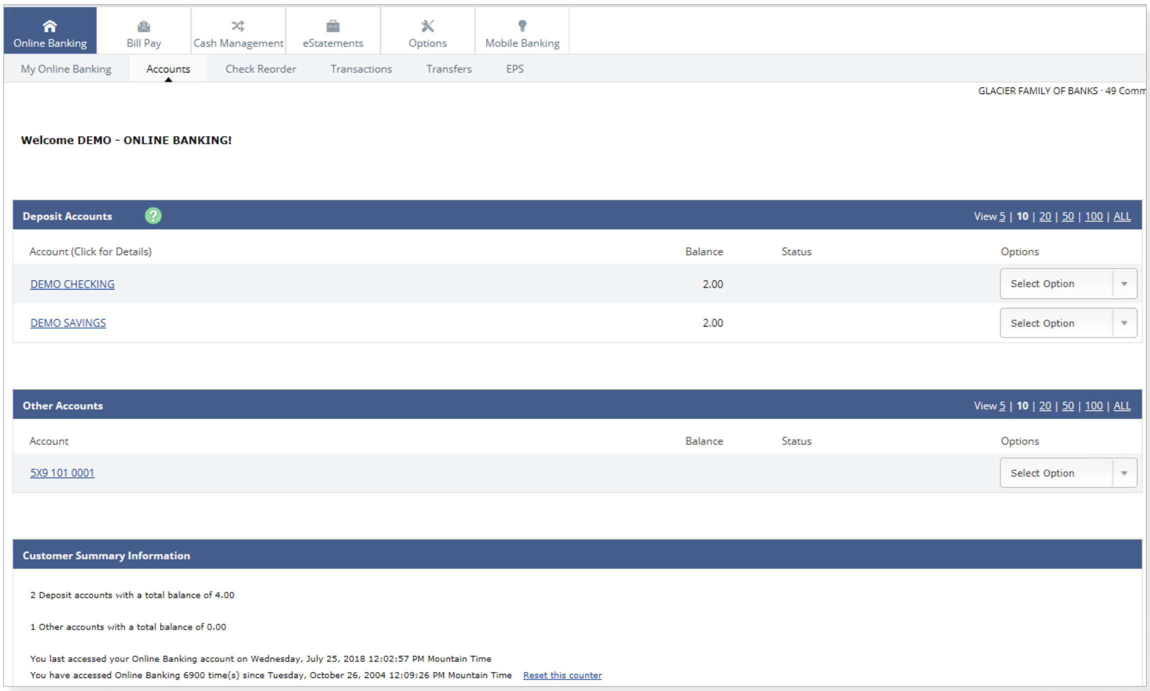


Accounts

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.

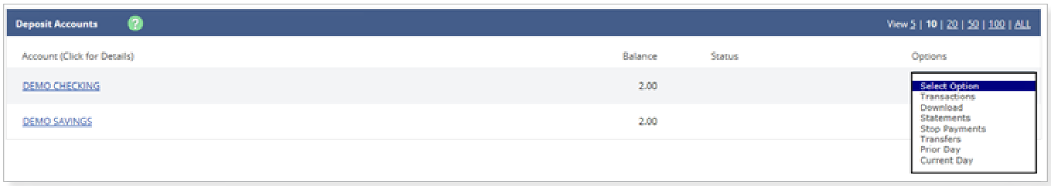
- **Balance** – Account's available balance.
- **Status** – Status of the account – New, Dormant or Closed.
- **Customer Summary Information** – Summarizes the total dollar amount in all deposit accounts as well as any loan accounts that you have access to.
- **View** – Change the number of accounts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



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.

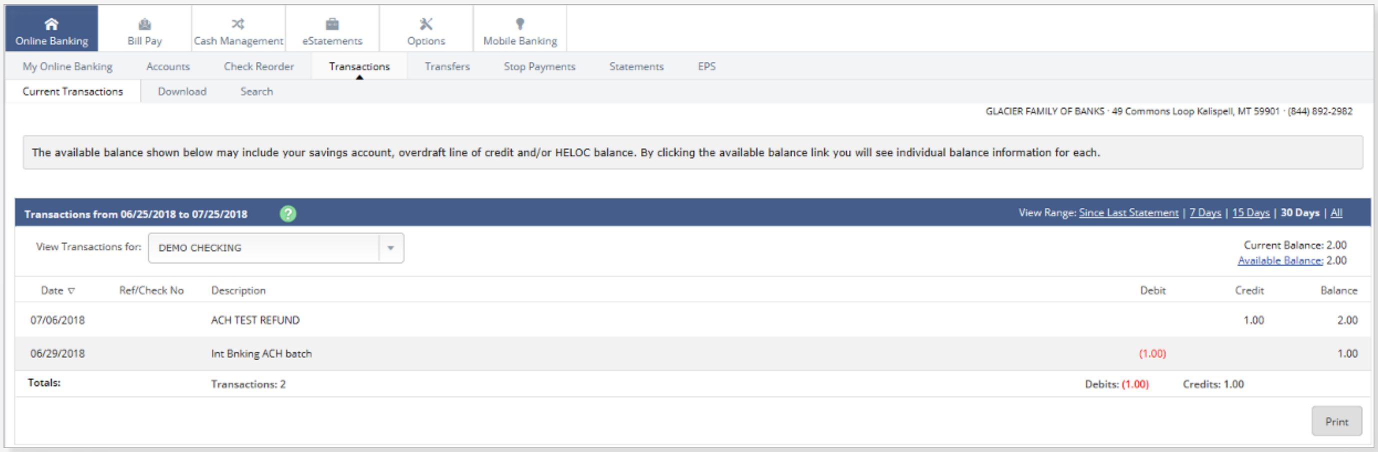
- **Transactions** – View transactions posted to the account, view images, and search for specific transactions.
- **Download** – Download transaction history in different formats (Microsoft Money, Spreadsheet, QuickBooks, etc.)
- **Statements** – View account statements. Statement history is available 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.



Transactions

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

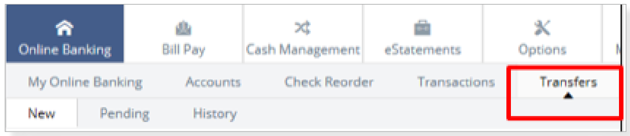
- **Current Transactions** – View, download and search most recent 90 days of transactions.
- **Download** – Download transactions into Personal or Commercial Financial Management software, or as a text file or spreadsheet.
- **Search** – Search for specific transactions that have posted to your account.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



Transfers

Click on the tab to see available options for:

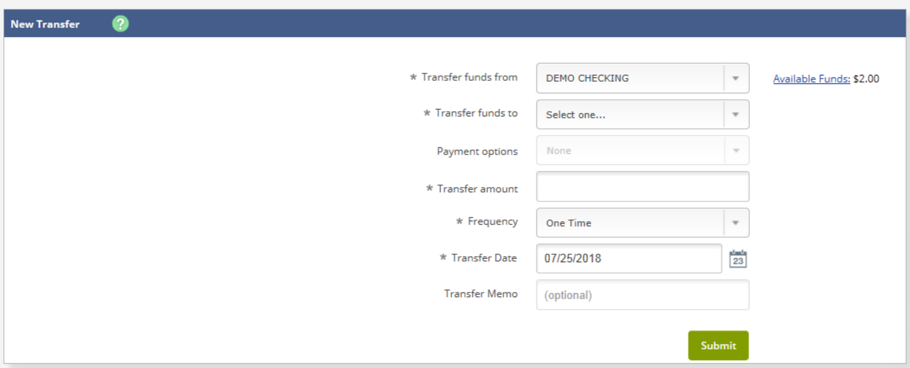
- **New** – Schedule new funds transfers.
- **Pending** – View, Edit, and Delete scheduled transfers.
- **History** – View processed transfers.



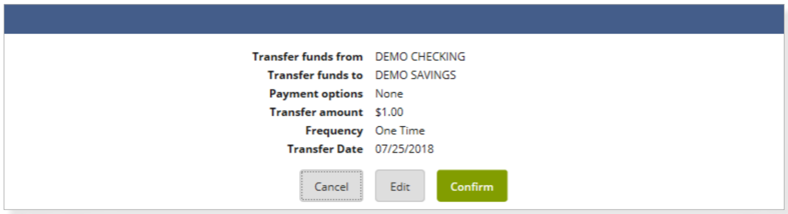
Add New Funds Transfer

- **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.

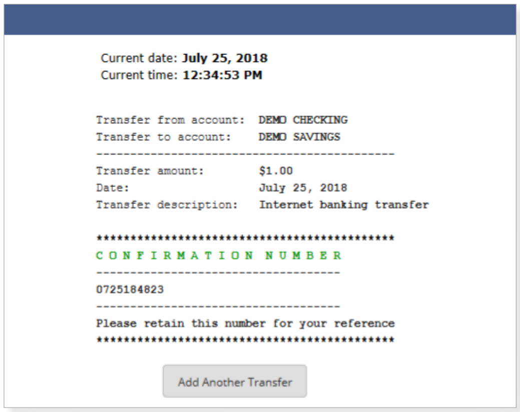
Click **Submit**.



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



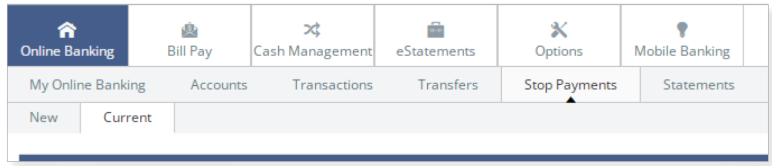
A Transfer Summary and Confirmation Number is displayed. Retain this information for your records. Click **Add Another Transfer** to enter another transfer of funds or click **Pending** in the navigation menu to review any scheduled transfers.



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.

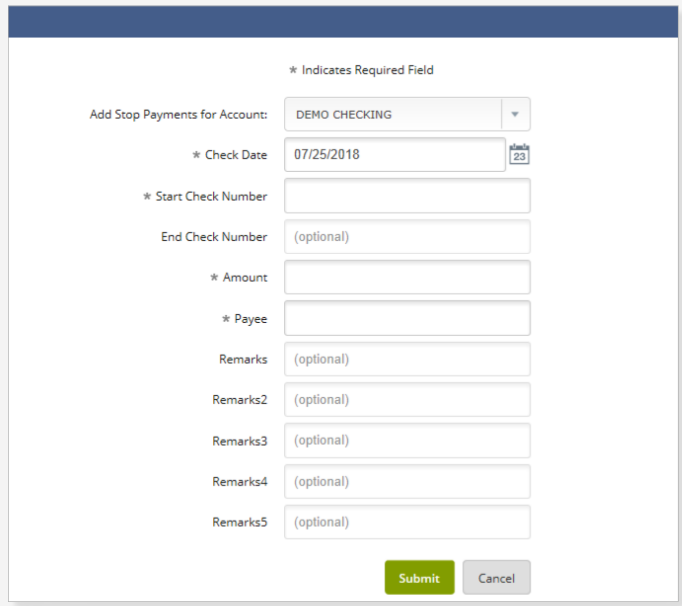


Add a New Stop Payment

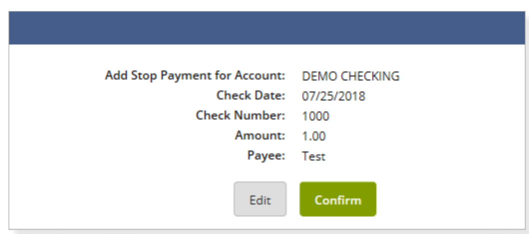
Enter the following information, if known. For blank checks, enter today's date, $0.00 and "Blank" for the Payee.

- **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.

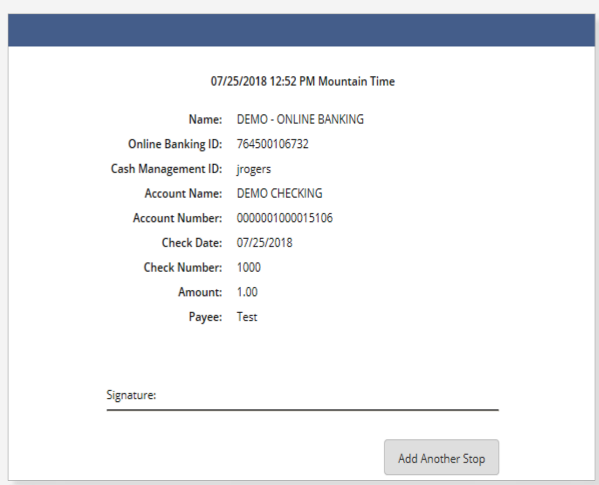


Review the Stop Payment information. Click **Edit** to change the information or **Confirm** to complete the setup of the Stop Payment.



