

CITIZENS BANK

BANK OF CELINA • LIBERTY STATE BANK
SMITH COUNTY BANK • TRADERS BANK



Online Cash Management



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Overview

Online Cash Management

Citizens Bank's Online Cash Management is a product available to Commercial customers that streamlines your cash flow.

Services include:

- Viewing up to the minute transactions to your account
- Transfer of funds between your accounts within the bank
- Account receivable payments either through Bill-Pay or through the Automated Clearing House (ACH)*
- Direct Deposit payroll and Direct Debit payments for billing
- Wire Transfers can be initiated through Cash Management without contacting the bank directly providing same day processing until 4 p.m. (depending on the receiving banks cutoff time)

*Automated Clearing House (ACH) is an electronic network for financial transactions in the United States. ACH processes large volumes of credit and debit transactions in batches. ACH credit transfers include direct deposit payroll and vendor payments.

Login Process

End-user Experience

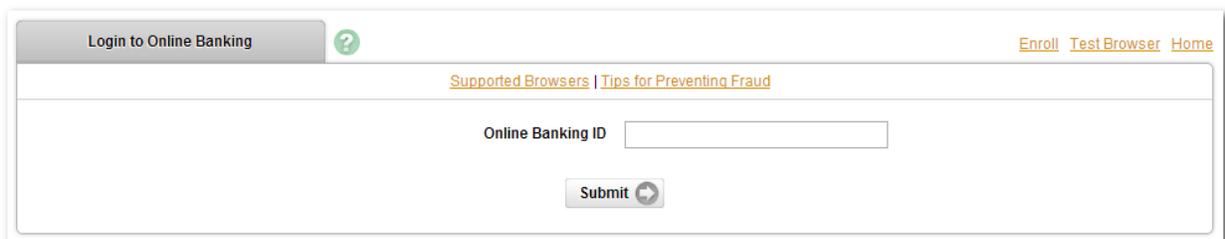
Login Process

First Time Login

The first time a cash user logs into Online Banking they will use both the NetTeller ID (Company ID) and their Cash User ID. The system then prompts for a Single Sing-On ID and password to be created. This SSO ID will replace the Company ID and Cash User ID and will be used with each subsequent login.

1. Enter your **Online Banking ID**.

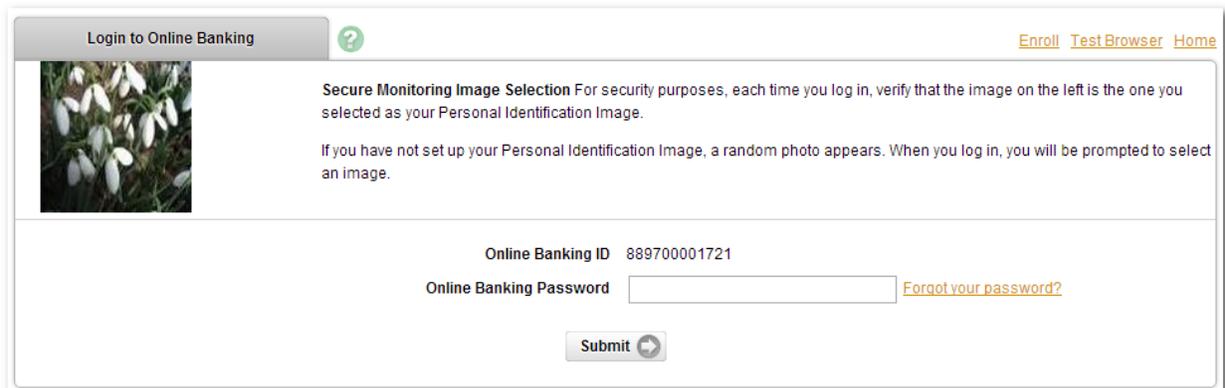
This ID is the 12-digit ID number or (if not a first time user) Company ID.



The screenshot shows the 'Login to Online Banking' page. At the top left is a grey button labeled 'Login to Online Banking' with a green question mark icon. At the top right are links for 'Enroll', 'Test Browser', and 'Home'. Below these are links for 'Supported Browsers' and 'Tips for Preventing Fraud'. The main content area features a text input field labeled 'Online Banking ID' and a 'Submit' button with a right-pointing arrow.

2. Enter your **Online Banking Password**.

For first time login, password is the 4-digit number provided by your bank, usually the last 4 digits of the TIN.



The screenshot shows the 'Login to Online Banking' page with a security step. On the left is a photo of white flowers. To the right, the text reads: 'Secure Monitoring Image Selection For security purposes, each time you log in, verify that the image on the left is the one you selected as your Personal Identification Image. If you have not set up your Personal Identification Image, a random photo appears. When you log in, you will be prompted to select an image.' Below this, the 'Online Banking ID' is pre-filled with '889700001721'. There is a text input field for the 'Online Banking Password' and a 'Forgot your password?' link. A 'Submit' button with a right-pointing arrow is at the bottom.

3. Review **Terms & Conditions**, and then check **I agree** and click **Accept** to proceed.

*Only the first cash user logging on see this step.

4. Enter current password then new password twice to confirm accuracy.

Only the first cash user logging on sees this step.



If desired, you may change your Company ID. Since this password is related to the Company ID, do not make it personal for you.

Information Message: Password Change Required.

Select a new Password for future access to this service.

Change your Online Banking Password (required):

Enter your current Password:

Enter your new Password: NOTE: Password must be between 4 and 25 characters. Alpha/Numeric: Any combination of numbers and/or letters are allowed.

Reenter your new Password:

Change your Online Banking ID (optional):

Your current Online Banking ID: 889700001721

Enter your new Online Banking ID: NOTE: Alias must contain at least one letter, and may contain numbers and these special characters: + _ % @ ! \$ & * ~. The ID must be between 4 and 25 characters.



All new cash users must use this ID and password at first login.

5. Enter your Cash User ID and Password.



Both fields are case sensitive.

Cash User Login

Cash Management ID

Cash Management Password

6. Create new Password.

Security Settings

Select a new Password for future access to this service.

Change your Cash Management Password (required):

Enter your current Password:

Enter your new Password: NOTE: Password must be 4-8 AlphaNumeric characters.

