



AB&T Treasury Management Channel Guide

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AB&T Treasury Management

AB&T Treasury Management is a cash management solution that has multiple features:

- Dashboard - Access a quick view of key information.
 - View account information in detail views and graph views.
 - Create quick transfers.
 - Create quick loan payments.
 - View favorite reports.
 - View and decision Positive Pay exception items.
 - View, approve, or reject the payments pending approval for ACH, wires, and transfers.
 - View and decision ACH exception items.
 - View news items from AB&T
 - Access the resource links commonly used.
- Accounts - Access accounts in this product.
 - View a list of accounts.
 - Search for a specific transaction.
- Payments - Work with transfers, wires, ACH, Positive Pay, and stop payments.
 - Create and search for internal, external, and recurring transfers.
 - Create and search for wires and templates, including one-time and recurring.
 - Create and search for ACH payments, including one-time and recurring.
 - Create, search, and decision Positive Pay items, including checks and ACH.
 - Create stop payments.
- Reporting - View and favorite reports.
 - *Current Day Balance*
 - *Current Day Transaction*
 - *Date Range Balance*
 - *Date Range Transaction*
 - *EDI Report*

NOTE

The institution must be contracted for the *EDI* module for this report to appear.

- *Prior Day Balance*
- *Prior Day Transaction*

On each page of AB&T Treasury Management, where these features are available, you can:

- Sort information by selecting the column names.
- View hover-help by selecting the question mark.
- View last login time in the top-right corner.
- View cut off times in the top-right corner.
- View notifications in the top-right corner.

If you perform transactions that are considered higher risk, AB&T Treasury Management prompts you to authenticate.

NOTE

AB&T Treasury Management supports the most recent release and the last-released versions of the following browsers: Microsoft® Internet Explorer® and Edge®, Google™ Chrome™, Mozilla® Firefox®, and Apple® Safari®.

Logging in to AB&T Treasury Management

Obtain your **Login ID** and **Password** from your company administrator.

1. Select the Initial Login URL link from your enrollment email.

The link directs you to the AB&T Treasury Management login page.

Your institution's logo appears in the top-right corner of the page.

User Verification Your FI Logo

To verify your identity and process with a password change, please enter your Company ID and Login ID and provide the answer(s) for your security question(s).

Company ID: *

Login ID: *

TIP

For future logins, bookmark the Subsequent Login URL from the enrollment email.

2. Enter your **Company ID**.
3. Enter your **Login ID**.
4. Select **Submit**.

The following *Change Password* screen appears, prompting you to change your password.

Change Password

Please enter a new password following the password requirements listed below.

Password Requirements:

- Password maximum length : 20
- Password minimum length : 5
- Allow alphabets in password : Yes
- Allow numbers in password : Yes
- Allow special characters in password : Yes
- Alphabets in password are required : Yes
- Numbers in password are required : Yes
- Special characters in password are required : No
- Number of upper case required in password : 1
- Number of lower case required in password : 0
- Cannot be one of the previously used passwords : 2

Company ID:

Login ID:

New Password: *

Confirm Password: *


5. Enter your **New Password**, and then re-enter the new password for the **Confirm Password** field.

Ensure that your new password complies with the password requirements listed.

6. Select **Submit**.

The following *Security Questions* screen appears.

Security Questions

 For additional authentication purposes, please select three security questions and provide an answer for each question. You may be prompted to answer security questions at login or when initiating transactions.

Question 1: *

Answer: *

Question 2: *

Answer: *

Question 3: *

Answer: *

7. Set up your security questions, and then select **Submit**.
8. On the *Confirm Security Questions* screen, review the entries for accuracy, and then select **Confirm**.

Confirm Security Questions	
Security Question 1:	What is the first name of your grandmother (your mother's mother)?
Answer:	Jane
Security Question 2:	What is the first name of your closest childhood friend?
Answer:	Jack
Security Question 3:	What was your major during college?
Answer:	Business
<input type="button" value="Confirm"/> <input type="button" value="Edit"/>	

9. On the *Phone Numbers for Authentication* screen, add a phone number to receive a **Text Message (SMS)** and/or an **Automated Phone Call**.

You receive a code and PIN that you must enter within a given time frame to authenticate. You can also select **Remind Me Later** or **No Thanks** from this screen as well.

Phone Numbers for Authentication

For additional authentication purposes, please provide phone numbers to receive text messages (SMS) and automated phone calls. You may be prompted to verify your identity by responding to a text message or automated phone call at login or when initiating transactions.

Text Message (SMS)

Get a prompt via text message and reply to verify your identity.

[Add Phone Number](#)

Automated Phone Call

Receive a prompt via automated phone call and reply to verify your identity.

[Add Phone Number](#)

You can only enter this information one time. You must contact your financial institution to change your security phone numbers.

[Remind Me Later](#) [No Thanks](#)

Add Phone Number

Receive a text message (SMS) and reply to verify your identity.

Phone Number: - -

4 Digit Pin:

Use same number for automated phone calls.

10. On the *Terms & Conditions* screen, read and select the **I agree** check box, and then select **Accept**.

The *Dashboard* view of AB&T Treasury Management opens.

Helpful Hints

Approval Status Bar

If you hover over the *Approval* status bar, approver information appears. This information includes all approvers who approved that transaction, and eligible approvers who can approve it.

You can view the *Approval* status bar in the following locations:

- **Dashboard > Stop Payment Pending Approval**
- **Dashboard > Payments Pending Approval**
- **Transfer Menu**
- **Recurring Transfers**
- **ACH Payment Activity**
- **Recurring ACH Payments**

- **ACH Templates**
- **Stop Payment Activity**
- **Transfer Templates**
- **Loan Payment Activity**
- **ACH Recipients**

Downloadable Content

Select **Download** to download the information into PDF format. A **Print** option is also available. You can access this function in the following locations:

- *Account List*
- *Account Transactions*
- *Research Transactions*
- *Transfer Templates*
- *Transfer Activity*
- *Recurring Transfers*
- *Loan Payment Activity*
- *ACH File Activity*
- *ACH Payment Activity*
- *ACH Payment Details*
- *Recurring ACH Payments*
- *ACH Templates*
- *ACH Templates Details*
- *ACH Recipients*
- *Check Upload Formats*
- *ACH Filters*
- *Reports*

Authentication

You may be prompted to authenticate certain activities by replying to a text message, answering an automated phone call, or entering a secure token code. Your institution defines what activities require extra authentication. Activities that may require extra authentication are:

- Approving payments/templates/beneficiaries/users
- Creating ACH/wire/transfer/loan payments
- Creating beneficiaries

- Creating templates
- Creating users
- Deleting payments/templates/beneficiaries/users
- Editing payments/templates/beneficiaries/users
- Updating email address

User Menu

Use the **User** menu to access **Profile & Preferences**, **Notification Setup**, and **Log Off** options.

Profile and Preferences

Use the *Profile & Preferences* view to set up your personal and security information.

Select **Save** after making any updates. You then receive a notification to the provided email address detailing the changes made to your profile.

NOTE

The **Save** button is not available until all the required fields have been populated.

User Information

This information auto-populates when you open this page the first time.

Use this section to update your personal information. The **Name** and **Login ID** cannot be edited. AB&T configures this information. You are able to change your email address and phone, mobile, and fax numbers.

NOTE

If you enter your phone number, messaging and data rates may apply.

Security Preferences

Use this section to update your password. Also, determine if you want to see account nicknames or account numbers throughout AB&T Treasury Management.

Changing Your Password

The specific requirements for the new password are based on AB&T Treasury Management password policy.

1. Navigate to the AB&T Treasury Management website.
2. From the **[User Name] Menu**, select **Profile & Preferences**.
3. Select **Change Password** in the *Security Preferences* section.
4. Enter your **Current Password**.

5. Enter your **New Password**.
6. Re-enter the new password for the **Re-enter New Password** field.
7. Select **Save**.

Notification Setup

Use the *Notification Setup* view to set up your notification preferences for each module available in AB&T Treasury Management.

NOTE

Your institution may set some notifications as required.

Filtering is also available. To find information quickly, start typing the notification name in the filter box at the top of each section.

You can set up notifications in the following modules.

- Accounts
 - Message Read
 - Message Deleted
- ACH
 - ACH Payment Created
 - ACH Reversal Payment Created
 - ACH Payment Pending Approval
 - ACH Payment Approved
 - ACH Payment - Approval Rejected
 - ACH Payment - Edited / Deleted
 - ACH Payment Failed
 - ACH Payment Uninitiated
 - ACH Batch Created
 - ACH Batch Pending Approval
 - ACH Batch Approved
 - ACH Batch - Approval Rejected
 - ACH Batch - Edited / Deleted
 - ACH File Upload
 - ACH File Transmitted
- Admin
 - User Created
 - User Pending Approval
 - User Approved
 - User Approval Rejected

- User Information / Entitlements Changed
- Login
 - User Credentials Locked
 - User Email Address Changed
- Stop Payment
 - Stop Payment Created
 - Stop Payment Pending Approval
 - Stop Payment Approved
 - Stop Payment - Approval Rejected
- Transfer
 - Transfer Created
 - Transfer Pending Approval
 - Transfer Approved
 - Transfer - Approval Rejected
 - Transfer - Edited / Deleted
 - Transfer Failed

Configuring Notification Preferences

The preferences configured here determine how your notifications are sent and appear within AB&T Treasury Management.