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.*

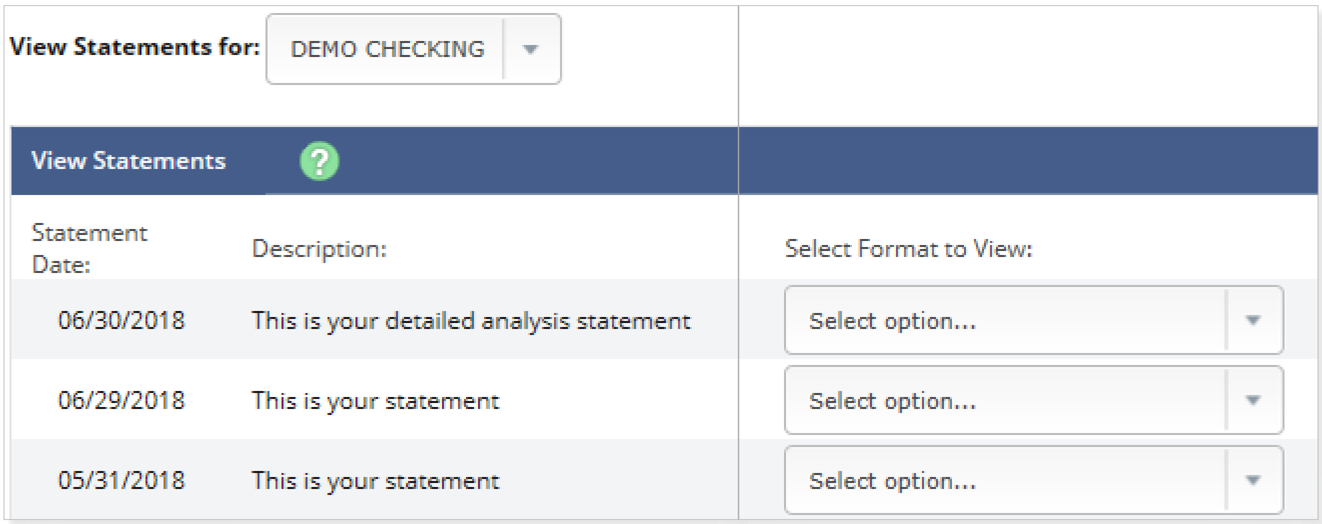


Statements

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

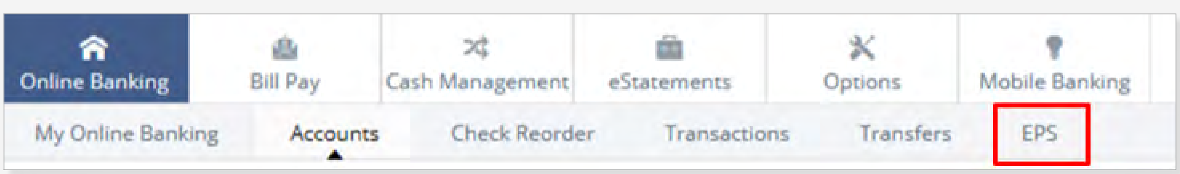
- PDF
- Text
- HTML

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.



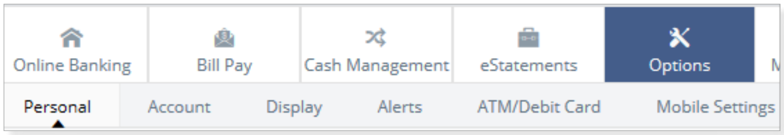
EPS – Remote Deposit

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



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

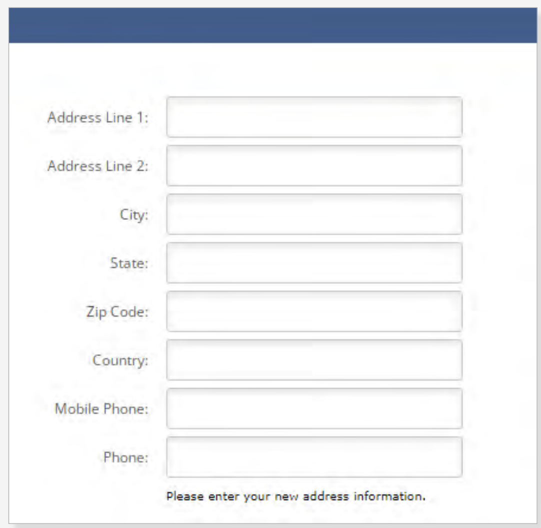
- Change the company Email Address (only accessible to Full or Partial Administrators). Only Company Administrators can change the cash user's email addresses.
- Change Mobile Phone Number to receive text alerts.
- Change Personal Watermark image to select a new image.

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.

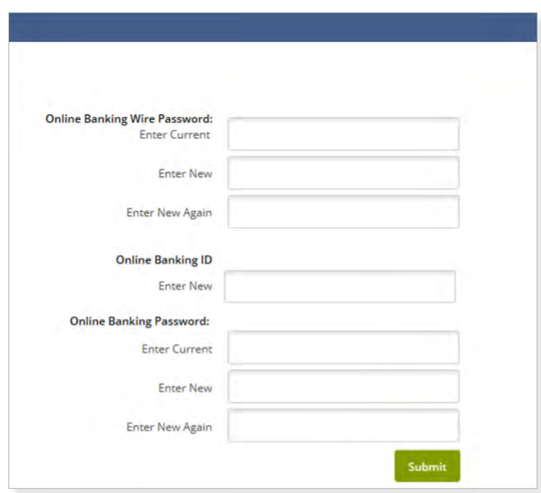
⚠ ***Note:*** *This only updates the main company record attached to this online banking ID. Contact your local branch directly to update multiple company or individual records.*



Modify Login Information

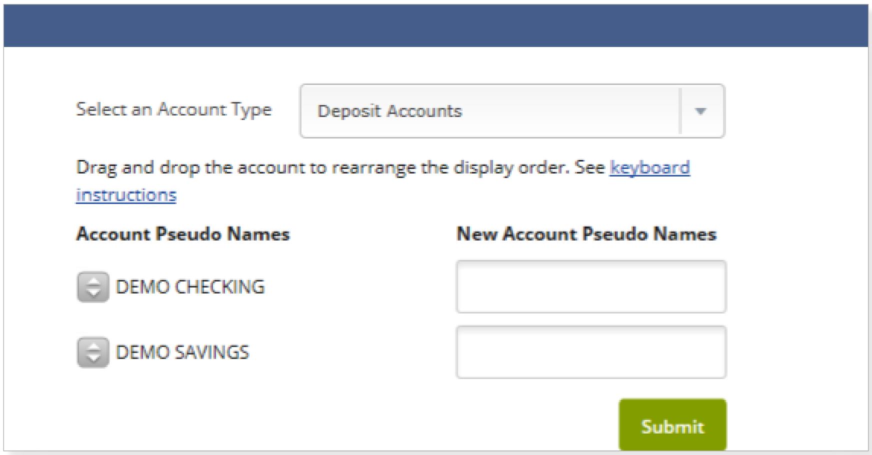
- **Online Banking Wire Password** – Four-digit Personal ID Number for initiating wire transfers.
- **Online Banking ID** – Enter new online banking login ID.
- **Online Banking Password** – Enter new password.

Click **Submit**.



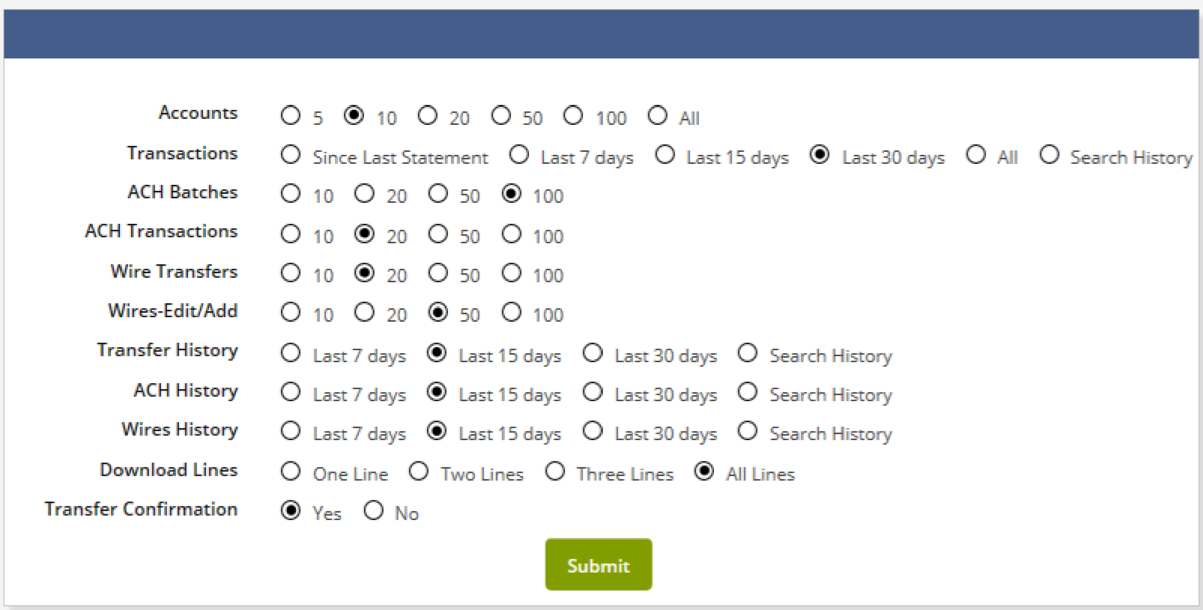
Account

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



Display Defaults

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



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.	

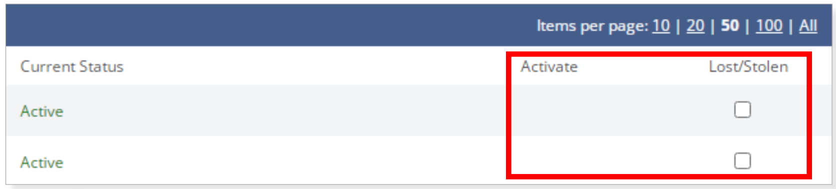
Current Personal Alerts – Set up an alert for a specific date or create a personalized alert message.

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

Options – Manage User Profile Settings

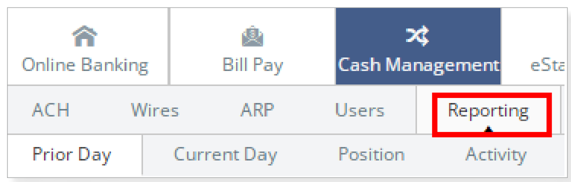
ATM/Debit Card

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



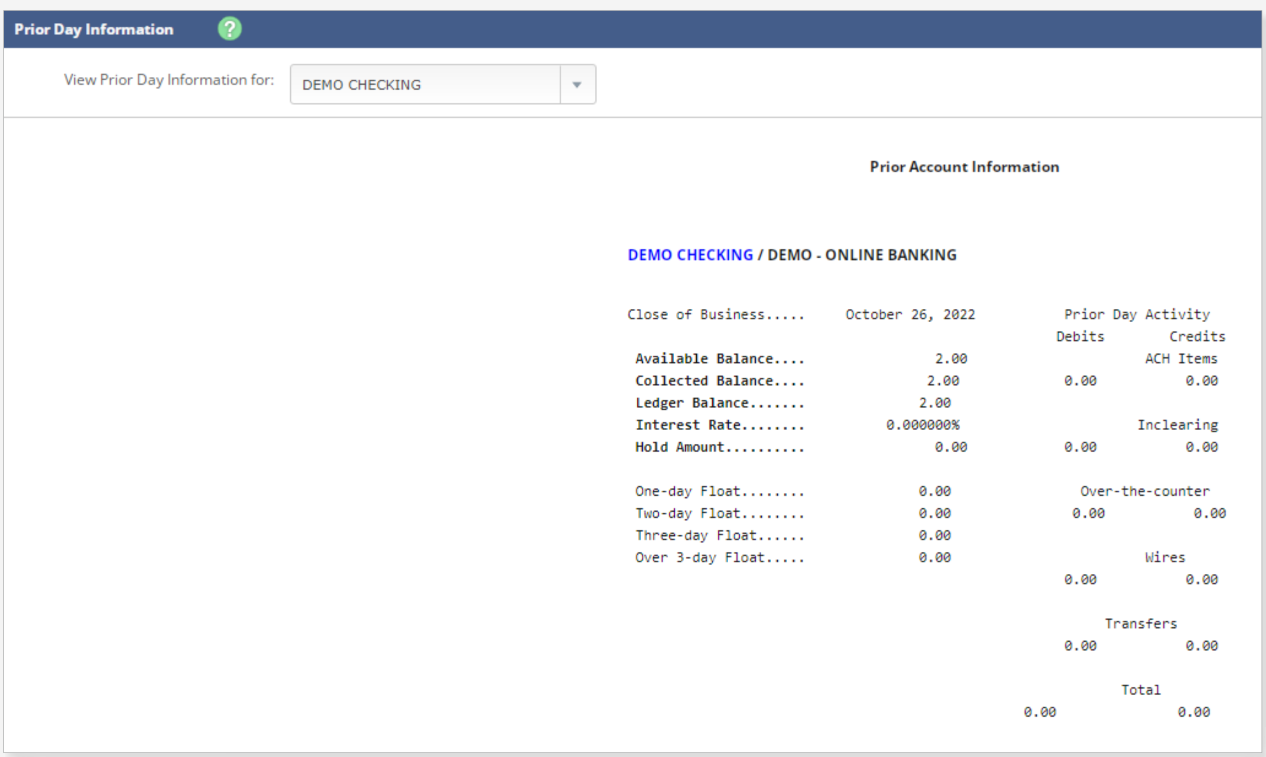
Cash Management Reporting

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.