Reenter your new Password:

Login  Cancel 

7. Create a Single Sign-On ID and Password.

This replaces the Company ID and your cash user ID. Once a Single Sign-On ID is created, you must use your Single Sign-On ID and password with each subsequent login.

Single Sign On

To access your accounts, please establish a Single Sign On ID and Password.

Create your Single Sign On ID (required):

Create your Single Sign On ID: NOTE: SSO ID must contain at least one letter, and may contain numbers and these special characters: + _ % @ ! \$ & * ~ -. The ID must be between 4 and 25 characters.

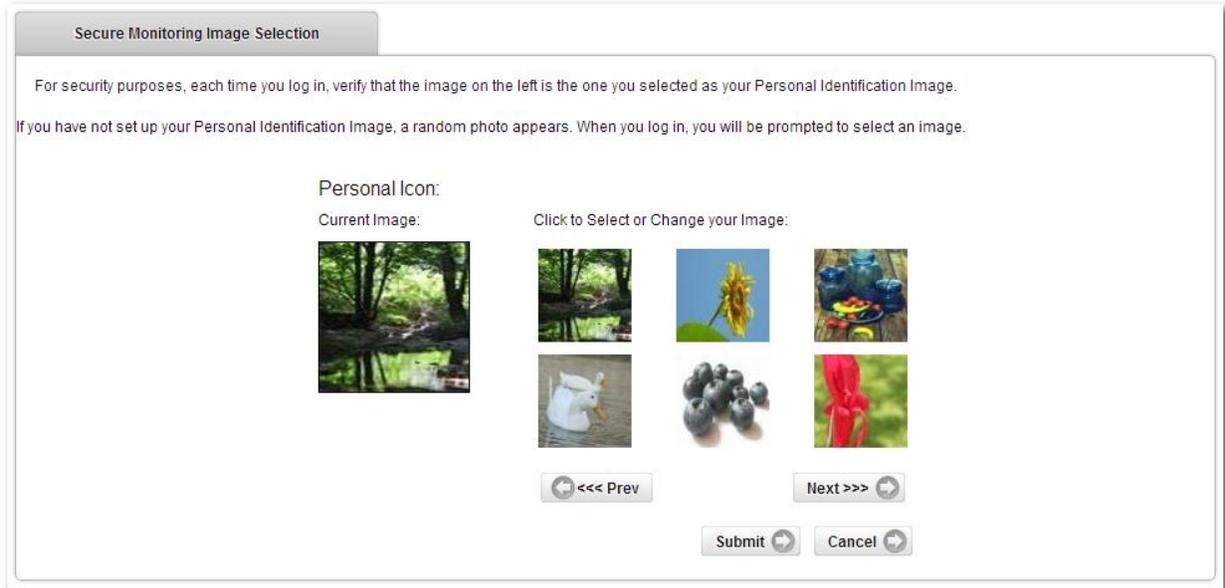
Enter your new Single Sign On Password: NOTE: Password must be between 4 and 25 characters. Alpha/Numeric: Any combination of numbers and/or letters are allowed.

Reenter your new Single Sign On Password:

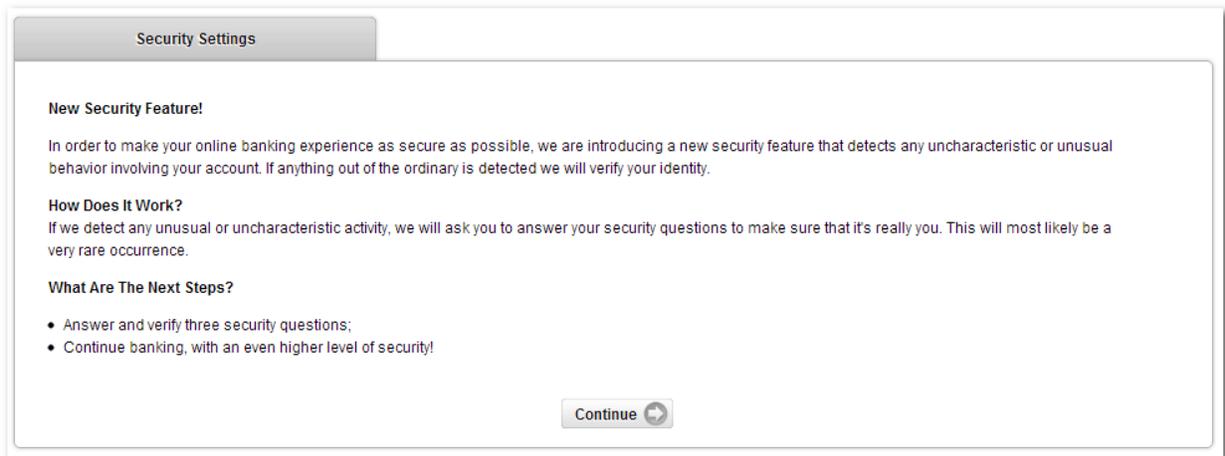
Login 

8. Select a watermark image.

Image appears at all future logins and all pages within Online Banking.



9. Read security questions introduction, and click **Continue**.



These questions are used to verify your identity in the future when needed.

10. Select a question from each drop-down menu and input answer, and then select **Submit**.

Answers are not case sensitive.

Required

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Challenge Questions (required):

Question One: Select Question. . .

Answer:

Question Two: Select Question. . .

Answer:

Question Three: Select Question. . .

Answer: Select Question. . .
What was your major during college?
What is the street name where you lived when you were 10 years old?
What was the family name of your nearest neighbor in 2000?
What is the first name of your spouse's youngest sibling?
What is your grandfather's middle name (your father's father)?
Which high school did you attend?
What is the name of the college you went to?
How old was your father when you were born?
What is the first name of your youngest child?
What is the first name of your spouse's father?



11. Review selected questions and answers, and then click **Confirm**.

Required

Please confirm the answers to your secret questions. You will need to remember these answers in case we need to verify your identity.