1. From the **[User Name] Menu**, select **Notification Setup**.
2. Enter or change your **Email** address.
3. Enter the phone number to receive text messages on for the **Mobile #** field.
This field is required if you select **Text Message (SMS)**.
4. Select the toggle to enable the notification.
If the toggle appears green, you receive a notification. If it is gray, you do not receive a notification.

NOTE

If a notification is required by AB&T, you cannot change the settings for that notification.

5. Select the **Email**, **Desktop Notification**, or **Text Message (SMS)** check boxes for each enabled (green) item to receive a notification using that method.

Repeat this step for every item in all sections.

NOTE

If AB&T set **Text Message (SMS)** as required, you are required to enter a mobile address.

6. Select **Submit**.

TIP

To return all fields to their default settings, select **Reset**.

Logging Off AB&T Treasury Management

1. From the **[User Name] Menu**, select **Log Off**.
A *Confirm Log Out* dialog box appears.
2. Select **Log Out**.

Cut-off Times

Access **Cut-off Times** in the top-right corner of AB&T Treasury Management.

Cut-off times indicate when a wire, ACH, or internal transfer takes place by. For example, if the cut-off time for **Internal Transfers** says *8:00 p.m.*, then all internal transfers should be submitted by 8:00 p.m. for processing that day. A notification reminder is sent as a reminder.

AB&T manages the cut-off times.

Notifications

Access **Notifications** in the top-right corner of AB&T Treasury Management.

Notifications also appear in the bottom right corner of AB&T Treasury Management while working. These notifications can be filtered by functionality. They can be prioritized, archived, marked as read or unread, and deleted.

Select **Archive All** to archive, not remove, all notifications. A *Confirm Archive* dialog box appears stating: *Would you like to archive all of the notifications?* Select **Archive** to proceed.

Select **View All Notifications** for the entire list of notifications to appear, even those notifications archived. From this page, you can filter by type (**All Notifications**, **Unread**, **Read**, and **High-Priority**).

Select the check mark beside the notification, and then select either **Mark Read**, **Mark Unread**, or **Delete**.

You can filter the notifications by entering functionality type information into the **Filter** text box. For example, if you enter *ACH*, any notifications marked as *ACH* in the *Functionality* column of the table appear.

Message Center

Use the Message Center to send secured messages and receive messages from AB&T.

Click the **Message Center** button to access your inbox. You can also view your **Sent** or **Archived** messages. When new messages are received, a notification is sent to your email address on record.

Select the column headings to sort the messages in each of the available folders. You can also enter information from one of the column headings in the **Filter** text box to search for a specific message.

Composing a Message

1. Select the **Message Center** button.
2. Select **Compose**.
3. Select a **Subject** from the drop-down list.
 - *Transaction Inquiry*
 - *Checks*
 - *Stop Payment*
 - *Security*
 - *Reports*

- *Electronic Documents*
 - *Notifications*
 - *Transfer*
 - *ACH*
4. For the **Attach File** field, select **Select File**, and then choose the appropriate file if needed.
Accepted file type extensions are .csv, .doc, .docx, .gif, .jpeg, .jpg, .pdf, .png, and .txt.
 5. Enter the **Message** to send to AB&T.
 6. Select **Send**.

Archiving a Message

1. Select the **Message Center** button.
2. Select a message to archive from the **Inbox**.
The message appears in a pop-up window.
3. Select **Archive**.
An *Archive Message* dialog box opens.
4. Select **Archive**.

You can view archived messages by selecting **Archived**.

Performing an Advanced Search in Message Center

1. Select the **Message Center** icon.
2. Select **Advanced Search** beside the **Filter** text box.
3. Enter the **Message ID**, if known.
4. Select the **Subject** of the email from the drop-down list.
 - *Transaction Inquiry*
 - *Checks*
 - *Stop Payment*
 - *Security*
 - *Reports*
 - *Electronic Documents*
 - *Notifications*
 - *Transfer*
 - *ACH*

5. Select a **Date** from the drop-down calendar when the email could have been sent, received, or archived.
6. Select the **Type** of email you are looking for.
 - *All*
 - *Inbox*
 - *Sent*
 - *Archived*
7. Select **Search**.

Dashboard

Use the **Dashboard** menu to view your accounts, news items, favorite reports, payments pending approval, and other available widgets. You can also make transfers and quickly access commonly used resource links.

TIP

Adjust the layout by selecting **Configure Dashboard** in the top-right corner of the *Dashboard*. You can add, remove, edit, resize, and drag widgets to customize the *Dashboard* to the way that works best for you.

Accounts

View multiple accounts simultaneously in this widget. Customize the groups as well as the accounts within the groups that appear in *My Accounts* by selecting **Manage Groups**. Create a group from the *Manage Account Groups* page by simply selecting **Create New Group** and entering a **Group Name**. Select **Add Accounts** to search for and select the accounts to add to the new group. Accounts cannot be added to more than one group.

TIP

Select **Details** to view current, collected, and available balances and line amounts. You can see a daily balance trend for the last 10 days and view the last 10 days of transactions.

Information Center

View news items, added by AB&T, in this widget. Select the drop-down arrows to expand or collapse these messages. Different icons may appear in this widget. A blue icon indicates information. A yellow icon indicates a warning. A black bell icon indicates an alert.

Quick Transfer

Create a simple one-to-one transfer without leaving the *Dashboard* in this widget.

1. Use the type-ahead fields or select **Search** to choose the account number or account name to transfer from and to.

2. Enter the amount and transfer date.
3. Review and confirm the transaction.

TIP

To initiate a bulk one-to-one, one-to-many, or many-to-one transfer, select **Advanced Transfer Options** to go to the *Create a Transfer - Internal Transfer* page.

Quick Loan Payment

Create a quick payment on a loan without leaving the *Dashboard* in this widget.

Favorite Reports

The reports that have been marked as favorite appear in this widget. Selecting a report in this widget takes you directly to that report, where you can view and customize the results, and create a custom report.

TIP

By default, the standard reports are shown, until you select your favorites.

Resources

Access links to helpful and commonly used sites by AB&T in this widget.

Stop Payment Pending Approval

View, approve, or reject the stop payments that are pending approval in this widget.

Payments Pending Approval

View, approve, or reject the transfer, ACH, or wire payments that are pending approval in this widget.

Accounts

Use the **Accounts** menu to search for and view a list of accounts categorized by type (deposit, time deposits, and loans) and to search for specific transactions of accounts that you are entitled to view.

The views available are as follows:

- Account List
- Research Transactions

Account List

Use the *Account List* view to see specific account details.

To find an account, start typing either the account number, account name, status, current balance, collected balance, or available balance in the filter box at the top of the page.

Refresh Balances

Select at any point to ensure that you are viewing the most up-to-date account balance information.

Account Number Link

Select this link to view more information about a particular account. An *Account Transactions* window appears, and you are able to select **Transaction Dates** to view transactions for a set time period. From the *Account Transactions* window, if you select **Advanced Transaction Search**, you are redirected to the *Research Transactions* view.

Actions Drop-Down Menu

The following options are available from the **Actions** drop-down menu on the *Account Lists* page:

- *Transfer To* - Redirected to the *Create a Transfer* page with account prefilled.
- *Transfer From* - Redirected to the *Create a Transfer* page with account prefilled.
- *Download* - Allows you to download account transactions from a specific **Date Range** and in a specific **Download Format**.

Downloading Account Transactions

1. Go to **Accounts > Account List**.
2. From the **Actions** drop-down list, select **Download** beside the appropriate account number. A *Download Account Transactions* dialog box appears.
3. Select a **Date Range**.
4. Select a **Download Format**.
5. Select **Download**.

Research Transactions

Use the *Research Transactions* view to search for a specific transaction or type of transaction across all accounts that you are entitled to view.

Research Transactions Panel

Select the number link found in the *Account* column to view more details of the transaction, including the **Account Name**, **Account Type**, **Transaction ID**, **Transaction Type**, and **Description**.

Select the **View Check** link found in the *Check / Reference Number* column to view the front and back of check images.

In the *Amount* column, a negative account balance appears in red and is wrapped in parentheses, and a positive account balance appears in black.

Researching Transactions

1. Go to **Accounts > Research Transactions**.
2. Complete the fields in the *Search Transactions* panel, as necessary.

Transaction Date

Select the desired date or date range.

Account Type

The type of account. Accounts can be *Checking*, *Savings*, or *Loan*.

Accounts

Select the appropriate account numbers, or leave all accounts selected by default.

Check # / Reference

Select *Specific #* or *Range* from the drop-down list. Then, enter the check number or reference number used in the transaction.

Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Payment Type

Select any combination from the drop-down list. The options are:

- *All Transactions*
- *All Credits*
- *All Debits*
- *ACH*
- *Transfer*
- *Check*

All payment types are selected by default.