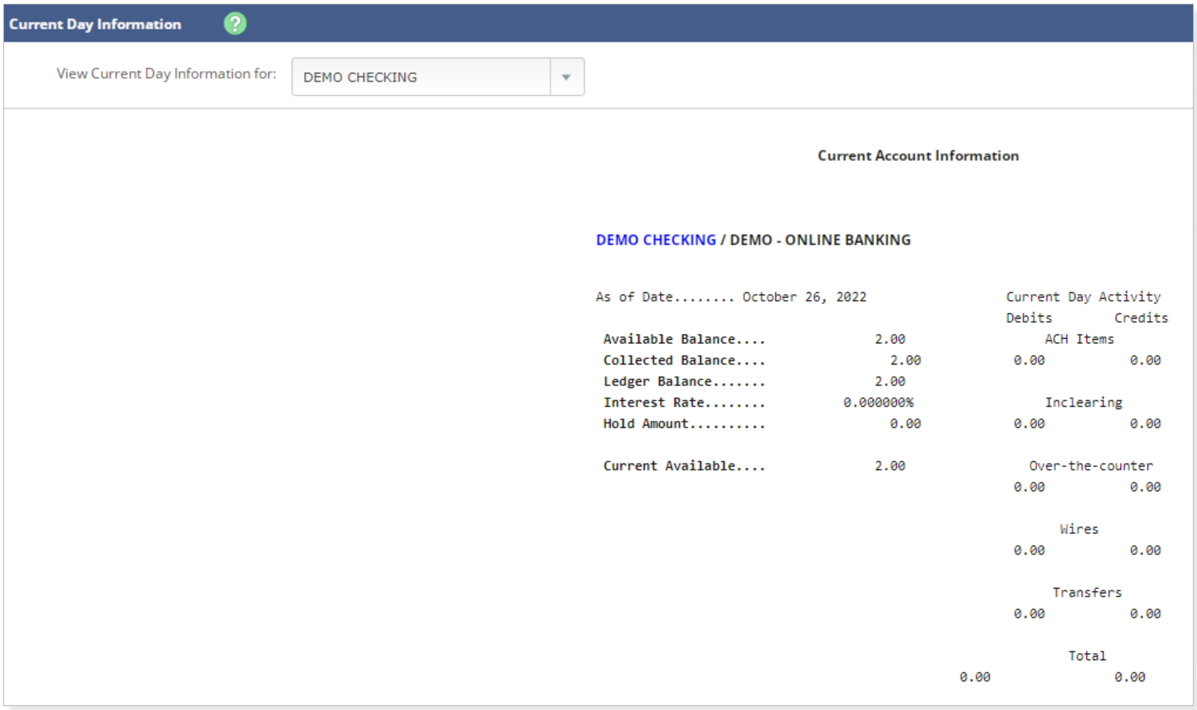
Prior Day

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



Current Day

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



Current Day Information

View Current Day Information for: DEMO CHECKING

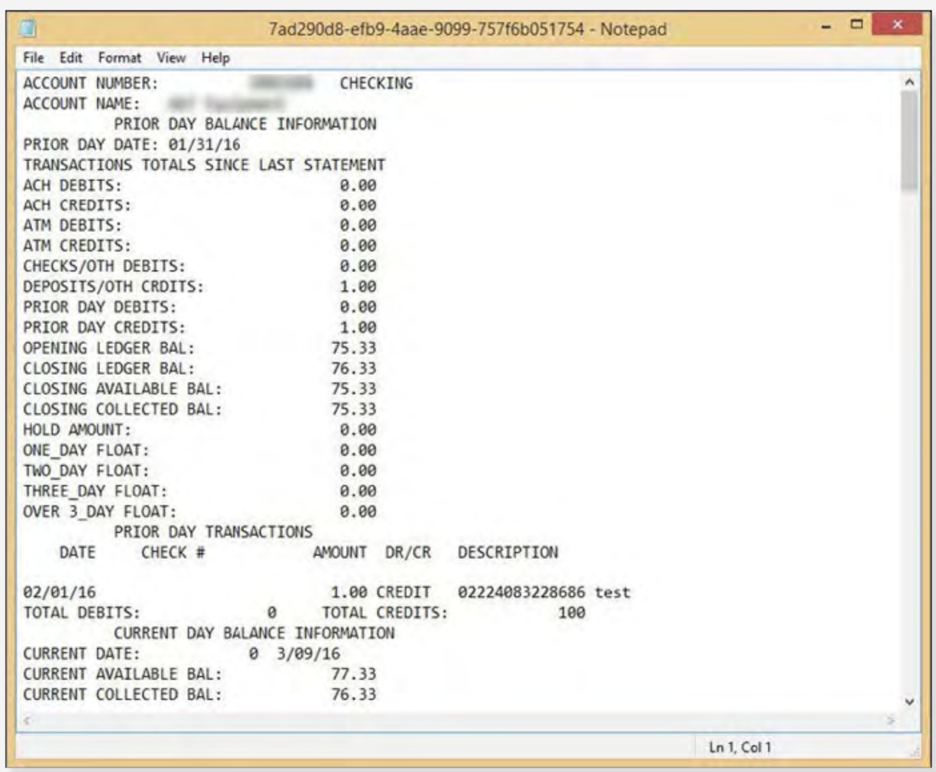
Current Account Information

DEMO CHECKING / DEMO - ONLINE BANKING

```
As of Date........ October 26, 2022                    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.



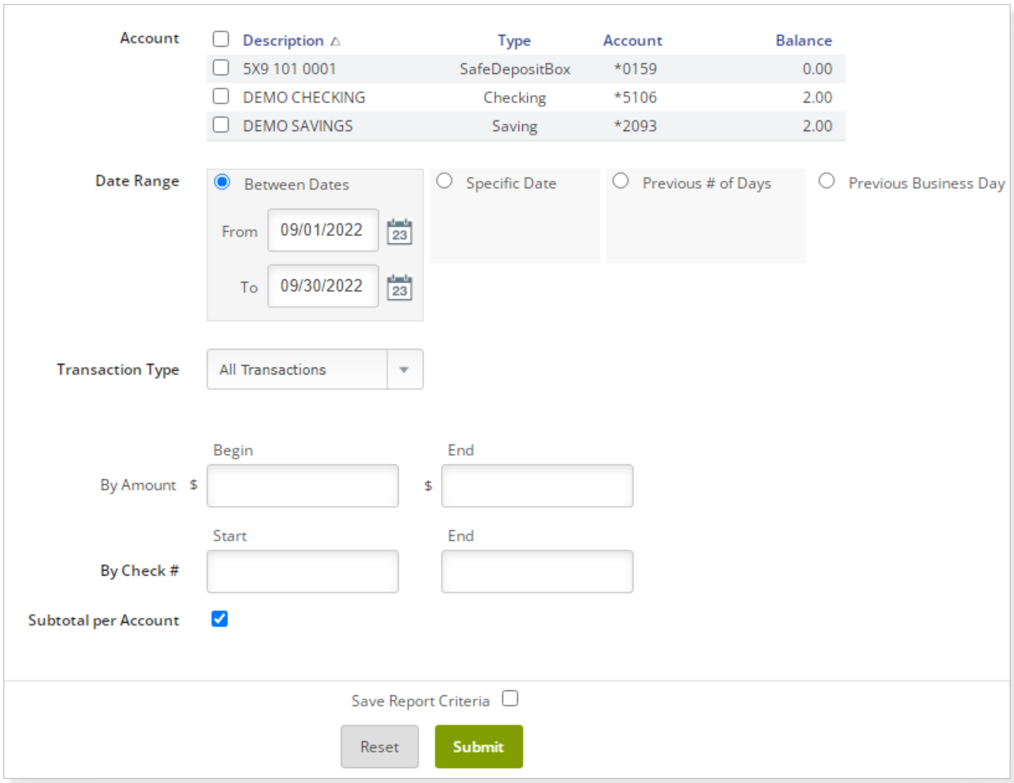
7ad290d8-efb9-4aae-9099-757f6b051754 - Notepad

File Edit Format View Help