Challenge Questions (confirm):

Question One: In which city were you born?
Answer: Spokane

Question Two: What was your favorite college year?
Answer: Senior

Question Three: What was your major during college?
Answer: Finance



If needed, edit answers before clicking **Confirm**. Once confirm is selected, questions and answers *cannot* be modified.

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

Email Address

Enter/Update Email Address:

Email address on file:



This is the company email address listed at the Company NetTeller ID level.

Subsequent Logins

1. Enter your Single Sign-On ID you created at first login.

Login to NetTeller [Enroll](#) [Test Browser](#) [Home](#)

[Supported Browsers](#) | [Tips for Preventing Fraud](#)

NetTeller ID

2. Enter your Single Sign-On Password.

Login to NetTeller [Enroll](#) [Test Browser](#) [Home](#)



What are you looking at?
For security purposes, each time you log in, verify that the image on the left is the one you selected as your Personal Identification Image.
If you have not set up your Personal Identification Image, a random photo appears. When you log in, you will be prompted to select an image.

NetTeller ID 889700001507

NetTeller Password [Forgot your password?](#)

Company Administrator Activities

Company Administrator Activities

Creating a Cash User

1. Select **Users** from the **Cash Manager** tab.
2. Click **New CM User**.
3. Complete user information, limits, and ACH permissions.

User Name

Name of cash user.

User ID

Sign-on for cash user. This is not the ID that will be used for Single Sign-On.

Administration:

- **No:** Cannot create or edit cash users. Cannot change NetTeller settings.
- **Yes:** Full administrative rights. Can create/edit cash users, change Company email address, account pseudo names, and enroll in ESI and mobile banking.
- **Partial:** View Company email address, change account pseudo names and enroll in mobile banking. Cannot create/edit cash users or enroll in ESI.
- **View:** View-only authority. Cannot change any NetTeller settings or users.

Password

Establish an initial password for cash user.

Wire Password

Four-digit number needed to transmit a wire transfer to bank.

View Position/Activity Report

Allow user to view prior day activity report. This report contains information for all accounts linked to the NetTeller ID. Only users with access to all accounts should have access to this report.

Hold User

If selected, user will not be able to log into NetTeller.

E-mail Address

User's email address. May only be modified by a full administrator.

Access Times

Time of day when cash user can log into NetTeller. Access times control login only, this will not end an established session.

ACH Limit

Maximum amount user can initiate per batch.

Wire Limit

Maximum amount user can transmit per wire.

Transfer Limit

Maximum amount user can transfer between accounts per transfer.

Display/Download ACH

View batch details and download batch to .PDF or NACHA format.

Full ACH Control

If selected, allows cash user to take multiple actions within a batch without requiring action from a second cash user. If deselected, dual control is required.

Initiate ACH

Send batch to financial institution for processing.

Edit ACH

Create/edit ACH batches and transactions.

Upload ACH

Upload NACHA files into NetTeller.

Delete ACH

Remove ACH batch from NetTeller.

Import Transaction

Upload transaction file into NetTeller (CSV, Fixed Position, tab-delimited).

Update Transaction

Upload transaction file into NetTeller to change dollar amount only for matching transactions. Update will not create new transactions.

Restricted Batch Access

Allows cash user to flag a batch as restricted and view/work with restricted batches. Any additional cash user with restricted batch access would have access to all restricted batches.

4. Complete additional settings and account selection.

Transaction Inquiry

View list of transactions.

Statement Inquiry

View available NetTeller statements.

Current Day Balance

View current balance and activity totals.

Prior Day Balance

View balance and activity totals as of previous business day.

Stop Inquiry

View information on existing stop payments.

Stop Additions

Enter new stop payments.

Define Non-Rep Wires

Create new single wire transfers.

Edit Non-Rep Wires

Modify/delete single wire transfers.

Define Rep Wires

Create wire templates.

Edit Rep Wires

Modify/delete wire templates.

Transmit Wires

Initiate wire to financial institution for processing.

Full Wire Control

If selected, allows cash user to take multiple actions within a wire without requiring action from a second cash user. If deselected, dual control is required.

Bill Payment

Access bill pay module.

View Rates

View financial institution's interest rates enabled.

ES

Enroll/un-enroll accounts in ES product.

Upload Positive Pay

Upload issued items file.

Work Positive Pay Items

Make decision to pay/return exception items.

Transfers

Move money between accounts.

Order Checks

Reorder checks if financial institution has functionality enabled.

5. Complete cash user permissions and limits at the account level (if enabled).

View Access for Account

Select the account to work with.

Edit Access Rights

Modify default access rights for specified account.

Resetting Cash User Password

1. Select **Users** from the **Cash Manager** tab.
2. Select **User Settings** from the **Select** option drop-down menu.
3. Enter new password.
4. Click **Submit**.

Modifying Cash User Permissions

1. Select **Users** from the **Cash Manager** tab.
2. From the **Select** option drop-down menu, select the settings option that correlates with the change needed.

User Settings

Password, limits, and ACH permissions.

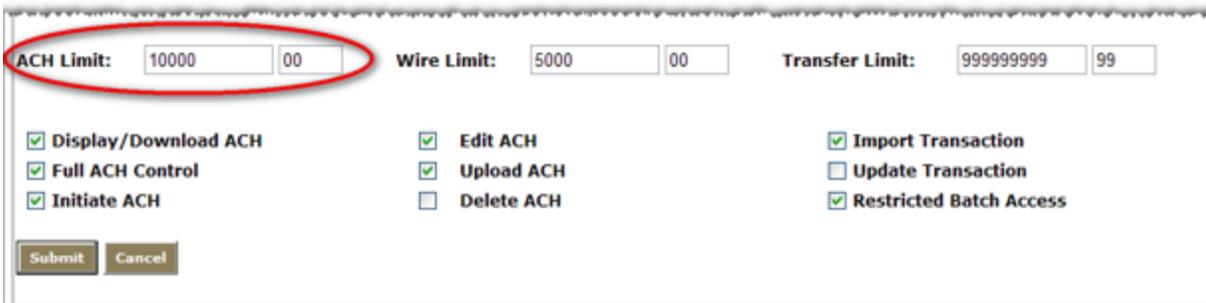
Default Settings

Account activity permissions and account access.

