#### Overview

The Account Information module within Commercial Online Banking is comprised of Quick View, Balance Reporting, Transaction Search, NACHA Detail File Report, NACHA Detail Return File Report, NACHA Notification of Change Report, Report Delivery, Alerts, and finally Transaction Groups. Inside this module, customers are able to obtain quick snapshots of account balances, customize reporting options, easily search for transactions, and view customized alerts.

### **Quick View**

Company accounts can be viewed at a glance with **Quick View**, reporting the latest information associated with each account such as, Opening Ledger Balance (balance at beginning of the business day), Closing Ledger (balance at the end of the business day), and Opening Available (current balance available for customer).

| Account Number | Current Available | Current Available Current Ledger Memo Available<br>Balance |        |
|----------------|-------------------|--|--------|
| test           | \$4.15            | \$4.15   | \$4.15 |

### **Quick Transfer**

Account set up in Account Transfer can perform a Quick Transfer, which allows the initiation of a one-time funds transfer. Transfers can only occur from the accounts a customer has established on Commercial Online Banking. Full account numbers are masked.

| Account Number | Current Available | Current Ledger | Memo Available<br>Balance |
|----------------|-------------------|----------------|---------------------------|
| test           | \$4.15            | \$4.15         | \$4.15                    |
|                | \$5.09            | \$5.09         | Transfer From Transfer To |

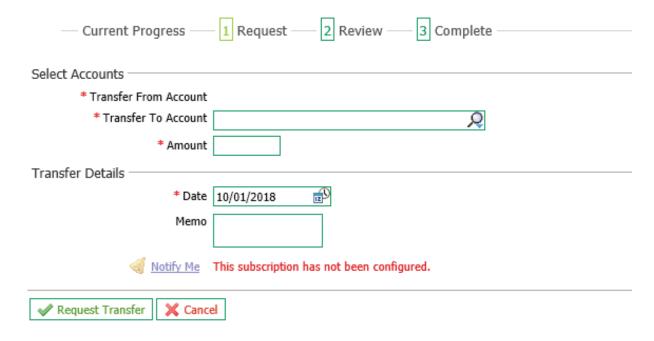
# Performing a Quick Transfer

1. Request: Under Memo Available Balance, the user will find a quick transfer icon next to the desired account. The user will select **Transfer From** or **Transfer To** from the drop-down menu.

The next window will show all enabled accounts for internal transfers. Enter **Amount, Date** and **Optional Memo**.

- 2. Review: A final review of the account transfer is required. From this screen, the user may Complete, Edit, or Cancel the transfer. Complete will submit the transfer, Edit allows the user to make any necessary changes, and Cancel will delete the transfer and the user will be redirected back to the initiation page.
- **3. Complete:** The transfer has been completed and the user will be provided a confirmation message with the submission time, date, and transaction number.

#### Account Transfer



## **Transaction Report**

Under **Quick View**, users can select the hyperlink of the last four digits of the specified account number and be directed to the **Transaction Report** screen. Users can access the **Actions** tab to perform **Transfers**, **Transaction Search**, and **Balance Reporting**, and view a descriptive list of the most recent transactions for the selected account.

#### Transaction Report for account

Reported on Oct 1, 2018 3:19 PM PDT

Current Available \$4.15 Current Ledger \$4.15 Memo Available Balance \$4.05 Actions Transfer From Transfer To Transaction Search **Balance Reporting** 

| Date       | Description  | Credit | Debit  | Running Balance |
|------------|--|--------|--------|-----------------|
| 09/28/2018 | Miscellaneous Debit<br>RETURNED DEPOSIT ITEMS              |        | \$0.85 | \$4.15          |
| 09/27/2018 | Miscellaneous Credit<br>RETURNED CHECK# 804 REFER TO MAKER | \$0.30 |        | \$5.00          |

### **Balance Reporting**

The Balance Reporting service allows for the creation of customized reports which can be tailored to company and user needs. Existing reports are displayed on the main page and permit review, deletion, editing, or cloning.

### **Creating a Report Template**

From the **Balance Reporting dashboard**, select **Create Report** to begin.