```
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 CRDITS:           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:             0  3/09/16
CURRENT AVAILABLE BAL:        77.33
CURRENT COLLECTED BAL:        76.33
```

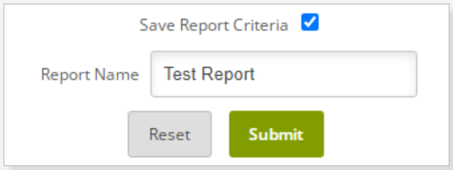
Ln 1, Col 1

Activity

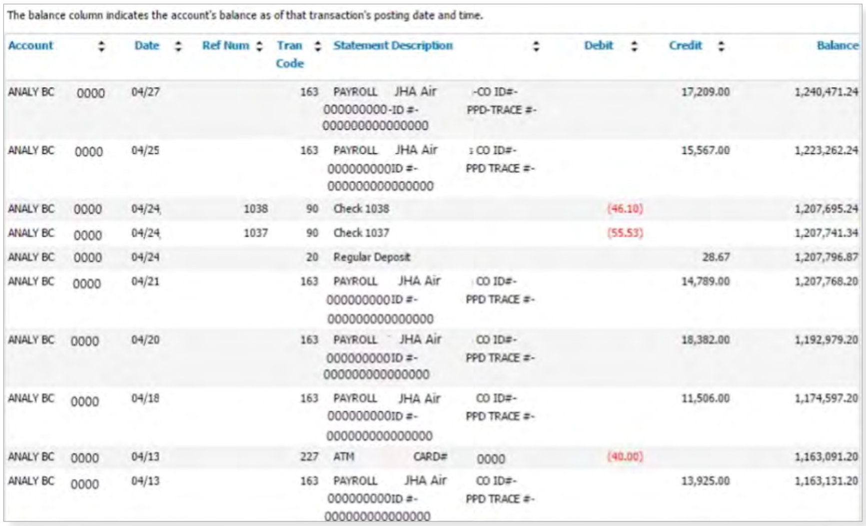


Click the **Activity** tab to view up to 90 days of activity. Users that have access to run reports on multiple accounts will have all the accounts listed.

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

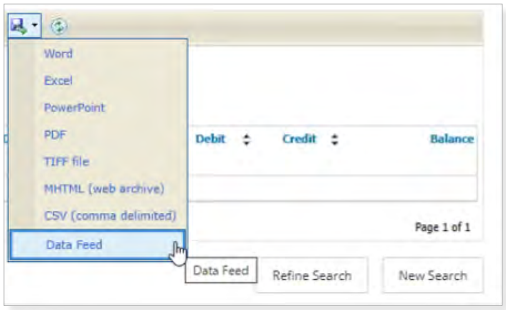


The Activity report can be saved in multiple formats:



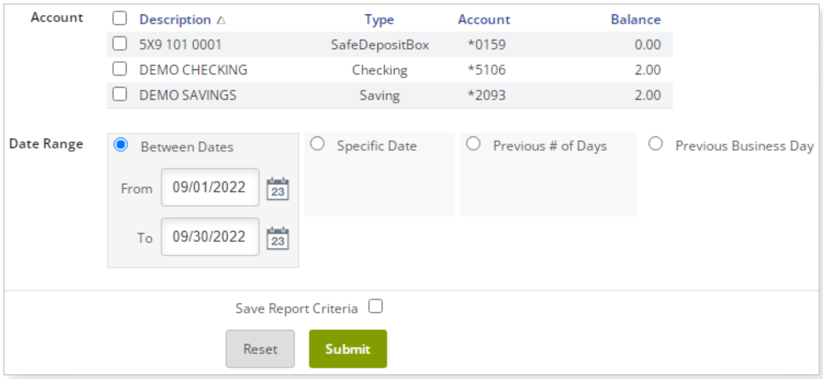
The balance column indicates the account's balance as of that transaction's posting date and time.

Account		Date	Ref Num	Tran Code	Statement Description		Debit	Credit	Balance
ANALY BC	0000	04/27		163	PAYROLL JHA Air 000000000-ID #- 000000000000000	-CO ID#- PPD-TRACE #-		17,209.00	1,240,471.24
ANALY BC	0000	04/25		163	PAYROLL JHA Air 000000000ID #- 000000000000000	: CO ID#- PPD TRACE #-		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 000000000ID #- 000000000000000	CO ID#- PPD TRACE #-		14,789.00	1,207,768.20
ANALY BC	0000	04/20		163	PAYROLL JHA Air 000000000ID #- 000000000000000	CO ID#- PPD TRACE #-		18,382.00	1,192,979.20
ANALY BC	0000	04/18		163	PAYROLL JHA Air 000000000ID #- 000000000000000	CO ID#- PPD TRACE #-		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 000000000ID #- 000000000000000	CO ID#- PPD TRACE #-		13,925.00	1,163,131.20



Summary

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

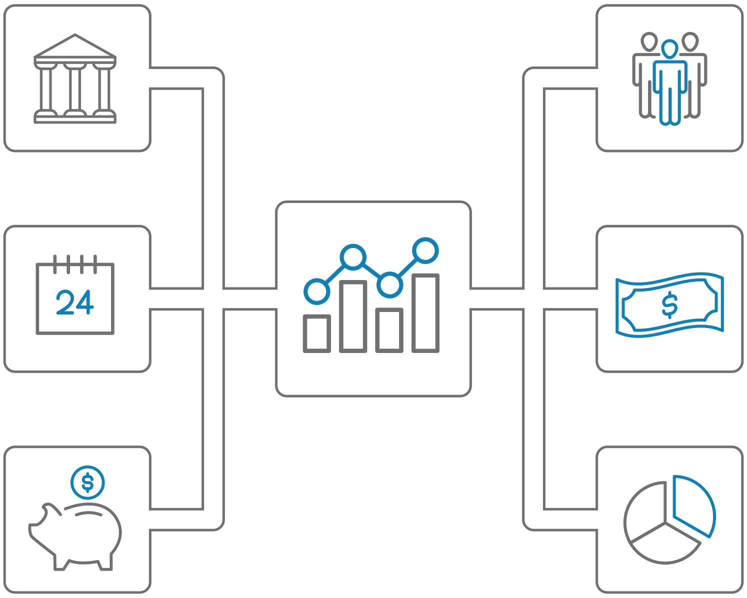


ANALY BC	0000	Checking	* 0000						
Date	Total Credits	Total Debits	One Day Float	Two Day Float	Current Balance	Available Balance	Collected Balance	# of Credits	# of Debits
04-01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
04-02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
04-03	25.00	0.00	0.00	0.00	1,085,162.42	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



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.

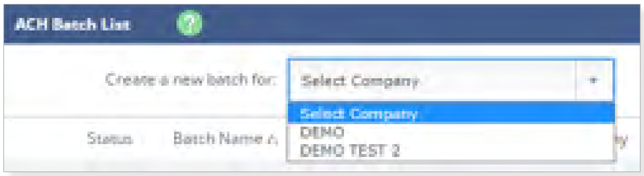
Create an ACH Batch

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.

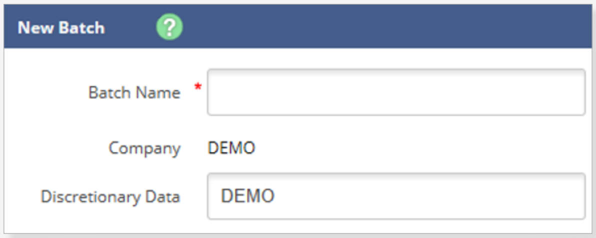
Select the Company to originate from in the drop-down **Create a new batch for** field.



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

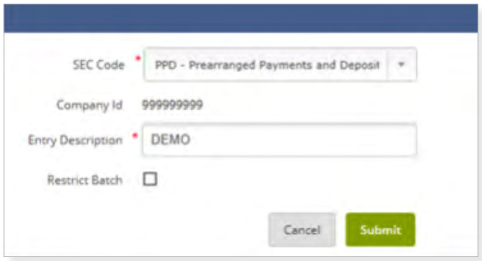
Complete the following fields:

- **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**.

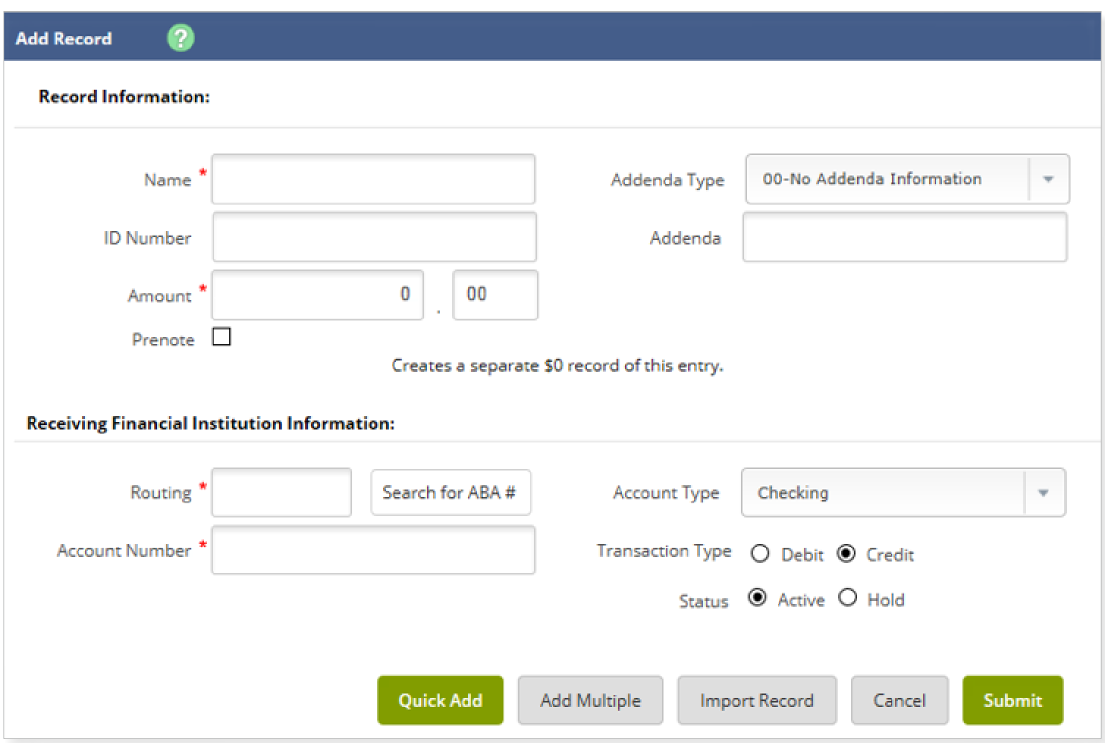


Step 4

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.



Step 5

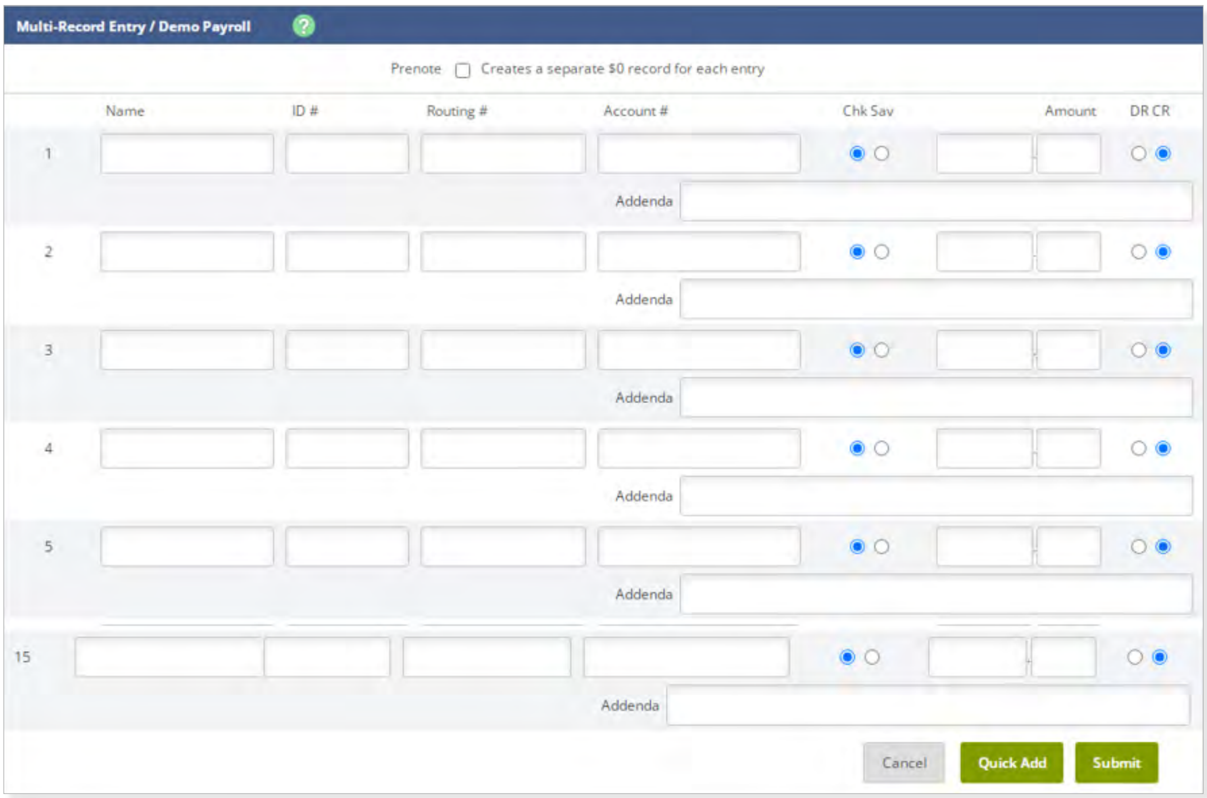
Choose one of the following options:

- 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.

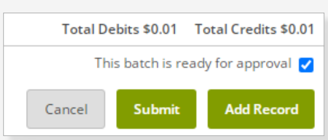