Account Settings

Account activity permissions and limits at the account level. (if enabled)

3. Modify needed field. For this example, the ACH Limit is increased.



ACH Limit: 10000 00 Wire Limit: 5000 00 Transfer Limit: 999999999 99

Display/Download ACH Edit ACH Import Transaction
 Full ACH Control Upload ACH Update Transaction
 Initiate ACH Delete ACH Restricted Batch Access

Submit Cancel

4. Click **Submit**.
5. Dependent on change made, cash user displays in a Pending Approval status. Contact financial institution to approve user.

Deleting a Cash User

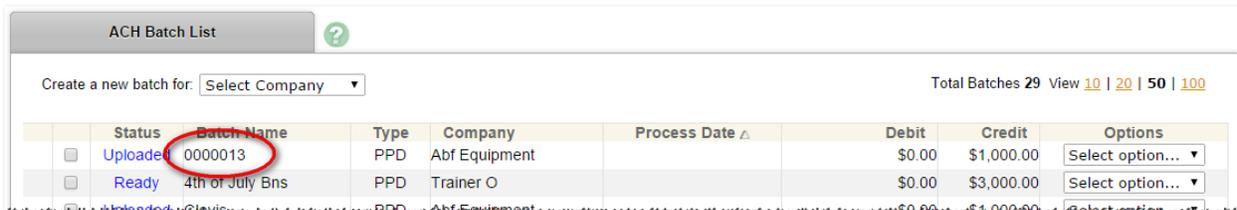
1. Select **Users** from the **Cash Manager** tab.
2. Select **Delete** from the **Select** options drop-down menu.
3. Click **Delete**.

ACH

ACH

Uploading a NACHA File

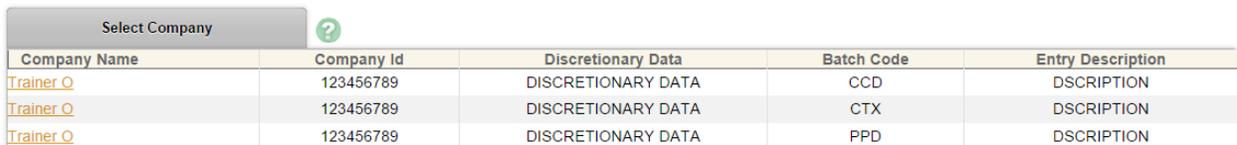
1. Select **Upload**.
2. Click **Browse** to locate the file. Using files with .txt file extension is recommended.
3. Click **Upload**.
4. The status of the file upload displays. Once in an Uploaded status the batch appears on the batch listing page.
5. A generic batch name generates based on a sequence number. To modify the batch name select Edit from the drop-down menu.



Status	Batch Name	Type	Company	Process Date	Debit	Credit	Options
Uploaded	0000013	PPD	Abf Equipment		\$0.00	\$1,000.00	Select option...
Ready	4th of July Bns	PPD	Trainer O		\$0.00	\$3,000.00	Select option...

Manually Creating a Batch

1. From the main ACH page, select the company for which the batch is being created from the **Create a new batch for** drop-down menu.
2. Select correct company ID number and SEC code.



Company Name	Company Id	Discretionary Data	Batch Code	Entry Description
Trainer O	123456789	DISCRETIONARY DATA	CCD	DSCRIPTION
Trainer O	123456789	DISCRETIONARY DATA	CTX	DSCRIPTION
Trainer O	123456789	DISCRETIONARY DATA	PPD	DSCRIPTION

3. Enter batch header information.

Batch Name

Distinguishes batch for benefit of customer.

SEC Code

Type of ACH batch.

Company

Company for which batch is being created for. Pre-fills based on previous step.

Company ID

Identification number for ACH company. Usually Tax ID number of company.

Discretionary Data

Purpose of ACH batch for benefit of customer and financial institution.

Entry Description

Purpose of ACH batch that displays to recipient.

Restrict Batch

Prevents cash users without Restricted Batch Access from viewing/working with batch.

4. Complete transaction information.

- Click **Quick Add** to save transaction information to batch. Screen refreshes to allow for the entry of another transaction.
- Click **Submit** to save transaction information to batch and return to list of current transactions.

Add Record 

Record Information:

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

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

Receiving Financial Institution Information:

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

Name

Recipient of transaction.

ID Number

Identification of recipient (employee number, etc.).

Amount

Dollar amount of transaction. Transaction amount cannot be zero.

Prenote

Click this box to have system generate a separate prenote batch.

Addenda Type

If adding addenda to transaction, select correct type.

Addenda

Enter addenda information if needed.

Routing

Enter receiving financial institution's routing number. Search option is available.

Account Number

Enter recipient's account number.

Account Type

Select type of receiving account.

Transaction Type

Select whether transaction is a credit or debit.

Status

Select Active to include transaction in batch or Hold to omit it from processing.

Add Multiple Transactions is a quick way to create transactions. It allows up to 15 records to be added at a time. Enter name, ID number, ABA, account number, checking or savings designation, amount, and debit or credit designation.

- Click **Quick Add** to save transactions' information to batch. Screen refreshes to allow for the entry of more transactions.
- Click **Submit** to save transactions' information to batch and return to list of current transactions.



Multi-Record Entry / Sample Batch		Prenote <input type="checkbox"/> Creates a separate \$0 record fi				
	Name	ID #	Routing #	Account #	Chk Sav	Amount
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>	<input type="text"/>

Importing Transactions

The import feature allows a cash user to upload a transaction file. CSV, Fixed Position, and Tab-Delimited file types can be imported into NetTeller.

Establishing Import Layout

Unlike NACHA files, which have a required format, a CSV, Fixed Position, or Tab-Delimited file type does not have a required format. Therefore, transaction information can be placed in any desired order. Indicate the layout of the data according to type of file being imported.

1. Select **Import Layout**.
2. Select the type of file being imported.
3. Define where information is located within the file. If the **Transaction Code** is not known, enter **Account Type** and **Transaction Type**. Enter how the **Account Type** and **Transaction Type** are defined in file.