1. Template Name: The template name should be easily identifiable for the type of report needed, but easily distinguishable from other templates. A name is only required if the user wishes to save the report as a template.



2. Accounts: All customer accounts are provided via the drop-down menu. Accounts can be selected individually or all at once by selecting the Add All button. Selected accounts can be sorted alphabetically by name or account number.

| 2 Which accounts would you like on this report? |   |
|---|---|
| 2 Which accounts would you like on this report. |   |
| Please select an account                        | $\checkmark$ $\bigcirc$ Add All $\bigcirc$ $\bigcirc$ Aumber $\bigcirc$ $\bigcirc$ $\bigcirc$ Number $\bigcirc$ $\bigcirc$ Name |



| ☐ All Data Types (ALL) ☐ All Credit Transactions (CRE   |  | sactions (SUMMARY)<br>actions (DEBIT) | ☐ Status Transactions (STATUS) ☐ Credts (TRAN GROUP TEST)   |
|---|--|---------------------------------------|---|
|   |  |                                       |   |
|   |  |                                       | revious Business Day. Reports o                             |
|   |  |                                       | e, Month to Date, and Custom D                              |
| the calendar and select   | •  | the From and to C                     | alendar icons in the date field to                          |
| erre carerraar arra sereet  | t d ddtc   |                                       |   |
| What dates would you like inc   | cluded in this report? ———   |                                       |   |
| Default date range - Current A  | and Previous Business Dav  |                                       |   |
| Only New- Only include new  | w information since the last time thi                              |                                       |   |
| Note: "Only New Data" is o  | perational only when generating re                                 | ports from a previously saved         | d template, via the Template List screen.                   |
| O Previous Business Day Only  |  |                                       |   |
| O Previous Week   |  |                                       |   |
| O Previous Month O Week To Date   |  |                                       |   |
| O Month To Date   |  |                                       |   |
| O Custom Date Range   |  |                                       |   |
|   |  |                                       |   |
|   | ontion can be selected   | per report or temp                    | plate. The format options are: <b>BA</b>                    |
| Formatting: Only one  |  |                                       | ·   |
| •   | •  | iort, and web kep                     |   |
| •   | c, CVS Transaction Rep   | ort, and web kep                      |   |
| •   | , CVS Transaction Rep  | oort, and web kep                     |   |
| Version 2, CSV Report   | , CVS Transaction Rep  | oort, and web kep                     | O CSV Transaction Report                                    |
| How would you like your repo  | ort formatted?   | oort, and web kep                     | ○ CSV Transaction Report                                    |
| How would you like your repo  | ort formatted?   | oort, and web kep                     | O CSV Transaction Report                                    |
| How would you like your repo  | ort formatted?  CSV Report  Web Report                             |                                       |   |
| How would you like your report  BAI Version 2  CSV Transaction Report  File type: The user mu | ort formatted?  CSV Report  Web Report                             |                                       | O CSV Transaction Report  ort or template. The options are: |
| How would you like your report  BAI Version 2  CSV Transaction Report  File type: The user mu | ort formatted?  CSV Report  Web Report                             |                                       |   |
| How would you like your repo  | ort formatted?  CSV Report  Web Report  St select the desired file |                                       |   |

7. File Name/Macros: The user must name the file



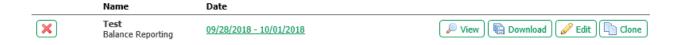
The Macros Help hyperlink provides a Macros table based on the Macros Value Description. Macros are used as a way to insert variable data into a filename. To use a Macro, enter the Macro value surrounded by the percent sign (%) in the File Name text box. Macros are not case-sensitive and may be entered in either upper or lower case characters. Since MM is used for both month and minute, lower-case mm indicates month and upper-case MM identifies minute

| Macro Value        | Description  |
|--------------------|--|
| %SERVICE%          | The Service name. Service names with multiple words will contain underscore. (Example: Sunrise_Report)                         |
| %<br>TEMPLATENAME% | The name of the template creating this file. (Example template name: PDTAP2). <b>NOTE:</b> SFT Receive does not use Templates. |
| %FILENAME%         | The original filename as created by Online Messenger   |
| %уууу%             | Current Year with century (YYYY=2008)  |
| %yy%               | Current Year no century (YY=05)  |