> ⚠ ***Note:*** *Clicking Submit only creates the batch. You must initiate the batch (if you have the Initiate Entitlement) or have an authorized user in your Company initiate the batch.*

Quick Add screen:

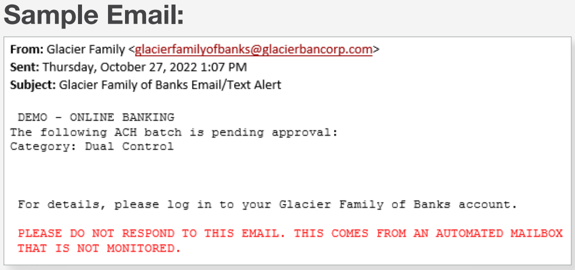


✋ ***Important****: Users who do not have Full ACH Control cannot initiate payments they have created or modified. These users are presented with the* ***This batch is ready for approval*** *check box. By checking the box, an Approval Pending email and text (if mobile numbers were entered) are sent to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



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.

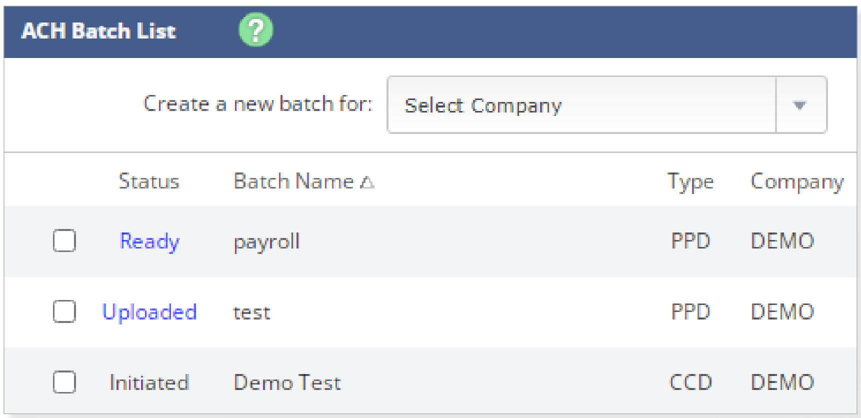
ACH Batch List

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.*

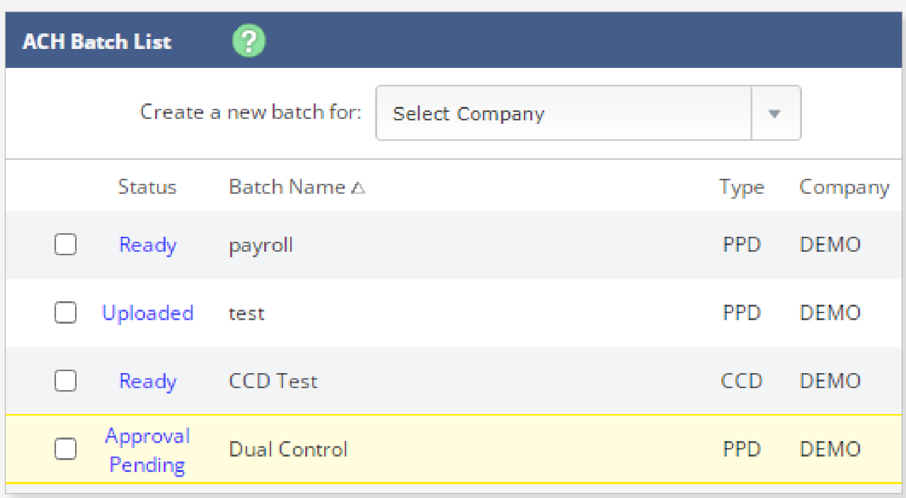


Initiate ACH Batch

Step 1

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

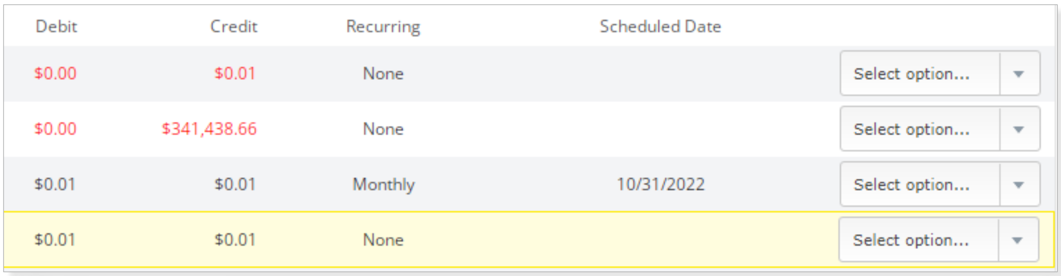
⚠ ***Note:*** *To initiate batches, you must have the Initiate ACH entitlement. Contact your Company Online Banking Administrator to modify your entitlements or initiate a batch.*

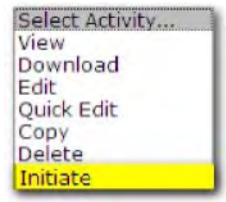


Step 2

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

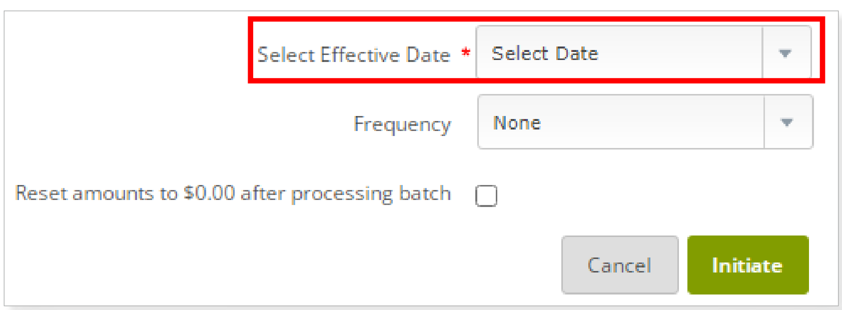
Select **Initiate** from the **Select Option** drop-down list.

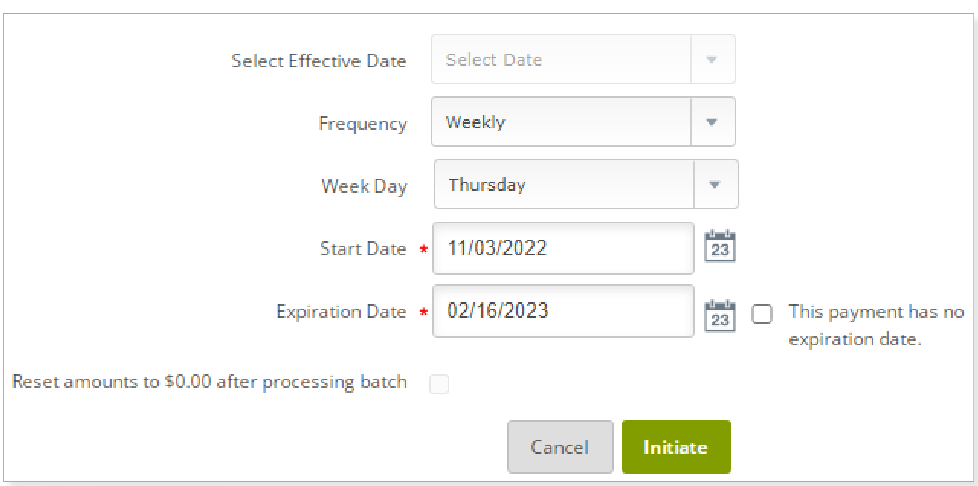




There are two ways to set the date the transaction will post to the account:

- **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:
  - **Week Day** – Day of the week the transaction will post.
  - **Start Date** – First date the transaction will post to the account.
  - **Expiration Date** – Date the recurring transaction will expire. Check the **This payment has no expiration date** box if applicable.

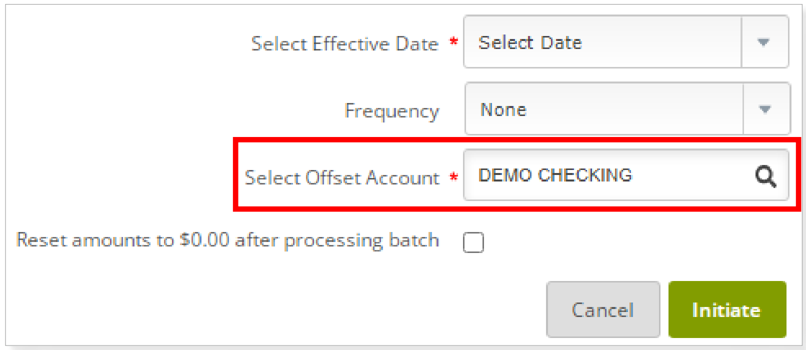




Step 3

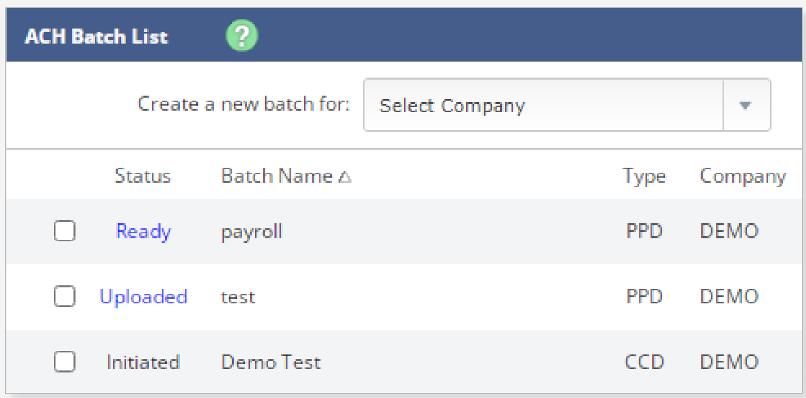
Select **Offset Account** fields for each batch, if applicable.

Click **Initiate**.



Step 4

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



	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

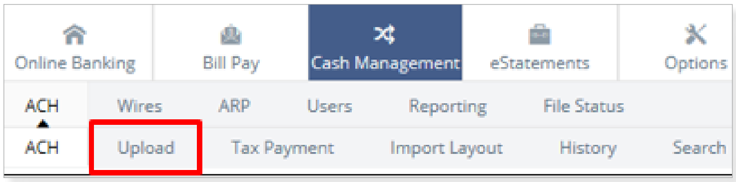
DEMO - ONLINE BANKING
The following ACH batch has been initiated:
Confirmation number: 1027220681
Category: TESTING
Effective Date: 10/28/22
Debits: $.01 Credits: $.00
Class Code: CTX
Offset Account: DEMO CHECKING

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.

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.

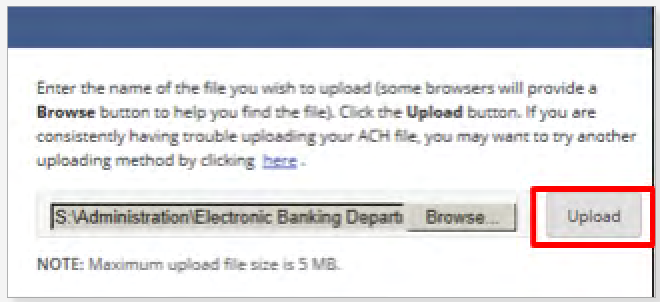


Step 1

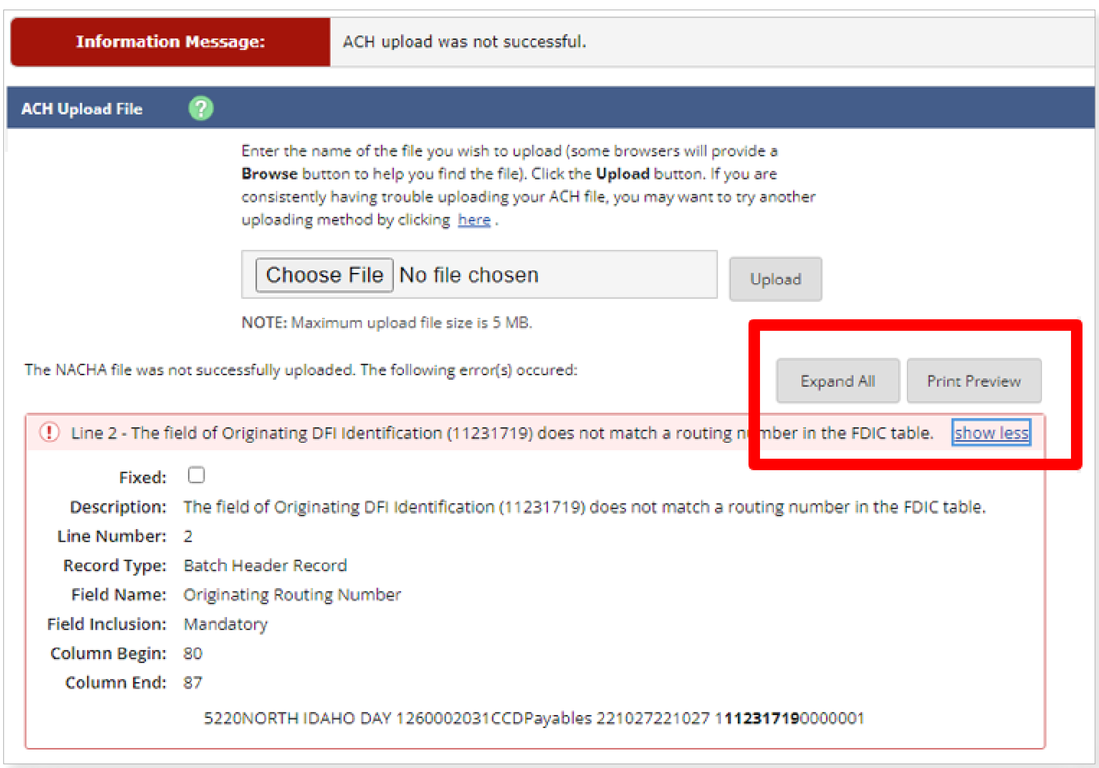
Click **Cash Management > ACH > Upload**.

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

Click **Upload**.



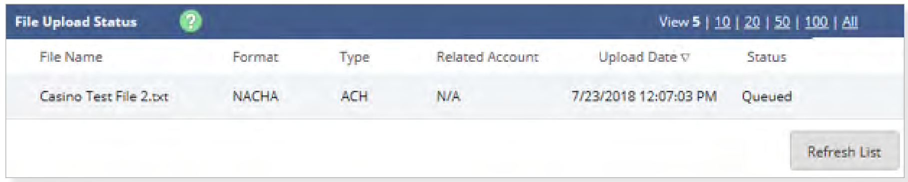
Uploaded ACH batch files are validated. Validation errors found within the uploaded ACH batch are displayed. Click **Show More** to expand the error details. Contact the bank for assistance with Upload errors.