CSV / Delimited (example)

Name:	<input type="text" value="1"/>	Account Number:	<input type="text" value="4"/>
ID Number:	<input type="text" value="2"/>	Amount:	<input type="text" value="5"/>
Routing Number:	<input type="text" value="3"/>	* Transaction Code:	<input type="text"/>

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

Account Type:	<input type="text" value="6"/>	Checking Equals:	<input type="text" value="C"/>	Savings Equals:	<input type="text" value="S"/>
Transaction Type:	<input type="text" value="7"/>	Debit Equals:	<input type="text" value="DR"/>	Credit Equals:	<input type="text" value="CR"/>

Fixed Position (example)

Name:	<input type="text" value="1"/>	<input type="text" value="10"/>	Account Number:	<input type="text" value="18"/>	<input type="text" value="28"/>
ID Number:	<input type="text" value="12"/>	<input type="text" value="16"/>	Amount:	<input type="text" value="40"/>	<input type="text" value="50"/>
Routing Number:	<input type="text" value="30"/>	<input type="text" value="38"/>	* Transaction Code:	<input type="text"/>	<input type="text"/>

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

Account Type:	<input type="text" value="52"/>	<input type="text" value="52"/>	Checking Equals:	<input type="text" value="C"/>	Savings Equals:	<input type="text" value="S"/>
Transaction Type:	<input type="text" value="54"/>	<input type="text" value="55"/>	Debit Equals:	<input type="text" value="DR"/>	Credit Equals:	<input type="text" value="CR"/>

Importing Transactions to a New Batch

1. From the main ACH page, select the company for which the batch is being created from the **Create a new batch for** drop-down menu.
2. Enter batch header information.
3. Select **Import Transaction**.

Receiving Financial Institution Information:

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

Quick Add Add Multiple **Import Record** Cancel Submit

4. **Browse** for file.
5. Click **Import**.
6. The status of the transaction upload displays. Once in an **Uploaded** status the batch appears on the batch listing page.

Importing Transactions to an Existing Batch

1. Select **Import** from the Select Option drop-down menu.
2. Select **Import File Type**.
3. **Browse** for file.
4. Click **Import**.
5. The status of the transaction upload displays. Once in an **Uploaded** status the transactions appear in the batch.

Initiating a Batch

Single Batch

FOR ACH COMPANIES THAT REQUIRE A BALANCED BATCH:

1. Select **Initiate** from the drop-down menu on the batch listing page. Initiate is only available if the batch is balanced.
2. Select the effective date from the drop down-menu (only dates available for selection display.)

Select Effective Date:	Tuesday, December 27, 2011	▼
Reset amounts to \$0.00 after processing batch:	<input type="checkbox"/>	

3. Click **Initiate**.

FOR ACH COMPANIES THAT REQUIRE AN OFFSET ACCOUNT:

1. Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch has debits only or credits only.
2. Select the effective date from the drop down menu (only dates available for selection display.)
3. Select the offset account number.

Select Effective Date:	Tuesday, December 27, 2011	▼
Select Offset Account:	Operations	▼
Reset amounts to \$0.00 after processing batch:	<input type="checkbox"/>	

4. Click **Initiate**.

Multiple Batches

For ACH Companies that require a balanced batch:

1. Check the box for each batch to be initiated on the batch listing page.

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Options	
<input checked="" type="checkbox"/>	Ready	Lake Ozarks 2	PPD	Chihuahua Rescue	08/06/2014	\$2,500.00	\$2,500.00	Select option...
<input checked="" type="checkbox"/>	Ready	Import Opt	PPD	Chihuahua Rescue	08/06/2014	\$2,000.00	\$2,000.00	Select option...
<input type="checkbox"/>	Ready	July Import	PPD	Chihuahua Rescue		\$2,000.00	\$2,000.00	Select option...

2. Click **Initiate Selected**.
3. Select effective date for each batch.

Batch	Type	CompanyName	Reset Records*	Debit	Credit	Effective Date
Lake Ozarks 2	PPD	Chihuahua Rescue	<input type="checkbox"/>	\$2,500.00	\$2,500.00	Select Date
Import Opt	PPD	Chihuahua Rescue	<input type="checkbox"/>	\$2,000.00	\$2,000.00	Select Date
				Total \$4,500.00	\$4,500.00	

Apply Effective Date to all Batch records?

* Reset amounts to \$0.00 after processing batch

4. Click **Initiate**.

For ACH Companies that require offset account:

1. Check the box for each batch to be initiated on the batch listing page.

ACH Batch List								
Create a new batch for: Select Company		Total Batches 29 View 10 20 50 100						
Status	Batch Name	Type	Company	Process Date	Debit	Credit	Options	
<input checked="" type="checkbox"/> Uploaded	0000013	PPD	Abf Equipment		\$0.00	\$1,000.00	Select option...	
<input checked="" type="checkbox"/> Uploaded	Clovis	PPD	Abf Equipment		\$0.00	\$1,000.00	Select option...	
<input type="checkbox"/> Ready	Holiday Bonus	PPD	Abf Equipment	08/06/2014	\$1.00	\$1,500.00	Select option...	

2. Click **Initiate Selected**.
3. Select effective date and offset account number for each batch.

Quick Initiate								
		<input type="checkbox"/> Apply Effective Date to all Batch records? Select Date						
Batch	Type	CompanyName	Reset Records*	Debit	Credit	Effective Date	Offset Account	
0000013	PPD	Abf Equipment	<input type="checkbox"/>	\$0.00	\$1,000.00	Select Date	New Checking	
Clovis	PPD	Abf Equipment	<input type="checkbox"/>	\$0.00	\$1,000.00	Select Date	New Checking	
				Total	\$0.00	\$2,000.00		
<input type="button" value="Initiate"/> <input type="button" value="Cancel"/>								
<small>* Reset amounts to \$0.00 after processing batch</small>								

4. Click **Initiate**.

Prenote Transactions

A prenote transaction allows you to send a zero dollar test transaction to verify that the recipient's account information is correct before sending the actual credit or debit transaction. With NACHA, prenote transactions have specific tran code requirements. Therefore, a normal zero dollar amount transaction cannot be sent.