Then, select *Debit*, *Credit*, or *Both*.

3. Select **Search**.
The transactions meeting the criteria entered appear in the *Research Transactions* panel.
- Select **Reset** for the fields to return to their default settings.

Payments

Use the **Payments** menu to work with various payments. Access Transfer, ACH, and Stop Payment options from this menu.

Transfer

Within **Payments > Transfer**, you can create various internal transfers, view the transfer list, search transfers, and approve or reject transfers.

Three icons appear throughout the *Transfer* view. Hover over or select these icons to view an informational message.



When this icon appears beside a transfer, it means that there is an information message available for this transfer.



When this icon appears beside a transfer, it means that the transfer has been changed.



When this icon appears beside a transfer, it means that the transfer has an error.

A negative account balance appears in red, and a positive account balance appears in black beneath the account numbers.

Create Transfer

Use the *Create Transfer* view to create a one-to-one transfer, one-to-many transfer, or many-to-one transfer.

On the *Search Accounts* screen that opens when entering the **Transfer From** and **Transfer To** account information, you can narrow the search results by filtering on the **Account Number** or **Account Name**.


Creating a Transfer

Use this option to submit a one-time or future-dated transfer from one account to another account.


1. Go to **Payments > Transfer > Create Transfer**.
2. On the *Create a Transfer* tab, select the kind of transfer to create:
 - *One-to-One Transfers*
 - *Many-to-One Transfers*
 - *One-to-Many Transfers*

3. Complete the fields.

Transfer From

Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the *Search Accounts* screen using the  search feature. The available balance appears in the *Balance* column.

Transfer To

Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the *Search Accounts* screen using the  search feature. The available balance appears in the *Balance* column.

Amount

Enter the amount of the transfer. The field auto-formats to add a dollar sign, commas, and cents.

Frequency

Select one of the following options:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

If any option except *One Time* is selected, you are not able to select **Add Another Transfer** from this page.

Depending on your selection, you may be prompted to enter data in the following field options:

- **Effective Date**
- **Repeat On Day** or **Repeat On Days**
- **Repeat On**
- **Start On**
- **End On**

Transfer Date

Select the date of the funds transfer using the  calendar feature.

Memo

Enter information related to the funds transfer.

4. Select to add additional transfer details, if necessary.

Depending what kind of transfer you are making, you can initiate multiple one-to-one transfers, add additional **Transfer From** accounts in a Many-to-One transfer, or add additional **Transfer To** accounts in a One-to-Many transfer at one time.

5. Select **Review**.

You proceed to the *Review* tab.

6. Review the transfer information entered to ensure that it is accurate.

7. Select **Confirm**.

The *Internal Transfer Confirmation* screen appears.

From the *Internal Transfer Confirmation* screen, you can take the following actions:

- **Create Another Transfer**
- **View Transfer Activity**

Create Transfer from Template

Use the *Create Transfer from Template* view to work with transfer templates.

Select templates with a **Ready** status to initiate a transfer.

From this view, you can also work with templates to perform the following options, based on status:

- Approve or reject transfers
- View templates
- Initiate transfers
- Delete templates
- Edit templates
- Search templates
- Create templates

NOTE

You can only use templates to create one-to-one transfers.

Transfer Activity

Use the *Transfer Activity* view to look at a list of transfers with various statuses and also view transaction history.

You can search for a specific transfer, or approve, reject, and cancel transfers from this view.

Transaction ID

Select to expand details about the payment ID. You can also select **Edit Transfer** from this expanded view.


NOTE

You can only select **Edit Transfer** when the payment status is *Pending Approval*, *Approval Rejected*, *Scheduled*, *Canceled*, or *Failed*.

Searching Transfers

1. Go to **Payments > Transfer > Transfer Activity**.
2. Complete the fields in the *Search Transfers* panel, as necessary.

Transfer Date

Select either *Date Range* or *Specific Date* from this drop-down list, and then enter the date of the funds transfer using the  calendar feature.

Status

Select any combination of the following options for the transfer status:

- *Select All*
- *Pending Approval*
- *Scheduled*
- *Submitted*
- *Approval Rejected*
- *Cancelled*
- *Failed*

All statuses are selected by default.

Account

Select *Both*, *From*, or *To*, and then select the appropriate **From** or **To** account numbers from the drop-down lists available.


Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Transaction ID

Enter the transaction ID that generated when the transfer was submitted.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

The *Transfer Activity* screen updates with transactions matching the criteria entered, and the number of results appears at the bottom. The *Transfer Activity* allows you to view and work with transfers that are in the following statuses: *Pending Approval*, *Approval Rejected*, *Scheduled*, *Cancelled*, or *Failed*.

Select **Reset** for the fields to return to their default settings.

Editing a Scheduled Transfer

The *Transfer Activity* list allows you to view and work with transfers that are in the following statuses: *Pending Approval*, *Approval Rejected*, *Scheduled*, *Cancelled*, or *Failed*.

1. Go to **Payments > Transfer > Transfer Activity**.
2. Select the **Transaction ID** of the transfer to change.
3. Select **Edit Transfer**.
4. Edit the fields, as necessary.
5. Select **Confirm**.
The *Confirm Resubmission* dialog box appears.
6. Enter a comment in the field, and then select **Resubmit Transfer**.
Your transfer has been resubmitted.

Approving or Rejecting a Transfer

1. Go to **Payments > Transfer > Transfer Activity**.
2. Select the check box beside the **Transaction ID** to approve or reject.
3. Select either **Approve** or **Reject**.
A *Confirm Approval* or *Confirm Rejection* dialog box appears.
4. Enter **Comments** for the approval or rejection, if necessary.
5. Select either **Approve Transfer** or **Reject Transfer**.

Canceling a Transfer

The *Transfer Activity* list allows you to view and work with transfers that are in the following statuses: *Pending Approval*, *Approval Rejected*, *Scheduled*, *Cancelled*, or *Failed*.

1. Go to **Payments > Transfer > Transfer Activity**.
2. Select **Cancel Transfer** beside the transaction to cancel.
The *Confirm Cancellation* dialog box appears.
3. Enter a comment in the field, and then select **Cancel Transfer**.
You receive a confirmation message that your transfer has been successfully canceled.

Recurring Transfers

Use the *Recurring Transfers* view to locate, approve, reject, and cancel a recurring transfer series.

You can view and work with recurring transfers that are in the following statuses: *Pending Approval*, *Approval Rejected*, *Scheduled*, *Cancelled*, or *Failed*.

In the *Recurring Transfers* panel, select the **Transaction ID** to view the frequency of the transaction, extra notes, and audit information.

Searching Recurring Transfers

1. Go to **Payments > Transfer > Recurring Transfers**.
2. Complete the fields in the *Search Recurring Transfers* panel, as necessary.

Status

Select any combination of the following options for the transfer status:

- *Select All*
- *Pending Approval*
- *Scheduled*
- *Submitted*
- *Approval Rejected*
- *Cancelled*
- *Failed*

All statuses are selected by default.

Account

Select *Both*, *From*, or *To*, and then select the appropriate **From** or **To** account numbers from the drop-down lists available.

Transaction ID

Enter the transaction ID that generated when the transfer was submitted.

Frequency

Select any combination of the following options:


- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

All options are selected by default.


Transfer Amount

Select either *Specific Amount* or *Amount Range* from the drop-down list, and then enter the amount of the recurring transfer.

Next Transfer Date

Select either *Date Range* or *Specific Date* from the drop-down list. Then, enter the dates of the transfer in the text boxes available using the  calendar feature.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

Recurring Transfers updates with transactions matching the criteria entered. The *Recurring Transfers* view allows you to view and work with transfers that are in the following statuses: *Pending Approval*, *Approval Rejected*, *Scheduled*, *Cancelled*, or *Failed*.

TIP

Select **Reset** for the fields to return to their default settings.

Approving or Rejecting a Recurring Transfer

1. Go to **Payments > Transfer > Recurring Transfers**.
2. In the *Recurring Transfer List* panel, select the check box beside the **Transaction ID** to approve or reject.
3. Select either **Approve** or **Reject**.
An *Approve Transfers* or *Reject Transfers* dialog box appears.
4. Enter **Comments** appropriate for the approval or rejection.
5. Select either **Approve Transfers** or **Reject Transfers**.

Canceling a Recurring Transfer Series

1. Go to **Payments > Transfer > Recurring Transfers**.
2. Select **Cancel Series** beside the recurring transfer to cancel.
A *Confirm Cancellation* confirmation dialog box appears.
3. Enter **Comments** appropriate for the cancellation.
4. Select **Cancel Recurring Series**.
The series is successfully canceled.

Transfer Templates

Use the *Transfer Templates* view to work with transfer templates.

You can sort the information in ascending or descending order by selecting individual column headers. Select templates with a **Ready** status to initiate a payment.

From this view, you can also work with templates to perform the following options, based on status:

- Approve or reject payments
- View templates
- Initiate payments
- Delete templates
- Edit templates

- Search templates
- Create templates


Creating a Transfer Template

1. Go to **Payments > Transfer > Transfer Templates**.
2. Select **Create New Template**.
3. Select the type of transfer:
 - *One-to-One Transfers*
 - *One-to-Many Transfers*
 - *Many-to-One Transfers*
4. Complete the following fields on the *Transfer Template Details* tab.