Step 2

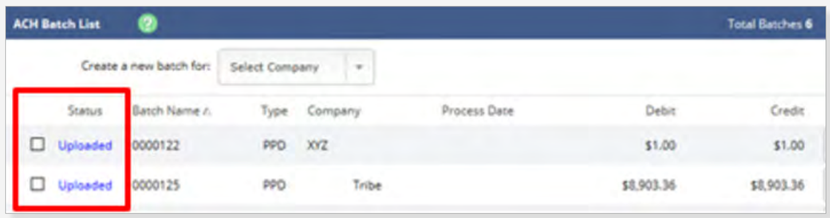
The **File Upload Status** screen is displayed. Click **Refresh List** after a minute or so and the status will change from **Queued** to **Uploaded** showing the Upload is completed successfully.

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



Step 3

The batch appears on the ACH Batch List screen when the status is **Uploaded**.



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.

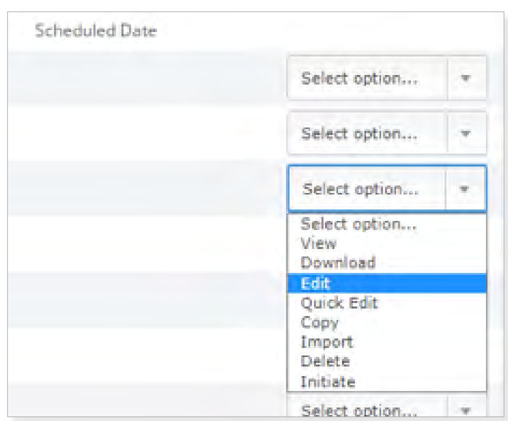
⚠ ***Note:*** *Cash Management does not allow zero-dollar transactions in a batch. It is recommended to list .01 in the amount field.*

Step 1

Follow the steps outlined in the Create a Batch section if you do not have an existing batch.

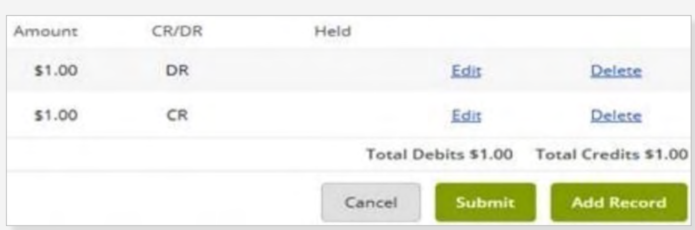
On the **ACH Batch List**, find the ACH batch that contains the transaction from which you are initiating a prenote.

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



Step 2

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



Step 3

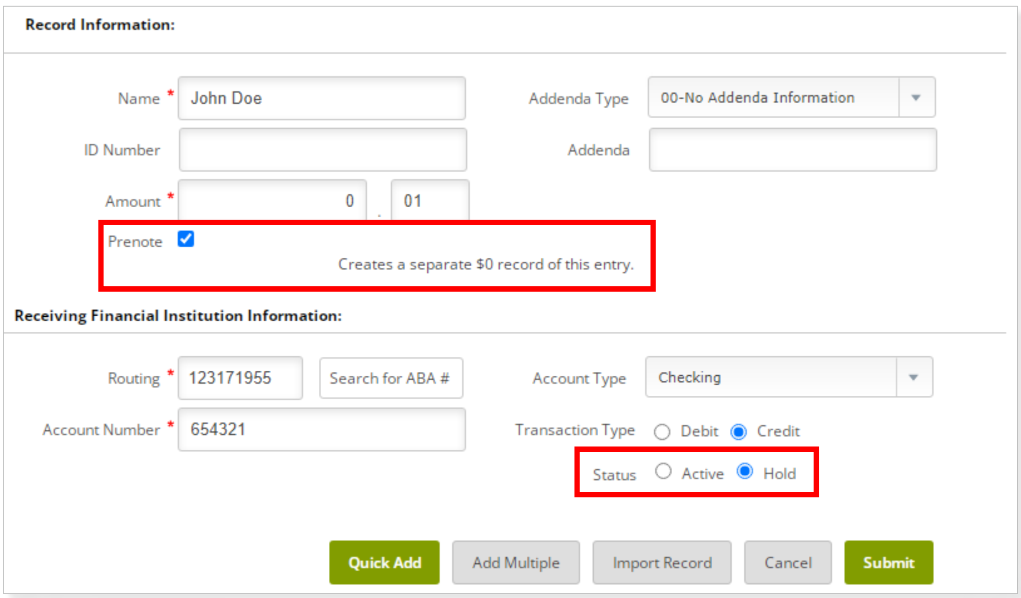
Complete the transaction information.

***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.

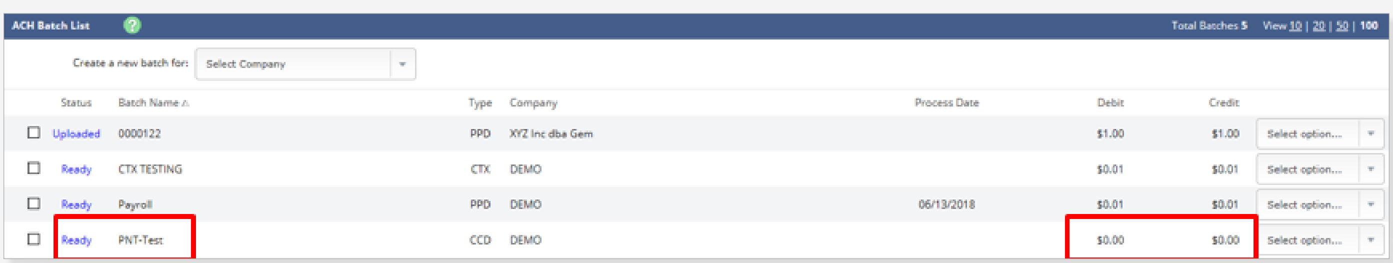
Check the **Hold** box. When Hold is selected, the prenote transaction is not included in the batch and sent as a separate batch.

Select **Submit**.



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.*



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.

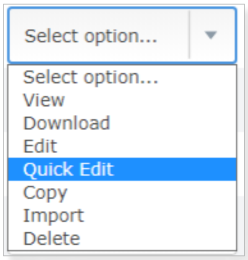
Quick Edit a Batch

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.



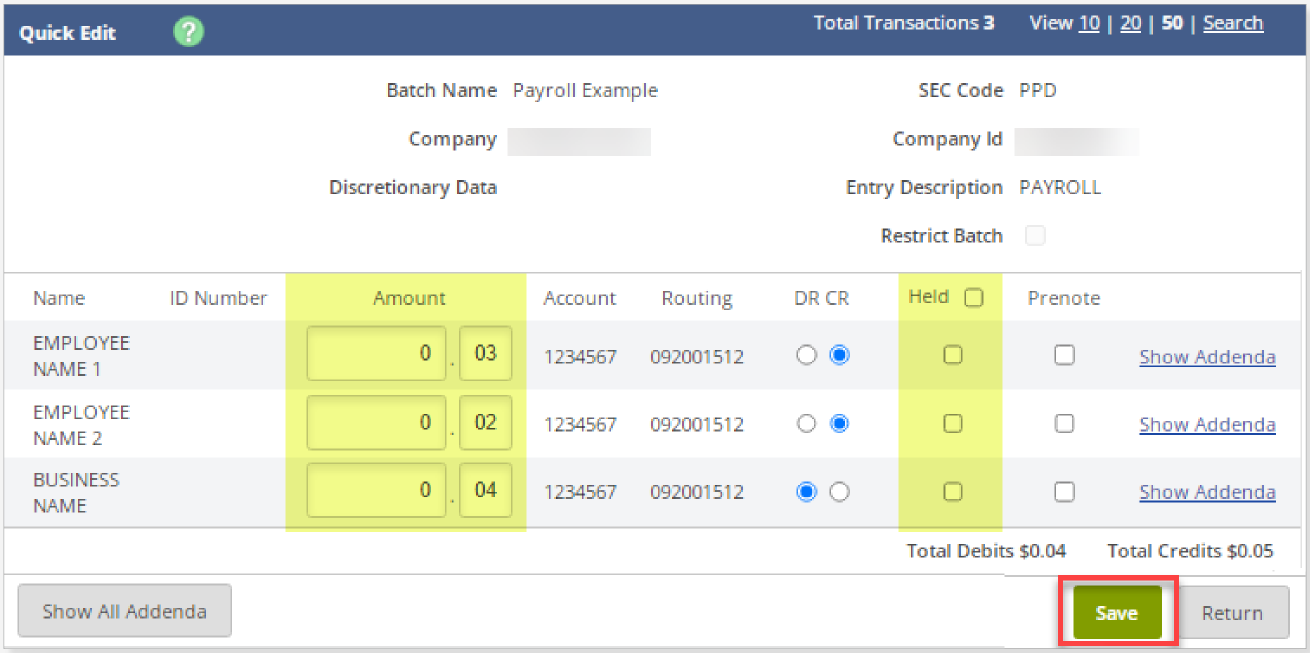
Step 2

Update amounts as needed.

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

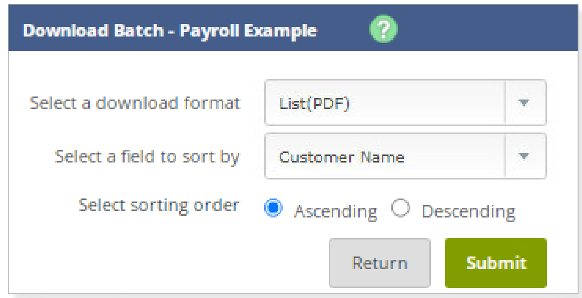
Click **Save**.

When the batch is ready, follow the **[Initiate ACH Batch]** steps.



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.



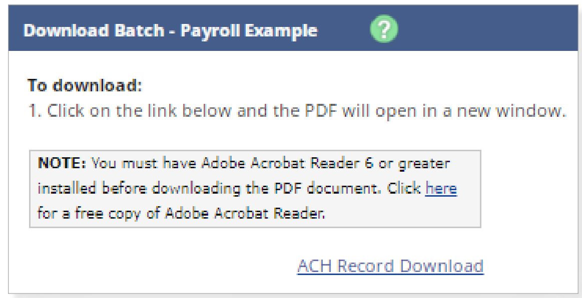
From the **ACH Batch List**, locate the batch to download.

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

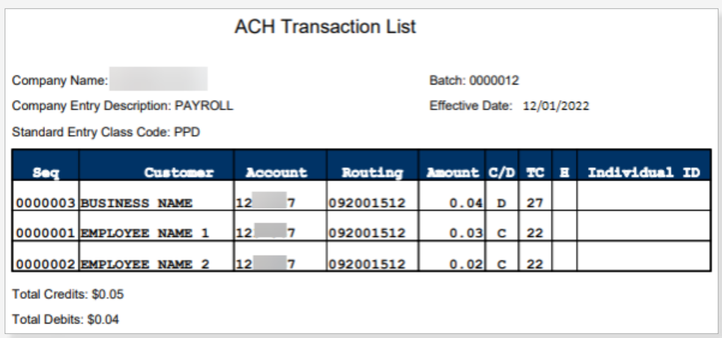
Choose the appropriate options, then click **Submit**:

- **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.



Sample PDF Report



ACH Transaction List

Company Name:

Batch: 0000012

Company Entry Description: PAYROLL

Effective Date: 12/01/2022

Standard Entry Class Code: PPD

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

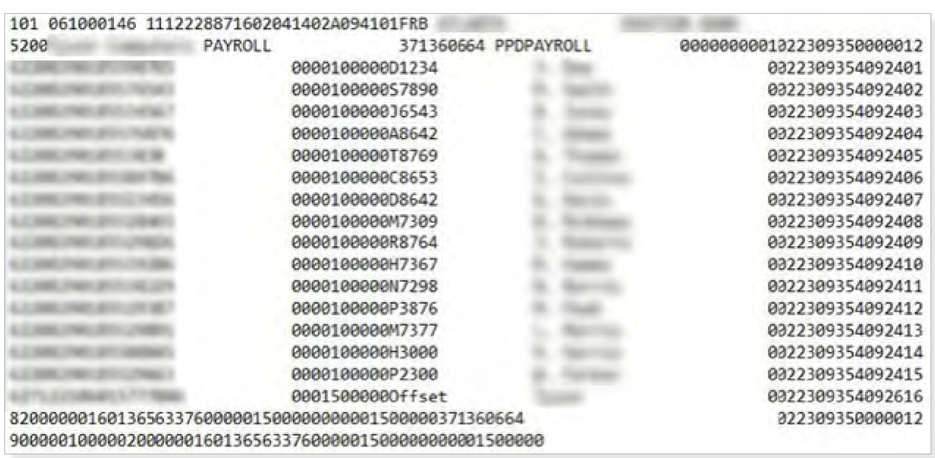
Total Credits: $0.05

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
5200 PAYROLL 371360664 PPDPAYROLL 000000000122309350000012
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
00015000000ffset 0022309354092616
820000001601365633760000015000000000001500000371360664 022309350000012
9000001000002000000160136563376000001500000000001500000
```