In NetTeller, a prenote is created by adding the transaction to the batch that will ultimately include the transaction. That transaction is then flagged for prenote and in turn, NetTeller will create a separate batch containing the actual prenote transaction.

Creating Prenote Transaction

1. Select **Edit** from the drop down menu for the batch that will ultimately contain the transaction.
2. Select **Add Transaction**.
3. Complete the transaction information.



NetTeller does not allow zero dollar transactions. A dollar amount must always be entered. If the amount of the transaction is not known the cash user might enter \$0.01 or \$1.00, for example.

4. Select **Prenote**.

Transaction Information:	
Name	<input type="text" value="John Doe"/>
ID Number	<input type="text" value="123456"/>
Amount*	<input type="text" value="1.00"/>
Addenda Type	<input type="text" value="00-No Addenda Information"/>
Addenda	<input type="text"/>
<input checked="" type="checkbox"/> Prenote	
<small>* Amount cannot be \$0. If the Prenote option is selected, a separate record of this entry is created.</small>	

5. Select **Hold** for the Status field. By selecting **Hold**, this transaction will not be included in batch if it is initiated.

Receiving Financial Institution Information:	
Routing	<input type="text" value="082901822"/> Search for ABA #
Account Number	<input type="text" value="654321"/>
Account Type	<input type="text" value="Checking"/>
Transaction Type	<input type="radio"/> Debit <input checked="" type="radio"/> Credit
Status	<input type="radio"/> Active <input checked="" type="radio"/> Hold

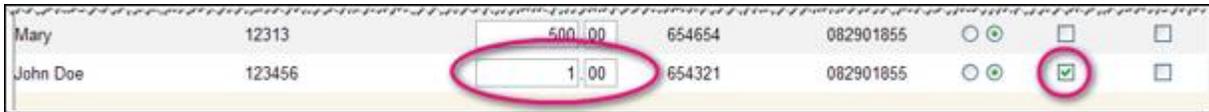
6. Select **Submit**. The transaction is added to the batch but not included in the totals. On the batch list, a new batch will display that begins with **PNT**. This indicates it is the prenote batch that was created by NetTeller. Initiate this batch to send the actual prenote transaction.

Ready	PNT-Dec 15 Payroll	PPD Training Inc.	\$0.00	\$0.00	<input type="text" value="Select option..."/>
-------	--------------------	-------------------	--------	--------	---

Sending Live Transaction

When ready to send the actual transaction, release the hold status and edit the dollar amount.

1. Select **Quick Edit** for the batch containing the original transaction from the drop-down menu.
2. Change the dollar amount and uncheck the held option.



Mary	12313	500.00	654654	082901855	<input type="checkbox"/>	<input type="checkbox"/>
John Doe	123456	1.00	654321	082901855	<input checked="" type="checkbox"/>	<input type="checkbox"/>

3. Modify the dollar amount of the offset transaction if a balanced batch is required.

Batch List

Displays batches already created/uploaded in NetTeller. Drop-down menu options include:

View

List of transactions within batch.

Download

Export batch to PDF or NACHA file format.

Edit

Change or add transactions.

Quick Edit

Change transaction dollar amounts and held status.

Copy

Clone a batch.

Import

Upload new transactions into batch from CSV, Tab-Delimited, Fixed Position or NACHA files.

Update

Upload new dollar amount using ID Number as matching field; will not create new transactions.

Delete

Remove batch from NetTeller. If batch is in initiated status, batch also deletes from financial institution. Recommended to limit which users have delete access.

Initiate

Send batch information to financial institution for processing.

ACH Statuses

Ready

Batch can be edited or initiated.

Uploaded

Batch has been uploaded or transactions imported.

Initiated

Batch has been sent to financial institution.

Processed

Financial institution has moved batch to ACH warehouse.

Tax Payments

Send federal and/or state taxes (if enabled) via ACH. Company must already be registered with the EFTPS to use this option.

Federal Tax Payment

Pay to

Select Federal

Batch

Name to distinguish batch for customer's benefit

Receiving Institution

Click **Lookup** to select financial institution that will receive payment

Company Name

ACH company

Tax Period

Month and year

Tax Code

Type of tax payment

Taxpayer ID

Company's EIN number

Payment Amount

Dollar amount of transaction

Pay from Account

Select the account to debit for the offset transaction.

- If the ACH company is set up to initiate balanced batches only, the cash user selects from the accounts they have access to in NetTeller.
- If the ACH company is set up to initiate batches by selecting an offset account, the cash user selects from available offset accounts.

Tax Information ID 1

Amount designated for Social Security. This is an optional field.

Tax Information ID 2

Amount designated for Medicare. This is an optional field.

Tax Information ID 3

Amount designated for Withholding. This is an optional field.

State Tax Payment

Pay to

Select state.

Batch

Name to distinguish batch for customer's benefit.

Receiving Institution

Click on **Lookup** to select financial institution that will receive payment.

Company Name

ACH company

Tax Period

Month and year

Tax Code

Click **Lookup** to select the type of tax payment.

Taxpayer ID

Company's EIN number.

Amount Type Code

Click **Lookup** to select the type of amount.

Payment Amount

Dollar amount of transaction.

Pay from Account

Select the account to debit for the offset transaction.

- If the ACH company is set up to initiate balanced batches only, the cash user selects from the accounts they have access to in NetTeller.
- If the ACH company is set up to initiate batches by selecting an offset account, the cash user selects from available offset accounts.

ACH History

ACH batches that have been initiated and processed. Click **View** to see transactions within the batch.