Template Name

Enter the name of the template.

Transfer From

Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the *Search Accounts* screen using the  search feature. The available balance appears in the *Balance* column.

Transfer To

Start typing the account number in this field, and the matching entry auto-completes. You can also select an account from the *Search Accounts* screen using the  search feature. The available balance appears in the *Balance* column.

Amount

Enter the amount of the transfer. The field auto-formats to add a dollar sign, commas, and cents.

Memo

Enter information related to the funds transfer.

5. Select **Review**.
You proceed to the *Review* tab.
6. Review the information entered to ensure that it is accurate.
7. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that the transfer template is ready.

From this screen, you can **Create Another Transfer Template** or **View Transfer Templates**.

Searching for a Transfer Template

1. Go to **Payments > Transfer > Transfer Templates**.
2. Complete the fields in the *Search Transfers Templates* panel.

TIP

Select **Reset** for the fields to return to their default settings.

3. Select **Search**.

The *Transfer Templates* view allows you to view and work with templates that are in the following statuses: *Pending Approval*, *Approval Rejected*, or *Ready*.

You can select check boxes for templates that are ready. Use the **Actions** drop-down menu to *Initiate*, *View*, *Edit*, or *Delete* a transfer template. Select the **Template Name** link to view, edit, or delete its details.

Create Loan Payment

Use the *Create Loan Payment* view to make a loan payment.

1. Go to **Payments > Transfer > Create Loan Payment**.

2. Enter the **From Account**.

3. Enter the **To Loan Account**.

NOTE

If the loan is past-due but the company allows payments submitted anyway, a notification appears which states that the amount due may not reflect additional fees.

If the company does not allow payments on loans past-due, a message appears, stating that you must contact AB&T.

4. Select the **Payment Option**.

You can choose to pay to *Principal + Interest* or *Principal Only*.

5. Enter the **Amount**.

6. Enter the **Payment Date**.

7. Enter a **Memo**, if desired.

8. Select **Review**.

9. Confirm that the payment looks accurate.

10. Select **Confirm**.

Loan Payment Activity

Use the *Loan Payment Activity* view to look at a list of loan payments with various statuses and also view payment history.

You can search for a specific payment, or approve, reject, and cancel payments from this view.

NOTE

You can only select **Edit Payment** when the payment status is *Pending Approval*, *Approval Rejected*, *Scheduled*, *Canceled*, or *Failed*.

ACH

Within **Payments > ACH**, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients. You can also work with ACH tax payments.

Create ACH Payment


Use the *Create ACH Payment* view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

Creating an ACH Payment Manually

1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the *Create Payment* tab, select *Manual Entry*.
3. Enter a **Payment Name**.
4. Enter the **ACH Company Name, ACH Company ID, SEC Code, Entry Description, and Discretionary Data** fields.
5. Select the **Restrict Payment** check box, if appropriate.
6. Select an option from the **Frequency** drop-down list.

Options are:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every 6 Months*
- *Annually*

7. Select the **Effective Date** of this ACH payment using the  calendar feature.
8. Select the **Offset Account**, if applicable.
9. Select **Add Recipients** to proceed to the *Manage Recipients* tab.
 - a) Enter the **Recipient Name**.
 - b) Enter the recipient's **ID Number**.
 - c) Enter the recipient's **Account Number**.
 - d) Select *Checking*, *Savings*, or *Loans* from the **Account Type** drop-down list.
 - e) Enter the **Routing Number** for the previously entered **Account Number**.
 - f) Select *DR* or *CR* from the **Credit/Debit** drop-down list to determine the type of ACH payment.
 - g) Enter the **Amount** of this ACH payment.
 - h) Select the **Prenote** check box, if appropriate.
 - i) Select **Addenda**, enter the information, and then select **Save**, if appropriate.
 - j) Select **+** to add a new recipient row, if necessary, and then complete the information.
10. Select **Review**.

You proceed to the *Review* tab.
11. Review the information entered to ensure that it is accurate.
12. Select **Confirm**.


You proceed to the *Confirmation* tab, confirming that you created an ACH payment.

Creating an ACH Payment from a Template

Select the template, confirm or update the recipient list, and then enter the effective date within this task.

1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the *Create Payment* tab, select *From Template*.
3. Select the check box beside the appropriate template name, and then select **Initiate Selected Templates**.

The *ACH Payments Detail* screen appears.

4. Change the **ACH Company ID**, **SEC Code**, **Entry Description**, and **Discretionary Data** fields, as needed.
5. Select the **Restrict Payment** check box, if appropriate.
6. Select an option from the **Frequency** drop-down list.
Options are:
 - *One Time*
 - *Weekly*
 - *Every Two Weeks*
 - *Twice a Month*
 - *Monthly*
 - *Quarterly*
 - *Every 6 Months*
 - *Annually*
7. Select the **Effective Date** of this ACH payment using the  calendar feature.
8. Select the **Offset Account**, if applicable.
9. Select **Add Recipients** to proceed to the *Manage Recipients* tab.
 - a) Enter the **Recipient Name**.
 - b) Enter the recipient's **ID Number**.
 - c) Enter the recipient's **Account Number**.
 - d) Select *Checking*, *Savings*, or *Loans* from the **Account Type** drop-down list.
 - e) Enter the **Routing Number** for the previously entered **Account Number**.
 - f) Select *DR* or *CR* from the **Credit/Debit** drop-down list to determine the type of ACH payment.
 - g) Enter the **Amount** of this ACH payment.
 - h) Select the **Prenote** check box, if appropriate.
 - i) Select **Addenda**, enter the information, and then select **Save**, if appropriate.
 - j) Select **+ Add** to add a recipient row, if necessary, and then complete the information.
10. Select **Review**.
You proceed to the *Review* tab.
11. Review the information entered to ensure that it is accurate.
12. Select the **Apply Updates to the Template** check box, if appropriate.
This updates the template saved on the *ACH Templates* page.
13. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that you created an ACH payment from a template.

From this screen, you can **Create Another Payment** or view **ACH Payment Activity**.

Creating an ACH Payment from Multiple Templates

Select the templates, confirm or update the recipient list, and then enter the effective date within this task.

1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the *Create Payment* tab, select *From Template*.
3. Select the check boxes beside the appropriate template names, and then select **Initiate Selected Templates**.

The *ACH Payments Detail* screen appears.

4. Select the **One Effective Date for all Templates** check box, if appropriate.


- a) Select an option from the **Frequency** drop-down list.

Options are:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every 6 Months*
- *Annually*

- b) Select the **Effective Date** of this ACH payment using the  calendar feature.

5. Select **Edit Batch** within each section of the *ACH Payments Detail* screen, as needed.

From this subsection details screen, you can change the **ACH Company ID**, **SEC Code**, **Entry Description**, and **Discretionary Data**. Select  to remove a specific recipient. You can also add recipients by performing the following steps.

- a) Select **+ Add Recipient**.
- b) Enter the **Recipient Name**.
- c) Enter the recipient's **ID Number**.
- d) Enter the recipient's **Account Number**.
- e) Select *Checking*, *Savings*, or *Loans* from the **Account Type** drop-down list.
- f) Enter the **Routing Number** for the previously entered **Account Number**.
- g) Select *DR* or *CR* from the **Credit/Debit** drop-down list to determine the type of ACH payment.
- h) Enter the **Amount** of this ACH payment.
- i) Select the **Prenote** and **Hold** check boxes, if appropriate.
- j) Select **Addenda**, enter the information, and then select **Save**, if appropriate.
- k) Select **Save** after changing the information to proceed.

6. Review the information entered on the *ACH Payments Detail* screen to ensure that it is accurate.
7. Select **Review**.
8. Select **Confirm**.

Uploading a NACHA Formatted File

1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the *Create Payment* tab, select *Upload NACHA Formatted File*.
3. Select **Browse** beside **Select File**, and browse to and select the appropriate file.
Your file must be formatted to NACHA specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.
4. Select **Upload**.

ACH File Activity

Use the *ACH File Activity* view to see all files and respective details, which have either been uploaded by entitled users or transmitted machine to machine.

Select the column header to change the priority of the information that appears.

ACH Payment Activity

Use the *ACH Payment Activity* view to work with ACH payments.

Use the **Search ACH Payment Activity** screen to search *All*, *Reversal*, or *Tax Payment* options.

You can select to **Approve** and **Reject** from the *ACH Payment Activity* panel.

You can also select **Uninitiate** or **Cancel** to stop a payment that is already in an *Initiated* status. Selecting **Create New Payment** redirects you to the *Create ACH Payment* view.

When viewing an ACH tax payment, selecting **Create Tax Payment** redirects you to the *Create ACH Tax Payment* view.

Select the **Transaction ID** link to access the *Payment Detail* screen, which displays the details of the payment and recipients. Users are also able to **Download** or **Print** PDF or NACHA files from this screen. Select **Close** to return to the *ACH Payment Activity* view.