Copy a Batch

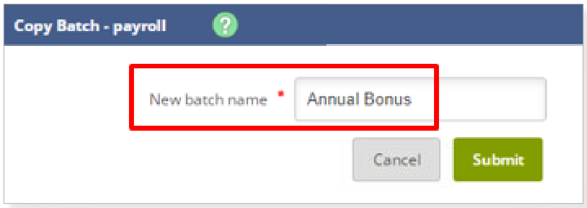
The copy feature allows you to copy existing batch information into a new batch. Copying a batch is useful if you are creating a batch and most of the batch information is in an existing batch. For example, if you were to give your employees a bonus, your employees are already set up in your payroll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

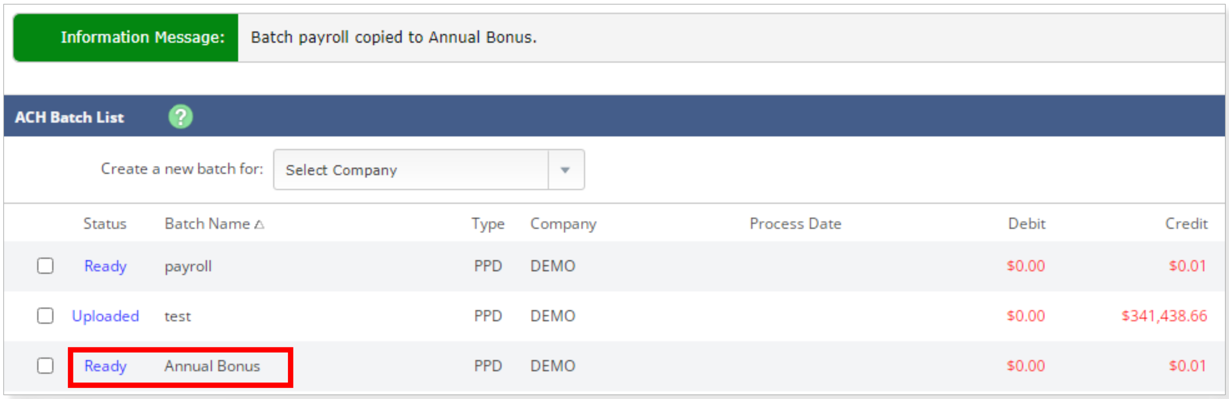
From the **ACH Batch List**, locate the batch to copy.

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.





Delete a Batch

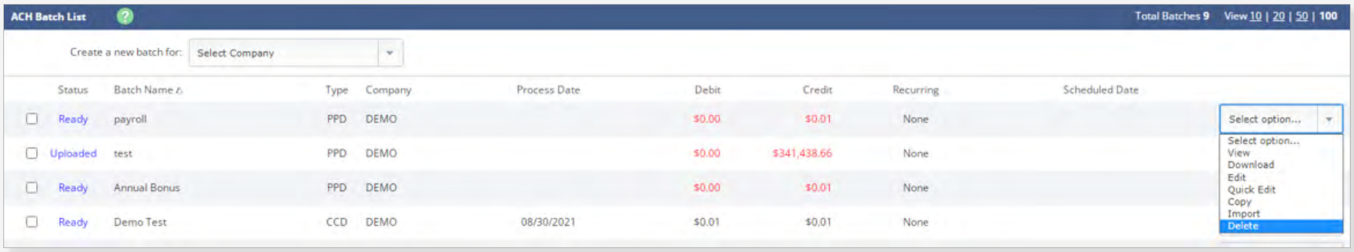
Keep the ACH Batch List clean by deleting batches that are no longer used.

⚠ ***Note:** Deleted batches <u>cannot</u> 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.

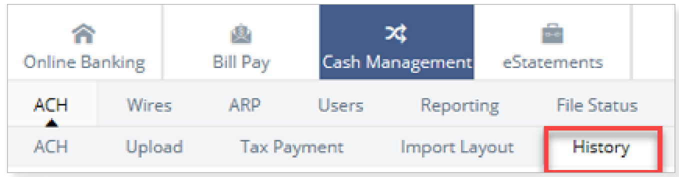
To delete a single batch, select **Delete** from the **Select Option** drop-down menu next to the batch.

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



View ACH History

Batch information is viewable after the batch is originated.

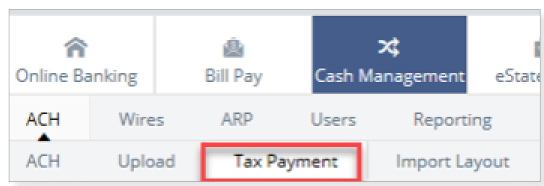


Click the **Cash Management > History** tab.

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

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.

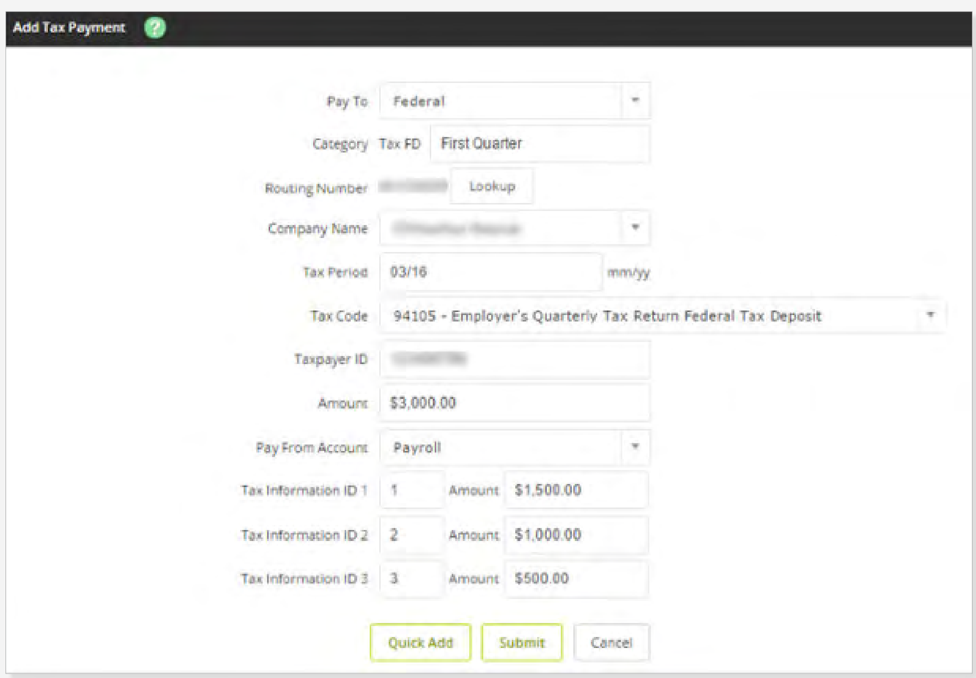


Click the **Cash Management > Tax Payment** tab.

Complete the fields for the TT&L.

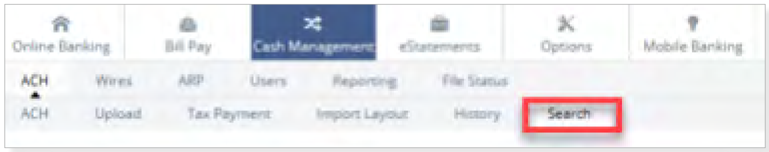
Click **Quick Add** to add another Tax Payment record.

Click **Submit** and **Initiate** the batch.



ACH Search Option

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

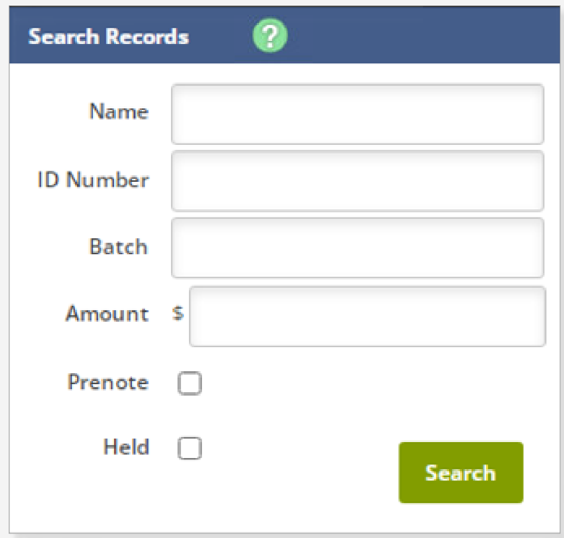


Step 1

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

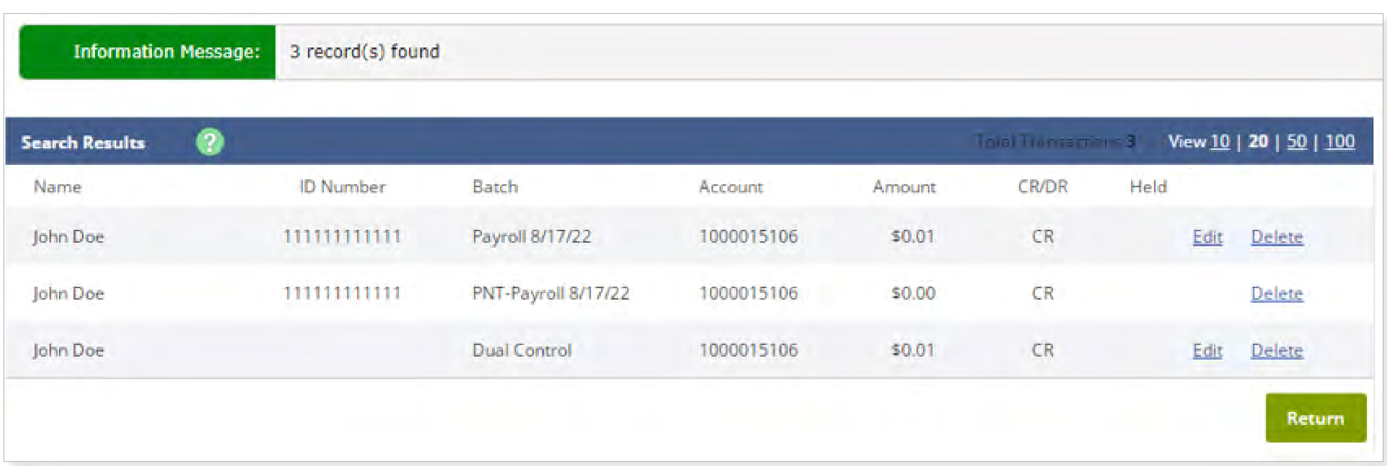
Enter the applicable fields on the **Search Records** screen.

Click **Search**.



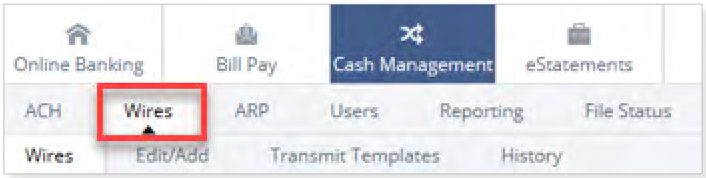
Step 2

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.



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	572F8E3B	Initiated	$0.04	No	8010496605	WESTERN ALLIANCE	
	BR Test 3	FFFA04D9	Initiated	$0.04	No	07012019	GLACIER KALISPELL	
	EW TEST 1	38872BB5	Initiated	$0.05	No	123456	GLACIER BK	
☐	BR Test 2	45FC61FE	Approval	$0.06	No	06231994	GLACIER KALISPELL	Transmit

- **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.