ACH History View Range: 7 Days 15 Days 30 Days Search								
Initiated	Effective	Batch	Type	Company	Debits	Credits	Offset Account	Details
03/01/2013	03/05/2013	Mar Payroll	PPD	Chihuahua Rescue	\$5.00	\$5.00		View
03/04/2013	03/07/2013	Import 3	PPD	Chihuahua Rescue	\$2,000.00	\$2,000.00		View
03/04/2013	03/06/2013	Import 3	PPD	Chihuahua Rescue	\$2,000.00	\$2,000.00		View
03/04/2013	03/07/2013	Payroll 3	PPD	Abf Equipment	\$1,500.00	\$1,500.00	xxxxxxxxxxxx1684 D	View
03/04/2013	03/06/2013	Payroll 3	PPD	Abf Equipment	\$1,500.00	\$1,500.00	xxxxxxxxxxxx1684 D	View
03/04/2013	03/05/2013	payroll 5	PPD	Trainer O	\$222.20	\$222.20	xxxxxxxxxxxx1684 D	View
03/04/2013	03/05/2013	Spring Bonus	PPD	Trainer O	\$3,000.00	\$3,000.00	xxxxxxxxxxxx1684 D	View
03/04/2013	03/07/2013	Import2	PPD	Trainer O	\$2,000.00	\$2,000.00	xxxxxxxxxxxx1684 D	View
03/04/2013	03/06/2013	Import2	PPD	Trainer O	\$2,000.00	\$2,000.00	xxxxxxxxxxxx1684 D	View

[Return](#)

Search

Search and display any transactions within all batches that match desired search criteria. Make changes to transaction information if corresponding batch is in a Ready status.

Search Results Total Transactions 9 View 10 20 50 100								
Name	ID Number	Batch	Account	Amount	CR/DR	Held	Edit	Delete
John Jones	4321	Import Opt	222333	\$500.00	CR		Edit	Delete
John Jones	4321	Import2	222333	\$500.00	CR		Edit	Delete
John Jones	4321	July Import	222333	\$500.00	CR		Edit	Delete
John Jones	4321	Lake Ozarks 2	222333	\$500.00	CR		Edit	Delete
John Jones	4321	PBI Bank 3	222333	\$500.00	CR		Edit	Delete
John Jones	4321	Spring 3	222333	\$11.11	CR		Edit	Delete
John Jones	4321	Summer Bonus	222333	\$500.00	CR		Edit	Delete
John Jones	4321	Thursday Import	222333	\$500.00	CR		Edit	Delete
John Jones	4321	payroll 5	222333	\$55.55	CR		Edit	Delete

[Return](#)

Wires

Wires

Creating a Domestic Wire

1. Select **Edit/Add**.
2. Select account from the **View Wires for** drop-down menu and click **Add Wire**.

*Account listed in View Wires for drop-down menu is the account that will be debited for wire.



3. Complete wire instructions and click Submit.

Credit Account Information

Credit Account Number

Account to receive the wired funds.

Credit Account Name

Name on the account receiving the wired funds.

Credit Account Address

Address of the recipient of the wired funds.

Receiving Bank Information

Receiving Bank ABA Number

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

Receiving FI Name

Name of the financial institution where the wire is to be sent.

Receiving FI Address

Address of the financial institution where the wire is to be sent, including City, State, and Zip where designated.

Wire Information

Remarks

Enter any information regarding the wire transfer. Comments can include processing instructions, invoice numbers, or any other text/numeric data.

Repetitive Wire/Code

If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire and assign a repetitive wire code (up to 6 characters). Wires that are not designated as Repetitive are automatically removed from the system once transmitted and processed.

Amount

Dollar amount of wire.

Creating an International Wire

Step 1: Select **Edit/Add**.

Step 2: Select account from the **View Wires for** drop-down menu and click **Add Wire**.

*Account listed in View Wires for drop-down menu is the account that will be debited for new wire.



Step 3: Select the **Click here for International wire input screen** link.



Step 4: Complete wire instructions and click **Submit**.

Credit Account Information

Credit Account Number

Account to receive the wired funds.

Credit Account Name

Name on the account receiving the wired funds.

Credit Account Address

Address of the recipient of the wired funds.

Receiving Bank Information

Receiving Bank ABA Number

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

Receiving FI Name

Name of the financial institution where the wire is to be sent.

Receiving FI Address

Address of the financial institution where the wire is to be sent, including City, State, and Zip where designated.

Wire Information

Remarks

Enter any information regarding the wire transfer. Comments can include processing instructions, invoice numbers, or any other text/numeric data.

Repetitive Wire/Code

If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire and assign a repetitive wire code (up to 6 characters). Wires that are not designated as Repetitive are automatically removed from the system once transmitted and processed.

Amount

Dollar amount of wire.

Beneficiary FI Information

Beneficiary FI..BBK/4100

Enter the bank code of the beneficiary bank and select the code type. This is the international bank receiving wire funds.

Beneficiary FI name..BBK/4100

Name of the international bank receiving wire.

Beneficiary FI address1..BBK/4100

Address of the international bank receiving wire.

Beneficiary FI address2..BBK/4100

Address of the international bank receiving wire.

Beneficiary FI address3..BBK/4100

Address of the international bank receiving wire.

Editing a Wire

1. Select **Edit/Add**.
2. From the **View Wires for** drop-down menu select the account wire is for.
3. Select **Edit**.
4. Modify wire instructions and hit **Submit**.

Deleting a Wire

1. Select **Edit/Add**.
2. From the **View Wires for** drop-down menu select the account wire is for.
3. Select **Delete**.

Transmitting a Wire

1. Select Transmit Wires.
2. Locate the desired wire and select the **Transmit** link.
3. Review wire instructions, enter Wire PIN and select **Transmit**.



The screenshot shows a web interface for transmitting a wire. It features a text input field labeled "Wire Password" with four black dots representing the masked password. To the right of the input field are two buttons: "Transmit" with a right-pointing arrow icon and "Cancel" with a left-pointing arrow icon.



Cash users without Full Wire Control cannot transmit a wire that was last created or edited by them.

Wire History

View NetTeller wires that have been processed.

Wire Name:	Transmitted:	Amount:	Rep Code:	Receiving Account Number:	Receiving FI:	OMAD:
	01/24/2014	\$1.00	Repeat	123456	SIMMONS FIRST BK	
	01/24/2014	\$1.00	Repeat	123456	SIMMONS FIRST BK	
	03/27/2014	\$1.00	Repeat	123456	SIMMONS FIRST BK	
	05/08/2014	\$1.00	Repeat	123456	SIMMONS FIRST BK	
	06/04/2014	\$1.00	Repeat	123456	SIMMONS FIRST BK	

Reporting

Reporting

Prior Day Summary: Displays balance information, float information and activity totals for previous business day.