Searching ACH Payments

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select either the *All*, *Reversal*, or *Tax Payment* option.
3. Complete the fields in the *Search ACH Payment Activity* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Status

Select one of the following from the drop-down list:

- *All*
- *Pending Approval*
- *Approval Rejected*
- *Initiated*
- *Uninitiated*
- *Cancelled*
- *Failed*
- *Expired*
- *Scheduled*

The default is *All*.

ACH Company Name

Select the ACH company or companies to search for from this drop-down list.

Batch Name

Enter the name of the batch.

Transaction ID

Enter the transaction ID number if searching for a specific payment that originated in AB&T Treasury Management.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.


Debit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.


Credit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Initiated Date

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

Effective Date

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

4. Select **Search**.

The *ACH Payment Activity* panel updates with ACH payments matching the criteria entered, and the number of results appears at the bottom. The *ACH Payment Activity* panel allows you to view and work with payments that are in the following statuses:

- *Pending Approval*
- *Approval Rejected*
- *Initiated*
- *Uninitiated*

- *Cancelled*
- *Failed*
- *Expired*
- *Scheduled*

Select the **Transaction ID** link to access the *Payment Detail* page. This is where you can see audit, description, and discretionary data.

Editing an ACH Payment

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select the **Transaction ID**.
3. Select **Edit Payment**.
You can only edit if the ACH payment has a status of:

- *Pending Approval*
- *Approval Rejected*
- *Failed*
- *Expired*
- *Scheduled*

4. Edit the fields, as necessary.
5. Select **Review**.
6. Select **Confirm**.

Approving or Rejecting an ACH Payment

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select the check box beside the **Transaction ID**.
3. Select **Approve** or **Reject**.
The *Comments For Status Change* dialog box appears.
4. Enter a comment in the field, and then select **Approve** or **Reject**.
A confirmation message appears.

Canceling an ACH Payment Activity

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select **Cancel**.
The *Confirm Cancel Payment* dialog box appears.
3. Enter **Comments** about the cancellation, and then select **Cancel Payment**.

Uninitiating an ACH Payment Activity

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select **Uninitiate**.
The *Confirm Uninitiate* dialog box appears.
3. Enter **Comments**, and then select **Uninitiate Payment**.

Recurring ACH Payments

Use the *Recurring ACH Payments* view to work with ACH payments that are recurring.

Selecting **Create New Payment** redirects you to the *Create ACH Payment* view.

Select the **Transaction ID** link to access the *Payment Detail* screen, which displays the details of the payment and recipients. Users are also able to **Download** or **Print** PDF or NACHA files from this screen.

Select **Close** to return to the *Recurring ACH Payments* view.

Searching Recurring ACH Payments

1. Go to **Payments > ACH > Recurring ACH Payments**.
2. Complete the fields in the *Search Recurring ACH Payments* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Status

Select one of the following from the drop-down list:

- *All*
- *Pending Approval*
- *Approval Rejected*
- *Cancelled*
- *Scheduled*
- *Completed*

The default is *All*.

ACH Company Name

Select the ACH company or companies to search for from this drop-down list.

Batch Name

Enter the name of the batch.

Transaction ID

Enter the transaction ID number if searching for a specific payment that originated in AB&T Treasury Management.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.


Debit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Credit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.


Frequency

Select any combination of the following options:

- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

All are selected by default.

Next Payment Date

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

The *Recurring ACH Payments* screen updates with the recurring ACH payments matching the criteria entered and the number of results appears at the bottom. Select the **Transaction ID** link to access the *Details* page.

Editing a Recurring ACH Payment

1. Go to **Payments > ACH > Recurring ACH Payments**.
2. Select the **Transaction ID**.
3. Select **Edit Payment**.

You cannot edit a recurring ACH payment in a *Pending Approval* status.

4. Edit the fields, as necessary.
5. Select **Review**.
6. Select **Confirm**.

Canceling a Recurring ACH Payment

1. Go to **Payments > ACH > Recurring ACH Payments**.
2. Select **Cancel** beside the recurring ACH payment.
The *Confirm Cancel Payment* dialog box appears.
3. Enter **Comments** about the cancellation, and then select **Cancel Payment**.

ACH Templates

Use the *ACH Templates* view to work with templates.

You can select **Create New Template** to proceed to the *Create Template* view.

You can select to *Clone*, *Delete*, or *Initiate* a batch from the **Actions** drop-down list. You can also select *Edit* to change the template name, payment, recipient information, and other details.

Select the **Template Name** link to access the *Template Detail* screen, which displays the details of the recipients, including description, audit, and discretionary data. Users are also able to **Download** or **Print** PDF or NACHA files from this screen. Select **Close** to return to the *ACH Templates* view.

Searching Templates

1. Go to **Payments > ACH > ACH Templates**.
2. Complete the fields in the *Search Templates* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Status

Select *All* (default), *Pending Approval*, *Approval Rejected*, or *Ready* to narrow the search results.

ACH Company Name

Select the ACH company or companies to search for from this drop-down list.

Template Name

Enter the name of the template.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.


Debit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Credit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Last Updated

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

The *ACH Templates* view updates with templates matching the criteria entered and the number of results appears at the bottom. The *ACH Templates* view allows you to view and work with templates that are in the following statuses: *Pending Approval*, *Approval Rejected*, or *Ready*.

You can select check boxes for certain templates, or select all that are ready. Use the **Actions** drop-down menu to *Delete*, *Clone*, or *Initiate* a batch. Select the **Template Name** link to view, edit, or delete its details.

Create New Template

Use the *Create New Template* view to create templates and upload the NACHA formatted file.

Upload NACHA File

If you have a template that is already prepared and formatted to NACHA specifications, use this option to upload it for immediate use. The template is validated for proper NACHA formatting and all ABA numbers must be valid.

This process is the same process as described for the *Create ACH Payment* view.


Creating an ACH Template Manually

1. Go to **Payments > ACH > ACH Templates**.
2. Select **Create New Template**.
The *Create ACH Template* screen appears.
3. On the *Create Template* tab, select *Manual Entry*.
4. Complete the fields on the *Create Template* tab.

Template Name

Enter the name of the template.

ACH Company Name

Either enter the name of the ACH company or select  **Search**, and then choose **Select** beside the appropriate **Company Name**. The **ACH Company Name** selection populates the **ACH Company ID** and **SEC Code** fields automatically, and also enables the remaining fields.

ACH Company ID

The identification number of the ACH company.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.

Entry Description

Enter a description.

Discretionary Data

Enter any other necessary information.

Select the **Restrict Template** check box, if appropriate.

5. Select **Add Recipients**.
You proceed to the *Manage Recipients* tab.
6. Select **Import Recipients From File**, if appropriate.
 - a) Select whether the file is **Delimited** or **Fixed Position**.

- If selected, the button appears gray.
- b) Choose **Select File**, and then navigate to the file to import.
 - c) Select **Upload**.
7. Select **Add Recipient**, if appropriate.
- a) Enter the **Recipient Name**.
 - b) Enter the recipient's **Account Number**.
 - c) Select *Checking*, *Savings*, or *Loans* from the **Account Type** drop-down list.
 - d) Enter the **Routing Number** for the previously entered **Account Number**.
 - e) Select *DR* or *CR* from the **Credit/Debit** drop-down list to determine the type of batch.
 - f) Enter the **Amount** of this payment.
 - g) Select the **Prenote** and **Hold** check boxes, if appropriate.
 - h) Select **Addenda**, enter the information, and then select **Save**, if appropriate.
8. Select **Review**.
You proceed to the *Review* tab.
9. Review the information entered to ensure that it is accurate.
10. Select **Confirm**.
You proceed to the *Confirmation* tab, receiving a **Success! This template is pending approval** message in green at the top of the tab.

NOTE

From this screen, you can **Create New Template**, **Initiate Payment**, and view **ACH Payment Activity**.

ACH Recipients

Use the *ACH Recipients* and *ACH Recipient Activity* pages to work with the recipients of ACH payments.

The *ACH Recipients* page displays all saved recipients, and offers the ability to select recipients to create payments from. Users can also print or download the list of recipients. Exports are available as PDF or CSV downloads.

Users with proper entitlements can edit, delete, approve, or reject recipients.

Searching ACH Recipient Activity

1. Go to **Payments > ACH > ACH Recipients > ACH Recipient Activity**.
2. Complete the fields in the *Search Recipients* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Record Type

Select if the recipient receives a *Batch* or a single *Payment*, or select *Both*.

Recipient Name

Enter the name of the recipient of the single and/or batch payment.

Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

3. Select the **Pre Note**, **Hold**, and **Reversal** check boxes, if applicable.
4. Select **Search**.
The *ACH Recipient Activity* screen updates with the recipients matching the criteria entered, and the number of results appears at the bottom.

Searching for an ACH Recipient

1. Go to **Payments > ACH > ACH Recipients**.
2. Complete the fields in the *Search Recipients* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Status

Select *All* (default), *Pending Approval*, *Approval Rejected*, or *Ready* to narrow the search results.

Recipient Name

Enter the name of the recipient of the single and/or batch payment.

Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

3. Select the **Pre Note**, **Hold**, and **Reversal** check boxes, if applicable.
4. Select **Search**.
The *ACH Recipients* screen updates with the recipients matching the criteria entered, and the number of results appears at the bottom.

Adding an ACH Recipient

1. Go to **Payments > ACH > ACH Recipients**.
2. Select **Add Recipient**.
3. Complete the fields in the *Add Recipients* panel.

NOTE

If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.

4. Select **Save**.

Editing an ACH Recipient

1. Go to **Payments > ACH > ACH Recipients**.
2. Select **Edit** from the *Actions* menu for the recipient.
3. Modify the fields as desired.

NOTE

If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.

4. Select **Save**.

If approvals are required, the **Status** of the recipient changes to *Pending Approval*.

ACH Recipient Import Layout

Use the *ACH Recipient Import Layout* view to define the format for uploading a file of recipient records.

There are two **Upload Format** options available. If you select **Delimited**, indicate the order of the fields in your file. If you select *Fixed Position*, indicate the starting and ending positions of the fields in your file.

Determining the Import Layout

1. Go to **Payments > ACH > ACH Recipient Import Layout**.
2. Select a situation and follow the corresponding steps.

Situation

Steps

The upload format is delimited

1. Select *Delimited* for the **Upload Format** field.
2. Enter the field location in the text box available to change the default positions for **Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code**.

TIP

If your file does not use **Transaction Code**, delete the number from that field to display the **Account Type** and **Transaction Type** fields, and use those entries instead.

NOTE

All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.

The upload format is

1. Select *Fixed Position* for the **Upload Format** field.

Situation

Steps

fixed position

2. Enter a **Begin** and **End** field location in the text boxes available to change the default positions for **Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code**.
3. Enter a **Begin** and **End** field location for **Account Type** and **Transaction Type**, if the file does not contain transaction codes.

NOTE

The **End** value must be greater than the **Begin** value. If the values match, the **End** value appears in red with a warning.

3. Complete the **Account Type** fields for **Checking Equals** and **Savings Equals** if the file does not contain transaction codes.
4. Complete the **Transaction Type** fields for **Debit Equals** and **Credit Equals** if the file does not contain transaction codes.
5. Select **Save**.

ACH Reversals

You can reverse full ACH payments or individual transactions, provided the payment included both credits and debits.

You can create an ACH reversal only during a specific window. Reversals are allowed:

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.

Reversing an ACH Payment

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select a transaction to reverse.
3. Select an option:
 - **Reverse Full Payment**
 - **Reverse Transaction(s)**

NOTE

The **Reverse Full Payment** and **Reverse Transaction(s)** options only appear if the transaction is eligible for reversal based on the business day effective date and cutoff criteria.

If you select **Reverse Transaction(s)**, a *Reverse* check box appears next to each listed transaction.

4. Select individual transactions to reverse, if necessary.

Held and prenote transactions cannot be reversed. Use the *Reversals Only* check box above the list of transactions to view only those transactions you have selected.

5. Select **Create Reversal**.

The *Reverse ACH Payment* screen appears.

6. Review your reversal selections, and then select **Confirm**.

Stop Payment


Within **Payments > Stop Payment**, you can view and create stop payments.

NOTE

There may be a charge assessed with processing a stop payment. Review AB&T's fee schedule for details.

Creating a Stop Payment

1. Go to **Payments > Stop Payment > Create Stop Payments**.

2. Enter the account number, nickname, or balance for the **Account** field, or select  **Search** to find the account number.

From the *Search Accounts* dialog box, you can find the account by typing the account number, nickname, or balance.

3. Select *Single Check* or *Range of Checks*, and then enter the check information in the text boxes available.

If *Single Check* is selected, enter the **Check Date** and **Check Amount** information. If *Range of Checks* is selected, enter the check numbers in the text boxes available.

4. Enter the **Payee**, if applicable.

5. Enter **Remarks** about the stop payment.

There can be up to four remarks made per stop payment.

6. Select **Review**.

You proceed to the *Review* tab.

7. Review the information entered to ensure that it is accurate.

8. Select **Confirm**.

You proceed to the *Confirm* tab. When the stop payment is processed, the following confirmation message appears with details: **Stop Payment successfully scheduled.**

Alternatively, the following message appears depending on permissions: **Your request has been submitted for approval.**

From this page, you can select **Add Another Stop Payment** or **Go to Stop Payment Activity**.

Stop Payment Activity

Use *Stop Payment Activity* to search active stop requests, filter the stop payments, view the details about stop payments, and approve, reject, or cancel stop payments.

All stop payments are listed in order of check date, with pending approvals shown at the top.

To find a stop payment, start typing either the account number, check number, amount of the

stop payment, the status of the stop payment, or the payee number in the filter box at the top of the page.

Select **Details** to view the table information and, additionally, who entered the stop payment in the **Entered By** field, the **Remarks** about the stop payment, and the **Sequence ID** of the stop payment. Select **Close** to return to the table view.

Approving, Rejecting, and Canceling a Stop Payment

You can only approve, reject, and cancel a stop payment that is in a *Pending Approval* status.

1. Go to **Payments > Stop Payment > Stop Payment Activity**.
2. Select a situation and follow the corresponding steps.

Situation	Steps
Canceling a stop payment	<ol style="list-style-type: none">1. Select Cancel beside the stop payment to remove. A <i>Cancel Stop Payment</i> confirmation window appears stating: Are you sure you want to cancel this stop payment

Situation	Steps
Approving a stop payment	<ol style="list-style-type: none"> 1. Select the check mark of the stop payment to approve. 2. Select Approve. <p>An <i>Approve Stop Payments</i> confirmation window appears stating: <i>Are you sure you want to approve these stop payments?</i></p>

Rejecting a stop payment	<ol style="list-style-type: none"> 1. Select the check mark of the stop payment to reject. 2. Select Reject. <p>A <i>Reject Stop Payments</i> confirmation window appears stating: <i>Are you sure you want to reject these stop payments?</i></p>
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3. Enter **Comments** as to why you are canceling, approving, or rejecting this stop payment.
4. Select from the following options.
 - **Approve**
 - **Confirm**
 - **Reject**

Searching Active Stop Payments

1. Go to **Payments > Stop Payment > Stop Payment Activity**.
2. Expand the *Search Active Stop Requests* panel.
3. Complete the fields in the *Search Active Stop Requests* panel, as necessary.

TIP

Select **Reset** for the fields to return to their default settings.

Accounts

Select the appropriate account numbers, or leave all accounts selected by default.

Status

Select any combination of the following options:

- *Select All*
- *Pending Approval*
- *Approval Rejected*
- *Transmitted*
- *Cancelled*
- *Posted*
- *Failed*
- *Expired*

- *Scheduled*

All options are selected by default. You can select one or multiple options.


Check Number

Select *All*, *Specific Check Number*, or *Check Range* from the drop-down list. Then, enter the check number information in the text boxes available.


Check Amount

Select *Specific Amount* or *Amount Range* from the drop-down list. Then, enter the check amount information in the text boxes available.

Check Date

Select *Specific Date* or *Date Range* from the drop-down list. Then, enter the dates of the check in the text boxes available using the  calendar feature.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

Payee

Enter the payee information.

4. Select **Search**.

Stop Payment Activity updates with stop payments matching the criteria entered. *Stop Payment Activity* allows you to view stop payments that are in the following statuses: *Pending Approval*, *Approval Rejected*, *Approved*, *Cancelled*, or *Failed*.

Receivables

Use the **Receivables** menu to work with remote deposit capture through the ProfitStars Enterprise Payment System.

Selecting **Remode Deposit Capture** and then **Launch** from the *Receivables* page launches the ProfitStars Enterprise Payment System dashboard. From the Enterprise Payment System, users have access to their assigned remote deposit product.

Reporting

Use the **Reporting** menu to view various reports.

The default view is *All Reports* and it contains a combination of the *Favorite Reports*, *Custom Reports*, and *Standard Reports* views.

To find a report, start typing the report name in the **Filter Reports** box at the top of the page.

To view a report, select **Run Report** within the report name box, and then enter the search criteria.

To add a report to the *Favorite Reports* view, select **Favorite** within the report name box. A ***Favorites saved successfully!*** message appears, the star is filled in, and a color bar appears on the left side of the report name box. To remove the report from the *Favorite Reports* view, select **Favorite** again and the report is removed.


Sort the report's data using the table's column headers.

After running a report:

- You can **Download** the reports after selecting a format.
- You can **Print** the report.

Running Reports

Steps 9 through 13 do not apply to all reports.