Add Wire Instructions

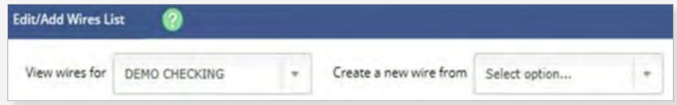
Wire Instructions are a template that contain account information for the wires Recipient. Recipients are the individual or business who will receive the wired funds. Wire Instructions can be used once or saved so that you are able to quickly Transmit the same wire again.

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.

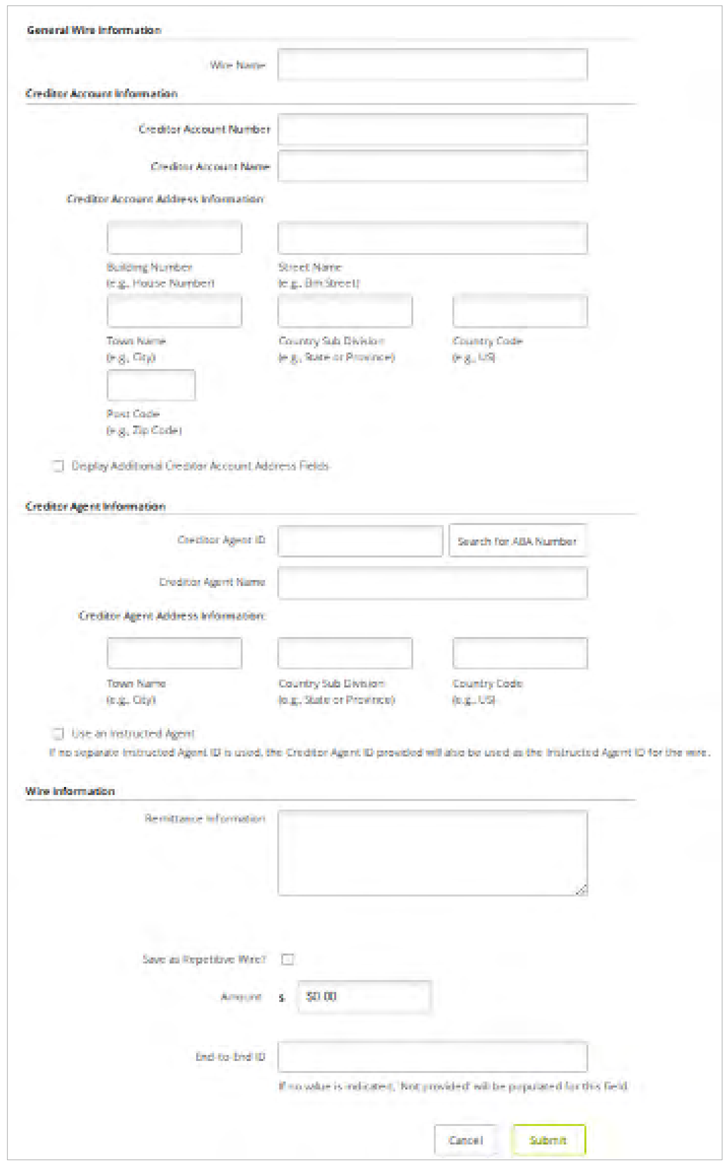


Step 2

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.
    - o **Creditor Agent ID** – Name of the receiving financial institution.
    - o **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.
    - o 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.*

Transmit Wire Transfer

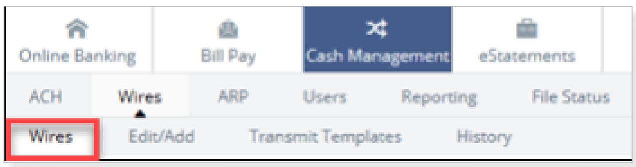
Wire Transfer instructions can be set up as:

- **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.

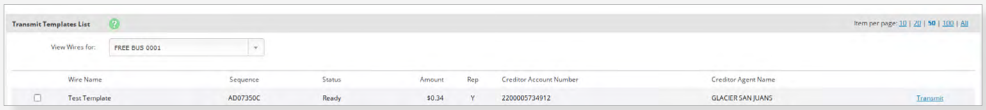
Transmit One-Time Single Wire

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.

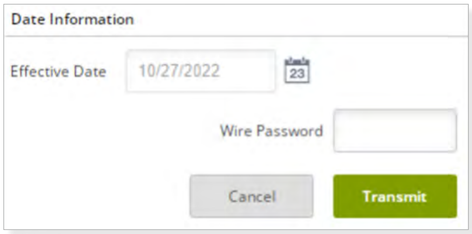
- To send multiple wires at once, check the box next to each wire and click **Transmit Selected**.

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.

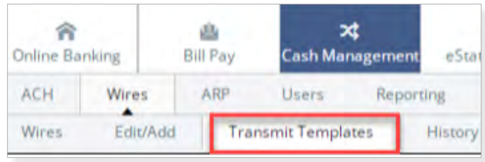
Enter your **Wire Password**.

Click **Transmit**.



Transmit Repetitive Wire

Step 1



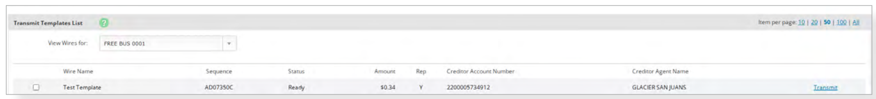
After creating the Wire Instructions, click
Cash Management > Wires > Transmit Templates.

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

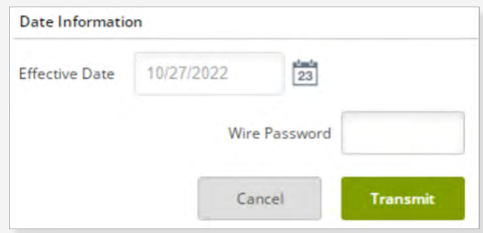
Locate the wire in the **Transmit Templates List**.

Click **Transmit**.

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



Step 2

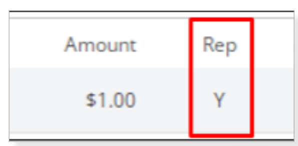


Choose the **Effective Date** that the wire will post to the account. Future dated wires can be set up 14 days in advance of the Effective Date.

Enter your **Wire Password**.

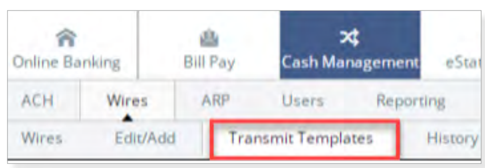
Click **Transmit**.

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.*

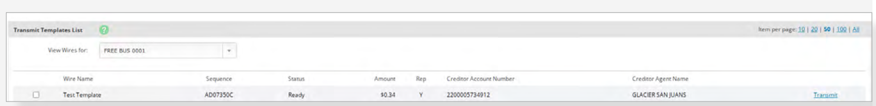
Step 1



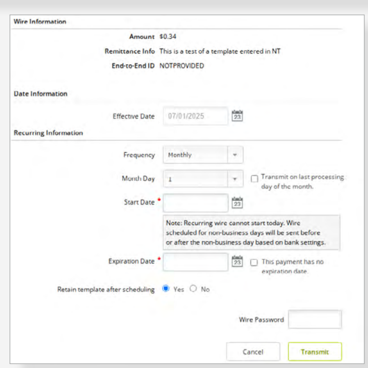
After creating the Wire Instructions, click
Cash Management > Wires > Transmit Templates.

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

Click **Transmit**.



Step 2



Complete the **Recurring Information** section including:

- Effective Date
- Frequency
- Start Date
- Expiration Date

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

Enter your **Wire Password**.

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

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).

User 1

Click **Cash Management > Wires**.

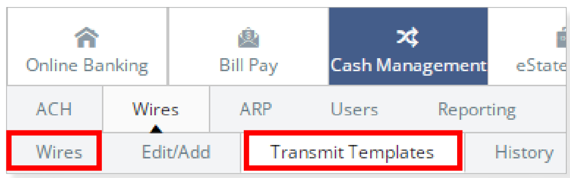
Select **Wires** for the **Wires List** for a single wire or **Transmit Templates** for repetitive wires.

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

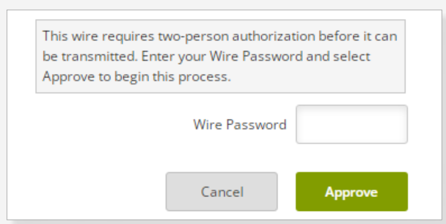
Locate and select the desired wire, and then select **Transmit**.

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.*

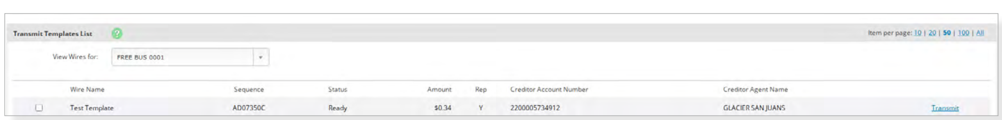


User 2

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

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

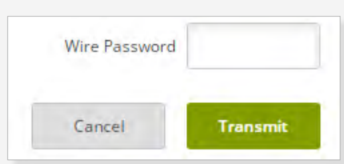
Click **Transmit** or check the box next to the wire and click **Transmit Selected**.



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.*



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**.

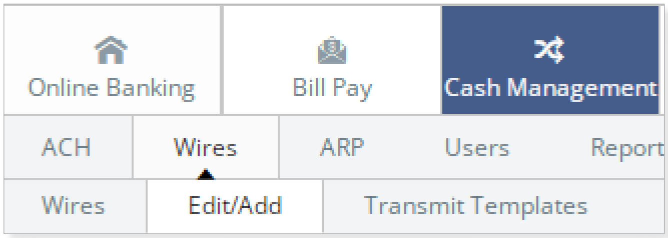
Select the account in which the Wire Instructions were set up from the **Display Wires For** drop-down list.

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

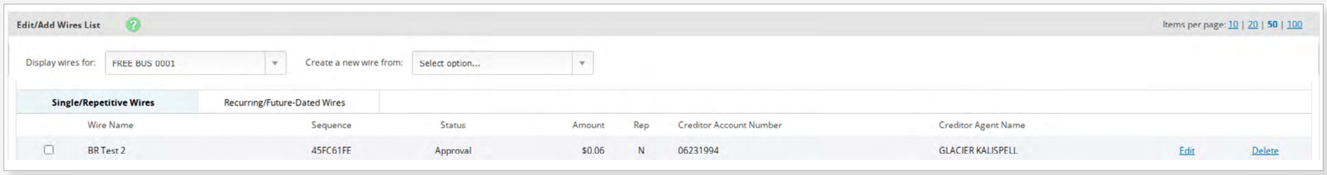
Click **Edit** next to the wire.

Edit the Wire Instruction fields.

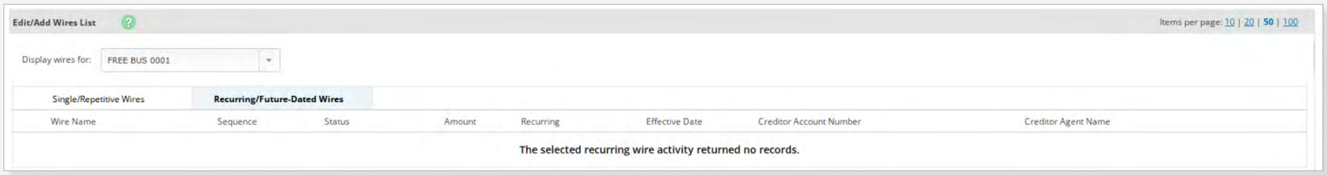
Click **Submit**.



Single/Repetitive



Recurring/Future-Dated



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.

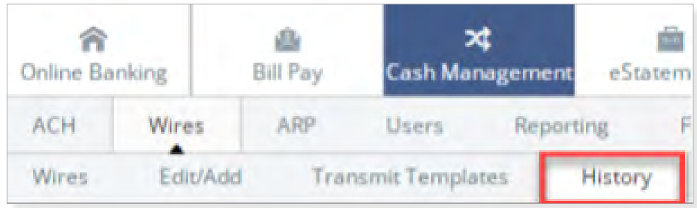
Click the **Single/Repetitive Wires** tab or the **Recurring/Future Dated Wires** tab, depending on how the Wire Instructions were set up.

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**.

View Wire History

Use the Wire History to research wires.



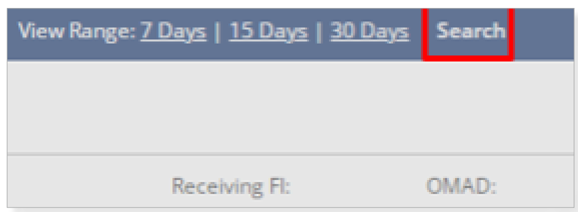
Step 1

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**.