Prior Day Information			
Posted Last Business Day 6/30/14			
New Checking / Abf Equipment			
Date	Check#	Description	Amount
05-30-2014		Automatic Debit	1.00-
		Wire Transfer To:John Doe	
06-01-2014		Automatic Debit	1.00-
		Wire Transfer To:John Doe	

Current Day Summary: Displays balance information and activity totals for current business day.

Current Day Information			
Current Account Information			
Operations / Chihuahua Rescue			
As of Date.....	June 20, 2013	Current Day Activity	
Available Balance...	44,569.42	Debits	Credits
Collected Balance...	45,272.42	0.00	ACH Items 0.00
Ledger Balance.....	45,272.42		
Hold Amount.....	0.00		
		Inclearing	0.00
		0.00	0.00
		Over-the-counter	
		0.00	0.00
		Wires	
		703.00	0.00
		Transfers	
		0.00	0.00
		Total	
		703.00	0.00
		Current Day Activity	43,866.42

Prior Day Detail: Displays prior day balance information and transactions that posted to the account on the previous business day. All accounts display.

ACCOUNT NUMBER:	1001684	CHECKING
ACCOUNT NAME:	Abf Equipment	
PRIOR DAY BALANCE INFORMATION		
PRIOR DAY DATE:	05/31/14	
TRANSACTIONS TOTALS SINCE LAST STATEMENT		
ACH DEBITS:	0.00	
ACH CREDITS:	0.00	
ATM DEBITS:	0.00	
ATM CREDITS:	0.00	
CHECKS/OTH DEBITS:	1.00	
DEPOSITS/OTH CRDITS:	0.00	
PRIOR DAY DEBITS:	1.00	
PRIOR DAY CREDITS:	0.00	
OPENING LEDGER BAL:	85.24	
CLOSING LEDGER BAL:	84.24	
CLOSING AVAILABLE BAL:	84.24	
CLOSING COLLECTED BAL:	84.24	
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
06/01/14		1.00 DEBIT Automatic Debit
TOTAL DEBITS:	100	TOTAL CREDITS: 0
CURRENT DAY BALANCE INFORMATION		
CURRENT DATE:	0 6/30/14	
CURRENT AVAILABLE BAL:	83.24	
CURRENT COLLECTED BAL:	83.24	

File Status

File Status

Displays ACH and Positive Pay files uploaded into NetTeller and the status of the upload. Files drop off this list after 7 days.

Options/Settings

Options/Settings

Personal

Make changes to login information.

Modify Personal Settings ?

Current Email Address: jkesler@jackhenry.com
Change Email Address:
Reenter New Email Address:

Enter your mobile device phone number and then select your wireless carrier to establish an address for alerts sent via text messaging.

Mobile Phone Number: ****This number will receive alerts via text messaging from this financial institution****

Wireless Provider Address: ****Standard wireless carrier charges may apply****

NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier.

Personal Watermark:  **NOTE: Click on Watermark to change.**

Modify Login Information

Cash Management Wire Password: **Enter Current**
Enter New
Enter New Again

Single Sign On - ID: **demouser**
Enter New NOTE: SSO ID must contain at least one letter, and may contain numbers and these special characters: + _ % @ ! \$ & * ^ ~. The ID must be between 4 and 25 characters.

Single Sign On - Password: **Enter Current**
Enter New NOTE: Password must be between 4 and 25 characters. Alpha/Numeric: Any combination of numbers and/or letters are allowed.
Enter New Again

Modify Personal Settings:

- Change company email address. (Full Administrators only)
 - *Cash User's email address must be changed by the company administrator.*
- Change company mobile phone number for text alerts.
- Click Watermark image to select new picture.

Modify Login Information: Change Single Sign-on ID, Single Sign-on Password, and Wire Password.

Account

Change account names and order in which accounts appear. (Full or Partial Administrators only)

Deposit Accounts ▾ Select account type to modify account settings.

Deposit Accounts ?

Account Pseudo Names	New Account Pseudo Names
<input type="checkbox"/> Bus DDA 4567	<input type="text"/>
<input type="checkbox"/> Reg DDA 7890	<input type="text"/>
<input type="checkbox"/> Savings 4321	<input type="text"/>
<input type="checkbox"/> Savings 7654	<input type="text"/>

Submit →

Display

Establish default settings for various pages within Online Banking.

Establish Display Defaults ?

Accounts: 5 10 20 50 100 All

Transactions: Since Last Statement Last 7 days Last 15 days Last 30 days All Search History

Bill Pay History: All History Last 7 days Last 15 days Last 30 days 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

Alerts

Four types of alerts exist: Event, Balance, Item, and Personal.

Alerts can be received multiple ways:

Log In

Link displays on the My View page indicating a new alert exists. Click the link to view the details of the alert.

Email

Receive an email contain alert information.

Text

Receive a text message containing alert information.

Current Event Alerts				Edit Event Alerts	
When the following Occurs:				Alert me:	
Receiving Incoming ACH Debits				With an Email	
Transfers Failed - NSF				Via Text Message	

Current Balance Alerts				Add Balance Alerts	
When Balance In:	Goes:	Amount:		Alert Me:	
Bus DDA 4567	Below	\$600.00		With an Email Edit Delete	

Current Item Alerts				Add Item Alert	
When Item number clears:		Account:		Alert Me:	
There are currently no Item Alerts set up.					

Current Personal Alerts				Add Personal Alert	
On the following date:		Remind me of:		Alert me:	
There are currently no Personal Alerts set up.					

Event Alerts

Watch for account activities.

Event Alerts remain active until deleted.

Balance Alerts

Watch for when an account falls above or below a specified balance.

Select the **Account Name** from the drop down-box, choose **Above/Below** and enter an **Amount** to watch for.

Balance Alerts remain active until deleted.

Item Alerts

Watch for a specified item number to clear your account.

Enter the **Item Number** and select the **Account Name** from the drop-down box.

Item Alerts delete once the alert has been generated and viewed.

Personal Alerts

To be reminded of a self-defined message on a specific date.

Enter the **Date** the alert is to be active and the **Text** to include in the alert.

Item Alerts delete once the alert has been generated and viewed.