1. Go to **Reporting > All Reports** or choose a report type.
2. Select **Run Report** of the report to generate.
3. Expand the *Run Reports* search panel.
4. You can change the report selection using the **Select a Report** drop-down list, if necessary. The **Report Type** field defaults to the acceptable type of report that is selected. You cannot change the selection.
5. Select either *Date Range*, *Specific Date*, or *# of Prior Days* from the **Date** drop-down list, and then enter the dates using the  calendar feature. This field is only available for certain reports. For date-specific reports (e.g., *Current Day Balance*, *Prior Day Balance*, *Current Day Transaction*, and *Prior Day Transaction*), the **Date** field defaults to the correct selection and you cannot change it.
6. Select *Checking* or *Loan* from the **Account Type** drop-down list.
7. Select one or multiple account numbers, or choose *Select All* from the **Account** drop-down list.
8. Determine how you want the report sorted from the **Sort By** drop-down list.
9. Select *Ascending* or *Descending*.
10. Select an option from the **Payment ID** drop-down list, if necessary.
 - Select *Specific Payment ID*, and then enter the ID in the **Specific Payment ID** field.
 - Select *Payment ID Range*, and then enter the dates in the **Payment ID Range** fields.
11. Select an option from the **Amount** drop-down list, if necessary.
 - Select *Specific Amount*, and then enter it in the space available.
 - Select *Between*, and then enter the numbers the amount falls between in the spaces available.
 - Select *Less Than*, and then enter the number you know that the amount is beneath in the space available.

- Select *Greater Than*, and then enter the number you know that the amount is above in the space available.

12. Select an option from the **Payment Type** drop-down list, if necessary.

13. Select *Inbound*, *Outbound*, or *Both* from the **Transaction Type** drop-down list, if necessary. 14. Select *Debit*, *Credit*, or *Both*, if necessary.

15. Select **Run Report**.

The information matching the criteria selected appears in the main panel.

Deleting Reports

You cannot delete any reports available as *Standard Reports*.

1. Select the **Reporting** menu.
2. Select **Favorite Reports** or **Custom Reports**.
3. Find the report to remove, and then select **Delete** inside the report box.
A *Confirm Deletion* dialog box appears.
4. Select **Delete Report**.

Standard Reports

Select the report to view and/or configure that specific report's data.

The *Standard Reports* view has several default reports:

- *Current Day Balance*
- *Current Day Transaction*
- *Date Range Balance*
- *Date Range Transaction*
- *EDI*
- *Prior Day Balance*
- *Prior Day Transaction*

You can download all reports in PDF and CSV formats. The *Current Day Balance*, *Current Day Transaction*, *Prior Day Balance*, and *Prior Day Transaction* reports can also be downloaded in BAI2 format. BAI2 is a file format used to perform electronic cash management balance and activity reporting. To have this option enabled, AB&T must submit a completed *BAI2/Tran Code* mapping document.

Current Day Balance Report

Run the *Current Day Balance Report* to view the current day's balance information for all entitled accounts.

Field Definitions: Current Day Balance Report

The following fields are found on the *Current Day Balance Report*. They are in alphabetical order for quick reference.

Account Name

The account name for each account on the report. This is the account name assigned by the end user.

Account Number

The account number for each account that is on the report.

Account Type

Lists the account type for the account on the row. Accounts can be *Checking*, *Savings*, or *Loan*.

Available Balance

The available balance for the account.

Collected Balance

The collected balance for the account.

Credits

Displays two pieces of information: the credit amount and the number of credits. The credit amount is the total amount of all credit transactions on the account for the data criteria selected.

Current Balance

The current balance of the account.

Debits

Displays two pieces of information: the debit amount and the number of debits. The debit amount is the total amount of all debit transactions on the account for the data criteria selected.

Current Day Transaction Report

Run the *Current Day Transaction Report* to view the day's transaction information for all entitled accounts.

Field Definitions: Current Day Transaction Report

The following fields are found on the *Current Day Transaction Report*. They are in alphabetical order for quick reference.

Account Name

The account name for each account on the report. This is the account name assigned by the end user.

Account Number

The account number for each account that is on the report.

Account Type

Lists the account type for the account on the row. Accounts can be *Checking*, *Savings*, or *Loan*.

Check # / Reference #

Select *Specific #* or *Range* from the drop-down list. Then, enter the check number or reference number used in the transaction.

Credit

The total credit amount for the transaction.

Debit

The total debit amount for the transaction.

Description

The details about the transaction.

Date Range Balance Report

Run the *Date Range Balance Report* to view a specific date range of balance information for all entitled accounts.

Enter the date range and other details into the *Run Reports* panel to generate this report.

Field Definitions: Date Range Balance Report

The following fields are found on the *Date Range Balance Report*. They are in alphabetical order for quick reference.

Collected Balance

The collected balance for the account.

Date

Dates that were included in the **Date** filter.

Debits

Displays two pieces of information: the debit amount and the number of debits. The debit amount is the total amount of all debit transactions on the account for the data criteria selected.

Credits

Displays two pieces of information: the credit amount and the number of credits. The credit amount is the total amount of all credit transactions on the account for the data criteria selected.

Opening Balance

The balance of the account number at the beginning of that day.

Date Range Transaction Report

Run the *Date Range Transaction Report* to view a specific date range of transactions for all entitled accounts.

Enter the date range and other details into the *Run Reports* panel to generate this report.

Field Definitions: Date Range Transaction Report

The following fields are found on the *Date Range Transaction Report*. They are in alphabetical order for quick reference.

Account Type

Lists the account type for the account on the row. Accounts can be *Checking*, *Savings*, or *Loan*.

Balance

The balance of the account after the transaction. The *Balance* column disappears if the data is sorted in a way where the running balance is not applicable.

Check # / Reference

Select *Specific #* or *Range* from the drop-down list. Then, enter the check number or reference number used in the transaction.

Credit

The total credit amount for the transaction.

Date

Dates that were included in the **Date** filter.

Debit

The total debit amount for the transaction.

Description

The details about the transaction.

Prior Day Balance Report

Run the *Prior Day Balance Report* to view the prior day's balance information for all entitled accounts.

Field Definitions: Prior Day Balance Report

The following fields are found on the *Prior Day Balance Report*. They are in alphabetical order for quick reference.

Account Name

The account name for each account on the report. This is the account name assigned by the end user.

Account Number

The account number for each account that is on the report.

Account Type

Lists the account type for the account on the row. Accounts can be *Checking, Savings, or Loan*.

Available Balance

The available balance for the account.

Collected Balance

The collected balance for the account.

Credits

Displays two pieces of information: the credit amount and the number of credits. The credit amount is the total amount of all credit transactions on the account for the data criteria selected.

Debits

Displays two pieces of information: the debit amount and the number of debits. The debit amount is the total amount of all debit transactions on the account for the data criteria selected.

Prior Day Transaction Report

Run the *Prior Day Transaction Report* to view the prior day's transaction information for all entitled accounts.

Field Definitions: Prior Day Transaction Report

The following fields are found on the *Prior Day Transaction Report*. They are in alphabetical order for quick reference.

Account Name

The account name for each account on the report. This is the account name assigned by the end user.

Account Number

The account number for each account that is on the report.

Account Type

Lists the account type for the account on the row. Accounts can be *Checking, Savings, or Loan*.

Check # / Reference #

Select *Specific #* or *Range* from the drop-down list. Then, enter the check number or reference number used in the transaction.

Credit

The total credit amount for the transaction.

Debit

The total debit amount for the transaction.

Description

The details about the transaction.

EDI Report

Run the *EDI Report* to view the day's EDI information for all entitled accounts.

Field Definitions: EDI Report

The following fields are found on the *EDI Report*. They are in alphabetical order for quick reference.

Date

Dates that were included in the **Date** filter.

Description

The details about the transaction.

Value

The value for the matching field.

Amount

The amount of the transfer.

Electronic Documents

When enabled, *Electronic Documents* allow users to view and manage statements and other documents in an interactive HTML format.

Electronic Documents is available from the **Reporting** menu.

Within *Electronic Documents*, you can access the following tabs to view documents and configure electronic document preferences:

- *Statements and Notices*
- *Documents and Settings*
- *Disclosures*
- *Email Settings*
- *Additional Recipients*

NOTE

This tab only appears if your FI has enabled it.

Admin

Use the **Admin** menu to view the user list, create users, edit user permissions, and assign nicknames to accounts.

User List

Use the *User List* view to see the master list of users, edit their contact information, edit their permissions, reset their passwords, and approve or reject enrollments.

To find a user, start typing the **Login ID**, **User Name**, or **Enrollment Status** in the filter box at the top of the page. The users available narrow down as you type until the matching user remains.

Enrollment Status options are as follows:

- *New* - The user has been created but not yet submitted for approval. New users can only be **Not Enrolled** or **Inactive**.
- *Pending Approval* - The user was created and submitted for approval but is not yet approved. Users pending approval cannot be **Active**, only **Inactive**.
- *FI Pending Approval* - The user was created and submitted for approval but is not yet approved by a Back Office user. Users pending approval cannot be **Active**, only **Inactive**.
- *Enrolled* - The user setup was completed and approved by all required approvers, if applicable. This user can log on to the application and conduct business if the **Active / Inactive** toggle is set to **Active**. An enrolled user can be **Active** or **Inactive**.
- *Not Enrolled* - The user was created, but the entitlement process may not be complete, or the creator is not yet ready to allow this new user to log on. This could be a new user that has not yet started their position. Not enrolled users can only be **Inactive**.
- *Active* - The user was created, approved, enrolled, and set to **Active**. This user can log on to the Treasury application and conduct any business they are entitled to do.
- *Inactive* - The user may be created, approved, and enrolled, but **Inactive** status prohibits the user from logging on. **Inactive** can be used for a user that is temporarily away from their duties.
- *Edited* - The user's account access or entitlements were edited. Edited users can be **Active** or **Inactive**.
- *Super Users* - Super users have access to all accounts and product feature permissions enabled for the company. This includes accounts and product features enabled in the future.
- *Admin* - Admins can add, edit, delete, and approve company users in the AB&T Treasury Management channel.