8. Once the report options have been selected, users have the option to, Generate to view the report immediately, Download to populate the report to print or download, Save Template to save for future use, or Cancel to delete the report and return to the Account Information screen



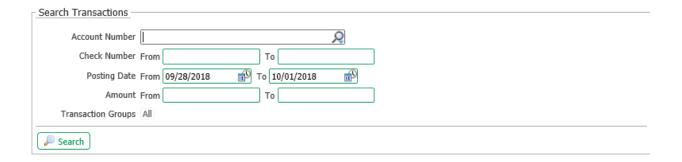
9. Templates that are created and saved will be displayed on the Account Information screen for viewing.



#### **Transaction Search**

Transaction Search makes finding a specific transaction simple using provided fields to enter information and refine searches. To use the services, users must search using the following criteria:

- **Account Number(s):** Account numbers associated with the company are provided via the drop-down menu. The account number field is **required**.
- **Posting Date:** Default dates will be selected with the current day as the **To** date. Selecting the calendar icon will open a calendar for other dates to be selected.
- Amount: The search will be determined based upon the **From** and **To** amounts entered here. If no amount is entered, then transactions of all amounts will be displayed. Amounts with or without delimiters are applicable.
- Transaction Groups: Selecting a transaction group will refine and narrow the search parameters.
   Checkboxes are available to select specific group types. If all boxes are checked, a Clear All button is provided to unselect all group types. Search results will be displayed in the transaction summary search results area once the Search button is selected.



# **Transaction Summary Search Results**

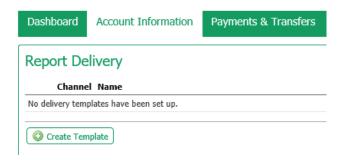
Once the search benchmarks are entered, transactions matching the search criteria will appear in the search results field. Each transaction will display the **Account Number** associated with the transaction, the **Posting Date** of the transaction (users can sort transactions using the **Posting Date** header and arrow), the transaction **Description**, and whether it was a **Credit** or **Debit**.

| Account Number | Posting Date ▼ | Description         | <u>Credit</u> | <u>Debit</u> |
|----------------|----------------|---------------------|---------------|--------------|
|                | 09/20/2018     | Miscellaneous Debit |               | 0.25         |
|                |                | CHECK # 105         |               |              |

# **Report Delivery**

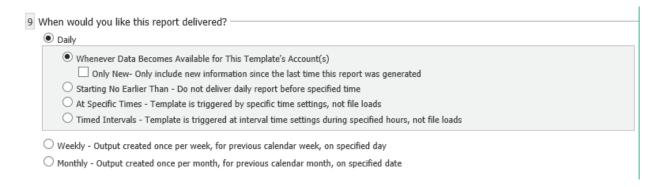
The **Report Delivery** service lets users generate reports for any of the company services available and adapts reports to individual user needs. Once the **Create Template** button is selected, all reporting types for the company will be available for selection and the user can begin building a new report template.





Reports can be created for Balance Reporting, NACHA Detail File Report, NACHA Notification of Change Report, and NACHA Return File Report. Once the user selects the desired report type, they can begin the process of creating their customized report template and specify the desired delivery options.

Report Delivery template creation is similar as described in the Balance Reporting, NACHA Detail File Report, NACHA Notification of Change Report, and NACHA Return File Report sections of this document. The differentiating factor for the user is to specify the report delivery options, as indicated in Step 9 of the template questionnaire



#### The reporting options and definitions for the Daily report delivery are:

- · Whenever Data Becomes Available for This Template Account(s): As data becomes available, it will be compiled and sent out at intervals throughout the day. This ensures the data reaches the users in a timely manner, and will continue to accumulate and add new data to the report as it becomes available. Additional options can also be selected:
  - Only New: Only include new information since the last time this report was generated. This allows for just new data to be delivered. This is a good option to select if reports are still needed daily without becoming overwhelmed by having the report accumulate and build continuously.
- Starting No Earlier Than: Do not deliver daily report before a specified time This allows for delivery of data to be sent at specific times. The report file can be set by entering a time into the field manually or by using the arrows available. The left and right arrows will select the time field and the up or down



buttons will change the field forward or backward. Clicking the circle in between the arrows will default to the current system time on the user's computer. Additional options can also be selected:

- Only New: Only include new information since the last time this report was generated. This allows for just new data to be delivered. This is a good option to select if reports are still needed daily without becoming overwhelmed by having the report accumulate and build continuously.
- If no data is available at scheduled time, do not send output with "No Data Reported Indicated". If left unchecked, a report will be generated and sent, despite no new information being available.
- · At Specific Times: Template is triggered by specific time settings, not file loads. This option allows for multiple times to be set up for reports to be sent. The first report file can be set by entering a time into the field manually or by using the arrows available. The left and right arrows will select the time field and the up or down buttons will change the field forward or backward. Clicking the circle in between the arrows will default to the current system time on the user's computer. Selecting the Add New Time button will allow for a second field to be available. To remove a field, click the red X. Additional options can also be selected:
  - Only New: Only include new information since the last time this report was generated. This allows for just new data to be delivered. This is a good option to select if reports are still needed daily without becoming overwhelmed by having the report accumulate and build continuously.
  - If no data is available at scheduled time, do not send output with "No Data Reported Indicated". If left unchecked, a report will be generated and sent, despite no new information being available.
- Timed Intervals: Template is triggered by interval time settings during specified hours, not file loads. This option allows for a specific time range to be determined to trigger reports. Reports can be sent within the determined times every 15, 30 or 60 minutes. The report file can be set by entering a From and To time into the fields manually or by using the arrows available. The left and right arrows will select the time field and the up or down buttons will change the field forward or backward. Clicking the circle in between the arrows will default to the current system time on the user's computer. Selecting the Add New Time button will allow for a second field to be available. To remove a field, click the red X. Additional options can also be selected:
  - Only New: Only include new information since the last time this report was generated. This allows for just new data to be delivered. This is a good option to select if reports are still needed daily without becoming overwhelmed by having the report accumulate and build continuously.
  - If no data is available at scheduled time, do not send output with "No Data Reported Indicated". If left unchecked, a report will be generated and sent, despite no new information being available.



The reporting options and definitions for the Weekly report delivery are:

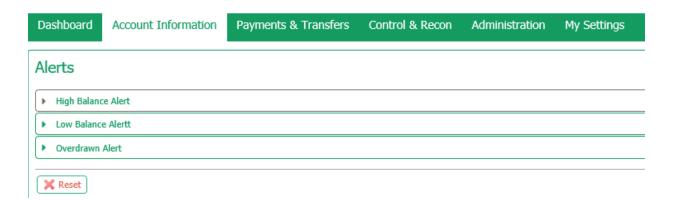
• Output created once per week, for previous calendar week, on specified day. Reports are generated and sent on a specific day of the week, for the past week's entire output. Select the day of the week that the previous week's reports will be sent.

The reporting options and definitions for the Monthly report delivery are:

• Output created once per week, for previous calendar month, on specified day. Reports are generated and sent on a specific day of the week, for the past month's entire output. Select the day of the month that the previous month's reports will be sent.

#### **Alerts**

**Alerts** are notifications sent to company users in the event payments meet specific circumstances and can be customized based upon needs and awareness. Each alert tab will display alerts previously created. Alert types include; High balance, Low balance, and Overdrawn.



### **Transaction Group Maintenance**

**Transaction Groups** are a shorthand way to define a set of BAI Transaction Codes so they may be easily referenced when defining a report within **Template Maintenance**. They are typically related type codes, i.e., all check related type codes, all wire related type codes, etc.

Transaction Group maintenance is based on the type codes that are setup within the Primary Bank. Type Codes must also be predefined within the **Type Code Maintenance** service. There are two predefined (tabbed) transaction groups: Bank Groups and Company Groups. The classification is based on how the type codes are defined within Type Code Maintenance. Selecting the **Create Bank Group** or **Create Company Group** button will allow the user to create new, unique bank groups.