You can also select **Create New User** from the *User List* view.

Actions Drop-Down Menu

The following options are available from the **Actions** drop-down menu on the *Account Lists* page:

- *View User* - If the information has been previously edited, you can select **Show Unsubmitted Edits** to see the changes made, who made the changes, and at what time those changes were made.
- *Reset Password*
- *Edit User* - You can set limits for payment types and delete users.
- *Copy User* - You can copy an existing user to make a new user with the same access, entitlements, and limits.

Viewing User Information

1. Go to **Admin > User List**.
2. Select *View User* from the **Actions** drop-down list beside the appropriate user.
3. Scroll through the *User Information*, *Account Access*, and *Entitlements* options to view specific information.

Select **Show Unsubmitted Edits** to view any changes that have been made but not yet saved. You can **Submit** those changes or **Discard All Edits**, if appropriate. You are also able to select **Edit** to modify the user information as needed.

Resetting Passwords

1. Go to **Admin > User List**.
2. Select *Reset Password* from the **Actions** drop-down list beside the appropriate user.
3. Select *Auto Generate Password* or *Manually Set Password*.
4. Enter a **Temporary Password** if *Manually Set Password* is selected.
5. Select **Send Password**.

Copying a User

You can copy an existing user to make a new user with the same access, entitlements, and limits.

1. Go to **Admin > User List**.
2. Select *Copy User* from the **Actions** drop-down list beside the appropriate user.
3. Complete the following fields for the new user.
 - **Name**
 - **Login ID**
 - **Department***
 - **Email**

- **Phone**
- **Fax***

*These fields are not required.

4. Select whether the new user is a **Super User**, **Admin**, or both.

Super User

A super user has access to all accounts and product feature permissions that are enabled for the company. This includes accounts and product features enabled in the future.

Admin

An admin can add, edit, delete, and approve company users.

NOTE

By default, the new user has the same permissions as the copy-from user.

5. Select **Save Changes**.
6. On the following fields, adjust the new user's access as needed:

- *Account Access*
- *IP Access*
- *Time Access*
- *Entitlements*
- *User Limits*

NOTE

By default, the new user has the same access and entitlements as the copy-from user.

7. Select **Submit for Enrollment**.

Editing User Information

1. Go to **Admin > User List**.
2. Select *Edit User* from the **Actions** drop-down list beside the appropriate user.
3. On the *User Information* tab, change the fields as needed, and then select **Save Changes**.

You can change these fields:

- **Name**
- **Login ID**
- **Department**
- **Email**
- **Phone** number
- **Fax** number
- **Super User Status**
- **Admin Status**

4. On the *Account Access* tab, select the **User Has Access** check box beside the accounts that the user should see on their *Account List* page, and then select **Save Changes**.

If the user should have access to all accounts listed, select the check box immediately beneath the *User Has Access* column name. This check box acts as a select all feature.

5. On the *IP Access* tab, determine if the user should have unrestricted IP access, or enter the **Available IP Addresses**, then select **Save Changes**.
6. On the *Time Access* tab, determine the days and hours the user is allowed to access AB&T Treasury Management, then select **Save Changes**.
7. On the *Entitlements* tabs, select the check box beside the entitlements to grant access to, and then select **Save Changes**.

You can set entitlements for ACH, Positive Pay, Reporting, Remote Deposit Capture, Internal Transfer, Stop Payment, Integrated Services, and Wire.

Select **Toggle Row** to select all the check boxes that appear in that row. If the user should have access to all items listed in a certain column, select the check box immediately beneath the column name.

8. On the *User Limits* tabs, enter the **Product Daily Limit**, **Daily Initiation Limit/Total Daily Limit**, and **Approval Limit**, and then select **Save Changes**.

You can set user limits for ACH, Internal Transfer, and Wire.

Ensure that you have saved all changes throughout this page, and select **Back to User List**.

Creating a User

Use *Create New User* to create a user and set their permissions.

Required fields are marked with a red asterisk in AB&T Treasury Management.

1. Go to **Admin > Create a User**.
2. Enter the **Name** of the new user.
3. Enter the **Login ID** of the new user.
4. Enter the **Department** the new user belongs to.
This field is not required.
5. Enter the **Email** address of the new user.
6. Enter the **Phone** number with the area code, and then enter the extension, if needed.
7. Enter the **Fax** number with the area code.
This field is not required.
8. Select whether the new user is a **Super User**, **Admin**, or both.

Super User

A super user has access to all accounts and product feature permissions that are enabled for the company. This includes accounts and product features enabled in the future.

Admin

An admin can add, edit, delete, and approve company users.

9. Select **Save Changes**.

10. On the *Account Access* tab, select the **User Has Access** check box beside the accounts that the user should see on their *Account List* page, and then select **Save Changes**.

If the user should have access to all accounts listed, select the check box immediately beneath the *User Has Access* column name. This check box acts as a select all feature.

11. On the *IP Access* tab, determine if the user should have unrestricted IP access, or enter the **Available IP Addresses**, and then select **Save Changes**.

12. On the *Time Access* tab, determine the days and hours the user is allowed to access AB&T Treasury Management, and then select **Save Changes**.

13. On the *Entitlements* tabs, select the check box beside the entitlements to grant access to, and then select **Save Changes**.

You can set entitlements for **ACH, Reporting, Remote Deposit Capture, Internal Transfer, Stop Payment, Integrated Services**.

Select **Toggle Row** to select all the check boxes that appear in that row. If the user should have access to all items listed in a certain column, select the check box immediately beneath the column name.

Product Daily Limit

The product daily limit.

Daily Initiation Limit

The daily limit on initiations.

Approval Limit

The approval limit.

Transaction Limit

The transaction limit.

Daily Limit

The daily limit.

Restricted Batch

Select **Restricted Batch**, if appropriate. If enabled, the user can restrict batch payments and batch approvals from the view of other users.

Create ACH Template

If selected, the user can create an ACH template.

Full Edit ACH Template

If selected, the user can edit information within a template.

Partial Edit ACH Template

If selected, the user can only edit amounts, prenote and hold selections, and addenda information.

Delete ACH Template

If selected, the user can delete an ACH template.

Approve ACH Template

If selected, the user can approve the creation of a template.

Create ACH Payment

If selected, the user can create and initiate a one-time, future-dated, or recurring ACH payment.

Full Edit ACH Payment

If selected, the user can edit scheduled and recurring payments.

Delete ACH Payment

If selected, the user can cancel or uninitiate a payment.

Approve ACH Payment

If selected, the user can approve an ACH payment.

Partial Edit ACH Payment

If selected, the user can only edit amounts, prenote and hold selections, and addenda information.

File Upload Edit

If selected, the user can edit files that are uploaded.

Date Range Transaction

The user can work with date range transactions.

EDI Report

EDI Reporting requires an additional contract.

Create Internal Transfer/Loan Payment

The user can create internal transfers/loan payments.

Edit Internal Transfer/Loan Payment

The user can edit internal transfers/loan payments.

Delete Internal Transfer/Loan Payment

If selected, users can cancel or cancel series.

Approve Transfer/Loan Payment

The user can approve transfers/loan payments.

Add Stop Payment

The user can add stop payments.

Approve Stop Payment

The user can approve stop payments.

Cancel Stop Payment

The user can cancel stop payments.

Create Beneficiary

The user can create beneficiaries.

Edit Beneficiary

The user can edit beneficiaries.

Approve Beneficiary

The user can approve beneficiaries.

Delete Beneficiary

The user can delete beneficiaries.

Create Domestic Wire Payment

The user can create domestic wire payments.

Edit Domestic Wire Payment

The user can edit domestic wire payments.

Delete Domestic Wire Payment

The user can delete domestic wire payments.

Approve Domestic Wire Payment

The user can approve domestic wire payments.

Create Internal Template

The user can create templates.

Edit Internal Template

The user can edit templates.

Approve Internal Template

The user can approve templates.

Delete Internal Template

The user can delete templates.

Create DLI Wire Payment

The user can create DLI wire payments.

Approve DLI Wire Payment

The user can approve DLI wire payments.

Electronic Documents

The user can work with electronic documents.

Bill Pay

The user can work with bill pay.

14. On the *User Limits* tabs, enter the **Product Daily Limit**, **Daily Initiation Limit/Total Daily Limit**, and **Approval Limit**, and then select **Save Changes**.

You can set user limits for ACH, Internal Transfer, and Wire.

Account Nicknames

Use the *Account Nicknames* view to provide a unique nickname for each account. Nicknames are required.

To find an account, start typing the **Account Number**, **Account Type**, or **Account Nickname** in

the filter box at the top of the page. The accounts available narrow down as you type until the matching account remains.